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# STATE OF CONNECTICUT
# 2010-15 CONSOLIDATE PLAN FOR
# HOUSING AND COMMUNITY DEVELOPMENT

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## EXECUTIVE SUMMARY

***Section 91.300 General - Executive Summary***

*(c) The plan shall contain a concise executive summary that includes the objectives and outcomes identified in the plan as well as an evaluation of past performance. The plan shall also contain a concise summary of the citizen participation process, public comments, and efforts made to broaden public participation in the development of the consolidated plan.*

### OVERVIEW

Connecticut's Consolidated Plan for Housing and Community Development establishes the framework for the efficient allocation of the federal formula grant funding, for the development of affordable housing and community development activity that assists low- and moderate-income households in the state over the next five years. This plan is the basis for the policies, strategies, goals and objectives which is based on an analysis of the state's housing needs, housing market, and community development needs.

This plan integrates economic, environmental, human, and physical development in a coordinated fashion to respond to the needs of Connecticut's communities. The creation of the plan has followed an inclusive and participatory process. The strategies developed through this planning process represent an approach to attaining community goals articulated by HUD such as providing decent housing to the state's population, and establishing and maintaining a suitable living environment for all citizens.

The state's long-term vision is that Connecticut's communities will be vibrant, safe, clean, and diverse places for people to live, work, and raise a family, that housing opportunities in Connecticut will be affordable, environmentally friendly and available to meet the needs of all its citizens. Housing developments will be clustered around pedestrian-friendly areas, in close proximity to employment and commercial centers, schools, public transportation, and around established infrastructure. Connecticut will revitalize its urban and regional centers with mixed-use, mixed-income housing and community development, providing a safe and clean environment to attract an economically and socially diverse workforce. Connecticut's cities and towns will embrace regional solutions to/that promote Responsible Growth and Sustainable Communities principals.

Housing is a key component of attaining and sustaining economic growth and in anchoring a community. Ensuring affordable housing options, to own and rent is an important contributing factor to future economic health. Additionally, many of Connecticut's most vulnerable citizens are in need of quality affordable housing. In order to address these needs in an era of constrained resources it is important to add new housing as well as preserve affordable housing presently serving households in need.

Housing development is linked to Connecticut's other public policy areas which include, education, transportation, energy cost and availability, health and safety, workforce development, environmental quality, and economic development. Historically governments have viewed and addressed each of these areas independent of each other. In the real world these areas are not independent. They are interconnected and interdependent. Just as transportation is not just a network of roads and bridges, housing is not just shelter. It is an integral part of the state's socio-economic fabric.

Public policy and investment decisions made in one area directly and indirectly impact the other areas. As such the state must comprehensively consider these relationships and take a multifaceted and balanced approach to addressing Connecticut's housing and community development needs.

Responsible Development and Sustainable Communities' principles consider and connect all of the aforementioned public policy areas. The principles are in conformance with the state's Conservation and Development Policies Plan for Connecticut (C&D Plan), Economic Strategic Plan, and State Long-Range Housing Plan. Because Responsible Growth and Sustainable Communities principles make the most efficient uses of energy, land, travel time and other societal resources over the long-term they are incorporated into the state's Consolidated Plan/Strategic Plan. The state will use its federal formula grant funding to address Connecticut's housing and community development needs through the application of Responsible Growth and Sustainable Communities principles and by giving funding priority to projects that address multiple needs and leverage existing infrastructure and resources.

## I. Description of the Plan: Purpose and Process of Development

This document was developed in accordance with Title 24: Housing and Urban Development (HUD), Part 91: Consolidated Submissions for Community Planning and Development (CPD) of the Code of Federal Regulations (CFR), which requires, states to prepare a Consolidated Plan for Housing and Community Development (Consolidated Plan) in order to be eligible to apply for and administer federal funding for affordable housing and community development activities under the four CPD formula grant programs listed below:

- Small Cities Community Development Block Grant (SC/CDBG)
  The SC/CDBG Program assists smaller cities/towns across the state to address their affordable housing, community development and economic development needs, refer to 24 CFR part 570,subparts D and I;

- HOME Investment Partnerships (HOME)
  The HOME Program funds the acquisition, construction and rehabilitation of affordable housing around the state, refer to 24 CFR part 92;

- Emergency Shelter Grants (ESG)
  The ESG Program provides funds to emergency shelters, transitional housing for the homeless, and essential social services both to assist the homeless and to prevent homelessness, refer to 24 CFR 576; and

- Housing Opportunities for Persons with AIDS (HOPWA)
  The HOPWA Program aids not for profit organizations in meeting the housing and social service needs of persons with AIDS and HIV related illnesses and their families, refer to 24 CFR 574.

Consolidated Plans must be prepared every three to five years and are to contain information related to the state's current and future affordable housing and community development needs. This information is used to establish priorities, strategies and actions the state will take to address the needs using the federal formula grant funding. The State of Connecticut Consolidated Plan is for the five-year

period of 2010-2015 and is estimated to include approximately $145 million in federal formula grant funds.

The strategies developed through this planning process represent an approach to attaining community goals articulated by HUD such as providing decent housing to the state's population, and establishing and maintaining a suitable living environment for all citizens. This plan includes an overview of the state's economic and demographic characteristics, assesses housing needs of extremely low income, low income, and moderate-income residents, analyzes the current housing market, outlines strategies to meet the needs and lists all resources available to implement those strategies. The Consolidated Plan addresses issues such as affordable housing, homelessness, special needs, and community development by setting a unified vision, long-term strategies and short-term action steps to meet priority needs.

In accordance with federal regulations, this plan provides the policy framework for the development of affordable housing in the state for the next five years.

Pursuant to section 91.1(b), the purpose/functions of the Consolidated Plan are to:

- Act as a planning document for the jurisdiction, which builds on a participatory process among citizens, organizations, businesses, and other stakeholders;
- Assess the State's affordable housing and community development needs;
- Analyze the State's housing markets;
- Articulate the state's strategy for carrying out HUD programs;
- Articulate the State's priorities, goals, and strategies to address identified needs;
- Describe the actions the State will take to implement strategies for affordable housing and community development.
- Act as a management tool for assessing performance and tracking results; and.
- Act as the state's submission for federal funds under HUD's formula grant programs.

To maintain eligibility to receive funding under the four formula grant programs, the state must annually prepare and submit two additional documents to HUD. These documents include one-year Action Plans and Consolidated Annual Performance Evaluation Reports (CAPER). Descriptions for each of these documents follow.

For each succeeding year of the five-year Consolidated Plan, the state is required to prepare a one-year Action Plan to notify citizens and HUD of the state's intended actions during that particular program year. The Action Plan is the yearly implementation plan for the five-year Consolidated Plan that describes how the state will administer the federal funds for the four formula grant programs for a given program year. The annual Action Plan also outlines the state's proposed accomplishments for the program year based on a performance measurement system of (strategies), goals, objectives and outcomes(outputs) as outlined in the state's five year Consolidated Plan. The Action Plan serves as the application for receiving the formula grant funding on an annual basis. The first Action Plan for this five-year Consolidated Plan is the 2010-11 Action Plan which is attached as part of this document.

At the end of each program year, the state must also prepare a CAPER to provide information to HUD and citizens about that year's accomplishments. The CAPER is the annual report that summarizes activities undertaken and details the progress the state has made in carrying out the Consolidated Plan and the annual Action Plan. Performance Measures are also reported based on actual outcomes for proposed accomplishments that appeared in the corresponding program year Action Plan. This information allows for evaluation of the state's performance to determine whether the activities undertaken during the program year addressed the needs identified in the Consolidated Plan. The CAPER is due to HUD within 90 days after the end of the state's program year.

**A. Lead Agency Designation**

In accordance with Section 91.300(b), the Connecticut Department of Economic and Community Development (DECD) has been designated as the lead agency responsible for the preparation of the five year Consolidated Plans, annual Action Plans and Consolidated Annual Performance Evaluation Reports. DECD administers the HOME and SC/CDBG programs for the state of CT. Department of Social Services (DSS) administers the ESG and HOPWA programs. Multiple state agencies and other partners (for profit/non profit organizations) also participate in providing affordable housing, and community development activity and services through out the state. Those entities and sources of funding are identified in the Institutional Structure section of this Plan.

**B. Consolidated Program Year:**

In accordance with Section 91.10(a) the state of Connecticut designates as its Consolidated Plan program year, the same time period as the state's fiscal year, the 12 month period beginning on July 1st of each year and ending on June 30th of the following year. More specifically this Consolidated Plan runs from July 1, 2010 through June 30, 2015.

In support of the federal funds received from the four CPD formula grant programs, DECD/DSS also provides matching funds. Sources of matching funds include: state General Funds and General Obligation Bonds. In addition, considerable local funds are leveraged to support these initiatives.

**C. Preparation of the Plan**

The Department of Economic and Community Development prepares two five year strategic plans related to housing in Connecticut: The Connecticut State Long-Range Housing Plan and the Connecticut Consolidated Plan for Housing and Community Development. The latter plan, required by the US Department of Housing and Urban Development, governs the state's administration of four federal block grant programs – HOME Investment Partnership Program, Small Cities CDBG Program, Emergency Shelter Grant Program, Housing for Persons With AIDS Program – while the State Long-Range Housing Plan governs the administration of state funded housing programs.

Initially the 2010-2015 State Long-Range Housing Plan was developed in tandem with Connecticut's 2010-2015 Consolidated Plan for Housing and Community Development (Consolidated Plan). The process for the development of the two 5-year Strategic Plans began with the Department of Economic and Community

Development (DECD) and the Connecticut Housing Finance Authority (CHFA) preparing a Housing Needs Assessment and Housing Market Analysis for Connecticut and a review of the Institutional Structure or resources available to address the housing needs identified. Once drafted, these three sections; Housing Needs Assessment, Housing Market Analysis and Institutional Structure formed the basis for both the Consolidated Plan and the State Long-Range Housing Plan.

1. **Planning Process/Consultation** (Section 91.110)
   As part of the development of the two 5-year Strategic Plans, DECD held two Community Partner's Meetings with public and private housing (and related) agencies to: 1). solicit input into the development of the two plans; and 2). solicit feedback and comments on the drafted sections of the plans.

   As the list of public and private housing (and related) agencies/organizations in Connecticut is long, it was determined that the best course of action was to invite only those organizations that represent a broad base of housing, community development and human services organizations, in other words "umbrella" organizations. This was done for three reasons, (1) recognition that an attempt to invite everyone would ultimately lead to leaving some organizations out by accident, (2) recognition that a meeting with every advocate and funding organization would be too large to be effective and (3) meetings of the size necessary to accommodate all advocacy groups and funding organizations would be difficult logistically, near impossible and expensive.

   The first Community Partner's meeting was held on October 14, 2009 from 9:00 to 12:00 at the Veteran's Home in Rocky Hill. The purpose of this meeting was to answer questions regarding the draft Housing Needs Assessment and Market Analysis (HNA&MA) and Institutional Structure (IS) sections of the two plans and to obtain input into the development of the two plan's goals, objectives and priorities. Approximately one week prior to this meeting the invited organizations and agencies received, via email, the draft HNA&MA and IS for their review and reference. Those that could not attend the meeting were encouraged to submit written comments.

   The second Community Partner's meeting was held on October 28, 2009 from 9:00 to 12:00 at the Veteran's Home in Rocky Hill. The purpose of this meeting was to obtain feedback and comments regarding a draft Strategic Plan to be used for the two plans. Approximately one week prior to this meeting the invited organizations and agencies received, via email, the draft Strategic Plan for their review and reference. Those that could not attend the meeting were encouraged to submit written comments.

2. **Public Input** (Section 91.115)
   DECD held two public hearings to solicit housing and community development needs throughout the state and to receive public input into the development of the two 5-year strategic plans. The public hearings were held on October 5, 2009 in Rocky Hill and on October 8, 2009 in Hamden. A legal notice for the public hearings was published in seven newspapers across the state including one in Spanish. The legal notice was also posted on DECD's web site and forwarded to all 169 municipal chief elected officials. Regional planning organizations were

also sent a copy of the legal notice and asked to post it on their web sites. The former 5-year strategic plans are also available on DECD's web site as reference.

The draft version of the 2010-2015 Consolidated Plan was released for a 30 day public comment period starting April 30, 2010 through June 1, 2010. Three public hearings, to receive oral comments on the draft were held on: May 13, 2010 in Hartford and May 14, 2010 in Bridgeport and May 18, 2010 in Coventry. A legal notice announcing the comment period and public hearings was published in seven newspapers across the state including one in Spanish. The legal notice and draft 2010-2015 Consolidated Plan were posted on DECD's web site. The legal notice was also forwarded to all 169 municipal chief elected officials. The regional planning organizations were also sent a copy of the legal notice and asked to post it on their web sites. A copy of the legal notice and draft 2010-2015 Consolidated Plan were also submitted, via Email to the members of the State Legislature's Appropriations Committee, Commerce Committee, Planning and Development Committee and the Chairs of the Housing Sub-Committee.

### D. Certifications of Consistency

Many HUD programs require that either the jurisdiction receiving funds directly from HUD have a consolidated plan that is approved by HUD or the application for HUD funds contain a certification that the application is consistent with a HUD-approved consolidated plan. Also, Public Housing Agency Plan (PHA Plan) submissions (see 24 CFR part 903) require a certification, by the appropriate state or local official, that the PHA Plan is consistent with the applicable consolidated plan for the jurisdiction in which the public housing agency is located and must describe the manner in which the applicable contents of the PHA Plan are consistent with the consolidated plan.

DECD issues such Certifications of Consistency.

## II. Plan Overview

Housing needs in the state are great; however the resources available to address these needs are finite. This plan attempts to establish the framework for which the efficient allocation of state financial and administrative resources, in the areas of affordable housing development and preservation and the delivery of housing related services, can occur.

The Strategic Plan section of this document identifies a number of strategies for addressing Connecticut's housing and community development needs. It also includes the state's affordable housing and non-housing community development policies, goals, objectives, priorities and outcomes, incorporating/ using the outcome performance measurement system prescribed by HUD.

The DECD and the Connecticut Housing Finance Authority prepared the Housing Needs Assessment and Housing Market Analysis (HNA&MA) that formed the basis for both the Consolidated Plan and the State Long-Range Housing Plan. Data was collected from many sources including the CT Housing Supply and Demand Model, Census' American Community Survey, various Connecticut state agencies and community partners. The HNA&MA investigates the baseline, trends, and future housing supply and demand at the state and county level. Special needs housing

populations are also included, for example elderly, homeless, incarcerated, persons with HIV/AIDS, domestic violence victims, persons with disabilities and persons with drug and/or alcohol addiction.

The HNA&MA section of this plan presents a variety of statistical and demographic information about the state, its economy, and population. It includes an assessment of Connecticut's housing needs over the next five years, data on the Connecticut Housing Market, (including data concerning supply, demand, cost, affordability and the condition of Connecticut's housing stock), information on housing construction in the state and tenant demographic information regarding the residents of state funded housing. The Institutional Structure section of this plan identifies state, federal and private sector resources for affordable housing programs. This section also assesses the strengths and weaknesses within the delivery system and makes suggestions for overcoming deficiencies while addressing housing needs.

## A. Connecticut's Affordable Housing Challenges

The availability of quality affordable housing is an important issue in Connecticut. The state recognizes that a realistic and comprehensive housing strategy is vital to the future economic prosperity of Connecticut and that serious housing challenges continue to be present that must be addressed.

Over the next five years, Connecticut faces several challenges in meeting the housing needs of State residents. These challenges include the following needs to:

- Make housing investments that support responsible growth and development in the state and the efficient use of existing infrastructure investments in transportation, water, sewer and utility systems.
    - Growth Management Principles of Connecticut Conservation and Development Policies Plan (C&D Plan) calls for revitalizing regional centers, expanding housing opportunity and choice, as well as concentrating investments that support both development and transportation.
    - C&D Plan also calls for promoting "housing mobility and choice across income levels utilizing current infrastructure and the preservation of existing residential neighborhoods and housing stock".

- Preserve and increase the supply of quality affordable housing in order to support economic growth and the development of stable and healthy communities and neighborhoods.
    - According to the Connecticut State Data Center, the total state population is projected to grow to 3,564,130 in 2015 from its current level of 3,534,086 and the Connecticut Department of Labor projects annual employment growth of 13,457 jobs over the same period of time.
    - At fifteen percent of the state's economy, it is clear that housing is an important economic driver. However, equally important is the role housing plays as a facilitator of economic growth.
    - The state will need approximately 67,888 to 75,893 additional housing units (owner-occupied and rental) during the 2006 - 2015 time period

to meet the growing needs. This translates to the production of an average of approximately 7,543 to 8,433 units per year.
  - Many communities have shown a heightened interest in, and taken steps to enable, the development of more affordable housing

- Preserve and increase the supply of affordable housing that expands housing choice and opportunity.
  - The annual area median income (AMI) in Connecticut for 2009 was $87,678. In comparison the AMIs[1] for Connecticut's largest urban centers were: $59,360 for Bridgeport; $85,610 for Stamford/Norwalk; $59,570 for Hartford/West & East Hartford; $56,140 for New Haven/Meriden; $46,830 for Waterbury; and $56,350 for Norwich/New London.
  - Over 36% of homeowners and 48% of renters in Connecticut are cost burdened, where 30% or more of the household income is spent on housing costs. The *Out of Reach* study estimates that more than half of Connecticut renters are unable to afford the fair market rate for a two-bedroom unit.
  - Of the 1.3 million occupied housing units, 117,000 units are considered affordable housing through federal or state financing or deed restrictions.
  - Over the next 10 years mortgages and assistance contracts on more than 19,000 affordable assisted housing units will expire. Many of these units will require capital reinvestment in order to preserve them as quality housing affordable to low income residents over the long term.

- Prevent and end chronic homelessness.
  - In the final report *Connecticut Counts 2009*, volunteers counted 3,320 homeless households in Connecticut on the night of January 28, 2009.
  - It is estimated that in a 12 month period, approximately 33,000 individuals (including 13,000 children) in Connecticut experience homelessness to varying degrees.
  - During the *CT Counts 2009* survey, "rent problems" was the number one reason cited as the cause of homelessness.

## B. Affordable Housing and Community Development Goals

The overall goal of the community planning and development programs covered by this plan is to develop viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities principally for low- and moderate-income persons. The primary means towards this end is to extend and strengthen partnerships among all levels of government and the private sector, including for-profit and non-profit organizations, in the production and operation of affordable housing.

[1] 2009 HUD Area Median Incomes

1. Work To Ensure Decent Housing Is Available To All.
   Decent housing includes assisting homeless persons to obtain appropriate housing and assisting persons at risk of becoming homeless; retention of the affordable housing stock; and increasing the availability of permanent housing in standard condition and affordable cost to low-income and moderate-income families, particularly to members of disadvantaged minorities, without discrimination on the basis of race, color, religion, sex, national origin, familial status, or disability. Decent housing also includes increasing the supply of supportive housing, which combines structural features and services needed to enable persons with special needs, including persons with HIV/AIDS and their families, to live with dignity and independence; and providing housing affordable to low-income persons accessible to job opportunities.

2. Work to Ensure That All of the State's Residents Live in a Suitable Living Environment.
   A suitable living environment includes improving the safety and livability of neighborhoods; increasing access to quality public and private facilities and services; reducing the isolation of income groups within a community or geographical area through the spatial deconcentration of housing opportunities for persons of lower income and the revitalization of deteriorating or deteriorated neighborhoods; restoring and preserving properties of special historic, architectural, or aesthetic value; and conservation of energy resources.

3. Work to Ensure That All of the State's Residents Have Access to Economic Opportunities.
   Expanded economic opportunities includes job creation and retention; establishment, stabilization and expansion of small businesses (including microbusinesses); the provision of public services concerned with employment; the provision of jobs involved in carrying out activities under programs covered by this plan to low-income persons living in areas affected by those programs and activities; availability of mortgage financing for low-income persons at reasonable rates using nondiscriminatory lending practices; access to capital and credit for development activities that promote the long-term economic and social viability of the community; and empowerment and self-sufficiency opportunities for low-income persons to reduce generational poverty in federally assisted and public housing.

## C. Connecticut's Affordable Housing and Community Development Strategy

The state's long-term vision is that housing opportunities in Connecticut will be affordable, environmentally friendly and available to meet the needs of all its citizens. Housing is a key component of attaining and sustaining economic growth.

In order to address all the citizens needs in an era of constrained resources it is important to add new housing as well as preserve affordable housing presently serving households in need. Finally, it is important that all efforts, state and local, be undertaken consistent with responsible growth principles that will make the

most efficient uses of energy, land, public infrastructure and other societal resources over the long-term.

The state will marshal its resources to address Connecticut's housing development, housing support, and community development needs through the application of Responsible Development and Sustainable Communities' Livability principles to promote responsible development by giving funding priority to projects that address multiple needs and leverage existing infrastructure and resources.

Responsible development as an overarching principle includes economic, social and environmental development that incorporates land use and resources in ways that enhance the long-term quality of life for current and future generations of Connecticut residents. Responsible growth supports a vibrant and resilient economy and maximizes previous investments in infrastructure in Connecticut while preserving its natural resources, distinctive landscapes, historic structures, landmarks, and villages. As per the responsible development policy, DECD will give priority to projects that reuse or capitalize areas within built-up lands, existing commercial properties, and brownfields.

Sustainable Communities as an overarching principle emphasizes Connecticut's commitment to building and sustaining safe, livable, healthy communities and will encourage investment and development that strengthens and revitalizes communities by providing more choices for affordable housing near employment opportunities; more transportation options that lower transportation costs and shorten travel times; and improve and protect the environment. This activity is consistent with the recommended State Plan of Conservation and Development.

The state will endeavor to "bring opportunities to opportunity-deprived areas, and to connect people to existing opportunities throughout metropolitan regions". To these ends, the state will affirmatively further fair housing in Connecticut through the identification of impediments to fair housing choice, within the state, and by taking appropriate actions to overcome the effects of any impediments identified. The DECD, CHFA and the Department of Social Services (DSS) will continue to carry out the state's fair housing strategy in order to promote equal housing opportunity for all of Connecticut's citizens and increase housing choice opportunities through the application of responsible development and livability principles and strategies.

The state will work to preserve and increase the supply of quality affordable rental housing available to low-and-moderate-income households and improve the ability of low-and-moderate-income residents to access homeownership opportunities and, within available resources, assist distressed households in maintaining homeownership.

The state will emphasize programs targeted at homelessness prevention and rapid re-housing and supportive housing as the primary means to prevent and end homelessness in Connecticut. The state will work to expand permanent supportive housing in Connecticut to break the cycle of long-term, chronic homelessness.

The state will work to revitalize communities by providing communities in need with:

- Assistance to undertake housing, community and economic development initiatives; and

- Assistance to help undertake community infrastructure, facility, and service projects affecting public health, safety and welfare.

The state will encourage the maximization of existing infrastructure and resources and the re-use of blighted and brownfield properties through the application of responsible growth principles and strategies and provide incentives for community revitalization efforts as per the state's responsible growth strategies and the growth management policies specified in the current C&D Plan.

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## HOUSING NEEDS ASSESSMENT & MARKET ANALYSIS

**Sec. 91.305 Housing and homeless needs assessment.**

*(a) General. The consolidated plan must provide a concise summary of the state's estimated housing needs projected for the ensuing five-year period. Housing data included in this portion of the plan shall be based on U.S. Census data, as provided by HUD, as updated by any properly conducted local study, or any other reliable source that the state clearly identifies and should reflect the consultation with social service agencies and other entities conducted in accordance with Sec. 91.110 and the citizen participation process conducted in accordance with Sec. 91.115. For a state seeking funding under the HOPWA program, the needs described for housing and supportive services must address the unmet needs of low-income persons with HIV/AIDS and their families in areas outside of eligible metropolitan statistical areas.*

*(b) Categories of persons affected.*

*(1) The plan shall estimate the number and type of families in need of housing assistance for extremely low-income, low-income, moderate-income, and middle-income families, for renters and owners, for elderly persons, for single persons, for large families, for persons with HIV/AIDS and their families, and for persons with disabilities. The description of housing needs shall include a concise summary of the cost burden and severe cost burden, overcrowding (especially for large families), and substandard housing conditions being experienced by extremely low-income, low-income, moderate-income, and middle-income renters and owners compared to the state as a whole. (The state must define in its consolidated plan the terms ``standard condition'' and ``substandard condition but suitable for rehabilitation.")*

*(2) For any of the income categories enumerated in paragraph (b)(1) of this section, to the extent that any racial or ethnic group has disproportionately greater need in comparison to the needs of that category as a whole, assessment of that specific need shall be included. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group in a category of need is at least 10 percentage points higher than the percentage of persons in the category as a whole.*

*(c) Homeless needs. The plan must provide a concise summary of the nature and extent of homelessness (including rural homelessness and chronically homeless persons) within the state, addressing separately the need for facilities and services for homeless individuals and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with a table prescribed by HUD. This description must include the characteristics and needs of low-income individuals and families with children (especially extremely low-income) who are currently housed but threatened with homelessness. The plan also must contain a*

*brief narrative description of the nature and extent of homelessness by racial and ethnic group, to the extent information is available.*

*(d) Other special needs.*

*(1) The State shall estimate, to the extent practicable, the number of persons who are not homeless but require supportive housing, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, and any other categories the State may specify, and describe their supportive housing needs.*

*(2) With respect to a State seeking assistance under the HOPWA program, the plan must identify the size and characteristics of the population with HIV/AIDS and their families within the area it will serve.*

*(e) Lead-based paint hazards. The plan must estimate the number of housing units within the State that are occupied by low-income families or moderate-income families that contain lead-based paint hazards, as defined in this part.*

***Section 91.310 - Housing market analysis.***

*(a) General characteristics. Based on data available to the State, the plan must describe the significant characteristics of the State's housing markets (including such aspects as the supply, demand, and condition and cost of housing).*

*(b) Homeless facilities. The plan must include a brief inventory of facilities and services that meet the emergency shelter, transitional housing, permanent supportive housing, and permanent housing needs of homeless persons within the state. The inventory should also include (to the extent the information is available to the state) an estimate of the percentage or number of beds and supportive services programs that are serving people that are chronically homeless.*

*(c) Special need facilities and services. The plan must describe, to the extent information is available, the facilities and services that assist persons who are not homeless but who require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.*

*(d) Barriers to affordable housing. The plan must explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing in the State are affected by its policies, including tax policies affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.*

## Demographics of Connecticut

### Population Growth and Distribution

Table 1 presents historical population estimates and growth rates for Connecticut's eight counties. We report estimates for the year 1990 from Census and for 2000 and 2007 from the Connecticut Department of Public Health. The data shows that Hartford County grew at the slowest rate, while Tolland County grew at the fastest rate. Middlesex and Windham Counties had relatively high growth rates as well. Windham County's relatively high population growth rate may be related to the growth of Native American Tribal operations in New London County that itself grew relatively slowly.

**Table 1: Connecticut Population Estimates by County for 1990, 2000, and 2007**

| County | 1990 | 2000 | 2007 | Period-to-Period Avg. Growth Rate | Overall Growth Rate 1990-2007 |
|---|---|---|---|---|---|
| Fairfield | 827,645 | 884,109 | 895,015 | 4.03% | 8.14% |
| Hartford | 851,783 | 858,026 | 876,824 | 1.46% | 2.94% |
| Litchfield | 174,092 | 182,388 | 188,273 | 4.00% | 8.15% |
| Middlesex | 143,196 | 155,224 | 164,150 | 7.08% | 14.63% |
| New Haven | 804,219 | 824,714 | 845,494 | 2.53% | 5.13% |
| New London | 254,957 | 259,326 | 267,376 | 2.41% | 4.87% |
| Tolland | 128,699 | 136,552 | 148,139 | 7.29% | 15.11% |
| Windham | 102,525 | 109,210 | 117,038 | 6.84% | 14.16% |

Source: 1990 US Census, 2000 and 2007 Connecticut Department of Public Health.

Table 2 displays historical population estimates for Connecticut's 169 towns. One observes that several municipalities have gained population while others both large and small have lost population (for example, Hartford, Bridgeport, and Norfolk). This is likely a continuing consequence of the urban populations' flight to suburbia as well as the aging and out-migration of young people. Retired persons who remain in the state may move to retirement communities as they downsize and economize on operational costs. Other retirees leave for warmer climes. Young people between the ages of 25 and 44 leave for many reasons but anecdotal evidence points to Connecticut's cost of living (housing, energy, and taxes) and the availability of abundant job opportunities elsewhere as important reasons.

## Table 2: Connecticut Population Estimates by Town for 1990, 2000, and 2007

| Town | 1990 | 2000 | 2007 | Town | 1990 | 2000 | 2007 |
|---|---|---|---|---|---|---|---|
| Andover | 2,540 | 3,036 | 3,181 | Franklin | 1,810 | 1,835 | 1,891 |
| Ansonia | 18,403 | 18,554 | 18,550 | Glastonbury | 27,901 | 31,876 | 33,169 |
| Ashford | 3,765 | 4,098 | 4,453 | Goshen | 2,329 | 2,697 | 3,168 |
| Avon | 13,937 | 15,832 | 17,333 | Granby | 9,369 | 10,347 | 11,215 |
| Barkhamsted | 3,369 | 3,494 | 3,665 | Greenwich | 58,441 | 61,101 | 61,871 |
| Beacon Falls | 5,083 | 5,246 | 5,770 | Griswold | 10,384 | 10,807 | 11,390 |
| Berlin | 16,787 | 18,215 | 20,254 | Groton | 45,144 | 39,907 | 42,324 |
| Bethany | 4,608 | 5,040 | 5,566 | Guilford | 19,848 | 21,398 | 22,373 |
| Bethel | 17,541 | 18,067 | 18,514 | Haddam | 6,769 | 7,157 | 7,800 |
| Bethlehem | 3,071 | 3,422 | 3,549 | Hamden | 52,434 | 56,913 | 57,698 |
| Bloomfield | 19,483 | 19,587 | 20,693 | Hampton | 1,578 | 1,758 | 2,118 |
| Bolton | 4,575 | 5,017 | 5,116 | Hartford | 139,739 | 121,578 | 124,563 |
| Bozrah | 2,297 | 2,357 | 2,444 | Hartland | 1,866 | 2,012 | 2,077 |
| Branford | 27,603 | 28,683 | 28,984 | Harwinton | 5,228 | 5,283 | 5,564 |
| Bridgeport | 141,686 | 139,529 | 136,695 | Hebron | 7,079 | 8,610 | 9,232 |
| Bridgewater | 1,654 | 1,824 | 1,884 | Kent | 2,918 | 2,858 | 2,952 |
| Bristol | 60,640 | 60,062 | 60,911 | Killingly | 15,889 | 16,472 | 17,710 |
| Brookfield | 14,113 | 15,664 | 16,413 | Killingworth | 4,814 | 6,018 | 6,443 |
| Brooklyn | 6,681 | 7,173 | 7,886 | Lebanon | 6,041 | 6,907 | 7,354 |
| Burlington | 7,026 | 8,190 | 9,143 | Ledyard | 14,913 | 14,687 | 15,097 |
| Canaan | 1,057 | 1,081 | 1,094 | Lisbon | 3,790 | 4,069 | 4,205 |
| Canterbury | 4,467 | 4,692 | 5,100 | Litchfield | 8,365 | 8,316 | 8,671 |
| Canton | 8,268 | 8,840 | 10,086 | Lyme | 1,949 | 2,016 | 2,076 |
| Chaplin | 2,048 | 2,250 | 2,528 | Madison | 15,485 | 17,858 | 18,793 |
| Cheshire | 25,684 | 28,543 | 28,833 | Manchester | 51,618 | 54,740 | 55,857 |
| Chester | 3,417 | 3,743 | 3,834 | Mansfield | 21,103 | 20,720 | 24,884 |
| Clinton | 12,767 | 13,094 | 13,578 | Marlborough | 5,535 | 5,709 | 6,351 |
| Colchester | 10,980 | 14,551 | 15,495 | Meriden | 59,479 | 58,244 | 59,225 |
| Colebrook | 1,365 | 1,471 | 1,529 | Middlebury | 6,145 | 6,451 | 7,252 |
| Columbia | 4,510 | 4,971 | 5,331 | Middlefield | 3,925 | 4,203 | 4,248 |
| Cornwall | 1,414 | 1,434 | 1,480 | Middletown | 42,762 | 43,167 | 47,778 |
| Coventry | 10,063 | 11,504 | 12,192 | Milford | 49,938 | 52,305 | 55,445 |
| Cromwell | 12,286 | 12,871 | 13,552 | Monroe | 16,896 | 19,247 | 19,402 |
| Danbury | 65,585 | 74,848 | 79,226 | Montville | 16,673 | 18,546 | 19,744 |
| Darien | 18,196 | 19,607 | 20,246 | Morris | 2,039 | 2,301 | 2,345 |
| Deep River | 4,332 | 4,610 | 4,673 | Naugatuck | 30,625 | 30,989 | 31,931 |
| Derby | 12,199 | 12,391 | 12,434 | New Britain | 75,491 | 71,538 | 70,664 |
| Durham | 5,732 | 6,627 | 7,397 | New Canaan | 17,864 | 19,395 | 19,890 |
| East Granby | 4,302 | 4,745 | 5,122 | New Fairfield | 12,911 | 13,953 | 14,100 |
| East Haddam | 6,676 | 8,333 | 8,852 | New Hartford | 5,769 | 6,088 | 6,736 |
| East Hampton | 10,428 | 13,352 | 12,548 | New Haven | 130,474 | 123,626 | 123,932 |
| East Hartford | 50,452 | 49,575 | 48,697 | New London | 28,540 | 25,671 | 25,923 |
| East Haven | 26,144 | 28,189 | 28,632 | New Milford | 23,629 | 27,121 | 28,439 |
| East Lyme | 15,340 | 18,118 | 18,690 | Newington | 29,208 | 29,306 | 29,619 |
| East Windsor | 10,081 | 9,818 | 10,617 | Newtown | 20,779 | 25,031 | 26,790 |
| Eastford | 1,314 | 1,618 | 1,789 | Norfolk | 2,060 | 1,660 | 1,652 |
| Easton | 6,303 | 7,272 | 7,366 | North Branford | 12,996 | 13,906 | 14,406 |
| Ellington | 11,197 | 12,921 | 14,426 | North Canaan | 3,284 | 3,350 | 3,352 |
| Enfield | 45,532 | 45,212 | 45,011 | North Haven | 22,247 | 23,035 | 24,002 |
| Essex | 5,904 | 6,505 | 6,753 | North Stonington | 4,884 | 4,991 | 5,212 |
| Fairfield | 53,418 | 57,340 | 57,548 | Norwalk | 78,331 | 82,951 | 83,456 |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Farmington | 20,608 | 23,641 | 25,084 | Norwich | 37,391 | 36,117 | 36,432 |

**Connecticut Population Estimates by town for 1990, 2000, and 2007**

| Town | 1990 | 2000 | 2007 | Town | 1990 | 2000 | 2007 |
|---|---|---|---|---|---|---|---|
| Old Lyme | 6,535 | 7,406 | 7,384 | Stratford | 49,389 | 49,976 | 49,015 |
| Old Saybrook | 9,552 | 10,367 | 10,539 | Suffield | 11,427 | 13,552 | 15,104 |
| Orange | 12,830 | 13,233 | 13,813 | Thomaston | 6,947 | 7,503 | 7,818 |
| Oxford | 8,685 | 9,821 | 12,527 | Thompson | 8,668 | 8,878 | 9,231 |
| Plainfield | 14,363 | 14,619 | 15,450 | Tolland | 11,001 | 13,146 | 14,631 |
| Plainville | 17,392 | 17,328 | 17,193 | Torrington | 33,687 | 35,202 | 35,451 |
| Plymouth | 11,822 | 11,634 | 12,011 | Trumbull | 32,016 | 34,243 | 34,752 |
| Pomfret | 3,102 | 3,798 | 4,165 | Union | 612 | 693 | 751 |
| Portland | 8,418 | 8,732 | 9,537 | Vernon | 29,841 | 28,063 | 29,620 |
| Preston | 5,006 | 4,688 | 4,902 | Voluntown | 2,113 | 2,528 | 2,612 |
| Prospect | 7,775 | 8,707 | 9,273 | Wallingford | 40,822 | 43,026 | 44,679 |
| Putnam | 9,031 | 9,002 | 9,292 | Warren | 1,226 | 1,254 | 1,384 |
| Redding | 7,927 | 8,270 | 8,840 | Washington | 3,905 | 3,596 | 3,671 |
| Ridgefield | 20,919 | 23,643 | 23,872 | Waterbury | 108,961 | 107,271 | 107,174 |
| Rocky Hill | 16,554 | 17,966 | 18,808 | Waterford | 17,930 | 19,152 | 18,775 |
| Roxbury | 1,825 | 2,136 | 2,319 | Watertown | 20,456 | 21,661 | 22,128 |
| Salem | 3,310 | 3,858 | 4,102 | West Hartford | 60,110 | 63,589 | 60,486 |
| Salisbury | 4,090 | 3,977 | 3,987 | West Haven | 54,021 | 52,360 | 52,676 |
| Scotland | 1,215 | 1,556 | 1,725 | Westbrook | 5,414 | 6,292 | 6,618 |
| Seymour | 14,288 | 15,454 | 16,240 | Weston | 8,648 | 10,037 | 10,200 |
| Sharon | 2,928 | 2,968 | 3,022 | Westport | 24,410 | 25,749 | 26,508 |
| Shelton | 35,418 | 38,101 | 40,011 | Wethersfield | 25,651 | 26,271 | 25,781 |
| Sherman | 2,809 | 3,827 | 4,110 | Willington | 5,979 | 5,959 | 6,139 |
| Simsbury | 22,023 | 23,234 | 23,659 | Wilton | 15,989 | 17,633 | 17,715 |
| Somers | 9,108 | 10,417 | 10,850 | Winchester | 11,524 | 10,664 | 10,748 |
| South Windsor | 22,090 | 24,412 | 25,940 | Windham | 22,039 | 22,857 | 23,678 |
| Southbury | 15,818 | 18,567 | 19,678 | Windsor | 27,817 | 28,237 | 28,754 |
| Southington | 38,518 | 39,728 | 42,142 | Windsor Locks | 12,358 | 12,043 | 12,491 |
| Sprague | 3,008 | 2,971 | 2,981 | Wolcott | 13,700 | 15,215 | 16,407 |
| Stafford | 11,091 | 11,307 | 11,786 | Woodbridge | 7,924 | 8,983 | 9,201 |
| Stamford | 108,056 | 117,083 | 118,475 | Woodbury | 8,131 | 9,198 | 9,654 |
| Sterling | 2,357 | 3,099 | 3,725 | Woodstock | 6,008 | 7,221 | 8,188 |
| Stonington | 16,919 | 17,906 | 18,343 | | | | |

*Source: 1990 and 2000 US Census, 2007 Connecticut Department of Public Health*

## Ethnic Composition

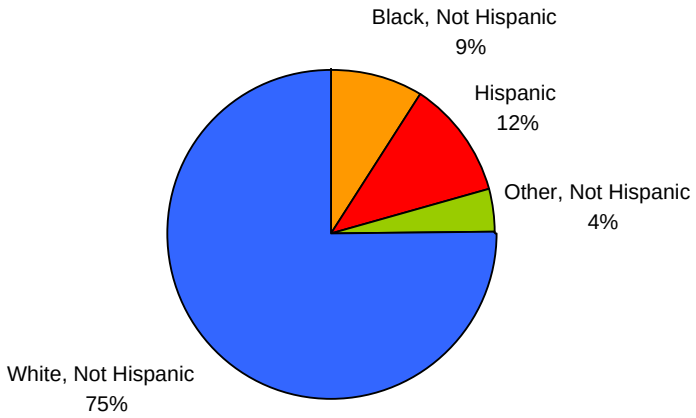
Table 3 shows the ethnic composition of each Connecticut county. Urban counties such as Fairfield, Hartford, and New Haven contain a larger share of Connecticut's non-white population.

| Table 3: Connecticut Population by County and Race/Ethnicity for 1990, 2000, and 2008 | | | | |
|---|---|---|---|---|
| | | **1990** | **2000** | **2008** |
| **Fairfield** | Black, Not Hispanic | 75,056 | 86,410 | 88,438 |
| | Hispanic | 69,465 | 100,154 | 137,562 |
| | Other, Not Hispanic | 18,693 | 38,924 | 42,020 |
| | White, Not Hispanic | 648,672 | 639,103 | 618,876 |
| **Hartford** | Black, Not Hispanic | 79,106 | 94,693 | 102,828 |
| | Hispanic | 69,613 | 93,156 | 121,964 |
| | Other, Not Hispanic | 14,947 | 28,809 | 36,170 |
| | White, Not Hispanic | 343,330 | 614,044 | 604,747 |
| **Litchfield** | Black, Not Hispanic | 1,486 | 1,565 | 2,186 |
| | Hispanic | 1,820 | 2,672 | 6,988 |
| | Other, Not Hispanic | 1,675 | 4,287 | 16,754 |
| | White, Not Hispanic | 166,663 | 171,167 | 172,847 |
| **Middlesex** | Black, Not Hispanic | 5,170 | 6,109 | 6,899 |
| | Hispanic | 2,598 | 3,232 | 6,846 |
| | Other, Not Hispanic | 1,612 | 3,822 | 4,620 |
| | White, Not Hispanic | 127,777 | 135,681 | 143,559 |
| **New Haven** | Black, Not Hispanic | 75,148 | 88,675 | 98,409 |
| | Hispanic | 49,161 | 77,067 | 112,838 |
| | Other, Not Hispanic | 11,497 | 26,228 | 32,691 |
| | White, Not Hispanic | 642,688 | 604,364 | 590,183 |
| **New London** | Black, Not Hispanic | 10,123 | 12,215 | 11,581 |
| | Hispanic | 7,633 | 10,328 | 17,847 |
| | Other, Not Hispanic | 4,424 | 10,152 | 10,981 |
| | White, Not Hispanic | 219,184 | 214,531 | 214,056 |
| **Tolland** | Black, Not Hispanic | 1,442 | 1,663 | 4,132 |
| | Hispanic | 1,688 | 1,931 | 5,605 |
| | Other, Not Hispanic | 2,138 | 4,007 | 4,756 |
| | White, Not Hispanic | 112,651 | 117,710 | 131,540 |
| **Windham** | Black, Not Hispanic | 826 | 1,282 | 1,990 |
| | Hispanic | 4,039 | 3,575 | 9,741 |
| | Other, Not Hispanic | 1,102 | 2,835 | 2,344 |
| | White, Not Hispanic | 93,631 | 94,606 | 101,269 |
| **Connecticut** | Total | 2,865,058 | 3,294,997 | 3,448,711 |
| | Black, Not Hispanic | 248,357 | 292,612 | 315,883 |
| | Hispanic | 206,017 | 292,115 | 419,391 |
| | Other, Not Hispanic | 56,088 | 119,064 | 136,360 |
| | White, Not Hispanic | 2,354,596 | 2,591,206 | 2,577,077 |

Source: 1990 and 2000 CT State Data Center, 2008 ACS

Chart 1 shows that in 2008, 75% of Connecticut's population was white, while 25% consisted of other races and ethnicities. The racial and ethnic categories in Table 3 are not exhaustive and therefore the county totals in Table 3 are smaller than those in Table 1.

**Chart 1: 2008 Ethnic Composition of Connecticut**




Source: 2008 ACS

## Age Distribution

Tables 4, 5, and 6 show Connecticut's age distribution for 1990, 2000, and 2008 respectively. The baby boomers (people born between 1946 and 1964) account for a significant part of the population in these years, while 20-29 year olds are leaving the state, ostensibly to avoid the high cost of living and find jobs elsewhere. Part of the explanation of the increasing share of the population occupied by older people is that they are aging in place and are not being replaced by sufficient numbers of young people. This is because the fertility rate of white females is about 1.8 and that of African-Americans is about 2.0 (still less than replacement, which is 2.1 births per woman), while the fertility rate for Hispanics is 2.2 (source Connecticut State Data Center).

| Table 4: 1990 Connecticut Age Distribution by County | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Fairfield County | Hartford County | Litchfield County | Middlesex County | New Haven County | New London County | Tolland County | Windham County |
| Total Population | 827,646 | 851,782 | 174,092 | 143,197 | 804,223 | 254,956 | 128,703 | 102,522 |
| Age 0 - 4 | 6.9% | 6.8% | 6.9% | 6.7% | 7.0% | 7.4% | 6.8% | 7.4% |
| Age 5 - 9 | 6.1% | 6.3% | 6.7% | 6.1% | 6.3% | 6.7% | 6.4% | 7.5% |
| Age 10 - 14 | 5.9% | 5.9% | 6.1% | 5.6% | 5.9% | 6.0% | 5.8% | 6.9% |
| Age 15 - 19 | 6.2% | 6.4% | 6.1% | 6.5% | 6.4% | 6.6% | 8.2% | 7.0% |
| Age 20 - 24 | 7.0% | 7.6% | 6.2% | 7.3% | 7.8% | 8.8% | 11.6% | 7.8% |
| Age 25 - 34 | 17.1% | 17.9% | 16.8% | 18.3% | 18.0% | 19.3% | 17.7% | 17.6% |
| Age 35 - 44 | 15.7% | 15.3% | 17.1% | 16.9% | 15.1% | 14.9% | 16.6% | 15.2% |
| Age 45 - 54 | 12.0% | 10.6% | 11.4% | 11.1% | 10.1% | 9.9% | 10.7% | 10.2% |
| Age 55 - 64 | 9.8% | 9.2% | 8.7% | 8.5% | 8.7% | 8.4% | 7.3% | 7.8% |
| Age 65 - 74 | 7.7% | 8.1% | 7.9% | 7.3% | 8.4% | 7.0% | 5.4% | 7.0% |
| Age 75 - 84 | 4.2% | 4.5% | 4.7% | 4.3% | 4.8% | 3.7% | 2.8% | 4.1% |
| Age 85+ | 1.4% | 1.5% | 1.5% | 1.5% | 1.6% | 1.2% | 0.8% | 1.5% |
| Median Age | 35.5 | 34.5 | 35.7 | 34.8 | 34.2 | 32.4 | 31.6 | 32.6 |

Source: CERC Datafinder 1990 Census

| Table 5: 2000 Connecticut Age Distribution by County | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Fairfield County | Hartford County | Litchfield County | Middlesex County | New Haven County | New London County | Tolland County | Windham County |
| Total Population | 882,567 | 857,183 | 182,193 | 155,071 | 824,008 | 259,088 | 136,364 | 109,091 |
| Age 0 - 4 | 7.3% | 6.4% | 5.9% | 6.2% | 6.4% | 6.3% | 5.9% | 6.1% |
| Age 5 - 9 | 7.6% | 7.1% | 7.1% | 6.7% | 7.0% | 7.1% | 6.5% | 7.1% |
| Age 10 - 14 | 7.1% | 7.1% | 7.6% | 6.5% | 7.1% | 7.1% | 6.9% | 7.5% |
| Age 15 - 19 | 5.8% | 6.4% | 6.0% | 6.0% | 6.6% | 6.5% | 8.3% | 7.6% |
| Age 20 - 24 | 4.9% | 5.4% | 3.8% | 5.0% | 6.0% | 6.0% | 8.3% | 6.4% |
| Age 25 - 34 | 13.4% | 13.1% | 11.6% | 13.2% | 13.6% | 13.6% | 12.9% | 13.1% |
| Age 35 - 44 | 17.5% | 16.6% | 18.1% | 17.9% | 16.3% | 17.6% | 17.8% | 17.2% |
| Age 45 - 54 | 14.0% | 14.1% | 15.8% | 15.3% | 13.7% | 13.9% | 14.5% | 14.1% |
| Age 55 - 64 | 9.2% | 9.1% | 9.9% | 9.5% | 8.7% | 8.9% | 8.7% | 8.6% |
| Age 65 - 74 | 6.8% | 7.1% | 7.0% | 6.7% | 6.8% | 6.7% | 5.4% | 6.1% |
| Age 75 - 84 | 4.7% | 5.5% | 5.3% | 4.9% | 5.6% | 4.7% | 3.6% | 4.5% |
| Age 85+ | 1.8% | 2.0% | 2.0% | 2.0% | 2.1% | 1.6% | 1.2% | 1.8% |
| Median Age | 37.3 | 37.7 | 39.6 | 38.5 | 37 | 37 | 35.7 | 36.3 |

Source: CERC Datafinder 2000 Census

| Table 6: 2008 Connecticut Age Distribution by County | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Fairfield County | Hartford County | Litchfield County | Middlesex County | New Haven County | New London County | Tolland County | Windham County |
| Total Population | 903,586 | 881,904 | 192,380 | 162,398 | 857,312 | 269,732 | 154,406 | 119,053 |
| Age 0 - 4 | 6.3% | 6.0% | 5.0% | 6.3% | 5.9% | 5.3% | 5.4% | 5.8% |
| Age 5 - 9 | 6.7% | 5.9% | 5.5% | 5.5% | 6.2% | 6.0% | 5.1% | 5.4% |
| Age 10 - 14 | 7.2% | 6.6% | 6.3% | 6.2% | 6.5% | 6.5% | 5.7% | 6.2% |
| Age 15 - 19 | 7.0% | 6.9% | 6.6% | 6.5% | 6.9% | 6.8% | 8.1% | 7.5% |
| Age 20 - 24 | 6.1% | 6.5% | 5.8% | 6.0% | 6.9% | 6.2% | 10.5% | 7.1% |
| Age 25 - 34 | 10.2% | 11.7% | 10.8% | 11.2% | 12.6% | 12.6% | 12.9% | 14.3% |
| Age 35 - 44 | 14.9% | 14.3% | 14.1% | 14.9% | 14.3% | 15.1% | 13.6% | 14.4% |
| Age 45 - 54 | 16.2% | 15.6% | 17.6% | 16.7% | 15.2% | 16.6% | 15.9% | 15.7% |
| Age 55 - 64 | 12.0% | 12.1% | 13.6% | 12.3% | 11.6% | 11.3% | 11.5% | 11.1% |
| Age 65 - 74 | 6.9% | 6.9% | 7.7% | 7.6% | 6.8% | 6.8% | 6.3% | 6.6% |
| Age 75 - 84 | 4.4% | 5.0% | 4.3% | 4.8% | 4.8% | 4.7% | 3.6% | 4.1% |
| Age 85+ | 2.2% | 2.5% | 2.7% | 2.2% | 2.5% | 2.1% | 1.5% | 1.8% |
| Median Age | 39.82 | 39.76 | 42.61 | 41.07 | 38.77 | 39.79 | 36.99 | 37.9 |

Source: CERC Datafinder 2008

## Income Distribution

Table 7 shows the income distribution of Connecticut for 2008 for its eight counties. Fairfield County residents have the highest average household income and Windham County residents have the lowest average household income.[1]

**Table 7: 2008 Connecticut Income Distribution by County**

| | Fairfield County | Hartford County | Litchfield County | Middlesex County | New Haven County | New London County | Tolland County | Windham County |
|---|---|---|---|---|---|---|---|---|
| Total Households | 326,398 | 338,086 | 76,049 | 66,941 | 321,391 | 104,906 | 54,567 | 44,712 |
| **Household Income** | | | | | | | | |
| $ 0 - $9,999 | 5.2% | 6.5% | 3.9% | 3.4% | 6.9% | 5.1% | 3.9% | 6.3% |
| $ 10,000 - $19,999 | 6.0% | 7.8% | 6.8% | 6.2% | 8.5% | 7.0% | 5.8% | 9.2% |
| $ 20,000 - $29,999 | 6.4% | 8.2% | 7.7% | 7.0% | 8.8% | 8.6% | 6.3% | 10.0% |
| $ 30,000 - $39,999 | 6.8% | 8.8% | 7.9% | 7.4% | 8.6% | 9.2% | 7.4% | 9.8% |
| $ 40,000 - $49,999 | 7.1% | 8.7% | 8.3% | 8.1% | 8.8% | 9.4% | 8.3% | 9.5% |
| $ 50,000 - $59,999 | 6.5% | 7.7% | 7.6% | 7.6% | 7.9% | 8.8% | 8.1% | 9.4% |
| $ 60,000 - $74,999 | 8.8% | 10.2% | 11.3% | 11.0% | 10.4% | 11.6% | 11.4% | 12.1% |
| $ 75,000 - $99,999 | 12.1% | 14.0% | 15.8% | 15.7% | 13.8% | 15.4% | 16.1% | 14.7% |
| $100,000 - $124,999 | 9.6% | 10.0% | 11.2% | 12.1% | 9.8% | 9.9% | 12.4% | 8.9% |
| $125,000 - $149,999 | 7.1% | 6.2% | 7.2% | 8.1% | 6.0% | 5.8% | 8.1% | 4.4% |
| $150,000 + | 24.5% | 11.9% | 12.3% | 13.4% | 10.6% | 9.2% | 12.2% | 5.7% |
| Average Household Income | $130,074 | $81,768 | $89,157 | $85,890 | $76,041 | $78,540 | $87,686 | $67,561 |
| Median Household Income | $81,058 | $63,239 | $70,291 | $74,132 | $60,718 | $62,230 | $73,510 | $54,859 |
| Per Capita Income | $48,024 | $32,340 | $35,904 | $36,468 | $29,467 | $32,209 | $32,578 | $26,380 |

Source: CERC Datafinder 2008

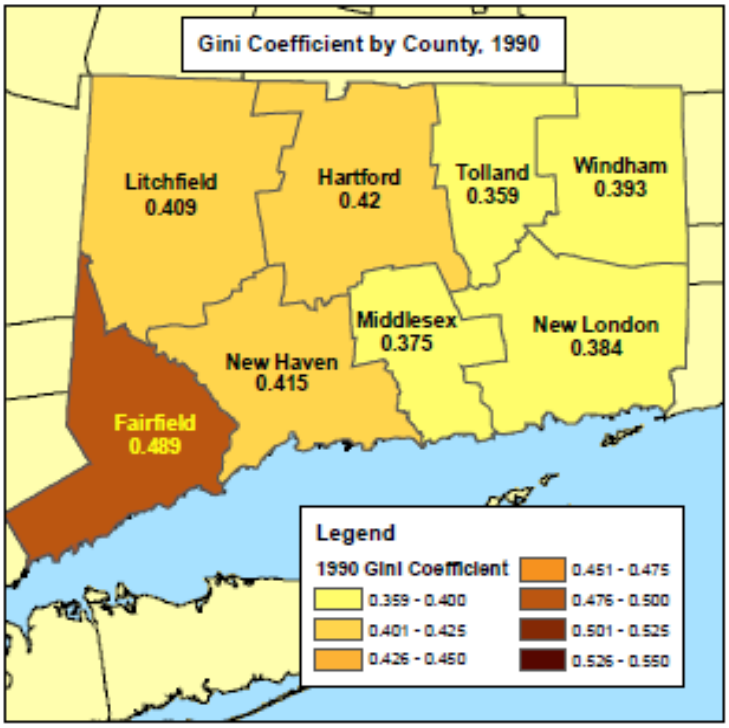
According to Hero (2009),[2] Connecticut has an income equality problem. In addition to having the second most unequal household income distribution in the country, Connecticut has had the greatest *growth* in household income inequality over the past several decades. Connecticut's highest-income households — the top 5% — received a quarter (24.9%) of all the income in the state. The poorest 20% of Connecticut's households received 3.3% of all income in the state.

One measure of inequality is the Gini Coefficient. The Gini Coefficient ranges from 0 to 1, where 0 indicates perfect equality (a proportional distribution of income), and 1 indicates

[1] Connecticut Voices for Children, http://www.ctkidslink.org
[2] Hero, Joachim (2009). "Connecticut Leads the Nation in Multiple Measure of Income Inequality: 2007" Connecticut Voices for Children, February.

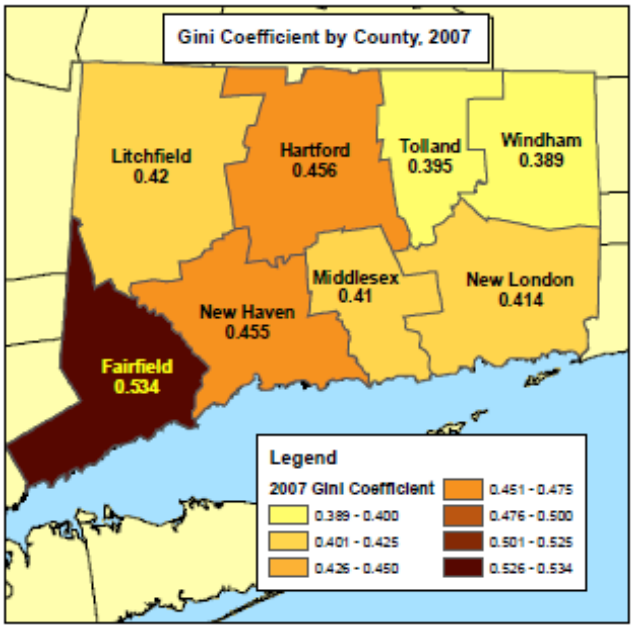
perfect inequality (where one person has all the income and no one else has any). The Connecticut Gini Coefficient is 0.481, the only state with a higher Gini Coefficient is New York and the national Gini Coefficient is 0.464. The following maps show the Gini Coefficients for each Connecticut county in 1990 and 2000 (footnote 2). Unfortunately, the Gini Coefficients have been growing in seven of the eight counties. This is a problem, as research shows that income inequality negatively impacts health, economic opportunities, and quality of life. Children who grow up in poverty have poorer health, higher rates of learning disabilities and developmental delays, and poorer school achievement. They also are far more likely to be unemployed as adults than children who were not poor. This extends the income gap between Connecticut's high and low earners into future generations (footnote 2).

**Figure 1: Connecticut's Gini Coefficient by County, 1990**




Source: Connecticut Voices for Children

**Figure 2: Connecticut's Gini Coefficient by County, 2007**




Source: Connecticut Voices for Children

## Poverty

Connecticut has one of the lowest poverty rates in the nation. In 2007, the U.S. Census Current Population Survey ranked Connecticut 7th for states with the lowest poverty rates, with 8.9% of its population being poor defined by Census poverty thresholds. Table 8 shows the number of Connecticut families below the poverty threshold and accounts for the number of children under 18 in the family.

| Table 8: Connecticut Families Living in Poverty | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | Number of related children under 18 years | | | | | | | | |
| Families in poverty | | None | One | Two | Three | Four | Five | Six | Seven | Eight or more |
| **Below poverty level** | | | | | | | | | | |
| One person | 10,189 | 10,189 | - | - | - | - | - | - | - | - |
| Under 65 | 7,971 | 7,971 | - | - | - | - | - | - | - | - |
| 65+ | 2,218 | 2,218 | - | - | - | - | - | - | - | - |
| Two people | 2,796 | 1,487 | 1,310 | - | - | - | - | - | - | - |
| Householder under 65 | 2,267 | 1,005 | 1,263 | - | - | - | - | - | - | - |
| Householder 65+ | 529 | 482 | 47 | - | - | - | - | - | - | - |
| Three people | 1,699 | 224 | 527 | 947 | - | - | - | - | - | - |
| Four people | 1,464 | 67 | 160 | 614 | 624 | - | - | - | - | - |
| Five people | 946 | 12 | 66 | 146 | 466 | 256 | - | - | - | - |
| Six people | 398 | 2 | 10 | 21 | 72 | 217 | 77 | - | - | - |
| Seven people | 187 | 1 | 4 | 5 | 30 | 44 | 74 | 28 | - | - |
| Eight people | 67 | - | - | - | 3 | 17 | 17 | 21 | 8 | - |
| Nine or more people | 65 | - | - | - | 2 | 7 | 12 | 15 | 19 | 10 |

Source: 2007 U.S. Census Current Population Survey (CPS)

## Homelessness

HUD defines a "homeless" person is an individual who lacks a fixed, regular, and adequate nighttime residence; an individual who has a primary nighttime residence that is supervised by a publicly- or privately-operated shelter designed to provide temporary living accommodations; an institution that provides a temporary residence for individuals intended to be institutionalized; or, a public or private place not designed for, or ordinarily used as, regular sleeping accommodations for human beings. This definition of homelessness does not include individuals imprisoned or detained pursuant to an act of Congress or state law.

In accordance with HUD guidelines, Connecticut conducted its first ever "point-in-time" count of the sheltered and unsheltered homeless populations on the night of January 28, 2009. (Due to hazardous weather conditions on January 28, 2009, some CT Communities chose to conduct the Count on January 29, 2009. Those communities were: BOS-Hartford North, BOS-Litchfield County, BOS-Manchester, BOS-Tolland, BOS-

Windham, Bridgeport/Stratford/Fairfield, Bristol, Greater Danbury, and Waterbury.) In the final report *Connecticut Counts 2009*,[3] volunteers counted 3,320 homeless households. In accounting for the homeless sheltered population, *Connecticut Counts 2009* does not incorporate into the results residents of transitional housing programs that are not specifically designated for homeless people. For example, residents of mental health, substance abuse, and child welfare programs counted only if the program specifically serves homeless people.

Sponsors of the report, Connecticut Coalition to End Homelessness, Reaching Home Campaign – Partnership for Strong Communities and Corporation for Supportive Housing, have stated this 3rd Connecticut Count will paint a fuller picture of levels of homelessness, including but not limited to trends and characteristics of those who are homeless. Count years 2007 and 2008 established baseline measure which now affords advocates the opportunity to offer effective comparison over a period of years. In fact, the sponsors prefer to give the public a more holistic perspective. They estimate that in a given 12-month period, approximately 33,000 individuals (including 13,000 children) in Connecticut experience homelessness to varying degrees. This figure encompasses those who are struggling on the brink of losing their homes in addition to those that experience homelessness.

The results indicate that just under two-thirds of sheltered adults in families were between ages 22 and 39, compared to the majority of sheltered single adults (59%) who were between 40 and 59 years old. Interestingly, 70% of sheltered single adults are male, whereas 90% of sheltered adults in families are female. This suggests that most homeless women belong to families as single mothers. Similar trends prevail in the unsheltered population, where 80% of single adults are male and 74% of adults in families are female.

To better trace the roots of homelessness, surveyors interviewed the homeless about the primary reason for leaving their last permanent residence. The results appear in Table 9.

The Department of Social Services has historically reported the leading causes of homelessness as alcohol/drug abuse, unemployment, and insufficient income. Across all groups in the *CT Counts 2009* survey, “rent problems” was the number one reason cited as the cause of homelessness. Although rather vague, the reason “rent problems” refers to a household’s failure to make periodic housing payments. This failure could be attributed to a number of financial or housing problems such as a lack of affordable housing supply in Connecticut. In addition to forces in the housing market, rent problems could be caused by personal issues such as substance abuse or unemployment. Another popular choice for respondents was the “other” category, which could also be interpreted in a number of ways, not the least of which could be a problem with alcohol or other drug

[3] See http://www.cceh.org/pdf/count/connecticut_counts_2009_abridged.pdf

abuse. At the same time, chemical dependency may trigger several of the above scenarios—especially family/friend conflict, eviction, or hospitalization. Among single adults, a striking 13% of sheltered and 14% of unsheltered persons left their place of permanent residence to go to jail, and once released were forced into poverty and homelessness. It is common for de-incarcerated persons to have difficulty finding a job and an affordable housing unit after they are released; many eventually return to jail.

**Table 9: Reason Left Last Residence**

| | Sheltered | | | | Unsheltered | | | |
|---|---|---|---|---|---|---|---|---|
| | **Single Adults** | **%** | **Adults in Families** | **%** | **Single Adults** | **%** | **Adults in Families** | **%** |
| Rent Problems | 636 | 26 | 135 | 32 | 151 | 31 | 1 | 17 |
| Evicted for a reason other than rent problems | 167 | 7 | 31 | 7 | 47 | 10 | 0 | 0 |
| Conflict with family or friends | 416 | 17 | 78 | 18 | 101 | 21 | 2 | 33 |
| Overcrowding | 36 | 1 | 35 | 8 | 0 | 0 | 0 | 0 |
| Domestic Violence | 103 | 4 | 89 | 21 | 17 | 4 | 0 | 0 |
| Went to prison or jail | 237 | 10 | 8 | 2 | 43 | 9 | 1 | 17 |
| Went into the hospital | 93 | 4 | 2 | 0 | 26 | 5 | 0 | 0 |
| Housing condemned | 11 | 0 | 5 | 1 | 3 | 1 | 0 | 0 |
| Fire | 11 | 0 | 2 | 0 | 2 | 0 | 0 | 0 |
| Other | 551 | 23 | 77 | 18 | 94 | 19 | 0 | 0 |
| Unknown | 377 | 16 | 30 | 7 | 120 | 24 | 2 | 33 |

Source: CT Counts 2009

The survey volunteers inquired where the homeless have slept in the last 30 days. Respondents were given the opportunity to list more than one location. Their responses appear in Table 10.

It should not be surprising that the sheltered population displayed a strong preference for either an emergency shelter or some type of transitional housing in the 30 days prior to

the survey. Those unsheltered remained in the same condition or opted to stay with relatives or friends rather than enter into an emergency or transitional shelter. Difficulty arises when one attempts to analyze the precise fraction of households that resided in each of the above locations as seemingly over 100% of the sample population responded because each household could identify more than one location.

| Table 10: Where Slept in Last 30 Days | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | **Sheltered** | | | | **Unsheltered** | | | |
| | **Single Adults** | **%** | **Adults in Families** | **%** | **Single Adults** | **%** | **Adults in Families** | **%** |
| Non-housing* | 2 | 1 | 0 | 0 | 208 | 85 | 2 | 100 |
| Emergency Shelter | 224 | 71 | 42 | 71 | 0 | 0 | 0 | 0 |
| Transitional Housing for Homeless Persons | 51 | 16 | 7 | 12 | 0 | 0 | 0 | 0 |
| Psychiatric Facility | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Substance Abuse Treatment Facility | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Hospital | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Jail/prison | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Domestic Violence Situation | 0 | 0 | 1 | 2 | 0 | 0 | 0 | 0 |
| Living with Relative or Friend | 6 | 2 | 2 | 4 | 0 | 0 | 0 | 0 |
| Rental Housing, Own Apartment or House | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Hotel or motel | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other | 6 | 2 | 2 | 4 | 7 | 3 | 0 | 0 |
| Unknown | 25 | 8 | 5 | 8 | 29 | 12 | 0 | 0 |

*Non-housing includes street, park, car, bus, station, parking garage, campground, woods, abandoned building, etc.
Source: CT Counts 2009

A regularly reported measure of homelessness in Connecticut comes from the Department of Social Services' *Annual Homeless Shelter Demographic Report*. The latest report states that from October 2007 to September 2008, 13,642 people used available emergency shelters in the state. However, in the same period, these shelters had to turn away people 33,850 times. The three cities with the highest "turned away" rates among reporting shelters were New Haven, Vernon, and Hartford; all turn-aways number in the thousands annually.

Of the total number of homeless clients served by homeless shelters from 2007-2008, 10,029 (73.6%) were single. There were 3,613 (26.4%) families that stayed in homeless shelters, and those families included 2,209 (61.2%) homeless children.
An accurate record of the chronically homeless is difficult to realize even with the best survey methodologies. *CT Counts 2009* surveyed those persons who have been without a permanent residence for various lengths of time. If respondents indicated that this period was greater than three years, researchers categorized them as "chronically homeless."

The results convey that an alarming 55% of unsheltered single adults were chronically homeless. The second highest rate (34%) occurred with sheltered single adults. It is important to note that single homeless adults also reported a high incidence of disability—be it mental, physical, or developmental. A high percentage, 40% of sheltered and 45% of unsheltered single adults, cited that they had some type of health condition that limits their ability to work, get around, care for themselves, or otherwise care for their needs. Further, 41% of sheltered and 26% of unsheltered adults were in need of mental health services at the time of the count. If disabled persons are systematically prone to long periods of homelessness, it suggests that current services may be insufficient and that the public and private sectors should expand the supply of supportive services and living accommodations for them. Table 11 displays the distribution of sheltered and unsheltered subpopulations. The largest group of sheltered people is chronic substance abusers, while the second largest group is severely mentally ill.

| Table 11: Homeless Populations and Subpopulations in Connecticut | | | | |
|---|---|---|---|---|
| **Household Type** | **Sheltered** | | **Unsheltered** | **Total** |
| | **Emergency Shelter** | **Traditional Housing** | | |
| Persons in Individual Households | 1,503 | 682 | 588 | 2,773 |
| Persons in Family Households with Children | 906 | 929 | 19 | 1,854 |
| Total Homeless Persons in Households | 2,409 | 1,611 | 607 | 4,627 |
| | | | | |
| **Subpopulation Type** | **Sheltered** | | **Unsheltered*** | **Total** |
| Chronically Homeless | 578 | | 297 | 1875 |
| Severely Mentally Ill | 864 | | 197 | 1,061 |
| Chronic Substance Abuse | 1,327 | | 358 | 1,685 |
| Veterans | 401 | | 123 | 524 |
| Persons with HIV or AIDS | 164 | | 39 | 203 |
| Victims of Domestic Violence | 260 | | 34 | 294 |
| Unaccompanied Youth less than 18 Years | 11 | | 0 | 11 |

*Provision of information on unsheltered homeless subpopulations was optional in the 2008 CoC application.
Source: Continuum of Care 2008

The Continuum of Care, a HUD-sponsored program, is a community-based, long-range plan that addresses the needs of homeless persons in order to help them reach maximum self-sufficiency. The plan, developed through collaboration with a broad cross section of the community, is based on a thorough assessment of homeless needs and resources. HUD recommends the Continuum of Care as a comprehensive and strategic approach to addressing homelessness. The application process for Continuum of Care funding includes an estimate of homeless populations and subpopulations for each state. One aspect of the Continuum of Care program is that it funds housing-related projects designed to serve the homeless population. Table 12 shows the funding awards received by Connecticut homeless housing programs in 2008.

| Table 12: Continuum of Care Funding Awards by Program Component | | | | | |
|---|---|---|---|---|---|
| **Program Component** | **# of Projects** | **New Projects** | **Renewal Projects** | **Total** | **% of State Award** |
| Permanent Supportive Housing | 88 | $1,097,904 | $18,548,275 | $19,646,179 | 74% |
| Transitional Housing | 23 | $0 | $5,361,633 | $5,361,633 | 20% |
| Supportive Services Only | 4 | $0 | $737,078 | $737,078 | 3% |
| Homeless Management Information Systems (HMIS) | 7 | $30,902 | $373,153 | $404,055 | 1.5% |
| Safe Haven | 2 | $0 | $405,625 | $405,625 | 1.5% |
| **Grand Total** | 124 | $1,128,806 | $25,425,764 | $26,554,570 | 100% |

Source: Continuum of Care 2008

From October 2007 to September 2008, the DSS reports that about 36.5% of the clients served in Connecticut shelters were white. Black or African American and Hispanic individuals were the second and third highest concentrations with 35.1% and 25.6% shares respectively. As a percentage of the total population within each race, African-Americans and Hispanics displayed disproportionately greater need. Whereas CERC estimated the white population to be nearly 3 million in 2006, the black and Hispanic populations each fall under 450,000 persons. Relative to population size, 1.49% of African-Americans and 0.91% of Hispanics were homeless, while a much smaller percentage was whites. In sum, eight times as many African-Americans and five times as many Hispanics than whites experienced homelessness. Similar trends were uncovered in the point-in-time figures we display in Table 13.

| Table 13: Homelessness by Race | | | | |
|---|---|---|---|---|
| **Race/Ethnicity of Head of Household** | **Sheltered** | | **Unsheltered** | |
| | **Single Adults** | **Adults in Families** | **Single Adults** | **Adults in Families** |
| Black or African American | 46 | 22 | 12 | 0 |
| White | 59 | 3 | 9 | 0 |
| Hispanic/Latino | 26 | 12 | 9 | 2 |
| Other or Unknown | 37 | 25 | 24 | 0 |

Source: CT Counts 2009

As in other parts of the survey, respondents were able to check off any category in which they fit.

