

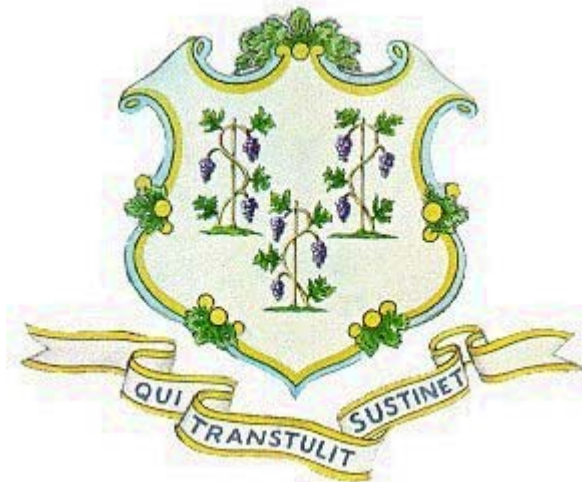
State of Connecticut

CONSOLIDATED PLAN

for

Housing and Community Development

2000-2004



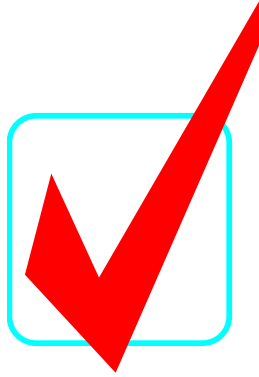
Submitted to the

U.S. Department of Housing and Urban Development
by the State of Connecticut

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Executive Summary



EXECUTIVE SUMMARY

The Connecticut Consolidated Plan represents a new comprehensive and collaborative approach to planning for housing and community development. This plan integrates economic, physical, environmental, and human development in a coordinated fashion to respond to the holistic needs of Connecticut's communities. The creation of the plan has followed an inclusive and participatory process in which the Department of Economic and Community Development convened workgroups. These workgroups involved DECD staff and representatives of other state agencies, the General Assembly, municipalities, the federal government, housing developers, housing authorities, community-based organizations, service providers, tenant associations, and statewide advocacy groups.

The strategies developed through the Consolidated Planning process represent a general approach to attaining four essential community goals articulated by HUD. These goals are to:

- √ *Extend and strengthen partnerships among all levels of government and the private sector, including for-profit and nonprofit organizations;*
- √ *Provide decent housing;*
- √ *Establish and maintain a suitable living environment; and*
- √ *Expand economic opportunities for every citizen, particularly for low-income and very low-income persons.*

The Plan describes strategies for addressing the following objectives:

Coordination Strategies

This plan, like the state's prior consolidated plan, recognizes the importance of coordinating the activities of a wide variety of programs, service providers and funding sources. The need to develop **coordination strategies** stems from the reality that community problems often do not exist in distinct categories. Financing for development and revitalization efforts must, therefore, be available in a manner, which is flexible, and can best meet community needs as defined locally.

The state's coordination strategies for community development can be considered in two categories:

1. **Customer Service** -- Involves the development and support of local structures for planning and implementing successful community development projects which meet the goals of the Consolidated Plan. Specific activities include the development of state-local partnerships and improving planning through dissemination of information, marketing, training, facilitation, and technical assistance.
2. **Resource Allocation** -- Calls for the flexible deployment of financial resources, from multiple state agencies and private sources, to best meet community needs as defined locally. It requires coordinated planning, streamlined agency funding structures, standardized pre-application process, and on-going assessment.

The Fiscal Year 2000-2001 **Action Plan** provides a one year plan for expending funds in the following programs on a basis which is consistent with the goals and strategies of the Consolidated Plan:

HOME	\$ 9,797,000
Small Cities Community Development Block Grant (CDBG)	\$ 14,204,000
Emergency Shelter Grants (ESG)	\$ 1,025,000
Housing Opportunities for Persons with AIDS (HOPWA)	<u>\$ 947,000</u>
Total	\$ 25,965,000

The creation, in 1995, of the Department of Economic and Community Development represented a recognition of the need to consolidate the responsibility for the planning and implementation of state and federal housing, economic and community development activities.

Part of the department's mission is to develop broader, more holistic approaches to community development in Connecticut. This process includes:

- √ **Comprehensive Planning** --The coordination of planning resources and activities among federal, state and local entities. It entails a continuation of the process initiated in the development of the Consolidated Plan.
- √ **Resource Allocation** -- Fully integrating multiple funding sources to maximize available resources and better serve the needs of Connecticut's communities.
- √ **Performance Measures** -- Developing more qualitative performance measures and evaluation processes that measure outcome and impact -- specific goals that will enable the state to clearly measure performance at the end of each year. Exploring the possibility of identifying numerical goals for each municipality to meet regional housing needs.
- √ **Citizen Participation** -- Local comprehensive planning with maximum citizen participation will be necessary to the success of community development activities. Promoting citizen participation for applicants and grantees of housing and community development funds will be explored.
- √ **Customer Service and Support** -- Making state housing development programs more efficient and user-friendly. Enhancing technical assistance provided to prospective developers and service providers.
- √ **Local Capacity-Building** -- Developing and supporting the development and local structures in the development of successful community projects which meet the goals of the Consolidated Plan. The provision of technical assistance to local organizations, the development of state-local partnerships, and decentralization of planning authority are strategies for attaining this goal.

Introduction



INTRODUCTION

This is the State of Connecticut's second Consolidated Plan for Housing and Community Development (hereafter referred to as the "Plan"). This plan brings together all the planning and application materials for the housing and community development funds which are allocated on an annual basis by the U.S. Department of Housing and Urban Development (HUD)..

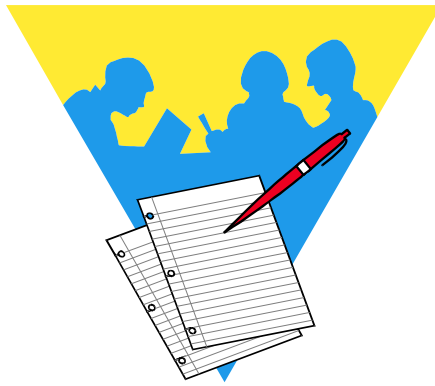
The overall goals of the community development and planning programs covered by this Plan are to:

- Extend and strengthen partnerships among all levels of government and the private sector, including for-profit and non-profit organizations;
- Provide decent housing;
- Establish and maintain a suitable living environment, and
- Expand economic opportunities for every resident, particularly for very low-income and low-income persons; and
- Improve the state's internal systems and increase the capacity of other sectors to access state and federal funds.

This plan is the result of a collaborative planning process which began in the summer of 1999 led by a Steering Committee composed of representatives of state agencies and interested stakeholders. Public hearings were conducted at the beginning of the process and again prior to the submission of the final plan to HUD.

Homeownership, Rental Subsidies, Homelessness and Prevention, Special Needs – Persons with Disabilities, Special Needs – Persons with AIDS/HIV, Housing Rehabilitation, New Development and Housing Production, Fair Housing, Financing and Incentives, Neighborhood and Community-based programs, Lead Abatement and Hazardous Materials, Job Training and Welfare to Work, Urban Center-related, Urban-Suburban Partnerships, Technical Assistance Small Business- related, Transportation and Infrastructure, Community Development Support Services.

Citizen Participation



**CITIZEN PARTICIPATION PLAN OF THE
STATE OF CONNECTICUT CONSOLIDATED PLAN FOR
HOUSING AND COMMUNITY DEVELOPMENT, 2000**

ANNUAL ACTION PLANS / CITIZEN PARTICIPATION

The following process will be used to solicit citizen input and make the state's action plan priorities available for public review.

- Periodically throughout any given year, departmental staff (DECD/DSS) will meet with major interest groups to discuss a variety of issues including, HOME, Small Cities, HOPWA and ESG programs. These groups include, but are not limited to: Connecticut Community Development Association, which is composed of local community development professionals; Conn-NAHRO, made up of local housing authority directors; The Connecticut Housing Coalition, an association of nonprofit housing developers and advocates; Connecticut AIDS Residence Coalition, a group representing advocates for persons with AIDS; and emergency shelter service providers.
- These meetings will be part of continuous input into the departments' planning and policy development activities as they relate to annual action plans.
- The Connecticut Housing Finance Authority will be invited to participate in the drafting of the annual plan. Also, DECD will consult with the Department of Public Health concerning plans to remove lead based paint hazards. Local health and child welfare agencies will also be contacted for their input on lead based paint hazards and poisoning.
- During the planning process, the chief elected officials of any non-entitlement communities will be invited to discuss with and provide input to DECD as it prepares the portion of the annual plan relating to the Small Cities Block Grant program.
- Prior to the development of any annual action plan, the state will hold at least two public hearings on housing and community development needs in various locations. These hearings will be held at times and places convenient to citizens. Notices of these needs hearings will be published approximately 3 weeks in advance of the needs hearings, in at least 7 newspapers serving all regions of the state, as well as the state's minority communities. In addition, notices of the needs hearings -will be mailed to the above referenced major interest groups, and/or other state agencies.
- Staff will prepare a draft annual action plan, taking into consideration the input received from the above listed organizations, state agencies and interested parties. The action plan will include a discussion of the amount of assistance the state expects to receive, the range of

activities it will undertake with this assistance, and, to the extent . possible, the benefit to low and moderate income people of these proposed activities.

- A notice summarizing the main elements of the plan, its availability and locations where it can be obtained, the dates and times of at least three public hearings on the draft plan will be published in at least 7 newspapers serving all regions of the state, as well as the state's minority communities. The draft action plan will be made available to anyone requesting a copy, either in print or on disk, during the 30 day comment period. Copies will be available at local DECD field offices, the State Library, offices of regional planning organizations and the DECD Central Office. In addition, access to the draft will be available by visiting the DECD Home Page on the Internet at <http://www.state.ct.us/ecd>. Copies will be mailed to the above referenced major interest groups. As part of the notice, the state will tell citizens who have special needs how they can obtain the draft plan in a form which is accessible to them. Non-English speaking and hearing impaired citizens will be given a phone number to call so that special arrangements can be made to accommodate them at the public hearings. Public hearings will be held at convenient locations and times across the state.
- Any comments received, either at the public hearings or during the public comment period will be considered by the agency before the final action plan is prepared. A summary of the comments and the agency's responses will be one of the attachments to the final action plan.
- The procedures and actions discussed above will constitute the state's citizen participation plan for annual action plan submissions and any substantial amendments which may need to be made in the course of the program year. A "substantial amendment" to the plan is one which changes the use and/or method of distributing those funds.
- This citizen participation plan will itself be made available to the public and any interest groups for review and comment using the same mechanisms outlined above. Specifically, notice of this amendment and this plan for citizen participation in annual action plans will be published in at least seven newspapers.

General



GENERAL

The consolidated plan must do the following: Indicate the general priorities for allocating investment geographically within the State and among priority needs, as identified in the priority needs table prescribed by HUD. The State must describe the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs. The Plan must identify any obstacles to meeting under-served needs, summarize the priorities and specific objectives, and describe how funds that are reasonably expected to be made available will be used to address identified needs. For each specific objective, the State shall identify proposed accomplishments its hopes to achieve, in quantitative terms, over a specified time period or in other measurable terms, as defined by the State.

INVESTMENT TARGETING TO PRIORITY NEEDS

Investment targeting - High Priority Housing Needs:

- Extremely low-, very low- and low-income renters in all categories (small-related, large-related and elderly) experiencing cost burdens greater than 30 %.
- Extremely low-, very low- and low-income renters (both small-related and large-related households) experiencing overcrowded conditions related to family size.
- Extremely low-, very low and low-income homeowners experiencing cost burden greater than 30 %.
- Extremely low-, very low and low-income homeowners experiencing housing problems including substandard housing and overcrowding.

Investment targeting - High Priority Homeless Needs:

- The provision of transitional shelters to homeless families, individuals and persons with special needs.
- The provision of permanent housing for homeless families and persons with special needs.
- The provision of permanent supportive housing and permanent housing to homeless families, individuals and persons with special needs.

Investment targeting - High Priority Special Needs:

- Providing supportive services in the areas of Job training, Case Management, Child care, Substance Abuse treatment and Housing Placement to Persons in Families with Children
- Specific sub-populations to receive high priority attention include Chronic Substance Abusers, Persons with HIV/AIDS, Victims of Domestic Violence and Youth individuals

Investment targeting - High Priority Non-Housing Community Development Needs

- Training and Employment: Skills, Entrepreneurial, Conducting training in housing complexes, Section 3, Youth Build, Linkages to resources and resource providers
- Support Services: General Public Services, Handicapped Services, Screening for lead based paint, Transportation Services, Child Care Services

Geographic Targeting of Planned Investment

The composition and characteristics of Connecticut's housing stock and population make up is very mixed. This warrants "strategic programming" to address specific geographic or racial/ethnic issues by targeting resources to need populations, regardless of geographic location. Persons of very low income have been programmed for highest priority, in all activity areas, based on the degree of imbalance between capacity to sustain safe and decent housing and the actual cost and availability of housing under current and projected market conditions. Factors which contribute to such an extreme gap, in being able to provide affordable housing to households of low income, include: high cost and short supply of available land for development, shortage of new housing stock affordable to such families and, shortage of funds available to assist those in need. These "worst case" groups will become those which will attract the most attention in resource allocation and programming.

Connecticut does not have extreme concentrations of very low or other low-income populations in any one area of the State. However, the homogeneous neighborhoods of Connecticut's urban centers include a mixture of lower and other income families, young and older residents, white and other non-white ethnic and racial citizens. Downtown areas are very densely populated and support concentrations of racial/ethnic minorities living at extremely low- to low-income levels. Older housing stock with lower income residents, along with a concentration of extreme depression, requires special attention. Due to the age of the housing stock and the lack of funds being invested in these areas, the State has, in recent years, made a concerted effort to revitalize its urban centers. These efforts will continue over the next five years, and it is hoped that these efforts will strengthen "downtown Connecticut" and ensure that the living environment in urban areas is decent, safe and affordable.

Connecticut's economic success depends on the state's ability to revitalize our communities while fostering business growth and creating jobs. A special focus on Connecticut cities is maintained through the Department of Economic and Community Development, Urban Revitalization and Investment Division. The division aims to build strong urban communities by developing healthy urban economies. In five cities — Bridgeport, Hartford, New Britain, New Haven and Waterbury — DECD maintains field offices staffed by teams of urban specialists. DECD professionals work with local citizens, community organizations, municipal governments, businesses, nonprofit corporations and others to provide technical and financial assistance for initiatives that: Create economic growth and jobs, leading to long-term self-sufficiency; Provide quality, affordable housing and promote home ownership and; Improve physical surroundings and amenities to make urban communities appealing places to live, work and visit.

Examples of DECD's Urban Revitalization and Investment Division activities in Connecticut's cities include:

Bridgeport

- Promoting business growth and jobs — Loans to help Apollo Packaging, Inc. consolidate New York operations in Bridgeport; \$5 million to relocate Chaves Bakery to West End Industrial Park, creating 120 new jobs; and \$1million to provide loans to small and midsize businesses through the Grow Bridgeport Fund

Hartford

- Fostering economic opportunity — financial assistance to help a nonprofit/for-profit partnership start Precision Wood Products, a new business in the South Meadows, which will provide jobs and job training for residents of the Sheldon/Charter Oak neighborhood

New Britain

- Giving new life to industrial sites — More than \$3.5 million to prepare the former Fafnir Bearing site to become a "smart-tech" industrial park

New Haven

- Reviving the central business district — Funding for numerous projects, including restoration of the famed Shubert Theater, rehabilitation of the Park Plaza Hotel, and improvements to the New Haven Coliseum and downtown parking facilities.

Waterbury

- Encouraging investment — More than \$1.6 million to link downtown to new Brass Mill Mall; \$1 million planning grant to help Neighborhood Housing Services turn abandoned properties into viable business and residential areas in the WOW Neighborhood Revitalization Zone
- Helping people succeed — Working with state and regional agencies in the state's welfare-to-work initiative

In addition to providing a portion of the funds needed for a project, DECD helps clients identify alternative funding sources and work with them to coordinate the project, making sure each funding partner's deadlines and requirements are met.

BASIS FOR ASSIGNING PRIORITIES TO EACH PRIORITY NEED (GENERAL)

Priorities and relative priorities were allocated to meeting needs and serving need groups depending on levels of severity, absence of current services or facilities, as well as, statistical indicators that draw the attention of the State and its various service delivery agencies. The basis for assigning housing priorities was additionally influenced by such measures as cost burden, over-crowding, substandard conditions and absence of available housing stock or funding resources. Other priority needs were measured against similar findings. Each of the priority needs (housing, homeless, special needs and community development needs) was assigned a priority need level in accordance with the following HUD definitions:

High Priority (H): Activities to address a high priority needs, as presented in the Needs Assessment section, will receive specific attention by the State during the five-year period.

Medium Priority (M): Activities to address medium priority needs, as presented in the Needs Assessment section, may be addressed by the State during the five-year period, as resources are available.

Low Priority (L): Activities to address a low priority needs, as presented in the Needs Assessment section, are likely to reflect certifications of consistency with the State's Consolidated Plan in applications for assistance being pursued by sponsoring entities other than the State.

Although the State has elected to retain many of its adopted priorities from the previous Consolidated Plan, we have expanded the Plan to encompass many new objectives, involving a much-broader institutional structure. Subsequent sections of the Plan review the allocation of priorities in the context of each Need Area category.

OBSTACLES TO MEETING UNDERSERVED NEEDS

The State can expect to meet certain obstacles in its attempt to address the housing and community development needs of Connecticut. Many obstacles cannot be predicted nor overcome. A detailed discussion of obstacles and barriers of affordable housing is presented in other sections of the Plan. However, there are underlying obstacles that routinely hamper the capacity of housing and supportive housing agencies to deliver services, which the State expects to encounter over the next five years. We anticipate that obstacles to meeting undeserved needs of populations, programs and facilities will include:

- **Funding Availability**-Absence or lack of sufficient funds to provide or sustain services
- **Funding Accessibility**-Inability to access funding available for such purposes, but for which procurement remains hampered or unsuccessful
- **Access/Contact with Need Populations**-Difficulties associated with or reacting to needs on an emergency basis, often due to limitations on determining who, where and what required needs exist, in advance of the problem.
- **Coordination and Effectiveness of Service Providers**-Maximizing resources and service delivery by reducing waste, overlapping activities and diffusing impact to the population in need.
- **Continuity of Services and Program Delivery**-Issues associated with changing financial, political or programmatic philosophies or priorities over an extended timeframe.
- **Adequacy of Services and Program Delivery**-Concerns related to the importance of being client-sensitive and the sensitivities of program activities to serving the actual needs of a target population.
- **Adequacy and Maintenance of Facilities**-Sufficient attention to or capacity of facilities designed to serve target populations, particularly over an extended period of time.
- **Sustained Commitment to Adopted Priorities**-Obstacles specific to meeting goals and objectives in the face of changing priorities at the local, State or Federal levels, over time.
- **Adaptability of Activities to changing needs**-The ability to adapt and improvise strategies and program activities as economic, political or programmatic changes occur over the life span of the plan's implementation.

SUMMARY OF PRIORITIES AND OBJECTIVES - Housing

Priority Housing Needs

- Extremely low-, very low- and low-income renters in all categories (small-related, large-related and elderly) experiencing cost burdens greater than 30 %.
- Extremely low-, very low- and low-income renters (both small-related and large-related households) experiencing overcrowded conditions related to family size.
- Extremely low-, very low and low-income homeowners experiencing cost burden greater than 30 %.
- Extremely low-, very low and low-income homeowners experiencing housing problems including substandard housing and overcrowding.

Summary of Objectives to address Housing Needs

PRIMARY Objectives	Relative Priority of PRIMARY Objective	Relationship between PRIMARY Objectives and Priority Need Population	Geographic Targeting
Homeownership	HIGH	Very Low Income: 31%-50% of AMI - Low Income: 51% to 80% of AMI - Moderate Income: 81 to 95 percent of AMI - Small Families - Large Families - Owners - Elderly - Persons With AIDS - Persons With Disabilities -	STATEWIDE
Rent Subsidies	HIGH	Extremely Low Income: 0% to 30% of AMI - Very Low Income: 31%-50% of AMI - Low Income: 51% to 80% of AMI - Small Families - Large Families - Renters - Elderly - Homelessness - Sheltered Population - Unsheltered Population - Rural Homeless - Persons With AIDS - Persons With Disabilities	STATEWIDE
Housing Rehabilitation and Preservation	HIGH	Extremely Low Income: 0% to 30% of AMI - Very Low Income: 31%-50% of AMI - Low Income: 51% to 80% of AMI - Small Families - Large Families - Renters - Elderly - Homelessness - Sheltered Population - Unsheltered Population - Rural Homeless - Persons With AIDS - Persons With Disabilities	STATEWIDE
New Development and Housing Production	LOW	Extremely Low Income: 0% to 30% of AMI - Very Low Income: 31%-50% of AMI - Low Income: 51% to 80% of AMI - Moderate Income: 81 to 95 percent of AMI - Small Families - Large Families - Owners - Renters - Elderly - Homelessness - Sheltered Population - Unsheltered Population - Rural Homeless - Persons With AIDS - Persons With Disabilities	STATEWIDE

SUMMARY OF PRIORITIES AND OBJECTIVES - Homeless

Priority Homeless Needs

- The provision of transitional shelters to homeless families, individuals and persons with special needs.
- The provision of to permanent housing for homeless families and persons with special needs.
- The provision of permanent supportive housing and permanent housing to homeless families, individuals and persons with special needs.

Summary of Objectives to address Homeless Needs

PRIMARY Objectives	Relative Priority of PRIMARY Objective	Relationship between PRIMARY Objectives and Priority Need Population	Geographic Targeting
Homelessness and Prevention	HIGH	Extremely Low Income: 0% to 30% of AMI - Very Low Income: 31%-50% of AMI - Low Income: 51% to 80% of AMI - Small Families - Large Families - Elderly - Homelessness - Sheltered Population - Unsheltered Population - Rural Homeless - Persons With AIDS - Persons With Disabilities	STATEWIDE
Community Development Support Services	HIGH	Extremely Low Income: 0% to 30% of AMI - Very Low Income: 31%-50% of AMI - Low Income: 51% to 80% of AMI - Moderate Income: 81 to 95 percent of AMI - Small Families - Large Families - Elderly - Homelessness - Sheltered Population - Unsheltered Population - Rural Homeless - Persons With AIDS - Persons With Disabilities	Regional

SUMMARY OF PRIORITIES AND OBJECTIVES - Special Needs

Priority Special Needs

- Providing supportive services in the areas of Job training, Case Management, Child care, Substance Abuse treatment and Housing Placement to Persons in Families with Children
- Specific sub-populations to receive high priority attention include Chronic Substance Abusers, Persons with HIV/AIDS, Victims of Domestic Violence and Youth individuals

Summary of Objectives to address Special Needs

PRIMARY Objectives	Relative Priority of PRIMARY Objective	Relationship between PRIMARY Objectives and Priority Need Population	Geographic Targeting
Special Needs	HIGH	Extremely Low Income: 0% to 30% of AMI - Very Low Income: 31%-50% of AMI - Low Income: 51% to 80% of AMI - Moderate Income: 81 to 95 percent of AMI - Small Families - Large Families - Renters - Elderly - Homelessness - Sheltered Population - Unsheltered Population - Rural Homeless - Persons With AIDS - Persons With Disabilities - Lead Paint Hazards	STATEWIDE
Community Development Support Services	HIGH	Extremely Low Income: 0% to 30% of AMI - Very Low Income: 31%-50% of AMI - Low Income: 51% to 80% of AMI - Moderate Income: 81 to 95 percent of AMI - Small Families - Large Families - Elderly - Homelessness - Sheltered Population - Unsheltered Population - Rural Homeless - Persons With AIDS - Persons With Disabilities	REGIONAL

SUMMARY OF PRIORITIES AND OBJECTIVES - Non-Housing Community Development

Priority Community Development Needs

- Training and Employment: Skills, Entrepreneurial, Conducting training in housing complexes, Section 3, Youth Build, Linkages to resources and resource providers
- Support Services: General Public Services, Handicapped Services, Screening for lead based paint, Transportation Services, Child Care Services

Summary of Objectives to address Non-Housing Community Development Needs

PRIMARY Objectives	Relative Priority of PRIMARY Objective	Relationship between PRIMARY Objectives and Priority Need Population	Geographic Targeting
Job Training and Welfare to Work	HIGH	Extremely Low Income: 0% to 30% of AMI - Very Low Income: 31%-50% of AMI - Low Income: 51% to 80% of AMI - Moderate Income: 81 to 95 percent of AMI - Small Families - Large Families - Elderly - Homelessness - Sheltered Population - Unsheltered Population - Rural Homeless - Persons With AIDS - Persons With Disabilities	STATEWIDE
Small Business-related	MEDIUM	Non-Housing Community Development Needs	STATEWIDE
Neighborhood and Community-based programs	HIGH	Owners - Renters - Lead Paint Hazards	STATEWIDE
Lead Abatement and Hazardous Materials	MEDIUM	Extremely Low Income: 0% to 30% of AMI - Very Low Income: 31%-50% of AMI - Low Income: 51% to 80% of AMI - Moderate Income: 81 to 95 percent of AMI - Small Families - Large Families - Owners - Renters	STATEWIDE
Transportation and Infrastructure Facilities	LOW	Small Families - Large Families - Lead Paint Hazards	REGIONAL

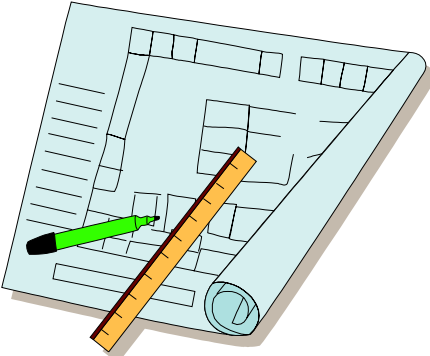
Summary of Objectives affecting all Priority Needs Populations

PRIMARY Objectives	Relative Priority of PRIMARY Objective	Relationship between PRIMARY Objectives and Priority Need Population	Geographic Targeting
Fair Housing	HIGH	All Priority Needs Populations	STATEWIDE
Financing and Incentives	HIGH	All Priority Needs Populations	STATEWIDE
Urban Center-related	HIGH	All Priority Needs Populations	URBAN
Urban-Suburban Partnerships	MEDIUM	All Priority Needs Populations	REGIONAL
Technical Assistance: Non-Profits, Grantees, Sub-recipients	LOW	All Priority Needs Populations	STATEWIDE

PROPOSED ACCOMPLISHMENTS, IN YEARS AND/OR SERVICE LEVELS

The Priority Needs tables represent a clear picture of Connecticut's proposed accomplishments over the next five years, in the areas of housing and community development throughout the State. Rather than repeating information that immediately follows this section, refer to the detailed discussion on proposed accomplishments, measured over time and in units/service levels contained within each respective need category.

Housing Needs Assessment



HOUSING NEEDS ASSESSMENT

This section provides the state's assessment of the housing needs of targeted populations. This part also includes an assessment of the needs of the homeless; the elderly; persons with disabilities and persons with HIV/AIDS.

A. Target Populations

1. Extremely Low Income:

	1990 Census Data	1997 Census Estimates	Percent Change
Hartford Area	\$13,650	\$17,670	29.5%
New Haven Area	\$12,360	\$17,160	38.8%
Bridgeport Area	\$13,860	\$17,880	29.0%

These are households with incomes between 0 and 30% of area median income and all households at or below the poverty level. They have the fewest housing choices and the greatest needs for assistance to afford decent housing. Many of them are single parent families with children, receive Temporary Assistance for Needy Families (TANF) and require a variety of support services in addition to housing. By 2002 it is estimated that this groups annual income will be \$20,239 (30% of the estimated median income for 2002 of \$67,464).

In 1997, fifteen percent of all renters fit this income category.

Extremely Low Income

Number of Households in this Category 1990	Number of Households in this Category 1997	Estimated Number of Households in this Category 2002	2002 Estimated Household Income	Adjusted Household Income (95% of 2002 Estimated Household Income)	Adjusted Monthly Household Income (95% of 2002 Estimated Household Income)	30% of Adjusted Monthly Household Income (percent spent on Housing related costs)
140,788	159,433	160,480	\$67,464	\$20,239	\$1,687	\$506

% Change in Number of Households in tCategory

1990-1997 13%

1997-2002 .7%

Fair Market Rent for a 2 bedroom apartment is projected to be approximately \$869 in 2002. With a monthly housing allowance of 30% of 30% of the area median income (\$506), the majority of these 160,480 households will pay more than 30% of their income for shelter costs and many will pay more than 50% of their very limited incomes for housing. At this poverty level, not much money is left for food, clothing, medical expenses and the other necessities of life.

This is the group with the greatest needs for most kinds of assistance; both housing and social services.

2. Very Low Income: 31%-50% of Area Median Income

	1990 Census Data	1997 Census Estimates	Percent Change
Hartford Area	\$22,750	\$29,450	29.5%
New Haven Area	\$20,600	\$28,600	38.8%
Bridgeport Area	\$23,100	\$29,800	29.0%

Very Low Income

Number of Households in this Category 1990	Number of Households in this Category 1997	Estimated Number of Households in this Category 2002	2002 Estimated Household Income	Adjusted Household Income (50% of 2002 Estimated Household Income)	Adjusted Monthly Household Income (50% of 2002 Estimated Household Income)	30% of Adjusted Monthly Household Income (percent spent on Housing related costs)
119,929	132,657	132,468	\$67,464	\$33,732	\$2,811	\$843

% Change in Number of Households in this Category

1990-1997	10.61%
1997-2002	(.15)%

In 1990 56% of Very Low Income Households paid more than 30% of their incomes for shelter costs and 21% paid more than 50% of their income for housing. This cost burden is expected to increase. Assistance to decrease the cost of housing is needed; either through tenant based subsidies or development/rehabilitation subsidies.

3. Low Income: 51% to 80% of Area Median Income

	1990 Census Data	1997 Census Estimates	Percent Change
Hartford Area	\$36,400	\$47,120	29.5%
New Haven Area	\$32,960	\$45,760	38.8%
Bridgeport Area	\$36,960	\$47,680	29.0%

Low Income

Number of Households in this Category 1990	Number of Households in this Category 1997	Estimated Number of Households in this Category 2002	2002 Estimated Household Income	Adjusted Household Income (80% of 2002 Estimated Household Income)	Adjusted Monthly Household Income (80% of 2002 Estimated Household Income)	30% of Adjusted Monthly Household Income (percent spent on Housing related costs)
135,941	210,432	192,598	\$67,464	\$53,971	\$4,498	\$1,349

% Change in Number of Households in this Category

1990-1997	54.8%
1997-2002	(8.4)%

It is estimated that at least 15% of all renters in Connecticut fall into this income group, and that of these, 43% have a shelter cost burden of over 30% of their income, (approximately 82,817 households).

With the appropriate kind of financial and technical assistance, many of these households have the potential to become homeowners. This is probably not the case for many of the households in the preceding income groups. For elderly owners, financial or social assistance may be necessary to help them to remain in their homes.

4. Moderate Income

Moderate Income

Number of Households in this Category 1990	Number of Households in this Category 1997	Estimated Number of Households in this Category 2002	2002 Estimated Household Income	Adjusted Household Income (95% of 2002 Estimated Household Income)	Adjusted Monthly Household Income (95% of 2002 Estimated Household Income)	30% of Adjusted Monthly Household Income (percent spent on Housing related costs)
N/A	65,657	228,000	\$67,464	\$64,091	\$5,341	\$1,602

% Change in Number of Households in this

1990-1997 N/A

1997-2002 247%

5. Analysis

Households at the lowest end of the income scale are faced with the most housing related problems, have the fewest affordable and appropriate units available to them. These households are severely limited concerning housing options, choices, and availability. These households face a shortage of affordable rental units and enjoy virtually no chance of homeownership.

The increase in households earning between 61% and 80% of the area median income has created a need for both rental housing and “starter” homes.

As household income increases, the degree of cost burden should and the availability of affordable housing increase. However, basing affordability and availability of a housing unit solely on income level does not take into account other essential factors, such as family size and appropriateness of a housing unit, which must be addressed when discussing housing need.

Compared to other households with a similar income, larger families are more economically restricted in finding affordable housing. Larger families have greater living expenses such as food, clothing, and medical, leaving less money available for housing costs.

The appropriateness of the unit is another factor to take into account when deciding availability. Many units which would appear to be affordable based on household income may be smaller, one bedroom units which would not be appropriate for larger households.

Large Households (Households with greater than 4 persons)					
	Estimated # of large households 2002		2002 Estimated Median Household Income (\$67,464)	Estimated state fair market rent for a 3 bedroom unit	30% of Adjusted Monthly Household Income (percent spent on Housing related costs)
Total # of large households	102,173				
Earning less than 30% of the state median income	13,170	30% of the state median income \$67,464	\$20,239	\$1,136	\$506
Earning less than 50% of the state median income	10,871	50% of the state median income of \$67,464	\$33,732	\$1,136	\$843
Earning less than 80% of the state median income	15,796	80% of the state median income of \$67,464	\$53,971	\$1,136	\$1,349

Total vacant units estimated to be available in 2002 100,369
% of those for rent that will contain three or more bedrooms 6%
of Units of those for rent that will contain three or more bedrooms 6,022

These figures demonstrate that lower income families requiring larger units face a greater burden in finding appropriate and affordable units. As the size of the unit needed increases, the availability of affordable units drops substantially. Statewide there is a considerable need for multi-bedroom units that would be affordable to large very low, low, and moderate income households.

It should also be noted that people with disabilities fall disproportionately in the targeted income categories mentioned previously. The housing needs of people with disabilities who have low incomes parallels those of other low-income people. In addition there is the need for accessible housing, support services such as personal assistance, and access to transportation.

B. Special Needs Populations

1. Homelessness

For many years, the homeless population consisted primarily of substance dependent, single males. In recent years, however, the homeless population has been changing. Ex-offenders, single females, the elderly, people with disabilities, the mentally ill and families with children have been added to the homeless population. Families with children, often one parent families, are the fastest growing segment of Connecticut's homeless.

While good data is available regarding persons and families in emergency housing and shelter systems, only sketchy data exist regarding those who are homeless but who remain outside the service system, and those who are in danger of becoming homeless.

Although it is very difficult to obtain an accurate count of all persons who are homeless, it has been estimated that in Connecticut there are between 3,000 and 5,000 homeless individuals on any given night. This number includes people who receive assistance, as well as those who do not seek available assistance. The estimate represents a potential need for shelter beds each night well in excess of the approximately 2,000 available.

For many, the average monthly rent in Connecticut is either unreachable or unmanageable. Accordingly, many individuals unable to find affordable living quarters or unable to maintain the cost of their present living quarters are faced with eviction and nowhere to else to live, which, in the absence of other options, can result in homelessness.

In addition to profiling the homeless, the State Department of Social Services (DSS) has been maintaining statistics on emergency shelter guests (does not include transitional living facilities) and the factors that have led to their being homeless. The DSS shelter report indicated that the number of individuals and families with earned income that utilized shelters has grown. In FFY 98, 18.4% of the individuals and families utilizing shelters were employed but unable to either find affordable housing and/or maintain their housing because of the high cost of living in Connecticut. In FFY 97 that figure was 14.3% and 12.3% in FFY 96.

a. Demographics of Sheltered Population In Connecticut

According to the Department of Social Services Homeless Statistical Report for Federal Fiscal Year 1998, the client population was 71.4% single adults (clients without children in the shelter) and 28.6% persons in families (parents and children). The single adult population is comprised of 78.6% males, while females headed 86.1% of the families. Individuals under 18 made up 18.0% of the total number of clients, with 8.6% of those under 5. The elderly sheltered population (60+) for FFY 98 was 2.8%.

In FFY 98, the percentage of black emergency shelter guests was 41.9%. The percentage of whites was 33.1% and the Hispanic percentage was 22.8%. American Indian, Asian and Other totaled 2.2%.

Table of Clients Served FFY 1998 In DSS Funded Homeless Shelters

Number of Singles	11,389
Number of Adults in Families	1,700
Number of Children	2,828
Total	15,917

b. Demographics of Unsheltered Population

In 1994, Connecticut mental health outreach teams reported that for every shelter guest enrolled in their program, there was one person who was unsheltered. Many individuals who are homeless for any length of time most likely use shelters and live on the streets over the course of a year for a variety of reasons, thus, the high range estimated may be duplicative. Nonetheless, it would appear conservative, given the broad parameters of the McKinney Act definition of homeless which includes persons living in streets, abandoned buildings, cars and substandard housing, to estimate that for every sheltered guest (approximately 15,000 per year) there is an equal number of unsheltered homeless persons.

c. Rural Homeless

Very little data about rural homelessness in Connecticut is available. The data in this section were taken from a 1991 report on homelessness in Windham, Connecticut by Irene Glasser, PhD, which is the only accurate information available at this time.

In 1991, there was an 85-room single room occupancy (SRO) hotel, several smaller SRO buildings, a sixty bed shelter and a thirty bed shelter in Windham, the central city of the rural northeast corner of the state, which served the poor, homeless and imminently homeless in that area.

In this report, 336 homeless or near homeless were interviewed. Forty-three percent were children, about half were White non-hispanic and half were Hispanic. The major types of homelessness and the number of households found were: living in the street (19); living in SRO's (39); living in a shelter (34); doubled-up (60); and evictions (4). There were self-reported physical health problems in 26% of the households; self-reported alcohol problems in 6% and drug problems in 8%.

It appears that the greatest current need of Connecticut's homeless population is not the need for additional shelter space but the need for supportive services that will allow Connecticut's homeless to make successful transition from temporary shelter to permanent housing.

2. Persons with AIDS

Consumers and providers in Connecticut report a continuing need for the development and support of housing for people living with HIV/AIDS. What has changed is how the need for supportive housing is defined and by whom. "The kinds of housing and support services needed by people with HIV/AIDS needing assistance are changing and expanding. Services needed are more psychosocial than medical.

Gaps in Supportive Housing for People with HIV/AIDS

Very few transitional housing programs exist in Connecticut for people living with HIV/AIDS. Providers expressed concern about the lack of transitional housing programs available to consumers. Transitional housing programs are seen as a mechanism to help consumers develop life skills and stabilize their lives on route to living independently in either a subsidized or unsubsidized permanent living situation. If the goal is for each consumer to live in an independent apartment (with financial assistance if needed, and community-based support services) transitional housing could include group residences as well as identified transitional housing apartments.

Providers of supportive housing for people with HIV/AIDS are increasingly serving people who are HIV asymptomatic, not eligible for Social Security disability, have a history of substance abuse, have lived in poverty for long periods of time, and are in need of a wide-range of social and economic supports. Supportive housing for people living with HIV/AIDS in Connecticut is in reality supportive housing for two divergent groups: people with HIV who need permanent affordable housing with community-based social and rehabilitative support services; and people with AIDS who need on-site, community-based long term care.

Duplication of existing services in the community (e.g. mental health and/or substance abuse) needs to be avoided. Rather, it is important to look for opportunities to link with other organizations (e.g. community-based providers of mental health services) as a means to expand the reach of supportive housing services. Provider data from around the State showed inconsistencies in the development of services for persons with HIV/AIDS. In some cases AIDS service organizations were developing a separate AIDS mental health service delivery system. Providers need to be wary of further fragmenting the community based healthcare delivery system.

3. Elderly

The 1990 Census shows that persons age 65 and over totaled 445,664 or 13.6 percent of the State's population. Connecticut's elderly population dropped slightly (less than 0.1 percent) from the 1990 Census while the total population in Connecticut (3,287,116 in 1990) expanded only 0.2 percent to 3,294,272 in 1997. In 1990, Connecticut's largest municipalities; Bridgeport, Waterbury, New Haven, Stamford, and Hartford were home to the largest numbers of elderly persons. According to 1998 Census data estimates, a total of 32,394 persons, or 12 percent of all persons age 65 and over, lived in poverty. Best estimates

indicate that Hartford, New Haven, Bridgeport, Waterbury, and New Britain contain the largest numbers of elderly below poverty.

In 1997, there were an estimated 463,438 elderly households in Connecticut. Projections through 2002 anticipate that the population over age 65 will be in the neighborhood of 498,488 persons, and is expected to grow to 514,318 by 2007. These are 7.6% and 11.0% increases, respectively.

The 1990 Census demonstrated that, of the 209,410 elderly households that occupied owner units, 105,886 or 50.6% classified as low income. These households had incomes at or below 80% of their Area Median Income (AMI). Of all low income elderly homeowner households, 39.3% or 41,625 paid shelter costs which equaled 30% or more of their total households income. A total of 18,279 or 17.3% of all elderly households in homeowner paid shelter costs which equaled 50% or more of their total household income.

Of the 82,577 elderly households that occupied renter units, 67,327 or 81.5% were classified as low income. Of the low income elderly renter households, 55.7% or 37,509 were shown to experience cost burden, while 27.3% or 18,396 were shown to experience severe cost burden.

An analysis of data concerning elderly households by tenure and income level reveals several general facts regarding the state's elderly population. Connecticut's elderly households overwhelmingly (71.7%) reside in owner-occupied housing. There was only one elderly income group that had a greater percentage of renter households, that was the extremely low income bracket. This group was comprised of 54.3% renter households and 45.7% owner households. With increased income, the level of homeownership rose substantially. The elderly very low income group was made up of 67.8% owner households and 32.2% renter households. The elderly low income group was composed of 77.9% owners and 22.1% renters. Elderly households that do reside in owner units are more secure financially than elderly household which reside in renter units. While 56.6% elderly owner households were considered low income, 81.5% elderly renter households fell into the low income category. Low income elderly owner households expended less household income on shelter costs than low income elderly renter households. Of all elderly owner households, 39.3% faced cost burden compared to 55.7% elderly renter households. Elderly owner households which experienced severe cost burden was 17.3% versus 27.3 percent for elderly renter households.

The following presents data on Connecticut's extremely low, very low, and low income elderly households.

Extremely Low Income (0% to 30% AMI) Elderly Households

Number of Households in this Category 1990	# of households the own their home	% of households the own their home	# of renter households	% of renter households	% of renter households paying > 30% of household income on shelter costs	% of renter households paying > 50% of household income on shelter costs
72,529	33,182	45.8%	39,347	54.3%	59%	35%

Of the 33,182 households that own their home, 75% experienced cost burden, while 43% experienced severe cost burden.

Very Low Income (31% to 50% AMI) Elderly Households

Number of Households in this Category 1990	# of households the own their home	% of households the own their home	# of renter households	% of renter households

56,948	38,623	67.8%	18,325	32.2%
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- Very low income renter households experienced a greater cost burden than elderly owner households in this income group.
- Fifty-six percent of very low income elderly renter households experienced cost burden compared to 33% of the 38,623 very low income elderly owner households.
- Twenty-two percent of the elderly renter households experienced a serve cost burden compared to only 8% of the elderly owner very low income households.

Low Income (51%to 80% AMI) Elderly Households

Number of Households in this Category 1990	# of households the own their home	% of households the own their home	# of renter households	% of renter households
43,736	34,081	77.9%	9,655	22.1%

Of the low income elderly renter households, 42% experienced cost burden and 5% experienced severe cost burden. This compares to 12% low income elderly owner households which experienced cost burden and 3% that experienced severed burden.

As Connecticut's elderly population continues to grow there will be a need for increased attention to the special housing circumstances and needs of the elderly. The State's elderly population is tremendously diverse in its housing preferences, financial characteristics, and health status. What census data shows is that the elderly who are most in need of housing assistance are the low income renter households. Elderly renters, many of whom are on fixed incomes, find that they cannot keep pace with the escalating rental rates. This results in an increasing cost burden which reduces disposable income that could be targeted towards other necessary living expenses. These households are concentrated in the State's larger urban areas. Low income elderly persons are drawn to more developed areas of the state opposed to more rural settings for several reasons. These areas contain more accessible services such as medical care, pharmacies, food stores, and public transportation systems.

4. Persons With Disabilities

Nationally, people with disabilities are in the midst of an increasingly acute affordable housing crisis In Connecticut, there is not one city/town where a person receiving federal SSI and State Supplemental Program (AABD) benefits have sufficient income from the program to pay 30% or less of their monthly income for rent. Despite the fact that the state of Connecticut participates in a State funded Supplemental Income Program (AABD), the increase form \$500 per month (federal benefit) to \$747 per month is not sufficient to access affordable housing. In Connecticut, this translates to an annual income of \$8,964 for SSI recipients as compared to the state's median income of \$41,366. To secure housing a disabled person must pay 65.97% of monthly income for an efficiency apartment of 84.06% for a one bedroom. In the Stamford/Norwalk area such a person would have to pay more than 100% of their monthly income for an efficiency apartment. In summary, the vast majority of people with disabilities in Connecticut face a financial burden in obtaining decent housing in their communities, and face the very real prospect of becoming homeless.

The following table represents the percentage of income recipient of SSI and State Supplemental Program benefits must pay to access housing in various areas of Connecticut.

**SSI/STATE SUPPLEMENTAL PROGRAM BENEFITS AS A PERCENTAGE OF
MEDIAN INCOME AND PERCENTAGE OF INCOME NEEDED
FOR EFFICIENCY AND ONE BEDROOM UNITS**

Area	SSI as % Median Income	% SSI for Efficiency	% SSI for 1 Bedroom
Bridgeport	21.5%	60.0%	78.1%
Danbury	17.1%	86%	97.1%
Hartford	21.8%	58.2%	72.4%
New Haven/Meriden	22.4%	69.2%	84.9%
New London/Norwich	24.2%	65.7%	79.5%
Stamford/Norwalk	14.8%	103.6%	121.3%
Waterbury	23.4%	58.8%	79.5%

The next table documents the number of individuals in Connecticut who receive SSI/SSDI benefits by type of disability, number and percentage of the Connecticut population. (Source: Social Security Administration).

**TABLE II
SSI RECIPIENTS BY DISABILITY TYPE, NUMBER, AND PERCENTAGE
OF TOTAL STATE POPULATION, 1998**

Disability	Number	Percentage
Mental Retardation	7,580	22.1%
Mental Illness	12,794	37.3%
Infectious Diseases (HIV/AIDS)	1,303	3.8%
All Other (Blind/Physical Impairment, etc.)	12,622	36.8%
TOTAL	34,299	100%

The vast majority of persons served either by state agency programs and/or publicly funded nonprofit agencies have incomes in the extremely low income range

In summary, these populations are facing extreme barriers to accessing housing. The past decade has seen an increase in the number of persons who must expend more than 50% of their income to secure housing. This has resulted in greater pressure on publicly funded social services to direct scant resources to address this critical housing need and from a system perspective the flatline income policy has increased pressure on housing subsidy program. Effective service delivery/treatment is diminished if consumers lack the income to access housing.

C. Lead Paint Hazards

The number of children less than six years of age with valid elevated tests for blood lead has decreased from calendar year 1996 to 1998; however, because of decreasing numbers of children receiving valid tests during those years, the percentage of children with valid elevated tests -- a more representative assessment -- has not decreased. In fact, the percentage of children with a valid elevated lead test ($\geq 10 \mu\text{g}/\text{dl}$) in 1996 (4.65%) was nearly identical to that for 1998 (4.60%).

A summary of these test results for calendar years 1997 and 1998 follows:

1997			1998		
Elevated ≥ 10 µg/dl	Total Screened	% Elevated ≥ 10 µg/dl	Elevated ≥ 10 µg/dl	Total Screened	% Elevated ≥ 10 µg/dl
2,795	64,317	4.3 %	2,522	54,850	4.6 %

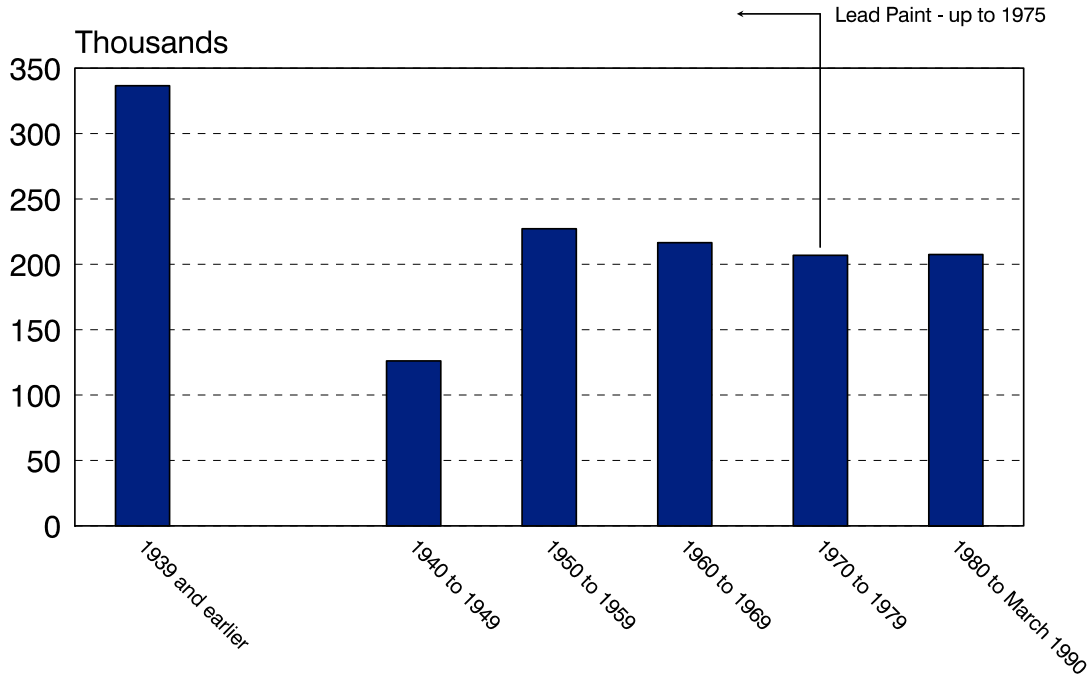
Per state regulation local health departments are required to report aggregate data regarding lead abatement and lead inspection activities in residential structures to the Department of Public Health (DPH). For example, for the period July 1, 1997 through June 30, 1998 local health departments reported that 903 lead inspections were conducted and 275 lead abatement projects were completed (note: The number of completed lead abatement projects includes projects that addressed hazards that were identified during lead inspections that were conducted prior to July 1, 1997 but had not been abated by that date.).

Although this data provides some insight into the issue of residential lead abatements and the elimination of lead-based paint hazards in the Connecticut housing stock, there are important limitations. Notably, the data does not support a comprehensive evaluation of the overall status of lead hazards in Connecticut's housing stock and should not be used to develop such an evaluation. Among the limiting factors in this regard are the following.

1. Reporting from local health departments has improved, however, complete reporting has not yet been attained.
2. The database is not designed to capture lead hazard remediation that has occurred in the residential housing stock during renovation and remodeling activities. Renovation and remodeling projects that are properly conducted will impact many more homes in a positive manner than are addressed during formal lead abatement projects. In fact, lead-safe renovation, remodeling and repainting is considered to be the most significant opportunity to improve the status of the lead-safe housing stock and implement primary prevention activities relative to childhood lead poisoning.
3. Most communities have not established a Registry of Lead-Safe Housing although the DPH has promoted such registries. Such registries would provide an overview of the availability of lead-safe pre-1978 housing in Connecticut.
4. Even lead abatement projects that are conducted in compliance with state regulation do not require the complete removal of lead-based paint. Many surfaces that contain intact lead-based paint are allowed to remain and two acceptable abatement techniques (encapsulation and enclosure) do not eliminate lead-based paint. It is required that such surfaces be placed within a lead management plan and monitored so that any deterioration in condition is identified and addressed. If this management system is not properly implemented and maintained lead hazards may recur in those properties.

Perhaps more revealing is the fact that per the 1990 U.S. Census there were 1,092,730 pre-1978 dwelling units and 462,808 pre-1950 dwelling units in Connecticut (note: Although lead-based paint was available for use in residential housing until 1978, lead-based paint was used more extensively in pre-1950 housing and the lead-based paint that was used generally contained a higher concentration of lead. Additionally, older housing is more likely to be deteriorated and therefore contain lead-based paint hazards.). Per U.S. Department of Housing and Urban Development nationwide projections, approximately 74% of pre-1978 housing will contain lead-based paint and approximately 26% of pre-1978 housing will contain lead-based paint hazards. This translates into 808,620 pre-1978 dwelling units that are projected to contain some lead-based paint and 284,110 pre-1978 dwelling units that are projected to contain lead-based paint hazards in Connecticut. Children under six years of age reside in many of these dwelling units while families with children may inhabit the remainder at various times in the future. The magnitude of these projections indicate that much more remains to be done in Connecticut to eliminate lead-based hazards in these dwellings and to identify and address new hazards when they occur.

Housing Units - Year Structures Built Connecticut



Source = US Census Abstract

D. Asbestos Hazards

Potential health risks related to asbestos exposure continues to exist in Connecticut's housing stock. Given that asbestos is a known human carcinogen, its potential presence should be considered as it relates to housing rehabilitation and replacement. There are over 3000 building-related materials that have been documented as containing asbestos. The potential for the presence of asbestos-containing materials is significantly greater in older housing stock. The presence of this material should be considered as part of any renovation or demolition activities that may disturb asbestos-containing materials. Prior to commencement of renovation or demolition activities, housing units should be thoroughly inspected to determine the presence of asbestos. An Inspector or Management Planner licensed by the Department of Public Health must conduct the asbestos inspection. An asbestos abatement contractor licensed by the Department of Public Health must perform asbestos abatement involving more than three (3) linear feet or more than three (3) square feet of asbestos-containing material.

Anti-poverty Strategy



ANTI-POVERTY STRATEGY

As set forth in the housing component of the consolidated plan, the consolidated plan must describe the States goals, programs, and policies for reducing the number of poverty level families and for producing and preserving affordable housing and, will be coordinated with other programs and services for which the State is responsible. This description shall include the extent to which Connecticut proposes to reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the State has control.

POVERTY in Connecticut

The nature and extent of poverty is often hidden from most of the population. A recent study published by the National Low Income Housing Coalition entitled "Out of Reach" ranked Connecticut eighth on the list of the 10 least affordable states. The study concluded, "low-wage workers are faced with impossible demands on their ability to live in decent, affordable housing." The study found that 43% of renters in Connecticut are unable to afford the Fair Market Rent for a two-bedroom apartment. In Connecticut, a worker earning the Federal Minimum Wage (\$5.15 per hour) has to work 114 hours per week in order to afford the two-bedroom apartment.

The affordable and fair housing shortage in Connecticut is not limited to rental housing. While we exceed the national homeownership rate statewide, racial minorities have not realized the benefits of this prosperity. According to the 1990 Census, only 31.4% of Black householders in Connecticut owned a home, compared to 43.4% nationally. For Hispanic householders the disparity was even more pronounced: 42.4% of Hispanics own their home nationwide, but only 25.9% did in Connecticut.

Ethnic and racial segregation

Disparate economic and housing conditions have become one of the most visible symptoms of the increasing gap between Connecticut's well-to-do citizens and those with modest or low incomes. In 1990, over 56% of all minorities in Connecticut resided in only five cities - Bridgeport, Hartford, New Haven, Stamford and Waterbury. In three of those cities, Hartford, New Haven and Bridgeport, minority populations constituted over half of each town's population. Moreover, 59.9% of Connecticut's residents living below the poverty level reside in just ten of the state's 169 towns. However, racial segregation is not merely a result of economic segregation. Poor whites are not nearly as segregated as poor minorities. In 1990, only 34% of poor whites in the New Haven metropolitan area resided in the city compared to 92% of poor African-Americans and 73% of poor Hispanics. The Bridgeport area's poor whites were more dispersed, just 18% in the city, while poor minorities were just as concentrated, 55% of poor African-Americans and 76% of poor Hispanics lived in Bridgeport. Racial segregation was most pronounced in the Hartford metropolitan area. In 1990, a mere 12% of poor whites resided in the city, compared to 80% of poor African-Americans and 76% of poor Hispanics.

Families with Children

According to the 1990 Census, of those in poverty, 35.2% were children under 18 years of age. The number of single-parent headed households has increased by 23.4% during the ten-year period from 1980 to 1990. Female-headed households comprise 78.1% of the single-parent households. Female-headed households are disproportionately represented as households in poverty. Of those with children under 5 years of age, an astonishing 51.5% lived in poverty. Single-parent households and female-headed households are found primarily in the urban areas. For example, 32.1% of the State's single-parent families are found in just five cities -- Hartford, New Haven, Bridgeport, Waterbury and Stamford; similarly 33.8% of female-headed households live in these five cities. Poor families with children find their housing choices limited to urban areas due to high housing costs in the suburbs and discrimination against families with children.

