

# *State of Connecticut Analysis of Impediments to Fair Housing Choice Update*

**State of Connecticut Department of Economic  
and Community Development**

James F. Abromaitis, Commissioner

**PREPARED BY:**

**University of Connecticut  
Department of Public Policy  
1800 Asylum Avenue  
West Hartford, CT 06117-2697  
Telephone: (860) 570-9343**

Christopher E. Barnes, Director of Project Development

Helene M. Marcy, Research and Policy Consultant

Katie Stargardter, Research Associate

Jennifer Basal, Research Specialist

Seth Brohinsky, Research Specialist

**Fair Housing Center Inc.**

221 Main Street Hartford CT 06106

Telephone (860) 247-4400

Erin Kemple, Executive Director



*State of Connecticut*  
*Department of Economic and Community Development*  
*Analysis of Impediments to Fair Housing Choice- Update*

**TABLE OF CONTENTS**

|                 |  | <b>Page</b> |
|-----------------|--|-------------|
|                 | <b>Executive Summary</b>   | v           |
| <b>PART I</b>   | <b>Introduction and Overview</b>                                   | 1           |
| <b>PART II</b>  | <b>Impediments to Fair Housing Choice</b>                          | 5           |
|                 | Practices Contributing to Housing Segregation                      |             |
|                 | Maps and Geographic Summary  |             |
|                 | Knowledge and Awareness of Fair Housing Issues                     |             |
|                 | Housing Discrimination and Complaint Data                          |             |
|                 | Reports from Professionals in the Housing Field                    |             |
|                 | Relevant Information on Protected Classes                          |             |
| <b>PART III</b> | <b>Fair Housing Action Plan</b>                                    | 31          |
|                 | Impediments to Fair Housing Choice Summary                         |             |
|                 | Recommendations for State Level Action                             |             |
|                 | Local Fair Housing Action Steps                                    |             |
| <b>PART IV</b>  | <b>APPENDICES</b>  | 41          |
|                 | Appendix A – Town Profiles   | 43          |
|                 | Appendix B – State Agency Profiles                                 | 69          |
|                 | Appendix C – Maps: Housing Data by County                          | 79          |
|                 | Appendix D – Summary of statutory and regulatory requirements      | 115         |
|                 | Appendix E – Loan Data   | 129         |
|                 | Appendix F – School Demographic Data                               | 131         |
|                 | Appendix G – Housing Advocates Survey                              | 135         |
|                 | Appendix H – Religion in Connecticut                               | 137         |
|                 | Appendix I – Charge to Governor’s Affordable Housing Working Group | 139         |
|                 | Appendix J – Town Fair Housing Plan Guidelines                     | 141         |



# EXECUTIVE SUMMARY

This report represents the State of Connecticut's Department of Economic and Community Development updated Analysis of Impediments (AI) to Fair Housing, as required by the United States Department of Housing and Urban Development.

This AI reviews relevant public policies and practices, demographic and mapping information, census data and mortgage data, and information from surveys and interviews with people involved in all aspects of fair housing. It includes discussion of the types of impediments to fair housing choice, recommendations for state level actions, and action steps that individual towns can take which would promote greater housing choice in their community.

## **Impediments**

Analysis of housing in Connecticut shows clear patterns of socioeconomic segregation. As noted in the initial 1998 AI, the pattern has developed as a result of private market practices as well as state and local government practices.

Local zoning practices, density requirements, residency preferences, and building fees can be impediments to fair housing choice. Structurally, Connecticut's historical tax structure and its educational funding system work to provide a disincentive to many municipalities to create high density and affordable housing.

Mortgage lending continues to be an area in which racial and ethnic bias is prevalent—whether or not it is intentional. The data show that black and latino applicants are consistently denied mortgages at greater percentages than white applicants. Just as importantly, black and latino applicants represent only a small percentage of mortgage applicants compared to whites.

Local landlords also sometimes practice discrimination—whether based on appearance, or whether they refuse to rent to families with children or to people with low-incomes.

Although housing segregation is evident in Connecticut, the State has few mechanisms to deal with housing discrimination. As a result, it is difficult to determine just how much discrimination actually exists. This is compounded by the fact that state agencies know little about the issue. In addition, the State of Connecticut does not conduct systematic fair housing testing. Survey results and data about housing complaints from

several different sources give us a good indication of some of the existing discrimination. However, because there is no centralized complaint system, it is difficult to ascertain the extent of housing discrimination in Connecticut. Without additional funding for data collection, testing and monitoring, it is difficult to determine how much of a fair housing problem exists in the State of Connecticut and how much it has been improved due to state efforts.

## **Recommendations**

### *State of Connecticut*

The State of Connecticut should begin addressing limitations on fair housing choice by achieving the following:

1. increase the access of racial and ethnic minorities, people with disabilities and families with children to the existing supply of housing;
2. increase the supply of affordable housing;
3. establish mechanisms for better data collection on fair housing in Connecticut;
4. provide increased training of state employees in the area of fair housing;
5. expand fair housing outreach and education activities; and
6. increase monitoring and enforcement of fair housing laws and policies.

### *Connecticut Municipalities*

Connecticut municipalities should take the following steps to encourage equal housing choice:

1. create a Fair Housing Action Plan;
2. provide training for town staff in the area of fair housing;
3. conduct regular outreach activities;
4. develop a process for complaint processing and monitoring and pass fair housing ordinances;
5. develop and improve infrastructure to promote fair housing;
6. finance town projects that promote fair housing;
7. promote town diversity through the expansion of Section 8 programs and services; and
8. encourage lending institutions, landlords and real estate licensees to adopt practices that promote fair housing.

# PART I

## Introduction and Overview of Fair Housing Planning Process

### Introduction

---

Every American has a right to fair housing. The right to live where one chooses, in dignity and without fear of discrimination, is a fundamental right guaranteed to all United States citizens. As a federal and state-sanctioned right, it cannot be denied to anyone because of race or color, national origin, religion, ancestry, sex, familial status, or disability. The concept has its roots in the Thirteenth Amendment to the Constitution and, ultimately, the Civil Rights Act of 1964, which delineated an explicit legal obligation to provide equal access to housing in the United States. During the civil rights era, the phrase “fair housing” was commonly used to express the concept of equal access to housing and housing services. By 1968 the first federal fair housing act was enacted to prohibit discrimination in housing based on race, color, national origin, and religion. Gender was added in 1974, and disability (handicap) and familial status were added through amendments in the 1980s. The Connecticut Discriminatory Housing Protections Act grants rights similar to those outlined in the federal Fair Housing Amendments Act and has additional protected classes: age, marital status, and lawful source of income. Sexual orientation was added as a protected class in 1991.<sup>1</sup>

#### *Analysis of Impediments*

The State of Connecticut’s Department of Economic and Community Development (DECD) published the first Analysis of Impediments to Fair Housing (AI) in 1998, as required of Community Development Block Grant (CDBG) funding recipients by the United States Department of Housing and Urban Development (HUD).

HUD also requires State CDBG recipients to conduct periodic *updated* Analyses of Impediments to Fair Housing. Toward that end, the DECD engaged the services of the University of Connecticut’s Department of Public Policy to work in conjunction with the Connecticut Fair Housing Center to develop an update of the 1998 Analysis of Impediments in 2006. This report is a result of those efforts.

---

<sup>1</sup> Conn. Gen. Stat. § 46a-64c; Conn. Gen. Stat. § 46a-81e.

This updated AI focuses upon the following aspects of fair housing:

- Reviews access to housing and housing related services and current impediments to fair housing
- Provides demographics of protected classes in Connecticut
- Details new recommendations to combat impediments to fair housing

### **Detailed Review of 1998 Plan:**

---

The State of Connecticut, through the Department of Economic and Community Development (DECD), began its initial fair housing planning process in late 1995 and a detailed action plan for addressing Connecticut's fair housing needs was published in 1998.

In preparation for the 1998 action plan, nine towns that had previously received Small Cities Block Grant funds from the State and were seen as representative of other Connecticut towns were selected for detailed analysis. The selected towns were Coventry, Deep River, Griswold, Guilford, Litchfield, Monroe, Naugatuck, New Fairfield, and Windsor.

A data profile on each town was developed which included demographic data such as the nature of the town's housing stock, racial composition, income characteristics, employment information and forms of transportation. An attempt was made to identify local fair housing concerns or problems in each town.

Additional demographic and data analyses were conducted through reviews of Home Mortgage Disclosure Act data, public school demographic data, follow-up conversations with State and local officials, surveys of people involved with the housing and banking industries, and an analysis of mapping data.

Two focus group meetings (one in Hartford and one in New Haven) were convened. These sessions were used to solicit the insights and comments of individuals that had identified themselves as being concerned with fair housing in Connecticut.

The final report included a review of factors that have an impact on fair housing choice in Connecticut, including a review of related reports previously prepared by various State agencies; descriptions of practices contributing to housing segregation; demographic data relevant to protected groups; mapping and geographic data on Connecticut towns including maps of housing data by county; the results of a housing advocates' survey conducted in November 1997; results of a banker's survey conducted



in February 1998; analysis of Home Mortgage Disclosure Data for the nine selected communities; and the racial composition of public schools in Connecticut.

Finally, the report included a “Fair Housing Action Plan” that outlined steps that state agencies and communities should take in order to make housing more accessible to everyone.

## **2006 Analysis Process**

---

Although the initial 1998 AI developed profiles of nine towns that had previously received Small Cities Community Development Block Grant funds from the State, the 2006 analysis was conducted differently. For this analysis, a group of towns was selected to provide a broader representation of Connecticut’s towns and cities. One town was chosen from each of the population size categories in Connecticut. Towns were also selected so that different areas of Connecticut were represented. To achieve this level of representativeness, all towns were eligible rather than only communities that had recently received Small Cities Community Development Block Grant funds. This methodological decision was driven by two primary reasons. The first is the small geographic footprint of the state. Connecticut is the third smallest state geographically with 3,405,565 residents.<sup>2</sup> As a result, Connecticut communities are heavily interconnected. Development of the State’s Consolidated Plan for Housing and Community Development (Con Plan) revealed that these links are significant drivers in the vast majority of housing issues.<sup>3</sup> Secondly, this methodological change allowed analysis to be broadly applicable to clusters of communities by type and location since towns of the same type and size have many of the same housing issues.

The following towns were selected for analysis:

|               |           |            |
|---------------|-----------|------------|
| East Hartford | New Haven | Windham    |
| Monroe        | Stamford  | Winchester |

The initial analysis was conducted using much of the basic methodology outlined in the initial 1998 AI. Assessment areas included the following:

1. Relevant public policies and practices regarding zoning and building codes and the impact on fair housing choice.

---

<sup>2</sup> U.S. Bureau of Census, 2000

<sup>3</sup> State of Connecticut Consolidated Plan for Housing and Community Development: 2005-09, Department of Economic and Community Development.

2. The provision of housing and housing related services and institutional practices in the real estate industry, including local financial institutions.
3. Information on the nature and extent of the town's fair housing complaint process, violations, or suits against the jurisdiction.
4. Information and evaluation on the degree of segregation.
5. The nature and extent of local fair housing compliance programs.
6. What is being done to encourage affordable/fair housing? Were there incentives provided? What were past or present initiatives?
7. Surveys of housing advocates and in-depth interviews with state and local officials.
8. Analysis of secondary data including Census data, public opinion polls, school demographic information, and mortgage and banking regulatory findings.

The updated Fair Housing Action Plan for this AI (see page 31) consists of three parts:

1. a general list of the types of impediments to fair housing choice;
2. recommendations for state level actions; and
3. action steps that individual towns can take which would promote greater housing choice in their community.

The recommendations in this report were designed to allow the State of Connecticut to begin addressing limitations on fair housing choice by achieving the following six objectives:

1. increasing the access of racial and ethnic minorities, people with disabilities and families with children to the existing supply of housing;
2. increasing the supply of affordable housing;
3. establishing mechanisms for better data collection on fair housing in Connecticut;
4. providing better training of state employees in the area of fair housing;
5. expanding fair housing outreach and education activities; and
6. increasing monitoring and enforcement of fair housing laws and policies.

## PART II

# Impediments to Fair Housing Choice in Connecticut

### Practices Contributing To Housing Segregation

---

Analysis of housing in Connecticut shows clear patterns of socioeconomic segregation.<sup>4</sup> Racial and ethnic minority groups and low income families are heavily concentrated in Connecticut urban centers.<sup>5</sup> The pattern is similar to that found in many American metropolitan areas. In Connecticut's case, the nature of migratory and settlement patterns over time have resulted in a distinct typology. Connecticut's largest cities, Bridgeport, Hartford, and New Haven are "majority minority cities," that is, cities with a majority of residents who are part of an ethnic minority. They are bordered by two distinct types of suburbs: blue collar moderate income (East Hartford, Manchester and southern Windsor in the case of Hartford) and predominantly white upper income areas (West Hartford, Glastonbury – again in the case of Hartford). The urban centers have significantly higher rates of rental housing, lower rates of home ownership and high poverty rates.

As noted in the initial AI, the pattern has developed in part as a result of state and local administration of government housing programs and local exclusionary zoning practices. The development of affordable housing in suburban and rural areas of the state has not been significant enough to overcome market trends and other factors including, in some cases, discriminatory practices. The extent of Connecticut's segregation was most prominently noted in the *Sheff v. O'Neill* school integration case.<sup>6</sup> Although the courts have judged the state to have made significant progress in equalizing educational opportunity, substantially less change is evident in housing patterns.<sup>7</sup> In addition, private market practices and lack of affordable housing in some communities have contributed to this segregation.

---

<sup>4</sup> See Appendices C and F.

<sup>5</sup> State of Connecticut Consolidated Plan for Housing and Community Development: 2005-09, Department of Economic and Community Development.

<sup>6</sup> *Sheff v. O'Neill*, 238 Conn. 1, 678 A.2d 1267 (1996)

<sup>7</sup> See Appendix C.

## Historical State and Local Government Practices

Local zoning practices, particularly in Connecticut's smaller towns and wealthier suburbs are an impediment to fair housing choice. Structurally, Connecticut's historical tax structure and its educational funding system work to provide a disincentive to many municipalities to create high density and affordable housing. The property tax structure and the dependence on residential property tax in many of these communities is a particularly difficult obstacle to overcome. Combined with restrictive local zoning, this is a structural problem that is deep-seated and rooted in the issue of local control and the autonomous nature of the state's 169 cities and towns. The centuries-old tradition of local control is a long term problem without simple solutions.<sup>8</sup>

The net impact is in the location and administration of subsidized housing. Specifically, Connecticut's five largest cities shared more than 40 percent of the State's subsidized housing units in 2003.<sup>9</sup>

Municipalities maintain veto power over state and federally-subsidized projects through local approval for specific types of developments. As a result, many towns keep low-income housing projects out of their jurisdictions. "Ten years ago, the poorest quarter of Connecticut cities and towns had about three-quarters of the state's subsidized housing, while the richest quarter had about one-twentieth, according to data collected by the state Department of Economic and Community Development. In 2003, those shares were virtually unchanged."<sup>10</sup>

Local housing authorities in Connecticut typically give preference to town residents—some give local residents preference points while others have two separate lists for residents and non-residents (going through the resident list first). This limits the mobility of low-income minorities who cannot move from urban areas to suburban areas easily.

---

<sup>8</sup> State of Connecticut Consolidated Plan for Housing and Community Development 1995, and State of Connecticut Consolidated Plan for Housing and Community Development: 2005-09, Department of Economic and Community Development.

<sup>9</sup> Connecticut Economic Digest: September 2004 issue.

<sup>10</sup>Swift, Mike. 'Affordable' Still not Equal: Housing Law Fails to Break Barriers in Affluent Towns, Hartford Courant, November 21, 2004.

The Affordable Housing Land Use Appeals Procedure,<sup>11</sup> passed in 1989 and modified in 2000, allows affordable housing developers to appeal the decisions of local planning and zoning commissions if the municipality does not have enough affordable housing already in its community (defined as 10% of its dwelling units).

Under this appeals procedure, the State places the burden on municipalities to justify their denial of affordable housing developments. Housing advocates describe the appeals process as “effective but slow.” The process is prolonged because the court system has the ultimate decision vis-à-vis contested applications.

However, some legislators continually try to soften the language of the appeals procedure in order to make it easier for towns to justify that there was sufficient reason for a denial of an affordable housing development.

### Additional Local Government Practices

Local zoning ordinances contribute to the segregation of racial and ethnic minorities by limiting the amount of affordable housing that can be built within municipalities. This economic segregation results in racial segregation.

Many towns require one acre lots for single-family homes, or do not permit multifamily housing, accessory apartments, or mobile homes. These types of housing are often key to the creation of affordable housing. Density requirements and building fees also prevent or discourage the development of affordable housing. Zoning laws that limit the number of unrelated people in a dwelling also discourage development of service-enriched living facilities for people with disabilities.<sup>12</sup>

A few towns require affordable housing developers to give preference to local residents before they will support the developer's zoning application. These practices effectively discourage low-income minority residents of other communities from moving to these towns. However, evidence suggests that this practice has improved since the 1998 Analysis of Impediments was issued.

---

<sup>11</sup> Conn. Gen. Stat. § 8-30g-1

<sup>12</sup> 1998 Analysis of Impediments to Fair Housing, State of Connecticut Department of Economic and Community Development

## Private Market Practices

Mortgage lending continues to be an area in which racial and ethnic bias is prevalent—whether or not it is intentional. Appendix E shows the applications received for conventional home-purchase loans by racial and ethnic groups in four Metropolitan Statistical Areas (MSAs) of Connecticut. The data show that black and latino applicants are consistently denied mortgages at greater percentages than white applicants. Over 20% of black and latino applicants in all four MSAs are denied applications compared to only 10 to 13% of white applicants. Just as importantly, black and latino applicants represent only 3 to 13% of all applicants compared to the 69 to 73% of applicants who are white.

Evidence also suggests that some institutions practice predatory lending—that is, lending to people who have bad credit at high interest rates. This high interest lending is frequently targeted to minority communities. Predatory lending often causes people in lower income communities to get deeper into debt, sometimes forcing them into foreclosure and leaving them in worse financial straights than they were initially.

Local landlords also sometimes practice discrimination. In addition to discrimination based on appearance, landlords often refuse to rent to families with children, or to people with low-incomes. This manifests itself through the refusal of landlords to accept Section 8 vouchers or a guarantee of a security deposit from the Department of Social Services.

Although not as commonly reported, other people say that they have had landlords refuse to rent to them because they rely on SSI (Supplemental Security Income) as their main source of income.

Despite the fact that the Connecticut Real Estate Commission requires real estate licensees to take a three-hour continuing education course every two years on Fair Housing and the Law, the Connecticut Fair Housing Center reports that it has uncovered widespread discriminatory practices in the home sales market. A recent systemic testing project undertaken by the Center showed that discrimination in home sales could only be ruled out in 13% of the tests. Testing based upon race showed discrimination 64% of the time. Differences in treatment included giving white testers listings for houses while asking African-American or Latino testers to think about whether they really wanted to buy a home before giving them listings; steering testers of color to cities or neighborhoods of color while steering whites to neighborhoods or cities that were more than 95% white; canceling appointments with people of color and failing to return calls to reschedule.

## Maps and Geographic Summary

---

GIS mapping was used to illustrate housing patterns by race, housing type, and government issued loans. The maps depict six specific regions within Connecticut related to the case study communities: East Hartford, Monroe, New Haven, Stamford, Winchester, and Windham. Each region was analyzed for the percentage of single family homes, percentage of housing with five or more units, percentage of Hispanic residents, and percentage of minority residents.

Evidence suggests that there are two simultaneous relationships. First, an inverse relationship exists in which high concentrations of single family homes correspond with low concentrations of Hispanic and minority residents. Second, a positive relationship exists in areas with high concentrations of multifamily homes and high concentrations of Hispanic and minority populations. These two relationships hold true in each of the examined regions.

The mapping clearly demonstrates that the Hartford area has a large Hispanic population and high rates of overall minority populations. The minority populations are concentrated in areas with a low percentage of single family homes and high concentrations of multifamily homes. As the percentage of single family homes increases the percentage of Hispanic and overall minority populations decreases.

According to the mapping, the Monroe area has a small concentration of Hispanic and overall minority populations and a high concentration of single family homes. An exception exists in Newtown, where one district has a relatively high minority population (between 20% - 30%) and yet has a high percentage of single family homes. The large institutionalized population, at the Newtown Correctional facility, explains this abnormality.

The mapping clearly shows that the New Haven area has a large Hispanic population and high rates of overall minority populations. The minority populations are centered in areas with low concentrations of single family homes and high concentrations of multifamily homes. The percentage of Hispanic and minority populations decreases as the percentage of single family homes increases.

As demonstrated by the mapping, Norwalk and Stamford have areas of high Hispanic population and also have high rates of overall minority population. The minority population is concentrated in areas with the highest rates of multifamily homes. As the

percentage of single family homes increases, the percentage of overall minority populations decreases.

As depicted by the mapping, the Windham area has a small Hispanic population and small rates of overall minority populations. The minority populations are concentrated in areas with the lowest percentage of single family homes. An exception exists in Mansfield where one district has a high minority population greater than 50% and also has a high percentage of single family homes. The institutionalized population, at the Bergin Correctional Institution explains this abnormality.

The mapping illustrates that the Winchester area has a low concentration of Hispanic and overall minority populations. The few districts with the highest concentrations of minority residents contain the smallest concentration of single family homes. In general, the Winchester area, with a low minority population, contains mostly single family homes.

Government insured loans in Connecticut have a succinct pattern, with the highest rates occurring in mid-sized cities including East Hartford, Meriden, and New Britain (see Appendix C). There are also high rates of government insured loans in the New London/Norwich corridor and the Waterbury area. There is a distinct absence of government insured loans in many Fairfield county towns and lower than expected rates in Stamford and Norwalk. Continued evaluation of government-insured loan programs is recommended to ensure equitable distribution.

### **Knowledge and Awareness of Fair Housing Issues**

---

Although housing segregation is evident in Connecticut, the State has few mechanisms to deal with housing discrimination. As a result, it is difficult to determine just how much discrimination actually exists. This is compounded by the fact that state agencies know little about the issue.

The State of Connecticut does not conduct any fair housing testing (where a person who acts as a control attempts to rent an apartment or buy a home and later a person who is a member of a protected class does the same). The Connecticut Fair Housing Center, a private not-for-profit, sometimes receives outside grants to conduct some testing, but it is not enough funding to be comprehensive.



Awareness of fair housing standards and regulations is low among key constituencies; in particular, it is low among home buyers and renters. However, awareness is also limited among landlords—particularly landlords with fewer overall units.

## **Housing Discrimination and Complaint Data**

---

Although we are not able to ascertain the full extent of housing discrimination, a recent survey from the University of Connecticut, 2005 fair housing complaint data from several sources, and additional anecdotal evidence give us an indication of some of the existing discrimination.

### Overview of Housing Discrimination Practices

Housing discrimination can take many forms. Some common forms include:<sup>13</sup>

- **Misrepresenting the availability of housing:** A landlord, owner, or real estate agent tells someone that the apartment, house, or condominium is not available, when in fact it has not been rented or sold.
- **Refusals to rent or sell:** A landlord or real estate professional refuses to rent or sell to someone because he/she is a member of one of the protected groups.
- **Discrimination in terms and conditions:** Someone is given different terms or rules than others because he/she is a member of one of the protected groups.
- **Discriminatory advertising:** Any written statement in a newspaper or oral statement that indicates preferences or limitations for certain people. This includes any ad or brochure that is created by the owner of the property.
- **Use of threats, intimidation or coercion:** Someone attempts to prevent a person from renting or buying a house in a neighborhood by suggesting that he/she will not be safe or that neighbors may not want her/him to move in.

---

<sup>13</sup> This list is taken from the Connecticut Fair Housing Center website:  
<http://www.ctfairhousing.org/faq.htm#q3>

Many individuals attempt to resolve perceived housing issues through informal networks, as evidenced by a recent survey. In 2002, the Center for Survey Research and Analysis at the University of Connecticut, in conjunction with the Connecticut Bar Foundation, conducted a statistically valid survey of low-income Connecticut residents to better understand their civil legal needs.<sup>14</sup> Researchers completed 401 telephone interviews with self-identified heads of households whose household incomes were at or below 125 percent of the federal poverty level. Overall, this study indicated that each low-income household in Connecticut had faced an average of 2.7 civil legal problems in the previous year.

Issues surrounding housing were the most common category of problem cited by respondents (with 35% of respondents citing this problem). Housing problems were followed by consumer law, employment, and livelihood support, including public assistance. The most common housing problems reported were housing discrimination, electrical/gas shut-offs, and the failure of landlords to make repairs. Source of income was the most common reason cited for the discrimination.

Respondents reported trying to solve more than half (53%) of the legal problems themselves. One third (33%) of the problems did not receive any action, and legal help was sought for only 10% of the problems. Of those who received legal help, half (51%) had consulted a private attorney, a third (33%) had contacted one of four legal aid organizations in the state, and the remainder went to other sources such as friends or family members.

---

<sup>14</sup> The Center for Survey Research and Analysis at the University of Connecticut conducted the survey from November 8 through December 13, 2002.

| <b>Table 1: 2002 UConn Survey</b>         |                            |
|---|----------------------------|
| <b>Housing Problems (n=401)</b>           | <b>% of all households</b> |
| Housing discrimination                    | 13%                        |
| Electric/gas shut off                     | 11                         |
| Landlord neglected to make repairs        | 9                          |
| Mice, rats or insect infestation          | 8                          |
| Get/keep government-funded housing        | 4                          |
| Landlord entered home w/o permission      | 4                          |
| Landlord tried to evict                   | 4                          |
| Moved because home was unfit              | 4                          |
| Improvements needed for disability        | 4                          |
| Foreclosure                               | 3                          |
| Problem with security deposit             | 3                          |
| Public housing threatened w. demolition   | 2                          |
| Landlord locked tenant out                | 1                          |
| Landlord made unwanted sexual advances    | <1                         |
| <b>Reason for Housing discrimination:</b> |                            |
| source of income                          | 10                         |
| age or ethnicity                          | 4                          |
| children                                  | 2                          |
| gender or sexual orientation              | 1                          |

Many housing consumers are not aware of their fair housing rights. As a result, many do not know that their rights have been violated unless they happen to read fair housing educational materials or are informed by a social service provider or community-based organization. However, a 1997 survey, administered to community organization professionals at a statewide Connecticut Housing Coalition conference, revealed that such professionals also held misperceptions about housing discrimination and could not correctly identify several protected classes.<sup>15</sup>

If there is a case of discrimination, housing consumers may file a complaint with the Commission on Human Rights and Opportunities (CHRO, the official government commission that logs and investigates fair housing complaints) with or without the help of advocacy organizations such as the Connecticut Fair Housing Center or the Fair Housing Association of Connecticut. However, there is no centralized process for complainants. Towns that receive Community Development Block Grant (CDBG) and

---

<sup>15</sup> 1998 Analysis of Impediments to Fair Housing, State of Connecticut Department of Economic and Community Development

HOME Funds are required to develop a Fair Housing Plan. In this plan, the town is required to outline a complaint structure that usually includes the town's provision of resources (i.e. use of a phone and a place to make the call) to allow the complainant to call CHRO. Several cities and towns also have their own fair housing department, which may or may not handle the cases or refer them to the Fair Housing Center, the Fair Housing Association or the CHRO. Housing consumers also may seek help and file in the courts, with the department of Housing and Urban Development, and with the real estate commission. As a result, it may be difficult for consumers to know who to contact about discrimination. Because of the lack of knowledge about housing discrimination and how to deal with it, the following data on discrimination complaints certainly represent only a fraction of the actual problem.

### Fair Housing Complaint Data

It is the statutory responsibility of the CHRO to "enforce human rights laws to end illegal discrimination in employment, housing, public accommodations and credit transactions."<sup>16</sup>

In fiscal year 2004-2005, the CHRO received 156 affidavits describing fair housing discrimination. The most common reason for the complaint was discrimination due to physical disability (34% of complaints), followed by source of income (24%), race (22%) and color (21%). However, if the categories of race and color were combined, that category would represent 43% of complaints and would constitute the most common reason for discrimination.

---

<sup>16</sup> <http://www.state.ct.us/chro/metapages/purpose.htm>

**Table 2: Commission on Human Rights and Opportunities:  
Fair Housing Complaints<sup>17</sup>**

| <b>Class Basis</b>           | FY<br>1999/2000 | FY<br>2000/2001 | FY<br>2001/2002 | FY<br>2002/2003 | FY<br>2003/2004 | FY<br>2004/2005 |
|------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Age                          | 5               | 11              | 13              | 9               | 8               | 13              |
| Ancestry                     | 15              | 6               | 21              | 14              | 16              | 18              |
| Blindness                    | 2               | 1               | 2               | 4               | 1               | 0               |
| Color                        | 49              | 39              | 34              | 35              | 16              | 32              |
| Familial Status              | 28              | 24              | 14              | 45              | 11              | 20              |
| Guide Dog/Access             | 1               | 1               | 0               | 2               | 1               | 0               |
| Learning Disability          | 0               | 0               | 1               | 0               | 0               | 1               |
| Marital Status               | 6               | 6               | 6               | 7               | 3               | 7               |
| Mental Disability            | 9               | 15              | 21              | 23              | 10              | 17              |
| National Origin              | 7               | 4               | 8               | 20              | 18              | 23              |
| Other                        | 1               | 5               | 1               | 1               | 3               | 0               |
| Physical Disability          | 31              | 41              | 33              | 74              | 29              | 53              |
| Prior Conviction of Crime    | 0               | 0               | 0               | 0               | 1               | 0               |
| Race                         | 36              | 38              | 35              | 46              | 24              | 35              |
| Religious Creed              | 0               | 0               | 7               | 5               | 3               | 6               |
| Sex                          | 7               | 10              | 8               | 20              | 7               | 9               |
| Sexual Orientation           | 0               | 3               | 3               | 4               | 0               | 8               |
| Source of Income             | 24              | 41              | 27              | 55              | 33              | 38              |
| <b>Total # of Affidavits</b> | 138             | 151             | 138             | 222             | 119             | 156             |

In addition, there are two not-for-profit organizations that help Connecticut residents file complaints with the CHRO. These are the Fair Housing Center, located in Hartford and serving the entire State of Connecticut, and the Fair Housing Association of Connecticut, serving Bridgeport and some other parts of Fairfield County.

In 2005, the Connecticut Fair Housing Center received 193 complaints of housing discrimination. The most common reasons for reported discrimination were source of income and disability. Most often the discrimination manifested itself in the form of a refusal to sell, rent or negotiate with the complainant.

---

<sup>17</sup> Connecticut Commission on Human Rights and Opportunities. Respondents may fall into more than one category.

**Table 3a: Connecticut Fair Housing Center Summary Report<sup>18</sup>**

| <b>YEAR</b>                         | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 |
|-------------------------------------|------|------|------|------|------|------|------|
| <b>TOTAL CASES</b>                  | 343  | 544  | 334  | 392  | 368  | 278  | 254  |
| <b>TOTAL HOUSING DISCRIMINATION</b> | 217  | 344  | 200  | 334  | 337  | 271  | 193  |
| Male                                | 54   | 61   | 54   | 60   | 36   | 63   | 35   |
| Female                              | 219  | 291  | 229  | 290  | 281  | 190  | 131  |
| African American                    | 106  | 114  | 105  | 126  | 125  | 82   | 28   |
| White                               | 76   | 117  | 129  | 130  | 135  | 94   | 53   |
| Latino                              | 56   | 63   | 48   | 81   | 69   | 53   | 41   |
| Other                               | 14   | 19   | 13   | 15   | 11   | 5    | 3    |
| Unknown                             | 70   | 192  | 51   | 42   | 18   | 6    | 0    |
| <b>Types of Discrimination</b>      |      |      |      |      |      |      |      |
| Age                                 | 8    | 14   | 2    | 6    | 3    | 3    | 5    |
| Disability Status                   | 33   | 47   | 54   | 46   | 74   | 77   | 54   |
| Familial Status                     | 28   | 63   | 29   | 28   | 32   | 36   | 31   |
| Gender                              | 1    | 6    | 4    | 6    | 11   | 5    | 3    |
| Race/Ethnicity                      | 65   | 93   | 39   | 33   | 36   | 27   | 29   |
| Religion                            | 1    | 0    | 1    | 2    | 2    | 2    | 1    |
| Sexual Orientation                  | 3    | 2    | 1    | 3    | 4    | 1    | 2    |
| Marital Status Total                | 3    | 3    | 1    | 3    | 5    | 2    | 7    |
| National Origin Total               | 17   | 17   | 9    | 6    | 14   | 4    | 18   |
| Source of Income Total              | 51   | 104  | 69   | 190  | 174  | 96   | 66   |
| Other                               | 6    | 4    | 4    | 11   | 5    | 19   | 17   |

<sup>18</sup> Connecticut Fair Housing Center

**Table 3b: Connecticut Fair Housing Center Summary Report (Continued)**

| <b>Discrimination Issues</b>   |     |     |     |     |     |     |    |
|--|-----|-----|-----|-----|-----|-----|----|
| Dispute on buyer/renter qualifications                                   | 1   | 7   | 7   | 22  | 7   | 6   | 6  |
| Refusal to sell, rent or negotiate w/complainant                         | 110 | 109 | 115 | 199 | 199 | 118 | 78 |
| Refusal to transmit an offer to rent or purchase                         | 28  | 17  | 2   | 4   | 8   | 17  | 4  |
| Dispute on prices, terms, or conditions of rent or sale                  | 9   | 11  | 13  | 4   | 8   | 9   | 3  |
| Dispute on related transactions  | 1   | 1   | 4   | 2   | 5   | 13  | 4  |
| Dispute on services or privileges provided by agent/owner                | 12  | 21  | 12  | 3   | 6   | 2   | 3  |
| Statement of intent, policy or practice of discrimination by agent/owner | 7   | 26  | 10  | 2   | 2   | 2   | 4  |
| Reasonable accommodation/modification                                    | 8   | 22  | 29  | 26  | 50  | 45  | 28 |
| Harassment, intimidation, threats  | 23  | 32  | 19  | 22  | 34  | 36  | 34 |
| Illegal solicitation/blockbusting  | 0   | 0   | 0   | 0   | 0   | 0   | 4  |
| Illegal advertising/noticing   | 1   | 26  | 0   | 0   | 0   | 1   | 6  |
| Dispute on availability  | 3   | 3   | 1   | 1   | 2   | 1   | 3  |
| Illegal steering   | 6   | 9   | 1   | 1   | 1   | 0   | 6  |
| Differential treatment   | 29  | 22  | 16  | 15  | 19  | 37  | 24 |
| Other  | 5   | 8   | 3   | 4   | 9   | 0   | 2  |

In 2005, the Fair Housing Association of Connecticut, a more localized not-for-profit, received 14 complaints of housing discrimination. Thirteen of those complaints were based on discrimination due to source of income; the other was discrimination due to race.

**Table 4: Fair Housing Association of Connecticut  
Complaints Received<sup>19</sup>**

| <b>Reason for discrimination</b> | <b>2000</b> | <b>2001</b> | <b>2002</b> | <b>2003</b> | <b>2004</b> | <b>2005</b> |
|----------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Source of Income                 | 2           | 6           | 10          | 13          | 10          | 13          |
| Race/Color                       | 0           | 1           | 1           | 3           | 1           | 1           |
| Religion                         | 0           | 0           | 0           | 2           | 0           | 0           |
| Familial Status                  | 1           | 0           | 1           | 2           | 0           | 0           |
| Disability                       | 4           | 5           | 5           | 1           | 0           | 0           |
| National Origin                  | 0           | 2           | 0           | 0           | 0           | 0           |
| Age                              | 2           | 0           | 0           | 0           | 0           | 0           |
| Total cases                      | 9           | 14          | 17          | 21          | 11          | 14          |

Both the Connecticut Fair Housing Center and the Connecticut Fair Housing Association help Connecticut residents to file official complaints with the CHRO. As mentioned above, housing consumers may also seek help from other sources. Because there is no centralized system, we cannot simply add the complaints listed in these tables to ascertain the extent of housing discrimination in Connecticut. It is likely that there is overlap and that some of the cases are the same. It is also likely that much housing discrimination does not get reported to anyone.

As we also mention above, the Connecticut Fair Housing Center receives small grants to conduct some fair housing testing. However, because this testing is not widespread there is no way to determine just how much and where housing discrimination remains a problem.

Currently, we can rely only on the complaint data outlined above and on information we hear from housing advocates. However, a recent survey by the U.S. Department of Housing and Urban Development showed that of the 28 million people who reported they had experienced some type of housing discrimination, only 17% had done anything about it.<sup>20</sup> Given the significant amount of underreporting of housing discrimination complaints, it is likely Connecticut residents face housing discrimination more often than the statistics from CHRO and the two Connecticut fair housing organizations demonstrate.

---

<sup>19</sup> Fair Housing Association of Connecticut

<sup>20</sup> See “How Much Do We Know” found at [www.huduser.org/Publications/pdf/hmwk.pdf](http://www.huduser.org/Publications/pdf/hmwk.pdf).



## Reports from Professionals in the Housing Field

---

In addition to examining complaint data, reports from those professionals involved in the housing field also confirm that people in the protected classes face discrimination. In April and May 2005, the University of Connecticut conducted a survey of housing advocates, developers, activists, foundation staff, bank staff, and town planners.<sup>21</sup>

Twelve percent of the respondents said that the most significant obstacle for identifying appropriate housing for their clients or for members of their community was a landlord's refusal to accept subsidies. Four percent said that the most significant obstacle was racial discrimination.