The *Connecticut Counts 2009* final report as well as the DSS annual report reveals that the state mimics certain national demographic trends with regard to the homeless

population: most are single adults, half of whom have a behavioral health disability and half of whom have been homeless for longer than one year. Singles are mostly male, and aging. Families are younger, have much lower levels of disability, and are homeless for shorter periods. Of those not yet homeless, at risk populations are families living below the federal poverty levels, individuals released from correctional institutions, women and children leaving domestic abuse shelters, people suffering from severe mental health or substance abuse problems, and young people no longer age-eligible for foster care or those leaving the juvenile justice system.

While shelters do not provide a solution to homelessness, they are crucial to a well-functioning society. Many of the homeless are in need of mental health services, substance abuse services, self-care assistance, HIV/AIDS treatment, and range of other types of counseling. Increasing the number of facilities that cater to these needs while at the same time providing temporary, dependable residence, is one major avenue to address the problem of homelessness.

## Incarceration

The Connecticut Department of Correction's 2008 Annual Report states that there were 19,413 people incarcerated in the 18 Connecticut facilities. The number of admissions for the 2007/2008 fiscal year was 34,541 and the number of releases for the same period was 34,016. The average age for males is 33 and the average age for females is 34. Ten inmates are on death row, with the last execution being in 2005. Table 14 displays the demographic composition of the incarcerated population by gender, race/ethnicity, and age in Connecticut for 2002, 2003, and 2004. The data show that the largest subpopulation is African-American and overwhelmingly male. Most inmates are between the ages of 19 and 45, usually the most productive years of one's life.

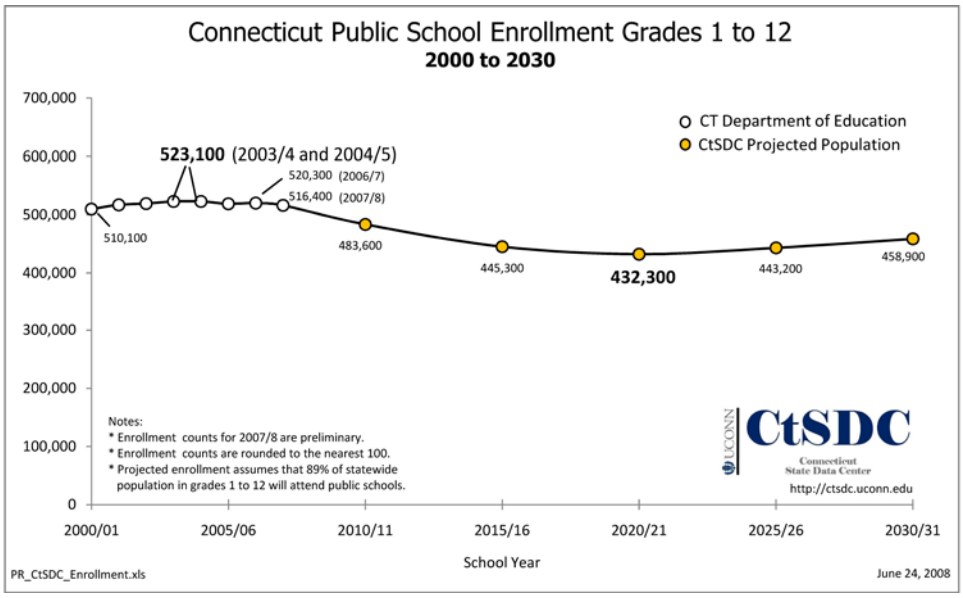
| Table 14: Connecticut's Incarcerated Population | | | | |
|---|---|---|---|---|
| | | 2007 | 2008 | 2009 |
| **Total** | | 18,892 | 19,413 | 18,891 |
| | | | | |
| **Gender** | Male | 17,484 | 18,074 | 17,652 |
| | Female | 1,408 | 1,339 | 1,239 |
| | | | | |
| **Race/Ethnicity** | Black | 8,102 | 8,358 | 8,106 |
| | White | 5,581 | 5,715 | 5,683 |
| | Hispanic | 5,091 | 5,224 | 4,988 |
| | Other | 118 | 116 | 114 |
| | | | | |
| **Age** | Below 16 | 27 | 22 | 25 |
| | 16-18 | 887 | 814 | 680 |
| | 19-20 | 1,008 | 1,038 | 1,071 |
| | 21 | 629 | 614 | 623 |
| | 22-24 | 2,127 | 2,089 | 2,003 |
| | 25-27 | 2,202 | 2,265 | 2,103 |
| | 28-30 | 1,968 | 2,086 | 2,053 |
| | 31-35 | 2,665 | 2,712 | 2,758 |
| | 36-45 | 4,778 | 4,872 | 4,591 |
| | 46-60 | 2,383 | 2,637 | 2,698 |
| | Above 60 | 218 | 264 | 286 |

Source: CT Department of Corrections 2009

## Student Population

The Connecticut State Data Center (CtSDC) created Chart 2 to show the past, present, and future of Connecticut's public school enrollment rate for grades 1 to 12. Chart 2 suggests a 17% decrease in the enrollment rate from the 2007/08 school year through 2020/21. From October 2006 through October 2007, 131 school districts (67%) experienced reduced enrollment or it was unchanged. For the same period, enrollment for the state as a whole dropped by 4,000 (0.7%). The CtSDC projects that enrollment will decline by 100,000 in grades 1 through 12 by 2020; however, it projects a net gain of 6% in K-12 population in the urban core and urban periphery from 2000 through 2030.

## Chart 2: Connecticut School Enrollment Past, Present and Projected




## Educational Attainment

In addition to the age distribution of a region's population, educational attainment measures the quality of training of the underlying population, and speaks to the overall quality of the labor force and the likelihood that high value-added and technology-focused job opportunities will be attracted to the area. Table 15 displays educational attainment levels by county, grouped into three major categories: less than high school (grades K-12), high school or more (high school graduate and any form of college schooling), and bachelor's degree or higher.

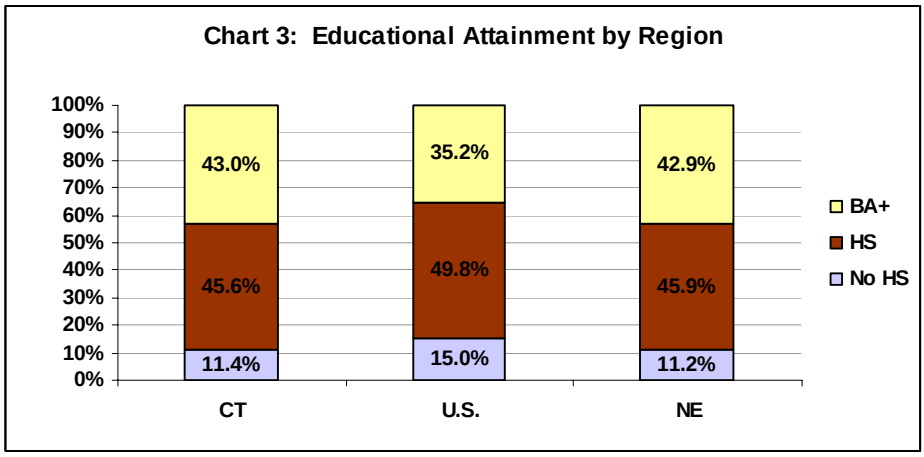
**Table 15: Connecticut Educational Attainment**

| | Connecticut | Fairfield | Hartford | Litchfield | Middlesex | New Haven | New London | Tolland | Windham |
|---|---|---|---|---|---|---|---|---|---|
| Population Age 25 Years and Over | 2,364,317 | 597,212 | 595,865 | 132,160 | 115,187 | 568,429 | 180,901 | 94,628 | 79,935 |
| Less than 9th Grade | 4.7% | 5.9 | 5.6 | 2.4 | 2.6 | 4.6 | 2.5 | 1.9 | 6.1 |
| Grades 9-12 | 6.6% | 6.0 | 7.2 | 5.9 | 5.3 | 7.1 | 5.5 | 6.5 | 9.6 |
| ***High School or more*** | ***88.7%*** | ***88.1*** | ***87.2*** | ***91.7*** | ***87.0*** | ***88.3*** | ***92.0*** | ***91.6*** | ***84.3*** |
| High School Graduate | 28.0% | 23.2 | 28.0 | 34.1 | 26.0 | 29.4 | 32.7 | 27.9 | 34.9 |
| Some College, No Degree | 17.6% | 14.5 | 17.9 | 19.5 | 19.1 | 18.3 | 19.8 | 20.4 | 19.5 |

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Associate Degree | 7.5% | 6.5 | 7.3 | 8.6 | 7.8 | 8.0 | 8.1 | 8.0 | 7.4 |
| ***Bachelor's Degree or more*** | ***35.6%*** | ***43.8*** | ***33.9*** | ***25.9*** | ***34.1*** | ***32.7*** | ***31.4*** | ***35.3*** | ***22.5*** |
| Bachelor's Degree | 20.4% | 24.6 | 19.8 | 18.3 | 22.8 | 18.2 | 17.5 | 21.4 | 14.2 |
| Graduate or Prof. Degree | 15.2% | 19.3 | 14.2 | 11.2 | 11.2 | 14.4 | 13.9 | 13.9 | 8.3 |

Source: U.S. Census Bureau, 2008 American Community Survey

While the range of attainment for high school education is relatively uniform—all counties are within 4.5 percentage points of the 89% mark—the population share for attainment of college degrees varies more widely with Fairfield County's populace who attain postsecondary degrees at two times the rate of residents in Windham County.




Source: 2008 American Community Survey

Chart 3 compares 2008 educational attainment levels on a regional scale, evaluating Connecticut (CT), New England (NE), and the United States. The level of educational attainment in Connecticut and New England exceeds the national average. Relative to the United States, Connecticut and New England have larger shares of their populations holding bachelor level or higher degrees.

## HIV/AIDS

HIV/AIDS continues to be a major concern in Connecticut. The disease first appeared in the state during the early 1980s, and the number of HIV/AIDS cases continues to rise despite a slowing rate of growth. As of 2008, the Connecticut Department of Public Health reported there were 10,860 persons living with HIV/AIDS (PLWHA). However, this number is almost certainly an underestimate of actual HIV/AIDS cases in the state because HIV reporting was not required prior to 2002 and some PLWHA are not aware of their infection. Table 16 provides a sense of the trend in HIV/AIDS cases in Connecticut over the last year.

| Table 16: Trends in HIV/AIDS Cases | | | | |
|---|---|---|---|---|
| **Year** | **Reported AIDS** | **Reported HIV** | **Deaths** | **Prevalent HIV AIDS** |
| 1998 | 642 | 4 | 309 | 5,977 |
| 1999 | 580 | 3 | 315 | 6,378 |
| 2000 | 580 | 4 | 303 | 6,791 |
| 2001 | 553 | 3 | 288 | 7,164 |
| 2002 | 592 | 253 | 284 | 7,880 |
| 2003 | 688 | 253 | 270 | 8,497 |
| 2004 | 671 | 266 | 295 | 9,025 |
| 2005 | 569 | 732 | 253 | 9,478 |
| 2006 | 508 | 767 | 223 | 9,957 |
| 2007 | 418 | 772 | 219 | 10,426 |
| 2008 | 358 | 387 | 16 | 10,860 |

Source: CT Dept. Public Health 2008

The PLWHA population in Connecticut is concentrated in the three largest urban areas in the state: Hartford, New Haven, and Bridgeport. These three cities contain 4,998 PLHWA, which is 46% of the total PLWHA population in Connecticut. Table 17 provides specific numbers of PLWHA in selected Connecticut cities.

| Table 17: PLWHA in Selected Cities | |
|---|---|
| **Town of Residence** | **People Living with HIV/AIDS** |
| Bloomfield | 77 |
| Bridgeport | 1,343 |
| Bristol | 89 |
| Danbury | 225 |
| East Hartford | 205 |
| East Haven | 69 |
| Greenwich | 69 |
| Hamden | 125 |
| Hartford | 2,075 |
| Manchester | 93 |
| Meriden | 218 |
| Middletown | 153 |
| Milford | 64 |
| New Britain | 404 |
| New Haven | 1,580 |
| New London | 192 |
| Norwalk | 352 |
| Norwich | 145 |
| Stamford | 543 |
| Stratford | 98 |
| Torrington | 64 |
| Wallingford | 64 |
| Waterbury | 701 |
| West Hartford | 79 |
| West Haven | 197 |
| Windham | 120 |
| Other Towns | 1,516 |
| **Total (Statewide)** | **10,860** |

Source: CT Dept. of Public Health 2008

## Trends and Projections

### Aging Population

As the state's population ages in place, young talent is not replenishing those retiring—the birth rate is below replacement and young adults continue to leave the state. Within twenty-two years (from 2000-2030), 374,534 more people (totaling 817,719) will be 65 years of age and older.[4] This is an increase of 75% from 2000. The troubling part is that this group will balloon from 14% of the overall state population in 2000, to 22% in 2030. There will be a larger number of people in the over 65 category, as well as a higher percentage of our population. In this same period—as the current 30 to 64 year olds move into the next age range—the 20-29 year olds are not staying in Connecticut to keep the relative shares constant.

The problem is two-fold: 85% of businesses surveyed in 2007 said that they have no strategy in place to offset the impending retirement of the baby-boomer generation,[5] and there is a talent shortage already. With the loss of this generation of employees goes a deep-rooted institutional knowledge that will take years for new workers to replace. Some ways firms have tackled this problem is to offer flextime to retirement age workers in order to keep them until they find replacements, or keep them on a short-term basis to teach the new wave of workers.[6]

There are only two ways to reverse this trend: rely solely on immigrants coming into the state or focus on keeping recent high school and college graduates in Connecticut. The future of the state hinges on whether thousands of young people will launch their educations, their graduate studies, and their careers in New England.[7] Moreover, it is crucial to find entry-level jobs that offer sufficient pay and upward mobility to entice young Connecticut students to stay. Without a steady wage and the ability to earn higher pay, graduates and other young adults are leaving the state due to the high cost of living that includes housing, energy and taxes among others.[8] Policies to stimulate more entry-level, non-service jobs are imperative to stem the tide of the graying Connecticut workforce.

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[4] Connecticut State Data Center. *CtSDC: 2010 to 2030 Population Projections – State-Wide Stand-Alone.* <http://ctsdc.uconn.edu/Projections.html>

[5] Boston.com – HR Center. *Aging workforce a challenge for most firms in the regions, NEHRA survey says.* Boston.com, HR Center. <http://www.boston.com/jobs/nehra/072307.shtml>

[6] Business Wire, *The New England Council releases studies on Connecticut's aging workforce.* 29 March 2007. <http://www.businesswire.com/portal/site/google/?ndmViewId=news_view &newsId=20070329005770&newsLang=en>

[7] Coelen, Stephen and Joseph Berger. *New England 2020: A forecast of educational attainment and its implications for the workforce of New England state.* http://www.nmefdn.org/uploads/NE_2020_FR.pdf.

[8] The Connecticut Business and Industry Association surveys have documented this phenomenon.

## Migration

As the demographics of Connecticut change, minorities will assume a larger role in the future workforce. By 2012, 40% of young workers in Connecticut will be minorities; while by 2020, 50% of young workers in Connecticut will be minorities (footnote 6). The growing role for minorities should allow more opportunity for jobs and prosperity in the near future. However, high school graduation rates among working age (25-64) Hispanics in Connecticut is 70.1%, compared to 85.6% for blacks and 94.6% of whites.[9]

This trend continues in post-secondary education as well. There is an 18% gap between whites and minorities in the percentage of 25- to 64-year-olds with a bachelor's degree or higher in Connecticut, which is one of the largest gaps in the United States. Among the same population, 13% of Hispanics, and 16% of blacks, the largest minority populations in Connecticut, have a bachelor's degree or higher, compared with 41% of whites.[10] Moreover, 40% of the Hispanic population that began college completed it with a four-year degree compared to 56% of the white population (footnote 6).

This is a disturbing trend considering Connecticut's workforce will rely increasingly on minority groups to fill its ranks in the future. Educational policies need to reflect diversity in the workforce and embrace the changing demographics of our state. It is important to allow access to all citizens looking for a proper education. Although Connecticut's most available jobs over the next ten years require just on-the-job training, high-paying, stable jobs are available to those with some post-high school education.

Over a third (34%) of Connecticut's job openings in the next ten years require post-secondary education, while 38% require short-term on-the-job training.[11] However, the difference in average wage for those occupations requiring only short-term on-the-job training (most notably cashiers, retail salespersons and wait-staff) and those occupations requiring post-secondary education (such as registered nurses, accountants and lawyers) is close to $20 per hour (footnote 11). The incentive to pursue higher education is clear, yet there is still a gap in Connecticut minority achievement.

Since 2000, Connecticut has lost a higher percentage of its 25- to 34-year-old population than any other state in the nation. The state's population for that age cohort declined by 14% from 2000 to 2008 (Chart 4). The U.S. Census Bureau projects this lower percentage of working-age residents to continue through 2030.

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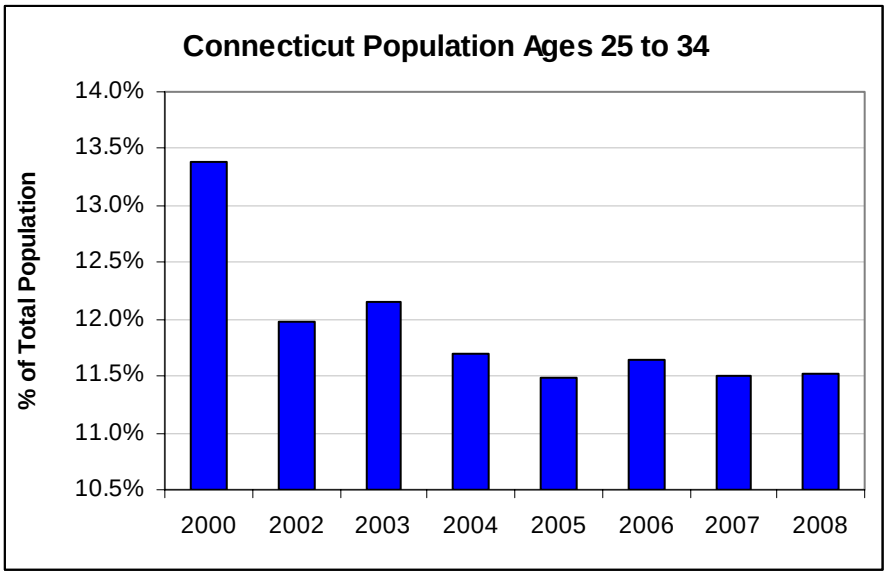
[9] US Census Bureau. *American Community Survey Public Use Microdata Sample,* http://factfinder.census.gov/home/en/acs_pums_2007_3yr.html.
[10] The National Center for Public Policy and Higher Education. *Measuring Up 2008.* http://measuringup2008.highereducation.org/print/state_reports/long/CT.pdf.
[11] Connecticut Department of Labor – Labor Market Information. *Connecticut Job Outlook by Training Level 2006-2016.* http://www.ctdol.state.ct.us/lmi/pubs/soaring_2006-16.pdf.

**Chart 4: The Brain Drain**




Maintaining a healthy proportion of working-age residents is critical to any state. Members of that group make an important contribution to the regional tax base, which helps support older and younger members of the population and the social and educational services they require.

A possible factor contributing to the loss of young workers includes Connecticut's relatively high housing prices. From 2000 to 2008, the median home sales price in Connecticut rose by 83.3%, and the median gross rent in the state increased by 42.4%. Many of Connecticut's younger working residents may have been drawn to other states with lower costs of living.[12]

## SUMMARY

The State of Connecticut's population is growing slowly, but the workforce that Connecticut needs is moving away. Since the 1990 census, the urban population has moved into suburbia, baby boomers are retiring and moving to warmer climates, minority immigrant rates are rising, and young people (ages 25-44) are leaving in record numbers because the cost of living is too expensive. The largest generation in 1990 (ages 25-34) is still the largest generation in 2007 (ages 45-54); businesses will be struggling for workers once this generation moves on. Connecticut is on pace with New England educational attainment percentages and ahead of the nation's averages, but a focus on increasing these shares is paramount for the future of the state.

[12] Presentation by Peter Francese, February 15, 2008 at the CBIA Outlook Conference.

## Factors of Economic Growth

## Housing Market and Housing Affordability

## Housing and the Economy

### Overview

The role of housing or rather the role of housing construction and maintenance as an economic driver is well understood and recognized. Construction activity is economic activity—goods and materials are produced, sold, and purchased and jobs are created—and the largest portion of most people's personal consumption is related to housing.

The National Association of Home Builders (NAHB) estimates that for every 100 single family homes built in a "typical U.S. metropolitan area," $16 million in local income and $1.8 million in taxes and other revenue for local governments are generated, and 284 local jobs are created.[13] These are "one-year impacts that include both the direct and indirect impact of the construction activity itself and the impact of local residents who earn money from the construction activity spending part of it within the local area" (footnote 1). These same 100 units will also generate $3.2 million in local income, $648,000 in taxes and other revenue for local governments, and 63 local jobs annually.

NAHB also estimates that "the one-year local impacts" of building 100 multifamily units in the "typical U.S. metropolitan area include, $7 million in local income, $710,000 in taxes and other revenue for local governments, and 133 local jobs" (one year impacts) (footnote 1). These same 100 units will also generate "$3.2 million in local income, $461,000 in taxes and other revenue for local governments, and 52 local jobs" (footnote 1).

As illustrated above, housing contributes to economic output in two ways: 1) new construction, remodeling, and real estate transaction fees; and 2) personal consumption of housing related goods and services (e.g. furniture, appliances, house cleaning, lawn care, etc.).

Home building and housing services account for approximately 15.24% of Connecticut's gross domestic product[14] – about $31 billion annually.

At fifteen percent of the state's economy, it is clear that housing is an important economic driver, however, equally important is the role housing plays as a facilitator of economic growth.

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[13] "The Local Impact of Home Building in a Typical Metropolitan Area Income, Jobs, and Taxes Generated," National Association of Home Builders, October 2005.

[14] Housing's Contribution to Gross State Product: In-Depth Analysis, National Association of Home Builders September 6, 2005, Natalia Siniavskaia, Ph.D.

Above all else, to operate, businesses need people. Even the most automated factories have workers, and workers need a place to live. This simple, but often overlooked relationship was not lost on Samuel Colt. Colt, who understood that affordable, quality housing was an absolute necessity in attracting skilled workers "built a community surrounding the [Colt] factory that included housing, gardens, and a social hall and library."[15]

Times have, of course, changed. In Colt's day it was in the best interest of businesses to safeguard their large fixed investments (factories) and maintain their skilled workforce by investing in workforce housing. In today's global economy however, businesses are highly mobile and fixed investments are not as fixed as they once were; instead of investing in housing for their workers, companies locate where workforce housing is readily available. Mobility is not just true for businesses. Today's workforce is equally mobile. Advances in communications technology (the internet, email, cell phones, etc.) and the availability, diversity, and relatively low cost of transportation have made it possible for long-distance relationships to be maintained in a highly personal and near "real-time" way.

This new mobility does not change the fact that available and affordable housing are an absolute necessity for economic growth. What changes is "who" needs to make the investment. The reality is that neither businesses nor workers have to make the investment because they can relocate to where the housing is both available and affordable.

## Housing as a Facilitator of Economic Growth

The relationship between the availability and affordability of housing and economic growth is fairly simple. In order for businesses to grow, they need skilled workers. As more workers move into a region, demand for housing increases.

Basic economic theory tells us that the quantity demanded rises as prices fall and that the quantity supplied rises as prices rise. When the quantity supplied exceeds the quantity demanded prices tend to fall and, conversely, when the quantity demanded exceeds the quantity supplied prices tend to rise.

Further, the willingness of a producer to produce a good diminishes as the price the market is willing to pay for that good approaches the cost of producing and selling that good.

[15] Coltsville Special Resource Study, U.S. Department of the Interior, National Park Service, www.coltsvillestudy.org, September 20, 2005

## Affordability and Employment Growth

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

In practical terms this means that for renters, rent plus utilities and any common charges paid by the tenant should not exceed 30% of their gross income and for homeowners, mortgage payments (principal and interest), plus property taxes due, private mortgage insurance (PMI), homeowners insurance, and utilities should not exceed 30% of their gross income.

The federal government, through HUD, the U.S. Census Bureau, and the Rural Housing Service (RHS), also considers annual housing costs (including utility payments) to be "affordable" if they do not exceed 30% of a family's annual income.

Affordability is also relative, relative not only to what a household can afford, but to what it can get for its money – "value" – and, generally speaking, households seek to maximize "value" and obtain the most housing they can afford. Therefore, according to the aforementioned definitions, housing can be affordable or unaffordable at any level of income.

The term "affordable housing" has most often been associated with "public" or "subsidized" housing for persons with incomes at or below 80% (low-income), 50% (very low-income), or 30% (extremely low-income) of a given area's median income (AMI)/median family income (MFI)—housing the private sector (aka the "market") is unable or unwilling to produce without some form of subsidy.

Increasingly, housing that the market is unable or unwilling to produce, without some form of subsidy, includes housing that is traditionally for those with incomes between 80% and 120% (and up to 140-150% in high cost areas) of AMI/MFI.

If housing that is affordable to households with incomes between 80% and 120% of AMI/FMI is not being produced, then the availability of existing housing in that price range diminishes. In keeping with the economic laws of supply and demand, scarcity increases prices.

This brings us to the situation facing Connecticut today. Housing prices and rents have increased faster than wages, and the overall supply of housing units has not increased

sufficiently to meet the need—especially for those households with income at or below 120% of AMI/MFI.

These trends have great economic consequences for the state's economy and its prospects for future economic growth.

In their paper entitled "Sustaining the Mass Economy: Housing Costs, Population Dynamics, and Employment,"[16] Bluestone, et al., show that there is a clear and significant statistical link between housing costs and net migration and employment growth. Based on this finding they conclude that "…to support employment growth and reduce out-migration, particularly of young workers, we need to find ways to increase the supply of housing so as to reduce the rate of price and rent appreciation" (footnote 4).

Another effect of high housing costs is that workers are forced to seek housing in lower cost areas, causing them to live farther from their places of employment. This leads to longer commute times. Rising fuel costs and limited mass transit options may make commuting difficult or even impossible and/or erode any costs savings that accrue from relocating.

In their paper entitled "The Effects of Housing Prices, Wages and Commuting Time on Joint Residential and Job Location Choices," So, Orazem, and Otto (2001) show that "housing choices of where to live and work involve trade-offs between wages, commuting time and living costs" (footnote 4) and that the probability of choosing the commuting option is negatively related to the commuting distance [and commuting time], with the probability going to zero when the one-way commute approaches one hour " (footnote 4). Factors such as the childcare needs and the level of education of an individual serve to shorten the one-hour tolerance. Child care needs can make commuting more costly and onerous because "coordinating childcare and job responsibilities is complicated when they are located 30 minutes apart" (footnote 4) and the level of one's education is both correlated to the value one puts on the time spent commuting and is "positively related to the ease of obtaining information on job openings across labor markets" (footnote 4). This strongly suggests that the young, skilled workers which Connecticut is desperate to attract are highly discouraged from coming to Connecticut by long commutes.

Another aspect of workers relocating from higher cost to lower cost areas is that, as noted by the Washington State Housing Partnership, "the spillover of housing demand from high income, job-rich areas to more affordable areas," causes a ripple effect, "because those affordable areas are tied to their own job base, [and] the rising prices

[16] Sustaining the Mass Economy: Housing Costs, Population Dynamics, and Employment, Barry Bluestone, et al, Northeastern University, prepared for the Boston Federal Reserve/Rappaport Institute for Greater Boston Conference on *Housing and the Economy in Greater Boston: Trends, Impacts and Potential Responses*, May 22, 2006.

caused by spillover demand push workers in a previously affordable area out, and they, in turn spill over to the next most affordable area."[17]

Housing costs in Connecticut are high and have increased sharply over the past several years in great part because the supply of existing housing is constrained. As noted above, scarcity increases prices. High housing costs encourage out-migration and discourage in-migration. High housing costs lengthen commutation distances and commutation time, which in turn puts upward pressure on wages and further encourages out-migration. As Bluestone states "…if we are to support employment growth and reduce out-migration, particularly of young workers, we need to find ways to increase the supply of housing so as to reduce the rate of price and rent appreciation."[18] Increasing the supply of housing clearly appears to be a major part of the solving both Connecticut's housing cost and employment growth problems.

If the answer is simply building more housing units why aren't they being built? If the demand for more housing truly exists, wouldn't the market be reacting to fill the need? As stated earlier, the willingness of a producer to produce a good diminishes as the price the market is willing to pay for that good approaches the cost of producing and selling that good. The cost of producing a unit of housing in Connecticut is high. The largest fixed cost for a housing producer is the cost of land, which in Connecticut is very expensive. The same size building lot can accommodate numerous types and sizes of housing. Producers will naturally put their resources toward those endeavors that provide the greatest return. Therefore, after making a sizable investment in a plot of land, a market driven producer of housing will seek to maximize their return by producing the size and type of housing that a) will have the highest profit margin and b) can be produced the fastest (because time is money). The Washington State Housing Partnership notes that homebuilders "still operate from the rule of thumb that the final price of a house should be between three and four times the price of the finished building lot."[19]

## Affordable Housing and Wages

An issue often raised when discussing the affordability of housing in Connecticut is the concept of a "living wage." The fact that Connecticut is, relative to many other states, an expensive state in which to live is indisputable. Connecticut is at the end of the energy pipeline and has little indigenous power generation, making energy in Connecticut more expensive than in other states. Demand for housing far exceeds supply that drives up the cost of housing across the board. To address the issue of housing affordability,

[17] Jobs and Housing: "Can't Have One Without the . . .Other", The Housing Partnership in association with the Washington Association of Realtors, December, 2005

[18] Sustaining the Mass Economy: Housing Costs, Population Dynamics, and Employment, Barry Bluestone, et al, Northeastern University, prepared for the Boston Federal Reserve/Rappaport Institute for Greater Boston Conference on *Housing and the Economy in Greater Boston: Trends, Impacts and Potential Responses*, May 22, 2006

[19] Jobs and Housing: "Can't Have One Without the . . .Other", The Housing Partnership in association with the Washington Association of Realtors, December, 2005

some have called for the institution of a standard wage equivalent to the level of compensation needed to ensure residents pay no more than 30% of their earnings on housing. Though the goal of this effort is laudable as a solution to the affordability issue, it is not so simple because it does not get to the root of the problem, but merely attempts to address one of the consequences of the actual problem.

Since 1999, the state has published a self-sufficiency standard known as a "living wage." A self-sufficiency standard varies by household composition and geographic location. Therefore, the amount of money a family needs to be economically self-sufficient depends on family size and composition, the age of family dependents and where the family lives. For example, according to the most recent OPM/OWC report, "The Self-Sufficiency Standard For Connecticut" (written pursuant to C.G.S. Section 4-66e)[20], a single adult in Hartford with no children needs to earn $7.00 per hour to meet basic needs whereas an adult with a pre-school child will need to earn $15 per hour. With two children, that single adult would need to earn $21 per hour. In a two-adult household with two children, each adult would need to earn $11.25 per hour. In Stamford, the hourly wages for the aforementioned households range from $10.91 per hour to $29 per hour for a single wage earner and $15.18 per hour for dual wage earners with two pre-school aged children. The calculation of a living wage does not end with determining what a family's expenses are. Connecticut and the federal government provide low- and moderate-income families with significant subsidies to lower the wage required to meet the family's economic needs. The bottom line is that promulgating a single wage standard can be misleading and the application of a policy such as this could exacerbate the problems it seeks to remedy.

## Meeting the Challenge of Affordable Housing and Economic Growth in Connecticut

There is no question a critical lack of quality affordable housing exists in Connecticut. Equally, it cannot be disputed that this lack of quality affordable housing has a negative effect on the state's economy and is constraining job creation. It is our contention, however, that the affordability problem is more one of critical disequilibria between supply and demand than the individual's economic ability to afford housing. The former directly influences/dictates the latter and as such the approach to remedying the affordability problem should be rooted in expanding the supply of quality affordable housing in Connecticut and not in overt manipulation of wage rates and/or the labor market. This "philosophy" is reflected in the state's *Consolidated Plan for Housing and Community Development* and *State Long-Range Housing Plan*. As stated above, nurturing economic growth requires a comprehensive and holistic approach. The affordability of housing is but one of several interconnected factors that form the foundation from which economic growth can occur. Other factors include transportation

[20] http://www.wowonline.org/ourprograms/fess/state-resources/SSS/The%20Self-Sufficiency%20Standard%20for%20Connecticut%201999.pdf

and education systems, healthcare access, energy, and the preservation and support of the state's culture and arts assets.

## General Characteristics of Connecticut's Housing Market

### Housing Supply: Trends and Current Picture

Housing supply is defined as the total available supply of housing units; the physical structures including apartments, condominiums, mobile homes, single- and multiple-household detached units.

Housing stock is the inventory of both occupied housing units and available vacant housing units. Housing units are classified as either renter or owner occupied. It is important to analyze the composition of the housing stock, the number of units available, to calculate vacancy rates. These rates are useful for making projections about the availability of housing and identifying how housing supply will meet demand in future years. For example, low vacancy rates may indicate a small number of available units to meet existing demand. Because vacant units are not always available units (e.g. seasonal or migratory homes), it is important to note that in this analysis, vacant units refer only to available housing units.

### Current Household Trends

The most basic way to capture the statewide demand for housing is to profile current homeowners in the state. Table 1 provides the total number of households in each Connecticut county, and also gives a clear demographic picture of housing demand by family type.

| Table 1: Household Types | | | | | | |
|---|---|---|---|---|---|---|
| **State/ County** | **Total Households** | **Family - married couple** | **Family - male householder, no wife present** | **Family - female householder, no husband present** | **Householder living alone** | **Householder not living alone** |
| Connecticut | 1,329,214 | 668,884 | 53,631 | 166,310 | 363,491 | 76,898 |
| Fairfield | 501,264 | 227,232 | 13,389 | 36,888 | 82,570 | 14,185 |
| Hartford | 406,109 | 222,717 | 15,559 | 48,139 | 100,249 | 19,443 |
| Litchfield | 82,655 | 50,866 | 1,933 | 6,597 | 18,936 | 4,323 |
| Middlesex | 74,575 | 43,137 | 1,838 | 6,049 | 18,498 | 5,053 |
| New Haven | 380,021 | 208,827 | 12,617 | 44,968 | 93,935 | 19,674 |
| New London | 115,082 | 69,039 | 3,784 | 12,897 | 22,147 | 7,215 |
| Tolland | 60,868 | 37,476 | 2,021 | 5,257 | 11,657 | 4,457 |
| Windham | 5,0674 | 29,531 | 2,490 | 5,515 | 10,590 | 2,548 |

Source: ACS 2008

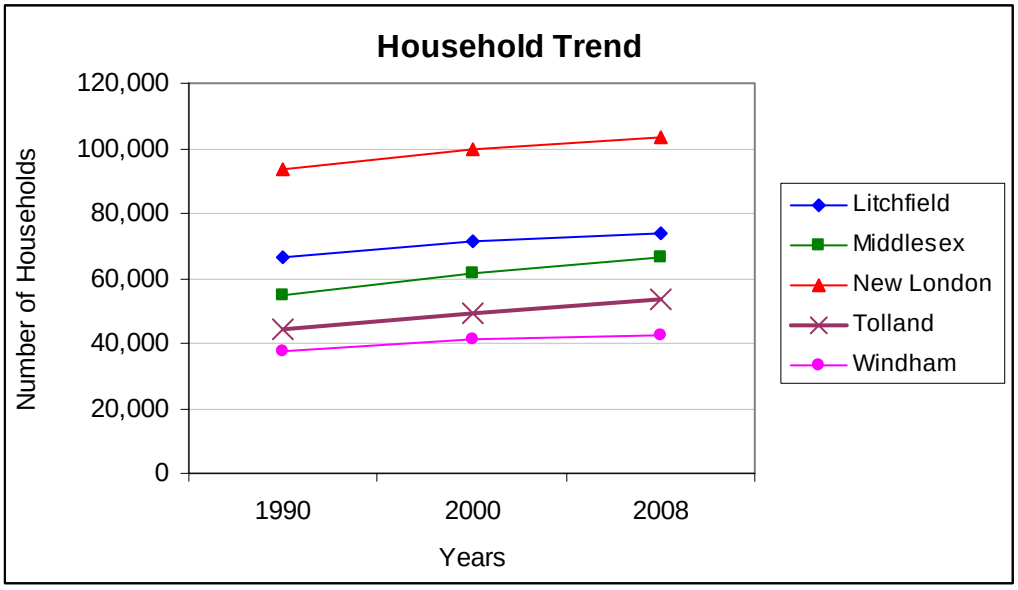
Differentiating between age cohorts is an important part of analyzing housing demand in Connecticut, a state which struggles to retain its young workforce population. Table 2 provides a percentage breakdown by age of householders in Connecticut.

| Table 2: Age of Householder | | | |
|---|---|---|---|
| **Age Group** | **Total** | **Owner** | **Renter** |
| Under 35 years | 16.7% | 9.7% | 32.2% |
| 35 to 44 years | 20.3% | 20.1% | 20.9% |
| 45 to 54 years | 23.6% | 26.2% | 18.0% |
| 55 to 64 years | 17.4% | 20.2% | 11.2% |
| 65 to 74 years | 10.8% | 12.3% | 7.3% |
| 75 to 84 years | 7.7% | 8.4% | 6.2% |
| 85 years and over | 3.4% | 3.1% | 4.2% |

Source: ACS 2008

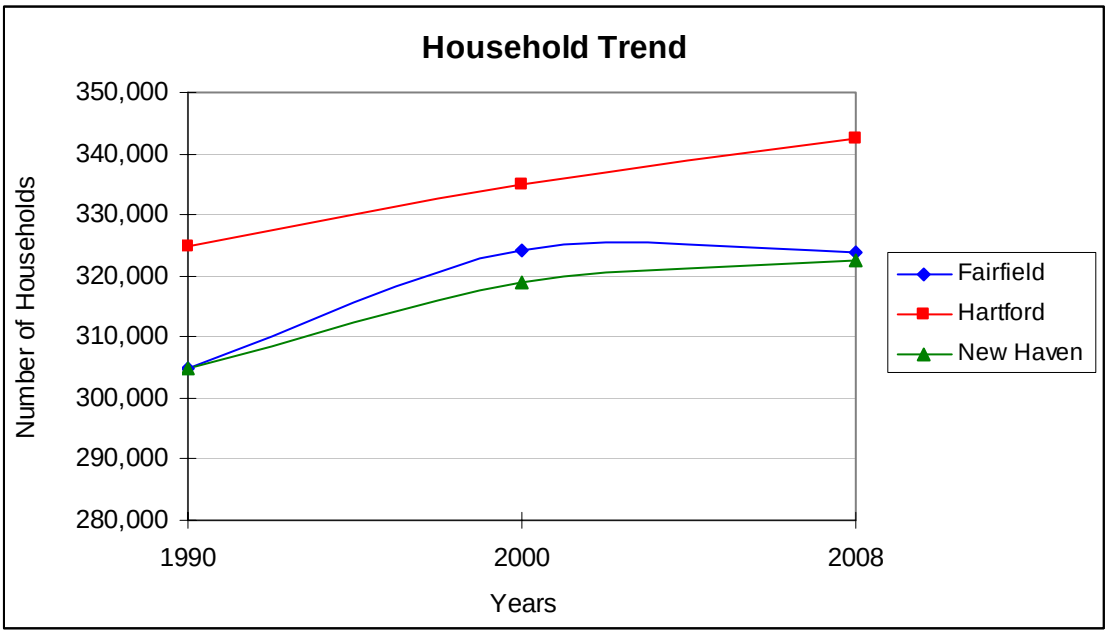
Charts 1 and 2 show household growth for each county from 1990 to 2008. Each county experienced positive growth over this period. The most significant growth occurred in the more urban counties of Connecticut: New Haven, Fairfield, and Hartford. For these three counties, the less drastic growth after 2000 should be noted.

## Chart 1: Household Trend by County (a)




*Source: Census 1990 and 2000, ACS 2008*

**Chart 2: Household Trend by County (b)**

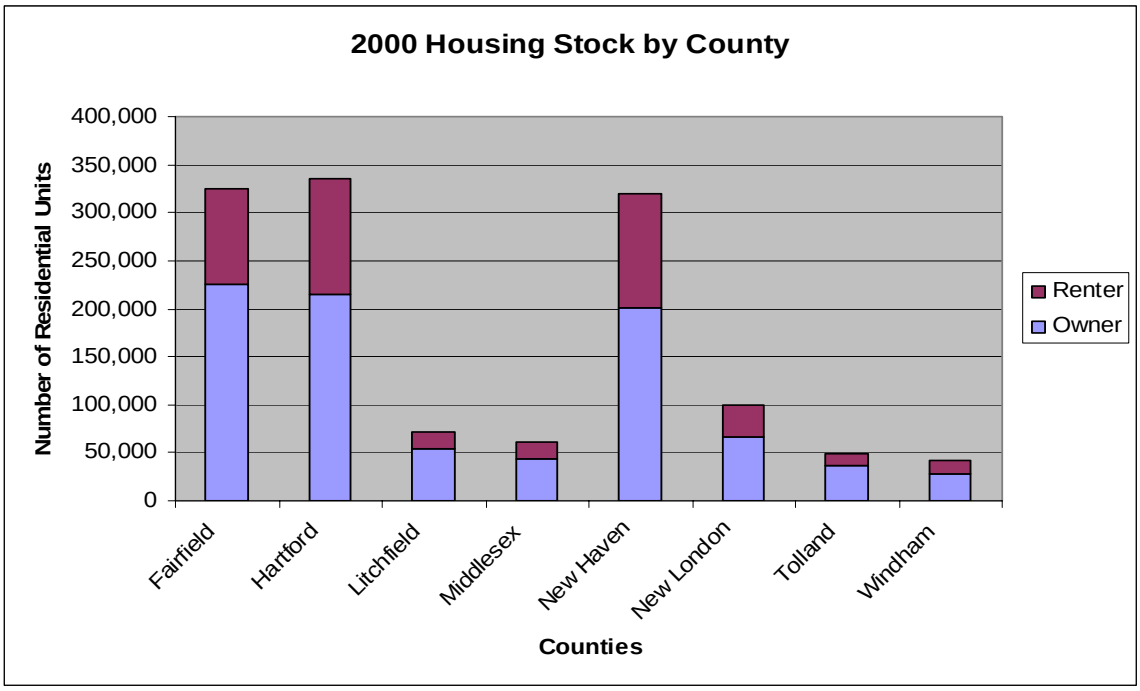



*Source: Census 1990 and 2000, ACS 2008*

## Current Housing Stock

At the county level, there is some differentiation in housing stock trends. Hartford, Fairfield, and New Haven counties show decreasing growth in their overall stock relative to other counties in which growth remained constant. Chart 3 shows the ownership/rental breakdown for the 2000 baseline year. The bottom section of the bar denotes homeownership and the top section of the bar represents rentals.

## Chart 3: 2000 County Housing Stock by Ownership and Rental




Source: Census 2000

Table 3 indicates that in 2008, Hartford, New Haven, and Fairfield Counties had the largest number of housing units according to DECD, and had the largest populations according to the U.S. Census.[21]

| Table 3: Population and Housing Units by County in 2008 | | |
|---|---|---|
| **State/County** | **Population** | **Housing Units** |
| Fairfield | 895,030 | 352,042 |
| Hartford | 877,312 | 364,700 |
| Litchfield | 187,745 | 83,415 |
| Middlesex | 164,794 | 75,580 |
| New Haven | 846,101 | 349,835 |
| New London | 264,519 | 117,035 |
| Tolland | 148,406 | 56,434 |
| Windham | 117,345 | 47,151 |
| Connecticut | 3,501,252 | 1,443,192 |

Source: U.S. Census, DECD

Table 4 shows the communities with the fastest growing housing stock between 2002 and 2007. Oxford showed the largest increase, and four of the ten towns with the fastest growing housing stock are in rural Windham County. Conversely, Table 5 shows the ten

[21] 2007 is the most recent year of data available from the American Community Survey (ACS) at the time of this writing.

communities with the slowest growing housing stock over this same period. New Britain was the single city to experience a net loss of housing stock during this period.

| Table 4: Ten Towns/Cities Fastest Growing Housing Stock 2002-07 | | | |
|---|---|---|---|
| **Place/Town** | **2002** | **2007** | **Percent Change** |
| Connecticut | 1,401,802 | 1,445,682 | 3.1% |
| Oxford | 3,612 | 4,392 | 21.6% |
| Sterling | 1,238 | 1,441 | 16.4% |
| Hampton | 734 | 842 | 14.7% |
| Goshen | 1,560 | 1,769 | 13.4% |
| East Hampton | 4,582 | 5,174 | 12.9% |
| Middlebury | 2,589 | 2,880 | 11.2% |
| Canton | 3,815 | 4,194 | 9.9% |
| Chaplin | 927 | 1,017 | 9.7% |
| Brooklyn | 2,806 | 3,066 | 9.3% |
| Ellington | 5,639 | 6,158 | 9.2% |

Source: DECD

| Table 5: Ten Towns/Cities Fastest Growing Housing Stock 2002-07 | | | |
|---|---|---|---|
| **Place/Town** | **2002** | **2007** | **Percent Change** |
| Connecticut | 1,401,802 | 1,445,682 | 3.1% |
| Derby | 5,603 | 5,634 | 0.6% |
| Hamden | 23,675 | 23,797 | 0.5% |
| West Haven | 22199 | 22302 | 0.5% |
| Westport | 10,074 | 10,118 | 0.4% |
| Wethersfield | 11,497 | 11,547 | 0.4% |
| Wilton | 6,132 | 6,155 | 0.4% |
| East Hartford | 21,265 | 21,331 | 0.3% |
| New Haven | 52,849 | 52,903 | 0.1% |
| New Canaan | 7,165 | 7,166 | 0.0% |
| New Britain | 31,124 | 31,113 | 0.0% |

Source: DECD

From 1990 to the present, population has grown slowly but continuously. The Connecticut State Data Center projects slow growth to continue in future years. In contrast to historical population data, employment has experienced drastic and cyclical fluctuations in growth.

Connecticut's housing inventory experienced modest growth in recent years. At the end of 2007, Connecticut had an estimated housing inventory of 1,445,682 units compared to 1,399,819 units in 2000, an increase of 3.3%. Among those units, 87% are in urban

areas and 13% are in rural areas. The median size of Connecticut housing units is 5.6 rooms. Tables 6 and 7 provide detail on the state's housing inventory. This inventory includes both single and multi-family units.

| Table 6: Connecticut Housing Inventory | | | | |
|---|---|---|---|---|
| | **2007** | **2008** | **Net Gain** | **Growth Rate** |
| One Unit | 936,376 | 938,746 | 2,370 | 0.3% |
| Two Units | 120,285 | 120,328 | 43 | 0.0% |
| Three and Four Units | 126,931 | 126,887 | -44 | 0.0% |
| Five or more Units | 249,924 | 251,319 | 1,395 | 0.6% |
| Other Units | 12,166 | 12,160 | -6 | 0.0% |
| Demolitions | 1,285 | 1,462 | 177 | 13.8% |
| Total Inventory | 1,445,682 | 1,449,440 | 3,758 | 0.3% |

Source: DECD

| Table 7: Size of Housing Units | | |
|---|---|---|
| **Rooms** | **# of Units** | **Percent** |
| 1-3 Rooms | 202,514 | 14.0% |
| 4-5 Rooms | 469,752 | 32.5% |
| 6-7 Rooms | 444,116 | 30.8% |
| 8 Rooms or more | 326,810 | 22.6% |
| Total | 1,443,192 | 100.00% |
| | | |
| Median (# rooms) | 5.7 | --- |

Source: 2008 American Community Survey

The most recent housing permit data from the U.S. Census Bureau reveals a net gain of 3,758 units to the state's housing stock in 2008. Table 8 provides a breakdown of permit activity by county.

| Table 8: 2008 Housing Permits by County and by Type | | | | | | | |
|---|---|---|---|---|---|---|---|
| **Permit-issuing State/County** | **Total Units** | **1 Unit** | **2 Unit** | **3 and 4 Units** | **5 Units or More** | **Demolitions** | **Net Gain** |
| Connecticut | 5,220 | 3,139 | 170 | 41 | 1,870 | 1,462 | 3,758 |
| Fairfield | 1,814 | 713 | 40 | 10 | 1,051 | 640 | 1,174 |
| Hartford | 1,039 | 686 | 68 | 9 | 276 | 129 | 910 |
| Litchfield | 261 | 249 | 8 | 4 | 0 | 43 | 218 |
| Middlesex | 355 | 215 | 4 | 3 | 133 | 44 | 311 |
| New Haven | 920 | 615 | 8 | 12 | 285 | 314 | 606 |
| New London | 363 | 308 | 28 | 3 | 24 | 216 | 147 |
| Tolland | 297 | 197 | 4 | 0 | 96 | 54 | 243 |
| Windham | 171 | 156 | 10 | 0 | 5 | 22 | 149 |

Source: U.S. Census Bureau

Table 9 presents an analysis of statewide housing trends with specific classifications of availability. Availability of housing is a critical component of the housing stock's ability to satisfy current demand and support future growth in population. On an average annual basis, the number of vacant units declined for both rental and ownership units between 1990 and 2000. Homeownership units are defined as condominiums, mobile, manufactured, single- and multiple-household detached residences.

| Table 9: Housing Vacancy | | | | | |
|---|---|---|---|---|---|
| **Connecticut** | **1990** | **2000** | **2008** | **Change 1990 to 2000** | **Change 2000 to 2008** |
| Total Vacant Units | 46,547 | 34,880 | 47,130 | -11,667 | 12,250 |
| Total Stock Occupied or Available | 1,277,026 | 1,336,550 | 1,376,435 | 59,524 | 39,885 |
| Vacancy Rate Total | 3.6% | 2.6% | 3.4% | | |

Source: Census 1990 and 2000, ACS 2008

Table 10 shows vacant properties as classified by Census.

| Table 10: Housing Stock Classifications | | | | | |
|---|---|---|---|---|---|
| **Classification** | **1990** | **2000** | **2008** | **Avg. Annual Change 1990 to 2000** | **Avg. Annual Change 2000 to 2008** |
| Vacant for Sale Units | 13,927 | 9,305 | 14,357 | -462 | 632 |
| Vacant for Rent Units | 31,211 | 25,575 | 32,773 | -564 | 900 |
| Vacant-Rented/Sold & Awaiting Occupancy | 8,620 | 6,320 | 8,940 | -230 | 328 |
| Vacant-Occasional Use, Seasonal, Migratory | 20,475 | 23,517 | 24,993 | 304 | 185 |
| Other Vacant Units | 14,729 | 19,588 | 32,824 | 486 | 1,655 |
| Total Vacant/Seasonal/Occasional Use Units | 90,371 | 84,305 | 113,887 | -607 | 3,698 |
| Total Housing Units | 1,320,850 | 1,385,975 | 1,443,192 | 6,513 | 7,152 |

Source: Census 1990 and 2000, ACS 2008

Table 11 shows the total housing stock for the state. Between 2000 and 2008, the number of ownership housing units increased and the number of rental housing units declined. During the 1990s, there was a net increase of 59,524 in total available units. Of this total, there was a net increase of 3,307 units in the rental-housing inventory. During 2000-2008, there was a decrease of 51,245 rental units. This loss is partially due to rental units being converted to owner-occupied units. This trend is the result of more credit becoming available after 2001 for renters to purchase units. The decline in the number of rental units has lead to a total decline in housing units of 16,185 units.

| Table 11: Total Housing Stock Statewide | | | | | |
|---|---|---|---|---|---|
| **Housing Supply Available for Year-Round Occupancy** | **1990** | **2000** | **2008** | **Change 1990 to 2000** | **Change 2000 to 2008** |
| Total Ownership Stock Except Sold but Not Occupied | 822,817 | 879,034 | 914,094 | 56,217 | 35,060 |
| Total Rental Units Except Rented but Not Occupied | 454,209 | 457,516 | 406,271 | 3,307 | -51,245 |
| Total Stock Occupied or Available | 1,277,026 | 1,336,550 | 1,320,365 | 59,524 | -16,185 |

Source: Census 1990 and 2000, ACS 2008

Connecticut vacancy rates are low compared to the national level. More than 92% of Connecticut's housing units are occupied (of these by owners 70% and by renters 30%). This implies a vacancy rate of 7.9%, as seen in Table 12; the nationwide vacancy rate is 12.4%.

| Table 12: Housing Occupancy 2008 | | |
|---|---|---|
| | **Number** | **Percent** |
| Total Housing Units | 1,443,192 | |
| Occupied Units | 1,329,305 | 92.1% |
| Vacant Units | 113,887 | 7.9% |
| | | |
| Housing Tenure | 1,329,305 | |
| Owner Occupied | 917,062 | 70.0% |
| Renter Occupied | 412,243 | 30.0% |

Source: ACS 2008

## Rental Housing

Table 13 shows the number of vacant units in relation to the total number of rental units available and the Census calculated vacancy rate. Vacancy rates increased from the previous period due to the increase in number of vacant units and the significant decline in the rental stock from 2000 to 2008.

| Table 13: Number of Vacant Units in Relation to the Total Number of Rental Units | | | | | |
|---|---|---|---|---|---|
| **Statewide Rental Units** | **1990** | **2000** | **2008** | **Change 1990 to 2000** | **Change 2000 to 2008** |
| Vacant for Rent Units | 31,211 | 25,575 | 32,773 | -5,636 | 7,198 |
| Total Rental Units Except Rented but Not Occupied | 454,209 | 457,516 | 406,271 | 3,307 | -51,245 |
| Vacancy Rate – Rental | 6.9% | 5.6% | 8.1% | | |

Source: Census 1990 and 2000, ACS 2008

## Owned Housing

Table 14 shows vacancy rates of housing stock for ownership units significantly declined from the period 1990 to 2000, but rebounded slightly from 2000 to 2008.

| Table 14: Vacancy Rates of Housing Stock for Ownership Units | | | | | |
|---|---|---|---|---|---|
| **Connecticut** | **1990** | **2000** | **2008** | **Change 1990 to 2000** | **Change 2000 to 2008** |
| Vacant for Sale Units | 15,336 | 9,305 | 14,357 | -6,031 | 5,052 |
| Total Ownership Stock Except Sold but Not Occupied | 822,817 | 879,034 | 914,094 | 56,217 | 35,060 |
| Vacancy Rate Ownership | 1.9% | 1.1% | 1.6% | | |

Source: Census 1990 and 2000, ACS 2008

## Categories of Persons Affected

### Elderly

Table 15 gives information on elderly Connecticut citizens (60 and older) who owned homes in 2008. Table 16 provides the same information for elderly renters in Connecticut.

**Table 15: Elderly Homeowners in Connecticut**

| State/County | Householder 60 to 64 years | Householder 65 to 74 years | Householder 75 to 84 years | Householder 85 years and over |
|---|---|---|---|---|
| Connecticut | 88,806 | 113,057 | 77,015 | 28,610 |
| Fairfield | 21,821 | 29,141 | 18,332 | 8,778 |
| Hartford | 20,860 | 28,483 | 21,269 | 7,415 |
| Litchfield | 6,106 | 6,883 | 4,615 | 1,642 |
| Middlesex | 5,715 | 6,419 | 4,279 | 739 |
| New Haven | 20,675 | 25,816 | 16,554 | 6,901 |
| New London | 6,879 | 7,979 | 7,175 | 1,385 |
| Tolland | 3,813 | 4,962 | 2,458 | 1,002 |
| Windham | 2,937 | 3,374 | 2,333 | 748 |

Source: ACS 2008

**Table 16: Elderly Renters in Connecticut**

| State/County | Householder 60 to 64 years | Householder 65 to 74 years | Householder 75 to 84 years | Householder 85 years and over |
|---|---|---|---|---|
| Connecticut | 20,401 | 30,003 | 25,619 | 17,185 |
| Fairfield | 4,511 | 6,603 | 5,092 | 3,365 |
| Hartford | 6,729 | 9,292 | 7,993 | 3,661 |
| Litchfield | 1,088 | 1,619 | 1,583 | 653 |
| Middlesex | 739 | 595 | 1,356 | 972 |
| New Haven | 4,789 | 8,491 | 6,426 | 6,044 |
| New London | 1,454 | 2,308 | 2,064 | 1,124 |
| Tolland | 323 | 595 | 427 | 665 |
| Windham | 768 | 500 | 678 | 701 |

Source: ACS 2008

The elderly population faces many challenges; the greatest is living independently and on a fixed income after retirement. This demographic is typically income-constrained, yet is forced to absorb increases in taxes, housing prices, and medical care costs. Demographic projections predict an astronomical increase in the elderly population in decades to come. The Connecticut State Data Center predicts a 72% increase in the population age 65 and older, compared to a 3% *decline* in the population ages 20-64 from 2005 to 2030.

| Table 17: Connecticut Population by Age, 2000 to 2030 | | | | | | | |
|---|---|---|---|---|---|---|---|
| **Age Group** | **2000** | **2005** | **2010** | **2015** | **2020** | **2025** | **2030** |
| 0 to 19 years | 925,558 | 926,612 | 878,168 | 834,008 | 823,779 | 838,039 | 852,449 |
| 20 to 39 years | 925,291 | 870,281 | 879,774 | 935,526 | 975,026 | 964,563 | 922,308 |
| 40 to 59 years | 954,478 | 1,052,055 | 1,058,910 | 1,005,474 | 921,528 | 873,358 | 886,622 |
| 60 to 64 years | 132,517 | 171,042 | 211,032 | 227,381 | 255,203 | 253,727 | 223,302 |
| 65+ years | 470,185 | 474,935 | 506,202 | 571,496 | 647,238 | 740,303 | 817,719 |
| Total | 3,408,029 | 3,494,925 | 3,534,086 | 3,573,885 | 3,622,774 | 3,669,990 | 3,702,400 |

Source: CT State Data Center

Some citizens in the elderly population have more serious housing concerns as a result of long-term health problems. In the Comprehensive Housing Affordability Strategy (CHAS) published by the U.S. Department of Housing and Urban Development (HUD), elderly citizens who have mobility or self-care limitations are separated out from the rest of the elderly population. The CHAS tabulation defines households in this group as meeting one or both of the following criteria:

- One or more persons has a long-lasting condition that substantially limits one or more basic physical activity, such as walking, climbing stairs, reaching, lifting, or carrying
- One or more persons has a physical, mental, or emotional condition lasting more than 6 months that creates difficulty with dressing, bathing, or getting around inside the home

CHAS data also distinguishes between elderly households (one or more member is 62 to 74 years old) and extra elderly households (one or more member is 75 years or older). Table 18 provides CHAS data on elderly households with mobility or self-care limitations, separated by income level.

| Table 18: Elderly Citizens with Mobility & Self-Care Limitations | | | | | | |
|---|---|---|---|---|---|---|
| **Income Thresholds** | **Total Renters** | **Extra Elderly Renters** | **Elderly Renters** | **Total Owners** | **Extra Elderly Owners** | **Elderly Owners** |
| Household Income <30% MFI | 34,565 | 10,100 | 6,570 | 14,040 | 7,480 | 2,760 |
| Household Income 30%-50% MFI | 16,050 | 5,025 | 2,670 | 17,100 | 8,680 | 3,765 |
| Household Income 50%-80% MFI | 12,465 | 2,715 | 1,550 | 21,880 | 7,705 | 4,325 |
| Household Income >80% MFI | 15,270 | 2,520 | 1,525 | 68,465 | 11,435 | 10,560 |

Source: CHAS 2000

## Persons with Disabilities

Persons with disabilities may be afflicted with several physical, mental, and/or developmental conditions that constrain their possibilities for obtaining suitable housing. The disabled may require a single level home, special equipment to aid them in carrying out daily functions, or even a regular home nurse or family member to care for them. The disabled population also has varying levels of financial independence. Tables 19, 20 and 21 present the most recent number of physically disabled persons or who have a serious mental illness. These figures do not include persons who are homeless or institutionalized.

| Table 19: Population with Any Disability by Age | | | | |
|---|---|---|---|---|
| **Age** | **Male** | **Female** | **Total** | **Percent of Noninstitutionalized Population** |
| 5 to 17 years | 18,391 | 9,172 | 27,563 | 0.85% |
| 18 to 34 years | 19,475 | 14,472 | 33,947 | 1.05% |
| 35 to 64 years | 67,834 | 77,939 | 145,773 | 4.51% |
| 65 to 74 years | 21,418 | 25,310 | 46,728 | 1.45% |
| 75 years and older | 36,075 | 65,926 | 102,001 | 3.16% |
| Total | 163,193 | 192,819 | 356,012 | 11.02% |

Source: ACS 2008

Table 20 displays statewide and county data for citizens with any physical disabilities.

| Table 20: Persons with Physical Disabilities, 5 Years and Older | | | | |
|---|---|---|---|---|
| **State/County** | **Male** | **Female** | **Total** | **Percent of Noninstitutionalized Population** |
| Connecticut | 98,041 | 128,534 | 226,575 | 6.58% |
| Fairfield | 19,997 | 26,671 | 46,668 | 1.36% |
| Hartford | 26,619 | 36,774 | 63,393 | 1.84% |
| Litchfield | 6,736 | 7,194 | 13,930 | 0.40% |
| Middlesex | 4,947 | 5,141 | 10,088 | 0.29% |
| New Haven | 23,392 | 32,064 | 55,456 | 1.61% |
| New London | 8,737 | 9,224 | 17,961 | 0.52% |
| Tolland | 2,821 | 4,687 | 7,508 | 0.22% |
| Windham | 4,792 | 6,779 | 11,571 | 0.34% |

Source: ACS 2008

Table 21 displays statewide and county data for citizens with any mental disabilities.

| Table 21: Persons with Mental Disabilities, 5 Years and Older | | | | |
|---|---|---|---|---|
| **State/County** | **Male** | **Female** | **Total** | **Percent of Noninstitutionalized Population** |
| Connecticut | 65,152 | 64,285 | 129,437 | 3.76% |
| Fairfield | 10,957 | 13,613 | 24,570 | 0.71% |
| Hartford | 19,719 | 16,837 | 36,556 | 1.06% |
| Litchfield | 2,262 | 2,801 | 5,063 | 0.15% |
| Middlesex | 2,050 | 2,344 | 4,394 | 0.13% |
| New Haven | 18,207 | 17,987 | 36,194 | 1.05% |
| New London | 4,788 | 4,934 | 9,722 | 0.28% |
| Tolland | 1,933 | 2,935 | 4,868 | 0.14% |
| Windham | 5,236 | 2,834 | 8,070 | 0.23% |

Source: ACS 2008

One indicator of the large housing demand for persons with mental disabilities is the amount of temporary or mixed-use housing options available. The Department of Mental Health and Addiction Services (DMHAS) reports that there are 1,540 units of permanent, scattered site housing for persons with mental disabilities. In addition to permanent housing, DMHAS provides temporary housing and financial assistance to persons with mental disabilities. DMHAS in conjunction with other state agencies have created 679 units of permanent supportive housing throughout the state in the last 15 years with another 183 in the pipeline.

DMHAS, in partnership with other state agencies (DSS, OPM, DECD, and CHFA), has developed more than 400 units of supportive housing over the last two decades. Supportive housing is permanent, affordable housing linked to health, mental health, employment, and other supportive services. Supportive housing is a proven, cost-effective way to end homelessness for people with low income, as it provides chronically homeless people with a way out of expensive emergency public services and back into their own homes and communities.

### Persons with HIV/AIDS and Their Families

HIV/AIDS continues to be a concern in Connecticut. The disease was first reported in the state during the early 1980s, and the number of HIV/AIDS cases continues to rise, though at a slowing rate. As of 2008, the number of persons living with HIV/AIDS (PLWHA) was reported by the Connecticut Department of Public Health to be 10,860 people. However, this number is almost certainly an underestimate of actual HIV/AIDS cases in the state considering the fact that HIV reporting was not required prior to 2002, and that some PLWHA are not aware of their infection. Table 22 gives a sense of the trend in HIV/AIDS cases in Connecticut over the last decade.

**Table 22: Trends in HIV/AIDS Cases**

| Year | Reported AIDS | Reported HIV | Deaths | Prevalent HIV AIDS |
|---|---|---|---|---|
| 1998 | 642 | 4 | 309 | 5,977 |
| 1999 | 580 | 3 | 315 | 6,378 |
| 2000 | 580 | 4 | 303 | 6,791 |
| 2001 | 553 | 3 | 288 | 7,164 |
| 2002 | 592 | 253 | 284 | 7,880 |
| 2003 | 688 | 253 | 270 | 8,497 |
| 2004 | 671 | 266 | 295 | 9,025 |
| 2005 | 569 | 732 | 253 | 9,478 |
| 2006 | 508 | 767 | 223 | 9,957 |
| 2007 | 418 | 772 | 219 | 10,426 |
| 2008 | 358 | 387 | 16 | 10,860 |

Source: CT Dept. Public Health 2008

The PLWHA population in Connecticut is extremely concentrated in the state's three largest urban areas: Hartford, New Haven, and Bridgeport. These three cities contain 4,998 citizens living with HIV/AIDS, which is 46% of the total PLWHA population in Connecticut. Table 23 provides specific numbers of PLWHA in selected Connecticut cities.

| Table 23: PLWHA in Selected Cities | |
|---|---|
| **Town of Residence** | **People Living with HIV/AIDS** |
| Bloomfield | 77 |
| Bridgeport | 1,343 |
| Bristol | 89 |
| Danbury | 225 |
| East Hartford | 205 |
| East Haven | 69 |
| Greenwich | 69 |
| Hamden | 125 |
| Hartford | 2,075 |
| Manchester | 93 |
| Meriden | 218 |
| Middletown | 153 |
| Milford | 64 |
| New Britain | 404 |
| New Haven | 1,580 |
| New London | 192 |
| Norwalk | 352 |
| Norwich | 145 |
| Stamford | 543 |
| Stratford | 98 |
| Torrington | 64 |
| Wallingford | 64 |
| Waterbury | 701 |
| West Hartford | 79 |
| West Haven | 197 |
| Windham | 120 |
| Other Towns | 1,516 |
| Total (Statewide) | 10,860 |

Source: CT Dept. of Public Health 2008

## Housing Conditions

### Statewide

Table 24 shows that Connecticut has a large inventory of older housing (built prior to 1980). This can be problematic for statewide housing conditions; the oldest housing stock may not have the improvements and amenities expected in today's market. The older units may lack complete plumbing or kitchen facilities for example. In 2008, approximately half of Connecticut's homes (49.7%) were between 29 and 68 years old. Almost one quarter of Connecticut's homes (24.1%) were at least 68 years old. Another 26.3% of Connecticut's homes are relatively new, having been built between 1980 and 2008.

**Table 24: Age of Housing Stock**

| Year | Number | Percentage |
|---|---|---|
| 1939 and earlier | 347,954 | 24.1% |
| 1940-1959 | 322,683 | 22.4% |
| 1960-1979 | 394,072 | 27.3% |
| 1980-1999 | 294,004 | 20.4% |
| 2000 or later | 84,479 | 5.9% |
| State Total | 1,443,192 | |

Source: 2008 ACS

Table 25, which shows the year housing units were built for each county, further reinforces the fact that a disproportionately large share of Connecticut's housing units were built in 1939 or earlier.

**Table 25: Year Structure Built**

| State/County | 2005 or later | 2000 - 2004 | 1990 - 1999 | 1980 - 1989 | 1970 - 1979 | 1960 - 1969 | 1950 - 1959 | 1940 - 1949 | 1939 or earlier |
|---|---|---|---|---|---|---|---|---|---|
| **Connecticut** | 25,131 | 59,348 | 108,411 | 185,593 | 200,770 | 193,302 | 218,858 | 103,825 | 347,954 |
| **Fairfield** | 5,212 | 14,629 | 22,803 | 42,503 | 48,022 | 52,817 | 58,465 | 30,615 | 76,976 |
| **Hartford** | 5,645 | 12,489 | 25,955 | 43,549 | 48,592 | 53,755 | 61,151 | 29,880 | 83,684 |
| **Litchfield** | 1,194 | 3,997 | 7,761 | 12,344 | 10,355 | 8,740 | 9,113 | 5,899 | 24,012 |
| **Middlesex** | 1,506 | 3,639 | 6,401 | 10,577 | 11,773 | 8,190 | 11,405 | 2,746 | 16,343 |
| **New Haven** | 4,663 | 11,903 | 27,762 | 45,441 | 49,537 | 42,874 | 52,343 | 24,482 | 90,830 |
| **New London** | 3,555 | 6,289 | 7,936 | 17,487 | 16,686 | 13,929 | 14,604 | 5,188 | 31,361 |
| **Tolland** | 1,718 | 3,905 | 4,949 | 7,921 | 9,704 | 8,573 | 7,244 | 2,650 | 9,770 |
| **Windham** | 1,638 | 2,497 | 4,844 | 5,771 | 6,101 | 4,424 | 4,533 | 2,365 | 14,978 |

Source: 2008 ACS

## Housing Cost

### Statewide and County Costs

The American Community Survey (ACS) data shows that in 2008, occupied housing units in Connecticut totaled 1,329,305; one half of them were owner-occupied with mortgages. Nineteen percent of the units carried no mortgages and the remaining units were renter-occupied. Of the homeowners with mortgages, 22.9% carried monthly mortgages between $1,500 and $1,999, while 54.4% of owners were burdened with mortgages of $2,000 or more per month (see Table 26). A household paying $2,000 per month for principal and interest payments would need an annual income of $80,000 to not exceed 30% of gross income.

**Table 26: Mortgage Status and Selected Monthly Owner Costs**

| | # Units | % Share |
|---|---|---|
| **Housing Units with a Mortgage** | 665,816 | |
| Less than $499 | 4,060 | 0.6% |
| $500 to $999 | 37,786 | 5.7% |
| $1,000 to $1,499 | 109,597 | 16.5% |
| $1,500 to $1,999 | 152,502 | 22.9% |
| $2,000 or more | 361,871 | 54.4% |
| **Median Monthly Mortgage Cost** | **$2,108** | |

Source: 2008 ACS

Table 27 shows that 94.3% of homeowners without a mortgage have housing-related costs of $400 or more each month.