Persons with Disabilities

Between October 1995 and December 1997, about 20% of the Connecticut Fair Housing Center's discrimination complaints came from people with disabilities. However, the assistance provided to these people merely scratches the surface of the fair housing problems faced by disabled people. Based on national data, it is estimated that 17% of the State's population or approximately 519,561 Connecticut residents are either mentally, physically or developmentally disabled. Still, many landlords are unfamiliar with legal requirements to make accommodations and allow modifications. Also, despite a State law passed in 1990 that requires all newly constructed or substantially renovated apartment to meet new accessibility/adaptability guidelines, the demand for permanent accessible housing far exceeds the available supply. However, in 1998 legislation passed to develop a directory of all handicap accessible and adaptable housing (public & private) in Connecticut.

Coordination of Anti-Poverty Strategies

During the past few decades, hundreds of millions of dollars in public support were channeled into housing and community development in Connecticut, financed in large part by the U.S. Department of Housing and Urban Development and State bond funds. However, budgetary constraints in recent years have led to a dramatic decline in funding authorized for these activities. At the same time, some of the public resources available to finance housing and community development have remained under-utilized, and private and non-profit investment have become indispensable elements in funding projects and providing related services. In this climate, it is important that housing and community development programs are founded on a common set of priorities and objectives and that all resources available to meet local needs are accessible to the applicant. There are two distinct areas of need in the coordination and allocation of state community development resources:

Sponsor Service and Support

Programs which fund housing, economic development and community development need to be identified and marketed to communities, providers and users. Local officials and developers involved in designing and developing community development initiatives need access to information on all available resources. They need a delivery system, which is goal oriented, rational and predictable. Significant technical assistance from funding agencies should not be necessary in a process designed to provide abundant information, clear rules and predictable timeframes for decisions. Technical assistance in the application and implementation process and customer support should be readily available throughout the process on an as-needed basis, but the emphasis should be on program marketing and outreach.

Resource Allocation

Public and private resources need to be available in a manner that allows for the most effective and efficient use of resources at the local level. Application regulatory processes need to accommodate the practical realities of local development activities. The application and allocation processes need to be assessed for streamlining, compatibility, and consistency. Allocation and priority funding processes need to be flexible. All funding processes need to be based on clear rules, predictable time frames for decisions and readily available technical support. Finally, there is a need to assess community development programs in terms of their impact on the community. This will help to identify state approaches that have been successful and those that have proven ineffective. Such analysis provides important feedback for future priority-setting and program design.

WELFARE-TO-WORK GRANTS

As part of the 1997 Balanced Budget Act, Congress appropriated \$3 billion for "welfare-to-work" grants for states to help Temporary Assistance to Needy Families (TANF) recipients who had barriers to employment find and keep jobs. Seventy-five percent of these funds went directly to states as formula grants, with the remainder available as competitive grants. Connecticut received \$12,005,943 in FFY 1997-98 in formula grants, and three Connecticut sites received an additional \$8.9 million in competitive grants. Over 90% of Temporary Family Assistance (TFA) families that are subject to the program's 21-month time limit reported earnings during November 1998. Yet working TFA recipients represent only 35.2% of the entire TFA caseload, a number that continues to drop.

Under the TANF provisions in the Personal Responsibility and Work Opportunity Reconciliation Act of 1996, welfare was devolved to the states and block grants replaced the 65-year-old program of federal rules and reimbursements for state welfare expenditures. States must meet very strict work participation rates or their block grants are reduced. The Balanced Budget Act of 1997 made a number of changes to the TANF legislation and created a new program of "welfare-to-work" (WTW) grants. Seventy-five percent of the grants will given to states as "formula" grants, with the remaining 25% distributed competitively. Eighty-five per cent of the "state" funds are required to be distributed to the local Regional Workforce Development Boards. The U.S. Department of Labor is responsible for awarding the competitive grants. To qualify for formula grants, states must (1) meet their TANF maintenance of effort (MOE) requirement (TANF requires states to spend 80% of what they spent in FY 1993-94 for welfare, or 75% if they meet the work participation rate requirement) and (2) spend state money on allowable activities equaling 50% of their formula grant. Both TANF and WTW funds can be used to pay for "allowable activities." These are activities that move individuals into, and keep them in lasting, unsubsidized jobs. They can include community service, work experience, and job creation activities using public or private wage subsidies.

Federal law specifies that at least 70% of an entity's WTW formula must be spent for TANF recipients (or non-custodial parents of children whose parents are TANF recipients) who meet both a "barriers to employment" test and a "TANF/AFDC" receipt test. The individual must have at least two of three barriers to employment: (1) not having completed secondary school or obtained a GED and having low skills in reading or math, (2) requiring substance abuse treatment for employment, or (3) having a poor work history. The second test requires that a recipient has received TANF or Aid to Families with Dependent

Children (AFDC) assistance for at least 30 months or be within 12 months of reaching a TANF time limit (21 months in Connecticut).

JOBS FIRST

According to a DSS summary report covering TFA for November 1998 and earlier, 11,414 TFA recipients reported earnings during November. This is just over half (51.5%) of the total time-limited TFA caseload of 22,172, but only 35.2% of the entire TFA caseload (35,831). This latter percentage has been declining since it peaked at 46.5% in October 1997. One explanation for this drop could be that while caseloads overall have declined dramatically over the last two years (from 55,521 in September 1996), the people who are getting aid now may be those with the greatest number of work barriers. The peak work participation rate came in October 1997 when 59.7% of the time-limited caseload reported earnings.

Those clients who worked reported earning an average of \$6.41 per hour or \$685 per month. (The monthly income limit for continued TFA eligibility is 100% of the federal poverty level (FPL) or \$1,138.) Statewide earnings ranged from a low of \$5.89 per hour in the Waterbury office to \$7.17 in Torrington. The Stamford office reported earnings of \$6.12 per hour. The largest percentage of time-limited clients worked between zero and 19 hours per week (32%), while 21% of these clients worked 35 or more hours. DSS also reports that 3,602 cases were discontinued, of which 839 were terminated because families reported earnings above 100% of the federal poverty level. This represents 23.3% of the total number of discountenances and 2.3% of the entire TFA caseload. Other reasons for discontinuance's include (1) categorical ineligibility (e.g., no eligible child in assistance unit); (2) process (failure to complete a JOBS review); and (3) "other," which could include reasons such as excess assets.

FUNDING

Formula Grant

Federal law bases each state's WTW allotment on the state's share of individuals with income below the poverty line and its share of adult TANF recipients. States receiving the formula grant had to devise a formula for allocating at least 85% of the grant among the Labor Department's service delivery areas (SDA) in the state. In addition to these federal funds, the legislature appropriated \$10 million in state Employment Services funds to DOL. These funds are also to be used to provide assistance to unemployed TANF recipients but have fewer restrictions than those imposed by the federal WTW grant legislation.

Competitive Grants

Three state organizations also received an additional \$9 million in competitive grants. The largest, \$5 million went to Bridgeport's The WorkPlace, Inc. The project's key features include (1) a strong long-term job retention component with occupational and life skills development training, (2) tax incentives to employers who hire TANF clients, and (3) permanent employment and entrepreneurial opportunities. Innovative features include allowing employers to tryout clients before making a hiring commitment, creating a child care center for clients (who will also staff the center), and a vehicle repair/donation program that allows WTW clients to acquire a car after doing the necessary repairs.

Community Action Agency of New Haven (CAA) and The Access Agency, Inc. of Willimantic were recipients of recent grant awards. CAA received \$2,923,000 to create multiple pathways for employment and career opportunities in neighborhoods with a high concentration of welfare recipients. Services will include job readiness, family case management, childcare, transportation, and other support services. The target group will include non-custodial parents and individuals with long-term welfare dependency. Willimantic received \$1,000,750 to provide transportation, child care, basic skills training, and substance abuse treatment to welfare recipients living in eastern Connecticut's rural communities where there is little or no public transportation, a shortage of affordable and safe child care, and individuals with substance abuse problems. The program hopes to link participants to Head Start and family resource centers.

In addition to these grants, Johns Hopkins University received a nearly \$5 million competitive grant to conduct a multi-state project, including a Hartford site. The money will be used to get local community colleges, government agencies, and community-based organizations to place clients in employment that offers learning opportunities. Participants will receive intensive skill development and documentation and certification of the skills they acquire. The project's focus is skill acquisition and post-employment supports, and many participants will have continuing education opportunities. An Internet-based learning network will be established to benefit employers and clients.

Income limitations

According to the latest data available from the Department of Social Services (DSS), about 25% of people who lost their TFA benefits had income in excess of the allowable limit. State assistance for individuals whose financial

resources exceed the limits for traditional public assistance programs remain limited to selected rental assistance, food, utilities, and other assistance programs. These include:

❑ **DSS EVICTION PREVENTION PROGRAM**

DSS administers a program to assist low- and moderate-income residents who are at risk of becoming homeless because they cannot pay their rent or mortgages. The program offers assessment, community-based mediation, conflict resolution, and a rent bank for eligible individuals.

❑ **SERVE**

The SERVE New England Food Cooperative is open to the public statewide, regardless of income. Each month, participants can order one or more grocery packages for \$14 and receives approximately \$25 worth of food. They must pre-pay for the packages and perform two hours of volunteer service monthly.

❑ **OPERATION FUEL**

Operation Fuel is a private, nonprofit energy assistance program for people who need emergency help with energy bills and are not eligible for state or federal assistance. The household's income must be between 151% and 200% of the federal poverty level. (The poverty level for a two-person household is \$ 11,060 per year.) Operation Fuel may pay the family's fuel provider up to \$250 for the heating season.

❑ **CONNECTICUT UTILITIES' HARDSHIP PROGRAMS**

All of the major utilities have special programs to assist hardship customers, including budget plans and payment programs, which coordinate customer payments with available energy assistance.

❑ **MUNICIPAL PROGRAMS**

Although they vary from town to town, most municipalities offer some support services to people in need. They often provide food, clothing, special funds, employment, counseling, information and referral, and case management. Local social services personnel often refer individuals to other public and private agencies for assistance.

Anti-Poverty Strategies

Although the factors over which the State has direct influence are few, an effort to address the needs of impoverished people through a unified approach to reduce poverty in Connecticut is its primary goal. The stability and support of those currently in need will help reduce further socio-economic deterioration for those in poverty. The development of new opportunities, plus related support, services will serve to deteriorate the growth rate of Connecticut's impoverished citizens. The State of Connecticut will utilize all means, programs and services available to reduce the number of households in the State with incomes at or below the poverty level, as set forth through its Anti-Poverty Strategies.

Coordinate and direct state and federal resources toward a unified strategy for community and economic development to enhance the health, safety, and economic vitality of Connecticut neighborhoods.

1. Promote an effective human service delivery system through public and private sector collaboration on a statewide, regional and local level.
2. Coordinate public and private efforts to reduce lead poisoning hazards and protect young children.
3. Address community development needs by coordinating state, federal, local and private interests to provide comprehensive coordinated services.
4. Encourage the purchase and rehabilitation of abandoned and foreclosed properties by working with the Neighborhood Revitalization Task Force and representatives of local, state, federal, and private sectors.
5. Continue to work with private lending institutions and others to encourage private sector financing for lead hazard abatement, removal and education.
6. Redesign the service delivery system to support a family's movement from poverty to self-sufficiency through strong linkages between state government, and community-based organizations, local governments and private enterprise.
7. Support the implementation of innovative home ownership opportunities for people with disabilities, such as The National Home of Your Own Alliance and other supportive housing demonstration projects.

Prevent and eliminate homelessness

1. Allow for deep targeting of extremely low-income families within rental developments, by providing project based rental subsidies or other financing techniques.
2. Avoid displacing low income families from rehabilitated lead safe units where the cost of abatement has increased rents beyond a family's ability to pay over 30% of income.

3. Encourage local housing authorities and other sponsors to create a stock of lead safe units for the temporary location of families with lead paint problems through allocating resources that can be used for temporary housing.
4. Work to prevent homelessness by allocating resources for rental assistance, eviction prevention, social services case management and emergency mortgage assistance.
5. Work to eliminate homelessness by allocating resources for outreach and transitional services such as supported living, case management, substance abuse treatment, mental health services, employment and training skills, independent living skills and permanent housing for individuals and families.

Preserve existing residential neighborhoods and existing housing within a framework of neighborhood revitalization and community development.

1. Emphasize the acquisition and/or rehabilitation of existing housing stock in urban neighborhoods through the promotion of fair and balanced housing opportunities for very low, low and moderate-income residents.
2. Promote communities' health, safety and economic viability by funding to the extent feasible infrastructure activities such as roads, sidewalks, water supply and wastewater systems.
3. Maintain stable residential neighborhoods and revitalize deteriorating neighborhoods by coordinating the enforcement of public safety, housing, and health codes.

Support a human service delivery system that assists families and individuals in achieving health, well being, self-sufficiency and independence.

1. Develop a comprehensive continuum of care system to bring a person from homelessness to independent living or other appropriate living arrangements.
2. Support community infrastructures by promoting human service programs such as affordable housing, job training and placement opportunities, prevention and early intervention programs and other programs.
3. Support specialized transportation services for the elderly, persons with disabilities and other transit-dependent populations by providing policy and technical support for regional coordination of such services.
4. Address poverty by creating and supporting opportunities through which low-income individuals can gain access to employment and other avenues to economic and social success.
5. Provide outreach services, supportive services and skill building which allows low-income people to access and take advantage of available positive opportunities.
6. Increase local employment by providing incentives to contractors to hire local residents for publicly funded community development projects.

Support enhanced efforts to ensure home ownership and supported living opportunities for people with disabilities.

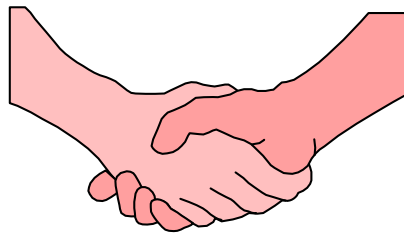
1. Provide community-based housing opportunities for persons with disabilities and frail elderly by continuing to support innovative and integrated housing policies and programs.
2. Promote independent living for homeless and imminently homeless persons and families by encouraging the development of service enhanced housing for extremely low -income households.
3. Expand homeownership opportunities, including limited equity cooperatives, for first time homebuyers through creative funding strategies in both the public and private sectors.
4. Foster neighborhood stabilization by encouraging higher levels of homeownership in areas where homeowners comprise a relatively lower percentage of residents and in urban areas.
5. Encourage the purchase and rehabilitation of abandoned and foreclosed properties through such avenues as working with representatives of federal, state, local, and private sectors.

Maintain effective statewide housing and community development policies and programs.

1. Develop a coordinated and comprehensive approach to lead poisoning prevention and control by establishing a working group among state agencies involved in lead poisoning issues.
2. Increase access to funding for lead abatement programs
3. Work to alleviate poverty by identifying and removing barriers within its system such as conflicting policies and procedures, work and savings disincentives.
4. Reduce the risk of lead poisoning by continuing to educate the public, particularly families with small children, about the dangers of lead poisoning and ways it may be prevented.
5. Increase capacity to abate lead by expediting the certification process for lead abatement contractors and lead inspectors, expediting the handling of applications and maintaining and making available an updated list of lead abatement contractors and inspectors.

6. Encourage cost-effective and innovative affordable housing developments in every community in Connecticut by consolidating and simplifying programs and policies.
7. Reduce fear of crime, prevent crime and influence broad systems change by encouraging statewide and community-wide discussion, planning and action on topics that affect public safety, including anti-drug campaigns, gangs and violent crime, youth violence prevention and other issues related to crime.
8. Redesign of service delivery systems should be based on current research and model programs.
9. Continue to convene interagency task forces to better coordinate programs and services for Connecticut's homeless populations.
10. Expand family and child-centered support options, and ensure greater independence for persons with disabilities
11. Promote community-based comprehensive planning initiatives on a local, regional and state level through outreach, technical assistance and funding.

Homelessness



HOMELESSNESS

The consolidated plan must include the priority homeless needs table prescribed by HUD and must describe the State's strategy for the following: helping low-income families avoid becoming homeless; reaching out to homeless persons and assessing their individual needs; addressing the emergency shelter and transitional housing needs of homeless persons; and helping homeless persons make the transition to permanent housing and independent living.

Homeless Populations and Sub-populations

There are limited emergency shelters, transitional housing facilities and permanent housing or other similar facilities throughout the State. The availability of services and facilities on a less than overnight basis to the homeless is limited to the capacity each can provide its users. Overnight beds are virtually always full, and there is always more demand than supply. In addition the shelter responds to requests for shelter for families (generally women with children). Length of stay varies from overnight to over several years. The long stays of homeless persons at emergency shelters, mostly with some form of disability for whom shelters have become a residence of last resort, affords an alternative to living in the street. Many homeless are unsheltered persons who are living outdoors due to bed space and occupancy restrictions.

Various support services are available to the homeless through social service agencies. Many of these people are dependent upon assistance benefits and an increasing number have lost their jobs. Some social service programs provide daily expense payment, provide for medical care cost coverage and counsel homeless and/or near homeless in unemployment and other assistance benefits. Such agencies also provide emergency relative assistance to the near homeless in the form of rental assistance, however, such assistance is limited and often does not cover the cost of permanent housing in the current market. The State is also aware of substandard or overcrowded living conditions of families to who support services including meals or groceries provided by emergency food pantries. These families and individuals, along with those in substandard or overcrowded situations, should be considered at risk of homelessness due to their precarious situations.

The service needs of sheltered and unsheltered Sub-populations (Homeless Needs) persons extend beyond overnight accommodations. Many homeless are being considered severely mentally ill and are receiving supportive services as available. Sheltered Homeless sub-populations, with alcohol or drug abuse problems with or without co-existing mental illness, represent the majority of all sheltered homeless on record. SMI and Alcohol or Drug Abuse unsheltered homeless account for a number of clients served through support agency case management. Victims of Domestic Violence, Homeless Youth and AIDS related sheltered homeless are also provided facilities and services by affiliated agencies. Many shelter facilities do not have adequate staff or facilities to meet the demands of all sub-population-sheltered homeless. Support services offered by transitional facilities to accommodate homeless families and special needs populations, such as mentally ill, substance abusers, victims of domestic violence, and persons infected with HIV/AIDS, must be provided sufficient technical and financial resources. In addition, a formal linkage with other service providers and/or governmental agencies to coordinate service delivery is crucial to maximizing available resources and addressing needs.

Helping Low Income Families at Risk of Homelessness

At-Risk Populations exist due to eviction, loss of employment, absence of affordable shelter, reduction in subsidy levels or volume, increases in medical care costs as well as emotional factors such as drugs, alcohol and other conditions, which afflict the special needs population. The diseases of alcoholism, addiction or mental illness have often, though not always, play a role in the downward spiral for the homeless. The consequent inability to maintain a steady job or income for those able to work becomes a factor. Many have successfully stabilized, returned to work, etc. Housing affordability, however, remains a severe problem. The plight of families and individuals at extreme risk of being homeless or unsheltered is consistent with the high cost of housing and a fluctuating regional economy. In Connecticut's highly competitive housing market, individuals burdened with problems become blocked out.

Emergency Shelter vs. Transitional Housing

The development of additional transitional shelters is imperative to ending homelessness. The demand for emergency shelter care speaks to the need for transitional shelters, which bridge the gap between those without any shelter and those who may be preparing to move into permanent housing. These populations have special issues, which require supportive housing service in addition to housing itself. Housing that provides special needs skills and embodies supportive services is crucial.

Transitional Housing to Permanent Housing and Independent Living

In order to successfully break the cycle of homelessness, it is important to provide a smooth transition from emergency shelters and transitional housing to permanent housing. This transition can be made easier for homeless populations through the provision of permanent supportive housing or permanent housing. There is a need in the State to provide permanent supportive housing and permanent affordable housing to homeless families, individuals and persons with special needs. These support services may include child care, transportation, remedial education, job training, training in homemaking and parenting skills, money management, household management, job development and placement, and other appropriate services. The State will support entities that provide referrals to permanent supportive housing for homeless families, and will support expansion of the supply of permanent supportive housing wherever feasible. In addition, the State will support the development of permanent affordable housing for use by homeless families and individuals that are able to make the transition to permanent housing.

Working Toward a "Continuum of Care" support system

The Continuum of Care model focuses on serving the needs of homeless individuals and families from emergency shelter care through the transition to longer-term, permanent housing. Efficient program models incorporate measures such as: superior performance in integrating and coordinating outreach, emergency shelter, transitional housing, permanent housing and comprehensive support services for homeless persons; developing and maintaining a computerized network that enables providers to track services to homeless individuals or families; and implementing a "one-stop-shopping" approach, through which all essential data is collected at intake, thereby permitting effective and holistic service delivery.

Additional criteria includes progress towards mainstreaming homeless persons, and assisting them to develop the skills and abilities needed to achieve self-sufficiency; extensive communication and cooperation with advocates, nonprofits, the faith community, social service agencies, and local governments; leverage of additional public and private resources. This level of care to previously homeless individuals or families pressures a progression away from emergency and/or transitional living. Permanent supportive housing is necessary to accommodate clients who are capable of self-sufficient but with supportive service assistance.

Priority Homeless Needs

- The provision of transitional shelters to homeless families, individuals and persons with special needs.
- The provision of to permanent housing for homeless families and persons with special needs.
- The provision of permanent supportive housing and permanent housing to homeless families, individuals and persons with special needs.

Summary of Objectives to address Homeless Needs

PRIMARY Objectives	Relative Priority of PRIMARY Objective	Relationship between PRIMARY Objectives and Priority Need Population	Geographic Targeting
Homelessness and Prevention	HIGH	Extremely Low Income: 0% to 30% of AMI - Very Low Income: 31%-50% of AMI - Low Income: 51% to 80% of AMI - Small Families - Large Families - Elderly - Homelessness - Sheltered Population - Unsheltered Population - Rural Homeless - Persons With AIDS - Persons With Disabilities	STATEWIDE
Community Development Support Services	HIGH	Extremely Low Income: 0% to 30% of AMI - Very Low Income: 31%-50% of AMI - Low Income: 51% to 80% of AMI - Moderate Income: 81 to 95 percent of AMI - Small Families - Large Families - Elderly - Homelessness - Sheltered Population - Unsheltered Population - Rural Homeless - Persons With AIDS - Persons With Disabilities	REGIONAL

Summary of Primary and Secondary Strategies to address Homeless Needs

Primary Strategies to address PRIMARY Objectives	Secondary- or Supportive Strategies to address PRIMARY Objectives
<ul style="list-style-type: none"> ❑ Expand homeless prevention and follow-up services; Increase transitional services throughout the system; Rent subsidies or operating subsidies to buy-down housing affordability; ❑ Increase the number of permanent supportive housing opportunities available to homeless households, particularly those with special needs by providing financing for renovation of existing buildings. 	<ul style="list-style-type: none"> ❑ Sensitize transitional housing production programs to respect the evolution of homeless-to-homeowner spectrum; ❑ Increase training to public and private agencies and services providers to improve the quality and consistency of services provided; ❑ Develop a service delivery system that reflects the "continuum of care" model and include supportive services that respect the needs of each individual; ❑ Consolidate services, programs and subsidies offered by various State agencies into an integrated, coordinated system of resources available to serve those with special needs; ❑ Promote innovative, cost-effective transitional housing models for persons with addictions, including partnerships with the private sector;
<ul style="list-style-type: none"> ❑ Support the continuance and/or expansion of existing public service programs including those which provide services to the handicapped, youth, and/or substance abusers or which offer transportation services and employment training; ❑ Expand existing efforts to meet the needs of the physically handicapped population by supporting projects designed to make current facilities accessible or to provide new handicapped accessible facilities/equipment; ❑ Support the continuance and/or expansion of existing public service programs that provide health services to low-income populations 	

Summary of Action Steps and Relative Priority assigned to Address Primary Homeless Needs

ACTION STEPS	RELATIVE PRIORITY	Major 5 yr. Strategic Plan Themes
Housing-accessibility		
Physical-adaptability, design	H	Resources
Support services	H	Coordination and Education
Marketing, Outreach, Counseling: beneficiaries, mobility	M	Coordination and Education
Fair Housing Enforcement	H	Policies
Programs-categorical funding	M-ELDERLY ONLY	Policies
Housing-availability		
New development	H-SUBURBAN or with COMPREHENSIVE PLAN ONLY	Resources
Existing Housing-Rehabilitation, Preservation, Conversion	H	Resources
Fair Housing	H	Coordination and Education
Adequate FMR's	H	Policies
Housing-affordability		
Subsidies-project, tenant, other	H	Resources
Gap financing-homeownership	H	Resources
Sufficient income/ SSI benefits	H	Policies
Technical Assistance	M	Policies

Summary of Strategies to Reduce or Remove Barriers or Obstacles to achieving Primary Homeless Needs

PRIMARY Objectives being effected by Barriers or Obstacles	Barriers or Obstacles to achieving PRIMARY Objectives	Strategies to Reduce or Remove Barriers or Obstacles to achieving PRIMARY Objectives
Homeownership Rent Subsidies Homelessness and Prevention Special Needs-Persons with Disabilities Special Needs-Persons with AIDS/HIV Housing Rehabilitation and Preservation New Development and Housing Production Fair Housing Financing and Incentives Neighborhood and Community-based programs Lead Abatement and Hazardous Materials Urban Center-related Urban-Suburban Partnerships Technical Assistance: Non-Profits, Grantees, Sub-recipients	Lack of quality, affordable housing.	<ul style="list-style-type: none"> <input type="checkbox"/> Concentrate statewide housing policy and goals on populations most in need, and adjust priorities over time when necessary <input type="checkbox"/> Improve the collection, analysis and maintenance of data on "cost burden" and respond to warning signs from good information necessary to address housing affordability over an extended period of time <input type="checkbox"/> State and federal housing programs should be structured and marketed in a comprehensive and coordinated fashion so that available resources are applied as effectively and efficiently as possible. <input type="checkbox"/> Forge atraditional solutions to meeting affordable housing needs by tapping "best practice" or model programs that succeed in other locations and apply lessons learned and key elements to achieve similar results in Connecticut...in less time and for less money <input type="checkbox"/> Determine appropriate response to the alarming foreclosure rate of FHA insured homes <input type="checkbox"/> Determine appropriate response to the alarming demolition urban homes by municipalities
Homeownership Rent Subsidies Homelessness and Prevention Special Needs-Persons with Disabilities Special Needs-Persons with AIDS/HIV Housing Rehabilitation and Preservation New Development and Housing Production Fair Housing Financing and Incentives Neighborhood and Community-based programs Urban Center-related Urban-Suburban Partnerships Community Development Support Services	Discrimination and prejudice against low-income households and the lack of affirmative programs and enforcement of existing laws are constraints to racial and economic integration.	<ul style="list-style-type: none"> <input type="checkbox"/> Support additional resources for the Real Estate Commission to enforce rules and regulations governing steering, blockbusting, etc. and for review of course content taught in the mandatory law module of the continuing education courses. <input type="checkbox"/> Foster equal opportunity in housing and outreach efforts to culturally diverse groups by promoting the "At Home with Diversity: One America" program of the National Association of REALTORS® <input type="checkbox"/> Provide stepped-up technical assistance to industry groups who can assist in fostering effective pre-licensing training and ongoing continuing education the reduces violations of fair housing laws due to a lack of understanding or confusion. <input type="checkbox"/> Assure that any publicly funded testing activities adhere to 1987 standards agreed to by HUD and the National Association of REALTORS® as Guidelines for Testing under Fair Housing Initiatives Program (FHIP).

PRIMARY Objectives being effected by Barriers or Obstacles	Barriers or Obstacles to achieving PRIMARY Objectives	Strategies to Reduce or Remove Barriers or Obstacles to achieving PRIMARY Objectives
		<p>Guidelines require comprehensive training and proper selection of testers and standards for objectivity and accuracy in the gathering and handling of evidence.</p> <ul style="list-style-type: none"> <li data-bbox="911 436 1484 583">❑ Adjust old perceptions that inflexible, pre-canned programs, services and resources will live forever and apply to every possible situation, location and variable...as long as they exist. <li data-bbox="911 625 1484 680">❑ Determine appropriate response to the alarming demolition urban homes by municipalities <li data-bbox="911 722 1484 890">❑ Forge atraditional solutions to meeting affordable housing needs by tapping "best practice" or model programs that succeed in other locations and apply lessons learned and key elements to achieve similar results in Connecticut...in less time and for less money <li data-bbox="911 932 1484 1010">❑ Establish a landmark network of information, dissemination and referral which can be accessed by those needing assistance

A complete description of factors related to Priority Needs is presented in each section related to factor.

Other Special Needs



OTHER SPECIAL NEEDS

The consolidated plan must describe the priority housing and supportive service needs of persons who are not homeless but require supportive housing (i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, and public housing residents).

NON-HOMELESS SUPPORTIVE HOUSING NEEDS AND SERVICES

Elderly and Frail Elderly

As Connecticut's elderly population continues to grow there will be a need for increased attention to the special housing circumstances and needs of the elderly. The State's elderly population is tremendously diverse in its housing preferences, financial characteristics, and health status. Elderly renters, many of whom are on fixed incomes, find that they cannot keep pace with the escalating rental rates. This results in an increasing cost burden, which reduces disposable income that could be targeted towards other necessary living expenses. These households are concentrated in the State's larger urban areas. Low-income elderly persons are drawn to more developed areas where services such as medical care, pharmacies, food stores, and public transportation systems are more available and accessible.

Senior living arrangements take a variety of forms. In 10 percent of America's households with an elderly member, the senior has moved in with a caregiver or a caregiver has moved in with him or her. Friends or family who already live in the home or visit to provide help supports another 20 percent. Only about 7 percent get assistance from outside organizations or unrelated individuals. Regardless of the setting, though, the proportion receiving care increases with the age of the senior. For senior citizen households with disabilities, only about 1 in 3 express the need for structural modifications to their homes to function safely and comfortably. And only about half of these households actually have the modifications they say they need. With the number of households headed by a person aged 65 or older rising by about 300,000 per year nationally, over the next decade, demand for such home modifications will clearly grow.

Although many elderly wish to remain in their present homes or apartments, as their condition deteriorates, they are forced to move from their owner-occupied units because they become inaccessible to them. Providing assistance in place of residence enables these persons to meet their household needs, accomplish daily chores, and is an arrangement which has been increasingly viewed as an alternative to more costly nursing home care.

Persons with Disabilities

People with disabilities are in the midst of an increasingly acute affordable housing crisis. In Connecticut, not one city/town where a person receiving federal SSI and State Supplemental Income (AABD) benefits can meet the federal criteria for affordable housing and pay only 30% of their monthly income for rent. Despite the fact that the State of Connecticut participates in a State funded Supplemental Income Program (AABD), the increase from \$500 per month (federal benefit) to \$747 per month is not sufficient to access affordable in a state with one of the highest cost of living indexes. There is a shift from reliance of income streams to rental assistance programs to fill the gap. Both federal and state entitlement/income streams have contributed to this disparity. Neither the federal COLA's to the SSI benefit program nor the State Supplemental Income Program has kept pace with the rising cost of living. The vast majority of people with disabilities in Connecticut has very little hope of obtaining decent housing in their communities, and faces the very real prospect of becoming homeless.

To assist its families in achieving financial self-sufficiency, DSS uses the services provided by the comprehensive array of service agencies who contract with DSS to receive the funding that enables them to operate their service programs. Many clients receiving TANF receive services from other DSS-funded agencies, as well. Through the Department's Bureau of Rehabilitation Services, Independent Living Centers receive funding to assist people with disabilities. DSS also funds organizations such as the Connecticut Traumatic Brain Injury Association and the Epilepsy Foundation of Greater Hartford, among other organizations providing services to people with disabilities.

DSS has established linkages with the State of Connecticut Department of Children and Families (DCF) and the Connecticut Association for Community Action, an umbrella for the state's Community Action Agencies, to make its Section 8 Family Unification Program successful in keeping families together through placing them in stable living situations and providing them with appropriate counseling and other supportive services. It has also expanded its existing linkage with Connecticut's Independent Living Centers to make the Section 8 Operation Mainstream Program a success in providing appropriate housing for people with disabilities.

Employment is a major need of people with physical and mental disabilities. In many communities the education and training opportunities for people with disabilities are scarce.

Persons with Alcohol or Other Drug Addictions

The diseases of alcoholism, addiction or mental illness characterize a growing segment of the State's Special Needs Population. Support service providers find that the three factors most cited as contributing to homelessness are substance abuses, unemployment and expenses exceed income. Homelessness, or the risk of homelessness, promotes an environment to increase substance abuse, further exacerbating the struggles of persons with addition-related illnesses. In addition, a lack of individualized, person-centered planning and follow-up community support services factors into Connecticut's homelessness equation.

Frequently, recovering substance abusers complete treatment programs and lack a suitable living environment that will enhance their ability to remain free from their addictions. A fund has been established in accordance with Public Law 100-690) to assist in establishing self-run, self-supported housing opportunities in order to avoid relapse. These homes are not formal treatment programs, but rather residences for recovering substance abusers. Loan funds provide seed money to foster the establishment of these homes.

Persons with AIDS/HIV

People living with HIV/AIDS and their families need a wide-range of housing options and an appropriate level of support services in the community to handle more complex life issues. Many of the AIDS housing programs in Connecticut serve only individuals. Many supportive housing programs do not accept people with active substance abuse problems and may require that the person be currently in treatment for chemical dependency. Connecticut also has a higher rate of women living with AIDS than is seen nationally. These factors reflect, collectively, a growing need to address the housing needs of all types of households-individuals with dependencies, single parents, and families with children.

While the existing AIDS residential programs have increased the number of supportive housing units, there remains a significant gap between demand and available resources. During the first nine months of 1999, the 23 AIDS housing programs in the state, supporting 410+ slots, (Group Residences: 180 and Scattered Site: 230+), reported 867 requests for housing. Of the total requests, only 194 of them could be met and 673 or 77% of the requests were denied. Requests for housing were denied due to lack of space and lack of appropriate supportive services for residents. CARC members have looked to leverage existing Housing Opportunities for People with AIDS (HOPWA) funds with other federal funding streams such as Shelter Plus Care and Supportive Housing and with state funds provided by the State Department of Social Services.

Changing demographics and prevalence rates require modifications to the current models of care and services to include long-term support services for health care, substance abuse recovery, mental health support, basic needs, job training, life skills, and income assistance. Most people living with HIV do not necessarily identify themselves in the context of their HIV diagnosis. This suggests new approaches be developed for supportive housing models that include a continuum of care. Although there is a continuing need to provide a model of housing with medical support for people in the later stages of AIDS, new approaches that incorporate housing and need economic, social, vocational, and medical support for people with HIV/AIDS who are living longer and more productive lives.

Providers must develop mechanisms (e.g. consumer advisory groups) to include consumers in the planning and development of housing for people living with HIV/AIDS. As people have become more empowered and are learning to live with HIV/AIDS, there is an increased desire to be involved in the decisions regarding their lives. Consumer feedback suggests that many of the people with HIV in need of supportive housing services are more concerned about social and economic issues than health issues associated with the disease. Consumers of supportive housing services for people living with HIV/AIDS in Connecticut prefer independent living to any other options. Consumers did not dispute the need for social, economic, transportation, and medical support service. What has changed is the environment in which consumers would like to see these support services offered.

SUMMARY OF PRIORITIES AND OBJECTIVES - Special Needs

Priority Special Needs

- ❑ Providing supportive services in the areas of Job training, Case Management, Child care, Substance Abuse treatment and Housing Placement to Persons and Families with Children
- ❑ Specific sub-populations to receive high priority attention include Chronic Substance Abusers, Persons with HIV/AIDS, Victims of Domestic Violence and Youth individuals

Priority Homeless Needs*

- ❑ The provision of transitional shelters to homeless families, individuals and persons with special needs.
- ❑ The provision of to permanent housing for homeless families and persons with special needs.
- ❑ The provision of permanent supportive housing and permanent housing to homeless families, individuals and persons with special needs.

Summary of Objectives to address Special Needs

PRIMARY Objectives	Relative Priority of PRIMARY Objective	Relationship between PRIMARY Objectives and Priority Need Population	Geographic Targeting
Homelessness and Prevention*	HIGH	Extremely Low Income: 0% to 30% of AMI - Very Low Income: 31%-50% of AMI - Low Income: 51% to 80% of AMI - Small Families - Large Families - Elderly - Homelessness - Sheltered Population - Unsheltered Population - Rural Homeless - Persons With AIDS - Persons With Disabilities	STATEWIDE
Special Needs-Persons with Disabilities	HIGH	Extremely Low Income: 0% to 30% of AMI - Very Low Income: 31%-50% of AMI - Low Income: 51% to 80% of AMI - Moderate Income: 81 to 95 percent of AMI - Small Families - Large Families - Renters - Elderly - Homelessness - Sheltered Population - Unsheltered Population - Rural Homeless - Persons With AIDS - Persons With Disabilities - Lead Paint Hazards	STATEWIDE
Special Needs-Persons with AIDS/HIV	HIGH	Extremely Low Income: 0% to 30% of AMI - Very Low Income: 31%-50% of AMI - Low Income: 51% to 80% of AMI - Moderate Income: 81 to 95 percent of AMI - Small Families - Large Families - Renters - Elderly - Homelessness - Sheltered Population - Unsheltered Population - Rural Homeless - Persons With AIDS - Persons With Disabilities - Lead Paint Hazards	STATEWIDE
Community Development Support Services	HIGH	Extremely Low Income: 0% to 30% of AMI - Very Low Income: 31%-50% of AMI - Low Income: 51% to 80% of AMI - Moderate Income: 81 to 95 percent of AMI - Small Families - Large Families - Elderly - Homelessness - Sheltered Population - Unsheltered Population - Rural Homeless - Persons With AIDS - Persons With Disabilities	REGIONAL

- ❑ *Strategies related to Priority Homeless Needs and the Primary Objective: Homelessness and Prevention illustrate the extent to which the issues and solutions are interwoven. Sheltered and unsheltered homeless sub-populations with alcohol or drug abuse problems with or without co-existing mental illness, represent a majority of all homeless cases. SMI and Alcohol or Drug Abuse unsheltered homeless account for a number of clients served through support agency case management. Victims of Domestic Violence, Homeless Youth and AIDS related sheltered homeless are also provided facilities and services by affiliated agencies. Many shelter facilities do not have adequate staff or facilities to meet the special demands of all sub-population-sheltered homeless. Support services offered by transitional facilities to accommodate homeless families and special needs populations, such as mentally ill, substance abusers, victims of domestic violence, and persons infected with HIV/AIDS, must be provided sufficient technical and financial resources.

Summary of Objectives affecting all Priority Needs Populations

PRIMARY Objectives	Relative Priority of PRIMARY Objective	Relationship between PRIMARY Objectives and Priority Need Population	Geographic Targeting
Fair Housing	HIGH	All Priority Needs Populations	STATEWIDE
Financing and Incentives	HIGH	All Priority Needs Populations	STATEWIDE
Urban Center-related	HIGH	All Priority Needs Populations	URBAN
Urban-Suburban Partnerships	MEDIUM	All Priority Needs Populations	REGIONAL
Technical Assistance: Non-Profits, Grantees, Sub-recipients	LOW	All Priority Needs Populations	STATEWIDE

Summary of Primary and Secondary Strategies to address Primary Special Needs

Primary Strategies to address PRIMARY Objectives	Secondary- Strategies to address PRIMARY Objectives
<ul style="list-style-type: none"> <input type="checkbox"/> Expand homeless prevention and follow-up services; <input type="checkbox"/> Increase transitional services throughout the system; Rent subsidies or operating subsidies to buy-down housing affordability; <input type="checkbox"/> Increase the number of permanent supportive housing opportunities available to homeless households, particularly those with special needs by providing financing for renovation of existing buildings. 	<ul style="list-style-type: none"> <input type="checkbox"/> Sensitize transitional housing production programs to respect the evolution of homeless-to-homeowner spectrum; <input type="checkbox"/> Increase training to public and private agencies and services providers to improve the quality and consistency of services provided; <input type="checkbox"/> Develop a service delivery system that reflects the "continuum of care" model and include supportive services that respect the needs of each individual; <input type="checkbox"/> Coordinate services, programs and subsidies offered by various State agencies into an integrated, coordinated system of resources available to serve those with special needs; <input type="checkbox"/> Promote innovative, cost-effective transitional housing models for persons with addictions, including partnerships with the private sector;
<ul style="list-style-type: none"> <input type="checkbox"/> Integrate benefits of WORKFORCE DEVELOPMENT ACT into service delivery system; <input type="checkbox"/> Target investment to address the "affordability" of existing housing stock for renters and homeowners with disabilities; <input type="checkbox"/> Change the focus of supportive housing services, away from physical production and new construction activities and concentrate on meet needs and servicing client in-place; <input type="checkbox"/> Extend the successes of the Connecticut Supportive Housing Demonstration Program Provide a range of services to residents to ensure successful independent living, including support services, transportation, employment training, etc.; <input type="checkbox"/> Develop models that offer choice and integration by assessing programs, removing impediments and creating incentives to coordinate multiple agency resources and inter-agency cooperation 	<ul style="list-style-type: none"> <input type="checkbox"/> Increase public's knowledge and awareness of the nature, extent and location of housing and supportive housing needs throughout the state; <input type="checkbox"/> Work to achieve consensus and leadership among state agencies, municipal elected officials, developers and advocates to increase awareness and coordinate resources for persons with disabilities; <input type="checkbox"/> Develop marketing and outreach activities that support employment opportunities for persons with disabilities, including the employability of persons with disabilities through job training and linkages with employers; <input type="checkbox"/> Expand the registry of accessible housing units to include various inventories and categories of housing stock available to serve other need groups

Summary of Primary and Secondary Strategies to address Primary Special Needs (con't)	
<ul style="list-style-type: none"> ❑ Define "continuum" of supportive housing for people with HIV/AIDS that is consistent with the affordable housing field, including emergency, transitional and permanent housing. ❑ Assess the effectiveness of supportive housing programs for people living with HIV/AIDS periodically through the use of performance to track consumer preferences and needs; ❑ Develop mental health and addiction service programs modeled around the PILOT project; ❑ Link employment services, housing subsidies and long term supportive care to meet the needs of each beneficiary, by adapting service which anticipate and deal with changes in age, health, income and other circumstances that influence long term stability. 	<ul style="list-style-type: none"> ❑ Mechanisms, such as consumer advisory committees, need to be put in place to insure that supportive housing for people with HIV/AIDS is consumer-focused and meets expressed customer need; ❑ Focus HOPWA program priorities on promoting and financing innovative housing models; ❑ New supportive housing projects for people living with HIV/AIDS should focus on scattered site housing with linkages to community-based social, vocational, and economic support systems. ❑ AIDS supportive housing agencies need to become more proactive in the development of new models of supportive housing for people living with HIV/AIDS; ❑ The AIDS supportive housing field needs to examine how it defines permanent housing as well as the long-term goals of group residential programs; ❑ Focus Ryan White program priorities on providing subsidies and meeting operating needs; ❑ Re-examine entrance criteria
<ul style="list-style-type: none"> ❑ Support the continuance and/or expansion of existing public service programs including those which provide services to the handicapped, youth, and/or substance abusers or which offer transportation services and employment training; ❑ Work to meet the needs of the physically handicapped population by supporting projects designed to make current facilities accessible or to provide new handicapped accessible facilities/equipment; ❑ Support the continuance and/or expansion of existing public service programs that provide health services to low-income populations 	<ul style="list-style-type: none"> ❑ Support the continuance and/or expansion of existing public service programs designed to assist seniors, the handicapped, youth and/or substance abusers;

Summary of Action Steps and Relative Priority assigned to Address Primary Special Needs

ACTION STEPS	RELATIVE PRIORITY	Major 5 yr. Strategic Plan Themes
Housing-accessibility		
Physical-adaptability, design	H	Resources
Support services	H	Coordination and Education
Marketing, Outreach, Counseling: all forms	M	Coordination and Education
Fair Housing Enforcement	H	Policies
Housing-availability		
Existing Housing-Rehab, Preservation, Conversion	H	Resources
Fair Housing	H	Coordination and Education
Adequate FMR's	H	Policies
Housing-affordability		
Subsidies-project, tenant, other	H	Resources
Gap financing-homeownership	H	Resources
Sufficient income/ SSI benefits	H	Policies
Technical Assistance	M	Policies
Infrastructure facilities	M	Resources
Jobs-good, quality		
Market Needs-sensitivity	H	Policies
Training-Skills, Entrepreneurial, etc	H	Coordination and Education
EEO-Link resources to resource providers, etc	H	Policies
Support services-Transportation, Child Care	H	Coordination and Education

Summary of Strategies to Reduce or Remove Barriers or Obstacles to Primary Special Needs

PRIMARY Objectives being effected by Barriers or Obstacles	Barriers or Obstacles to achieving PRIMARY Objectives	Strategies to Reduce or Remove Barriers or Obstacles to achieving PRIMARY Objectives
Rent Subsidies Homelessness and Prevention Special Needs-Persons with Disabilities Special Needs-Persons with AIDS/HIV Fair Housing Financing and Incentives Neighborhood and Community-based programs Technical Assistance: Non-Profits, Grantees, Sub-recipients Community Development Support Services	Current housing programs fail to meet the needs of most persons with disabilities who want homes because of the shortage of benefits	<ul style="list-style-type: none"> <input type="checkbox"/> Reassess how funding programs seem to pre-dispose the size, shape and location of a particular solution, as evidenced by competitive allocation plans or agency ranking systems that weight the value of today's applicants proposal against program criteria that might be 30 years old. <input type="checkbox"/> Promote regional, inter-regional and collaboration within and between State and local agencies as a means to improve service delivery or effectiveness <input type="checkbox"/> Forge atraditional solutions to meeting affordable housing needs by tapping "best practice" or model programs that succeed in other locations and apply lessons learned and key elements to achieve similar results in Connecticut...in less time and for less money

PRIMARY Objectives being effected by Barriers or Obstacles	Barriers or Obstacles to achieving PRIMARY Objectives	Strategies to Reduce or Remove Barriers or Obstacles to achieving PRIMARY Objectives
Homeownership Rent Subsidies Homelessness and Prevention Special Needs-Persons with Disabilities Housing Rehabilitation and Preservation New Development and Housing Production Fair Housing Financing and Incentives Neighborhood and Community-based programs Technical Assistance: Community Development Support Services	Difficulty in finding affordable and accessible housing for persons with disabilities	<ul style="list-style-type: none"> <input type="checkbox"/> Forge atraditional solutions to meeting affordable housing needs by tapping "best practice" or model programs that succeed in other locations and apply lessons learned and key elements to achieve similar results in Connecticut...in less time and for less money <input type="checkbox"/> Work to establish a landmark network of information, dissemination and referral which can be accessed by those needing assistance
Homelessness and Prevention Special Needs-Persons with Disabilities Special Needs-Persons with AIDS/HIV Fair Housing Neighborhood and Community-based Programs Urban Center-related Urban-Suburban Partnerships Technical Assistance: Community Development Support Services	Inadequate outreach and participation to people with developmental disabilities, advocates, and families	<ul style="list-style-type: none"> <input type="checkbox"/> Improve the collection, analysis and maintenance of data on "cost burden" and respond to warning signs from good information necessary to address housing affordability over an extended period of time <input type="checkbox"/> Work to establish a landmark network of information, dissemination and referral which can be accessed by those needing assistance
Homeownership Rent Subsidies Homelessness and Prevention Special Needs-Persons with Disabilities Special Needs-Persons with AIDS/HIV Housing Rehabilitation and Preservation New Development and Housing Production Fair Housing Financing and Incentives Neighborhood and Community-based programs Lead Abatement and Hazardous Materials Job Training and Welfare to Work Urban Center-related Urban-Suburban Partnerships Technical Assistance: Day Care and other support-related Community Development Support Services	Funding for programs and services.	<ul style="list-style-type: none"> <input type="checkbox"/> State and federal housing programs should be structured and marketed in a comprehensive and coordinated fashion so that available resources are applied as effectively and efficiently as possible. <input type="checkbox"/> Forge atraditional solutions to meeting affordable housing needs by tapping "best practice" or model programs that succeed in other locations and apply lessons learned and key elements to achieve similar results in Connecticut...in less time and for less money <input type="checkbox"/> Work to establish a landmark network of information, dissemination and referral which can be accessed by those needing assistance

COMPLIANCE CHECKLIST

NATIONAL OBJECTIVES

Decent Housing

Suitable Living Environment

Economic Opportunities

RELATIVE PRIORITY

High

Medium

Low

PRIORITY HOUSING NEED

Extremely Low Income

Very Low Income

Low Income

Moderate Income

Small Families

Large Families

Elderly

Owners

Renters

PRIORITY HOMELESS NEED

Homeless

Persons with Disabilities

Persons with AIDS/HIV

Outreach Assessment

Homeless Shelters

Transitional Housing

Permanent Supportive Housing

Permanent Housing

PRIORITY COMMUNITY DEVELOPMENT NEED

Refer to specific strategy

PRIORITY NEEDS FACTORS

Cost/ Severe Cost Burden

Substandard Condition

Lead Paint Hazards

GEOGRAPHIC TARGETING

Urban Non-Urban

Regional Statewide

ACHEIVEMENT TARGETING

1 year

5 years

Ongoing

FAIR HOUSING GOALS

Removes or Reduces Barriers

PRIMARY OBJECTIVE: *Homelessness and Prevention*

PRIMARY STRATEGIES TO ADDRESS PRIMARY OBJECTIVE
 Expand homeless prevention and follow-up services; Increase transitional services throughout the system; Rent subsidies or operating subsidies to buy-down housing affordability; Increase the number of permanent supportive housing opportunities available to homeless households, particularly those with special needs by providing financing for renovation of existing buildings.

SECONDARY STRATEGIES TO ADDRESS PRIMARY OBJECTIVE
 Sensitize transitional housing production programs to respect the evolution of homeless-to-homeowner spectrum; Increase training to public and private agencies and services providers to improve the quality and consistency of services provided; Develop a service delivery system that reflects the "continuum of care" model and include supportive services that respect the needs of each individual; Coordinate services, programs and subsidies offered by various State agencies into an integrated, coordinated system of resources available to serve those with special needs; Promote innovative, cost-effective transitional housing models for persons with addictions, including partnerships with the private sector;

ACTION STEPS TO CARRY OUT PRIMARY STRATEGIES
 Physical-adaptability, design; Support services; Subsidies-project, tenant, other; Marketing, Outreach, Counseling; beneficiaries, developers, credit, ownership, mobility ; Existing Housing-Rehabilitation, Preservation, Conversion; Technical Assistance; Infrastructure facilities; Fair Housing; Adequate FMR's; Sufficient income/ SSI benefits; Diversity-income, racial, housing choice

RESOURCE TOOLS AVAILABLE TO CARRY OUT ACTION STEPS
 TOOLS: Subsidies-developmental; Subsidies-operating; Subsidies-rental; Support services; Transportation; Rehabilitation; Job training; Comprehensive community planning; Linkages to services-daycare, others; Infrastructure; Market opportunities
 SOFT TOOLS: Coordination; Fair Housing; Capacity building; Public Policy and enforcement; Regulatory; Leveraging; Maximize resources; Self-evaluation; Model programs-best practices

POTENTIAL RESOURCES
 Grant; Technical Assistance; Partnerships; Tax Credits; In-kind Contributions; Donation/Gift; Subsidies; Operating funds; Match; Abatement

PROPOSED ACCOMPLISHMENT OR OUTCOME
 Increase in units; Preservation of units; Increase in Service levels; Maintain Service levels; Reduction in barriers; Number of cases closed, settled or resolved; Number meals served; Increase in efficiency %; Reduction in waste

PRIMARY AGENCY OR SERVICE PROVIDER: *DSS*

SECONDARY AGENCIES OR SERVICE PROVIDERS: *DECD*

COMPLIANCE CHECKLIST

NATIONAL OBJECTIVES

Decent Housing

Suitable Living Environment

Economic Opportunities

RELATIVE PRIORITY

High

Medium

Low

PRIORITY HOUSING NEED

Extremely Low Income

Very Low Income

Low Income

Moderate Income

Small Families

Large Families

Elderly

Owners

Renters

PRIORITY HOMELESS NEED

Homeless

Persons with Disabilities

Persons with AIDS/HIV

Outreach Assessment

Homeless Shelters

Transitional Housing

Permanent Supportive Housing

Permanent Housing

PRIORITY COMMUNITY DEVELOPMENT NEED

Refer to specific strategy

PRIORITY NEEDS FACTORS

Cost/ Severe Cost Burden

Substandard Condition

Lead Paint Hazards

GEOGRAPHIC TARGETING

Urban Non-Urban

Regional Statewide

ACHEIVEMENT TARGETING

1 year

5 years

Ongoing

FAIR HOUSING GOALS

Removes or Reduces Barriers

PRIMARY OBJECTIVE: *Special Needs-Persons with Disabilities*

PRIMARY STRATEGIES TO ADDRESS PRIMARY OBJECTIVE

Integrate benefits of WORKFORCE DEVELOPMENT ACT into service delivery system; Target investment to address the "affordability" of existing housing stock for renters and homeowners with disabilities; Change the focus of supportive housing services, away from physical production and new construction activities and concentrate on meet needs and servicing client in-place; Extend and expand the successes of the Connecticut Supportive Housing Demonstration Program Provide a range of services to residents to ensure successful independent living, including support services, transportation, employment training, etc.; Develop models that offer choice and integration by assessing programs, removing impediments and creating incentives to coordinate multiple agency resources and inter-agency cooperation

SECONDARY STRATEGIES TO ADDRESS PRIMARY OBJECTIVE

Increase public's knowledge and awareness of the nature, extent and location of housing and supportive housing needs throughout the state; Work to achieve consensus and leadership among state agencies, municipal elected officials, developers and advocates to increase awareness and coordinate resources for persons with disabilities; Develop marketing and outreach activities that support employment opportunities for persons with disabilities, including the employability of persons with disabilities through job training and linkages with employers; Expand the registry of accessible housing units to include various inventories and categories of housing stock available to serve other need groups

ACTION STEPS TO CARRY OUT PRIMARY STRATEGIES

Physical-adaptability, design; Support services; Subsidies-project, tenant, other; Marketing, Outreach, Counseling; beneficiaries, developers, credit, ownership, mobility ; Existing Housing-Rehabilitation, Preservation, Conversion; Technical Assistance; Infrastructure facilities; Fair Housing; Adequate FMR's; Sufficient income/ SSI benefits; Diversity-income, racial, housing choice

RESOURCE TOOLS AVAILABLE TO CARRY OUT ACTION STEPS

TOOLS: Subsidies-developmental; Subsidies-operating; Subsidies-rental; Support services; Transportation; Rehabilitation; Job training; Comprehensive community planning; Linkages to services-daycare, others; Infrastructure; Market opportunities
SOFT TOOLS: Coordination; Fair Housing; Capacity building; Public Policy and enforcement; Regulatory; Leveraging; Maximize resources; Self-evaluation; Model programs-best practices

POTENTIAL RESOURCES

Grant; Loan; Technical Assistance; Partnerships; Incentives; Tax Credits; In-kind Contributions; Donation/Gift; Subsidies; Capital Assets; Operating funds; Match; Abatement

PROPOSED ACCOMPLISHMENT OR OUTCOME

Increase in units; Preservation of units; Increase in Service levels; Maintain Service levels; Reduction in barriers; Number of cases closed, settled or resolved; Number of loans issued; Number meals served; Increase in efficiency %; Reduction in waste

PRIMARY AGENCY OR SERVICE PROVIDER: DSS

SECONDARY AGENCIES OR SERVICE PROVIDERS: DMHAS

COMPLIANCE CHECKLIST

NATIONAL OBJECTIVES

Decent Housing

Suitable Living Environment

Economic Opportunities

RELATIVE PRIORITY

High

Medium

Low

PRIORITY HOUSING NEED

Extremely Low Income

Very Low Income

Low Income

Moderate Income

Small Families

Large Families

Elderly

Owners

Renters

PRIORITY HOMELESS NEED

Homeless

Persons with Disabilities

Persons with AIDS/HIV

Outreach Assessment

Homeless Shelters

Transitional Housing

Permanent Supportive Housing

Permanent Housing

PRIORITY COMMUNITY DEVELOPMENT NEED

Refer to specific strategy

PRIORITY NEEDS FACTORS

Cost/ Severe Cost Burden

Substandard Condition

Lead Paint Hazards

GEOGRAPHIC TARGETING

Urban Non-Urban

Regional Statewide

ACHEIVEMENT TARGETING

1 year

5 years

Ongoing

FAIR HOUSING GOALS

Removes or Reduces Barriers

PRIMARY OBJECTIVE: *Special Needs-Persons with AIDS/HIV*

PRIMARY STRATEGIES TO ADDRESS PRIMARY OBJECTIVE

Define "continuum" of supportive housing for people with HIV/AIDS that is consistent with the affordable housing field, including emergency, transitional and permanent housing. The customer, people with HIV/AIDS, must be at the center of program development, resource allocation and service delivery; Assess the effectiveness of supportive housing programs for people living with HIV/AIDS periodically through the use of performance measures and on-going mechanisms to track consumer preferences and needs; Develop mental health and addiction service programs modeled around the PILOT project; Link employment services, housing subsidies and long term supportive care to meet the needs of each beneficiary, by adapting service which anticipate and deal with changes in age, health, income and other circumstances that influence long term stability.