When filing fair housing complaints, 31% did so in State court, 21% filed a complaint with the CHRO, 19% filed with HUD, and 12% filed in housing court. Other places named were the city or town fair housing office, the federal court, the Attorney General of Connecticut, and the real estate commission, the Connecticut Fair Housing Center, and fair housing advocacy groups.

The survey asked respondents about cases in which they knew of a fair housing violation but did not file a complaint. They were asked to explain why they or their client had not filed a complaint. Thirty-three percent said they or their client were afraid of retaliation, 26% said that they or their client were afraid of losing a housing opportunity, and 20% said they or their client did not know what good it would do. Other reasons included "did not understand process," "process was not in my/client's native language," and "did not know the behavior violated the law at the time."

In another recent survey on affordable housing conducted by the University of Connecticut Department of Public Policy, 72% of housing experts and advocates said that young families of color have greater problems buying homes than other people.<sup>22</sup> Those who provided some type of social or housing services were also asked "what particular groups of people that you support—if any—have a more difficult time in securing housing?" Nearly one third (31%) of that group said that people with disabilities had more trouble; 25% named people of color or different ethnicities; and 24% named people with children.

---

<sup>21</sup> See Appendix G.

<sup>22</sup> Housing Affordability Survey prepared for the State of Connecticut Governor's Working Group on Affordable Housing, fall 2005.

## Relevant Information on Protected Classes

### *Race, Ethnicity, and National Origin*

From 1990 to 2000, the population of non-whites in Connecticut increased by 13% or more while the white population decreased by 4% (see Table 5). Despite the decrease, Whites still account for 79% of the population. The next largest groups (Hispanics and Blacks) account for 12% and 11% of the Connecticut population respectively. The Hispanic population increased by over 50% in the ten year period and the Black population increased by over 13%.

**Table 5: Connecticut Population by Race/Ethnicity<sup>23</sup>**

|  | 1990      | 2000      | # Change | %Change |
|--|-----------|-----------|----------|---------|
| <b>NON-HISPANIC</b>                        |           |           |          |         |
| White/ Caucasian                           | 2,754,184 | 2,638,845 | -115,339 | -4.2    |
| Black/African American                     | 260,840   | 294,571   | 34,731   | 13.3    |
| American Indian/Alaska Native              | 5,950     | 7,267     | 1,317    | 22.1    |
| Asian                                      | 48,616    | 81,564    | 32,948   | 67.8    |
| Native Hawaiian and other Pacific Islander | 498       | 958       | 460      | 92.4    |
| Some Other Race                            | 3,912     | 8,141     | 4,229    | 108.1   |
|  |           |           |          |         |
| <b>HISPANIC*</b>                           | 213,116   | 320,323   | 107,207  | 50.3    |
|  |           |           |          |         |
| <b>TOTAL</b>                               | 3,287,116 | 3,351,669 | 18,449   | 3.6     |

\*Hispanic or Latino (of any race)

Connecticut has the highest per capita personal income of any state in the nation, and yet it remains extremely divided—both economically and racially.<sup>24</sup>

Connecticut has the lowest overall poverty rate of any state (7.6%)<sup>25</sup>; however, some of its larger cities are among those with the highest poverty rates. Hartford's poverty rate in 2000 was 30.6%, New Haven's was 24.4%, and Bridgeport's was 18.4%.<sup>26</sup> The *child* poverty rates of Connecticut's three largest cities ranked among the highest in the nation according to the 2000 Census and Hartford ranks in the top ten. Within

<sup>23</sup> U.S. Bureau of Census, 2000.

<sup>24</sup> See Appendix C

<sup>25</sup> It ties for 50<sup>th</sup> with New Hampshire. U.S. Census Bureau, 2004 American Community Survey.

<sup>26</sup> U.S. Bureau of Census, 2000.

Connecticut, Hartford ranked first with 41% of children living in poverty, New Haven was second with 32.2%, and Bridgeport was third with 24.8%. It is important to note, however, that cities in Connecticut—unlike those in other areas of the United States—do not grow through annexation, which sometimes artificially lowers a city’s poverty rate.<sup>27</sup>

In Connecticut, this economic segregation is paired with racial segregation.<sup>28</sup> In 2000, over 44% of all minorities in Connecticut resided in only five cities - Bridgeport, Hartford, New Haven, Stamford and Waterbury.<sup>29</sup>

A potential impediment to fair housing for which there are no hard data is discrimination as a result of nativity or place of birth. Almost 11% of Connecticut residents are foreign-born (see Table 6). Other jurisdictions have seen increased racial and ethnic housing and other forms of discrimination following the events of September 11, 2001.<sup>30</sup> The total populations are small in Connecticut, but require monitoring and testing to ensure fair housing choice.

---

<sup>27</sup> Inner-City Poverty in the United States (1990), published by the Commission on Behavioral and Social Sciences and Education (CBASSE).

<sup>28</sup> See Appendix C

<sup>29</sup> U.S. Bureau of Census, 2000

<sup>30</sup> <http://www.hud.gov/offices/fheo/library/sept11.cfm>

| <b>Table 6:<br/>Connecticut Population by Nativity and Place of Birth<sup>31</sup></b> |                  |              |
|--|------------------|--------------|
|  | Count            | %            |
| <b>Total population</b>  | <b>3,405,565</b> | <b>100.0</b> |
| <b>Native</b>  | 3,035,598        | 89.1         |
| Born in United States  | 2,922,076        | 85.8         |
| Born in Connecticut  | 1,940,576        | 57.0         |
| Born in different state  | 981,500          | 28.8         |
| Born outside United States   | 113,522          | 3.3          |
| <b>Foreign born</b>  | 369,967          | 10.9         |
| Entered 1990 to March 2000   | 144,271          | 4.2          |
| Naturalized citizen  | 180,267          | 5.3          |
| Not a citizen  | 189,700          | 5.6          |
|  |                  |              |
| <b>Region of Birth of Foreign Born</b>   |                  |              |
| <b>Total (excluding born at sea)</b>   | <b>369,961</b>   | <b>100.0</b> |
| Europe   | 141,141          | 38.2         |
| Asia   | 70,156           | 19.0         |
| Africa   | 9,748            | 2.6          |
| Oceania  | 1,388            | 0.4          |
| Latin America  | 128,267          | 34.7         |
| Northern America   | 19,261           | 5.2          |

---

<sup>31</sup> U.S. Bureau of Census, 2000

## Families with Children

At the time of the initial AI, Connecticut's three largest cities ranked first, second and third nationally in the percentage of children living in poverty in the time period covered by the previous plan. Although this is no longer true, Hartford now ranks second worst.<sup>32</sup> According to the 2000 Census, of those Connecticut individuals living in poverty, 31.9% were children under 18 years of age.<sup>33</sup>

**Table 7: Distribution of Households and those in Poverty**<sup>34</sup>

| Household Type  | 2000    |                   |              | 1990    |                   |              | % Change |
|---|---------|-------------------|--------------|---------|-------------------|--------------|----------|
|   | All     | Number in Poverty | % in Poverty | All     | Number in Poverty | % in Poverty |          |
| Married Couple Families                               | 686,713 | 15,881            | 2.3%         | 872,211 | 43,965            | 5.0%         | -2.7%    |
| Families with female householder (no husband present) | 152,331 | 29,897            | 19.6%        | 136,381 | 29,634            | 21.7%        | -2.1%    |
| Nonfamily Householder                                 | 416,840 | 53,595            | 12.9%        |         |                   |              |          |

Families with female householders and no husband present are the most likely to find themselves in poverty. Nearly 20% (19.6%) of such families live in poverty in Connecticut. Just under 13% (12.9%) of nonfamily households live in poverty and only 2.3% of married-couple families live in poverty. (See Table 7). In addition, 37.2% of female heads of household with children under 5 years of age live in poverty.

The number of single-parent headed households was 23.2% of all households in 2000. Female-headed households comprise 76.9% of single parent households.<sup>35</sup> Connecticut's cities have higher rates of single-parent and female-headed households than its rural areas and 29.9% of the state's single-parent families and 31.5% of female-headed households live in these five cities are found in just five cities -- Hartford, New Haven, Bridgeport, Waterbury and Stamford.<sup>36</sup>

<sup>32</sup> Children's Defense Fund ([www.childrensdefense.org/familyincome/childpoverty/default.aspx](http://www.childrensdefense.org/familyincome/childpoverty/default.aspx))

<sup>33</sup> U.S. Bureau of Census, 2000. "Children" is defined as *related* children.

<sup>34</sup> U.S. Bureau of Census, 2000

<sup>35</sup> 2000 Consolidated Plan, Antipoverty Strategy, State of Connecticut Department of Economic and Community Development.

<sup>36</sup> 2000 Consolidated Plan, Antipoverty Strategy, State of Connecticut Department of Economic and Community Development.

**Table 8: Distribution of Households by Household Type<sup>37</sup>**

|  | 2000<br>Number   | 2000<br>Percent | 1990<br>Number   | 1990<br>Percent | Percent<br>Change |
|--|------------------|-----------------|------------------|-----------------|-------------------|
| <b>Total Households</b>                | <b>1,301,670</b> |                 | <b>1,230,479</b> |                 |                   |
| Family Households (families)           | 881,170          | 67.7%           | 864,493          | 70.3%           | -2.6%             |
| With own children under 18 years       | 419,285          | 32.2%           |                  |                 |                   |
| Married-Couple Family                  | 676,467          | 52.0%           | 684,660          | 55.6%           | -3.7%             |
| With own children under 18 years       | 307,126          | 23.6%           |                  |                 |                   |
| Female Householder, no husband present | 157,411          | 12.1%           | 140,385          | 11.4%           | 0.7%              |
| With own children under 18 years       | 91,114           | 7.0%            |                  |                 |                   |
| Nonfamily Households                   | 420,500          | 32.3%           | 365,986          | 29.7%           | 2.6%              |
| Householder living alone               | 344,224          | 26.4%           | 297,161          | 24.2%           | 2.3%              |
| Householder 65 years and over          | 132,061          | 10.1%           | 121,918          | 9.9%            | 0.2%              |

*Marital Status*

Over half (55%) of those aged 15 and older in Connecticut are married. Nearly three in ten (27.2%) have never been married. Almost eleven percent (10.9%) are either separated or divorced, and another 7% are widowed.

**Table 9: Connecticut Population by Marital Status<sup>38</sup>**

|                              | Count     | %     |
|------------------------------|-----------|-------|
| Population 15 years and over | 2,696,250 | 100.0 |
| Never married                | 732,266   | 27.2  |
| Now married, not separated   | 1,483,688 | 55.0  |
| Separated                    | 42,556    | 1.6   |
| Widowed                      | 188,033   | 7.0   |
| Female                       | 152,712   | 5.7   |
| Divorced                     | 249,707   | 9.3   |
| Female                       | 147,891   | 5.5   |

<sup>37</sup> U.S. Bureau of Census, 2000<sup>38</sup> U.S. Bureau of Census, 2000

## *Persons with Disabilities*

A significant percentage of discrimination complaints in Connecticut come from people with disabilities (see Table 10). Discrimination is but one aspect of the complex housing challenges that face people with disabilities in Connecticut. Much of Connecticut's affordable housing is older housing stock and less likely to be adapted or even adaptable to the needs of this population despite a state law passed in 1990 that requires all newly constructed or substantially renovated apartments to meet new accessibility/adaptability guidelines.<sup>39</sup>

Significant strides have been made in the development of assisted living programs, and recent program development in the area of supportive housing is especially promising as a long-term aid to people with disabilities. However, "sober houses" and other service-enriched living facilities for people with disabilities—facilities that are regarded as more typical housing structures—face much higher rates of discrimination and more substantial zoning issues.

It is estimated that 16.8% of the state's population between 18 and 64—or approximately 327,967 Connecticut residents—have either mental, physical or developmental disabilities.<sup>40</sup> As with many other fair housing regulations, many landlords are unfamiliar with legal requirements to make accommodations and allow modifications and do not do so. A reasonable accommodation is a change in a rule, policy or practice which would allow a person with a disability to live in the housing. Some examples include letting someone with a service or companion animal move into housing that has a "no pet" rule or assigning a disabled person a parking place even though no one else gets assigned parking.

In addition, landlords, owners, and managers who manage or own federally subsidized housing must make reasonable modifications to the premises to ensure that someone with a disability can live there. A reasonable modification is a physical change to the premises to make it accessible.

---

<sup>39</sup> Conn. Gen. Stat. § 29-273

<sup>40</sup> U.S. Bureau of Census, 2000

| <b>Table 10: Disability Status of the Civilian<br/>Non-institutionalized Connecticut Population</b> <sup>41</sup> |              |          |
|---|--------------|----------|
|   | <b>Count</b> | <b>%</b> |
| Population 5-20 years   | 735,594      | 100.0    |
| with disability   | 56,185       | 7.6      |
| Population 21-64 years  | 1,945,424    | 100.0    |
| with disability   | 27,697       | 16.8     |
| % employed  | 63%          | (x)      |
| with no disability  | 1,617,727    | 83.2     |
| % employed  | 80%          | (x)      |
| Population over 65 years and over   | 439,935      | 100.0    |
| with disability   | 162,931      | 37.0     |

### Age

Connecticut is an aging state. Almost 37% of Connecticut residents are 45 or older and the 45-plus age group is also the fastest growing. The biggest growth (36.8%) of any age cohort between 1990 and 2000 was those aged 85 and older. The group aged 45 to 54 grew by 35% and those aged 75 to 84 by 22% (see Table 11).

In 2000, 13.8% of the Connecticut population were aged 65 and older. The Census projects that by 2010, those aged 65 or older will constitute over 14% of the Connecticut population and that by 2030 that age group will make up over 21% of the population.<sup>42</sup>

The rapid increase in the older adult population will result in significant housing issues and the need for supportive housing and assisted living will continue to grow. The aging of Connecticut's suburbs also creates problems vis-à-vis property taxes. A greater number of fixed income residents creates a stronger base of resistance to property tax increases, which generates resistance to the creation of higher density and affordable housing for the older adult population.

<sup>41</sup> U.S. Bureau of Census, 2000

<sup>42</sup> U.S. Bureau of Census ; Interim Projections: Ranking of States by Projected Percent of Population Age 65 and Older: 2000, 2010, and 2030



| Age          | 1990             | 2000             | # Change | % Change |
|--------------|------------------|------------------|----------|----------|
| 0-4          | 228,356          | 223,344          | -5,012   | -2.2     |
| 5-24         | 866,658          | 889,929          | 23,271   | 2.7      |
| 25-44        | 1,094,878        | 1,032,689        | -62,189  | -5.7     |
| 45-54        | 356,042          | 480,807          | 124,765  | 35.0     |
| 55-59        | 147,022          | 176,961          | 29,939   | 20.4     |
| 60-64        | 148,253          | 131,652          | -16,601  | -11.2    |
| 65-74        | 256,237          | 231,565          | -24,672  | -9.6     |
| 75-84        | 142,677          | 174,345          | 31,668   | 22.2     |
| 85 and over  | 46,993           | 64,273           | 17,280   | 36.8     |
| <b>Total</b> | <b>3,287,116</b> | <b>3,405,565</b> |          |          |

### *Gender*

Connecticut is typical in comparison with the rest of the United States in terms of its gender breakdown with slightly more women (51.6%) than men (48.4%).

|                  | Count     | %     |
|------------------|-----------|-------|
| Total population | 3,405,565 | 100.0 |
| Male             | 1,649,319 | 48.4  |
| Female           | 1,756,246 | 51.6  |

### *Religion*

The United States Census Bureau is prohibited from collecting information regarding religion. As a result, secondary sources are used to outline the religious preferences of state residents. Connecticut is one of the most heavily Catholic states in the United States with approximately 40% of Connecticut residents estimated to be Catholic in the year 2000 (see Appendix H). According to the Glenmary Research Center, United Church of Christ followers constitute a distant second in terms of the numbers of adherents, with almost 4% of Connecticut residents saying they are of that denomination. The state is home to numerous religious minorities, including Muslims.<sup>44</sup>

<sup>43</sup> U.S. Bureau of Census, 2000

<sup>44</sup> *Churches and Church Membership in the United States 1990* and *Religious Congregations and Membership in the United States 2000*. Copyright © 2002, Association of Statisticians of American Religious Bodies

## *Sexual Orientation*

Census data on sexual orientation are also limited. Data are collected for heads of households through collection of couple composition. There are no Census data available on sexual orientation for couples who are not living together. Recent legislative action resulted in the passage of legislation legalizing civil unions in 2005.<sup>45</sup> The measure achieved broad public opinion support, though there are still significant levels of discrimination in the state.<sup>46</sup>

|                                       |           |
|---------------------------------------|-----------|
| Total population                      | 3,405,565 |
| Percent of people in same-sex couples | 0.43%     |
| Total same-sex couples                | 7386      |
| Percent of male couples               | 0.48%     |
| Percent of female couples             | 0.51%     |

## *Lawful Source of Income—Section 8 Recipients*

Section 8 recipients are protected under Connecticut’s discrimination laws.<sup>48</sup> Connecticut is only one of thirteen states (including the District of Columbia) to list “lawful source of income” as a protected class.<sup>49</sup>

There are approximately 34,000 households participating in the Section 8 Housing Choice Voucher (HCV) Program operated by 47 housing authorities. The Connecticut Department of Social Services, which acts as one of the 47 housing authorities for this program, does not maintain records on landlord discrimination (refusal to accept a Section 8 voucher) since very few tenants contact them about suspected discrimination. As one of the housing authorities, DSS conducts tenant briefings, at which each tenant is informed about their fair housing rights and provided with contact information for

---

(ASARB). Published by Glenmary Research Center, 1312 Fifth Ave., North, Nashville, TN 37208.  
[www.glenmary.org/grc](http://www.glenmary.org/grc)

<sup>45</sup> Conn. Gen. Stat. § 46b-38aa

<sup>46</sup>Quinnipiac University Poll released April 7, 2005. <http://www.quinnipiac.edu/x15279.xml>

<sup>47</sup> [www.gaydemographics.org](http://www.gaydemographics.org). Chart was put together from Census data.

<sup>48</sup> Conn. Gen. Stat. § 46a-64c

<sup>49</sup> National Housing Law Project ([http://www.nhlp.org/html/sec8/source\\_of\\_income\\_2005.cfm](http://www.nhlp.org/html/sec8/source_of_income_2005.cfm))

either the Connecticut Fair Housing Center or the Fair Housing Association of Connecticut. However, this is not true of all Connecticut housing authorities, some of whom are not informed about tenant rights themselves.

In addition to Section 8 recipients, other people who experience housing discrimination based on their source of income include those receiving Supplemental Security Income (SSI) and those who rely on Department of Social Services security deposit guarantees.



# PART III

## Fair Housing Action Plan

### A. Impediments to Fair Housing Choice Summary

Many of the impediments listed below are the same as those that appeared in the 1998 Analysis of Impediments. Without additional funding for data collection, testing and monitoring, it is difficult to determine how much of a fair housing problem exists in the State of Connecticut and how much it has been improved due to state efforts.

Impediments to fair housing choice generally stem from six sources outlined below. The impediments from each of these sources negatively affect members of several protected classes.

#### 1. State of Connecticut Impediments

- a. Limited State funding for affordable housing development efforts;
- b. Limited staffing for fair housing enforcement within the Department of Economic and Community Development (DECD) including the lack of full-time fair housing staff;
- c. Lack of technical support for local housing partnerships and nonprofit organizations and other customers regarding the application of fair housing requirements;
- d. Lack of DECD monitoring and enforcement of local fair housing compliance particularly with regard to development plans, affirmative marketing plans and resident selection criteria and lack of long-term CDBG program monitoring in the area of fair housing. Note: Although DECD has begun monitoring local fair housing compliance and CDBG program monitoring in the area of fair housing, this monitoring will need to be maintained on a regular basis;
- e. Several components of the Department of Social Services Rental Assistance Program including the low ceilings placed on the rent levels allowed under the program, the high percentage of income tenants are required to pay for rent and the program's overall lack of funding;
- f. A failure to prioritize fair housing within the allocation schemes of state housing funding including the Low Income Housing Tax Credit allocation plan;

- g. Insufficient pre-development funding to assist and support developers of affordable housing, particularly in communities where opposition to fair housing delays projects to the point of unfeasibility;
- h. Limited access to mass transportation throughout the state. Note: in 2006, the Connecticut legislature passed and the Governor signed legislation to fund a 10-year, \$2.3 billion transportation package that would fund mass transit improvements with a focus on reducing commutes and building livable communities; and
- i. Lack of funding for fair housing activities including fair housing testing and mobility counseling programs.

## 2. Local Municipal Impediments

- a. The tension between a community's desire to limit sprawl and the need to provide housing for people with low incomes or special needs. Towns have fair housing policies in place, but are not certain how they should apply them;
- b. Inadequate local fair housing complaint processes including a lack of understanding of appropriate complaint referral procedures;
- c. Local zoning barriers—particularly lack of multi-family zones, large lot requirements, density requirements, and restrictive definitions of “families” which discourage development of group homes;
- d. The general lack of an existing affordable housing inventory;
- e. The general lack of accessible units; and
- f. Lack of familiarity with tenant rights and the law.

## 3. Real Estate Industry Impediments—Impediments identified under this category are attributed to either real estate agents or property managers/landlords.

- a. Limited understanding of fair housing laws particularly with regard to reasonable accommodations of disabilities;
- b. Refusal of many property owners to accept Section 8 and RAP subsidies or the guarantee of a security deposit under the Department of Social Services Program;
- c. Unreasonably restrictive occupancy standards which screen out families with children;
- d. Steering and refusing to sell or rent apartments or houses—particularly based on race, ethnicity, familial status, or source of income; and
- e. Additional funding needed for the CHRO, DECD, DSS, DMHAS and CHFA to provide outreach, monitoring, and enforcement on fair housing laws.

4. Developer's Impediments— While the developer's industry is largely seen as being affected by governmental impediments it is also responsible for some limitations on housing choice.

- a. Developers' preference for market rate single family housing production;
- b. A reluctance to market to minorities;
- c. A failure to consistently develop wheelchair adaptable units; and
- d. Lack of compliance with the accessibility requirements of the Fair Housing Act.

5. Banking, Finance, and Insurance Related Impediments

- a. A tendency toward making "high-end" mortgages; and
- b. The mortgage industry has evolved to the point where the vast majority of mortgages are resold on the secondary market, which prevents the creation of broader loan portfolios.

6. Socioeconomic Impediments

- a. The high costs associated with developing affordable housing, lack of the provision of social services;
- b. Lack of affordable rental units, particularly over three bedrooms in suburban and rural communities;
- c. Higher poverty rates among members of protected classifications; and
- d. Variations in the quality of schools from town to town.

## **B. Recommendations for State Level Action**

Successful implementation of this plan will require coordination between several state agencies. The State of Connecticut should begin addressing limitations on fair housing choice by achieving the following six objectives (1) increasing the access of racial and ethnic minorities, people with disabilities and families with children to the existing supply of housing; (2) increasing the supply of affordable housing; (3) establishing mechanisms for better data collection on fair housing in Connecticut; (4) providing increased training of state employees in the area of fair housing; (5) expanding fair housing outreach and education activities; and (6) increasing monitoring and enforcement of fair housing laws and policies.

*Objective 1: Increasing housing access for protected classes*

- a. Increase funding for the State Rental Assistance Program;
- b. Increase allowable rents under the RAP and T-RAP programs to promote housing choice;
- c. Provide funding for mobility counseling services for Section 8 and RAP recipients; and
- d. Work with financial institutions and other organizations and municipalities to develop more programs that encourage minority home ownership.

*Objective 2: Increasing supply of affordable housing.*

- a. Fully fund the Housing Trust Fund; and
- b. Better integrate affordable housing with economic development, transportation, social services and public facilities.

*Objective 3: Begin systematic data collection on fair housing issues.*

- a. Require towns to report fair housing complaints to CHRO;
- b. Set up centralized system within CHRO to collect and monitor fair housing complaints in coordination with local fair housing offices and fair housing not-for-profits;
- c. Create a statewide data center to track housing and aid planning; and
- d. Establish and maintain a statewide list of accessible apartments.



Objective 4: *Increase training of state employees in the area of fair housing*

- a. Identify a fair housing contact person in all state agencies which address housing and community development, community development finance, or social services;
- b. Continue the fair housing training programs for both staff and CDBG recipients;
- c. Develop a fair housing resource list for distribution to all agency contact people; and
- d. Distribute fair housing materials to all state employees that have direct contact with the public in any agency which addresses housing and community development, community development finance, or social services.

Objective 5: *Fair housing outreach and education activities*

- a. CHRO should prepare and distribute fair housing and complaint mechanism materials for use by local officials and residents on a regular basis;
- b. The Real Estate Commission should conduct spot checks of fair housing real estate licensing courses;
- c. Develop and regularly distribute model affirmative marketing procedures; and
- d. Develop and distribute materials and resources regarding requirements to develop adaptable and accessible units under various fair housing laws.

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

- a. Provide state funding for fair housing testing activities;
- b. Amend the state statutes on town Conservation and Development plans, town regulations, and town community development plans (Sec. 8-23, Sec 8-2, Sec 8-169c) to require towns adhere to state fair housing policies and to consider the impact of those plans on fair housing in their area;
- c. The Department of Social Services should continue to educate private landlords so that they do not refuse the guarantee of a security deposit from participants within the DSS Security Deposit Program;
- d. Increase DECD staff directly assigned to fair housing monitoring and enforcement;
- e. The Departments of Banking and Insurance should monitor state banks and insurance companies, including testing, to ensure compliance with fair housing laws;
- f. Conduct regular monitoring of local affirmative marketing strategies and resident selection criteria;
- g. Monitor for compliance with accessibility guidelines; and
- h. Evaluate government-insured loan programs to ensure equitable distribution to all demographic groups.

### **C. Local Fair Housing Action Steps**

The nature of a community obviously has an effect on the type of activities which can appropriately and effectively be employed to promote fair housing. Factors such as the town's current housing infrastructure, the size and expertise of the towns' professional staff, access to transportation, and the relative affordability of the town's housing stock, all help determine what are realistic strategies for a town to pursue.

However, the types of steps that local communities can take to encourage equal housing choice generally fall into eight broad categories. These categories are listed below. Under each category is a list of specific actions which a community could take to encourage greater housing choice

#### *Fair Housing Action Plan*

This creates a policy statement for the town to address and promote Fair Housing. Detailed instructions to complete this Fair Housing Action Plan, a complete definition of all matrix items, the Matrix for Local Fair Housing Action, and an example of a completed Plan are included in Appendix J.

1. Complete an Affirmative Fair Housing Marketing Plan, which outlines actions to attract prospective buyers or tenants of all majority and minority groups in the housing market area.
2. Create a Fair Housing Policy Statement, consistent with the requirements of Section 8.37.33-311 of the Affirmative Fair Housing Marketing and Selection Procedures Manual.
3. Include a Discrimination Complaint Procedure providing for the expeditious resolution of complaints to ensure that legal options for filing complaints with enforcement agencies are not restricted.
4. Include a tenant selection methodology to determine who shall have the opportunity to apply for state-assisted housing and who shall ultimately be selected.
5. Determine Income Needed for Housing (INH) using the prescribed calculations and identify your community according to the calculation and identified categories.
6. Determine Community Classification based on the definitions provided in the Matrix for Local Fair Housing Action.
7. Categorize your community, based on steps 5 and 6 above.
8. Select Action Steps your town will take to further Fair Housing efforts from the Local Housing Strategy Matrix.

### *Training*

This is necessary in order for local officials to carry out fair housing requirements in the conservation and development plan.

1. Contract for direct training of town staff assigned to fair housing enforcement and complaint processing.
2. Contract for direct training of housing authority staff on fair housing laws.
3. Identify appropriate training seminars for town fair housing and social services staff to attend.
4. Gather information from organizations and agencies involved with fair housing such as DECD, CHRO, CHFA, DSS, DMHAS, HUD and private not-for-profits and distribute to all town staff which have direct contact with the public regarding housing, community development, social services or public safety matters.

### *Outreach*

1. Conduct regular (at least once a year) fair housing seminars for community residents, landlords, real estate professionals and lenders.
2. Prepare and distribute materials which outline fair housing rights and responsibilities and the town's complaint and/or referral process.
3. Identify and distribute fair housing materials prepared by others to community residents, landlords, real estate professionals and lenders.

### *Complaint Processing and Monitoring*

1. Assign a specific staff person to coordinate fair housing activities.
2. Develop a formal process for referring fair housing complaints to CHRO, HUD or others for investigation and follow-up.
3. Conduct initial fair housing investigation and conciliation services; make outside referrals when necessary.
4. Pass a local ordinance similar to federal fair housing laws. Then prepare and submit an application to HUD for substantial equivalency status and funding.
5. Conduct testing and monitoring of local real estate agents, landlords and lenders.

### *Infrastructure Development*

1. Provide model codes for urban, suburban and rural categories.
2. Review local building and zone codes, including removal of overly restrictive occupancy standards, family definitions, and density requirements.
3. Develop a formal procedure for inspecting and monitoring new construction and substantial rehabilitation for compliance with the fair housing laws, the Americans with Disabilities Act and related laws.
4. Expand access to mass transportation by developing van pools and ride sharing programs.
5. Promote inclusionary zoning through the expansion of multi-family zones.
6. Encourage the development of alternative ownership through models such as limited equity cooperatives, mutual housing, land trusts and/or turn-key projects.

### *Local Financing of housing*

1. Donate town land for development of lower cost multi-family housing.
2. Create a local land trust to expand the supply of affordable homeownership options.
3. Support local not-for-profits and housing partnerships in efforts to develop additional affordable housing.
4. Use the local housing authority as a vehicle for creation of affordable family rental housing.
5. Directly appropriate local funds for development of lower cost, particularly family, housing.
6. Waive impact and permit fees for affordable housing developments.
7. Seek state and federal funding for multi-family housing development.

### *Counseling and Other Services to Promote Diversity*

1. Create or expand Section 8 and other mobility counseling programs.
2. Affirmatively market Section 8, RAP, and other rental subsidy programs through dissemination of information to local landlords.
3. Conduct a local rent survey to determine if Section 8 exception rents are necessary in town.
4. Apply to HUD for Section 8 subsidies through the local housing authority.
5. Eliminate local residency preferences within subsidized housing within the town.
6. Develop a consistent tenant selection methodology that clearly defines the criteria by which each applicant will be judged and does not exclude any protected class.

### *Encouragement of Private Activity*

1. Encourage local lenders to adopt “second look” policies before rejecting mortgage applications.
2. Conduct regular monitoring of bank lending practices within the town.
3. Work with local landlords, real estate agents and lenders to develop affirmative marketing strategies which encourage applications from people least likely to apply based on current town demographics.
4. Encourage area lenders to develop training and monitoring programs, including self-testing of lending practices.

This list does not include every fair housing activity that a community could, or should, undertake. However, it is a good starting point for increasing community awareness, ensuring that clear procedures exist for addressing fair housing complaints, expanding the types of housing choice within a community and generally providing all people with the opportunity to live in the community of their choice without discrimination.



PART IV  
Appendices





# Appendix A:

## Town Fair Housing Profiles

### East Hartford

#### **Fair Housing Plan/Policy**

The East Hartford Housing Authority (EHHA) promotes fair housing practices in East Hartford. Their policy embraces aggressive promotion of equal housing opportunities in the town to the general population, to specific minority populations and to mental health and social service providers that serve the area.

#### **Section 8 Education/Outreach**

All EHHA employees receive annual training on fair housing practices, including staff who handle Section 8 programs. The outreach program includes publicizing the availability and nature of housing assistance in a general circulation newspaper, a minority newspaper and notices to service providers in the community (other housing authorities, Department of Health and Social Services, etc.).

#### **Regional Cooperation**

EHHA participates in several regional organizations: CT Chapter of National Association of Housing and Redevelopment Organizations (Conn NAHRO); New England Chapter of NAHRO, NHRO.

#### **Fair Housing Month Activities**

None reported

#### **Complaint Process – Greg Donato**

- Initial call placed by citizen entered in a database
- Referral to appropriate department
- Investigation
- Follow up until issues are debated and closed

#### **Monitoring Lending Institutions**

EHHA does not monitor lending institutions.

**Town Zoning Policies**

None reported

**Agreements with Developers**

None reported.

**Housing Desegregation**

Because East Hartford is racially diverse, there are no planned desegregation activities at this time. EHHA is in the process of updating its computer software to be able to pinpoint concentrated areas of poverty using a mapping system with the Section 8 statistics. If areas of concentration are uncovered, a plan to address deconcentration will be considered then.

**Related Compliance Issues**

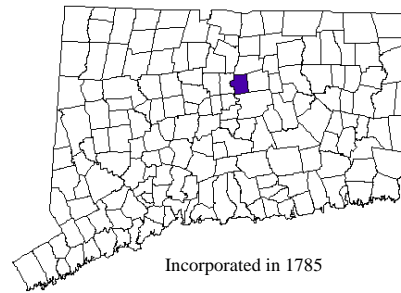
None reported.