**Table 27: No Mortgage and Selected Monthly Owner Costs**

| | # Units | % Share |
|---|---|---|
| **Housing Units without a Mortgage** | **251,246** | |
| Less than $100 | 369 | 0.2% |
| $100 to $199 | 975 | 0.4% |
| $200 to $299 | 4284 | 1.7% |
| $300 to $399 | 8803 | 3.5% |
| $400 or more | 236815 | 94.3% |
| **Median Monthly Housing Cost without a Mortgage** | **$ 769** | |

Source: 2008 ACS

The median monthly housing cost was $2,108 for mortgaged owners, $769 for non-mortgaged owners, and $970 for renters, according to the 2008 ACS. Table 28 shows that 48.2% of renters in Connecticut spent 30% or more of their household income on housing.

| Table 28: Gross Rent as a % of Household Income | | |
|---|---|---|
| | # of Households | % Share |
| Less than 15.0 percent | 42,852 | 10.4% |
| 15.0 to 19.9 percent | 46,986 | 11.4% |
| 20.0 to 24.9 percent | 52,535 | 12.7% |
| 25.0 to 29.9 percent | 46,938 | 11.4% |
| 30.0 to 34.9 percent | 37,976 | 9.2% |
| 35.0 percent or more | 160,831 | 39.0% |
| Not computed | 24,125 | 5.9% |
| Total Number of Renter-Occupied Households | 412,243 | |

Source: 2008 ACS

Table 29 shows the distribution of existing single-family home sales for Connecticut by the number of bedrooms as well as median and mean sales price for 2007 on a quarterly basis.

| Table 29: Existing Single-Family Home Sales by Number of Bedrooms | | | | | |
|---|---|---|---|---|---|
| Quarter | 2 or fewer Bedrooms | 3 Bedrooms | 4 or more Bedrooms | Median Price | Mean Price |
| 2007.Q1 | 10.5 | 50.3 | 39.2 | $ 318,800 | $ 360,200 |
| 2007.Q2 | 9.7 | 49.2 | 41.0 | $ 348,900 | $ 381,700 |
| 2007.Q3 | 10.6 | 49.0 | 40.4 | $ 328,200 | $ 365,600 |
| 2007.Q4* | 11.4 | 50.2 | 38.4 | $ 303,400 | $ 350,300 |
| * Preliminary | | | | | |

Source: Connecticut Association of Realtors

Table 30 indicates total sales of single-family homes, condos, and co-ops[1] for Connecticut and its counties during 2007.

| Table 30: Unit Volume Total Sales: Single-Family, Condominium and Co-Ops by County | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| **Quarter** | **Connecticut** | **Fairfield** | **New Haven** | **New London** | **Middlesex** | **Litchfield** | **Hartford** | **Tolland** | **Windham** |
| 2007.Q1 | 14,200 | 5,100 | 1,900 | 2,000 | 1,100 | 200 | 3,300 | 500 | 100 |
| 2007.Q2 | 19,300 | 6,700 | 2,300 | 1,800 | 1,700 | 600 | 4,900 | 1,300 | 100 |
| 2007.Q3 | 19,400 | 7,000 | 2,600 | 1,800 | 1,600 | 800 | 4,700 | 800 | 100 |
| 2007.Q4* | 12,900 | 4,700 | 1,500 | 1,400 | 1,000 | 400 | 3,300 | 500 | 100 |
| *Preliminary | | | | | | | | | |

Source: Connecticut Association of REALTORS

Table 31 shows the median and mean home sales prices of existing single-family homes (not including condos or co-ops) in Connecticut and its counties in 2006 and 2007. The communities with the highest housing sales prices are primarily located in Fairfield County.

| Table 31: Price of Existing Single-Family Home Sales by County | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | **Connecticut** | **Fairfield** | **New Haven** | **New London** | **Middlesex** | **Litchfield** | **Hartford** | **Tolland** | **Windham** |
| **Median** | | | | | | | | | |
| 2006 | $315,300 | $498,400 | $281,700 | $264,000 | $341,300 | $247,500 | $253,500 | $264,800 | $200,600 |
| 2007 | $331,800 | $515,400 | $277,000 | $267,700 | $342,200 | $244,400 | $259,300 | $270,300 | $216,100 |
| **Mean (Average)** | | | | | | | | | |
| 2006 | $356,800 | $464,300 | $313,600 | $297,500 | $369,900 | $290,500 | $288,900 | $287,800 | $210,200 |
| 2007 | $368,300 | $468,132 | $308,377 | $301,007 | $369,159 | $288,525 | $297,321 | $292,219 | $234,722 |

Source: Connecticut Association of REALTORS

[22] A co-op is a housing community that is jointly owned and managed by those who live in it. Each member buys shares in this community, attends regular meetings to discuss maintenance, social events, or other community matters, and helps run the co-op. Members can participate in specific committees or be on the board. *Source: about.com: Apartment Living/Rental.*

Table 32 tracks the changes in median home prices for Connecticut broken out by number of bedrooms from 2006 to 2007. Only the four-bedroom class showed an increase, at 4.3%. The three-bedroom class showed the greatest decrease at 1.1%.

| Table 32: Existing Single-Family Home Median Sales Prices by Number of Bedrooms | | | |
|---|---|---|---|
| | **2 or Fewer Bedrooms** | **3 Bedrooms** | **4 or More Bedrooms** |
| 2006 | 211,900 | 279,400 | 455,400 |
| 2007 | 211,300 | 276,400 | 475,200 |
| % Change 2006 to 2007 | -0.3% | -1.1% | 4.3% |

Source: Connecticut Association of REALTORS

## Median and Mean Home Sales Prices

As used in this section, the median sales price is the midpoint-selling price—half the homes sell for less, and the other half sell for more. The National Association of Realtors (NAR) generally believes that median price is the more accurate of the two, as using it reduces the probability of an outlier heavily skewing the results.

| Table 33: Median Home Sales Price | | |
|---|---|---|
| | **CT** | **U.S.** |
| **2000** | $ 178,063 | $ 124,176 |
| **2001** | $ 181,563 | $ 128,203 |
| **2002** | $ 195,838 | $ 135,480 |
| **2003** | $ 221,288 | $ 143,515 |
| **2004** | $ 236,559 | $ 151,366 |
| **2005** | $ 271,500 | $ 167,500 |
| **2006** | $ 298,900 | $ 185,200 |
| **2007** | $ 309,200 | $ 194,300 |
| **2008** | $ 306,000 | $ 197,600 |
| **2000-08 % change** | 71.9% | 59.1% |
| **2007-08 % change** | - 1.0% | 1.7% |

Source: 2008 ACS

In 2008 in Connecticut, housing prices decreased for the first time since 2000. Table 33 shows that in Connecticut, the median sales price of a home decreased to $306,000 in 2008, a 1.0% decrease from $309,200 in 2007 but a 71.9% increase from $178,063 in 2000. In comparison, the U.S. median homes sales price increased 1.7% from 2007 to 2008 and experienced a 59.1% increase from $124,176 in 2000 to $197,600 in 2008.

Median gross rents are increasing and vary significantly across regions of the state. Table 34 below compares median gross rents between Connecticut and the United States. From 2000 to 2008, Connecticut rental rates increased 32.2%, outpacing the national gross rent growth rate of 27.0%.

| Table 34: Median Gross Rent in CT and U.S. | | |
|---|---|---|
| | **CT** | **U.S.** |
| **2000** | $ 734 | $ 649 |
| **2001** | $ 748 | $ 669 |
| **2002** | $ 741 | $ 668 |
| **2003** | $ 766 | $ 679 |
| **2004** | $ 811 | $ 694 |
| **2005** | $ 839 | $ 728 |
| **2006** | $ 886 | $ 763 |
| **2007** | $ 931 | $ 789 |
| **2008** | $ 970 | $ 824 |
| **2000-08% Change** | 32.2% | 27.0% |
| **2007-08% Change** | 4.2% | 4.4% |

Source: 2008 ACS

Table 35 shows percentage distribution of sales broken out by number of bedrooms for Connecticut and its counties at the end of 2007.

| Table 35: Unit Volume Existing Single Family Home Sales by Number of Bedrooms for Connecticut and Counties by Percentage Distribution* | | | | | |
|---|---|---|---|---|---|
| **State/County** | **2 or Fewer Bedrooms** | **3 Bedrooms** | **4 or more Bedrooms** | **Median Price** | **Mean Price** |
| Fairfield | 10.7 | 40.4 | 49.0 | $ 498,700 | $ 458,400 |
| Hartford | 9.0 | 54.2 | 36.8 | $ 252,000 | $ 291,400 |
| Litchfield | 10.8 | 60.0 | 29.2 | $ 231,800 | $ 279,700 |
| Middlesex | 15.7 | 48.6 | 35.8 | $ 328,500 | $ 355,000 |
| New Haven | 13.6 | 57.7 | 28.7 | $ 255,500 | $ 286,700 |
| New London | 14.9 | 57.0 | 28.0 | $ 252,400 | $ 284,300 |
| Tolland | 7.5 | 53.5 | 39.0 | $ 264,200 | $ 284,300 |
| Windham | 14.0 | 66.0 | 20.0 | $ 210,000 | $ 227,300 |
| Connecticut | 11.4 | 50.2 | 38.4 | $ 303,400 | $ 350,300 |

*Numbers are preliminary

Source: Connecticut Home Sales Report 2007 Q4

Table 36 shows median home prices for Connecticut and its counties broken out by bedroom size.

| Table 36: Unit Volume Median Sales Price of Existing Single Family Home Sales by Number of Bedrooms for Connecticut and Counties* | | | |
|---|---|---|---|
| **State/County** | **2 or Fewer Bedrooms** | **3 Bedrooms** | **4 or More Bedrooms** |
| Fairfield | 281,000 | 372,400 | 663,400 |
| Hartford | 181,700 | 232,000 | 354,500 |
| Litchfield | 163,300 | 225,000 | 355,600 |
| Middlesex | 219,100 | 312,200 | 436,800 |
| New Haven | 204,400 | 244,900 | 348,400 |
| New London | 180,000 | 246,000 | 330,600 |
| Tolland | 150,000 | 252,700 | 313,800 |
| Windham | 152,400 | 210,700 | 250,000 |
| Connecticut | 206,300 | 267,500 | 464,500 |

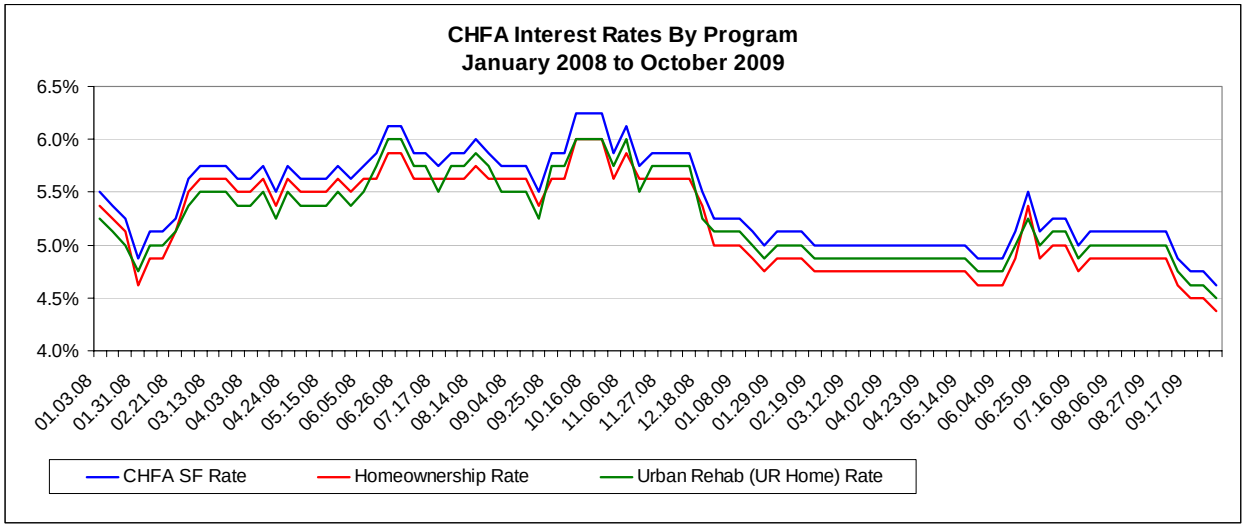
*Numbers are preliminary

*Source: Connecticut Home Sales Report 2007 Q4*

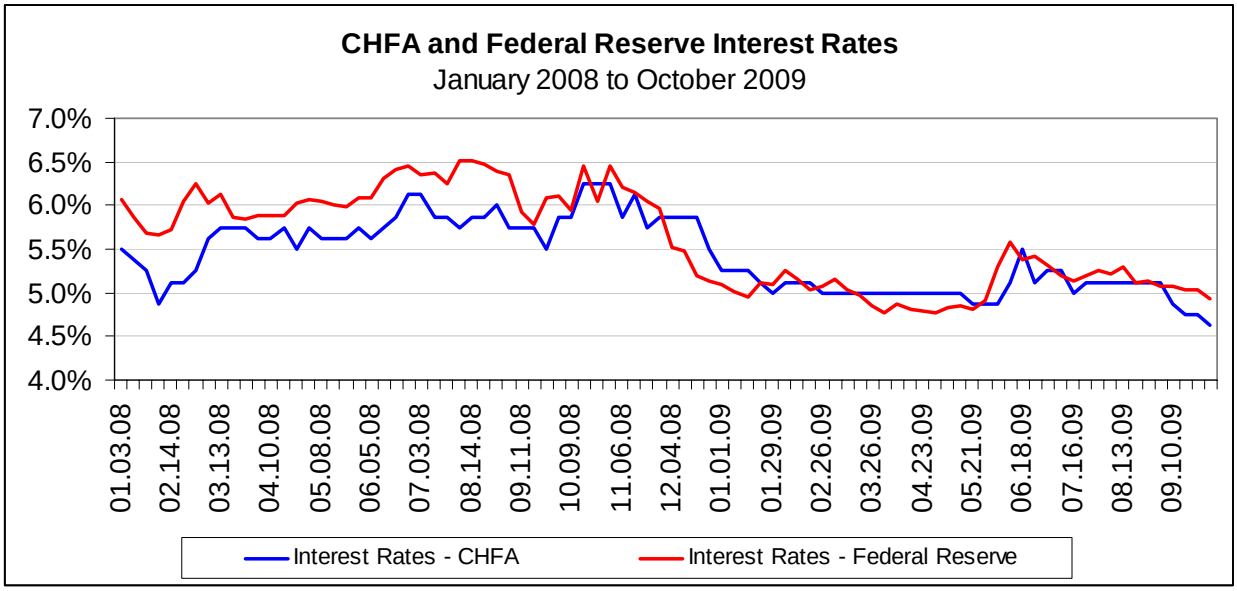
## Mortgage Rages – Past Several Years

Chart 4 depicts trends for various program mortgage rates in Connecticut as well as the Federal Reserve Conventional Mortgage Rate.

**Chart 4:**




Source: CHFA, October 2009




Source: CHFA, October 2009

## Subprime Mortgage Crisis

The need for affordable housing in Connecticut has been exacerbated by the subprime crisis which has prompted higher mortgage costs, delinquencies, and foreclosures for some homeowners. In some cases the demand for rental housing has become even higher as homeowners lose their homes and are forced back into the rental market. In

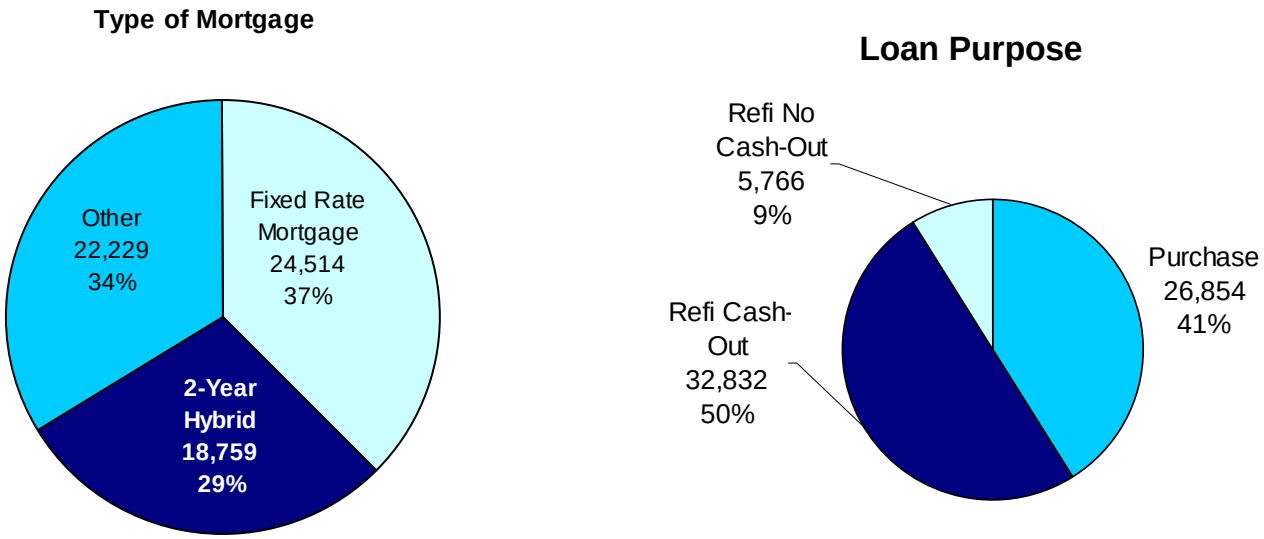
addition, subprime mortgages can also affect owners of multi-family homes and their tenants.

In Connecticut, most subprime loans were originated between 2004 and 2006. During 2007, about 9,800 subprime loans were originated and there were no new subprime loans originated in 2008. In comparison, about 40,000 loans were originated in 2006. By the end of 2008, there were approximately 65,500 active subprime loans in Connecticut which was down considerably from the 76,800 subprime loans that were active at the end of 2007.

## Loan Types and Purposes

About a third of the active subprime loans in Connecticut are two-year hybrids. The majority of people used their subprime loan to refinance a home and take cash out for other purposes.

**Chart 5: Loan Type and Purpose**

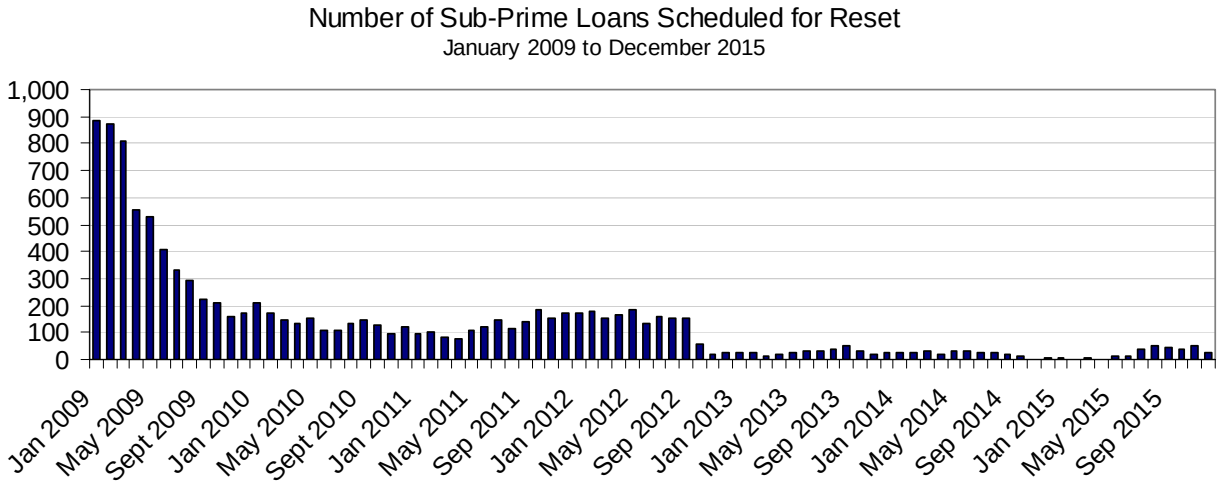



Source: First American, Loan Performance, December 2008

## Timing of Resets for Subprime Loans

Two-year hybrid loans are loans that have a fixed rate for two years and then reset to another rate in their third year. Many of these loans reset during 2008 and into the first quarter of 2009. Most of these loans in Connecticut have now reset.

## Chart 6: Interest Rate Resets

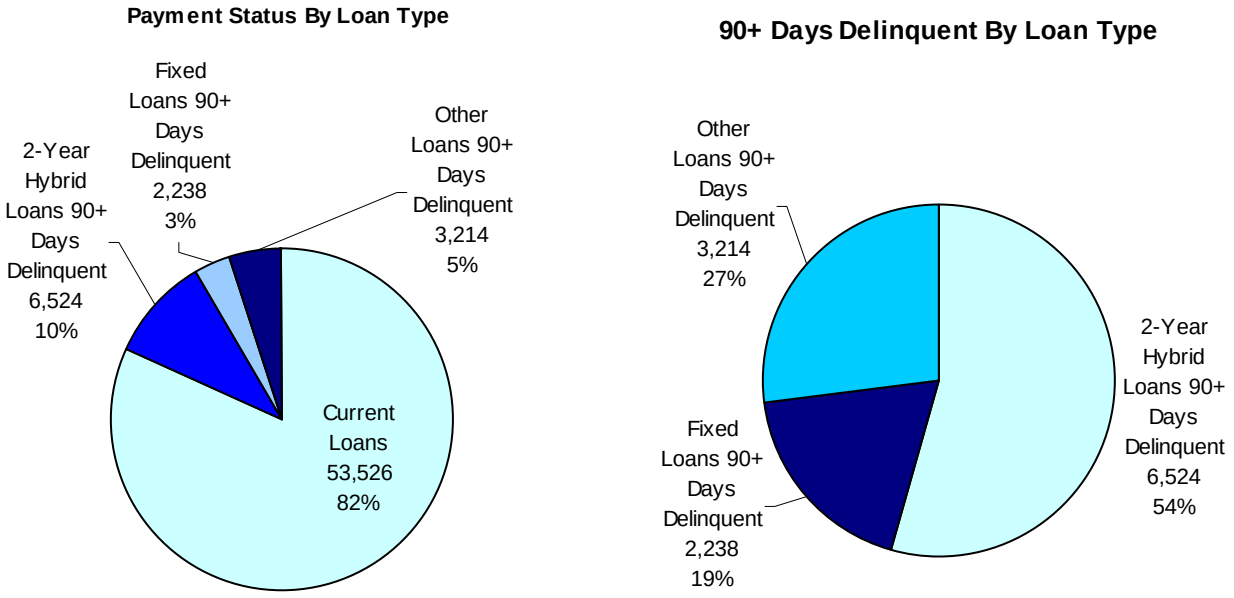



Source: First American, Loan Performance, December 2008

## Subprime Delinquencies and Foreclosures

About 15% of all subprime loans in Connecticut were seriously delinquent as of December 2008. Though only about 31% of all subprime loans are 2-year adjustable loans, these loans representated most of the seriously delinquent subprime loans in Connecticut.

## Chart 7: Payment Status and Delinquent Loans

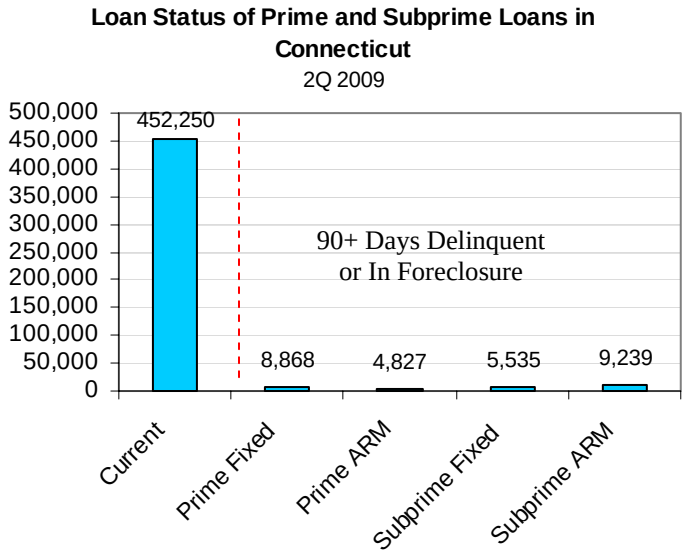


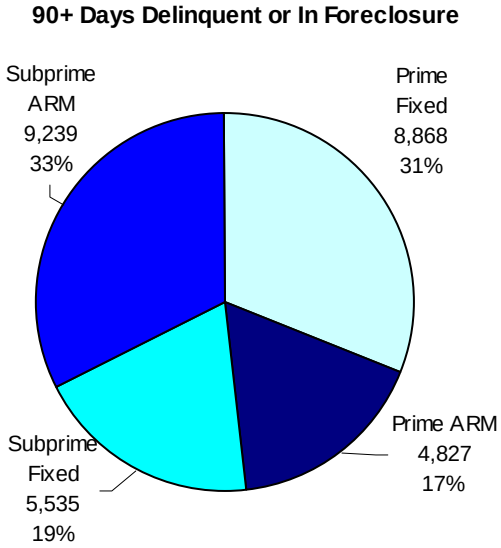

Source: First American Loan Performance, December 2008

## Prime and Subprime Delinquencies and Foreclosures

Considering the full range of active loans in Connecticut, including prime and subprime loans, delinquencies and foreclosures are a small part of the whole and are concentrated mainly in the adjustable rate subprime loans. Though subprime adjustable rate mortgages are 6 % of all active loans in Connecticut, they represent 45% of all seriously delinquent loans. The table on the following page shows how Connecticut's seriously delinquent loan experience compares with other states.

## Chart 8: Loan Status and Delinquent Loans




Source: Mortgage Banker's National Delinquency Survey, 2Q 2009

| Table 37: Status of All Loans - 2Q 2008 vs. 2Q 2009 | | | | | | | |
|---|---|---|---|---|---|---|---|
| 2Q 2009 | | | | 2Q 2008 | | | |
| Rank | State | # Loans | % Seriously Delinquent | Rank | State | # Loans | % Seriously Delinquent |
| 1 | Florida | 3,508,954 | 17.12 | 1 | Florida | 3,553,083 | 8.43 |
| 2 | Nevada | 557,679 | 15.62 | 2 | Nevada | 565,369 | 7.61 |
| 3 | Arizona | 1,185,401 | 11.07 | 3 | Michigan | 1,483,285 | 6.15 |
| 4 | California | 5,832,097 | 10.81 | 4 | Ohio | 1,520,797 | 5.98 |
| 5 | Michigan | 1,424,473 | 9.16 | 5 | California | 5,857,836 | 5.95 |
| 6 | Illinois | 1,726,126 | 8.62 | 6 | Indiana | 866,405 | 5.74 |
| 7 | Indiana | 841,472 | 8.37 | 7 | Arizona | 1,222,279 | 5.03 |
| 8 | Ohio | 1,467,030 | 8.26 | 8 | Mississippi | 252,859 | 4.96 |
| 9 | New Jersey | 1,266,810 | 8.25 | 9 | Rhode Island | 140,232 | 4.73 |
| 10 | Rhode Island | 137,727 | 7.57 | 10 | Illinois | 1,763,919 | 4.66 |
| 11 | Georgia | 1,665,357 | 7.50 | 11 | Georgia | 1,672,487 | 4.35 |
| 12 | Mississippi | 249,382 | 7.39 | 12 | Maine | 143,468 | 4.19 |
| 13 | Maryland | 1,065,236 | 7.25 | 13 | New Jersey | 1,272,429 | 4.08 |
| 14 | New York | 2,003,887 | 6.95 | 14 | Louisiana | 477,620 | 4.05 |
| 15 | Maine | 141,231 | 6.83 | 15 | Massachusetts | 832,201 | 4.00 |
| 16 | Massachusetts | 817,681 | 6.68 | 16 | Kentucky | 438,941 | 3.99 |
| 17 | Hawaii | 167,919 | 6.32 | 17 | Minnesota | 908,446 | 3.94 |
| 18 | Wisconsin | 601,610 | 6.14 | 18 | Wisconsin | 629,053 | 3.73 |
| 19 | South Carolina | 661,929 | 6.04 | 19 | Tennessee | 866,461 | 3.65 |
| 20 | Connecticut | 530,333 | 6.03 | 20 | New York | 2,046,760 | 3.63 |
| 21 | Louisiana | 469,898 | 6.03 | 21 | Pennsylvania | 1,549,326 | 3.50 |
| 22 | Minnesota | 889,783 | 5.91 | 22 | Maryland | 1,070,492 | 3.49 |
| 23 | Tennessee | 858,165 | 5.87 | 23 | South Carolina | 662,440 | 3.47 |
| 24 | Idaho | 263,998 | 5.76 | 24 | Colorado | 1,015,926 | 3.45 |
| 25 | Kentucky | 429,955 | 5.70 | 25 | Oklahoma | 429,267 | 3.43 |
| 26 | Delaware | 165,345 | 5.55 | 26 | Delaware | 174,486 | 3.31 |
| 27 | District of Columbia | 95,071 | 5.48 | 27 | Alabama | 601,377 | 3.23 |
| 28 | Pennsylvania | 1,550,884 | 5.47 | 28 | Texas | 3,104,456 | 3.11 |
| 29 | Alabama | 594,335 | 5.41 | 29 | Missouri | 887,036 | 3.09 |
| 30 | Utah | 435,419 | 5.35 | 30 | Connecticut | 537,762 | 3.08 |
| 31 | Missouri | 867,338 | 5.02 | 31 | West Virginia | 133,536 | 3.07 |
| 32 | Oregon | 633,369 | 4.99 | 32 | Iowa | 359,483 | 3.06 |
| 33 | Colorado | 1,005,107 | 4.96 | 33 | New Hampshire | 200,034 | 2.83 |
| 34 | West Virginia | 133,727 | 4.95 | 34 | Kansas | 334,649 | 2.81 |
| 35 | North Carolina | 1,408,028 | 4.91 | 35 | Virginia | 1,412,882 | 2.79 |
| 36 | Oklahoma | 423,945 | 4.90 | 36 | District of Columbia | 94,348 | 2.76 |
| 37 | New Hampshire | 197,017 | 4.89 | 37 | Arkansas | 312,652 | 2.74 |
| 38 | Virginia | 1,413,720 | 4.81 | 38 | North Carolina | 1,410,850 | 2.69 |
| 39 | New Mexico | 254,939 | 4.81 | 39 | Nebraska | 209,088 | 2.64 |
| 40 | Washington | 1,190,840 | 4.72 | 40 | New Mexico | 257,192 | 2.36 |
| 41 | Texas | 3,094,268 | 4.68 | 41 | Vermont | 62,606 | 2.30 |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 42 | Iowa | 344,360 | 4.65 | 42 | Hawaii | 169,953 | 2.28 |
| 43 | Arkansas | 310,339 | 4.50 | 43 | Idaho | 263,524 | 2.22 |
| 44 | Kansas | 330,252 | 4.32 | 44 | Utah | 434,675 | 2.15 |
| 45 | Vermont | 69,389 | 3.76 | 45 | Oregon | 639,126 | 1.92 |
| 46 | Nebraska | 207,909 | 3.75 | 46 | Washington | 1,198,835 | 1.84 |
| 47 | Montana | 135,312 | 3.07 | 47 | South Dakota | 83,917 | 1.84 |
| 48 | South Dakota | 80,809 | 2.86 | 48 | Alaska | 93,009 | 1.68 |
| 49 | Wyoming | 69,932 | 2.56 | 49 | Montana | 138,375 | 1.47 |
| 50 | Alaska | 93,440 | 2.56 | 50 | North Dakota | 60,871 | 1.33 |
| 51 | North Dakota | 58,661 | 2.02 | 51 | Wyoming | 69,150 | 1.10 |
| | | | | | | | |
| | **United States** | **44,721,256** | **7.97** | | **United States** | **45,422,515** | **4.50** |

Source: Mortgage Banker's National Delinquency Survey, 2Q 2009 and 2Q 2008

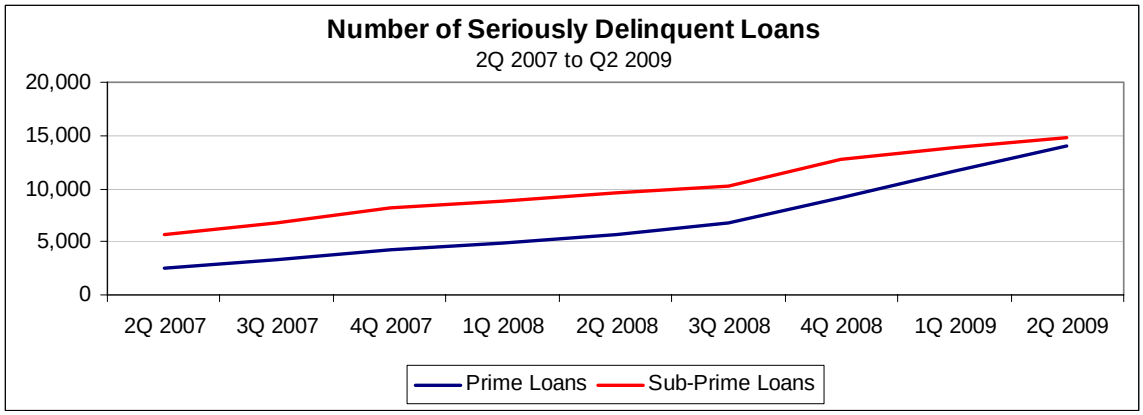
## Connecticut Foreclosure Trends

Although foreclosures in Connecticut are at lower levels than in many other states, foreclosures are increasing. According to The Mortgage Banker's National Delinquency Survey, the total number of foreclosures has almost doubled over the past 18 months.

**Table 38: Number of Loans 90+Days Delinquent and In Foreclosure**

| | 2Q 2007 | 3Q 2007 | 4Q 2007 | 1Q 2008 | 2Q 2008 | 3Q 2008 | 4Q 2008 | 1Q 2009 | 2Q 2009 |
|---|---|---|---|---|---|---|---|---|---|
| Prime Loans | 2,457 | 3,274 | 4,205 | 4,857 | 5,636 | 6,712 | 9,083 | 11,654 | 14,049 |
| Sub-Prime Loans | 5,616 | 6,842 | 8,267 | 8,753 | 9,572 | 10,158 | 12,719 | 13,850 | 14,774 |
| Total (including FHA and VA Loans) | 9,107 | 11,213 | 13,718 | 14,931 | 16,563 | 18,606 | 24,071 | 28,179 | 31,979 |

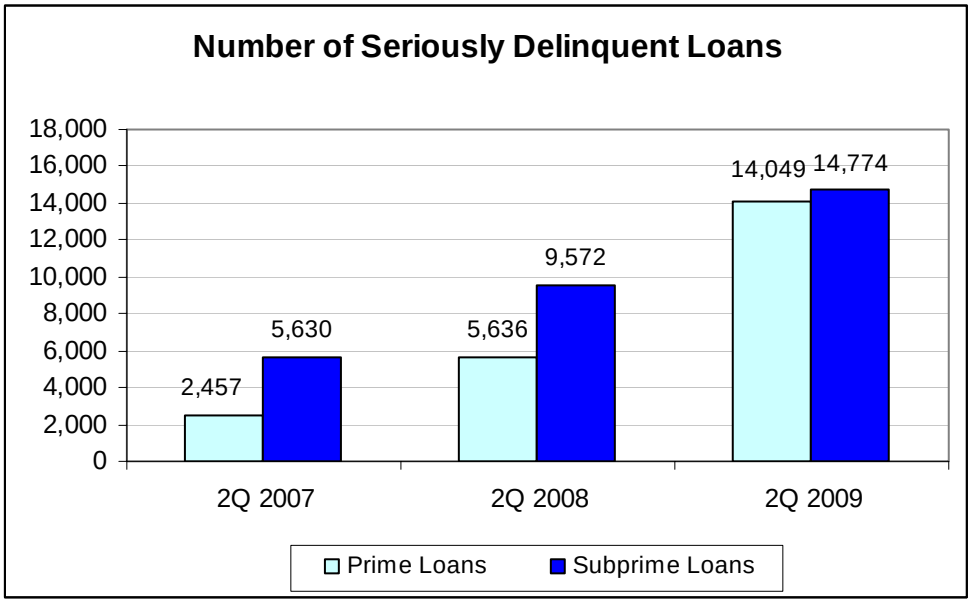
**Chart 9: Seriously Delinquent Loans, 2Q 2007 – 2Q 2009**




Source: Mortgage Banker's National Delinquency Survey

When looking at the number of seriously delinquent loans from the same quarter over a three year period, the increase in the number of seriously delinquent loans becomes apparent.

**Chart 10: Seriously Delinquent Loans, 2Q 2007 – 2Q 2009**




*Source: Mortgage Banker's National Delinquency Surveys*

## Housing Needs

### Families Needing Housing Assistance

### Low-Income Households

Table 39 shows the income distribution of households by household size, measured by number of persons.

**Table 39: 2000 Household Income Distribution by Household Size**

| | Household Size by Number of Persons | | | | | |
|---|---|---|---|---|---|---|
| **2000 Area Median Family Income** | **1** | **2** | **3** | **4** | **5** | **6** |
| Under 30% AMI (Extremely Low-Income) | 9,445 | 51,247 | 56,622 | 46,208 | 13,941 | 3,189 |
| 31-50% AMI (Very Low-Income) | 5,318 | 30,237 | 55,094 | 55,253 | 15,320 | 3,282 |
| 51-80% AMI (Low-Income) | 3,798 | 30,540 | 70,028 | 73,920 | 21,572 | 5,279 |
| 81-120% AMI (Moderate Income) | 2,961 | 25,678 | 70,047 | 105,314 | 41,244 | 8,388 |

Source: Census 2000 interpolation by DECD

In Table 40, HUD defines the various low-income levels at the specific percentages of AMI. The percentage of low-income renters (88.5%) is higher than that of owners (58.6%).

**Table 40: 2000 Income Distribution by AMI and Homeownership**

| **Income Group** | **Homeowners** | **Renters** | **Total** |
|---|---|---|---|
| Under 30% AMI (Extremely Low-Income) | 77,635 | 136,839 | 214,474 |
| 31-50% AMI (Very Low-Income) | 86,474 | 84,797 | 171,271 |
| 51-80% AMI (Low-Income) | 225,502 | 230,590 | 456,092 |
| 81-120% AMI (Moderate Income) | 284,503 | 151,553 | 436,056 |
| All Homeowners | 869,742 | 431,928 | 1,301,670 |

Source: Census 2000

| Table 41: Households with Less Than 100% of AMI, Adjusted for Family Size | | | | | |
|---|---|---|---|---|---|
| | **Total Number of Households** | **Less Than 25% AMI** | **25% - 50% AMI** | **51% - 80% AMI** | **81% - 100% AMI** |
| 1 Person Households | 359,647 | 80,320 | 85,361 | 73,722 | 36,558 |
| 2 Person Households | 427,724 | 24,194 | 51,055 | 74,496 | 48,007 |
| 3 Person Households | 214,508 | 13,777 | 22,353 | 33,926 | 23,756 |
| 4 Person Households | 201,234 | 9,807 | 16,005 | 28,989 | 23,114 |
| 5 Person Households | 85,062 | 4,545 | 9,590 | 12,625 | 10,701 |
| 6 Person Households | 23,553 | 1,742 | 2,495 | 4,551 | 3,332 |
| 7 Person Households | 7,630 | 579 | 1,032 | 1,624 | 1,114 |
| 8 Person Households | 2,768 | 304 | 460 | 511 | 189 |

Source: ACS 2007

## Single Persons

Table 42 shows the number of single householders living in each county.

| Table 42: Single Householders | | |
|---|---|---|
| **State/County** | **Householder Living Alone** | **Householder not Living Alone** |
| Connecticut | 363,582 | 76,898 |
| Fairfield | 82,570 | 14,185 |
| Hartford | 100,249 | 19,443 |
| Litchfield | 18,936 | 4,323 |
| Middlesex | 18,498 | 5,053 |
| New Haven | 93,935 | 19,674 |
| New London | 27,147 | 7,215 |
| Tolland | 11,657 | 4,457 |
| Windham | 10,590 | 2,548 |

Source: ACS 2008

## Large Families

As defined by HUD, a large family is a household that has five or more people. Table 43 shows the number of large families in Connecticut.

| Table 43: Large Families | | | |
|---|---|---|---|
| State/County | 5 Person Household | 6 Person Household | 7 or More Person Household |
| Connecticut | 79,904 | 24,619 | 11,578 |
| Fairfield | 23,161 | 7,580 | 3,183 |
| Hartford | 20,740 | 5,583 | 2,442 |
| Litchfield | 4,674 | 568 | 201 |
| Middlesex | 2,929 | 664 | 443 |
| New Haven | 17,278 | 5,842 | 3,511 |
| New London | 4,689 | 1,528 | 1,181 |
| Tolland | 2,875 | 2,348 | 159 |
| Windham | 3,558 | 506 | 458 |

Source: ACS 2008

## Overcrowded Households

A household is considered overcrowded when the ratio of occupants to rooms exceeds one. For example, a house with six inhabitants and five rooms is considered overcrowded because there is more than one person per room. Table 44 shows overcrowding in each of Connecticut county by tenure (homeowner and renter). The number of overcrowded households is given, with the corresponding percentage of overcrowded households in the county. Fairfield County has the highest percentage of total overcrowding. The counties with the least amount of overcrowding are Tolland and Windham. The rental households in Fairfield, Hartford, and New Haven counties have significantly higher levels and percentages of overcrowding compared to owner-occupied households.

| Table 44: Overcrowded Households | | | | | | |
|---|---|---|---|---|---|---|
| | Owners | | Renters | | Total | |
| State/County | Overcrowded | % | Overcrowded | % | Overcrowded | % |
| Connecticut | 7,720 | 0.6% | 17,474 | 1.3% | 25,194 | 1.9% |
| Fairfield | 2,444 | 0.8% | 6,619 | 2.0% | 9,063 | 2.8% |
| Hartford | 2,051 | 0.6% | 4,167 | 1.2% | 6,218 | 1.8% |
| Litchfield | 471 | 0.6% | 184 | 0.2% | 655 | 0.9% |
| Middlesex | 375 | 0.6% | 338 | 0.5% | 713 | 1.1% |
| New Haven | 2,088 | 0.6% | 4,186 | 1.3% | 6,274 | 1.9% |
| New London | 398 | 0.4% | 714 | 0.7% | 1,112 | 1.1% |
| Tolland | 58 | 0.1% | 166 | 0.3% | 224 | 0.4% |
| Windham | 188 | 0.4% | 141 | 0.3% | 329 | 0.8% |

Source: ACS 2008 for CT, Fairfield, Hartford, New Haven and New London, ACS 2007 for Litchfield, Middlesex, Tolland and Windham

## Lead-Based Paint Hazards

HUD requires the state to estimate the number of housing units with lead-based paint hazards—especially those inhabited by low- and moderate-income families. As accurate records are not kept that would provide a comprehensive evaluation of the overall status of lead hazards by household income, answering HUD's ultimate question is difficult. All that can be done at this point is to examine the potentially hazardous housing stock, locate what local statistics are available, and infer from regional trends.

The 2001 *National Survey of Lead and Allergens in Housing* concludes that 43% (plus or minus 12%) of housing units in the Northeast built before 1978 are likely to have significant lead-based paint hazards. This region has the highest incidence of lead-based paint in the country. Data specific to Connecticut is unavailable, although the data on the state's inventory of pre-1978 housing can be taken from the 2000 U.S. Census, which revealed a total of 1,083,485 pre-1978 units. It can be extrapolated from the national survey that 465,898 units (43%) are likely to be affected. The Centers for Disease Control and Prevention (CDC) reports that although lead-based paint was available for use in residential housing units as late as 1978, it was used more extensively in pre-1950 housing and contained a higher concentration of lead. This is compounded by the fact that older housing is more likely to be deteriorated and therefore contain flakes of lead-based paint hazards. Connecticut's pre-1950 residential stock is comprised of 459,188 units, or 32.3% of the total state housing stock.

However, the fact that a home has "significant" lead-based paint hazards does not necessarily mean that members of such households will develop serious health problems. By far, the largest segment of the population that is affected by lead-based paint is that of children under the age of six. Children can easily ingest chipped lead-based paint and toxic dust particles through normal hand-to-mouth contact. Excess lead in a child's body is very harmful to both physical and mental development. In Connecticut, the most detailed statistics concerning the prevalence of lead-based paint hazards come from the Department of Public Health (DPH), which annually publishes the results from confirmed blood lead-level tests of children under age six by town. Table 45 appears in the DPH 2007 report and lists the 15 towns with the highest incidence of child lead poisoning. Only three towns (Fairfield, Stamford, and Norwalk) have incomes above the state median household income as estimated by the Connecticut Economic Resource Center (CERC) for 2008. The data therefore suggests a negative correlation between lead poisoning and income level, although the actual income levels of specific households with lead-poisoned children are not available.

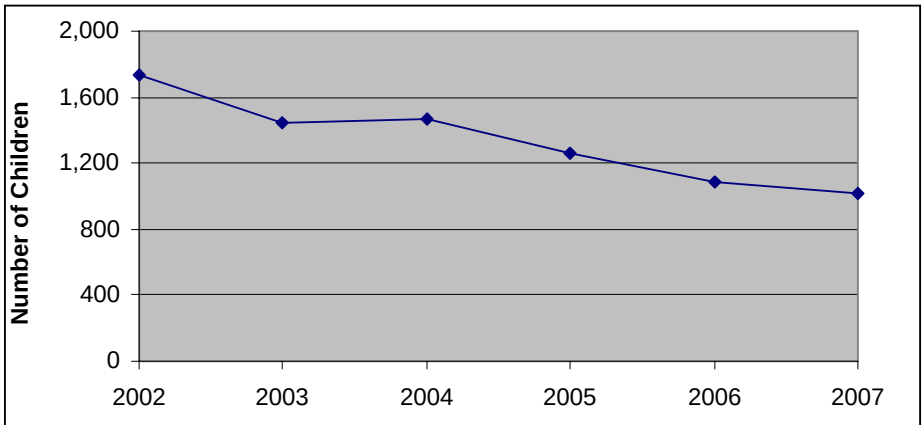
| Table 45: Children Under Six with Confirmed High Blood Lead Levels | | | | | |
|---|---|---|---|---|---|
| Location | Number of Children with Confirmed Test | Cumulative Statistics | | | |
| | | ≥ 10 µg/dL* | | ≥20 µg/dL | |
| | | Number | Percent | Number | Percent |
| Bridgeport | 6,131 | 185 | 3 | 34 | 0.6 |
| Bristol | 1,100 | 9 | 0.8 | 4 | 0.4 |
| Danbury | 1,667 | 10 | 0.6 | 1 | 0.1 |
| East Hartford | 1,157 | 9 | 0.8 | 0 | 0 |
| Fairfield | 1,238 | 3 | 0.2 | 0 | 0 |
| Hamden | 1,025 | 6 | 0.6 | 0 | 0 |
| Hartford | 5,560 | 120 | 2.2 | 22 | 0.4 |
| Meriden | 2,016 | 53 | 2.6 | 9 | 0.4 |
| New Britain | 3,032 | 44 | 1.5 | 11 | 0.4 |
| New Haven | 4,283 | 202 | 4.7 | 40 | 0.9 |
| Norwalk | 2,708 | 20 | 0.7 | 6 | 0.2 |
| Stamford | 2,993 | 20 | 0.7 | 7 | 0.2 |
| Stratford | 1,156 | 6 | 0.5 | 1 | 0.1 |
| Waterbury | 4,204 | 69 | 1.6 | 14 | 0.3 |
| West Haven | 1,174 | 19 | 1.6 | 3 | 0.3 |
| Connecticut | 71,627 | 1,020 | 1.4 | 208 | 0.3 |

* µg/dL = micrograms/deciliter (micrograms of lead per deciliter of blood)

Source: CT Dept. of Public Health, Childhood Lead Poisoning in Connecticut 2007 Report

Time series data taken from the DPH report shows that fewer children experience lead poisoning, perhaps due to increasing efforts to raise awareness and widespread publication of feasible safety precautions. The number of children who were screened and confirmed to have high blood-lead levels decreased from 1,733 in 2002 to 1,020 in 2007. This implies that the number of homes with significant lead-based paint hazards is likewise shrinking.

**Chart 11: Number of Children Under Six with High Blood Lead Levels**




Source: CT Dept. Public Health, "Childhood Lead Poisoning in Connecticut" 2007

HUD's Comprehensive Housing Affordability Strategy (CHAS) data (Table 46) provides insight into the scope of households at risk for exposure to lead-based paint hazards by documenting those housing units with children under the age of six by tenure, year structure built, and household income level. Although this data is dated, we display it here to illustrate how updated versions of the same data may be used.

The lowest income households in homes that were built before 1949 and have children under age six are most susceptible to the dangers of lead poisoning. Combining renter households with children under age six (8,690) and owner households with children under age six (1,220) in this category totals 9,910. Other households at risk tend to have low income and/or old age that numbers 72,540 households, as indicated by the figures in bold. Of these, 39,030 are owner households, and 43,420 are renter households.

**Table 46: Housing Unit by Presence of Children Under Six**

| Household Income | Tenure | Year Structure Built | | | Total |
|---|---|---|---|---|---|
| | | 1960-1979 | 1950-1959 | Pre-1949 | |
| <30% MFI | Owner | 955 | 590 | 1,220 | 2,765 |
| | Renter | 6,750 | 3,745 | 8,690 | 19,185 |
| 30.1-50% MFI | Owner | 1,815 | 1,235 | 2,255 | 5,305 |
| | Renter | 5,825 | 2,565 | 6,900 | 15,290 |
| >50% MFI | Owner | 36,590 | 22,180 | 32,775 | 91,545 |
| | Renter | 12,440 | 5,570 | 14,770 | 32,780 |
| Total | | 64,375 | 35,885 | 66,610 | 166,870 |

Source: 2000 CHAS data tables A14A and A14B

In Connecticut, most communities have not established a Registry of Lead-Safe Housing. If such registries did exist statewide, they would provide an overview of how many pre-1978 units are relatively unsafe or at least worthy of investigation.

## Substandard Housing Conditions

An important indicator of housing conditions is the number of housing units that have complete plumbing and kitchen facilities. Table 47 shows the number of occupied and unoccupied housing units that lack complete plumbing and kitchen facilities in Connecticut. There are more units in the state without kitchen facilities than units without plumbing facilities.

**Table 47: Units Lacking Plumbing or Kitchen Facilities**

| State/County | Total Units | Units Lacking Complete Plumbing Facilities | | Units Lacking Complete Kitchen Facilities | |
|---|---|---|---|---|---|
| | | # Units | % | # Units | % |
| Connecticut | 1,443,192 | 12,615 | 0.87% | 20,168 | 1.40% |
| Fairfield | 352,042 | 3,856 | 1.10% | 5,540 | 1.57% |
| Hartford | 364,700 | 1,932 | 0.53% | 4,007 | 1.10% |
| Litchfield | 83,415 | 864 | 1.04% | 1,352 | 1.62% |
| Middlesex | 72,580 | 330 | 0.45% | 726 | 1.00% |
| New Haven | 349,835 | 3,959 | 1.13% | 5,911 | 1.69% |
| New London | 117,035 | 879 | 0.75% | 1,520 | 1.30% |
| Tolland | 56,434 | 259 | 0.46% | 404 | 0.72% |
| Windham | 47,151 | 536 | 1.14% | 708 | 1.50% |

Source: ACS 2008

When one considers occupied housing units exclusively, the statewide percentage of units lacking complete plumbing facilities and the statewide percentage of units lacking complete kitchen facilities drops by about half their original values. These declines show that a disproportionate number of units lacking plumbing or kitchen facilities are vacant, which implies that housing condition is an important determinant of homeownership. The data shown in suggest that a disproportionate number of units in substandard housing condition are vacant, and that improving housing conditions across the state would result in a decrease in the vacancy rate.

| Table 48: Occupied Units Lacking Plumbing or Kitchen Facilities | | | | | |
|---|---|---|---|---|---|
| State/County | Total Occupied Units | Occupied Units Lacking Complete Plumbing Facilities | | Occupied Units Lacking Complete Kitchen Facilities | |
| | | # Units | % | # Units | % |
| Connecticut | 1,329,305 | 6,777 | 0.51% | 9,214 | 0.69% |
| Fairfield | 323,987 | 2,557 | 0.79% | 2,671 | 0.82% |
| Hartford | 342,409 | 806 | 0.24% | 1,583 | 0.46% |
| Litchfield | 74,125 | 67 | 0.09% | 555 | 0.75% |
| Middlesex | 66,688 | 178 | 0.27% | 337 | 0.51% |
| New Haven | 322,436 | 2,315 | 0.72% | 2,884 | 0.89% |
| New London | 103,401 | 470 | 0.45% | 744 | 0.72% |
| Tolland | 53,590 | 139 | 0.26% | 139 | 0.26% |
| Windham | 42,669 | 245 | 0.57% | 301 | 0.71% |

Source: ACS 2008

## Homeless Needs

HUD defines a "homeless" person as an individual who lacks a fixed, regular, and adequate nighttime residence; an individual who has a primary nighttime residence that is supervised by a publicly or privately operated shelter designed to provide temporary living accommodations; an institution that provides a temporary residence for individuals intended to be institutionalized; or, a public or private place not designed for, or ordinarily used as, regular sleeping accommodations for human beings. This definition of homeless does not include individuals who are lawfully imprisoned or detained.

In accordance with HUD guidelines for proper homeless survey techniques, Connecticut conducted its second annual "point-in-time" count of the sheltered and unsheltered homeless populations on January 30, 2008. The findings from this event are revealed in the *Connecticut Counts 2008* report. According to the publication, volunteers counted a total of 3,444 homeless households. In accounting for the homeless sheltered population, *CT Counts 2008* does not incorporate residents of transitional housing programs that are not specifically designated for homeless people into their results. For example, residents of mental health, substance abuse, and child welfare programs were only counted if the program specifically serves homeless people.

The count is important as a baseline measure to compare the effectiveness of future initiatives to end homelessness. The Reaching Home Campaign (a sponsor of *CT Counts*) estimates that in 2001, approximately 33,000 individuals (including 13,000 children) in Connecticut experienced homelessness to varying degrees. This figure encompasses those who are struggling on the brink of losing their homes in addition to those that experience homelessness.

The results indicate that two-thirds of sheltered adults in families were between ages 22 and 39, but among sheltered single adults, the majority, 59%, were between 40 and 59 years old. Interestingly, 72% of sheltered single adults are male, whereas 87% of sheltered adults in families are female. This suggests that most homeless women belong to families as single mothers. Similar trends exist in the unsheltered population, where 73% of single adults are male and 62% of adults in families are female.

To trace the roots of homelessness, surveyors interviewed the homeless about the primary reason for leaving their last permanent residence. The results appear in Table 49.

**Table 49: Reason Left Last Residence**

| | Sheltered | | | | Unsheltered | | | |
|---|---|---|---|---|---|---|---|---|
| | **Single Adults** | **%** | **Adults in Families** | **%** | **Single Adults** | **%** | **Adults in Families** | **%** |
| Rent Problems | 611 | 27% | 137 | 29% | 74 | 13% | 4 | 50% |
| Evicted for a reason other than rent problems | 265 | 12% | 63 | 13% | 40 | 7% | 0 | 0% |
| Conflict with family or friends | 443 | 20% | 111 | 23% | 31 | 5% | 0 | 0% |
| Overcrowding | 48 | 2% | 41 | 9% | 10 | 2% | 0 | 0% |
| Domestic Violence | 95 | 4% | 109 | 23% | 8 | 1% | 0 | 0% |
| Went to prison or jail | 235 | 10% | 5 | 1% | 40 | 7% | 0 | 0% |
| Went into the hospital | 97 | 4% | 4 | 1% | 2 | 0% | 0 | 0% |
| Housing condemned | 43 | 2% | 7 | 1% | 3 | 1% | 0 | 0% |
| Fire | 14 | 1% | 6 | 1% | 2 | 0% | 0 | 0% |
| Other | 451 | 20% | 69 | 14% | 56 | 10% | 1 | 12% |
| Unknown | 305 | 14% | 32 | 7% | 362 | 61% | 3 | 38% |

Source: CT Counts 2008

The Department of Social Services (DSS) has historically reported the leading causes of homelessness as alcohol/drug abuse, unemployment, and insufficient income. Across all groups in the *CT Counts 2009* survey, “rent problems” was the number one reason cited as the cause of homelessness. Although rather vague, the reason “rent problems” refers to a household’s failure to make periodic housing payments. This failure could be attributed to a number of financial or housing problems such as a lack of affordable housing supply in Connecticut. In addition to forces in the housing market, rent problems could be caused by personal issues such as substance abuse or unemployment.

Additional prevalent choices for respondents were the “conflict with family or friends” and “other” categories. “Other” could comprise a number of factors, including a problem with alcohol or drug abuse, and chemical dependency may also trigger several of the aforementioned scenarios—especially family/friend conflict, eviction, or hospitalization. Among single adults, 10% of sheltered and 7% of unsheltered persons left their place of permanent residence to go to jail, and once released were forced into poverty and homelessness. It is common for de-incarcerated persons to have difficulty finding a job and an affordable housing unit after they are released; many eventually return to jail.

The volunteers also inquired where the homeless have slept in the last 30 days. Respondents were given the opportunity to list more than one location. Their responses appear in Table 50.

| Table 50: Where Slept in Last 30 Days | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | **Sheltered** | | | | **Unsheltered** | | | |
| | **Single Adults** | **%** | **Adults in Families** | **%** | **Single Adults** | **%** | **Adults in Families** | **%** |
| Non-housing* | 85 | 4 | 2 | 0 | 203 | 34 | 3 | 38 |
| Emergency Shelter | 1244 | 55 | 197 | 42 | 23 | 4 | 0 | 0 |
| Transitional Housing for Homeless Persons | 576 | 26 | 213 | 45 | 0 | 0 | 0 | 0 |
| Psychiatric Facility | 32 | 1 | 0 | 0 | 0 | 0 | 0 | 0 |
| Substance Abuse Treatment Facility | 85 | 4 | 11 | 2 | 5 | 1 | 0 | 0 |
| Hospital | 42 | 2 | 1 | 0 | 3 | 1 | 0 | 0 |
| Jail/prison | 35 | 2 | 1 | 0 | 10 | 2 | 0 | 0 |
| Domestic Violence Situation | 18 | 1 | 28 | 6 | 2 | 0 | 0 | 0 |
| Living with Relative/Friend | 192 | 9 | 33 | 7 | 66 | 11 | 2 | 25 |
| Rental Housing, Own Apartment or House | 91 | 4 | 47 | 10 | 0 | 0 | 0 | 0 |
| Hotel or motel | 31 | 1 | 4 | 1 | 5 | 1 | 2 | 25 |
| Foster Care | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other | 56 | 2 | 17 | 3 | 16 | 3 | 1 | 12 |
| Unknown | 189 | 8 | 13 | 3 | 344 | 58 | 3 | 38 |

*Non-housing includes street, park, car, bus station, parking garage, campground, woods, abandoned building, etc.

Source: CT Counts 2008

It should not be surprising that the sheltered population displayed a strong preference for either an emergency shelter or some type of transitional housing in the 30 days previous to the survey. Those unsheltered had remained in the same condition or opted to stay in a hotel or with relatives and friends rather than enter into an emergency or transitional shelter. Difficulty arises when an attempt is made to analyze the exact percent of households who resided in each of the above locations as seemingly over 100% of the sample population responded because each household could identify more than one location.

A regular measure of homelessness in Connecticut comes from the DSS *Annual Homeless Shelter Demographic Report*. The latest report states that from October 2006 to September 2007, 13,779 people used available emergency shelters in the state. However, in the same time period, these shelters had to turn away people 34,026 times. The three cities with the highest “turned away” rates among reporting shelters were New Haven, East Hartford, and Hartford; all number in the thousands annually.

Of the total number of homeless clients served by homeless shelters from 2006-2007, 9,904 (72%) of them were single. There were 1,284 (9.3%) families that stayed in homeless shelters, and those families included 2,295 (16.7%) homeless children.

An accurate record of the chronically homeless is difficult to come by even with the best of survey methodologies. *CT Counts 2008* surveyed those persons who have been without a permanent residence for various lengths of time. If respondents indicated that this period was greater than one year, or that homelessness occurred at least four times in the past three years, they were categorized as "chronically homeless." The results convey that an alarming 51% of unsheltered adults and 32% of sheltered adults were chronically homeless. It is important to note that single homeless adults also reported a high incidence of disability—be it mental, physical, or developmental. A high percentage, 41% of sheltered and 50% of unsheltered single adults, reported having some type of health condition that limits their ability to work, get around, and care for self or otherwise take care of their needs. Expanding the supply of supportive services and living accommodations for this population could reduce the rate of homelessness among disabled adults.

During FY 2006-07, DSS utilized various homeless assistance programs to support 45 emergency shelters with a total of 1,777 beds, serving more than 14,663 adults and children, plus six programs that provide advocacy, housing, and health services.

The Continuum of Care, a program sponsored by HUD, is a community-based, long-range plan that addresses the needs of homeless persons in order to help them reach maximum self-sufficiency. The program developed through collaboration with a broad cross section of the community and is based on a thorough assessment of homeless needs and resources. HUD recommends the Continuum of Care as a comprehensive and strategic approach to addressing homelessness. The application process for Continuum of Care funding includes an estimate of homeless populations and subpopulations for each state.

| Table 51: Homeless Populations and Subpopulations in CT | | | | |
|---|---|---|---|---|
| | Sheltered | | | |
| Household Type | Emergency Shelter | Transitional Housing | Unsheltered | Total |
| Persons in Households without Children | 1,631 | 825 | 717 | 3,173 |
| Persons in Households with Children | 631 | 584 | 94 | 1,309 |
| Total Homeless Persons in Households | 2,262 | 1,409 | 811 | 4,482 |
| | | | | |
| **Subpopulation Type** | **Sheltered** | | **Unsheltered** | **Total** |
| Chronically Homeless | 596 | | 427 | 1,023 |
| Severely Mentally Ill | 1,241 | | 209 | 1,450 |
| Chronic Substance Abuse | 1,495 | | 420 | 1,915 |
| Veterans | 330 | | 106 | 436 |
| Persons with HIV or AIDS | 185 | | 31 | 216 |
| Victims of Domestic Violence | 225 | | 79 | 304 |
| Unaccompanied Youth less than 18 Years | 41 | | 9 | 50 |

Source: Continuum of Care 2007

The Continuum of Care Program funds housing-related projects designed to serve the homeless population. Table 52 shows the funding awards received by Connecticut homeless housing programs in 2007.

| Table 52: Continuum of Care Funding Awards by Program Component | | | | | |
|---|---|---|---|---|---|
| Program Component | # of Projects | New Projects | Renewal Projects | Total | % of State Award |
| Permanent Supportive Housing | 86 | $ 1,893,152 | $16,178,518 | $ 18,071,670 | 73% |
| Transitional Housing | 24 | $ 0 | $ 5,418,333 | $ 5,418,333 | 22% |
| Supportive Services Only | 4 | $ 0 | $ 737,077 | $ 737,077 | 3% |
| Homeless Management Information Systems (HMIS) | 6 | $ 63,358 | $ 309,858 | $ 373,216 | 2% |
| Grand Total | 120 | $ 1,956,510 | $ 22,643,786 | $ 24,600,296 | 100% |

Source: Continuum of Care 2007

Table 53 depicts homelessness by race from the *CT Counts 2008* survey, which reveals disproportionately greater rates of homelessness among African-Americans and Hispanics. The 2007 ACS reports whites, Hispanics, and African-Americans as making up 74%, 10.9%, and 9% of the state's population, respectively.

| Table 53: Homelessness by Race | | | | |
|---|---|---|---|---|
| **Race/Ethnicity of Head of Household** | **Sheltered** | | **Unsheltered** | |
| | **Single Adults** | **Adults in Families** | **Single Adults** | **Adults in Families** |
| American Indian or Alaska Native | 2% | 1% | 1% | 0% |
| Asian | 1% | 0% | 0% | 0% |
| Black or African American | 31% | 38% | 9% | 25% |
| Hispanic/Latino (any race) | 17% | 28% | 7% | 0% |
| White | 43% | 36% | 28% | 50% |
| Other or Unknown | 17% | 19% | 59% | 50% |

Source: CT Counts 2008

As in other parts of the survey, respondents could check off any and all categories in which they fit. The data of homelessness by race/ethnicity is unfortunately more difficult to analyze.

The *Connecticut Counts 2008* final report reveals that the state mimics certain national demographic trends with regard to the homeless population: most are single adults, half of whom have a behavioral health disability and half of whom have been homeless for longer than one year. Singles are also mostly male, and aging. Families are younger, have much lower levels of disability, and are homeless for shorter periods. Of those not yet homeless, at-risk populations include families living below the federal poverty guidelines, individuals released from correctional institutions, women and children leaving domestic abuse shelters, people suffering from severe mental health or substance abuse problems, and young people no longer age-eligible for foster care or those leaving the juvenile justice system.

While shelters do not provide a solution to homelessness, they are crucial to a well-functioning society. Many homeless people need mental health services, substance abuse services, self-care assistance, HIV/AIDS treatment, and a range of other types of counseling. Increasing the number of facilities that serve these needs while at the same time providing temporary, dependable residence, is one major avenue to address the problem of homelessness.

## Other Special Needs

### Populations with Other Special Needs

Connecticut also has a population of residents that are not homeless, but have special needs that may require service-enriched housing. This section estimates the number of people living in Connecticut that are elderly, frail elderly, persons with physical or mental disabilities, and domestic violence victims.

## Elderly

Elderly refers to people age 62 and older. The 2007 ACS reported 572,456 elderly residents in Connecticut. This is 16.3% of Connecticut's total population. Some elderly persons require special adjustments, such as wheelchair-accessible entryways and single-level units. It is imperative that Connecticut pay special attention to elderly households that need modest, affordable living arrangements.

## Frail Elderly

HUD, DECD, and ACS have varying definitions for "frail elderly." HUD defines frail elderly as people age 62 and older who have limitations in three or more life activities such as bathing, dressing, and housekeeping. DECD's Congregate Housing program has a separate definition for this population group—persons age 62 and over who have limitations in one or more life activities. The ACS questionnaire asks about two limiting activities. From the data collected by ACS, there were 31,710 frail elderly residents in Connecticut.

## Persons with Disabilities

Persons with disabilities may have one or more physical, mental, and/or developmental conditions that constrain their possibilities for obtaining suitable housing. The disabled may require a single level home, special equipment to aid them in carrying out daily functions, or even a regular home nurse or family member to care for them. If their special needs are not met, many may become homeless. Financially, some are more independent than others. Table 54 indicates the most recent number of persons who are physically disabled or have a serious mental illness. These figures do not include those who are homeless or institutionalized.

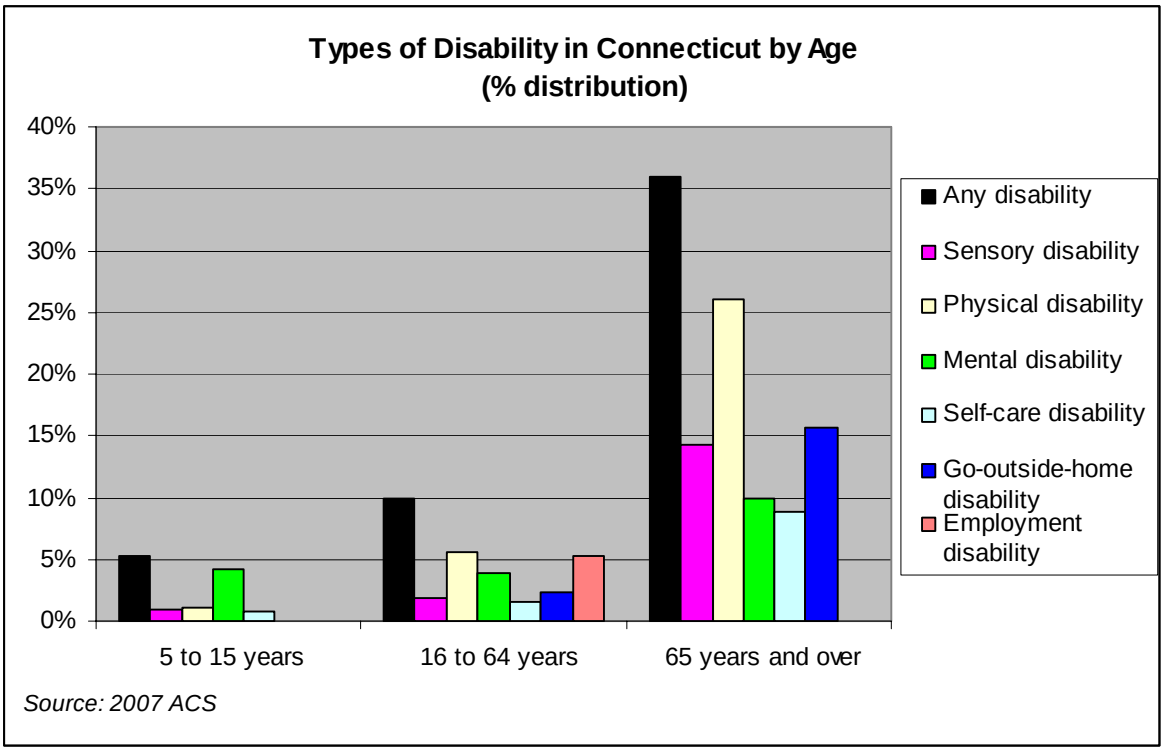
**Table 54: Disabled Population in Connecticut**

| | Male | Female | Total |
|---|---|---|---|
| **Physically Disabled** | | | |
| 5-17 years | 3,374 | 3,699 | 7,073 |
| 18-34 years | 7,171 | 6,346 | 13,517 |
| 35-64 years | 41,461 | 49,308 | 90,769 |
| 65-74 years | 17,968 | 19,841 | 37,809 |
| 75+ years | 28,067 | 49,340 | 77,407 |
| Totals | 98,041 | 128,534 | 226,575 |
| **Mentally Disabled** | | | |
| 5-17 years | 15,017 | 5,473 | 20,490 |
| 18-34 years | 12,304 | 8,126 | 20,430 |
| 35-64 years | 26,373 | 28,631 | 55,004 |
| 65-74 years | 3,450 | 5,469 | 8,919 |
| 75+ years | 8,008 | 16,586 | 24,594 |
| Totals | 65,152 | 64,285 | 129,437 |

Source: ACS 2008

The state's estimated number of physically disabled persons in 2008 was 226,575. Likewise the mentally disabled numbered 129,437. The severity of each disability varies. This data is difficult to assimilate into housing need calculations because there may be households with more than one disabled member or individuals with both a mental and a physical disability. Individuals who are homeless *and* disabled are not included in these totals. Chart 12 provides a percentage breakdown of the various types disabilities facing some state residents.

**Chart 12: Types of Disability by Age**




## Domestic Violence Victims

According to the American Institute on Domestic Violence, 85-95% of nationwide domestic violence victims are female. Those persons who are victims of domestic violence are forced to turn outside of the home for shelter, safety, and support. Connecticut's lack of affordable housing seriously reduces the level of independence and mobility that abused women desperately need to uproot from their current situation. Often victims will have poor credit, rental, and employment histories as a result of their abuse. These factors further complicate the process of securing them new housing opportunities.

The 2008 National Census of Domestic Violence Services surveyed 16 out of 18 local domestic violence programs in Connecticut. It provides a snapshot of the adults and children served during one 24-hour period (September 17th). One hundred and sixty-one victims of domestic violence received housing services, while 441 adults and children sought non-residential advocacy and services such as individual counseling, legal advocacy, and children's support groups.

For fiscal year 2007-08, the Connecticut Coalition Against Domestic Violence sheltered 1,772 persons. There were 2,012 persons that requested shelter, but did not stay. Over 32% of people did not stay because of a lack of beds. Of the 2,012 people that needed a safe place to stay, 1,252 persons were referred to other domestic violence shelters or

homeless shelters. The CCADV is just starting to collect statistics on the living situation of domestic violence victims after they seek assistance from the CCADV. After living in a shelter, 81 victims have returned back to the previous abusive living situation. The leading reason is a lack of affordable housing. It is clear that Connecticut needs to expand its stock of transitional housing for victims of domestic violence and their children.

### Persons with Alcohol or Other Drug Addiction

Table 55 shows alcohol and drug use trends in Connecticut for 2005 and 2006. The rate for substance dependence or abuse was higher in Connecticut than it is nationally. Additionally, the rates of persons needing but not receiving treatment for illicit drug problems or alcohol problems in Connecticut were 2.8% and 7.9%, respectively. Those numbers also exceed the national statistics of 2.5% and 7.3%, respectively.