SECONDARY STRATEGIES TO ADDRESS PRIMARY OBJECTIVE

Mechanisms, such as consumer advisory committees, need to be put in place to insure that supportive housing for people with HIV/AIDS is consumer-focused and meets expressed customer need; Focus HOPWA program priorities on promoting and financing innovative housing models; New supportive housing projects for people living with HIV/AIDS should focus on scattered site housing with linkages to community-based social, vocational, and economic support systems. These projects include new housing development as well as rental subsidies and other forms of economic support; AIDS supportive housing agencies need to become more proactive in the public policy arena as well as in the development of new models of supportive housing for people living with HIV/AIDS; The AIDS supportive housing field needs to examine how it defines permanent housing as well as the long-term goals of group residential programs; Focus Ryan White program priorities on providing subsidies and meeting operating needs; Re-examine entrance criteria into supportive housing programs for people living with HIV/AIDS, particularly as it relates to people with a history of substance abuse, to properly respond to the life circumstances of people living with HIV in Connecticut; Assemble and disseminate information on the types and availability of housing for people with HIV/AIDS to mental health agencies, substance abuse treatment programs, criminal justice programs, AIDS service organizations and people with HIV/AIDS, on an ongoing basis; Develop a consensus among AIDS supportive housing agencies as to the definition of "supportive housing" for people with HIV/AIDS, consistency vitally important in developing program objectives, assessing the effectiveness of housing programs for people with HIV/AIDS, and in communicating to policy makers the value of this service delivery system

ACTION STEPS TO CARRY OUT PRIMARY STRATEGIES

Physical-adaptability, design; Support services; Subsidies-project, tenant, other; Marketing, Outreach, Counseling; beneficiaries, developers, credit, ownership, mobility ; Existing Housing-Rehabilitation, Preservation, Conversion; Technical Assistance; Infrastructure facilities; Fair Housing; Adequate FMR's; Sufficient income/ SSI benefits; Diversity-income, racial, housing choice

RESOURCE TOOLS AVAILABLE TO CARRY OUT ACTION STEPS

TOOLS: Subsidies-developmental; Subsidies-operating; Subsidies-rental; Support services; Transportation; Rehabilitation; Job training; Comprehensive community planning; Linkages to services-daycare, others; Infrastructure; Market opportunities SOFT TOOLS: Coordination; Fair Housing; Capacity building; Public Policy and enforcement; Regulatory; Leveraging; Maximize resources; Self-evaluation; Model programs-best practices

POTENTIAL RESOURCES Grant; Loan; Technical Assistance; Partnerships; Incentives; Tax Credits; In-kind Contributions; Donation/Gift; Subsidies; Capital Assets; Operating funds; Match; Abatement

PROPOSED ACCOMPLISHMENT OR OUTCOME

Increase in units; Preservation of units; Increase in Service levels; Maintain Service levels; Reduction in barriers; Number of cases closed, settled or resolved; Number of loans issued; Number meals served; Increase in efficiency %; Reduction in waste

PRIMARY AGENCY OR SERVICE PROVIDER: DSS

SECONDARY AGENCIES OR SERVICE PROVIDERS: DMHAS

COMPLIANCE CHECKLIST**NATIONAL OBJECTIVES**

- Decent Housing
 Suitable Living Environment
 Economic Opportunities

RELATIVE PRIORITY

- High
 Medium
 Low

PRIORITY HOUSING NEED

- Extremely Low Income
 Very Low Income
 Low Income
 Moderate Income
 Small Families
 Large Families
 Elderly
 Owners
 Renters

PRIORITY HOMELESS NEED

- Homeless
 Persons with Disabilities
 Persons with AIDS/HIV
 Outreach Assessment
 Homeless Shelters
 Transitional Housing
 Permanent Supportive Housing
 Permanent Housing

PRIORITY COMMUNITY DEVELOPMENT NEED

- Refer to specific strategy

PRIORITY NEEDS FACTORS

- Cost/ Severe Cost Burden
 Substandard Condition
 Lead Paint Hazards

GEOGRAPHIC TARGETING

- Urban Non-Urban
 Regional Statewide

ACHIEVEMENT TARGETING

- 1 year
 5 years
 Ongoing

FAIR HOUSING GOALS

- Removes or Reduces Barriers

PRIMARY OBJECTIVE: *Fair Housing***PRIMARY STRATEGIES TO ADDRESS PRIMARY OBJECTIVE**

Prioritize funding for projects or programs which produce empowerment and/or upward mobility for low and moderate income residents; Expand the registry of accessible housing units to include various inventories and categories of housing stock available to serve other need groups

SECONDARY STRATEGIES TO ADDRESS PRIMARY OBJECTIVE

Assemble and disseminate information on the types and availability of housing for people with HIV/AIDS to mental health agencies, substance abuse treatment programs, criminal justice programs, AIDS service organizations and people with HIV/AIDS, on an ongoing basis; Work to adopt standardized documentation criteria, forms and processes governing soft-second applications as a way to reduce lenders' administrative overhead costs and minimize time delays affecting the effective implementation of projects

ACTION STEPS TO CARRY OUT PRIMARY STRATEGIES

Fair Housing; Technical Assistance, Infrastructure facilities; Diversity-income, racial, housing choice; Comprehensive community-based planning; "Live, work, play, get educated"-Civic engagement, resident empowerment, quality environment; Support services; Subsidies-project, tenant, other; Marketing, Outreach, Counseling; beneficiaries, developers, credit, ownership, mobility ; Fair Housing Enforcement; Adequate FMR's; Sufficient income/ SSI benefits;

RESOURCE TOOLS AVAILABLE TO CARRY OUT ACTION STEPS

TOOLS: Subsidies-developmental; Subsidies-operating; Subsidies-rental; Support services; Job training; Gap financing; Linkages to services-daycare, others; Infrastructure; Market opportunities
 SOFT TOOLS: Coordination; Fair Housing; Capacity building; Public Policy and enforcement; Regulatory; Research and Data; Leveraging; Maximize resources; Self-evaluation; Model programs-best practices

POTENTIAL RESOURCES

Grant; Technical Assistance; Partnerships; In-kind Contributions; Donation/Gift; Operating funds; Match

PROPOSED ACCOMPLISHMENT OR OUTCOME

Increase in units; Preservation of units; Increase in Service levels; Maintain Service levels; Reduction in barriers; Number of cases closed, settled or resolved; Number of loans issued; Number meals served; Increase in efficiency %; Reduction in waste

PRIMARY AGENCY OR SERVICE PROVIDER: *CHRO*

SECONDARY AGENCIES OR SERVICE PROVIDERS: *FAIR HOUSING CENTER*

COMPLIANCE CHECKLIST

NATIONAL OBJECTIVES

Decent Housing

Suitable Living Environment

Economic Opportunities

RELATIVE PRIORITY

High

Medium

Low

PRIORITY HOUSING NEED

Extremely Low Income

Very Low Income

Low Income

Moderate Income

Small Families

Large Families

Elderly

Owners

Renters

PRIORITY HOMELESS NEED

Homeless

Persons with Disabilities

Persons with AIDS/HIV

Outreach Assessment

Homeless Shelters

Transitional Housing

Permanent Supportive Housing

Permanent Housing

PRIORITY COMMUNITY DEVELOPMENT NEED

Refer to specific strategy

PRIORITY NEEDS FACTORS

Cost/ Severe Cost Burden

Substandard Condition

Lead Paint Hazards

GEOGRAPHIC TARGETING

Urban Non-Urban

Regional Statewide

ACHEIVEMENT TARGETING

1 year

5 years

Ongoing

FAIR HOUSING GOALS

Removes or Reduces Barriers

PRIMARY OBJECTIVE: *Community Development Support Services*

PRIMARY STRATEGIES TO ADDRESS PRIMARY OBJECTIVE

Support the continuance and/or expansion of existing public service programs including those which provide services to the handicapped, youth, and/or substance abusers or which offer transportation services and employment training; Expand existing efforts to meet the needs of the physically handicapped population by supporting projects designed to make current facilities accessible or to provide new handicapped accessible facilities/equipment; Support the continuance and/or expansion of existing public service programs that provide health services to low-income populations

SECONDARY STRATEGIES TO ADDRESS PRIMARY OBJECTIVE

Provide post-occupancy support services to those in need;

ACTION STEPS TO CARRY OUT PRIMARY STRATEGIES

Physical-adaptability, design; Support services; Subsidies-project, tenant, other; Fair Housing; Fair Housing Enforcement; Adequate FMR's; Sufficient income/ SSI benefits; Technical Assistance; Infrastructure facilities; Training-Skills, Entrepreneurial, space in housing complexes; EEO-Section 3, Youth Build, Linkages to resources and resource providers; Support services-Transportation, Child Care; Market Needs-sensitivity; Marketing, Outreach, Counseling; beneficiaries, developers, credit, ownership, mobility ;Comprehensive community-based planning; Public safety; "Live, work, play, get educated"-Civic engagement, resident empowerment, quality environment;

RESOURCE TOOLS AVAILABLE TO CARRY OUT ACTION STEPS

TOOLS: Subsidies-operating; Subsidies-rental; Support services; Transportation; Rehabilitation; Job training; Comprehensive community planning; Linkages to services-daycare, others; Infrastructure; Market opportunities SOFT TOOLS: Coordination; Fair Housing; Capacity building; Public Policy and enforcement; Regulatory; Research and Data; Leveraging; Maximize resources; Self-evaluation; Model programs-best practices

POTENTIAL RESOURCES

Grant; Technical Assistance; Partnerships; Incentives; Tax Credits; In-kind Contributions; Donation/Gift; Subsidies; Capital Assets; Operating funds; Match; Abatement

PROPOSED ACCOMPLISHMENT OR OUTCOME

Increase in Service levels; Maintain Service levels; Reduction in barriers; Number of cases closed, settled or resolved; Number of loans issued; Number meals served; Increase in efficiency %; Reduction in waste

PRIMARY AGENCY OR SERVICE PROVIDER: *DECD*

SECONDARY AGENCIES OR SERVICE PROVIDERS: *DSS*

Housing Market Analysis



CONNECTICUT HOUSING MARKET ANALYSIS

A. PRODUCTION

Housing activity, along with employment, labor force, taxes and exports are the major indicators in measuring economic performance. In 1998, the last full year for which data is available, most of these economic indicators were pointed in a positive direction, evidence of a healthy and strong economy.

Total Housing Production

In 1998 the state experienced the largest growth in permits since 1990. According to housing statistics from the Bureau of the Census, Connecticut permit authorization reached 11,863 units in 1998. There were eight months out of the year that housing permits issued set records. Compared to a year ago, total housing production increased 26.9 percent from the 9,349 units in 1997 to 11,863 in 1998, the biggest percent increase since 1987.

Single-Family vs. Multi-Unit Homes

In 1998, 9,130 permits were authorized for single-family dwellings, accounting for 77 percent of all the permits issued. Condominium and apartment buildings with five units or more shared almost 20 percent of the market.

Net Gains/Demolitions

When taking demolition into consideration, Danbury had the highest net gain of 904 units, Manchester placed second with 477, and Hamden was the third with 455. The city of Hartford had the largest demolition permits issued with 1,200, New Haven with 370, followed by New Britain, Bridgeport and Waterbury with 281, 276, and 109 units respectively.

Median Home Sales Price

According to the Connecticut Policy and Economic Council (CPEC), Connecticut's median sales price rose 1.4 percent from \$138,000 in 1996 to \$140,000 in 1997. The number of home sales increased by 3,356, or 8.5 percent. The average (mean) home price in Connecticut was slightly over \$204,000, compared with \$195,000 a year ago. This increase suggested that homes were more expensive in 1997 than in 1996.

The housing market continued to be strong to 1998, with data from the Bureau of the Census reflecting a 26.9 percent increase in median home sales Price compared with the prior year

B. HOUSING SUPPLY

At the end of December 1998, Connecticut had an estimated housing unit inventory of 1,383,597. Of this total 98.9 percent or 1,367,907 units were located in urban areas. The remaining 1.1- percent were in a rural region of the State. The housing unit inventory increased 62,747 units or 4.7 percent since the 1990 Census. The State's housing unit inventory is comprised as follows:

One-bedroom unit	873,921
Two-bedroom unit	121,657
Three- and four-bedroom unit	122,613
Five-or-more bedroom units	238,603
Other units	30,964
1997 Demolitions	1,193
1998 Demolitions	2,968
Net 1998 Inventory	1,383,597

The state had an occupied housing units count of 1,237,811, or 92.5 percent of all units according to 1997 Census estimates. Owner occupied units accounted for 65.7 percent of all occupied units. Renter occupied units totaled 424,724, or 34.3 percent of the occupied total.

The state's urban areas hold a high percentage of renter occupied units. Based on the 1990 Census data, City of Hartford's 39,316 renter occupied units constituted 76.4 percent of all occupied units in the municipality. New Haven's 33,331 renter occupied units equaled 68.1 percent of the city's occupied unit total, while 29,224 renter occupied units accounted for 55.8 percent of all occupied units in Bridgeport.

Connecticut's major urban centers also have greater percentages of renter households that spend 30 percent or more of household income on rental costs (Bridgeport 47.2%, New Haven 47.1%, and Hartford 45.4%)

Permit figures for 1998 indicate that activity in the single-family sector continued to support Connecticut's home building industry. This sector continues to respond to the combination of lower housing prices and some of the lowest mortgage interest rates in over twenty years. Single family units, 9,130, accounted for 77 percent of all new units permitted during 1998. This was a 16 percent increase from 7,874 in 1997. A developing trend in the construction industry is the sale of single-family units before construction has started, and in some circumstances before permits have been taken out; both indicative of the cautious approach being used by homebuilders in an effort to avoid overbuilding as was done in the late 1980s.

C. HOUSING DEMAND

There is a significant demand in the Connecticut housing market for affordable, entry-level housing. A sizable down payment is needed to make monthly mortgage payments affordable even in a time of lower interest rates. It can be difficult for entry-level buyers, even families with two incomes, to accumulate sufficient funds. Without assistance, these buyers enjoy little chance of ownership.

In example, in order to just make the monthly principal and interest payment on a median valued single-family home affordable in 1997, a household would have to have an income of \$35,600¹ Which is approximately 60 percent of the median household income for the state. This figure does not take into account P&I insurance or local property taxes that would also need to be paid.

The affordability of home purchases has improved since the 1990 census. However, despite the stabilization of residential sales prices and the reduction of mortgage interest rates, it is still difficult for low-income families to afford to own a home in many parts of Connecticut.

In some parts of the state, especially lower Fairfield County, there is an acute need for market rate housing stock, which, if not addressed, could constrain economic development.

D. HOUSING COSTS

According to index figures in the RSMeans Square Foot Cost 1999, the average cost to construct a 2,000 square foot house on an acre lot was \$172,372 during 1998. This was an increase of 11.36 percent from the average cost recorded for 1993, \$154,806.

The most expensive construction component during 1993 was land, accounting for \$54,806 or 35.4 percent of the total. The second most costly element during 1993 was labor, \$31,500 of the total cost. Materials were the third most costly element in 1993, \$30,000. Current estimates of these breakdowns are not available, however, the Homebuilders' Association of Connecticut foresees labor costs continuing to rise as more builders adhere to OSHA requirements. Also, the cost of materials are expected to continue to rise at a steady rate.

¹ These figures assume a home purchased for the 1997 state median value of \$140,000; a 7.3% interest rate and a 10% down payment. Mortgage: \$126,000. Downpayment: 14,000. 1997 Median Income: \$49,176.

Connecticut's median sales price increased from 1994 to 1998. According to the Commercial Record, the median price for all residential sales increased 4.4 percent between 1994 and 1998. The 1994 sales price was \$130,000 compared to \$135,700 in 1998. Seven out of Connecticut's eight counties reported an increase in residential sales prices, Hartford County being the only exception.

Windham County, with the lowest sales price, reported the largest percentage increase, 10.9 percent from \$92,000 to \$102,000 in 1998. The southwestern area of the state continued to contain the most expensive housing. With a median residential sales price 65 percent above the statewide figure, Fairfield County homes contained the highest price tag, \$224,000. Please refer to the table below:

Connecticut's median sales price:

	1994	1995	1996	1997	1998	% Change 94-'98	% Change 95-'98	Indexed 1998
State	130,000	130,000	128,000	132,000	135,700	4.4%	4.4%	100.0%
Fairfield	195,000	200,000	206,000	220,000	224,000	14.9%	12.0%	165.1%
Hartford	125,000	121,000	115,000	120,000	124,250	-0.6%	2.7%	91.6%
Litchfield	121,000	121,650	125,000	128,000	125,000	3.3%	2.8%	92.1%
Middlesex	120,000	124,000	129,000	133,000	135,000	12.5%	8.9%	99.5%
New Haven	120,000	115,000	112,000	117,500	122,900	2.4%	6.9%	90.6%
New London	108,000	109,900	109,000	112,000	118,000	9.3%	7.4%	87.0%
Tolland	116,900	120,000	117,500	115,000	125,000	6.9%	4.2%	92.1%
Windham	92,000	85,900	89,000	90,000	102,000	10.9%	18.7%	75.2%

Source: Commercial Record

Comparing the median value of owner-occupied housing units from 1994 to 1998, it is clear that with the exception of Fairfield and Middlesex counties, housing was just beginning to exceed the high values of the early 1990's.

Similar to owner-occupied values, rental costs in 1998 were also higher in Connecticut. Nationally, the median contract rent was \$581. New England's median contract rent was \$679. Connecticut, with a median rent figure of \$767, was 32 percent higher than the national figure and 13 percent higher than the New England region.

Comparing the median value of owner-occupied housing units and median contract rent levels from the 1990 census and 1998 figures, the extent to which ownership housing values plummeted in Connecticut and rental housing values skyrocketed during the 1990s is clear. According to the 1990 census, the median value of an owner-occupied unit was \$177,800. By 1998, the median value decreased 23.7 percent. The opposite increase occurred for rental units. The 1990 census reported a median contract rent level of \$510.

As the 1998 median sales prices figures have shown, there are significant differences in housing costs from area to area of the state. The 1998 census housing cost data not only confirms this fact, but also illustrates that similar disparities exist between different areas of the same region.

This disparity is obvious by reviewing housing costs of Connecticut's major cities and neighboring communities. According to 1998 Commercial Record figures and U.S. Census estimates, the town of Woodbridge's median value of an owner-occupied unit was \$235,000, while the median fair market rent for the area was \$785. These figures were 194 percent higher than neighboring New Haven and 2.2 percent higher than the State median fair market rent. The municipality of Avon's median value of an owner-occupied unit was \$269,500, while the median fair market rent for the area was \$657. These numbers were 145 percent higher than bordering Hartford and 14.3 percent lower than the State median fair market rent.

Costs and affordability are an even bigger issue for those seeking rental housing. According to the 1998 National Housing Coalition, the median rent for 1 and 2 bedroom units was \$691 in Connecticut. The median rent figure includes the monthly contract rent plus the estimated average monthly costs of utilities and fuels, if these are paid by the renters. This figure increased 15.6 percent from 1990's gross rent cost of \$598. Long waiting lists for subsidized housing units have increased the number of low-income renter households who spend more than 30 percent of their income on housing. The percentage of renters who had monthly rent costs that were 30 percent or more of their household income stood at 40.5 percent in 1990. In 1998, the percentage was 35% for 1 bedroom units, and 43% for 2 bedroom units.

Although declining sales prices have increased housing affordability for homeowners, there remains a strong demand for, and a need to provide affordable housing options and opportunities in all areas of Connecticut. By all indications, the demand for affordable housing does not look to lessen in the foreseeable future.

A study conducted by the National Housing Coalition, entitled Out of Reach underscores the need for more affordable housing. The findings include the following:

- The cost of renting a typical one-bedroom apartment is beyond the reach of 35% of all renter households in Connecticut. A two-bedroom apartment is unaffordable to 43% of the state's renter households .
- A Connecticut worker with a full-time job would have to earn \$11.82 per hour to afford a one-bedroom apartment, more than double the state minimum wage of \$5.65 per hour. A two-bedroom unit would require earnings of \$14.74 per hour, almost three times the minimum wage.
- The situation is most severe for families to survive on TANF. The typical rent for a two- bedroom apartment in the state (\$767) is more than the entire maximum TANF grant for a three-person household (\$543).

E. AFFORDABILITY

According to HUD's 1999 estimates, Connecticut households had a median income of \$62,800. This was an increase of 50.5 percent from the 1990 census median household income of \$41,721. As stated in the preceding section, the median value of an owner-occupied unit decreased 23.7 percent and the median fair market rent increased 50.4 percent.

The rapid escalation of rental housing costs during the 1990s has made it more difficult for the working poor and other low income and moderate-income families to meet the down payment requirements for home purchases in some areas of the state. The inability of moderate income and middle income families to buy homes increased the demand-pressure in an already tight rental market.

In Connecticut, there are vast differences in population demographics, land use policies, land values, household composition, economic status, housing costs, and housing stock inventory from one area or town to another. Variances of the above factors play a major role in determining housing affordability.

Throughout Connecticut, persons and households in the lowest income brackets have the fewest housing choices. These citizens are severely limited as to where they can reside because of the cost of housing in many communities. Housing costs in neighboring communities can vary considerably. Within a few miles, sales prices and rent levels can more than double in many areas limiting the options of lower income families in regard to housing choice and opportunity. Lower income families are economically restricted to areas where affordable housing is available.

An issue of special interest for several regions of Connecticut is the large portion of homeowners who do not live in the region on a permanent basis. These are people who own homes that are used as second residences on weekends and vacations. The seasonal nature of these regions' housing stock has a significant impact on the housing market. Sales prices are skewed by the presence of luxury seasonal and second homes. The rental market is also affected by seasonal dwellings which may become short term rental units in the off-season.

Because of the rural nature of some regions, public transportation systems, employment opportunities, health services, retail trade, and human service agencies which are usually found in more developed urban centers are lacking. The absence of these factors makes it difficult for lower income persons and families to reside in non-urban areas even when affordable housing opportunities are present. Lower income groups rely heavily on support services to accomplish daily tasks.

Natural constraints and infrastructure are also factors, which vary from region to region. Various areas of Connecticut possess soils and topography that present many limitations for development such as wet lands, steep slopes, shallow bedrock soils, and high water tables. Municipal sewer systems and water supplies from major water companies are only available in limited sections of these regions. The lack of sewers and public water supply limits the potential for high-density affordable housing.

While the rural, undeveloped nature of some regions is an obstacle to the production of affordable housing, the opposite is true for other regions. In these areas the dwindling amount of undeveloped land is a major factor affecting housing costs. The competition between residential and nonresidential development creates greater demand for land that only increases the cost.

F. HOUSING STOCK CONDITIONS

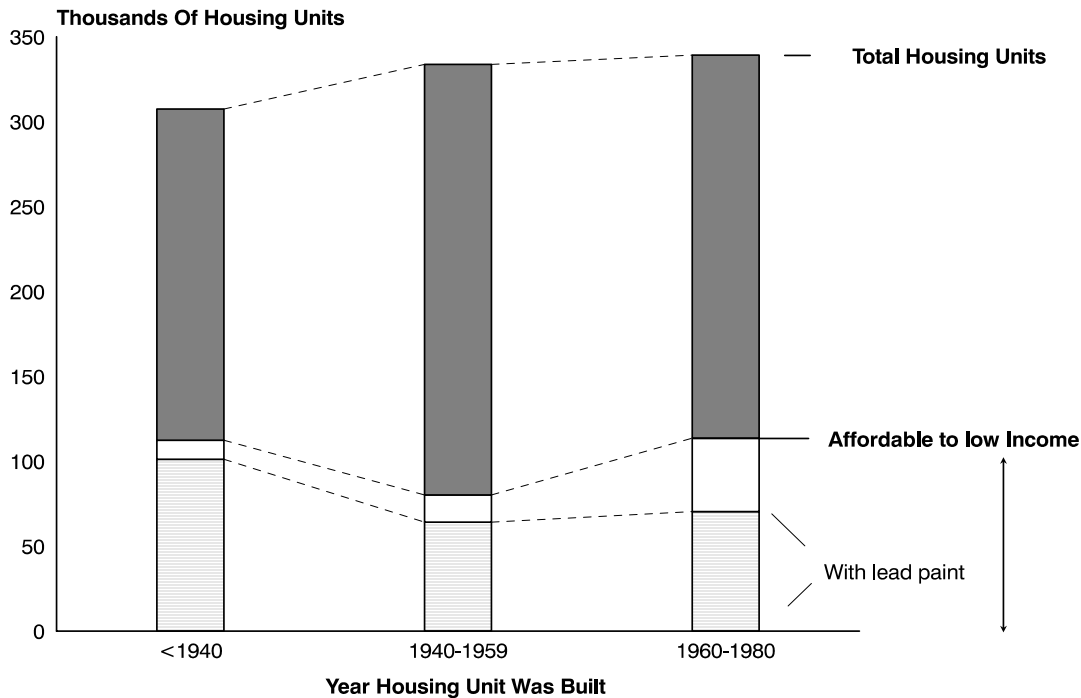
It is evident that the housing stock in Connecticut is a risk factor for lead poisoning. Connecticut banned the use of lead based paint in 1978. However, eighty-four percent (84%) of the state’s housing was built before 1980 and 35% was built before 1950. The older the housing stock, the more likely it is to be substandard or have physical problems such as lead-based paint hazards.

The condition of housing is strongly related to the economic status of the people who live in it. Low-income households often cannot afford to adequately maintain and/or repair the units in which they live. This is true for low-income renters and owners even if they pay more than thirty percent of their income for shelter costs.

One way of determining the number of CT housing units at high risk of having lead paint hazards is to use the formula presented in CHAS training with the data from Table 9 in the HUD CHAS Databook. Analyzed in this way, roughly 17.7 percent of CT's total housing units present a potential lead-paint hazard to the families who live in them. The following table shows the potentially hazardous units.

	Housing Stock Conditions		
	<u>Pre-1940 Housing Units</u>	<u>1940-1959 Housing Units</u>	<u>1960-1980 Housing Units</u>
Total	307,378	333,654	339,132
Affordable to low income households	112,402	80,214	113,575
W/lead paint (probably)	101,161	64,171	70,416

Lead Paint Hazards Have A Strong Impact On Low Income Households



The Department of Public Health and Addiction Services (DPHAS) has ranked CT's municipalities for potential lead paint hazards using a formula which includes the percent of pre-1950 housing units, the number of children below the age of five, and the percent of those children who live at or below the poverty level.

There are 228,356 children in Connecticut less than (5) years of age. Of these, 26,203 are below the poverty level, putting them at higher risk of lead poisoning. Of these higher risk children, 94.1% live in the top 10 high risk towns and these towns contain 47% of the state's pre-1950 housing stock. The housing that is affordable to these higher risk families is generally older housing stock, is often in need of repair and likely to have deteriorating interior and exterior lead paint.

It has been estimated that 80,000 of Connecticut's children between the ages of 0 - 6 years, have blood lead levels of 10 ug/dl or above. Although we are still developing representative baseline blood lead data, it is possible to make some statements and draw some conclusions based upon laboratory report data.

Whatever methods is used to analyze the housing inventory or counting the children at risk, CT has sizable stock of housing which presents a potential hazard for lead-based paint poisoning and the major portion of that stock is found in our larger municipalities where low and very low income persons are most likely to reside.

G. HOUSEHOLD COMPOSITION

The changing dynamics of household composition in Connecticut has played, and will continue to play a significant role in shaping housing needs and demands. Connecticut is experiencing a downward trend in household and family size, and a growing percentage of single-parent households.

Total households in Connecticut numbered 1,237,811 according to the 1997 Census estimates, an increase of 0.6 percent from the 1990 count. White households accounted for an overwhelming percentage of all households, 86.5 percent. Black households constituted 8.5 percent of the household total for the state. The Hispanic, Native American, and Asian and Pacific Islander population groups accounted for 7.7 percent, 0.2 percent, and 1.9 percent of all households respectively. Between the 1990 census and 1997 estimates, persons per household increased 2.7 percent from 2.59 to 2.66. The trend of increasing household size is seen through all population groups in Connecticut.

Along with the size of households, types of households are also changing. Family households, those which include a householder and one or more other persons who are related to the householder by birth, marriage, or adoption, are in decline in the state. This is evident when comparing 1990 and 1997 family household figures. In 1990, 70.3 percent of all households were families, while in 1997 family households totaled 69.9 percent of all households.

According to the [Kids Count Databook 1999](#), while the number of family households is shrinking, the number of single-parent families is increasing dramatically. Single-parent households are a sub-category of family households and are included in the family household total. Single-parent households accounted for 20.8 percent of all family households in 1990, compared to 27 percent in 1996. This is a substantial 29.8 percent increase during this six year period.

Female-headed households comprise a significant portion of single-parent households. 1990 census figures show that 78.1 percent of single-parent households were female-headed. Current estimates are not available.

Single parent households, often supported by a single income, face special challenges in attempting to identify, secure and retain affordable housing.

T

Lead-based Paint Hazards



LEAD-BASED PAINT HAZARDS

The consolidated plan must outline the actions proposed or being taken to evaluate and reduce lead-based paint hazards, and describe how the lead-based paint hazard reduction will be integrated into housing policies and programs. In Connecticut, the population most at risk for lead poisoning is defined as children between the ages of 0-6 years and living in housing built prior to 1978. In addition, it is known that populations living below the poverty level are more likely to have other risk factors, which increase their risk of lead poisoning including poor nutrition and sub-standard housing. It is also well known that the incidence of lead poisoning is highly correlated with the age and condition of housing. Eighty-four percent (84%) of Connecticut housing was built before 1980 and 35% was built before 1950. Thus it is evident from the age of the housing stock in Connecticut that there is a high risk of lead poisoning.

Lead Contamination

Housing Cost Reduction Task Force provided actions proposed to evaluate and reduce lead-based paint hazards and offered how lead-based paint hazard reduction could be integrated into housing policies and programs. The extensive presence of lead-based paint in most of Connecticut's older residential units is a major impediment to the cost-effective rehabilitation/renovation of the state's urban housing stock. This is a complex issue that has generated enormous and passionate attention by a wide range of individuals -- urban residents and community leaders; local and state elected officials; housing advocates; public health officials; developers; lenders; insurers. The problem of lead has stimulated an array of initiatives in recent years intended to address various aspects of the challenge. Lead poisoning is a significant public health hazard to many of Connecticut's children particularly those living in the urban housing stock most impacted by lead contamination.

Existing Connecticut public health regulations require that lead-contaminated dwelling units targeted for rehabilitation/renovation -- evidenced by flaking or chipped paint that generated dust -- must be made lead-free. When added to the numerous other extraordinary incremental expenses of rebuilding urban housing, this cost for lead abatement makes most potential residential rehabilitation projects prohibitively expensive, exceeding the likely economic value of the renovated property. Therefore, units remain blighted and full of lead. The very regulations meant to remove lead act instead as disincentives to its removal.

Disposal of Hazardous Materials

Residential building projects in urban centers often may require the physical demolition of deteriorated structures. By comparison with development on suburban or rural clear land, urban housing becomes more expensive and therefore uncompetitive. In addition, the costs associated with the disposal of debris resulting from demolition activity have increased dramatically in recent years. Much of the debris generated by demolition contains contaminated hazardous materials -- asbestos and lead -- that must be disposed of safely, consistent with regulations generated by the Department of Environmental Protection. These regulations require the separation and dumping of demolition debris in prescribed landfills, none of which are located in Connecticut. The associated transportation costs to ship the hazardous materials out of state add a significant expense factor to potential urban housing projects.

The disposal of hazardous materials generated by renovation and/or demolition work is often the single most significant cost factor impacting a project. The magnitude of the problem was characterized by Task Force members labeling this issue a 'project preventer', as distinct from a cost 'driver'. The estimated per unit removal costs run at \$25,000-\$50,000. It was contended that the problem is so pervasive and expensive it can automatically tip a potential project beyond economic feasibility. Task Force members also cited numerous instances where the opportunity to convert a previously non-residential site to housing use may be limited by the contamination of the property from prior industrial use. The cost of cleaning up the land from this prior contamination can be prohibitively expensive.

LEAD PAINT HAZARD REDUCTION ACTIONS

The State will continue its effort to reduce the hazards of lead-based paint utilizing HUD lead funds in conjunction with State, local and other resources, to reduce the hazards of lead-based paint in dwelling. These funds are utilized to directly finance a comprehensive program of testing, data collection and evaluation, community education and cost-contained abatement of lead-based paint hazards. The following objectives and strategies are proposed to evaluate and reduce lead-based paint hazards

Objectives - LEAD PAINT HAZARD REDUCTION

Coordinate public and private efforts to reduce lead-based paint hazards and protect young children. Establish an inter-agency work group and develop a public/private task force to coordinate and provide direction for prevention efforts.

Integrate lead hazard evaluation and reduction activities into existing housing programs. Integrate activities to identify and reduce lead hazards with all government-assisted housing rehabilitation activities.

Promote comprehensive public health programs. Support the development of programs with capability for screening, follow-up of children identified as lead poisoned, public education and prevention.

Provide public information and education. Clearly communicate the extent of the lead problem and the measures to be taken to reduce risk and protect health.

Lead Paint Remediation. Work with other state agencies to identify and implement effective remediation strategies.

Strategies - LEAD PAINT HAZARD REDUCTION

1. Coordinate public and private efforts to reduce lead poisoning hazards and protect young children.
2. Continue to work with private lending institutions and others to encourage private sector financing for lead hazard abatement, removal and education.
3. Promote comprehensive public health programs by providing local health directors, other code enforcement officials, landlords, and other interested parties with training in how to deal with lead abatement plans.
4. Consider creating a citizen Task Force on lead paint to advise agencies on the Hazardous Materials Program.
5. Award both grants, loans and forgive loans as appropriate for lead hazard abatement under the Hazardous Material Removal program.
6. Make available HOME rental assistance certificates to avoid displacing low income families from rehabilitated lead safe units where the cost of abatement has increased rents beyond a family's ability to pay (over 30% of income).
7. Help local housing authorities and other sponsors to create a stock of lead safe units for the temporary location of families with lead paint problems through allocating resources that can be used for temporary housing.
8. Develop a coordinated and comprehensive approach to lead poisoning prevention and control by establishing a working group among state agencies involved in lead poisoning issues.
9. Increase the use of the lead paint loan program by obtaining funds for the required 1/3 match from HOME funds or Lead Paint Grant funds and/or by advocating for a legislative change to remove the 1/3 match requirement.
10. Increase lead-safe housing stock by requiring inspections for lead hazards as a condition of providing any state or federal funds for acquisition, rehabilitation or issuance of rental assistance certificates for rental or cooperative housing..
11. Reduce lead hazards by seeking additional funding where lead abatement requirements add to the per unit cost of rehab.
12. Reduce the risk of lead poisoning by seeking legislative action to make temporary relocation an eligible expense under the Hazardous Materials Removal Program when carried out in conjunction with abatement activities and when demonstrated that this is the most effective alternative.
13. Increase access to funding for lead abatement programs by seeking additional bond authorization, reallocation of existing funds and seeking other legislative funding for lead abatement activities in towns not targeted for the major grant/loan program, prevention of dislocation or displacement of households where abatement is occurring and relocation activities under existing but unfunded programs.
14. Reduce the risk of lead poisoning by continuing to educate the public, particularly families with small children, about the dangers of lead poisoning and ways it may be prevented.
15. Increase capacity to abate lead by expediting the certification process for lead abatement contractors and lead inspectors, expediting the handling of applications and maintaining and making available an updated list of lead abatement contractors and inspectors.

INTEGRATION OF LEAD PAINT HAZARD REDUCTION ACTIONS INTO HOUSING ACTIVITIES

The State of Connecticut protects the public's health through health promotion programs, clinical services and the enforcement of State and federal health regulations. The State commits to include lead hazard reduction provisions in all subsidized rehab loan and grant programs. Additionally, specific enhancements to the public health codes can strengthen State efforts to arrest this issue. These recommendations shall be considered for inclusion within local codes and regulations. Final determination as to appropriateness and language is at the discretion of the State. The Connecticut Association for Community Action (CAFCA) will continue to utilize State HOME funds for lead abatement to be completed with the rehabilitation of rental units for low and moderate-income households. CAFCA, through the Connecticut Lead Project, provided a job training and employment program funded jointly by the Connecticut Department of Economic and Community Development, the Department of Labor and the Department of Social Services. In addition, a State initiative to develop and administer a comprehensive rehabilitation effort is presently being pursued by DECD. The intent is to set up a one-stop process for housing rehabilitation activities including but not limited to energy conservation improvements, code violations and lead-based paint hazard reduction. DECD intends to

utilize available funds from the State-funded Energy Conservation Loan Program and the Removal of Hazardous Materials from Residential Structures Program.

Public Housing Resident Initiatives



PUBLIC HOUSING RESIDENT INITIATIVES

For a State that has a State housing agency administering public housing funds, the consolidated plan must describe the State's activities to encourage public housing residents to become more involved in management and participate in homeownership.

Federal Resources serving Public Housing Residents

The U.S. Department of Housing and Urban Development is the primary sponsor of public housing-related programs. Public Housing policy has undergone fundamental change over the last 20 years. More recently, HUD has introduced a number of changes to public housing administration and policy to improve the capacity of local housing authorities to better serve their residents and manage their facilities. An inventory of HUD programs serving public housing is followed by a sample of recent federal initiatives designed to promote positive change for public housing residents.

Federal Public Housing Programs

- Community Partnerships
- Crime Prevention Environmental Design (PHDEP)
- Demolition/Disposition
- Designated Housing
- Development
- Drug Elimination Grants
- Drug Elimination TA
- East Texas Service Center
- EDSS
- Family Unification
- HOPE VI - Revitalization of Severely Distressed Public Housing
- HOPE VI Tenant Relocation Section 8 Certificates and Vouchers
- Mainstream Housing
- Modernization
- Comprehensive Improvement Assistance Program (CIAP)
- Comprehensive Grant Program (CGP)
- Lead Based Paint Abatement
- Moving-To-Work (MTW) Demonstration
- On Site Management Assessments (Section 6 J)
- PH Service Coordinators
- Tenant Opportunity Program (TOP)
- Unit Inspection Contracting and Training Technical Assistance
- Operating Subsidies
- Police Department TA (PHDEP)
- Technical Assistance for Drug/Crime Elimination

Federal Section 8 Housing

- Amendments
- Contract Renewals
- Counseling
- Designated Housing
- Family self-sufficiency (FSS) Coordinators
- Family Unification (Foster Care) Program
- HOPE VI Tenant Relocation Section 8 Certificates and Vouchers
- Litigation
- Mainstream Housing Opportunities for Persons with Disabilities
- Opt/Out/Termination
- Portfolio Reengineering
- Preservation
- Property Disposition Relocation
- Relocation/Replacements
- Section 23 - Conversions
- Witness Relocation

Federal Public Housing Legislation

The Quality Housing and Work Responsibility Act of 1998 (QHWRA) is Title V of HUD's FY1999 appropriations act. QHWRA legislation proposes public housing reform through:

- reducing the concentration of poverty in public housing;
- protecting access to housing assistance for the poorest families;
- supporting families making the transition from welfare to work;
- raising performance standards for public housing agencies, and rewarding high performance;
- transforming the public housing stock through new policies and procedures for demolition and replacement and mixed-finance projects, and through authorizing the HOPE VI revitalization program;
- merging and reforming the Section 8 certificate and voucher programs, and allowing public housing agencies to implement a Section 8 homeownership program; and supporting HUD management reform efficiencies through deregulation and streamlining and program consolidation.

Federal Policy and Administration effecting Public Housing Residents

HUD has developed a number of resources and management tools for public housing authorities to use in delivering services to residents. Resources were also developed specifically as resident services. A profile of HUD initiatives in the areas of public housing policy and administration include:

ADMINISTRATIVE TOOLS

- Automation Waiting List by Voice Response Housing Information Service Call by Voice Response
- Information Dissemination Calendar of Events for Business Partners and Residents Language Barrier
- Vacancy Reduction "Housing of Choice"
- General Management Peer to Peer Partnerships
- Homeownership Model Homeownership Plans

RESIDENT SERVICES

- Crime Control Drug Elimination Pride Conference on Drug Awareness Police Partnership - Operation Safe Home Crime Prevention
- Disabled Multi-service Partnership Non-Emergent Transport
- Education GED Program HA of Raton
- Elderly On-site services Portability Wide Range of Tenant Services Non-Emergent Transport
- Employment Resident Employment Step Up & Apprenticeship
- Youth at Risk Youth Aviation

State Resources serving Public Housing Residents

The State of Connecticut has 105 Housing Authorities, which are quasi-public organizations whose primary mission is to produce and manage affordable housing. There are presently over 13,000 state-assisted units and over 19,000 federally assisted, units managed by Housing Authorities. Housing Authorities are eligible for much state and federally sponsored programs. Programs administered by the State, which include home ownership opportunities for Public Housing residents include:

State Agency Programs

DEPARTMENT OF ECONOMIC AND COMMUNITY DEVELOPMENT

- HOME Investment Partnership Program, grants, loans, deferred loans to not for profit developers, for profit developers, housing authorities and individuals for a variety of activities to develop and support affordable housing including: tenant-based assistance, assistance to rental housing units, assistance to first-time homebuyers and existing home-owners, for acquisition, new construction, moderate or substantial rehabilitation and site improvements.
- Moderate Rental Housing Program, grants or low-interest loans to acquire, construct or rehabilitate rental housing for households with low and moderate incomes.

CONNECTICUT HOUSING FINANCE AUTHORITY

- Home Mortgage Lending Program: Home Mortgages feature a 30-year fixed rate mortgage loan, usually one to two percentage points below conventional lender rates, to first-time home buyers with low or moderate incomes. CHFA offers a special home ownership program for residents of public housing.
- Down Payment Assistance Program: Down payment loans available to low to moderate income home buyers who are purchasing a home in an eligible community. Loans are made at below market interest rates and secured by a second mortgage on the home.
- Rehabilitation Mortgage Loans: This program provides funds to purchase and rehabilitate an existing home. It can also assist current homeowners who wish to refinance and renovate the home in which they live.

CONNECTICUT HOUSING INVESTMENT FUND

- CHIF is a statewide, nonprofit, housing finance organization that provides a comprehensive range of services to individual community groups, municipalities and organizations. Programs and services offered include down payment and home improvement loans, purchase and rehabilitation mortgages, multi-family lending, energy conservation programs, home ownership counseling, loan servicing and consulting services.

State-level Advocacy

The Consolidated plan identifies a number of barriers or obstacles to fair housing choice, including many effecting home ownership opportunities for low-income households. Ways the State can serve as an advocate for new and better homeownership opportunities include:

- ❑ Support to agencies addressing the need for affordable ownership housing for public housing residents.
- ❑ Support non-profit organizations that serve the affordable housing market.
- ❑ Support budget and credit and mobility counseling programs for public housing resident individuals and families.
- ❑ Increase community awareness of effective, affordable housing models accessible to public housing residents.
- ❑ Form coalitions involving the public, private and voluntary sectors in an effort to produce more low-cost housing.
- ❑ Establish dialogue among financial institutions to expand their role in developing affordable housing.
- ❑ Research innovative approaches to developing affordable, permanent housing for public housing residents

State Strategies and Action Steps

The State considers these actions, within its comprehensive homeownership strategy, will help facilitate homeownership opportunities for public housing residents.

- ❑ Fund and promote creative housing finance programs, which provide the necessary gap financial assistance for low and moderate income households to purchase their first home within the State of Connecticut;
- ❑ Develop a variety of co-operative housing ownership structures acceptable to sponsors, bankers and residents; Maintain rehabilitation-to-purchase loan products in support of preserving existing housing stock;
- ❑ Aggressively market and apply the homeownership mortgage programs available to current residents of public housing and first time homebuyers;
- ❑ Outreach and education of new historic tax credit programs, CHFA employer assisted tax credit program and Low Income tax credit Program should be undertaken at the earliest possible time;
- ❑ Coordination of resources between multiple sponsors to avoid duplication and maximize available funds;
- ❑ Encourage Public Housing Authorities to set quantitative goals that promote homeownership opportunities and a quality living environment for public housing residents.

Affordable Housing



AFFORDABLE HOUSING

With respect to affordable housing, the consolidated plan must do the following: (1) The description of the basis for assigning relative priority to each category of priority need shall state how the analysis of the housing market and the severity of housing problems and needs of extremely low-income, low-income, and moderate-income renters and owners identified in accordance with Sec. 91.305 provided the basis for assigning the relative priority given to each priority need category in the priority housing needs table prescribed by HUD. Family and income types may be grouped together for discussion where the analysis would apply to more than one of them; (2) The statement of specific objectives must indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units; and (3) The description of proposed accomplishments shall specify the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined in Sec. 92.252 of this subtitle for rental housing and Sec. 92.254 of this subtitle for homeownership over a specific time period.

BASIS FOR ASSIGNING PRIORITIES TO EACH PRIORITY HOUSING NEED

Priority Housing Needs - Extremely low-, very low- and low-income renters in all categories (small-related, large-related and elderly) experiencing cost burdens greater than 30 %.

These are households with incomes between 0 and 30% of area median income and all households at or below the poverty level. They have the fewest housing choices and the greatest needs for assistance to afford decent housing. Many of them are single parent families with children, receive Temporary Assistance for Needy Families (TANF) and require a variety of support services in addition to housing. By 2002, 30% of the estimated household income, \$67,464, will be \$20,239 annually. In 1997, fifteen percent of all renters fit this income category. According to the 1990 Census, there were a total of 140,788 extremely low income households. In 1997, this figure jumped to 159,433; a 13.2% increase. Estimates indicate that additional 1,047 households will fall into this income category by 2002. These households will have a monthly income of less than \$1,687. With the Fair Market Rent at that time projected to be \$869, their monthly housing allowance (30% of 30% of the area median income) is only \$506. Not surprisingly, the majority of these 160,480 households will pay more than 30% of their income for shelter costs and many will pay more than 50% of their very limited incomes for housing. Obviously, at this poverty level, that doesn't leave much money for food, clothing, medical expenses and the other necessities of life. This is the group with the greatest needs for most kinds of assistance; both housing and social services.

By 2002, 50% of the estimated household income, \$67,464, will be \$33,732 annually. There were at least 119,929 households in this income category in 1990; and 132,657 in 1997, an increase of 10.6%. By 2002, this population group is expected to remain relatively stable at 132,468 households. This group also has serious housing needs. These households will have a monthly income of less than \$2,811. This means that their monthly housing allowance (30% of 50% of the area median income) is only \$843. Again, in 1990, 56% of them paid more than 30% of their incomes for shelter costs and 21% paid more than 50% of income for housing. As one would expect, this cost burden is expected to increase, and assistance to decrease the cost of housing is needed; either through tenant-based subsidies or development/rehabilitation subsidies. Many of these households may also need support services, particularly economic and job related help.

By 2002, 80% of the estimated household income, \$67,464, will be \$53,971 annually. In 1990, there were 135,941 households in this income category; and 210,432 in 1997, an increase of 54.8%! By 2002, this population group is expected to decrease to 192,598 households. As of 1997, this was clearly the largest population group, by income, that existed in Connecticut. And, obviously, this group also has serious housing needs. It is estimated that at least 15% of all renters in Connecticut fall into this income group, and that of these, 43% have a shelter cost burden of over 30% of their income. This means that 82,817 households are suffering under a higher than cost burden. With the appropriate kind of financial and technical assistance, many of these households have the potential to become homeowners. This is probably not the case for many of the households in the preceding income groups. For elderly owners, financial or social assistance may be necessary to help them to remain in their homes.

Clearly, there were areas within Connecticut that lack diversity if housing stock. Residents of these areas do not enjoy adequate housing choices and opportunities. A balanced mixture of rental and owner units is needed in all communities in order to maintain a healthy housing environment and provide sufficient options for all residents.

Priority Housing Needs - Extremely low-, very low- and low-income renters (both small-related and large-related households) experiencing overcrowded conditions related to family size.

Family size is a key factor to consider. Larger families are more economically restricted in finding affordable housing than smaller families earning the same household income. Larger families have greater living expenses such as food, clothing, and medical. These all cut into a household's budget and take away from income which may be targeted towards housing costs in smaller families. The total number of small households (< 4 persons) is estimated to be 1,143,249 by 2002. The number of small households earning less than 30% of the state median income is estimated at 147,364. The number of small households earning less than 50% of the state median income is estimated at 121,641. The number of small households earning less than 80% of state median is estimated at 176,746.

The appropriateness of the unit is another factor to take into account when deciding availability. Many units which would appear to be affordable based on household income may be smaller, one bedroom units which would not be appropriate for larger households. The total number of large households (> 4 persons) is estimated to be 102,173 by 2002. The number of large households earning less than 30% of the state median income is estimated at 13,170. The number of large households earning less than 50% of the state median income is estimated at 10,871. The number of large households earning less than 80% of state median is estimated at 15,796. With an estimated state fair market rent of \$1,136 for a 3 bedroom unit, large families have \$630, \$843, and \$1,349 available monthly in each of the three income categories discussed, respectively. Of the 100,369 total vacant units estimated to be available at that time, only 6 percent will be for rent and contain three or more bedrooms, 6,022 units.

Lower income families requiring larger units face a greater burden in finding appropriate and affordable units. As the size of the unit needed increases, the availability of affordable units drops substantially. Statewide there is a considerable need for multi-bedroom units that would be affordable to large very low, low, and moderate income households. Similar to rental housing, a household's ability to locate affordable and appropriate owner housing increases with increased income. This data is presented, and discussed further in the Housing Market Analysis section of this plan.

Priority Housing Needs - Extremely low-, very low and low-income homeowners experiencing cost burden greater than 30 %.

Households at the lowest end of the income scale are faced with the most housing related problems, have the greatest housing needs, and have the fewest affordable and appropriate units available to them. These households are severely limited concerning housing options, choices, and availability. These households face a shortage of affordable rental units and enjoy virtually no chance of homeownership. In addition, the huge increase in households earning between 61% and 80% of the area median income has created a need for both rental housing and "starter" homes.

Obviously, as household income increases, the degree of cost burden should decrease. This is also true for any reported housing problems. As logic would dictate, the availability of affordable housing increases as household income increases. When households earn a higher income, their chances of finding a housing unit they can afford expand. Higher income households can not only access housing which is affordable to their income level but can also compete for units that households with lower income levels can afford. When a higher income household occupies a unit that a lower income household can afford, it eliminates a housing opportunity for a lower income household. This competition adds to the burden for lower income households in locating affordable housing. These households are limited in housing options due to their level of affordability. Lower income groups lack the range of choice in finding affordable housing which households with higher incomes enjoy. However, basing affordability and availability of a housing unit solely on income level does not take into account other essential factors, which must be addressed when discussing housing need.

There is a significant demand in the Connecticut housing market for affordable, entry-level housing. A sizable downpayment is needed to make monthly mortgage payments affordable even in a time of lower interest rates. It is extremely difficult for entry-level buyers, even families with two incomes, to accumulate sufficient funds. Without assistance, these buyers enjoy little chance of ownership. Consequently, first-time buyers are priced out of the market, undercutting the ability of homeowners to trade up - a domino effect causing the whole market to stagnate.

Priority Housing Needs - Extremely low-, very low and low-income homeowners experiencing housing problems including substandard housing and overcrowding.

It is evident that the housing stock in Connecticut is a risk factor for lead poisoning. Eighty-four percent (84%) of the housing was built before 1980 and 35% was built before 1950. The older the housing stock, the more likely it is to be substandard or have physical problems such as lead-based paint hazards. The condition of housing is strongly related to the economic status of the people who live in it. Low income households often cannot afford to adequately maintain and/or repair the units in which they live. This is true for low income renters and owners even if they pay more than thirty percent of their income for shelter costs.

As the size of the unit needed increases, the availability of affordable units drops substantially. Statewide there is a considerable need for multi-bedroom units that would be affordable to large very low, low, and moderate-income households. Similar to rental housing, a household's ability to locate affordable and appropriate owner housing increases with increased income. Although declining sales prices have increased housing affordability for homeowners, to some degree, there remains an extremely strong demand for, and a need to provide affordable housing options and opportunities in all areas of Connecticut. Low, very low, and especially extremely low income families are faced with the dilemma of finding affordable housing. By all indications, the demand for affordable housing does not look to lessen in the foreseeable future.

HOUSING MARKET INFLUENCES OVER INVESTMENT ALLOCATION

Affordability

In Connecticut, there are vast differences in population demographics, land use policies, land values, household composition, economic status, housing costs, and housing stock inventory from one area or town to another. Variances of the above factors play a major role in determining housing affordability. In many areas of the state, a negative combination of these elements has reduced housing affordability and options for many residents. Throughout Connecticut, persons and households in the lowest income brackets have the fewest housing choices. These citizens are severely limited as to where they can reside because of the exorbitant cost of housing in many communities. Housing costs in neighboring communities can vary considerably. Within a few miles, sales prices and rent levels can more than double in many areas. The large and growing gap in housing costs in the state's sub-areas continues to limit the options of lower income families in regard to housing choice and opportunity. Lower income families are economically restricted to areas where affordable housing is available. The lack of affordable housing in certain regions is forcing residents to disperse to neighboring areas. The inflow of persons seeking affordable housing from outside areas adds pressure on rental and owner housing markets. The increased demand raises housing prices which reduces the indigenous residents' ability to find affordable housing opportunities in their towns of origin.

Housing Costs

According to index figures in the RS Means Square Foot Cost 1999, the average cost to construct a 2,000 square foot house on an acre lot was \$172,372 during 1998. This was an increase of 11.36 percent from the average cost recorded for 1993, \$154,806. The most expensive construction component during 1993 was land, accounting for \$54,806 or 35.4 percent of the total. The second most costly element during 1993 was labor, \$31,500 of the total cost. Materials were the third most costly element in 1993, \$30,000. Current estimates of these breakdowns are not available, however, the Homebuilders' Association of Connecticut foresees labor costs continuing to rise as more builders adhere to OSHA requirements. Also, the cost of materials is expected to continue to rise at a steady rate. Connecticut's median sales price increased from 1994 to 1998. According to the Commercial Record, the median price for all residential sales increased 4.4 percent between 1994 and 1998. The 1994 sales price was \$130,000 compared to \$135,700 in 1993. Seven out of Connecticut's eight counties reported an increase in residential sales prices, Hartford County being the only exception.

Housing Demand

The lack of affordable housing of all types remains a major concern in Connecticut. Although sales prices have only slightly increased during the current period, rent levels have climbed dramatically, so much so that they have far exceeded the increase in income levels. There is a growing demand across the state for decent housing at affordable prices, both rental and ownership. According to HUD's 1999 estimates, Connecticut households had a median income of \$62,800. This was an increase of 50.5 percent from the 1990 census median household income of \$41,721. As was already shown in the preceding section, during the same span, the median value of an owner-occupied unit decreased 23.7 percent and the median fair market

rent increased 50.4 percent. The rapid escalation of rental housing costs during the 1990s effectively shut out the working poor and other low income and moderate-income families from saving enough to meet the downpayment requirements for home purchases. The inability of moderate income and middle income families to buy homes increased the demand-pressure in an already tight rental market. During the 1990s, lower income families found themselves squeezed by rising rents, limited incomes, and reduced housing subsidies and options.

Housing Supply

According to Department of Economic and Community Development's annual report, Connecticut Housing Production and Permit Authorized Construction Report 1998, at the end of December 1998, Connecticut had an estimated housing unit inventory of 1,383,597. Of this total 98.9 percent or 1,367,907 units were located in urban areas. The remaining 1.1 percent were in a rural region of the State. The housing unit inventory increased 62,747 units or 4.7 percent since the 1990 Census. The state had an occupied housing units count of 1,237,811, or 92.5 percent of all units according to 1997 Census estimates. Owner occupied units accounted for 65.7 percent of all occupied units. Renter occupied units totaled 424,724, or 34.3 percent of the occupied total.