# East Hartford, Connecticut

## CERC Town Profile 2005

Town Hall  
740 Main Street  
East Hartford, CT 06108  
(860 291-7200)

*Belongs to*  
Hartford County  
Hartford Labor Market Area  
Capitol Area Economic Dev. Region  
Capitol Region Planning Area



Incorporated in 1785

### Demographics

| <i>Population (2005)</i>       |             |               |              | <i>Race/Ethnicity (2005)</i>         |              |               |              |          |              |     |            |              |           |
|--------------------------------|-------------|---------------|--------------|--------------------------------------|--------------|---------------|--------------|----------|--------------|-----|------------|--------------|-----------|
|                                | <i>Town</i> | <i>County</i> | <i>State</i> |                                      | <i>Town</i>  | <i>County</i> | <i>State</i> |          |              |     |            |              |           |
| 1990                           | 50,452      | 851,783       | 3,287,116    | White                                | 32,087       | 674,322       | 2,858,875    |          |              |     |            |              |           |
| 2000                           | 49,575      | 857,183       | 3,405,565    | Black                                | 9,021        | 99,809        | 318,835      |          |              |     |            |              |           |
| 2005                           | 49,902      | 881,552       | 3,534,280    | Asian Pacific                        | 2,795        | 30,510        | 117,997      |          |              |     |            |              |           |
| 2010                           | 50,228      | 904,560       | 3,656,299    | Native American                      | 269          | 3,213         | 14,298       |          |              |     |            |              |           |
| '05-'10 Growth / Yr            | 0.1%        | 0.5%          | 0.7%         | Other/Multi-Race                     | 5,730        | 73,698        | 224,275      |          |              |     |            |              |           |
|                                |             |               |              | Hispanic (any race)                  | 8,285        | 110,238       | 370,958      |          |              |     |            |              |           |
| Land Area (sq. miles)          | 18          | 735           | 5,009        | <i>Poverty Rate (1999)</i>           | 10.3%        | 9.3%          | 7.9%         |          |              |     |            |              |           |
| Pop./ Sq. Mile (2005)          | 2,769       | 1,199         | 706          | <i>Educational Attainment (2000)</i> |              |               |              |          |              |     |            |              |           |
| Median Age (2005)              | 39          | 39            | 39           | Persons Age 25 or Older              | <i>Town</i>  | <i>%</i>      | <i>State</i> | <i>%</i> |              |     |            |              |           |
| Households (2005)              | 20,426      | 345,956       | 1,336,674    | High School Graduate                 | 13,086       | 39%           | 653,300      | 28%      |              |     |            |              |           |
| Med HH Inc. (2005)             | \$44,796    | \$55,606      | \$59,761     | Some College                         | 8,668        | 26%           | 553,667      | 24%      |              |     |            |              |           |
|                                |             |               |              | Bachelors or More                    | 4,536        | 13%           | 720,994      | 31%      |              |     |            |              |           |
| <i>Age Distribution (2005)</i> |             |               |              |                                      |              |               |              |          |              |     |            |              |           |
|                                | <i>0-4</i>  |               | <i>5-17</i>  |                                      | <i>18-24</i> |               | <i>25-49</i> |          | <i>50-64</i> |     | <i>65+</i> | <i>Total</i> |           |
| Male                           | 1,507       | 3%            | 4,285        | 9%                                   | 2,204        | 4%            | 8,397        | 17%      | 4,398        | 9%  | 3,085      | 6%           | 23,876    |
| Female                         | 1,503       | 3%            | 4,112        | 8%                                   | 2,285        | 5%            | 8,877        | 18%      | 4,768        | 10% | 4,481      | 9%           | 26,026    |
| County Total                   | 52,537      | 6%            | 152,483      | 17%                                  | 78,996       | 9%            | 308,169      | 35%      | 162,352      | 18% | 127,015    | 14%          | 881,552   |
| State Total                    | 214,308     | 6%            | 614,744      | 17%                                  | 320,277      | 9%            | 1,251,454    | 35%      | 650,169      | 18% | 483,328    | 14%          | 3,534,280 |

### Economics

| <i>Business Profile (2005)</i> |              |                   |             |                   | <i>Top Five Grand List (2004)</i>      |                                   |                   |
|--------------------------------|--------------|-------------------|-------------|-------------------|--|-----------------------------------|-------------------|
| <i>Sector</i>                  | <i>Firms</i> | <i>% of Total</i> | <i>Emp.</i> | <i>% of Total</i> |  | <i>Amount</i>                     | <i>% of Net</i>   |
| Agriculture                    | 39           | 2.1%              | 115         | 0.5%              | United Technologies Corp.              | \$409,905,040                     | 17.4%             |
| Const. and Mining              | 213          | 11.3%             | 1,237       | 5.9%              | CT Natural Gas Corp.                   | \$27,055,310                      | 1.1%              |
| Manufacturing                  | 88           | 4.7%              | 1,473       | 7.0%              | Coca Cola Bottling Co.                 | \$26,896,070                      | 1.1%              |
| Trans. and Utilities           | 67           | 3.6%              | 755         | 3.6%              | Computer Sciences Corp                 | \$24,764,410                      | 1.1%              |
| Trade                          | 434          | 23.0%             | 5,182       | 24.6%             | CT Light & Power                       | \$17,972,540                      | 0.8%              |
| Finance, Ins. and Real Estate  | 159          | 8.4%              | 1,284       | 6.1%              | Net Grand List (2004)                  | \$2,352,765,590                   |                   |
| Services                       | 828          | 43.9%             | 10,224      | 48.5%             | <i>Top Five Major Employers (2002)</i> |                                   |                   |
| Government                     | 22           | 1.2%              | 821         | 3.9%              | Pratt & Whitney                        | Riverside Health & Riverside Cent |                   |
| Total                          | 1,885        | 100.0%            | 21,092      | 100.0%            | United Technologies Corporation        | Connecticut Natural Gas           |                   |
|                                |              |                   |             |                   | Coca-Cola Bottling Company             |                                   |                   |
|                                |              |                   |             |                   |  | <i>Town</i>                       | <i>State</i>      |
|                                |              |                   |             |                   | <i>Retail Sales (2002)</i>             | \$4,387,240,128                   | \$105,014,859,890 |
|                                |              |                   |             |                   | <i>All Outlets</i>                     |                                   |                   |

### Education

| <i>2000-2001 School Year</i>   |                              |              | <i>Connecticut Mastery Test Percent Above Goal</i> |                           |                |              |                          |              |              |     |
|--|------------------------------|--------------|--|---------------------------|----------------|--------------|--------------------------|--------------|--------------|-----|
|  | <i>Town</i>                  | <i>State</i> | <i>Grade 4</i>                                     |                           | <i>Grade 6</i> |              | <i>Grade 8</i>           |              |              |     |
|  |                              |              | <i>Town</i>  | <i>State</i>              | <i>Town</i>    | <i>State</i> | <i>Town</i>              | <i>State</i> |              |     |
| Total Town School Enrollment   | 7,869                        | 542,193      |  |                           |                |              |                          |              |              |     |
| Most public school students in East Hartford attend East Hartford School District, which has 7,794 students. |                              |              | Reading  | 33                        | 58             | 46           | 64                       | 45           | 66           |     |
|  |                              |              | Math   | 40                        | 61             | 33           | 61                       | 29           | 55           |     |
|  |                              |              | Writing  | 41                        | 61             | 47           | 60                       | 43           | 59           |     |
| <b>For more education data please see:</b>   | <i>Students per Computer</i> | <i>Town</i>  | <i>State</i>                                       | <i>Average Class Size</i> |                |              | <i>Average SAT Score</i> |              |              |     |
| <a href="http://www.state.ct.us/sde/">http://www.state.ct.us/sde/</a>  | Elementary:                  | 7.6          | 5.3  | Grade K                   | 18.9           | Grade 2      | 18.7                     | <i>Town</i>  | <i>State</i> |     |
|  | Middle:                      | 7.1          | 4.4  | Grade 5                   | 20.7           | Grade 7      | 21.6                     | Verbal       | 463          | 502 |
|  | Secondary:                   | 7.6          | 4.1  | High School               | 19.8           | Math         | 469                      | 503          |              |     |

# East Hartford Connecticut



## Government

|                                |               |                            |               |                                 |                 |
|--------------------------------|---------------|----------------------------|---------------|---------------------------------|-----------------|
| Government Form: Mayor-Council |               | Annual Debt Service (2002) |               | \$8,283,000                     |                 |
|                                |               | As % of Expenditures       |               | 6.7%                            |                 |
| Total Revenue (2002)           | \$121,063,000 | Total Expenditures (2002)  | \$123,214,000 |                                 |                 |
| Tax Revenue                    | \$80,074,000  | Education                  | \$68,245,000  | Eq. Net Grand List (2001)       | \$3,389,738,837 |
| Non-tax Revenue                | \$40,989,000  | Other                      | \$46,686,000  | Per Capita                      | \$68,575        |
| Intergovernmental              | \$36,223,000  | Total Indebtness (2002)    | \$43,822,000  | As % of State Average           |                 |
| Per Capita Tax (2002)          | \$1,631       | As % of Expenditures       | 35.6%         | Date of Last Revaluation (2001) | 2001            |
| As % of State Average          | 94.9%         | Per Capita                 | \$892         | Moody's Bond Rating (2001)      | A1              |
|                                |               | As % of State Average      | 51.7%         | Actual Mill Rate (2002)         | 39.00           |
|                                |               |                            |               | Equalized Mill Rate (2002)      | 26.00           |
|                                |               |                            |               | % of Grand List Com/Ind (2001)  | 18.7%           |

## Housing/Real Estate

|                             |             |               |              |  |        |         |         |
|-----------------------------|-------------|---------------|--------------|--|--------|---------|---------|
| <i>Housing Stock (2002)</i> | <b>Town</b> | <b>County</b> | <b>State</b> | Owner Occupied Dwellings (2000)              | 11,652 | 215,253 | 869,742 |
| Existing Units (total)      | 21,265      | 356,601       | 1,401,802    | As % Total Dwellings                         | 55%    | 61%     | 63%     |
| % Single Unit               | 55.6%       | 60.8%         | 64.4%        | Subsidize Housing (2001)                     | 3,267  | 45,714  | 148,930 |
| New Permits Auth. (2002)    | 8           | 2,284         | 9,731        | <i>Real Estate Sales Distribution (2004)</i> |        |         |         |
| As % Existing Units         | 0.04%       | 0.69%         | 0.64%        | Number of Sales                              |        |         |         |
| Demolitions (2003)          | 2           | 216           | 1,275        | Less than \$100,000                          | 153    | 2,677   | 10,608  |
| Residential Sales (2004)    | 1,016       | 19,966        | 83,255       | \$100,001-\$200,000                          | 678    | 8,313   | 26,425  |
| Median Price                | \$154,250   | \$185,000     | \$219,900    | \$200,001-\$300,000                          | 157    | 4,918   | 18,676  |
| Built Pre 1950 share (2000) | 31.4%       | 30.2%         | 31.5%        | \$300,001-\$400,000                          | 13     | 2,080   | 10,402  |
|                             |             |               |              | \$400,001 or More                            | 15     | 1,978   | 17,144  |

## Labor Force

|                                  |             |               |              |                           |                              |               |       |
|----------------------------------|-------------|---------------|--------------|---------------------------|------------------------------|---------------|-------|
| <i>Place of Residence (2004)</i> |             |               |              | <i>Commuters (2000)</i>   |                              |               |       |
|                                  | <b>Town</b> | <b>County</b> | <b>State</b> | Commuters into Town from: | Town Residents Commuting to: |               |       |
| Labor Force                      | 25,007      | 438,419       | 1,797,361    | East Hartford             | 4,647                        | Hartford      | 4,859 |
| Employed                         | 23,374      | 414,492       | 1,709,849    | Manchester                | 2,172                        | East Hartford | 4,647 |
| Unemployed                       | 1,633       | 23,927        | 87,512       | Hartford                  | 1,928                        | Manchester    | 2,391 |
| Unemployment Rate                | 6.5%        | 5.5%          | 4.9%         | Glastonbury               | 1,212                        | Glastonbury   | 1,136 |
| <i>Place of Work (2004)</i>      |             |               |              | South Windsor             | 974                          | Windsor       | 1,042 |
| Total Employment                 | 29,365      | 486,160       | 1,631,848    | Vernon                    | 934                          | West Hartford | 946   |
| '92-'04 Growth                   | -1.5%       | 0.0%          | 0.6%         | West Hartford             | 848                          | Bloomfield    | 854   |
| AAGR                             |             |               |              | Enfield                   | 739                          | South Windsor | 793   |
| Manufacturing                    |             |               |              | Newington                 | 697                          | Newington     | 652   |
|                                  |             |               |              | Windsor                   | 696                          | Rocky Hill    | 420   |

## Quality of Life

|                            |             |               |                                 |              |                              |  |  |
|----------------------------|-------------|---------------|---------------------------------|--------------|------------------------------|--|--|
|                            | <b>Town</b> | <b>State</b>  | Library (2001)                  | <b>Town</b>  | <i>Residential Utilities</i> |  |  |
| Banks (2003)               | 13          | 1,226         | Total Volumes                   | 216,185      | Electric Provider            |  |  |
| Lodging (1998)             | 6           | 756           | Circulation Per Capita          | 2.1          | Connecticut Light & Power    |  |  |
| Day Care Facilities (1999) | 20          | 1,721         |                                 |              | (800) 286-2000               |  |  |
| Infant Mortality Rate      |             |               | <i>Distance to Major Cities</i> | <b>Miles</b> | Gas Provider                 |  |  |
| Per 1,000 births (2001)    | 10.5        | 4.5           | Hartford                        | 3            | CNG Corp                     |  |  |
| Crime Rate (1999)          |             |               | Boston                          | 91           | (860) 727-3000               |  |  |
| Per 1,000 Residents        | 42          | 33            | New York City                   | 102          | Water Provider               |  |  |
| % Open Land (1990)         | 26.0%       | 68.7%         | Providence                      | 62           | Municipal Provider           |  |  |
|                            | <b>Town</b> | <b>County</b> |                                 |              | local Contact                |  |  |
| Hospitals (1999)           | 0           | 9             |                                 |              | Cable Provider               |  |  |
| Total Beds                 | 0           | 2,642         |                                 |              | TCI Cable of Central CT      |  |  |
|                            |             |               |                                 |              | 888-824-2273                 |  |  |

## **Monroe**

### **Fair Housing Plan/Policy**

It is the both the policy and strong commitment of the Town of Monroe to promote fair housing opportunities in all its programs and housing development activities and to take affirmative action through education and implementation to ensure equal housing opportunities for all persons and families.

The Town of Monroe will continue to make a good faith effort to comply with federal and state laws and policies that speak to fair housing practices.

The Fair Housing Officer, Andrew J. Nunn, is responsible for the enforcement and implementation of the Fair Housing Regulations/Plan and the enforcement of this policy.

Less than one percent of the housing units in Monroe are considered “affordable housing.” This is much lower than the state average of 10%. Monroe is ranked 157<sup>th</sup> out of 169 towns in Connecticut in terms of the amount of “affordable housing” located in a town.

### **Section 8 Education/Outreach**

It is the policy of the Town of Monroe that all housing-related personnel be trained and educated in the principles of Fair Housing and Equal Opportunity so that Equal Housing Opportunity may be available to all qualified applicants.

### **Regional Cooperation**

None reported.

### **Fair Housing Month Activities**

The Town of Monroe sends out a Fair Housing letter to the Board of Realtors and local realtors during April, the designated Fair Housing month. They request to be advised of any Fair Housing efforts they are making during the month of April and what practice they carry out to promote the principles of Fair Housing throughout the year.

The Town of Monroe sends a similar letter to local lenders asking to provide information on activities within their community relating to Fair Housing and their activity in supporting and providing affordable housing.

**Complaint Process**

Complaints pertaining to discrimination in any program funded by the Town of Monroe may be filed with the Fair Housing Officer. The Town's Grievance Procedure will be utilized in these cases. Complaints may also be filed with the Commission of Human Rights and Opportunity, 21 Grand Street, Hartford, Connecticut 06106.

**Monitoring Lending Institutions**

None reported.

**Town Zoning Policies**

In the 2000 Plan of Conservation and Development on Housing and Residential areas, it is suggested the plan will make provision for the development of housing opportunities for multifamily dwellings consistent with soil types, terrain and infrastructure capacity, for all residents of the municipality and planning region. The plan will also promote housing choice and economic diversity in housing, including housing for both low and moderate income households, and encourage the development of housing which will meet the housing needs.

The plan also recommends the modification of zoning designations. There are some areas of Monroe where changes in residential zoning designations may be appropriate. More specifically, existing lot sizes within the Stevenson Trails areas and some other neighborhoods are much smaller than the one acre required in the zone. A new zoning designation could provide for greater flexibility on lot frontage and yard requirements to accommodate lower-income housing.

**Agreements with Developers**

None reported.

**Housing Desegregation**

None reported

**Related Compliance Issues**

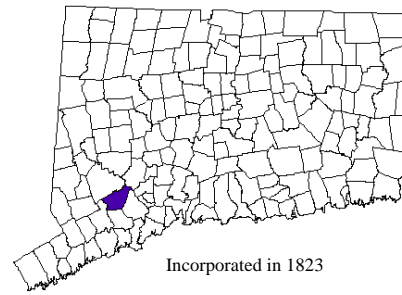
None reported.

# Monroe, Connecticut

## CERC Town Profile 2005

Town Hall  
7 Fan Hill Road  
Monroe, CT 06468  
(203) 452-5421

*Belongs to*  
Fairfield County  
Bridgeport Labor Market Area  
Greater Bridgeport Economic Dev. Region  
Greater Bridgeport Planning Area



Incorporated in 1823

### Demographics

| <i>Population (2005)</i>       |             |               |              | <i>Race/Ethnicity (2005)</i>         |              |               |              |          |
|--------------------------------|-------------|---------------|--------------|--------------------------------------|--------------|---------------|--------------|----------|
|                                | <i>Town</i> | <i>County</i> | <i>State</i> |                                      | <i>Town</i>  | <i>County</i> | <i>State</i> |          |
| 1990                           | 16,896      | 827,645       | 3,287,116    | White                                | 18,450       | 708,206       | 2,858,875    |          |
| 2000                           | 19,247      | 882,567       | 3,405,565    | Black                                | 383          | 88,379        | 318,835      |          |
| 2005                           | 19,684      | 909,263       | 3,534,280    | Asian Pacific                        | 430          | 38,839        | 117,997      |          |
| 2010                           | 20,113      | 933,729       | 3,656,299    | Native American                      | 27           | 2,792         | 14,298       |          |
| '05-'10 Growth / Yr            | 0.4%        | 0.5%          | 0.7%         | Other/Multi-Race                     | 394          | 71,047        | 224,275      |          |
|                                |             |               |              | Hispanic (any race)                  | 593          | 122,324       | 370,958      |          |
| Land Area (sq. miles)          | 26          | 626           | 5,009        | <i>Poverty Rate (1999)</i>           | 2.6%         | 6.9%          | 7.9%         |          |
| Pop./ Sq. Mile (2005)          | 754         | 1,453         | 706          | <i>Educational Attainment (2000)</i> |              |               |              |          |
| Median Age (2005)              | 40          | 39            | 39           | Persons Age 25 or Older              | <i>Town</i>  | <i>%</i>      | <i>State</i> | <i>%</i> |
| Households (2005)              | 6,555       | 329,567       | 1,336,674    | High School Graduate                 | 2,991        | 23%           | 653,300      | 28%      |
| Med HH Inc. (2005)             | \$94,087    | \$72,573      | \$59,761     | Some College                         | 3,368        | 26%           | 553,667      | 24%      |
|                                |             |               |              | Bachelors or More                    | 5,258        | 41%           | 720,994      | 31%      |
| <i>Age Distribution (2005)</i> |             |               |              |                                      |              |               |              |          |
|                                | <i>0-4</i>  | <i>5-17</i>   | <i>18-24</i> | <i>25-49</i>                         | <i>50-64</i> | <i>65+</i>    | <i>Total</i> |          |
| Male                           | 694 4%      | 2,100 11%     | 638 3%       | 3,465 18%                            | 1,898 10%    | 939 5%        | 9,734        |          |
| Female                         | 663 4%      | 2,000 10%     | 561 3%       | 3,534 18%                            | 1,982 10%    | 1,210 6%      | 9,950        |          |
| County Total                   | 60,909 7%   | 165,561 18%   | 75,102 8%    | 319,196 35%                          | 167,537 18%  | 120,958 13%   | 909,263      |          |
| State Total                    | 214,308 6%  | 614,744 17%   | 320,277 9%   | 1,251,454 35%                        | 650,169 18%  | 483,328 14%   | 3,534,280    |          |

### Economics

| <i>Business Profile (2005)</i> |              |                   |                   | <i>Top Five Grand List (2004)</i> |  |                   |                   |
|--------------------------------|--------------|-------------------|-------------------|-----------------------------------|--|-------------------|-------------------|
| <i>Sector</i>                  | <i>Firms</i> | <i>% of Total</i> | <i>Emp. Total</i> |                                   | <i>Amount</i>                          | <i>% of Net</i>   |                   |
| Agriculture                    | 54           | 4.6%              | 142               | 2.3%                              | Northeast Generation Co.               | \$14,625,700      | 0.7%              |
| Const. and Mining              | 191          | 16.1%             | 488               | 7.9%                              | Conn Light & Power Co.                 | \$11,961,480      | 0.6%              |
| Manufacturing                  | 65           | 5.5%              | 963               | 15.6%                             | One Eleven Century Plaza LLC           | \$7,127,330       | 0.4%              |
| Trans. and Utilities           | 28           | 2.4%              | 260               | 4.2%                              | Aquarion Water Co.                     | \$6,898,270       | 0.3%              |
| Trade                          | 244          | 20.6%             | 1,492             | 24.2%                             | C B L Inc                              | \$5,815,900       | 0.3%              |
| Finance, Ins. and Real Estate  | 69           | 5.8%              | 314               | 5.1%                              | Net Grand List (2004)                  | \$2,036,129,470   |                   |
| Services                       | 491          | 41.5%             | 2,303             | 37.3%                             | <i>Top Five Major Employers (2002)</i> |                   |                   |
| Government                     | 9            | 0.8%              | 211               | 3.4%                              | Town of Monroe & Schools               | Big Y             |                   |
| Total                          | 1,183        | 100.0%            | 6,178             | 100.0%                            | U.S. Post Office                       | Stelco Industries |                   |
|                                |              |                   |                   |                                   | Vishay Vitramon, Inc.                  |                   |                   |
|                                |              |                   |                   |                                   | <i>Retail Sales (2002)</i>             | <i>Town</i>       | <i>State</i>      |
|                                |              |                   |                   |                                   | All Outlets                            | \$208,366,629     | \$105,014,859,890 |

### Education

| <i>2000-2001 School Year</i>   |                              |              | <i>Connecticut Mastery Test Percent Above Goal</i> |                           |                |              |                          |              |              |
|--|------------------------------|--------------|--|---------------------------|----------------|--------------|--------------------------|--------------|--------------|
|  | <i>Town</i>                  | <i>State</i> | <i>Grade 4</i>                                     |                           | <i>Grade 6</i> |              | <i>Grade 8</i>           |              |              |
|  |                              |              | <i>Town</i>  | <i>State</i>              | <i>Town</i>    | <i>State</i> | <i>Town</i>              | <i>State</i> |              |
| Total Town School Enrollment   | 3,906                        | 542,193      | 82   | 58                        | 85             | 64           | 86                       | 66           |              |
| Most public school students in Monroe attend Monroe School District, which has 4,119 students. |                              |              | 74   | 61                        | 72             | 61           | 73                       | 55           |              |
|  |                              |              | 81   | 61                        | 76             | 60           | 80                       | 59           |              |
| <b>For more education data please see:</b>   | <i>Students per Computer</i> | <i>Town</i>  | <i>State</i>                                       | <i>Average Class Size</i> |                |              | <i>Average SAT Score</i> |              |              |
| <a href="http://www.state.ct.us/sde/">http://www.state.ct.us/sde/</a>                          | Elementary:                  | 6.1          | 5.3  | Grade K                   | 20.2           | Grade 2      | 23.0                     | <i>Town</i>  | <i>State</i> |
|  | Middle:                      | 2.1          | 4.4  | Grade 5                   | 22.8           | Grade 7      | 23.7                     | Verbal       | 523          |
|  | Secondary:                   | 4.0          | 4.1  | High School               | 21.2           | Math         | 531                      | 502          | 503          |

## Government

|   |              |                           |              |                                 |                 |
|---|--------------|---------------------------|--------------|---------------------------------|-----------------|
| Government Form: Selectman-Town Meeting |              |                           |              | Annual Debt Service (2002)      | \$2,997,277     |
|   |              |                           |              | As % of Expenditures            | 5.9%            |
| Total Revenue (2002)                    | \$50,885,620 | Total Expenditures (2002) | \$50,673,349 | Eq. Net Grand List (2001)       | \$2,776,887,751 |
| Tax Revenue                             | \$39,571,142 | Education                 | \$35,507,575 | Per Capita                      | \$142,749       |
| Non-tax Revenue                         | \$11,314,478 | Other                     | \$12,168,497 | As % of State Average           |                 |
| Intergovernmental                       | \$9,360,709  | Total Indebtness (2002)   | \$21,872,129 | Date of Last Revaluation (2001) | 1999            |
| Per Capita Tax (2002)                   | \$2,016      | As % of Expenditures      | 43.2%        | Moody's Bond Rating (2001)      | Aa2             |
| As % of State Average                   | 117.4%       | Per Capita                | \$1,115      | Actual Mill Rate (2002)         | 31.00           |
|   |              |                           |              | Equalized Mill Rate (2002)      | 16.00           |
|   |              |                           |              | % of Grand List Com/Ind (2001)  | 6.6%            |

## Housing/Real Estate

|                             |             |               |              |  |       |         |         |
|-----------------------------|-------------|---------------|--------------|--|-------|---------|---------|
| <i>Housing Stock (2002)</i> | <b>Town</b> | <b>County</b> | <b>State</b> | Owner Occupied Dwellings (2000)              | 6,053 | 224,509 | 869,742 |
| Existing Units (total)      | 6,665       | 342,403       | 1,401,802    | As % Total Dwellings                         | 92%   | 66%     | 63%     |
| % Single Unit               | 93.8%       | 65.3%         | 64.4%        | Subsidize Housing (2001)                     | 45    | 30,502  | 148,930 |
| New Permits Auth. (2002)    | 36          | 1,879         | 9,731        | <i>Real Estate Sales Distribution (2004)</i> |       |         |         |
| As % Existing Units         | 0.54%       | 0.69%         | 0.55%        | Number of Sales                              |       |         |         |
| Demolitions (2003)          | 1           | 478           | 1,275        | Less than \$100,000                          | 10    | 1,072   | 10,608  |
| Residential Sales (2004)    | 386         | 21,570        | 83,255       | \$100,001-\$200,000                          | 27    | 2,746   | 26,425  |
| Median Price                | \$389,950   | \$383,000     | \$219,900    | \$200,001-\$300,000                          | 68    | 3,939   | 18,676  |
| Built Pre 1950 share (2000) | 10.6%       | 31.5%         | 31.5%        | \$300,001-\$400,000                          | 99    | 3,517   | 10,402  |
|                             |             |               |              | \$400,001 or More                            | 182   | 10,296  | 17,144  |

## Labor Force

|                                  |             |               |              |                           |                              |            |       |
|----------------------------------|-------------|---------------|--------------|---------------------------|------------------------------|------------|-------|
| <i>Place of Residence (2004)</i> |             |               |              | <i>Commuters (2000)</i>   |                              |            |       |
|                                  | <b>Town</b> | <b>County</b> | <b>State</b> | Commuters into Town from: | Town Residents Commuting to: |            |       |
| Labor Force                      | 10,351      | 454,668       | 1,797,361    | Monroe                    | 2,112                        | Monroe     | 2,112 |
| Employed                         | 9,985       | 434,725       | 1,709,849    | Bridgeport                | 735                          | Bridgeport | 1,180 |
| Unemployed                       | 366         | 19,943        | 87,512       | Shelton                   | 615                          | Trumbull   | 756   |
| Unemployment Rate                | 3.5%        | 4.4%          | 4.9%         | Trumbull                  | 492                          | Stamford   | 619   |
| <i>Place of Work (2004)</i>      |             |               |              | Newtown                   | 302                          | Fairfield  | 589   |
| Total Employment                 | 7,085       | 416,204       | 1,631,848    | Fairfield                 | 253                          | Norwalk    | 574   |
| '92-'04 Growth                   | 5.8%        | 0.6%          | 0.6%         | Stratford                 | 233                          | Shelton    | 482   |
| AAGR                             |             |               |              | Stamford                  | 195                          | Stratford  | 435   |
| Manufacturing                    |             |               |              | Milford                   | 170                          | Danbury    | 292   |
|                                  |             |               |              | Seymour                   | 147                          | Milford    | 288   |

## Quality of Life

|                            |             |               |                                      |              |                              |  |  |
|----------------------------|-------------|---------------|--------------------------------------|--------------|------------------------------|--|--|
|                            | <b>Town</b> | <b>State</b>  | Library (2001)                       | <b>Town</b>  | <i>Residential Utilities</i> |  |  |
| Banks (2003)               | 7           | 1,226         | Total Volumes                        | 72,616       | Electric Provider            |  |  |
| Lodging (1998)             | 1           | 756           | Circulation Per Capita               | 5.5          | Connecticut Light & Power    |  |  |
| Day Care Facilities (1999) | 11          | 1,721         |                                      |              | (800) 286-2000               |  |  |
| Infant Mortality Rate      |             |               | <i>Distance to Major Cities</i>      | <b>Miles</b> | Gas Provider                 |  |  |
| Per 1,000 births (2001)    | 0.0         | 4.5           | Hartford                             | 40           | Yankee Gas Company           |  |  |
| Crime Rate (1999)          |             |               | Boston                               | 133          | (800)-989-0900               |  |  |
| Per 1,000 Residents        | 12          | 33            | New York City                        | 60           | Water Provider               |  |  |
| % Open Land (1990)         | 73.4%       | 68.7%         | Providence                           | 99           | Aquarion Water Company       |  |  |
|                            | <b>Town</b> | <b>County</b> |                                      |              |                              |  |  |
| Hospitals (1999)           | 0           | 7             | Cable Provider                       |              |                              |  |  |
| Total Beds                 | 0           | 1,954         | Charter Communications of Western CT |              |                              |  |  |
|                            |             |               |                                      | 800-872-7229 |                              |  |  |



## **New Haven**

### **Fair Housing Plan/Policy**

The City of New Haven has taken an integrated approach to providing housing of all kinds to city residents. The City has a Fair Rent Commission and a Living City Initiative, both of which address fair housing issues.

The Fair Rent Commission was established to control and eliminate excessive rental charges in residential housing. The Board of Aldermen established the Commission in 1984 with the adoption of a Fair Rent Practices of the General Ordinances of the City of New Haven. The Commission has the ability to order a reduction or increase in rent to an amount it considers fair and equitable to both tenant and landlord.

A 9-member Board of Directors comprised of public officials and private sector representatives governs “The Living City Initiative.” Its goals are to: remove blighted buildings from the City’s neighborhoods; reduce neighborhood density, promote homeownership by introducing new loan programs; prevent the spread of blight by education and public awareness; and to “make the City of New Haven the best place to live, work and raise families.” This initiative integrates several City departments in its efforts to produce more affordable and desirable housing in the City.

### **Section 8 Education/Outreach**

The city of New Haven, through The Livable City Initiative Bureau is dedicated to the creation of racially and economically integrated communities, neighborhood diversity and the elimination of discriminatory housing practices. In attempts to do so, they have developed the Fair Housing Audit Testing program that carries out audits tests and other investigative activities. They test rentals, source of income, race discrimination and family status. The city distributes educational materials on fair housing issues to social services agencies and community groups throughout the Greater New Haven area, providing training to these organizations. The city also mails quarterly newsletters to housing professionals and activists to highlight fair housing initiatives.

The Housing Authority of New Haven and the State of Connecticut manage Section 8 assistance and other state tenant-based housing assistance payments, within the City of New Haven. HANH has implemented a Section 8 Homeownership Program which permits Section 8 participants to apply their housing assistance to monthly mortgage shops.

### **Regional Cooperation**

The city of New Haven participates in and supports a Regional Housing Choice Task Force that will be convened by the Regional Council of Governments in fulfillment of the recommendations of "Vision for the Future", the regional plan of development adopted by the South Central Regional Council of Governments. The development of a regional approach to the provision of affordable housing requires significant regional cooperation to develop and implement.

### **Fair Housing Month Activities**

The city of New Haven is committed to the provision of fair housing choice as evidenced by numerous programs and activities it supports. Current Fair Housing programs and activities undertaken within the City by its various departments, agencies, non-profits and advocacy groups exceed those offered by most other communities. Enhancement of these programs coupled with the creation of new activities and techniques meet the objectives of affirmatively furthering fair housing choice.

### **Complaint Process**

The Discrimination Complaint Process utilized by the Commission on Equal Opportunity (CEO) is as follows:

Inquiry: A call/visit to the Commission

Intake: Interview is held at the Commission; formal charge is drafted and signed.

A copy of the charge is sent to the respondent

Case investigation may involve a fact finding conference held at the Commission with the complaint, respondent and witness.

The case is analyzed for the Executive Director's ruling. The investigator will either recommend "No Reasonable Cause" or "Reasonable Cause" based on the evidence.

The Executive Director reviews the case and makes final decision.

Conciliation: Successful-Case Closed or Unsuccessful- Public hearing scheduled.

### **Monitoring Lending Institutions**

The Livable City Initiative's Administrative Services Division works with lending institutions to provide financial assistance to low and moderate-income citizens.

### **Town Zoning Policies**

The City's Zoning Ordinance, which acknowledges the historic, organic patterns of development in New Haven, does not deter the construction of affordable or alternative housing in New Haven. However, the city is fully developed and the high cost of housing production is the greatest impediment to the construction of housing for any income group. This impediment is balanced with opportunities to renovate and rehabilitate existing housing.

### **Agreements with Developers**

Three of the Livable City Initiative's divisions work with developers to acquire and redevelop blighted properties. The Administrative Services, Neighborhood Services, Property, Building and Legal divisions all work with developers in different aspects of affordable housing creation.

### **Housing Desegregation**

None reported

### **Related Compliance Issues**

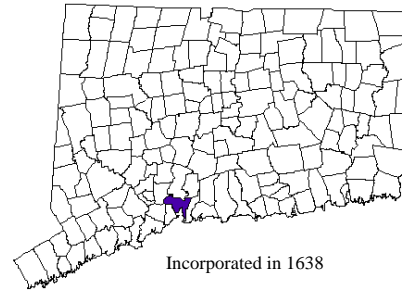
The city of New Haven is in compliance with The Americans with Disabilities Act. It is the policy of the Housing Authority of New Haven (HANH) to provide its services and programming to people with disabilities and does not discriminate on the basis of disability in the admission to, access to, or operation of its programs, services, or activities. HANH is committed to identifying and eliminating situations that create barriers to equal housing for all, and HANH will make such procedural, administrative, locational or physical changes as will reasonably accommodate persons with disability and which do not impose an unreasonable burden on HANH.

# New Haven, Connecticut

## CERC Town Profile 2005

Town Hall  
 165 Church Street  
 New Haven, CT 06510  
 (203) 946-8200

*Belongs to*  
 New Haven County  
 New Haven Labor Market Area  
 South Central Economic Dev. Region  
 South Central Connecticut Planning Area



Incorporated in 1638

### Demographics

| <i>Population (2005)</i>       | <i>Town</i> | <i>County</i> | <i>State</i> | <i>Race/Ethnicity (2005)</i>         | <i>Town</i>  | <i>County</i> | <i>State</i> |
|--------------------------------|-------------|---------------|--------------|--------------------------------------|--------------|---------------|--------------|
| 1990                           | 130,474     | 804,219       | 3,287,116    | White                                | 61,540       | 674,924       | 2,858,875    |
| 2000                           | 123,626     | 824,008       | 3,405,565    | Black                                | 44,758       | 95,919        | 318,835      |
| 2005                           | 130,254     | 853,637       | 3,534,280    | Asian Pacific                        | 6,880        | 28,104        | 117,997      |
| 2010                           | 135,259     | 882,213       | 3,656,299    | Native American                      | 745          | 2,955         | 14,298       |
| '05-'10 Growth / Yr            | 0.8%        | 0.7%          | 0.7%         | Other/Multi-Race                     | 16,331       | 51,735        | 224,275      |
|                                |             |               |              | Hispanic (any race)                  | 31,458       | 99,325        | 370,958      |
| Land Area (sq. miles)          | 19          | 606           | 5,009        | <i>Poverty Rate (1999)</i>           | 24.4%        | 9.5%          | 7.9%         |
| Pop./ Sq. Mile (2005)          | 6,910       | 1,409         | 706          | <i>Educational Attainment (2000)</i> |              |               |              |
| Median Age (2005)              | 30          | 38            | 39           | Persons Age 25 or Older              | <i>Town</i>  | <i>%</i>      | <i>State</i> |
| Households (2005)              | 48,198      | 320,080       | 1,336,674    | High School Graduate                 | 20,350       | 28%           | 653,300      |
| Med HH Inc. (2005)             | \$32,574    | \$53,351      | \$59,761     | Some College                         | 13,176       | 18%           | 553,667      |
|                                |             |               |              | Bachelors or More                    | 19,570       | 27%           | 720,994      |
| <i>Age Distribution (2005)</i> |             |               |              |                                      |              |               |              |
|                                | <i>0-4</i>  | <i>5-17</i>   | <i>18-24</i> | <i>25-49</i>                         | <i>50-64</i> | <i>65+</i>    | <i>Total</i> |
| Male                           | 4,359 3%    | 11,555 9%     | 10,821 8%    | 22,157 17%                           | 8,425 6%     | 5,351 4%      | 62,668       |
| Female                         | 4,264 3%    | 11,168 9%     | 11,081 9%    | 23,190 18%                           | 9,730 7%     | 8,153 6%      | 67,586       |
| County Total                   | 51,870 6%   | 147,629 17%   | 79,936 9%    | 303,668 36%                          | 151,819 18%  | 118,715 14%   | 853,637      |
| State Total                    | 214,308 6%  | 614,744 17%   | 320,277 9%   | 1,251,454 35%                        | 650,169 18%  | 483,328 14%   | 3,534,280    |

### Economics

| <i>Business Profile (2005)</i> | <i>% of Firms</i> | <i>% of Total</i> | <i>% of Emp.</i> | <i>% of Total</i> | <i>Top Five Grand List (2004)</i>      | <i>Amount</i>      | <i>% of Net</i>   |
|--------------------------------|-------------------|-------------------|------------------|-------------------|--|--------------------|-------------------|
| <i>Sector</i>                  |                   |                   |                  |                   | Grand list data                        |                    |                   |
| Agriculture                    | 33                | 0.6%              | 189              | 0.3%              | not provided                           |                    |                   |
| Const. and Mining              | 261               | 4.9%              | 1,520            | 2.2%              |  |                    |                   |
| Manufacturing                  | 156               | 2.9%              | 4,540            | 6.7%              |  |                    |                   |
| Trans. and Utilities           | 157               | 2.9%              | 9,913            | 14.5%             |  |                    |                   |
| Trade                          | 1,160             | 21.7%             | 7,409            | 10.9%             | Net Grand List ()                      |                    |                   |
| Finance, Ins. and Real Estate  | 381               | 7.1%              | 2,580            | 3.8%              | <i>Top Five Major Employers (2002)</i> |                    |                   |
| Services                       | 2,990             | 55.9%             | 38,747           | 56.8%             | Yale University                        | SBC/SNET           |                   |
| Government                     | 95                | 1.8%              | 3,279            | 4.8%              | Yale-New Haven Hospital                | ASSA Abloy Sargent |                   |
| Total                          | 5,352             | 100.0%            | 68,211           | 100.0%            | The Hospital of Saint Raphael          |                    |                   |
|                                |                   |                   |                  |                   | <i>Retail Sales (2002)</i>             | <i>Town</i>        | <i>State</i>      |
|                                |                   |                   |                  |                   | All Outlets                            | \$2,038,991,900    | \$105,014,859,890 |

### Education

| <i>2000-2001 School Year</i>  | <i>Town</i>                  | <i>State</i> | <i>Connecticut Mastery Test Percent Above Goal</i> |                           |                |              |                          |              |              |
|---|------------------------------|--------------|--|---------------------------|----------------|--------------|--------------------------|--------------|--------------|
| Total Town School Enrollment  | 19,162                       | 542,193      | <i>Grade 4</i>                                     |                           | <i>Grade 6</i> |              | <i>Grade 8</i>           |              |              |
|   |                              |              | <i>Town</i>  | <i>State</i>              | <i>Town</i>    | <i>State</i> | <i>Town</i>              | <i>State</i> |              |
| Most public school students in New Haven attend New Haven School District, which has 19,549 students. |                              |              | Reading  | 21 58                     | 22 64          | 29 66        |                          |              |              |
|   |                              |              | Math   | 31 61                     | 21 61          | 16 55        |                          |              |              |
|   |                              |              | Writing  | 34 61                     | 27 60          | 27 59        |                          |              |              |
| <b>For more education data please see:</b>  | <i>Students per Computer</i> | <i>Town</i>  | <i>State</i>                                       | <i>Average Class Size</i> |                |              | <i>Average SAT Score</i> |              |              |
| <a href="http://www.state.ct.us/sde/">http://www.state.ct.us/sde/</a>                                 | Elementary:                  | 5.7          | 5.3  | Grade K                   | 22.5           | Grade 2      | 20.8                     | <i>Town</i>  | <i>State</i> |
|   | Middle:                      | 7.9          | 4.4  | Grade 5                   | 22.1           | Grade 7      | 23.8                     | Verbal       | 416          |
|   | Secondary:                   | 3.9          | 4.1  | High School               | 19.8           | Math         | 399                      | 502          | 503          |