**Table 55: Percentages Reporting Pat Year Alcohol or Drug Dependence and Abuse**

| | Total | Age Group | | |
|---|---|---|---|---|
| | 12 Years or Older | 12-17 Years | 18-25 Years | 26 Years or Older |
| ***Illicit Drug Dependence or Abuse**** | | | | |
| Connecticut | 3.14 | 5.62 | 12.01 | 1.45 |
| United States | 2.83 | 4.65 | 8.14 | 1.66 |
| ***Alcohol Dependence or Abuse*** | | | | |
| Connecticut | 8.48 | 5.94 | 23.07 | 6.57 |
| United States | 7.66 | 5.45 | 17.58 | 6.22 |
| ***Alcohol or Illicit Drug Dependence or Abuse**** | | | | |
| Connecticut | 10.09 | 9.06 | 28.64 | 7.38 |
| United States | 9.16 | 8.04 | 21.55 | 7.15 |

* Illicit Drugs include marijuana/hashish, cocaine (including crack), heroin, hallucinogens, inhalants, or prescription-type psychotherapeutics used nonmedically. Illicit Drugs Other Than Marijuana include cocaine (including crack), heroin, hallucinogens, inhalants, or prescription-type psychotherapeutics used nonmedically.

Source: SAMHSA, Office of Applied Studies, National Survey on Drug Use and Health, 2005 and 2006

## Facilities and Services for Populations with Other Special Needs

### Assisting Non-Homeless Persons Who Require Supportive Housing

The state of Connecticut offers various types of service-enriched housing (including supportive housing). The Department of Developmental Services (DDS) offers service-enriched housing to persons within the DDS system. As of June 2009, the total number of people receiving services from DDS was 15,390 and of the total, 5,653 people are enrolled in service-enriched housing. The number of DDS consumers living in a campus style facility, the Southbury Training School or DDS Regional Centers, is 723. Community Living Assignments (CLA), also known as group homes, house 3,781 persons. Community Training Homes are also supportive housing options for 413 DDS consumers. Some persons receiving services from DDS are also involved with housing support from other state agencies. The Department of Mental Health and Addiction Services, the Department of Correction, and the Department of Children and Families provided housing support for 106 people. There were 417 people receiving housing support from Connecticut's elderly programs. One hundred and seventeen people were in residential schools and 96 people were in other service-enriched housing programs while receiving DDS services.

The number of domestic violence victims who are not homeless but in need of special housing services is difficult to estimate. If they are not homeless, they may be still tolerating their abusive environment as silent victims.

### Ensuring Persons Returning from Mental and Physical Health Institutions Receive Appropriate Supportive Housing

Numerous state programs offer service-enriched housing and supportive services for persons recovering from mental and physical health problems:

DMHAS provides several programs that cater to this target population. The Connecticut Mental Health Center, a collaborative endeavor of DHMAS and Yale University's Department of Psychiatry, has several social integration services that are designed to foster the recovery and community re-integration of the center's patients.

Shelter Plus Care, a HUD-funded rental assistance program administered by DMHAS, is designed to provide housing and supportive services to an estimated 940 persons per year who are homeless and disabled.

The DMHAS Housing Assistance Fund Program provides rental assistance in the form of monthly housing subsidy payments to persons with psychiatric disorders on a temporary basis as they wait for permanent subsidies.
DMHAS also has a General Assistance Recovery Supports Program (GA RSP), which is committed to helping State-Administered General Assistance (SAGA) recipients meet

their basic needs. GA RSP promotes recovery, independence, employment, self-sufficiency, and stability by offering recovery support services including recovery housing, independent housing, bus passes, and personal care items.

The Bureau of Rehabilitation Services, a division of DSS, has a mission of creating opportunities that allow individuals with disabilities to live and work independently. The Bureau offers a variety of programs to assist individuals with significant physical and mental disabilities.

## Future Housing Production and Preservation Needs

### Overview

### Purpose of Analysis

The availability and affordability of housing in Connecticut is critical for sustained economic growth and development. A detailed analysis of supply and demand trends in the Connecticut housing market and an estimate of the level of housing production needed to sustain economic growth in the state are essential for the development of growth policies and strategies. The following analysis of Connecticut's housing market and the state's demographic and employment characteristics, conducted by DECD and the Connecticut Housing Finance Authority (CHFA), explores the relationship between employment growth, demographic trends, and the availability and affordability of housing. The results of this analysis estimate the housing production level needed to adequately meet the estimated growing demand over the next five, ten, fifteen, and twenty years.

The purpose of this analysis is to articulate the aforementioned relationship between housing availability and affordability and sustained economic growth and to establish a baseline and methodology from which reliable estimates of future housing supply and demand can be produced, and further, from which future housing production need can be deduced.

### Analytical Approach

The analysis at the heart of this study is based on the results of a housing supply and demand model (hereinafter, the model), adapted by DECD and refined jointly by DECD and CHFA. This model is based on "the Mayberry Model"[23] created by Bruce Mayberry and the New Hampshire Housing and Finance Authority for the State of New Hampshire. The basic framework of the Mayberry model was adapted for use with Connecticut counties using demographic and employment data from the 1990 and 2000 Census, the 2006 American Community Survey (ACS) data, employment data from the REMI Policy Insight model and the Connecticut Department of Labor, and population data from the Connecticut State Data Center (for further details about the specific functioning of the model and its contents, please see the Connecticut Housing Supply and Demand Model Appendix).

The analysis conducted for this report consists of a baseline assessment, a housing supply and demand forecast, and an estimate of production need. The baseline assessment and housing supply and demand forecast are both composed of demographic, housing stock, and cost burden trends, each of which is segmented at the

[23] "New Hampshire Housing Needs Study," Bruce C. Mayberry, July 2003, http://www.nhhfa.org/rl_docs/housingdata/housing_needs_assessment/HousingNeedsModel.xls

state and county level. The estimated production need for housing units is further segmented by economic, demographic, and geographic characteristics in order address affordability issues. The period for this analysis is based on five-year projected intervals in order to be consistent with historical and projected data.

For the purposes of this report, DECD defines housing demand as the demand for all housing units (physical structures including condos, single- and multiple-household detached units, and apartments); affordable housing demand as that portion of housing demand for which annual costs (mortgage or rent payments) do not exceed 30% of an area's median income (AMI); housing supply as the total available supply of housing units (physical structures); housing production need as the differential between existing housing supply and housing demand; and affordable housing production as that portion of the housing production need for which annual costs do not exceed 30% of an area's median income (AMI), adjusted for household size.

### Analysis Limitations

The model used in this analysis for housing supply and demand forecasts production and need estimates, creates relationships between employment, demographic, and housing trends to construct a housing baseline. The baseline does not identify current housing shortages or affordability issues relative to the population. Therefore, projections of production need are based on historic ratios that maintain the current relationships, not necessarily correct them. However, the model can be updated and adapted to account for a variety of scenarios to specifically address current issues in the housing market such as affordability and availability. The model assumes that Connecticut's economy will continue to grow, if slowly, and in the same geographic areas in which growth has occurred in the recent past.

## Housing Trends Baseline

### Overview

The housing baseline summary consists of current demographic, economic, employment, housing stock, and cost burden data. This provides a starting point that identifies existing housing supply and demand trends in Connecticut and its counties. Demographic and employment trends provide a baseline from which future projections are made. Changes in the demographic and employment data are a catalyst for changes in housing needs. Household classifications of the population by ownership and rental allow for a more accurate description of the current housing market. The analysis of the housing stock as a baseline indicator of overall supply sheds light on the market's ability to meet existing demand. An analysis of baseline cost burden data, for this initial model, is used to identify demographic and economic trends in the population.

From the change in the baseline housing stock, future housing need can be forecasted. Housing analysis is performed at the state and county levels to be consistent with the data sources available.

## Demographic Trends and Current Picture

### Statewide

Homeowner classification (renter or owner) specifies the different types of housing need at the baseline level. Statewide trends in the number of homeowners and renters are indicators of housing demand. Table 56 shows the statewide changes in the population and housing classifications. The average annual growth in the number of households slowed during the period 2000-2008 relative to the period 1990-2000. Those households categorized as renters declined annually by 2,462 in the period 2000-2008. This is inconsistent with the growth of total homeowners. The increase in Connecticut's homeownership rate from 2000 to 2008, 66.8% to 70.0%, and the subsequent decline in the rental rate from 33.2% to 30.0% indicate that an increasing number of people were purchasing homes during this period. The latter period also coincides with a time of extravagantly high subprime mortgage originations in the state.[24] During this time frame, Connecticut lost a large percentage of its renter population who were residents aged 25-34 years.

[24] Subprime Mortgage Task Force Update, Connecticut Subprime Mortgage Taskforce, http://www.chfa.org/mainpages/SubprimeMortgageTaskForceActivitiesReport6-26-08.pdf, June 26, 2008

| Table 56: Household Ownership Classifications | | | | | |
|---|---|---|---|---|---|
| **Classification** | **1990** | **2000** | **2008** | **Avg. Annual Change 1990 to 2000** | **Avg. Annual Change 2000 to 2008** |
| Households | 1,230,479 | 1,301,670 | 1,329,305 | 7,119 | 3,454 |
| Owners | 807,481 | 869,729 | 917,062 | 6,225 | 5,917 |
| Renters | 422,998 | 431,941 | 412,243 | 894 | -2,462 |
| Ownership percentage of Total | 65.6% | 66.8% | 70.0% | | |
| Rental percentage of Total | 34.4% | 33.2% | 30.0% | | |

Source: Census 1990 and 2000, ACS 2008

The relationship between employment and working residents for a given area is used to identify housing demand. From 1990-2000, the state witnessed a decrease of over 28,000 working residents, although there was an increase in the state's total population. Only three counties (Fairfield, Hartford, and New Haven) actually experienced a decline in the number of their working residents during that period. Between 2000 and 2006, there was an increase of working residents, and another smaller increase in total population.

The ratios in Table 57 project the need for housing based on employment projections. There is a positive correlation between growth in employment and demand for housing, the extent of which depends on the ratio of employment to population and housing. In order for the state to sustain the growth of business, there is a critical need for housing.

| Table 57: Relationship of Household to Workers and Private Sector Jobs | | | |
|---|---|---|---|
| **Relationship of Households to Workers and Private Sector Jobs Statewide ratio of:** | **1990** | **2000** | **2006** |
| Households to working residents | 0.74 | 0.79 | 0.78 |
| Number of working residents per household | 1.36 | 1.26 | 1.29 |
| CT private sector covered employment (in-state jobs) per Household | 1.10 | 1.12 | 1.04 |

Source: Census 1990 and 2000, ACS 2006

### By County

Employment changes in a specific county affect demographic trends in adjacent counties. Therefore, these spillover effects need to be accounted for by the commuting patterns of the population exhibiting this relationship between employment and the number of working residents in surrounding counties. Table 58 shows the commuting patterns of county residents relevant to employment in other counties. Working residents create demand for housing in the county in which they reside as opposed to the county in which they work.

**Table 58: 2000 Commuting Patterns – Number of Workers Commuting Across CT Counties**

| | ***Counties Traveling To:*** | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| ***From:*** | **Fairfield** | **Hartford** | **Litchfield** | **Middlesex** | **New Haven** | **New London** | **Tolland** | **Windham** | **Outside State** |
| Fairfield | 335,375 | 2,145 | 3,034 | 465 | 21,895 | 249 | 179 | 55 | 54,736 |
| Hartford | 2,669 | 350,790 | 3,544 | 11,080 | 16,940 | 2,069 | 4,710 | 679 | 10,098 |
| Litchfield | 11,459 | 13,595 | 51,500 | 540 | 12,715 | 49 | 64 | 0 | 3,625 |
| Middlesex | 1,160 | 19,225 | 193 | 41,635 | 12,830 | 3,875 | 409 | 108 | 726 |
| New Haven | 50,970 | 21,414 | 8,970 | 8,564 | 290,105 | 1,365 | 355 | 63 | 5,254 |
| New London | 415 | 7,089 | 14 | 4,910 | 1,634 | 107,230 | 999 | 3,180 | 3,520 |
| Tolland | 254 | 35,090 | 79 | 1,268 | 1,265 | 1,485 | 26,765 | 2,944 | 1,950 |
| Windham | 99 | 3,819 | 24 | 385 | 330 | 8,190 | 4,290 | 30,830 | 5,799 |

Source: Connecticut Department of Labor

## Housing Supply and Demand Forecast

### Overview

DECD makes housing supply and demand projections from baseline indicators. The supply and demand framework has a historical basis from which housing production can be estimated. This analysis uses 2015 and 2025 as short- and long-term reporting years as these years coincide with available data sources.

### Forecasted Demand vs. Actual Supply of New Housing in Connecticut

Table 59 compares estimated demand projections for housing based on projected employment growth to actual production that occurred for 2006. Actual production data was compiled from Census residential permit data. A side-by-side comparison for each county reveals discrepancies useful for identifying housing need. In Fairfield and New Haven counties actual 2006 production[25] was below forecasted production need. If we assume that housing production will not meet the demand in these counties, one can assume that the market will not meet the demand for housing. In the other counties production surpassed demand resulting in a housing surplus for that year.

**Table 59: Estimated Demand Projections for Housing**

| | Forecasted Growth in Annual Residential Housing Needs 2006-2010 | Total Residential Permits |
|---|---|---|
| **State/County** | **Employment Based Estimate** | **2006** |
| Fairfield | 2,608 | 1,939 |
| Hartford | 1,961 | 2,305 |
| Litchfield | 22 | 541 |
| Middlesex | 241 | 634 |
| New Haven | 2,339 | 1,654 |
| New London | 866 | 1,006 |
| Tolland | 170 | 699 |
| Windham | 157 | 458 |
| Connecticut | 8,364 | 9,236 |

Source: 2006 Census data, CT Housing Model

[25]Permits are used as a proxy for production.

## Demographic Forecast (Estimated)

Employment and population growth at both the state and county level increases the demand for housing. Employment projections are subject to great fluctuation as a result of changing economic conditions, thus we analyze production results for a range of different scenarios. Population projections are typically more consistent, but are still subject to economic conditions.

## Statewide

Table 60 shows Connecticut State Data Center population projections, which were used to generate a forecast of housing demand. The population projections are made on five-year intervals with respect to household population, group quarters population, and total population. The group quarters population refers to people living in an institution, college dormitory, or shelter.

**Table 60: Statewide Population Projections**

| | 2010 | 2015 | 2025 |
|---|---|---|---|
| Household Population | 3,393,184 | 3,436,658 | 3,538,655 |
| Group Quarters Population | 127,472 | 127,472 | 127,472 |
| Total State Population | 3,520,656 | 3,564,130 | 3,666,127 |

Source: Connecticut State Data Center

REMI Policy Insight model projections of county-level employment were incorporated into the model. Employment data has a direct effect on population and the subsequent need for housing.

Employment data has a direct effect on population and the subsequent need for housing. For the period covering 2006 to 2015, Connecticut's employment growth is projected to be 0.78%. In Table 61, various employment scenarios generate a range of production needs for the state to account for the effects of a changing economic environment. Lower than expected employment projections will reduce the need for housing production.

**Table 61: Production Need Based on Different Employment Scenarios**

| Employment Growth Assumptions | | Total Annual Production Need | | |
|---|---|---|---|---|
| Annual Growth Rate | Annual Employment Growth | Owner | Renter | Total |
| 1.08% | 18,859 | 9,048 | 3,992 | 12,637 |
| 0.78% | 13,457 | 6,220 | 2,744 | 8,604 |
| 0.48% | 8,182 | 3,542 | 1,576 | 4,798 |
| 0.18% | 3,032 | 886 | 410 | 1,016 |

Source: CT Housing Supply and Demand Model

Table 62 shows the statewide estimates of population for the year 2015 from each of the three methodologies. From the population projections, the model estimates total households that are further categorized as renters or owners. At the state level, employment projections are larger than population projections, a trend that is consistent with historical data. The difference in population is the result of the distinct methodological approaches from which to estimate demand for housing.

**Table 62: Statewide Population Estimates Based on Three Projection Methods**

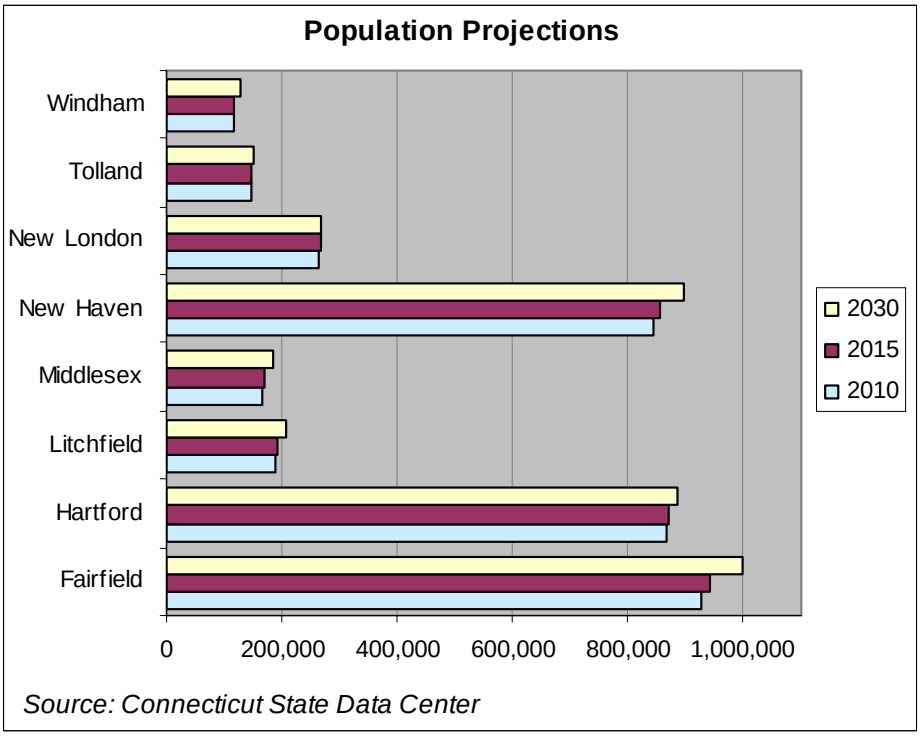
| Statewide Total | 2015 – State Employment Projection | 2015 – County Employment Projection | 2015 – Population Projection |
|---|---|---|---|
| Total Population | 3,577,326 | 3,581,780 | 3,564,130 |
| Households | 1,383,940 | 1,383,345 | 1,376,182 |
| Owners | 958,402 | 958,030 | 954,288 |
| Renters | 425,538 | 425,314 | 421,894 |

Source: CT Housing Supply and Demand Model

## By County

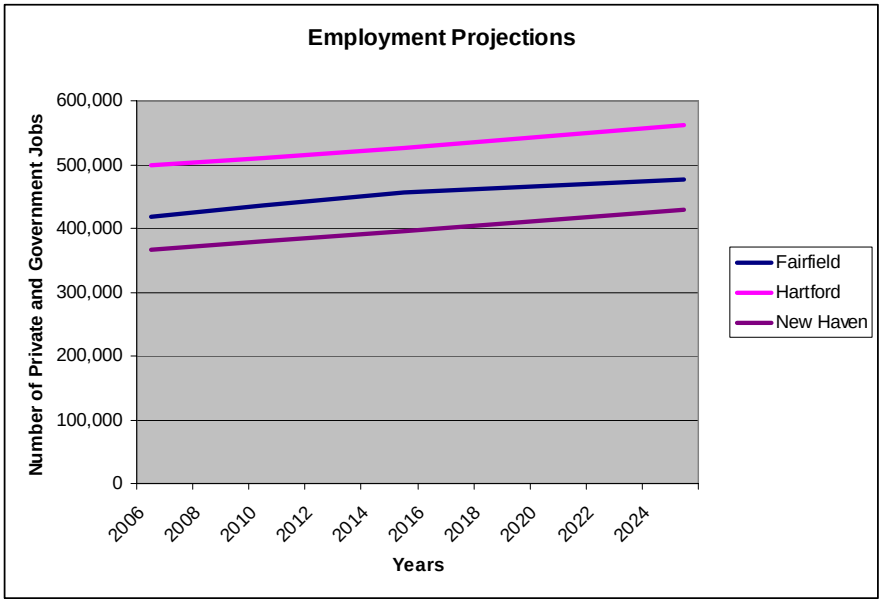
Chart 13 shows population projections for the years 2010, 2015, and 2030 for each Connecticut county. These projections are used for annual, short-term, and long-term reporting at the county and state level. This data is a key component for estimating housing production in future years, and shows where population pressure will be most significant. Fairfield and New Haven are expected to have the greatest growth in population. The other counties will continue to grow, but at a slower rate.

**Chart 13: Country-Level Population Projections in 5-Year Intervals**



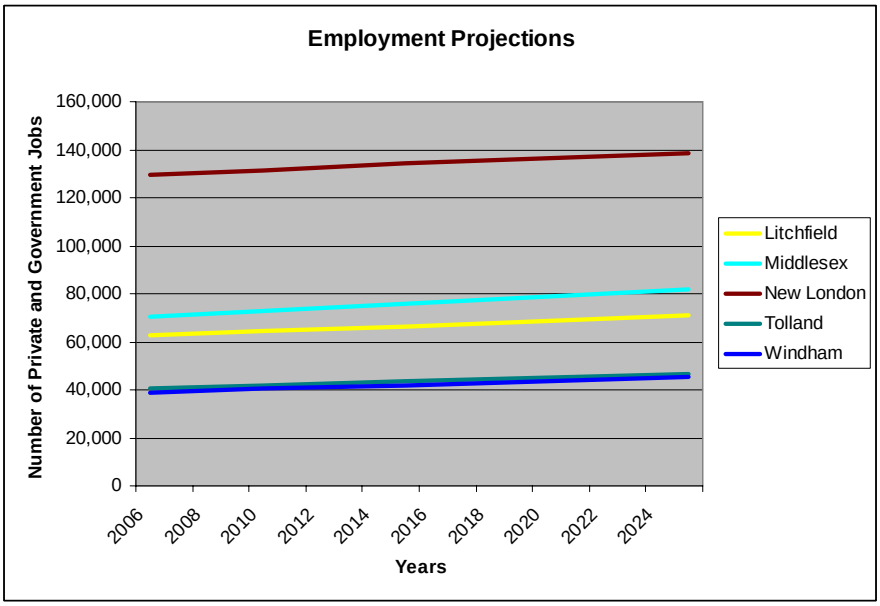

The following charts show employment growth and levels by county. Connecticut's employment is greatest in Fairfield, Hartford, and New Haven counties. The continual growth in employment in these counties reflects urbanization trends in employment and demography.

## Chart 14: County-Level Employment (a)




Source: CT Housing Supply and Demand Model

## Chart 15: County-Level Employment (b)




Source: CT Housing Supply and Demand Model

## Housing Stock Forecast

The term housing stock refers to the total number of residential units both occupied and available to inhabit. This analysis identifies the number of future housing units needed based on three approaches; two are based on employment growth and the other is based on population growth. Historically, average household size in Connecticut has been relatively stable. With the Census/ACS data gathered from 1990, 2000, and 2006, the deviation from the mean was small. We maintain the assumption of a stable, average household through 2015.

## Statewide

Table 63 reports the projected housing stock for 2015 suggesting a range of 1,435,231 to 1,443,236 units. Population projections are generally more conservative than employment projections, thus housing production projections based on population are lower than those using employment. It is important to understand that housing production estimates reported vary as a result of multiple methodologies.

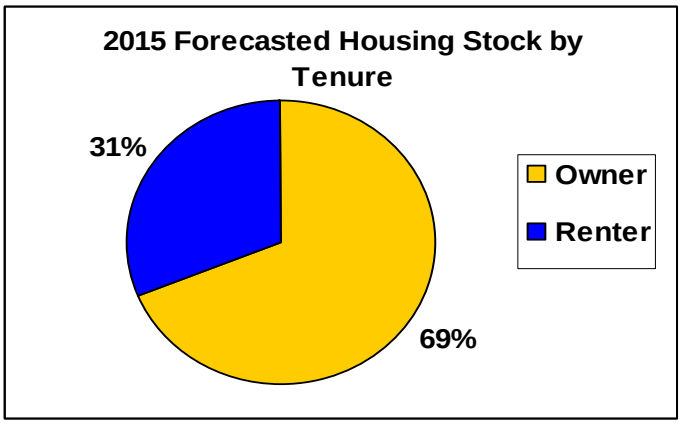
**Table 63: Connecticut Housing Stock Forecasted for 2015**

| | State Total Housing Supply – 2015 Estimates for Resident Population | | |
|---|---|---|---|
| | **Employment-Driven: CtDOL Projections** | **Employment-Driven: REMI Projections** | **Population-Driven: CT State Data Center Projections** |
| Owner | 988,850 | 988,472 | 984,673 |
| Renter | 454,386 | 454,151 | 450,559 |
| Total | 1,443,236 | 1,442,623 | 1,435,231 |

Source: CT Housing Supply and Demand Model

Chart 16 shows the distribution for the total housing stock for 2015 in Connecticut. Owned households units account for 69% and rental units account for 31% of the forecasted units in 2015.

**Chart 16: Ownership Proportions for State Projected Housing Stock**




Source: CT Housing Supply and Demand Model

## By County

Table 64 shows the forecasted housing stock by county. The three methods used forecast the expected housing stock for 2015 by ownership.

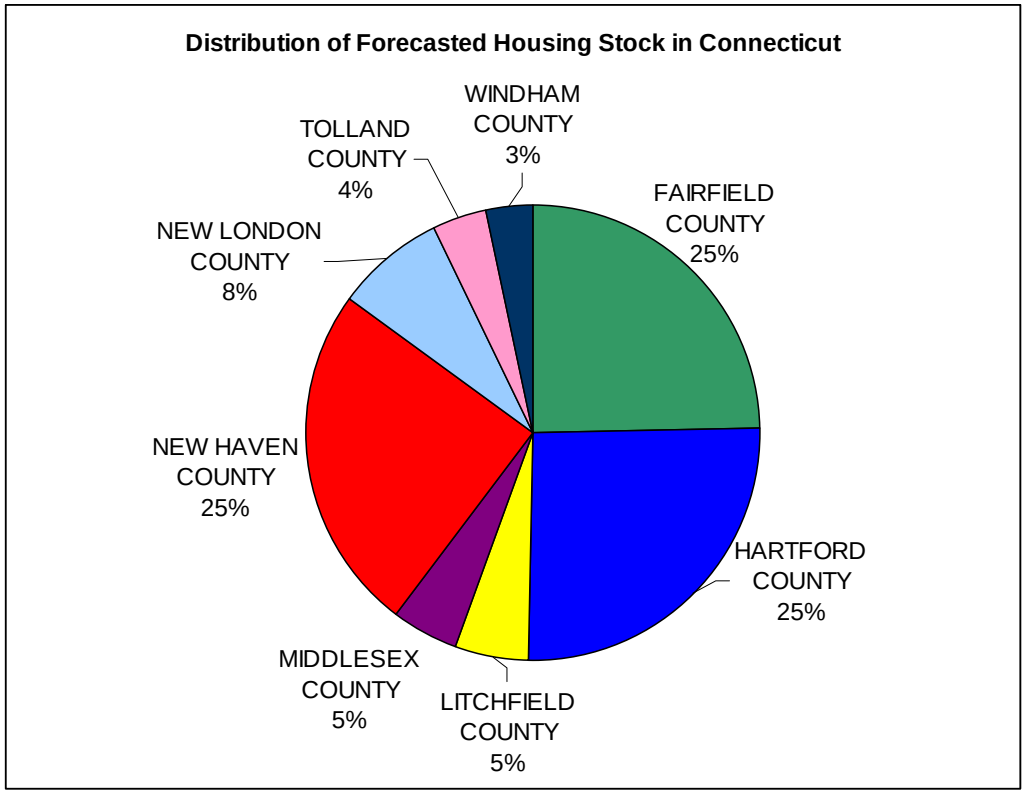
**Table 64: Forecasted Connecticut Counties Housing Stock for 2015**

| County | | 2015 Housing Supply Estimates for Resident Population | | |
|---|---|---|---|---|
| | | Employment-Driven: CtDOL Projections | Employment-Driven: REMI Projections | Population-Driven: CT State Data Center Projections |
| Fairfield | Owner | 248,214 | 251,590 | 255,977 |
| | Renter | 103,905 | 105,318 | 107,154 |
| | Total | 352,120 | 356,908 | 363,131 |
| Hartford | Owner | 246,074 | 242,774 | 235,407 |
| | Renter | 125,435 | 123,754 | 120,000 |
| | Total | 371,509 | 366,528 | 355,408 |
| Litchfield | Owner | 59,190 | 58,550 | 62,184 |
| | Renter | 17,845 | 17,652 | 18,747 |
| | Total | 77,035 | 76,202 | 80,932 |
| Middlesex | Owner | 50,973 | 50,949 | 52,976 |
| | Renter | 18,641 | 18,632 | 19,374 |
| | Total | 69,614 | 69,582 | 72,350 |
| New Haven | Owner | 229,390 | 230,514 | 225,443 |
| | Renter | 125,446 | 126,060 | 123,288 |
| | Total | 354,836 | 356,574 | 348,731 |
| New London | Owner | 80,020 | 79,138 | 76,519 |
| | Renter | 35,767 | 35,372 | 34,202 |
| | Total | 115,786 | 114,510 | 110,721 |
| Tolland | Owner | 42,486 | 42,184 | 42,991 |
| | Renter | 13,798 | 13,700 | 13,962 |
| | Total | 56,283 | 55,884 | 56,952 |
| Windham | Owner | 32,503 | 32,772 | 33,176 |
| | Renter | 13,550 | 13,663 | 13,831 |
| | Total | 46,053 | 46,435 | 47,007 |

Source: CT Housing Supply and Demand Model

Chart 17 represents the distribution of the projected 2015 housing stock in Connecticut. The urbanized counties of Connecticut—Fairfield, Hartford and New Haven—are projected to have 75% of the state's 2015 housing stock.

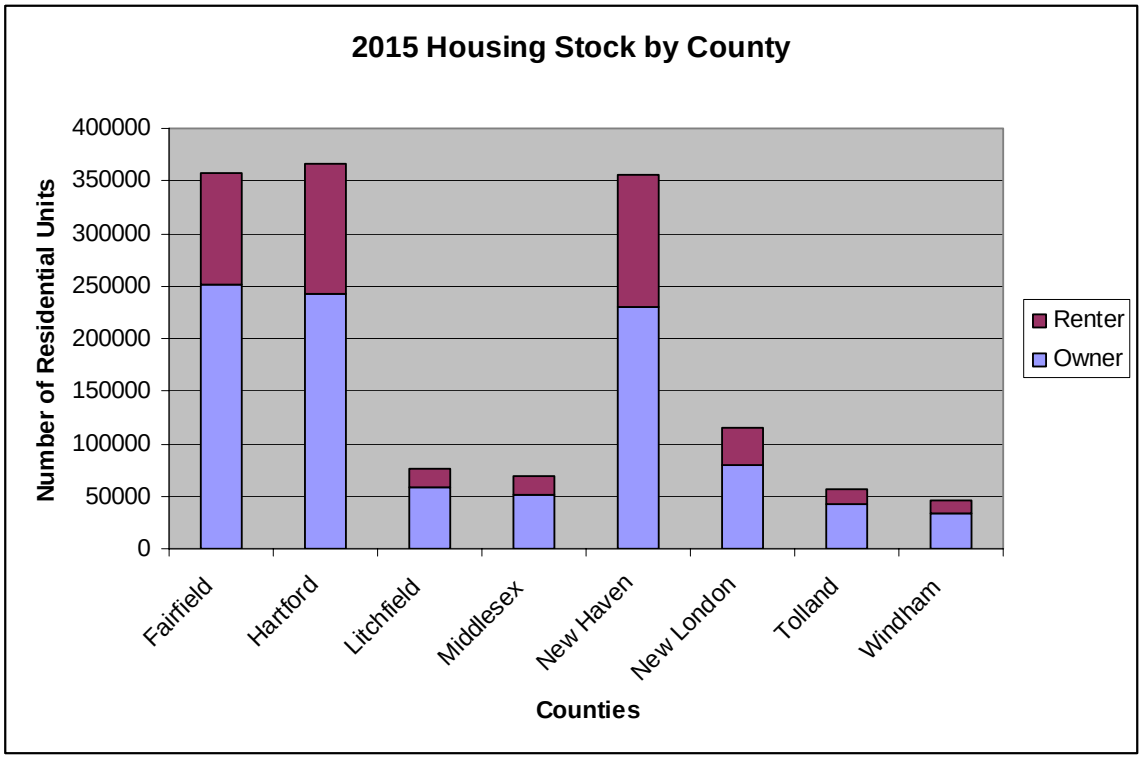
**Chart 17: Connecticut Counties Distribution of Housing Stock for 2015**




Source: CT Housing Supply and Demand Model

Chart 18 shows the distribution by units by ownership for each county. The lower section of the bar denotes homeownership forecasts and the upper section of the bar shows renter forecasts.

**Chart 18: Ownership of Forecasted Housing Stock for 2015 by County**




Source: CT Housing Supply and Demand Model

## Production Need

Net production need is calculated as the difference between the future and existing stock, or the number of units that need to be added to the housing supply in order to meet future housing demand.

## Short-Term Detailed Analysis

### Statewide

Table 65 shows the distribution of net housing production needed at the county level for 2015. The net amount is the difference between the projected housing supply needed and the existing stock. Net production is differentiated by owner-occupied and rental housing needed to meet demand in each county. The rightmost table columns (A, B, and C) are further computations from the model that show the annual production needed to meet the projected 2015 housing need. Columns A and B contain the employment-driven methodologies and column C represents the population-driven methodology. For example, the population-driven projection suggests 52,183 homeownership units will need to be created to meet 2015 need. During the 2006-2015 period, each year 5,798 homeownership units should be created to say on track to meet the 2015 need. Overall, the state will need approximately 67,888 to 75,893 additional housing units (owner-occupied and rental) by 2015 to meet the growing needs. Each year between 2006 and 2015, 7,543 to 8,433 housing units will need to be created. Then in 2015, the housing need should be met and the market would be at equilibrium.

**Table 65: State Net Production Need for 2015**

| | ***Net Production Need 2000-2015*** | | | **Average Annual Production Potential 2006-2015** | | |
|---|---|---|---|---|---|---|
| | **Employment-Driven: CtDOL Projections (A)** | **Employment-Driven: REMI Projections (B)** | **Population-Driven: CT State Data Center Projections (C)** | **(A)** | **(B)** | **(C)** |
| Owner | 56,360 | 55,982 | 52,183 | 6,262 | 6,220 | 5,798 |
| Renter | 19,533 | 19,298 | 15,705 | 2,170 | 2,144 | 1,745 |
| Total | 75,893 | 75,280 | 67,888 | 8,433 | 8,364 | 7,543 |

Source: CT Housing Supply and Demand Model

### By County

Table 66 presents the net production need for rental and owner-occupied units by county. The net production need is positive for almost all counties. Litchfield County's negative employment growth from the 2000 – 2006 period impacts the forecast for that county and its housing production need. However, the other two forecast methods, by population and employment growth share, suggest there will be a small number of additional units needed. The data suggests the urban counties in Connecticut (Fairfield, Hartford, and New Haven) will experience the greatest need throughout the state.

| Table 66: Net Production Need for 2015 by County | | | | | | | |
|---|---|---|---|---|---|---|---|
| County | | *2000-2015 Estimated Housing Supply Requirements for Resident Population* | | | Average Annual Production Potential 2006-2015 | | |
| | | Employment-Driven: CtDOL Projections (A) | Employment-Driven: REMI Projections (B) | Population-Driven: CT State Data Center Projections (C) | (A) | (B) | (C) |
| Fairfield | Owner | 13,621 | 16,997 | 21,384 | 1,513 | 1,889 | 2,376 |
| | Renter | 5,059 | 6,472 | 8,308 | 562 | 719 | 923 |
| | Total | 18,681 | 23,469 | 29,692 | 2,076 | 2,608 | 3,299 |
| Hartford | Owner | 17,386 | 14,086 | 6,719 | 1,932 | 1,565 | 747 |
| | Renter | 5,247 | 3,566 | -188 | 583 | 396 | -21 |
| | Total | 22,633 | 17,652 | 6,532 | 2,515 | 1,961 | 726 |
| Litchfield | Owner | 1,020 | 380 | 4,014 | 113 | 42 | 446 |
| | Renter | 11 | -182 | 913 | 1 | -20 | 101 |
| | Total | 1,031 | 198 | 4,928 | 115 | 22 | 548 |
| Middlesex | Owner | 1,400 | 1,376 | 3,403 | 156 | 153 | 378 |
| | Renter | 800 | 791 | 1,533 | 89 | 88 | 170 |
| | Total | 2,200 | 2,168 | 4,936 | 244 | 241 | 548 |
| New Haven | Owner | 14,363 | 15,487 | 10,416 | 1,596 | 1,721 | 1,157 |
| | Renter | 4,948 | 5,562 | 2,790 | 550 | 618 | 310 |
| | Total | 19,311 | 21,049 | 13,206 | 2,146 | 2,339 | 1,467 |
| New London | Owner | 6,742 | 5,860 | 3,241 | 749 | 651 | 360 |
| | Renter | 2,331 | 1,936 | 766 | 259 | 215 | 85 |
| | Total | 9,072 | 7,796 | 4,007 | 1,008 | 866 | 445 |
| Tolland | Owner | 1,417 | 1,115 | 1,922 | 157 | 124 | 214 |
| | Renter | 516 | 418 | 680 | 57 | 46 | 76 |
| | Total | 1,933 | 1,534 | 2,602 | 215 | 170 | 289 |
| Windham | Owner | 411 | 680 | 1,084 | 46 | 76 | 120 |
| | Renter | 621 | 734 | 902 | 69 | 82 | 100 |
| | Total | 1,032 | 1,414 | 1,986 | 115 | 157 | 221 |

Source: CT Housing Supply and Demand Model

## Long-Term Detailed Analysis

Forecasts were extended to 2025 for the long-term analysis of production need. This provides a way to begin planning for economic growth past 2015.

## Statewide

Connecticut will continue to have a positive net production need in 2025. Forecasting to 2025 introduces more uncertainty and therefore broadens the range of expected housing production need. The total net production need suggested for the state ranges from 108,204 – 155,058 additional housing units. Table 67 shows the estimated housing supply requirements for 2025.

**Table 67: State Net Production Need for 2025**

| | ***2000-2025 Estimated Housing Supply Requirements for Resident Population*** | | | **Average Annual Production Potential 2006-2025** | | |
|---|---|---|---|---|---|---|
| | **Employment-Driven: CtDOL Projections (A)** | **Employment-Driven: REMI Projections (B)** | **Population-Driven: CT State Data Center Projections (C)** | **(A)** | **(B)** | **(C)** |
| Owner | 110,549 | 109,169 | 80,153 | 5,818 | 5,746 | 4,219 |
| Renter | 44,509 | 44,262 | 28,052 | 2,343 | 2,330 | 1,476 |
| Total | 155,058 | 153,432 | 108,204 | 8,161 | 8,075 | 5,695 |

Source: CT Housing Supply and Demand Model

## By County

Projecting to 2025, at the county level, the range of the net production need estimates from the three methods increased. Overall, each county expects positive net production need in 2025. The counties with smaller need are the rural counties: Litchfield, Middlesex, New London, Tolland, and Windham. The counties with greater need are Fairfield, Hartford, and New Haven. Table 68 provides specific data.

| Table 68: Net Production Need for 2025 by County | | | | | | | |
|---|---|---|---|---|---|---|---|
| | | ***2000-2025 Estimated Net Production Need for Resident Population*** | | | **Average Annual Production Potential 2006-2025** | | |
| | | **Employment-Driven: CtDOL Projections** | **Employment-Driven: REMI Projections** | **Population-Driven: CT State Data Center Projections** | | | |
| **County** | | **(A)** | **(B)** | **(C)** | **(A)** | **(B)** | **(C)** |
| Fairfield | Owner | 26,126 | 23,759 | 30,769 | 1,375 | 1,250 | 1,619 |
| | Renter | 10,293 | 9,303 | 12,237 | 542 | 490 | 644 |
| | Total | 36,419 | 33,062 | 43,006 | 1,917 | 1,740 | 2,263 |
| Hartford | Owner | 31,242 | 29,170 | 9,740 | 1,644 | 1,535 | 513 |
| | Renter | 12,306 | 11,251 | 1,351 | 648 | 592 | 71 |
| | Total | 43,548 | 40,421 | 11,091 | 2,292 | 2,127 | 584 |
| Litchfield | Owner | 4,302 | 3,979 | 6,775 | 226 | 209 | 357 |
| | Renter | 1,000 | 903 | 1,745 | 53 | 48 | 92 |
| | Total | 5,302 | 4,881 | 8,520 | 279 | 257 | 448 |
| Middlesex | Owner | 4,314 | 4,950 | 6,393 | 227 | 261 | 336 |
| | Renter | 1,866 | 2,098 | 2,626 | 98 | 110 | 138 |
| | Total | 6,179 | 7,048 | 9,019 | 325 | 371 | 475 |
| New Haven | Owner | 27,422 | 32,064 | 17,274 | 1,443 | 1,688 | 909 |
| | Renter | 12,086 | 14,624 | 6,539 | 636 | 770 | 344 |
| | Total | 39,508 | 46,688 | 23,813 | 2,079 | 2,457 | 1,253 |
| New London | Owner | 11,244 | 8,666 | 3,970 | 592 | 456 | 209 |
| | Renter | 4,342 | 3,190 | 1,092 | 229 | 168 | 57 |
| | Total | 15,587 | 11,856 | 5,062 | 820 | 624 | 266 |
| Tolland | Owner | 3,804 | 3,874 | 2,463 | 200 | 204 | 130 |
| | Renter | 1,292 | 1,314 | 856 | 68 | 69 | 45 |
| | Total | 5,096 | 5,188 | 3,319 | 268 | 273 | 175 |
| Windham | Owner | 2,095 | 2,708 | 2,769 | 110 | 143 | 146 |
| | Renter | 1,324 | 1,580 | 1,605 | 70 | 83 | 84 |
| | Total | 3,419 | 4,287 | 4,374 | 180 | 226 | 230 |

Source: CT Housing Supply and Demand Model

## Conclusion

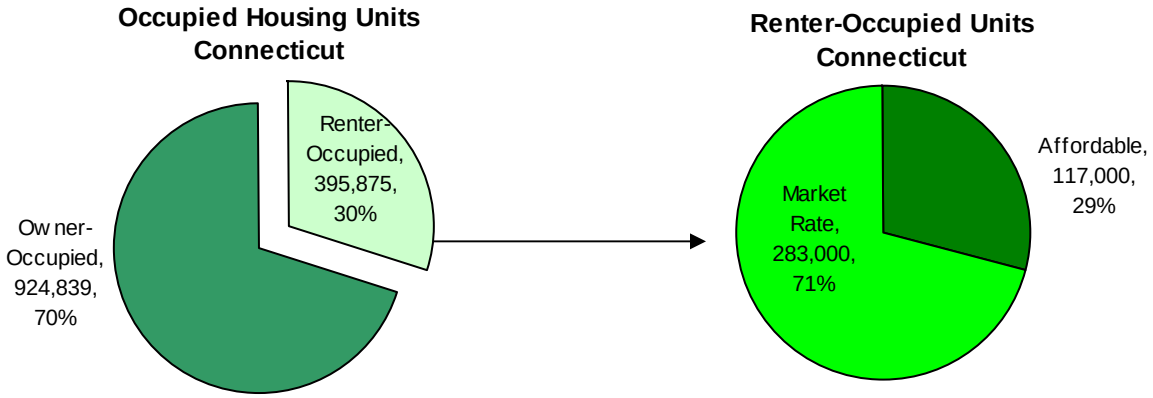
This analysis identifies the relationship between housing availability and affordability and sustained economic growth. The demographic and employment trends indicate an increasing level of demand pressure on housing supply. The report details the current level of housing stock and future production needed to adequately satisfy the increasing level of demand, taking into account a variety of different economic scenarios.

There is an overall need for housing in Connecticut, especially for affordable housing units. There will be an increasing demand for rental housing in the state, as there has been a depletion of rental properties as people continue to buy/convert properties. The current need is projected to grow with time to 2015 and 2025. Action must be taken to rectify this issue as it hinders Connecticut's economic growth.

## Preservation- Affordable Units

In Connecticut there are about 1.3 million occupied housing units. Of those housing units about 70% are owner-occupied and the remaining 30% or 400,000 units are renter-occupied. About 117,000 rental units in Connecticut are considered affordable housing through federal or state financing or deed restrictions. The remaining 283,000 units in Connecticut are considered market rate units. Charts 19 and 20 show the distribution of housing in Connecticut.

**Chart 19: Occupied Housing Units Chart 20: Renter-occupied Units**

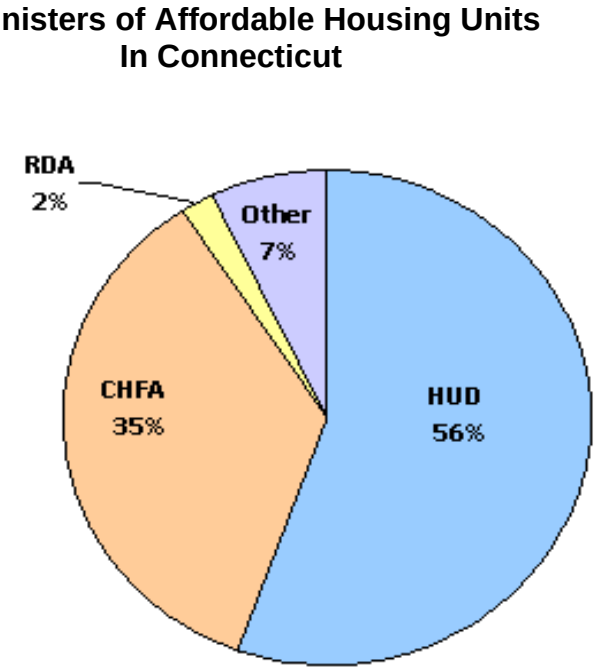



Sources: U.S. Census, American Community Survey 2007 and CHFA

Of the 114,000 affordable rental housing units in Connecticut about 40,600 are administered by the Connecticut Housing Finance Authority (CHFA) through mortgage financing, tax credit financing, or through portfolio management. About 63,600 of the units are administered by HUD[26] and approximately 2,300 are administered by the United States Department of Agriculture's (USDA) Rural Development Agency. Chart 21 displays the management of affordable housing in Connecticut.

[26] HUD includes assisted units, tenant-based programs including vouchers, state rental assistance certificates, and LIPH

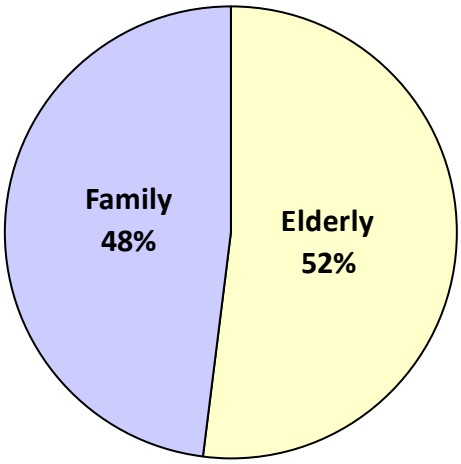
## Chart 21: Administers of Affordable Housing in Connecticut




Note: CHFA includes mortgage financing, tax credits, and state-acquired portfolio and HUD includes assisted units, tenant-based programs including vouchers, state rental assistance certificates, and LIPH

**Chart 22: Affordable Housing in Connecticut**

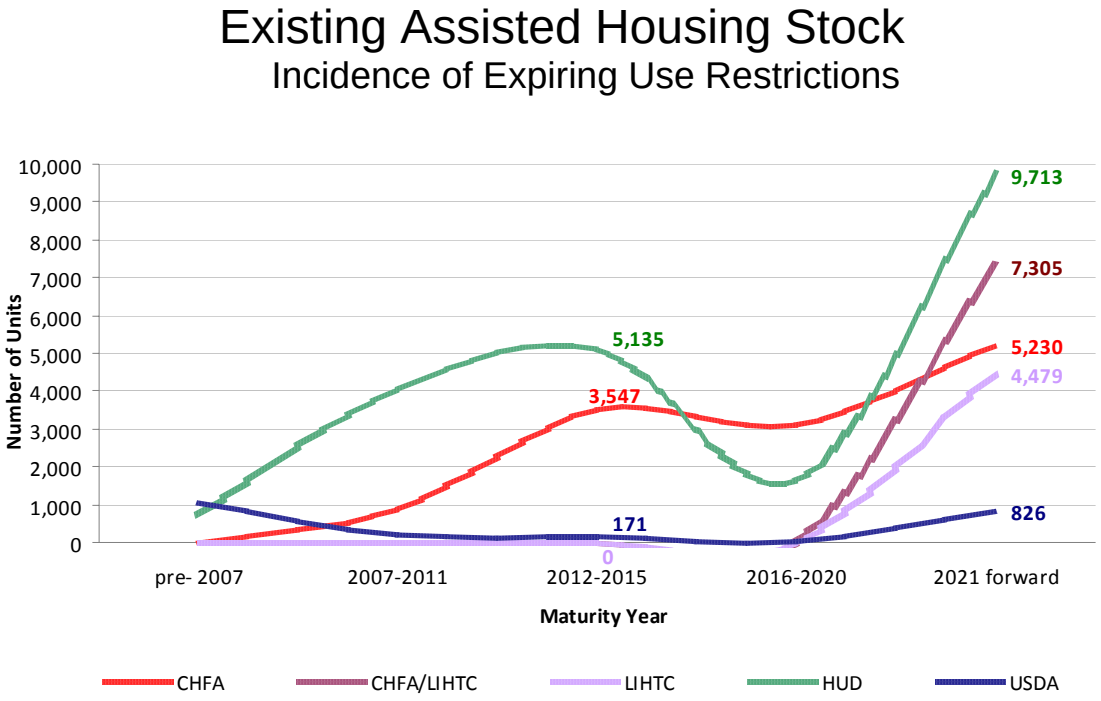
**Types of Affordable Housing**
**In Connecticut**
**(CHFA Preservation Database of 84,000 units)**




## Expiring Units

Affordable housing is only required to stay affordable through restrictions that are put in place through mortgage financing, when receiving tax credits, or through deed restrictions. These restrictions are not perpetual and expire by their terms upon maturity of their mortgages or other agreements. Of the 114,000 affordable units in Connecticut, that approximately 8,800 units will lose their obligation to remain affordable from 2012 to 2015. Another 4,800 will lose their requirement to remain affordable between 2016 and 2020 and approximately 27,500 units will lose their affordability after 2021. Chart 23 shows the expiration dates for affordable housing based on the administrator of the housing unit.

**Chart 23: Expiring Use Restrictions**

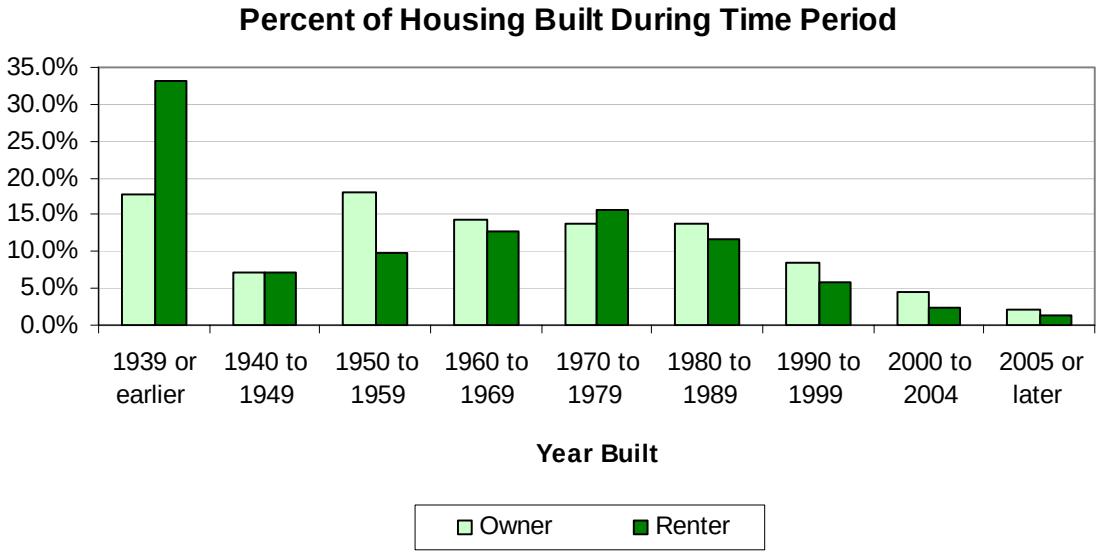



As these properties age and struggle with physical deterioration, many are provided financing that will have affordable housing restrictions placed on them again – usually an additional 30 years. Over the past several years, CHFA has been working to offer financing to many of these properties that are at risk of expiring so that they may remain part of the assisted housing inventory in the state. While it may not always ensure that the properties will retain their most restrictive subsidies and income limits during this period, CHFA hopes their efforts will help to stabilize the affordable housing market while at the same time add new affordable units through housing development programs.

## Connecticut's Housing Stock

The housing stock of renter-occupied units is generally older than owner-occupied units. A third of renter-occupied housing was built before 1939 while 18% of owner-occupied units were built before 1939.

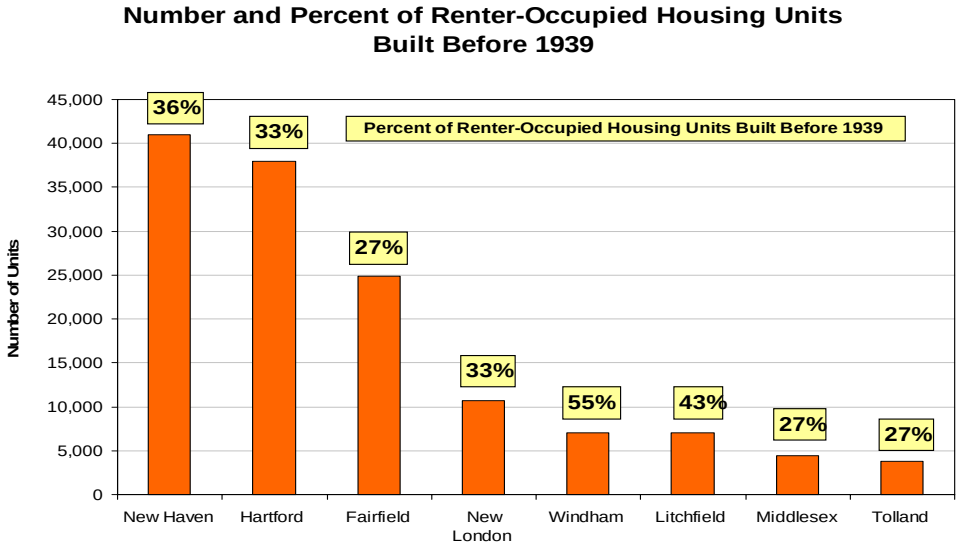
## Chart 24: Percent of Housing Built in Various Periods




Source U.S. Census, American Community Survey 2008

There are nearly 138,000 renter-occupied housing units in Connecticut that were built before 1939. These units will need more frequent and possibly more expensive maintenance and repairs in the coming years. Most of the oldest renter-occupied units are in New Haven, Hartford, and Fairfield counties. However, Windham County has more than half of their total renter-occupied housing stock that was built before 1939.

## Chart 25: Number of Renter-Occupied Housing Units Built Before 1939

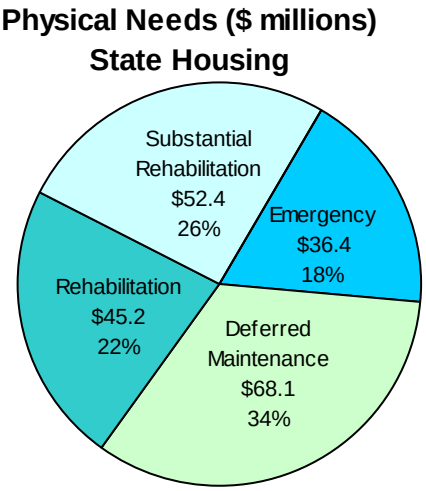



Source U.S. Census, American Community Survey 2008

## Physical Deficiencies of State Housing

When looking at the state housing portion of CHFA's portfolio, there is about $202 million worth of physical needs for approximately 13,000 units of housing. Chart 26 shows the category of need that is necessary in these housing units.

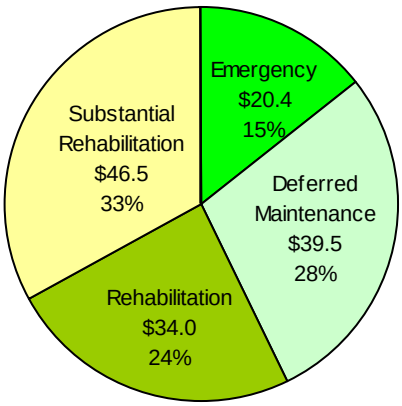
### Chart 26: Physical Needs




*Source: CHFA*

It is anticipated that about $62 million of the physical needs in state housing can be funded either through reserves or through a loan. Therefore, there is an additional $140 million of unfunded needs. Chart 27 shows the various categories of unfunded needs.

### Chart 27: Unfunded Needs




*Source: CHFA*

In general, elderly units tend to need less rehabilitation and maintenance than family units. Of the $202 million of physical needs in state housing, about 60% are family units and 40% are elderly units.

When examining federal housing in Connecticut, about 11% of the units have Real Estate Assessment Center (REAC) scores below 60, which indicate a deficiency and an immediate need for attention. Of the federal properties in Connecticut with REAC scores below sixty, 82% are family units and 18% are elderly units. Charts 28 and 29 shows the distribution of REAC scores for federal properties and the type of housing units that are most in need of attention.

**Chart 28: REAC Scores for Federal Properties**

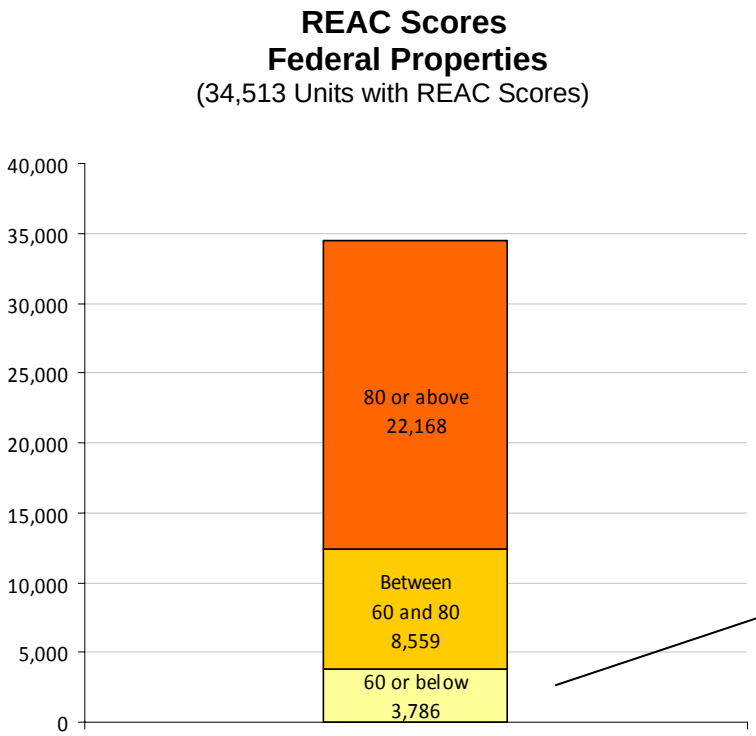
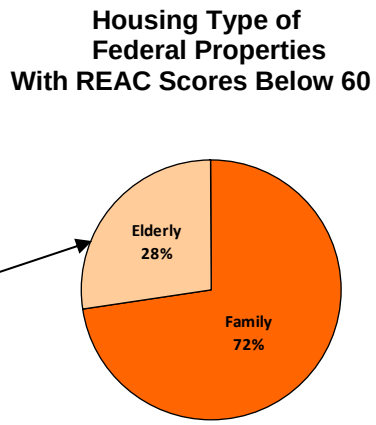



**Chart 29: REAC Scores for Federal Properties**



## Housing Affordability Assessment

"About 72% of Connecticut's 'top new jobs' through 2014 according to the state labor department are expected to pay less than $40,000 annually, indicating that affordable workforce housing will be an important economic issue in years to come. The wage needed to affordably rent a typical two bedroom apartment in Connecticut is now almost $44,000 a year."[27] Connecticut faces a significant need for affordable housing in each county. Based on the number of residents spending more than 30% of their income on gross rent in the 2008 ACS, a total of approximately 199,000 rental units need to be created throughout the state (Table 73). That is a need that has increased by 11,000 units since 2006. With proper policy incentives, rental units can be created to relieve the cost burden. The state's positive vacancy rate suggests available units that could be converted to affordable rental units. The necessary affordable rental units can also be created by lowering the cost burden of the rental units that currently exist and introducing new construction. To rectify the current affordable renter household need problem by 2015, approximately 23,500 units would have to be created annually. When the current deficit of available affordable rental housing is obsolete, the future need projections will be more acute.

## Cost Burden Trends and Current Picture

## Income Distribution

Table 69 shows the statewide distribution of households by income group and ownership for Connecticut in 2000. There are a larger number of renters in the low income groups relative to homeowners.

**Table 69: 2000 Income Distribution by AMI and Home Ownership**

| Income Group | Homeowners | Renters | Total |
|---|---|---|---|
| Under 30% AMI | 77,635 | 136,839 | 214,474 |
| Under 50% AMI | 164,109 | 221,636 | 385,745 |
| Under 60% AMI | 211,388 | 258,261 | 469,649 |
| Under 80% AMI | 311,976 | 315,387 | 627,363 |
| Under 100% AMI | 415,111 | 352,904 | 768,015 |
| Under 120% AMI | 510,005 | 382,143 | 892,148 |
| All Homeowners | 869,742 | 431,928 | 1,301,670 |

Source: Census 2000

Cross-tabulations of household income and household size provide greater segmentation of cost burden. Cross-tabulation provides detailed insight into demographic characteristics needed to construct an estimate of future housing supply and housing demand.

[27] Klepper-Smith, Don. Updated Perspectives on the Need for Affordable Housing within Connecticut. January 2008

Table 70 shows the statewide distribution of households by income range and household size. The income groupings are related to area median income (AMI) and are adjusted for family size. Family sizes are classified as the following:

- 1 person household = studio
- 2 person household = 1 bedroom
- 3 person household = 2 bedroom
- 4 person household = 3 bedroom
- 5 person household = 4 bedroom
- 6+ person household = 5 or more bedroom units.

The first three income ranges are the traditional HUD definitions.[28] The others were added to provide a broader spectrum of housing need, calculated according to the methodology provided in the Overview of HUD Public Housing Section 8 Income Limits.

These income groups span the spectrum of household income. With these income levels cross-tabulated with household size, the baseline housing need could be further identified. A low income level coupled with a high number of people in the household indicates a high level of existing need. In Table 70, a low-income level coupled with a high number of people in the household indicates the severest level of cost burden and starts to introduce the issue of housing overcrowding.

**Table 70: 2000 Household Income Distribution by Household Size**

| 2000 Area Median Family Income | Household Size by Number of Persons | | | | | | Total Households |
|---|---|---|---|---|---|---|---|
| | 1 | 2 | 3 | 4 | 5 | 6 | |
| Less than 30% AMI | 9,445 | 51,247 | 56,622 | 46,208 | 13,941 | 3,189 | 180,652 |
| 30-50% AMI | 5,318 | 30,237 | 55,094 | 55,253 | 15,320 | 3,282 | 164,504 |
| 50-80% AMI | 3,798 | 30,540 | 70,028 | 73,920 | 21,572 | 5,279 | 205,137 |
| 80-100% AMI | 2,452 | 20,106 | 53,530 | 76,424 | 30,034 | 6,118 | 188,664 |
| 100-125% AMI | 636 | 6,965 | 20,646 | 36,112 | 14,013 | 2,838 | 81,210 |
| 125-150% AMI | 1,038 | 12,468 | 43,446 | 85,660 | 38,042 | 6,387 | 187,041 |
| 150-200% AMI | 239 | 4,276 | 15,450 | 37,019 | 18,234 | 3,892 | 79,110 |
| Greater than 200% AMI | 814 | 8,149 | 31,022 | 80,402 | 61,947 | 18,359 | 200,693 |
| Total | 23,740 | 163,988 | 345,838 | 490,998 | 213,103 | 49,344 | 1,287,011 |

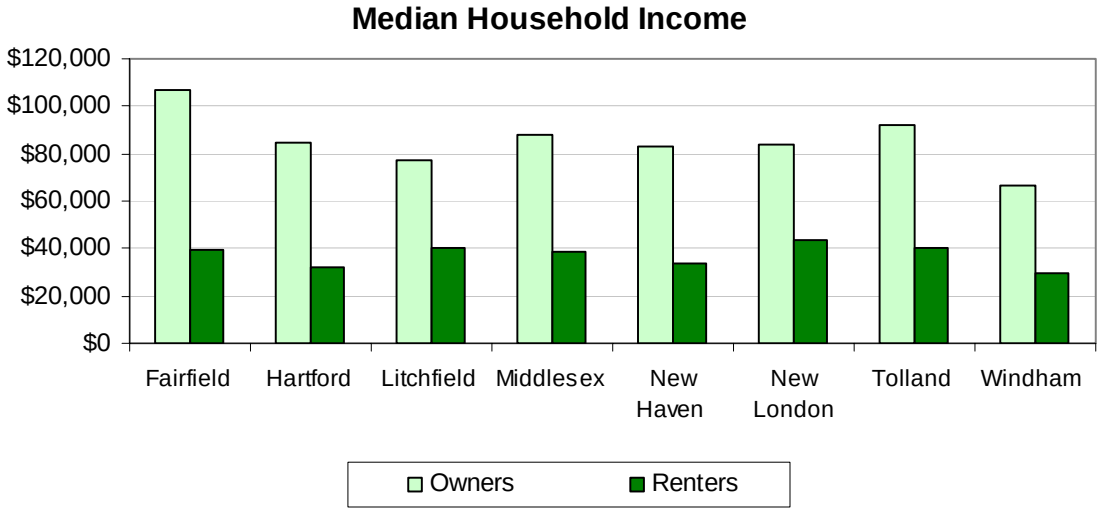
Source: Census 2000 interpolation by DECD

In general, renters tend to have lower income than homeowners. The 2008 median household income in Connecticut was almost $69,000. However, people in owner-occupied housing had median household income of $87,000 while people in renter-occupied housing had median household income of about $36,000.

[28] See http://www.huduser.org/datasets/il/il07/FY07_StateIncomeLimits.doc.

The income disparity between owners and renters is highest in Fairfield County and lowest in Windham County. However, the difference between median incomes of owners versus renters is between $37,000 and $67,000 in each county, and is $52,000 in the state overall.

**Chart 30: Median Household Income by County**




Source U.S. Census, American Community Survey 2008

## Cost Burdened Households

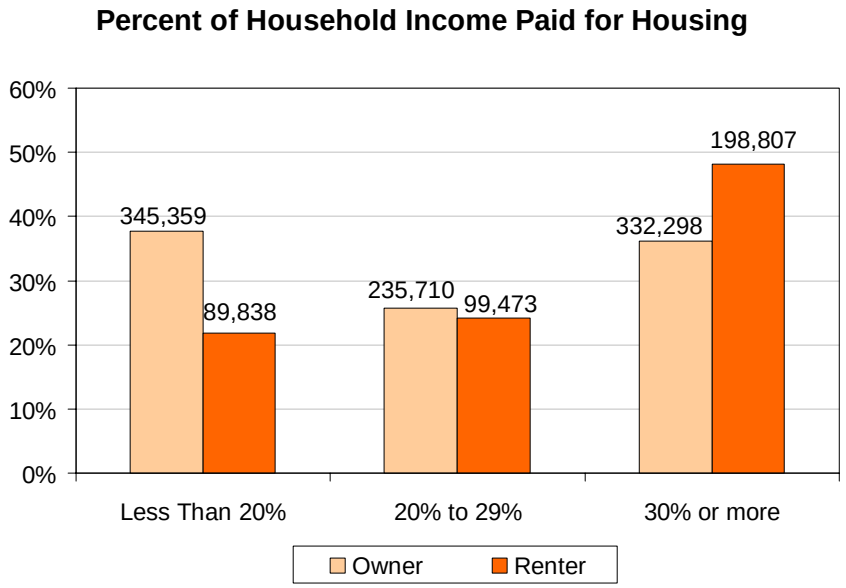
Households are considered cost burdened when 30% or more of their income is spent on housing costs. With nearly half a million households in Connecticut paying more than 30% of their incomes for housing, it is extremely important to preserve the affordable housing that is currently in Connecticut and add to the affordable housing stock in the state. This is especially true in certain target areas and towns such as New Haven and Fairfield counties, where the cost of living is generally higher than in other areas of the state.

| Table 71: Owner and Renter Costs as Percentage of Median Income | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Homeowner Costs as a % of Median HH Income | | | | Renter Costs as a % of Median Income | | | |
| **State/County** | **< 20%** | **20% – 29%** | **30% +** | **Unknown** | **< 20%** | **20% – 29%** | **30% +** | **Unknown** |
| Fairfield | 36.7% | 23.8% | 39.0% | 0.5% | 22.2% | 22.2% | 49.7% | 5.9% |
| Hartford | 40.4% | 26.6% | 32.7% | 0.2% | 23.1% | 23.0% | 48.5% | 5.4% |
| Litchfield | 35.1% | 26.7% | 38.0% | 0.2% | 26.8% | 20.3% | 45.7% | 7.3% |
| Middlesex | 40.5% | 26.1% | 33.2% | 0.2% | 29.7% | 20.0% | 39.9% | 10.3% |
| New Haven | 34.6% | 25.6% | 39.2% | 0.6% | 18.7% | 23.8% | 51.5% | 6.1% |
| New London | 39.2% | 26.6% | 34.0% | 0.2% | 22.2% | 31.8% | 40.4% | 5.5% |
| Tolland | 42.3% | 29.4% | 28.2% | 0.1% | 20.5% | 31.8% | 47.2% | 0.5% |
| Windham | 35.8% | 24.8% | 38.4% | 0.9% | 19.6% | 32.9% | 41.0% | 6.5% |
| Connecticut | 37.7% | 25.7% | 36.2% | 0.4% | 21.8% | 24.1% | 48.2% | 5.9% |

Source: 2008 ACS

Renters are generally more likely to pay a greater portion of their incomes for housing than owners are. In 2008, nearly half of the renter-occupied households paid more than 30% of their household income for housing while 36% of owners paid more than 30% of their household income for housing.