What comes as no surprise is that the state's urban areas hold a high percentage of renter occupied units. However, what is eye opening is the extent that renter units are found in these areas. Reviewing figures for the state's largest municipalities illuminates this skewed distribution. Based on the 1990 Census data, City of Hartford's 39,316 renter occupied units constituted 76.4 percent of all occupied units in the municipality. New Haven's 33,331 renter occupied units equaled 68.1 percent of the city's occupied unit total, while 29,224 renter occupied units accounted for 55.8 percent of all occupied units in Bridgeport.

Housing Stock Conditions

It is evident that the housing stock in Connecticut is a risk factor for lead poisoning. Eighty-four percent (84%) of the housing was built before 1980 and 35% was built before 1950. The older the housing stock, the more likely it is to be substandard or have physical problems such as lead-based paint hazards. The condition of housing is strongly related to the economic status of the people who live in it. Low-income households often cannot afford to adequately maintain and/or repair the units in which they live. This is true for low-income renters and owners even if they pay more than thirty percent of their income for shelter costs.

Household Composition

The changing dynamics of household composition in Connecticut has played, and will continue to play a significant role in shaping housing needs and demands. Connecticut is experiencing a downward trend in household and family size, and a growing percentage of single-parent households. Total households in Connecticut numbered 1,237,811 according to the 1997 Census estimates, an increase of 0.6 percent from the 1990 count. White households accounted for an overwhelming percentage of all households, 86.5 percent. Black households constituted 8.5 percent of the household total for the state. The Hispanic, Native American, and Asian and Pacific Islander population groups accounted for 7.7 percent, 0.2 percent, and 1.9 percent of all households respectively. Between the 1990 census and 1997 estimates, persons per household increased 2.7 percent from 2.59 to 2.66. The trend of increasing household size is seen through all population groups in Connecticut.

Along with the size of households, types of households are also changing. Family households, those, which include a householder, and one or more other persons, who are related to the householder by birth, marriage, or adoption, are in decline in the state. This is evident when comparing 1990 and 1997 family household figures. In 1990, 70.3 percent of all households were families, while in 1997 family households totaled 69.9 percent of all households. According to the [Kids Count Databook 1999](#), while the number of family households is shrinking, the number of single-parent families is increasing dramatically. Single-parent households are a sub-category of family households and are included in the family household total. Single-parent households accounted for 20.8 percent of all family households in 1990, compared to 27 percent in 1996. This is a substantial 29.8 percent increase during this six-year period.

Summary of Objectives to address Housing Needs

PRIMARY Objectives	Relative Priority of PRIMARY Objective	Relationship between PRIMARY Objectives and Priority Need Population	Geographic Targeting
Homeownership	HIGH	Very Low Income: 31%-50% of AMI - Low Income: 51% to 80% of AMI - Moderate Income: 81 to 95 percent of AMI - Small Families - Large Families - Owners - Elderly - Persons With AIDS - Persons With Disabilities -	STATEWIDE
Rent Subsidies	HIGH	Extremely Low Income: 0% to 30% of AMI - Very Low Income: 31%-50% of AMI - Low Income: 51% to 80% of AMI - Small Families - Large Families - Renters - Elderly - Homelessness - Sheltered Population - Unsheltered Population - Rural Homeless - Persons With AIDS - Persons With Disabilities	STATEWIDE
Housing Rehabilitation and Preservation	HIGH	Extremely Low Income: 0% to 30% of AMI - Very Low Income: 31%-50% of AMI - Low Income: 51% to 80% of AMI - Small Families - Large Families - Renters - Elderly - Homelessness - Sheltered Population - Unsheltered Population - Rural Homeless - Persons With AIDS - Persons With Disabilities	STATEWIDE
Fair Housing	HIGH	Extremely Low Income: 0% to 30% of AMI - Very Low Income: 31%-50% of AMI - Low Income: 51% to 80% of AMI - Moderate Income: 81 to 95 percent of AMI - Small Families - Large Families - Owners - Renters - Elderly - Homelessness - Sheltered Population - Unsheltered Population - Rural Homeless - Persons With AIDS - Persons With Disabilities	STATEWIDE

STRATEGIES FOR MITIGATING HOUSING MARKET INFLUENCES OVER INVESTMENT ALLOCATION

The following strategies are consistent with the National Homeownership Strategy plan:

Rental Subsidies and Housing Rehabilitation

- The older existing housing stock can serve as a major resource for affordable homeownership with renovation or rehabilitation. The State support efforts to reduce the cost of rehabilitation and to reduce the regulatory barriers to low-cost, affordable rehabilitation.
- Many households that have previously been excluded from homeownership, including minority and lower income families, reside in central cities where the housing stock is older and opportunities for new construction are limited. Thus, any large effort to expand homeownership among these families must include rehabilitation of the housing stock in these areas.
- Home rehabilitation reflects a continuum from minor fixup, through remodeling and renovation, all the way to total "gut" rehabilitation, with each action presenting technical and financial issues requiring regulatory flexibility. Given the wide range of conditions and choices, home rehabilitation entails difficult regulatory challenges.
- In the past building codes generally required that when a given percentage of a structure was replaced, the entire building had to be brought up to new construction code requirements. Over the years improvements have been made in the regulatory system to accommodate home rehabilitation.
- New or emerging requirements in areas such as lead-based paint abatement, asbestos removal, energy efficiency, fire safety, and protection from natural hazards represent further constraints to cost-effective home rehabilitation.
- Other new requirements involve off-street parking accommodations and zoning restrictions intended for new construction, or design rules more appropriately applicable to new construction. Although many of these requirements protect public health and safety, they can add to costs.

- ❑ Developing and applying new and innovative products and technologies is also a problem in the home rehabilitation industry. Rehabilitation contractors frequently adopt and modify technologies that have been developed for new construction and are not necessarily cost-effective for home rehabilitation.

Homeownership and Housing Acquisition

- ❑ Cutting the costs of homeownership, including financing, production, and transaction costs and fees, to make homeownership more affordable, make financing more available, and simplify the home buying process
- ❑ Streamlining transaction costs, expanding creative financing and public gap financing, and making technological improvements in loan underwriting will reduce the costs of homeownership.
- ❑ Changing conventional methods of design and building less expensive houses will enable many more low- and moderate-income families to purchase homes.
- ❑ Regulatory reforms will allow developers and builders to reduce the costs of land assembly, housing construction, and home rehabilitation, making homeownership more affordable for willing homebuyers who are now priced out of the housing market.
- ❑ Across all income levels, minority households have lower homeownership rates compared to other groups with comparable incomes. Breaking down racial and ethnic barriers and increasing access for other underserved households will extend homeownership opportunities to families and enable minority households to own homes.
- ❑ Expanding opportunities for homeownership, to raise awareness and make homeownership a reality for people through education and counseling, information technology, communications media, and community involvement. Many would-be homeowners are not aware that they can own a home with-or more often without-special assistance. Broad-based outreach and marketing will spread the word to young and old, low- and moderate-income as well as more affluent households, minority families, and new immigrant populations that they can indeed become successful homeowners.

Summary of Primary and Secondary Strategies to address Housing Needs

Primary Strategies to address PRIMARY Objectives	Secondary- Strategies to address PRIMARY Objectives
<ul style="list-style-type: none"> ❑ Fund and promote unconventional mortgage assistance programs, which provide the necessary gap financial assistance for low and moderate income households to purchase their first home within the State of Connecticut; ❑ Develop a variety of co-operative housing ownership structures acceptable to sponsors, bankers and residents; ❑ Maintain rehabilitation-to-purchase loan products in support of preserving existing housing stock; ❑ Aggressively market and apply the homeownership mortgage programs available to current residents of public housing and first time homebuyers. ❑ Outreach and education of new historic tax credit programs, CHFA employer assisted tax credit program and Low Income Tax Credit Program should be undertaken at the earliest possible time; ❑ Coordination of resources between multiples sponsors to avoid duplication and maximize available funds; ❑ Prioritize funding for those developments that fulfill multiple policy goals 	<ul style="list-style-type: none"> ❑ Create and fund "service coordinators" across the State to provide post-occupancy support services to those in need; ❑ Devise solutions that address appraisal issues and underwriting standards being applied by a variety of lenders that service CHFA, Fannie Mae, FHA and other housing finance programs; ❑ Fund and promote low and/or 0% interest rate residential rehabilitation programs which provide the necessary funds to renovate property owned and/or occupied by low and moderate income households; ❑ Streamline existing funding programs to decrease administrative costs and increase resources available directly for development; ❑ Increase the number of permanent supportive housing opportunities available to homeless households, particularly those with special needs by providing financing for renovation of existing buildings; ❑ Design and implement a comprehensive post-occupancy support system for first time homebuyers and owners at risk; ❑ Preserve homeownership stability through programs such as refinance programs.

<ul style="list-style-type: none"> ❑ Rent subsidies or operating subsidies to buy-down housing affordability; ❑ Prioritize funding for projects or programs, which produce economic empowerment and/or upward mobility for low and moderate-income residents. 	<ul style="list-style-type: none"> ❑ Target investment to address the "affordability" of existing housing stock for renters and homeowners with disabilities; ❑ Develop mental health and addiction service programs modeled around the PILOT project; ❑ Link employment services, housing subsidies and long term supportive care to meet the needs of each beneficiary, by adapting service which anticipate and deal with changes in age, health, income and other circumstances that influence long term stability.
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Summary of Action Steps and Relative Priority assigned to Address Primary Housing Needs

ACTION STEPS	RELATIVE PRIORITY	Major 5 yr. Strategic Plan Themes
Housing-accessibility		
Physical-adaptability, design	H	Resources
Support services	H	Coordination and Education
Marketing, Outreach, Counseling: beneficiaries, mobility	M	Coordination and Education
Fair Housing Enforcement	H	Policies
Programs-categorical funding	M-ELDERLY ONLY	Policies
Housing-availability		
New development	H-SUBURBAN or with COMPREHENSIVE PLAN ONLY	Resources
Existing Housing-Rehabilitation, Preservation, Conversion	H	Resources
Fair Housing	H	Coordination and Education
Adequate FMR's	H	Policies
Housing-affordability		
Subsidies-project, tenant, other	H	Resources
Gap financing-homeownership	H	Resources
Sufficient income/ SSI benefits	H	Policies
Technical Assistance	M	Policies
Infrastructure facilities	M	Resources

Summary of Objectives affecting all Priority Needs Populations

PRIMARY Objectives	Relative Priority of PRIMARY Objective	Relationship between PRIMARY Objectives and Priority Need Population	Geographic Targeting
Fair Housing	HIGH	All Priority Needs Populations	STATEWIDE
Financing and Incentives	HIGH	All Priority Needs Populations	STATEWIDE
Urban Center-related	HIGH	All Priority Needs Populations	URBAN
Urban-Suburban Partnerships	MEDIUM	All Priority Needs Populations	REGIONAL
Technical Assistance: Non-Profits, Grantees, Sub-recipients	LOW	All Priority Needs Populations	STATEWIDE

A complete summary of Priority Needs, Objectives and Strategies is presented in other sections of the Consolidated Plan.

PROPOSED ACCOMPLISHMENT BY INCOME AND TENURE - 5 YEAR STRATEGIC PLAN

During the past few decades, hundreds of millions of dollars in public support were channeled into housing and community development in Connecticut, financed in large part by the U.S. Department of Housing and Urban Development and by State bond funds. However, budgetary constraints in recent years have led to a dramatic decline in funding authorized for these activities. At the same time, some of the public resources available to finance housing and community development have remained under-utilized, and private and non-profit investment have become indispensable elements in funding projects and providing related services. In this climate, it is important that housing and community development programs are founded on a common set of priorities and objectives and that all resources available to meet local needs are accessible to the applicant.

COMPLIANCE CHECKLIST

NATIONAL OBJECTIVES

Decent Housing

Suitable Living Environment

Economic Opportunities

RELATIVE PRIORITY

High

Medium

Low

PRIORITY HOUSING NEED

Extremely Low Income

Very Low Income

Low Income

Moderate Income

Small Families

Large Families

Elderly

Owners

Renters

PRIORITY HOMELESS NEED

Homeless

Persons with Disabilities

Persons with AIDS/HIV

Outreach Assessment

Homeless Shelters

Transitional Housing

Permanent Supportive Housing

Permanent Housing

PRIORITY COMMUNITY DEVELOPMENT NEED

Refer to specific strategy

PRIORITY NEEDS FACTORS

Cost/ Severe Cost Burden

Substandard Condition

Lead Paint Hazards

GEOGRAPHIC TARGETING

Urban Non-Urban

Regional Statewide

ACHEIVEMENT TARGETING

1 year

5 years

Ongoing

FAIR HOUSING GOALS

Removes or Reduces Barriers

PRIMARY OBJECTIVE: Homeownership

PRIMARY STRATEGIES TO ADDRESS PRIMARY OBJECTIVE
 Fund and promote unconventional mortgage assistance programs, which provide the necessary gap financial assistance for low and moderate income households to purchase their first home within the State of Connecticut; Develop a variety of co-operative housing ownership structures acceptable to sponsors, bankers and residents; Maintain rehabilitation-to-purchase loan products in support of preserving existing housing stock; Aggressively market and apply the homeownership mortgage programs available to current residents of public housing and first time homebuyers. Outreach and education of new historic tax credit programs, CHFA employer assisted tax credit program and Low Income tax credit Program should be undertaken at the earliest possible time; Coordination of resources between mutilples sponsors to avoid duplication and maximize available funds; Prioritize funding for those developments that fulfill multiple policy goals (e.g., Youthbuild, community space in housing, commercial/residential mix, etc.);

SECONDARY STRATEGIES TO ADDRESS PRIMARY OBJECTIVE
 Create and fund "service coordinators" across the State to provide post-occupancy support services to those in need; Devise solutions that address appraisal issues and underwriting standards being applied by a variety of lenders that service CHFA, Fannie Mae, FHA and other housing finance programs; Fund and promote low and/or 0% interest rate residential rehabilitation programs which provide the necessary funds to renovate property owned and/or occupied by low and moderate income households; Streamline existing funding programs to decrease administrative costs and increase resources available directly for development; Increase the number of permanent supportive housing opportunities available to homeless households, particularly those with special needs by providing financing for renovation of existing buildings; Design and implement a comprehensive post-occupancy support system for first time homebuyers and owners at risk; Preserve homeownership stability through programs such as, refinance programs to reverse negative equity conditions and secondary finance programs to assist in maintaining older homes.

ACTION STEPS TO CARRY OUT PRIMARY STRATEGIES
 Marketing, Outreach, Counseling; beneficiaries, developers, credit, ownership, mobility ; New development; Gap financing-homeownership; Technical Assistance; Infrastructure facilities; Fair Housing

RESOURCE TOOLS AVAILABLE TO CARRY OUT ACTION STEPS
TOOLS: Subsidies-developmental; New construction; Gap financing; Linkages to services-daycare, others; Infrastructure; Market opportunities **SOFT TOOLS:** Coordination; Fair Housing; Capacity building; Leveraging; Model programs-best practices

POTENTIAL RESOURCES
 Grant; Loan; Technical Assistance; Partnerships; Incentives; Tax Credits; In-kind Contributions; Donation/Gift; Subsidies; Match; Abatement

PROPOSED ACCOMPLISHMENT OR OUTCOME
 Increase in units; Increase in Service levels; Maintain Service levels; Reduction in barriers; Number of loans issued

PRIMARY AGENCY OR SERVICE PROVIDER: DECD

SECONDARY AGENCIES OR SERVICE PROVIDERS: CHFA

A complete summary of Priority Needs, Objectives and Strategies are presented in other sections of the Consolidated Plan.

COMPLIANCE CHECKLIST

NATIONAL OBJECTIVES

Decent Housing

Suitable Living Environment

Economic Opportunities

RELATIVE PRIORITY

High

Medium

Low

PRIORITY HOUSING NEED

Extremely Low Income

Very Low Income

Low Income

Moderate Income

Small Families

Large Families

Elderly

Owners

Renters

PRIORITY HOMELESS

Homeless

Persons with Disabilities

Persons with AIDS/HIV

Outreach Assessment

Homeless Shelters

Transitional Housing

Permanent Supportive

Permanent Housing

PRIORITY COMMUNITY DEVELOPMENT NEED

Refer to specific strategy

PRIORITY NEEDS FACTORS

Cost/ Severe Cost Burden

Substandard Condition

Lead Paint Hazards

GEOGRAPHIC TARGETING

Urban Non-Urban

Regional Statewide

ACHEIVEMENT

1 year

5 years

Ongoing

FAIR HOUSING GOALS

Removes or Reduces Barriers

PRIMARY OBJECTIVE: *Rent Subsidies*

PRIMARY STRATEGIES TO ADDRESS PRIMARY OBJECTIVE
 Rent subsidies or operating subsidies to buy-down housing affordability; Prioritize funding for projects or programs which produce economic empowerment and/or upward mobility for low and moderate income residents.

SECONDARY STRATEGIES TO ADDRESS PRIMARY OBJECTIVE
 Target investment to address the "affordability" of existing housing stock for renters and homeowners with disabilities; Develop mental health and addiction service programs modeled around the PILOT project; Link employment services, housing subsidies and long term supportive care to meet the needs of each beneficiary, by adapting service which anticipate and deal with changes in age, health, income and other circumstances that influence long term stability.

ACTION STEPS TO CARRY OUT PRIMARY STRATEGIES
 Subsidies-project, tenant, other; Marketing, Outreach, Counseling: beneficiaries, developers, credit, ownership, mobility ; Existing Housing-Rehabilitation, Preservation, Conversion; Technical Assistance; Infrastructure facilities; Fair Housing; Adequate FMR's; Sufficient income/ SSI benefits; Diversity-income, racial, housing choice

RESOURCE TOOLS AVAILABLE TO CARRY OUT ACTION STEPS
 TOOLS: Subsidies-developmental; Subsidies-operating; Subsidies-rental; Support services; Transportation; Rehabilitation; Linkages to services-daycare, others; Infrastructure; Market opportunities
 SOFT TOOLS: Coordination; Fair Housing; Capacity building; Regulatory; Leveraging; Maximize resources; Model programs-best practices

POTENTIAL RESOURCES
 Tax Credits; Subsidies; Operating funds; Match; Abatement

PROPOSED ACCOMPLISHMENT OR OUTCOME
 Preservation of units; Increase in Service levels; Maintain Service levels; Reduction in barriers; Increase in efficiency %; Reduction in waste

PRIMARY AGENCY OR SERVICE PROVIDER: DSS

SECONDARY AGENCIES OR SERVICE PROVIDERS: DECD

A complete summary of Priority Needs, Objectives and Strategies are presented in other sections of the Consolidated Plan.

COMPLIANCE CHECKLIST

NATIONAL OBJECTIVES

Decent Housing

Suitable Living Environment

Economic Opportunities

RELATIVE PRIORITY

High

Medium

Low

PRIORITY HOUSING NEED

Extremely Low Income

Very Low Income

Low Income

Moderate Income

Small Families

Large Families

Elderly

Owners

Renters

PRIORITY HOMELESS

Homeless

Persons with Disabilities

Persons with AIDS/HIV

Outreach Assessment

Homeless Shelters

Transitional Housing

Permanent Supportive

Permanent Housing

PRIORITY COMMUNITY DEVELOPMENT NEED

Refer to specific strategy

PRIORITY NEEDS FACTORS

Cost/ Severe Cost Burden

Substandard Condition

Lead Paint Hazards

GEOGRAPHIC TARGETING

Urban Non-Urban

Regional Statewide

ACHIEVEMENT

1 year

5 years

Ongoing

FAIR HOUSING GOALS

Removes or Reduces Barriers

PRIMARY OBJECTIVE: *Housing Rehabilitation & Preservation*

PRIMARY STRATEGIES TO ADDRESS PRIMARY OBJECTIVE

Encourage neighborhood preservation and the historic character of buildings and physical features associated with project activities; Increase the number of permanent supportive housing opportunities available to homeless households, particularly those with special needs by providing financing for renovation of existing buildings;

SECONDARY STRATEGIES TO ADDRESS PRIMARY OBJECTIVE

Continue to encourage and support asbestos removal activities in all HUD-funded housing rehabilitation projects; Enable conversion of 'perfect sixes' into two-to-four unit properties by using deed restrictions and zero lot line to maintain separate ownership, while avoiding the need and related expense of building intervening structural walls; Assess the practical utility of the Article 32 review process by testing it on a prototype 3-to-2 unit conversion project and develop appropriate strategies based on the outcomes of this review.

ACTION STEPS TO CARRY OUT PRIMARY STRATEGIES

Existing Housing-Rehabilitation, Preservation, Conversion; Physical-adaptability, design; Technical Assistance; Infrastructure facilities; Fair Housing; Diversity-income, racial, housing choice; Comprehensive community-based planning; Infrastructure facilities

RESOURCE TOOLS AVAILABLE TO CARRY OUT ACTION STEPS

TOOLS: Subsidies-developmental; Rehabilitation; Comprehensive community planning; Infrastructure; Market opportunities
SOFT TOOLS: Coordination; Fair Housing; Capacity building; Public Policy and enforcement; Regulatory; Leveraging; Maximize resources; Model programs-best practices

POTENTIAL RESOURCES

Grant; Loan; Partnerships; Incentives; Tax Credits; In-kind Contributions; Donation/Gift; Match; Abatement

PROPOSED ACCOMPLISHMENT OR OUTCOME

Preservation of units; Reduction in barriers; Number of loans issued; Increase in efficiency %; Reduction in waste

PRIMARY AGENCY OR SERVICE PROVIDER: *DECD*

SECONDARY AGENCIES OR SERVICE PROVIDERS: *CHFA*

A complete summary of Priority Needs, Objectives and Strategies are presented in other sections of the Consolidated Plan.

COMPLIANCE CHECKLIST

NATIONAL OBJECTIVES

Decent Housing

Suitable Living Environment

Economic Opportunities

RELATIVE PRIORITY

High

Medium

Low

PRIORITY HOUSING NEED

Extremely Low Income

Very Low Income

Low Income

Moderate Income

Small Families

Large Families

Elderly

Owners

Renters

PRIORITY HOMELESS NEED

Homeless

Persons with Disabilities

Persons with AIDS/HIV

Outreach Assessment

Homeless Shelters

Transitional Housing

Permanent Supportive Housing

Permanent Housing

PRIORITY COMMUNITY DEVELOPMENT NEED

Refer to specific strategy

PRIORITY NEEDS FACTORS

Cost/ Severe Cost Burden

Substandard Condition

Lead Paint Hazards

GEOGRAPHIC TARGETING

Urban Non-Urban

Regional Statewide

ACHEIVEMENT TARGETING

1 year

5 years

Ongoing

FAIR HOUSING GOALS

Removes or Reduces Barriers

PRIMARY OBJECTIVE: Fair Housing

PRIMARY STRATEGIES TO ADDRESS PRIMARY OBJECTIVE

Prioritize funding for projects or programs which produce empowerment and/or upward mobility for low and moderate income residents; Expand the registry of accessible housing units to include various inventories and categories of housing stock available to serve other need groups

SECONDARY STRATEGIES TO ADDRESS PRIMARY OBJECTIVE

Assemble and disseminate information on the types and availability of housing for people with HIV/AIDS to mental health agencies, substance abuse treatment programs, criminal justice programs, AIDS service organizations and people with HIV/AIDS, on an ongoing basis; Enact legislation modeled on the Massachusetts community reinvestment statute for insurance providers (an 'Act Insuring Community Investment and the Equitable Taxation of Insurance Companies in Massachusetts'), creating an affirmative obligation to invest; Adopt standardized documentation criteria, forms and processes governing soft-second applications as a way to reduce lenders' administrative overhead costs and minimize time delays affecting the effective implementation of projects

ACTION STEPS TO CARRY OUT PRIMARY STRATEGIES

Fair Housing; Technical Assistance; Infrastructure facilities; Diversity-income, racial, housing choice; Comprehensive community-based planning; "Live, work, play, get educated"-Civic engagement, resident empowerment, quality environment; Support services; Subsidies-project, tenant, other; Marketing, Outreach, Counseling: beneficiaries, developers, credit, ownership, mobility ; Fair Housing Enforcement; Adequate FMR's; Sufficient income/ SSI benefits;

RESOURCE TOOLS AVAILABLE TO CARRY OUT ACTION STEPS

TOOLS: Subsidies-developmental; Subsidies-operating; Subsidies-rental; Support services; Job training; Gap financing; Linkages to services-daycare, others; Infrastructure; Market opportunities
 SOFT TOOLS: Coordination; Fair Housing; Capacity building; Public Policy and enforcement; Regulatory; Research and Data; Leveraging; Maximize resources; Self-evaluation; Model programs-best practices

POTENTIAL RESOURCES

Grant; Technical Assistance; Partnerships; In-kind Contributions; Donation/Gift; Operating funds; Match

PROPOSED ACCOMPLISHMENT OR OUTCOME

Increase in units; Preservation of units; Increase in Service levels; Maintain Service levels; Reduction in barriers; Number of cases closed, settled or resolved; Number of loans issued; Number meals served; Increase in efficiency %; Reduction in waste

PRIMARY AGENCY OR SERVICE PROVIDER: CHRO

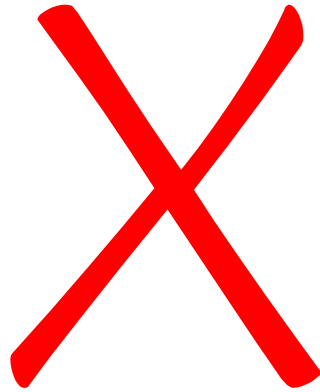
SECONDARY AGENCIES OR SERVICE PROVIDERS: FAIR HOUSING CENTER

A complete summary of Priority Needs, Objectives and Strategies are presented in other sections of the Consolidated Plan.

SUMMARY OF 5 YEAR GOALS- RENTER HOUSEHOLDS	Income level	Income level Sub-category	5 year goal
	Small Related (2 to 4 persons)	Total Households	
		Cost Burden > 30%	
		Cost Burden > 50%	
	Large Related (5 or more Persons)	Total Households	
		Cost Burden > 30%	
		Cost Burden > 50%	
	Elderly (1 or 2 persons)	Total Households	
		Cost Burden > 30%	
		Cost Burden > 50%	
All Other Renter Households	Total Households		
	Cost Burden > 30%		
	Cost Burden > 50%		
Total Renter Households	Total Households		
	Cost Burden > 30% *		
	Cost Burden > 50% *		

SUMMARY OF 5 YEAR GOALS - OWNER HOUSEHOLDS	Income level	Income level Sub-category	5 year goal
	First time homebuyers	Total Households	
		Cost Burden > 30%	
		Cost Burden > 50%	
	Existing homeowners (general)	Total Households	
		Cost Burden > 30%	
		Cost Burden > 50%	
	Existing homeowners (elderly) (1 or 2 persons)	Total Households	
		Cost Burden > 30%	
		Cost Burden > 50%	
All Other homeowner Households	Total Households		
	Cost Burden > 30%		
	Cost Burden > 50%		
Total Owner Households	Total Households		
	Cost Burden > 30% *		
	Cost Burden > 50% *		

Barriers to Affordable Housing



BARRIERS TO AFFORDABLE HOUSING

The consolidated plan must describe the State's strategy to remove or ameliorate negative effects of its policies that serve as barriers to affordable housing, as identified in accordance with Sec. 91.310. Each State is required to submit a certification that it will affirmatively further fair housing which means that it will assume the responsibility of fair housing planning by having conducted a complete and accurate analysis of impediments to fair housing choice within the State (with periodic updates, as appropriate); is taking appropriate actions to overcome the effects of any impediments identified through that analysis outside the State's control and to eliminate identified impediments within the State's control; and is maintaining records reflecting the analysis and actions in this regard.

HUD's Fair Housing Planning Guide defines impediments as any actions, omissions or decisions taken because of a person's membership in a protected classification which restrict housing choices, or any actions, omissions or decisions which have the effect of restricting housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin. The Department of Economic and Community Development recently completed a statewide Analysis of Impediments (AI) to Fair Housing and Fair Housing Plan. The AI includes a comprehensive review of policies, practices and procedures that affect the location, availability and accessibility of housing and current residential patterns and conditions within the State. Analysis of Impediments (AI) to Fair Housing and Fair Housing Plan were invaluable resources in preparing the Consolidated Plan.

Impediments determined to be within the State's control

Connecticut is comprised of many types of communities. Therefore, developing an action plan to address fair housing, which is as appropriate and useful for urban centers, as it is for rural communities is challenging. Connecticut's significant level of racial and economic segregation makes this task even more difficult. The Fair Housing Action Plan presents the State of Connecticut with a framework for promoting housing choice for all of the State's residents. Simultaneously, it provides individual towns with a method for developing fair housing action steps, which are appropriate for their community. Impediments to fair housing choice stem from six general sources. The impediments from each of these sources tended to negatively effect members of several different protected classifications - particularly racial and ethnic minorities, people with disabilities, and families with children.

However, in order for the State to overcome the impediments it identified, the cooperation and participation of State and Local government are necessary. State level impediments identified in the AI were:

- ❑ Limited State funding for affordable housing development efforts;
- ❑ The need for additional training and resources for fair housing monitoring and enforcement;
- ❑ Lack of technical support to local housing groups and other customers regarding application of fair housing requirements;
- ❑ Market conditions that impact the effectiveness of the Rental Assistance Program because of the low rent levels allowed under the program, the high percentage of income tenants are required to pay for rent, and the program's overall level of funding;
- ❑ Lack of feasible funding applications by housing developers that prioritize fair housing according to the allocation schemes of state housing funding including the Low Income Housing Tax Credit allocation plan;
- ❑ The need for additional CDBG program monitoring in the area of fair housing;
- ❑ Lack of planning funds to support developers in communities where opposition to fair housing delays projects to the point of unfeasibility;
- ❑ Limited mass transportation throughout the State;
- ❑ Need of funding for fair housing testing and mobility counseling programs; and,
- ❑ Finally, the knowledge of state employees regarding fair housing laws and responsibilities was extremely low.

The first year of the Fair Housing Action Plan calls for policies to address impediments involving recipients of state funds and state employees involved in housing programs, including:

- ❑ Ongoing meetings with state agencies having housing programs to discuss the State's responsibility to affirmatively further fair housing and the implementation of the Analysis of Impediments to Fair Housing and the Action Plan.
- ❑ Begin the coordination and implementation of fair housing training sessions for a) recipients of State and Federal funds, b) DECD's employees and c) employees of other state agencies. As part of the training sessions, a fair housing resource list will be developed and distributed in addition to material and resources regarding the requirements to develop adaptable and accessible units under various fair housing laws.
- ❑ Establish the necessary timeframes to begin the implementation of the remaining actions in the plan in the year 2000 and their inclusion in the State's Consolidated Plan.

State's strategy to remove or ameliorate negative effects of its policies that serve as barriers to affordable housing

Fair Housing principles reflected in the State's Analysis of Impediment (AI) and Fair Housing Plan (FHP) served as the foundation for many strategies presented in the 5-Year Consolidated Plan. In an effort to avoid duplication, the ConPlan includes only those portions of the AI and FHP that are relevant to this narrative, and reserves both documents, in their entirety, as addenda to the 5 Year Consolidated Plan. Citations taken directly or indirectly from the AI and/or FHP are noted by the symbol (AI). This section also presents strategies, which originate from sources other than the AI and FHP. Recent work by fair housing task force and focus groups, including DECD, Fannie Mae and the Connecticut Housing Coalition, added significantly to the value of the process. Reports issued by the Housing Cost Reduction Task Force and Ad Hoc Community Economic Development Forum, among others, reaffirm the magnitude of barriers and fair housing-related issues addressed in past and present strategic plans. Citations taken directly or indirectly from external reports are noted by the symbol (CHC).

Contributions from representatives participating on one of three Consolidated Plan workgroups offered fresh perspectives to the array of affordable housing strategies. Practitioners were sensitive to meeting community needs and addressing concerns within the current delivery system at the local level. In addition to member representation, workgroups often supplemented their discussions with testimony from advocates, experts, and other parties interested in fair housing issues. A supplement to the narrative assembles barriers and strategies, from all sources, and presents the relationships between issues and solutions, in table form. Citations received directly from workgroups or individual workgroup members are noted by the symbol (WG).

The effectiveness of its strategies to remove or ameliorate negative effects of its policies that serve as barriers to affordable housing was a prerequisite throughout the consolidated planning process. The system of associating barriers with the strategies designed to address them was considered by the workgroups to be extremely important to the integrity of the final plan. In formulating its approach to the problem, the Strategies Workgroup determined that an array of individual barriers and strategies, in fact, align themselves with broad (but limited) themes or "common-denominators" into which every issue and every solution could be linked. The three 'major themes' reflected in the Plan are Policies, Resources and/or Coordination and Outreach. Each strategy proposed to address barriers to affordable housing has been organized or grouped based on its association with one or more of the three major themes identified during the planning process, except where noted.

Policy-related

These recommendations will allow the State of Connecticut to specifically address limitations to fair housing choice, as adopted in the Fair Housing Action Plan. (AI)

Objective 1: Expanded training across agency lines of state employees in the area of fair housing

Strategies:

- Identify a fair housing contact person in all state agencies which address housing and community development, community development finance and social services
- Catalogue and coordinate training programs that are available for staff; and,
- Develop a fair housing resource list for distribution to all agency contact people, and sponsorship and coordination of distribution of fair housing materials to all state employees that have direct contact with the public in any agency which addresses housing and community development, community development finance or social services.

Objective 2: Fair housing outreach and education activities

Strategies:

- DECD and/or CHRO should prepare and distribute materials for use by local officials and residents;
- The Real Estate Commission should conduct spot checks of *fair housing real estate licensing courses;
- Develop and regularly distribute model affirmative marketing procedures; and,
- Develop and regularly distribute materials and resources regarding requirements to develop adaptable and accessible units under various fair housing laws.

Objective 3: Monitoring and enforcement of fair housing laws and policies

Strategies:

- Increase training and other resources available to DECD staff to facilitate the enforcement and monitoring of fair housing;
- The Departments of Banking and Insurance should monitor state banks and insurance companies, including testing, to ensure compliance with fair housing laws;
- Support fair housing testing and mobility counseling;
- Monitor local affirmative marketing strategies and resident selection criteria; and,
- Monitor for compliance with accessibility guidelines.

Objective 4: Infrastructure and other improvements to promote diverse communities

Strategies:

- ❑ Evaluate the need and feasibility of mass transportation options;
- ❑ Encourage urban revitalization through promotion of urban homeownership, school desegregation and tax relief;
- ❑ Evaluate the need and assist towns with expansion of sewer and water systems; and,
- ❑ Evaluate current Pilot Programs

Objective 5: Increasing the supply of affordable housing.

Strategies:

- ❑ Increase funding sources for housing development; and
- ❑ Revise State funding and State administered Tax Credit programs to promote affordable rental in suburban areas and homeownership in urban areas;

Objective 6: Increasing housing access for protected classes

Strategies:

- ❑ Evaluate current level of funding for the State Rental Assistance Program;
- ❑ Evaluate allowable rents under the RAP and Temporary Rental Assistance Programs (RAP) to determine the need to increase the rent levels to promote housing choice; and,
- ❑ Provide funding for mobility counseling services for Section 8 and RAP recipients.

Resource-related

Public policy can impact on housing subsidies in two distinct ways. First, resources can be put toward reducing the carrying costs associated with development. The other option is to directly subsidize the rents, as with the federal Section 8 and State Rental Assistance Programs. Taken together, these present the greatest opportunity to impact on housing affordability for an individual household. Public and private resources need to be available in a manner, which allows for the most effective and efficient use of resources at the local level. Resource allocation will be structured to provide incentives to community development agencies to use resources in support of state policy objectives; however, the system will also be flexible enough to be easily modified when needed and individual project timetables will not be unnecessarily limited by the state process.

Consolidated Plan workgroups developed these strategies to reduce or eliminate affordable housing and community development barriers related to resources. Strategies relevant to this sub-section include: (WG)

Programmatic Regulations: Federal and state programs are most often created and structured to serve specific populations, i.e. low or very low income families, the elderly, people with disabilities. Other times, they focus on a particular type of housing, such as narrowly defined cooperatives, congregate housing, or owner-occupied homes. During the underwriting process, additional layers of requirements apply that limit cost, size, design, return, and subsidies. Such constraints are well intentioned, designed to ensure the proper use of limited public resources. However, they also force developers (and ultimately the residents) to be driven by the requirements of the funding sources rather than the needs of the community or the residents who will live in the housing. These requirements often demand that housing be narrowly defined as "low-income" or "elderly" or "congregate" housing, resulting in concentration of assisted housing. While this type of development may be the goal in many cases, deconcentration of assisted housing and of populations cannot be supported under the constraints of the present program regulations.

- ❑ **Recommendation:** That the Department of Economic and Community Development examine its programmatic legislation and regulations to permit more flexibility while ensuring effective use of public funds.

Funding Priorities: Racial and economic integration were once the central elements of Connecticut's funding priorities. In the first CHAS, the then-Department of Housing embraced a plan that gave priority funding status to a variety of types of housing that promoted choice and integration and served those in greatest need of housing. These priorities included, among others, housing designed to include people at the lowest income levels (<25% AMI) and homeless individuals, and affordable housing in communities with historically very low levels of economic and racial integration. The Connecticut Housing Finance Authority also incorporated these priorities into the Low Income Housing Tax Credit Allocation Plan. Together, these powerful funding tools resulted in a clear statement that economic and racial integration and choice were priorities in Connecticut. The current ConPlan and LIHTC Allocation Plan no longer make this statement. The ConPlan no longer establishes straightforward funding priorities (i.e. Class I, Class II, etc.), opting instead for flexibility from year-to-year. The LIHTC Plan establishes so many Class I priorities that there are no clear preferences any longer. Indeed, due to the demand for this resource, many Class I projects do not receive allocations.

- Recommendation: 1.) The state provide financial and policy support for the development of affordable housing; 2.) The state reaffirm its commitment to promoting fair housing; 3.) The state seeks increased funding for testing programs and programs that enforce existing state and federal fair housing laws.

During the Housing and Homeless Needs Assessment, workgroups identified that immediate coordination actions are warranted to address priority issues in specific areas of the service delivery system. These issues include: (WG)

- Persons who receive Federal SSI and State Supplemental income benefits and the vast majority of individuals who use publicly funded services are facing extreme barriers to accessing housing. The past decade has seen a greater number of persons who must expend more than 50% of their income to secure housing. This has resulted in greater pressure on publicly funded social services to direct scant resources to address this critical housing need and from a system perspective the flat-line income policy has increased pressure on housing subsidy program. Effective service delivery/treatment is diminished if consumers lack the income to access housing. If this barrier is not addressed, Connecticut will continue to experience a high incidence of homelessness among these individuals who are disabled and poor.
- The Department currently operates a Diversion program which provides immediate assistance to TFA-eligible families who are experiencing short-term problems, which, if resolved, will allow them to maintain their self-sufficiency, and avoid the need for continuing TFA. The maximum Diversion payment a family can receive is three times the monthly benefit the family would receive on TFA. In designing and administering the Diversion program, DSS identified the need for housing within a reasonable commuting distance to childcare and employment. Unfortunately, housing barriers to employment are not usually short-term in nature and cannot be removed within the limitations of the Diversion payment. The Welfare to Work vouchers would give the Department the resources to remove the housing barrier and divert the client from continuing TFA.
- The Safety Net serves families who have exhausted their 21 months of TFA, are not eligible for an extension of benefits and have income below the TFA payment standard. Families in the Safety Net receive intensive case management designed to help the family achieve self-sufficiency. The case management services include financial/budget counseling, solution-focused counseling to help secure or maintain employment, coaching for job interviews, crisis intervention and referrals to existing community services. The availability of the Section 8 Welfare to Work vouchers will provide another resource for Safety Net clients to assist them in moving out of the Safety Net and into the world of work and self-sufficiency.

Refer to the Needs Assessment section for a complete discussion of this topic.

Coordination and Outreach-related

Strategies, which incorporate principles such as "coordination of resources" and "outreach to customer groups", seemed to touch every barrier, especially those associated with the State's broader "service delivery system". As this section of the plan developed, like- or strategies with common themes, often coming from separate sources, were combined or aggregated to reduce redundancies. In some instances, strategies proposed to reduce or eliminate barriers to affordable housing in general, crossed into more than one subcategory and are reflected elsewhere in the narrative. Regardless of its presentation, the effectiveness of each strategy to address the state's affordable housing barriers remains the focus of the Consolidated Plan.

The State of Connecticut, through relationships, collaborations and partnerships with subrecipients, non-profits, for-profit agencies dedicated to fair housing, is committed to manage and coordinate the resources necessary to further its Consolidated Plan strategies. DECD, as the Lead Agency, will pledge to not only strengthen its own fair housing activities, but also provide others across the state with fair housing resources previously limited in content and effectiveness. In addition, the grantor-grantee relationship that the State maintains on funding awards with Connecticut's 169 cities and towns is an invaluable attribute to broadcasting its fair housing message throughout the state.

The State supports the following principles as "roots" to an efficient and effective service delivery system. These principles are followed by more specific strategies, which address coordination- and outreach-related barriers.

- Customer Service and Support - Programs which fund housing, economic development, and community development will be identified and marketed to communities, non-profit and other providers. Ideally, there should be a minimal need for significant technical assistance from state agencies; the process will be designed to incorporate abundant information, clear rules, and predictable time frames for decisions. Technical assistance and support should be readily available throughout the process on an as-needed basis, but the real emphasis will be on program marketing and outreach.

- ❑ **Directory of State Community Development Programs:** The state will identify its community development resources and develop an inventory of programs organized by type of activity (i.e. housing, economic development, infrastructure, and social services). Individual program descriptions will include eligibility criteria, application requirements, deadlines, and contact persons. The directory will be updated on a regular basis and will be provided to municipalities, non-profits and other providers as a reference guide.
- ❑ **Marketing and Outreach:** State agencies will aggressively market programs to communities through both direct contact and by holding workshops and information sessions on an ongoing basis. Ideally, housing, economic development and community development officials will be given sufficient information through the Director of state resources and marketing efforts to enable them to design concrete programs, which meet their communities' needs.
- ❑ **Technical Assistance:** Technical assistance prior to application will be made available on an as-needed basis. Representatives of one or more state agencies will be teamed with local officials to facilitate community development planning and identify resources available to meet local objectives.

By utilizing existing State resources as a basis for launching future fair housing strategies, the State can maximize its audience and better serve its target populations. Consolidated Plan workgroups developed these strategies to reduce or eliminate affordable housing and community development barriers related to coordination and outreach. Strategies relevant to this sub-section include: (WG)

Program Coordination: Over the last decade there has been a decline in annual state and federal expenditures for housing program. In this environment it is essential that all available programs be coordinated and targeted at the areas of greatest need. Yet, housing programs are spread over a number of local, state, federal and quasi-public agencies with little formal coordination.

- ❑ Recommendation: Reaffirm the Department of Economic and Community Development be role as the lead state housing agency, with authority to establish housing priorities in the State of Connecticut.

Infrastructure: Land cannot be used for housing unless, at a minimum, it is accessible by roads and is able to meet other basic infrastructure needs such as wastewater management. Ideally, the site will have easy access to sewer, water and utility hook-ups, be on or near a transportation corridor, and have easy access to shopping and municipal services. These elements are particularly true for affordable housing developments, where tenants may not have their own modes of transportation. In rural communities that lack adequate infrastructure, the cost of bringing in utilities and roads can often render affordable housing impossible to development. In other communities, reconciling environmental concerns with housing needs is a challenge. The State Department of Environmental Protection has established a standard that, where towns have no sewers, soil conditions automatically dictate 1.5 to 2.5 acre zoning. Multifamily development and affordable single family development in such areas would be virtually impossible.

- ❑ Recommendation: That the Department of Environmental Protection and the Department of Economic and Community Development work to coordinate their standards, and to provide for limited cluster development in rural areas where on-site community water and septic systems can be provided in an environmentally-sound manner.

In its efforts to promote fair housing, the Department has already institutionalized affirmative marketing requirements and standards for tenant selection in all its housing related activities. Developers receiving funds for the construction and/or rehabilitation of five (5) or more housing units are required to complete and submit to the Department for review and approval an Affirmative Fair Housing Marketing Plan and Tenant Selection Methodology. DECD has developed a plan to address impediments to fair housing choice by employing an Education and Outreach Initiatives program. This initiative provides products and activities intended to explain what equal opportunity in fair housing means and what it requires in the sale, rent, and/or financing of housing; other real-estate-related transactions; and accessibility requirements for new construction. Other activities include holding educational forums; distribution of existing fair housing materials; providing fair housing counseling services; conducting outreach and providing information on fair housing through printed and electronic media and; developing or implementing Fair Housing activities.

Impediments determined to be outside the State's control

Macro-economic factors can dwarf the State's efforts to affect homelessness. Increases in unemployment, the failure to provide employment for people leaving the welfare rolls, and increases in the cost of housing all can lead to increases in homelessness. Factors such as the rates of domestic violence, substance abuse, and the incidence of disabilities, which are associated with

homelessness, also are beyond the State's control. Moreover, both the State of Connecticut and HUD's ability to transition people into permanent housing is constrained by local housing markets, by the ability to place people into employment, and by the availability of financial support for these individuals. HUD submits to these very factors in its own agency's Strategic Plan.

Connecticut communities are extremely diverse. The state's Analysis of Impediments showed that there is a lack of policies and programs that address fair housing issues at many levels. Impediments associated with various segments of the State's socio-economic environment include: (AI)

Local Municipal Impediments - the specific impediments attributed to municipalities included:

- A limited interest in fair housing by local elected officials including a lack of commitment to state and regional housing integration;
- Inadequate local fair housing complaint processes including a lack of understanding of appropriate complaint referral procedures;
- Lack of local fair housing enforcement mechanisms;
- Local zoning barriers - particularly lack of multi-family zones, large lot requirements, and restrictive definitions of families" which discourage development of group homes;
- Lack of support for mass transportation and an unwillingness to use local resources to promote greater access; and,
- The general lack of an existing affordable housing inventory.

Real Estate Industry Impediments - Impediments identified under this category are attributed to either real estate agents or property managers/landlords. Barriers to equal housing opportunity in this area included:

- Limited understanding of fair housing laws particularly with regard to reasonable accommodations for people with disabilities;
- Refusal of many property owners to accept Section 8 and RAP subsidies;
- Unreasonably restrictive occupancy standards which screen out families with children;
- Steering and refusing to sell or rent apartments or houses particularly based on race, ethnicity, familial status, or source of income;
- The limited number of minority real estate agents;
- The Real Estate Commission's limited monitoring of the content of the fair housing courses for license renewal; and,
- Limited enforcement on the part of the Real Estate Commission when brokers break fair housing laws.

Building Industry Impediments – While the building industry is largely seen as being affected by the governmental impediments it is also responsible for some limitations on housing choice. These included:

- The building industry's preference for market rate single family housing production, rather than government assisted affordable housing;
- A reluctance to market to minorities;
- A failure to consistently develop handicapped adaptable units; and,
- Lack of compliance with the accessibility requirements of the Fair Housing Act.

Banking, Finance and Insurance Related Impediments – included:

- A tendency toward making "high-end" mortgages;
- Reluctance to engage in any portfolio lending rather than selling all loans on the secondary market;
- The payment of loan officers by commission rather than salary; and,
- The Banking and Insurance Departments' do not view fair housing enforcement as part of their regulatory responsibility.

Socio-economic Impediments – Several socio-economic impediments were also identified. These included:

- The high costs associated with developing affordable housing, and the lack of provision of social services;
- Language and cultural barriers;
- Lack of affordable rental units, particularly over three bedrooms in suburban and rural communities;
- Higher poverty rates among members of protected classifications;
- Variations in the quality of schools from town to town; and,
- Continuing prejudices and attitudes which perpetuate segregation.

State's strategy to remove or ameliorate negative effects of outside policies that serve as barriers to affordable housing

The nature of each community influences the type of activities, which can be appropriately and effectively employed to promote fair housing. Factors such as a communities' current housing stock, infrastructure, the size and expertise of the towns professional staff, access to transportation, and the relative affordability of the towns housing stock, all help determine what are

realistic strategies for a town to pursue. However, many barriers to affordable housing exist outside the domain of local government jurisdictions, including some of the most difficult to overcome. The Fair Housing Action Plan, however, does provide guidance on reducing barriers that are not exclusively linked to or borne out of state policies. These strategies offer options to address barriers from within one or more of the following categories. (AI)

Training

- Contract for direct training of town staff assigned to fair housing enforcement and complaint processing.
- Identify appropriate training seminars for the town's fair housing and social services staff to attend.
- Distribute fair housing information to all local housing, community development, social services or public safety staff
- Provide technical assistance to industry groups such as the Connecticut Association of Realtors.

Outreach

- Conduct regular fair housing seminars for community residents, landlords, real estate professionals and lenders.
- Prepare and distribute materials on fair housing and responsibilities and the town's complaint and/or referral process.
- Distribute fair housing information to community residents, landlords, real estate professionals and lenders.

Complaint Processing and Monitoring

- Assign a specific staff person to coordinate fair housing activities.
- Develop a formal process for referring fair housing complaints to CHRO, HUD for investigation and follow-up.
- Conduct initial fair housing investigation and conciliation services; and, make outside referrals when necessary.
- Pass a local ordinance similar to federal fair housing laws.
- Apply to HUD for substantial equivalency status and funding for costs of implementing a complaint resolution system.
- Conduct testing and monitoring of local real estate agents, landlords and lenders.

Infrastructure Development

- Review local building and zoning codes, restrictive occupancy standards, family definitions, and density requirements.
- Inspect and monitor new construction/ substantial rehab for compliance with fair housing laws, ADA and related laws.
- Strengthen housing-related infrastructure in community services, revitalization of blighted areas, economic development.
- Promote inclusionary zoning through the expansion of multi-family zones.
- Develop alternative ownership models such as limited equity co-ops, mutual housing, land trusts and turnkey projects.
- Seek State and Federal funding for infrastructure development particularly water, sewer and road improvements.

Local Financing of Housing

- Donate town land for development of lower cost multi-family housing.
- Create a local land trust to expand the supply of affordable homeownership options.
- Support local not-for-profits and housing partnerships in their efforts to develop additional affordable housing.
- Use the local housing authority as a vehicle for creation of affordable family rental housing.
- Directly appropriate local funds for the development of lower housing cost, particularly family housing.
- Create and affirmatively market local funded first time homebuyer programs with low rates to promote racial integration
- Access and utilize State and Federal funding for multi-family housing development.
- Create or expand Section 8 and other mobility counseling programs and Other Services to Promote Diversity.
- Affirmatively market Section 8, RAP and other rental subsidy program information to local landlords.
- Conduct a local rent survey to determine if Section 8 exception rents are necessary in town.
- Apply to HUD for Section 8 subsidies through the local housing authority
- Eliminate local residency preferences in subsidized housing

Encouragement of Private Activity

- Encourage local lenders to adopt "second look" policies before rejecting mortgage applications.
- Conduct regular monitoring of bank lending practices within the town.
- 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.
- Encourage area lenders to develop training and monitoring programs, including self-testing of lending practices.

Consolidated Plan workgroups developed these strategies to reduce or eliminate affordable housing and community development barriers, which exist outside of state government control. Strategies relevant to this sub-section include: (WG)

Local Polices: The size and autonomy of Connecticut's communities can result in barriers to affordable housing. Because there are no county or regional governmental entities in Connecticut, each of the state's 169 cities and towns has the right to determine its own taxing, land use, fees and other policies it deems fit, within the parameters granted by the state. Many localities choose to impose policies that impact the scale and/or cost of housing. State law requires that municipalities develop a variety of documents to spell out their plans for affordable fair housing development. Key state statutes define affordable housing, enable towns to adopt innovative regulations to encourage development, require that affordable housing be addressed in the local Plan of Development, and stress the importance of fair housing. However, there is little in the way of compliance review, and even more limited enforcement activities.

- Recommendation: Retain the Affordable Housing Land Use Appeals Procedures as an effective tool to permit developers to build affordable housing throughout the state.

Tax Policies: The most significant tax policy affecting affordable housing is the municipal property tax. Cities and towns rely on local property taxes for most of their revenue, and rates vary widely from one community to the next. In the larger cities such as Hartford, New Haven and Bridgeport, the combination of escalating municipal service costs and a high percentage of tax-exempt property can result in a high tax burden on property owners. In many cases, tax rates on urban property are double the rates in the suburbs. State law does provide for some easing of the full tax amount due through several programs. In several cities, certain properties (such as single family homes) may receive tax breaks. The state also allocates some funding to help equalize the cost of education. However, considerable disincentives to urban housing development remain, and the annual property tax burden on city residents can, in many cases, outstrip their mortgage payment.

- Recommendation: Develop tax policies, which encourage urban and housing development and homeownership.

Building and Fire Codes and Standards: Connecticut enforces the BOCA National Building Code, which provides the minimum acceptable level for protection of the public health and safety. As with other regulatory enforcement, effective enforcement of residential construction codes varies widely from town to town. Some jurisdictions have a strong commitment to enforcement, retaining qualified personnel and systematically and uniformly applying the standards throughout the community. Other towns lack the resources to take a comprehensive approach, opting instead for case-by-case inspection and enforcement. Such disparate approaches leads to wide variations in the stock of safe and affordable housing. Another issue is the absence of an effective code for existing housing units. Most communities use the BOCA code, especially if the housing units have been vacant for any length of time (typically over 30 days). Applying new building codes to existing housing can be a strong disincentive to rehabilitation and, in some cases, can render reuse of older properties impossible.

- Recommendation: 1.) That the state adopt, where appropriate, the recommendations of the Connecticut Housing Cost Reduction Task Force; 2.) that the State Building Official develop a building code for existing housing; 3.) that local officials review local zoning codes, remove overly restrictive occupancy standards and density requirements; that local officials develop a formal procedure for inspection and monitoring new construction and substantial rehabilitation for compliance with fair housing laws and the Americans with Disabilities Act.

Fees: Local governments sometimes impose impact fees on developers and home builders to finance the public infrastructure linked with new development, such as water, sewer, roads, police and fire, school and recreation. This authority is exercised under the local jurisdiction's general system of land development regulations or through powers granted by the state. While in most cases these fees have been levied to compensate towns for expenditures made to extend basic services for new development, some fee programs have been expanded to offset the costs of operating off-site facilities that indirectly serve the new development. This adds to the cost of that housing. Additionally, excessive fees have also been used as barriers to new construction, especially low- and moderate-income housing. Other fees and exaction have taken the form of special assessments to support district services, and conditions of zoning requests.

- Recommendation: That municipalities eliminate or reduce certain fees for affordable housing.

Public Housing Policy: In recent years a trend has emerged that favor demolition of public housing and multifamily housing in urban areas. In some cases, this housing is being replaced with scattered-site development and owner-occupied housing, but rarely at the same levels as the housing being removed from the affordable stock. Not only is the number of subsidized housing units shrinking, but some of the best quality affordable housing is at risk of being lost or replaced with vouchers as hundreds of long-term subsidy contracts with owners of Section 8 project-based properties expire in the next several years. Those owners will be faced with the choice of renewing these contracts or opting out of them to convert to unsubsidized housing and raise the

rents to market. This trend threatens to worsen an already dire rental crisis and counteract efforts to reduce the isolation of low-income families in high poverty neighborhoods.

- Recommendation: 1) HUD develops a strategy to mitigate the impact of these trends and insure the availability of affordable housing units for lower income households. 2) DECD provide funding for programs that encourage rehabilitation of state funded or partially state funded housing where the housing can be rehabilitated.

Elderly-only Housing Restrictions: For many people with disabilities, senior housing is the only housing in the community that is both affordable *and* accessible. This has resulted in an influx of people with disabilities into formerly senior-only housing. In an effort to combat this change, some housing authorities have opted to make their housing “senior-only” or to place a quota on the numbers of people with disabilities who may live there.

- Recommendation: 1) Enforcement of existing state and federal laws requiring accessibility in new construction. 2) Encourage the building of accessible units for the disabled through funding and tax credits.

Economic and Racial Segregation: Virtually every community in Connecticut where more than 10% of the housing stock is affordable have urban centers. Racial and ethnic minorities and people with disabilities tend to have the lowest incomes of any class in our society. Therefore they, along with very low-income families, have few choices outside of urban areas. Locally, there are many practices in the public and private sectors that result in economic and racial segregation. These include such activities as giving preference to local residents, refusing to establish a housing authority (or limiting the authority to elderly housing), exclusionary zoning practices, charging excessive fees, and otherwise discouraging affordable housing. Private market practices are perhaps the most difficult to document, but are likely the most pervasive.