# New Haven Connecticut



## Government

|                                |               |                                 |                 |
|--------------------------------|---------------|---------------------------------|-----------------|
| Government Form: Mayor-Council |               | Annual Debt Service (2002)      | \$32,759,509    |
|                                |               | As % of Expenditures            | 9.3%            |
| Total Revenue (2002)           | \$352,150,888 | Eq. Net Grand List (2001)       | \$5,632,625,847 |
| Tax Revenue                    | \$134,571,868 | Per Capita                      | \$46,188        |
| Non-tax Revenue                | \$217,579,020 | As % of State Average           |                 |
| Intergovernmental              | \$200,176,791 | Date of Last Revaluation (2001) | 2000            |
| Per Capita Tax (2002)          | \$1,101       | Moody's Bond Rating (2001)      | A3              |
| As % of State Average          | 64.1%         | Actual Mill Rate (2002)         | 39.00           |
| Total Expenditures (2002)      | \$352,124,776 | Equalized Mill Rate (2002)      | 26.00           |
| Education                      | \$156,947,934 | % of Grand List Com/Ind (2001)  | 25.8%           |
| Other                          | \$162,417,333 |                                 |                 |
| Total Indebtness (2002)        | \$382,344,592 |                                 |                 |
| As % of Expenditures           | 108.6%        |                                 |                 |
| Per Capita                     | \$3,128       |                                 |                 |
| As % of State Average          | 181.1%        |                                 |                 |

## Housing/Real Estate

|                             |             |               |              |  |             |               |              |
|-----------------------------|-------------|---------------|--------------|--|-------------|---------------|--------------|
| <i>Housing Stock (2002)</i> | <b>Town</b> | <b>County</b> | <b>State</b> | Owner Occupied Dwellings (2000)              | 13,918      | 201,349       | 869,742      |
| Existing Units (total)      | 52,849      | 343,169       | 1,401,802    | As % Total Dwellings                         | 26%         | 59%           | 63%          |
| % Single Unit               | 24.8%       | 59.0%         | 64.4%        | Subsidize Housing (2001)                     | 15,593      | 42,124        | 148,930      |
| New Permits Auth. (2002)    | 59          | 1,701         | 9,731        | <i>Real Estate Sales Distribution (2004)</i> | <b>Town</b> | <b>County</b> | <b>State</b> |
| As % Existing Units         | 0.11%       | 0.69%         | 0.50%        | Number of Sales                              |             |               |              |
| Demolitions (2003)          | 186         | 383           | 1,275        | Less than \$100,000                          | 472         | 3,206         | 10,608       |
| Residential Sales (2004)    | 2,210       | 19,427        | 83,255       | \$100,001-\$200,000                          | 1,075       | 7,309         | 26,425       |
| Median Price                | \$150,000   | \$185,000     | \$219,900    | \$200,001-\$300,000                          | 384         | 4,481         | 18,676       |
| Built Pre 1950 share (2000) | 47.6%       | 33.2%         | 31.5%        | \$300,001-\$400,000                          | 150         | 2,143         | 10,402       |
|                             |             |               |              | \$400,001 or More                            | 129         | 2,288         | 17,144       |

## Labor Force

|                                  |             |               |              |                           |                |               |        |
|----------------------------------|-------------|---------------|--------------|---------------------------|----------------|---------------|--------|
| <i>Place of Residence (2004)</i> | <b>Town</b> | <b>County</b> | <b>State</b> | <i>Commuters (2000)</i>   |                |               |        |
| Labor Force                      | 53,916      | 429,676       | 1,797,361    | Commuters into Town from: | Town Residents | Commuting to: |        |
| Employed                         | 50,129      | 407,288       | 1,709,849    | New Haven                 | 23,932         | New Haven     | 23,932 |
| Unemployed                       | 3,787       | 22,388        | 87,512       | Hamden                    | 7,829          | Hamden        | 2,864  |
| Unemployment Rate                | 7.0%        | 5.2%          | 4.9%         | West Haven                | 5,364          | North Haven   | 2,546  |
| <i>Place of Work (2004)</i>      |             |               |              | Branford                  | 3,701          | West Haven    | 2,374  |
| Total Employment                 | 74,630      | 366,915       | 1,631,848    | East Haven                | 3,577          | Milford       | 1,834  |
| '92-'04 Growth                   | -0.1%       | 0.6%          | 0.6%         | North Haven               | 2,864          | Wallingford   | 1,259  |
| AAGR                             |             |               |              | Guilford                  | 2,213          | Branford      | 1,237  |
| Manufacturing                    |             |               |              | Wallingford               | 2,210          | East Haven    | 1,145  |
|                                  |             |               |              | Milford                   | 2,014          | Waterbury     | 1,075  |
|                                  |             |               |              | North Branford            | 1,402          | Orange        | 873    |

## Quality of Life

|                            |             |               |                                 |              |  |
|----------------------------|-------------|---------------|---------------------------------|--------------|--|
|                            | <b>Town</b> | <b>State</b>  | Library (2001)                  | <b>Town</b>  | <i>Residential Utilities</i>           |
| Banks (2003)               | 29          | 1,226         | Total Volumes                   | 423,444      | Electric Provider                      |
| Lodging (1998)             | 24          | 756           | Circulation Per Capita          | 1.4          | The United Illuminating Co.            |
| Day Care Facilities (1999) | 50          | 1,721         |                                 |              | (800) 257-0141                         |
| Infant Mortality Rate      |             |               | <i>Distance to Major Cities</i> | <b>Miles</b> | Gas Provider                           |
| Per 1,000 births (2001)    | 8.3         | 4.5           | Hartford                        | 34           | Southern Connecticut Gas Company       |
| Crime Rate (1999)          |             |               | Boston                          | 121          | (203) 382-8111                         |
| Per 1,000 Residents        | 97          | 33            | New York City                   | 69           | Water Provider                         |
| % Open Land (1990)         | 21.3%       | 68.7%         | Providence                      | 85           | South Central CT Regional Water Auth.  |
|                            |             |               |                                 |              | (203) 562-4020                         |
| Hospitals (1999)           | <b>Town</b> | <b>County</b> |                                 |              | Cable Provider                         |
| Total Beds                 | 2           | 7             |                                 |              | Comcast Cablevision of New Haven, Inc. |
|                            | 1,411       | 2,487         |                                 |              | 203-865-0096                           |

## **Stamford**

### **Fair Housing Plan/Policy**

The Analysis of Impediments to Fair Housing for Stamford identified the cost of housing to be the greatest barrier to opening housing opportunities for minority populations, who also tend to have the lower incomes. In addition to promoting the development of assisted housing, Stamford has been investing a substantial portion of its HOME funds on downpayment loans to assist low income renter households become homeowners. This program has been very effective in providing expanded geographical housing opportunities to minority households. The Downpayment Loan Program was inspired by Stamford's Community Housing Resource Board. Since September 1997, when the program was established, 77 low income renters have been assisted to buy homes. This includes 17 households to date for program year 2003-2004. Fifty five percent of the buyers are African American, 22% are Hispanic and 5% are Asian.

### **Section 8 Education/Outreach**

Since 1997, HOME participants have received homebuyer counseling and purchase guidance from Adopt-A-House, Inc. To further accelerate participation in the program, in the spring of 2003, the City approved the Urban League of Southwestern Connecticut, Inc. and the Mutual Housing Association of South Western Connecticut, Inc. to also provide homebuyer counseling and guide low income renters in purchasing with HOME assistance.

### **Regional Cooperation**

In 2003 the City began a partnership with the Stamford Housing Authority-initiated HOPE VI funded downpayment loan program to provide greater assistance to tenants of public housing and enable them to buy homes. The SHA offers a \$25,000 downpayment loan as a third mortgage in tandem to the City's \$20,000 HOME downpayment loan. Eleven public housing tenants have taken advantage of this program to date. This program will be funded again under the HOPE VI allocation for Fairfield Court.

### **Fair Housing Month Activities**

In addition to marketing the homebuyer program to tenants of public housing in order to promote fair housing and homeownership opportunities, the City will continue to make presentations at neighborhood organization meetings—including the South End Neighborhood Revitalization Zone, the Waterside Neighborhood Partnership and the West Side Neighborhood Organization. These programs are seen as the best way for

low income minority households to ensure that there will be a place for them in Stamford's future, safe from skyrocketing rent levels.

### **Complaint Process**

None reported.

### **Monitoring Lending Institutions**

The city continues to encourage banks to participate in promoting fair housing through the homebuyer program. First County Bank of Stamford has made 25% of the loans. City staff has met with Stamford Credit Union staff to explain the downpayment program, and have referred them to the Connecticut Housing Finance Authority (CHFA) in the hopes of their becoming a first mortgage lender under CHFA programs. Similarly, the homebuyer program places the City in a working relationship with realtors, allowing further opportunities to promote Fair Housing issues.

### **Town Zoning Policies**

The city of Stamford, Connecticut uses its zoning regulations, local ordinances and capital budget to achieve its smart growth development objectives of creating housing affordable to people of all income categories, that is located within walking distance of jobs and public transportation. To make living and working in the central city attractive, the City of Stamford is recapturing the riverfront to create an extensive linear park. Two key components of the Affordable Housing Strategy which was developed in September 2001 was the adoption of inclusionary zoning regulations and a commercial linkage ordinance. The Zoning Board and the Board of Representatives moved quickly in drafting and passing these regulatory tools for affordable housing.

Toward its goal to encourage the development of housing affordable to all income levels and situated close to jobs and public transportation, the Zoning Board adopted special zoning for the Mill River Area. Permissible development densities were increased and developers would be required to set aside 12% of their housing as permanently affordable to low income households. As part of the plan, the city will acquire land along the Mill River to create the riverfront park. The goals of the Mill River Zone are to expand open space by 19 acres, develop 1,000 units of housing and develop 500,000 square feet of office and retail space.

The new zoning regulations and linkage ordinance have already resulted in 336 units of mixed income affordable housing developments as well as \$1,600,000 in contributions to the City's Housing Trust Fund. The city is proceeding with acquiring riverfront property and easements.

**Agreements with Developers**

In the Fall of 2000 Mayor Dannel Malloy appointed an Affordable Housing Task Force comprised of private and non-profit developers, architects, engineers, bankers, neighborhood representatives, elected officials and staff of the City's Land Use Office and Community Development office. Guided by housing consultants, Alan Mallach and John Shapiro, the Task Force studied the housing needs and forged a comprehensive strategy for affordable housing.

**Housing Desegregation**

None reported.

**Related Compliance Issues**

None reported.

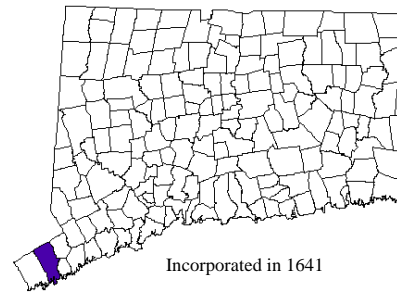


# Stamford, Connecticut

## CERC Town Profile 2005

Town Hall  
P.O. Box 10152  
Stamford, CT 06904  
(203) 977-4150

*Belongs to*  
Fairfield County  
Stamford Labor Market Area  
Southwestern Economic Dev. Region  
South Western Planning Area



Incorporated in 1641

### Demographics

| <i>Population (2005)</i>       |             |               |              | <i>Race/Ethnicity (2005)</i>         |              |               |              |          |              |     |            |     |              |
|--------------------------------|-------------|---------------|--------------|--------------------------------------|--------------|---------------|--------------|----------|--------------|-----|------------|-----|--------------|
|                                | <i>Town</i> | <i>County</i> | <i>State</i> |                                      | <i>Town</i>  | <i>County</i> | <i>State</i> |          |              |     |            |     |              |
| 1990                           | 108,056     | 827,645       | 3,287,116    | White                                | 83,601       | 708,206       | 2,858,875    |          |              |     |            |     |              |
| 2000                           | 117,083     | 882,567       | 3,405,565    | Black                                | 17,747       | 88,379        | 318,835      |          |              |     |            |     |              |
| 2005                           | 121,821     | 909,263       | 3,534,280    | Asian Pacific                        | 7,708        | 38,839        | 117,997      |          |              |     |            |     |              |
| 2010                           | 126,312     | 933,729       | 3,656,299    | Native American                      | 388          | 2,792         | 14,298       |          |              |     |            |     |              |
| '05-'10 Growth / Yr            | 0.7%        | 0.5%          | 0.7%         | Other/Multi-Race                     | 12,377       | 71,047        | 224,275      |          |              |     |            |     |              |
|                                |             |               |              | Hispanic (any race)                  | 23,034       | 122,324       | 370,958      |          |              |     |            |     |              |
| Land Area (sq. miles)          | 38          | 626           | 5,009        | <i>Poverty Rate (1999)</i>           | 7.9%         | 6.9%          | 7.9%         |          |              |     |            |     |              |
| Pop./ Sq. Mile (2005)          | 3,230       | 1,453         | 706          | <i>Educational Attainment (2000)</i> |              |               |              |          |              |     |            |     |              |
| Median Age (2005)              | 38          | 39            | 39           | Persons Age 25 or Older              | <i>Town</i>  | <i>%</i>      | <i>State</i> | <i>%</i> |              |     |            |     |              |
| Households (2005)              | 46,834      | 329,567       | 1,336,674    | High School Graduate                 | 20,320       | 25%           | 653,300      | 28%      |              |     |            |     |              |
| Med HH Inc. (2005)             | \$66,461    | \$72,573      | \$59,761     | Some College                         | 15,040       | 18%           | 553,667      | 24%      |              |     |            |     |              |
|                                |             |               |              | Bachelors or More                    | 32,785       | 40%           | 720,994      | 31%      |              |     |            |     |              |
| <i>Age Distribution (2005)</i> |             |               |              |                                      |              |               |              |          |              |     |            |     |              |
|                                | <i>0-4</i>  |               | <i>5-17</i>  |                                      | <i>18-24</i> |               | <i>25-49</i> |          | <i>50-64</i> |     | <i>65+</i> |     | <i>Total</i> |
| Male                           | 4,065       | 3%            | 9,627        | 8%                                   | 5,574        | 5%            | 23,123       | 19%      | 10,065       | 8%  | 6,945      | 6%  | 59,399       |
| Female                         | 3,781       | 3%            | 9,342        | 8%                                   | 5,031        | 4%            | 22,804       | 19%      | 11,458       | 9%  | 10,006     | 8%  | 62,422       |
| County Total                   | 60,909      | 7%            | 165,561      | 18%                                  | 75,102       | 8%            | 319,196      | 35%      | 167,537      | 18% | 120,958    | 13% | 909,263      |
| State Total                    | 214,308     | 6%            | 614,744      | 17%                                  | 320,277      | 9%            | 1,251,454    | 35%      | 650,169      | 18% | 483,328    | 14% | 3,534,280    |

### Economics

| <i>Business Profile (2005)</i> |              |                   |             |                   | <i>Top Five Grand List (2004)</i>      |                      |                   |
|--------------------------------|--------------|-------------------|-------------|-------------------|--|----------------------|-------------------|
| <i>Sector</i>                  | <i>Firms</i> | <i>% of Total</i> | <i>Emp.</i> | <i>% of Total</i> |  | <i>Amount</i>        | <i>% of Net</i>   |
| Agriculture                    | 179          | 2.2%              | 722         | 0.8%              | Swiss Bank Corp./UBS AG Stamford       | \$164,990,673        | 1.5%              |
| Const. and Mining              | 831          | 10.1%             | 3,169       | 3.7%              | EOP (Equity Office Properties)         | \$136,461,566        | 1.2%              |
| Manufacturing                  | 342          | 4.2%              | 8,327       | 9.8%              | Connecticut Light & Power Co.          | \$111,519,187        | 1.0%              |
| Trans. and Utilities           | 367          | 4.5%              | 5,967       | 7.0%              | Avalon                                 | \$91,630,147         | 0.8%              |
| Trade                          | 1,476        | 18.0%             | 14,033      | 16.5%             | Pitney Bowes                           | \$77,031,526         | 0.7%              |
| Finance, Ins. and Real Estate  | 911          | 11.1%             | 14,595      | 17.1%             | Net Grand List (2004)                  | \$11,036,517,131     |                   |
| Services                       | 3,805        | 46.3%             | 35,938      | 42.1%             | <i>Top Five Major Employers (2002)</i> |                      |                   |
| Government                     | 76           | 0.9%              | 2,523       | 3.0%              | General Electric Capital Corporati     | Stamford Hospital    |                   |
| Total                          | 8,213        | 100.0%            | 85,278      | 100.0%            | Pitney Bowes, Inc.                     | Stamford Town Center |                   |
|                                |              |                   |             |                   | UBS Warburg                            |                      |                   |
|                                |              |                   |             |                   | <i>Retail Sales (2002)</i>             | <i>Town</i>          | <i>State</i>      |
|                                |              |                   |             |                   | All Outlets                            | \$7,441,435,948      | \$105,014,859,890 |

### Education

| <i>2000-2001 School Year</i>   | <i>Town</i> | <i>State</i> | <i>Connecticut Mastery Test Percent Above Goal</i> |              |                |                           |                |              |                          |             |              |     |
|--|-------------|--------------|--|--------------|----------------|---------------------------|----------------|--------------|--------------------------|-------------|--------------|-----|
|  |             |              | <i>Grade 4</i>                                     |              | <i>Grade 6</i> |                           | <i>Grade 8</i> |              |                          |             |              |     |
|  |             |              | <i>Town</i>  | <i>State</i> | <i>Town</i>    | <i>State</i>              | <i>Town</i>    | <i>State</i> |                          |             |              |     |
| Total Town School Enrollment   | 15,099      | 542,193      | Reading  | 53           | 58             | 58                        | 64             | 57           | 66                       |             |              |     |
| Most public school students in Stamford attend Stamford School District, which has 14,791 students.              |             |              | Math   | 57           | 61             | 50                        | 61             | 39           | 55                       |             |              |     |
|  |             |              | Writing  | 48           | 61             | 45                        | 60             | 50           | 59                       |             |              |     |
| <i>For more education data please see: <a href="http://www.state.ct.us/sde/">http://www.state.ct.us/sde/</a></i> |             |              | <i>Students per Computer</i>                       |              |                | <i>Average Class Size</i> |                |              | <i>Average SAT Score</i> |             |              |     |
|  |             |              | Elementary:  | 4.4          | 5.3            | Grade K                   | 18.3           | Grade 2      | 19.2                     | <i>Town</i> | <i>State</i> |     |
|  |             |              | Middle:  | 4.1          | 4.4            | Grade 5                   | 21.3           | Grade 7      | 18.9                     | Verbal      | 455          | 502 |
|  |             |              | Secondary:   | 5.4          | 4.1            | High School               | 22.1           | Math         | 458                      | 503         |              |     |

# Stamford Connecticut



## Government

|                                |               |                                 |                  |
|--------------------------------|---------------|---------------------------------|------------------|
| Government Form: Mayor-Council |               | Annual Debt Service (2002)      | \$25,967,475     |
|                                |               | As % of Expenditures            | 8.6%             |
| Total Revenue (2002)           | \$316,619,272 | Eq. Net Grand List (2001)       | \$23,893,513,831 |
| Tax Revenue                    | \$266,706,172 | Per Capita                      | \$202,969        |
| Non-tax Revenue                | \$49,913,100  | As % of State Average           |                  |
| Intergovernmental              | \$22,077,022  | Date of Last Revaluation (2001) | 2001             |
| Per Capita Tax (2002)          | \$2,252       | Moody's Bond Rating (2001)      | Aaa              |
| As % of State Average          | 131.1%        | Actual Mill Rate (2002)         | 29.00            |
| Total Expenditures (2002)      | \$300,891,913 | Equalized Mill Rate (2002)      | 12.00            |
| Education                      | \$166,654,110 | % of Grand List Com/Ind (2001)  | 25.2%            |
| Other                          | \$108,270,328 |                                 |                  |
| Total Indebtness (2002)        | \$270,940,663 |                                 |                  |
| As % of Expenditures           | 90.0%         |                                 |                  |
| Per Capita                     | \$2,288       |                                 |                  |
| As % of State Average          | 132.5%        |                                 |                  |

## Housing/Real Estate

|                             |             |               |              |  |             |               |              |
|-----------------------------|-------------|---------------|--------------|--|-------------|---------------|--------------|
| <i>Housing Stock (2002)</i> | <b>Town</b> | <b>County</b> | <b>State</b> | Owner Occupied Dwellings (2000)              | 25,716      | 224,509       | 869,742      |
| Existing Units (total)      | 47,875      | 342,403       | 1,401,802    | As % Total Dwellings                         | 54%         | 66%           | 63%          |
| % Single Unit               | 46.1%       | 65.3%         | 64.4%        | Subsidize Housing (2001)                     | 6,546       | 30,502        | 148,930      |
| New Permits Auth. (2002)    | 219         | 1,879         | 9,731        | <i>Real Estate Sales Distribution (2004)</i> | <b>Town</b> | <b>County</b> | <b>State</b> |
| As % Existing Units         | 0.46%       | 0.69%         | 0.55%        | Number of Sales                              |             |               |              |
| Demolitions (2003)          | 37          | 478           | 1,275        | Less than \$100,000                          | 86          | 1,072         | 10,608       |
| Residential Sales (2004)    | 2,716       | 21,570        | 83,255       | \$100,001-\$200,000                          | 357         | 2,746         | 26,425       |
| Median Price                | \$425,000   | \$383,000     | \$219,900    | \$200,001-\$300,000                          | 390         | 3,939         | 18,676       |
| Built Pre 1950 share (2000) | 26.6%       | 31.5%         | 31.5%        | \$300,001-\$400,000                          | 398         | 3,517         | 10,402       |
|                             |             |               |              | \$400,001 or More                            | 1,485       | 10,296        | 17,144       |

## Labor Force

|                                  |             |               |              |                           |                |               |        |
|----------------------------------|-------------|---------------|--------------|---------------------------|----------------|---------------|--------|
| <i>Place of Residence (2004)</i> | <b>Town</b> | <b>County</b> | <b>State</b> | <i>Commuters (2000)</i>   |                |               |        |
| Labor Force                      | 65,138      | 454,668       | 1,797,361    | Commuters into Town from: | Town Residents | Commuting to: |        |
| Employed                         | 62,498      | 434,725       | 1,709,849    | Stamford                  | 31,212         | Stamford      | 31,212 |
| Unemployed                       | 2,640       | 19,943        | 87,512       | Norwalk                   | 7,213          | Greenwich     | 5,600  |
| Unemployment Rate                | 4.1%        | 4.4%          | 4.9%         | Bridgeport                | 3,767          | Manhattan, NY | 3,809  |
| <i>Place of Work (2004)</i>      |             |               |              | Greenwich                 | 3,678          | Norwalk       | 3,377  |
| Total Employment                 | 76,818      | 416,204       | 1,631,848    | Fairfield                 | 2,397          | Darien        | 1,811  |
| '92-'04 Growth                   | 0.5%        | 0.6%          | 0.6%         | Manhattan, NY             | 1,495          | New Canaan    | 1,017  |
| AAGR                             |             |               |              | Darien                    | 1,472          | Bridgeport    | 995    |
| Manufacturing                    |             |               |              | Danbury                   | 1,274          | Danbury       | 952    |
|                                  |             |               |              | Ridgefield                | 1,246          | Westport      | 871    |
|                                  |             |               |              | New Canaan                | 1,207          | Fairfield     | 754    |

## Quality of Life

|                            |             |               |                                       |             |                              |
|----------------------------|-------------|---------------|---------------------------------------|-------------|------------------------------|
|                            | <b>Town</b> | <b>State</b>  | Library (2001)                        | <b>Town</b> | <i>Residential Utilities</i> |
| Banks (2003)               | 39          | 1,226         | Total Volumes                         | 411,581     | Electric Provider            |
| Lodging (1998)             | 16          | 756           | Circulation Per Capita                | 4.8         | Connecticut Light & Power    |
| Day Care Facilities (1999) | 54          | 1,721         |                                       |             | (800) 286-2000               |
| Infant Mortality Rate      |             |               | <i>Distance to Major Cities Miles</i> |             | Gas Provider                 |
| Per 1,000 births (2001)    | 2.7         | 4.5           | Hartford                              | 64          | Yankee Gas Company           |
| Crime Rate (1999)          |             |               | Boston                                | 156         | (800) 989-0900               |
| Per 1,000 Residents        | 31          | 33            | New York City                         | 36          | Water Provider               |
| % Open Land (1990)         | 38.5%       | 68.7%         | Providence                            | 121         | Aquarion Water Company       |
|                            | <b>Town</b> | <b>County</b> |                                       |             | (800) 732-9678               |
| Hospitals (1999)           | 2           | 7             |                                       |             | Cable Provider               |
| Total Beds                 | 305         | 1,954         |                                       |             | Cablevision of CT            |
|                            |             |               |                                       |             | 203-348-9211                 |

## **Winchester**

### **Fair Housing Plan/Policy**

The Town of Winchester has a housing authority, which actively promotes fair housing through regular outreach, marketing and tenant solicitation. Affirmative fair market housing will include the use of local targeted newspapers, brochures, meetings, interviews, community-based housing services, counseling contacts, on-site management screening and an extensive search of the existing public housing authority waiting lists in the target market. Target market advertising in coordination with local social service agencies will include outreach to churches, neighborhood centers and targeted public service announcements.

### **Section 8 Education/Outreach**

The Winchester Housing Authority's (WHA) Section 8 staff takes part in regularly scheduled meetings/workshops with HUD, Hartford. They support 13 neighboring towns as their point of application for Section 8 Vouchers. The WHA initiated this action to address a need in this remote part of the state. They are now the largest (area-wise) Housing Authority in the State of Connecticut.

### **Regional Cooperation**

The Executive Director is a Board Member of CONN-NAHRO, the Tri-corner Alliance, and the Northwest Housing Council. WHA is actively involved, and encouraged by the Town Board, State, County and Tri State officials to continue efforts to house the low income, seniors, and disabled.

### **Fair Housing Month Activities**

None reported

### **Complaint Process**

The Housing Authority does not have a citizen complaint process in place.

### **Monitoring Lending Institutions**

Winchester does not monitor lending institutions.

### **Town Zoning Policies**

None reported

### **Agreements with Developers**

The Winchester Housing Authority, seeing the need for more affordable and accessible housing, formed a Non Profit "Winchester Housing Authority Development Corporation," and have initiated a Five Year Plan for additional and sorely needed low income housing (for purchase or to rent).

### **Housing Desegregation**

There are no specific desegregation efforts in the City of Winchester. The WHA Executive Director is not aware of any desegregation problems in this small rural community. Advertisements in urban newspaper and real estate magazines, encouraging minorities to come to Winsted for our new low-income housing, have not elicited an appreciable response.

### **Related Compliance Issues**

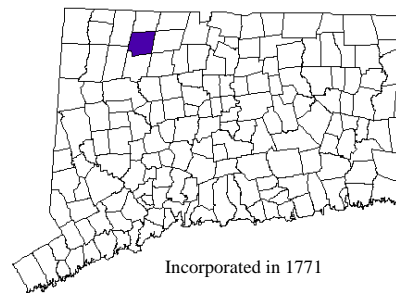
"This Housing Authority, like most, is at a loss to locate money sources to catch up with the roaring need for the type of housing you are referring," according to the WHA Executive Director.

# Winchester, Connecticut

## CERC Town Profile 2005

Town Hall  
338 Main Street  
Winchester, CT 06098  
(860) 738-6962

*Belongs to*  
Litchfield County  
Hartford Labor Market Area  
Litchfield Hills Economic Dev. Region  
Litchfield Hills Planning Area



Incorporated in 1771

### Demographics

| <i>Population (2005)</i>       |             |               |              | <i>Race/Ethnicity (2005)</i>         |              |               |              |          |              |  |            |              |
|--------------------------------|-------------|---------------|--------------|--------------------------------------|--------------|---------------|--------------|----------|--------------|--|------------|--------------|
|                                | <i>Town</i> | <i>County</i> | <i>State</i> |                                      | <i>Town</i>  | <i>County</i> | <i>State</i> |          |              |  |            |              |
| 1990                           | 11,524      | 174,092       | 3,287,116    | White                                | 10,572       | 183,456       | 2,858,875    |          |              |  |            |              |
| 2000                           | 10,664      | 182,193       | 3,405,565    | Black                                | 135          | 2,043         | 318,835      |          |              |  |            |              |
| 2005                           | 11,215      | 191,674       | 3,534,280    | Asian Pacific                        | 124          | 2,401         | 117,997      |          |              |  |            |              |
| 2010                           | 11,745      | 200,688       | 3,656,299    | Native American                      | 42           | 530           | 14,298       |          |              |  |            |              |
| '05-'10 Growth / Yr            | 0.9%        | 0.9%          | 0.7%         | Other/Multi-Race                     | 342          | 3,244         | 224,275      |          |              |  |            |              |
|                                |             |               |              | Hispanic (any race)                  | 445          | 5,077         | 370,958      |          |              |  |            |              |
| Land Area (sq. miles)          | 32          | 920           | 5,009        | <i>Poverty Rate (1999)</i>           | 6.7%         | 4.5%          | 7.9%         |          |              |  |            |              |
| Pop./ Sq. Mile (2005)          | 347         | 208           | 706          | <i>Educational Attainment (2000)</i> |              |               |              |          |              |  |            |              |
| Median Age (2005)              | 41          | 42            | 39           | Persons Age 25 or Older              | <i>Town</i>  | <i>%</i>      | <i>State</i> | <i>%</i> |              |  |            |              |
| Households (2005)              | 4,565       | 74,631        | 1,336,674    | High School Graduate                 | 2,540        | 34%           | 653,300      | 28%      |              |  |            |              |
| Med HH Inc. (2005)             | \$50,543    | \$62,364      | \$59,761     | Some College                         | 2,041        | 27%           | 553,667      | 24%      |              |  |            |              |
|                                |             |               |              | Bachelors or More                    | 1,297        | 17%           | 720,994      | 31%      |              |  |            |              |
| <i>Age Distribution (2005)</i> |             |               |              |                                      |              |               |              |          |              |  |            |              |
|                                | <i>0-4</i>  |               | <i>5-17</i>  |                                      | <i>18-24</i> |               | <i>25-49</i> |          | <i>50-64</i> |  | <i>65+</i> | <i>Total</i> |
| Male                           | 291 3%      | 899 8%        | 572 5%       | 1,931 17%                            | 1,039 9%     | 702 6%        | 5,434        |          |              |  |            |              |
| Female                         | 262 3%      | 842 8%        | 605 5%       | 1,928 17%                            | 1,117 10%    | 1,027 9%      | 5,781        |          |              |  |            |              |
| County Total                   | 9,764 5%    | 32,098 17%    | 16,231 8%    | 66,274 35%                           | 39,490 21%   | 27,817 15%    | 191,674      |          |              |  |            |              |
| State Total                    | 214,308 6%  | 614,744 17%   | 320,277 9%   | 1,251,454 35%                        | 650,169 18%  | 483,328 14%   | 3,534,280    |          |              |  |            |              |

### Economics

| <i>Business Profile (2005)</i> |              |                   |             | <i>Top Five Grand List (2004)</i> |   |                    |
|--------------------------------|--------------|-------------------|-------------|-----------------------------------|---|--------------------|
| <i>Sector</i>                  | <i>Firms</i> | <i>% of Total</i> | <i>Emp.</i> | <i>% of Total</i>                 | <i>Amount</i>   | <i>% of Net</i>    |
| Agriculture                    | 18           | 3.0%              | 35          | 0.8%                              | Grand list data not provided                            |                    |
| Const. and Mining              | 92           | 15.1%             | 197         | 4.3%                              |   |                    |
| Manufacturing                  | 57           | 9.4%              | 1,339       | 29.1%                             |   |                    |
| Trans. and Utilities           | 22           | 3.6%              | 154         | 3.3%                              |   |                    |
| Trade                          | 141          | 23.2%             | 905         | 19.7%                             | Net Grand List ()                                       |                    |
| Finance, Ins. and Real Estate  | 36           | 5.9%              | 140         | 3.0%                              | <i>Top Five Major Employers (2002)</i>                  |                    |
| Services                       | 221          | 36.3%             | 1,535       | 33.3%                             | Sterling Engineering Corp Town of Winchester            |                    |
| Government                     | 14           | 2.3%              | 296         | 6.4%                              | Northwestern Connecticut Comm Winsted Precision Ball Co |                    |
| Total                          | 609          | 100.0%            | 4,603       | 100.0%                            | Northwest Community Bank                                |                    |
|                                |              |                   |             |                                   | <i>Town</i>   | <i>State</i>       |
|                                |              |                   |             |                                   | <i>Retail Sales (2002)</i>                              | <i>All Outlets</i> |
|                                |              |                   |             |                                   | \$114,405,002   | \$105,014,859,890  |

### Education

| <i>2000-2001 School Year</i>   |  | <i>Town</i>                  | <i>State</i> | <i>Connecticut Mastery Test Percent Above Goal</i> |                           |                |              |                          |              |              |
|--|--|------------------------------|--------------|--|---------------------------|----------------|--------------|--------------------------|--------------|--------------|
| Total Town School Enrollment   |  | 1,584                        | 542,193      | <i>Grade 4</i>                                     |                           | <i>Grade 6</i> |              | <i>Grade 8</i>           |              |              |
|  |  |                              |              | <i>Town</i>  | <i>State</i>              | <i>Town</i>    | <i>State</i> | <i>Town</i>              | <i>State</i> |              |
| Most public school students in Winchester attend Winchester School District, which has 1,088 students. |  |                              |              | Reading  | 48 58                     | 49 64          | 58 66        |                          |              |              |
|  |  |                              |              | Math   | 59 61                     | 55 61          | 54 55        |                          |              |              |
|  |  |                              |              | Writing  | 59 61                     | 49 60          | 76 59        |                          |              |              |
| <b>For more education data please see:</b>   |  | <i>Students per Computer</i> | <i>Town</i>  | <i>State</i>                                       | <i>Average Class Size</i> |                |              | <i>Average SAT Score</i> |              |              |
| <b>http://www.state.ct.us/sde/</b>   |  | Elementary:                  | 4.8          | 5.3  | Grade K                   | 14.0           | Grade 2      | 17.5                     | <i>Town</i>  | <i>State</i> |
|  |  | Middle:                      | 2.5          | 4.4  | Grade 5                   | 21.3           | Grade 7      | 24.8                     | Verbal       | n.a. 502     |
|  |  | Secondary:                   | 1.0          | 4.1  | High School               | 7.8            | Math         | n.a.                     | 503          |              |

# Winchester Connecticut



## Government

|                                  |              |                                 |               |
|----------------------------------|--------------|---------------------------------|---------------|
| Government Form: Council-Manager |              | Annual Debt Service (2002)      | \$567,843     |
|                                  |              | As % of Expenditures            | 2.2%          |
| Total Revenue (2002)             | \$26,900,178 | Total Expenditures (2002)       | \$26,332,042  |
| Tax Revenue                      | \$16,105,541 | Education                       | \$16,499,732  |
| Non-tax Revenue                  | \$10,794,637 | Other                           | \$9,264,467   |
| Intergovernmental                | \$9,354,401  | Total Indebtness (2002)         | \$2,945,686   |
| Per Capita Tax (2002)            | \$1,539      | As % of Expenditures            | 11.2%         |
| As % of State Average            | 89.6%        | Per Capita                      | \$282         |
|                                  |              | As % of State Average           | 16.3%         |
|                                  |              | Eq. Net Grand List (2001)       | \$755,315,793 |
|                                  |              | Per Capita                      | \$71,202      |
|                                  |              | As % of State Average           |               |
|                                  |              | Date of Last Revaluation (2001) | 1994          |
|                                  |              | Moody's Bond Rating (2001)      | A1            |
|                                  |              | Actual Mill Rate (2002)         | 30.00         |
|                                  |              | Equalized Mill Rate (2002)      | 23.00         |
|                                  |              | % of Grand List Com/Ind (2001)  | 10.9%         |

## Housing/Real Estate

|                             |             |               |              |  |             |               |              |
|-----------------------------|-------------|---------------|--------------|--|-------------|---------------|--------------|
| <i>Housing Stock (2002)</i> | <b>Town</b> | <b>County</b> | <b>State</b> | Owner Occupied Dwellings (2000)              | 2,821       | 53,813        | 869,742      |
| Existing Units (total)      | 4,945       | 80,716        | 1,401,802    | As % Total Dwellings                         | 57%         | 68%           | 63%          |
| % Single Unit               | 62.9%       | 76.8%         | 64.4%        | Subsidize Housing (2001)                     | 601         | 4,308         | 148,930      |
| New Permits Auth. (2002)    | 27          | 807           | 9,731        | <i>Real Estate Sales Distribution (2004)</i> | <b>Town</b> | <b>County</b> | <b>State</b> |
| As % Existing Units         | 0.55%       | 0.69%         | 1.00%        | Number of Sales                              |             |               |              |
| Demolitions (2003)          |             | 44            | 1,275        | Less than \$100,000                          | 94          | 872           | 10,608       |
| Residential Sales (2004)    | 334         | 5,370         | 83,255       | \$100,001-\$200,000                          | 167         | 1,886         | 26,425       |
| Median Price                | \$134,400   | \$195,000     | \$219,900    | \$200,001-\$300,000                          | 38          | 1,098         | 18,676       |
| Built Pre 1950 share (2000) | 49.9%       | 36.3%         | 31.5%        | \$300,001-\$400,000                          | 16          | 650           | 10,402       |
|                             |             |               |              | \$400,001 or More                            | 19          | 864           | 17,144       |

## Labor Force

|                                  |             |               |              |                           |                |               |       |
|----------------------------------|-------------|---------------|--------------|---------------------------|----------------|---------------|-------|
| <i>Place of Residence (2004)</i> | <b>Town</b> | <b>County</b> | <b>State</b> | <i>Commuters (2000)</i>   |                |               |       |
| Labor Force                      | 6,034       | 102,672       | 1,797,361    | Commuters into Town from: | Town Residents | Commuting to: |       |
| Employed                         | 5,655       | 97,925        | 1,709,849    | Winchester                | 1,369          | Winchester    | 1,369 |
| Unemployed                       | 379         | 4,747         | 87,512       | Torrington                | 608            | Torrington    | 1,069 |
| Unemployment Rate                | 6.3%        | 4.6%          | 4.9%         | New Hartford              | 136            | New Hartford  | 455   |
| <i>Place of Work (2004)</i>      |             |               |              | Barkhamsted               | 132            | Hartford      | 232   |
| Total Employment                 | 3,622       | 62,780        | 1,631,848    | Colebrook                 | 85             | Barkhamsted   | 200   |
| '92-'04 Growth                   | -1.1%       | 0.3%          | 0.6%         | Canton                    | 74             | Avon          | 139   |
| AAGR                             |             |               |              | Harwinton                 | 70             | Simsbury      | 137   |
| Manufacturing                    |             |               |              | Norfolk                   | 57             | Watertown     | 117   |
|                                  |             |               |              | Burlington                | 49             | Farmington    | 114   |
|                                  |             |               |              | Waterbury                 | 46             | Waterbury     | 113   |

## Quality of Life

|                            |             |              |                                 |              |                              |
|----------------------------|-------------|--------------|---------------------------------|--------------|------------------------------|
|                            | <b>Town</b> | <b>State</b> | Library (2001)                  | <b>Town</b>  | <i>Residential Utilities</i> |
| Banks (2003)               | 6           | 1,226        | Total Volumes                   | 50,737       | Electric Provider            |
| Lodging (1998)             | 8           | 756          | Circulation Per Capita          | 5.2          | Connecticut Light & Power    |
| Day Care Facilities (1999) | 8           | 1,721        |                                 |              | (800) 286-2000               |
| Infant Mortality Rate      |             |              | <i>Distance to Major Cities</i> | <b>Miles</b> | Gas Provider                 |
| Per 1,000 births (2001)    | 0.0         | 4.5          | Hartford                        | 24           | Yankee Gas Company           |
| Crime Rate (1999)          |             |              | Boston                          | 111          | (800) 989-0900               |
| Per 1,000 Residents        | 21          | 33           | New York City                   | 97           | Water Provider               |
| % Open Land (1990)         | 77.5%       | 68.7%        | Providence                      | 87           | Municipal Provider           |
|                            |             |              |                                 |              | local Contact                |
| Hospitals (1999)           | 0           | 3            |                                 |              | Cable Provider               |
| Total Beds                 | 0           | 272          |                                 |              | Avalon Cable of New England  |
|                            |             |              |                                 |              | 860-379-9833                 |

## **Windham**

### **Fair Housing Plan/Policy**

The Board of Selectmen adopted a resolution in April 2005 endorsing fair housing principles. They endorsed the Town's participation in a regional fair housing task force. The Executive Administrator of the town acts as its Fair Housing Officer.