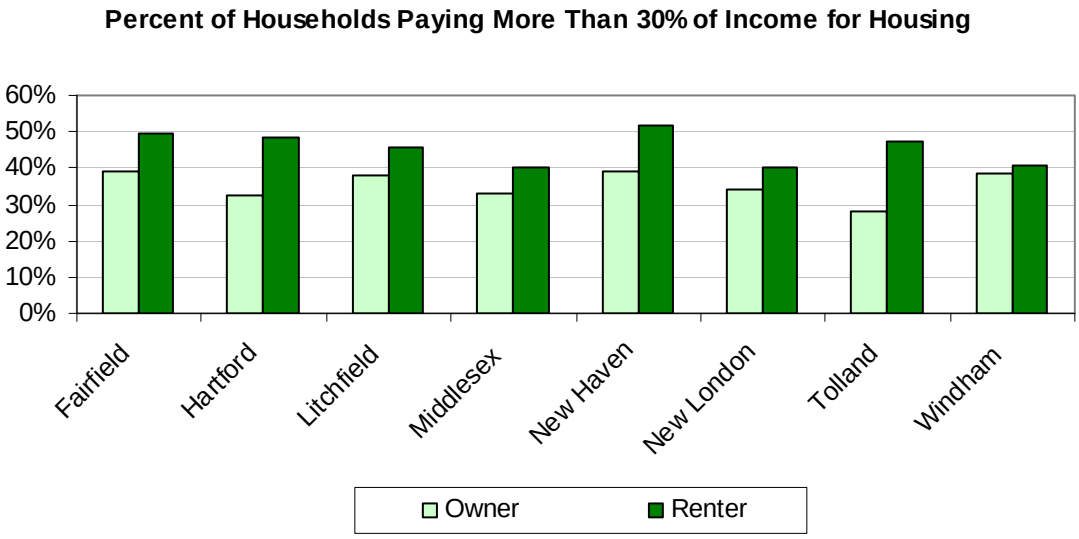
### Chart 31: Percent of Household Income Paid for Housing




Source: U.S. Census, American Community Survey 2008

By county, there is a similar disparity between owners and renters with renters more likely to be paying more than 30% of their household income for housing.

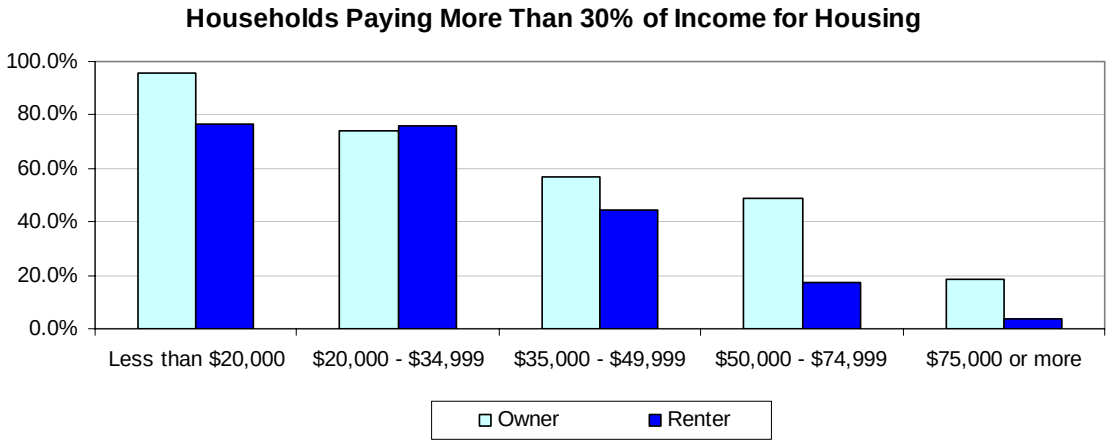
## Chart 32: Households Paying More Than 30% of Their Income for Housing




Source: U.S. Census, American Community Survey 2008

What is most striking is that those households with the lowest incomes are the households that are most likely to be paying more than 30% of their incomes for housing. Almost all (96%) homeowners who earn less than $20,000 pay more than 30% of their household incomes for housing. For renters in this same income category, 77% pay more than 30% of their household income for housing. Of households receiving the highest incomes, ($75,000 or more), 4% of renters and 18% of owners pay more than 30% of their household incomes for housing.

## Chart 33: Households Paying More 30% of their Income for Housing




Source: U.S. Census, American Community Survey 2008

### Renters

Table 72 tracks the renter population with economic characteristics of excessive cost burden historically. The number of renters with excessive cost burden decreased from 1990 to 2000. However, the number of renters with excessive cost burden increased for households earning less than 30% of the area median income.

**Table 72: Cost Burdened Rental Households**

| Housing Cost Burden at 30%+ for Monthly Costs | 1990 | 2000 | Change 1990-2000 |
|---|---|---|---|
| Renters - Total Pay 30%+ for Gross Rent | 161,317 | 155,324 | -5,993 |
| | | | |
| Under 30% AMI | 80,693 | 93,043 | 12,350 |
| Under 50% AMI | 123,471 | 133,902 | 10,431 |
| Under 60% AMI | 138,541 | 145,347 | 6,806 |
| Under 80% AMI | 155,473 | 151,878 | -3,595 |
| Under 100% AMI | 159,202 | 153,772 | -5,430 |
| Over 100% AMI | 2,095 | 1,504 | -591 |

Source: Census 1990 and 2000

Table 73 shows the number and percentage of renters that have gross rent exceeding the HUD guideline of 30% for each county in Connecticut in 2008. For a renter household to be considered affordable, housing expenses should not exceed 30% of the household's total income. Fairfield County had the greatest gap and need for affordable housing, as 49.7% of renters were burdened with excessive housing costs. Several counties follow closely, with Middlesex County having the lowest percentage of burdened renters at 39.9%.

| Table 73: Gross Rent Greater than 30% of Income | | | |
|---|---|---|---|
| **State/County** | **Total Number of Renters** | **Gross Rent Greater than 30% of Income** | **Percentage with Rent Greater than 30% Income** |
| Connecticut | 412,243 | 198,807 | 48.2% |
| Fairfield | 90,743 | 45,101 | 49.7% |
| Hartford | 114,229 | 55,379 | 48.5% |
| Litchfield | 16,304 | 7,449 | 45.7% |
| Middlesex | 16,580 | 6,619 | 39.9% |
| New Haven | 115,006 | 59,229 | 51.5% |
| New London | 32,452 | 13,117 | 40.4% |
| Tolland | 14,130 | 6,665 | 47.2% |
| Windham | 12,799 | 5,248 | 41.0% |

Source: 2008 ACS

## Homeowners

Table 74 shows cost burden data for Connecticut homeowners, for whom there was at each income level an increase except for those homeowner households earning more than 100% of the AMI.

| Table 74: Cost Burden Data for Connecticut Homeowners | | | |
|---|---|---|---|
| **Housing Cost Burden at 30%+ for Monthly Costs** | **1990** | **2000** | **Change 1990-2000** |
| Single Family Homeowners - Cost Burden @ 30%+ | 159,296 | 171,452 | 12,156 |
| | | | |
| Under 30% AMI | 33,676 | 39,480 | 5,804 |
| Under 50% AMI | 55,420 | 71,107 | 15,687 |
| Under 60% AMI | 65,932 | 86,184 | 20,252 |
| Under 80% AMI | 88,991 | 117,772 | 28,781 |
| Under 100% AMI | 116,598 | 138,916 | 22,318 |
| Over 100% AMI | 41,405 | 32,836 | -8,569 |

Source: Census 1990 and 2000

For each county, the 1990-2000 distribution of households categorized by income and size is included in the housing baseline, which shows the current housing situation. Using cumulative distribution data, future housing production is segmented to meet the demand for specific housing characteristics such as size and affordability. County level data provides a more detailed account of the need for housing in specific locations. This information is useful to identify and help target areas of need for policy makers.

| Table 75: Homeowner Costs Greater than 30% of Income | | | |
|---|---|---|---|
| **State/County** | **Number of Homeowners** | **Ownership Costs Greater than 30% of Income** | **Percentage with Costs Greater than 30% Income** |
| Connecticut | 917,062 | 332,298 | 36.2% |
| Fairfield | 233,244 | 91,012 | 39.0% |
| Hartford | 228,180 | 74,664 | 32.7% |
| Litchfield | 57,821 | 21,951 | 38.0% |
| Middlesex | 50,108 | 16,638 | 33.2% |
| New Haven | 207,430 | 81,324 | 39.2% |
| New London | 70,949 | 24,099 | 34.0% |
| Tolland | 39,460 | 11,126 | 28.2% |
| Windham | 29,870 | 11,484 | 38.4% |

Source: 2008 ACS

Table 75 shows the number and percentage of Connecticut homeowners that have housing costs exceeding 30% of their household income. Again, housing is considered affordable for homeowners when housing costs do not exceed 30% of the household income. The qualifying income for a median-priced home in Connecticut in 2008 was $69,000.[29] All eight counties have a current need for ownership housing units that are affordable for these overextended households. New Haven County exhibits the greatest need, with 39.2% of homeowners being burdened by housing costs. Tolland County has the least need compared to the other counties, with 28.2% of homeowners being burdened.

## Severe Cost Burden

Households are considered severely cost burdened when 50% or more of their income is spent on housing expenditures. Table 76 shows the number and percentage of severely cost-burdened renters and homeowners in Connecticut in 2007. The table shows that 24.9% of all rental households and 14.1% of all owner occupied households are severely cost burdened. There are almost four times as many cost-burdened homeowners with a mortgage, compared to those without a mortgage. The solution to the problem of cost-burdened renter households is to offer affordable housing.

[29] Klepper-Smith, Don. Updated Perspectives on the Need for Affordable Housing within Connecticut. January 2008

| Table 76: Connecticut Household Cost as a Percentage of Household Income | | | | | |
|---|---|---|---|---|---|
| | **Total** | **Severe Cost Burden** | **Mortgage** | **No Mortgage** | **Percentage of Severe Cost Burden** |
| Renter | 412,243 | 102,559 | N/A | N/A | 24.9% |
| Owner | 917,062 | 128,985 | 102,096 | 26,889 | 14.1% |

Source: 2008 ACS

## Affordability Need

Affordable housing is a serious concern in the state of Connecticut. Despite the fact that Connecticut residents enjoy high median incomes relative to the rest of the country, the sharp increase in housing prices from 2000 to 2007 produced a significant affordability gap in the housing market. This gap has begun to close in recent years, but the effects of the housing bubble continue to be felt by Connecticut citizens.

Table 77 shows a comparison of housing affordability between the United States and Connecticut. There are six variables used to calculate the composite affordability index: median priced home, mortgage rate, monthly principal and interest payment, payment as a percentage of income, median family income, and qualifying income. The composite affordability index measures whether or not a typical family could qualify for a mortgage loan on a typical home. A typical home is defined as the national median priced, existing single-family home as calculated by the National Association of Realtors (NAR). The typical family is defined as one earning the median family income as reported by the U.S. Bureau of the Census. The prevailing mortgage interest rate is the effective rate on loans closed on existing homes from the Federal Housing Finance Board. These components are used to determine if the median income family can qualify for a mortgage on a typical home.

To interpret the index we give the following examples. An index value of 100 means that a family earning the median income has exactly enough income to qualify for a mortgage on a median-priced home. An index above 100 signifies that a family earning the median income has more than enough income to qualify for a mortgage loan on a median-priced home, assuming a 20% down payment. For example, a composite housing affordability index (HAI) of 120 means a family earning the median family income has 120% of the income necessary to qualify for a conventional loan covering 80% of a median-priced existing single-family home. An increase in the HAI, then, shows that this family is more able to afford the median priced home. The calculation assumes a down payment of 20% of the home price and it assumes a qualifying ratio of 25%. That means the monthly principal and interest payment cannot exceed 25% of the median family monthly income.

| Table 77: Homebuyer Affordability Index – United States vs. Connecticut | | | | | | | |
|---|---|---|---|---|---|---|---|
| | Median Priced Home | Mortgage Rates | Monthly P&I Payment | Payment as a % of Income | Median Family Income | Qualifying Income | Composite Affordability Index |
| **United States** | | | | | | | |
| 2006 | $ 221,900 | 6.58 | $ 1,131 | 23.6 | $ 57,612 | $ 54,288 | 106.1 |
| 2007 | $ 217,900 | 6.52 | $ 1,104 | 22.4 | $ 59,224 | $ 52,992 | 111.8 |
| **Connecticut** | | | | | | | |
| 2006 | $ 315,300 | 6.49 | $ 1,593 | 25.2 | $ 75,834 | $ 76,464 | 99.2 |
| 2007 | $ 265,900 | 6.52 | $ 1,347 | 20.9 | $ 77,428 | $ 64,656 | 119.8 |

Source: Connecticut Association of Realtors

Table 78 shows the distribution of household incomes of Connecticut homeowners (in 2007 inflation-adjusted dollars).

| Table 78: Household Income in the Past 12 Months | | | |
|---|---|---|---|
| | **Total Occupied** | **Owner Occupied** | **Renter Occupied** |
| Less than $5,000 | 2.3% | 1.0% | 5.3% |
| $5,000 to $9,999 | 3.4% | 1.0% | 8.6% |
| $10,000 to $14,999 | 4.1% | 2.0% | 8.6% |
| $15,000 to $19,999 | 3.9% | 2.4% | 7.4% |
| $20,000 to $24,999 | 4.0% | 2.6% | 7.2% |
| $25,000 to $34,999 | 7.6% | 5.5% | 12.3% |
| $35,000 to $49,999 | 11.1% | 9.2% | 15.3% |
| $50,000 to $74,999 | 17.8% | 17.6% | 18.2% |
| $75,000 to $99,999 | 13.9% | 16.2% | 8.7% |
| $100,000 to $149,999 | 16.9% | 22.0% | 5.5% |
| $150,000 or more | 15.1% | 20.6% | 3.0% |
| Median Household Income | $68,595 | $87,419 | $35,465 |

Source: 2008 ACS

The National Low Income Housing Coalition (NLIHC) publishes an annual report, *Out of Reach*, which provides a comparison of wages and rents in various jurisdictions within each state.[30] Using the affordability standard that households should not pay more than 30% of their income on housing expenditures, the NLIHC calculates the wage a household must earn in order to afford various sized rental units based on each area's Fair Market Rent (FMR). The hourly wage necessary to afford a two-bedroom unit is called the housing wage. In the 2008 study, the housing wage for Connecticut was $21.11. In the 2009 study, Connecticut's housing wage increased to $21.60. Tables 79 and 80 compare selected *Out of Reach* data for the metro and non-metro jurisdictions within Connecticut for 2008 and 2009.

[30] See: http://www.nlihc.org/oor/oor2009/data.cfm?getstate=on&state=CT

| Table 79: Out of Reach Income Data | | | | | | | |
|---|---|---|---|---|---|---|---|
| **Type of Jurisdiction** | **Name of Jurisdiction** | **Annual AMI** | | **30% of AMI (Extremely Low-Income)** | | **% of Median Renter Income Needed to Afford 2-Bedroom FMR** | |
| | | ***2008*** | ***2009*** | ***2008*** | ***2009*** | ***2008*** | ***2009*** |
| State | Connecticut | $84,259 | $87,678 | $25,278 | $26,303 | 109% | 107% |
| Non-metro | --- | $77,121 | $80,056 | $23,136 | $24,017 | 94% | 94% |
| Metro Area | Bridgeport | $81,100 | $84,800 | $24,330 | $25,440 | 123% | 122% |
| Metro Area | Colchester-Lebanon | $86,400 | $91,400 | $25,920 | $27,420 | 86% | 84% |
| Metro Area | Danbury | $104,500 | $107,100 | $31,350 | $32,130 | 111% | 112% |
| Metro Area | Hartford-West Hartford-East Hartford | $81,100 | $85,100 | $24,330 | $25,530 | 102% | 101% |
| Metro Area | Milford-Ansonia-Seymour | $81,600 | $85,700 | $24,480 | $25,710 | 92% | 90% |
| Metro Area | New Haven-Meriden | $78,300 | $80,200 | $23,490 | $24,060 | 128% | 121% |
| Metro Area | Norwich-New London | $77,400 | $80,500 | $23,220 | $24,150 | 89% | 89% |
| Metro Area | Southern Middlesex County | $93,900 | $96,700 | $28,170 | $29,010 | 95% | 96% |
| Metro Area | Stamford-Norwalk | $117,800 | $122,300 | $35,340 | $36,690 | 113% | 113% |
| Metro Area | Waterbury | $63,700 | $66,900 | $19,110 | $20,070 | 113% | 112% |

Source: NLIHC, Out of Reach

| Table 80: Out of Reach Housing Wage Data | | | | | | | |
|---|---|---|---|---|---|---|---|
| **Type of Jurisdiction** | **Name of Jurisdiction** | **Housing Wage for 2-Bedroom FMR** | | **2-Bedroom Housing Wage as % of Mean Renter Wage** | | **Estimated % of Renters Unable to Afford 2-Bedroom FMR** | |
| | | ***2008*** | ***2009*** | ***2008*** | ***2009*** | ***2008*** | ***2009*** |
| State | Connecticut | $21.11 | $21.60 | 128% | 123% | 53% | 52% |
| Non-metro | --- | $17.05 | $17.69 | 159% | 160% | 47% | 47% |
| Metro Area | Bridgeport | $22.52 | $23.35 | 100% | 96% | 59% | 58% |
| Metro Area | Colchester-Lebanon | $19.98 | $20.73 | 142% | 139% | 43% | 43% |
| Metro Area | Danbury | $27.90 | $28.94 | 124% | 119% | 54% | 54% |
| Metro Area | Hartford-West Hartford-East Hartford | $18.94 | $19.63 | 122% | 119% | 50% | 50% |
| Metro Area | Milford-Ansonia-Seymour | $20.67 | $21.40 | 157% | 155% | 46% | 46% |
| Metro Area | New Haven-Meriden | $21.96 | $21.17 | 166% | 153% | 62% | 57% |
| Metro Area | Norwich-New London | $17.81 | $18.48 | 126% | 124% | 45% | 45% |
| Metro Area | Southern Middlesex County | $20.46 | $21.23 | 136% | 140% | 48% | 49% |
| Metro Area | Stamford-Norwalk | $31.58 | $32.75 | 140% | 135% | 56% | 54% |
| Metro Area | Waterbury | $16.60 | $17.19 | 126% | 124% | 56% | 54% |

Source: NLIHC, Out of Reach

The *Out of Reach* study estimates that more than half of Connecticut renters are unable to afford the fair market rate for a two-bedroom unit. This data is consistent with the "living wage," or self-sufficiency standard, mentioned earlier. Many state residents simply do not earn enough to live in the state without being burdened by housing costs.

Since 2005, HOMEConnecticut, an initiative of the Partnership for Strong Communities, has issued an annual report that analyzes housing affordability in each Connecticut town.[31] The study makes its calculations based on the median sales price of single-family homes and the median income of residents in the state's 169 towns. The goal of the study is to determine whether, in a given town, a home at median sales price for that town is affordable to a household earning the town's statistical median income. The 2007 HOMEConnecticut study shows that despite a downturn in the national housing market, the median sales price for a single-family home in Connecticut remains unaffordable for citizens in 84% of Connecticut towns.

To determine the affordability of a given town, the study calculated the "qualifying income"—the income necessary for a household to qualify for a mortgage. The study assumes that the household is earning the median household income, that they have no outstanding debt, and that they have reserved 10% of the purchase price for a down payment. The study also assumes that the household is looking at a median-priced home in that town. The formula used by HOMEConnecticut determines the qualifying income for a 4.5% fixed-rate, 30-year mortgage with a 1% annual property tax rate and $60 per month in property insurance. Once the qualifying income was calculated, it was compared to the town's actual median household income. A town was considered unaffordable if its median household income was lower than the qualifying income. Overall, 142 out of the 169 towns in Connecticut were considered unaffordable. Though this number represents an improvement from the 2006 study, in which 154 towns were unaffordable, unaffordable housing exists in most Connecticut towns.

Future cost burden trends allow us to segment demand for housing and provide insight to affordability. Understanding current affordability suggests what production the market may address and what production may need to be subsidized by the state.

The statewide projection of cost burden for renters and homeowners illustrates the housing affordability needs of the population in the year 2015. Tables 81 and 82 show the cost burden data for the baseline, 2015 projected data, and the change between the two data sets. The cumulative percentage distribution of income level is assumed to remain the same in the year 2015. The number of cost burdened renter and homeownership household units are projected to decrease in 2015. The 2006 statewide percentage of renter households was 48% and is projected to decrease to 36%. The

[31] See: http://www.homeconnecticut.org/images/stories/pdf/2008_Affordability_Study/hc_2008_ctaffordability_study_all.pdf

2006 statewide percentage of homeownership households was 35% and is projected to decrease to 19.7%. The decrease is expected to happen from changes in population and employment during 2006 to 2015. However, the number of households, renter and homeowner, that will still be cost burdened in 2015 needs to be addressed.

| Table 81: 2000 Cost Burden Data and Projection for Renters-Statewide | | | | | | | |
|---|---|---|---|---|---|---|---|
| **Tenure and Income** | **2000 Census Cumulative** | | | **2015 Projections** | | | **Change 2000-2015** |
| **Renters** | **Total Renters** | **Cost Burden @ 30%** | **Percent with 30%+ Cost Burden** | **Total** | **Cost Burden @ 30%** | **Percent with 30%+ Cost Burden** | **Cost Burden @ 30%+** |
| Under 30% AMI | 136,839 | 93,043 | 68.00% | 133,660 | 90,881 | 68.00% | -2,162 |
| Under 50% AMI | 221,636 | 133,902 | 60.40% | 216,487 | 130,791 | 60.40% | -3,111 |
| Under 60% AMI | 258,261 | 145,347 | 56.30% | 252,261 | 141,970 | 56.30% | -3,377 |
| Under 80% AMI | 315,387 | 151,878 | 48.20% | 308,060 | 148,350 | 48.20% | -3,528 |
| Under 100% AMI | 352,904 | 153,772 | 43.60% | 344,706 | 150,200 | 43.60% | -3,572 |
| All Renters | 431,928 | 155,324 | 36.00% | 421,894 | 151,716 | 36.00% | -3,608 |
| | *Within Income Range* | | | *Within Income Range* | | | *Within Income Range* |
| Under 50% AMI | 221,636 | 133,045 | 60.40% | 216,487 | 130,791 | 60.40% | -3,111 |
| 50-80% AMI | 93,751 | 17,976 | 19.20% | 91,573 | 17,558 | 19.20% | -418 |
| Over 80% AMI | 116,541 | 3,446 | 3.00% | 113,834 | 3,366 | 3.00% | -80 |

Source: CT Housing Supply and Demand Model

## Barriers to Affordable Housing

| Table 82: 2000 Cost Burden Data and Projection for Ownership-Statewide | | | | | | | |
|---|---|---|---|---|---|---|---|
| **Tenure and Income** | **2000 Census Cumulative** | | | **2015 Projections** | | | **Change 2000-2015** |
| **Renters** | **Total Renters** | **Cost Burden @ 30%** | **Percent with 30%+ Cost Burden** | **Total** | **Cost Burden @ 30%** | **Percent with 30%+ Cost Burden** | **Cost Burden @ 30%+** |
| Under 30% AMI | 77,635 | 39,480 | 50.90% | 85,182 | 43,318 | 50.90% | 3,838 |
| Under 50% AMI | 164,109 | 71,107 | 43.30% | 180,062 | 78,019 | 43.30% | 6,912 |
| Under 60% AMI | 211,388 | 65,932 | 31.20% | 231,937 | 72,341 | 31.20% | 6,409 |
| Under 80% AMI | 311,976 | 88,991 | 28.50% | 342,303 | 97,642 | 28.50% | 8,651 |
| Under 100% AMI | 415,111 | 138,916 | 33.50% | 455,463 | 152,420 | 33.50% | 13,504 |
| All Renters | 869,742 | 171,452 | 19.70% | 559,582 | 110,310 | 19.70% | -61,142 |
| | *Within Income Range* | | | *Within Income Range* | | | *Within Income Range* |
| Under 50% AMI | 164,109 | 71,107 | 43.30% | 180,062 | 78,019 | 43.30% | 6,912 |
| 50-80% AMI | 147,867 | 17,884 | 12.10% | 162,241 | 19,622 | 12.10% | 1,738 |
| Over 80% AMI | 557,766 | 82,461 | 14.80% | 217,279 | 12,668 | 5.80% | -69,793 |

Source: CT Housing Supply and Demand Model

## Creation Barriers

### Overview

Housing is a basic need of every person/family regardless of age, race, or income level. The lack of housing choices for all citizens affects the state's fiscal condition, the quality of life, and the vitality of our cities, towns and neighborhoods. The availability and quality of housing choices have substantial impacts on economic competitiveness, responsible growth, and the cost of infrastructure, not just roads and bridges, but also the cost of municipal services and local schools.

The state needs to raise the prominence of quality, affordable housing to the top of the local, state, and federal agendas. The affordable/workforce housing issue must reach beyond the development community and housing advocates to a broad range of constituents, including businesses, utilities, trade organizations, public and private sector employees, community leaders, and government officials.

Connecticut is the home of a highly educated and professional workforce. It is understood by many that the cost of housing is an important factor in Connecticut's ability to effectively attract and retain employees and businesses. Young workers are often forced to the leave the state because of high housing costs. A lack of affordable housing choices hinders business recruitment and expansion and is a key consideration in business location decisions.

Housing prices nationwide have increased dramatically over the past 15 years. A number of factors have contributed to the rising prices, including federal, state, and local regulations that affect land and housing development. While many regulations provide important public benefits, others may be outdated, excessive, unnecessary, or exclusionary. Various studies have found that obstructive regulations have contributed to rising housing costs and created roadblocks to quality affordable housing in most of our communities.

Regulations that affect housing prices occur in several categories, as a component of building codes, environmental stipulations, land use and zoning, impact fees, and administrative processes. The point at which a regulation/policy becomes a barrier is not always clear. Regulations, in general, should serve a greater public purpose; therefore regulations that raise housing costs must serve a greater public purpose. The regulations/policies that should raise concern are those which disproportionately impact low- and moderate-income individuals by deliberately or indirectly prohibiting or discouraging the development of affordable housing, with little compensating public benefit.

The availability of workforce housing, both ownership and rental, plays an important role in growing and sustaining the state's economic future. It is recognized by many in the business and governmental sectors that barriers to the creation of a full range of housing choices exist on both the state and local levels. Improved integration of housing, zoning, and land use policies with economic development and transportation policies will strengthen the state's ability to compete in the global economy.

Given the level of public investment in infrastructure (transportation, etc.) and the need for housing choices that are affordable to the state's workforce, governmental decisions regarding policies, regulations, and financing should be mutually reinforcing. There has never been sufficient action at all levels of government to address the growing imbalance between economic growth (business expansion and recruitment) and the number of net new housing units available and affordable to workers and their families.

It is understood that high-density development actually is more efficient than low-density development. By their very nature, longer sewer lines and sprawling utility (water, gas, and electric) supply systems are more costly; traditional development patterns dictate expensive road construction. In addition, local governments must provide fire and police protection (as well as other services) over a larger area. In contrast, compact development benefits from economies of scale and geographic scope can potentially be less costly.

There is a need to educate the public to the benefits of greater affordable housing choices, mixed-use and mixed-income housing complexes, transit-oriented developments, and pedestrian-friendly communities and how these provide for economic growth. The bias against multifamily rental housing must be overcome if Connecticut is to meet its housing needs in an environmentally sustainable and economically realistic manner.

## Quality of Life

"Quality of Life" is identified frequently as a major attraction for Connecticut residents and an important factor in job recruitment and retention. Each time a job is added, regardless of the attached wages, it is important to be able to have desirable and affordable housing within a reasonable (less than one hour) commuting distance. Worker retention, already a problem for some employers in both the public and private sectors, is likely to become an even greater problem if the cost and availability of housing do not improve.

It is in employers' self-interest to find ways to increase the supply and affordability of housing. A healthy community is one that has more of its workforce within its boundaries so that they have time to participate in its governmental, social, and economic processes.

## Need for Regulatory Reform

Regulatory delays increase costs, reduce returns on investment, and cause investors to seek other opportunities. Regulations are often written without considering how much they will cost the developer. In evaluating any regulation or modification, it is important that both the costs and benefits be considered. It is only in this way that careful decisions can be made.

More than a century ago, the notoriously poor living conditions associated with tenement houses led not only to a movement to reform and improve such dwellings, but also to a movement to prevent further apartment construction. Opponents drew on two key tools to block new multifamily buildings: restrictive building codes that made multifamily construction uneconomical; and restrictive zoning—in particular, the creation of single-family-only districts.[32]

The need for regulatory reform has been recognized at the national, state, and local levels for many years. The U.S. Department of Housing and Urban Development (HUD) began exploring this issue in the early 1990s. HUD appointed the Advisory Commission on Regulatory Barriers to Affordable Housing in 1991 to study the impact of state and local regulations on housing prices. The Commission found that regulatory restrictions raise development costs in some communities by as much as 35 percent. A regulatory barrier is either a de jury or de facto action that prohibits or discourages the construction of affordable housing without sound reasons directly related to public health and safety. In June 2003, HUD created the America's Affordable Communities Initiative (AACI) to assist state and local governments address regulatory reform to increase the availability of affordable housing for America's workforce." [33]

Recent research analyzing density restrictions in local jurisdictions making up the 50 largest metropolitan areas, which encompass 48% of the population in these areas, concluded that:

- Residential developments with densities of more than 30 units per acre are prohibited in all but 12% percent of local jurisdictions; and

- A hypothetical 2-story, 40-unit apartment property on five acres of land would be prohibited outright in about 30% of such jurisdictions.

[32] Kenneth Baar, "The National Movement to Halt the Spread of Multifamily Housing, 1890-1926" *Journal of the American Planning Association,* Chicago: Winter 1992.

[33] "Creating a Task Force on Regulatory Barriers to Affordable Housing", U.S. Department of Housing and Urban Development, Office of Policy Development and Research – 2007.

- Such restrictions not only reduce the range of housing options available to local residents they tend to favor lower density over higher density developments, which in turn make housing more expensive.[34]

## Property Values

Concerns that multifamily rental housing will lower the value of their single-family houses have driven many residents to oppose new apartment developments in or near their neighborhoods. Opponents of rental housing often argue that while people who own their homes are invested in the long-term success and safety of a community, people who rent apartments are merely short-term transients and therefore less desirable neighbors. Multifamily rental housing complexes, however, do not generally lower property values in surrounding areas.

- Pollakowski, et al., in their 2005 study entitled the Effects of Mixed-Income, Multi-family Housing Developments on Single-family Housing Values state that "We find that large, dense, multi-family rental developments…do not negatively impact the sales price of nearby single-family homes;"[35] and,
- Joyce Siege states in The House Next Door that "In sum, the presence or proximity of subsidized housing made no difference in housing values as measured by relative price behavior in a dynamic market."[36]

The available research is fairly strong that multifamily rental housing:

- Does not impose greater costs on local governments;
- Does not increase traffic and parking problems;
- Does not reduce property values if well-designed and appropriate to the neighborhood;
- Does not inherently attract residents who are less neighborly or less involved in the community; and
- Has "not contributed significantly to the rise in school enrollments" and that "it is very unlikely that new multi-family housing has produced a negative fiscal impact on cities and towns."[37]

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[34] John M. Quigley and Larry A. Rosenthal, "The Effects of Land Use Regulation on the Price of Housing: What Do We Know? What Can We Learn?" *Cityscape*, Vol. 8, Nr. 1 (2005) and Edward L. Glaeser and Joseph Gyourko, "The Impact of Building Restrictions on Housing Affordability, *Economic Policy Review*, Federal Reserve Bank of NY, New York, NY: June 2003.

[35] Henry O. Pollakowski, David Ritchay, and Zoe Weinrobe, "Effects of Mixed-Income, Multi-family Housing Developments on Single-family Housing Values," Cambridge, MA: MIT Center For Real Estate, April 2005.

[36] Joyce Siegel, *The House Next Door*, Innovative Housing Institute, 1999.

[37] Judith Barrett and John Connery (2003). "Housing the Commonwealth's School-Age Children," Citizens' Housing and Planning Association Research Study, August.

Barrett and Connery (footnote 91) argue that multifamily housing does not significantly add to school enrollments because most of the units (one- and two-bedrooms) produced in these complexes were never designed to house families with children. They argue that developers do so for the express purpose ensuring local officials that their developments will not hurt local fiscal matters. Barrett and Connery note that this approach ends up pitting fiscal policy against housing policy—that is, the kind of residential developments that are approved are not what might be required by local households, but rather to address a perception that multifamily housing will have an adverse impact on the local budget.

The fear that housing density will hurt property values seems to be primarily based on anecdotes. In contrast, as noted above, most research has come to a different conclusion. In general, neither multifamily rental housing, nor low-income housing, causes neighboring property values to decline.[38]

## Zoning and Land Use Regulations as a Barrier

Zoning and land use regulations are frequently listed as barriers to the development of lower cost housing. Requirements such as height restrictions, density limitations, maximum lot coverage, minimum lot size, minimum setback requirements, street and right-of-way requirements add to development costs. Zoning and land use regulations are not the only barriers to quality, affordable housing choices, but do contribute to the problem.

Many communities have zoning and land us policies that make it difficult or impossible to develop multifamily and other types of housing that tend to be less costly. To discourage affordable housing, communities employ exclusionary zoning tactics, including large minimum lot requirements or density limitations that restrict multifamily housing development. Alternative forms of affordable housing such as accessory dwelling units and manufactured housing are often prohibited by zoning codes. Some communities impose high architectural standards or require developers to include attractive amenities that increase the costs and demand for housing in a community.

It is not generally possible to identify the unique impacts of zoning and land use regulations or precisely where and when zoning and/or land use regulations impose regulatory barriers. The evidence suggests that zoning and land use regulations indeed are a barrier to higher-density multifamily housing. The evidence suggests a relationship between zoned capacity and housing production, and between higher-density zoning and multifamily housing production. Research has found that those communities that directly limit housing development generally have higher incomes, higher housing prices,

[38] Alexander von Hoffman, Eric Belsky, James DeNormandi, and Rachel Bratt, "America's Working Communities and the Impact of Multifamily Housing," Cambridge, MA: Joint Center for Housing Studies, 2004

lower densities, and fewer multifamily housing units than communities that do not impose such limits.

Zoning and land use regulations alone do not cause, nor can they solve the problem of affordable housing. Changes in zoning and land use regulations alone are not a sufficient policy response to the problem of housing affordability. Many factors beyond zoning can limit the quantity of multifamily housing stock. These include market conditions, land availability, the quantity and quality of public services, other planning goals (e.g., protecting open space or rural areas), and existing land-use patterns.

However, the rationale for restrictive zoning and land use policies is often based on concerns about the preservation of neighborhood character and desirability. With appropriate zoning, land use and design policies in place, however, a wide array of housing types can be incorporated into communities without compromising local design standards, property values or quality of life.

### Regulatory and Administrative Processes as a Barrier

Regulatory processes are potential barriers to the development of lower cost housing. Professor May classifies regulatory process barriers as those posed by "regulatory approval processes," "regulatory practices," and "fragmented administrative structures."[39] According to Professor May, developers need to go through a "regulatory gauntlet" including a series of pre-application meetings, submission of application materials showing adherence to a number of regulations, a variety of special reports and studies, hearing processes, and approval conditions on the proposed development.

The delays in the local approval process increase development costs and hence have a negative impact on affordability. Additionally, meeting the conditions imposed as part of different approval processes, and accounting for the fees often associated with these processes, can add substantial costs to the project.

Housing developers seeking state or federal financial assistance face additional delays. Approval processes associated with government financial assistance pose additional barriers for developers because of the various state and/or federal regulatory or policy conditions that need to be met. Typically, state and federal agencies offer financial assistance only for project sites that are ready to be developed. Therefore, lengthy local review procedures such as zoning, environmental reviews, etc. make land acquisition extremely challenging for affordable housing developers.

[39] Peter J. May, "Regulatory Implementation: Examining Barriers from Regulatory Processes" - Prepared for HUD Workshop on Regulatory Barriers, April 22, 2004, Washington D.C.

There are additional barriers associated with strict implementation of regulations as opposed to more "cooperative enforcement and facilitative practices" (footnote 27). Strict enforcement strategies can also increase the cost of housing by causing delays.

In addition to the time required by lengthy approval processes, the involvement of multiple agencies concerning different regulations poses further barriers. Duplication, inconsistencies between the requirements of different regulatory bodies, multiple review practices, and the cumulative impact of regulations are the major barriers associated with fragmented administrative process.

Complex administrative processes can also become a barrier by significantly increasing housing costs. Developers are often required to work with several different agencies to obtain approval for development, and coordination with these agencies can lead to significant delays in the permitting process. Administrative inefficiency and delays in permitting often increase developer costs and lead to higher than necessary housing costs.

Finally, NIMBY (Not In My Back Yard)-related community opposition, though not a part of the regulatory processes per se, comes into play during the fulfillment of public hearing and community meeting requirements mandated by some regulatory processes.

### Building Codes as a Barrier

Building codes can be considered as another potential barrier to lower cost housing.[40] Like zoning and land use, the regulation of building construction is an exercise of police powers delegated to the municipalities from the state.

These codes are generally enforced at the local level by means of periodic inspections. An existing property that is rehabilitated typically will have to satisfy building, plumbing, mechanical, and sister codes as well as the fire and hazard codes, etc. It should be noted that building codes designed to regulate new construction sometimes create an expensive and unrealistic burden on developers interested in rehabilitating existing buildings.

In May 1997, HUD published the Nationally Applicable Recommended Rehabilitation Provisions (NARRP) to serve as a model for the development of rehabilitation codes to regulate work in existing structures. Similarly, in January 1998 after two years of work, New Jersey adopted its rehabilitation code. Since then, rehabilitation codes have been adopted by Maryland, New York, Rhode Island, Minnesota and Delaware.

[40] David Listokin, Rutgers University and David Hattis, Building Technology Inc. "Building Codes and Housing" - Prepared for HUD Workshop on Regulatory Barriers, April 22, 2004, Washington D.C.

The overall goal of the rehabilitation codes is to encourage the reuse of older buildings. These new codes are based on two principles:

- Predictability that clear rehabilitation codes would foster the accurate prediction of improvement standards and costs; and

- Proportionality, in that a sliding scale of requirements is established depending on the level and scope of the rehabilitation activity, from repairs to reconstruction.

A 2006 study by Burby, Salvesen, and Creed provided the first systematic empirical evidence that New Jersey's rehabilitation code stimulated rehabilitation activity. [41] The authors compared New Jersey's success to similar neighboring state communities to determine the full impact of renovation-friendly codes.

Their study controlled for varying influences that could contribute to an increase in renovation activity, such as a strong economy, low interest rates, or a shortage of development sites in the suburbs. The authors found that New Jersey's rehabilitation code was responsible for increased residential rehabilitation activity from 1998 to 2002, by more than 100 rehabilitation projects per year per community in comparison with communities without rehabilitation codes.

## Exactions and Impact Fees as a Barrier

At one time, infrastructure was funded almost entirely by government because infrastructure generally tends to serve a public purpose and to accelerate private investment. Today, budgetary constraints, the economy, and public opposition to higher taxes have whittled down the public dollars available for infrastructure development. Thus, part of the burden of constructing capital facilities has shifted from the public sector to the private sector.

Impact fees, on-site land dedication requirements, and requirements for the construction of infrastructure and public facilities are different forms of exactions that have a potentially negative impact on the affordability of housing. To the extent that the fee or exaction exceeds the land developer's proportionate share of the facility's cost, the levy is an unconstitutional taking of property.[42]

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[41] Raymond J. Burby, David Salvesen, and Michael Creed (2006). "Encouraging Residential Rehabilitation with Building Codes: New Jersey's Experience," *Journal of the American Planning Association*, Volume 72, Issue 2 June, pp. 183-196.
[42] Callies, David. "Exactions, Impact Fees and Other Land Development Conditions." Proceedings of the 1998 National Planning Conference.
http://web.archive.org/web/20050205032224/http://www.asu.edu/caed/proceedings98/Callies/callies2.html>

Fees and exactions are direct charges or dedications collected on a one-time basis as a condition of an approval being granted by the local government. Fees can be categorized in three classes:

- Development impact fees which are levied on new development to cover the cost of infrastructure or facilities necessitated by that development;
- Permit and application fees which cover the cost of processing permits and development plans; and
- Regulatory fees.

Impact fees may pose barriers to affordability especially in communities where a flat fee per housing unit is charged instead of sliding scale fees based on the cost of the unit. The price tag for the construction of public facilities and infrastructure can take up a substantial portion of the project budget and thereby of the public subsidy as well. On-site land dedications can also affect affordability because the total cost of the project including land acquisition cost is divided between a fewer number of units.

## Environmental Regulations as a Barrier

There is not much information about the impact of environmental regulations on the price of housing.[43] Environmental regulations can potentially increase project costs through delays, consultant fees, and additional items for site improvement in the project budget, such as environmental site assessment requirements. Often permitting and processing procedures that take very long periods of time, thereby forcing developers to pay higher interest costs in carrying their land, as well as other project costs.

Environmental laws and regulations can and do impact the supply of land and cost to develop housing at a given price. According to Kiel (footnote 98), there are few empirical studies that attempt to quantify the impact. Kiel concludes from her literature review that little is truly known about the impact of environmental regulations on the price and quantity of housing. Kiel notes, “Most, if not all, economists would say that the increase in the price of inputs, along with any increase in delays and/or uncertainty, would decrease the supply of new housing to the market, thus increasing the price of new housing. And most, if not all, economists also would say that improvements in the environment due to regulation should increase the demand for housing in areas that have experienced the improvement, which would increase price. Many economists have estimated the price increase, with some attributing the increase to changes in supply and others to changes in demand...”(footnote 31, pp 20-21).

## Economic Impacts

[43] Katherine A. Kiel, College of the Holy Cross “Environmental Regulations and the Housing Market: A Review of the Literature” - Prepared for HUD Workshop on Regulatory Barriers, April 22, 2004, Washington D.C.

Local officials and citizens have made many communities increasingly inhospitable to virtually all new development over the past several decades. Regulations have been passed that are intended, at least in part, to increase the difficulty of obtaining permits and slow the pace of new development. These regulations have harmful economic impacts on towns, cities, and the state.

Some of the impacts are relatively immediate: a loss in construction jobs and local construction-related spending; a decline in vacancy rates leading to increased rents and house prices; lengthening commutes as workers seek lower housing costs; and wear and tear on local and state roads and highways. In the longer run, high housing costs put upward pressure on wages for local businesses and government workers, forcing businesses to make decisions to locate or relocate elsewhere. Finally, as some families decide to leave the area altogether for lower housing costs, the available workforce shrinks and growth stalls.

A 2005 study found that improvements in permit processes can help a community promote economic development, lower business costs, and create jobs both within the construction sector and throughout the local economy.[44] Increased tax collections can provide a revenue source that can help finance the costs of the systems and procedural improvements needed to accelerate permit approval.

These land use regulations result in inelastic supply, impeding the ability of the market to respond to an increase in demand. Greater demand for housing therefore leads to higher prices for all housing—new and existing—rather than greater production of housing units. Higher prices reduce the share of housing that is affordable to average-income households. One study concludes that in the Boston region, housing prices might have been 23-36% lower by 2004 if regulation had not reduced new permits since 1990.[45]

Regulations and the resulting high house prices lead to a lower quality of life for the region's residents. The search for affordable housing leads many households to outer suburbs, leading to long commutes which ultimately cause increased congestion and infrastructure costs, and lower air quality. Long commute times leave workers less time for their families and to participate in volunteer and social activities in their communities. High housing prices increase wages local businesses must pay to retain workers.

Housing supply restrictions that result in high housing prices mean that businesses have either to pay higher wages or move out of state to a place with lower housing costs and

[44] National Economic Consulting "The Economic Impact of Accelerating Permit Processes on Local Development and Government Revenues" - Prepared for American Institute of Architects December 7, 2005.
[45] Glaeser, Edward L., Jenny Schuetz, and Bryce Ward (2006). "Regulation and the Rise of Housing Prices in Greater Boston," Cambridge: Rappaport Institute for Greater Boston, Harvard University and Boston: Pioneer Institute for Public Policy Research.

wages. In addition to wage pressure, high housing prices increase the difficulty of attracting and retaining workers. Because wages have been unable to keep up with housing costs, businesses, universities, hospitals, and other employers in high-cost states report increasing difficulty in attracting and retaining high-quality employees.[46]

## SUMMARY

Housing relates to economic development through new construction and real estate fees, as well as the consumption of housing-related goods and services. The existing supply of housing in Connecticut is constrained, but the cost of producing a unit is high, therefore new developments of large homes are now the norm, instead of starter, single-family homes being built across the state. Connecticut's population is projected to grow by 140,000 between 2010 and 2025; however, employment growth is projected to slow, reducing the need for housing in the long-term. Fairfield, Hartford, and New Haven counties have a declining growth of stock, while rural towns (mostly in Windham County) are growing the most. Connecticut still has a sizeable special needs population—the elderly, those with disabilities and health issues, and abuse victims—which requires affordable and adequate housing throughout the state. This echoes the fact that affordable housing is deficient in Connecticut, based on the number of low-income families; while renting is becoming a more common option among young adults. Without the availability of affordable housing, homeowners will bear a greater burden of taxes in Connecticut, and the flight of young adults out-of-state will continue to adversely affect the labor market.

[46] Carman, Edward C., Barry Bluestone, and Eleanor White. 2003. Building on Our Heritage: A Housing Strategy for Smart Growth and Economic Development. Report and Recommendations for the Commonwealth Housing Task Force. Boston, MA: Center for Urban and Regional Policy, Northeastern University.

## Connecticut Housing Supply and Demand Model Appendix

### I. Overview

The Connecticut Housing Supply And Demand model (hereinafter, the model) consists of historical demographic, economic, and housing data entered into a spreadsheet. The model compounds annual growth rates in employment at the state and county level to estimate future employment and to create housing supply and demand projections. The model calculates gaps between housing production potential and demand.

DECD used the model to quantify housing needs in Connecticut at the county level for 2015 and 2025, defined as the short- and long-term horizons. DECD selected these projection years based on population projection data provided from the Connecticut State Data Center. The model provides insights to current and future demographic, economic, and housing trends in the state, and can be updated with current ACS data and employment growth rates to make projections for different time periods.

### II. Housing Needs Baseline with 1990, 2000, and 2006 Cost Burden Data

The following describes the elements of the basic housing needs assessment model for the DECD analysis of housing needs at the state and county levels. The housing needs baseline consists of historical data to generate supply and demand projections. The model provides basic needs analysis data for the counties of Connecticut and includes selected variables related to growth in population, households, and the housing stock, along with year 2000 Census data on household income by ownership, and housing cost burden ratios for renters and single-family homeowners.

The baseline indicators of the model illustrate housing cost burden (household income distribution, overpayment by ownership, by income, and by age) for each county for 2000. The Department of Housing and Urban Development defines 30 percent of gross income as the maximum that all but wealthy households can afford in housing costs without creating excessive housing cost burden. Using Census 2000 income data by ownership, DECD interpolated relative to local area median family income thresholds to obtain the income distribution of households by ownership, by ownership and housing cost burden at 30% or more and 35% or more for monthly housing costs for the local area median family income thresholds, and by elderly and non-elderly age classifications. The model's historical analysis form the baseline assessment for housing need.

We adapted the model to better reflect housing cost burden by income level and household size by using the income limits specified by HUD and extending them to include 100%-125% of AMI, 125%-150% of AMI, 150%-200% of AMI and greater than

200% of AMI in order to quantify the entire spectrum of housing demand. DECD further adjusts these income limits by household size measured as the number of bedrooms per dwelling. Cross-sectional data[47] of household income by bedroom size for each county segments housing characteristics by geography.

## III. Employment and Relationship to Population and Households

In order for the state to sustain employment growth, it is necessary to have affordable housing within reasonable commuting distance to firms where people work. The model contains historical data for 1990 and 2000 on the relationship between the number of working residents by area, and number working within versus outside (not available for 2006) the area in relation to the area's resident population and households. Commuting patterns are not available for 2006. The most stable relationship over time for most areas appears to be the ratio of resident households to the number of working residents older than 16 reported by Census. For the near-term projection year 2015, the model assumes that the annual ratio of households to total working residents remains constant (that is, it is stable over time) based on consistent historical trends.

Total non-agricultural employment data is not generally available for sub-state areas. Therefore, a flexible model that relies on employment data must make use of regularly published (annual) covered-employment information. This is generally available for all but the smallest communities. In the model, covered private sector wage and salary employment reported by Connecticut Department of Labor, is used for 1990, 2000, and 2006.

The relationship between covered employment (private) and the number of working residents is shown in the model for 1990-2006. The ratio of combined private sector and government employment to the number of working residents of the area is available for 2000 and 2006. There is a presumed relationship between total wage and salary employment in an area and the number of residents working (in and outside that area). This relationship rests on the principle that employment provides an incentive for people to live within reasonable commuting distance to their employment.

## IV. Basis for Production Estimates for 2015 and 2025

The underlying premise of the model is that, if employment grows within a given area, demand for working residents living in that area will increase proportionately as a result of increased job availability both within and outside that area. For the projection years 2015 and 2025, DECD assumes that the year 2006 ratio between a region's covered employment (including government) and its number of working residents remains

[47] The Connecticut State Data Center, DataFerrett

constant . This allows the employment projections to yield an estimate of the number of working residents.

This model attempts to provide a basis to anticipate future housing supply requirements as a function of employment and population growth estimates. The supply element of the model presents three projections of housing supply requirement for each county in Connecticut. The first projection uses a statewide employment growth rate from REMI and the 2006 shares of county employment (assumed to be stable over time) to estimate the near-term employment by county. The second uses county projections of employment from REMI for the near- and long-term employment projections. The third projection relies on Connecticut State Data Center population projections. These three approaches generate three reasonable estimates of housing needs in the near- and long-term by county.

The model makes short-term housing need projections at the county level for 2015. The year 2015 was selected as the short-term projection year and 2025 as the long-term projection year because REMI state and county employment projections and Connecticut State Data Center population projections provided data for these years. The geographical scope of these projections is at the state- and county-level consistent with the data available.

The production element of the model presents three projections of housing supply needs for each county. Two projections are employment-driven and the third is based on population projections issued by the Connecticut State Data Center. By using three distinct methodologies and different data sources to identify housing supply need, a range of numerical housing needs arise for each projected year accounting for different scenarios

The employment-driven projections essentially represent two scenarios that indicate the number of housing units needed (by owner and renter occupants) based on projected employment growth. The employment-based projections indicate the quantity of housing that would be required to meet the demands associated with residents working within the county as a portion of total projected housing demand (based on historic commuting patterns). This approach does not represent a sophisticated econometric model; it employs simple ratios that are consistent with year 2000 relationships between selected demographic and employment variables.

For the employment-based projections, DECD calculates the state and county growth rates for the near- and long-term periods to calculate the growth in employment. For the population-based projection, DECD uses Connecticut State Data Center's state and county population projections for 2015 and 2025.

The first employment-based projection assumes that each county maintains its year 2006 share of the state's wage and salary employment, and then allocates the resulting statewide employment growth to each county. REMI provides projected employment growth for the state for the period 2006-2015, indicating an average annual growth rate in total employment of about 0.77% per year. To make long-term projections and using REMI DECD calculates an annual growth rate in employment of 0.67% for the period 2006-2025.

The second employment-based projection assumes that each county has a different rate of employment growth than the state as a whole, which DECD calculates from REMI employment projections for each county. Thus, DECD calculates employment projections for each county using the same exponential growth formula used to calculate statewide employment projection.

The third projection in the model is based on county-level population projections for 2015 issued by the Connecticut State Data Center. The population-based projections work in a similar manner as the employment growth methodologies to generate future housing supply and demand, but are not associated in the model with a particular employment expectation.

In summary, the model provides a reasonable methodological approach to accomplish some Commission objectives. The model is adaptable to different periods and geographic areas contingent upon available Census and ACS data.

## V. Adapting the Model to Different Time Periods

While DECD chose 2015 and 2025 for projection years, the model can be changed to a time horizon consistent with available projection data. Typically, population projections from Connecticut State Data Center are made at 5-year intervals. Incorporating ACS data into the model more accurately reflects recent historical trends in the state. For this particular model with the current time period falling between decennial census years, DECD used 2006 ACS data. In general, the model is adaptable to make projections for any desired period, either short- or long-term. The model presents a range of housing demand estimates for the state and county based on employment and population projections.

## VI. Historical 1990 and 2000 Data

DECD collected 1990, 2000, and 2006 data for total population, group quarter's population, households, owners, renters, households by age (65+ vs. under 65) and ownership, and vacant units as available from Census and ACS data.

Using 2000 Census data, the DECD illustrates the distribution of household income by specific income bands (interpolated as a percent of AMI) by housing ownership for owner and renter households. This provides a basis for comparing and analyzing the distribution of incomes between owners and renters. (Ownership by income for all owner and renter households is included in Census SF3 Table HCT11.)

DECD determines the number of year 2000 households with high housing cost burdens, defined as 30%+ and 35%+ ratios of monthly housing costs to income for renters and owners of single family detached homes. [Important: while general income tables are available for households by owner/renter, the Census tables for homeowners that depict cost burden ratios by age or income are limited to a sample of "specified owner occupied units." This sample excludes owners of attached, multifamily, and manufactured housing, and therefore reflects only the cost burden of selected single-family homeowners, which represents about 75% of all homeowners. See Census SF3, Tables H73 (renters) and H97 (specified owner-occupied units) for these tables.

DECD collects data for 1990 and 2000, total population, group quarters population, and the population in households. Subtracting the group quarters population from total population yields the non-institutional population (equivalent to population in households). Dividing the non-institutional population by the number of households yields average household size. For 2006, ACS data provides average household size.

DECD computes the ownership split (owner/renter percentage of total households) for 1990, 2000, and 2006 Census/ACS data and adds to the model.

For 2000, within each ownership group, DECD interpolates local income data using county income thresholds as appropriate to the community to estimate the number of homeowner and renter households falling within the various thresholds (under 30% of MAI, under 50% etc). DECD adds the results for the selected county to the model.

For 1990 and 2000, computations were completed for the elderly/non-elderly split in housing need, based on the percent of households with high cost burden, by ownership, who are under 65 or 65 and older (as distinct groups). While this cost burden data is available by age and ownership, it is not available for specific income groups by age and ownership within the SF3 tables. However, because most high cost burden occurs in the lower income ranges, we provide a general estimate of the proportion of need found in the elderly vs. non-elderly groups. (See Census 2000 Census SF3, Tables H71 and H96.) More detailed age breakouts are possible.

Using Census data for 2000 as a basis, we illustrate the proportion of households in each ownership and income band having housing cost ratios of either 30% or 35%+ of gross income (or both). Note: Some rent subsidy programs allow tenant payments for

gross rent that exceed these ratios, so there will be some overlap between the number identified as having a housing need and those tenants who have various forms of housing assistance. The number of renters spending 35% or more on gross rent may be closer to a "net need" figure than the number indicated using the 30%+ threshold.

More detailed housing cost ratio data for renters is included in the 2000 Census SF3 Table H69, which includes payment ratios of up to 50% or more of income. However, this table reflects all renters, and does not differentiate renters by income.

Using the above model, DECD estimates housing needs by income range, ownership and cost burden to the extent allowed by the cost and income tabulations of the SF3 data of the 2000 Census. Homeowner cost burden data is less useful for updates and projections because it would require an estimate of the number of "specified owner occupied units" per the Census definition, which represents only a subset of owner-occupied housing.

DECD uses the above method as a basis for estimating or projecting housing needs in broad income ranges for general planning purposes. This addresses statutory requirements for the evaluation of housing needs of all income levels and ages in regional and local housing need assessments.

## VII. Updated and Projected Needs Data for 2006

By including 2006 ACS data in the model, current housing needs analysis can be performed. Using 2006 ACS data, DECD updated the baseline housing needs data in the model, including data for area population, group quarters population, ownership split, total number of households, and vacancy rates.

For the 2015 short-term projection year, DECD obtained population estimates from the Connecticut State Data Center and prepared estimates of population using the employment-based projection model. We subtract from these estimates of the total future population an allowance for the number or percent living in group quarters (the institutional population) to project the population living in households. We divide the total updated or future non-institutional population by an updated or projected average household size to estimate the number of households in the update or projection year. In the model, we assume a 2015 average household size that is about 98% of the 2000 base year, reflecting U.S. Census nationwide projections. We account for a smaller household size due to a slowing birth rate, aging population and out-migration.

Year 2000 Census income distributions for each ownership group were applied to the updated number of owner and renter households to estimate total households by income band (expressed as a percent of AMI).

Housing need estimates based on housing cost burden by income were updated by applying the percentages with high cost burdens for each income group (by percent of AMI) for each ownership category to estimate needs beyond the Census year.

The DECD was able to update the Mayberry Model from 2000 data to 2006 data. By adding an additional column in the model spreadsheet, we can continue to update and maintain this model as new data becomes available in future years.

## VIII. Methodology for Employment-Based Projections 2000-2015

In order to project 2015 population and households, the following steps are reflected in the model:

The annual percentage growth rate assumption for employment from 2006-2015 in the "State Total" tab is the initial "driver" for this model. The initial estimate based on Connecticut Department of Labor projections is about 0.78% per year. This rate is then compounded in the model to estimate year 2015 wage and salary employment including government employment. That employment is distributed to the counties based on their 2006 share of the state total. The county-level employment projections from REMI were used to generate an estimate of working residents and subsequent housing need in 2015.

For each county, 2015-projected employment is multiplied by year 2000 commuter ratios calculated from Census journey to work data. The number of commuters is totaled to equal the adjusted number of working residents based on changing employment both within and outside the county.

The projected number of working residents in 2015 is then multiplied by the 2006 households/working residents ratio to estimate the number of households in 2015.

The number of households is multiplied by an estimate of average persons per household in 2015 (estimated at 98% of the 2000 average for the area, based on U.S. Census national projections). This yields total persons living in housing units. The group quarters population is estimated as a function of persons, using ratio of 2006 group quarters population to population in households. The resulting group quarters population estimate, plus population in households, equals total population for the area. (This is shown for information and comparison only, as the primary focus of the model is on household growth).

In the population-driven projection column, we use total population projected by the Connecticut State Data Center as the beginning point. For this projection, the 2015 group quarters population is assumed to be the same share of the total as in the 2006 ACS, with the remainder allocated to population living in dwelling units.

The number of households for each set of projections is split between owner and rental using the 2006 ACS ratios.

The vacancy rates assigned to 2015 are pre-set at 1.5% for ownership units and 4.8% for rental units. For each ownership category, the required number of vacant units in 2015 is estimated as ([households/(1-vacancy rate)]-households). This yields the total ownership or rental housing supply needed to provide reasonably adequate housing choice.

The final step in estimating the housing supply requirement for 2015 is to add a replacement factor for housing units lost as the result of demolition or disaster. The model assumes that about 0.17% of the base year (2000) housing stock would need to be replaced each year due to these factors (or 1.7% of the base year supply over the 10-year projection period). The same rate is applied to ownership and rental housing. This loss rate is based on an interpretation of estimates of the components of housing inventory change compiled by the U. S. Census and U. S. Department of Housing and Urban Development using data from the Annual Housing Survey. The most recent cumulative report on long-term components of change available from this source was based on 1980-1993 data. The indicated replacement figure is based on data for the Northeastern portion of the U.S.

The total 2015 supply need for the resident population of each area is then computed as the sum of households, vacancy reserve, and replacement. The results for each county are then summed to the state level for an estimate of total production needs. These demand estimates do not include other housing unit production that may be generated by seasonal, occasional use, or second home use. The year 2015 projection, less the comparable units present in 2006, yields the housing growth estimates. Implicitly, the projections include production needed to rectify base year (2006) supply deficits indicated by vacancy rates.

## STRATEGIC PLAN

### Section 91.315 (a) General

*"For the categories described in paragraphs (b), (c), (d) and (e) of this section, the consolidated plan must do the following:*

*(1) Indicate the general priorities for allocating investment geographically within the state and among priority needs;*

*(2) Describe the basis for assigning the priority (including the relative priority where required) given to each category of priority needs;*

*(3) Identify any obstacles to meeting underserved needs;*

(4) Summarize the priorities and specific objectives, describing how the proposed distribution of funds will address identified needs;

(5) For each specific objective, identify the proposed accomplishments the State hopes to achieve in quantitative terms over a specific time period (i.e., one, two three or more years)or in other measurable terms as identified and defined by the State.

### OVERVIEW

As required by, Title 24, Part 91, Section 91.315 of the Code of Federal Regulations (CFR), 2010 – 2015 Connecticut's Consolidated Plan describes the state's strategic goals and objectives and proposed actions to address issues related to:

- affordable housing;
- public housing;
- homelessness;
- other special needs; and
- non-housing community development needs.

In addition, this section of the State's Consolidated Plan addresses issues related to:

- community revitalization
- barriers to affordable housing;
- lead-based paint hazards;
- the State's anti-poverty strategy;
- the State's institutional structure;
- coordination among state agencies and with other interested parties, both public and private; and
- low-income housing tax credit use.

### INTRODUCTION

The State of Connecticut is committed to providing quality affordable housing, encouraging economic growth, and undertaking community redevelopment activities. Housing and community development needs in the state are great; however the resources available to address these needs are finite. The state recognizes that a realistic and comprehensive housing and community development strategy is vital to the future economic prosperity of Connecticut and that serious challenges continue to be present that must be addressed if Connecticut is to remain competitive and maintain its quality of life.

The strategic plan establishes the framework for the efficient allocation of the federal formula grant funding, for the development of affordable housing and community development activity that assists extremely low-, low- and moderate-income households in the state over the next five years. The strategic plan articulates policies, strategies,



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goals and objectives which is based on an analysis of the state's housing needs, housing market, and community development needs.

The state's long-term vision is that Connecticut's communities will be vibrant, safe, clean, and diverse places for people to live, work, and raise a family, that housing opportunities in Connecticut will be affordable, environmentally friendly and available to meet the needs of all its citizens. Housing developments will be clustered around pedestrian-friendly areas, in close proximity to employment and commercial centers, schools, public transportation, and around established infrastructure. Connecticut will revitalize its urban and regional centers with mixed-use, mixed-income housing and community development, providing a safe and clean environment to attract an economically and socially diverse workforce. Connecticut's cities and towns will embrace regional solutions to/that promote Responsible Growth and Sustainable Communities principals.

Housing is a key component of attaining and sustaining economic growth and in anchoring a community. Ensuring affordable housing options, to own and rent is an important contributing factor to future economic health. Additionally, many of Connecticut's most vulnerable citizens are in need of quality affordable housing. In order to address these needs in an era of constrained resources it is important to add new housing as well as preserve affordable housing presently serving households in need.

Housing development is linked to Connecticut's other public policy areas which include, education, transportation, energy cost and availability, health and safety, workforce development, environmental quality, and economic development. Historically governments have viewed and addressed each of these areas independent of each other. In the real world these areas are not independent. They are interconnected and interdependent. Just as transportation is not just a network of roads and bridges, housing is not just shelter. It is an integral part of the state's socio-economic fabric. Public policy and investment decisions made in one area directly and indirectly impact the other areas. As such the state must comprehensively consider these relationships and take a multifaceted and balanced approach to addressing Connecticut's housing and community development needs.

Responsible Development and Sustainable Communities' principles consider and connect all of the aforementioned public policy areas. Additionally the principals are also in conformance with the state's Conservation and Development Policies Plan for Connecticut (C&D Plan), Economic Strategic Plan, and State Long-Range Housing Plan. Because Responsible Growth and Sustainable Communities principles make the most efficient uses of energy, land, public infrastructure and other societal resources over the long-term they are incorporated into the state's Consolidated Plan/Strategic Plan. The state will use its federal formula grant funding to address Connecticut's housing and community development needs through the application of Responsible Growth and Sustainable Communities principles by giving funding priority to projects that address multiple needs and leverage existing infrastructure and resources.

## OVERARCHING PRINCIPLES

### Responsible Development

Responsible Development includes economic, social and environmental development that incorporates land use and resources in ways that enhance the long-term quality of life for current and future generations of Connecticut residents. Responsible growth supports a vibrant and resilient economy and maximizes previous investments in infrastructure in Connecticut while preserving its natural resources, distinctive landscapes, historic structures, landmarks, and villages. As per the responsible growth policy, DECD will give priority to projects that reuse or capitalize areas within built-up lands, existing commercial properties, and brownfields.

DECD will give preference to community and housing development/redevelopment projects that satisfy the following responsible growth criteria:

- Conform with the C&D Plan for Connecticut;
- Are sited within existing developed areas and promote infill development;
- Are sited within existing public utilities service areas (water, sewer, etc.);
- For projects outside of public utility services areas, scaling down to use on-site systems, where practicable, to manage unplanned development of adjacent land;
- Integrate transit-oriented development ;
- Integrate energy/water conservation, energy efficiency and "green" building design;
- Avoid adverse impacts to natural and cultural resources and open space; and
- Promote mixed-use development and mixed income development and compatible land uses (pedestrian-friendly with access to multiple destinations within close proximity of each other).

The state's responsible growth strategies directly related to affordable housing include supporting state programs such as the Housing for Economic Growth program (a.k.a. HOME Connecticut) and the Incentive Housing Zones for higher-density, mixed-income housing in downtowns and re-developed brownfields and former mills close to transit options and job centers. DECD also supports federal efforts by the U.S. Departments of Housing and Urban Development (HUD), Transportation (USDOT) and the Environmental Protection Agency (EPA) to promote mixed income housing near transit, known as the Partnership for Sustainable Communities.

### Sustainable Communities

"The average working American family spends nearly 60 percent of its budget on housing and transportation costs, making these two areas the largest expenses for American families."

As referenced above, HUD, the USDOT and the EPA have entered into a "partnership to help American families gain better access to affordable housing, more transportation options, and lower transportation costs while protecting the environment in communities". This initiative, known as the Sustainable Communities Initiative, is based on the following "Livability Principles":

- Provide more transportation choices. Develop safe, reliable, and economical transportation choices to decrease household transportation costs, reduce our nation's dependence on foreign oil, improve air quality, reduce greenhouse gas emissions, and promote public health.

- Promote equitable, affordable housing. Expand location- and energy-efficient housing choices for people of all ages, incomes, races, and ethnicities to increase mobility and lower the combined cost of housing and transportation.

- Enhance economic competitiveness. Improve economic competitiveness through reliable and timely access to employment centers, educational opportunities, services and other basic needs by workers, as well as expanded business access to markets.

- Support existing communities. Target federal funding toward existing communities—through strategies like transit oriented, mixed-use development, and land recycling—to increase community revitalization and the efficiency of public works investments and safeguard rural landscapes.

- Coordinate and leverage federal policies and investment. Align federal policies and funding to remove barriers to collaboration, leverage funding, and increase the accountability and effectiveness of all levels of government to plan for future growth, including making smart energy choices such as locally generated renewable energy.

- Value communities and neighborhoods. Enhance the unique characteristics of all communities by investing in healthy, safe, and walkable neighborhoods—rural, urban, or suburban.

This initiative is consistent with the state's responsible growth principles and policies. The state of Connecticut will work to align its funding and development policies and initiatives, as outlined in Executive Order 15 and Sections 4-124 (s) and (t) of the Connecticut General Statutes, with those of the Sustainable Communities Initiative. To these ends the Connecticut state departments of Economic and Community Development (DECD), Transportation (CTDOT) and Environmental Protection (DEP) have begun executive level meetings on integrating responsible growth and sustainable communities' livability principles and policies into their planning and funding processes and to align state programs, development initiatives and funding with those of the federal sustainable communities initiative.

Therefore, the state is including the "livability principles" along with its responsible growth principles in its overarching policies for housing and community development.

**OVERARCHING GOALS**

The overall goal of the community planning and development programs covered by this section of the plan is to develop viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities principally for extremely low-, low- and moderate-income persons. The primary means towards this end is to extend and strengthen partnerships among all levels of government and the private sector, including for-profit and non-profit organizations, in the production and operation of affordable housing.

**GOALS**

The consolidated submission described in Title 24, Part 91 of the CFR requires that the state articulate in one document its plan to pursue the following goals for all the

community planning and development programs, as well as for housing programs. It is these goals against which the plan and the state's performance under the plan will be evaluated by HUD.

1. Work To Ensure Decent Housing Is Available To All.
   Decent housing includes assisting homeless persons to obtain appropriate housing and assisting persons at risk of becoming homeless; retention of the affordable housing stock; and increasing the availability of permanent housing in standard condition and affordable cost to low-income and moderate-income families, particularly to members of disadvantaged minorities, without discrimination on the basis of race, color, religion, sex, national origin, familial status, or disability. Decent housing also includes increasing the supply of supportive housing, which combines structural features and services needed to enable persons with special needs, including persons with HIV/AIDS and their families, to live with dignity and independence; and providing housing affordable to low-income persons accessible to job opportunities.

2. Work to Ensure That All of the State's Residents Live in a Suitable Living Environment.
   A suitable living environment includes improving the safety and livability of neighborhoods; increasing access to quality public and private facilities and services; reducing the isolation of income groups within a community or geographical area through the spatial deconcentration of housing opportunities for persons of lower income and the revitalization of deteriorating or deteriorated neighborhoods; restoring and preserving properties of special historic, architectural, or aesthetic value; and conservation of energy resources.

3. Work to Ensure That All of the State's Residents Have Access to Economic Opportunities.
   Expanded economic opportunities includes job creation and retention; establishment, stabilization and expansion of small businesses (including microbusinesses); the provision of public services concerned with employment; the provision of jobs involved in carrying out activities under programs covered by this plan to low-income persons living in areas affected by those programs and activities; availability of mortgage financing for low-income persons at reasonable rates using nondiscriminatory lending practices; access to capital and credit for development activities that promote the long-term economic and social viability of the community; and empowerment and self-sufficiency opportunities for low-income persons to reduce generational poverty in federally assisted and public housing.

In accordance with Title 24, Part 91, Section 91.315 of the CFR requires that the state's Consolidated Plan must, for the categories of Affordable Housing, Public Housing, Homelessness, Other Special Needs and Non-Housing Community Development (as defined in Section 91.315) do the following:

(1) Indicate the general priorities for allocating investment geographically within the state and among different activities and needs.

(2) Describe the rationale for establishing the allocation priorities given to each category of priority needs, particularly among extremely low-income, low-income, and moderate-income households.

(3) Identify any obstacles to meeting underserved needs.

(4) Summarize the priorities and specific objectives the state intends to initiate and/or complete during the time period covered by the strategic plan describing how the proposed distribution of funds will address identified needs. For each specific objective statement, identify proposed accomplishments and outcomes the state hopes to achieve in quantitative terms over a specified time period (e.g., one, two, three or more years), or in other measurable terms as identified and defined by the state.

## OBJECTIVES

### Objectives, Outputs, Outcomes and Indicators

Each goal is supported by specific objectives (objectives are either specific actions to be taken or specific milestones to be achieved) designed to help achieve the goal. Each of these objectives is, in turn, followed by an output a corresponding proposed outcome and an indicator. Outputs are the products of the activities undertaken to meet the objectives and Outcomes are the benefits that result from undertaking those activities. Indicators are the metric that will gauge the performance of the state in meeting the objectives and ultimately the goal to which they relate.

### Basis for Assigning Priority

Each objective also has a proposed funding source (or sources), a targeted population and geographic target, and a priority rating. Each objective is supported by a brief discussion of the need/basis for assigning the priority and identifying obstacles to meeting underserved needs summarized from the Needs Assessment and Housing Market Analysis sections of this plan.

Priority ratings were established after a thorough examination of Connecticut's housing and community development needs and the state's current and historical housing market. (See Needs Assessment and Housing Market Analysis sections). Based on the state's review of all relevant and available data, specific issues were selected and run through an internal screening at the Departments of Economic and Community Development and Social Services. Issues chosen to be assigned high priority funding status within this plan were selected based on three overarching factors: (1) the issue's relative demonstrated need (as identified in the needs assessment), (2) the availability of other funds to address the need and (3) the eligibility criteria of each of the four federal programs governed by this plan.

### High Priority Needs and Funding

As stated above, only those issues deemed to be a high priority to the state have been identified in this plan. All other issues are, by default, deemed to be a lower priority in terms of federal funding attention.

This does not exclude the state from funding lower priority projects. The high priority designation serves to emphasize to the public, the areas in which the state will concentrate its efforts over the next five years, in terms of housing and community

development. Further, it defines where the state will focus its usage of the federal funds accessed through the four state administered federal programs governed by this plan.