- Recommendation: The state recognizes and supports, with tax and other incentives, efforts to increase homeownership, especially in urban areas.

Bank Mergers: Recent mergers involving large lending institutions have had the effect of limiting choice for lower income people and members of racial and ethnic minorities. Most often in these mergers, the bank with the more aggressive CRA record is taken over by more conservative institutions.

- Recommendation: The state Banking and Insurance Departments embrace fair housing enforcement as a key part of their regulatory responsibilities.

Issues for People with Disabilities: The program, policy and attitudinal barriers that limit access to affordable housing by low income individuals also affect people with disabilities. In its 1999 publication entitled “Priced Out: The Housing Crises for People with Disabilities”, the Technical Assistance Collaborative found that “people with disabilities receiving SSI benefits are among the lowest income households in the country.” The same report found that, in Connecticut, a person receiving only SSI benefits would need to pay 65.97% of their income toward their rent based on Fair Market Rent for an efficiency apartment. People with mobility, developmental, psychiatric and other disabilities face barriers that are unique to their life circumstances. First, federal and state benefits policies create disincentives for people to work or to own assets such as a home. Choice is further limited for people who need personal services and assistance with activities of daily living. Social and agency attitudes present many obstacles to independent living, and people with disabilities are most often steered toward congregate or group home settings. A registry of accessible housing units is presently in development and a number of HUD vouchers were recently allocated to Connecticut for people with disabilities. Unfortunately, the demand for affordable and accessible housing far exceeds the existing supply of rent subsidies.

- Recommendation: 1) Establish a working group to study the financial, policy and programmatic barriers to independent living and make recommendations for funding and legislative changes. 2) Enforcement of existing State and federal laws regarding accessibility requirement for new construction. 3) Encourage the building of accessible units for the disabled through funding and tax credits.

The Importance of Model and Best Practice Programming

*In 1995, An Act Establishing a Neighborhood Revitalization Zone Process (P.A. 95-340) established a collaborative process for communities to work with all levels of government to revitalize neighborhoods which had become substandard, unsafe and blighted was passed by the Connecticut General Assembly and signed into law by Governor Rowland. The first of its kind in the nation, the Act was passed in response to the frustration of municipalities, neighborhoods and developers struggling to revitalize Connecticut communities hard hit by the recession of the early 1990s. This recession and the concomitant economic restructuring that was then occurring caused a proliferation of foreclosures and abandonment of industrial, commercial and residential real estate. Each major urban center across the state was faced with tens to hundreds of blighted and debilitated properties. Depressed values in the overall real estate market caused an additional burden on the municipalities attempting to revitalize and rebuild their neighborhoods. Why did it cost so much to bring these distressed properties back on-line or to produce quality housing in general? It was this set of conditions that stimulated creation of the Housing Costs Reduction Task Force (HCRTF).

The Task Force was formed with the belief that something had to be done to reduce the financing 'gap'. It was also clear to participants that dollars alone could not bridge the gap. In fact, an early consensus was reached among Task Force members to focus on the 'cost' side of the development equation. Reducing costs and attacking the factors that contribute to cost drivers became the overriding mission of this Task Force. The Task Force hopes that the observations and recommendations contained herein can help pave the way to restoring the competitiveness of our inner cities and make them attractive places in which to invest, and where people will want to live and work'. **(This introduction is reproduced from the Report of the Connecticut Housing Cost Reduction Task Force, March 1999)*

“Asset management” was the term given to the concept of managing a portfolio of grantees based on assets rather than risks. The concept of managing assets wasn't all that new; private companies have been doing it for years. The concept was revolutionary for the public sector, however, which has been much more accustomed to managing risk rather than assets. The Neighborhood Revitalization Zone Process not only established a collaborative process for communities to work with government to revitalize neighborhoods, but it also represented an approach that was the first of its kind in the nation. The Neighborhood Revitalization Zone Process reinforces the importance of supporting solutions that work, even if it means 'thinking out of the box'.

Connecticut should study and adopt best practices addressing public financing procedures, and inter-agency coordination of housing development processes. Models currently employed in New York City and Massachusetts, respectively, offer valuable lessons to improving program development and resource management. The State should assemble a working group of representatives from HUD, CHFA, LISC, Fannie Mae and private professionals to develop specific recommendations to streamline public financing structures consistent with identified best practices. Model and Best Practice programming is derived from outstanding performance and successful techniques that strive to meet new standards. Best Practices are projects or programs, management tools, and techniques that meet at least two of the following characteristics: show significant positive impact on those it is intended to serve or manage, replicability in other areas of the country, region, or local jurisdictions, partnerships with government agencies, non-profit organizations or private businesses or creativity in addressing a problem

The U.S. Department of Housing and Urban Development has elevated the importance of supporting solutions that work, and yes, even if it means 'thinking out of the box' to celebrity status. This recognition came only after HUD realized the value of replicating examples of exceptional performance and program administration among its nationwide pool of funding recipients. HUD's Annual Comparative Review (ACR) was once a routine process where field offices critically analyzed the level at which all grantees were performing to help the field office develop a work plan for allocating travel, financial and staff resources for outreach, technical assistance, and monitoring. They would identify those that were the best at what they did and those who needed some assistance. This comprehensive review process did something more than help the HUD Field Office develop a work plan. It started HUD's annual practice of selecting the best programs, projects, and practices across the country, and using them as learning tools for every other jurisdiction in the country.

HUD's Best Practices awardees are selected as part of the grant management process so that field offices may systematically use the best performers in their communications, discussions, and consultations to encourage stronger performance and to raise across-the-board performance. The following criteria are characteristics of Best Practices. While the list is not all-inclusive, it does identify some universal standards of performance as they relate to various activities outlined.

Consolidated Planning

The Consolidated Plan expresses a community's vision and long-term goals while setting benchmarks for housing and community development activities.

The Plan is comprehensive in scope, integrated with other local or regional planning efforts, and combines resources to address local needs.

The Consolidated Plan/Action Plan is clearly written and effectively uses maps and graphics that accurately reflect local approaches for community development. A clearly written executive summary is provided as well.

The Consolidated Plan is easily understood by the public.

The Plan is submitted in a timely fashion, communicates a well-thought strategy, and follows HUD/CPD program requirements to attain the community's goals and objectives.

The Plan shows evidence of coordination, cooperation, and collaboration that reflect outreach efforts, public/private partnerships, and active citizen involvement.

Decent Housing

Effective delivery of housing assistance with CDBG, HOME, HOPWA, ESG, or homeless grants

Development of public/private partnerships that leverage available funds while exercising creativity and flexibility in utilizing financing to coordinate their activities and create affordable housing.

Inclusion of citizens, nonprofit organizations, lending institutions, and provide homebuyer training and needed assistance on an ongoing basis.

Effective use of related or leveraged resources, including assistance from other Federal, State, local, and private sources.

Efficient use of administrative dollars

Effective utilization of HUD inventory to assist programs.

Continual refinement and improvement of operations to deliver timely, cost-effective, and high-quality housing for rental or homeownership.

Suitable Living Environment

Superior performance in implementing non-housing and economic development activities, including infrastructure improvements, public facilities, and public services.

Consultation with citizens to understand the strengths, needs, and problems of low-to moderate-income communities.

A holistic Action Plan, including benchmarks, represents the collaborative efforts of neighborhood associations, non-profit organizations, social service providers, developers, businesses, community development agencies, local government entities, and political leaders.

Public/private partnerships and leveraged resources to achieve overall community and economic development objectives.

Economic Opportunity

Evidence of a comprehensive strategy that addresses business development, providing a basis for economic investment, job growth, and retention.

Creation of public/private organizations to leverage resources and effectively link community development or neighborhood revitalization programs with economic development.

Successful training and/or employment of low- and moderate-income citizens in ventures that reduce employment and stimulate economic enterprise.

Collaborations by the recipient jurisdictions in regional, metropolitan, and/or State-wide basis.

Continuum of Care

Superior performance in integrating and coordinating outreach, emergency shelter, transitional housing, permanent housing, and comprehensive support services for homeless persons.

For HOPWA, efforts may also assist persons who are at risk of becoming homeless.

Developing and maintaining a computerized network that enables providers to track services to homeless individuals or families.

A "one-stop-shopping" approach, where all essential data is collected at intake, permitting effective and holistic service delivery.

Progress toward achieving the goal of mainstreaming homeless persons, with the skills and abilities to achieve self-sufficiency.

Extensive communication and cooperation with clients and former client's advocates, non-profit organizations, and faith community, social services agencies, and local governments.

Leverage of additional public and private resources.

Program Requirements

Operation of HUD programs in compliance with statutes, regulations, and policies by grantees, sponsors, and subrecipients

Services are delivered to intended beneficiaries without delay, including meeting benchmarks in program development and operation.

The grantee's commitment, disbursement, and production record is outstanding.

The grantee maintains an excellent financial management system to monitor subrecipient activity.

The grantee provides ongoing technical assistance and maintains oversight of activities from start-up to closeout. The grantee's and sponsor's staff are highly knowledgeable about HUD programs and policies and procedures. They are meticulous in their recordkeeping and conscientious in submitting performance reports that are timely, complete, accurate, and of high quality. Highly skilled personnel seek new ways to improve operations and participate in training to increase their knowledge and capacity to serve the community. They are leaders in adopting new practices and policies established by HUD and educate subrecipients about the grants management process. In building supportive relationships and leveraging funds, the grantee forms partnerships between the non-profit, private sector, and local government.

IDIS and Reporting

Unusual commitment to going "Live" on the Integrated Disbursement and Information System (IDIS). This process begins with a willingness to apply new technology to current accounting and reporting systems. Consistent training, practice, and application to promote a smooth transition to the system. Full use of all learning resources available for information, guidance, and support. Enhanced program administration capacity through the use of IDIS, as evidenced by greater efficiency and delivery of real-time performance reports, documenting accomplishments, expenditures, and regulatory compliance for CDBG, HOME, HOPWA, and ESG programs. CAPERs that are useful to citizens and utilize HUD software and IDIS to establish short- and long-term strategies. Willingness to serve as role models and trainers, providing peer-to-peer technical assistance for grantees in the area or across the country.

Overall Assessment

Consistently superior performance in several program areas. Exhibits administrative excellence in its quest for responsive and innovative approaches to build capacity, increase performance, and produce positive outcomes. Grantee staff is conscientious, complying with statutory and regulatory standards governing HUD programs. Limits administrative and rehabilitation oversight costs and maximum amount of funds available for programmatic services to low- and moderate-income persons. Adapts organizational structures to address community needs and coordinate.

Non-Housing Community Development



NON-HOUSING COMMUNITY DEVELOPMENT PLAN

If the State seeks assistance under the Community Development Block Grant program, the consolidated plan must describe the State's priority non-housing community development needs that affect more than one unit of general local government and involve activities typically funded by the State under the CDBG program. These priority needs must be described by CDBG eligibility category, reflecting the needs of persons or families for each type of activity. This community development component of the plan must state the State's specific long-term and short-term community development objectives (including economic development activities that create jobs), which must be developed in accordance with the statutory goals described in Sec. 91.1 and the primary objective of the CDBG program to develop viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities, principally for low-income and moderate-income persons.

A State may elect to allow units of general local government to carry out a community revitalization strategy that includes the economic empowerment of low income residents, in order to obtain the additional flexibility available as provided in 24 CFR part 570, subpart I. A State must approve a local government's revitalization strategy before it may be implemented. If a State elects to allow revitalization strategies in its program, the method of distribution contained in a State's action plan pursuant to 91.320(g)(1) must reflect the State's process and criteria for approving local governments' revitalization strategies. The State's process and criteria are subject to HUD approval.

Overview of Priority Non-Housing Community Development Needs, by sub-category

In addition to the specific needs of individual target populations, there are needs which are community-wide. In many of Connecticut's communities, these needs are met, or residents have the resources to obtain the necessary services on their own. In Connecticut's urban communities, however, residents and municipal governments do not have the resources to insure that these fundamental needs are met. The outcome of a comprehensive needs survey taken of all 159 Small Cities- and CDBG-eligible jurisdictions during the previous planning process remains a valid indicator in determining local community development needs and the priority of those needs within Connecticut's communities. Based on a current assessment of community development needs, developed from the lead agency's extensive Steering Committee and Workgroup planning process, Connecticut will focus its non-housing, community development objectives and strategies to address its priority needs over the next five years.

Priority Non-Housing Community Development Needs

- Training and Employment: Skills, Entrepreneurial, Conducting training in housing complexes, Section 3, Youth Build, Linkages to resources and resource providers, Job Training and Welfare to Work, Small Business-related,
- Support Services: Day Care Services, Neighborhood and Community-based programs, Handicapped Services, Transportation Services, General Public Services, Others

Job Training and Employment

Training for adequate employment has become more important in the current era where work is changing so quickly and dramatically. There is a need to link training to actual employment. There is also a need to provide for continuous education and training to insure that residents can keep skills and knowledge current. Without appropriate educational opportunities, residents cannot secure adequate employment. Young residents will either leave the community or will lack the knowledge and skills that they need to compete in the labor market. Either way, the community will suffer a loss. In many communities the education and training opportunities which lead to gainful employment for people with disabilities are non-existent, or where they do exist are either inappropriate or lead to dead-end jobs. State and federal law now requires transition planning (from school to work) for our public schools, but practice has not yet caught up with the promise.

In many of Connecticut's cities, neighborhood employment opportunities have decreased with the loss of business. Vocational programs, which vary greatly by municipality in Connecticut, represent significant issues where opportunities for collaborations between communities exist. Students who do complete high school typically receive no training or experience to make the transition to work. In some towns, resources are not available to provide the level of education required by the global marketplace. In urban centers, many students do not complete high school. This problem exists for young people living in and around the State's larger cities and reflects a need that no less painful for suburban communities. Job opportunities must exist within a community as well as linkages to employment opportunities throughout the state's regional economic centers.

Support Services

Services such as day-care, health care, counseling, etc. make up the human resource infrastructure that enable residents to participate in the social and economic activities of the community. In the urban communities, the social services network has become the safety net for people who have no source of income, lack access to any income, or have limited income through part time or seasonal employment. Caseloads at the municipal and state offices and at community based organizations have dramatically increased over the past few years as compared to the late 1980's. What we see are people who remain in need of public assistance for longer periods of time and younger people applying for assistance.

The social services network must return its service provision and resources to the communities, where the best ideas and creativity reside. There is a need to rethink how our programs, particularly our welfare-to-work programs, are designed and insure that we prioritize existing funds for those individuals who have limited proficiency and limited skills. There is also a need to examine the multi-generational implications (mothers, daughters, and grandchildren receiving public assistance at the same time). Sufficient efforts need to be applied to the entire family unit, with emphasis on returning the teenager back to school, providing child care, securing necessary financial assistance, such as child support, and stabilizing the family unit. The creative programs developed in the 1960's and 1970's came from neighborhood-based development. Resources have diminished and agencies have become too specialized, thus, limiting services for the entire family which leads to added pressure and stress.

Narrative Summary of Community Development Objectives

Employment remains the fundamental vehicle for achieving economic self-sufficiency. That first step to employment has become more difficult for urban residents. Further, access to regional employment opportunities is difficult, even when the employee has appropriate skills. In spite of technological advances, and millions of dollars spent on vocational rehabilitation services, the unemployment rate for people with disabilities has consistently remained between 65-70%. Furthermore, the historical response to these needs has been to develop segregated work settings -- called sheltered workshops-- and thus such individuals have often been shut out of competitive employment opportunities. Although Connecticut now leads the country in the development of supported employment opportunities (jobs in the competitive market which are supported in various ways by trained job coaches) much more remains to be done.

Resources working throughout the State which support its overall job training and employment objectives involve many partners, including:

- ❑ The Connecticut Department of Labor offers updated and improved services available to the working men and women of Connecticut, as well as to the business community.
- ❑ Connecticut Innovations, Inc. offers financial assistance, referral to funding sources and business information and advice.
- ❑ The Connecticut Development Authority is the independent financing arm of the Department of Economic and Community Development, providing financing assistance to businesses that create or retain jobs, giving priority to manufacturing, skilled jobs, urban areas and enterprise zones, woman- and minority-owned firms, exports, and innovative products.

Long-term community development objectives must reflect the needs and priority of organizations working at the regional level and local level across Connecticut. These organizations represent industry, higher education and other segments of a larger community development network. A profile of regional and local organizations which could support the State's overall job training and employment objectives would include, but would not be limited to:

- ❑ Bridgeport Economic Resource Center fosters new capital improvements and economic development projects throughout Greater Bridgeport.
- ❑ Business Council of Southwestern Connecticut works to maintain and improve the economic vitality of southwestern Connecticut. It advocates for a positive business environment, works to ensure a quality business infrastructure, and creates opportunities for businesses to grow and develop.
- ❑ Central Connecticut Economic Development Alliance (CODA) is a committee of the CAPRI focused upon planning and marketing economic developments in the seven-town Region. The CODA includes the Chief Elected Official of each municipality, the Executive Director of each Chamber of Commerce and the municipality's Economic Development Director as well as regional representatives of the Workforce Development Board, Central Connecticut State University and the Central Connecticut Tourism District.

- ❑ Council of Governments of the Central Naugatuck Valley (COGCNV) is a Regional Planning Organization representing the thirteen towns of the Central Naugatuck Valley Region (CNVR) in west-central Connecticut: Beacon Falls, Bethlehem, Cheshire, Middlebury, Naugatuck, Oxford, Prospect, Southbury, Thomaston, Waterbury, Watertown, Wolcott and Woodbury.
- ❑ The Connecticut River Estuary Regional Planning Agency CRERPA was established almost 30 years ago as a forum for addressing issues of regional concern effecting the towns of Chester, Clinton, Deep River, Essex, Killingworth, Lyme, Old Lyme, Old Saybrook and Westbrook .
- ❑ Housatonic Valley Economic Development Partnership is one of the thirteen economic development regions statewide to attract and retain businesses to and within the state and provide business resource information to businesses located within the Greater Danbury Region.
- ❑ Midstate Regional Planning Agency includes the municipalities of Cromwell, East Haddam, East Hampton, Durham, Haddam, Middlefield, Middletown and Portland located in northern Middlesex County.
- ❑ Naugatuck Valley Development Corporation . NVDC is a non-profit economic development corporation, servicing the City of Waterbury and the Naugatuck Valley Region (Region) of Connecticut.
- ❑ Regional Business Resource Center provides resources and solutions that foster the development of small businesses. This "one stop" center provides current and prospective business owners in the Enterprise Communities of New Haven and the region with comprehensive business assistance, resources, and consulting services.
- ❑ Valley Regional Planning Agency serves the municipalities of Ansonia, Derby and Seymour in regional planning. Those towns, plus Beacon Falls, Oxford and Shelton, are served by the Alliance for Economic Growth, the Valley Council of Elected Officials and the Valley Transit District.
- ❑ The Business & Industry Services Network (BISN) is a collaborative effort of Connecticut's twelve Community-Technical Colleges. Utilizing the resources of the Community Technical Colleges, including an expert faculty, state of the art facilities and equipment, and extensive libraries, the BISN links business, industry, state government, and education. Specifically designed to meet the needs of Connecticut's business and industry, the BISN provides a full range of educational and training services. Partially supported by tax dollars, the BISN maintains a very cost-effective fee schedule.
- ❑ The University of Connecticut recognizes the vital importance of research to the enrichment of teaching and the advancement of learning. In addition, it is the goal of the University to foster research as a key component of its tri-partite mission of teaching, research and public service. Further, the University strives to relate this research to the educational, social, cultural and economic development of the State of Connecticut.
- ❑ Connecticut State University System is Connecticut's urban university system with four campuses founded in cities that offer expansive cultural, service and educational opportunities. We are an integral part of these communities and will continue and expand the services and activities we share with them. We will also increase public awareness and access to our campuses for cultural events designed with the community in mind, and make research and professional knowledge available to our communities.
- ❑ Connecticut Community Technical Colleges is comprised of twelve two-year public institutions of higher education that support the economic growth of the state and its citizens through programs which supply business and industry with a skilled, well-trained work force.
- ❑ Connecticut Youth Tech Corps links kids to technology with the help of corporations, schools, government agencies and community groups. This site provides information about what the group is up to and how to get involved.
- ❑ The Connecticut Economic Resource Center is a nonprofit, private-sector organization formed and managed through a unique partnership of utility/telecommunication companies and state government. CERC coordinates Connecticut's business-to-business marketing and recruitment efforts on behalf of the state. A one stop gateway to the state's programs and services for business, the CERC helps businesses obtain quick and accurate information in the areas of financing, export assistance, licensing, manufacturing programs, job training, utility, telecommunications, and real estate help.

- ❑ The Connecticut State Technology Extension Program (CONN/STEP), was established in 1994, based on a pilot effort conducted in 1993 through The University of Connecticut, with direct support from The Connecticut Department of Economic and Community Development (DECD). CONN/STEP currently is a program of Connecticut Technology Associates, Inc. (CTA) a privately founded not-for-profit whose broader mission is to serve the technical needs of Connecticut industry.
- ❑ Connecticut United for Research Excellence, Inc. (CURE), is a not-for-profit coalition dedicated to promoting public understanding of the benefits and methods of biomedical research. CURE is shaping an environment of understanding and support for biomedical research in Connecticut with more than 80 members.
- ❑ Connecticut Technology Council - industry association of CT technology businesses and universities seeking to stimulate growth and increase profitability.
- ❑ Connecticut Technology Associates, Inc., (CTA) a non-profit corporation, is committed to the revitalization of Connecticut's economy by helping businesses solve problems and thrive. CTA serves as a resource to industry, universities and government in powering business growth and economic development.
- ❑ The Connecticut Small Business Development Center (CSBDC) is a statewide organization, funded by the State of Connecticut through the University of Connecticut and the U.S. Small Business Administration, providing professional consulting to the small and medium-sized business community without charge.
- ❑ The Manufacturing Applications Center, or MAC, is a non-profit organization devoted to assisting companies and individuals in a wide variety of manufacturing and design areas. Some of these areas are Manufacturing Engineering, Industrial Engineering, Product Development and Prototyping.

Neighborhood and Community-based programs address the level of State investment and commitment to its residential and business communities. When large numbers of vacant or abandoned buildings appear, neighborhood image and property values decline. Further, useful buildings may be removed from the real estate market, when a need actually exists for housing or commercial/industrial space. In many communities, there is a housing shortage simultaneous with high vacancy rates. Once these real estate resources are removed from the market and an area appears abandoned, it is difficult to recruit business and residential investment to rebuild the neighborhood economic base.

Similar to food, clothing and shelter, a sense of personal safety is a basic human need. Even though Connecticut has experienced consistently lower overall crime rates for the last 9 years, people perceive that there is more crime than ever before. The high profile attention of instances of domestic violence and acts of violence by youth or against youth additionally focus our attention on the degree of violence in our society and further undermine our sense of safety. These incidents underscore the fact that, whether provoked or unprovoked, any person, known or unknown, at any time may choose to harm us. And it feels like there is little or nothing that can be done to prevent it from happening. The types of assistance that individuals or families are seeking include such programs as Temporary Assistance for Needy Families (TANF), food stamps, medical assistance (including Medicaid), housing assistance (including emergency and transitional shelters, housing subsidies, and eviction prevention services), nutritional assistance, energy assistance, rehabilitation services, child care, individual and family counseling for a myriad of problems, personal assistance services, and substance abuse treatment.

While usually not the only factor influencing neighborhood stability, the impact of crime and the fear of crime on neighborhoods can be profound. Every major community system has the potential to be impacted--businesses suffer and either move or close. Employment patterns are subsequently disrupted contributing to increased poverty and reliance on social services and public support systems. Housing patterns shift as people move to live in safer neighborhoods. The value of real property changes as the neighborhood becomes a less desirable place to work and live. Property foreclosures and abandonment increases, further impacting the value of surrounding structures. Cities are particularly vulnerable as the demand for public services increases as its tax base decreases, creating the need to levy higher taxes upon poorer taxpayers.

Urban-Suburban Partnerships offer endless possibilities to address common issues by combing resources and finding solutions. Urban communities in Connecticut typically have the highest costs, the lowest revenue and grand list, and resulting high tax rates. This makes them noncompetitive as places to locate for both businesses and residents. The result is a downward spiral of declining revenue while they are still expected to support the service burden of surrounding metropolitan communities. Cities must then choose between cutting badly needed services or facing fiscal crisis. The affect on community development is that public investment is cut at the very time and place where it is most needed. For example, in Connecticut, the transportation infrastructure is well developed for most customers.

However, the greatest need is for affordable public transportation which can link low-income urban residents to job opportunities throughout metropolitan regions. Development patterns have shifted from a "hub" model where commerce and industry were centered in the cities, to a scattered pattern. This has complicated the provision of transit services. There is a particular need for extended service hours and flexible demand response service to accommodate diverse origins, destinations and hours.

Although the citizens of Connecticut live in one of 169 individual municipalities, investment in its regions represents a financial investment to the economic health of each region. Investors have an interest in maintaining the stability and quality of their investment. When businesses close in a community, both employment opportunities and services are lost. Without resident homeowners, the permanent economic and social commitment to the area is weakened. Connecticut's poorest communities, urban, suburban and rural, have lost the greatest investment at the fastest rate. Securing investments in our regions, through partnerships between and among jurisdictions, represents a valuable tool for the State to promote and support as it proceeds to implement its long-term community development strategies.

Transportation and Infrastructure provide links between a community, the region, state, nation and world. An efficient, effective and affordable transportation system is necessary for a local economy to thrive. Businesses need transportation to connect them to markets. Residents need transportation to connect them with the employment and goods and services they need. While people with disabilities have the same need for mass transportation services, they also have a need for paratransit (i.e. door-to-door) services. And while the federal Americans with Disabilities Act (ADA) requires paratransit in areas where there is mass transit, many areas of the state provide minimal or even nonexistent para-transit services. A significant need for this service remains in the east and northwest areas of the State.

Technical Assistance to Non-Profits and organizations who are the stakeholders of a neighborhood need to become invested in their neighborhoods in order to rebuild the vitality of the area. One of the biggest challenges that interested stakeholders face is identifying where the neighborhood leadership is and what should be the appropriate forum to launch a coordinated neighborhood improvement initiative from. Sometimes the leadership and the forum is clear, but for other neighborhoods, it must be created. Or the opposite challenge may exist, with many leaders vying for position and the neighborhood lacking a single voice. These are the complexities of neighborhood empowerment. Connecting available State resources to local stakeholders not only helps to develop strong alliances, but also a commitment to improving the State's socio-economic environment at its most vulnerable level.

SHORT AND LONG TERM OBJECTIVES FOR COMMUNITY DEVELOPMENT

- Training and Employment: Skills, Entrepreneurial, Conducting training in housing complexes, Section 3, Youth Build, Linkages to resources and resource providers, Job Training and Welfare to Work, Small Business-related,
- Support Services: Day Care Services, Neighborhood and Community-based programs, Handicapped Services, Transportation Services, General Public Services, Others

Overview of Short Term Objectives

Through its TANF program, Jobs First, the State of Connecticut Department of Social Services provides financial support to 33,694 families in Connecticut. In addition to this cash assistance component of Jobs First, known as Temporary Family Assistance (TFA), an employment services component is operated by DSS and its partners, the Connecticut Department of Labor (DOL) and the State's eight Regional Workforce Development Boards (RWDBs). While eliminating barriers through job training, health care, childcare and transportation, DSS is unable to fully address the problems of clients who do not reside in areas of the state with available childcare, job opportunities and public transportation. The Section 8 Welfare to Work Rental Voucher Program would allow DSS to remove one of the largest remaining roadblocks to client self-sufficiency. Given the number of State-assisted families whose heads of household work at low-paying jobs, State and Federal housing subsidies are crucial to their maintaining the stable residences that enable them to: (1) prepare to go to work; (2) maintain a family and domestic environment that provides a basis for continuing to work; and (3) reduce the obstacles to self-sufficiency that many clients must overcome as they make the transition from welfare to work.

The State's current resources do not allow an expansion of housing services to meet the existing need. Due to their financial situations, many DSS clients have faced the risk of becoming homeless, or have been homeless. The Section 8 Welfare to Work program is essential to this Department's innovative Welfare Reform initiatives. The number of Section 8 and Rental Assistance Certificates currently authorized provides housing subsidies for less than 12.8% of the families whom the

Department has documented as qualifying for them. The Statewide Section 8 Program has a waiting list of 1,150. The Rental Assistance Program has a waiting list of 2,560. Both lists are closed at this time because the Department has not received additional Certificates or Vouchers to issue to the families who need them.

If the Department receives the Welfare to Work vouchers, 1,489 eligible families currently receiving TANF will have the resources to find and/or remain in safe, decent and sanitary housing while seeking employment, receiving employment training, or working. The vouchers also will enable families who have taken jobs outside their area of residence to relocate closer to their places of employment or to locations in which mass transit will reduce the difficulties of commuting to and from work. If families living in rural areas choose to remain in their current residences, the rent subsidies will allow them to use their modest discretionary income to purchase vehicles, which they can drive to work or to the State-funded commuter transportation parking lots. Immediate benefits of Welfare to Work housing subsidies will be the stabilization of the family in a home, which will lead to improved job search activities and more stable employment. Through integrating the Section 8 Welfare to Work Vouchers with the Department's existing innovative welfare to work initiatives, 1,489 families will have opportunities for financial independence strengthened. Without the vouchers, the families will continue to experience barriers to employment that the Department's existing resources cannot overcome.

Overview of Long Term Objectives

Community Development objectives require the collective planning, programming and budgeting by multiple agencies to implement long term strategies. During the past few decades, hundreds of millions of dollars in public support were channeled into housing and community development in Connecticut, financed in large part by the U.S. Department of Housing and Urban Development and by State bond funds. However, budgetary constraints in recent years have led to a dramatic decline in funding authorized for these activities. At the same time, some of the public resources available to finance housing and community development have remained under-utilized, and private and non-profit investment have become indispensable elements in funding projects and providing related services. In this climate, it is important that housing and community development programs be founded on a common set of priorities and objectives and that all resources available to meet local needs are accessible to the applicant. There are two distinct areas of need in the coordination and allocation of state community development resources:

Sponsor Service and Support

Programs which fund housing, economic development and community development need to be identified and marketed to communities, providers and users. Local officials and developers involved in designing and developing community development initiatives need access to information on all available resources. They need a delivery system, which is goal oriented, rational and predictable. Significant technical assistance from funding agencies should not be necessary in a process designed to provide abundant information, clear rules and predictable timeframes for decisions. Technical assistance in the application and implementation process and customer support should be readily available throughout the process on an as-needed basis, but the emphasis should be on program marketing and outreach.

Resource Allocation

Public and private resources need to be available in a manner, which allows for the most effective and efficient use of resources at the local level. Application regulatory processes need to accommodate the practical realities of local development activities. The application and allocation processes need to be assessed for streamlining, compatibility, and consistency. Allocation and priority funding processes need to be flexible. All funding processes need to be based on clear rules, predictable timeframes for decisions and readily available technical support. Finally, there is a need to assess community development programs in terms of their impact on the community. This will help to identify state approaches, which have been successful, and those, which have proven ineffective. Such analysis provides important feedback for future priority-setting and program design

The following objectives articulate the State's direction in addressing its non-housing community development priorities over the next five years. The priority needs table, as well as the Need Assessment section, provide detailed narrative on each issue.

Summary of Objectives to address Non-Housing Community Development Needs

PRIMARY Objectives	Relative Priority of PRIMARY Objective	Relationship between PRIMARY Objectives and Priority Need Population	Geographic Targeting
Job Training and Welfare to Work	HIGH	Extremely Low Income: 0% to 30% of AMI - Very Low Income: 31%-50% of AMI - Low Income: 51% to 80% of AMI - Moderate Income: 81 to 95 percent of AMI - Small Families - Large Families - Elderly - Homelessness - Sheltered Population - Unsheltered Population - Rural Homeless - Persons With AIDS - Persons With Disabilities	STATEWIDE
Small Business-related	MEDIUM	Non-Housing Community Development Needs	STATEWIDE
Community Development Support Services	HIGH	Extremely Low Income: 0% to 30% of AMI - Very Low Income: 31%-50% of AMI - Low Income: 51% to 80% of AMI - Moderate Income: 81 to 95 percent of AMI - Small Families - Large Families - Owners - Renters - Elderly - Homelessness - Sheltered Population - Unsheltered Population - Rural Homeless - Persons With AIDS - Persons With Disabilities	STATEWIDE
Neighborhood and Community-based programs	HIGH	Owners - Renters - Lead Paint Hazards	STATEWIDE
Lead Abatement and Hazardous Materials	MEDIUM	Extremely Low Income: 0% to 30% of AMI - Very Low Income: 31%-50% of AMI - Low Income: 51% to 80% of AMI - Moderate Income: 81 to 95 percent of AMI - Small Families - Large Families - Owners - Renters	STATEWIDE
Transportation and Infrastructure Facilities	LOW	Small Families - Large Families - Lead Paint Hazards	REGIONAL

Summary of Primary and Secondary Strategies to address Non-Housing Community Development Needs

Primary Strategies to address PRIMARY Objectives	Secondary Strategies to address PRIMARY Objectives
<ul style="list-style-type: none"> <input type="checkbox"/> Address poverty by creating and supporting opportunities through which low income individuals can gain access to employment and other avenues to economic and social success; <input type="checkbox"/> Promote economic suitability and the creation and retention of jobs by assisting in the development of property that is reasonably priced and environmentally sound for development and investment; <input type="checkbox"/> Encourage the development, continuance and/or expansion of existing employment training programs; <input type="checkbox"/> Develop internship and mentoring programs to promote pre-professional exposure to and familiarity with the relevant codes for individuals contemplating a career in the field; 	<ul style="list-style-type: none"> <input type="checkbox"/> Construction Training: To control project costs, enhance potential construction employment career opportunities for urban residents - including youths - and promote neighborhood economic development; <input type="checkbox"/> Promote larger scale economic development projects that result in the creation and retention of jobs through the funding of infrastructure and facilities development where appropriate;
<ul style="list-style-type: none"> <input type="checkbox"/> Continue to support entities, which provide technical assistance to the business community and facilitate the development of new programs designed to provide technical assistance to those who wish to start a new business; <input type="checkbox"/> Encourage the development of programs designed to provide "start-up" capital to small businesses in an effort to increase the number of new micro-businesses; 	<ul style="list-style-type: none"> <input type="checkbox"/> Enhance and expand existing economic development efforts, particularly with regard to the rehabilitation of commercial/industrial structures, improvement of infrastructure to benefit commercial/industrial businesses, micro-business development and the provision of technical assistance to new and established businesses.
<ul style="list-style-type: none"> <input type="checkbox"/> Support the expansion of existing child care programs to 	<ul style="list-style-type: none"> <input type="checkbox"/> Support the continuance and/or expansion of existing

Primary Strategies to address PRIMARY Objectives	Secondary Strategies to address PRIMARY Objectives
<p>provide a wider array of services to children in need; Increase the economic viability of existing public transportation services, increase transit ridership and improve the quality of service by exploring efficiencies and promotional opportunities;</p>	<p>public service programs designed to assist seniors, the handicapped, youth and/or substance abusers;</p>
<ul style="list-style-type: none"> ❑ Promote communities' health, safety and economic viability by funding to the extent feasible infrastructure activities such as roads, sidewalks, water supply and wastewater systems; ❑ Continue to support and encourage the development of programs designed to promote crime awareness and prevention. 	<ul style="list-style-type: none"> ❑ Provide enhanced continuing education and training programs in code requirements at the grassroots level to residents actively engaged in Neighborhood Revitalization Zone (NRZ) efforts in their communities; ❑ Support and encourage the repair, replacement or reconstruction of local sidewalks and/or streets for neighborhood enhancement and to encourage economic development; ❑ Support and encourage repair, replacement or reconstruction of local flood drainage facilities for neighborhood enhancement and to facilitate economic development; ❑ Expand and improve existing recreational facilities, particularly those located in distressed areas with high concentrations of low-income populations; ❑ Endorse and support the activities and programs of youth centers and child care centers already in existence and support the development of new centers, if feasible
<ul style="list-style-type: none"> ❑ Support the development of programs and policies designed to improve lead-based paint education and remediation in State-funded housing rehabilitation projects; ❑ Enhance and expand other community development efforts, particularly with regard to lead-based paint remediation/education and code enforcement activities. 	<ul style="list-style-type: none"> ❑ Implement recommendations of the Lead Regulations Work Group previously endorsed by the legislature, amending Connecticut's lead poisoning prevention and control regulations.
<ul style="list-style-type: none"> ❑ Encourage the continued maintenance and improvement of infrastructure, particularly with regard to roads, street and sidewalk improvements, as well as flood drain improvements 	<ul style="list-style-type: none"> ❑ Provide funding to finance infrastructure improvements that will benefit industrial/commercial properties wherever feasible and identify/leverage alternate sources of funding to finance such improvements;
<ul style="list-style-type: none"> ❑ Maintain and improve existing public facilities and encourage the development of upgraded facilities, particularly with regard to facilities serving low-income populations; ❑ Promote larger scale economic development projects that result in the creation and retention of jobs through the funding of infrastructure and facilities development where appropriate; ❑ Develop and implement plans to address contaminated sites and therefore, further economic development and public safety 	<ul style="list-style-type: none"> ❑ Expand and improve parking facilities, particularly existing facilities, which serve the commercial business district, where necessary and feasible; ❑ Support existing efforts of code enforcement, including unsafe housing in low-income neighborhoods.
<ul style="list-style-type: none"> ❑ Emphasize and encourage projects that impact blocks, neighborhoods and larger geographies and scopes, beyond those projects with narrow or singular outcomes; ❑ Provide enhanced continuing education and training programs to affected staff in all relevant state agencies to familiarize staff with code inconsistencies and their implications; ❑ Cross-agency, inter-municipal education and training efforts should be developed for local municipal officials, including local public health officers. 	<ul style="list-style-type: none"> ❑ Establish a formal communications mechanism between state agencies to coordinate each agency's respective regulations, codes, referenced standards and guidelines with the State Building Code, the State Fire Safety Code, and the state's public health code; ❑ Provide resources for sufficient staff or contractors in the Department of Public Safety's Division of Fire, Emergency and Building Services to enhance the effective coordination and review of all state agency rule-making affecting building construction.

Summary of Objectives affecting all Priority Needs Populations

PRIMARY Objectives	Relative Priority of PRIMARY Objective	Relationship between PRIMARY Objectives and Priority Need Population	Geographic Targeting
Fair Housing	HIGH	All Priority Needs Populations	STATEWIDE
Financing and Incentives	HIGH	All Priority Needs Populations	STATEWIDE
Urban Center-related	HIGH	All Priority Needs Populations	URBAN
Urban-Suburban Partnerships	MEDIUM	All Priority Needs Populations	REGIONAL
Technical Assistance: Non-Profits, Grantees, Sub-recipients	LOW	All Priority Needs Populations	STATEWIDE

Summary of Action Steps and Relative Priority assigned to Address Non-Housing Community Development Needs

ACTION STEPS	RELATIVE PRIORITY	Major 5 yr Strategic Plan Themes
Housing-accessibility		
Physical-adaptability, design	H	Resources
Support services	H	Coordination and Education
Marketing, Outreach, Counseling: beneficiaries, developers, credit, ownership, mobility	M	Coordination and Education
Fair Housing Enforcement	H	Policies
Housing-availability		
Existing Housing-Rehabilitation, Preservation, Conversion	H	Resources
Fair Housing	H	Coordination and Education
Adequate FMR's	H	Policies
Housing-affordability		
Subsidies-project, tenant, other	H	Resources
Gap financing-homeownership	H	Resources
Sufficient income/ SSI benefits	H	Policies
Technical Assistance	M	Policies
Infrastructure facilities	M	Resources
Healthy Neighborhoods and Communities		
Diversity-income, racial, housing choice	H	Policies
Public safety	H	Policies
"Live, work, play, get educated"-Civic engagement, resident empowerment, quality environment	H	Coordination and Education
Comprehensive community-based planning	H	Policies
IDA-Individual Development Account activities	H	Resources
Jobs-good, quality		
Market Needs-sensitivity	H	Policies
Training-Skills, Entrepreneurial, space in housing complexes	H	Coordination and Education
EEO-Section 3, Youth Build, Linking resources to resource providers	H	Policies
Support services-Transportation, Child Care	H	Coordination and Education
Infrastructure facilities	M	Coordination and Education

COMPLIANCE CHECKLIST

NATIONAL OBJECTIVES

Decent Housing

Suitable Living Environment

Economic Opportunities

RELATIVE PRIORITY

High

Medium

Low

PRIORITY HOUSING NEED

Extremely Low Income

Very Low Income

Low Income

Moderate Income

Small Families

Large Families

Elderly

Owners

Renters

PRIORITY HOMELESS NEED

Homeless

Persons with Disabilities

Persons with AIDS/HIV

Outreach Assessment

Homeless Shelters

Transitional Housing

Permanent Supportive Housing

Permanent Housing

PRIORITY COMMUNITY DEVELOPMENT NEED

Refer to specific strategy

PRIORITY NEEDS FACTORS

Cost/ Severe Cost Burden

Substandard Condition

Lead Paint Hazards

GEOGRAPHIC TARGETING

Urban Non-Urban

Regional Statewide

ACHEIVEMENT TARGETING

1 year

5 years

Ongoing

FAIR HOUSING GOALS

Removes or Reduces Barriers

PRIMARY OBJECTIVE: *Neighborhood and Community-based programs*

PRIMARY STRATEGIES TO ADDRESS PRIMARY OBJECTIVE

Promote communities' health, safety and economic viability by funding to the extent feasible infrastructure activities such as roads, sidewalks, water supply and wastewater systems; Continue to support and encourage the development of programs designed to promote crime awareness and prevention.

SECONDARY STRATEGIES TO ADDRESS PRIMARY OBJECTIVE

Provide enhanced continuing education and training programs in code requirements at the grassroots level to residents actively engaged in Neighborhood Revitalization Zone (NRZ) efforts in their communities; Support and encourage the repair, replacement or reconstruction of local sidewalks and/or streets for neighborhood enhancement and to encourage economic development; Support and encourage repair, replacement or reconstruction of local flood drainage facilities for neighborhood enhancement and to facilitate economic development; Expand and improve existing recreational facilities, particularly those located in distressed areas with high concentrations of low-income populations; Endorse and support the activities and programs of youth centers and child care centers already in existence and support the development of new centers, if feasible

ACTION STEPS TO CARRY OUT PRIMARY STRATEGIES

Public safety; "Live, work, play, get educated"-Civic engagement, resident empowerment, quality environment; Existing Housing-Rehabilitation, Preservation, Conversion; Physical-adaptability, design; Technical Assistance,; Infrastructure facilities; Fair Housing; Diversity-income, racial, housing choice; Comprehensive community-based planning; Infrastructure facilities; Support services; Subsidies-project, tenant, other; Fair Housing;

RESOURCE TOOLS AVAILABLE TO CARRY OUT ACTION STEPS

TOOLS: Support services; Transportation; Rehabilitation; Job training; Comprehensive community planning; Linkages to services-daycare, others; Infrastructure; Market opportunities **SOFT TOOLS:** Coordination; Fair Housing; Capacity building; Public Policy and enforcement; Regulatory; Research and Data; Model programs-best practices

POTENTIAL RESOURCES

Grant; Loan; Technical Assistance; Partnerships; Incentives; Tax Credits; In-kind Contributions; Donation/Gift; Subsidies; Capital Assets; Operating funds; Match; Abatement

PROPOSED ACCOMPLISHMENT OR OUTCOME

Increase in Service levels; Maintain Service levels; Reduction in barriers; Number of cases closed, settled or resolved; Increase in efficiency %; Reduction in waste

PRIMARY AGENCY OR SERVICE PROVIDER: *DECD*

SECONDARY AGENCIES OR SERVICE PROVIDERS: *DSS*

COMPLIANCE CHECKLIST

NATIONAL OBJECTIVES

Decent Housing

Suitable Living Environment

Economic Opportunities

RELATIVE PRIORITY

High

Medium

Low

PRIORITY HOUSING NEED

Extremely Low Income

Very Low Income

Low Income

Moderate Income

Small Families

Large Families

Elderly

Owners

Renters

PRIORITY HOMELESS NEED

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Permanent Supportive Housing

Permanent Housing

PRIORITY COMMUNITY DEVELOPMENT NEED

Refer to specific strategy

PRIORITY NEEDS FACTORS

Cost/ Severe Cost Burden

Substandard Condition

Lead Paint Hazards

GEOGRAPHIC TARGETING

Urban Non-Urban

Regional Statewide

ACHEIVEMENT TARGETING

1 year

5 years

Ongoing

FAIR HOUSING GOALS

Removes or Reduces Barriers

PRIMARY OBJECTIVE: *Lead Abatement and Hazardous Materials*

PRIMARY STRATEGIES TO ADDRESS PRIMARY OBJECTIVE

Support the development of programs and policies designed to improve lead-based paint education and remediation in State-funded housing rehabilitation projects; Enhance and expand other community development efforts, particularly with regard to lead-based paint remediation/education and code enforcement activities.

SECONDARY STRATEGIES TO ADDRESS PRIMARY OBJECTIVE

Implement recommendations of lead regulations work group. The State should act to implement those 1997 recommendations of the Lead Regulations Work Group previously endorsed by the legislature, amending Connecticut's lead poisoning prevention and control regulations. The Department of Public Health should reconvene that Work Group to develop consensus on outstanding issues.

ACTION STEPS TO CARRY OUT PRIMARY STRATEGIES

Existing Housing-Rehabilitation, Preservation, Conversion; Physical-adaptability, design; Technical Assistance; Infrastructure facilities; Fair Housing; Public Safety; Comprehensive community-based planning; Infrastructure facilities

RESOURCE TOOLS AVAILABLE TO CARRY OUT ACTION STEPS

TOOLS: Subsidies-developmental; Rehabilitation; Job training; Infrastructure; Market opportunities
SOFT TOOLS: Coordination; Fair Housing; Public Policy and enforcement; Regulatory; Maximize resources; Model programs-best practices

POTENTIAL RESOURCES

Grant; Loan; Technical Assistance; Incentives; Tax Credits; In-kind Contributions; Donation/Gift; Match; Abatement

PROPOSED ACCOMPLISHMENT OR OUTCOME

Preservation of units; Increase in Service levels; Reduction in barriers; Number of cases closed, settled or resolved; Number of loans issued; Increase in efficiency %; Reduction in waste

PRIMARY AGENCY OR SERVICE PROVIDER: *DECD*

SECONDARY AGENCIES OR SERVICE PROVIDERS: *DPH*

COMPLIANCE CHECKLIST

NATIONAL OBJECTIVES

Decent Housing

Suitable Living Environment

Economic Opportunities

RELATIVE PRIORITY

High

Medium

Low

PRIORITY HOUSING NEED

Extremely Low Income

Very Low Income

Low Income

Moderate Income

Small Families

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Renters

PRIORITY HOMELESS NEED

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Permanent Supportive Housing

Permanent Housing

PRIORITY COMMUNITY DEVELOPMENT NEED

Refer to specific strategy

PRIORITY NEEDS FACTORS

Cost/ Severe Cost Burden

Substandard Condition

Lead Paint Hazards

GEOGRAPHIC TARGETING

Urban Non-Urban

Regional Statewide

ACHEIVEMENT TARGETING

1 year

5 years

Ongoing

FAIR HOUSING GOALS

Removes or Reduces Barriers

PRIMARY OBJECTIVE: *Job Training and Welfare to Work*

PRIMARY STRATEGIES TO ADDRESS PRIMARY OBJECTIVE

Address poverty by creating and supporting opportunities through which low income individuals can gain access to employment and other avenues to economic and social success; Promote economic suitability and the creation and retention of jobs by assisting in the development of property that is reasonably priced and environmentally sound for development and investment; Encourage the development, continuance and/or expansion of existing employment training programs; Develop internship and mentoring programs to promote pre-professional exposure to and familiarity with the relevant codes for individuals contemplating a career in the field;

SECONDARY STRATEGIES TO ADDRESS PRIMARY OBJECTIVE

Construction Training: To control project costs, enhance potential construction employment career opportunities for urban residents - including youths - and promote neighborhood economic development; Promote larger scale economic development projects that result in the creation and retention of jobs through the funding of infrastructure and facilities development where appropriate;

ACTION STEPS TO CARRY OUT PRIMARY STRATEGIES

Training-Skills, Entrepreneurial, space in housing complexes; EEO-Section 3, Youth Build, Linkages to resources and resource providers; Support services-Transportation, Child Care; Market Needs-sensitivity; Diversity-income, racial, housing choice; Marketing, Outreach, Counseling; beneficiaries, developers, credit, ownership, mobility ;Comprehensive community-based planning;

RESOURCE TOOLS AVAILABLE TO CARRY OUT ACTION STEPS

TOOLS: Support services; Transportation; Rehabilitation; Job training; Linkages to services-daycare, others; Infrastructure; Market opportunities SOFT TOOLS: Coordination; Capacity building; Public Policy and enforcement; Leveraging; Maximize resources; Model programs-best practices

POTENTIAL RESOURCES

Technical Assistance; Partnerships; Incentives; Tax Credits; In-kind Contributions; Donation/Gift; Subsidies; Operating funds; Match

PROPOSED ACCOMPLISHMENT OR OUTCOME

Increase in Service levels; Maintain Service levels; Reduction in barriers; Number of cases closed, settled or resolved; Increase in efficiency %; Reduction in waste

PRIMARY AGENCY OR SERVICE PROVIDER: *DOL*

SECONDARY AGENCIES OR SERVICE PROVIDERS: *DECD*

COMPLIANCE CHECKLIST

NATIONAL OBJECTIVES

Decent Housing

Suitable Living Environment

Economic Opportunities

RELATIVE PRIORITY

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1 year

5 years

Ongoing

FAIR HOUSING GOALS

Removes or Reduces Barriers

PRIMARY OBJECTIVE: *Urban Center-related*

PRIMARY STRATEGIES TO ADDRESS PRIMARY OBJECTIVE
 Maintain and improve existing public facilities and encourage the development of upgraded facilities, particularly with regard to facilities serving low-income populations; Promote larger scale economic development projects that result in the creation and retention of jobs through the funding of infrastructure and facilities development where appropriate; Develop and implement plans to address contaminated sites and therefore, further economic development and public safety

SECONDARY STRATEGIES TO ADDRESS PRIMARY OBJECTIVE
 Expand and improve parking facilities, particularly existing facilities, which serve the commercial business district, where necessary and feasible; Support existing efforts of code enforcement, including unsafe housing in low-income neighborhoods.

ACTION STEPS TO CARRY OUT PRIMARY STRATEGIES
 Existing Housing-Rehabilitation, Preservation, Conversion; New development; Physical-adaptability, design; Gap financing-homeownership; Support services; Subsidies-project, tenant, other; Fair Housing; Fair Housing Enforcement; Adequate FMR's; Sufficient income/ SSI benefits; Technical Assistance; Infrastructure facilities; Training-Skills, Entrepreneurial, space in housing complexes; EEO-Section 3, Youth Build, Linkages to resources and resource providers; Support services-Transportation, Child Care; Market Needs-sensitivity; Diversity-income, racial, housing choice; Marketing, Outreach, Counseling; beneficiaries, developers, credit, ownership, mobility ;Comprehensive community-based planning; Public safety; "Live, work, play, get educated"-Civic engagement, resident empowerment, quality environment;

RESOURCE TOOLS AVAILABLE TO CARRY OUT ACTION STEPS
TOOLS: Subsidies-developmental; Support services; Transportation; Rehabilitation; Job training; New construction; Comprehensive community planning; Gap financing; Linkages to services-daycare, others; Infrastructure; Market opportunities **SOFT TOOLS:** Coordination; Fair Housing; Capacity building; Public Policy and enforcement; Regulatory; Research and Data; Leveraging; Maximize resources; Self-evaluation; Model programs-best practices

POTENTIAL RESOURCES
 Grant; Loan; Technical Assistance; Partnerships; Incentives; Tax Credits; In-kind Contributions; Donation/Gift; Subsidies; Capital Assets; Operating funds; Match; Abatement

PROPOSED ACCOMPLISHMENT OR OUTCOME
 Increase in units; Preservation of units; Increase in Service levels; Maintain Service levels; Reduction in barriers; Number of cases closed, settled or resolved; Number of loans issued; Number meals served; Increase in efficiency %; Reduction in waste

PRIMARY AGENCY OR SERVICE PROVIDER: *DECD*

SECONDARY AGENCIES OR SERVICE PROVIDERS: *DSS*

COMPLIANCE CHECKLIST

NATIONAL OBJECTIVES

Decent Housing

Suitable Living Environment

Economic Opportunities

RELATIVE PRIORITY

High

Medium

Low

PRIORITY HOUSING NEED

Extremely Low Income

Very Low Income

Low Income

Moderate Income

Small Families

Large Families

Elderly

Owners

Renters

PRIORITY HOMELESS NEED

Homeless

Persons with Disabilities

Persons with AIDS/HIV

Outreach Assessment

Homeless Shelters

Transitional Housing

Permanent Supportive Housing

Permanent Housing

PRIORITY COMMUNITY DEVELOPMENT NEED

Refer to specific strategy

PRIORITY NEEDS FACTORS

Cost/ Severe Cost Burden

Substandard Condition

Lead Paint Hazards

GEOGRAPHIC TARGETING

Urban Non-Urban

Regional Statewide

ACHEIVEMENT TARGETING

1 year

5 years

Ongoing

FAIR HOUSING GOALS

Removes or Reduces Barriers

PRIMARY OBJECTIVE: *Urban-Suburban Partnerships*

PRIMARY STRATEGIES TO ADDRESS PRIMARY OBJECTIVE

Emphasize and encourage projects that impact blocks, neighborhoods and larger geographies and scopes, beyond those projects with narrow or singular outcomes; Provide enhanced continuing education and training programs to affected staff in all relevant state agencies to familiarize staff with code inconsistencies and their implications; Cross-agency, inter-municipal education and training efforts should be developed for local municipal officials, including local public health officers.

SECONDARY STRATEGIES TO ADDRESS PRIMARY OBJECTIVE

Establish a formal communications mechanism between state agencies to coordinate each agency's respective regulations, codes, referenced standards and guidelines with the State Building Code, the State Fire Safety Code, and the state's public health code; Provide resources for sufficient staff or contractors in the Department of Public Safety's Division of Fire, Emergency and Building Services to enhance the effective coordination and review of all state agency rule-making affecting building construction.

ACTION STEPS TO CARRY OUT PRIMARY STRATEGIES

Training-Skills, Entrepreneurial, space in housing complexes; EEO-Section 3, Youth Build, Linkages to resources and resource providers; Support services-Transportation, Child Care; Market Needs-sensitivity; Diversity-income, racial, housing choice; Marketing, Outreach, Counseling; beneficiaries, developers, credit, ownership, mobility ; Fair Housing; Comprehensive community-based planning;

RESOURCE TOOLS AVAILABLE TO CARRY OUT ACTION STEPS

TOOLS: Subsidies-developmental; Support services; Transportation; Rehabilitation; Job training; New construction; Comprehensive community planning; Gap financing; Linkages to services-daycare, others; Infrastructure; Market opportunities SOFT TOOLS: Coordination; Fair Housing; Capacity building; Public Policy and enforcement; Regulatory; Research and Data; Leveraging; Maximize resources; Self-evaluation; Model programs-best practices

POTENTIAL RESOURCES

Grant; Loan; Technical Assistance; Partnerships; Incentives; Tax Credits; In-kind Contributions; Donation/Gift; Subsidies; Capital Assets; Match

PROPOSED ACCOMPLISHMENT OR OUTCOME

Increase in units; Preservation of units; Increase in Service levels; Maintain Service levels; Reduction in barriers; Number of cases closed, settled or resolved; Number of loans issued; Number meals served; Increase in efficiency %; Reduction in waste

PRIMARY AGENCY OR SERVICE PROVIDER: *DECD*

SECONDARY AGENCIES OR SERVICE PROVIDERS: *REGIONAL WORKFORCE DEVELOPMENT BOARDS*

COMPLIANCE CHECKLIST

NATIONAL OBJECTIVES

Decent Housing

Suitable Living Environment

Economic Opportunities

RELATIVE PRIORITY

High

Medium

Low

PRIORITY HOUSING NEED

Extremely Low Income

Very Low Income

Low Income

Moderate Income

Small Families

Large Families

Elderly

Owners

Renters

PRIORITY HOMELESS NEED

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Permanent Supportive Housing

Permanent Housing

PRIORITY COMMUNITY DEVELOPMENT NEED

Refer to specific strategy

PRIORITY NEEDS FACTORS

Cost/ Severe Cost Burden

Substandard Condition

Lead Paint Hazards

GEOGRAPHIC TARGETING

Urban Non-Urban

Regional Statewide

ACHEIVEMENT TARGETING

1 year

5 years

Ongoing

FAIR HOUSING GOALS

Removes or Reduces Barriers

PRIMARY OBJECTIVE: *Technical Assistance:Non-Profits, Grantees, Sub-recipients*

PRIMARY STRATEGIES TO ADDRESS PRIMARY OBJECTIVE
 Increase financial and technical resources which build the capacity for community-based development (housing, economic and community development); Provide enhanced continuing education and training programs in code requirements at the grassroots level to residents actively engaged in Neighborhood Revitalization Zone (NRZ) efforts in their communities:

SECONDARY STRATEGIES TO ADDRESS PRIMARY OBJECTIVE
 Provide technical assistance to support NRZs. Establish a technical assistance grant program modeled after HUD’s CHDO-TA program to build the capacity of NRZs and CDCs to enhance their capacity to address the problems of blighted residential and commercial properties within their neighborhoods; Develop and implement a requirement for rigorous, regular licensure re-certification of local building officials and local fire marshals; Develop differentiated levels or classes of certifications for local building officials, reflecting the need for officials employed in larger municipalities, and handling complex projects, to possess appropriately specialized skills and expertise; Develop and maintain an in-state capacity to deliver high quality, codes-related professional education, in-service training and accreditation as an ongoing function provided through the Department of Public Safety and/or Connecticut’s Community-Technical College system.