### **Section 8 Education/Outreach**

Members of the Task Force attend regional workshops focusing on helping renters and owners find housing, insurance, and working with bankers. They utilize resources at the Connecticut Fair Housing Center.

The regional fair housing task force to which Windham belongs publishes a booklet for use by the public, bankers, realtors, housing managers or other people involved with service, rentals or sale of housing. The guide contains contact information at the respective town halls, lists of insurance agents, banks and real estate agencies who have endorsed fair housing policies, and defines discrimination and fair housing practices.

### **Regional Cooperation**

Windham works with the towns of Ashford, Coventry and Mansfield on The Windham Region Fair Housing Task Force. This group receives training in fair housing issues and programs and publishes a booklet in Spanish and English about fair housing programs and opportunities.

### **Fair Housing Month Activities**

The town recognizes April as Fair Housing month and participates in activities such as sending letters to local financing institutions and realtors, encouraging them to adopt a "second look" policy for low-income applicants and attending the state fair housing conference.

### **Complaint Process**

The town's Affirmatively Furthering Fair Housing Plan includes a discrimination complaint procedure which is disseminated to applicants. This process usually refers complaints to the Connecticut Commission on Human Rights and Opportunities (CHRO), since that agency is best equipped to address Fair Housing complaints. In addition, the Executive Administrator reports occasional complaints about paperwork requirements for Section 8 participation.

**Monitoring Lending Institutions**

Windham does not monitor lending institutions; however it does list several lending institutions in its Fair Housing booklet that have endorsed fair housing policies.

**Town Zoning Policies**

None reported

**Agreements with Developers**

No agreements reported.

**Housing Desegregation**

No activity reported.

**Related Compliance Issues**

The Fair Housing Officer received occasional complaints from property owners about the burdensome paperwork associated with Section 8. Landlords find the administration and inspections required by this program to be so great that they do not want to participate.

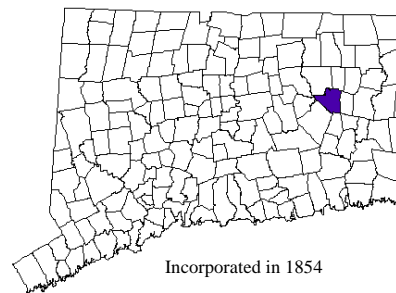


# Windham, Connecticut

## CERC Town Profile 2005

Town Hall  
979 Main Street  
Windham, CT 06226  
(860) 465-3006

*Belongs to*  
Windham County  
Hartford Labor Market Area  
Northeast Economic Dev. Region  
Windham Planning Area



Incorporated in 1854

### Demographics

| <i>Population (2005)</i>       |             |               |              | <i>Race/Ethnicity (2005)</i>         |              |               |              |          |              |  |            |  |              |
|--------------------------------|-------------|---------------|--------------|--------------------------------------|--------------|---------------|--------------|----------|--------------|--|------------|--|--------------|
|                                | <i>Town</i> | <i>County</i> | <i>State</i> |                                      | <i>Town</i>  | <i>County</i> | <i>State</i> |          |              |  |            |  |              |
| 1990                           | 22,039      | 102,525       | 3,287,116    | White                                | 17,662       | 105,068       | 2,858,875    |          |              |  |            |  |              |
| 2000                           | 22,857      | 109,091       | 3,405,565    | Black                                | 1,188        | 2,105         | 318,835      |          |              |  |            |  |              |
| 2005                           | 23,770      | 115,206       | 3,534,280    | Asian Pacific                        | 353          | 1,049         | 117,997      |          |              |  |            |  |              |
| 2010                           | 24,625      | 121,221       | 3,656,299    | Native American                      | 212          | 866           | 14,298       |          |              |  |            |  |              |
| '05-'10 Growth / Yr            | 0.7%        | 1.0%          | 0.7%         | Other/Multi-Race                     | 4,355        | 6,118         | 224,275      |          |              |  |            |  |              |
|                                |             |               |              | Hispanic (any race)                  | 6,589        | 8,351         | 370,958      |          |              |  |            |  |              |
| Land Area (sq. miles)          | 27          | 513           | 5,009        | <i>Poverty Rate (1999)</i>           | 17.5%        | 8.5%          | 7.9%         |          |              |  |            |  |              |
| Pop./ Sq. Mile (2005)          | 878         | 225           | 706          | <i>Educational Attainment (2000)</i> |              |               |              |          |              |  |            |  |              |
| Median Age (2005)              | 32          | 38            | 39           | Persons Age 25 or Older              | <i>Town</i>  | <i>%</i>      | <i>State</i> | <i>%</i> |              |  |            |  |              |
| Households (2005)              | 8,614       | 43,068        | 1,336,674    | High School Graduate                 | 4,649        | 35%           | 653,300      | 28%      |              |  |            |  |              |
| Med HH Inc. (2005)             | \$38,138    | \$49,427      | \$59,761     | Some College                         | 2,742        | 20%           | 553,667      | 24%      |              |  |            |  |              |
|                                |             |               |              | Bachelors or More                    | 2,550        | 19%           | 720,994      | 31%      |              |  |            |  |              |
| <i>Age Distribution (2005)</i> |             |               |              |                                      |              |               |              |          |              |  |            |  |              |
|                                | <i>0-4</i>  |               | <i>5-17</i>  |                                      | <i>18-24</i> |               | <i>25-49</i> |          | <i>50-64</i> |  | <i>65+</i> |  | <i>Total</i> |
| Male                           | 695 3%      | 1,836 8%      | 2,266 10%    | 3,819 16%                            | 1,759 7%     | 1,124 5%      | 11,499       |          |              |  |            |  |              |
| Female                         | 747 3%      | 1,688 7%      | 2,354 10%    | 3,793 16%                            | 1,896 8%     | 1,793 8%      | 12,271       |          |              |  |            |  |              |
| County Total                   | 6,642 6%    | 19,768 17%    | 11,957 10%   | 42,070 37%                           | 20,781 18%   | 13,988 12%    | 115,206      |          |              |  |            |  |              |
| State Total                    | 214,308 6%  | 614,744 17%   | 320,277 9%   | 1,251,454 35%                        | 650,169 18%  | 483,328 14%   | 3,534,280    |          |              |  |            |  |              |

### Economics

| <i>Business Profile (2005)</i> |              |                   |             |                   | <i>Top Five Grand List (2004)</i>      |                          |                   |
|--------------------------------|--------------|-------------------|-------------|-------------------|--|--------------------------|-------------------|
| <i>Sector</i>                  | <i>Firms</i> | <i>% of Total</i> | <i>Emp.</i> | <i>% of Total</i> |  | <i>Amount</i>            | <i>% of Net</i>   |
| Agriculture                    | 19           | 2.2%              | 80          | 0.9%              | Connecticut Light & Power Co.          | \$10,352,820             | 1.6%              |
| Const. and Mining              | 85           | 9.9%              | 202         | 2.3%              | Walmart Stores Inc.                    | \$6,438,450              | 1.0%              |
| Manufacturing                  | 47           | 5.5%              | 1,494       | 17.3%             | United Abrasives Inc.                  | \$6,115,710              | 0.9%              |
| Trans. and Utilities           | 34           | 3.9%              | 638         | 7.4%              | General Cable Industries Inc.          | \$5,797,190              | 0.9%              |
| Trade                          | 217          | 25.2%             | 2,245       | 25.9%             | Vesta Windham LLC                      | \$5,452,430              | 0.8%              |
| Finance, Ins. and Real Estate  | 41           | 4.8%              | 239         | 2.8%              | Net Grand List (2004)                  | \$659,259,480            |                   |
| Services                       | 382          | 44.3%             | 2,564       | 29.6%             | <i>Top Five Major Employers (2002)</i> |                          |                   |
| Government                     | 26           | 3.0%              | 1,190       | 13.8%             | Town of Windham                        | BICC General Cable Corp. |                   |
| Total                          | 862          | 100.0%            | 8,653       | 100.0%            | Eastern Connecticut State Univer       | United Abrasives Inc     |                   |
|                                |              |                   |             |                   | Windham Community Memorial             |                          |                   |
|                                |              |                   |             |                   |  | <i>Town</i>              | <i>State</i>      |
|                                |              |                   |             |                   | <i>Retail Sales (2002)</i>             | \$195,610,299            | \$105,014,859,890 |
|                                |              |                   |             |                   | <i>All Outlets</i>                     |                          |                   |

### Education

| <i>2000-2001 School Year</i>   | <i>Town</i>                  | <i>State</i> | <i>Connecticut Mastery Test Percent Above Goal</i> |                           |                |                          |                |              |              |
|--|------------------------------|--------------|--|---------------------------|----------------|--------------------------|----------------|--------------|--------------|
|  |                              |              | <i>Grade 4</i>                                     |                           | <i>Grade 6</i> |                          | <i>Grade 8</i> |              |              |
|  |                              |              | <i>Town</i>  | <i>State</i>              | <i>Town</i>    | <i>State</i>             | <i>Town</i>    | <i>State</i> |              |
| Total Town School Enrollment   | 3,383                        | 542,193      | Reading  | 24 58                     | 26 64          | 33 66                    |                |              |              |
| Most public school students in Windham attend Windham School District, which has 3,455 students. |                              |              | Math   | 29 61                     | 25 61          | 25 55                    |                |              |              |
|  |                              |              | Writing  | 25 61                     | 29 60          | 32 59                    |                |              |              |
| <b>For more education data please see:</b>   | <i>Students per Computer</i> | <i>Town</i>  | <i>State</i>                                       | <i>Average Class Size</i> |                | <i>Average SAT Score</i> |                |              |              |
| <a href="http://www.state.ct.us/sde/">http://www.state.ct.us/sde/</a>                            | Elementary:                  | 7.1          | 5.3  | Grade K                   | 15.6           | Grade 2                  | 16.9           | <i>Town</i>  | <i>State</i> |
|  | Middle:                      | 5.4          | 4.4  | Grade 5                   | 32.6           | Grade 7                  | 24.5           | Verbal       | 489 502      |
|  | Secondary:                   | 7.2          | 4.1  | High School               | 18.6           | Math                     | 487 503        |              |              |

# Windham

## Connecticut



### Government

|   |              |                           |              |                                 |               |
|---|--------------|---------------------------|--------------|---------------------------------|---------------|
| Government Form: Selectman-Town Meeting |              |                           |              | Annual Debt Service (2002)      | \$3,409,979   |
|   |              |                           |              | As % of Expenditures            | 6.7%          |
| Total Revenue (2002)                    | \$54,737,539 | Total Expenditures (2002) | \$51,031,221 | Eq. Net Grand List (2001)       | \$922,960,130 |
| Tax Revenue                             | \$19,314,512 | Education                 | \$33,281,590 | Per Capita                      | \$40,283      |
| Non-tax Revenue                         | \$35,423,027 | Other                     | \$14,339,652 | As % of State Average           |               |
| Intergovernmental                       | \$30,868,935 | Total Indebtness (2002)   | \$30,364,176 | Date of Last Revaluation (2001) | 2001          |
| Per Capita Tax (2002)                   | \$842        | As % of Expenditures      | 59.5%        | Moody's Bond Rating (2001)      | A2            |
| As % of State Average                   | 49.0%        | Per Capita                | \$1,324      | Actual Mill Rate (2002)         | 25.00         |
|   |              |                           |              | Equalized Mill Rate (2002)      | 17.00         |
|   |              |                           |              | % of Grand List Com/Ind (2001)  | 18.6%         |

### Housing/Real Estate

|                             |             |               |              |  |       |        |         |
|-----------------------------|-------------|---------------|--------------|--|-------|--------|---------|
| <i>Housing Stock (2002)</i> | <b>Town</b> | <b>County</b> | <b>State</b> | Owner Occupied Dwellings (2000)              | 4,040 | 27,738 | 869,742 |
| Existing Units (total)      | 8,968       | 44,873        | 1,401,802    | As % Total Dwellings                         | 45%   | 63%    | 63%     |
| % Single Unit               | 46.6%       | 67.4%         | 64.4%        | Subsidize Housing (2001)                     | 2,022 | 5,189  | 148,930 |
| New Permits Auth. (2002)    | 29          | 542           | 9,731        | <i>Real Estate Sales Distribution (2004)</i> |       |        |         |
| As % Existing Units         | 0.32%       | 0.69%         | 1.21%        | Number of Sales                              |       |        |         |
| Demolitions (2003)          | 25          | 52            | 1,275        | Less than \$100,000                          | 95    | 724    | 10,608  |
| Residential Sales (2004)    | 434         | 3,083         | 83,255       | \$100,001-\$200,000                          | 297   | 1,437  | 26,425  |
| Median Price                | \$133,600   | \$160,000     | \$219,900    | \$200,001-\$300,000                          | 36    | 635    | 18,676  |
| Built Pre 1950 share (2000) | 41.3%       | 35.1%         | 31.5%        | \$300,001-\$400,000                          | 3     | 192    | 10,402  |
|                             |             |               |              | \$400,001 or More                            | 3     | 95     | 17,144  |

### Labor Force

|                                  |             |               |              |                           |                              |            |       |
|----------------------------------|-------------|---------------|--------------|---------------------------|------------------------------|------------|-------|
| <i>Place of Residence (2004)</i> |             |               |              | <i>Commuters (2000)</i>   |                              |            |       |
|                                  | <b>Town</b> | <b>County</b> | <b>State</b> | Commuters into Town from: | Town Residents Commuting to: |            |       |
| Labor Force                      | 11,289      | 59,972        | 1,797,361    | Windham                   | 4,247                        | Windham    | 4,247 |
| Employed                         | 10,575      | 56,723        | 1,709,849    | Mansfield                 | 889                          | Mansfield  | 1,316 |
| Unemployed                       | 714         | 3,249         | 87,512       | Lebanon                   | 349                          | Manchester | 309   |
| Unemployment Rate                | 6.3%        | 5.4%          | 4.9%         | Coventry                  | 298                          | Norwich    | 261   |
| <i>Place of Work (2004)</i>      |             |               |              | Columbia                  | 287                          | Hartford   | 248   |
| Total Employment                 | 10,280      | 38,104        | 1,631,848    | Norwich                   | 279                          | Ledyard    | 239   |
| '92-'04 Growth                   | 0.8%        | 1.4%          | 0.6%         | Chaplin                   | 269                          | Franklin   | 228   |
| AAGR                             |             |               |              | Killingly                 | 229                          | Lebanon    | 155   |
| Manufacturing                    |             |               |              | Plainfield                | 214                          | Groton     | 154   |
|                                  |             |               |              | Willington                | 196                          | Plainfield | 138   |

### Quality of Life

|                            |             |               |   |              |                              |  |  |
|----------------------------|-------------|---------------|---|--------------|------------------------------|--|--|
|                            | <b>Town</b> | <b>State</b>  | Library (2001)                            | <b>Town</b>  | <i>Residential Utilities</i> |  |  |
| Banks (2003)               | 7           | 1,226         | Total Volumes                             | 78,317       | Electric Provider            |  |  |
| Lodging (1998)             | 2           | 756           | Circulation Per Capita                    | 3.6          | Connecticut Light & Power    |  |  |
| Day Care Facilities (1999) | 7           | 1,721         |   |              | (800) 286-2000               |  |  |
| Infant Mortality Rate      |             |               | <i>Distance to Major Cities</i>           | <b>Miles</b> | Gas Provider                 |  |  |
| Per 1,000 births (2001)    | no calc     | 4.5           | Hartford                                  | 26           | Yankee Gas Company           |  |  |
| Crime Rate (1999)          |             |               | Boston                                    | 74           | (800) 989-0900               |  |  |
| Per 1,000 Residents        | 50          | 33            | New York City                             | 117          | Water Provider               |  |  |
| % Open Land (1990)         | 68.9%       | 68.7%         | Providence                                | 40           | Municipal Provider           |  |  |
|                            | <b>Town</b> | <b>County</b> | local Contact                             |              |                              |  |  |
| Hospitals (1999)           | 1           | 2             | Cable Provider                            |              |                              |  |  |
| Total Beds                 | 130         | 233           | Charter Communications of Northeastern CT |              |                              |  |  |
|                            |             |               |   | 800-872-7229 |                              |  |  |

# Appendix B:

## State Agency Fair Housing Profiles

### **Commission on Human Rights and Opportunities**

#### **Fair Housing Training**

The Commission does promote fair housing training to staff working in the field. The Commission's internal group training for new employees included two days of training for all new employees whether or not the employee would be working in the fair housing or employment field. This internal fair housing training included reviewing and discussing the state and federal fair housing laws as well as significant case law, doing case studies, viewing fair housing videos, and attending presentations on significant issues and cases before the Commission.

The staff assigned to the Fair Housing Unit (FHU), which focuses on fair housing, also attends fair housing training/seminars throughout the year. The US Department of Housing and Urban Development (HUD) provides five week training at its Fair Housing Academy in Washington D.C., which is attended by the FHU staff. In addition, the Fair Housing Association of Connecticut as well as the Connecticut Fair Housing Center also hold annual fair housing trainings which FHU staff attend.

#### **Education and Outreach**

The Commission distributes a brochure entitled "Your Right to Equal Opportunity Housing" which provides information on the state fair housing laws as well as the Commission's Procedures for filing a fair housing complaint. The Commission also has a toll free number (800-477-5753) for the general public to call with any questions or concerns they may have concerning fair housing as well as a direct FHU intake line (860-541-3403) for the general public.

#### **Fair Housing Month Activities**

No Activities to date.

#### **Complaint Process**

Any individual who believes that they have been the victim of housing discrimination may contact FHU's intake line. An intake officer may interview the individual by phone or set up an appointment for an in-person interview at the office located at 21 Grand Street, Fourth Floor, Hartford, CT and can assist the potential complaint in preparing an

Affidavit of Illegal Discrimination for the filing with the Commission. The SEU also has a "Mail Out Affidavit" with instructions for those individuals who will be preparing their own affidavits.

After the filing of an Affidavit of Discrimination, the Commission's Fair Housing Unit will investigate the complaint of the allegations contained in the complaint. If reasonable cause is found and conciliation fails, the complaint is certified to public hearing, or filed in Superior Court.

### **Section 8 Issues**

In complaints before the Commission involving Section 8, the FHU will provide technical assistance to develop appropriate policies, practices and training for the respondents and their staff.

### **Lending and Insurance Issues**

The Commission does not conduct any testing; however, FHU will investigate discrimination complaints filed against lending institutions. The Commission does not take complaints of discrimination involving insurance issues. Complaints involving insurance issues should be filed with the State Insurance Commissioner.

### **Disability & Familial Status Issues**

The Commission cannot access the overall availability of accessible housing units in the state for disabled persons based upon the small number of actual complaints filed with the agency. In the 2003/2004 fiscal year, approximately 29 complaints of discrimination involving disability issues were filed with the Commission. Nearly 50% of these complaints were resolved through settlement having a monetary value of over \$335,000 and non-monetary elements such as training, charges in policy and procedure and providing housing. Twenty five of the 29 complaints involving physical disability involved a housing provider's failure to accommodate. The number one accommodation sought is an exception to a parking rule; the second most frequent is an exception to a pet policy for a helper animal. There were approximately 15 complaints involving familial status. Most involved rules claimed to unduly limit children or that are enforced in a disparate manner against children. Approximately 25% were dismissed based upon a finding of no reasonable cause, approximately 5% were administratively dismissed, and the remaining complaints are pending either at the investigative stage or at public hearing.

## **Department of Economic and Community Development**

### **Fair Housing Training**

Training has been provided in the past on the Department's Fair Housing regulations and general fair housing requirements for state and federally funded projects. The training has covered the Fair Housing Regulations and Manuals and Title VIII of the Civil Rights Act of 1968.

In 2005, DECD was involved with several training sessions on fair housing issues for housing and community development providers. The trainings were open to housing providers throughout the state.

### **Education and Outreach**

Except for distribution of copies of the fair housing regulations to grantees on an as needed basis, the Department does not distribute literature on Fair Housing.

Limited training using the Fair Housing Regulation and Manual is provided to grantees upon request to the Compliance Office of Planning/Research and Program Support (COPPS).

Section 8: DECD does not have education or outreach programs for housing providers related to the Section 8 program.

### **Fair Housing Month Activities**

The Department recognized April as Fair Housing Month. No activities are coordinated by the Department. Affirmative Action staff usually attend the fair housing training sponsored by FHACT, the Connecticut Fair Housing Center, and HUD. In the past they have participated in this conference.

### **Discrimination Complaint Process**

The fair housing regulations require recipients of state and federal funds from DECD to develop and implement a grievance procedure. The procedure must include a statement informing complainants of their right to appeal to DECD's Affirmative Action Office if they are not satisfied with the results of the investigation of their complaint. The procedure must also include the name and address of external agencies, i.e. Commission on Human Rights and Opportunities (CHRO) and the timeframe for filing with these agencies.

No method has been established by DECD to identify the outcome of any such complaints.

**Monitoring Lending Institutions**

No monitoring or testing of lending or insurance institutions is conducted by DECD.

**Civil Rights monitoring**

The Department monitors Community Development Block Grant recipient towns for compliance with Civil Rights federal and state laws, regulations, and executive orders. In order to meet compliance standards, towns that are not compliant with all requirements are required to make necessary changes in their policies and actions within 60 days.

**Affordable and Accessible Housing**

The Department does not maintain any data on the availability of accessible housing units. However, all Department-funded developments conform to state regulations requiring that total constructed units to be available to individuals with physical disabilities.

## **Department of Mental Retardation**

### **Fair Housing Training**

Fair housing training is not specifically promoted by the agency.

### **Education and Outreach**

Section 8: The agency does not have any educational or outreach programs for housing providers, lending institutions, insurance companies, or real estate agencies relative to accommodating those with Section 8 certificates of vouchers.

Disability: No activity in this area

### **Fair Housing Month Activities**

No activity in this area.

### **Complaint Process**

The Agency's complaint process consists of individual staff members handling individual cases.

### **Monitoring Lending Institutions**

The agency does not monitor lending of other financial institutions.

## **Department of Social Services**

### **Fair Housing Training**

The Department of Social Services (DSS) does not conduct any fair housing training.

### **Education and Outreach**

DSS does not conduct any direct or general fair housing outreach.

Section 8: DSS housing providers do outreach to families so that they can apply for housing assistance. They also do outreach to participating landlords to explain the Section 8 program when necessary.

Outreach is conducted through advertisements, brochures, and new media including newspapers, TV and radio. The Department's subcontractor holds an annual information seminar for clients and landlords.

Disability: DSS has no outreach program related to housing for people with disabilities.

### **Fair Housing Month Activities**

DSS is not involved in any Fair Housing month activities.

### **Complaint Process**

For the DSS Section 8 housing subsidy program housing discrimination complaints are covered in the Department's Administrative Plan. An informal review and/or hearing procedures have been established to identify the outcome of complaints.

### **Monitoring Lending Institutions**

DSS is not involved in this area.

### **Accessible and Affordable Housing**

The availability of accessible housing for people with disabilities is insufficient.



## **Office of Protection and Advocacy for Persons with Disabilities**

### **Fair Housing Training**

Fair housing training is promoted by the agency. Attendance at Fair Housing Training seminars are authorized if determined to be relevant.

### **Education and Outreach**

Section 8: The agency does not have any educational or outreach programs for housing providers, lending institutions, insurance companies, real estate agencies, etc. relative to accommodating those with section 8 certificates or vouchers.

Disability: The agency's outreach effort seems to focus on individuals who are mentally ill and/or have disabilities more so than housing providers, lending institutions, insurance companies, real estate agencies.

Educational programs are made available to housing providers if the agency is called upon to provide such training.

As far as mental illness is concerned, the agency's Protection and Advocacy for Individuals with Mental Illness (PAIMI) program sponsors educational programs targeted to the needs of people with psychiatric disabilities.

The agency distributes brochures developed by other state or federal agencies, in addition to fair housing rights booklets, produced by agency staff.

### **Fair Housing Month Activities**

Unknown

### **Complaint Process**

Intake staff are instructed to refer potential complainants to relevant enforcement agencies such as CHRO and HUD, unless the case fits an agency priority, which may be handled internally, if staff and resources are available.

### **Monitoring Lending Institutions**

The agency does not conduct any testing of lending institutions, insurance companies, or housing providers as a means of furthering fair housing.

**Accessible & Affordable Housing**

The agency feels that the availability of accessible housing units for persons with disabilities continues to be a major, chronic problem. The availability of such units may depend upon the geographic region of the state; whether the unit is operated by a public or private entity; or whether the unit is advertised or publicized as being accessible. Even when there are available accessible units, they are not located in cities and towns where the person seeks to live.

## **State of Connecticut Judicial Branch Website**

The Judicial Branch's website describes tenants' and landlords' rights and how to proceed with and defend against an eviction. (<http://www.jud.ct.gov/faq/landlord.html>)

The website's "Housing Matters" section details which courts deal with housing matters and where to file for appeals from decisions of fair rent commissions and the discrimination in the sale or rental of residential property. (<http://www.jud.ct.gov/directory/directory/directions/housing.htm>)

The website also includes a section on how to find an appropriate attorney and contact information for housing matters (<http://www.jud.ct.gov/attmenu1.htm> and <http://www.jud.state.ct.us/directory/directory/housing.htm>, respectively).

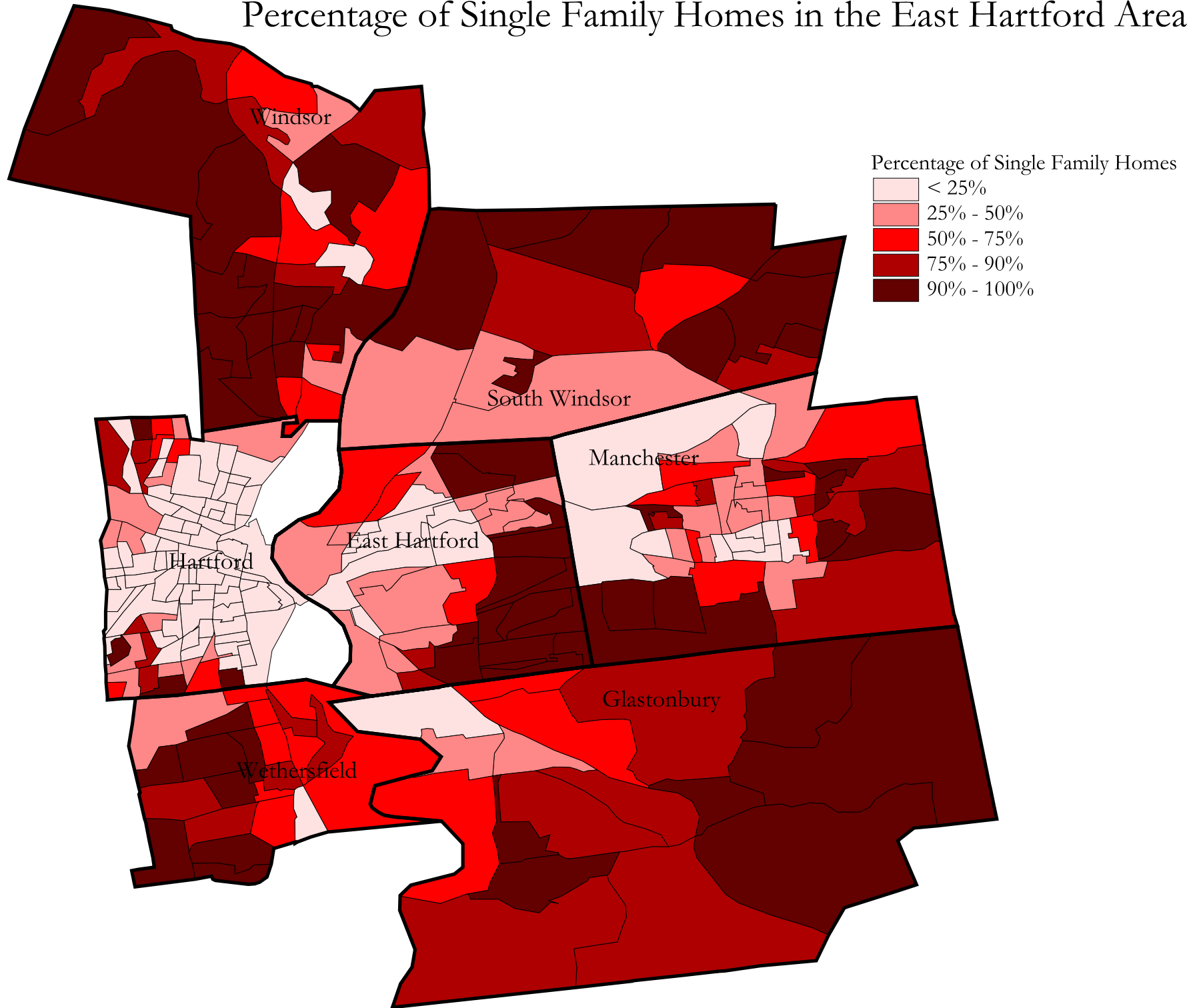


## Appendix C: Maps—Housing Data

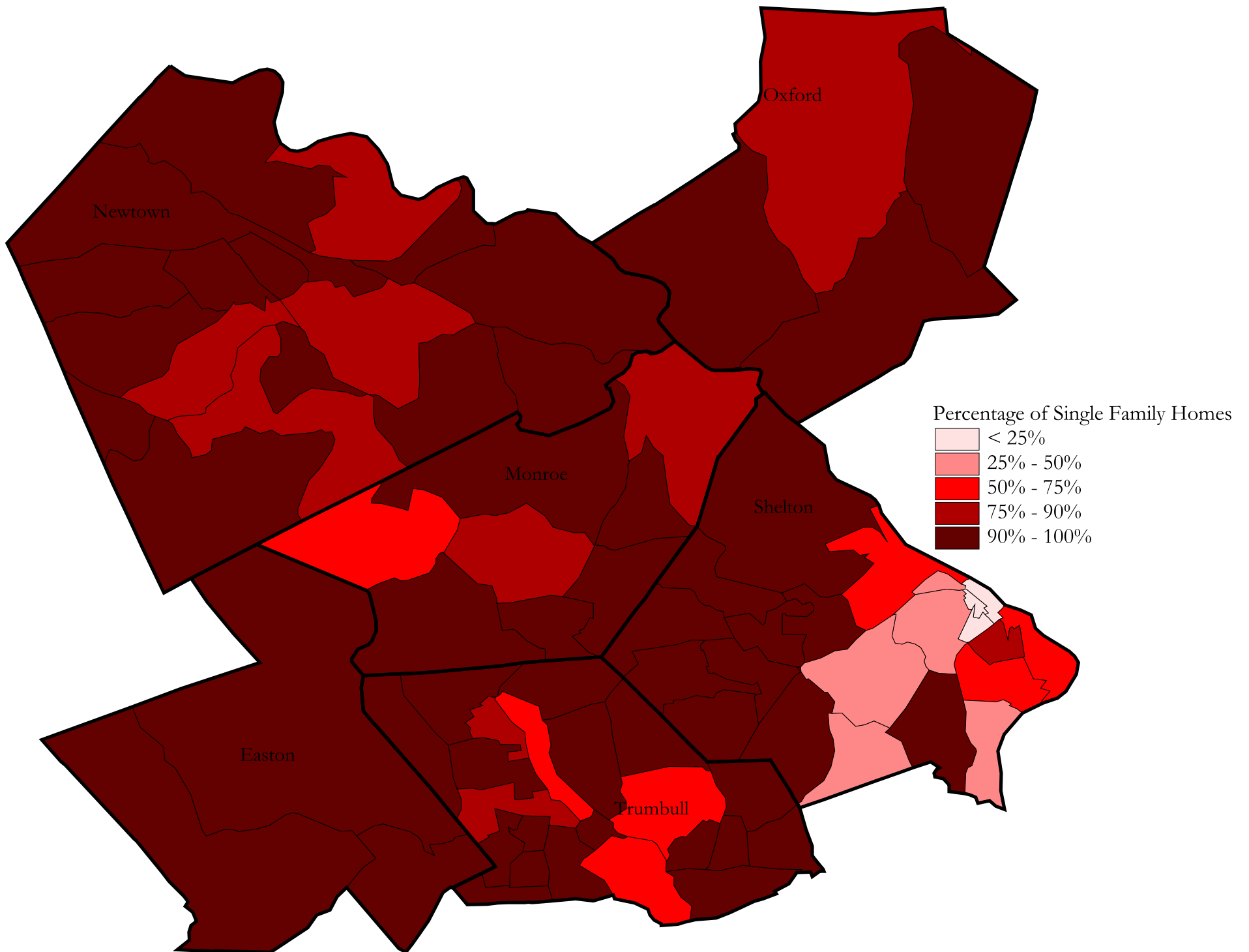
The following maps depict six specific regions within Connecticut related to the case study communities: East Hartford, Monroe, New Haven, Stamford, Winchester, and Windham. Each region was analyzed for the percentage of single family homes, percentage of housing with five or more units, percentage of Hispanic residents, and percentage of minority residents.