A proposed project that addresses a high priority need is not guaranteed funding based solely on the fact that it will address a high priority need. All projects funded by the state must be financially and logistically feasible as well as meet all of the eligibility criteria of the proposed funding source. When two or more projects are competing for funding dollars (all things being equal), the project addressing the high priority need will be given funding preference.

Note: for the purposes of this plan, “Other Funds” include all available state, federal or private funds other than those allocated to the state under the CDBG, ESG, HOME and HOPWA programs.

**GEOGRAPHIC TARGETING**

The state will target its federal funds to certain geographic areas consistent with the priorities set in the recommended State Plan of Conservation and Development, except as prohibited by federal or state law. For example, the state's allocation of SCCDBG and ESG funds may only be used in non-entitlement areas. However, since there is a major emphasis on directing resources to areas in need of revitalization, resources will be focused, to the greatest extent possible, in targeted areas.

The existing Section 8 Voucher/Certificate, Section 8 Moderate Rehabilitation, Community Services Block Grant (CSBG), Federal Historic Tax Credits, and Federal Historic Preservation Grants are exempt from the state’s geographic targeting.

The following federal resources will be directed toward specific geographic areas as described below:

- Emergency Shelter Grant (ESG) - Emergency Shelter Grant funds are awarded through a formula established by the federal government. The state's allocation of ESG funds may be used anywhere in Connecticut without restriction. Five jurisdictions (Bridgeport, Hartford, New Britain, New Haven and Waterbury) receive their own allocations of ESG funds directly from the federal government, thus are not eligible for the state allocation. Because of the nature of homelessness, the ESG program is exempt from PFA requirements.

- Rural Development (aka Farmers Home) Programs (All) - The U.S. Department of Agriculture's Rural Development Housing Programs were established to provide quality affordable housing to the nation's rural and farm communities. All Rural Development programs (502, 515, 523, etc.) are restricted for use in "rural areas" which include open country and places with populations of 50,000 or less.

- Home Investment Partnerships Program (HOME) - The HOME Program was established under the Cranston-Gonzalez National Affordable Housing Act of 1990. The state's allocation of HOME funds may be used anywhere within the State of Connecticut.

- Federal Low-Income Housing Tax Credits (FLIHTC) - Federal Low-Income Housing Tax Credits may be used anywhere within the State of Connecticut. However, in accordance with federal law, states are required to develop

allocation criteria that disperse the tax credits across the state through an IRS-approved competitive process. CHFA is Connecticut's tax credit administering agency and has an approved competitive process that allows points to be given to rental housing projects. CHFA's allocation plan must be consistent with the recommended State Plan of Conservation and Development.

- Small Cities Community Development Block Grant (SC/CDBG) – Small Cities Community Development Block Grant funds are awarded through a formula established by the federal government. The state's allocation of CDBG funds may not be used in the following jurisdictions: Bridgeport, Bristol, Danbury, East Hartford, Fairfield, Greenwich, Hamden, Hartford, Manchester, Meriden, Middletown, Milford Town, New Britain, New Haven, New London, Norwalk, Norwich, Stamford, Stratford, Waterbury, West Hartford, West Haven. These jurisdictions receive their own allocations of CDBG funds directly from the federal government and are not eligible for use of the state allocation designated for small cities.

- The majority of HOPWA dollars allocated to Connecticut are apportioned through the Eligible Metropolitan Statistical Area (EMSA) of Bridgeport, Hartford, New Haven and their surrounding areas. DSS receives a small amount of "Balance of State Dollars" and uses a request for qualifications process to fund two potential HOPWA providers in the eastern portion of our state, since the EMSA dollars do not cover Eastern Connecticut.

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## AFFORDABLE HOUSING

**Section 91.315 (b)**

*With respect to affordable housing, the consolidated plan must include the priority housing needs table prescribed by HUD and must do the following:*

*(1) The affordable housing section shall describe how the characteristics 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 rationale for establishing allocation priorities and use of funds made available for rental assistance, production of new units, rehabilitation of existing units, or acquisition of existing units (including preserving affordable housing units that may be lost from the assisted housing inventory for any reason). Household and income types may be grouped together for discussion where the analysis would apply to more than one of them. If the state intends to use HOME funds for tenant-based assistance, it must specify local market conditions that led to the choice of that option.*

*(2) The affordable housing section shall include specific objectives that describe Outcomes the state hopes to achieve and must specify the number of extremely low-income, low-income, and moderate-income families to whom the state will provide affordable housing as defined in 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership over a specific time period.*

### OVERVIEW

Connecticut faces an affordable housing issue. There is a current and projected affordable housing supply deficit, both for homeowners and renters. Housing is considered affordable if it consumes (costs) no more than 30% of a household's annual income. It is feasible for persons to live in dwellings where costs exceed 30% of the household income, making them cost burdened. Currently, 36.2% of Connecticut's homeowner households and 48.2% of renter households are cost burdened. Collectively, nearly half a million Connecticut households pay more than 30% of their income for housing. The highest concentrations of cost burdened households are low-and-moderate-income households.

Rental assistance, production of new units, rehabilitation of existing units and acquisition of existing units will assist in remedying the affordable housing issues in Connecticut. Regional partnerships for housing projects could be cost effective while satisfying the housing needs of multiple communities.

Expanding programs for financial assistance and housing choice greatly benefits the rental population, especially those that are already cost burdened. Implementing development with responsible development principles will make the most efficient uses of energy, land, public infrastructure and other societal resources over the long term.

The state's responsible development strategy includes creating quality living environments by promoting mixed-use and transit-oriented developments. Walkable or transit access to employment centers from residential areas could further increase affordability and quality of housing for the extremely low-, low-, and moderate-income households. One of the obstacles faced by municipalities to implement higher density land uses are the local zoning regulations. Therefore, enabling municipalities with their rezoning efforts will help with the goal of supply of quality affordable housing.

Remediation and rehabilitation of brownfields and reuse of old mills is also part of the responsible growth initiative of the state. All programs and financing tools that can encourage responsible growth and development in the state should be promoted.

**GOALS**

Enhance suitable living environment, create decent housing, and provide economic opportunities for extremely low-, low- and moderate-income persons and address the shelter, housing and service needs of the homeless, those threatened with homelessness with an emphasis on preventing homelessness.

**STRATEGIES**

**Fair Housing and Housing Choice**

Fair housing initiatives promote equal housing opportunity for all of Connecticut's citizens and increase housing choice opportunities through the application of responsible development principles and strategies.

The state will endeavor to "bring opportunities to opportunity-deprived areas, and to connect people to existing opportunities throughout metropolitan regions"[2]. To these ends, the state will affirmatively further fair housing in Connecticut through the identification of impediments to fair housing choice, within the state, and by taking appropriate actions to overcome the effects of any impediments identified. The DECD, CHFA and the Department of Social Services (DSS) will continue to carry out the state's fair housing strategy in order to promote equal housing opportunity for all of Connecticut's citizens and increase housing choice opportunities through the application of responsible development principles and strategies. Using education and outreach, regional solutions and cooperation and neighborhood stabilization and revitalization, the overarching goals are as follows:

- Support fair housing education and outreach activities and actions to address discrimination and overcome identified impediments to fair housing and housing choice.

- Encourage regional cooperation to increase opportunities for housing choice and to find regional solutions to housing, community and economic development challenges and needs.

- Support activities related to the acquisition and rehabilitation of abandoned and foreclosed properties in order to stabilize the decline and improve the revitalization of neighborhoods through any of the following:
  - Financing mechanisms for the purchase and redevelopment of foreclosed upon homes and residential properties;
  - Purchase and rehabilitation of residential properties for sale, rent or redevelopment;
  - Establishing land banks;
  - Demolishing blighted structures; and
  - Redeveloping demolished or vacant properties.

[2] *People, Place and Opportunity: Mapping Communities of Opportunity In Connecticut*, Kirwan Institute, Ohio State University & the Connecticut Fair Housing Center, November 2009.

- Within budget appropriations, the DECD will continue to support the Connecticut Fair Housing Center with their efforts to assist the state of Connecticut to fulfill the recommendations in the State's Analysis of Impediments (AI) for state level action. Utilization of the Fair Housing Center has enabled the State to better address the objectives of the AI by increasing the access of people in the protected classes to the existing supply of affordable housing, expanding fair housing outreach and education activities, providing increased training of state employees, service providers, housing developers or other funding recipients in the area of fair housing/civil rights and increasing monitoring and enforcement of fair housing laws and policies within the State of Connecticut.

- DECD will continue to conduct regular monitoring of its funding recipients in the areas of civil rights and fair housing and enforcement.

- Update the Analysis of Impediments to Fair Housing Choice including the Action Steps for state and local governments.

**The Supply of Quality Affordable Housing**

The state will work to preserve and increase the supply of quality affordable rental housing available to extremely low-, low- and moderate-income households and improve the ability of extremely low-, low- and moderate-income residents to access homeownership opportunities and, within available resources, assist distressed households in maintaining homeownership. While increasing the supply of low- and moderate income homes available for ownership, the quality of the living environment can be improved by incorporating responsible development strategies such as mixed-use and transit-oriented developments. Most urban areas are natural mixed-use developments whereas suburban areas need to move away from the traditional single-use developments.

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

The following strategies and overarching goals will help to preserve and expand the supply of quality affordable rental housing and to expand and maintain homeownership:

- Interdepartmental Cooperation - DECD will work cooperatively with other state agencies over the next five years in its effort to not only provide quality affordable housing, but to rebuild ailing urban and suburban centers into healthy communities.

- Support Other Housing Providers - DECD and CHFA will, to the extent possible, support the applications of housing providers for affordable housing funds for which DECD is not an eligible applicant. This includes support for persons and organizations applying for Section 202, Section 811, USDA, and other federal funding.

- Financial Resources – DECD, CHFA, the Department of Mental Health and Addiction Services (DMHAS), DSS and the Office of Policy and Management (OPM) will continue to work at the state and federal level to increase the amount of resources available to build or renovate quality affordable housing and ensure there is a mechanism to fund both Housing for Economic Growth program incentive housing payments and the Housing Trust Fund to increase workforce housing in the state. Priority consideration will be granted to create flexible mechanisms that include gap financing and regulatory relief so that the production of affordable home ownership units can be significantly increased throughout the state. Grants and loans from the Housing Trust Fund, the Affordable Housing and HOME programs will be coordinated with CHFA and its financing programs, treating each pool of funding as a source of flexible capital. This allows developers to seek 'subsidized' capital from a pool of funds and put all parts of the capital structure of a housing project together while mitigating uncertainty and delays. Bond allocations for shovel ready project will be maximized to advance projects.

- Low Income Housing Tax Credits - CHFA, through revision of the Low Income Tax Credit Qualified Allocation Plan will ensure that the Low Income Housing Tax Credit program addresses the needs and priorities of the State Long-Range Housing Plan and the Consolidated Plan for Housing and Community Development.

- Rental Housing – DECD and CHFA will individually and jointly finance quality affordable new rental housing and preserve existing state-assisted and/or CHFA financed housing stock by using private, federal, local, and state resources.

- Housing Rehabilitation - DECD will use its Small Cities Community Development Block Grant (SC/CDBG) program, as well as other programs, to rehabilitate eligible owner-occupied and small rental housing.

- Homeownership Counseling - CHFA will continue its counseling process for first time borrowers to reduce default rates and will also work to reduce single family delinquencies and foreclosures through proactive intervention indicators.

- Homeownership for Persons with Disabilities – DMHAS, DSS and DECD, and CHFA, will promote homeownership opportunities for persons with disabilities who have been unable to access private financing.

- Mortgage Assistance - CHFA will continue to implement the Emergency Mortgage Assistance and CT FAMLIES (Connecticut Fair Alternative Mortgage Lending Initiative & Education Services) program as well as counseling initiatives and mediation efforts to assist economically distressed households maintain homeownership.

- Encourage and promote mixed use and transit-oriented development - To these ends the DECD will:

  - Prioritize funding requests for affordable housing projects that include mixed-uses and/or are located close to public transportation facilities and are on established bus routes. Integrating and locating housing with a mix of other uses and in close proximity to transit would help induce a pedestrian environment and

reduce dependence on the automobile, thus further increasing affordability for the low-and-moderate- income.

- Encourage and promote zoning for higher-density housing - In its effort to reduce sprawl and conserve land, the state has introduced the Incentive Housing Zone program whereby municipalities are encouraged to create zones that allow higher-density housing. DECD and OPM will continue to support municipal efforts to create higher density residential zoning districts through Housing for Economic Growth program's Incentive Housing Zone program and other programs.

- Green Building - Encourage green building by the use of sustainable construction in new buildings that meet Leadership in Energy and Environmental Design standards or similar standards and through the use of tax credits, such as the Green Building tax credit enacted via section seven of Public Act 09-8 .

- Healthy Homes - DECD, CHFA, the Department of Environmental Protection (DEP), the Department of Public Health (DPH), DSS, local governments and property owners will work to help abate lead paint through the Connecticut Lead Action for Medicaid Primary Prevention Project (LAMPP) or other similar programs and work with DPH on the implementation of its 'Healthy Homes Initiative' which has been designed to promote and mainstream healthy housing principles to ensure that Connecticut's housing supply is dry, clean, pest-free, ventilated, safe, without contaminants, maintained and accessible.

- Lead Paint: Renovation, Repair and Painting Program (RRP) – Becoming effective April 22, 2010, the Environmental Protection Agency (EPA) is requiring that lead-safe work practices are followed when work is performed on pre-1978 housing and child occupied facilities. Firms will be required to be certified, their employees must be trained in use of lead-safe work practices and lead-safe work practices that minimize occupants' exposure to lead hazards must be followed. Pre-renovation requirements are already in effect, including the distribution of EPA pamphlets to the owner and occupants before renovation starts, including adult representatives for children in child-occupied facilities, and posting informational signs describing the nature, location and dates of the renovations.

## OBJECTIVES, OUTPUTS, OUTCOMES AND INDICATORS

### Summary of Five Year Affordable Housing Objectives

### A. Fair Housing and Housing Choice

Over the five-year period covered by this plan, the state will focus its resources to achieve the following goals related to fair housing:

- Within budget appropriations, the DECD will continue to support the Connecticut Fair Housing Center with their efforts to assist the state of Connecticut to fulfill the recommendations in the State's Analysis of Impediments (AI) for state level action. Utilization of the Fair Housing Center has enabled the State to better address the objectives of the AI by increasing the access of people in the protected classes to the existing supply of affordable housing, expanding fair housing outreach and education activities, providing increased training of state employees, service providers, housing developers or other funding recipients in

the area of fair housing/civil rights and increasing monitoring and enforcement of fair housing laws and policies within the State of Connecticut.

- DECD will continue to conduct regular monitoring of its funding recipients in the areas of civil rights and fair housing and enforcement.

- Update the Analysis of Impediments to Fair Housing Choice including the Action Steps for state and local governments.

**B. Quality Affordable Housing**

Over the five year period covered by this plan, the state will focus its resources to achieve the following:

- **With Regard to New Affordable Rental Housing**
  - DECD will work to create 750 new quality affordable rental housing units.

- **With Regard to New Homeownership Opportunities**
  - DECD will work to create 300 new affordable homeownership opportunities.
  - CHFA will work to assist 13,500 to 15,000[3] first time homebuyers.

- **With Regard to Preserving Existing Affordable Rental Units**
  - DECD will work to preserve 1,000 existing affordable rental housing units.

- **With Regard to Maintaining Homeownership**
  - DECD will work to maintain homeownership for 400 households.

- **With Regard to CHFA multifamily housing development mortgage programs and tax credit equity funding programs to fund the new construction, rehabilitation and preservation of affordable rental housing**
  - CHFA will work to fund the development and/or preservation of 3,200[4] units

The above referenced figures are based on historic program performance, current unit production costs and anticipated financial resources.

*It is important to note that funded activities can fulfill multiple objectives of the Consolidated Plan. Also, multiple programs and funding sources are often used/combined to fund projects/units. As such an aggregation of the unit/project counts noted below would be an overstatement of what the state of Connecticut can achieve with available resources.*

**To achieve the aforementioned Five Year Affordable Housing Objectives the state will endeavor to undertake a combination of the following activities, initiatives and specific objectives:**

**<u>Objective 1</u>:**

Enhance suitable living environments for extremely low-, low- and moderate-income through Fair Housing and Housing Choice.

[3] Conditioned upon the availability of funds and market conditions.

[4] Conditioned upon the availability of funds and market conditions.

**Output:**

- DECD will complete the update of the Analysis of Impediments (AI) by end of year two of this plan.
- Within available resources, fund the activities of the Fair Housing Center related to outreach and education with an emphasis on preventing discrimination and increasing housing choice opportunities annually.
- Improved availability/accessibility and affordability by promoting and funding at least one inter-municipal or regional partnership for a housing and/or community development project that benefits extremely low-, low- and moderate-income persons/households to increase housing choice and economic opportunities.
- Continue to fund mobility counseling/tenant education programs to encourage/assist/educate approximately 8,500 DSS Section 8 and State Rental Assistance and Transitionary Rental Assistance program participants with moves to areas of de-concentrated poverty annually.
- Support the upgrading of existing infrastructure within areas where the majority of residents are of low-and-moderate-income to increase housing choice and economic opportunities.
- Support up to four infrastructure projects per year to include reconstruction of streets, sidewalks, water lines, and drainage problems in predominately low-and-moderate-income areas annually.
- Improve availability/accessibility by supporting the construction and/or rehabilitation and/or expansion of nine existing public facilities that primarily serve low-and-moderate-income persons, including but not limited to: transitional housing, battered women shelters, daycare centers, and 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 annually.
- Support fair housing education/outreach activities/actions to address illegal discrimination, to include DSS continuing to fund mobility counseling/tenant education programs to encourage/assist/educate DSS Section 8 and State Rental Assistance program participants with 100 moves to areas of de-concentrated poverty annually.

**Outcome:**

- Improved availability/accessibility by supporting fair housing education, outreach activities, programs and actions to address illegal discrimination and expand housing opportunities.

**Indicator(s):**

- Complete update of the AI by end of year 2 of this plan
- Number of fair housing educational and outreach opportunities achieved
- Increased housing choice for low-and-moderate-income residents.
- Number of regional projects funded that promote fair housing and further the State's fair housing efforts.
- Support at least one inter-municipal or regional housing project.
- Create incentives for municipalities to collaborate on projects.
- Number of infrastructure projects conducted per year.

- Number of DSS Section 8 and State Rental Assistance program participants educated through this program that move to areas of de-concentrated poverty.
- Number of DSS Section 8 and State Rental Assistance program participant moves that represent a census tract improvement of at least 10 points; from a higher concentrated area to an area of lower concentrated poverty.

**Priority Rationale**

In Connecticut, 25% of the population is considered minority, or non-white. Fair housing initiatives promote equal housing opportunity for all of Connecticut's citizens and increase housing choice opportunities through the application of responsible development principles and strategies. Additionally, nearly half a million Connecticut households pay more than 30% of their income for housing, making them cost burdened. There is a higher concentration of cost burdened households that have low-and-moderate incomes.

Regional partnerships for housing projects could be cost effective while satisfying the housing needs of multiple communities.

In extremely low-, low- and moderate- income areas of the state, small communities often do not have the resources to repair severely deteriorated infrastructure which impairs the health and welfare of residents, and worsens economic opportunities which, in turn, reduces job creation activities.

In addition building structures and facilities are often not retrofitted to be energy efficient thus increasing energy costs and leading to wastage of precious nonrenewable energy.

Prioritization is given to this objective based on the needs analysis finding that enhancing community and neighborhood based programs enhances the livability of communities. The subsequent rise in quality of life spurs investment across the housing spectrum. Investing in already developed areas also aids the overall objective of limiting sprawl.

**Obstacles to Meeting Underserved Need**

Regional partnership in housing development is not common in the state. Although there is relevant legislation that can aid in the partnership details between and among municipalities, regional housing projects would be more difficult to implement than housing projects handled by individual municipalities.

Funding is a critical issue to attain the above objectives.

**Objective 2:**

Enhance suitable living environments and create decent affordable housing.

**Output:**

- Produce up to 750 newly constructed rental units that serve extremely low-, low- and moderate-income households using federal HOME and/or state housing programs. Rehabilitate up to 1,000 rental units that serve extremely low-, low- and moderate-income households using federal CDBG/HOME and/or state housing programs.
- Produce up to two newly constructed homeowner units that serve low-and-moderate income households using federal HOME and/or state housing programs.

- Rehabilitate up to 400 homeowner units that serve low-and-moderate income households using federal CDBG/HOME and/or state housing programs.
- Improve affordability by promoting and supporting mixed-income development projects in areas that currently under-serve extremely low-, low- and moderate-income income households.
- Support the moderate rehabilitation of existing single-family homes a single family home is defined as a one to four unit owner occupied residential structure).
  - CDBG program – Support up to four single-family moderate rehabilitation projects each year in CDBG program eligible communities.
  - State Housing programs - Support up to four single-family moderate rehabilitation projects each year in suburban communities.
- Creation of multifamily housing
  - HOME program- Produce up to 75 to 125 units of new multifamily housing in areas of need each year.
  - State Housing programs - Produce up to 75 to 100 units of new multifamily housing in areas of need each year.
- The CHFA multifamily housing development mortgage program will work to fund the development and/or preservation of units of multifamily housing.
- Through the adaptive re-use of historic structures, create and/or preserve residential units using federal CDBG/HOME and/or state housing programs.
- Identify properties most at risk of being lost to the affordable market.
- Support energy conservation/efficiency projects that would primarily serve low-and-moderate-income persons by funding housing projects each year that improve energy efficiency using federal and/or state housing and/or weatherization programs.

**Outcome:**

- Expansion of rental and homeowner housing and Sustainable Community activities completed that serves low-and-moderate income households.

**Indicators:**

- Number of newly constructed units
- Number of rehabilitated units
- Number of rental units
- Number of homeowner units
- Number of single-family moderate rehabilitation projects completed each year.
- Number of single-family units rehabbed each year.
- Number of new multifamily housing units created in areas of need
- Number of residential units created by re-use of historic structures
- State, Federal and private resources leveraged
- Number of energy efficiency projects completed each year
- Number of at risk properties identified
- Number of mixed income developments

**Priority Rationale**

In Connecticut, 30% of the housing stock is renter occupied and there is demand for more rental housing. Expanding programs for financial assistance and housing choice greatly benefits the rental population, especially those that are already cost burdened. Implementing development with responsible development principles will make the most efficient uses of energy, land, travel time and other societal resources over the long term.

In Connecticut, homeowners account for living in 70% of the housing stock. The median monthly mortgage is $2,108 and statewide, 36.2% of homeowners are cost burdened.

While increasing the supply of low- and moderate income homes available for ownership, the quality of the living environment can be improved by incorporating responsible development strategies such as mixed-use and transit-oriented developments. Most urban areas are natural mixed-use developments whereas suburban areas need to move away from the traditional single-use developments.

Adaptive re-use of historic structures provides multiple benefits to communities. Redevelopment lowers the ratio of poor quality or unused structures. Additionally, re-use lessens sprawl in rapidly developing areas by preserving open space/undeveloped land. Adaptive re-use also is very likely to engender community support by preserving structures that have long been part of the community.

**Obstacles to Meeting Underserved Need**

The most critical obstacle is the availability of historic structures available for re-use. Specifically, the availability of suitable structures that can efficiently be adapted for re-use is subject to low supply, particularly in areas of already high occupancy rates and areas that have seen sharp increases in housing prices. In these areas, market pressures have altered the re-use cost benefit model and it is likely that the most promising structures have been adapted already, leveling a smaller stock of suitable properties.

Connecticut currently does not have a broad/pervasive system of public transit. As such, current opportunities for transit-oriented developments are limited and concentrated in certain regions of the state. The concept of responsible development and mixed-use developments is new and will take a while to gain acceptance. In addition, there has always been resistance to higher density housing in Connecticut due to pressures on local infrastructure and public education facilities. Also, development of brownfields has always had a negative connotation among developers both for its complexity for development and the costs involved.

**Objective 3:**

To enhance suitable living environments though financial intermediaries

**Output:**

- Provide economic opportunities in the form of rent subsidies to enhance suitable living environments.
- Provide economic opportunities in the form of mortgage assistance to enhance suitable living environments.
- Improve affordability by continuing to use CHFA's multifamily housing development mortgage programs and tax credit equity funding programs to fund the new construction, rehabilitation and preservation of affordable rental housing units consistent with this needs and priorities established in this Plan annually.
- Maintain mortgage lending and equity funding programs to fund up to approximately 800[5] units annually based on recent program experience, with an estimated 400-500[6] units funded through the Low Income Housing Tax Credit program and the

[5] Conditioned upon the availability of funds and market conditions.

[6] Conditioned upon the availability of funds and market conditions.

balance through the issuance of tax-exempt bonds or other bonds for development and expiring use preservation, based on the availability of these resources, financial market conditions, demand for financing and the availability of other necessary capital and operating subsidy required to attain feasibility. Use these debt and equity funding programs to leverage state, federal and private resources to the extent possible.

- Implement a Location Efficient Mortgage (LEM) program to be administered by CHFA. The LEM program provides state-backed relief in mortgage premiums based on proximity to urban areas. The LEM program combines a low down payment, competitive interest rates and flexible criteria to encourage families to attain homeownership in proximity to transit annually.
- Continue CHFA's homeownership mortgage programs to expand homeownership generally, with an emphasis on targeted areas with lower rates of homeownership; and continue statewide special programs and initiatives to maintain homeownership.
  - Maintain CHFA efforts to expand homeownership through assisting approximately 2,700 to 3,000[7] first time homebuyers each year during the five year period based on recent program history and the availability of mortgage capital for this purpose.
  - Maintain lending in the State's federally targeted urban areas to a minimum of 30% of all mortgages purchased by CHFA each year.
  - Build program and investment partnerships with local stakeholders that maximize the use of CHFA's current program and leverage local, state and federal resources.
  - Continue efforts to help distressed homeowners maintain ownership.
- Create a homestead exemption whereby purchasers of homes within designated urban areas may receive state income tax reductions. The exemption will apply to first-time homebuyers and be considered for home purchases in targeted urban areas with the goal of increasing homeownership and neighborhood stability. To support this effort CHFA mortgage programs will be used, when possible, to encourage moderate and higher income households to move into urban neighborhoods in need of revitalization annually.
- Grant priority consideration to creating flexible mechanisms that include gap financing and regulatory relief so that the production of affordable homeownership units can be significantly increased throughout the state. Produce affordable homeownership units through increased funding flexibility and reduce regulatory burden.
- Coordinate grants and loans from the Housing Trust Fund, Affordable Housing (AHP) and HOME programs, treating each pool of funding as a source of flexible capital. This allows developers to seek 'subsidized' capital from a pool of funds and put all parts of the capital structure of a housing project together while mitigating uncertainty and delays.
- Develop housing projects by allowing developers to seek subsidized capital from a pool of flexible capital.
- Promote and leverage transit oriented development, mixed-use development, brownfield redevelopment and other responsible development principles and strategies as a means to enhance suitable living environments and expand access to rental and homeowner housing that serves low-and-moderate income households.

**Outcome:**

[7] Conditioned upon the availability of funds and market conditions.



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Expansion of access to rental and homeowner housing that serves low-and-moderate income households.

**Indicators:**

- Number of rent subsidies
- Number of mortgage assistance
- Number of at risk properties identified
- Strategies for mitigating the potential loss of units
- Number of homeowners assisted.
- Number of mortgages purchased annually in federally targeted urban areas.
- Number of program and investment partnerships created.
- Number of new families that attained homeownership in proximity to transit by implementing the LEM program.
- Leverage of CHFA's current program and leverage of local, state and federal resources.
- Number of moderate and high income households encouraged to move to urban neighborhoods through the creation of a homestead tax exemption.
- Number of rental housing units constructed, rehabbed or preserved using CHFA's multi-family housing development mortgage programs and tax credit equity funding programs.
- Number of housing units funded using CHFA's Low Income Housing Tax Credit Program and tax-exempt bonds
- Number of housing projects developed through pools of flexible capital
- Number of affordable homeownership units produced thru flexible mechanisms and regulatory relief.

**Priority Rationale**

Housing is a key component of attaining and sustaining economic growth and in anchoring a community. Ensuring affordable housing options, to own and rent, for young households forming, young workers and key service sector and other workers is an important contributing factor to future economic health. Additionally, many of Connecticut's most vulnerable citizens are in need of quality affordable housing. In order to address these needs in an era of constrained resources it is important to add new housing as well as preserve affordable housing presently serving households in need.

**Obstacles to Meeting Underserved Need**

The major obstacle to creating financial intermediaries is having access to financial resources. Additionally, there are multiple organizations and agencies that work together to create, develop, implement and sustain these projects. Another obstacle comes from interagency/intergovernmental cooperation. When the individuals work together in cohesion, efficiency can be achieved. Coordination reduces costs and duplication of effort, freeing up resources to help more people.

| GEOGRAPHIC DISTRIBUTION & RELATIVE PRIORITY | | | |
|---|---|---|---|
| **Objective** | **Funding Source** | **Targeted Population** | **Geographic Target** |
| Objective 1 | HOME, State, Section 8 | Low-Mod Income | Statewide |
| Objective 2 | HOME, State, CHFA, CDBG, State/Federal | Low-Mod Income, CHFA Targeted | Statewide, CHFA Targeted Areas, CDBG Eligible |

| | | | |
|---|---|---|---|
| | Weatherization Programs | Populations | Communities, Statewide |
| Objective 3 | HOME, State, CHFA | Low-Mod Income, CHFA Targeted Populations | Statewide, CHFA Targeted Areas, |

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## PUBLIC HOUSING

***Section 91.315 (c) - Public housing.***

*With respect to public housing, the consolidated plan must do the following:*

*(1) 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;*

*(2) Public housing needs. The consolidated plan must describe the manner in which the plan of the state will address the needs of public housing; and*

*(3) Troubled public housing agencies. If a public housing agency located within a state is designated as ``troubled'' by HUD under part 902 of this title, the strategy for the state or unit of local government in which any troubled public housing agency is located must describe the manner in which the state or unit of general local government will provide financial or other assistance to improve the public housing agency's operations and remove the ``troubled'' designation. A state is not required to describe the manner in which financial or other assistance is provided if the troubled public housing agency is located entirely within the boundaries of a unit of general local government that must submit a consolidated plan to HUD.*

### OVERVIEW

(1) Resident initiatives. Connecticut does not have a state housing agency, as defined in Title 24, Part 5, Section 5.1 of the Code of Federal Regulations, administering federal public housing funds.

(2) Public housing needs. There are 107 Public Housing Authorities in Connecticut. The state's housing needs have been identified in the housing needs section of this plan. In Connecticut there are approximately 28,900 public housing units. Of that number 11,900 are federal housing units, those units supported by Annual Contribution Contracts, and 17,000 are state-financed housing units which are not supported at all by federal dollars. Connecticut is one of four states with state-financed housing, i.e. pre-housing finance authorities. Connecticut's first state-financed units were occupied in 1948 and the stock is among the oldest in the state. These state financed public housing units are managed primarily by local housing authorities and do not receive any federal support. It has been determined that the most immediate threat to the states public housing units, mostly due to the age of the stock and its level of deferred maintenance, is its preservation. The objective identified below respond to the state's public housing needs.

(3) Troubled public housing agencies. Connecticut has four HUD designated "troubled" public housing agencies; New London-CT022, Manchester-CT026, West Hartford-CT039, and New Britain- CT-005. All four "troubled" public housing agencies are located in municipalities that are designated as entitlements and therefore are required to submit their own consolidated plans to HUD.

### GOAL

Provide decent housing and enhance suitable living environments for residents of public housing.



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**OBJECTIVES, OUTPUTS, OUTCOMES AND INDICATORS**

*It is important to note that funded activities can fulfill multiple objectives of the Consolidated Plan. Also, multiple programs and funding sources are often used/combined to fund projects/units. As such an aggregation of the unit/project counts noted below would be an overstatement of what the state of Connecticut can achieve with available resources.*

**The unit counts presented in relation to the Public Housing Objectives enumerated below are not in addition to the unit counts stated in the Affordable Housing section of this plan. As stated above funded activities can fulfill multiple objectives. Also, multiple programs and funding sources are often used/combined to fund projects/units. In order to fulfill the stated Public Housing Goal the state will endeavor to undertake a combination of the following activities, initiatives and specific objectives:**

**Objective 1:**

Address the housing needs of residents of public housing through preservation of existing housing units and additional rent subsidies.

**Output:**

- Preserve federally assisted housing units annually by working with current owners and prospective purchasers of these projects to retain them in service to low-income households over the long-term with a focus on projects nearing the end of their current mortgage service periods and those in need of capital reinvestment to provide quality rental housing through a new extended use period using financing from the Affordable Housing Program/Housing Trust Fund/Housing Sustainability Fund.
- Invest in the maintenance/rehabilitation/modernization of 200 existing publicly-assisted rental housing units annually to preserve them as a long-term resource using federal funding such as the CDBG or HOME Program.
- Continue to offer loans, within available CHFA resources, to local housing authorities to fund capital needs. Continue to offer capital funding for the redevelopment of portfolio properties annually through the CHFA mortgage and tax credit programs. Seek and develop opportunities to leverage additional funding from federal and private sources for these purposes.
- Preserve 2,850 state financed elderly rental units through the Weatherization Assistance Program (WAP) over three years (programs duration).
- Encourage local public housing authorities and DSS to respond to all notices of funding availability from HUD to increase the supply of Federal Section 8 Vouchers by 50 new vouchers annually.

**Outcome:**

- New/improved availability/accessibility and affordability in public housing.

**Indicators:**

- Number of at risk properties identified each year
- Number of public housing units preserved/rehabilitated annually
- Number of units and properties redeveloped and maintained via capital funding each year.
- Number and amount of new funding opportunities identified and developed annually

- Number of existing publicly-assisted rental units preserved through weatherization. each year
- Number of new Section 8 vouchers each year.

**Priority Rationale**

To be eligible for public housing, applicants must have income at or below 80% of the area median income (AMI), per HUD regulations. However, the national average income level of a public housing resident is approximately 20% of AMI. In Connecticut 16.5% of households live below the 30% of AMI level and 64.7% live at or below 80% of AMI. Therefore, supporting public housing is addressing the significant need here in Connecticut.

**Obstacles to Meeting Underserved Need**

Funding and interagency/intergovernmental cooperation are the most significant obstacles, but the necessary level of commitment has been promised to overcome this. The next most problematic obstacle will be the heavy demand for public housing.

| GEOGRAPHIC DISTRIBUTION & RELATIVE PRIORITY | | | |
|---|---|---|---|
| **Objective** | **Funding Source** | **Targeted Population** | **Geographic Target** |
| Objective 1 | State<br>CDBG<br>HOME<br>CHFA<br>Section 8<br>WAP | Low-Mod Income, CHFA Targeted Populations | State-Wide, CHFA Targeted Areas, CDBG Eligible Communities |

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## HOMELESSNESS PREVENTION & SUPPORTIVE HOUSING

***Section 91.315 (d)***

*With respect to homelessness, the consolidated plan must describe the state's strategy for the following:*

*(1) Helping low-income families avoid becoming homeless;*
*(2) Reaching out to homeless persons and assessing their individual needs;*
*(3) Addressing the emergency shelter and transitional housing needs of homeless persons; and*
*(4) Helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living.*

### OVERVIEW

As indicated in the Needs Assessment, Market Analysis and Institutional Structure sections of this document, it is clear that Connecticut has done much to address the needs of homeless and at-risk individuals and families as well as non-homeless persons with special needs. However, it is equally clear that the need for assistance is greater than the resources available as such more federal resources are needed.

### GOALS

Enhance suitable living environment, create decent housing, and provide economic opportunities for extremely low- low- and moderate-income persons and address the shelter, housing and service needs of the homeless, those threatened with homelessness with an emphasis on preventing homelessness.

### STRATEGIES

The state will emphasize programs targeted at homelessness prevention and rapid re-housing and supportive housing as the primary means to prevent and end homelessness in Connecticut. The state will work to expand permanent supportive housing in Connecticut to break the cycle of long-term, chronic homelessness.

Over the five year period covered by this plan, the state will focus its resources to achieve the following:

- Address the shelter, permanent affordable housing and service needs of the homeless and those at risk of becoming homeless to ensure that individuals and families receive emergency assistance that includes prevention, relocation assistance and/or provides emergency shelter services as a last resort once housing is lost and alternative resources cannot be identified quickly.
  - The state will:
    - Develop and implement strategies and solutions to address the problem of homelessness through the utilization of supportive housing;
    - Provide rent subsidies or operating subsidies to increase housing affordability (DSS/RAP); and
    - Expand homeless prevention services, follow-up services and increase transitional services throughout the system.

- Work to have in place housing units to help households who experience homelessness or are at high risk of homelessness to access permanent housing.
  - The state will:
    - Increase the number of permanent supportive housing opportunities available to homeless households or those at risk of becoming homeless, particularly those with special needs by providing financing for the renovation of existing buildings; and
    - Continue to work through the Governor's Interagency Council on Supportive Housing and Homelessness to finance housing with services for people facing homelessness and people with disabilities.
- Work to ensure that the systems are in place to assist those at immediate risk of becoming homeless to avoid homelessness.

**OBJECTIVES, OUTPUTS, OUTCOMES AND INDICATORS**

*It is important to note that funded activities can fulfill multiple objectives of the Consolidated Plan. Also, multiple programs and funding sources are often used/combined to fund projects/units. As such an aggregation of the unit/project counts noted below would be an overstatement of what the state of Connecticut can achieve with available resources.*

**Objective 1:**

Enhance suitable living environments to expand homeless prevention rapid re-housing program (HPRP) services. The reoccurrence of homelessness is reduced and those experiencing homelessness are quickly transitioning into permanent housing. Additionally homelessness is averted for those individuals and families in danger of becoming homeless.

**Output:**

- Utilize the Beyond Shelter program and Counselors in Shelters program, administered by the DSS, to reduce the reoccurrence of homelessness by assisting families who are leaving homeless shelters and transitional living programs to achieve housing stability by providing support services.
- Establish and convene the Statewide Homelessness Prevention and Rapid Re-housing Operations Advisory Committee. The Committee is comprised of DSS, 6 regional and 5 municipal HPRP programs and municipal representatives.
- Participate in Connecticut Coalition to End Homelessness' Homelessness Prevention Taskforce and use the information gained to create a sustainable housing based system that will prevent/quickly end homelessness among families and individuals in crisis in the future.
- Review operational aspects of implementing HPRP program to identify "what's working" and "what's not working" to increase efficiency and eliminate duplication.
- Increase number of clients served by DSS, DCF and DHMAS through homeless prevention, rapid re-housing and follow-up services (including but not limited to outreach and transitional services such as supported living, case management, and substance abuse treatment).

**Outcome:** New and improved availability and accessibility through HPRP.

**Indicator(s):**
- Number of homelessness reoccurrences among DSS assisted families leaving shelters and transitional living programs.
- Increases in efficiency or elimination of duplications identified.
- Alternative means to addressing homelessness achieved.
- Number of clients served by DSS, DCF and DHMAS through homeless prevention, rapid re-housing and follow-up services is increased and increase number of client cases closed, settled or resolved by 50 per year, over five years in order to expand services.

**Objective 2:**
Enhance suitable living environments that assist families and individuals to remain in permanent housing.

**Output:**
- Maintain the state-funded Eviction Prevention program that assists families and individuals to remain in permanent housing.
- Increase the supply of permanent supportive housing opportunities for individuals and families experiencing homelessness or at risk of becoming homeless, particularly those with special needs by providing financing for renovation of existing buildings. Create 150 new supportive housing units over the next five years.

**Outcome:**
New and improved sustainability in permanent housing for risk families and individuals

**Indicator(s):**
- Funding level and dollars committed to the Eviction Prevention program.
- Number of at risk families and individuals assisted and remain in permanent housing as a result of the program.
- Number of supportive housing units created.
- Number of rental subsidies.

**Objective 3:**
Support a regional approach to ending homelessness in Connecticut through the Ten Year Plans to End Homelessness that are presently in place.

**Output:**
- Coordinate funding opportunities to assist in achieving the strategies outlined in the Ten Year Plans to End Homelessness.

**Outcome:**
New and improved availability and accessibility of housing to prevent and reduce homelessness through long range planning

**Indicator(s):**
- Number of funding opportunities that addressed specific strategies outlined in the Ten Year Plans to End Homelessness.

**Objective 4:**
Maintain the state's network of "Homeless Shelters."

**Output:**
- Continue to fund "Homeless Shelters" across the state.

**Indicator(s):**
- Funding leveraged (beyond ESG)
- Number of shelters DSS funds(ESG)
- Number of beds & type (men, women, children)-ESG
- Number of clients(ESG)
- Number of services/type(ESG)

| GEOGRAPHIC DISTRIBUTION & RELATIVE PRIORITY | | | |
|---|---|---|---|
| **Objective** | **Funding Source** | **Targeted Population** | **Geographic Target** |
| Objective 1 | HPRP, State, HOME | Extremely Low, Low-Mod Income | State-Wide |
| Objective 2 | HPRP, State, HOME, TANF | Extremely Low, Low-Mod Income | State-Wide |
| Objective 3 | HPRP, State, HOME, | Extremely Low, Low-Mod Income | State-Wide |
| Objective 4 | ESG, State | Extremely Low, Low-Mod Income | State-Wide |

**Priority Rationale**
In the final report *Connecticut Counts 2009*, volunteers counted 3,320 homeless households in Connecticut on the night of January 28, 2009. It is estimated that in a 12 month period, approximately 33,000 individuals (including 13,000 children) in Connecticut experience homelessness to varying degrees. The homeless population is often comprised of the following subpopulations: Chronically Homeless, Severely Mentally Ill, Chronic Substance Abuse, Veterans, Persons with HIV or AIDS, Victims of Domestic Violence, and Unaccompanied Youth less than 18 Years. These goals help to address issues related to homelessness, reversing and preventing additional problems for the homeless population and subpopulations.

**Obstacles to Meeting Underserved Need**
The major obstacle to creating financial intermediaries is having access to financial resources. Additionally, there are multiple organizations and agencies that work together to create, develop, implement and sustain these projects. Another obstacle comes from interagency/intergovernmental cooperation. When the individuals work together in cohesion, efficiency can be achieved. Coordination reduces costs and duplication of effort, freeing up resources to help more people. Another problematic obstacle is the demand for these resources and housing opportunities.

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## OTHER SPECIAL NEEDS

***Section 91.315 (e)***

*With respect to supportive needs of the non-homeless, the consolidated plan must provide a concise summary of 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.*

### OVERVIEW

As indicated in the Needs Assessment, Market Analysis and Institutional Structure sections of this document, it is clear that Connecticut has done much to address the needs of homeless and at-risk individuals and families as well as non-homeless persons with special needs. However, it is equally clear that the need for assistance is greater than the resources available as such more federal resources are needed.

### GOAL

Create decent housing and a suitable living environment and economic opportunities for low- and moderate-income persons with special needs and address the shelter, housing and service needs of persons with special needs.

### OBJECTIVES, OUTPUTS, OUTCOMES AND INDICATORS

*It is important to note that funded activities can fulfill multiple objectives of the Consolidated Plan. Also, multiple programs and funding sources are often used/combined to fund projects/units. As such an aggregation of the unit/project counts noted below would be an overstatement of what the state of Connecticut can achieve with available resources.*

**Special Needs - General**

**Objective 1:**

Coordinate the efforts of state agencies and quasi-public entities involved in housing and the provision of social services to increase the availability of supportive housing by using state and federal resources effectively.

**Output:**

- Interagency Council and/or Interagency Committee meets regularly to insure coordination of efforts and identifies resources and prioritizes production and preservation of permanent supportive housing.

**Outcome:**

- Coordination between state agencies is increased, maintained and sustained leading to more efficient, timely and targeted use of resources which will ultimately lead to more special needs persons being assisted.

**Indicator(s):**

- Identification of resources and plan for production and preservation.

**Objective 2:**

Support and promote the coordination of multiple agency resources and inter-agency cooperation.



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**Output:**
- o Utilize the state's current Long Term Care Plan as a blueprint for coordination of services.

**Outcome:**
- o Coordination between state agencies is increased, maintained and sustained leading to more efficient, timely and targeted use of resources which will ultimately lead to more special needs persons being assisted.

**Indicator(s):**
- o Was the state's Long Term Care Plan used as a blueprint for coordination of services.

**Objective 3:**
Link permanent housing, employment and support services, and rental subsidies to meet the needs of each individual by providing appropriate services which anticipate client needs and address changes in age, health, income and other circumstances. These actions will ensure long-term housing stability and independence.

**Output:**
- o The number of clients who are provided appropriate services increases over five years.

**Outcome:**
- o Coordination between state agencies is increased, maintained and sustained leading to more efficient, timely and targeted use of resources which will ultimately lead to more special needs persons being assisted.

**Indicator(s):**
- o Number of clients that received appropriate services.
- o Year over year change of the number of substance abuse clients that received appropriate services.

| GEOGRAPHIC DISTRIBUTION & RELATIVE PRIORITY | | | |
|---|---|---|---|
| **Objective** | **Funding Source** | **Targeted Population** | **Geographic Target** |
| Objective 1 | State | Low-Mod Income | State-Wide |
| Objective 2 | State | Low-Mod Income | State-Wide |
| Objective 3 | State | Low-Mod Income | State-Wide |

**Elderly and Frail Elderly**

**Objective 1:**
Create a continuum of affordable housing with support services and increase the supply of permanent supportive housing so that the disabled can live independently within their community of choice.

**Output:**

- The number of support services provided to client populations is increased and the accessibility of services by client populations is increased.
- The number of supportive housing units in the state is increased.

**Outcome:**
- New/Improved Affordability.
- Elderly and frail elderly persons are able to live within their community of choice in quality, accessible, affordable housing.

**Indicator(s):**
- Number of support services provide to client population.
- Number of clients being served by each program.
- Number of clients receiving multiple services.
- Year over year change in number of clients being served.

**Objective 2:**
Increase the number of elderly and frail elderly clients served by DSS.

**Output:**
- Increase client caseload by ten per year.

**Outcome:**
- More elderly and frail elderly state residents will receive assistance and be able to live independently longer with a higher quality of life.

**Indicator(s):**
- Number of new client cases managed.

| GEOGRAPHIC DISTRIBUTION & RELATIVE PRIORITY | | | |
|---|---|---|---|
| **Objective** | **Funding Source** | **Targeted Population** | **Geographic Target** |
| Objective 1 | State/HOME | Low-Mod Income | State-Wide |
| Objective 2 | State | Low-Mod Income | State-Wide |

**Priority Rationale**
Connecticut has an aging population. In 2008, the number of homeowners 65 years old and older totaled almost 220,000 and there were almost 73,000 renters. The elderly population faces many challenges; the greatest is living independently and on a fixed income after retirement. This demographic is typically income-constrained, yet is forced to absorb increases in taxes, housing prices, and medical care costs. Demographic projections predict an astronomical increase in the elderly population in decades to come. The Connecticut State Data Center predicts a 72% increase in the population age 65 and older, compared to a 3% *decline* in the population ages 20-64 from 2005 to 2030.

**Obstacles to Meeting Underserved Need**
A major obstacle is keeping up with the demand for elderly housing as the eligible population increases. One of the greatest obstacles to elderly housing and services is the limited availability of state and federal resources. Unfortunately the need for elderly housing and services far exceeds the state and federal financial resources available to address them.

**Persons with Disabilities**

**Objective 1:**
Increase the number of linkages among federal agencies, state agencies and consumers in providing resources to continue the successful keeping of families and those individuals with disabilities together, through placing them in stable living situations and providing them with appropriate counseling and other supportive services.

**Output:**
- Number of linkages among Federal agencies, state agencies and consumers is maintain and/or increased.

**Outcome:**
- Families and those individuals with disabilities kept together and receive appropriate counseling and other supportive services which ultimately increases their quality of life.

**Indicator(s):**
- Number of families and those individuals with disabilities kept together through placing them in stable living situations and providing them with appropriate counseling and other supportive services.

**Objective 2:**
Increase the accessibility of DMHAS provided client support services connected to affordable housing for individual with disabilities.

**Output:**
- The number of individuals with disabilities receiving DMHAS support services tied to affordable housing is increased.

**Outcome:**
- Accessible, affordable housing is made available to individuals with disabilities that require it. State and federal resources designed to aid disabled persons are coordinated and leveraged increasing the quality of life for the recipients.

**Indicator(s):**
- Number of DMHAS clients with disabilities accessing services and affordable housing.
- Measured decrease in average wait period to receive services and affordable housing.
- Year over year change in the number of individuals with disabilities accessing services and affordable housing.

**Objective 3:**
Continue to provide for accessibility modifications.

**Output:**
- Accessibility modifications for ten to 25 housing units per year are funded.

**Outcome:**

- New/Improved Availability/Accessibility.
- The supply of housing accessible to the disabled is increased providing more housing options for the disabled allowing them to live with in the community of their choice.

**Indicator(s):**
- Number of accessibility modifications funded.

**Objective 4:**
Expand accessibility modification activities to: 1) specifically target persons with disabilities who are ready and willing to leave nursing facilities and return to community living; 2) provide a full range of supportive services, including but not limited to employment training, social, health, recreational, housing and transportation services to ensure successful transition and long-term independence.

**Output:**
- $250,000 in bond funds are provided to do accessibility modifications for persons leaving nursing facilities.
- Section 8 Housing Choice Voucher preference for up to 50 eligible persons in support of the Nursing Home Transition Initiative is established.

**Outcome:**
- Independent living is restored to all those capable of living independently with the aid of appropriate support services. This will ultimately lead to lower costs to the state and increase the quality of life for these individuals.

**Indicator(s):**
- Number of projects completed.
- Number of persons enabled to return to independent living as a result of accessibility modifications being made.
- Number of eligible persons transitioning from nursing homes provided Section 8 Housing Choice Vouchers.

**Objective 5:**
Create a continuum of affordable housing with support services and increase the supply of permanent supportive housing so that the elderly can live independently within their community of choice.

**Output:**
- The number of support services provided to client populations is increased and the accessibility of services by client populations is increased.
- The number of supportive housing units in the state is increased.

**Outcome:**
- New/Improved Affordability.
- Independent living will be maintained for all those capable of living independently with the aid of appropriate support services. This will ultimately lead to lower costs to the state and increase the quality of life for these individuals.

**Indicator(s):**
- Number of support services provide to client population.



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- Number of clients being served by each program.
- Number of clients receiving multiple services.
- Year over year change in number of clients being served.
- Number of new supportive housing units created.

| GEOGRAPHIC DISTRIBUTION & RELATIVE PRIORITY | | | |
|---|---|---|---|
| **Objective** | **Funding Source** | **Targeted Population** | **Geographic Target** |
| Objective 1 | State | Low-Mod Income | State-Wide |
| Objective 2 | State | Low-Mod Income | State-wide |
| Objective 3 | State/HOME/ CDBG | Low-Mod Income | State -Wide/ CDBG Eligible Communities |
| Objective 4 | State/Sec. 8 | | State-Wide |
| Objective 5 | State/HOME | | State-Wide |

**Priority Rationale**

Persons with disabilities may be afflicted with several physical, mental, and/or developmental conditions that constrain their possibilities for obtaining suitable housing. The disabled may require a single level home, special equipment to aid them in carrying out daily functions, or even a regular home nurse or family member to care for them. The disabled population also has varying levels of financial independence. Slightly more than 11% of Connecticut's citizens live with a disability.

**Obstacles to Meeting Underserved Need**

One of the greatest obstacles to housing and services for persons with disabilities is the limited availability of state and federal resources. Unfortunately the need for housing and services for persons with disabilities far exceeds the state and federal financial resources available to address them.

**Persons With HIV/AIDS And Their Families**

**Objective 1:**

Continue to fund existing HIV/AIDS programs and seek additional federal funding for existing HIV/AIDS programs.

**Output:**

- Existing HIV/AIDS programs are maintained and expanded.

**Outcome:**

- New/Improved Availability/Accessibility.
- Persons living with HIV/AIDS continue to receive appropriate care and services.
- Funding leveraged (beyond HOPWA)
- # of service providers DSS funds(HOPWA)
- # of clients receiving assistance(HOPWA)
- Type of assistance(HOPWA)

**Indicator(s):**

- Dollars leveraged/amount of additional funding received.
- Number of people served by the programs.

- Year over year change in the number of clients accessing services.

**Objective 2:**
Increase access to supportive housing services for people living with HIV/AIDS and increase number of clients over five years.

**Output:**
- Number of people accessing supportive housing services is increased over five years by 50.

**Outcome:**
- New/Improved Availability/Accessibility.
- Supportive housing services become available to more persons living with HIV/AIDS.

**Indicator(s):**
- Number of people accessing supportive housing services.
- Year over year change in number of people accessing supportive housing services.

**Objective 3:**
Assess the effectiveness of supportive housing programs for people living with HIV/AIDS periodically through the use of performance measures and ongoing mechanisms to track client preferences and needs.

**Output:**
- AIDS/HIV supportive housing programs are evaluated annually and modified as necessary to improve services and benefits to clients.

**Outcome:**
- New/Improved Availability/Accessibility.
- Supportive housing programs become more efficient and effective in helping persons living with HIV/AIDS live longer and better lives.

**Indicator(s):**
- Number of evaluations conducted.

| GEOGRAPHIC DISTRIBUTION & RELATIVE PRIORITY | | | |
|---|---|---|---|
| **Objective** | **Funding Source** | **Targeted Population** | **Geographic Target** |
| Objective 1 | State/HOPWA | Low-Mod Income | State-Wide/ HOPWA Eligible Communities |
| Objective 2 | State/HOPWA | Low-Mod Income | State-Wide/ HOPWA Eligible Communities |
| Objective 3 | State/HOPWA | Low-Mod Income | State-Wide/ HOPWA Eligible Communities |

**Priority Rationale**
As of 2008, the Connecticut Department of Public Health reported there were 10,860 persons living with HIV/AIDS. This number is almost certainly an underestimate of actual HIV/AIDS cases because HIV reporting was not required prior to 2002 and some people living with HIV/AIDS are not aware of their infection. The number of persons

living with HIV/AIDS has been increasing steadily each year, almost doubling since 1998.

**Obstacles to Meeting Underserved Need**

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. These factors reflect, collectively, a growing need to address the housing needs of all types of households involving 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.

**Persons With Alcohol Or Other Drug Addiction**

**Objective 1:**

Continue existing substance abuse programs at levels permitted by funding availability. Link employment services, housing subsidies and long term supportive care to meet the needs of each beneficiary, by adapting services which anticipate and deal with changes in age, health, income and other circumstances. These actions will influence long term stability.

**Output:**

- The number of clients who are provided appropriate services increases over five years.

**Outcome:**

- More persons with substance abuse issues receive appropriate care leading to a better quality of life for assistance recipients and a lower incidence of the negative consequences and costs associated with substance abuse.

**Indicator(s):**

- Number of clients receiving appropriate services.
- Number of substance abuse clients that received appropriate services.
- Year over year change of the number of substance abuse clients that received appropriate services.

| GEOGRAPHIC DISTRIBUTION & RELATIVE PRIORITY | | | |
|---|---|---|---|
| **Objective** | **Funding Source** | **Targeted Population** | **Geographic Target** |
| Objective 1 | State | Low-Mod Income | State-Wide |

**Priority Rationale**

The rate for substance dependence or abuse was higher in Connecticut than it is nationally. Additionally, the rates of persons needing but not receiving treatment for illicit drug problems or alcohol problems in Connecticut were 2.8% and 7.9%, respectively. Those numbers also exceed the national statistics of 2.5% and 7.3%, respectively. When related to housing, the largest group of sheltered and unsheltered homeless people is chronic substance abusers.

**Obstacles to Meeting Underserved Need**
One of the greatest obstacles to housing for persons with alcohol or drug addiction is the limited availability of state and federal resources. Unfortunately the need for housing for persons with alcohol and drug addiction far exceeds the state and federal financial resources available to address them.

**Ex-Offenders**

**Objective 1:**
Increase the availability of permanent supportive housing, as a housing option for, to assist individuals leaving the correction system to facilitate their integration back into the community. Individuals leaving the corrections system and in need of long-term supports could either immediately, or after living for a short time in a halfway house, live in supportive housing. The Connecticut Department of Correction (DOC) will work with other state agencies to maximize the use of various funding streams to assist persons to reintegrate into their communities after release from DOC facilities.

**Output:**
- The state will work to increase the availability of permanent supportive housing, the number of halfway house beds and other supervised community placements that will enhance re-entry efforts.

**Outcome:**
- Recidivism rates will be reduced as a result of the increase in the availability of permanent supportive housing, the number of halfway house beds and other supervised community placements that will enhance re-entry efforts.

**Indicator(s):**
- Year over year change in the number of halfway house beds and other supervised community placements, enhance re-entry efforts, and pilot approaches.

| GEOGRAPHIC DISTRIBUTION & RELATIVE PRIORITY | | | |
|---|---|---|---|
| **Objective** | **Funding Source** | **Targeted Population** | **Geographic Target** |
| Objective 1 | State | Low-Mod Income | State-Wide |

**Priority Rationale**
Among homeless single adults, 10% of sheltered and 7% of unsheltered persons left their place of permanent residence to go to jail, and once released were forced into poverty and homelessness. It is common for de-incarcerated persons to have difficulty finding a job and an affordable housing unit after they are released; many eventually return to jail. The Connecticut Department of Correction's 2008 Annual Report states that there were 19,413 people incarcerated in the 18 Connecticut facilities. The number of admissions for the 2007/2008 fiscal year was 34,541 and the number of releases for the same period was 34,016.

**Obstacles to Meeting Underserved Need**
One of the greatest obstacles to housing for ex-offenders is the limited availability of state and federal resources. Unfortunately the need for housing for ex-offenders far exceeds the state and federal financial resources available to address them.

## NON-HOUSING COMMUNITY DEVELOPMENT

***Section 91.315 (f)***

*With regard to the state's use of the CDBG program, the consolidated plan must concisely describe the state's priority nonhousing community development needs that affect more than one unit of general local government. 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 identify 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 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-and-moderate-income persons. Further the plan must promote suitable living environments. Activities that promote suitable living environments include improving the safety and livability of neighborhoods; increasing access to quality public and private facilities and services; reducing the isolation of income groups within a community or geographical area through the spatial deconcentration of housing opportunities for persons of lower income and the revitalization of deteriorating or deteriorated neighborhoods; restoring and preserving properties of special historic, architectural, or aesthetic value; and conservation of energy resources.*

*Additionally the plan must promote the expansion of economic opportunities. Activities that promote the expansion of economic opportunities include job creation and retention; establishment, stabilization and expansion of small businesses (including microbusinesses); the provision of public services concerned with employment; the provision of jobs involved in carrying out activities under programs covered by this plan to low-income persons living in areas affected by those programs and activities; availability of mortgage financing for low-income persons at reasonable rates using nondiscriminatory lending practices; access to capital and credit for development activities that promote the long-term economic and social viability of the community; and empowerment and self-sufficiency opportunities for low-income persons to reduce generational poverty in federally assisted and public housing.*

### OVERVIEW

The state will promote projects that are targeted to low-and-moderate-income persons. The state of Connecticut will focus on housing and economic development programs that directly benefit these individuals.

The state will encourage the maximization of existing infrastructure and resources and the re-use of blighted and brownfield properties through the application of responsible growth principles and strategies and livability principles and provide incentives for community revitalization efforts as per the state's responsible growth strategies and the growth management policies specified in the current C&D Plan as well as in concert with the federal government's Sustainable Communities initiative.

As a general rule, the state will adopt and employ, to the greatest extent possible, responsible growth strategies, including but not limited to: consistency with the state's Conservation and Development (C&D) Plan; inter-municipal or regional collaborations; reuse, rehabilitation, and revitalization of land, property and infrastructure; urban infill development; mixed-use developments; walkable environments; transit-oriented

developments; and incorporation of sustainable development standards in the implementation of all of the strategies and objectives outlined in this plan.

With specific regard to the Small Cities CDBG program the state will:

- Provide communities with assistance to undertake economic development initiatives; and
- Provide assistance to help undertake community infrastructure, facility and service projects (public facilities) affecting public health, safety and welfare.

**GOALS**
Enhance suitable living environments, create decent housing and provide economic opportunities for extremely low- income, low- and moderate-income persons through community development activities that promote responsible growth principles to develop viable urban communities and suitable living environments.

**OBJECTIVES, OUTPUTS, OUTCOMES AND INDICATORS**
*It is important to note that funded activities can fulfill multiple objectives of the Consolidated Plan. Also, multiple programs and funding sources are often used/combined to fund projects/units. As such an aggregation of the unit/project counts noted below would be an overstatement of what the state of Connecticut can achieve with available resources.*

**Objective 1:**
Provide economic opportunities including job creation and retention through the establishment, stabilization and expansion of small businesses (including Micro-enterprises) and the provision of public services concerned with employment.

**Output:**
- Support at least one Economic Development Project per year under the CDBG Program with the creation of up to 15 jobs per year (8 of which will be for low-and-moderate-income persons).

**Short-Term Outcome:**
- New/Improved availability/accessibility.
- Support and funding of economic development projects and micro-enterprise, activities/projects will create and/or retain permanent, private sector job opportunities principally for extremely low-, low- and moderate-income persons, through the expansion and retention of business and industry in the state; and
- Economic opportunities through employment for low-and-moderate-income persons will be increased.

**Long-Term Outcome:**
- The economy of the State's communities will be improved as will the quality of life of all of the state's residents;
- The vibrancy of our communities will be improved which will in turn enhance the quality of life for the citizens of the state;
- Local governments will be encouraged and assisted in developing comprehensive economic development strategies to create viable communities by providing economic opportunities, principally for low-and-moderate-income persons; and

- Strategies which facilitate the coordination of CDBG funding with other federal/state/local community development resources will be developed and implemented leading to the maximization of return on investment and benefit.

**Indicator(s):**
- Number of economic development projects funded under the CDBG program annually.
- Number of jobs created by economic development projects funded annually.
- Percent of jobs created by economic development projects funded annually benefiting low-and-moderate-income persons.

**Objective 2:**
Enhance suitable living environments, create decent housing and provide economic opportunities by promoting and funding at least one inter-municipal or regional partnership for economic and/or community development project.

**Output:**
- Support at least one inter-municipal or regional project per year under the CDBG Program including Comprehensive Economic Development Strategy (CEDS) project.
- Create incentives for municipalities to collaborate on projects.

**Short-Term Outcome:**
- New/Improved availability/accessibility.
- State, local and regional revitalization efforts and resources will be coordinated to maximize return on investment and chances of success.
- Economies of scale will be reached leading to lower governmental cost.

**Long-Term Outcome:**
- The vibrancy of our communities will be improved which will enhance the quality of life for the citizens of the state;
- Local governments will be encouraged to create, coordinate and implement comprehensive regional cooperative and cost sharing agreements and strategies which develop viable communities and primarily benefit low-and-moderate-income persons; and,
- Strategies which facilitate the coordination of CDBG funding with other federal/state/local community development resources will be developed and implemented leading to the maximization of return on investment and benefit.

**Indicator(s):**
- Number of inter-municipal/regional projects funded under the CDBG program annually.
- Number of jobs created in the region benefiting low-and-moderate-income persons annually.
- Cost savings for local municipalities and the state due to regional partnerships.
- Number of low-and-moderate-income persons served annually
- Number of housing units annually

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**Objective 3:**
Enhance suitable living environments by supporting the upgrading of existing infrastructure within areas where the majority of residents are of low- and moderate-income.

**Output:**
- Support up to four infrastructure projects per year under the CDBG program to include reconstruction of streets, sidewalks, water lines, and drainage problems in predominately extremely low-, low- and moderate-income areas.

**Short-Term Outcome:**
- New/Improved availability/accessibility
- Infrastructure projects will assist in the creation of a safe and sanitary living environment, benefit low-and-moderate-income persons, aid in the elimination of slums or blight and provide community facilities and services affecting public health, safety and welfare all of which will lead to a better quality of life for the citizens of the state.

**Long-Term Outcome:**
- The vibrancy of our communities will be improved which will enhance the quality of life for the citizens of the state;
- Local governments will be encouraged to create, coordinate and implement comprehensive local and regional infrastructure improvement strategies which develop viable communities and primarily benefit low-and-moderate-income persons; and,
- Strategies which facilitate the coordination of CDBG funding with other federal/state/local community development resources will be developed and implemented leading to the maximization of return on investment and benefit.

**Indicator(s):**
- Number of infrastructure projects funded under the CDBG program per year.
- Number of low-and-moderate-income persons served annually

**Objective 4:**
Enhance suitable living environments by supporting the construction and/or rehabilitation and/or expansion of existing public facilities that primarily serve extremely low-, low- and moderate-income persons, including but not limited to: homeless shelters, battered women shelters, daycare centers, and 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.

**Output:**
- Support up to nine public facilities projects per year under the CDBG Program.

**Short-Term Outcome:**
- New/Improved availability/accessibility.
- Public Facilities projects will assist in the creation of a safe and sanitary living environment benefit low-and-moderate-income persons, aid in the elimination of slums or blight and provide community facilities and services affecting public health, safety and welfare all of which will lead to a better quality of life for the citizens of the state.

**Long-Term Outcome:**
- The vibrancy of our communities will be improved which will enhance the quality of life for the citizens of the state;
- Local governments will be encouraged to create, coordinate and implement comprehensive local and regional public facility improvement strategies which develop viable communities and primarily benefit low-and-moderate-income persons; and,
- Strategies which facilitate the coordination of CDBG funding with other federal/state/local community development resources will be developed and implemented leading to the maximization of return on investment and benefit.

**Indicator(s):**
- Number of public facilities projects conducted per year.
- Number of low-and-moderate-income persons served annually.

**Objective 5:**
Enhance suitable living environments and create decent housing by supporting energy conservation/efficiency projects that would that primarily serve low-and-moderate-income persons.

**Output:**
- Fund up to two projects per year under state/federal weatherization programs that would improve energy efficiency.

**Short-Term Outcome:**
- New/Improved availability/accessibility and/ or affordability.
- Energy costs borne by extremely low-, low- and moderate-income persons and/or by the state will be reduced freeing up resources that can be used to provide other needed assistance to low-and-moderate-income persons.

**Long-Term Outcome:**
- The state will move closer to energy independence/self sufficiency, air quality will improve as will the quality of life of the state's citizens.

**Indicator(s):**
- Number of low-and-moderate-income persons served annually.
- Number of units with improved energy efficiency annually.

**Objective 6:**
Allow municipalities that have state-approved responsible growth/Transit Oriented Development (TOD) projects to develop Special Services Districts and levy additional taxes and/or fees to fund development and support the use of tax incremental financing. Taxes/fees could include local sales tax, additional conveyance tax, hotel tax, and parking fees.

**Output:**
- Five Special Services Districts established over five years.

**Short-Term Outcome:**

- Local governments will have greater resources available to undertake responsible growth/Transit Oriented Development (TOD) projects.

**Long-Term Outcome:**
- The vibrancy of our communities will be improved which will enhance the quality of life for the citizens of the state;

**Indicator(s):**
- Number of municipalities with state-approved responsible growth/Transit Oriented Development (TOD) projects allowed to develop Special Services Districts and levy additional taxes and/or fees to fund development over 5 years.
- Number of TOD projects with new Special Services Districts over 5 years.

**Objective 7:**
Allocate $100 million of Urban Reinvestment Tax Credits for TOD/Responsible Growth projects and implement the Recovery Zone Economic Development Bonding Program as a financing vehicle for approximately two Responsible Growth projects over a 5- year period.

**Output:**
- Allocated $100 million of Urban Reinvestment Tax Credits as an incentive for private investment and to stimulate the development and implementation of two Responsible Growth/TOD projects over a 5- year period.

**Short-Term Outcome:**
- Private investment will be leveraged to increase the resources available to undertake responsible growth/Transit Oriented Development (TOD) projects.

**Long-Term Outcome:**
- The vibrancy of our communities will be improved which will enhance the quality of life for the citizens of the state;

**Indicator(s):**
- Number of TOD/Responsible Growth projects developed and/or implemented as a result of the allocation of $100 million of Urban Reinvestment Tax Credits over a 5-year period.
- Amount of private funding for TOD/Responsible Growth projects leveraged by the allocated tax credits.
- Number of TOD/Responsible Growth projects developed and/or implemented as a result of the implementation of the federal Recovery Economic Development Zone Bond program over a 5- year period.

**Objective 8:**
Provide $100 million[8] of federal/state/local community development resources for ten brownfield redevelopment projects as recommended by the Brownfields Task Force over a 5- year period.

**Output:**

[8] Note: This amount would be utilized for all types of brownfield and mill redevelopment, not just housing projects.

- Up to ten brownfield sites/projects are remediated returning unproductive properties to productive use and improving the health and safety of Connecticut's citizens over a five- year period.

**Short-Term Outcome:**

- Brownfield remediation will assist in the creation of a safe and sanitary living environment, benefit low-to moderate- income people, aid in the elimination of slums or blight and provide community facilities and services affecting public health, safety and welfare all of which will lead to a better quality of life for the citizens of the state.

**Long-Term Outcome:**

- The vibrancy of our communities will be improved which will enhance the quality of life for the citizens of the state;
- Local governments will be encouraged to create, coordinate and implement comprehensive local and regional land use and development/redevelopment strategies which develop viable communities and primarily benefit low-and moderate-income persons; and,
- Strategies which facilitate the coordination of available brownfield remediation resources with other federal/state/local community development resources will be developed and implemented leading to the maximization of return on investment and benefit.
- Will indirectly reduce sprawl due to reuse of land and avoiding development of raw land.

**Indicator(s):**

- Dollar amount provided for brownfield redevelopment projects as recommended by the Brownfields Task Force over 5 years.
- Number of brownfield projects undertaken as a result of the $100 million provided for brownfield redevelopment over 5 years.
- Number of brownfields/acres and/or buildings brought back to productive use over 5 years.

**Objective 9:**

Section 108/222 Program: DECD will be applying for a $20M line of credit for CDBG Section 108 loans to fund economic development projects. DECD estimates that it will support five economic development projects in 5 years.

**Output:**

DECD estimates that it will support five economic development projects in 5 years by applying for a $20,000,000 line of credit for CDBG Section 108 loans (using the provisions of the Section 222 interim rule) on behalf of the non-entitlement communities of the state.

**Short-Term Outcome:**

- New/Improved availability/accessibility to funds;
- Support and funding of economic development projects and micro-enterprise, activities/projects that will create and/or retain permanent, private sector job opportunities principally for extremely low-, low- and moderate-income persons, through the expansion and retention of business and industry in the state; and
- Economic opportunities through employment for low-and-moderate-income persons will be increased.



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**Long-Term Outcome:**

- The economy of the State's communities will be improved as will the quality of life of all of the state's residents;
- The vibrancy of our communities will be improved which will in turn enhance the quality of life for the citizens of the state;
- Local governments will be encouraged and assisted in developing comprehensive economic development strategies to create viable communities by providing economic opportunities, principally for low-and-moderate-income persons; and
- Strategies which facilitate the coordination of CDBG funding with other federal/state/local community development resources will be developed and implemented leading to the maximization of return on investment and benefit.