ACTION STEPS TO CARRY OUT PRIMARY STRATEGIES
 Fair Housing; Fair Housing Enforcement; Technical Assistance; Infrastructure facilities; Diversity-income, racial, housing choice; Comprehensive community-based planning; Support services; Subsidies-project, tenant, other; Marketing, Outreach, Counseling: beneficiaries, developers, credit, ownership, mobility ;

RESOURCE TOOLS AVAILABLE TO CARRY OUT ACTION STEPS
TOOLS: Subsidies-operating; Support services; Job training; Comprehensive community planning; Linkages to services-daycare, others; Infrastructure; Market opportunities **SOFT TOOLS:** Coordination; Fair Housing; Capacity building; Public Policy and enforcement; Regulatory; Research and Data; Leveraging; Maximize resources; Self-evaluation; Model programs-best practices

POTENTIAL RESOURCES
 Grant; Technical Assistance; Partnerships; Incentives; In-kind Contributions; Donation/Gift; Subsidies; Operating funds; Match

PROPOSED ACCOMPLISHMENT OR OUTCOME
 Increase in Service levels; Maintain Service levels; Reduction in barriers; Number of cases closed, settled or resolved; Increase in efficiency %; Reduction in waste

PRIMARY AGENCY OR SERVICE PROVIDER: *DECD*

SECONDARY AGENCIES OR SERVICE PROVIDERS: *HUD*

COMPLIANCE CHECKLIST

NATIONAL OBJECTIVES

Decent Housing

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RELATIVE PRIORITY

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Permanent Supportive Housing

Permanent Housing

PRIORITY COMMUNITY DEVELOPMENT NEED

Refer to specific strategy

PRIORITY NEEDS FACTORS

Cost/ Severe Cost Burden

Substandard Condition

Lead Paint Hazards

GEOGRAPHIC TARGETING

Urban Non-Urban

Regional Statewide

ACHEIVEMENT TARGETING

1 year

5 years

Ongoing

FAIR HOUSING GOALS

Removes or Reduces Barriers

PRIMARY OBJECTIVE: *Small Business-related*

PRIMARY STRATEGIES TO ADDRESS PRIMARY OBJECTIVE

Continue to support entities, which provide technical assistance to the business community and facilitate the development of new programs designed to provide technical assistance to those who wish to start a new business; Encourage the development of programs designed to provide "start-up" capital to small businesses in an effort to increase the number of new micro-businesses;

SECONDARY STRATEGIES TO ADDRESS PRIMARY OBJECTIVE

Enhance and expand existing economic development efforts, particularly with regard to the rehabilitation of commercial/industrial structures, improvement of infrastructure to benefit commercial/industrial businesses, micro-business development and the provision of technical assistance to new and established businesses.

ACTION STEPS TO CARRY OUT PRIMARY STRATEGIES

Training-Skills, Entrepreneurial, space in housing complexes; EEO-Section 3, Youth Build, Linkages to resources and resource providers; Support services-Transportation, Child Care; Market Needs-sensitivity; Diversity-income, racial, housing choice; Marketing, Outreach, Counseling; beneficiaries, developers, credit, ownership, mobility ;Comprehensive community-based planning;

RESOURCE TOOLS AVAILABLE TO CARRY OUT ACTION STEPS

TOOLS: Support services; Transportation; Rehabilitation; Job training; Linkages to services-daycare, others; Infrastructure; Market opportunities **SOFT TOOLS:** Coordination; Capacity building; Regulatory; Leveraging; Maximize resources; Model programs-best practices

POTENTIAL RESOURCES

Grant; Loan; Technical Assistance; Partnerships; Incentives; Tax Credits; In-kind Contributions; Donation/Gift; Subsidies; Capital Assets; Operating funds; Match; Abatement

PROPOSED ACCOMPLISHMENT OR OUTCOME

Increase in Service levels; Maintain Service levels; Reduction in barriers; Number of cases closed, settled or resolved; Number of loans issued; Increase in efficiency %; Reduction in waste

PRIMARY AGENCY OR SERVICE PROVIDER: *DECD*

SECONDARY AGENCIES OR SERVICE PROVIDERS: *DOL*

COMPLIANCE CHECKLIST

NATIONAL OBJECTIVES

Decent Housing

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PRIORITY NEEDS FACTORS

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Lead Paint Hazards

GEOGRAPHIC TARGETING

Urban Non-Urban

Regional Statewide

ACHEIVEMENT TARGETING

1 year

5 years

Ongoing

FAIR HOUSING GOALS

Removes or Reduces Barriers

PRIMARY OBJECTIVE: *Transportation and Infrastructure Facilities*

PRIMARY STRATEGIES TO ADDRESS PRIMARY OBJECTIVE
Encourage the continued maintenance and improvement of infrastructure, particularly with regard to roads, street and sidewalk improvements, as well as flood drain improvements

SECONDARY STRATEGIES TO ADDRESS PRIMARY OBJECTIVE
Provide funding to finance infrastructure improvements that will benefit industrial/commercial properties wherever feasible and identify/leverage alternate sources of funding to finance such improvements;

ACTION STEPS TO CARRY OUT PRIMARY STRATEGIES
Infrastructure facilities; Comprehensive community-based planning;

RESOURCE TOOLS AVAILABLE TO CARRY OUT ACTION STEPS
TOOLS: Subsidies-developmental; Transportation; Rehabilitation; Job training; New construction; Comprehensive community planning; Infrastructure; Market opportunities SOFT TOOLS: Coordination; Fair Housing; Capacity building; Leveraging; Maximize resources; Model programs-best practices

POTENTIAL RESOURCES
Grant; Loan; Partnerships; Incentives; Tax Credits; In-kind Contributions; Donation/Gift; Capital Assets; Match

PROPOSED ACCOMPLISHMENT OR OUTCOME
Increase in Service levels; Maintain Service levels; Reduction in barriers; Increase in efficiency %; Reduction in waste

PRIMARY AGENCY OR SERVICE PROVIDER: *DECD*

SECONDARY AGENCIES OR SERVICE PROVIDERS: *DOT*

COMPLIANCE CHECKLIST

NATIONAL OBJECTIVES

Decent Housing

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Permanent Housing

PRIORITY COMMUNITY DEVELOPMENT NEED

Refer to specific strategy

PRIORITY NEEDS FACTORS

Cost/ Severe Cost Burden

Substandard Condition

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GEOGRAPHIC TARGETING

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Regional Statewide

ACHEIVEMENT TARGETING

1 year

5 years

Ongoing

FAIR HOUSING GOALS

Removes or Reduces Barriers

PRIMARY OBJECTIVE: *Community Development Support Services*

PRIMARY STRATEGIES TO ADDRESS PRIMARY OBJECTIVE

Support the continuance and/or expansion of existing public service programs including those which provide services to the handicapped, youth, and/or substance abusers or which offer transportation services and employment training; Expand existing efforts to meet the needs of the physically handicapped population by supporting projects designed to make current facilities accessible or to provide new handicapped accessible facilities/equipment; Support the continuance and/or expansion of existing public service programs that provide health services to low-income populations

SECONDARY STRATEGIES TO ADDRESS PRIMARY OBJECTIVE

Create and fund "service coordinators" across the State to provide post-occupancy support services to those in need;

ACTION STEPS TO CARRY OUT PRIMARY STRATEGIES

Physical-adaptability, design; Support services; Subsidies-project, tenant, other; Fair Housing; Fair Housing Enforcement; Adequate FMR's; Sufficient income/ SSI benefits; Technical Assistance; Infrastructure facilities; Training-Skills, Entrepreneurial, space in housing complexes; EEO-Section 3, Youth Build, Linkages to resources and resource providers; Support services-Transportation, Child Care; Market Needs-sensitivity; Marketing, Outreach, Counseling; beneficiaries, developers, credit, ownership, mobility ;Comprehensive community-based planning; Public safety; "Live, work, play, get educated"-Civic engagement, resident empowerment, quality environment;

RESOURCE TOOLS AVAILABLE TO CARRY OUT ACTION STEPS

TOOLS: Subsidies-operating; Subsidies-rental; Support services; Transportation; Rehabilitation; Job training; Comprehensive community planning; Linkages to services-daycare, others; Infrastructure; Market opportunities **SOFT TOOLS:** Coordination; Fair Housing; Capacity building; Public Policy and enforcement; Regulatory; Research and Data; Leveraging; Maximize resources; Self-evaluation; Model programs-best practices

POTENTIAL RESOURCES

Grant; Technical Assistance; Partnerships; Incentives; Tax Credits; In-kind Contributions; Donation/Gift; Subsidies; Capital Assets; Operating funds; Match; Abatement

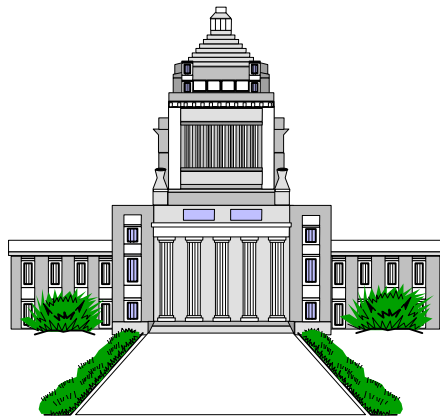
PROPOSED ACCOMPLISHMENT OR OUTCOME

Increase in Service levels; Maintain Service levels; Reduction in barriers; Number of cases closed, settled or resolved; Number of loans issued; Number meals served; Increase in efficiency %; Reduction in waste

PRIMARY AGENCY OR SERVICE PROVIDER: *DECD*

SECONDARY AGENCIES OR SERVICE PROVIDERS: *DSS*

Institutional Structure



INSTITUTIONAL STRUCTURE

Elements of the Institutional Structure

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

The Department of Economic and Community Development is identified as the “first point of contact” for the institutional structure presented in the Consolidated Plan. This role is supported at three levels: its designation by the legislature to serve as the State's lead agency, through role as "grantee" of various HUD program funds and, in its mission to service all the citizens of Connecticut. DECD will conduct and foster open participation, including supportive assistance, with the goal of facilitating meaningful involvement. It will work to increase participation at the all levels, especially among extremely low and very-low income groups, as well as those traditionally under-represented, involving organizations, which represent need populations across Connecticut.

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

Private sector participants in the preservation or development of the State's housing and community development delivery system include segments from the financial institutions, builders/developers, foundations and realtor fields. Local financial institutions provide construction financing, low interest rehabilitation loans, mortgage financing and loan servicing, while builders/developers are active in participating in affordable housing projects. Many private businesses and organizations are involved or support the efforts of public agencies to provide human services and opportunities throughout Connecticut. Based on the needs and objectives developed in the ConPlan, the State is prepared to support applications for assistance by other entities which serve to accomplish the goals set forth in the Consolidated Plan.

Coordination strategies are provided in the context of primary, secondary and tertiary levels of program or project service delivery. Connecticut will pursue and support efforts to develop urban/suburban and regional partnerships, in addition to collaboration with private and non-profit development corporations. The collective efforts of all parties will ensure that available resources are allocated to priority activities. The institutional structure through which the State of Connecticut proposes to accomplish its ConPlan goals is organized in three groups of service providers. These groups are referred to as primary, secondary and tertiary service partners. This stratification illustrates the degree to which various service providers may be associated with the implementation of the State's strategic plan.

PRIMARY Service Partners (P) - include those departments or agencies of the State of Connecticut, and which may be associated with ConPlan elements or activities, at some level.

SECONDARY Service Partners (S) - include public, private or non-profit agencies, and which although not included to the organizational structure of the State of Connecticut, may participate in or provide services related to the implementation of various ConPlan elements or related activities.

TERTIARY Service Partners (T) - include local public or privately- funded agencies, federal government agencies and departments or other partners, and with common but broader missions than that of the DECD. They may provide funding, capacity building, advocate services or related resources that support the State in its implementation of various ConPlan elements or activities.

The following list of primary, secondary and tertiary partners does reflect the full extent of agencies providing housing and community development services throughout Connecticut, but does present those partners which the as being important to meeting its strategic objectives.

State Agencies

DEPARTMENT OF ECONOMIC AND COMMUNITY DEVELOPMENT (P)

The Connecticut General Assembly has designated the Department of Economic and Community Development (DECD) as the Lead Agency responsible for housing, community and economic development, including preparing the HUD Consolidated Plan. The mission of DECD is to make Connecticut an unparalleled place to live, work, learn, and play by providing quality technical and financial assistance in the areas of housing, economic development and tourism to businesses, local government, and community organizations. Community development teams in DECD regional and urban offices across Connecticut manage projects and coordinate programs to assist companies, developers, and municipalities with business development assistance, housing assistance, and community programs.

Institutions previously defined as primary service partners in support of the lead agency also provide of resources targeted for housing, supportive services or facilities. Each individual agency or department will oversee its own activities and resources, relative to its mission. DECD offers programs to improve the human environment, to promote job creation, and to develop and revitalize housing, neighborhoods and communities in Connecticut.

Housing Programs and Services

- ❑ Affordable Housing Program, grants to nonprofit corporations and housing authorities to construct or rehabilitate rental housing units for families with very low incomes. A tenant pays an established base rent or 30 percent of adjusted monthly income, whichever is greater.
- ❑ Community Housing Development Corporations Program, loans to community development corporations to establish revolving loan funds for the construction and rehabilitation of housing for families with low and moderate incomes and for those with disabilities, focusing on multifamily developments containing five or more units.
- ❑ Congregate Elderly Housing Program, grants and loans to housing authorities and nonprofit corporations to construct or rehabilitate congregate housing for the frail elderly who are at least 62 years old with limited incomes. There are no asset limits. Tenants pay the same established rent, regardless of income.
- ❑ Elderly Housing Program, grants and loans to housing authorities, partnerships, municipalities and non-profits to construct or rehabilitate housing for people who are at least 62 years old, or certified disabled, with limited incomes. There are no asset limits. A tenant pays an established base fee or 25 percent of adjusted gross income.
- ❑ Energy Conservation Loan Program, low-interest loans to homebuyers and owners of one-to-four unit residential buildings for energy conservation measures. Loans are limited to borrowers with incomes at or below 150 percent of the area median.
- ❑ Hazardous Materials Abatement Program, grants and low-interest loans for hazardous materials abatement are available to homeowners for lead-based paint abatement and asbestos removal.
- ❑ HOME Investment Partnership Program, grants, loans, deferred loans to not for profit developers, for profit developers, housing authorities and individuals for a variety of activities to develop and support affordable housing including: tenant-based assistance, assistance to rental housing units, assistance to first-time homebuyers and existing home-owners, for acquisition, new construction, moderate or substantial rehabilitation and site improvements.
- ❑ Homeowners' Emergency Repair Assistance for Seniors Program, grants or low-interest loans to repair home damages to homeowners who are at least 62 years old with low incomes.
- ❑ Housing and Community Development Program, funds to housing site development agencies and nonprofit corporations for as much as 67 percent of the cost of site acquisition, site improvements, relocation, and demolition to develop housing for families with low and moderate incomes. Also matching grants to municipalities to supply loans or grants to homeowners with low and moderate incomes to rehabilitate targeted residential areas.
- ❑ Housing for the Homeless Program, grants to municipal developers and to nonprofit and community housing development corporations to acquire, construct, or rehabilitate rooming houses for the homeless, and transitional housing for the homeless and for families with low incomes who need support services. Homeless people reside in a transitional facility between six months and two years, and must participate in support services to enable them to obtain permanent housing and live independently.
- ❑ Land Trust Program, grants to non-profits to acquire property to develop and preserve affordable housing. The nonprofit sells or rents the units to low and moderate income households, and leases the land, enabling certain resale restrictions, which guarantee long-term affordability for qualifying households.
- ❑ Limited Equity Cooperative Program, grants, loans, or grant-loan combinations to nonprofits to acquire, construct, or rehabilitate housing to develop limited equity cooperatives for families with low and moderate incomes. Residents must contribute money, labor, or both to join a cooperative.
- ❑ Moderate Rental Housing Program, grants or low-interest loans to acquire, construct or rehabilitate rental housing for households with low and moderate incomes.

- ❑ Mutual Housing Program, grants and loans to mutual housing associations to acquire, construct or rehabilitate housing for families with low and moderate incomes. Residents retain the right of residency as long as they comply with occupancy agreement terms, but do not possess an equity or ownership interest.
- ❑ Surplus Property Program, examines excess state land holdings, or interests therein, for use as transitional facilities for the homeless or for the construction or rehabilitation of housing for families with low and moderate incomes.

Economic Development Programs and Services

- ❑ Connecticut Economic Information System (CEIS), economic and demographic statistics at the regional, state, and town levels; information on the economy, key industries, other economic indicators including employment, production activities, tourism.
- ❑ Economic Development and Manufacturing Assistance, loans and loan guarantees to businesses for job retention or expansion including funding and tax credits for new machinery or equipment, acquisition of real property, infrastructure improvements, and renovation or expansion of facilities.
- ❑ Enterprise Zone Program, tax incentives, tax credits and deferrals for manufacturers and certain service-sector firms to locate or expand in targeted investment communities' Enterprise Zones; job training and placement assistance.
- ❑ Export Assistance, help for entering the global market, including foreign market analysis, international trade and market data, and export statistics.
- ❑ Industrial Parks Program, planning and development services, assistance to renovate or demolish vacant industrial buildings, and technical assistance to help municipalities develop industrial parks.
- ❑ Naugatuck Valley Revolving Loan, loans to manufacturers and eligible wholesale distributors in target communities to purchase land or buildings, construction, renovation, rehabilitation, and/or the purchase and installation of equipment.
- ❑ Small Business Assistance, assists small businesses in securing financing, entrepreneurial training, and contract opportunities. Administers small and Minority Business Set-Aside program.
- ❑ Turnaround Assistance, technical assistance to businesses experiencing significant difficulties that could cause jobs losses. Independent and confidential reviews of companies' market, finances and management and assistance in development of strategic plans to improve business.

COMMISSION ON HUMAN RIGHTS AND OPPORTUNITIES (P)

(CHRO) is the state's chief civil rights law enforcement agency. It receives and investigates complaints alleging discrimination in employment, housing, public accommodations and credit transactions. Where a violation is found, the CHRO will attempt to negotiate appropriate relief or bring the issues to a hearing. Complaints must be filed within 180 days of the alleged act of discrimination.

STATE LIBRARY FOR THE BLIND AND PHYSICALLY HANDICAPPED (S)

Lends books and magazines on disc, cassette or in braille. Playback equipment such as tape recorders, is provided free of charge to any Connecticut adult or child who is prevented by a visual or physical disability from reading ordinary-size print. All materials are available by postage-free mail. Call or write to request application and certification procedures: 198 West Street, Rocky Hill, CT 06067-3545

BOARD OF EDUCATION AND SERVICES FOR THE BLIND (T)

The Board of Education and Services for the Blind provides comprehensive, confidential services for persons of all ages who are legally blind, including visually impaired children. A person is legally blind if central visual acuity does not exceed 20/200 in the better eye with correcting lenses or if the visual field is restricted to an angle of 20 degrees or less. A person is visually impaired if their central visual acuity does not exceed 20/70 in the better eye with correcting lenses. Services include: counseling and referral; preschool, elementary, secondary education; vocational rehabilitation; rehabilitation teaching; orientation and mobility instruction; small business enterprise; technology evaluation and training on adaptive equipment; employment options within an industrial setting; industries and sales; support groups; confidential registry of persons who are blind; prevention; consultation; and public education. Many services are provided in the home and community by traveling personnel. To request services or information contact the agency at 184 Windsor Avenue, Windsor, CT 06095

COMMISSION ON THE DEAF AND HEARING IMPAIRED (T)

(CDHI) serves persons with hearing disabilities. CDHI provides interpreting services, job counseling and placement, personal and family counseling, information and referral services, as well as research and advocacy. 1245 Farmington Avenue, West Hartford, CT 06107.

DEPARTMENT OF MENTAL RETARDATION (P)

(DMR) coordinates and oversees services for people of all ages with mental retardation. These include: comprehensive case management; early intervention for infants and toddlers; community-based residential programs; supported living for people in their own residences; job training and supported employment; respite and other family support; and habilitative day programs. All services are subject of the availability of resources and may require a waiting period. Services and referrals to community resources are available through five regions. DMR's Birth to Three Program is a statewide early intervention program for infants and toddlers with developmental delays. The system includes a range of services for children from birth to 36 months, such as home visits, therapies, developmental evaluation, parent support and health services, depending on the needs of the child and his/her family. INFOLINE serves as the access point for the program.

BUREAU OF REHABILITATION SERVICES (P)

(BRS) is a part of the State Department of Social Services. The Bureau oversees four programs:

- ❑ Vocational Rehabilitation, which helps individuals with physical and mental disabilities, prepares for, obtain, and maintain employment. While most vocational rehabilitation services are free, clients may be asked to share in the cost of some services.
- ❑ Independent Living supports a statewide network of community-based, consumer-controlled centers for independent living which provide services to assist persons with disabilities to live more independently.
- ❑ Disability Determination Services, which makes determination, in cooperation with the Social Security Administration, of disability claims (not total eligibility) under the Social Security Disability Insurance and Supplemental Security Income programs.
- ❑ Connecticut Tech Act Project is a time-limited project whose goals is to assure that all citizens with disabilities have access to the assistive technology (AT) that they need. This is accomplished through public awareness, systems change activities, training, advocacy and services to individuals.

DEPARTMENT OF CHILDREN AND FAMILIES (P)

(DCF) is legally responsible for providing services to protect children and you up to age 18 from abuse, neglect, abandonment and exploitation. Services include family assessment, treatment planning, counseling, family preservation, temporary emergency shelter, homemakers, parent aides, parenting classes, aid to unwed mothers, foster care and adoption. The DCF Central Office is located at 505 Hudson Street - Hartford, CT.

DEPARTMENT OF MENTAL HEALTH AND ADDICTION SERVICES (P)

(DMHAS) provides services for people with a psychiatric disability or an addiction disorder, or both, through a coordinated array of services. DMHAS services individuals 18 years or older with a chronic psychiatric disability or an addiction disorder, who live at or below the poverty level. Services provided include:

Mental Health Services

- ❑ Inpatient Services include a comprehensive range of care for people whose illness precludes treatment in a less structured setting. Inpatient facilities provide high intensity care, focusing on clinical interventions into mental & addiction disorders.
- ❑ Special Programs have been developed to meet the need of specific groups. These include people who are homeless and mentally ill, abusing substances and HIV positive, deaf and hearing impaired, individuals dually diagnosed with a mental illness and mental retardation or mental illness and substance abuse, and clients who are involved with the courts.
- ❑ Community Support Services are designed to enable adults with psychiatric disabilities to live in communities and to improve their quality of life. Support is offered through residential, employment, social rehabilitation, and case management services designed to reduce the stress which can precipitate the symptoms of mental illnesses.

Addiction Services

- ❑ State Operated Facilities offer acute care and rehabilitation services to addicted citizens of Connecticut. Clients receive individual and group counseling, family therapy, AIDS counseling and referral for counseling, occupational therapy, linkage to community and social services and exposure to 12 step groups such as Alcoholics Anonymous and Narcotics Anonymous. Priority access is granted to pregnant women.
- ❑ Community Treatment Programs are funded and monitored by DMHAS throughout the state, including services exclusively for pregnant substance abusing women and their children. Funded treatment programs offer a variety of residential and outpatient services to male and female substance abusers. There are also pre-and-post-trial education and criminal justice programs.
- ❑ Alcohol and other drug abuse prevention organizations, throughout the state are funded by DMHAS. Programs such as Drugs Don't Work! and the Connecticut Clearinghouse promote substance abuse awareness through informational campaigns and the distribution of educational materials about alcohol and drugs.
- ❑ INFOLINE, funded in part by DMHAS, operates the statewide referral service for individuals experiencing problems with alcohol or drug abuse. Individuals seeking referral for treatment services should call INFOLINE.

DEPARTMENT OF PUBLIC HEALTH (P)

(DPH)'s Medicare Services Hotline is operated by the Department of Public Health. Messages may be left after hours, holidays, and weekends on the Medicare Hotline answering machine. Medicare beneficiaries can obtain information and register complaints or concerns about Medicare home health care services. DPH's Children with Special Health Care Needs (CSHCN) Program. CSHCN is a federally funded program serving children with disabilities and chronic medical conditions who are unable to access medical services due to limited income.

- ❑ Diagnostic and Therapeutic Services, is coordinated and made available under the CSHCN program to Connecticut children under the age of 18, who are thought to have or who have been diagnosed as having certain chronic, organic, disabling conditions. Participation for individuals with cystic fibrosis is not restricted by age limits. Case management and coordination of services are provided by selected qualified providers or agencies. The program does not cover hospitalization. Eligibility is determined by financial and medical criteria.
- ❑ The Supplemental Security Income/Disabled Children Program also provides case management and limited diagnostic and therapeutic services for all disabled children who are referred by the Social Security Administration who meet medical guidelines for the CSHCN Program.
- ❑ DPH's Child Development Program offers case coordination, developmental assessments and in-depth evaluations to infants and preschool children who are showing physical or psychological problems in their early development. Children from birth to 6 years who have developmental problems are eligible for the program. There is no fee in most clinics. Others charge a modest fee based on a sliding scale. Local provider services for children with special health care needs can be identified by calling INFOLINE.

CONNECTICUT HOUSING FINANCE AUTHORITY (P)

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

Program (EAHTC) and Housing Tax Credit Contribution Program (HTCC). Major financing programs include:

- **Home Buyer Mortgage Program:** Program provides continuous funding at below market, 30-year fixed rate financing to qualified low- and moderate-income first time home buyers.
- **Downpayment Assistance Program (DAP):** Program provides downpayment loans to low-to-moderate income home buyers who are purchasing a home anywhere in the State of Connecticut. Closing costs for certain eligible borrowers may also be financed. Loans are made at below market interest rates and secured by a second mortgage on the home.
- **Rehabilitation Mortgage Loans:** Program provides funds to purchase and rehabilitate an existing home, or for current homeowners who wish to refinance and renovate the home in which they live.
- **Police Homeownership Program:** Program provides low-interest rate home mortgages to encourage police officers to purchase homes in the communities in which they serve.
- **Home of Your Own Program:** Program provides a 6% fixed rate Homeownership Program mortgages to persons with disabilities to enable them to have a "home of their own."
- **Reverse Annuity Mortgage Program (RAM):** Program provides monthly payments, based on the equity value of homes of eligible elderly homeowners with long-term health care needs.
- **Rental Development Mortgage Program:** Program provides direct mortgage lending to eligible developers to build or rehabilitate affordable rental housing throughout Connecticut. CHFA makes construction and permanent first mortgages that are financed by taxable bonds, tax-exempt bonds, or unrestricted funds.
- **Federal Low-Income Housing Tax Credit Program:** Administered by CHFA for Connecticut, this program provides a direct credit against Federal income taxes for those investing in rental housing, a portion of which has been developed for occupancy by qualified low-income households.
- **State Housing Tax Credit Contribution Program:** Administered by CHFA, this program provides private donors or corporations with credits against state taxes for making contributions to non-profit housing development groups for activities in support of housing development for low-income persons. A total of \$5,000,000 is available annually.

- **State Employer Assisted Housing Tax Credit Program:** Administered by CHFA, this program provides credits against Connecticut business taxes to employers who set up qualified housing assistance programs for their employees. Assistance may be provided for downpayment in conjunction with home purchase and rental security loans for property rental. A total of \$1,000,000 is available annually.

CONNECTICUT HOUSING INVESTMENT FUND (S)

(CHIF) is a statewide, nonprofit, housing finance organization that provides a comprehensive range of services to individual community groups, municipalities and organizations. Programs and services offered include down payment and home improvement loans, purchase and rehabilitation mortgages, multi-family lending, energy conservation programs, home ownership counseling, loan servicing and consulting services. CHIF is located at 121 Tremont Street, Hartford, CT 06105.

DEPARTMENT OF LABOR (S)

In this time of rapid change in the economy of our State and the world, DOL’s Connecticut Works One-Stop Career Centers have become increasingly committed to involvement in the global economy. As a result, the Department of Labor has updated and improved its services to the working men and women of Connecticut, as well as to the business community. Employment-Connecticut Works One-Stop Career Centers throughout Connecticut provide a variety of services to individuals seeking jobs. The staff offers assessment of each customer's employment and training background to determine individual needs, program eligibility and appropriate referrals to job openings. Vocational counseling and testing is available for those needing help in making a vocational choice or change. DOL is responsible for the TANF employment services program and the federal Welfare to Work program which provide assistance to those making the transition from welfare to work. DOL also provide protection to workers on the job, enforcing statutes relating to payment of wages, health and safety, employment of minors, family and medical leaves, representation by labor organizations and resolution of labor disputes. The Research Office monitors the state's economy and its impact on the work force. Publications are available to the public regarding the labor market, worker protection and other employment-related information.

DEPARTMENT OF VETERANS' AFFAIRS (S)

(VA) was established to provide an expanded, integrated, and coordinated program of services to Connecticut veterans and their families. The agency provides assistance to veterans, their spouses or eligible dependents in obtaining rights, benefits and privileges to which they may be entitled under federal, state and local laws. Counsel is provided to Connecticut veterans concerning the availability of educational training and retraining facilities, health, medical, rehabilitation, and housing facilities and services; services for veterans who may have been exposed to herbicide during military action; and VA benefits for nursing home care. The agency also assists in establishment, preparation, and presentation of claims to rights, benefits or privileges accrued to veterans.

DEPARTMENT OF SOCIAL SERVICES (P)

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

- DSS’ Temporary Family Assistance (TFA), previously Aid to Families with Dependent Children, or AFDC, is a program funded by the state and federal government, that provides financial and medical assistance to eligible families. The TFA program is designed to enable very poor families to provide basic necessities for their children. Many families eligible for TFA are also eligible for food stamps and energy assistance.
- DSS’ CONNPACE (Pharmaceutical Assistance) pays the cost of prescription drugs, after a co-payment per prescription, for people 65 and over and adults with disabilities who receive Social Security benefits. Eligible individuals must not be receiving prescription assistance from any other source. Applicants must be a state resident for at least six months and pay an annual registration fee. ConnPACE cards must also be used for Medical Assignment.
- DSS’ Medicaid (Title XIX) is a federal program. Administered by the State of Connecticut, it provides medical coverage for eligible participants. The rules and regulations of the program are extremely complex. Anyone needing help with paying past, current or future medical expenses is encouraged to apply
- DSS’ HUSKY (Health Care for Uninsured Kids and Youth) Program, is a service for all children who need health coverage. HUSKY offers a comprehensive health care benefit package for Connecticut children up to age 19.

Elderly Services

- DSS’ Protective Services for the Elderly and the Nursing Homes Ombudsman Programs provide services to protect people aged 60 and over from abuse, neglect (including self-neglect), and exploitation. Crisis and social work intervention, counseling, safeguarding, advocacy and monitoring are among services provided by social workers after cases are referred

by a state ombudsman. There is no income eligibility for initial referral. Contact: regional DSS ombudsmen or local DSS regional offices (Protective Services Unit).

- ❑ DSS' Conservator of Person Program social workers act as conservator designees for income-eligible people over 60 who have been determined by the probate court to be incapable of making personal decisions. This program enables substitute decision-making in areas such as housing and personal medical treatment, and gives the DSS Commissioner legal responsibility for their care and well being.
- ❑ DSS' Conservator of Estate Program staff act as Conservator of Estate for low-income, elderly people who are unable to manage their financial affairs. Conservators are appointed by the Probate Court.
- ❑ DSS' Ombudsman Office - Nursing Homes receives, investigates and resolves all complaints and problems from or on behalf of nursing home residents affecting their quality of life and care.
- ❑ DSS' Ombudsman Office - Protective Services to the Elderly staff receives and investigates reports of neglect, self-neglect, abuse, and exploitation of persons 60 years old or older living in the community.
- ❑ DSS' Alzheimer's Disease Unit is a clearinghouse, serving as a central source of information about Alzheimer's Disease and related dementia, and a liaison between DSS and agencies and organizations involved in providing care for those with Alzheimer's Disease.

Housing Assistance

- ❑ DSS' State Comprehensive Rental Assistance Program (RAP)
- ❑ Rent subsidies are provided to low and moderate income households who are paying 30% or more of their gross adjusted income for rent and utilities. Elderly (62 or older) tenants of state-assisted housing and households with incomes at or below 60% of the area median family income are eligible. RAP pays the difference between the gross rent and 30% of the household adjusted gross income, or 10% of the unadjusted income, whichever is greater.
- ❑ DSS' Emergency Shelter Services programs include: grants supporting emergency shelters statewide and transitional living programs; emergency shelter/housing placement of families made homeless by natural disaster, fire or eviction; eviction intervention; and social work services to homeless families.
- ❑ DSS' Eviction Prevention Program assists low and moderate income residents who are at risk of becoming homeless or losing their homes due to inability to pay their rent or mortgage, and attempts to prevent litigation, eviction, or foreclosure, through assessment, community-based mediation, conflict resolution, and the use of a rent bank.
- ❑ DSS' Security Deposit Assistance helps homeless individuals and families afford a move into rental housing. Qualifying emergency situations include homelessness or living in a domestic violence shelter, motel or hotel, or temporary residence with friends or relatives during the homeless crisis; eviction; release from hospital, prison or other institution. Applicants must receive public assistance and those applicants who meet the income limits and other criteria may be eligible for the equivalent of one month's rent.
- ❑ DSS' Section 8 Rental Assistance Program, federally funded, assist very low-income families in obtaining decent, safe, and sanitary housing. This program provides direct rental subsidies to property owners. These subsidies fill the gap between what a renter can afford to pay (30% of income) and the fair market rent charge by the landlord. Housing subsidized under this program must meet HUD minimum housing quality standards of safety and sanitation. Rental assistance may be used in existing housing, newly constructed units, and in moderately or substantially rehabilitated units.
- ❑ DSS' State Supplement for the Aged, Blind and Disabled (State Supplement) is designed to supplement assistance received from the federal Supplemental Security Income program. Actual receipt of SSI is not required. For example, recipients of a low monthly Social Security benefit, private pension, Veterans' benefits, or limited income from another source may still qualify for the State Supplement.
- ❑ DSS' Adult Services provides home care services to eligible people with disabilities. Social workers coordinate planning and management of services to help clients stay independent in the community. Services include homemaker, housekeeper, chore person, adult companion, day care, and home-delivered meals. Income/asset eligibility applies.
- ❑ DSS' Personal Care Assistance provides grants to people with disabilities to obtain or retain employment. Income eligibility applies.
- ❑ DSS' Personal Care Assistance (PCA) Medicaid Waiver Program allows those who are receive Medicaid assistance flexibility in obtaining home care support. Under this Program, the individual is responsible for hiring, training, supervision and payment to the PCA. To apply for the PCA waiver, contact the regional DSS Office to obtain a PCA Waiver Request form.
- ❑ DSS' Parent Subsidy Program provides grants to help families finance the extraordinary expenses of children with disabilities.
- ❑ DSS' Traumatic Brain Injury-Related Services provides funding for placement in rehabilitation facilities or day treatment programs that provide behavior management; care management and home care services for people with traumatic brain injury.
- ❑ DSS' Child Care Certificate Program provides monthly subsidies to eligible families to help them pay for child care. The program covers children up to 13 years of age (or 18, if the child has special needs) who are in licensed family day care homes, group day care homes, child day care centers, the child's own home, or in a relative's home. Actual payment is

based on the difference between market rate (depending on the age of the child, setting of care, and region of the state) and the actual cost of care, whichever is lower, and a percentage of the family's income. Funding for the child care certificate program is limited. Call DSS for more information including the availability of certificates.

- DSS' Food Stamp Program is a federal program operated through the Department of Social Services. It is designed to give low-income households extra money to purchase food.
- DSS' Connecticut Access is a program developed by the Department of Social Services to improve health care for the State's Medicaid recipients. Eligible families are asked to choose a managed care health plan. All health plans provide the same basic benefits: diagnostic services, physician services, check-ups, maternity and newborn care, well child care, prescription services, hospital services, urgent care, emergency care, family planning services, laboratory services, x-ray/imaging, physical therapy, dental care, mental health services, immunizations (shots), vision care, hearing care, osteopathic manipulative therapy, chiropractic services, medical transportation, and addiction services. Telephone numbers of participating plans are listed below. Participants may go to their primary health care provider's office, a health clinic, or a hospital.
- DSS' Qualified Medicare Beneficiary (QMB) and Specified Low-Income Medicare Beneficiary (SLMB) Programs are federal and state funded programs that provides health care coverage and financial assistance in paying Medicare costs for certain Medicare beneficiaries. The programs are administered by the Department of Social Services (DSS).
- DSS' State Assisted General Assistance (SAGA) General Assistance, also called City or Town Welfare, is a financial assistance program for individuals or households who do not have enough income or resources to meet basic living expenses and who cannot get immediate financial help from other government programs. Decision on each case must be made within ten calendar days of the date assistance was requested, and, if the case is found to be eligible, assistance must be given by the eleventh day. Emergencies with food and medical needs must be met on the same day assistance is requested.

GOVERNOR'S COMMITTEE FOR EMPLOYMENT OF PEOPLE WITH DISABILITIES (T)

The Governor's Committee distributes public awareness information about employment opportunities for people with disabilities and promotes increased awareness in the value of hiring people with disabilities. The Committee does not provide job placement services to people with disabilities.

OFFICE OF POLICY AND MANAGEMENT (S)

(OPM) provides tax relief, financial assistance, and/or grant funds directly to OPM customers. Program recipients and/or eligibility requirements group the list into three customer categories:

Individuals

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

Businesses

•Commercial Motor Vehicles - Reimbursement of Tax Loss on Exemptions •Distressed Municipalities - Reimbursement of Tax Loss for Exemptions •Manufacturing Machinery and Equipment - Reimbursement of Tax Loss on Exemptions •New Energy Technology (NET)

Municipalities/Regional & Non-Profit Organizations/State Agencies

•Children and Youth Development Program •Colleges (Private) and General/Free Standing Chronic Disease Hospitals - Payment in Lieu of Taxes •Computer Assisted Mass Appraisal (CAMA) System Grant •Criminal Justice Information System (CJIS) •Criminal Justice Records Improvement (CJRI) Program •Disaster Assistance Program - Federal Emergency Management Agency (FEMA) •Drug Control and System Improvement (DCSI) Formula Grant Program - Federal •Drug Enforcement Program (DEP) •Justice & Youth Grant Programs Home Page •Juvenile Justice and Delinquency Prevention Act (JJDP) •Leadership, Education and Athletics in Partnership (LEAP) •Local Capital Improvement Program (LoCIP) •Local Law Enforcement Block Grants Program (LLEBG) •Mashantucket Pequot/Mohegan Fund Grant •National Criminal History Improvement Program (NCHIP) •Neighborhood Youth Centers Program (NYC) •Offender Based Tracking System (OBTS) •Regional Planning Grant-in-Aid •Safe and Drug-Free Schools and Communities (Governor's Portion) •Safe Neighborhoods Program (SNP) •State-Owned Property - Payment in Lieu of Taxes •STOP Violence Against Women Formula Grant Program •Summer Youth Recreation Program

CONNECTICUT DEPARTMENT OF PUBLIC SAFETY (P)

DPS promotes cooperative law enforcement effort between municipal and state police aimed at addressing crime within a targeted area of a community. The focus of the enhanced law enforcement effort is violent crime, including gang related criminal activities. Participating cities are required to coordinate the enhanced law enforcement within an expanded plan for community improvement. Community action plans are self-selected at the local level. Examples have included the creation of neighborhood problem-solving committees, graffiti removal programs, removal of slum and blight, business-based programs to deter loitering, enhanced relationships with landlords of problem buildings, park cleanup campaigns, and added recreation and employment opportunities for neighborhood youth. Participating cities must dedicate a minimum of two officers to the unit for a 1 year minimum and fulfill their community objectives.

CONNECTICUT DEVELOPMENT AUTHORITY (S)

CDA offers loans and loan guarantees to businesses in distressed municipalities in order to encourage business development, employment and neighborhood stabilization under URBANK.

Federal Agencies

EQUAL EMPLOYMENT OPPORTUNITY COMMISSION (T)

EEO protects individuals from discrimination in employment on the basis of race, color, sex, religion, national origin, age or disability. Discrimination by employers with 14 or more employees is prohibited in all aspects of the hiring and employment process or any other terms, privileges or conditions of employment provided or imposed by the employer. For more information, call or write Equal Employment Opportunity Commission, 1801 L Street, NW. Washington, DC 20807

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (T)

(HUD) funded programs are administered in Connecticut by the state, municipalities, private nonprofit agencies, and private owners. The most popular programs are Rental Assistance, Section 8 Certificates and Vouchers; Low Income Public Housing; and Elderly and Disabled Housing. Also available through HUD are Community Development Block Grants; the Home Program; Connecticut Small Cities Block Grants; and Homeless Housing Grants. One Corporate Center Hartford, CT 06103.

SOCIAL SECURITY ADMINISTRATION (T)

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

FANNIE MAE (T)

Fannie Mae is a catalyst for community development and expanding homeownership in neighborhoods across this nation. The company's "Trillion Dollar Commitment" is our pledge to provide housing opportunities for those who traditionally have been underserved by the nation's housing finance industry, including minorities, people who live in central cities, senior citizens, immigrants, Americans with special needs, and others. Fannie Mae buys single-family home loans from mortgage bankers, savings and loan associations, commercial banks, credit unions, state and local housing finance agencies (HFAs), and other financial institutions thereby providing a steady stream of mortgage funds available for lending to America's homebuyers. Fannie Mae provides financing for the multifamily housing market throughout the United States. As a leader in the multifamily housing finance industry, Fannie Mae provides financing options on rental housing with 5 or more units or apartments through a network of lenders.

FEDERAL HOME LOAN BANK (T)

Quasi-public agency with primary objectives to finance the development of affordable housing in New England. This segment of the institutional structure also includes, as a group, banks and related lending institutions.

U.S. DEPARTMENT OF COMMERCE (T)

Economic Development Administration provides grants for infrastructure development, local capacity building, and business development to help communities alleviate conditions of substantial and persistent unemployment and underemployment in economically distressed areas and regions.

U.S. SMALL BUSINESS ADMINISTRATION (T)

Congress created U.S. Small Business Administration (SBA) in 1953 to help America's entrepreneurs form successful small enterprises. Today, SBA's program offices in every state offer financing, training and advocacy for small firms. SBA offices in every state, the District of Columbia, the Virgin Islands and Puerto Rico, deliver these programs.

Partners, Organizations and Other Service Providers

CONNECTICUT ASSOCIATION OF REALTORS (T)

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

CONNECTICUT FAIR HOUSING CENTER (S)

The State of Connecticut and the Fair Housing Center, a statewide non-profit organization based in Hartford, have entered into an agreement to provide technical assistance, training and educational services under the proposed EOI program. A contract with the Fair Housing Center will concentrate on fair housing training for State agencies, DECD funding recipients, banking and housing industry, private practitioners and the general public. The Connecticut Fair Housing Center (CFHC), initially under the auspices of the Connecticut Housing Coalition (CHC), and now as a separate entity has substantial experience in carrying out fair housing educational and enforcement activities. During 1993 the Coalition developed the Connecticut Fair Housing Center project. FHIP Private Enforcement Initiative funding was secured to begin more systematic activities in the area of fair housing. Since September of 1994 hundreds of Connecticut residents have received direct assistance, information, education and training from CFHC. In March of 1996 CFHC became separately incorporated to continue the work of the original CHC project.

CONNECTICUT HOUSING COALITION (T)

Mission: To assert the right of every Connecticut resident to decent and affordable housing. Major Areas of Interest: non-profit sponsored housing development, rental assistance, fair housing opportunity, landlord-tenant issues. Membership Diversity: non-profit housing developers, human service agencies; resident groups, and other affordable housing advocates and activists. Main Service Products: public policy advocacy, conference, newsletter, action alerts, community education, and networking. Funding Sources: Grants, membership dues, conference fees contributions. Recent Major Projects (efforts & results): Publication of the book "HomeWork: The Quiet Success Story of Affordable Housing in Connecticut"; annual conference (325 + attending); protecting Connecticut's anti-exclusionary zoning statute. Most significant successes of the organization: creation of the Connecticut Fair Housing Center, enactment of the Affordable Housing Appeals Procedure to overcome suburban exclusionary zoning, establishing state financing programs, including mutual housing, limited equity cooperative and community land trusts, elimination of state administrative fees on assisted housing. 30 Jordan Lane Wethersfield, CT 06109

CONNECTICUT COMMUNITY DEVELOPMENT ASSOCIATION (T)

CCDA indicated their interest in supporting the proposed EOI program through its board of directors. This statewide association of community development practitioners is a welcomed partner in the training and dissemination of information regarding community development.

FAIR HOUSING ASSOCIATION OF CONNECTICUT (T)

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

CONNECTICUT COALITION OF CITIZENS WITH DISABILITIES (T)

(CCCD) was formed in 1974 by a group of concerned citizens who felt there should be a statewide advocacy organization for all citizens with disabilities in Connecticut. Throughout its 20-year history, CCCD has fought for civil rights protections for Connecticut's citizens with disabilities and expanded Independent living opportunities. For more information, write to CCCD c/o 340 Twin Lakes Road, North Branford, CT 06471.

THE AMERICANS WITH DISABILITIES ACT COALITION OF CONNECTICUT, INC. (T)

(ADACC) organized in April 1992, informs Connecticut citizens about the ADA and works to foster voluntary compliance. It offers a way for any interested person, business, employer, or public agency to obtain information; provides training and technical assistance on rights and responsibilities under the ADA. Outreach strategies have been developed to ensure minority individuals with disabilities and their families understand the law. An alternative dispute resolution service provides an alternative to litigating ADA disputes.

CONNECTICUT FEDERATION OF FAMILIES FOR CHILDREN'S MENTAL HEALTH, INC (T)

MHAC is a parent-run organization that provides information to families caring for a child with emotional, behavioral or mental health needs. MHAC, 20-30 Beaver Road, Wethersfield, CT 06109.

CONNECTICUT ASSOCIATION OF THE DEAF (T)

(CAD) is an association of concerned citizens who promote the best interests of people who are deaf or hard of hearing in Connecticut. Connecticut Association of the Deaf, P.O. Box 270-539, West Hartford, CT 06127-0539.

CONSUMER CREDIT COUNSELING SERVICE OF CONNECTICUT (T)

(CCCS) is a private, nonprofit counseling agency licensed by the state Department of Banking, affiliated with the National Foundation for Consumer Credit. CCCS provides confidential counseling; money management and budgeting skills; and debt repayment planning assistance and has offices in Danbury, Groton, Hartford, and Milford.

INFOLINE (S)

INFOLINE is a public/private partnership of the State of Connecticut and United Way. INFOLINE is a statewide information, referral, and crisis intervention service. Callers can reach help 24 hours a day. Community representatives and an extensive computerized database of human services back INFOLINE's professional caseworkers. They provide up-to-date information about agencies and programs; make referrals to appropriate community resources; and intervene in crises, including suicide prevention. Extensive information is available on ChildCare resources and availability, and on alcohol and drug treatment programs, Alzheimer's disease, Maternal and Child Health programs, etc. All services are free and confidential. Spanish-speaking staff is available. CHILDREN'S HEALTH INFOLINE, designed to address questions about Medicaid managed care, is accessed by a toll free number (1-800-434-7869) between 8 a.m. and 6 p.m., Monday through Friday. The service is free and confidential, and is offered in English and Spanish. It is available to family members, health care providers, managed care organizations, human service and community service providers, advocates and officials who have questions involving Medicaid managed care and related children health issues.

OTHER SERVICE PROVIDERS (T)

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

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

AIDS PROJECTS are direct service, community-based organizations staff largely by volunteers. Although AIDS Projects vary, some of the services which may be available include outreach and education, hotlines in English and Spanish, financial support, transportation, group support, case management, meals-on-wheels, housing, and referral to clergy, physicians, lawyers and "buddies." Buddies are volunteers assigned to a person with AIDS to help with errands, transportation, socialization, visitation, and companionship. Group support for HIV infected people, people with AIDS, and care givers is provided through group meetings facilitated by a trained volunteer. Bereavement groups and youth groups are also available.

REDUCED FARES FOR SENIOR CITIZENS AND PERSONS WITH DISABILITIES

Senior citizens and persons with disabilities can travel for a reduced fare on rail and bus lines. Connecticut Transit, 100 Leibert Road, P.O. Box 66, Hartford, CT 06141-00660

NORTHEAST UTILITIES/CONNECTICUT NATURAL GAS

Weatherization Residential Assistance Partnership (WRAP) is a weatherization program targeted to help low income customers (renters or owners) who use a lot of electricity reduce their energy bills. (Household income limited to 200% of poverty.) WRAP is a partnership program of Connecticut Light and Power (CL&P), Connecticut Natural Gas (CNG), the State of Connecticut, and local Community Action Agencies. CNG will pay for ceiling insulation and some additional services in gas heated homes which currently have less than 3 ½ inches of ceiling insulation. CL&P will provide conservation services primarily for customers whose annual electric bills exceed 9,500 kwh/year (annual bill \$1,000+). These measures include energy efficient lights, hot water heating wrap, low flow showerheads, caulking and weather-stripping. WRAP applications are sent by CL&P to hardship coded high electric use customers.

HOUSING AUTHORITIES

The State of Connecticut has 105 Housing Authorities that are quasi-public organizations whose primary mission is to produce and manage affordable housing. There are presently over 13,000 state-assisted units and over 19,000 federally assisted, units managed by Housing Authorities. Housing Authorities are eligible for many state and federally sponsored programs.

NONPROFIT SPONSORS/PRIVATE SPONSORS

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

COMMUNITY LOAN FUNDS

The major cities of New Haven, Bridgeport, Hartford, and Stamford all have community loan funds that help leverage both public and private dollars to produce affordable housing.

COUNSELING SERVICES

Also important to the institutional structure are counseling services which are provided to help lower income households obtain or retain affordable housing. In the past few years, three such organizations have been funded by the State.

REGIONAL PLANNING ORGANIZATIONS

Although no longer based on a county system of government which might promote more regional efforts, Connecticut does have regional planning agencies for each of the 15 planning regions of the State whose mission is to provide technical assistance to towns on their plans of development, housing needs assessments, feasibility studies, as well as recommendations for metropolitan, regional, or inter-municipal arrangements.

OVERCOMING GAPS IN THE INSTITUTIONAL STRUCTURE

The Department of Economic and Community Development recently undertook a multi-purpose reorganization. Among the goals of that effort were improved services at the local level; enhanced planning and policy development; increased attention to critical workforce development; and an increase in the information about agency programs and services which is provided to the public, local officials and partners.

At the heart of this reorganization is the need to create an organization which is able to the wide variety of housing, community and economic development needs which exist across the State of Connecticut. A major obstacle to the achievement of that goal is the plethora of housing and community development programs, each with their own goals, objectives and requirements. These requirements frequently make it difficult, if not impossible, to fashion innovative solutions to local needs. Legislative

action is required to consolidate this array of categorical programs into a single program which has clear goals and objectives but provides the Department, local officials and others with the flexibility they need in order to respond to local needs.

See also Institutional Structure, Reduction of Barriers, Action Plan

Coordination.

The consolidated plan must describe the States activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health, and service agencies. With respect to the public entities involved, the plan must describe the means of cooperation and coordination among the State and any units of general local government in the metropolitan area in the implementation of its consolidated plan.

Connecticut is comprised of many types of communities. The complimentary nature between proposed services and programs and other, current government programs are determined, in part, by the mission of each service provider in the system. Factors such as the town's current housing infrastructure, the size and expertise of the towns professional staff, access to transportation, and the relative affordability of the towns housing stock, all help determine what are realistic strategies for a town to pursue. The State's AI showed that there is little interest on the part of local officials to diversify their population by creating, and implementing policies that will allow opportunities for low income and minority families to live in their communities. During visits and interviews with local officials from the nine selected towns it became clear that most are not aware of the fair housing activities and responsibilities they are required to implement. Therefore, developing a plan to address fair housing, which is as appropriate and useful for urban centers, as it is for rural communities is challenging. The coordination and delivery capabilities described in the ConPlan's institutional structure will compliment the States present efforts to foster coordination of services. Illustrations of these efforts include:

Consolidated Planning Process

As lead agency designated in the ConPlan to coordinate and manage the process, DECD is responsible for providing oversight and coordination to the related service providers and the public on HUD-related matters. Consultation with outside individuals and agencies was programmed as a vital part of the ConPlan's development. Contributors included both public and private, individual and agency, profit and non-profit, local, regional and state entities over a 10-month period.

Small Cities

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

Fair Housing Action Plan

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

In its latest application for Education and Outreach Program funds, DECD proposes to improve the effective of the proposed project through clients' interaction and communication. These represent a sample of the larger EOI scope of work.

- Provide support and participate as sponsor of training to educate housing providers regarding compliance with the Fair Housing Act, Section 504 and the ADA.
- Educate recipients of STATE funds--housing providers, local Governments, of their duties under Section 504, Title II of the ADA, the Architectural Barriers Act & Fair Housing Act.
- STATE OF CONNECTICUT and partners' joint participation in conferences and training, to reports and STATE OF CONNECTICUT-published materials, Mutual exchange of data and information.
- Facilitate new agreements between housing providers and Fair Lending "Best Practices" partners.
- Assist communities in addressing impediments to fair housing choice, improving grantee performance reporting to determine number and type of assistance provided to persons through the FHIP grant program.