# Percentage of Single Family Homes in the East Hartford Area



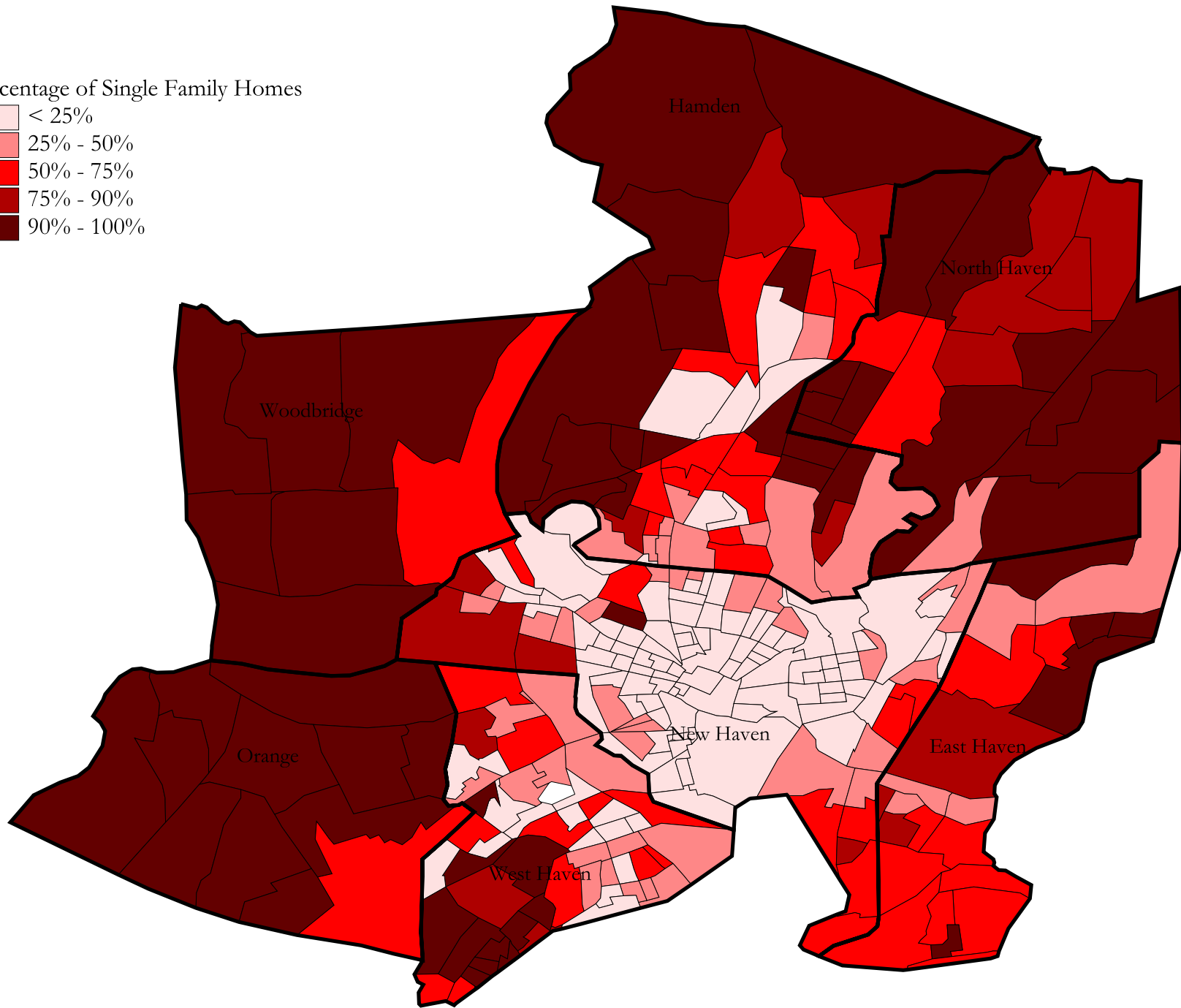
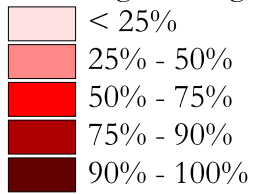
# Percentage of Single Family Homes in the Monroe Area



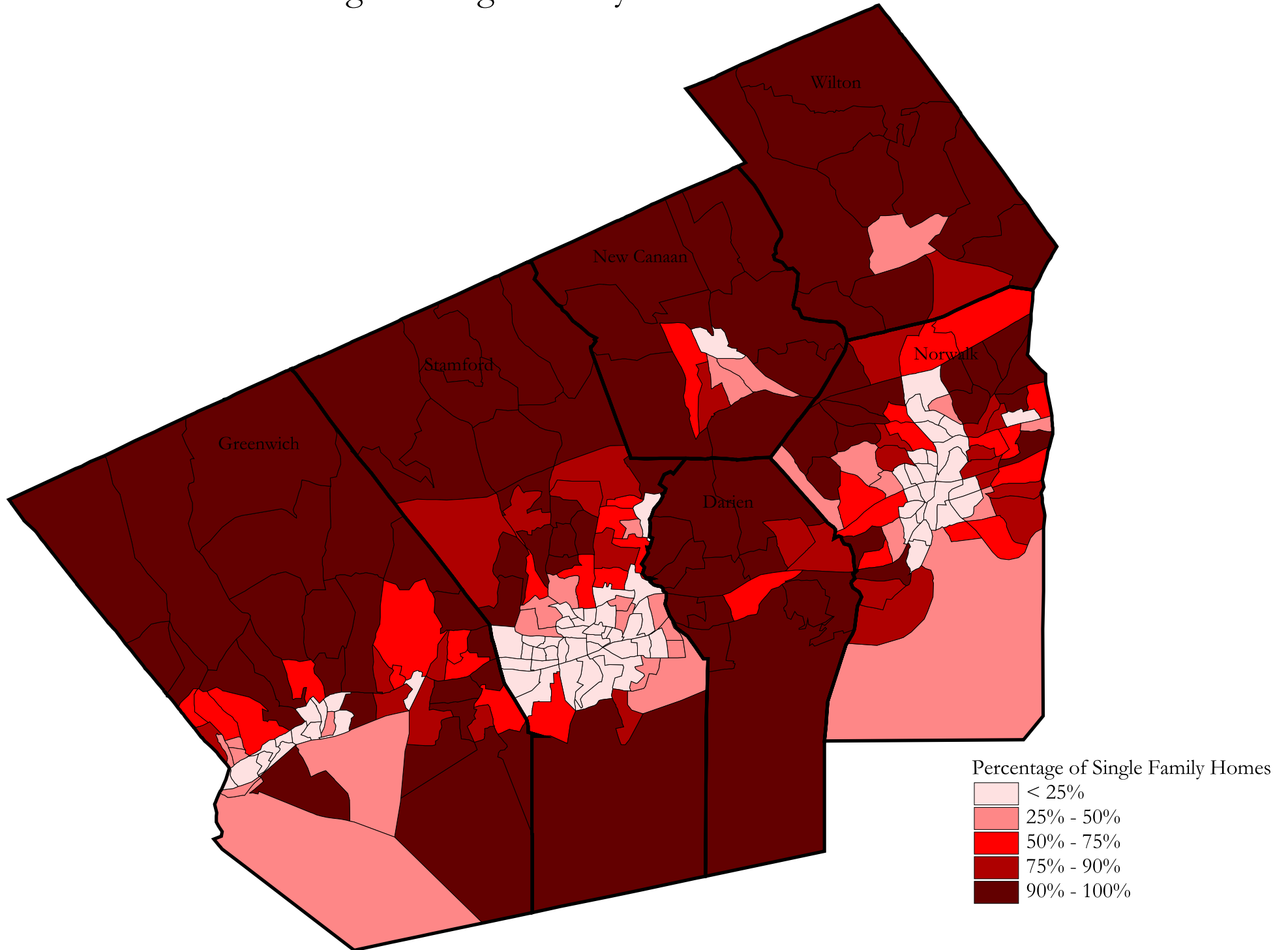


# Percentage of Single Family Homes in the New Haven Area

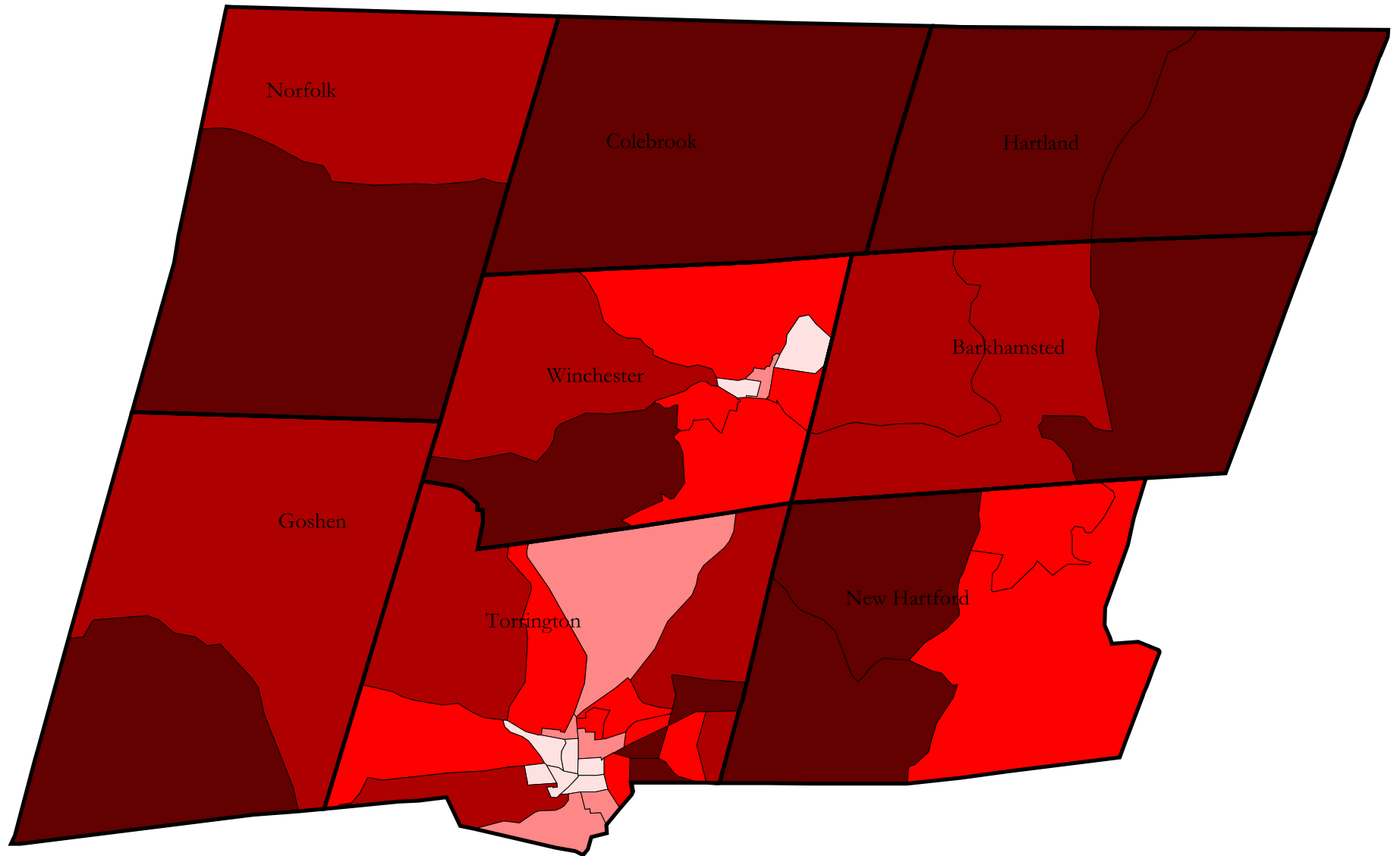
Percentage of Single Family Homes



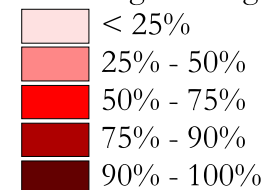
# Percentage of Single Family Homes in the Stamford Area



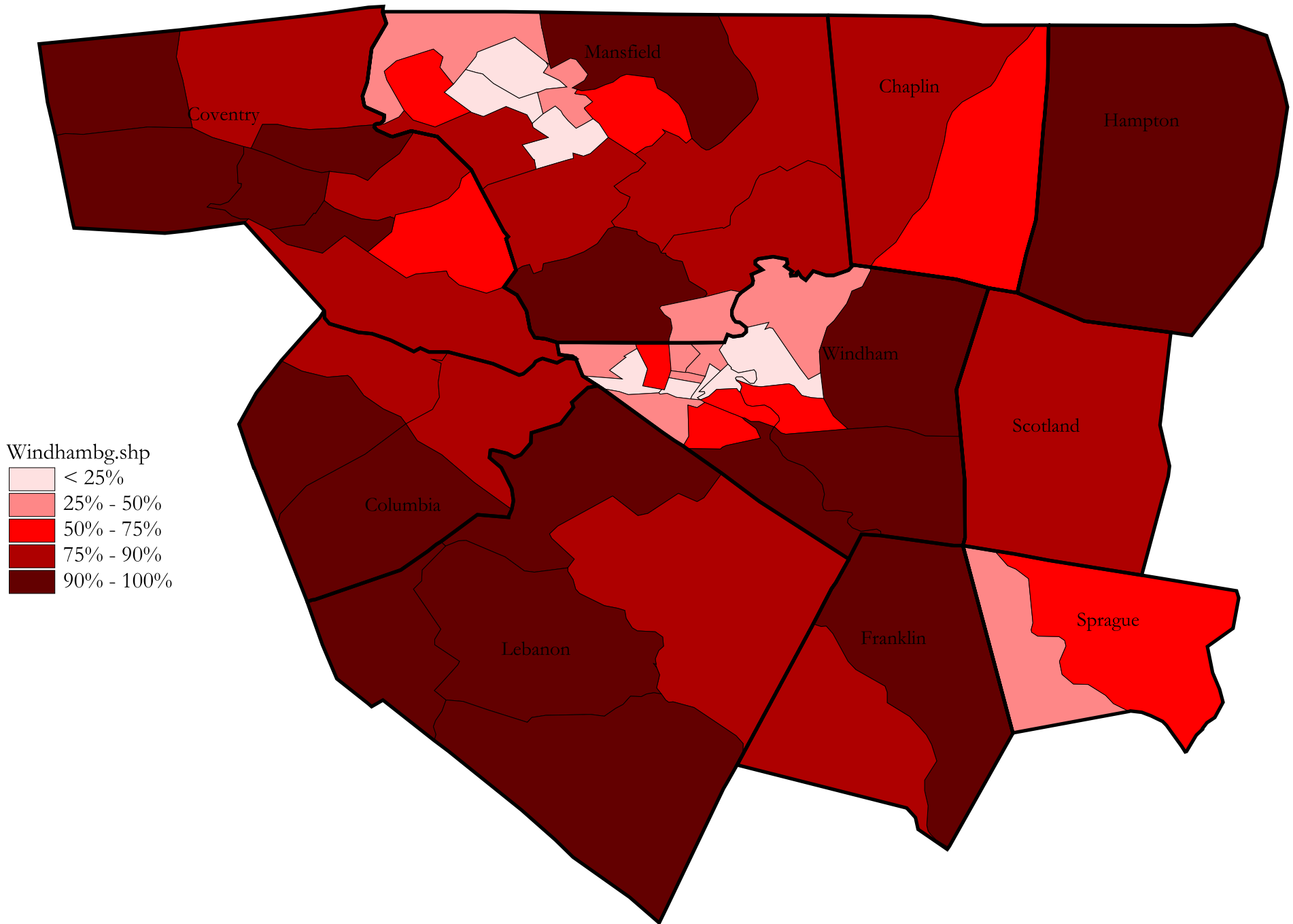
# Percentage of Single Family Homes in the Winchester Area



## Percentage of Single Family Homes

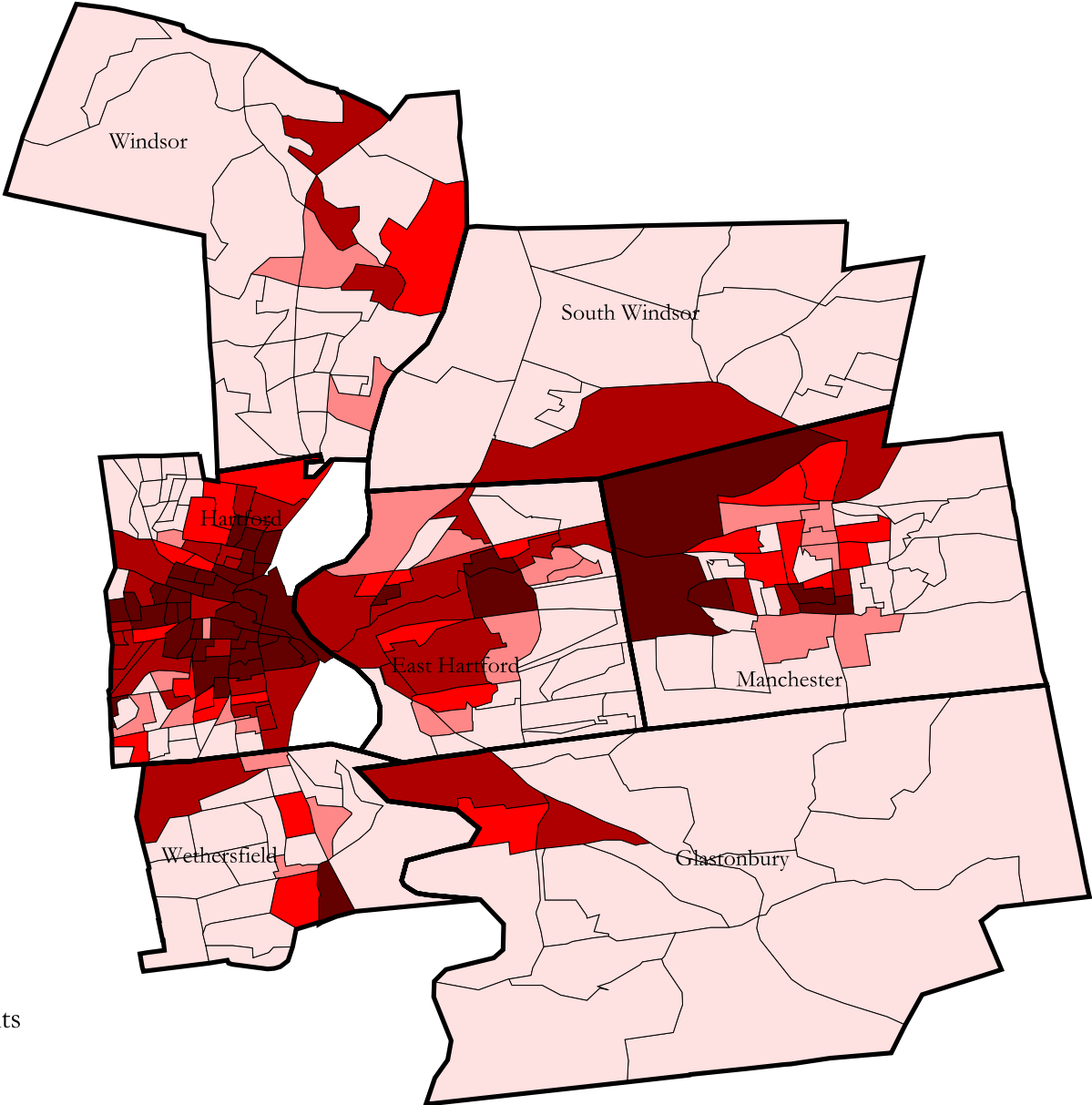


# Percentage of Single Family Homes in the Windham Area





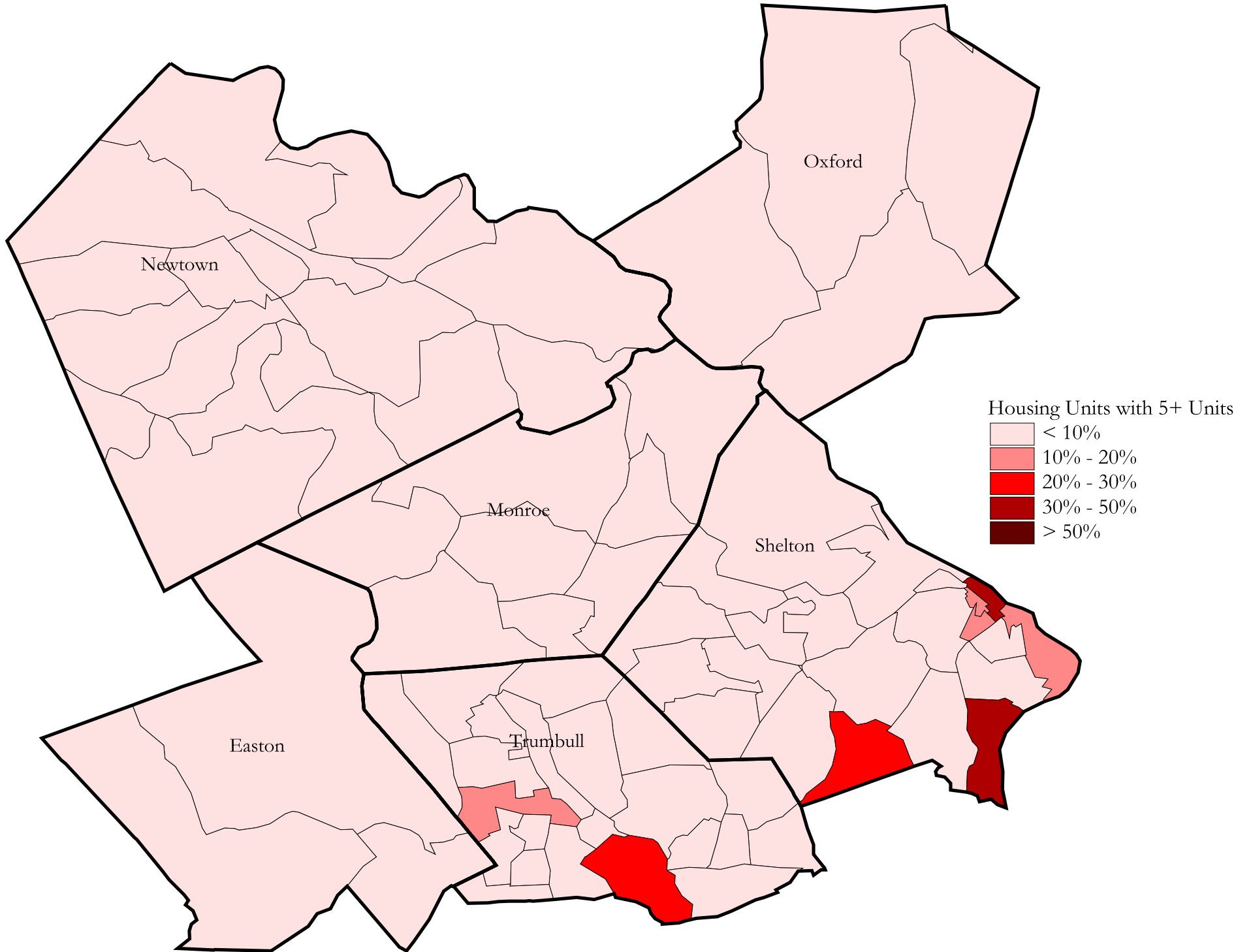
# Percentage of Housing Units with 5 or More Units in the East Hartford Area



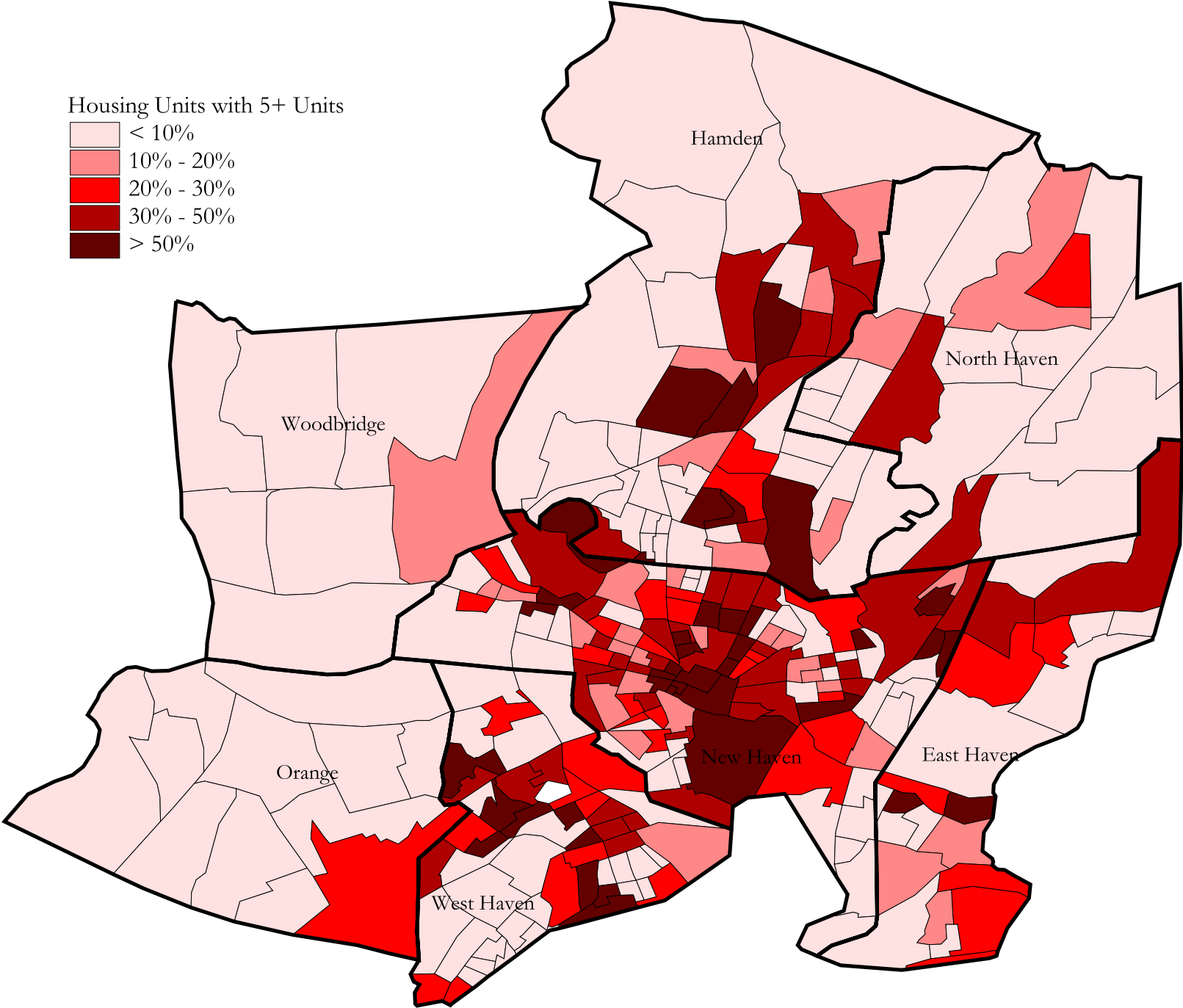
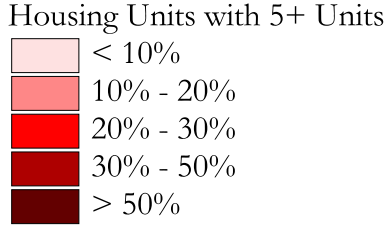
Housing Units with 5% Units

- < 10%
- 10% - 20%
- 20% - 30%
- 30% - 50%
- > 50%

# Percentage of Housing Units with 5 or More Units in the Monroe Area

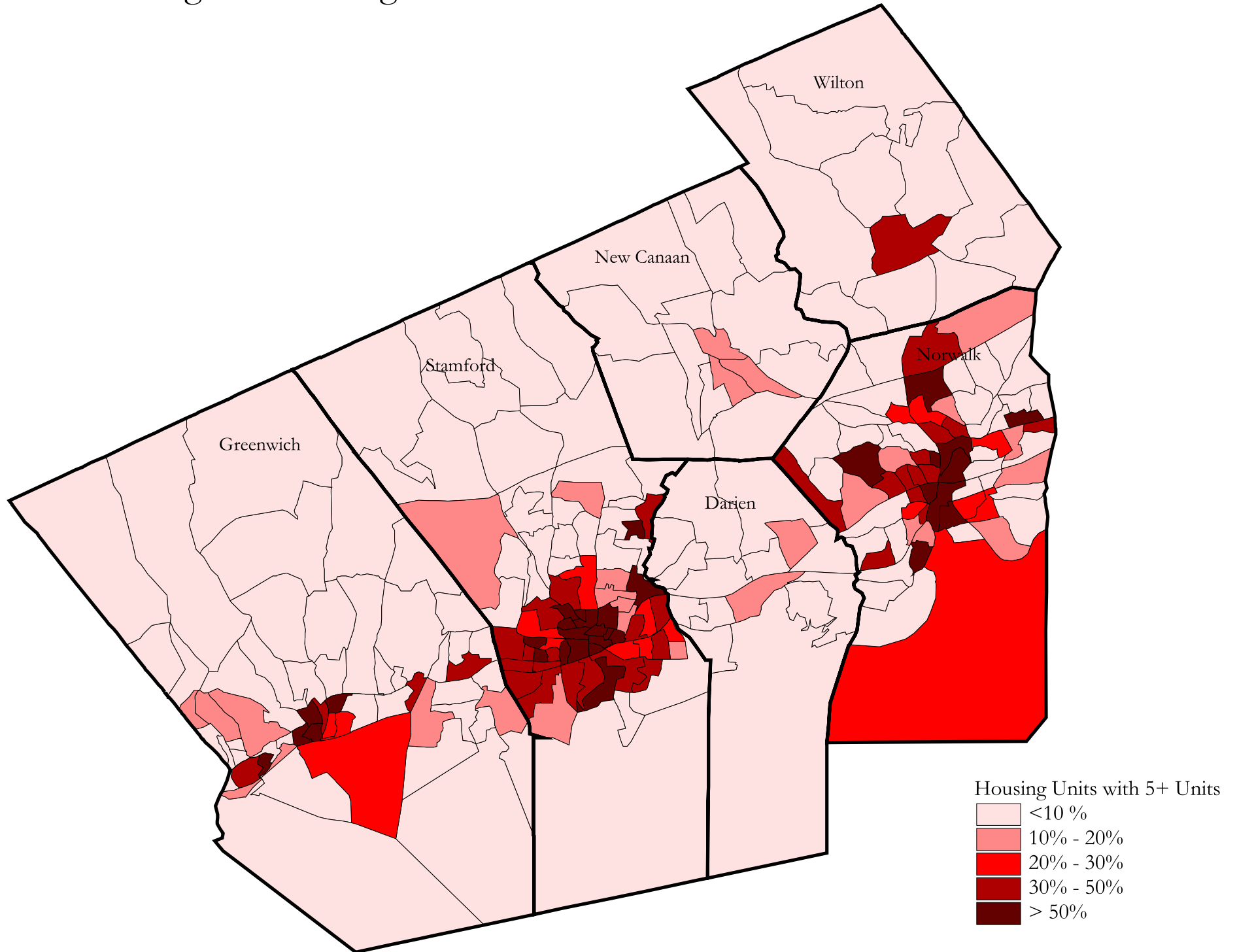


# Percentage of Housing Units with 5 or More Units in the New Haven Area

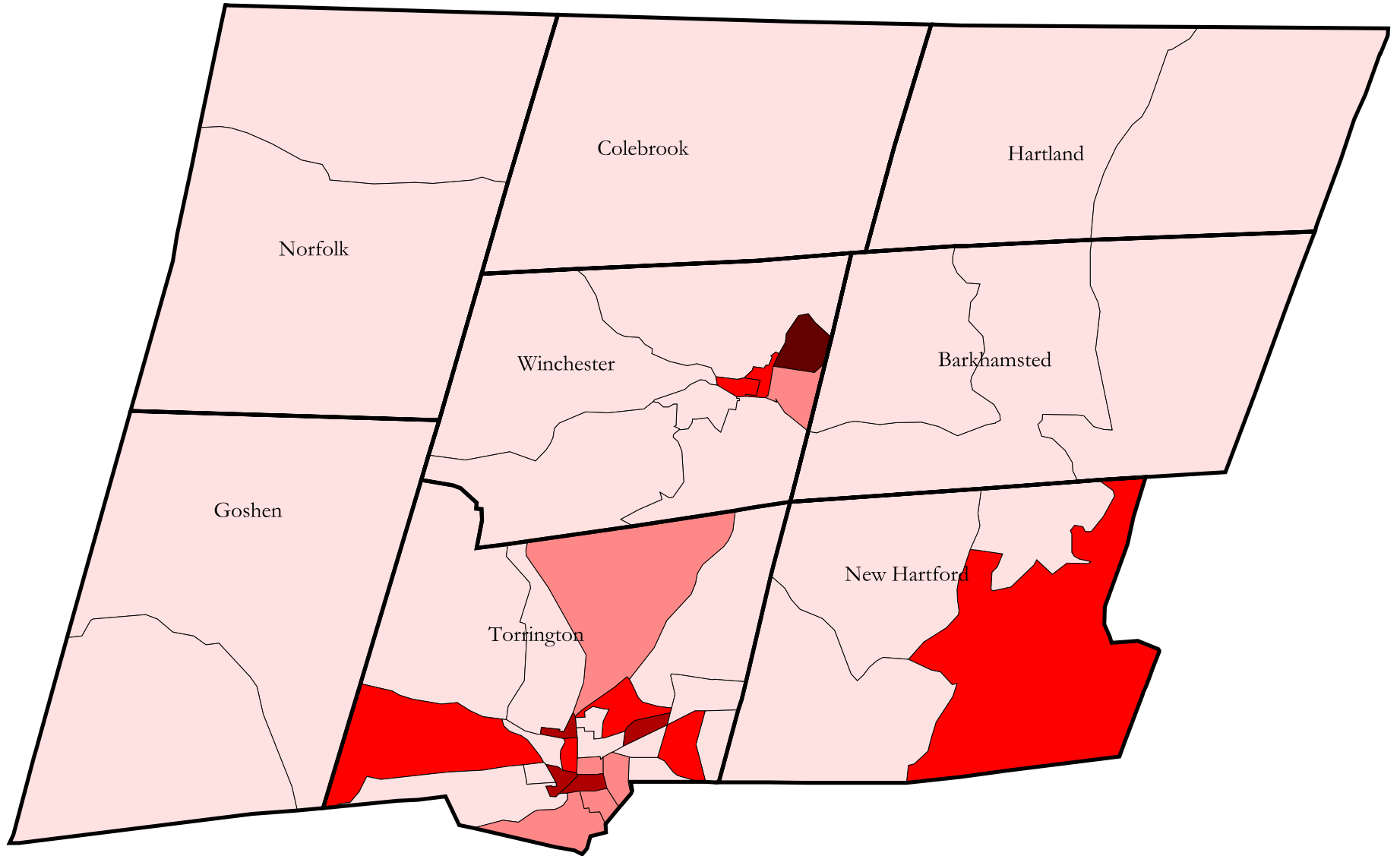




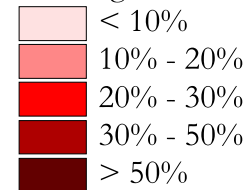
# Percentage of Housing Units with 5 or More Units in the Stamford Area



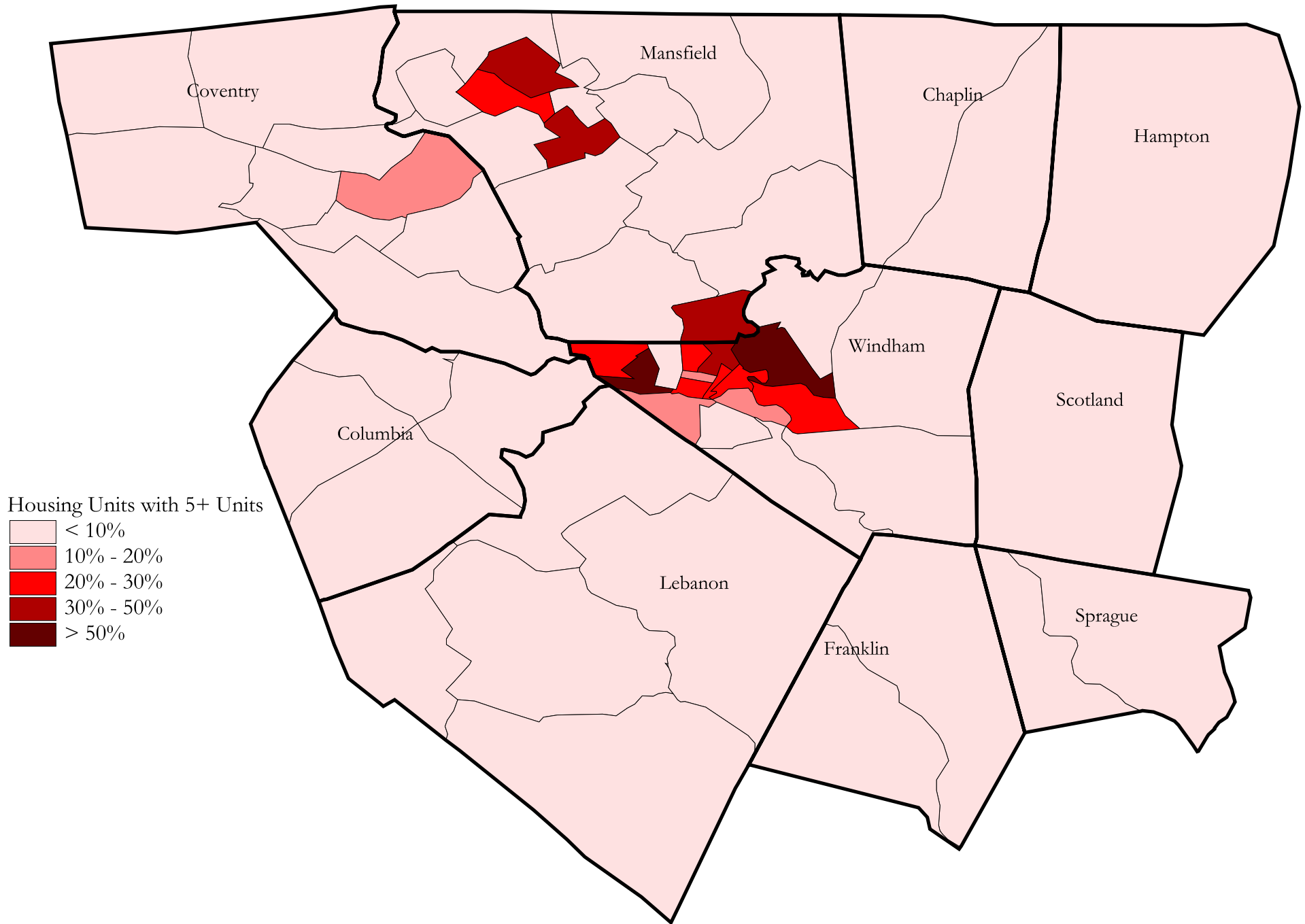
# Percentage of Housing Units with 5 or More Units in the Winchester Area