**Indicator(s):**

- Number of economic development projects funded under the Section 108 Program annually.
- Number of jobs created by economic development projects funded annually.
- Percent of jobs created by economic development projects funded annually benefiting low-and-moderate-income persons.

| GEOGRAPHIC DISTRIBUTION & RELATIVE PRIORITY | | | |
|---|---|---|---|
| **Objective** | **Funding Source** | **Targeted Population** | **Geographic Target** |
| Objective 1 | State/CDBG | Low-Mod Income | State -Wide/ CDBG Eligible Communities |
| Objective 2 | State/CDBG | Low-Mod Income | State -Wide/ CDBG Eligible Communities |
| Objective 3 | State/CDBG | Low-Mod Income | State -Wide/ CDBG Eligible Communities |
| Objective 4 | State/CDBG | Low-Mod Income | State -Wide/ CDBG Eligible Communities |
| Objective 5 | State/CDBG | Low-Mod Income | State -Wide/ CDBG Eligible Communities |
| Objective 6 | State | Low-Mod Income | State -Wide |
| Objective 7 | State | Low-Mod Income | State -Wide |
| Objective 8 | State | Low-Mod Income | State -Wide |
| Objective 9 | Section 108/222 | Low-Mod Income | State -Wide |

**Priority Rationale**

The non-housing community development projects meet the needs of many subpopulations in Connecticut. Additionally, partnerships are created and developed with agencies and organizations to more efficiently execute projects and use funds.

TOD projects are usually large scale projects requiring large amounts of funds. Creation of a special service district in an area that has a state–approved TOD project would have multiple benefits including creating the necessary capital and enabling higher densities required to support the viability of a TOD project.

Redevelopment and reuse of brownfields is important because it avoids development of raw lands and is consistent with the responsible growth and sustainability principles.



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Section 108 loans enable implementation of large scale economic development projects that would help improve the current economic conditions in the state.

Regional partnerships for economic and community development is important for Connecticut since it can reduce the fiscal burdens on any particular municipality, increase cost efficiencies, and help with a more systematic and planned economic development for the state.

**Obstacles to Meeting Underserved Need**

There is a lot of resistance to regional partnerships in Connecticut due to the local home rule system of administration.

Development of brownfields has always had a negative connotation among developers both for its complexity for development and the costs involved.

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## COMMUNITY REVITALIZATION

***Section 91.315 (g) Community Revitalization***

*States are encouraged to identify areas where geographically targeted revitalization efforts are carried out through multiple activities in a concentrated and coordinated manner. In addition, 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 Sec. 91.320(k)(1) must reflect the state's process and criteria for approving local government's revitalization strategies. The strategy must identify the long-term and short-term objectives (e.g., physical improvements, social initiatives, and economic empowerment), expressing them in terms of measures of outputs and outcomes that are expected through the use of HUD programs. The state's process and criteria are subject to HUD approval.*

### OVERVIEW

Community Revitalization - Pursuant to Section 91.315 (g), the state will utilize, to the fullest extent possible, CDBG Community Revitalization Strategies (CRS) and Neighborhood Revitalization Zones (NRZ) in executing its community revitalization strategies.

In 1996, HUD established criteria, which allowed states to approve a locally determined strategy for revitalizing an area that is among the community's most distressed. In order to provide some incentive for communities to undertake such revitalization, the SC/CDBG Program regulations provide certain benefits for the use of SC/CDBG funds in such an area. DECD will apply the same criteria to communities eligible for the SC/CDBG Program.

A community that is interested in undertaking a Community Revitalization Strategy (CRS) must submit a request to DECD prior to applying for SC/CDBG funds. A community's revitalization strategy must be designed to provide for the economic empowerment of low- and moderate-income residents of a particular area that is among the community's most distressed. It must also provide for other long-term improvements within a reasonable period of time.

The state will promote projects that are targeted to low-and-moderate-income persons. The state of Connecticut focus will be on housing and economic development programs that directly benefit these individuals.

The state will encourage the maximization of existing infrastructure and resources and the re-use of blighted and brownfield properties through the application of responsible growth principles and strategies and livability principles and provide incentives for community revitalization efforts as per the state's responsible growth strategies and the growth management policies specified in the current C&D Plan as well as in concert with the federal government's Sustainable Communities initiative.

As a general rule, the state will adopt and employ, to the greatest extent possible, responsible growth strategies, including but not limited to: consistency with the state's Conservation and Development (C&D) Plan; inter-municipal or regional collaborations;

reuse, rehabilitation, and revitalization of land, property and infrastructure; urban infill development; mixed-use developments; walkable environments; transit-oriented developments; and incorporation of sustainable development standards in the implementation of all of the strategies and objectives outlined in this plan.

**GOALS**

Enhance suitable living environments, create decent housing and provide economic opportunities for extremely low- income, low- and moderate-income persons through community development activities that promote responsible growth principles to develop viable urban communities and suitable living environments.

**OBJECTIVES, OUTPUTS, OUTCOMES AND INDICATORS**

*It is important to note that funded activities can fulfill multiple objectives. Also, multiple programs and funding sources are often used/combined to fund projects/units. As such an aggregation of the unit/project counts noted below would be an overstatement of what the state of Connecticut can achieve with available resources.*

**The unit counts presented in relation to the Community Revitalization Objectives enumerated below are not in addition to the unit counts stated in the Affordable Housing section of this plan. As stated above funded activities can fulfill multiple objectives. Also, multiple programs and funding sources are often used/combined to fund projects/units. In order to fulfill the stated Community Revitalization Goals the state will endeavor to undertake a combination of the following activities, initiatives and specific objectives:**

**Objective 1:**

Enhance sustainable living environments create decent housing and provide economic opportunities for extremely low-, low- and moderate- income persons through community revitalization activities that promote responsible growth principals to develop viable urban communities and suitable living environments.

**Output:**

- Allow municipalities that have state approved responsible development/transit-oriented development (TOD) projects to develop Special Services Districts and levy additional taxes and/or fees to fund development. Taxes/fees could include local sales tax, additional conveyance tax, hotel tax, and parking fees.
- Allocate up to $100 million of Urban Reinvestment Tax Credits for state approved responsible development/TOD projects, particularly for brownfield and former mill redevelopment as recommended by the Brownfields Task Force.
- Implement the federal Recovery Zone Economic Development Bond program as a financing vehicle for responsible development projects.
- Consolidate state bond allocations for shovel ready projects.
- Coordinated State agency activities to encourage and promote support of approximately three Community Revitalization Strategies or Neighborhood Revitalization Zones under the CDBG program over a 5- year period.

**Outcomes:**

New and improved sustainable communities

**Indicator(s):**

- Number of responsible development/TOD projects developed and/or implemented as a result of the allocation of $100 million of Urban Reinvestment Tax Credits.
- Amount of private funding for responsible development/TOD projects leveraged by the allocated tax credits
- Number of brownfields project undertaken as a result of the new state funding authorized for brownfield redevelopment.
- Number of acres and/or buildings brought back to productive use.
- Statewide database of brownfield sites is updated.
- Number of responsible development projects developed and/or implemented as a result of the implementation of the federal Recovery Zone Economic Development Bond program.
- Bond allocations consolidated for shovel ready projects.
- Decreased project development time.
- Number of state agency activities coordinated to encourage and promote support of Community Revitalization Strategies and Neighborhood Revitalization Zones.
- Number of Community Revitalization Strategies and Neighborhood Revitalization Zones supported using the CDBG Program involving two or more state agencies over a 5- year period.
- Number of low-and-moderate-income persons served.

**Objective 2:**
Enhance suitable living environments and create decent housing in areas of need.

**Output:**
- Support at least two municipalities in rezoning efforts to enable for higher-density housing, mixed-use developments, and/or transit-oriented developments.
- Support local efforts to develop appropriate urban infill housing to make better use of limited urban land. Support 20 to 60 units of infill housing in urban areas each year using the HOME/State Housing Program.
- Promote and support mixed-income housing developments in areas that currently under-serve low-and-moderate-income households Give preference to one mixed-income infill project creating at least 10-25 units of housing each year in areas that currently under-serve low-and-moderate-income households using the HOME/State Housing Program..
- Promote mixed-use and/or transit-oriented developments with residential ownership opportunities for low-and-moderate- income households in areas of need. Fund at least two mixed-use and/or transit-oriented development projects with availability of 20 low-and-moderate-income residential units in an urban or suburban area over a 5-year period. Support at least two municipalities with rezoning efforts to enable mixed-use developments, and/or transit-oriented developments over a 5- year period.
- Foreclosed properties are kept from deteriorating, rehabilitated and sold to low-and-moderate-income households. Utilize Neighborhood Stabilization program (NSP) and Community Development Block Grant - Recovery (CDBG-R) program funds to stabilize neighborhoods in areas impacted by foreclosures to serve 325 to 400 households annually.
- Implement a “Learn Here, Live Here” program to be administered by CHFA. The program would allow Connecticut resident students attending any post-secondary institution to contribute the larger of their state income tax liability or $3,000 into a First-Time Homebuyer Trust Fund each year for ten years. The money could be withdrawn anytime over those ten years to purchase homes in Connecticut. Any

interest income would be deposited annually into the State's general fund to partially offset the cost of the program.
- Ensure there is a mechanism to fund both HOME Connecticut incentive housing payments and the Housing Trust Fund to increase workforce housing in the state.

**Outcomes:**
- New and improved sustainability
- New and improved affordability
- New and improved availability/accessibility

**Indicator(s):**
- Number of municipalities funded for zoning changes that enable higher density housing, mixed-use developments, and transit-oriented developments.
- Number of municipalities funded through the Incentive Housing Zone program.
- Number of municipalities that pursued building higher density housing after adopting the incentive housing overlay zones.
- Number of municipalities supported in rezoning efforts to enable higher-density residential uses, mixed-use developments, and/or transit-oriented developments.
- Number of units of infill housing in urban areas created.
- Number of mixed-income housing units created.
- Number of mixed-use and /or transit-oriented development projects in an urban or suburban area supported for low-and-moderate-income households.
- Number of foreclosed units acquired.
- Number of acquired units rehabbed and sold.
- Number of participants in "Learn Here, Live Here" program.
- Number of homes purchased utilizing the "Learn Here, Live Here" program.
- Number of HOME Connecticut incentive housing payments and the Housing Trust Fund funded.
- Number of workforce housing units created.

**Priority Rationale**

The state's responsible development strategy includes creating quality living environments by promoting mixed-use and transit-oriented developments. Walkable or transit access to employment centers from residential areas could further increase affordability and quality of housing for the extremely low-, low- and moderate-income households. One of the obstacles faced by municipalities to implement higher density land uses are the local zoning regulations. Therefore, enabling municipalities with their rezoning efforts will help with the goal of supply of quality affordable housing. Remediation and rehabilitation of brownfields and reuse of old mills is also part of the responsible development initiative of the state. All programs and financing tools that can encourage responsible development and development in the state should be promoted.

**Obstacles to Meeting Underserved Need**

One of the greatest obstacles to community revitalization is the limited availability of state and federal resources. Unfortunately the need for community revitalization far exceeds the state and federal financial resources available to address them.

| GEOGRAPHIC DISTRIBUTION & RELATIVE PRIORITY | | | |
|---|---|---|---|
| **Objective** | **Funding Source** | **Targeted Population** | **Geographic Target** |

| | | | |
|---|---|---|---|
| Objective 1 | State | Low-Mod Income | State-Wide |
| Objective 2 | State | Low-Mod Income | State-Wide |

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## BARRIERS TO AFFORDABLE HOUSING

**Section 91.315 (h) 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 Section 91.310."*

The policies, strategies, goals, objectives, activities and initiatives presented in the strategic plan section of this document are all designed to remove or ameliorate the barriers to affordable housing identified and discussed in the plans Housing Needs Assessment and Market Analysis section.

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## LEAD-BASED PAINT HAZARDS

***Section 91.315 (g) 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."*

### OVERVIEW

The U.S. Centers for Disease Control and Prevention (CDC) calls childhood lead poisoning "the most common environmental disease of young children". Lead-based paint is the principal source of lead in the home. Lead poisoning most often occurs when persons breathe lead contaminated paint dust or ingest lead contaminated paint chips. Young children are most at risk because they are more likely to chew on contaminated surfaces or ingest contaminated chips through hand-to-mouth activity. Among young children, the risks are even greater for those whose families are poor because they are more likely to live in older, more dilapidated housing where peeling and chipping lead-based paint may be within their reach.

### GOALS

Enhance suitable living environment and create decent housing for extremely low-income, low- and moderate-income persons through the evaluation and reduction of lead-based paint hazards and Healthy Homes principles.

### STRATEGIES

Connecticut has procedures and programs in place to address lead-based paint issues. The "Healthy Homes Initiative" being initiated by DPH addresses lead-based paint issues as well as promoting healthy housing principles.

**Lead Paint:** In addition to Lead safe Housing Regulations at 24 CFR Part 35, the Renovation, Repair and Painting Program (RRP) – becoming effective April 22, 2010, the Environmental Protection Agency (EPA) is requiring that lead-safe work practices are followed when work is performed on pre-1978 housing and child occupied facilities. Firms will be required to be certified, their employees must be trained in use of lead-safe work practices and lead-safe work practices that minimize occupants' exposure to lead hazards must be followed. Pre-renovation requirements are already in effect, including the distribution of EPA pamphlets to the owner and occupants before renovation starts, including adult representatives for children in child-occupied facilities, and posting informational signs describing the nature, location and dates of the renovations.

**Healthy Homes**: DECD, will also support and work with DPH on the implementation of its 'Healthy Homes Initiative' which has been designed to promote and mainstream healthy housing principles to ensure that Connecticut's housing supply is dry, clean, pest-free, ventilated, safe, without contaminants, maintained and accessible.

### OBJECTIVES, OUTPUTS, OUTCOMES AND INDICATORS

It is important to note that funded activities can fulfill multiple objectives. Also, multiple programs and funding sources are often used/combined to fund projects/units. As such an aggregation of the unit/project counts noted below would be an overstatement of what the state of Connecticut can achieve with available resources.

**Objective 1:**

Enhance suitable living environments and ensure the availability of a decent housing supply that is free of lead-based paint, dry, clean, pest-free, ventilated, safe, without contaminants, maintained and accessible.

**Output:**

- Support the removal of lead-based paint and other hazardous materials in existing housing through paint testing and risk assessments in accordance with the final lead safe housing rule - Title X of the Lead-based Paint Hazard Reduction Act of 1992 (24 CFR Pt 35) and the new EPA Lead Paint: Renovation, Repair and Painting Program (RRP) effective April 22, 2010.
  - Fund up to three housing rehabilitation projects per year with the goal of making 20 units per year lead safe using the federal HOME/CDBG program or state funding.
- Work with DPH on implementing its Healthy Homes Initiative by coordinating five awareness and training activities annually.

**Outcomes:**

- Improved accessibility to housing free of lead-based paint.

**Indicator(s):**

- Number of housing lead-safe rehab projects per year.
- Number of housing units made lead-safe per year.
- Number of low-and-moderate income persons served per year.
- Number of activities coordinated with DPH per year.

| GEOGRAPHIC DISTRIBUTION & RELATIVE PRIORITY | | | |
|---|---|---|---|
| **Objective** | **Funding Source** | **Targeted Population** | **Geographic Target** |
| Objective 1 | HOME<br>CDBG<br>Other/ State | Low-Mod Income | State-Wide<br>CDBG Small Cities |

**Priority Rationale**

Lead hazards are an obstacle in the Healthy Homes Initiative, which is designed to promote and mainstream health housing principles to ensure that Connecticut's housing supply is dry, clean, pest-free, ventilated, safe, without contaminants, maintained and accessible. The number of children under six years old with high blood lead levels has been decreasing and was measured at 1,020 children in 2007. Those most susceptible to the dangers of lead poisoning are children under the age of six and low income households in homes that were built before 1949. There are almost 10,000 households in Connecticut that have heighted risks.

**Obstacles to Meeting Underserved Need**

Obstacles for lead paint removal include the following: sufficient funds, education of parents, willing landlords, and qualified contractors.

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## ANTI-POVERTY STRATEGY

### Section 91.315 (h) Anti-poverty Strategy

" *The consolidated plan must describe the State's goals, programs and policies for reducing the number of poverty level families and how the State's goals, programs, and policies for producing and preserving affordable housing, set forth in the housing component of the consolidated plan, will be coordinated with other programs and services for which the State is responsible and the extent to which they will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the State has control."*

### Overview

The four programs covered by the state's Consolidated Plan – CDBG, HOME, ESG and HOPWA – directly support the overall State anti-poverty strategy by addressing the housing and/or non-housing community development needs of persons at or below the poverty level.

### Anti-Poverty Strategy

In addition to the four programs covered by the Consolidated Plan, the state of Connecticut, through several agencies and organizations employs numerous policies and programs to reduce the number of poverty level families within the state including. These programs and the organizations that administer them are described within the Institutional Structure section of this plan.

Additionally, the State of Connecticut has several statutory and federally mandated interconnected/interrelated plans that further articulate and constitute the state's Anti-Poverty Strategy. These plans include but are not limited to those enumerated below. The plans that follow are available online via the links included in their brief descriptions.

- **Economic Strategic Plan for Connecticut**
  http://www.ct.gov/ecd/lib/ecd/connecticut_esp-final.pdf

  This plan is mandated per Section 32-1o of the Connecticut General Statutes (C.G.S.) It is a comprehensive 5 year strategic plan that reviews numerous factors that influence the state's economic climate, from its transportation network, housing market and education system to its relative tax burden, energy costs and health care system. The plan then recommends more than 60 specific strategies and initiatives for the future, grouped in three general areas: Talent and Technology, Cultivating Competitiveness and Responsible Growth.

- **State Long-Range Housing Plan**
  http://www.ct.gov/ecd/lib/ecd/2010-15_slrhp_-_final_.pdf

  This plan is mandated per Section 8-37t of the C.G.S. It is a comprehensive 5 year strategic plan that articulates and outlines the state's strategies, goals and objectives with regard to the preservation and creation of quality affordable housing and opportunities. This plan is developed by the Connecticut Department of Economic and Community Development and the Connecticut Housing Finance Authority. It is developed concurrent with the development of the state's Consolidated plan.

- **State Plan of Conservation and Development**
  http://www.ct.gov/opm/lib/opm/igp/cdplan/adopted2005-2010cdplan.pdf

This plan is mandated per Section 16a-24 of the C.G.S. It is a comprehensive plan that serves as a statement of the development, resource management and public investment policies for the State.

- **State Of Connecticut Temporary Assistance For Needy Families (TANF) State Plan**
  http://www.ct.gov/dss/lib/dss/pdfs/tanf_plan_2009_to_2011_rev_to_acf_062509_(2).pdf

  This plan describes Connecticut's programs that furnish financial assistance and services to needy families in a manner to fulfill the purposes of the Temporary Assistance for Needy Families (TANF) program. Connecticut administers a variety of programs through a number of state agencies under the TANF program. Each of the programs is designed to meet at least one of the following purposes of TANF.

- **State Of Connecticut Department Of Social Services Administrative Plan For The Rental Assistance Program**
  http://www.ct.gov/dss/lib/dss/pdfs/rapadminplan.pdf

  This plan outlines how the State of Connecticut administers the Rental Assistance Program The State of Connecticut Department of Social Services (DSS) Rental Assistance Program (RAP), created by legislation in 1985 through Substitute Senate Bill No. 883, is intended to supplement the Federal Section 8 Housing Program (now known as the Housing Choice Voucher Program) by providing an opportunity for low-income families to live in decent, safe and sanitary housing (see sections 17b-812-1 through 17b-812-12 of the Regulations of Connecticut State Agencies). The program requirements are described in and implemented through this administrative plan.

- **State Of Connecticut Department Of Social Services Administrative Plan For The Transitionary Rental Assistance Program**
  http://www.ct.gov/dss/lib/dss/pdfs/trapadminplan.pdf

  The State of Connecticut Department of Social Services (DSS) Transitionary Rental Assistance Program (T-RAP) is a rent subsidy program with a maximum term of one year, created by legislation in 1999 through Public Act 99-279. It is intended to supplement the Federal Section 8 Housing Program (now known as the Housing Choice Voucher Program) and the state's Rental Assistance Program, by providing an opportunity for low-income families, who become employed and leave Temporary Family Assistance (TFA), to live in decent, safe and sanitary housing (see sections 17b-811a-1 through 17b-811a-8 of the Regulations of Connecticut State Agencies). The program requirements are described in and implemented through this administrative plan.

- **Child Care and Development Fund Plan for Connecticut**
  http://www.ct.gov/dss/lib/dss/pdfs/ccdf_plan_2010-2011_063009new_.pdf

  This plan describes the child care and development fund program to be conducted by the State of Connecticut.

- **State of Connecticut Comprehensive Mental Health Plan**
  http://www.ct.gov/dmhas/lib/dmhas/transformationgrant/cmhp2007.pdf

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This plan is submitted to the Federal the Substance Abuse and Mental Health Services Administration. It outlines the state's plan to address mental health and addition challenges facing the state.

- **State of Connecticut Department of Developmental Services Five Year Plan**
  http://www.ct.gov/dds/lib/dds/commissioner/final_plan_2007.pdf

  This plan is mandated per Section 17a-211 of the C.G.S. It is a comprehensive 5 year plan that serves as a strategic statement of the department's direction and an outline of its priorities in carrying out its mission to improve the quality of life for citizens of Connecticut who have disabilities.

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## INSTITUTIONAL STRUCTURE

***Section 91.315 (k) 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."*

### OVERVIEW

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.

### *A. Elements of the Institutional Structure and Overcoming Gaps*

The Department of Economic and Community Development (DECD) is identified as the "first point of contact" for the institutional structure presented in this plan. This role is supported at three levels through: (1) designation by the legislature to serve as the State's lead agency; (2) the role as "grantee" of various HUD program funds; and (3) the mission to serve all the citizens of Connecticut. DECD will: (1) conduct and foster open participation, including supportive assistance, with the goal of facilitating meaningful involvement; (2) work to increase participation at all levels, especially among extremely low- and very low-income groups, as well as those traditionally under-represented; and (3) involve organizations that represent need populations across Connecticut.

The State recognizes the importance of partnering with other agencies to help serve its housing and community development needs. Nonprofit 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: (1) are eligible to receive public and private funds or resources targeted at serving need populations; (2) are legally restricted or structured by organizational charter to serve lower income or specific need populations; (3) are identified by regulation, program or otherwise allowed to undertake certain governmental programs serving need populations; or (4) have 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 financial institutions, builders/developers, foundations and realtors. 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 that serve to accomplish the goals set forth in the plan.

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.

## *B. State Agencies*

**DEPARTMENT OF ECONOMIC AND COMMUNITY DEVELOPMENT**
**www.decd.org**

The Connecticut General Assembly has designated DECD as the lead agency responsible for housing, community and economic development, including the preparation of the HUD *Consolidated Plan*. The mission of DECD is to develop and implement strategies to attract and retain businesses and jobs, revitalize neighborhoods and communities, ensure quality housing and foster appropriate development in Connecticut's towns and cities. DECD offers programs to improve human environment, promote job creation, and to develop and revitalize housing, neighborhoods and communities in Connecticut. DECD staff members manage projects and coordinate programs to assist companies, developers, and municipalities with business development assistance, housing assistance, and community development projects. Institutions previously defined as primary service partners support the lead agency (DECD) and provide resources targeted for housing, supportive services or facilities. Each individual agency or department will oversee its own activities and resources, relative to its mission. The following are DECD activities:

**Housing Development: Programs and Services**

- **Affordable Housing Appeals List** is published annually by DECD and lists all Connecticut municipalities and the percentage of affordable housing stock in each. The list identifies communities where at least 10% of the housing is affordable, and shows which towns do not meet the 10% threshold. Housing is deemed affordable if it: is governmentally assisted housing; is currently financed through a mortgage by the CHFA; or is legally required to be sold or rented at, or below, prices that will preserve the housing as affordable. Affordable housing, as defined in Connecticut General Statutes (C.G.S.) Section 8-39a, is for persons and families whose income is less than or equal to 80% of the area median income.

- **Affordable Housing Program (AHP)** provides financial assistance for a variety of housing development activities, expands the state's ability to serve the needs of housing applicants (municipalities, nonprofit organizations, local housing authorities, and for-profit developers), and allows the state to provide partial, or "gap", financing.

- **Congregate Facilities Operating Cost Program** provides grants to housing authorities and nonprofit corporations who own and/or operate state-financed

congregate rental housing for the elderly to offset the cost of social and supplementary services.

- **Elderly Rental Assistance Program** provides rental assistance to low-income elderly persons residing in state-financed rental housing for the elderly. DECD contracts with nonprofit organizations as well as housing authorities that provide rental subsidies in accordance with an approved contract.

- **Energy Conservation Loan Program** provides low-interest loans to homeowners of one to four unit residential buildings for energy conservation. Loans are limited to borrowers with incomes at or below 150% of the area median. Low-interest loans can also be provided for more than four units through the Multifamily Energy Conservation Loan Program. The partner agency for this program is Connecticut Housing Investment Fund (CHIF).

- **HOME Investment Partnerships (HOME) Program** provides federally funded grants and loans annually to eligible developers, housing authorities, and individuals for a variety of activities to develop and support affordable housing.

- **Housing Assistance and Counseling Program also known as Assisted Living in Federal Facilities (ALFF),** is a joint effort with the Department of Social Services (DSS) and the Office of Policy and Management (OPM) to develop and implement a demonstration program that brings assisted living services to residents of four federal facilities. These facilities, originally funded by HUD under either the Section 202 elderly housing developments or Section 236 elderly housing program, agreed to participate with DECD and the DSS in providing assisted living services to their residents.

- **Housing Trust Fund** provides financing annually on a competitive basis to eligible developers for the development and/or preservation of safe, quality housing for low- and moderate-income families and persons at affordable prices. This program is funded from the proceeds of the sale of the state's general obligation bonds. The funds are awarded as loans and/or grants to eligible sponsors of affordable housing.

- **Housing Sustainability Fund** provides grants, loans, deferred loans, no interest and low interest loans, loan guarantees, and interest subsidies to eligible housing developments pursuant to C.G.S. Section 8-37uu.

- **Incentive Housing Zone Program** provides funds to nonprofit housing development organizations for technical assistance planning and other housing development related activities within approved incentive housing zones, once zones are approved by OPM.

- **Moderate Rental Payment In Lieu Of Taxes (PILOT) Program** provides grants to municipalities in which state-financed moderate rental housing developments are operated by local housing authorities. This program is currently not open to new applicants.

- **Pre-Development Loan Program** provides funds to eligible applicants for pre-development costs associated with constructing, rehabilitating, or renovating affordable housing for low- and moderate-income households.

- **Research** provided by the department is a central source of housing and demographic information about Connecticut, its towns, its regions, and neighboring areas. DECD publishes numerous informative demographic, economic, and housing publications annually, online and in print form.

- **Resident Service Coordinator (RSC) Program, also known as the Elderly Rental Registry and Counselor Program,** provides grant funds to sponsors of state-financed rental housing for the elderly to hire a Resident Services Coordinator to perform an evaluation of all tenants.

- **Section 8 New Construction/Substantial Rehabilitation (Section 8 NC/SR) Federal Project-Based Rental Subsidy Program** provides project-based federal rental assistance to 23 projects throughout Connecticut. HUD provides Section 8 project-based assistance to local housing authorities (HAs) or private owners for up to 20 or 40 years after completion of the construction or substantial rehabilitation of rental housing.

- **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.

- **Tax Abatement Program** is designed to assist privately owned nonprofit and limited dividend low- and moderate-income housing projects by providing reimbursement for taxes abated up to $450 per unit per year for up to 40 years. The abatement of taxes enables owners to maintain rents at an affordable level for tenants. This program is not currently open to new applicants.

**Community Development: Programs and Services**

- **Brownfield Municipal Pilot Program** is a new program to identify and fund projects that are complicated by brownfields but will upon completion make a significant economic impact.

- **Connecticut Brownfield Revolving Loan Fund and the Statewide Brownfield Revolving Loan Fund** are Environmental Protection Agency (EPA)-funded programs that provide funds for the environmental cleanup of brownfields located in Hartford and throughout Connecticut.
- **Connecticut Main Street Program** provides services and training for the revitalization of downtown districts to spur economic development within the context of historic preservation.

- **Small Cities Community Development Block Grant (CDBG) Program** provides federally funded grants from HUD to eligible municipalities to use in

revitalizing neighborhoods, expanding economic development and affordable housing opportunities, and/or improving community facilities and services.

- **Small Town Economic Assistance Program (STEAP)** provides funds for economic development, community conservation, and quality-of-life projects for towns that are ineligible to receive Urban Act funding. This is an OPM program.

- **Urban Action Grant (UA) Program** provides funds to improve and expand state activities that promote community conservation and development and improve the quality of life for urban residents.

**Business and Economic Development: Programs and Services**

- **Dry Cleaning Establishment Remediation Fund** provides grants to eligible dry cleaning business property owners and operators for the assessment, cleanup, containment, or mitigation of pollution due to chemicals used in dry cleaning.

- **Economic Development and Manufacturing Assistance Act (MAA) Program** allows DECD to provide loans, loan guarantees, extensions of credit and grants to eligible applicants that are embarking on eligible business development projects. This program also allows DECD to fund municipal development projects. Funds may be used for machinery and equipment, construction, renovation and expansion of facilities, infrastructure improvements, business support services such as labor training, and other project expenditures. Under the MAA program, DECD funds the Small Manufacturers Competitiveness Fund.

- **Enterprise Zone Program** allows eligible companies in eligible communities to receive local property tax abatements on both real and personal property. The purpose of the program is to encourage investment in Connecticut's urban centers. In addition, the program provides a 25% to 50% corporate business tax credit for eligible projects.

- **Export Assistance** provides assistance for Connecticut companies entering the global market, including foreign market analysis, international trade, and market data and export statistics.

- **Inner City Business Strategy Loan Guarantee Program** is a loan guarantee program for eligible businesses that conduct business in key industries located in one of five eligible cities (Bridgeport, Hartford, New Britain, New Haven and Waterbury).

- **Insurance Reinvestment Fund Credit** provides tax credits for investments made in Connecticut companies engaged in the insurance business or providing services to insurance companies.

- **Job Creation Tax Credit** establishes a credit against the insurance premium, corporation, or utility company tax for Connecticut companies that create at

least 10 new, full-time jobs, hire new employees for those jobs, and keep them employed for at least 12 months. The credit equals up to 60% of the state income tax withheld from the new employees' wages.

- **Micro Loan Guarantee Program for Women- and Minority-Owned Businesses** is a special loan guarantee program, offered in conjunction with the Community Economic Development Fund (CEDF) that helps women- and minority-owned businesses obtain flexible financing. Funds are for start up as well as the growth of existing businesses.

- **Municipal Development Program** provides planning and development funding assistance statewide to renovate or demolish vacant industrial and commercial buildings, and to assist municipalities to develop industrial and business parks.

- **Naugatuck Valley Revolving Loan** provides funding for manufacturers and eligible wholesale distributors for acquisition, construction, renovation, rehabilitation, and purchase/installation of equipment and machinery.

- **Research** provided by the agency is a central source of economic and demographic information about Connecticut, its towns, its regions, and neighboring areas. DECD publishes numerous informative demographic, economic and housing publications annually, online and in print form.

- **Small Business Assistance** assists small businesses in securing financing, entrepreneurial training, and contract opportunities. Contract opportunities are available through the Small and Minority Business Set-Aside program.

- **Small Cities Community Development Block Grant (CDBG) Program** provides federally funded grants annually on a competitive basis to eligible municipalities to revitalize neighborhoods, expand economic development and affordable housing opportunities, and/or improve community facilities and services.

- **Special Contaminated Property Remediation and Insurance Fund (SCPRIF)** is a brownfields revitalization program that provides loan assistance for investigating the environmental conditions of a site to ultimately encourage redevelopment that is beneficial to the community.

- **Turnaround Management Assistance** provides technical assistance for businesses experiencing significant difficulties.

- **Urban Action Grant Program (UA)** provides funds to improve and expand state activities that promote community conservation and development and improve the quality of life for urban residents of the state. The large scale development initiatives by the state are funded through this Office of Policy and Management program.

- **Urban and Industrial Site Investment Tax Credit Program** allows for a dollar-to-dollar tax credit of up to 100% of an investment made by an eligible



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investor in an urban or industrial site development project. Projects and Investments must be approved by DECD and receive annual certifications through DECD to be eligible for these credits.

- **Urban Sites Remedial Action Program** is the state's primary brownfields redevelopment program that provides funds for site investigations, remedial action plans, and implementation of the site remediation. This program is co-managed with the Department of Environmental Protection.

- **Workforce Development** promotes the linkage between economic and workforce development on behalf of the agency, provides the Office of the Commissioner with policy advice, and is a liaison with other state, quasi-public, and federal agencies and workforce development boards. Workforce Development technical assistance provides employers with information regarding workforce development and education and training programs and services; provides workforce development organizations and educational institutions with information about the needs of industry; and connects economic development strategies and workforce development programs and policies.

- **Community Housing Development Corporation (CHDC) Program** provides loans to community housing development corporations to establish loan funds for the construction or rehabilitation of housing for families with low and moderate incomes and for those with disabilities. These may be as direct loans or in conjunction with revolving loan funds. Also, low interest loans are issued to nonprofit corporations and business corporations, housing authorities, partnerships, families, and municipal developers to rehabilitate single family and multifamily units. The program benefit of the CHDC Program is to increase or preserve the affordable housing stock for low and moderate-income persons and families throughout the state of Connecticut.

**Other Programs and Services**

- **Congregate Housing for the Elderly** provides a grant or loan to eligible applicants for the development of housing for the frail elderly. The program also provides on-going subsidies to assist in the provision of rental assistance, congregate (and optional assisted living) support services that are necessary to enable semi-independent living in a residential community setting. The Congregate Housing Program is a Direct Housing Program. There is no partner agency for this program. This program provides a much less expensive alternative for the State when compared to the cost of nursing home care.

- **Home Solutions Initiative**: The Home Solutions Initiative is made up of four separate programs: Senior Citizens Emergency Home Repairs, Septic System Repair, Energy Conservation Loan Fund, and Hazardous Materials programs. The partner agency for this program is Community Renewal Team (CRT).

- **Housing for Elderly Persons** serves persons 62 years of age or persons who have been certified by the Social Security Board as being totally disabled

under the federal Social Security Act or certified by any other federal board or agency as being totally disabled. Tenants must have incomes that are at or below 80% AMI. Most tenants of elderly housing have incomes that are between 25% and 50% of AMI.

- **Predevelopment Loans** program was designed to provide financial assistance in the form of interest-free loans to developers for predevelopment costs incurred in connection with the construction, rehabilitation or renovation of decent, safe and sanitary dwelling units for low- and moderate- income families. Loan amounts are limited to $250,000 per project.

- **Removal of Health Hazards – General**: DECD provides grants in aid, deferred loans, or loans to for-profit or nonprofit developers, housing authorities, municipal developers, or a person or family, as approved by the Commissioner to provide technical assistance and abate lead-based paint or asbestos, and asbestos containing materials from residential dwelling units.

- **State Rental Rehabilitation Program**'s purpose is to assist the sponsor in the renovation of state financed housing developments. Loans and/or grants are provided to the sponsor to upgrade and modernize rental units. The State Rental Rehabilitation program is a direct housing program.

Contact Information: 505 Hudson Street, Hartford, CT 06106 Ph: (860) 270-8000

**COMMISSION ON HUMAN RIGHTS AND OPPORTUNITIES**
**www.ct.gov/chro**

The mission of the Commission on Human Rights and Opportunities (CHRO) is to eliminate discrimination through civil and human rights law enforcement and to establish equal opportunity and justice for all persons within the State through advocacy and education. 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, CHRO will attempt to negotiate appropriate relief or bring the issues to a hearing. Complaints must be filed in writing and under oath within 180 days of the alleged act of discrimination.

Contact Information: 21 Grand Street, Hartford, CT, 06106 Ph: (860) 541-3400

**STATE LIBRARY FOR THE BLIND AND PHYSICALLY HANDICAPPED**
**www.cslib.org/lbph.htm**

The Library for the Blind and Physically Handicapped is a network library of the National Library Service for the Blind and Physically Handicapped, Library of Congress. This library provides the loan of recorded and Braille books and magazines and necessary playback equipment to eligible state residents (adults or children) unable to read conventional print because of a visual or physical disability. All materials are available by postage-free mail.

Contact Information: 198 West Street, Rocky Hill, CT 06067 Ph: (860) 721-2020

**BOARD OF EDUCATION AND SERVICES FOR THE BLIND**
**www.ct.gov/besb**

The Connecticut Board of Education and Services for the Blind (BESB) is responsible for the confidential registry of adults who are legally blind in Connecticut and children who are visually impaired. Their mission is to provide quality educational and rehabilitative services to all people who are legally blind or deaf-blind and children who are visually impaired at no cost to our clients or their families. Within available resources, BESB provides comprehensive low vision services (evaluation by an MD, use of optical, electronic and other devices), specialized education services, life skills training, case management by social workers, a business enterprise program (training legally blind persons for opportunities to manage a small business) and vocational services to individuals of all ages. Additional services are provided for older adults, deaf-blind clients, adolescents and other adults. The agency assists them in acquiring the skills and support services necessary to be independent.

**Services in life skills include:**

- **Orientation and Mobility**: instruction in safe use of white cane in community environments and use of public transportation and assistance with necessary applications

- **Rehabilitation Teaching**: "hands on" instruction in home management skills, safe food preparation, marking appliances, communication skills in Braille, using writing guides, talking watches and other adaptive aids

- **Vocational Rehabilitation Services**: assist legally blind residents to prepare for employment or to retain a current job

- **Counseling and Referral Services:** assistance with finding counseling resources in the community, discuss available housing options and assist with the application process, and referral to community, State and Federal Programs.

Contact Information: 184 Windsor Avenue, Windsor, CT 06095 Ph: 860-602-4000

**COMMISSION ON THE DEAF AND HEARING IMPAIRED**
**www.ct.gov/cdhi**

The Commission on the Deaf and Hearing Impaired (CDHI) provides interpreting and counseling services for deaf and hard of hearing persons interacting with the public in a variety of legal, medical, mental health, employment, educational, community participation and personal situations 24 hours a day seven (7) days a week. Services are available to other federal, state, local and private agencies and organizations as well as emergency services. In addition to interpreting services, CDHI provides job counseling and placement, personal and family counseling, information and referral services, as well as research and advocacy.

Contact: Information: 67 Prospect Avenue, 3rd Floor, Hartford, CT 06106 Ph: (860) 231-8756

**DEPARTMENT OF DEVELOPMENTAL SERVICES**
**www.ct.gov/dds**

The mission of Department of Developmental Services (DDS) is to join with others to create the conditions under which all people we serve experience:

- Presence and participation in Connecticut town life
- Opportunities to develop and exercise competence
- Opportunities to make choices in the pursuit of a personal future
- Good relationships with family members and friends
- Respect and dignity

DDS is a state agency funded to purchase or provide a wide range of supports and services for citizens of all ages in Connecticut with intellectual disabilities who are eligible for the services of the department. The supports and services DDS administers or purchases include: comprehensive case management; early intervention for infants and toddlers; community-based residential programs; individual home supports for people in their own or their family residences; job training, supported employment, and habilitative day programs; respite and other family support for people who live at home; and individual supports (self-directed services) for people who want to have a significant role in the management of their supports and services. DDS also helps individuals with finding roommates through an online matching service for individuals with disabilities. All services are subject to the availability of resources and may require a waiting period.

DDS supports and serves over 20,000 individuals including approximately 5000 in the Birth to Three program for infants and toddlers within a legislatively appropriated budget. Unlike other agencies, its supports and services (with the exception of the Birth to Three Program) are not an entitlement for people with intellectual disabilities and the majority of its services are provided by private non-profit organizations in local communities.

Many families who have a family member with intellectual disabilities find all the resources and supports they need in their personal networks and local communities. They may not request any assistance from DDS. Others may ask their DDS case manager to help them plan for the future or to apply for Medicaid or Social Security benefits through other agencies. Still others may be looking for more help to identify options or support for their family member who has mental retardation.

**Services include:**

- **Case Managers** are the primary point of contact for eligible persons for DDS supports and services. The case manager will help identify individual needs through a needs assessment and planning process, monitoring progress and evaluating the quality of supports and services.

- **Birth to Three:** DDS'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 or her family. INFOLINE serves as the access point for the program.

- **Family Support:** DDS provides in-home supports, respite, and short-term crisis supports to families who care for family members who have intellectual disabilities. The Department has a small cash grant program for the purposes of providing individual and family supports or defraying extraordinary disability-related expenses. Supports that may be purchased with these subsidies include, but are not limited to, respite, in home supports, behavioral supports, nursing, medical or clinical supports, temporary assistance, crisis support, skill training, family training, recreation, transportation, support coordination, and assistance to access community supports. Families can purchase any items or services that support the family to care for their family member who lives with them. These grants may also be available to individuals who live on their own with no other DDS in-home supports.

- **Respite Services** provide temporary care of a person with a disability for the purpose of offering relief to the family or caregiver. Respite allows for time to reenergize, to deal with emergency situations, or to engage in personal, social, or routine activities and tasks that otherwise may be neglected, postponed, or curtailed due to the demands of caring for a person who has intellectual disabilities. DSS provides respite in a variety of ways including subsidies to families who make their own arrangements to purchase respite, the direct services of DDS staff for respite care, and contracts with respite providers and agencies. Respite services are also provided in DDS respite centers. Overnight respite is also available. DDS respite centers are staffed with DDS employees who have been trained to provide services to people with severe disabilities.

- **DDS Transition Planning – School to Adult Life:** DDS Transition coordinators work with students between the ages of 16 and 21, and their families to present clear expectations about the transition process and provide an introduction to future possibilities through person-centered planning and self-determination. They offer specialized training for staff and develop collaborations with schools and adult vocational service agencies.

- **Competitive Employment:** Many people who have intellectual disabilities find jobs through typical means. They answer ads and ask friends and family to help them put an application into the local employer. They work in their communities at jobs suited to their personal preferences, capabilities and needs.

- **Supported Employment** is a job option for people with disabilities who require assistance in order to be gainfully employed. A job coach works

side by side with the person who has a disability and trains the worker. As the worker's skills increase, the job coach does less of the actual job. People who work in supported employment situations may hold individual jobs or may work as part of a group. In each instance, a person in a supported employment job works in a regular place of employment such as a factory, store, hotel, restaurant, or hospital where other employees do not have disabilities. This service provides support and supervision but is not designed to provide ongoing, long-term one-on-one support to assist individuals with completing their work activities.

- **Group Day Services:** Group day services include both day support options and sheltered workshops. People with disabilities who attend sheltered workshops work in production-line fashion on projects that the workshop contracts to perform. These workshops focus on developing meaningful skills in the area of work, socialization and community participation.

- **Day Support Options:** Many Day Support Option programs are located at a provider agency and assist individuals to access natural settings in the community – places like stores, libraries, community centers, restaurants, theaters, and recreational facilities – where other people typically go to enjoy community events and activities. These settings increase participants' opportunities to interact and develop relationships with other people in their communities. The kinds of activities include a variety of community experiences and opportunities such as volunteer work, sports and exercise, recreational events, membership in clubs and organizations, and other activities that allow participants to experience and enjoy adult recreation and leisure activities in the community. For people who require therapeutic services and support, specialized services and therapies are provided.

- **Regional Centers**: DDS operates five centers that are certified as ICFs-MR and provide residential support to 243 individuals. Each of the regional centers is also able to offer respite to over 100 families annually. The addresses of these regional centers can be found on the DDS website.

- **Southbury Training School**: The school was built in the late 1930's for individuals with intellectual disabilities. Approximately 470 individuals still reside there.

- **Independent Living:** Some people with intellectual disabilities do not need staff support to manage a household on their own. They live in apartments, houses and condominiums and manage their residential lives just like persons without disabilities.

- **Individual Supports:** Individual Supports are designed for a specific consumer and are unique to each individual. Funding is portable and the person and his or her family decides how those funds will be spent. Support brokers and case managers are available to assist people to

develop their plans and budgets and to secure the supports they need. Individual Supports is DDS's fastest growing service option.

- **Community Living Arrangements:** People who need 24 hour support are provided with staff in group home settings. Three to six people will share an apartment or house and will have staff available to them 24 hours a day.

- **Community Training Homes:** Persons with intellectual disabilities live in a home setting with a family, who is not related to that person. Consumers in these settings live with a family that has received training from and are licensed by DDS.

- **Self-Advocacy:** Self-advocacy involves teaching individuals with a disability how to advocate for themselves, so that they feel comfortable speaking out for what they believe in and they can make better decisions and choices about their life, home, friends, job, supports, and future. Self-determination happens when people recognize and exercise their rights and take responsibility for their actions. In Connecticut, there are many ways one can get involved in self advocacy efforts such as joining a formal self advocacy group, becoming a board or advisory council member of a community organization, or participating in less formal social networks. Case managers assist people to become involved in self-advocacy.

- **Ombudsperson:** The Office of the DDS Ombudsperson works on behalf of consumers and their families. The office addresses complaints or problems regarding access to services or equity in treatment. The results and nature of complaints and concerns are communicated to the DDS Commissioner, the State Legislature and the Council on Developmental Services.

- **Rent Subsidy Program** provides rent subsidies for people with intellectual disabilities. The Rent Subsidy program is a direct housing program. There is no partner agency for this program.

- **Private Community Living Arrangements (CLA)** are funded by DDS and operated through contracts with private providers. They provide the habilitation and housing supports for people with intellectual disabilities. This is an indirect housing program. The partner agency for this program is the Department of Social Services (DSS), which funds these providers for their direct costs (room and board) under the authority of C.G.S. Section 17b-244.

- **Public Community Living Arrangements (CLA)** are operated directly by DDS for the habilitation and housing supports for people with developmental disabilities. This is both a direct and an indirect housing program.

**BUREAU OF REHABILITATION SERVICES**
**www.brs.state.ct.us**

The Bureau of Rehabilitation (BRS) is a part of the State Department of Social Services. BRS offers career counseling, vocational training, home and vehicle modifications, assistive technology, community work assessments, job coaching, job placement and a variety of other services that may be custom fit to assist consumers in obtaining successful employment. The mission of BRS is to create opportunities that allow individuals with disabilities to live and work independently.

BRS programs include:

- **Vocational Rehabilitation** helps individuals with significant physical and mental disabilities to prepare for, obtain, and maintain employment. Through the provision of individualized services, persons with disabilities who are eligible for vocational rehabilitation are supported in planning for and achieving their job goals. In FFY 2006, 1,257 persons with disabilities entered or maintained employment as a result of receiving vocational rehab services.

- **Independent Living Program** provides comprehensive independent living services through contracts with Connecticut's five community-based independent living centers (ILCs). These centers offer four core independent living services: (1) peer support, (2) information and referral, (3) individual and systems advocacy, and (4) independent living skills training. The guiding principle of independent living is the integration of the person with the disability to the fullest degree possible into the community of choice.

- **Disability Determination Services** is responsible for deciding eligibility for the Social Security Disability Insurance (SSDI) and Supplemental Security Insurance (SSI) programs. These programs provide cash benefits to individuals who are unable to maintain employment due to the severity of their disabilities. The Medicaid for Employed Disabled program allows persons with disabilities to be employed without risking eligibility for needed medical services through the Medicaid program.

- **Connecticut Tech Act Project** makes assistive technology (AT) more accessible to persons with disabilities. The mission of CTTAP is to increase independence and improve the lives of individuals with disabilities through increased access to Assistive Technology for work, school and community living. Assistive technology is any device that helps an individual with a disability to maintain or improve their independent functioning. Activities under this project include: (1) a low interest loan program in collaboration with The Connecticut Bank and Trust Company (CBT) to provide financial support for individuals to purchase devices to enable them to live more independently; (2) seed money to establish the New England Assistive Technology (NEAT) Marketplace, which refurbishes and recycles used AT equipment and (3)

promoting systemic change to enhance the availability of AT to persons with disabilities.

- **Connect to Work Project** is a part of two federal grants awarded to BRS to support the employment of persons with disabilities in the competitive labor force. As a result, BRS has established a CONNECT TO WORK CENTER that coordinates information on the programs and services an individual might encounter in their efforts to enter and retain competitive employment. The primary goals of the CONNECT TO WORK Project are to: (1) establish a statewide network of benefits counselors, available to individuals with disabilities, families, employers, services providers and advocacy groups; (2) provide a single access point for information and assistance around benefits and services, connecting the key components of employment, health care and benefits counseling; (3) provide training, public education and outreach around benefits and services offered within the State of Connecticut (with a particular emphasis on the Medicaid for the Employed Disabled Program) and (4) conduct policy review and policy development to enhance opportunities for individuals with disabilities to enter the labor force.

Contact Information: 25 Sigourney Street-11th Floor Hartford, CT 06106 Ph: 1-800-537-2549

**DEPARTMENT OF CHILDREN AND FAMILIES**
**www.ct.gov/dcf**

The mission of the Department of Children and Families (DCF) is to protect children, improve child and family well-being and support and preserve families. These efforts are accomplished by respecting and working within individual cultures and communities in Connecticut, and in partnership with others. DCF is a comprehensive, consolidated agency charged with serving children (under age 18) and families. DCF mandates include child protective and family services, juvenile justice services, mental health services, substance abuse related services and prevention and educational services (acting in the capacity of a school district for the children in DCF care).

DCF is also a direct provider of services, operating a children's psychiatric hospital (Riverview Hospital), a residential treatment program (High Meadows), an emergency shelter and diagnostic center (The Connecticut Children's Place) and a facility for male adjudicated juvenile offenders (the Connecticut Juvenile Training School). Girls who are adjudicated as delinquent and committed to DCF by juvenile court receive services at DCF operated facilities, at private residential programs in the community and in their own communities while they live at home.

DCF operates a voluntary 20-day Wilderness Challenge course at the Wilderness School and also funds private community-based services and licenses and monitors private services.

The agency's primary source of revenue (for operating and funding for community services) is State general fund appropriations. DCF also receives and/or administers a variety of federal resource initiatives including two federal

child abuse and neglect formula grants under the Child Abuse Prevention and Treatment Act and the Independent Living Program. DCF also prepares the children's portion of the federally required state mental health plan and manages the State's cost reimbursement function under federal Title IV-E.

DCF delivers and funds services including family assessment, treatment planning, counseling, family preservation, temporary emergency shelters, residential treatment centers, group homes, homemakers, parent aides, parenting classes, aid to unwed mothers, supportive housing, foster care and adoption. The Supportive Housing Program provides subsidized housing and case management services to DCF families for whom inadequate housing jeopardizes the safety, permanency and well being of their children. DCF currently contracts with The Connection, Inc. to provide case management services to families. Until recently, the Department of Social Services provided access to Section 8 Family Unification Vouchers and State Funded Rental Assistance Program (RAP) vouchers. Given recent budget issues and limited availability of housing vouchers, DCF was directed to utilize a portion of the Foster Care - Board and Care Account to fund housing vouchers for participants in the agency's Supportive Housing Program.

Some of the programs and services provided by DCF include:

- DCF oversees two distinct programs of flexible funding (one for families involved with child welfare and one for families with a child with serious emotional disturbance) that include short-term funding for housing and housing related expenses.

- **Supportive Housing for Families Program (SHF)** provides intensive case management services and housing supports to DCF involved families where reunification or preservation is the plan and homelessness or inadequate housing is one of the main obstacles.

- **Short Term Assessment and Respite Homes (STAR)** provide short term community based living for children removed from their homes due to issues of abuse and neglect. There are 14 of these homes located throughout the state.

- **SAFE Homes** provide short term community based living for young children and sibling groups that have been removed from their homes due to issues of abuse and neglect.

- DCF funds 53 **Therapeutic Group Homes** that provide community based living opportunities for various cohorts of children and youth who require high levels of support, structure, and service. Some of the group homes are described below.

- **Allison Gill Group Home** program is a community based living setting for youth with mild to moderate behavioral health difficulties.

- **Beacon House** is a community based living setting for youth with mild to moderate behavioral health difficulties.

- **Bristol Group Home (NAFI)** is a community based living setting for youth with mild to moderate behavioral health difficulties also with mental retardation.

- **Connecticut Junior Republic Group Home** program is a community based living setting for youth with mild to moderate behavioral health difficulties.

- **Family Living Home (Wheeler)** program is a community based living setting for youth with mild to moderate behavioral health difficulties.

- **Farm Hill (Wheeler)** is a community based living setting for youth with mild to moderate behavioral health difficulties. Farm Hill is an indirect Housing Program.

- **Forbes House (Youth Continuum)** is a community based living setting for youth with mild to moderate behavioral health difficulties.

- **High Street House (Noank) T**he High Street House provides a community based living setting for youth with mild to moderate behavioral health difficulties. The High Street House is an indirect housing program. There is no partner agency for this program.

- **Main Street House (Noank)** is a community based living setting for youth with mild to moderate behavioral health difficulties. The Main Street House is an indirect housing program. There is no partner agency for this program.

- **Mills House (CHR)** is a community based living setting for youth with mild to moderate behavioral health difficulties. The Mills House is an indirect Housing Program. There is no partner agency for this program.

- **New England Adolescent Treatment (NEAT)** offers a community based living setting for youth with mild to moderate behavioral health difficulties. The New England Adolescent Treatment (NEAT) program is an indirect housing program. There is no partner agency for this program.

- **Plainville Group Home** is a community based living setting for youth with mild to moderate behavioral health difficulties. The Plainville Group Home is an indirect housing program. There is no partner agency for this program.

- **Project Return** program is a community based living setting for youth with mild to moderate behavioral health difficulties. The Project Return program is an indirect housing program. There is no partner agency for this program.

- **St. Vincent's Special Needs (Stratford and Trumbull) Home** is a community based living setting for youth with medically complex presentations. The St. Vincent's Special Needs home is an indirect housing program. There is no partner agency for this program.



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- **Tress Road Group Home (NAFI)** is a community based living setting for youth with mild to moderate behavioral health difficulties. The Tress Road Group Home is an indirect housing program. There is no partner agency for this program.

- **Uno House (Youth Continuum)** is a community based living setting for youth with mild to moderate behavioral health difficulties. The Uno House is an indirect housing program. There is no partner agency for this program.

Contact Information: 505 Hudson Street, Hartford, CT 06106 Ph: (866) 637-4737

**DEPARTMENT OF MENTAL HEALTH AND ADDICTION SERVICES**
**www.ct.gov/dmhas**

The Department of Mental Health and Addiction Services (DMHAS) provides services for people with a psychiatric disability or an addiction disorder, or both, through a coordinated array of services. DMHAS serves individuals 18 years or older with a chronic psychiatric disability or an addiction disorder, who live at or below the poverty level. The mission of the Department of Mental Health and Addiction Services is to improve the quality of life of the people of Connecticut by providing an integrated network of comprehensive, effective and efficient mental health and addiction service that foster self-sufficiency, dignity and respect. 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 for addiction and mental health 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 Psychiatric Services** are designed to provide clinical services that ameliorate psychiatric conditions and/or symptoms. These services include crisis services, respite care, acute inpatient, medication monitoring and outpatient therapy and partial hospitalization.
- **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 stress that can precipitate the symptoms of mental illnesses.

- **State Housing Assistance Fund (HAF) / Security Deposit Program**: The HAF program is a state funded rental assistance program which

provides a monthly subsidy payment to persons with a psychiatric disorder on a temporary basis while an individual/family is on a waiting list for permanent state and/or federal subsidy. The security deposit is a state funded program that provides security deposit to individuals/families with a psychiatric disorder in search of permanent housing. Services are provided by the local system of care on an in-kind basis. The partner agencies for this program are LMHAs and private nonprofit Organizations (PNPs).

- **Group Homes**: Contractors provide supervision, counseling, skill training in activities of daily living, community integration, social skill development, medication monitoring, and assure residents receive other needed community support and psychiatric services. Services are provided in congregate settings with staff in the residence 24 hours per day, 7 days per week. In addition, care and case management type services are provided. The Group Homes program is an indirect housing program. The partner agencies for this program are: DMHAS, local mental health authorities (LMHAs), and contracted private, nonprofit agencies

- **Federal Supportive Housing Program** is a McKinney-Vento Homeless Assistance Act program designed to promote, as part of a local Continuum of Care strategy, the development of supportive housing and supportive services to assist homeless persons in the transition from homelessness and to enable them to live as independently as possible. The supportive services may be funded by other federal, state, or local sources, as well as private sources. The Federal Supportive Housing Program is a direct housing program. Partner agencies are private nonprofit organizations, local Continua of Care, and PHAs.

- **Shelter Plus Care (S+C)** is a program designed to provide housing and supportive services on a long-term basis for homeless persons with disabilities, primarily those with serious mental illness, chronic problems with alcohol and/or drugs, and acquired immunodeficiency syndrome (AIDS) or related diseases, and their families who are living in places not intended for human habitation (e.g., streets) or in emergency shelters. The program allows for a variety of housing choices, and a range of supportive services funded by other sources, in response to the needs of the hard-to-reach homeless population with disabilities.

- **State Supportive Housing Demonstration Program**: The State of Connecticut and the Corporation for Supportive Housing joined forces in June 1992 to design and implement a demonstration program to address the housing issues facing homeless and at-risk of homelessness populations. This joint initiative, the CT Supportive Housing Demonstration Program, has produced 281 units of service-enriched permanent housing for homeless and at-risk of homelessness populations. The program was designed to provide supportive housing, which is a non-institutional form of housing for people who have special needs but who are able to live independently if they have some assistance. In these supportive housing projects, tenants have their own

apartments, enter into rental agreements, and pay their own rent. The housing is intended to be permanent as long as the tenants abide by the terms of their leases. Although counselors are present during daytime and some evening hours, tenants are not required to obtain assistance from the social service providers – i.e., the utilization of case management services by the tenants is completely voluntary. Nine housing projects were developed and are currently in operation under the program. Each project consists of a single site with 25 – 40 housing units, generally efficiency and one bedroom apartments, along with common meeting rooms and staff offices. The first project was developed in Middletown, two are in Hartford, one is in Willimantic, two are in Bridgeport, one is in New Haven, and two are in Stamford. One of the project sponsors in Hartford, as well as the project sponsors in New Haven and Stamford, serve as managers of the properties, in addition to their roles as the project sponsors. The project sponsors in Willimantic, Bridgeport, Stamford, and one Hartford site also provide the social services at those six locations. The State Supportive Housing Demonstration Program is an indirect housing program. The partner agencies for this program are DMHAS, LMHAs, private nonprofit service provider agencies, Corporation for Supportive Housing (CSH), Connecticut Housing Finance Authority (CHFA), and DECD.

- **State Supportive Housing Pilots Initiative (Services) Program**: DMHAS and the National Supportive Housing Technical Assistance Partnership joined in a collaborative effort to foster the development of long-term solutions to the housing and service needs of persons with psychiatric disabilities and addictions. Through the initiative, called PILOTS (Planning and Implementing Housing options for Long Term Success), DMHAS and the Partnership offered training and planning assistance to Connecticut mental health, addictions, and homeless service providers in the provision of service-supported housing. The effort drew on the expertise of three national organizations – the Corporation for Supportive Housing (CSH), the Technical Assistance Collaborative, and the Center for Urban Community Services – which bring their collective experience in the development, finance and service-support of housing units nationwide. The assistance provides a unique opportunity for state providers to increase their knowledge and skills in the design, creation and funding of affordable housing options for their clients, and to develop model housing initiatives that are responsive both to client needs and the needs of local communities and service systems. In support of PILOTS, DMHAS provides continued funding for the implementation of regional housing initiatives, and uses these resources to leverage on-going housing and service funding from other state and federal agencies and the private sector. Partner agencies for the program are private nonprofit service provider organizations, and CSH. DECD provides funding for this project.

- **State Supportive Housing Pilots Initiative (Development) Program**: A collaborative program designed to create affordable housing and supportive services for people affected by mental illness or chemical dependency who are facing homelessness. Supportive housing

combines decent, safe, affordable apartments with individualized health, support, and employment services. It is a proven, effective means of reintegrating families and individuals with chronic health challenges into the community by addressing their basic needs for housing and ongoing support. The dwelling units in the Pilots Initiative will be created in two ways: (1) through leasing of scattered site, existing apartments, and (2) through the development of housing units through acquisition of property, new construction or rehabilitation. For development projects, at least 25% of each project's housing units must be reserved for occupancy by persons with special needs. Units not reserved for people with special needs must be targeted to households whose income does not exceed 80% of the area median family income. In projects of 20 units or more, no more than 50% of the units may be reserved for persons with special needs. The core of the support services funded by DMHAS under the Pilots Initiative is case management, which provides a single point of accountability for coordination of services that are designed to offer the tenant support in living independently and establishing and maintaining residential stability. Partner agencies for this program are CHFA, DECD, DSS, CSH, DMHAS, LMHAs, and private nonprofit agencies.

- **Supervised Apartments** are primarily congregate housing sites (e.g., apartment buildings) with staff on-site in the building 24 hours per day, 7 days per week to assist clients in all areas of daily living, community integration, education assistance and counseling, client management of personal financial resources and budgeting, referrals to all necessary services, meal preparation, improving communication skills, and use of leisure time. Supervised apartments also provide case management services and provide housing resource coordination, as needed, to aid clients in finding, obtaining and keeping safe, affordable housing. This is an indirect housing program. Partner agencies for this program are LMHAs and contracted private nonprofit agencies.

**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 the Connecticut Clearinghouse and the Governor's Prevention Partnership (formerly

known as Drugs Don't Work!) promote substance abuse awareness through informational campaigns and the distribution of educational materials about alcohol and drugs.

- **24-Hour Crisis Services** operates the statewide referral service for individuals experiencing problems with alcohol or drug abuse. Individuals seeking referral for treatment services should call Crisis Services at DHMAS. Town specific numbers can be found on the website listed above.

- **Federal Access to Recovery (ATR) Program** provides vouchers to adults with substance use disorders to help pay for community-based clinical treatment and recovery support services, including housing. ATR is a direct housing program. ATR providers include many traditional clinical substance abuse providers as well as new community support providers including faith-based organizations. Some of these entities provide housing in sober, recovery oriented environments.

- **State Administered General Assistance (SAGA) – Basic Needs Program**: The SAGA program is a direct housing program. Advanced Behavioral Health (ABH) is the administrative service organization under contract to perform administrative operations.

- **Substance Abuse Housing Assistance Fund (SAHAF)/ Security Deposit Program**: The SAHAF program is a state funded rental assistance program which provides a monthly subsidy payment to persons with a substance abuse disorder who are receiving services from the Women's and Children Program or the General Assistance Intensive Case Management program on a temporary basis while an individual/family is on a waiting list for permanent state and/or federal subsidy. The security deposit is a state funded program that provides security deposit to individuals/families with a psychiatric disorder in search of permanent housing. Services are provided by the local system of care on an in-kind basis.

- **DHMAS Transitional Case Management (for offenders)**: The DMHAS Sober Housing Program provides transitional housing, budgeting assistance, access to groups, recreation activities, vocational training, transportation assistance, dual diagnoses groups and on site Narcotics Anonymous/Alcoholics Anonymous. Clients must be 18 years and older, under the supervision of DHMAS and have a history of serving time in prison. The partner agency for this program is Community Renewal Team (CRT).

Contact Information: 410 Capitol Avenue, CT 06134 Ph: (860) 418-7000

**DEPARTMENT OF PUBLIC HEALTH**
**www.ct.gov/dph**

The mission of the Department of Public Health (DPH) is to protect and improve the health and safety of the people of Connecticut by assuring the conditions in which people can he healthy; promoting physical and mental health; and preventing disease, injury and disability. The Department of Public Health (DPH) operates a Medicare Services Hotline. 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. The Children with Special Health Care Needs (CSHCN) Program is federally funded and serves 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.

- **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.

- **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.

Contact Information: 410 Capitol Avenue, Hartford, CT 06134 Ph: (860) 509-8000

**CONNECTICUT HOUSING FINANCE AUTHORITY**
**www.chfa.org**

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 provides homeownership mortgage loans for low- and moderate-income families and persons. CHFA 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:

- **Connecticut Fair Alternative Mortgage Lending Initiative & Education Services (CT FAMLIES)** is a mortgage loan refinance program designed to help homeowners who have an Adjustable Rate Mortgage (ARM). CT FAMLIES refinances ARMs into 30-year, fixed rate amortizing loans for low- and moderate-income borrowers.

- **Emergency Mortgage Assistance Program** provides assistance to homeowners who have received a Notice of Foreclosure dated on after July 1, 2008. The loan is available to eligible homeowners who are not capable of making their monthly mortgage payment due to "extenuating circumstances."
- **Homebuyer Mortgage Program** provides assistance to first-time homebuyers or prior homeowners purchasing in a targeted area of the state.

- **Housing Development Fund's SmartMove Second Mortgage Program** is offered through a partnership with the Housing Development Fund (HDF). CHFA will provide the first mortgage and HDF will provide a downpayment second mortgage loan. This is a 3-year pilot program is offered to low- and moderate-income borrowers purchasing a first home in Fairfield County.

- **Downpayment Assistance Program (DAP)** provides downpayment loans to low-to-moderate-income homebuyers who are purchasing a home anywhere in 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** provide 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** provides low-interest rate home mortgages to local or state police officers to purchase homes in the communities in which they serve which is in a participating city.

- **Military Homeownership Program** provides assistance to members of the U.S. Military, Active Duty, Guard, Reserve or veterans who served in the U.S. Armed Forces, and who were discharged or released under conditions other than dishonorable.

- **Homeownership Program** provides assistance to residents of public housing looking to purchase a home.

- **Home of Your Own Program** provides low-interest rate Homeownership Program mortgages to persons with disabilities to enable them to have a "home of their own."

- **Reverse Annuity Mortgage Program (RAM)** provides monthly payments, based on the equity value of homes of eligible elderly homeowners with long-term health care needs.

- **Rental Development Mortgage 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** is administered by CHFA for Connecticut and 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** is administered by CHFA and 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 $10,000,000 is available annually.

- **State Employer Assisted Housing Tax Credit Program** is administered by CHFA and 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.

- **Group Home Mortgage Finance Program**: Under this program, CHFA originates permanent loans secured by Group Home Mortgages. The group homes are designed to provide community based residential facilities for housing up to six mentally retarded or autistic persons each. The Department of Developmental Disabilities (DDS) works with providers across the state to identify potential group home sites. Development proposals are submitted and reviewed jointly by DDS and the Department of Social Services (DSS) to ensure that the property can be developed within the state's established cost guidelines. DDS and DSS provide verification that each home has sufficient aggregate income to support both operating costs and debt service. The Group Home Mortgage Program is a direct housing program administered under the guidance of a Memorandum of Understanding between DDS and DSS.

- **Multifamily Financing Program** objective is to increase the supply and availability of affordable rental housing for low- and moderate-income households. CHFA offers mortgage financing terms not generally available in the commercial market to help developers achieve financial feasibility for projects. The Multifamily Financing Program is a direct housing program. While there is no partner agency for this program, other federal, state, and local agencies may assist developments through separate multifamily financing programs.



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- **Supportive Housing** as PILOTS and Next Step was established to provide additional units of affordable housing and support services to individuals and families who are affected by psychiatric disabilities or chemical dependency, or both, who are homeless or at risk of homelessness, and to persons with serious mental health needs who are community-supervised offenders supervised by the executive or judicial branch. This housing is transitional living programs or permanent supportive housing, which can include both individuals and families with or without special needs. The Supportive Housing Pilots Initiative is a direct housing program. The partner agencies for this program are OPM, DMHAS, DSS, DECD, and CSH. The Next Steps Supportive Housing Initiative ("Next Steps") is designed to create permanent, affordable, service-enriched housing opportunities for individuals and families who are homeless or at risk of becoming homeless, particularly persons experiencing chronic, repeated or persistent homelessness. The purpose of Next Steps is to enable such persons to stabilize their lives and to regain a stake in the community. The partner agencies for this program are DMHAS, DSS, DCF, DECD and OPM.

- **Urban Rehabilitation Homeownership Program (URHOME)** provides low-interest mortgage financing for state, municipal, and private-sector employees working, purchasing, and rehabilitating a home in one of the state's federally targeted cities. In addition to a 30-year fixed-rate mortgage at one quarter point below the CHFA rate, purchasers of homes were eligible for deferred loans of $25,000 for a single-family dwelling and $35,000 for two to four units dwelling for rehabilitation costs. The Urban Rehabilitation Homeownership Program is a direct housing program. DECD is the partner agency for this program. $10 million of DECD bond funds provided the funding of rehabilitation loans for this program.

Contact Information: 999 West Street, Rocky Hill, CT 06067-4005 Ph: (860) 721-9501

**CONNECTICUT HOUSING INVESTMENT FUND**
**www.chif.org**

The Connecticut Housing Investment Fund, Inc. (CHIF) is a statewide, nonprofit Community Development Financial Institution providing flexible funding, loan servicing and technical expertise to developers of affordable housing and neighborhood revitalization projects. CHIF offers several lending programs to homeowners and developers to rehabilitate existing housing or build new affordable homes and apartments for low- and moderate-income families. CHIF also provides loan servicing and development consulting services.

- **Predevelopment Loan Program** provides loans of up to $50,000 to developers to pay for cots associated with the preliminary planning and design of affordable housing. Loans are provided at 1% – 3% for 12 months for new construction and rehabilitation projects. This special revolving loan program is funded with grants from the Melville

Charitable Trust and the Connecticut Housing Finance Authority (CHFA).

- **Neighborhood Rebuilder Program** offers developers short term construction loans. The rate is 6.5% for 12 months. The program provides a source of subsidies for development to pay for the appraisal gap that exists between the total development cost and the after-rehabilitated appraised value of the property.

- **Interim Bridge Loan Program** provides bridge loans to developers for interim financing. Loans are provided at 3% to 6.5% for up to 12 months.

- **First-Time Homebuyer Program** provides financing at low interest rates to first-time homebuyers purchasing their primary residence in the State of Connecticut. Both first mortgages and down payment assistance loans are available to qualified applicants. Homebuyers who have not owned a home in the last three years and who meet the specified income restrictions are eligible for this program. For eligibility inquiries for the First-Time Homebuyer Program email homebuyers@chif.org or call at (860) 761-1627.

- **CHIF/USDA Rural Services Homeownership Program** for first-time homebuyers provides decent living quarters for rural Americans of very low to moderate income. CHIF provides a first mortgage for 30 years, and the USDA provides a second mortgage for the balance. For more information contact usda@chif.org or call (860) 233-5165.

- **CHDC Revolving Loan Fund Initiative**: State funds of $1.5 million are provided as a 0% deferred loan for a 30-year term to Connecticut Community Development Financial Institution (CDFI) Alliance to administer a revolving loan fund. CT CDFI Alliance is comprised of five nonprofit community housing development corporations each of which is federally chartered as a Community Development Financial Institution. The revolving Loan Fund Initiative, administered by CHIF/CT CDFI Alliance, is a direct housing program. There is no partner agency for this program. The program benefit is to improve and increase the stock of affordable housing throughout the state. DECD provides funding for this program.

- **Construction/Acquisition Loans** provide financing to community-based nonprofit developers to purchase and rehabilitate single-family deteriorated properties. Once the rehabilitation is complete, the nonprofit sells the property to a qualified buyer.

- **Energy Conservation Loan Program** provides loans at below-market rates to qualified owners of single-family homes and multifamily apartment buildings. Loans of up to $25,000 with interest rates ranging from 1% to 6% are available to income-eligible single-family homeowners. The maximum loan amount for multifamily properties is

$2,000 per unit, with a maximum loan amount of $60,000 per building. Eligible improvements include the purchase and installation of heating systems, vinyl siding, roofing, windows, attic and wall insulation and alternative energy devices, and implementation of various cost-saving energy conservation measures. DECD provides funding for this program.

- **People's/CHIF Home Improvement Loan Program** allows qualified owner-occupants of one to four unit owner-occupied properties to borrow up to $10,000 at a fixed annual percentage rate (currently 7.99%). Eligible improvements include structural additions, remodeling of bathrooms and kitchens, elimination of health and safety hazards, roofing, reconditioning or replacement of plumbing, air conditioning and electrical systems.