- ❑ Assist and monitor all DECD grantees and provide monitoring reports of DECD grantee's progress, working with local communities to identify impediments to fair housing and address impediments to fair housing choice
- ❑ Promote community development through partnerships with local communities.
- ❑ Increase role of DECD Regional Offices in FHIP-related grant management issues.
- ❑ Conduct training for DECD Regional staff and work collaboratively with DECD Regional Offices in FHIP policies and procedures.
- ❑ Implement new initiatives to increase housing industry involvement in the reduction of discriminatory practices.
- ❑ Increase involvement with the housing industry groups on matters related to fair housing

COORDINATION BETWEEN AREA SERVICE PROVIDERS

Non-profits

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

Private Sector

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

COORDINATION BETWEEN STATE AND OTHER AGENCIES

Intergovernmental Cooperation

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

Strategies



PRIMARY Objectives	Priority	CDBG	Home	ESG	HOPWA
Homeownership	High				
Rent Subsidies	High				
Homelessness and Prevention	High				
Special Needs-Persons with Disabilities	High				
Special Needs-Persons with AIDS/HIV	High				
Housing Rehabilitation and Preservation	High				
New Development and Housing Production	Medium				
Fair Housing	High				
Financing and Incentives	High				
Neighborhood and Community-based programs	High				
Lead Abatement and Hazardous Materials	Medium				
Job Training and Welfare to Work	High				
Urban Center-related	High				
Urban-Suburban Partnerships	Medium				
Technical Assistance:Non-Profits, Grantees, Sub-recipients	Low				
Small Business-related	Medium				
Transportation and Infrastructure Facilities	Low				
Community Development Support Services	Medium				

Objective No.	1
PRIMARY Objectives	Homeownership
Relative Priority of PRIMARY Objectives	HIGH
Relationship between PRIMARY Objectives and Priority Need Population served	Very Low Income: 31%-50% of AMI - Low Income: 51% to 80% of AMI - Moderate Income: 81 to 95 percent of AMI - Small Families - Large Families - Owners - Elderly - Persons With AIDS - Persons With Disabilities -
Geographic Targeting	STATEWIDE
Primary Strategies to address PRIMARY Objectives	Fund and promote unconventional mortgage assistance programs, which provide the necessary gap financial assistance for low and moderate income households to purchase their first home within the State of Connecticut; Develop a variety of co-operative housing ownership structures acceptable to sponsors, bankers and residents; Maintain rehabilitation-to-purchase loan products in support of preserving existing housing stock; Aggressively market and apply the homeownership mortgage programs available to current residents of public housing and first time homebuyers. Outreach and education of new historic tax credit programs, CHFA employer assisted tax credit program and Low Income tax credit Program should be undertaken at the earliest possible time; Coordination of resources between multiples sponsors to avoid duplication and maximize available funds; Prioritize funding for those developments that fulfill multiple policy goals (e.g., Youthbuild, community space in housing, commercial/residential mix, etc.);
Secondary- or Supportive Strategies to address PRIMARY Objectives	Devise solutions that address appraisal issues and underwriting standards being applied by a variety of lenders that service CHFA, Fannie Mae, FHA and other housing finance programs; Fund and promote low and/or 0% interest rate residential rehabilitation programs which provide the necessary funds to renovate property owned and/or occupied by low and moderate income households; Streamline existing funding programs to decrease administrative costs and increase resources available directly for development; Increase the number of permanent supportive housing opportunities available to homeless households, particularly those with special needs by providing financing for renovation of existing buildings; Design and implement a comprehensive post-occupancy support system for first time homebuyers and owners at risk; Preserve homeownership stability through programs such as, refinance programs to reverse negative equity conditions and secondary finance programs to assist in maintaining older homes.
Action Steps available to address PRIMARY Objectives	Marketing, Outreach, Counseling; beneficiaries, developers, credit, ownership, mobility ; New development; Gap financing-homeownership; , Technical Assistance, Infrastructure facilities; Fair Housing
Tools/Resources available to carry out Action Steps	TOOLS: Subsidies-developmental; New construction; Gap financing; Linkages to services-daycare, others; Infrastructure; Market opportunities SOFT TOOLS: Coordination; Fair Housing; Capacity building; Leveraging; Model programs-best practices
Primary Agency or Service Provider	CHFA
Secondary or Supporting Agencies/Sponsors	DECD
Types of Potential Resources	Grant; Loan; Technical Assistance; Partnerships; Incentives; Tax Credits; In-kind Contributions; Donation/Gift; Subsidies; Match; Abatement
Proposed Accomplishment/Results Measures (5 year Objectives & Performance Measures)	Increase in units; Increase in Service levels; Maintain Service levels; Reduction in barriers; Number of loans issued
Accomplishment Benchmarks	5 YEARS
Relationship between PRIMARY Objectives and Strategic Plan Themes	Resources
Relationship between PRIMARY Objectives and HUD-defined Priority Needs	Housing
Relationship between PRIMARY Objectives and HUD National Objective	Provide decent housing

Objective No.	2
PRIMARY Objectives	Rent Subsidies
Relative Priority of PRIMARY Objectives	HIGH
Relationship between PRIMARY Objectives and Priority Need Population served	Extremely Low Income: 0% to 30% of AMI - Very Low Income: 31%-50% of AMI - Low Income: 51% to 80% of AMI - Small Families - Large Families - Renters - Elderly - Homelessness - Sheltered Population - Unsheltered Population - Rural Homeless - Persons With AIDS - Persons With Disabilities
Geographic Targeting	STATEWIDE
Primary Strategies to address PRIMARY Objectives	Rent subsidies or operating subsidies to increase housing affordability; Prioritize funding for projects or programs which produce economic empowerment and/or upward mobility for low and moderate income residents.
Secondary- or Supportive Strategies to address PRIMARY Objectives	Target investment to address the "affordability" of existing housing stock for renters and homeowners with disabilities; Develop mental health and addiction service programs modeled around the PILOT project; Link employment services, housing subsidies and long term supportive care to meet the needs of each beneficiary, by adapting service which anticipate and deal with changes in age, health, income and other circumstances that influence long term stability.
Action Steps available to address PRIMARY Objectives	Subsidies-project, tenant, other; Marketing, Outreach, Counseling; beneficiaries, developers, credit, ownership, mobility ; Existing Housing-Rehabilitation, Preservation, Conversion , Technical Assistance, Infrastructure facilities; Fair Housing; Adequate FMR's; Sufficient income/ SSI benefits; Diversity-income, racial, housing choice
Tools/Resources available to carry out Action Steps	TOOLS: Subsidies-developmental; Subsidies-operating; Subsidies-rental; Support services; Transportation; Rehabilitation; Linkages to services-daycare, others; Infrastructure; Market opportunities SOFT TOOLS: Coordination; Fair Housing; Capacity building; Regulatory; Leveraging; Maximize resources; Model programs- best practices
Primary Agency or Service Provider	DSS
Secondary or Supporting Agencies/Sponsors	DECD
Types of Potential Resources	Tax Credits; Subsidies; Operating funds; Match; Abatement
Proposed Accomplishment/Results Measures (5 year Objectives & Performance Measures)	Preservation of units; Increase in Service levels; Maintain Service levels; Reduction in barriers; Increase in efficiency %; Reduction in waste
Accomplishment Benchmarks	5 YEARS
Relationship between PRIMARY Objectives and Strategic Plan Themes	Resources
Relationship between PRIMARY Objectives and HUD-defined Priority Needs	Housing
Relationship between PRIMARY Objectives and HUD National Objective	Provide decent housing

Objective No.	3
PRIMARY Objectives	Homelessness and Prevention
Relative Priority of PRIMARY Objectives	HIGH
Relationship between PRIMARY Objectives and Priority Need Population served	Extremely Low Income: 0% to 30% of AMI - Very Low Income: 31%-50% of AMI - Low Income: 51% to 80% of AMI - Small Families - Large Families - Elderly - Homelessness - Sheltered Population - Unsheltered Population - Rural Homeless - Persons With AIDS - Persons With Disabilities
Geographic Targeting	STATEWIDE
Primary Strategies to address PRIMARY Objectives	Expand homeless prevention and follow-up services; Increase transitional services throughout the system; Rent subsidies or operating subsidies to buy-down housing affordability; Increase the number of permanent supportive housing opportunities available to homeless households, particularly those with special needs by providing financing for renovation of existing buildings.
Secondary- or Supportive Strategies to address PRIMARY Objectives	Sensitize transitional housing production programs to respect the evolution of homeless-to-homeowner spectrum; Increase training to public and private agencies and services providers to improve the quality and consistency of services provided; Develop a service delivery system that reflects the "continuum of care" model and include supportive services that respect the needs of each individual; Coordinate services, programs and subsidies offered by various State agencies into an integrated, coordinated system of resources available to serve those with special needs; Promote innovative, cost-effective transitional housing models for persons with additions, including partnerships with the private sector;
Action Steps available to address PRIMARY Objectives	Physical-adaptability, design; Support services; Subsidies-project, tenant, other; Marketing, Outreach, Counseling: beneficiaries, developers, credit, ownership, mobility ; Existing Housing-Rehabilitation, Preservation, Conversion; , Technical Assistance, Infrastructure facilities; Fair Housing; Adequate FMR's; Sufficient income/ SSI benefits; Diversity-income, racial, housing choice
Tools/Resources available to carry out Action Steps	TOOLS: Subsidies-developmental; Subsidies-operating; Subsidies-rental; Support services; Transportation; Rehabilitation; Job training; Comprehensive community planning; Linkages to services-daycare, others; Infrastructure; Market opportunities SOFT TOOLS: Coordination; Fair Housing; Capacity building; Public Policy and enforcement; Regulatory; Leveraging; Maximize resources; Self-evaluation; Model programs-best practices
Primary Agency or Service Provider	DSS
Secondary or Supporting Agencies/Sponsors	DECD
Types of Potential Resources	Grant; Technical Assistance; Partnerships; Tax Credits; In-kind Contributions; Donation/Gift; Subsidies; Operating funds; Match; Abatement
Proposed Accomplishment/Results Measures (5 year Objectives & Performance Measures)	Increase in units; Preservation of units; Increase in Service levels; Maintain Service levels; Reduction in barriers; Number of cases closed, settled or resolved; Number meals served; Increase in efficiency %; Reduction in waste
Accomplishment Benchmarks	ONGOING
Relationship between PRIMARY Objectives and Strategic Plan Themes	Resources
Relationship between PRIMARY Objectives and HUD-defined Priority Needs	Homeless and Special Needs
Relationship between PRIMARY Objectives and HUD National Objective	Provide a suitable living environment

Objective No.	4
PRIMARY Objectives	Special Needs-Persons with Disabilities
Relative Priority of PRIMARY Objectives	HIGH
Relationship between PRIMARY Objectives and Priority Need Population served	Extremely Low Income: 0% to 30% of AMI - Very Low Income: 31%-50% of AMI - Low Income: 51% to 80% of AMI - Moderate Income: 81 to 95 percent of AMI - Small Families - Large Families - Renters - Elderly - Homelessness - Sheltered Population - Unsheltered Population - Rural Homeless - Persons With AIDS - Persons With Disabilities - Lead Paint Hazards
Geographic Targeting	STATEWIDE
Primary Strategies to address PRIMARY Objectives	Target investment to address the "affordability" of existing housing stock for renters and homeowners with disabilities; Change the focus of supportive housing services, away from physical production and new construction activities and concentrate on meet needs and servicing client in-place; Build upon the successes of the Connecticut Supportive Housing Demonstration Program Provide a range of services to residents to ensure successful independent living, including support services, transportation, employment training, etc.; Develop models that offer choice and integration by assessing programs, removing impediments and creating incentives to coordinate multiple agency resources and inter-agency cooperation
Secondary- or Supportive Strategies to address PRIMARY Objectives	Increase public's knowledge and awareness of the nature, extent and location of housing and supportive housing needs throughout the state; Work to achieve consensus and leadership among state agencies, municipal elected officials, developers and advocates to increase awareness and coordinate resources for persons with disabilities; Develop marketing and outreach activities that support employment opportunities for persons with disabilities, including the employability of persons with disabilities through job training and linkages with employers; Expand the registry of accessible housing units to include various inventories and categories of housing stock available to serve other need groups
Action Steps available to address PRIMARY Objectives	Physical-adaptability, design; Support services; Subsidies-project, tenant, other; Marketing, Outreach, Counseling: beneficiaries, developers, credit, ownership, mobility ; Existing Housing-Rehabilitation, Preservation, Conversion; , Technical Assistance, Infrastructure facilities; Fair Housing; Adequate FMR's; Sufficient income/ SSI benefits; Diversity-income, racial, housing choice
Tools/Resources available to carry out Action Steps	TOOLS: Subsidies-developmental; Subsidies-operating; Subsidies-rental; Support services; Transportation; Rehabilitation; Job training; Comprehensive community planning; Linkages to services-daycare, others; Infrastructure; Market opportunities SOFT TOOLS: Coordination; Fair Housing; Capacity building; Public Policy and enforcement; Regulatory; Leveraging; Maximize resources; Self-evaluation; Model programs-best practices
Primary Agency or Service Provider	DISABILITIES
Secondary or Supporting Agencies/Sponsors	DMHAS
Types of Potential Resources	Grant; Loan; Technical Assistance; Partnerships; Incentives; Tax Credits; In-kind Contributions; Donation/Gift; Subsidies; Capital Assets; Operating funds; Match; Abatement
Proposed Accomplishment/Results Measures (5 year Objectives & Performance Measures)	Increase in units; Preservation of units; Increase in Service levels; Maintain Service levels; Reduction in barriers; Number of cases closed, settled or resolved; Number of loans issued; Number meals served; Increase in efficiency %; Reduction in waste
Accomplishment Benchmarks	5 YEARS
Relationship between PRIMARY Objectives and Strategic Plan Themes	Resources
Relationship between PRIMARY Objectives and HUD-defined Priority Needs	Homeless and Special Needs
Relationship between PRIMARY Objectives and HUD National Objective	Provide a suitable living environment

Objective No.	5
PRIMARY Objectives	Special Needs-Persons with AIDS/HIV
Relative Priority of PRIMARY Objectives	HIGH
Relationship between PRIMARY Objectives and Priority Need Population served	Extremely Low Income: 0% to 30% of AMI - Very Low Income: 31%-50% of AMI - Low Income: 51% to 80% of AMI - Moderate Income: 81 to 95 percent of AMI - Small Families - Large Families - Renters - Elderly - Homelessness - Sheltered Population - Unsheltered Population - Rural Homeless - Persons With AIDS - Persons With Disabilities - Lead Paint Hazards
Geographic Targeting	STATEWIDE
Primary Strategies to address PRIMARY Objectives	Define "continuum" of supportive housing for people with HIV/AIDS that is consistent with the affordable housing field, including emergency, transitional and permanent housing.; Assess the effectiveness of supportive housing programs for people living with HIV/AIDS periodically through the use of performance measures and on-going mechanisms to track consumer preferences and needs; Develop mental health and addiction service programs modeled around the PILOT project; Link employment services, housing subsidies and long term supportive care to meet the needs of each beneficiary, by adapting service which anticipate and deal with changes in age, health, income and other circumstances that influence long term stability.
Secondary- or Supportive Strategies to address PRIMARY Objectives	Mechanisms, such as consumer advisory committees, need to be put in place to insure that supportive housing for people with HIV/AIDS is consumer-focused and meets expressed customer need; Focus HOPWA program priorities on promoting and financing innovative housing models; New supportive housing projects for people living with HIV/AIDS should focus on scattered site housing with linkages to community-based social, vocational, and economic support systems. These projects include new housing development as well as rental subsidies and other forms of economic support; AIDS supportive housing agencies need to become more proactive in the development of new models of supportive housing for people living with HIV/AIDS; The AIDS supportive housing field needs to examine how it defines permanent housing as well as the long-term goals of group residential programs; Focus Ryan White program priorities on providing subsidies and meeting operating needs; Re-examine entrance criteria into supportive housing programs for people living with HIV/AIDS, particularly as it relates to people with a history of substance abuse, to properly respond to the life circumstances of people living with HIV in Connecticut; Assemble and disseminate information on the types and availa
Action Steps available to address PRIMARY Objectives	Physical-adaptability, design; Support services; Subsidies-project, tenant, other; Marketing, Outreach, Counseling: beneficiaries, developers, credit, ownership, mobility ; Existing Housing-Rehabilitation, Preservation, Conversion; , Technical Assistance, Infrastructure facilities; Fair Housing; Adequate FMR's; Sufficient income/ SSI benefits; Diversity-income, racial, housing choice
Tools/Resources available to carry out Action Steps	TOOLS: Subsidies-developmental; Subsidies-operating; Subsidies-rental; Support services; Transportation; Rehabilitation; Job training; Comprehensive community planning; Linkages to services-daycare, others; Infrastructure; Market opportunities SOFT TOOLS: Coordination; Fair Housing; Capacity building; Public Policy and enforcement; Regulatory; Leveraging; Maximize resources; Self-evaluation; Model programs-best practices
Primary Agency or Service Provider	DMHAS
Secondary or Supporting Agencies/Sponsors	AIDS COALITION
Types of Potential Resources	Grant; Loan; Technical Assistance; Partnerships; Incentives; Tax Credits; In-kind Contributions; Donation/Gift; Subsidies; Capital Assets; Operating funds; Match; Abatement
Proposed Accomplishment/Results Measures (5 year Objectives & Performance Measures)	Increase in units; Preservation of units; Increase in Service levels; Maintain Service levels; Reduction in barriers; Number of cases closed, settled or resolved; Number of loans issued; Number meals served; Increase in efficiency %; Reduction in waste
Accomplishment Benchmarks	5 YEARS
Relationship between PRIMARY Objectives and Strategic Plan Themes	Resources
Relationship between PRIMARY Objectives and HUD-defined Priority Needs	Housing
Relationship between PRIMARY Objectives and HUD National Objective	Provide decent housing

Objective No.	6
PRIMARY Objectives	Housing Rehabilitation and Preservation
Relative Priority of PRIMARY Objectives	HIGH
Relationship between PRIMARY Objectives and Priority Need Population served	Extremely Low Income: 0% to 30% of AMI - Very Low Income: 31%-50% of AMI - Low Income: 51% to 80% of AMI - Small Families - Large Families - Renters - Elderly - Homelessness - Sheltered Population - Unsheltered Population - Rural Homeless - Persons With AIDS - Persons With Disabilities
Geographic Targeting	STATEWIDE
Primary Strategies to address PRIMARY Objectives	Create a new universally applicable and flexible program that will allow DECD to be more responsive in meeting Connecticut's affordable housing needs. Provide a full range of financing tools including low-interest loans, grants, and tax credits; including construction financing, gap financing, and long-term financing; and utilizing non-profit, community-oriented intermediaries and community loan funds. Facilitate public-private partnerships and promote the leveraging of private resources through state investments. Encourage neighborhood preservation and the historic character of buildings and physical features associated with project activities; Increase the number of permanent supportive housing opportunities available to homeless households, particularly those with special needs by providing financing for renovation of existing buildings;
Secondary- or Supportive Strategies to address PRIMARY Objectives	Continue to encourage and support asbestos removal activities in all HUD-funded housing rehabilitation projects; Enable conversion of 'perfect sixes' into two-to-four unit properties by using deed restrictions and zero lot line to maintain separate ownership, while avoiding the need and related expense of building intervening structural walls; Assess the practical utility of the Article 32 review process by testing it on a prototype 3-to-2 unit conversion project and develop appropriate strategies based on the outcomes of this review.
Action Steps available to address PRIMARY Objectives	Existing Housing-Rehabilitation, Preservation, Conversion; Physical-adaptability, design; , Technical Assistance, Infrastructure facilities; Fair Housing; Diversity-income, racial, housing choice; Comprehensive community-based planning; Infrastructure facilities
Tools/Resources available to carry out Action Steps	TOOLS: Subsidies-developmental; Rehabilitation; Comprehensive community planning; Infrastructure; Market opportunities SOFT TOOLS: Coordination; Fair Housing; Capacity building; Public Policy and enforcement; Regulatory; Leveraging; Maximize resources; Model programs-best practices
Primary Agency or Service Provider	DECD
Secondary or Supporting Agencies/Sponsors	CHFA
Types of Potential Resources	Grant; Loan; Partnerships; Incentives; Tax Credits; In-kind Contributions; Donation/Gift; Match; Abatement
Proposed Accomplishment/Results Measures (5 year Objectives & Performance Measures)	Preservation of units; Reduction in barriers; Number of loans issued; Increase in efficiency %; Reduction in waste
Accomplishment Benchmarks	5 YEARS
Relationship between PRIMARY Objectives and Strategic Plan Themes	Resources
Relationship between PRIMARY Objectives and HUD-defined Priority Needs	Housing
Relationship between PRIMARY Objectives and HUD National Objective	Provide decent housing

Objective No.	7
PRIMARY Objectives	New Development and Housing Production
Relative Priority of PRIMARY Objectives	MEDIUM
Relationship between PRIMARY Objectives and Priority Need Population served	Extremely Low Income: 0% to 30% of AMI - Very Low Income: 31%-50% of AMI - Low Income: 51% to 80% of AMI - Moderate Income: 81 to 95 percent of AMI - Small Families - Large Families - Owners - Renters - Elderly - Homelessness - Sheltered Population - Unsheltered Population - Rural Homeless - Persons With AIDS - Persons With Disabilities
Geographic Targeting	STATEWIDE
Primary Strategies to address PRIMARY Objectives	Reaffirm the state's commitment to housing production through a combination of innovative funding strategies to support the redevelopment of housing in urban neighborhoods; Encourage linkage of housing production programs with post-development supportive housing services; Streamline existing funding programs to increase resources available directly to housing development;
Secondary- or Supportive Strategies to address PRIMARY Objectives	Connecticut should explore ways to improve code education and training, including: improving the training and education of local building officials; improving codes education of the entire building construction community; and improving fire marshal certification and training programs; Implement a building code education fund; Establish authority for pre-application review; Enact permissive statutory authorization for a pre-application review process to expedite the timing and control the costs of housing development projects; Authorize a task group with balanced membership of state and local regulatory officials, community representatives, builders, remodelers and design professionals should design and promote implementation of a model pre-development project management process for replication at the municipal level;
Action Steps available to address PRIMARY Objectives	New development; Physical-adaptability, design; , Technical Assistance, Infrastructure facilities; Fair Housing; Diversity-income, racial, housing choice; Comprehensive community-based planning; Public safety; "Live, work, play, get educated"-Civic engagement, resident empowerment, quality environment
Tools/Resources available to carry out Action Steps	TOOLS: New construction; Comprehensive community planning; Infrastructure; Market opportunities SOFT TOOLS: Coordination; Fair Housing; Capacity building; Public Policy and enforcement; Regulatory; Leveraging; Maximize resources; Model programs-best practices
Primary Agency or Service Provider	DECD
Secondary or Supporting Agencies/Sponsors	HOMELESS COALITION
Types of Potential Resources	Grant; Loan; Partnerships; Incentives; Tax Credits; In-kind Contributions; Donation/Gift; Capital Assets; Match; Abatement
Proposed Accomplishment/Results Measures (5 year Objectives & Performance Measures)	Increase in units; Increase in Service levels; Maintain Service levels; Reduction in barriers; Number of loans issued; Increase in efficiency %; Reduction in waste
Accomplishment Benchmarks	5 YEARS
Relationship between PRIMARY Objectives and Strategic Plan Themes	Coordination and Education
Relationship between PRIMARY Objectives and HUD-defined Priority Needs	ALL
Relationship between PRIMARY Objectives and HUD National Objective	Provide decent housing

Objective No.	8
PRIMARY Objectives	Fair Housing
Relative Priority of PRIMARY Objectives	HIGH
Relationship between PRIMARY Objectives and Priority Need Population served	Extremely Low Income: 0% to 30% of AMI - Very Low Income: 31%-50% of AMI - Low Income: 51% to 80% of AMI - Moderate Income: 81 to 95 percent of AMI - Small Families - Large Families - Owners - Renters - Elderly - Homelessness - Sheltered Population - Unsheltered Population - Rural Homeless - Persons With AIDS - Persons With Disabilities
Geographic Targeting	STATEWIDE
Primary Strategies to address PRIMARY Objectives	Prioritize funding for projects or programs which produce empowerment and/or upward mobility for low and moderate income residents; Expand the registry of accessible housing units to include various inventories and categories of housing stock available to serve other need groups
Secondary- or Supportive Strategies to address PRIMARY Objectives	Assemble and disseminate information on the types and availability of housing for people with HIV/AIDS to mental health agencies, substance abuse treatment programs, criminal justice programs, AIDS service organizations and people with HIV/AIDS, on an ongoing basis; Adopt standardized documentation criteria, forms and processes governing soft-second applications as a way to reduce lenders' administrative overhead costs and minimize time delays affecting the effective implementation of projects
Action Steps available to address PRIMARY Objectives	Fair Housing; , Technical Assistance, Infrastructure facilities; Diversity-income, racial, housing choice; Comprehensive community-based planning; "Live, work, play, get educated"-Civic engagement, resident empowerment, quality environment; Support services; Subsidies-project, tenant, other; Marketing, Outreach, Counseling: beneficiaries, developers, credit, ownership, mobility ; Fair Housing Enforcement; Adequate FMR's; Sufficient income/ SSI benefits;
Tools/Resources available to carry out Action Steps	TOOLS: Subsidies-developmental; Subsidies-operating; Subsidies-rental; Support services; Job training; Gap financing; Linkages to services-daycare, others; Infrastructure; Market opportunities SOFT TOOLS: Coordination; Fair Housing; Capacity building; Public Policy and enforcement; Regulatory; Research and Data; Leveraging; Maximize resources; Self-evaluation; Model programs-best practices
Primary Agency or Service Provider	CHRO
Secondary or Supporting Agencies/Sponsors	FAIR HOUSING CENTER
Types of Potential Resources	Grant; Technical Assistance; Partnerships; In-kind Contributions; Donation/Gift; Operating funds; Match
Proposed Accomplishment/Results Measures (5 year Objectives & Performance Measures)	Increase in units; Preservation of units; Increase in Service levels; Maintain Service levels; Reduction in barriers; Number of cases closed, settled or resolved; Number of loans issued; Number meals served; Increase in efficiency %; Reduction in waste
Accomplishment Benchmarks	ONGOING
Relationship between PRIMARY Objectives and Strategic Plan Themes	Resources
Relationship between PRIMARY Objectives and HUD-defined Priority Needs	ALL
Relationship between PRIMARY Objectives and HUD National Objective	Provide decent housing

Objective No.	9
PRIMARY Objectives	Financing and Incentives
Relative Priority of PRIMARY Objectives	HIGH
Relationship between PRIMARY Objectives and Priority Need Population served	Extremely Low Income: 0% to 30% of AMI - Very Low Income: 31%-50% of AMI - Low Income: 51% to 80% of AMI - Moderate Income: 81 to 95 percent of AMI Small Families - Large Families - Owners - Renters - Elderly - Homelessness - Sheltered Population - Unsheltered Population - Rural Homeless - Persons With AIDS - Persons With Disabilities - Lead Paint Hazards
Geographic Targeting	STATEWIDE
Primary Strategies to address PRIMARY Objectives	Fund and promote unconventional mortgage assistance programs, which provide the necessary gap financial assistance for low and moderate income households to purchase their first home within the State of Connecticut; Develop a variety of co-operative housing ownership structures acceptable to sponsors, bankers and residents; Community Reinvestment: Focus HOPWA program priorities on promoting and financing innovative housing models; Public sector lenders should adopt standardized documentation criteria, forms and processes governing soft-second applications as a way to reduce lenders' administrative overhead costs and minimize time delays affecting the effective implementation of projects. Create a unified, flexible housing and community development program within the Department of Economic and Community Development.
Secondary- or Supportive Strategies to address PRIMARY Objectives	Provide a tax break to domestic life and property/casualty insurance companies that contribute funds into an investment pool, to be used for housing and economic development activities - 'qualified investments' -- in defined communities across the state; Provide funding to finance infrastructure improvements that will benefit industrial/commercial properties wherever feasible and/or identify/leverage alternate sources of funding to finance such improvements; Investigate and promote the option of allowing pooling by non-profit housing developers, enabling them to purchase insurance coverage at reduced premiums, similar to processes already permitted for public housing authorities to reduce their insurance expenses;
Action Steps available to address PRIMARY Objectives	Existing Housing-Rehabilitation, Preservation, Conversion; New development; Physical-adaptability, design; Gap financing-homeownership; Subsidies-project, tenant, other; Fair Housing; , Technical Assistance, Infrastructure facilities; Diversity-racial, housing choice; Comprehensive planning;
Tools/Resources available to carry out Action Steps	TOOLS: Subsidies-developmental; Subsidies-operating; Subsidies-rental; Comprehensive community planning; Gap financing; Infrastructure; Market opportunities SOFT TOOLS: Coordination; Fair Housing; Public Policy and enforcement; Regulatory; Research and Data; Leveraging; Maximize resources; Self-evaluation; Model programs-best practices
Primary Agency or Service Provider	CHFA
Secondary or Supporting Agencies/Sponsors	DECD
Types of Potential Resources	Grant; Loan; Technical Assistance; Partnerships; Incentives; Tax Credits; In-kind Contributions; Donation/Gift; Subsidies; Capital Assets; Operating funds; Match; Abatement
Proposed Accomplishment/Results Measures (5 year Objectives & Performance Measures)	Increase in units; Preservation of units; Increase in Service levels; Maintain Service levels; Reduction in barriers; Number of cases closed, settled or resolved; Number of loans issued; Increase in efficiency %; Reduction in waste
Accomplishment Benchmarks	5 YEARS
Relationship between PRIMARY Objectives and Strategic Plan Themes	Coordination and Education
Relationship between PRIMARY Objectives and HUD-defined Priority Needs	Non-Housing Community Development, Housing
Relationship between PRIMARY Objectives and HUD National Objective	Provide a suitable living environment

Objective No.	10
PRIMARY Objectives	Neighborhood and Community-based programs
Relative Priority of PRIMARY Objectives	HIGH
Relationship between PRIMARY Objectives and Priority Need Population served	Owners - Renters - Lead Paint Hazards
Geographic Targeting	STATEWIDE
Primary Strategies to address PRIMARY Objectives	Promote communities' health, safety and economic viability by funding to the extent feasible infrastructure activities such as roads, sidewalks, water supply and wastewater systems; Continue to support and encourage the development of programs designed to promote crime awareness and prevention.
Secondary- or Supportive Strategies to address PRIMARY Objectives	Provide enhanced continuing education and training programs in code requirements at the grassroots level to residents actively engaged in Neighborhood Revitalization Zone (NRZ) efforts in their communities; Support and encourage the repair, replacement or reconstruction of local sidewalks and/or streets for neighborhood enhancement and to encourage economic development; Support and encourage repair, replacement or reconstruction of local flood drainage facilities for neighborhood enhancement and to facilitate economic development; Expand and improve existing recreational facilities, particularly those located in distressed areas with high concentrations of low-income populations; Endorse and support the activities and programs of youth centers and child care centers already in existence and support the development of new centers, if feasible
Action Steps available to address PRIMARY Objectives	Public safety; "Live, work, play, get educated"-Civic engagement, resident empowerment, quality environment; Existing Housing-Rehabilitation, Preservation, Conversion; Physical-adaptability, design; , Technical Assistance, Infrastructure facilities; Fair Housing; Diversity-income, racial, housing choice; Comprehensive community-based planning; Infrastructure facilities; Support services; Subsidies-project, tenant, other; Fair Housing;
Tools/Resources available to carry out Action Steps	TOOLS: Support services; Transportation; Rehabilitation; Job training; Comprehensive community planning; Linkages to services-daycare, others; Infrastructure; Market opportunities SOFT TOOLS: Coordination; Fair Housing; Capacity building; Public Policy and enforcement; Regulatory; Research and Data; Model programs-best practices
Primary Agency or Service Provider	DECD
Secondary or Supporting Agencies/Sponsors	DSS
Types of Potential Resources	Grant; Loan; Technical Assistance; Partnerships; Incentives; Tax Credits; In-kind Contributions; Donation/Gift; Subsidies; Capital Assets; Operating funds; Match; Abatement
Proposed Accomplishment/Results Measures (5 year Objectives & Performance Measures)	Increase in Service levels; Maintain Service levels; Reduction in barriers; Number of cases closed, settled or resolved; Increase in efficiency %; Reduction in waste
Accomplishment Benchmarks	ONGOING
Relationship between PRIMARY Objectives and Strategic Plan Themes	Resources
Relationship between PRIMARY Objectives and HUD-defined Priority Needs	Non-Housing Community Development, Housing
Relationship between PRIMARY Objectives and HUD National Objective	Provide a suitable living environment

Objective No.	11
PRIMARY Objectives	Lead Abatement and Hazardous Materials
Relative Priority of PRIMARY Objectives	MEDIUM
Relationship between PRIMARY Objectives and Priority Need Population served	Extremely Low Income: 0% to 30% of AMI - Very Low Income: 31%-50% of AMI - Low Income: 51% to 80% of AMI - Moderate Income: 81 to 95 percent of AMI - Small Families - Large Families - Owners - Renters
Geographic Targeting	STATEWIDE
Primary Strategies to address PRIMARY Objectives	Support the development of programs and policies designed to improve lead-based paint education and remediation in State-funded housing rehabilitation projects; Enhance other community development efforts, particularly with regard to lead-based paint remediation/education and code enforcement activities.
Secondary- or Supportive Strategies to address PRIMARY Objectives	Implement recommendations of lead regulations work group. The State should act to implement those 1997 recommendations of the Lead Regulations Work Group previously endorsed by the legislature, amending Connecticut's lead poisoning prevention and control regulations. The Department of Public Health should reconvene that Work Group to develop consensus on outstanding issues.
Action Steps available to address PRIMARY Objectives	Existing Housing-Rehabilitation, Preservation, Conversion; Physical-adaptability, design; , Technical Assistance, Infrastructure facilities; Fair Housing; Public Safety
Tools/Resources available to carry out Action Steps	TOOLS: Subsidies-developmental; Rehabilitation; Job training; Infrastructure; Market opportunities SOFT TOOLS: Coordination; Fair Housing; Public Policy and enforcement; Regulatory; Maximize resources; Model programs-best practices
Primary Agency or Service Provider	DECD
Secondary or Supporting Agencies/Sponsors	DPH
Types of Potential Resources	Grant; Loan; Technical Assistance; Incentives; Tax Credits; In-kind Contributions; Donation/Gift; Match; Abatement
Proposed Accomplishment/Results Measures (5 year Objectives & Performance Measures)	Preservation of units; Increase in Service levels; Reduction in barriers; Number of cases closed, settled or resolved; Number of loans issued; Increase in efficiency %; Reduction in waste
Accomplishment Benchmarks	5 YEARS
Relationship between PRIMARY Objectives and Strategic Plan Themes	Coordination and Education
Relationship between PRIMARY Objectives and HUD-defined Priority Needs	Non-Housing Community Development
Relationship between PRIMARY Objectives and HUD National Objective	Expand economic opportunities

Objective No.	12
PRIMARY Objectives	Job Training and Welfare to Work
Relative Priority of PRIMARY Objectives	HIGH
Relationship between PRIMARY Objectives and Priority Need Population served	Extremely Low Income: 0% to 30% of AMI - Very Low Income: 31%-50% of AMI - Low Income: 51% to 80% of AMI - Moderate Income: 81 to 95 percent of AMI - Small Families - Large Families - Elderly - Homelessness - Sheltered Population - Unsheltered Population - Rural Homeless - Persons With AIDS - Persons With Disabilities
Geographic Targeting	STATEWIDE
Primary Strategies to address PRIMARY Objectives	Address poverty by creating and supporting opportunities through which low income individuals can gain access to employment and other avenues to economic and social success; Promote economic suitability and the creation and retention of jobs by assisting in the development of property that is reasonably priced and environmentally sound for development and investment; Encourage the development, continuance and/or expansion of existing employment training programs; Develop internship and mentoring programs to promote pre-professional exposure to and familiarity with the relevant codes for individuals contemplating a career in the field;
Secondary- or Supportive Strategies to address PRIMARY Objectives	Construction Training: To control project costs, enhance potential construction employment career opportunities for urban residents - including youths - and promote neighborhood economic development; Promote larger scale economic development projects that result in the creation and retention of jobs through the funding of infrastructure and facilities development where appropriate;
Action Steps available to address PRIMARY Objectives	Training-Skills, Entrepreneurial, space in housing complexes; EEO-Section 3, Youth Build, Linkages to resources and resource providers; Support services-Transportation, Child Care; Market Needs-sensitivity; Diversity-income, racial, housing choice; Marketing, Outreach, Counseling: beneficiaries, developers, credit, ownership, mobility ;Comprehensive community-based planning;
Tools/Resources available to carry out Action Steps	TOOLS: Support services; Transportation; Rehabilitation; Job training; Linkages to services-daycare, others; Infrastructure; Market opportunities SOFT TOOLS: Coordination; Capacity building; Public Policy and enforcement; Leveraging; Maximize resources; Model programs-best practices
Primary Agency or Service Provider	DOL
Secondary or Supporting Agencies/Sponsors	DECD
Types of Potential Resources	Technical Assistance; Partnerships; Incentives; Tax Credits; In-kind Contributions; Donation/Gift; Subsidies; Operating funds; Match
Proposed Accomplishment/Results Measures (5 year Objectives & Performance Measures)	Increase in Service levels; Maintain Service levels; Reduction in barriers; Number of cases closed, settled or resolved; Increase in efficiency %; Reduction in waste
Accomplishment Benchmarks	ONGOING
Relationship between PRIMARY Objectives and Strategic Plan Themes	Policies
Relationship between PRIMARY Objectives and HUD-defined Priority Needs	ALL
Relationship between PRIMARY Objectives and HUD National Objective	Expand economic opportunities

Objective No.	13
PRIMARY Objectives	Urban Center-related
Relative Priority of PRIMARY Objectives	HIGH
Relationship between PRIMARY Objectives and Priority Need Population served	Extremely Low Income: 0% to 30% of AMI - Very Low Income: 31%-50% of AMI - Low Income: 51% to 80% of AMI - Small Families - Large Families - Owners - Renters - Elderly - Homelessness - Sheltered Population - Unsheltered Population - Rural Homeless - Persons With AIDS - Persons With Disabilities - Lead Paint Hazards
Geographic Targeting	URBAN
Primary Strategies to address PRIMARY Objectives	Maintain and improve existing public facilities and encourage the development of upgraded facilities, particularly with regard to facilities serving low-income populations; Promote larger scale economic development projects that result in the creation and retention of jobs through the funding of infrastructure and facilities development where appropriate; Develop and implement plans to address contaminated sites and therefore, further economic development and public safety
Secondary- or Supportive Strategies to address PRIMARY Objectives	Expand and improve parking facilities, particularly existing facilities, which serve the commercial business district, where necessary and feasible; Support existing efforts of code enforcement, including unsafe housing in low-income neighborhoods.
Action Steps available to address PRIMARY Objectives	Existing Housing-Rehabilitation, Preservation, Conversion; New development; Physical-adaptability, design; Gap financing-homeownership; Support services; Subsidies-project, tenant, other; Fair Housing; Fair Housing Enforcement; Adequate FMR's; Sufficient income/ SSI benefits; , Technical Assistance, Infrastructure facilities; Training-Skills, Entrepreneurial, space in housing complexes; EEO-Section 3, Youth Build, Linkages to resources and resource providers; Support services-Transportation, Child Care; Market Needs-sensitivity; Diversity-income, racial, housing choice; Marketing, Outreach, Counseling: beneficiaries, developers, credit, ownership, mobility ;Comprehensive community-based planning; Public safety; "Live, work, play, get educated"-Civic engagement, resident empowerment, quality environment;
Tools/Resources available to carry out Action Steps	TOOLS: Subsidies-developmental; Support services; Transportation; Rehabilitation; Job training; New construction; Comprehensive community planning; Gap financing; Linkages to services-daycare, others; Infrastructure; Market opportunities SOFT TOOLS: Coordination; Fair Housing; Capacity building; Public Policy and enforcement; Regulatory; Research and Data; Leveraging; Maximize resources; Self-evaluation; Model programs-best practices
Primary Agency or Service Provider	DECD
Secondary or Supporting Agencies/Sponsors	DSS
Types of Potential Resources	Grant; Loan; Technical Assistance; Partnerships; Incentives; Tax Credits; In-kind Contributions; Donation/Gift; Subsidies; Capital Assets; Operating funds; Match; Abatement
Proposed Accomplishment/Results Measures (5 year Objectives & Performance Measures)	Increase in units; Preservation of units; Increase in Service levels; Maintain Service levels; Reduction in barriers; Number of cases closed, settled or resolved; Number of loans issued; Number meals served; Increase in efficiency %; Reduction in waste
Accomplishment Benchmarks	ONGOING
Relationship between PRIMARY Objectives and Strategic Plan Themes	Coordination and Education
Relationship between PRIMARY Objectives and HUD-defined Priority Needs	ALL
Relationship between PRIMARY Objectives and HUD National Objective	Expand economic opportunities

Objective No.	14
PRIMARY Objectives	Urban-Suburban Partnerships
Relative Priority of PRIMARY Objectives	MEDIUM
Relationship between PRIMARY Objectives and Priority Need Population served	Moderate Income: 81 to 95 percent of AMI - Small Families - Large Families - Elderly - Homelessness - Sheltered Population - Unsheltered Population - Rural Homeless - Persons With AIDS - Persons With Disabilities
Geographic Targeting	REGIONAL
Primary Strategies to address PRIMARY Objectives	Emphasize and encourage projects that impact blocks, neighborhoods and larger geographies and scopes, beyond those projects with narrow or singular outcomes; Provide enhanced continuing education and training programs to affected staff in all relevant state agencies to familiarize staff with code inconsistencies and their implications; Cross-agency, inter-municipal education and training efforts should be developed for local municipal officials, including local public health officers.
Secondary- or Supportive Strategies to address PRIMARY Objectives	Establish a formal communications mechanism between state agencies to coordinate each agency's respective regulations, codes, referenced standards and guidelines with the State Building Code, the State Fire Safety Code, and the state's public health code; Provide resources for sufficient staff or contractors in the Department of Public Safety's Division of Fire, Emergency and Building Services to enhance the effective coordination and review of all state agency rule-making affecting building construction.
Action Steps available to address PRIMARY Objectives	Training-Skills, Entrepreneurial, space in housing complexes; EEO-Section 3, Youth Build, Linkages to resources and resource providers; Support services-Transportation, Child Care; Market Needs-sensitivity; Diversity-income, racial, housing choice; Marketing, Outreach, Counseling: beneficiaries, developers, credit, ownership, mobility ; Fair Housing; Comprehensive community-based planning;
Tools/Resources available to carry out Action Steps	TOOLS: Subsidies-developmental; Support services; Transportation; Rehabilitation; Job training; New construction; Comprehensive community planning; Gap financing; Linkages to services-daycare, others; Infrastructure; Market opportunities SOFT TOOLS: Coordination; Fair Housing; Capacity building; Public Policy and enforcement; Regulatory; Research and Data; Leveraging; Maximize resources; Self-evaluation; Model programs-best practices
Primary Agency or Service Provider	DECD
Secondary or Supporting Agencies/Sponsors	Public Safety
Types of Potential Resources	Grant; Loan; Technical Assistance; Partnerships; Incentives; Tax Credits; In-kind Contributions; Donation/Gift; Subsidies; Capital Assets; Match
Proposed Accomplishment/Results Measures (5 year Objectives & Performance Measures)	Increase in units; Preservation of units; Increase in Service levels; Maintain Service levels; Reduction in barriers; Number of cases closed, settled or resolved; Number of loans issued; Number meals served; Increase in efficiency %; Reduction in waste
Accomplishment Benchmarks	ONGOING
Relationship between PRIMARY Objectives and Strategic Plan Themes	Coordination and Education
Relationship between PRIMARY Objectives and HUD-defined Priority Needs	ALL
Relationship between PRIMARY Objectives and HUD National Objective	Expand economic opportunities

Objective No.	15
PRIMARY Objectives	Technical Assistance:Non-Profits, Grantees, Sub-recipients
Relative Priority of PRIMARY Objectives	LOW
Relationship between PRIMARY Objectives and Priority Need Population served	Extremely Low Income: 0% to 30% of AMI - Very Low Income: 31%-50% of AMI - Low Income: 51% to 80% of AMI - Moderate Income: 81 to 95 percent of AMI - Small Families - Large Families - Owners - Renters - Elderly - Homelessness - Sheltered Population - Unsheltered Population - Rural Homeless - Persons With AIDS - Persons With Disabilities
Geographic Targeting	STATEWIDE
Primary Strategies to address PRIMARY Objectives	Encourage the development of resources which build the capacity for community-based development (housing, economic and community development); Provide enhanced continuing education and training programs in code requirements at the grassroots level to residents actively engaged in Neighborhood Revitalization Zone (NRZ) efforts in their communities:
Secondary- or Supportive Strategies to address PRIMARY Objectives	Provide technical assistance to support NRZs. Establish a technical assistance grant program modeled after HUD's CHDO-TA program to build the capacity of NRZs and CDCs to enhance their capacity to address the problems of blighted residential and commercial properties within their neighborhoods; Develop and implement a requirement for rigorous, regular licensure re-certification of local building officials and local fire marshals; Develop differentiated levels or classes of certifications for local building officials, reflecting the need for officials employed in larger municipalities, and handling complex projects, to possess appropriately specialized skills and expertise; Develop and maintain an in-state capacity to deliver high quality, codes-related professional education, in-service training and accreditation as an ongoing function provided through the Department of Public Safety and/or Connecticut's Community-Technical College system.
Action Steps available to address PRIMARY Objectives	Fair Housing; Fair Housing Enforcement; , Technical Assistance, Infrastructure facilities; Diversity-income, racial, housing choice; Comprehensive community-based planning; Support services; Subsidies-project, tenant, other; Marketing, Outreach, Counseling: beneficiaries, developers, credit, ownership, mobility ;
Tools/Resources available to carry out Action Steps	TOOLS: Subsidies-operating; Support services; Job training; Comprehensive community planning; Linkages to services-daycare, others; Infrastructure; Market opportunities SOFT TOOLS: Coordination; Fair Housing; Capacity building; Public Policy and enforcement; Regulatory; Research and Data; Leveraging; Maximize resources; Self-evaluation; Model programs-best practices
Primary Agency or Service Provider	DECD
Secondary or Supporting Agencies/Sponsors	HUD
Types of Potential Resources	Grant; Technical Assistance; Partnerships; Incentives; In-kind Contributions; Donation/Gift; Subsidies; Operating funds; Match
Proposed Accomplishment/Results Measures (5 year Objectives & Performance Measures)	Increase in Service levels; Maintain Service levels; Reduction in barriers; Number of cases closed, settled or resolved; Increase in efficiency %; Reduction in waste
Accomplishment Benchmarks	ONGOING
Relationship between PRIMARY Objectives and Strategic Plan Themes	Coordination and Education
Relationship between PRIMARY Objectives and HUD-defined Priority Needs	Non-Housing Community Development
Relationship between PRIMARY Objectives and HUD National Objective	Expand economic opportunities

Objective No.	16
PRIMARY Objectives	Small Business-related
Relative Priority of PRIMARY Objectives	MEDIUM
Relationship between PRIMARY Objectives and Priority Need Population served	Non-Housing Community Development Needs
Geographic Targeting	STATEWIDE
Primary Strategies to address PRIMARY Objectives	Continue to support entities, which provide technical assistance to the business community and facilitate the development of new programs designed to provide technical assistance to those who wish to start a new business; Encourage the development of programs designed to provide "start-up" capital to small businesses in an effort to increase the number of new micro-businesses;
Secondary- or Supportive Strategies to address PRIMARY Objectives	Enhance existing economic development efforts, particularly with regard to the rehabilitation of commercial/industrial structures, improvement of infrastructure to benefit commercial/industrial businesses, micro-business development and the provision of technical assistance to new and established businesses.
Action Steps available to address PRIMARY Objectives	Training-Skills, Entrepreneurial, space in housing complexes; EEO-Section 3, Youth Build, Linkages to resources and resource providers; Support services-Transportation, Child Care; Market Needs-sensitivity; Diversity-income, racial, housing choice; Marketing, Outreach, Counseling: beneficiaries, developers, credit, ownership, mobility ;Comprehensive community-based planning;
Tools/Resources available to carry out Action Steps	TOOLS: Support services; Transportation; Rehabilitation; Job training; Linkages to services-daycare, others; Infrastructure; Market opportunities SOFT TOOLS: Coordination; Capacity building; Regulatory; Leveraging; Maximize resources; Model programs-best practices
Primary Agency or Service Provider	DECD
Secondary or Supporting Agencies/Sponsors	DOL
Types of Potential Resources	Grant; Loan; Technical Assistance; Partnerships; Incentives; Tax Credits; In-kind Contributions; Donation/Gift; Subsidies; Capital Assets; Operating funds; Match; Abatement
Proposed Accomplishment/Results Measures (5 year Objectives & Performance Measures)	Increase in Service levels; Maintain Service levels; Reduction in barriers; Number of cases closed, settled or resolved; Number of loans issued; Increase in efficiency %; Reduction in waste
Accomplishment Benchmarks	5 YEARS
Relationship between PRIMARY Objectives and Strategic Plan Themes	Resources
Relationship between PRIMARY Objectives and HUD-defined Priority Needs	Non-Housing Community Development, Housing
Relationship between PRIMARY Objectives and HUD National Objective	Provide a suitable living environment

Objective No.	17
PRIMARY Objectives	Transportation and Infrastructure Facilities
Relative Priority of PRIMARY Objectives	LOW
Relationship between PRIMARY Objectives and Priority Need Population served	Small Families - Large Families - Lead Paint Hazards
Geographic Targeting	REGIONAL
Primary Strategies to address PRIMARY Objectives	Encourage the continued maintenance and improvement of infrastructure, particularly with regard to roads, street and sidewalk improvements, as well as flood drain improvements
Secondary- or Supportive Strategies to address PRIMARY Objectives	Provide funding to finance infrastructure improvements that will benefit industrial/commercial properties wherever feasible and identify/leverage alternate sources of funding to finance such improvements;
Action Steps available to address PRIMARY Objectives	Infrastructure facilities; Comprehensive community-based planning;
Tools/Resources available to carry out Action Steps	TOOLS: Subsidies-developmental; Transportation; Rehabilitation; Job training; New construction; Comprehensive community planning; Infrastructure; Market opportunities SOFT TOOLS: Coordination; Fair Housing; Capacity building; Leveraging; Maximize resources; Model programs-best practices
Primary Agency or Service Provider	DECD
Secondary or Supporting Agencies/Sponsors	DOT
Types of Potential Resources	Grant; Loan; Partnerships; Incentives; Tax Credits; In-kind Contributions; Donation/Gift; Capital Assets; Match
Proposed Accomplishment/Results Measures (5 year Objectives & Performance Measures)	Increase in Service levels; Maintain Service levels; Reduction in barriers; Increase in efficiency %; Reduction in waste
Accomplishment Benchmarks	5 YEARS
Relationship between PRIMARY Objectives and Strategic Plan Themes	Coordination and Education
Relationship between PRIMARY Objectives and HUD-defined Priority Needs	Non-Housing Community Development
Relationship between PRIMARY Objectives and HUD National Objective	Provide a suitable living environment

Objective No.	18
PRIMARY Objectives	Community Development Support Services
Relative Priority of PRIMARY Objectives	MEDIUM
Relationship between PRIMARY Objectives and Priority Need Population served	Extremely Low Income: 0% to 30% of AMI - Very Low Income: 31%-50% of AMI - Low Income: 51% to 80% of AMI - Moderate Income: 81 to 95 percent of AMI - Small Families - Large Families - Elderly - Homelessness - Sheltered Population - Unsheltered Population - Rural Homeless - Persons With AIDS - Persons With Disabilities
Geographic Targeting	REGIONAL
Primary Strategies to address PRIMARY Objectives	Support the continuance and/or expansion of existing public service programs including those which provide services to the handicapped, youth, and/or substance abusers or which offer transportation services and employment training; Expand existing efforts to meet the needs of the physically handicapped population by supporting projects designed to make current facilities accessible or to provide new handicapped accessible facilities/equipment; Support the continuance and/or expansion of existing public service programs that provide health services to low-income populations; Support the expansion of existing child care programs to provide a wider array of services to children in need; Increase the economic viability of existing public transportation services, increase transit ridership and improve the quality of service by exploring efficiencies and promotional opportunities;
Secondary- or Supportive Strategies to address PRIMARY Objectives	Support the continuance and/or expansion of existing public service programs designed to assist seniors, the handicapped, youth and/or substance abusers;
Action Steps available to address PRIMARY Objectives	Physical-adaptability, design; Support services; Subsidies-project, tenant, other; Fair Housing; Fair Housing Enforcement; Adequate FMR's; Sufficient income/ SSI benefits; , Technical Assistance, Infrastructure facilities; Training-Skills, Entrepreneurial, space in housing complexes; EEO-Section 3, Youth Build, Linkages to resources and resource providers; Support services-Transportation, Child Care; Market Needs-sensitivity; Marketing, Outreach, Counseling; beneficiaries, developers, credit, ownership, mobility ;Comprehensive community-based planning; Public safety; "Live, work, play, get educated"-Civic engagement, resident empowerment, quality environment;
Tools/Resources available to carry out Action Steps	TOOLS: Subsidies-operating; Subsidies-rental; Support services; Transportation; Rehabilitation; Job training; Comprehensive community planning; Linkages to services-daycare, others; Infrastructure; Market opportunities SOFT TOOLS: Coordination; Fair Housing; Capacity building; Public Policy and enforcement; Regulatory; Research and Data; Leveraging; Maximize resources; Self-evaluation; Model programs-best practices
Primary Agency or Service Provider	DECD
Secondary or Supporting Agencies/Sponsors	DSS
Types of Potential Resources	Grant; Technical Assistance; Partnerships; Incentives; Tax Credits; In-kind Contributions; Donation/Gift; Subsidies; Capital Assets; Operating funds; Match; Abatement
Proposed Accomplishment/Results Measures (5 year Objectives & Performance Measures)	Increase in Service levels; Maintain Service levels; Reduction in barriers; Number of cases closed, settled or resolved; Number of loans issued; Number meals served; Increase in efficiency %; Reduction in waste
Accomplishment Benchmarks	ONGOING
Relationship between PRIMARY Objectives and Strategic Plan Themes	Coordination and Education
Relationship between PRIMARY Objectives and HUD-defined Priority Needs	Homeless and Special Needs, Housing
Relationship between PRIMARY Objectives and HUD National Objective	Provide a suitable living environment

PRIMARY Objectives		
	Priority	Goals/Objectives
Homeownership	High	
Rent Subsidies	High	
Homelessness and Prevention	High	
Special Needs-Persons with Disabilities	High	
Special Needs-Persons with AIDS/HIV	High	
Housing Rehabilitation and Preservation	High	
Fair Housing	High	
Financing and Incentives	High	
Neighborhood and Community-based programs	High	
Job Training and Welfare to Work	High	
Urban Center-related	High	
Technical Assistance:Non-Profits, Grantees, Sub-recipients	Low	
Transportation and Infrastructure Facilities	Low	
New Development and Housing Production	Medium	
Lead Abatement and Hazardous Materials	Medium	
Urban-Suburban Partnerships	Medium	
Small Business-related	Medium	
Community Development Support Services	Medium	

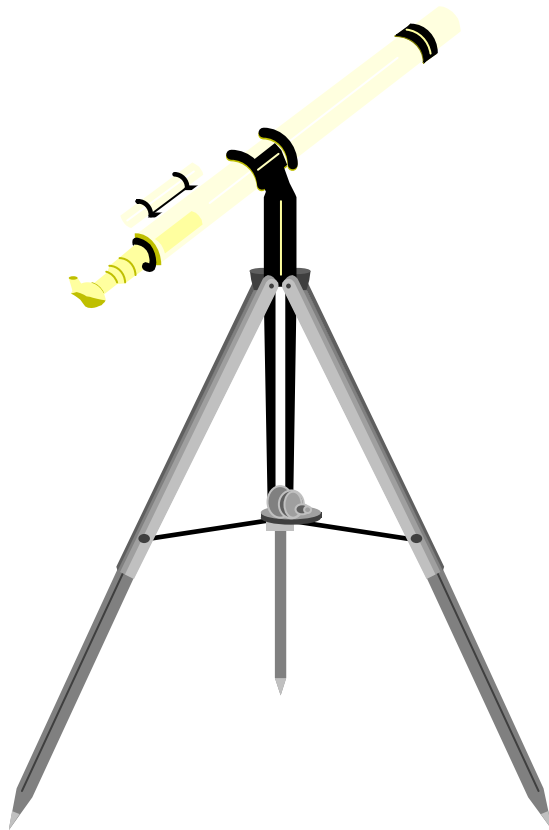
PRIMARY Objectives - CDBG	Priority	Year 1	Year 2	Year 3	Year 4	Year 5
Homeownership	High					
Rent Subsidies	High					
Homelessness and Prevention	High					
Special Needs-Persons with Disabilities	High					
Special Needs-Persons with AIDS/HIV	High					
Housing Rehabilitation and Preservation	High					
New Development and Housing Production	Medium					
Fair Housing	High					
Financing and Incentives	High					
Neighborhood and Community-based programs	High					
Lead Abatement and Hazardous Materials	Medium					
Job Training and Welfare to Work	High					
Urban Center-related	High					
Urban-Suburban Partnerships	Medium					
Technical Assistance:Non-Profits, Grantees, Sub-recipients	Low					
Small Business-related	Medium					
Transportation and Infrastructure Facilities	Low					
Community Development Support Services	Medium					

PRIMARY Objectives -HOME	Priority	Year 1	Year 2	Year 3	Year 4	Year 5
Homeownership	High					
Rent Subsidies	High					
Homelessness and Prevention	High					
Special Needs-Persons with Disabilities	High					
Special Needs-Persons with AIDS/HIV	High					
Housing Rehabilitation and Preservation	High					
New Development and Housing Production	Medium					
Fair Housing	High					
Financing and Incentives	High					
Neighborhood and Community-based programs	High					
Lead Abatement and Hazardous Materials	Medium					
Job Training and Welfare to Work	High					
Urban Center-related	High					
Urban-Suburban Partnerships	Medium					
Technical Assistance:Non-Profits, Grantees, Sub-recipients	Low					
Small Business-related	Medium					
Transportation and Infrastructure Facilities	Low					
Community Development Support Services	Medium					

PRIMARY Objectives - ESG	Priority	Year 1	Year 2	Year 3	Year 4	Year 5
Homeownership	High					
Rent Subsidies	High					
Homelessness and Prevention	High					
Special Needs-Persons with Disabilities	High					
Special Needs-Persons with AIDS/HIV	High					
Housing Rehabilitation and Preservation	High					
New Development and Housing Production	Medium					
Fair Housing	High					
Financing and Incentives	High					
Neighborhood and Community-based programs	High					
Lead Abatement and Hazardous Materials	Medium					
Job Training and Welfare to Work	High					
Urban Center-related	High					
Urban-Suburban Partnerships	Medium					
Technical Assistance:Non-Profits, Grantees, Sub-recipients	Low					
Small Business-related	Medium					
Transportation and Infrastructure Facilities	Low					
Community Development Support Services	Medium					

PRIMARY Objectives - HOPWA	Priority	Year 1	Year 2	Year 3	Year 4	Year 5
Homeownership	High					
Rent Subsidies	High					
Homelessness and Prevention	High					
Special Needs-Persons with Disabilities	High					
Special Needs-Persons with AIDS/HIV	High					
Housing Rehabilitation and Preservation	High					
New Development and Housing Production	Medium					
Fair Housing	High					
Financing and Incentives	High					
Neighborhood and Community-based programs	High					
Lead Abatement and Hazardous Materials	Medium					
Job Training and Welfare to Work	High					
Urban Center-related	High					
Urban-Suburban Partnerships	Medium					
Technical Assistance:Non-Profits, Grantees, Sub-recipients	Low					
Small Business-related	Medium					
Transportation and Infrastructure Facilities	Low					
Community Development Support Services	Medium					

Monitoring



MONITORING**THE DEPARTMENT OF ECONOMIC AND COMMUNITY DEVELOPMENT (DECD)**

The following describes the standards and procedures that the DECD will use to monitor activities carried out in furtherance of Connecticut's consolidated plan and will use to ensure long-term compliance with requirements of the CDBG and Home programs.