Housing Units with 5+ Units

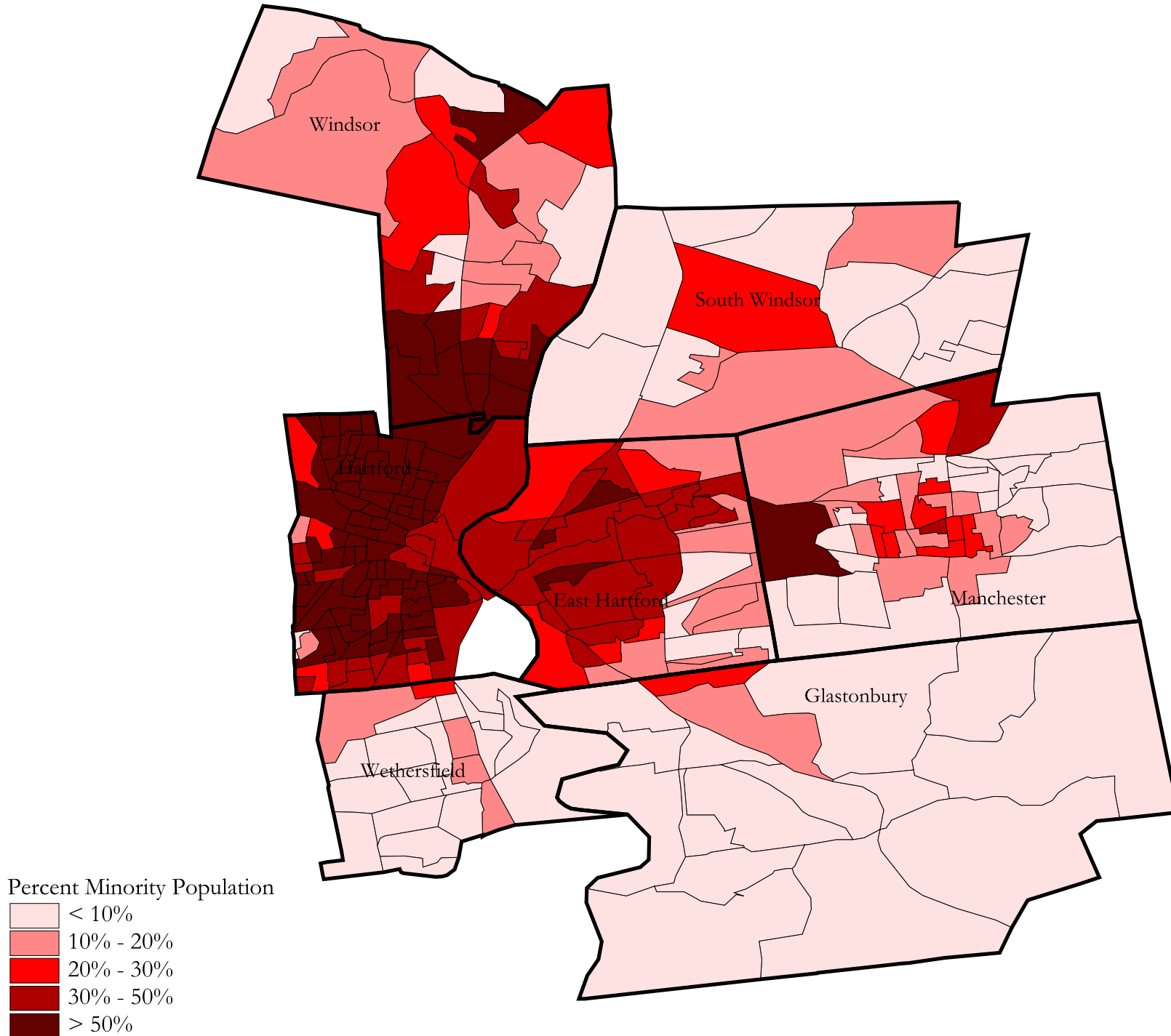


# Percentage of Housing Units with 5 or More Units in the Windham Area

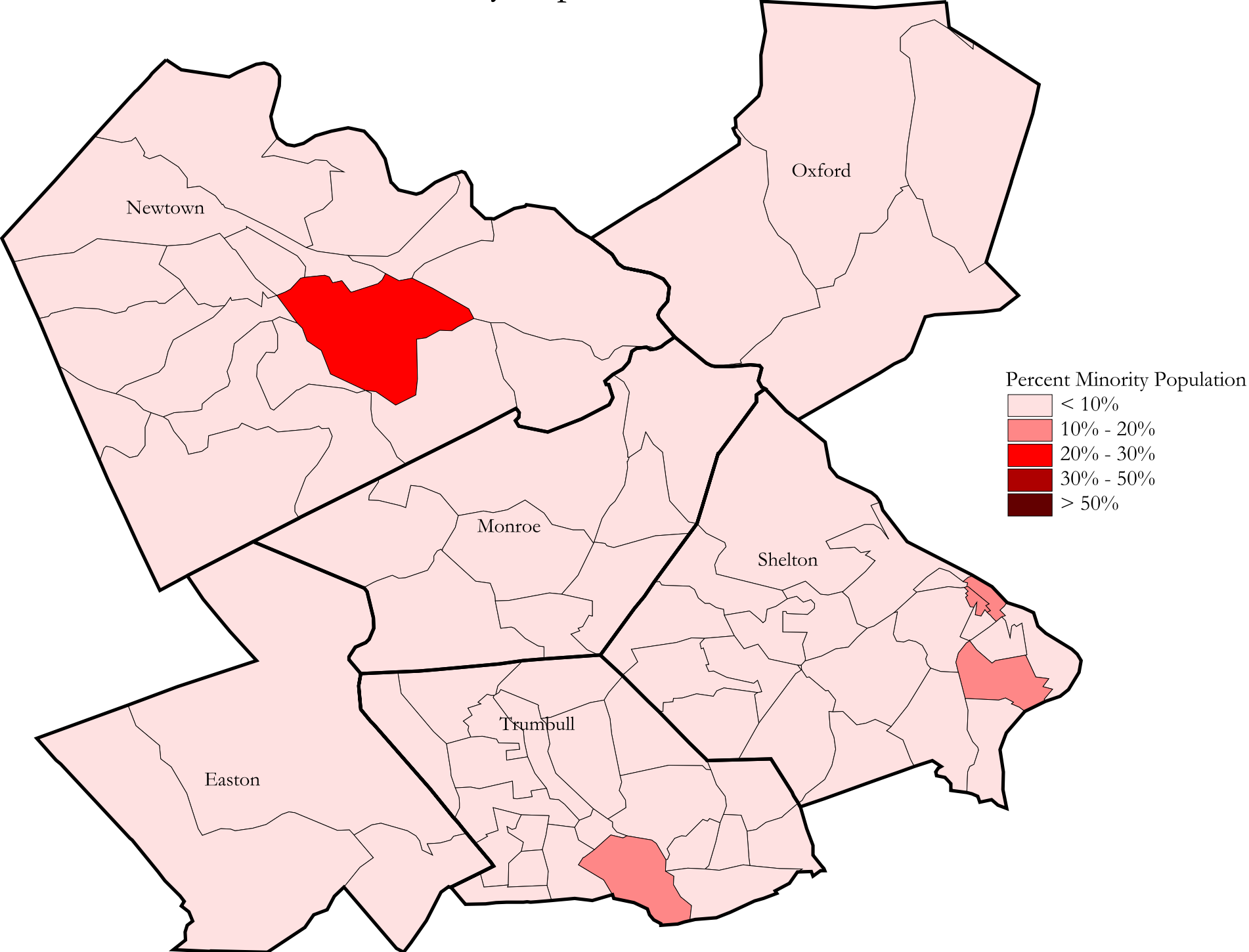




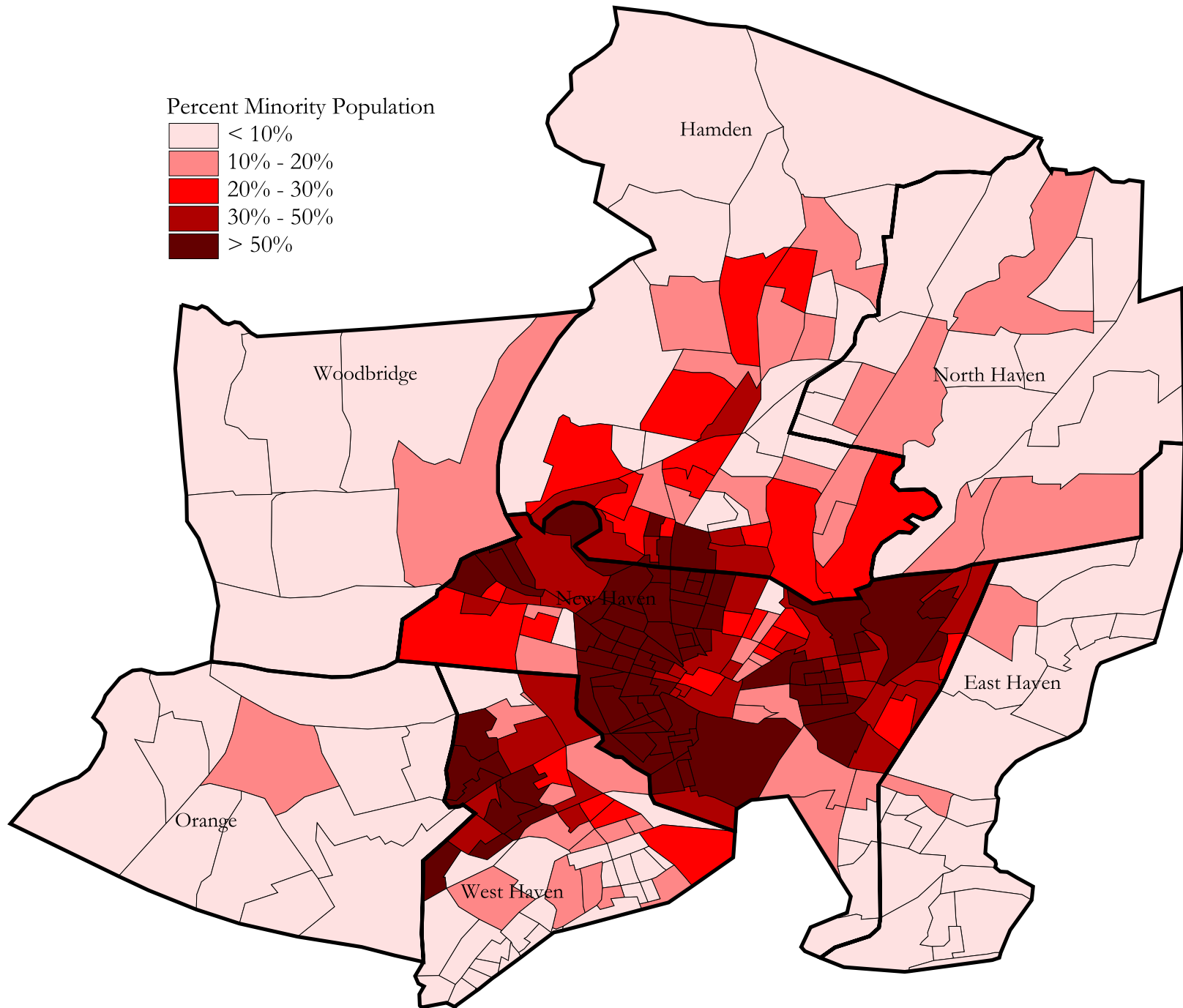
# Percent Minority Population in the East Hartford Area



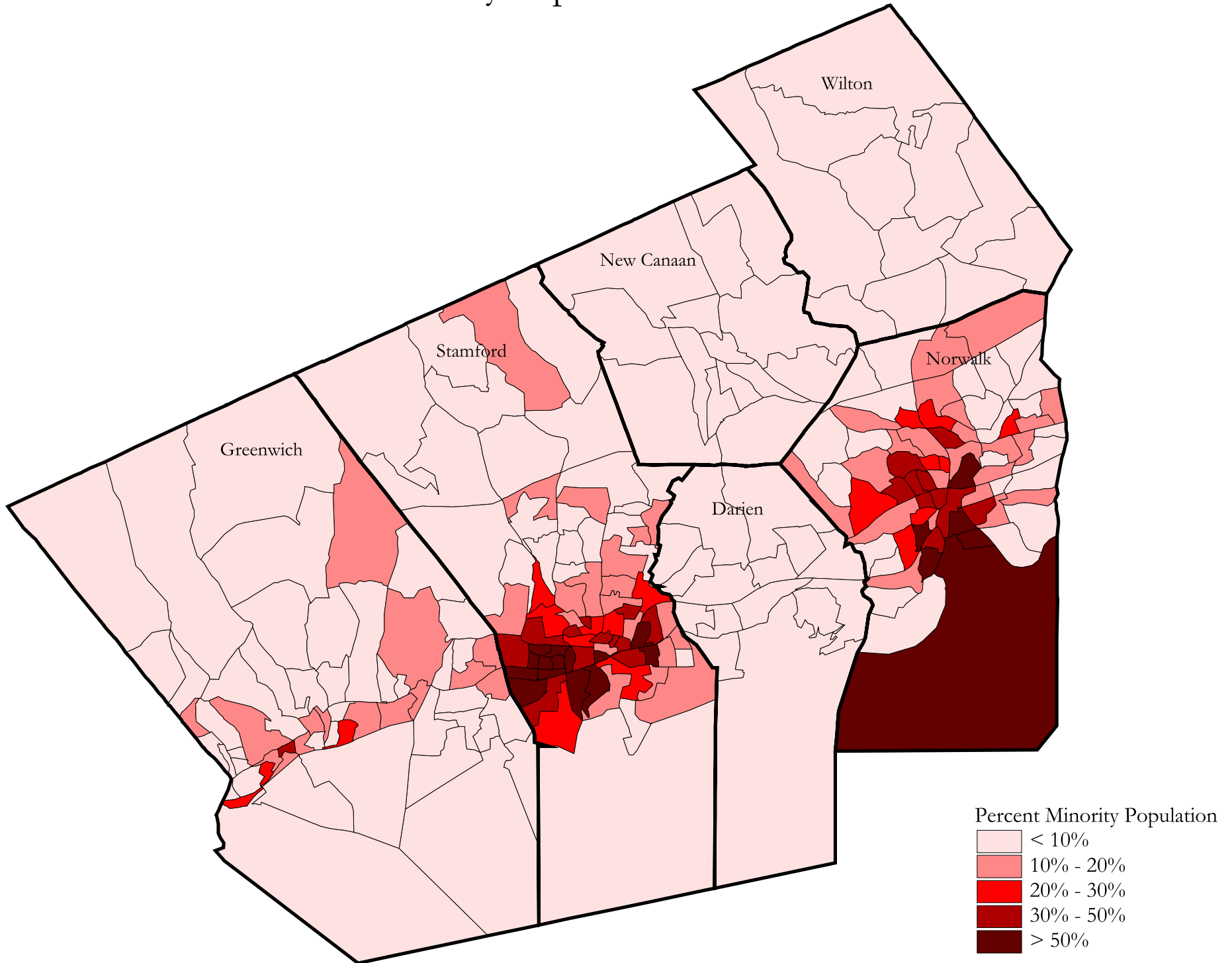
# Percent Minority Population in the Monroe Area



# Percent Minority Population in the New Haven Area

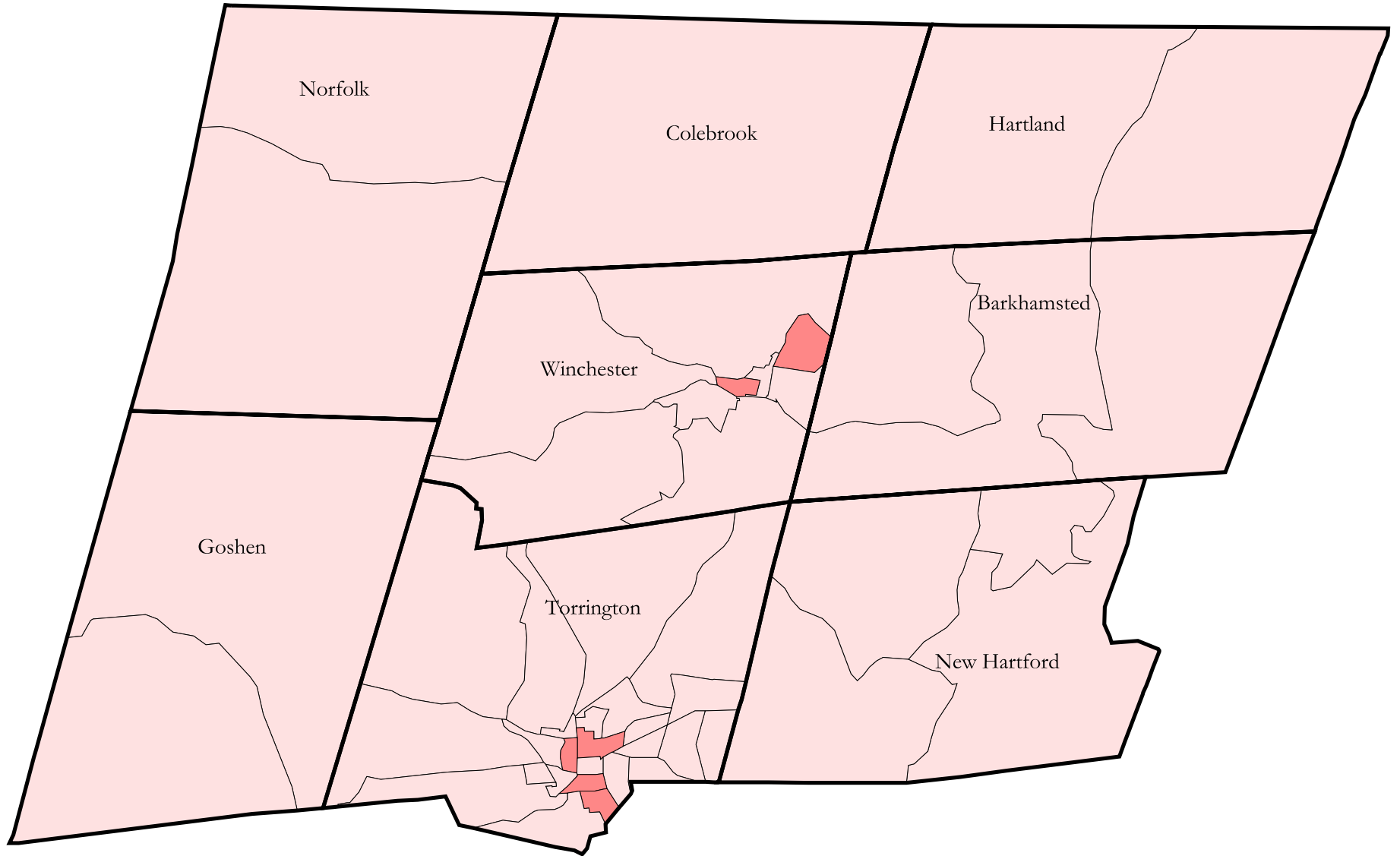


# Percent Minority Population in the Stamford Area

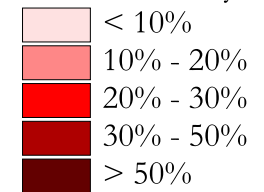




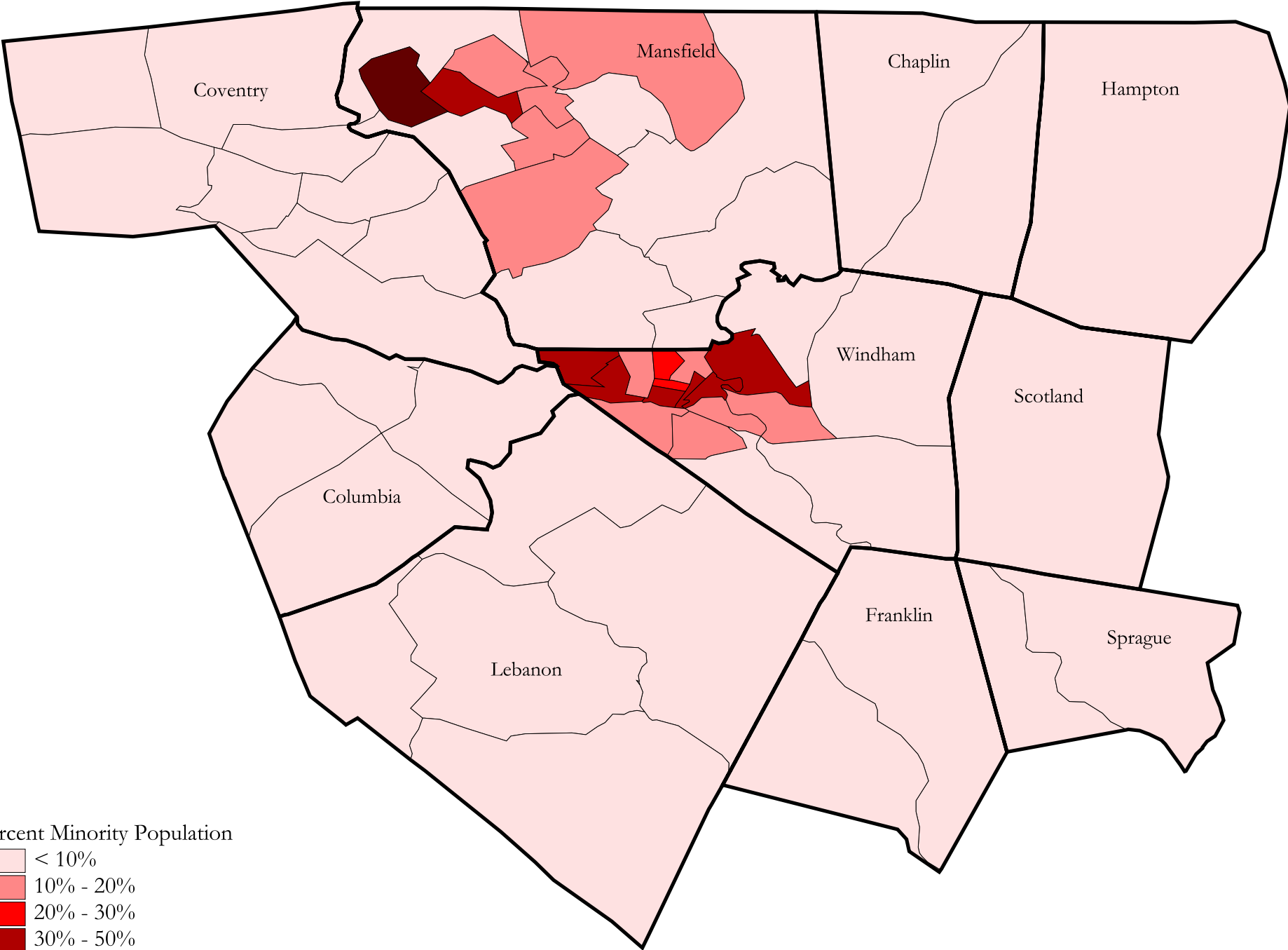
# Percent Minority Population in the Winchester Area



## Percent Minority Population



# Percent Minority Population in the Windham Area

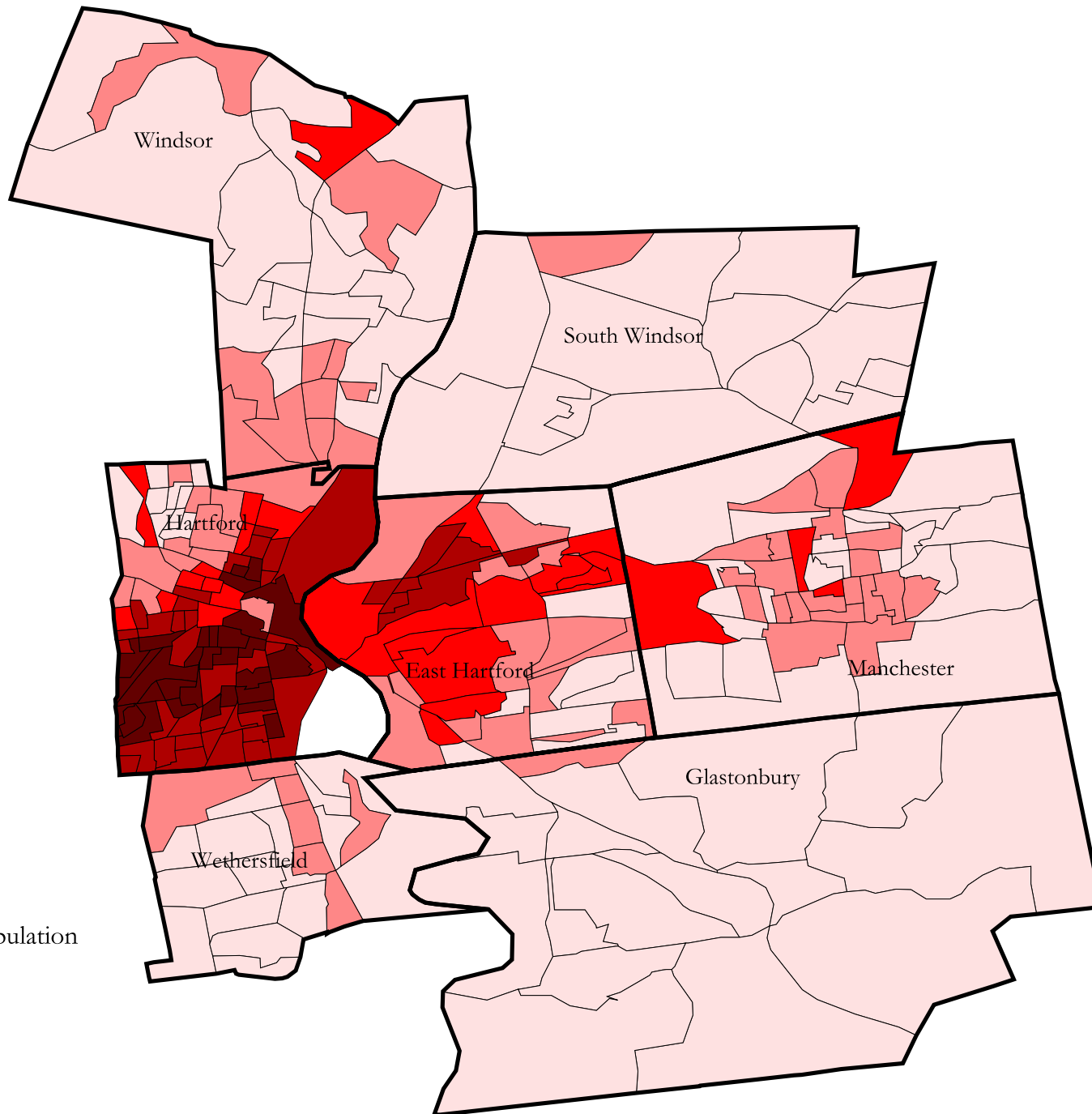


Percent Minority Population

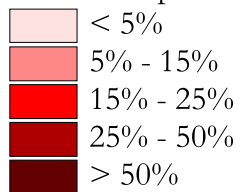
- < 10%
- 10% - 20%
- 20% - 30%
- 30% - 50%
- > 50%



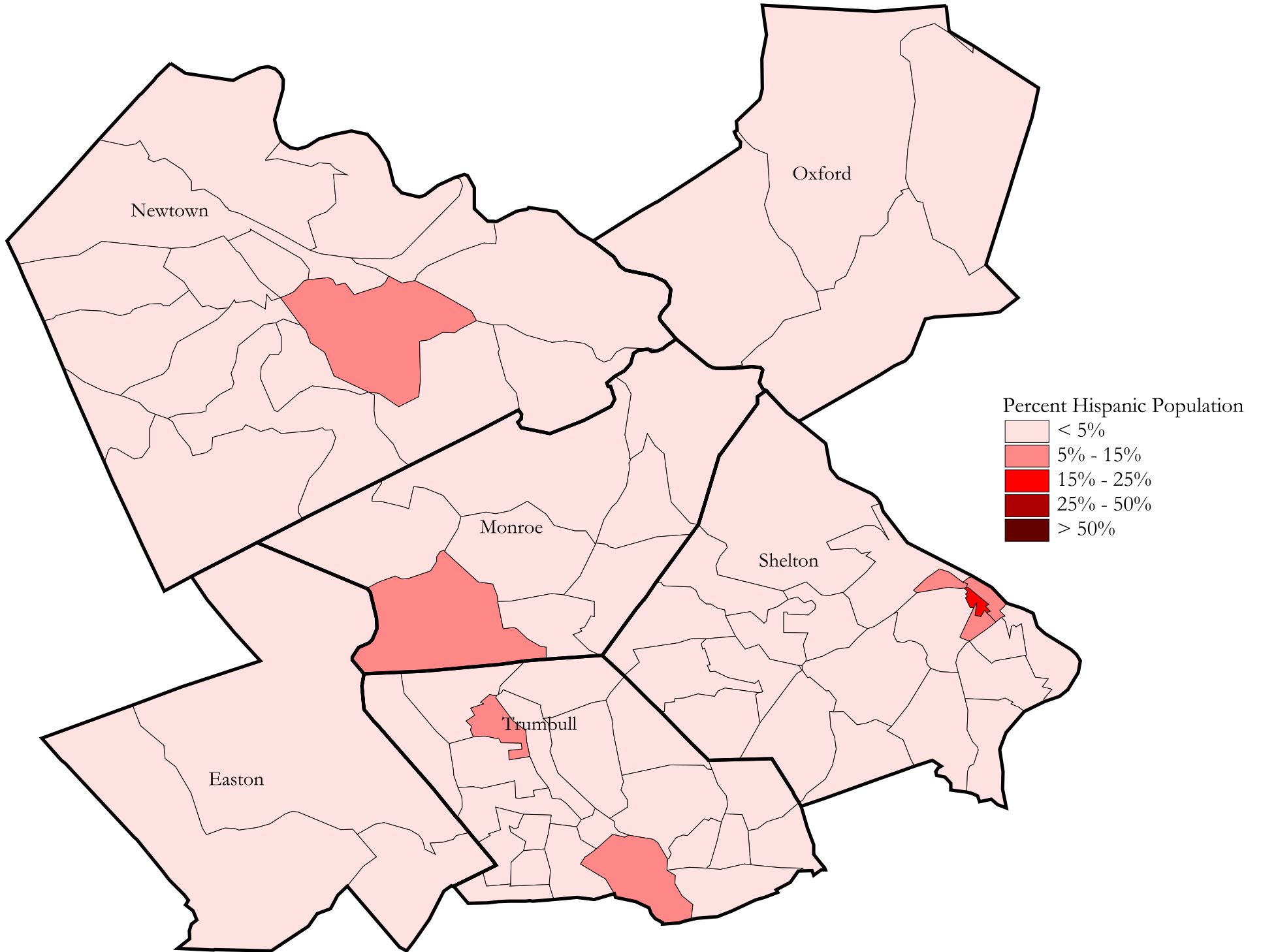
# Percent Hispanic Population in the East Hartford Area



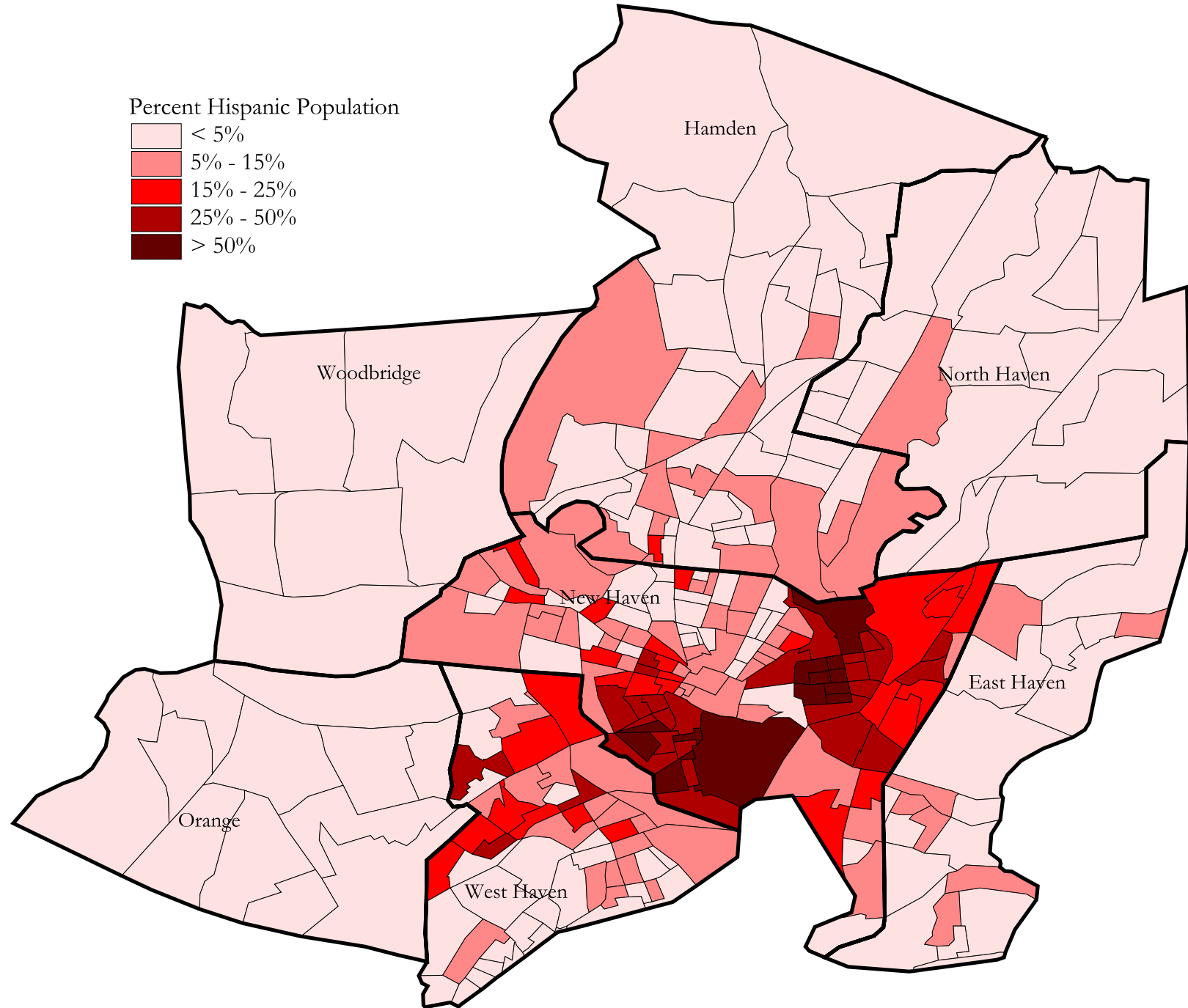
## Percent Hispanic Population



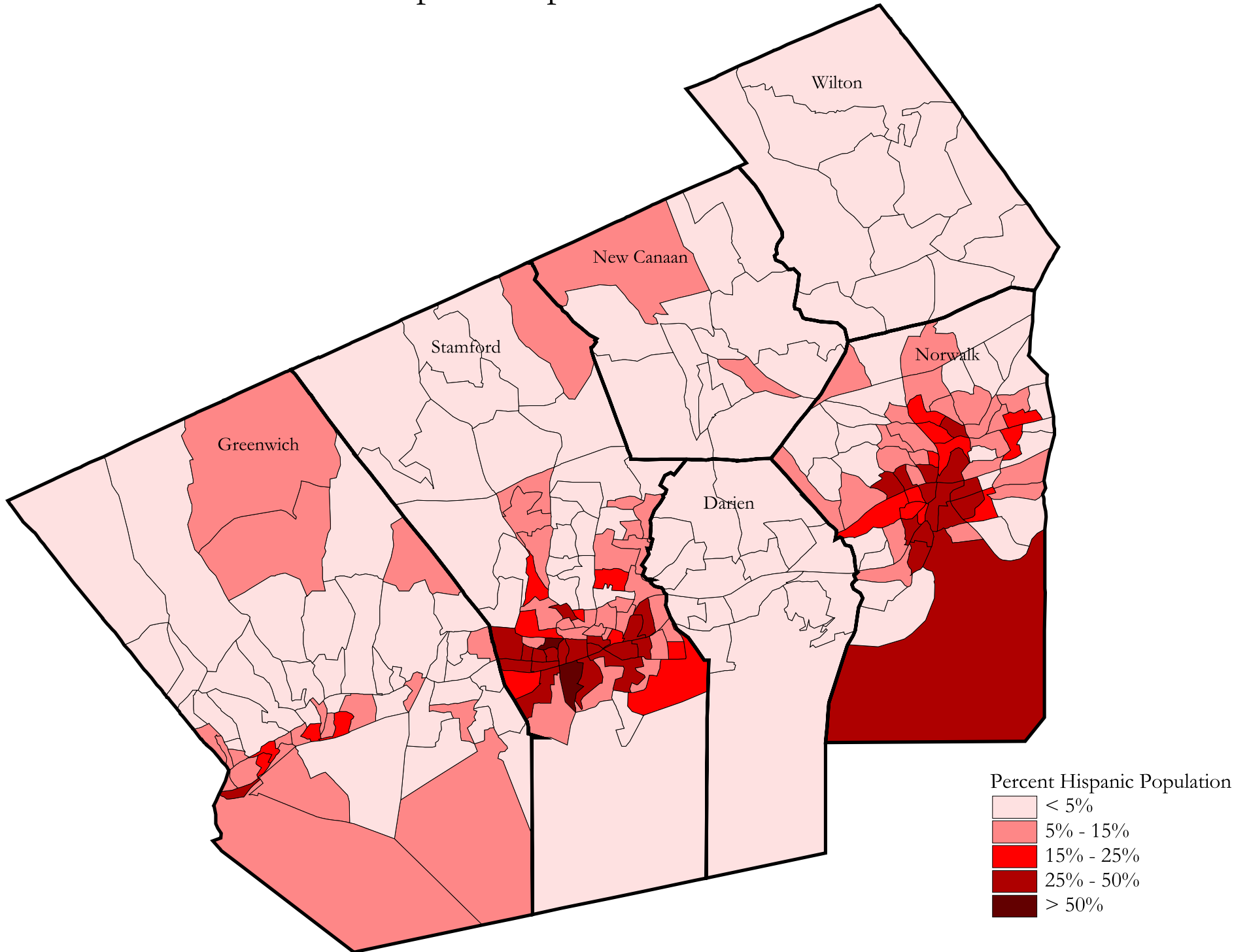
# Percent Hispanic Population in the Monroe Area