- **Wooden Window Replacement Program** is a pilot program for energy-efficient and environmentally safe housing in New Britain and Waterbury. CHIF will provide a $100/per window subsidy to landlords who replace wooden windows in two-six-family houses built before 1950, with energy efficient vinyl units. DECD provides funding for this program through the Affordable Housing Program.

Since 1968, CHIF has offered technical and financial resources for help to expand affordable housing opportunities for those who have been excluded by virtue of discrimination of economic status.

Contact Information: 121 Tremont Street, Hartford, CT 06105 Ph: 860-233-5165

**COMMUNITY RENEWAL TEAM, Inc.**
**http://www.crtct.org/Index.htm**

The Community Renewal Team Inc. (CRT) is an anti-poverty organization serving people and families throughout the Connecticut River Valley. CRT programs give people the skills and the resources to become self-sufficient and to thrive.

CRT provides the following programs/services:

- **Home Solutions Initiative**: The Home Solutions Initiative is made up of four separate programs: Senior Citizens Emergency Home Repairs, Septic System Repair, Energy Conservation Loan Fund, and Hazardous Materials programs. The partner agency for this program is DECD.

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- **DHMAS Transitional Case Management (for offenders)**: The DMHAS Sober Housing Program provides transitional housing, budgeting assistance, access to groups, recreation activities, vocational training, transportation assistance, dual diagnoses groups and on site Narcotics Anonymous/Alcoholics Anonymous. Clients must be 18 years and older, under the supervision of DHMAS and have a history of serving time in prison. The partner agency for this program is DHMAS.

- **Transitional Supervision Community Residential Program** provides 112 beds throughout the state. These residential programs provide virtually no programming and minimal supervision. Purchase of these beds allows inmates without appropriate family housing to be released under minimal supervision. The Transitional Supervision Community Residential program is a direct housing program. The partner agency for this program is DOC.

- **Fresh Start**: The Fresh Start program is a 12-month, residential program designed for female, substance abusing offenders and their children. The program provides a safe, nurturing environment for women and children as they face recovery from addiction and learn new life skills that develop their self-sufficiency. The partner agency for this program is DOC.

- **Byrne Supportive Housing** consists of 15 scattered sites for offenders with a history of being in a homeless shelter. The Byrne Supportive Housing program is a direct housing program. The partner agency for this program is DOC.

- **Domestic Violence Supportive Housing** provides rental subsidies and supportive housing services in scattered sites to six families who are leaving Interval House, a domestic violence shelter serving women and their families in the greater Hartford region. The staff specializes in concerns specific to victims of domestic violence, so safety and recovery continue after the family leaves Interval House. Services are available for approximately 18 months for each family. The partner agency that funds this program is the US Department of Justice.

- **Community Housing Assistance Program (CHAPs)** is a supervised scattered site housing program for DCF mandated adolescents preparing for independent living. These youth will age out of the foster system without a permanent family structure. The partner agency for this program is DCF.

**DEPARTMENT OF LABOR**
**www.ct.gov/dol**

The Connecticut Department of Labor (DOL) is committed to protecting and promoting the interests of Connecticut workers. In order to accomplish this in today's ever-changing environment, DOL assists workers and employers in becoming competitive in the global economy. DOL takes the comprehensive approach to meeting the needs of workers, employers, and other agencies that

serve them. Employers needing qualified workers or help upgrading current employees' skills can count on DOL for recruiting, job-training, referrals and consulting services tailored to meet specific needs. For job seekers, available services include career counseling, information on skills training and job-search assistance.

DOL provides the following programs/services:

- **Apprenticeship Programs:** apprenticeships serve to maintain a continuing pool of skilled workers trained in current technology methods. Apprenticeship staff monitors and registers apprenticeship training programs while assisting employers in recruiting apprentices, implementing programs and making use of Connecticut business tax credits. Call 860-263-6085 for information.

- **CT Job and Career ConneCTion:** The Job & Career ConneCTion is for anyone in need of information on jobs and careers, including students, teachers, counselors, job developers, and job seekers. It helps individuals identify occupations that may be a good match for their skills, interest, and personality. And provides you with detailed information on these occupations. Use www.ctjobandcareer.org to visit the site. Job seekers may post resumes and search thousands of current job listings. Employers gain maximum 24/7 exposure to over 100,000 job seekers for their job openings and can review more than 10,000 active job seeker resumes. The Connecticut Job Bank automatically links to America's Job Bank to gain national exposure to one million job seekers for Connecticut employer job listings. Employers may also easily access the state's labor pool through on-site recruitment at one of DOL's career offices. Employers may also list job postings by phone at 860-344-2044 or by fax at 860-344-2057.

- **Dislocated Workers:** People who lose their jobs due to a plant closing or major layoff may get help with job search services and, depending on availability, retraining opportunities. Services are offered to eligible individuals through the DOL offices throughout the state. Call 860-263-6580.

- **Occupational Safety and Health Act (OSHA) On-site Consultation Program** is a free service provided to public and private employers who request a consultation concerning OSHA regulations and standards. At the invitation of an employer, a state consultant will visit the employer's workplace, discuss OSHA regulations and standards, "walk through" the establishment noting any violations observed, and have a closing conference with the employer. Call 860-566-4550.
- **Rapid Response Program** services ease the impact of layoffs and assure that workers are offered a full range of benefits and services. Prior to layoffs, the Rapid Response Team conducts "early intervention" sessions where employees can learn about unemployment benefits, job search assistance, and training opportunities. Call 860-263-6580.

- **Tax Credit Programs:** Employers can receive thousands of dollars in federal tax credits by using the Work Opportunity Tax Credit (WOTC) and the Welfare-to-Work (WtW) Tax Credit for hiring individuals who meet tax credit eligibility requirements. Business Tax Credits, Tax Credits for Individuals, Manufacturing Apprenticeship Tax Credit, Health Coverage Tax Credit (HCTC), Earned Income Tax Credit (EITC), and Advance Earned Income Tax Credit (AEITC) are also available. Employers may receive up to a $2,400 federal tax credit per qualified individual hired through the WOTC Program, and up to $8,500 over a two-year period per qualified individual hired through the WtW Tax Credit Program. There is no limit to the number of newly hired individuals that may qualify an employer for tax credits. Call 860-263-6060 for information.

- **Trade Adjustment Assistance (TAA and NAFTA)** program is available for individuals certified by the federal government as having lost their jobs due to the more competitive nature of goods produced outside of the United States. Benefits to certified workers might include retraining, job search and relocation. Call 860-263-6070 for more information.

- **Unemployment Compensation** provides temporary income to eligible unemployed workers. Established to protect workers against extreme financial hardship, this income support system was designed to provide short-term, partial aid for 26 weeks. During specific periods of high unemployment, benefits could be extended for additional weeks. Through this program Unemployment Insurance, Unemployment Appeals and Unemployment Tax are available. Call 860-263-6785.

- **Veterans Workforce Development:** U.S. military veterans are afforded priority in all the employment and training services offered by the DOL local offices. Veterans' representatives in each office provide specialized service to all veterans, with emphasis on services to disabled veterans. Outreach activities are regularly performed to inform veterans of the specialized programs and services available to them. Call 860-263-6790.

- **Wage and Workplace Standards** division administers a wide range of laws that protect and promote the interests of Connecticut's 1.6 million workers. This program provides information on wage payments, employment of minors, family leave, minimum wage, hour compliance, workplace standards, drug testing and more. Employers are assisted in complying with the laws primarily through seminars and educational materials. Call 860-263-6790 for more information.

- **Youth Employment Site (YES):** All offices, when requested by schools or organizations serving youth, offer tours of the Department of Labor centers and participate in career days and job fairs. Youth alone, or in groups, may access all local office services including career exploration, job search services and workshops. Services may be offered at the local office, schools, or community organizations. Contact the nearest Department of Labor/CT Works Career Center.

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- **Speaker's Bureau:** speakers are available from the Department of Labor to make presentations on a variety of subjects ranging from Labor Market Information to FMLA guidelines. Topics include:

    - **Economic and Occupational Information:** current and future economic conditions, career development, industry and occupational forecasting.

    - **Safety and Health (OSHA):** individualized safety and health training programs

    - **Wage and Workplace Standards:** wages and hours, youth employment, family leave and other issues

    - **Unemployment Insurance (UI) Tax Division:** information and assistance in preparing quarterly tax returns for unemployment insurance

- **Career Centers:** CT Works/DOL Career Centers are located throughout the state and offer services to job seekers and employers. Career development services are provided at no cost to users, regardless of employment status. An equal opportunity employer with equal opportunity programs, the DOL provides auxiliary aids and services upon request to individuals with disabilities. Services include:
    - Career development specialists to help in job search, including Veterans' Employment Representatives
    - Certified professional resume writers to help job seekers develop a resume
    - Videotapes, publications and software to assist with job search strategies and learning computer programs
    - Internet access for finding a job, posting a resume, researching companies and career advice
    - Use of computers, telephones and fax machines
    - Job search and career transition workshops, including interview techniques
    - Occupational wages and employment outlook
    - Internet access for recruiting employees, researching training programs and labor market information
    - Low-cost, high profile job fairs throughout the State, run to help match employers and job seekers
    - Participation in hiring programs, possibly earning tax credits
    - Videotapes, workshops, publications and software to assist with basic skills training of employees
    - Referral to other state agencies for answers to questions regarding taxes, licensing, state regulations and employer services
    - Information on programs that help businesses expand and update technology
    - Employer registration for Unemployment Insurance (UI) liability and answers to any UI tax questions
    - Economic and labor market data

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- **CT Individual Development Account (IDA) Initiative**: IDAs are savings accounts that enable low-income (and low-wealth) families and individuals to combine their own savings with matching public and private funds to purchase a first home, pay for college education or vocational training, start up or expand a business, purchase an automobile to obtain or maintain employment, or pay for a lease deposit on a primary residence. This asset building, anti-poverty strategy helps low-income people move toward greater self-sufficiency by accumulating savings and purchasing long-term assets. The theory behind this approach is that helping people purchase an asset, as opposed to simply increasing their income, provides stability that may allow them to escape the cycle of poverty permanently. The IDA program is a long-term program (3 to 5 years) that requires program participants to save regularly, attend financial education classes, meet with a case manager and attend asset-specific training for the duration the program.

- **Assets for Independence Demonstration Program (AFI)** provides funding for asset-building projects that feature IDAs. The program was authorized by Congress in 1998 to gauge the usefulness of IDAs and other related asset-building strategies as tools to improve the social and economic prospects for very low-income American households. The program is on-going and is funded by annual federal appropriations and substantial financial support from nonfederal sources.

Contact Information: 200 Folly Brook Boulevard, Wethersfield, CT 06109 Ph: (860) 263-6000

**DEPARTMENT OF CORRECTION**
**www.ct.gov/doc**

The Department of Correction (DOC) has served and protected the citizens of Connecticut since 1968 by daily ensuring the security of the State's 18 correctional facilities in a manner that is widely viewed as a national model. The mission of DOC is to protect the public, protect staff, and provide safe, secure and humane supervision of offenders with opportunities that support successful [community] reintegration. DOC provides programming, counseling, education and treatment to inmates that they can utilize to improve themselves. DOC provides programs and structured activities with clearly defined behavioral expectations for offenders. The Department's focus is on successful strategies to reduce recidivism and support offenders in returning to their communities.

DOC contracts for approximately 600 halfway house beds throughout the state. These programs assist offenders in the process of reintegrating into society, and may include employment assistance, substance abuse treatment, mental health and housing assistance. The Court Support Services Division supervises approximately 52,000 probationers and, as part of Connecticut's balanced program to alleviate overcrowding in the State's prisons, DOC has developed a major network of Alternative Incarceration Programs. By diverting less serious offenders to community punishment and supervision programs, Connecticut ensures that prison space remains available for more serious offenders.

The Department continues to face the challenges of providing adequate and appropriate risk/need assessment, case planning and pre-release services and intensive supervision and case management once offenders are back in the community. The most critical needs within 72 hours of release are medical services, registration for benefits, supervision compliance and access to appropriate and safe housing. The majority of offenders who violate parole have housing issues, with nearly 50% listing local shelters as their address at the time of parole violation. DOC recognizes that the problems of reentry are not strictly a correction issue or a criminal justice issue but a *community* issue and that creative solutions require collaboration, coordination and partnership with a wide range of state, local, non-profit and community groups.

- **Byrne Supportive Housing** consists of 15 scattered sites for offenders with a history of being in a homeless shelter. The Byrne Supportive Housing program is a direct housing program. The partner agency for this program is Community Renewal Team (CRT).

- **Halfway Houses Program** includes the Work Release, Substance Abuse and Mental Health programs, and provides 875 beds throughout the state.

- **Transitional Supervision Community Residential Program** provides 112 beds throughout the state. These residential programs provide virtually no programming and minimal supervision. Purchase of these beds allows inmates without appropriate family housing to be released under minimal supervision. The Transitional Supervision Community Residential program is a direct housing program. The partner agency for this program is Community Renewal Team (CRT).

- **Fresh Start**: The Fresh Start program is a 12-month, residential program designed for female, substance abusing offenders and their children. The program provides a safe, nurturing environment for women and children as they face recovery from addiction and learn new life skills that develop their self-sufficiency. The partner agency for this program is Community Renewal Team (CRT).

Contact Information: 24 Wolcott Hill Road, Wethersfield, CT 06109 Ph: 860-692-7480

**DEPARTMENT OF VETERANS' AFFAIRS**
**www.ct.gov/ctva**

The Department of Veterans Affairs (VA) is responsible for providing assistance to veterans, their eligible spouses and their eligible dependents. Assistance is provided in obtaining benefits as provided for under federal, state and local laws. The VA has an expanded, integrated, and coordinated program of services for Connecticut veterans and their families. 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 the establishment, preparation, and presentation of claims to rights, benefits or privileges accrued to veterans. The VA employs Veterans' Service Officers across Connecticut to assist veterans in this process and to represent them before the U.S. Department of Veterans' Affairs concerning claims and benefits.

VA programs include:

- **Residential Facility** includes programs for substance abuse, medical, recreational, vocational, education and social work services. The mission of this program is to facilitate a return to independent living for as many veterans as possible.

- **Health Care Facility at the CT Veteran's Home** provides long term care to veterans with chronic and disabling medical conditions including, but not limited, to heart and lung disease, stroke, Parkinson's, Alzheimer's and other dementias. The program also provides hospice care, palliative care and respite care.

- **Veterans Recovery Center** provides a variety of substance abuse services to eligible veterans who have chosen to be clean and sober and whose long term desire is to reintegrate back into the community. The center is designed to assist and support eligible veterans after successful completion of either day or inpatient rehabilitation programs.

- **Office of Advocacy and Assistance** provides assistance to veterans, their eligible spouses and eligible dependents in obtaining veterans benefits under federal, state and local laws.

Contact Information: 287 West Street, Rocky Hill, CT 06067 Ph: 860-529-2571

**DEPARTMENT OF SOCIAL SERVICES**
**www.ct.gov/dss**

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

- **Temporary Family Assistance** (TFA) is a program funded by the state and federal government from the Temporary Assistance for Needy Families (TANF) block grant that provides financial assistance to eligible families. The TFA program is designed to enable very poor families to provide basic necessities for their children while they are making the transition from welfare to work as part of the State's Jobs First Program. Many families eligible for TFA are also eligible for food stamps and energy assistance.

- **Preventive Services to Families** provides prevention, intervention and treatment services to individuals and families. Families receive counseling, education, case management, and home management to help reduce conditions of impoverishment or dependency.

- **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 additional source other than a Medicare-endorsed drug discount card. Applicants must be a state resident for at least six months and pay an annual registration fee. Individuals with income below or equal to 135% of the federal poverty level who are enrolled in Medicare Part A or B must obtain a Medicare-endorsed drug discount card.

- **Medicaid (Title XIX)** is a federal/state program administered by DSS. It provides medical coverage for eligible participants. The rules and regulations of the program are extremely complex. Anyone needing help to pay current, future or past medical expenses is encouraged to apply.

- **HUSKY (Health Care for Uninsured Kids and Youth) Program** is a service for all families with children who need health coverage. HUSKY offers a comprehensive healthcare benefit package for Connecticut families with children up to age 19, including the parents or other caretaker relatives of such children.

**Elderly Services:**

- **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 a state ombudsman refers cases. There is no income eligibility for initial referral.

- **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 the care and well being of persons eligible for this program.

- **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.

- **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.

- **Ombudsman Office – Protective Services to the Elderly** staff receives and investigates reports of neglect, self-neglect, abuse, and exploitation of persons who are 60 years old or older and living in the community.

- **Statewide Respite Care Program** enables caregivers to receive respite care services for their loved ones with Alzheimer's disease or related disorders. The program offers caregivers the opportunity to receive an assessment of services needed, have a care plan developed and/or purchase services for the individual with dementia.
- **Retired & Senior Volunteer Program (RSVP)** provides opportunities to persons 55 years of age and older to participate in their communities by sharing their knowledge and skills through meaningful volunteer experience.

- **Senior Community Service Employment Program** offers employment and training opportunities to individuals 55 years of age and over with an income not exceeding 125% of the poverty level. The program attempts to match the older worker's interests and ability with a position in a community services agency.

- **CHOICES Program** provides health insurance assistance (Medicare, Medicaid, Medicare Supplement Insurance; outreach; information and referral; counseling; and eligibility screening through "One Stop" information and screening for 20 state and federal benefits and/or support programs.

- **Elderly Services Information Line** is a toll-free line established to handle questions concerning programs and services available for persons 60 years of age or older. Callers can speak with trained staff who can provide information about programs for senior citizens in Connecticut.

- **National Family Caregiver Support Program** is designed to support family members who provide care to an elderly family member aged 60 and over, or to grandparents who are age 60 and over and are caring for a child who is 18 years of age and under. Services include information, assistance, counseling, training, respite and supplemental services (these services are provided on a limited basis and vary by region).

- **Medi$ave** provides education to Medicare beneficiaries in detecting fraud and abuse in the Medicare and Medicaid programs. Through senior volunteer education, the program strives to improve the quality of care and life for all Medicare and Medicaid beneficiaries.

- **Breakthrough to the Aging (Friendly Visitors/Shoppers)** trains volunteers of all ages to serve as Friendly Visitors and Friendly Shoppers to individuals aged 60 and over.

- **Connecticut Home Care Program for Elders** provides funds to assist frail elderly persons to remain living in their homes. The program provides a wide range of home health and non-medical services to

persons age 65 and older who are institutionalized or at risk of institutionalization. Services include adult day health care, home delivered meals, case management and emergency response systems.

- **Connecticut Partnership for Long Term Care** is a state program that works in alliance with the private insurance industry to create an option to help persons meet future long-term care needs without depleting all assets to pay for such care. Under the Connecticut Partnership, private insurance companies competitively sell special long-term care insurance policies that not only offer benefits to pay for long-term care costs, but also offer Medicaid Asset Protection should one ever need to apply to Connecticut's Medicaid Program for assistance.
- **Elderly Health Screening** supports four elderly health screening programs throughout Connecticut. The primary goal of these programs is prevention and early detection of disease. Healthcare education is also provided.

- **Elderly Nutrition Program** funds thirteen (13) projects across the State. These programs serve nutritionally balanced meals to individuals 60 years of age and over and their spouses. (Meals may also be provided to persons with disabilities living in senior housing facilities that have congregate meal sites). The meal sites (Senior Cafes) are located in senior centers, senior housing projects, schools, churches and other community settings. Meals are also delivered to homebound or otherwise isolated older persons.

- **Housing,** living arrangements and the availability of supportive services become increasingly important considerations as older individuals age. Housing options and programs in Connecticut include Assisted Living, Nursing Homes and Continuing Care Retirement Community and Reverse Annuity Mortgage Programs. For more information on these housing options, persons can contact the Elderly Services Division at DSS.

- **Subsidized Assisted Living Demonstration (ALDemo) – Subsidy Program** provides owners/managers of newly developed affordable housing units constructed under the PRIME -ALDemo Program on behalf of low and very low-income elderly residents. That program provides subsidized assisted living services, as defined in section 19-13-D105 of the regulations of Connecticut state agencies. DECD provides rental subsidy certificates for this program.

**Housing Assistance:**

- **State Rental Assistance Program (RAP)** assists low-income families to afford decent, safe and sanitary housing in the private market. To be eligible, family income may not exceed 50% of the median income for the Connecticut county or metropolitan area in which the family chooses to live. DSS calculates the maximum amount of housing assistance that a family may receive based on family income. A family pays 40% of its

monthly income on rent and utilities, while elderly and disabled families pay 30% of their monthly income.

- **Transitionary Rental Assistance Program (T-RAP)** is a rent subsidy program that helps families who have earnings over the Temporary Family Assistance (TFA) Payment Standard, and who are leaving TFA, to afford privately owned rental housing. Families pay 40% of their adjusted monthly income towards their rent and utilities. Eligible families may receive T-RAP assistance for a maximum of twelve months.

- **Emergency Shelters for the Homeless** program includes 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**.**

- **Eviction (& Foreclosure) 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.

- **Security Deposit Assistance** helps homeless individuals and families afford to 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; and release from hospital, prison or other institution. Applicants who meet the income limits and other criteria may be eligible for the equivalent of two months' rent. Families that have been selected off of a housing authority's waiting list, to receive a Section 8 Housing Choice Voucher, State Rental Assistance or a Transitionary Rental Assistance Program Certificate are also eligible to apply.

- **Section 8 Housing Choice Voucher Program** is federally funded and assists very low-income families in obtaining decent, safe, and sanitary housing. This program provides direct rental subsidies to property owners. The family pays up to 40% of its monthly income on rent and utilities and the rent subsidy covers the remainder of the 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.

- **Temporary Rent Subsidy Program (TRSP)** assists a limited number of very low-income families participating in the Jobs First Employment Services (JFES) Program and families that have exhausted their TFA benefits. Families pay 30% of their monthly income on rent and utilities. The rent subsidy is provided for up to 18 months.

- **State Supplement for the Aged, Blind and Disabled (State Supplement)** is designed to supplement assistance received from the federal Supplemental Security Income (SSI) 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.

- **Adult Services** provides home care services to eligible people with disabilities. Social workers coordinate planning and management of services to help clients remain independent in the community. Services include homemaker, housekeeper, chore person, adult companion, day care, and home-delivered meals. Income/asset eligibility applies.

- **Personal Care Assistance** provides grants to people with disabilities to obtain or retain employment. Income eligibility applies.

- **Personal Care Assistance (PCA) Medicaid Waiver Program** allows flexibility in obtaining home care support for those who are receiving Medicaid assistance. Under this program, the individual is responsible for the hiring, training, supervision and payment to the PCA. To apply for this waiver, contact the regional DSS Office to obtain a PCA Waiver Request form.
- **Parent Subsidy Program** provides grants to help families finance the extraordinary expenses of children with disabilities.

- **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.

- **Care 4 Kids Program** provides monthly subsidies to eligible families to help them pay for childcare. The program covers children up to 13 years of age (or 18, if the child has special needs) who are in licensed family daycare homes, group daycare homes, and child daycare 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 Care 4 Kids Program is limited. Interested persons must call DSS for more information including the availability of certificates.

- **Food Stamp Program** is a federal program operated through DSS designed to give low-income households extra money to purchase food.

- **Connecticut Access** is a program developed by DSS 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, vision care, hearing care, osteopathic manipulative therapy, chiropractic services, medical transportation, and addiction services. Participants may go to their primary health care provider's office, a health clinic, or a hospital.

- **Qualified Medicare Beneficiary (QMB), Specified Low-Income Medicare Beneficiary (SLMB) and Additional Low-Income Medicare Beneficiaries Programs** are federal and state funded and provide health care coverage and financial assistance in paying Medicare costs for certain Medicare beneficiaries. The programs are administered by DSS.

- **State Assisted General Assistance (SAGA)** is a state-funded financial and medical 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 or medical help from other government programs. Cash assistance is limited to individuals who have a temporary or long-term disability. Medical assistance is available to those with limited means without regard to age or disability. The program is administered directly by DSS.

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- **Domestic Violence Shelters** program provides a safe haven for victims of family violence and provides non-shelter services including community and organizational information sessions. This is a direct housing program. There is no partner agency for this program.

- **Residences for Persons with AIDS** program provides supportive housing to homeless children and adults with HIV/AIDS. This is a direct housing program. There is no partner agency for this program.

- **Safety Net Program** provides services to TFA clients who lose eligibility because they have not made a good faith effort to find or keep employment and have income below the TFA payment standard. The program also provides assistance with housing expenses. This is a direct housing program. The partner agencies for this program are the Connecticut Council of Family Services Agency and its statewide family services agencies, as well as the Connecticut Association for Community Action.

- **Transitional Living** offers transitional housing with supportive services for a period of 6 to 24 months to homeless individuals and families who are motivated to work for their future, but need the employment, education and self-esteem skills to become self-sufficient and move into permanent housing. The Transitional Living program is a direct housing program. There is no partner agency for this program.

- **USDOE Weatherization Assistance Program** is designed to increase the energy efficiency of buildings owned or occupied by low-income households. This is an indirect housing program. There is no partner agency for this program.

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Contact Information: 25 Sigourney Street, Hartford, CT 06106 Ph: (800) 842-1508

**OFFICE OF POLICY AND MANAGEMENT**
**www.ct.gov/opm**

The Office of Policy and Management (OPM) functions as the Governor's staff agency and plays a central role in state government, providing the information and analysis used to formulate public policy for the state and assisting state agencies and municipalities in implementing policy decisions on the Governor's behalf. OPM provides the Governor with a global overview of proposed policy initiatives, identifying the full range of financial and policy implications of proposed actions. On the Governor's behalf, OPM analyzes and assesses financial, programmatic and legislative proposals of state agencies, the General Assembly and the federal government.

OPM prepares the Governor's budget proposal and implements and monitors the execution of the budget as adopted by the General Assembly. Through intra- and inter-agency efforts, OPM strengthens and improves the delivery of services to the citizens of Connecticut, and increases the efficiency and effectiveness of state government through integrated process and system improvements.

OPM also administers programs that provide tax relief, financial assistance, and/or grant funds directly to OPM customers. The list of grants and services administered by OPM are grouped by program recipients and/or eligibility requirements as follows:

**For 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

**For 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

**Municipalities/Regional & Non-Profit Organizations/State Agencies:**

- Colleges (Private) and General/Free Standing Chronic Disease Hospitals-Payment in Lieu of Taxes
- Computer Assisted Mass Appraisal (CAMA) System Grant
- Housing for Economic Growth (Incentive Housing Zones)
- Local Capital Improvement Program (LoCIP)
- Regional Planning (Grant-in-Aid)
- Small Town Economic Assistance Program (STEAP)

**Criminal Justice Programs and Services:**

- Connecticut Criminal Justice Information system (CJIS)
- Juvenile Justice and Youth Development Program & Grants
- Justice Statistics Program
- Justice Assistance Grant (JAG)
- Juvenile Justice System
- Leadership, Education and Athletics in Partnership (LEAP)
- National Crime History Improvement Program (NCHIP)
- Neighborhood Youth Centers Program (NYC)
- Offender Based Tracking System (OBTS)
- Police and Youth
- Safe and Drug-Free Schools and Communities (Governor's portion)
- School Attendance
- STOP Violence Against Women Formula Grant Program
- Youth Development

**The following is a list of services provided by the OPM:**

- Advisory Commission on Intergovernmental Relations (ACIR)
- Audit Reporting Requirements
- Child Poverty Council
- Connecticut Partnership for Long-Term Care Program
- Connecticut State Data Center (SDC) Program
- Energy Services – Small Business, Consumers, State Agencies and Institutions
- Estimates Book – State Formula Grants to Municipalities
- Juvenile Justice System
- Municipal Finance Advisory Commission (MFAC)
- Municipal Retirement Systems Task Force
- Neighborhood Revitalization Zone Program
- Public Investment Community Index Preparation
- Regional Planning Coordination
- Small Town Economic Assistance Program (STEAP)
- Statues Governing Municipal Planning & Zoning
- Statues Governing Property Assessment and Taxation
- Telecommunications Services Companies' Tax Liability

Contact Information: 450 Capitol Avenue, Hartford, CT 06106 Ph: (860) 418-6200

**CONNECTICUT DEPARTMENT OF PUBLIC SAFETY**
**www.ct.gov/dps**

The Connecticut Department of Public Safety (DPS) is committed to protecting and improving the quality of life for all by providing enforcement, regulatory and scientific services through prevention, education and innovative use of technology. DPS is comprised of three divisions: (1) Connecticut State Police, (2) Fire, Emergency and Building Services, and (3) Scientific Services. The State Police is the largest police department in Connecticut and is the third largest in New England. It is a full service police agency with statutory responsibility for providing public safety needs to the citizens of Connecticut.

DPS promotes cooperative law enforcement efforts between municipal and state police aimed at addressing crime within a targeted area of a community. Many of the initiatives of the Connecticut State Police are based on this "community policing" framework and are designed to deal with violent crime, including gang related criminal activities. Participating cities 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.

DPS provides the following services:

- Child Safety Seats
- Accidents Statistics
- Group Seeking Speakers
- Crime Statistics
- Patch Collectors
- Seat Belt Convincer
- Highway Traffic Information
- Victim Services
- Telephone Solicitation
- Connecticut State Police Honor Guard
- Connecticut State Police Auxiliary Force

Contact Information: 1111 Country Club Rd., Middletown, CT 06457 Ph: (860) 685-8190

**CONNECTICUT DEVELOPMENT AUTHORITY**
**www.ctcda.com**

The Connecticut Development Authority (CDA) provides debt financing and investment capital and offers business assistance including direct and guaranteed loans that enable and encourage companies to expand and succeed. CDA offers: (1) loans and loan guarantees to businesses in distressed municipalities in order to encourage business development, employment and neighborhood stabilization under URBANK; (2) up-front grants, financing and assistance to transform brownfields industrial sites to economically viable commercial and industrial properties; (3) equity financing and grants to developers of high technology or information technology projects and (4) generous financial and tax incentives to businesses that significantly expand in or relocate to Connecticut.

### *C. Related State Agency Task Groups*

**THE COMMUNITY MENTAL HEALTH STRATEGY BOARD**
**www.ct.gov/dmhas/cwp/view.asp?a=2908&q=334682**

The Community Mental Health Strategy Board (CMHSB) is a 14 member panel chaired by the Commissioner of DMHAS. This board is charged with developing an investment strategy to address some of the most critical challenges identified by the Governor's Blue Ribbon Commission on Mental Health. CMHSB's primary goals are to: expand access to effective and quality-driven behavioral health care and improve services across a full continuum of care; integrate prevention and early intervention into the behavioral health system, making it an essential part of the continuum of care; and to provide services based on recovery and rehabilitation.

The Supportive Housing Pilots Initiative (PILOTS) Program is a public/private collaborative effort to foster the development of long-term solutions to the housing and service needs of families and individuals, coping with psychiatric disabilities and/or chemical dependency. DMHAS is spearheading PILOTS in partnership with other state agencies including DECD, CHFA, DSS, OPM, Corporation for Supportive Housing (CSH), philanthropic organizations, consumers, family members, and community-based non-profit housing and service providers statewide. The goal of PILOTS is the creation of new housing units over the next five years that link individuals and families with targeted employment and service supports.

As of July, 2001, the Connecticut General Assembly established the Community Mental Health Strategic Fund with $15 million in state funds to provide for capital development, predevelopment and support services funding for non-profit mental health and substance abuse service agencies to create affordable housing, including transitional and permanent supportive housing options. An additional $10 million of bonding from DECD was committed for this purpose. The Connecticut General Assembly appropriated new support service funding for PILOTS, authorizing total support service funding in the amount of $3 million. Subsequent budgetary changes increased the bonding commitment to $20 million representing a total of $23 million for new housing.

Connecticut is the only state in the nation investing in the development of supportive housing on a statewide basis. A total of 534 units were provided under the PILOTS program including 221 at 14 existing PILOTS Demonstration Program Sites including housing 90 low-income individuals, who are not DMHAS clients, but are eligible to access services and 313 clients statewide through Phase 1 PILOTS leasing of scattered, existing apartments. Through the Next Steps Supportive Housing initiative to date 14 new supportive housing developments have been funded to provide and additional 287 supportive housing units including 117 units for low-income individuals, who are not DMHAS clients, but are eligible to access services.

**NURSING FACILITY TRANSITION STEERING COMMITTEE**

This committee oversees the Nursing Facility Transition Grant awarded to Connecticut's Department of Social Services (DSS) and funded by the Centers for Medicare and Medicaid Services (formerly Health Care Financing Authority). DSS has, in turn, contracted with the Connecticut Association of Centers for Independent Living (CIL) to implement the project.

The Nursing Facility Transition Project is a three (3) year grant with two major goals: (1) to create an effective system of transition for individuals residing in nursing facilities who desire to and are appropriate to live in the community, along with the necessary services and supports to allow individuals to maintain living in a community setting and (2) to demonstrate the effectiveness of the system by assisting one hundred and fifty (150) individuals to transition from nursing facilities to the community.

Consumers make up the majority of the membership of this Committee that will enable people with disabilities, family members and state agency representatives to have a leadership role in the design, development, monitoring and evaluation of the grant. In addition, workgroups include representatives from the Steering Committee and from the broader community to assist with specific aspects of the grant.

**REAL CHOICES SYSTEMS CHANGE STEERING COMMITTEE**
This Committee oversees the Real Choices Systems Change Grant awarded to Connecticut's Department of Social Services (DSS) and funded by the Centers for Medicare and Medicaid Services (formerly Health Care Financing Authority).

This three year federal grant will be administered by the A.J. Pappanikou Center and has three primary goals to: (1) build the capacity within the State of Connecticut to support informed decision making, independent living and a meaningful quality of life for persons with disabilities across the life span; (2) assist three communities in Connecticut to become models of support for opportunities and choices for persons with disabilities across the lifespan and (3) provide a template for future statewide system improvements.

The Steering Committee has a majority of members who are consumers and, with DSS, collaborates closely with other "systems change" grants, in particular, the Nursing Facility Transition Grant and the Connect-to-Work Project.

## *D. Federal Agencies*

**U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT**
**www.hud.gov**

The U.S. Department of Housing and Urban Development (HUD) mission is to increase homeownership, support and community development and increase access to affordable housing free from discrimination. HUD-funded programs are administered in Connecticut by the state, municipalities, private nonprofit agencies, and private owners. The current programs include community planning and development, fair housing, healthcare facility loans, lead hazard control, multifamily housing, public housing and single family housing programs. Also available through HUD are Community Development Block Grants, the HOME Program, Connecticut Small Cities Block Grants, Emergency Shelter Housing Grants, and Housing Opportunities for Persons with AIDS Grants.

Contact Information: One Corporate Center, 20 Church Street, 19th Floor, Hartford, CT 06103.

Ph: (860) 240-4800

**SOCIAL SECURITY ADMINISTRATION**
**www.ssa.gov**

Social Security Disability Insurance (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 from the account of a retired or deceased wage earner. Supplemental Security Income (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**
**www.fanniemae.com**

Fannie Mae is a private, shareholder-owned company that works to make sure mortgage money is available for people in communities all across America. Fannie Mae does not loan money directly to homebuyers but works with lenders to make sure they don't run out of mortgage funds so that more people can buy homes. Fannie Mae directs its efforts into increasing the availability and affordability of homeownership for low, moderate, and middle-income Americans. Fannie Mae's American Dream Commitment is a $2 trillion pledge to increase homeownership rates and serve 18 million targeted American families 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 and other financial institutions, thereby providing a steady stream of mortgage funds available for lending to America's homebuyers.
Fannie Mae also provides financing for the multifamily housing market throughout the United States. As a leader in the multifamily housing finance industry, Fannie Mae's Affordable Housing and Community Development activities focus on tackling America's toughest housing problems. The mission of Fannie Mae is to tear down barriers, lower costs and increase opportunities for homeownership and affordable rental housing for all Americans.

Contact Information: 3900 Wisconsin Avenue, NW, Washington, DC 20016-2892
Ph: (800) 732-6643

**FEDERAL HOME LOAN BANK**
**www.fhlbanks.com**

The Federal Home Loan Bank (FHLB) System is comprised of twelve (12) wholesale banks, the Federal Housing Board which regulates them, and the Office of Finance, which acts as a liaison with Wall Street. Through this cooperative structure, local lenders can extend affordable credit to their



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communities. And these communities then have access to more affordable housing and funds for small businesses and community development projects. Since 1989, the FHLBanks have annually contributed 10% of their income or $10 million, whichever is greater, to the Affordable Housing Program (AHP). This program subsidizes long-term financing for very low-, low- and moderate-income families and has provided over $3 billion in grants since its inception. In 2007 alone, FHLBanks provided $318 million for regional housing projects. In addition, FHLBanks have provided over $50 billion since 1990 through the Community Investment Program (CIP) to fund community and economic development projects and financed 650,000 housing units. The FHLBanks are the largest supporter of Habitat for Humanity affiliates; one in four Habitat homes in the U.S. has received AHP funds.

Contact Information: 2120 L Street NW, Suite #208, Washington, DC 20037 Ph: (888) 941-4405

**U.S. DEPARTMENT OF COMMERCE**
**www.commerce.gov**

The Economic Development Administration of the U.S. Department of Commerce 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.

Contact Information: 1401 Constitution Ave., NW, Washington, DC 20230 Ph: (202) 482-2000

**U.S. SMALL BUSINESS ADMINISTRATION**
**www.sbaonline.sba.gov**

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

Contact Information: 409 3rd Street, SW, Washington, DC 20416 Ph: (888) 827-5722

## *E. Partners, Organizations and Other Service Providers*

**CONNECTICUT ASSOCIATION OF REALTORS**
**www.ctrealtor.com**

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.

Contact Information: 111 Founders Plaza, Suite 1101, East Hartford, CT 06108-3212
Ph: (800) 335-4862

**CONNECTICUT FAIR HOUSING CENTER**
**ctfairhousing.org**

The Connecticut Fair Housing Center is a statewide nonprofit organization whose mission is to ensure that all people have equal access to housing opportunities in Connecticut. The Center provides community education, technical assistance and capacity building in the area of fair housing; provides assistance to individuals pursuing legal rights and remedies related to fair housing; offers fair housing referral and counseling services; promotes community involvement and resource development; conducts research and develops models related to fair housing; investigates complaints through a fair housing testing program to assist people who have experienced housing discrimination; participates in legal actions regarding fair housing; and advocates for policies and programs which expand available housing opportunities for all people.

Contact Information: 221 Main Street, 4th Floor, Hartford, CT 06106 Ph: (888) 247-4401

**CONNECTICUT HOUSING COALITION**
**www.ct-housing.org**

The Connecticut Housing Coalition (CHC) represents the broad, vibrant network of community-based, affordable housing activity across the State. The more than 250 member organizations that comprise CHC include nonprofit developers, human service agencies, resident associations and diverse other housing practitioners and activists. The mission of this group is to assert the right of every Connecticut resident to decent and affordable housing.

CHC is the primary communication link for local housing efforts through which organizations and individuals concerned about housing share information and advice. This coalition has played a leading role on issues including financing for affordable housing development and rehabilitation, rental assistance for low-income households, fair housing opportunity, and homelessness prevention. Products of CHC include a quarterly newsletter, periodic action alerts and an annual conference. Services provided include advocacy, community education and networking.

Contact Information: 30 Jordan Lane, Wethersfield, CT 06109 Ph: (860) 563-2943



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**CONNECTICUT COMMUNITY DEVELOPMENT ASSOCIATION**
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**
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.

**AMERICANS WITH DISABILITIES ACT COALITION OF CONNECTICUT, INC.**
**www.adacc.net**

The Americans with Disabilities Act Coalition of Connecticut (ADACC) was organized in April 1992 to inform Connecticut citizens about the ADA and to foster voluntary compliance with the law. ADACC is the only organization in Connecticut devoted to ADA education and compliance. Through workshops, trainings, ongoing technical assistance, special projects and social action, the Coalition acts as a catalyst for change across Connecticut. 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.

Specific Services through ADACC include:

- **Information and technical assistance** on the ADA to any member of the public on Tuesdays through Thursdays by calling or e-mailing the office (contact information below)

- **Design and presentation of trainings and workshops** on a variety of ADA-related topics, from the specifics of town requirements to the unique obligations of school systems, the responsibilities of restaurants, health care facilities and other private for-profit and non-profit businesses

**Compliance evaluations** of public and private entities related to ADA requirements:

- **Communications** through an e-mail newsletter, feature articles and a calendar of events

- **Access Monitor Network** which includes periodic training of community members to act as ADA compliance resources in their own neighborhoods; these two-day trainings focus on Title II (for states and municipalities) and Title III (public accommodations); living in every region of Connecticut, Access Monitors are invaluable local resources for ADA knowledge

- **Artful Access** is an evaluation of cultural facilities in Connecticut to assist them in enhancing the access they offer people with disabilities

- **Lifework: An Employment Preparation Project for Youth** prepares youth with disabilities to enter the workforce; the program is available to high schools across the State

- **Open the Windows! Workshops on Accessible Information Technology** is a series of workshops for students, faculty, "techies" and anyone interested in widening the reach and effectiveness of information technology. The workshops provide information on what makes information technology accessible, how to target problems which limit universal access and federal regulations governing information technology accessibility.

- **Partnership with Democracy Works** to promote voter rights and voter registration with particular emphasis on increasing the participation of minority groups on public boards and commissions

- **Partnership with the Department of Mental Health and Addiction Services (DMHAS)** to implement legislation that will increase access to gynecological services for women with disabilities, develop policy to ensure that procedures are in compliance with patients' civil rights and produce a directory of accessible providers by providing ADA guidance in all facets of the project

Contact Information: 60-B Weston Street, Hartford, Connecticut 06120 Ph: 860-297-4383

**THE CORPORATION FOR INDEPENDENT LIVING**
**www.cilhomes.org**

The Corporation for Independent Living (CIL) is a nonprofit housing development corporation that specializes in the creation of accessible and affordable housing. CIL secures financing and provides construction services to build and maintain quality affordable and barrier free homes so people may live as independently as possible in non-institutional community settings. CIL administers the Loans and Grants for Accessibility program, which is a DECD funded program that provides funds to people with physical or developmental disabilities for the purpose of renovating their homes and creating accessibility. Eligible grant applicants must have an adjusted gross income that is 80 percent or less of the median income for the area in which they reside. Eligible loan applicants must have an adjusted gross income between 80 percent and 150 percent of the median income for the area in which they reside.

Contact Information: 30 Jordan Lane, Wethersfield, CT 06109 Ph: (860) 563-6011

**CONNECTICUT COMMISSION ON CULTURE AND TOURISM**
**www.cultureandtourism.org**

**Historic Homes Rehabilitation Tax Credit** program provides a 30% tax credit for rehabilitation of one to four unit historic buildings in which one unit is owner-occupied. Properties must be in targeted areas. Per unit tax credit cap is $30,000; annual state fiscal year aggregate tax credit cap is $3 million. Credit can be used only by corporations with tax liability under C.G.S. chapters 207-212. The Historic Homes Rehabilitation Tax Credit program is a direct housing program. The partner agency for this program is the DRS.

**DEPARTMENT OF CONSUMER PROTECTION**
**www.ct.gov/dcp**

**Occupational and Professional Licensing** program covers Mobile Home Park (MHP). The Occupational and Professional Licensing program is an indirect housing program. There is no partner agency for this program.

Contact Information: 165 Capitol Avenue, Hartford, CT 06106 Ph: (860) 713-6050

**FAMILIES UNITED FOR CHILDREN'S MENTAL HEALTH**
**www.familiesunited.org**

Families United for Children's Mental Health is the Connecticut chapter of the Federation of Families for Children's Mental Health. This organization is a statewide support and advocacy group run by and for families of children and youth with emotional, behavioral or mental health needs. Services provided by the organization include individual emotional support, information and referral to mental health and other related services, a newsletter detailing children's mental health issues, and advocacy on behalf of families.

Contact Information: 131 Main Street Ext., Middletown, CT 06457 Ph: (860) 343-7730

**CONNECTICUT COUNCIL OF ORGANIZATIONS SERVING THE DEAF, INC.**
**www.ccosd.org**

The Connecticut Council of Organizations Serving the Deaf (CCOSD) has a basic objective to promote and serve the best interests and welfare of all deaf citizens of Connecticut. CCOSD serves as a catalyst for the cooperative efforts and actions of its member organizations including businesses, nonprofit organizations, schools and state agencies.

The goals of CCOSD are:

- **Elimination of socio-economic barriers** which deprive deaf citizens of the traditional American way to opportunity and advancement

- **Elimination of discriminatory practices** which deny deaf citizens the rights to jobs, careers and promotion

- **Protection of legal rights** of deaf citizens through publicity about a deaf citizen's right to a qualified interpreter, as based on the Interpreter Law of 1973

- **Promotion of adult basic education and continuing education programs** for deaf residents as avenues to personal self-enrichment

- **Provision for liaison** between the Connecticut's Commission on Deaf and Hearing Impaired and other state and national organizations serving the deaf to better identify and understand the problems of deaf citizens

- **Provision for sharing information** about deafness and the needs of deaf people

- **Dissemination of general information** about deafness and its problems to the public at large, state agencies and others

- **Coordination of services,** assistance and expertise to its member organizations

**CONSUMER CREDIT COUNSELING SERVICE OF SOUTHERN NEW ENGLAND**
**www.creditcounseling.org**

The Consumer Credit Counseling Service of Southern New England (CCCS/SNE) is a private, nonprofit counseling agency licensed by Connecticut's Department of Banking and affiliated with the National Foundation for Consumer Credit. CCCS provides confidential counseling, money management and budgeting skills and debt repayment planning assistance.

**INFOLINE**
**www.infoline.org**

Infoline is a public/private partnership of United Way and the State of Connecticut. It is an integrated system of help via the telephone, a single source for information about community services, referrals to human services and crisis intervention. Infoline is accessed toll-free from anywhere in Connecticut by simply dialing 2-1-1. This three-digit number went into effect in March of 1999. Connecticut was the first state in the nation to use 2-1-1 statewide. Infoline operates 24 hours a day, 365 days a year. Multilingual caseworkers and TDD access is available. Professional caseworkers help callers with such complex issues as substance abuse, gambling, domestic violence, suicide prevention, financial problems, and information on housing availability in Connecticut. Customized arrangements enable many non-profit agencies to provide after-hours coverage for their clients. Infoline caseworkers screen calls and access agency staff when crisis intervention is necessary.

**OTHER SERVICE PROVIDERS**

**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 are 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 staffed 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 is provided for people infected with HIV, people with AIDS, and their caregivers through group meetings facilitated by a trained volunteer. Bereavement groups and youth groups are also available.

**NORTHEAST UTILITIES/CONNECTICUT NATURAL GAS**

Northeast Utilities and Connecticut Natural Gas, in partnership with Yankee Gas Services, the State of Connecticut and local community action agencies, provide a special program through the Weatherization Residential Assistance Partnership, known as WRAP. The program helps low-income customers (either renters or owners) with energy conversation services that: (1) safely lower electric use; (2) reduce a home's heat loss in winter and heat gain in summer; (3) conserve hot water, and (4) provide energy-efficient lighting. The weatherization program is free for eligible customers who use more than 2,000 kilowatt-hours of electricity a year. Households with an income of up to 200% of the federal poverty level qualify.

Connecticut Natural Gas (CNG) has an Insulation and Weatherization Program for residential CNG customers that use natural gas for heat. Customers must be qualified/identified as "hardship." Multi-family buildings are also qualified provided that there are qualified/identified CNG hardship customers residing there. The program is restricted to buildings with 6 apartments or less and units must be heated by natural gas and individually metered. The conservation measures installed under this program include insulation for attics, exterior walls and infiltration and hot water measures. This work is done free of charge for qualified customers. CL&P will provide conservation services primarily for

customers whose annual electric bills exceed 9,500 kilowatt-hours a 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 one hundred housing authorities whose primary mission is to produce and manage affordable housing. They work in conjunction with the State of Connecticut and other local organizations to ensure that affordable housing is available for those who need it. Housing authorities are public entities eligible for many states and federally sponsored funding programs. Within their area of operation, housing authorities are authorized to:

- Prepare, carry out, acquire, lease and operate housing projects
- Provide for construction, reconstruction, improvement, alteration or repair of any housing project
- Demise any dwellings, houses, accommodations, lands, buildings, structures or facilities
- Investigate living, dwelling and housing conditions and the means and methods of improving such conditions
- Determine where slim areas exist or where there is a shortage of decent, safe and sanitary dwelling accommodations for families of low- and moderate-income
- Other duties and obligations related to the provision of housing for low- and moderate-income families

## NONPROFIT SPONSORS/PRIVATE SPONSORS

With 169 towns, Connecticut has over 160 nonprofit housing development corporations whose primary objective is the rehabilitation or production of affordable housing, including emergency shelters and transitional living facilities. Larger communities have more than one nonprofit and smaller communities have either a nonprofit or a group working towards the development of a nonprofit through the Connecticut Housing Partnership Program. In the absence of the establishment of a housing authority, a municipality may establish "housing site development agencies" that are 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 Bridgeport, Hartford, New Haven and Stamford all have community loan funds that help leverage both public and private dollars to produce affordable housing.

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## REGIONAL PLANNING ORGANIZATIONS

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

## F. OVERCOMING GAPS IN THE INSTITUTIONAL STRUCTURE

### Coordination

The consolidated plan must describe the state's 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 town's professional staff, access to transportation, and the relative affordability of the town's housing stock, all help determine realistic strategies for a town to pursue. The state's *Analysis of Impediments to Fair Housing Choices* (AI) showed that there is little interest on the part of local officials to diversify their populations 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 institutional structure will compliment the State's 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* development. Contributors included both public and private, individual and agency, profit and non-profit, local, regional and state entities.

### Small Cities/CDBG

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 of Small Cities/CDBG 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. 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.

## 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.

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## COORDINATION

***Section 91.315 (j) Coordination***

*The consolidated plan must provide a concise summary of the state's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health, and service agencies. With respect to the preparation of its homeless strategy, the state must describe efforts in addressing the needs of persons that are chronically homeless. 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 implementation of its consolidated plan. With respect to economic development, the state should describe efforts to enhance coordination with private industry, businesses, developers, and social service agencies.*

### OVERVIEW

The state of Connecticut recognizes that socio-economic and economic issues and challenges must not be viewed in isolation nor can they be adequately and/or appropriately addressed as such. Housing, social services, education, public safety, transportation, public health and economic and community development are all inter-related and intrinsically interconnected. In order to be truly effective and efficiently implemented/executed efforts and activities to address the state's needs must be comprehensive, inclusive and coordinated.

To encourage, promote and ensure that coordination between public and assisted housing providers and private and governmental health, mental health, and service agencies, the state also participates (via membership) in various associations such as the Connecticut Chapter of the National Association of Housing and Redevelopment Officials (CONN-NAHRO), Connecticut Economic Development Association (CEDAS) and Council of State Community Development Agencies (COSCDA)

The state also has in place numerous interagency councils, committees, task forces, commissions and working groups. Examples of <u>some</u> of these groups are as follows:

- **Responsible Growth Interagency Steering Council** (E.O. 15)
  The Responsible Growth Interagency Steering Council, established in 2006, is an 8-member council focused on coordinating development policy and capital planning in a way that promotes economic growth and the efficient utilization of state expertise and financial resources without depleting natural resources. Membership of the council includes: the Secretary of the Office of Policy and Management (OPM), and the Commissioners of the departments of Agriculture (DOA), Economic and Community Development (DECD), DEP, Public Health (DPH), and Transportation (DOT), as well as the Executive Directors the Connecticut Housing and Finance Authority (CHFA) and the Connecticut Development Authority (CDA).

- **Neighborhood Revitalization Zone (NRZ) Advisory Board** (C.G.S. Sec. 7-608)
  The Neighborhood Revitalization Zone Advisory Board, established in 1998, and chaired by the Secretary of the Office of Policy and Management, is charged with helping to promote neighborhood self-sufficiency and economic development. Voting membership includes: Secretary of OPM; president of the Connecticut Institute of Municipal Studies; the chancellor of the Regional Community-Technical Colleges; heads of those state agencies deemed appropriate by the Secretary of OPM; chief executive officer of a municipality in which a NRZ planning committee

pursuant to chapter 118 of the General Statutes was established on or before July 1, 1998; and one member of each such NRZ planning committee appointed by the municipal chief executive office.

- **Connecticut Housing Finance Authority Board** (CHFA) (C.G.S. Sec. 8-244)
  The Connecticut Housing Finance Authority Board, established in 1969, is a 15-member board charged with making housing mortgage loans (via the Connecticut Housing Finance Authority) to alleviate the shortage of housing for low- and moderate income individuals and families. Membership includes: the Commissioner of DECD, the Secretary of OPM, the Banking Commissioner and the State Treasurer, serve ex officio, with the right to vote; seven members to be appointed by the Governor, and four members appointed as follows: One by the president pro tempore of the Senate, one by the speaker of the House of Representatives, one by the minority leader of the Senate and one by the minority leader of the House of Representatives.

- **Housing Advisory Committee** (C.G.S. Sec. 8-385)
  The Housing Advisory Committee, established in 1987, and chaired by a gubernatorial appointee, is a 13-member advisory committee established to advise the Governor, the General Assembly, the Commissioner of DECD, and the Connecticut Housing and Finance Authority on matters relating to housing policies and programs. The committee is also tasked with promoting coordination on housing matters among state agencies, monitoring the housing-related activities of the regional planning agencies under chapter 127 of the Connecticut General Statutes, and providing recommendations for housing-related legislation to the Commissioner of DECD, CHFA and the General Assembly. Membership includes: An attorney employed by a legal services agency, a representative of the Connecticut Housing Coalition, a representative of the Connecticut Community Development Association, a representative of an environmental public interest group and a representative of the Connecticut Coalition to End Homelessness, appointed by the Governor; a representative of the Connecticut chapter of the National Association of Housing and Redevelopment Officials and a representative of a Connecticut Banking Trade Association, appointed by the president pro tempore of the Senate; a resident of public housing, appointed by the majority leader of the Senate; a representative of the Home Builders Association of Connecticut, appointed by the minority leader of the Senate; a representative of the Connecticut Conference of Municipalities and a representative of the Connecticut Council of Small Towns, appointed by the speaker of the House of Representatives; a representative of the Connecticut chapter of the American Planning Association, appointed by the majority leader of the House of Representatives and a representative of the Connecticut Association of Realtors, appointed by the minority leader of the House of Representatives. One of the members appointed by the Governor is designated by the Governor to serve as chairperson. The members of the committee serve at the pleasure of the appointing authority. The Commissioner of DECD serves as an ex-officio member of the committee.

- **Mobile Manufactured Home Advisory Council** (C.G.S. Sec. 21-84a)
  The Mobile Manufactured Home Advisory Council, established in 1983, functions administratively within the Department of Consumer Protection (DCP), and advises the department on issues related to mobile manufactured homes and how to promote mobile manufactured homes as affordable, decent, safe and sanitary

housing. Membership includes the following representatives or their appointee (number of appointments as indicated in parenthesis): Gubernatorial appointments: (1) member of the Connecticut Real Estate Commission, (1) employee of the department of DECD, (1) employee of CHFA, (1) senior citizen who is either a resident of a mobile manufactured home park or a representative of other senior citizens who reside in mobile manufactured home parks and who are chosen from a list submitted to the appointing authorities by the Connecticut Manufactured Home Owners Alliance or its successor, if such organization or successor exists, (1) representative of the Housing Advisory Committee, (1) town planner, (1) representative of the banking industry, (1) mobile manufactured home park owner, and (1) mobile manufactured home park tenant or representatives of such tenants. Appointments by the President Pro Tempore of the Senate: (1) mobile manufactured home park tenant or representatives of such tenants. Appointment by the House speaker: (1) attorney-at-law specializing in mobile manufactured home matters. Appointment by Senate majority leader: (1) mobile manufactured home park tenant or representatives of such tenants. Appointment by House majority leader: (1) representative of the mobile manufactured home industry (from a list submitted to the appointing authorities by the Connecticut Manufactured Housing Association or its successor, if such organization or successor exists). Appointment by the minority leader of the Senate: (1) mobile manufactured home park owner. Appointment by the House minority leader: (1) mobile manufactured home park owner. The mobile manufactured home park tenants or representatives of such tenants, each from different geographic areas of the state selected from a list submitted to the appointing authorities by the Connecticut Manufactured Home Owners Alliance or its successor, if such organization or successor exists. The mobile manufactured home park owners are each selected from different geographic areas of the state from a list submitted to the appointing authorities by the Connecticut Manufactured Home Owners Alliance.

- **Interagency Council on Supportive Housing and Homeless** (E.O. 34)
  The Interagency Council on Supportive Housing was established in 2004, and is co-chaired by the Secretary of OPM and the Director of the Office of Workforce Competitiveness. The Council was established to develop and implement strategies and solutions to address the problems associated with homelessness, including the development of supportive housing options and reducing inappropriate use of emergency health care, shelter, chemical dependency, corrections, foster care, and similar services. The Council also addresses improving the health, employability, self-sufficiency, and other social outcomes for individuals and families experiencing homelessness. Membership includes the Commissioners of the departments of Children and Families (DCF), Correction (DOC), DECD, Mental Health and Addictive Services (DMHAS), DPH, Social Services (DSS), and Veterans Affairs, the Secretary of OPM or his designee, the Director of the Office of Workforce Competitiveness, and the Executive Director of CHFA. (Also includes a representative of the office of the Governor)

- **Community Mental Health Strategy Board** (C.G.S. Sec. 17a-485b)
  The Community Mental Health Strategy Board, established in 2001, is a 19-member board chaired by the Commissioner of DMHAS whose charge is to improve assistance, expand access, integrate prevention, early intervention, recovery and rehabilitation services to adults and children or youth with mental illness. Membership includes: The voting members of the board are appointed as follows:

Two members by the Governor; two members by the president pro tempore of the Senate; two members by the speaker of the House of Representatives; one member by the majority leader of the Senate; one member by the majority leader of the House of Representatives; two members by the minority leader of the Senate; two members by the minority leader of the House of Representatives; the Commissioner of Children and Families; and the Commissioner of Mental Health and Addiction Services who also serves as chairperson. The Secretary of OPM, the Chief Court Administrator and the Commissioners of DOC, DECD, Education (SDE), DPH, and DSS, or their designees, serve as nonvoting ex-officio members of the board.

- **Commission on Aging (COA)** (C.G.S. Sec. 17b-420)
  The Commission on Aging, established in 1993, is a 23-member (17-voting, 16-ex-officio) commission, established in 1993, whose chair is elected by the Commission and is charged with serving as an independent advocate for the elderly. The Commission works to improve public policies on access to and issues of concern to older adult including but not limited to health care, long-term care, transportation, financial security, housing, employment, legal assistance, and economic security. Seventeen voting members knowledgeable about areas of interest relating to the elderly are appointed (number of appointees indicated in parentheses) by the following: Governor (5), president pro tempore of the Senate (2), speaker of the House of Representatives (2), majority leaders of the Senate (2) and the House of Representatives (2), minority leaders of the Senate (2) and the House of Representatives (2). Ex-officio nonvoting members include: chairpersons and ranking members of the joint standing committee of the General Assembly having cognizance of matters relating to human services, chairpersons and ranking members of the select committee of the General Assembly having cognizance of matters relating to aging, Commissioners from the departments of Developmental Services (DDS), DECD, Insurance, Labor (DOL), DMHAS, DPH, DSS, and Transportation (DOT).

- **Long Term Care Planning Committee** (C.G.S. Sec. 17b-337)
  The Long Term Care Planning Committee, established in 1998, is a 12 member commission created to establish a plan for a long-term care system for all persons in need of long-term care, to coordinate policy development, exchange information on long-term care issues, and promote consumer-directed care and provisions to support care-giving by family and other informal caregivers, and study issues relative to long-term within available appropriations. Membership includes: The chairpersons and ranking members of the joint standing and select committees of the General Assembly having cognizance of matters relating to human services, public health, elderly services and long-term care; the Commissioner of Social Services, or the commissioner's designee; one member of OPM appointed by the Secretary of the OPM; one member from the Department of Social Services appointed by the Commissioner of Social Services; one member from the DPH appointed by the Commissioner of DPH; one member from the DECD appointed by the Commissioner of DECD; one member from the Office of Health Care Access appointed by the Commissioner of Health Care Access; one member from the Department of Developmental Services appointed by the Commissioner of Developmental Services; one member from the Department of Mental Health and Addiction Services appointed by the Commissioner of Mental Health and Addiction Services; one member from the Department of Transportation appointed by the Commissioner of Transportation; one member from the Department of Children and Families

appointed by the Commissioner of Children and Families; and the executive director of the Office of Protection and Advocacy for Persons with Disabilities or the executive director's designee.

- **Child Poverty and Prevention Council** (C.G.S. Sec. 4-67x)
  The Child Poverty and Prevention Council, established in 2004, is a 21-member council chaired by the Secretary of the OPM whose charge is to reduce the number of Connecticut children in poverty by 50% by 2014. The council prepared a 10-year strategic plan that outlines measures and actions designed to meet the Council's goal. The Council also works to coordinate the efforts of its constituent members with regard to children in poverty and issues related to such. Membership includes the following: Secretary of OPM, president pro tempore of the Senate, speaker of the House of Representatives, minority leaders of the Senate and of the House of Representatives, the Commissioners of DCF, DOC, Developmental Services (DDS), DECD, SDE, DOL, DMHAS, DPH, DSS, Transportation (DOT), Health Care Access, the Chief Court Administrator, the chairperson of the Board of Governors of Higher Education, the Child Advocate, the chairperson of the Children's Trust Fund, and the executive directors of the Commission on Children and the Commission on Human Rights and Opportunities (CHRO).

- **Child Day Care Council** (C.G.S. Sec. 17b-748)
  The Child Day Care Council, established in 1991, is a 21-member council chaired by a gubernatorial appointee whose charge is to advise the Department of Social Services to improve access to child day care services. The Council developed a statewide plan pursuant to the Child Care Development and Improvement Act of 1990. Membership includes: Representatives from community action programs; early education; AFL-CIO-AFSCME 1303-036; family day care providers; center-based child day care provider; parents with children enrolled in day care; representative from the Commission on Children; parents with children enrolled in day care; Connecticut Association for the Education of Young Children; American Academy of Pediatric Physicians; representative of higher education with program in early childhood education; the Permanent Commission on the Status of Women (PCSW); United Way/INFOLINE; an advocacy group concerned with young children and their families; and a representative from the Connecticut Business & Industry Association (CBIA). Commissioners of DCF, DECD, (department of) Education (SDE), DPH, and DSS serve as ex-officio members.

- **Connecticut Energy Advisory Board** (CEAB) (C.G.S. Sec. 16a-3)
  The Connecticut Energy Advisory Board, established in 1974, is a 15-member board charged with representing the State at regional energy system planning at the ISO-NE, to participate in energy forecast proceedings. It is also charged with preparing an annual energy plan designed to further the State's energy, environmental, and economic development objectives, encourage and facilitate competing market-based energy solutions, and provide the opportunity to review multiple energy solutions simultaneously. Membership includes: the Commissioner of DEP, the chairperson of the Public Utilities Control Authority (DPUC), the Commissioner of DOT, the Consumer Counsel, the Commissioner of DOA, and the Secretary of OPM, or their respective designees. The Governor appoints a representative of an environmental organization knowledgeable in energy efficiency programs, a representative of a consumer advocacy organization and a representative of a state-wide business association. The president pro tempore of the Senate appoints a representative of a

chamber of commerce, a representative of a state-wide manufacturing association and a member of the public considered to be an expert in electricity, generation, procurement or conservation programs. The speaker of the House of Representatives appoints a representative of low-income ratepayers, a representative of state residents, in general, with expertise in energy issues and a member of the public considered to be an expert in electricity, generation, procurement or conservation programs.

- **State Economic Development Advisory Board** (C.G.S. Sec. 32-4b)
  The State Economic Development Advisory Board, established in 1993, exists to advise the Commissioner of DECD with regard to the agency's economic development programs, its business recruitment, expansion and retention activities, and its marketing strategies. Membership includes: Commissioner of DECD, and an unspecified number of other state, regional and municipal officials, and executives of Connecticut utilities, other major industries and nonprofit organizations.

- **Small Business Advisory Council** (C.G.S. Sec. 32-96)
  The Small Business Advisory Council, established in 1984, is an 11-person Council, charged with raising issues of concern to the creation and expansion of small business; and reviewing appropriate DECD programs and offering recommendations for the improvement of services to small businesses; and keeping the DECD abreast of significant issues and trends in small business, is housed within the DECD. Membership includes: The Commissioner of DECD or a designee; the chairmen of the joint standing committee of the General Assembly having cognizance of matters relating to economic development, or their designees; and from among individuals with knowledge and experience related to small businesses, the Governor appoints four such persons, and the president pro tempore of the Senate, the minority leader of the Senate, the speaker of the House of Representatives and the minority leader of the House of Representatives each appoint one person of such knowledge and experience.

- **Small Business Incubator Advisory Committee** (C.G.S. Sec. 32-356)
  The Small Business Incubator Advisory Committee, established in 2007, was created to advise the state's Small Business Incubator program. Membership includes: one Governor appointee; two members with experience in the field of technology transfer and commercialization appointed by the speaker of the House of Representatives; two members with experience in new product and market development appointed by the president pro tempore of the Senate; one member to be appointed by the majority leader of the Senate; one member to be appointed by the majority leader of the House of Representatives; one member with experience in seed and early stage capital investment appointed by the minority leader of the House of Representatives; and one member with experience in seed and early stage capital investment appointed by the minority leader of the Senate. The commissioner of the department of DECD and the executive directors of both the CDA and of the Connecticut Innovations (CI), serve as ex-officio nonvoting members or their designees.

- **Advisory Committee on Regional-Vocational Technical High Schools** (C.G.S. Sec. 10-95h)
  The Advisory Committee on Regional-Vocational Technical High Schools, established in 1988, is a 19-member Committee that advises the State Board of Education with regard to identifying existing and emerging workforce needs and

trade technology programs for the state's vocational-technical school system so that students will develop the necessary communication, leadership, teamwork, problem solving skills and expertise within given trades. Membership includes (number of appointments in parenthesis): The commissioners or their respective designees for the state departments of SDE, DOL, DECD, a representative of the Office of Workforce Competitiveness; the chairperson of the State Board of Education, or the chairperson's designee; and the co-chair persons and ranking members of the joint standing committee of the General Assembly having cognizance of matters relating to education. Appointments by the Speaker of the House: (2) representatives of business, holding the title of Chief Executive Office, president, Chief Operations Office, or the equivalents thereof, drawn from key industry, service and manufacturing firms with five hundred or more full-time employees. Appointments by the President Pro Tempore of the Senate: (1) representative of business, holding the title of Chief Executive Office, president, Chief Operations Office, or the equivalents thereof, drawn from key industry, service and manufacturing firms with five hundred or more full-time employees, and (1) teacher in the regional vocational-technical school system. Representatives of business, holding the title of Chief Executive Office, president, Chief Operations Office, or the equivalents thereof, drawn from key industry, service and manufacturing firms with more than fifty, but fewer than five hundred full-time employees, appointed as follows: Senate majority leader (1), House majority leader (1), House minority leader (1). Representatives of business, holding the title of Chief Executive Office, president, Chief Operations Office, or the equivalents thereof, drawn from key industry, service and manufacturing firms with fifty or fewer full-time employees, appointed as follows: by the Governor (2), Senate minority leader (1).

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## LOW-INCOME HOUSING TAX CREDIT USE

***Section 91.315 (k) Low-Income Housing Tax Credit Use***

*"The consolidated plan must describe the strategy to coordinate the Low-income housing tax credit with the development of housing that is affordable to low-income and moderate-Income families."*

**Overview**

The Connecticut Housing Finance Authority (CHFA) administers the federal Low-Income Housing Tax Credit (LIHTC) program for housing developments in the state of Connecticut. The LIHTC program is contained within § 42 of the Internal Revenue Code (26 U.S.C. § 42) as a tax incentive program to stimulate investment in affordable housing.

The LIHTC program provides incentives for developers to acquire, rehabilitate and or build low- or mixed-income housing through the allocation of federal tax credits that can be used to reduce a project's federal taxes or sold to corporations or investor groups to raise equity for a project. The credits are purchased at a discount and represent a dollar-for-dollar reduction of tax liability.

In Connecticut, the LIHTC program plays a vital role in the creation and preservation of affordable rental housing by increasing the funding available to eligible projects that best meet the state's goals and requirements for affordable housing.

**Low-Income Housing Tax Credit Strategy**

CHFA works with and supports the DECD in the development of the Consolidated Plan. CHFA develops the Low-Income Housing Tax Credit Qualified Allocation Plan (QAP) in light of the needs assessment and market analysis of the Consolidated Plan as well as its strategies. CHFA consults with the Department when amending the QAP and the Commissioner of the DECD is a member of the CHFA Board which approves the QAP

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## MONITORING AND COMPLIANCE

### DEPARTMENT OF ECONOMIC AND COMMUNITY DEVELOPMENT MONITORING

The following describes the standards and procedures that the Department of Economic and Community Development (DECD) uses to monitor activities carried out in furtherance of Connecticut's consolidated plan and used to ensure compliance with requirements of the CDBG and Home programs.

DECD monitors recipients' compliance to program requirements in accordance with 24 CFR 92.508 and 24 CFR 570.492 for the HOME and CDBG programs respectively. Recipients are made aware of the compliance requirements associated with their respective projects in advance of accepting a contract for funding with DECD.

#### SMALL CITIES MONITORING

DECD performs monitoring to ensure that funds are being spent correctly and in compliance with federal regulations. Each grant must be monitored on-site at least once prior to closeout. DECD monitors program compliance and financial compliance with federal 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 grant recipients.

Grant subrecipients 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. DECD staff will provide follow-up if it is deemed necessary.

#### HOME MONITORING

All recipients are required to submit quarterly status reports to the Office of Housing Finance (OHF) on their projects. DECD conducts site inspections with grantees, as warranted. Site inspections may 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. DECD staff will provide follow-up if it is deemed necessary.

Six months prior to expected project completion OHF staff coordinates with agency audit staff in scheduling of the Pre-Occupancy monitoring visit. After project completion, DECD's Compliance Manual is used through the affordability period.

### DEPARTMENT OF SOCIAL SERVICES MONITORING

The following describes the standards and procedures that Department of Social Services (DSS) will use to monitor activities carried out in furtherance of Connecticut's consolidated plan and will be used to ensure compliance with the requirements of ESG and HOPWA programs.

#### ESG MONITORING

The DSS Grants and Contract staff monitor ESG programs using a tool developed by DSS 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,



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Contractor's Self-Evaluation Process, and 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 little differently than ESG. In addition to the above review, a coordinated effort between DSS staff representatives and the staff of the Connecticut AIDS Residence Coalition (CARC) perform a "Standards of Care" review and HOPWA monitoring requirements.

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 four categories of programs including Shelter, Transitional Living, Independent Living, and Supportive Living.

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

The Standards of Care are 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 staff representatives along with consultants hired by CARC use this tool to identify programs' strengths and weaknesses, highlight their best practices, and develop a framework, timeline, and process for technical assistance to correct deficiencies.

Standards of Care review includes the following four main sections:

I. **Pass/Fail Standards of case management services**, intake/assessment, follow-up, development and implementation of service plan, referral, and tracking, referral and releases of information leaving the program and closing resident files...

II. **Client and intake services**, eligibility criteria for admission, terms and procedures for discharging, communication system, written policy for term care of residents/resident manual, policies and procedures manual for staff...

III. **Health and Safety**, facility, sanitation, food services license, annual testing for TB and Hepatitis B&C, education on health issues...

IV. **Administration**, record keeping, policy on confidentiality, personnel/employee handbook, insurance coverage, grievance policy and procedure...