Small Cities Program Compliance and Monitoring

DECD performs monitoring to ensure that Department funds are being spent correctly and in compliance with federal regulations. The Department prepares a biannual monitoring plan. Each grant must be monitored on-site at least once prior to closeout. Monitoring reviews will be scheduled in accordance with the Small Cities Program Monitoring Schedule.

DECD monitors housing program compliance and financial compliance with federal and state regulatory mandates. The on-site monitoring visit and the desk reviews are mechanisms used for in-depth investigation and overall assessments. Quarterly financial reports are required for all Small Cities grant recipients.

The review of activities that include a rehabilitation or construction component must include an inspection of the "project" that was rehabilitated or constructed (e.g., the rental units rehabilitated, roads or sidewalks constructed, etc.). The DECD Building Construction Specialist who assists the DECD Project Manager with the monitoring review will inspect the project to ensure that it was rehabilitated or constructed in accordance with state & local building codes and with the plans & specifications for the project.

Sub-recipients of federal funds are also monitored for compliance with Single Audit, OMB Circulars, and contractual financial requirements. In-depth financial monitoring and technical assistance are provided to improve financial accountability and fiscal responsibility. In addition, financial reviews are conducted upon the request of and in concert with program area staff through team monitoring visits.

HOME Monitoring

DECD will monitor grantee files on a yearly basis and perform a 20% random selection of projects to monitor.

Project managers will complete the HOME Monitoring Checklist (See DECD HOME Monitoring Checklist) for each project monitored.

All grantees will be notified and required to submit quarterly status reports on their projects for the periods ending 9/30, 12/31, 3/31 and 6/30.

DECD will conduct site inspections with grantees, as warranted. Site inspections will include, but not be limited to, a review of the rent structure, utility allowance, yearly re-certification of income, verification of income and review of resident folders.

The grantee will be notified of the monitoring/inspection findings and required remedies to any deficiencies that exist.

Project managers will conduct requisite follow-ups with the grantee to insure that all remedies are enacted and completed in a comprehensive, timely and efficient manner.

THE DEPARTMENT OF SOCIAL SERVICES (DSS)

The following describes the standards and procedures that the DSS will use to monitor activities carried out in furtherance of Connecticut's consolidated plan and will use to ensure long-term compliance with requirements of the ESG and HOPWA programs.

ESG Monitoring

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

HOPWA Monitoring

HOPWA contracts are handled a littler differently than ESG, In addition to the above review, a coordinated effort between DSS Regional Staff Representatives and the Staff of Connecticut AIDS Residence Coalition (CARC) perform a Standards of Care Review.

The Standards of Care is a comprehensive tool first produced in 1992 and carefully reviewed and updated twice since then. The philosophy behind this tool's development and use is the belief that all people have a right to safe, affordable, accessible, and permanent housing that enhances their quality of life. The Standards of Care was developed by the Standards Committee of CARC to describe the best practices of operating supportive residential programs for people living with HIV/AIDS. The Standards of Care describes six levels of supportive housing from Level 1, a completely independent housing program, to Level VI for those who need skilled nursing care.

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

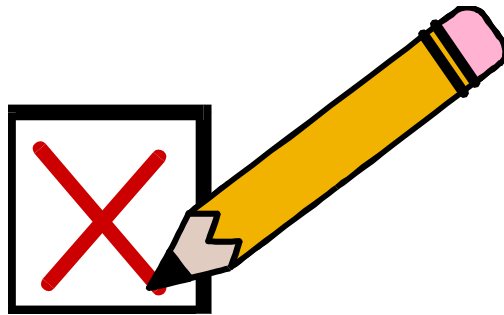
The Standards is a tool to assure the quality of programs by setting down guidelines for services, health and safety, and general management, A dual-committee of DSS Regional Staff Representative along with CARC staff use this tool to identify programs' strengths and weaknesses, highlight their best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

Standards of Care review includes:

1. Program Policies and Procedures: Program and Services, Admissions and Intake, services, and Supervision.
2. Life, Health, Safety: Facility and Sanitation, Safety, Health Care. and Food Service.
3. General Admission: Administration, Fiscal Management, Human Resources, Staff Development, Record Keeping, and Information Systems.
4. Citizen and Community Participation.
5. Grievance
6. Structural and Design Considerations
7. Confidentiality

8. Tuberculosis Screening and Management

Tables 1A & 2A



**Table 1A
Homeless and Special Needs Population**

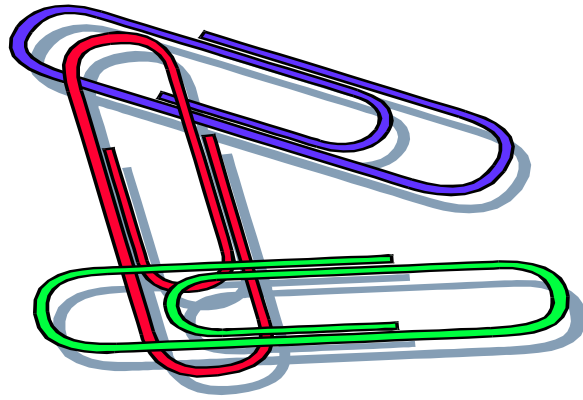
		Estimated Need	Current Inventory	Unmet Need / Gap	Relative Priority
Individuals					
Example	Emergency Shelter	115	89	26	M
Beds / Units	Emergency Shelter	1500	540	960	L
	Transitional Housing	1200	450	750	H
	Permanent Housing	900	428	472	H
	Total	3600	1418	2182	
Estimated Supportive Services Slots	Job Training	2800	300	2500	M
	Case Management	3670	714	2956	H
	Substance Abuse Treatment	2160	261	1899	H
	Mental Health Care	2160	276	1844	H
	Housing Placement	1800	400	1400	M
	Life Skills Training	1800	650	1150	H
	Other				
Estimated Sub-populations	Chronic Substance Abusers	1800	90	1710	H
	Seriously Mentally Ill	1800	90	1710	H
	Dually - Diagnosed	1200	60	1140	H
	Veterans	900	90	710	L
	Persons with HIV/AIDS	720	72	648	M
	Victims of Domestic Violence	900	200	700	M
	Youth	N/A	N/A	N/A	
	Other	N/A	N/A	N/A	
Persons in Families with Children					
Example	Emergency Shelter	115	89	26	M
Beds / Units	Emergency Shelter	4362	1478	2884	L
	Transitional Housing	5550	1836	3174	H
	Permanent Housing	5418	1806	3612	H
	Total	15530	5120	10120	
Estimated Supportive Services Slots	Job Training	13030	2382	10648	M
	Case Management	12264	3776	8488	H
	Substance Abuse Treatment	9964	1190	8744	H
	Mental Health Care	7665	1190	6475	H
	Housing Placement	11497	1636	9561	H
	Life Skills Training	9198	3505	5693	L
	Other	N/A	N/A	N/A	
Estimated Sub-populations	Chronic Substance Abusers	4659	512	4147	H
	Seriously Mentally Ill	6212	512	5700	H
	Dually - Diagnosed	3882	256	3626	H
	Veterans	1553	512	1041	L
	Persons with HIV/AIDS	2329	1024	1305	M
	Victims of Domestic Violence	6988	2304	4684	M
	Youth	N/A	N/A	N/A	
	Other	N/A	N/A	N/A	

Table 2A*
Priority Needs Summary Table

PRIORITY HOUSING NEEDS (households)	Priority Need Level High, Medium, Low		Unmet Need	Goals	
Renter	Small Related	0-30%	M	17,368	40
		31-50%	H	6,082	80
		51-80%	M	2,930	30
	Large Related	0-30%	H	1317	50
		31-50%	H	1080	70
		51-80%	H	260	30
	Elderly	0-30%	H	6,730	100
		31-50%	H	3,750	125
		51-80%	M	1,000	25
	All Other	0-30%	H	1,500	30
		31-50%	H	1,000	40
		51-80%	H	500	30
	Owner	0-30%	M	325	20
		31-50%	M	8,550	120
		51-80%	H	5,875	60
Special Populations	0-80%	H	14,500	300	
Total Goals				1,150	
Total 215 Goals				N/A	

* This is a revised table

Attachments



CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the State certifies that:

Affirmatively Further Fair Housing - It will affirmatively further fair housing and to this end has completed a statewide Analysis of Impediments to Fair Housing consistent with the requirements outlined at 24 CFR 91.25(a)(1), 24 CFR 91.325(a)(1), 24 CFR 91.425(a)(1), and 24 CFR 570.487(b). The jurisdiction will take appropriate actions to overcome the effects of any impediments identified through that analysis and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan - It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential anti-displacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

Drug-Free Workplace - It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about -
 - (a) The dangers of drug abuse in the workplace;
 - (b) The grantee's policy of maintaining a drug-free workplace;
 - (c) Any available drug counseling, rehabilitation, and employee assistance programs; and
 - (d) The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace.
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will -
 - (a) Abide by the terms of the statement; and
 - (b) Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal Agency has designated a central

ESG Certifications

The State seeking funds under the Emergency Shelter Program (ESG) certifies that it will ensure that its recipients of ESG funds comply with the following requirements:

Major rehabilitation/conversion -- In the case of major rehabilitation or conversion, it will maintain any building for which assistance is used under the ESG program as a shelter for homeless individuals and families for at least 10 years. If the rehabilitation is not major, the recipient will maintain any building for which assistance is used under the ESG program as a shelter for homeless individuals and families for at least 3 years.

Essential Services -- Where the assistance involves essential services or maintenance, operation, insurance, utilities and furnishings, it will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure as long as the same general population is served.

Renovation -- Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

Supportive Services -- It will assist homeless individuals in obtaining appropriate supportive services, including permanent housing, medical and mental health treatment, counseling, supervision, and other services essential for achieving independent living, and other Federal State, local, and private assistance for such individuals.

Matching Funds -- It will obtain matching amounts required under 24 CFR §576.71.

Confidentiality -- It will develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project except with the written authorization of the person responsible for the operation of that shelter.

Homeless Persons Involvement -- To the maximum extent practicable, it will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under this program, in providing services assisted through this program, and in providing services for occupants of such facilities.

Consolidated Plan -- It is following a current HUD-approved Consolidated Plan

Rita M. Pacheco
Signature/Authorized Official
RITA M. PACHECO

5/8/00
Date

Deputy Commissioner
Title

point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;

6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted -
 - (a) Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
 - (b) Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

Anti-Lobbying – To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction – The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan – The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 – It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.



Signature/Authorized Official

5-11-00
Date

Title

Specific CDBG Certifications

The State certifies that:

Citizen Participation – It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.115 and that each unit of general local government that is receiving assistance from the State is following a detailed citizen participation plan that satisfies the requirements of Sec. 570.486 of this title.

Consultation with local governments - It has complied with the following criteria:

1. It has consulted with affected units of local government in the nonentitlement area of the State in determining the method of distribution of funding;
2. It engages or will engage in planning for community development activities;
3. It provides or will provide technical assistance to units of general local government in connection with community development programs;
4. It will not refuse to distribute funds to any unit of general local government on the basis of the particular eligible activity selected by the unit of general local government to meet its community development needs, except that a State is not prevented from establishing priorities in distributing funding on the basis of the activities selected; and
5. Each unit of general local government to be distributed funds will be required to identify its community development and housing needs, including the needs of the low-income and moderate-income families, and the activities to be undertaken to meet these needs.

Community Development Plan – Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objective of the statute authorizing the CDBG program, as described in 24 CFR 570.1 and requirements of this part and 24 CFR part 570.

Following a Plan – It is following a current consolidated plan that has been approved by HUD.

Use of Funds – It has complied with the following criteria:

1. **Maximum Feasible Priority.** With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slum and blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health and welfare of the community, and other financial resources are not available;
2. **Overall Benefit.** The aggregate use of CDBG funds including section 108 guaranteed loans during program years(s) 2000-2001 (a period specified by the grantee consisting of one, two or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
3. **Special Assessments.** It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guarantee funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The State will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the state certifies that it lacks CDBG funds to cover the assessment.

Compliance with Anti-discrimination Laws – The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Excessive Force – It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its State against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location that is the subject of such non-violent civil rights demonstrations within its State.

Lead-Based Paint – Its notification, inspection, testing and abatement procedures concerning lead-based paint will comply with the requirements of 24 CFR 570.608

Compliance with Laws – It will comply with applicable laws.



Signature/Authorized Official



Title


5-11-00

Date

OPTIONAL CERTIFICATION
CDBG

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having a particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.



Signature/Authorized Official

5-11-00
Date

Commissioner

Title

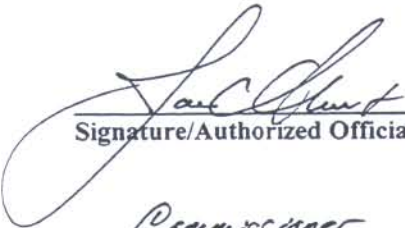
Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance – The participating jurisdiction does not intend to provide HOME funds for tenant-based rental assistance.

Eligible Activities and Costs – it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

Appropriate Financial Assistance –before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing.



Signature/Authorized Official

Commissioner

Title

5-11-00

Date

HOPWA Certifications

The State HOPWA grantee certifies that:

Activities -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

Building -- Any building or structure assisted under the program shall be operated for the purpose specified in the plan:

1. For at least 10 years in the case of any building or structure purchased, leased, rehabilitated, renovated, or converted with HOPWA assistance,
2. For at least 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.


Signature/Authorized Official
RITA M. PACHECO

5/8/00
Date

Deputy Commissioner
Title

Public Commentary

- **Notice of Public Comment Period**
- **Summary of Public Comments**
- **DECD Response to Public Comments**
- **Copies of Transcripts of Public Hearings**
- **Copies of Written Comments**
- **Copy of Letter Sent to Chief Elected Officials**
- **Copy of Letter Sent to All Interested Parties**

NOTICE OF PUBLIC COMMENT PERIOD
THE STATE OF CONNECTICUT
DEPARTMENT OF ECONOMIC AND COMMUNITY DEVELOPMENT
IS SEEKING PUBLIC COMMENT ON THE DRAFT
5-YEAR CONSOLIDATED PLAN FOR HOUSING AND
COMMUNITY DEVELOPMENT AND THE
DRAFT 2000 ACTION PLAN

A thirty-day public examination and comment period will begin March 31, 2000 and end May 1, 2000. Public Hearings for the draft Consolidated Plan for Housing and Community Development and year 2000 draft of the One-Year Action Plan will be held as follows:

Norwich Monday, April 10, 2000 4:00 p.m. Three Rivers Community College Mohegan Campus (Room 105) Mahan Drive Norwich, Connecticut	Norwalk Monday, April 10, 2000 7:00 p.m. Town Hall 125 East Avenue (Room 8300) Norwalk, Connecticut	East Haven Tuesday, April 11, 2000 7:30 p.m. East Haven Community Center 91 Taylor Avenue East Haven, Connecticut
Hartford Wednesday, April 12, 2000 2:00 p.m. CT Department of Economic & Community Development 505 Hudson Street 4 th Floor Conference Room Hartford, Connecticut	Torrington Thursday, April 13, 2000 7:30 p.m. City Hall 140 Main Street Auditorium Torrington, Connecticut	

Connecticut's 2000-2005 Consolidated Plan for Housing and Community Development brings together all the planning and application materials for the housing and community development funds that are allocated on an annual basis by the United States Department of Housing and Urban Development. This plan replaces the Connecticut Comprehensive Housing Affordability Strategy, the non-housing community development plan, the Community Development Block Grant Final Statement, the HOME Investment Partnerships Program Description, and the applications for both the Emergency Shelter Grant and Housing Opportunities for Persons with AIDS programs.

The 5-Year Plan is divided into key sections that discuss the housing, human service and community development needs, barriers to affordable housing, a citizen participation plan, a housing market analysis, an inventory of state and federal resources that support housing and community development, guiding principles, strategies, priorities and objectives for future coordination and program development, and action plans that describe the allocation of funds for the next federal fiscal year. The planning period begins July 1, 2000.

All state residents are urged to attend and provide oral or written comments on the 5-Year Consolidated Plan and the 2000 Action Plan. Copies of these documents are available at the Department of Economic & Community Development, 505 Hudson Street, Hartford, CT 06106-7106, by contacting Dorothy Malerba at (860) 270-8183. Copies are also available at the Department of Social Services, at regional planning agencies, and at the State Library.

Written comments on the 5-Year Consolidated Plan and the 2000 Action Plan may be sent to Thomas Ciccalone, Executive Director, Public Affairs and Strategic Planning Division, Department of Economic & Community Development, 505 Hudson Street, Hartford, CT 06106-7106 no later than May 1, 2000.

Deaf and hearing-impaired individuals may use a TDD by calling 566-4180. Questions, concerns, complaints, or requests for information in alternative formats from individuals with disabilities must be submitted to Marcia Bonitto, ADA (504) Coordinator, Department of Economic & Community Development at 860-270-8025, at least two weeks prior to the scheduled day of the event.

Department of Economic & Community Development programs are administered in a nondiscriminatory manner, consistent with Equal Employment Opportunities, Affirmative Action, and Fair Housing requirements.

Summary of public comments made at the public hearings and during the 30-day public commentary period.

Five public hearings were held at various locations around the state during the 30-day public commentary period from April 1, 2000 through May 1, 2000.

The five public hearings yielded two speakers making public comments, only one of which commented on the 2000-2005 ConPlan and the 2000-Action Plan. Transcripts of the testimony are attached.

The 30-day public commentary period yielded 4 written responses. Copies of these written responses are attached.

Summary of Issues raised:

The following issues were raised at the public hearings and/or in the written responses

- A. Two of the comments received expressed concern over DECD's decision to not accept applications for down payment assistance programs under the HOME program. Both stated that they believed that additional down payment assistance is needed in the state, beyond the down payment assistance program administered by CHFA.
- B. Two of the comments received expressed concern over DECD's decision to institute a 15% match criterion to the Small Cities (CDBG) program. Both stated that they believed that the 15% match requirement would be "onerous" to Connecticut's poorer communities. It was also stated that they believe that the 15% match requirement would raise the cost of executing their projects, especially housing rehabilitation projects and will negatively impact low and moderate-income people.
- C. One of the comments expressed concerns regarding the numerous priorities set in the 2000-2005 ConPlan. The commentator stated that they believe that there are too many broadly defined priorities that fail to provide clear objectives.
- D. One of the comments expressed concern over DECD decision to utilize 10% of the allocated HOME funds for administrative cost. The commentator cited DECD's past policy of utilizing 5% of our HOME allocation for administrative costs and stated they believed that the 10% administrative costs will make less HOME monies available to do projects.

DECD's Responses

The following are DECD's responses to the concerns raised in the public commentary period:

- A. Down-payment assistance
DECD's rationale for not accepting applications for down-payment assistance programs is twofold, 1). The Connecticut Housing Finance Authority (CHFA) has expanded their down-payment assistance program to all of Connecticut's 169 communities; 2). DECD already commits \$10,000,000 of its budget to CHFA's down-payment assistance program.

This prohibition of applications for funding for down-payment assistance funds does not prohibit other forms of homeownership initiatives. DECD encourages applicants to present

other innovative gap financing and alternative mortgage assistance programs to encourage homeownership opportunities for low and moderate-income families.

B. 15% Match Requirement

DECD's decision to institute a 15% match requirement in the Small Cities (CDBG) program was based on several factors. 1). DECD believes that a 15% match will allow us to make the most of our limited resources and enable us to fund more projects; 2). Our research has indicated that most state's require a match under their Small Cities programs; 3). We believe that the Small Cities applicants will have a greater commitment to the project if they have a financial stake in it; 4). We believe that the Small Cities Applicants will present more thoroughly thought out and planned projects and execute their projects in a more timely and efficient manner if they have a financial stake in the project.

C. ConPlan Priorities

We set out to make this consolidated plan as inclusive and comprehensive as possible and to bring as many different perspectives and ideas into this years Consolidated Planning process. This effort resulted in an extremely diverse planning group, representing many different constituent groups with many different goals and objectives. It quickly became very evident that the needs in Connecticut are diverse and many. It was also apparent that different areas of the state required different types of assistance.

The priorities in the 2000-2005 ConPlan were decided by consensus of the planning group. The planning group also felt that broadly defined priorities would provide the greatest amount of flexibility while insuring that the priority needs on the state would be met. This concept of "Controlled Flexibility" is defined in the 2000 Action Plan. In short, this concept will allow DECD to solicit the most innovative and broadly effective projects. We have found that in Connecticut, "one size" does not "fit all". So, instead of DECD telling the communities of Connecticut that their needs are the same as all of the other communities in the state and telling them what kind of project they have to submit in order to have the best chance of receiving funding, this ConPlan and Action Plan will empower and challenge Connecticut's communities, advocacy groups, non-profit and for profit developers to present innovative, leveraged, inclusive projects that will meet the needs of their constituents. The overarching goal is to do priority projects that are feasible and effective and meet the needs of Connecticut's communities in the most efficient and cost effective way. Flexibility is needed to accomplish this.

D. Administrative Costs

DECD's decision to increase from 5% of our Home allocation for administrative costs to 10% is the result of a mandate from HUD to improve DECD's administration of the HOME program. HUD has encouraged us to use the administrative funds made available to Connecticut for this specific purpose.

Summary of public comments received after the 30-day public commentary period.

Town of Enfield

1. Communities with greater need may be given higher priority, how is this defined.

It is first and foremost incumbent upon the applicant municipality to demonstrate the specific level of need in their community for the specific project being proposed. DECD will also take into consideration any and all demographic and other relevant information at our disposal to corroborate a community's claim or to elevate an applicant's request based on DECD's internal determination of need. DECD's determination of need will be based on the data provided by the applicant, relevant research, the recommendation of skilled professional staff, DECD's historical experience and our extensive body of institutional knowledge.

2. Interdisciplinary review team will determine whether an application for CDBG funds should be invited. What will this be based on.

All projects submitted for funding must meet the minimum criteria/thresholds to be considered for funding. Thresholds/criteria are clearly described in Connecticut's 2000-2001 Action Plan.

Every community is different with diverse and often divergent needs. Each proposed project is equally unique and must therefore be judged on a project by project basis.

The interdisciplinary team will review the project to verify that it has in fact met the basic eligibility criteria. The interdisciplinary team will then scrutinize the project in greater detail in terms of qualitative issues and social and economic impact on the community, region and state as defined in the strategies and priorities outlined in the ConPlan. The project will be reviewed in context with other activities being undertaken around the state by other communities. The interdisciplinary team will bring to the review process a balanced, impartial global viewpoint that will ensure that the activities of a given project will be carried out in furtherance of Connecticut's consolidated plan as well as ensure long-term compliance with requirements of the Small Cities program.

3. Fair housing plan. When is the updated Equal Opportunity plan due into DECD?

Fair Housing Plans should be submitted at the time they are updated and included with the submission of an application for funding.

4. Phase 3 of the Evaluation process: How is overall quality of the application defined? How heavily weighted is securing financial commitments?

Every community is different with diverse and often divergent needs. Each proposed project is equally unique and must therefore be judged on a project by project basis. Projects will be reviewed with the following in mind: feasibility, need, applicant capacity, community impact and fair housing and equal opportunity.

It is, however, incumbent upon the applicant municipality to demonstrate the level of need for the specific project in their community. It is also incumbent on the applicant to adequately define/explain the value and impact of their proposed project. Qualitative factors are the most difficult to evaluate. DECD will rely on its skilled, professional staff, research

capabilities and extensive body of institutional knowledge and historical experience to evaluate these factors.

The relevance of the securing of firm commitments from other funding sources as a determining factor will vary from project to project; however, as a general rule, it will be an important factor in the review of all applications. Firm financial commitments are an indicator of the readiness of a project. DECD is interested in funding projects that are ready to move forward. We want to eliminate or at least limit the number of projects that stall or fall apart because of a shortfall in funding that can occur when a proposed funder fails to come through with funding. Past experience has demonstrated to us that unnecessary costs can be avoided if projects are ready to go upon DECD approval of funding.

STATE OF CONNECTICUT
DEPARTMENT OF ECONOMIC AND COMMUNITY DEVELOPMENT

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CONNECTICUT DEPARTMENT OF *
ECONOMIC AND COMMUNITY *
DEVELOPMENT *
* * * * *

APRIL 10, 2000

BEFORE: MICHAEL REGAN, Deputy Executive Director,
Public Affairs and Strategic Planning

POST REPORTING SERVICE
HAMDEN, CT (800) 262-4102

2

HEARING RE: DEPT. OF ECONOMIC & COMMUNITY DEVELOPMENT
APRIL 10, 2000

1 . . . Verbatim Proceedings of a Hearing
2 of the State of Connecticut, Department of Economic and
3 Community Development, held April 10, 2000, at 4:05
4 o'clock P.M., at Three Rivers Community Technical
5 College, Maltan Drive, Norwich, Connecticut. . .

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7
8 MR. MICHAEL REGAN: Good evening. It's
9 five after 4:00 on Monday, April 10. My name is
10 Michael Regan, and I am the Deputy Executive Director of
11 the Public Affairs and Strategic Planning Division of
12 the Department of Economic and Community Development.
13 And I will be conducting this public hearing.

14 This is the first in a series of public
15 hearings which the Department of Economic and Community
16 Development will be holding to receive public comment
17 on two documents which the State is required to prepare
18 and submit to the United States Department of Housing
19 and Urban Development.

20 The first is the State's Draft
21 Consolidated Plan for Housing and Community
22 Development, which describes the State's housing and
23 community development plans for the next five years.

24 The second document is the State's Draft

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HEARING RE: DEPT. OF ECONOMIC & COMMUNITY DEVELOPMENT
APRIL 10, 2000

1 Action Plan, which describes the housing and community
2 development activities, which will be undertaken and
3 funded during the program year which begins on July 1.

4 A summary of the consolidated plan is
5 available over on that table by the door. And copies
6 of the annual Action Plan and an Executive Summary of
7 the Consolidated Plan which people can take with them
8 are located on the chair also by the door.

9 For those of you who wish to testify,
10 there are sign-up sheets located on the lectern by the
11 door. And we ask that you please sign your name and
12 fill out that line appropriately. And if you do not
13 wish to testify but want to comment on either both of
14 these documents or either/or, there are also forms
15 available on the lectern for that purpose. And they
16 can be turned in tonight or mailed to the Department.
17 In order to be considered, comments must be received by
18 May 1.

19 I would also that you state your name
20 clearly and spell your name into the microphone which
21 is located to my left. And, finally, I would ask that
22 speakers limit their comments to about five minutes.

23 As there is no one present, I will call
24 a recess until someone shows up.

POST REPORTING SERVICE
HAMDEN, CT (800) 262-4102

HEARING RE: DEPT. OF ECONOMIC & COMMUNITY DEVELOPMENT
APRIL 10, 2000

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(Off the record)

MR. REGAN: We're back on the public record now. It is 4:45. And as no one has shown up to testify or to drop anything off, I am going to close this public hearing.

(Whereupon, the hearing was adjourned at 4:45 o'clock P.M.)

LASER BOND FORM A PENOAD • 1-800-831-0889

CERTIFICATE

I, Paul Landman, a Notary Public in and for the State of Connecticut, and President of Post Reporting Service, Inc., do hereby certify that, to the best of my knowledge, the foregoing record is a correct and verbatim transcription of the audio recording made of the proceeding hereinbefore set forth.

I further certify that neither the audio operator nor I are attorney or counsel for, nor directly related to or employed by any of the parties to the action and/or proceeding in which this action is taken; and further, that neither the audio operator nor I are a relative or employee of any attorney or counsel employed by the parties, thereto, or financially interested in any way in the outcome of this action or proceeding.

In witness whereof I have hereunto set my hand and do so attest to the above, this 8th day of May, 2000.


Paul Landman,
President

Post Reporting Service
1-800-262-4102

DECD PUBLIC HEARING

Consolidated Plan PUBLIC HEARING

DEPARTMENT OF ECONOMIC AND COMMUNITY DEVELOPMENT

ORIGINAL

APRIL 10, 2000 -- NORWALK

APRIL 11, 2000 -- EAST HAVEN

APRIL 14, 2000 -- TORRINGTON

PHILLIP SMITH, HEARING OFFICER

BRANDON REPORTING SERVICE

11-A CAPITOL AVENUE

HARTFORD, CONNECTICUT

(860) 549-1850

1 (April 10, 2000.)

2 MR. SMITH: Calling the hearing to order at
3 7:06 p.m. Good evening. My name the Phillip
4 Smith and I'm the Director of Federal Programs
5 at the department of Economic and Community
6 Development, and I'll be conducting this
7 public hearing. This is the second in a
8 series of hearings that the Department of
9 Economic and Community Development is holding
10 to receive public comment on two documents
11 which the state is required to prepare and
12 submit to the United States Department of
13 Housing and Urban Development.

14 The first is the state's draft
15 Consolidated Plan for Housing and Community
16 Development which describes the state's plans
17 for housing and community development for the
18 next five years.

19 The second document is the state's draft
20 Action Plan which describes the housing and
21 community development activities which will be
22 undertaken and funded during the program year
23 which begins on July 1st.

24 A summary of the consolidated plan is
25 available at the table on the side of the room

1 as are copies of the Annual Action Plan. For
2 those who wish to testify, there are sign-up
3 sheets located on the table and we'd ask that
4 you sign those.

5 Our first speaker is Alanna Kabel from
6 Norwalk, representing the Connecticut
7 Community Development Association. Good
8 evening.

9 MS. KABEL: Good evening. My name is
10 Alanna Kabel. I work for the Norwalk
11 Redevelopment Agency. I'm their housing and
12 community development manager. I'm here this
13 evening as the president of the Connecticut
14 Community Development Association. CCDA is a
15 two hundred-plus professional member
16 organization. It's comprised of members --
17 its members actually are comprised of
18 professionals working in the field of
19 economic, housing, and community development
20 throughout the State of Connecticut. We have
21 been very fortunate to have been invited by
22 the department to participate in this process
23 from the beginning, and we certainly
24 appreciate the opportunity to have done that.

25 I'm here tonight to go on record as saying

1 that CCDA supports the 2000 Resource
2 Allocation Plan that the department has come
3 up with. We believe it is in the best
4 interests of low- and moderate-income
5 residents of our state to appropriate money,
6 particularly for high-priority objectives for
7 which the department is recommending the 80
8 percent of the funding be made available.

9 We believe it is particularly important
10 given that we are in the first year of a
11 five-year consolidated plan for the members of
12 the State of Connecticut. And we look forward
13 to working with the department in the year
14 ahead to hopefully review and implement some
15 of those projects.

16 The one comment we would like to make is
17 that we noticed in this evening's draft
18 2000/2001 Action Plan for Housing and
19 Community Development the DECD will make --
20 will not accept home applications for down
21 payment assistance programs administered by a
22 municipality, nonprofits, or neighborhood
23 community organizations. That is the one area
24 of the plan we would like the department to
25 relook at. We believe that home ownership was

1 a high-priority objective, and certainly
2 home-ownership-assistance programs help people
3 in that area, particularly in southern
4 Fairfield County where the cost of the housing
5 is exceedingly high. The median price for a
6 home here in Norwalk is in excess of \$205,000.
7 That's for a single-family home. So, as I'm
8 sure you can imagine, without the assistance
9 of home-ownership-assistance programs, it
10 makes it difficult for low- and
11 moderate-income people to own their home.

12 But overall, the CCDA is very supportive
13 of the department's efforts and truly
14 appreciates their initiative in inviting many
15 members of the state community who are active
16 in housing and community development to
17 participate in this process. Thank you.

18 MR. SMITH: Thank you, Alanna. Thank you
19 for your contributions to this joint
20 committee. Could I just ask you one question?
21 What -- what kind of home-ownership-assistance
22 programs exist in the region now?

23 MS. KABEL: For instance, the City of
24 Norwalk administers a
25 home-ownership-assistance program which

1 provides deferred second-mortgage financing up
2 to \$35,000 per applicant. And it's primarily
3 GATT mortgage financing. If there's a
4 difference between what someone qualifies for
5 in terms of a first mortgage and what they
6 actually need to purchase their home, we can
7 fund that difference with the deferred second
8 mortgage. We don't require any repayments on
9 it for at least ten years, but at the end of
10 the ten-year period they do start paying it
11 back according to their ability to pay. It's
12 been very successful in Norwalk.

13 I know Stamford has a program called
14 Adopt-a-House, where they'll give up to
15 \$20,000 to a low- to moderate-income household
16 purchasing a home in their community. They'll
17 also assist them with \$5,000 if they're
18 purchasing here in Norwalk. And, again, given
19 that the cost of housing is so extremely high
20 in this part of the state, those programs are
21 desperately needed in conjunction with CHFA
22 first mortgages in conjunction with the
23 state's DAP program. We often find that you
24 need a third piece of the puzzle as well in
25 order to make it work.

1 MR. SMITH: And you think there would be
2 a need there if the home funds were available?

3 MS. KABEL: Clearly there would be a
4 need. We've been tracking, you know, just
5 alone in our office what the calls are like.
6 We have about \$200,000 a year through CDBG
7 that we use. But the program is -- is
8 subscribed early on in the program year, and I
9 would say, you know, we probably get twenty
10 calls for every one person that we're able to
11 help. The program's now been in existence for
12 seven years. It's been very successful.
13 Everybody knows about it now, so people are
14 continually calling, particularly if the
15 housing market continues to get tighter.

16 MR. SMITH: Thank you.

17 MS. KABEL: You're welcome.

18 MR. SMITH: And our next witness is
19 A. Vincent Falconi of Darien and the Darien
20 Housing Authority, Mr. Falconi.

21 MR. FALCONI: Well, I came up here. I'm
22 Executive Director of the Darien Housing
23 Authority. And I've been associated with
24 Darien housing for years, maybe 30 years in
25 total. About ten years -- ten, fifteen years

1 as Commissioner, as a matter of fact, Chairman
2 of the Housing Authority and the last fifteen
3 as Executive Director.

4 So basically we've just gotten involved
5 with the five-year capital improvement plan
6 with reference to the state. And we're in the
7 process of filling out forms and getting them
8 through the state and so forth when we got
9 this notice with reference to this meeting
10 tonight. And we don't have any particular
11 plans as far as new housing is concerned. The
12 Board of Selectmen, which supposedly is
13 handling something like that. But they asked
14 me to attend the meeting just to see -- give
15 them a report on it.

16 And even though it doesn't -- it's not the
17 main reason that we got -- you know, we're
18 doing mostly the project we got now is we're
19 developing a five-year plan for repairs,
20 redevelopment and so forth, for the elderly
21 housing and also the moderate rental.

22 MR. SMITH: So your housing programs are
23 primarily state-subsidized housing programs in
24 Darien. Right?

25 MR. FALCONI: That's right. We have no

1 federal, no Section 8, nothing like that. As
2 a matter of fact, just somebody today called
3 and asked if -- if any of the communities get
4 involved with financing. And she mentioned
5 something about financing. Other than that,
6 I'm just -- to see what -- what I could learn
7 and so forth and so on.

8 MR. SMITH: Thank you for coming, and we
9 appreciate you're being here tonight. It's
10 about 7:16. We're -- there are no other
11 speakers here at this point, so we're going to
12 recess until 7:30 and see what develops.

13 (WHEREUPON THE HEARING STANDS IN RECESS.)

14 MR. SMITH: Go back on the record and
15 reconvene at 7:35. There are no other
16 witnesses here. And so we'll adjourn this
17 hearing at 7:35 p.m.

18 (WHEREUPON THE HEARING IS ADJOURNED.)
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1 **(April 11, 2000.)**

2 MR. SMITH: I call this hearing to order.
3 My name's Phillip Smith. I'm the Director of
4 Federal Programs at the Department of Economic
5 and Community Development, and I've been
6 designated as the hearing officer for this
7 public hearing. This is a third in the series
8 of public hearings which the Department of
9 Economic and Community Development will be
10 holding to receive public comment on two
11 documents which the state is required to
12 prepare and submit to the United States
13 Department of Housing and Urban Development.
14 The first is the state's draft Consolidated
15 Plan for Housing and Community Development,
16 which describes the state's housing and
17 community development plans for the next five
18 years.

19 The second document is the state's draft
20 Action Plan which describes the housing and
21 community development activities which will be
22 undertaken and funded during the program year
23 which begins July 1. The summary of the
24 consolidated plan is available on the table to
25 the left as are copies of the Annual Action

1 Plan. For anyone wishing to testify, there
2 are also sign up sheets located on that table.

3 For those who do not wish to testify but
4 want to comment on either or both of the
5 documents, there are also forms available for
6 that purpose. They can be turned in tonight
7 or mailed to the department. In order to be
8 considered, comments must be received by May
9 1st.

10 We'd also ask that any speakers limit
11 their comments to five minutes.

12 At this point, at about 7:33, we have no
13 witnesses here. So we're going to recess and
14 see if anyone comes. So we'll recess at this
15 point.

16 (WHEREUPON THE HEARING STANDS IN RECESS.)

17 MR. SMITH: Okay. We'll reconvene the
18 hearing at eight o'clock. I do want to note
19 for the record the assistance of the Town of
20 East Haven, in particular its Director of
21 Administration and Management, Arthur DeSorvo,
22 in arranging a location for this hearing. And
23 I want to thank them for their assistance.
24 The hearing was noticed for 7:30 tonight. It
25 is now eight o'clock or a little after eight

1 o'clock. There are no witnesses seeking to
2 testify. So we're going to declare the
3 hearing closed. The next hearing is at two
4 o'clock tomorrow at the Department of Economic
5 and Community Development in Hartford. And
6 this hearing is adjourned at 8:02 p.m.

7 (WHEREUPON THE HEARING IS ADJOURNED.)
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1 (April 14, 2000.)

2 MR. SMITH: Calling the hearing to order
3 at about 7:38 p.m. Good evening. My name the
4 Phillip Smith. And I'm the Director of
5 Federal Programs for the Department of
6 Economic and Community Development. And I'll
7 be conducting this public hearing. This is
8 the fifth and last in the series of hearings
9 which the Department of Economic and Community
10 Development has been holding to receive public
11 comment on the state's Consolidated Plan and
12 its Annual Action Plan both of which it's
13 required -- and related documents -- all of
14 which it's required to prepare and submit to
15 the United States Department of Housing and
16 Urban Development.

17 The state's draft Consolidated Plan for
18 Housing and Community Development describes
19 the state's housing and community development
20 plans for each of the next five years. The
21 Annual Action Plan describes the housing and
22 community development activities which will be
23 undertaken and funded during the present year
24 which begins July 1st.

25 The summary of the Consolidated Plan is

1 available on the table to my right, as are
2 copies of the Annual Action Plan. For anyone
3 who wishes to testify, there's also a sign-up
4 sheet located on that table. If you do not
5 wish to testify but want to make comments
6 either tonight or in the near future on either
7 or both of these documents, there are also
8 forms available for that purpose. They can be
9 turned in tonight or mailed to the department.
10 In order to be considered, comments must be
11 received by May 1st.

12 At this point, I'll ask if there's anyone
13 here who wishes to testify or ask a question?
14 Okay. Seeing none, we'll recess until someone
15 arrives or until eight o'clock.

16 (WHEREUPON THE HEARING STANDS IN RECESS.)

17 MR. SMITH: Reconvening the hearing. It
18 is 8:05 p.m. Although we have several
19 spectators, we do not have any witness here to
20 testify. So we're going to close the hearing
21 and adjourn both the hearing and this series
22 of hearings.

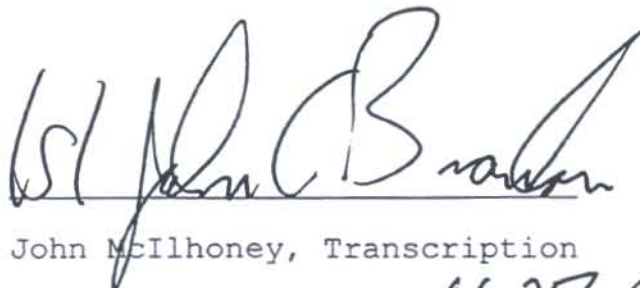
23 (WHEREUPON THE HEARING IS ADJOURNED.)
24
25

DECD PUBLIC HEARINGS

C E R T I F I C A T I O N

I hereby certify that the foregoing is a true and accurate transcript of the tapes of the above-entitled hearings, at Norwalk, East Haven, and Torrington, Connecticut, on the 10th, 11th, and 14th days of April, 2000.

Dated this 24th day of April, 2000, in Hartford, Connecticut.



John McIlhoney, Transcription

4-27-00

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STATE OF CONNECTICUT
DEPARTMENT OF ECONOMIC AND
COMMUNITY DEVELOPMENT

PUBLIC HEARING NO. 4
RE: FIVE-YEAR CONSOLIDATED PLAN

APRIL 12, 2000

2:00 P.M.

ORIGINAL

HEARING HELD AT:
505 Hudson Street
4th Floor Conference Room
Hartford, CT 06106

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APPEARANCES:

STATE OF CONNECTICUT
DEPARTMENT OF ECONOMIC
AND COMMUNITY DEVELOPMENT
505 Hudson Street
Hartford, CT 06106
By: Ms. Patricia Downs, Executive Director

ALSO PRESENT:

Larry Lusardi
Debbie Oppemann
Lillian Ruiz
Robin Denson

HELD BEFORE NOTARY PUBLIC
AND LICENSED SHORTHAND REPORTER:

LORI L. OVERACKER, LSR #00371
BRANDON REPORTING SERVICE
11A Capitol Avenue
Hartford, Connecticut 06106
(860) 549-1850

1 (Proceedings began at 2:00 p.m.)

2

3 MS. DOWNS:

4 Good afternoon. My name is Patricia Downs and I'm an
5 Executive Director here at the Department of Economic and
6 Community Development. This is the fourth in a series of
7 public hearings which the DECD is holding to hear public
8 comments on two documents we have prepared and are required to
9 submit to the United States Department of Housing and Urban
10 Development.

11 The first is the state's draft Consolidated Plan for
12 Housing and Community Development, which describes the state's
13 housing and community development plans for the next five
14 years. The second document is this state's draft Action Plan,
15 which describes the housing and community development
16 activities which will be undertaken and funded during the
17 program year, which begins on July 1st.

18 A summary of the Consolidated Plan is available on
19 the table, as well as copies of the Annual Action Plan. Copies
20 of the complete Con Plan Draft and Action Plan are also
21 available on DECD's web site under the "What's New" section.
22 And our web address is www.state.ct.us\ecd. If you do not wish
23 to testify, but want to comment on either or both of the
24 documents, there are also forms available for that purpose.
25 They can be submitted today if you have the time to do that,

1 but we do require that they be received by May 1, which is the
2 end of the 30-day comment period.

3 At this time no one has signed up to speak so we'll
4 just have the record open and will wait for approximately 30
5 minutes to see if anyone shows up. And if not then we'll close
6 the hearing.

7

8

9

10 Back on the record. It is now 2:30 and no one has
11 joined the public hearing and indicated that they wanted to
12 comment. So I will officially close the public hearing at this
13 time, 2:30 p.m. Thank you very much.

14

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(The proceedings concluded at 2:30 p.m.)

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STATE OF CONNECTICUT

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I, LORI L. OVERACKER, a Commissioner duly commissioned and qualified in and for the State of Connecticut, do hereby certify that pursuant to notice, on the 12th day of April, 2000, the above-captioned hearing took place and was thereupon reduced to writing under my supervision; that this transcript is a true record of the proceedings.

IN WITNESS THEREOF, I have hereunto set my hand and affixed my seal this 28th day of April, 2000.

Lori L. Overacker
LORI L. OVERACKER, Commissioner

My Commission Expires:
January 31, 2005

SOUTH WESTERN REGIONAL PLANNING AGENCY

DARIEN GREENWICH NEW CANAAN NORWALK STAMFORD WESTON WESTPORT WILTON
1 SELLECK STREET, SUITE 210, EAST NORWALK, CT 06855 TEL: (203) 866-5543 FAX: (203) 866-6502

May 1, 2000

Thomas Ciccalone, Executive Director
Public Affairs and Strategic Planning Division
Department of Economic & Community Development
505 Hudson Street
Hartford, CT 06106

Subject: Draft State of Connecticut Consolidated Plan for Housing and Community
Development: 2000-2005.

Dear Mr. Ciccalone:

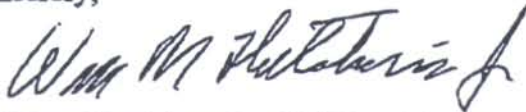
The South Western Regional Planning Agency has reviewed the Draft State of Connecticut DECD Consolidated Plan and would like to forward the following comments:

- SWRPA commends the State's Department of Economic & Community Development for their inclusion of many groups representing a wide variety of interests throughout the state in the development of the 5 year Plan and the funding allocation process. The Plan is very comprehensive, well written, and a great deal of useful information. SWRPA acknowledges and supports the DECD recognition of the diversity of the communities throughout Connecticut and the need to provide flexibility for all housing programs. No single strategy will work in each town. Promoting a menu of alternative affordable housing approaches encourages each community to pursue those strategies that will work best locally, helping to meet the region's overall housing need without compromising the ability of each town to determine its' own future.
- SWRPA encourages the federal and state governments to increase the HOME funds that are distributed to the smaller urban communities in need of affordable housing programs. The distribution of statewide HOME funds should address the critical need for funding of larger projects and increased housing rehabilitation programs. In lower Fairfield County more rehabilitation programs are needed to ensure that older quality existing housing stock is not lost to demolition and neglect.

EQUAL OPPORTUNITY EMPLOYER

- The extremely high price of housing in lower Fairfield County is a barrier that is faced by many potential low and moderate income homebuyers. It is essential that HOME funds in communities which are CHFA eligible and not direct HOME recipients be able to utilize HOME funds for downpayment assistance programs. Additional resources above and beyond the CHFA mortgages and State Downpayment Assistance Program are needed to provide gap financing for low and moderate income people in lower Fairfield County to purchase housing.
- The federal and state housing program formulas need to be carefully reviewed to narrow the gap between the urban entitlement communities and urban non-entitlement communities. In lower Fairfield County the amount of housing funds that are distributed to the urban areas appears to be disproportionate between the funding received and the community population in need.
- SWRPA supports current state legislation that would increase state affordable housing funding to provide flexible financing, and expand the inventory of affordable housing through community and non-profit housing rehabilitation programs, downpayment assistance programs, and other types of effective affordable housing initiatives.

Sincerely,



William Hutchison Jr., SWRPA Chairman

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TOWN OF WINDHAM

David O. Prendergast
Economic Development Coordinator

979 Main Street
Willimantic, Connecticut 06226-2200
(860) 465-3062
FAX (860) 465-3012

May 1, 2000

Commissioner James Abromaitis
Dept. of Economic & Community Development
505 Hudson Street
Hartford, CT 06106

Dear Commissioner Abromaitis:

I would like to take this opportunity to comment on the State of Connecticut Plan for the Small Cities Program for year 2000 and how it will affect the Town of Windham. The Town of Windham, one of the poorest towns in the State, has been fortunate in the last several years to take advantage of the Small cities Program to complete important projects in public facilities improvements, economic development and housing rehabilitation.

Of particular concern to Windham in this years proposed requirements is that each grant will require a 15% local match. We think this new requirement will be most difficult to meet for towns like Windham, the poorest Connecticut town with the least ability to pay.

Further, if this match were adopted, the elimination of State funds as a match would negatively impact our ability to use all of the potential resources available. For example, we would not have been able to carry out the rehabilitation of Windham Mills with these requirements.

The local match requirement will also have an extremely negative affect on our very successful housing rehabilitation program that has completed approximately 20 projects for over \$300,000 in the last 2 years. Many of the participants are at or below 50% or 75% of median income and to place this requirement would essentially preclude these households from the benefits of CDBG funding, a result not meeting the Town's needs and contrary to HUD low income targeting regulations.

The local match will also add another impediment to complete economic development projects. Current requirements of tracking the family income for persons filling the job creation positions and the need for private businesses to pay prevailing wage rates have

already severely limited the number of economic development activities that eligible communities like Windham have been able to complete.

We strongly encourage you to remove any local match requirement to this Year 2000 Small Cities Program. This requirement will be most difficult to meet by the poorest Connecticut communities and result in many lower income households not receiving assistance and benefit of this program.

I will be happy to provide any other information that you may require. Feel free to contact me at 860-465-3062. Thank you for giving us the opportunity to comment.

Sincerely,



David O. Prendergast
Economic Development Director

DOP/sv

cc: John Fauxbel
John Lescoe

14	Urban-Suburban Partnerships	Medium
15	Technical Assistance: Non-Profits, Grantees, Sub-recipients	Low
16	Small Business-related	Medium
17	Transportation and Infrastructure Facilities	Low
18	Community Development Support Services	Medium

And the categories are so broadly defined and overlapping that even medium and low priority activities may fit within a high priority objective. For example, an "urban-suburban partnership" (medium priority) may well fulfill a "fair housing" objective (high priority).

What are DECD's priorities in allocating HOME and Small Cities funds? If almost everything is a priority, then there are no priorities. This Action Plan neither informs the public interested in policy-making of the state's real priorities, nor does it signal to potential applicants what kinds of proposals DECD is most interested in funding.

DECD Administration

In the 2000 HOME Program, DECD would increase its administrative cost share from 5% in prior years to 10%, making less available for direct program activities. DECD proposes to spend \$978,900 to administer \$8,810,100 in programs. We urge that DECD maintain its commendable past practice of holding down administrative costs. Restoring administration to the 5% level would make an additional \$489,450 available to meet housing needs in our communities.

I would be pleased to discuss these comments further, or be helpful in any other way possible.

Sincerely,



Jeffrey Freiser
Executive Director

OFFICE OF COMMUNITY DEVELOPMENT

47 North Main Street
Enfield, Connecticut 06082
Fax (860) 253-6399

TO: Public Affairs and Strategic Planning Division
DECD

FROM: Debbie U. Opper mann
Director of Community Development
Town of Enfield

DATE: May 2, 2000

RE: Comment on One-Year Action Plan

I realize that these comments are a day late. Given that the Town is in the middle of preparing annual budgets, my office has been much busier than it usually is and hence, the late submission.

If you are unable to accept these comments I will understand.

For HOME, we are told that funds will be distributed among objectives as follows:

Discretionary urgent need (5%)	\$ 440,505
High Priority (80%)	\$ 7,048,080
Medium Priority (10%)	\$ 881,010
Low Priority (5%)	\$ 440,505

For Small Cities, we are told that funds will be distributed among objectives as follows:

Discretionary Urgent Need (5%)	\$ 683,894
High Priority (80%)	\$ 10,942,304
Medium Priority (10%)	\$ 1,367,788
Low Priority (5%)	\$ 683,894

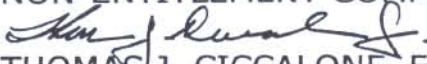
When we examine the ranking of objectives among high, medium and low priorities, we find that of eighteen objectives, eleven are rated as high priority:

No.	Strategy	Priority
1	Homeownership	High
2	Rent Subsidies	High
3	Homelessness and Prevention	High
4	Special Needs-Persons with Disabilities	High
5	Special Needs-Persons with AIDS/HIV	High
6	Housing Rehabilitation and Preservation	High
7	New Development and Housing Production	Medium
8	Fair Housing	High
9	Financing and Incentives	High
10	Neighborhood and Community-based programs	High
11	Lead Abatement and Hazardous Materials	Medium
12	Job Training and Welfare to Work	High
13	Urban Center-related	High



State of Connecticut
Department of Economic and
Community Development

TO: CHIEF ELECTED OFFICIALS
NON-ENTITLEMENT COMMUNITIES

FROM: 
THOMAS J. CICALONE, EXECUTIVE DIRECTOR, DECD

DATE: MARCH 31, 2000

RE: **PUBLIC HEARINGS**
DRAFT 5-YEAR CONSOLIDATED PLAN FOR HOUSING AND
COMMUNITY DEVELOPMENT AND DRAFT 2000 ACTION PLAN

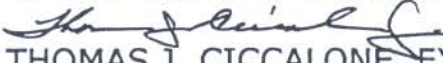
The State of Connecticut is developing a 5-Year Consolidated Plan for Housing and Community Development for submission to the U.S. Department of Housing & Urban Development no later than May 15, 2000. In accordance with federal requirements, we are conducting a final series of public hearings to ascertain your comments on the draft plan as regards the proposed expenditure of federal program funds such as HOME, Small Cities Community Development Block Grants, Emergency Shelter Grants, and Housing Opportunities for Persons with AIDS.

The Department of Economic and Community Development has scheduled public hearings in five locations throughout the state, as indicated in the attached notice. We hope that you will continue to participate in the process to develop the final consolidated planning documents and attend at least one the public hearings.

Please feel free to extend this invitation to your local Community Development Director or Economic Development Director.



State of Connecticut
Department of Economic and
Community Development

TO: ALL INTERESTED PARTIES
FROM:  THOMAS J. CICCALONE, EXECUTIVE DIRECTOR, DECD
DATE: MARCH 31, 2000
RE: **PUBLIC HEARINGS**
DRAFT 5-YEAR CONSOLIDATED PLAN FOR HOUSING AND
COMMUNITY DEVELOPMENT AND DRAFT 2000 ACTION PLAN

The State of Connecticut is developing a 5-Year Consolidated Plan for Housing and Community Development for submission to the U.S. Department of Housing & Urban Development no later than May 15, 2000. In accordance with federal requirements, we are conducting a final series of public hearings to ascertain your comments on the draft plan as regards the proposed expenditure of federal program funds such as HOME, Small Cities Community Development Block Grants, Emergency Shelter Grants, and Housing Opportunities for Persons with AIDS.

The Department of Economic and Community Development has scheduled public hearings in five locations throughout the state, as indicated in the attached notice. We hope that you will continue to participate in the process to develop the final consolidated planning documents and attend at least one the public hearings.

We look forward to hearing from you.

Consolidated Plan Planning Committees & Work Groups

MEMBERSHIP AND/OR DISTRIBUTION LIST

STEERING COMMITTEE

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Lilly Ruiz	DECD Staff			
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Elliot Stone	DECD Staff			
Tony Brescia	DECD Staff			
Chet Camarata	DECD Staff			
Richard Cofrancesco	DECD Staff			
Ed Dombroskas	DECD Staff			
Linda Hershman	DECD Staff			
Larry Lusardi	DECD Staff			
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Holly Dennehey	DECD Staff			
Mickey Regan	DECD Staff			

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