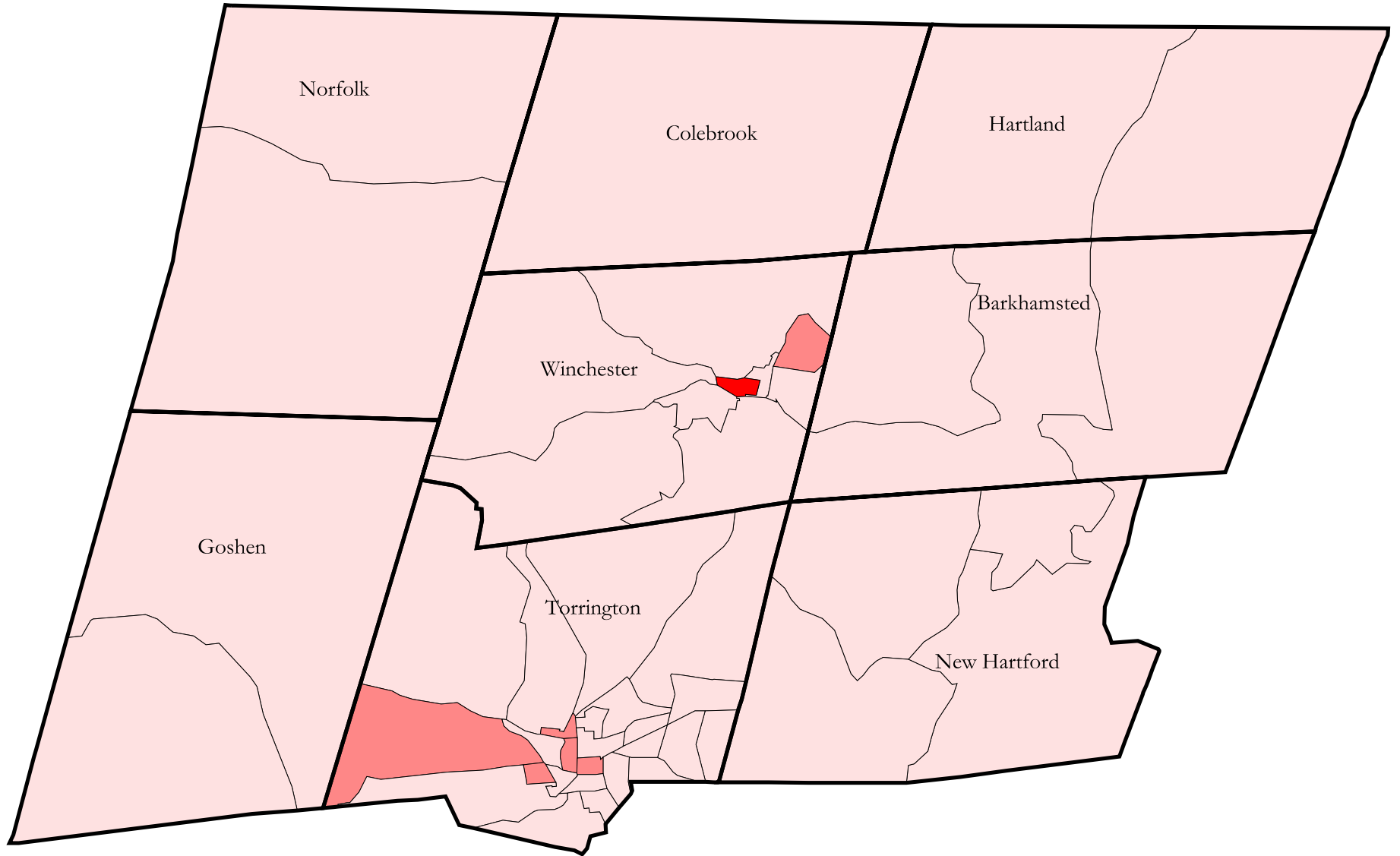
# Percent Hispanic Population in the New Haven Area



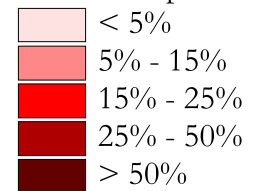
# Percent Hispanic Population in the Stamford Area



# Percent Hispanic Population in the Winchester Area

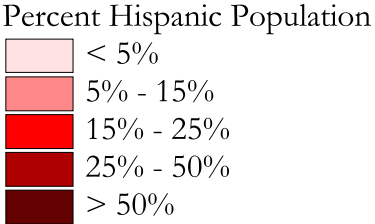
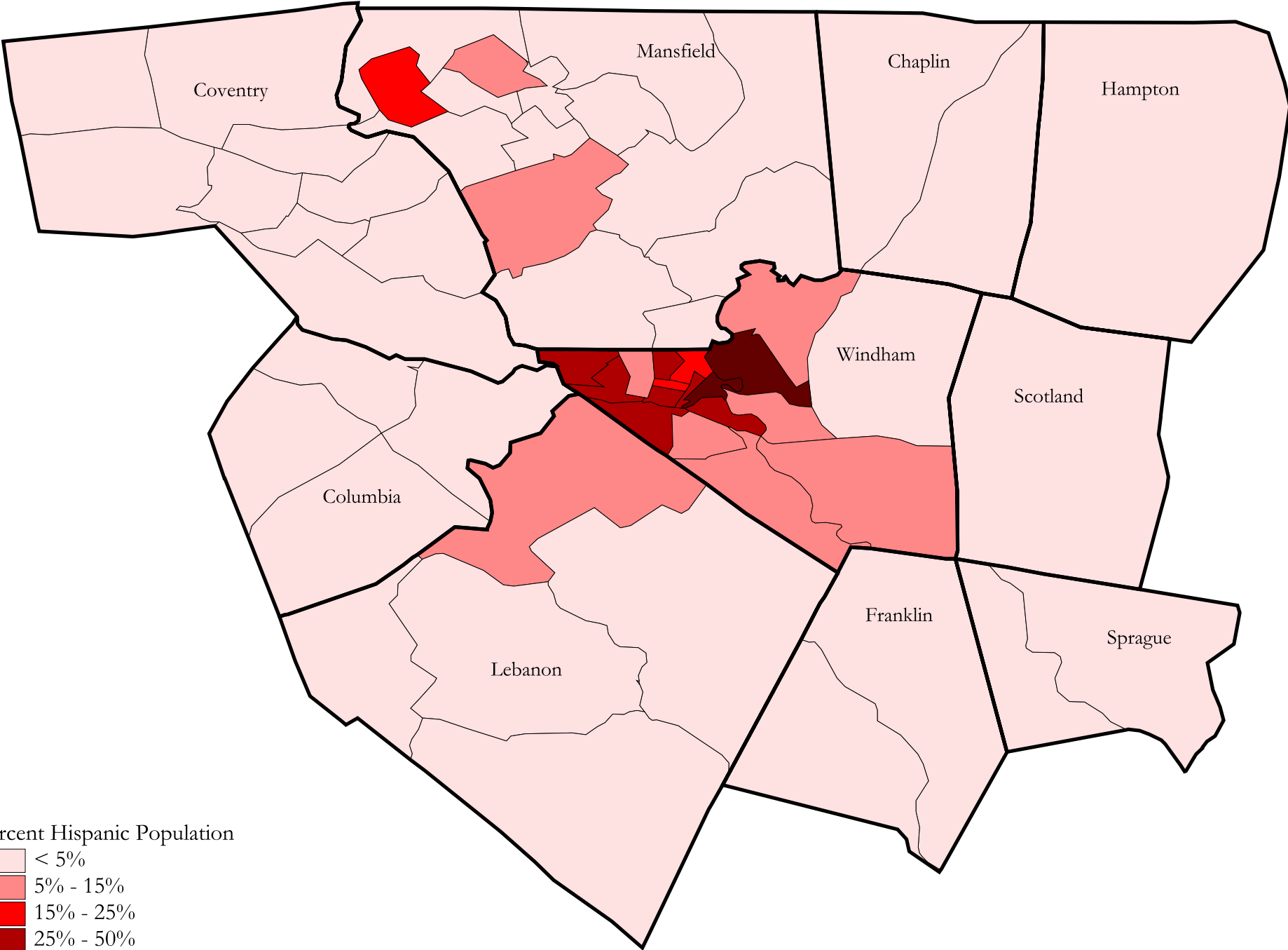


## Percent Hispanic Population

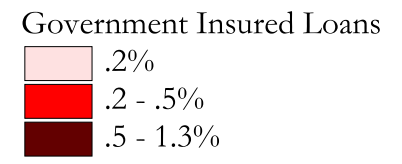
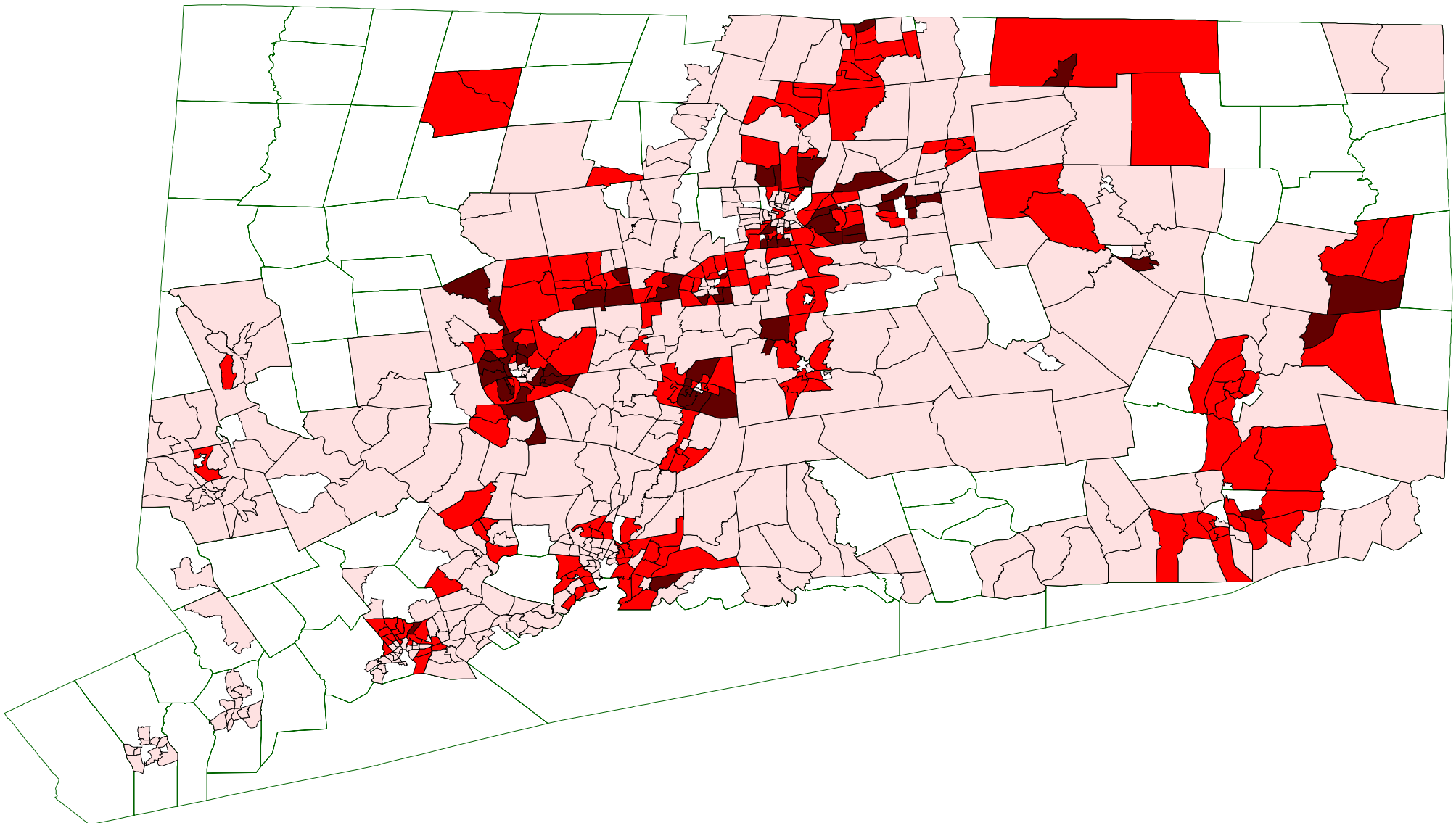




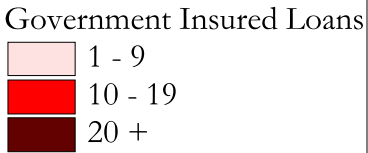
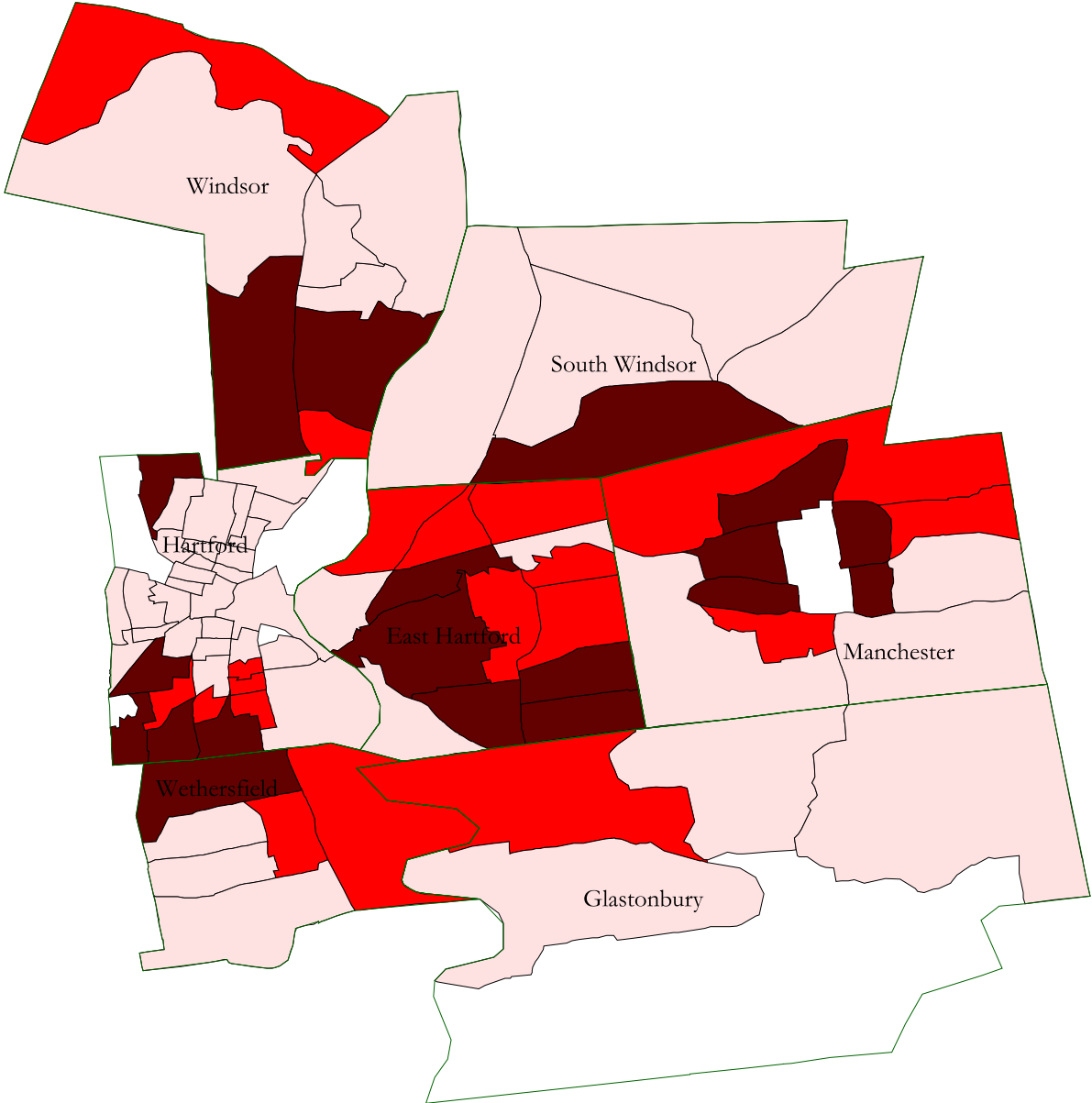
# Percent Hispanic Population in the Windham Area



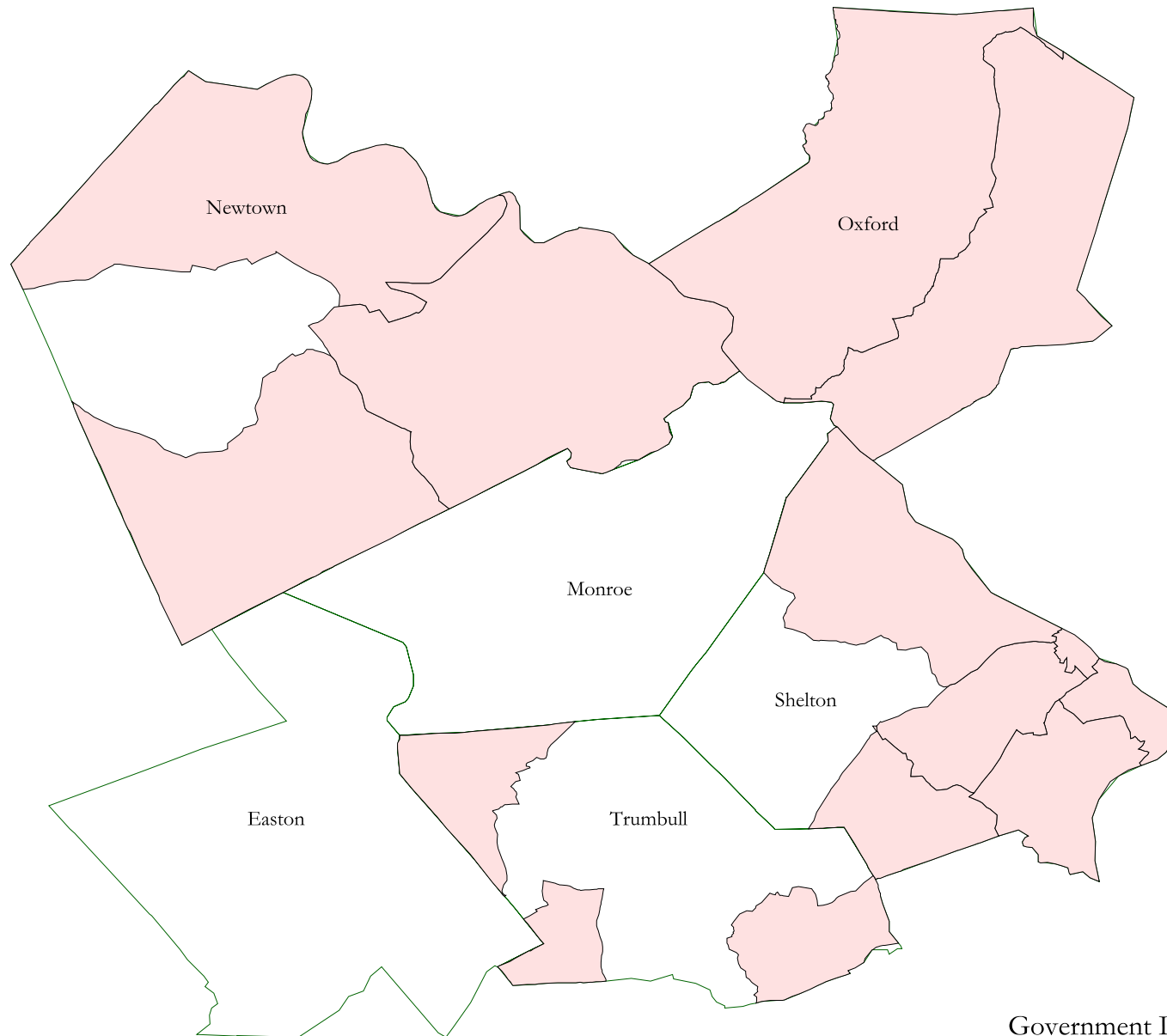
# Government Insured Loans Across Connecticut



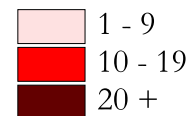
# Government Insured Loans in the East Hartford Area



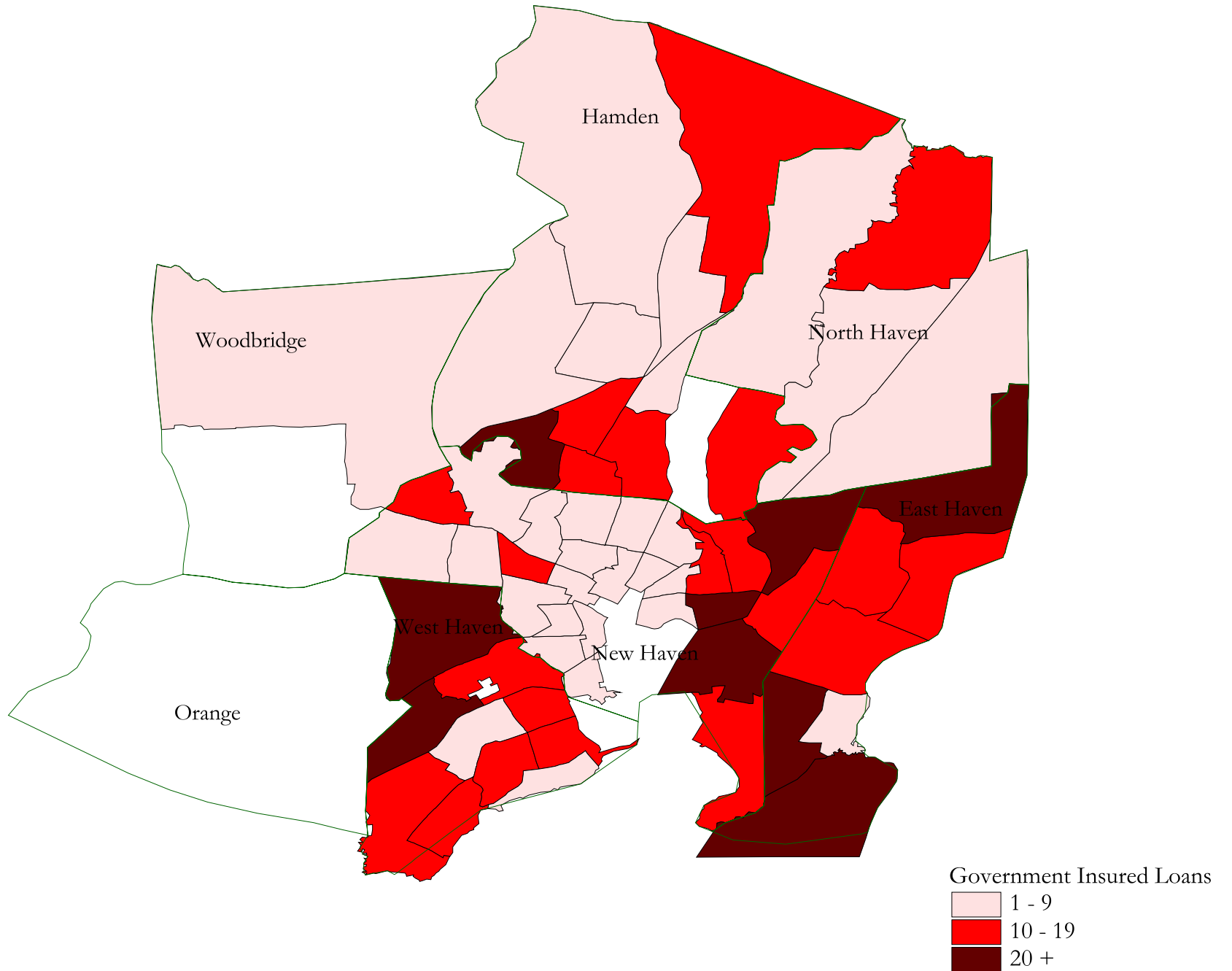
# Government Insured Loans in the Monroe Area



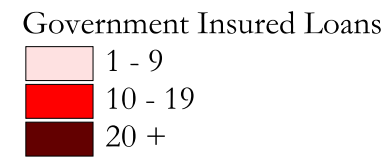
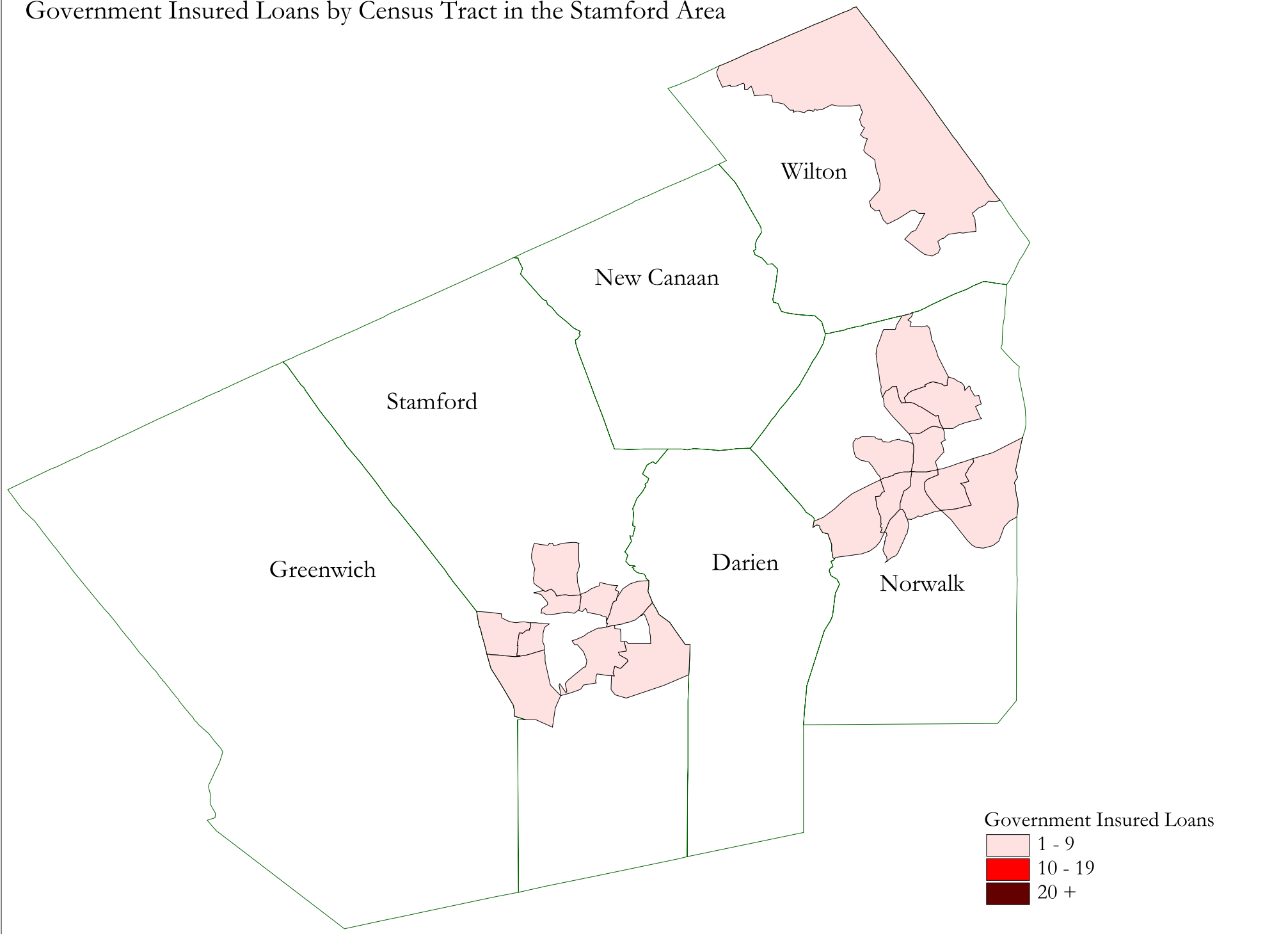
## Government Insured Loans



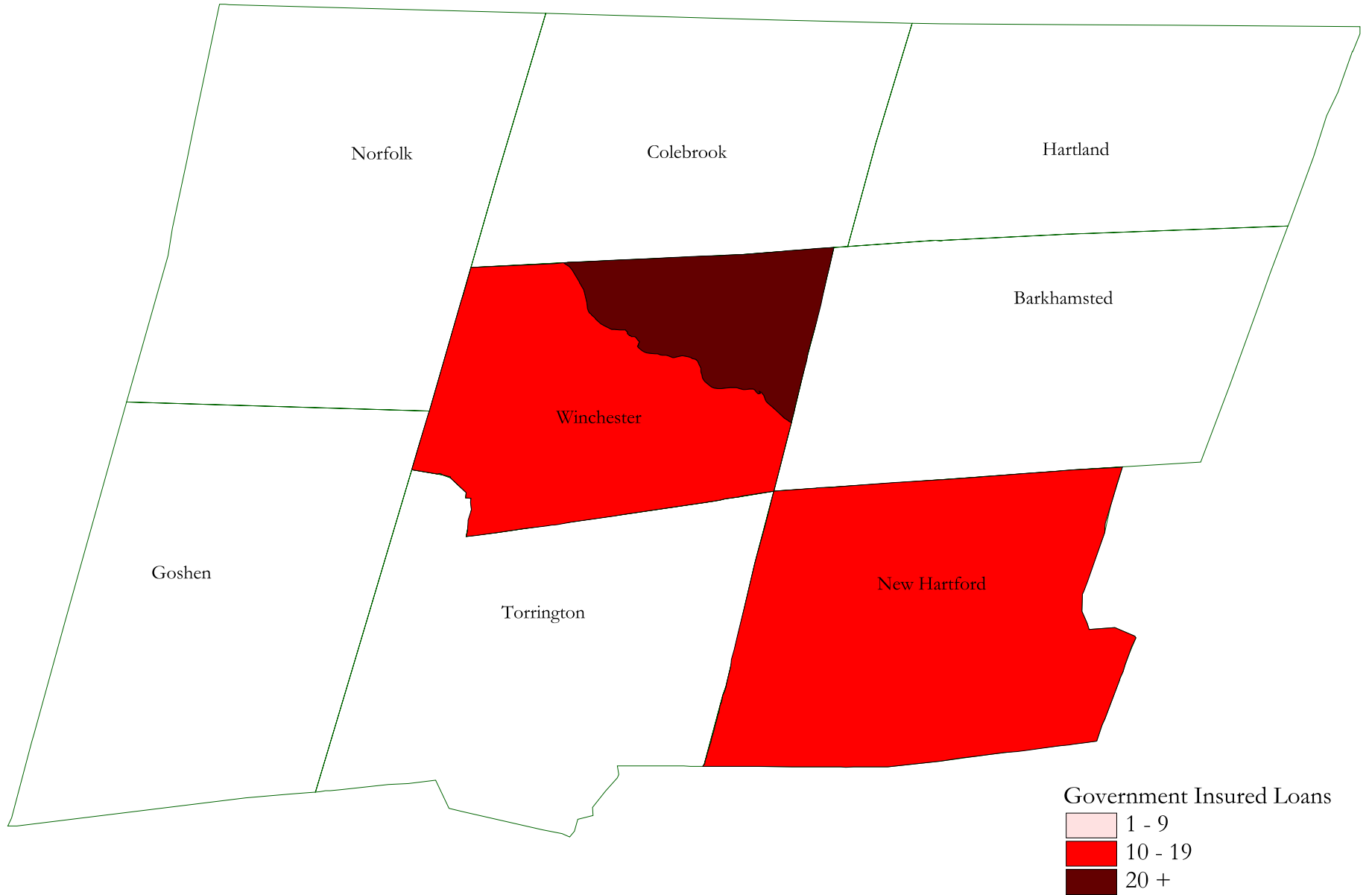
# Government Insured Loans in the New Haven Area



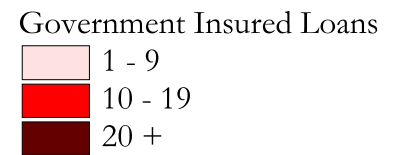
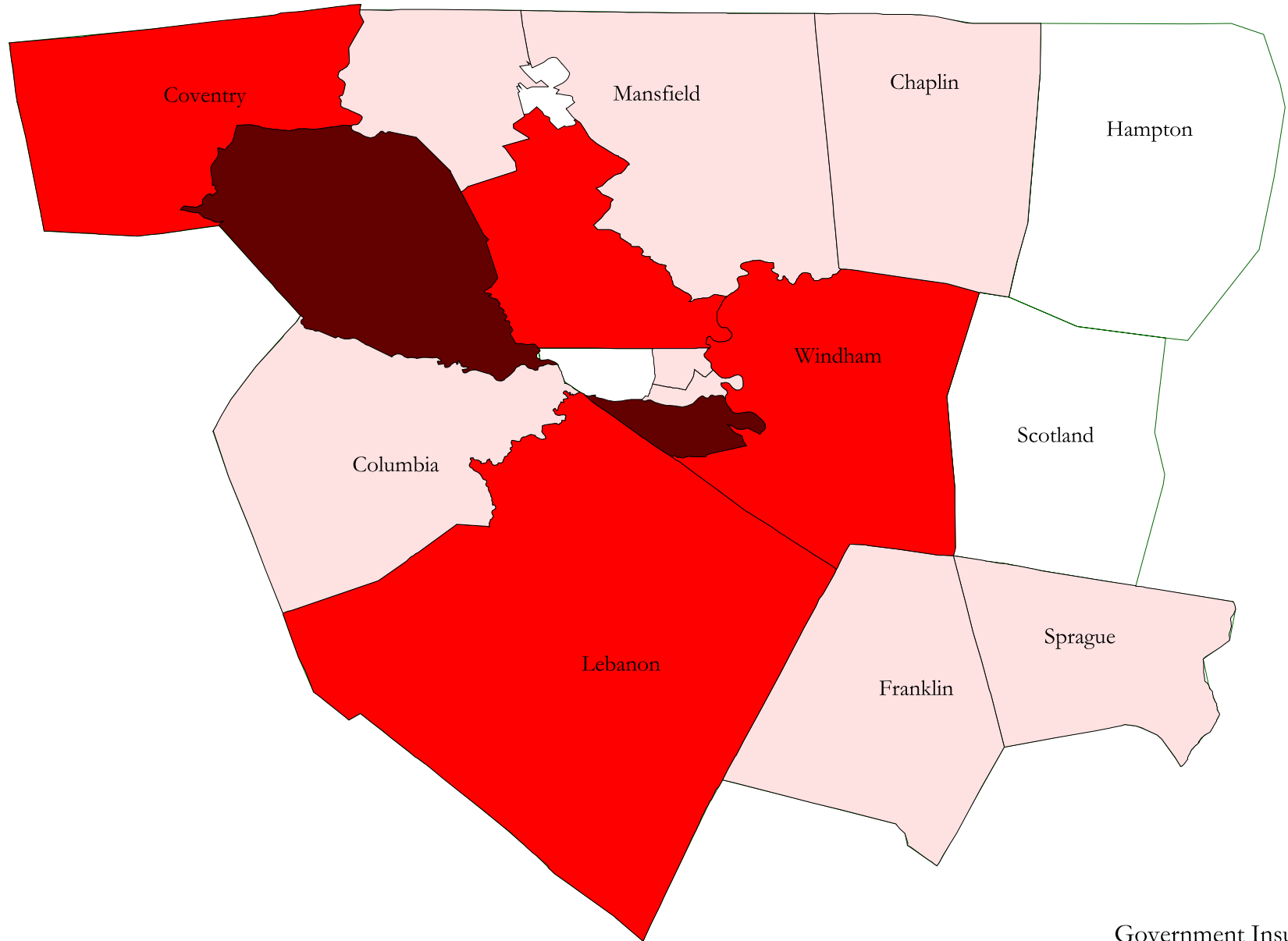
# Government Insured Loans by Census Tract in the Stamford Area



# Government Insured Loans in the Winchester Area



# Government Insured Loans in the Windham Area





# Appendix D:

## Summary of Statutory and Regulatory Requirements

### Summary of Federal Fair Housing and Related Federal Laws

A. Civil Rights Act of 1866 (Codified as 42 U.S.C., Section 1981): Provides that "all persons within the United States shall have the same right to make and enforce contracts as is enjoyed by white persons. The Act implements the Thirteenth Amendment of the Constitution by providing direct remedy through the federal courts. Although the Act applied to racial minorities, it also covers other minorities.

B. Civil Rights Act of 1871 (Codified as 42 U.S.C., Section 1983): Provides that every person who, under color of any statute (law)...causes...the deprivation of any rights...secured by (federal laws), shall be liable to the person injured. The Act implements the Fourteenth Amendment of the Constitution by providing direct remedy through the federal courts. The Act applies to discrimination based on race, sex and national origin and provides for injunctive relief.

C. Executive Order 11063 -- Equal Opportunity in Housing: In 1962, President John F. Kennedy signed the first presidential executive order pertaining specifically to fair housing. It covers all properties owned by the federal government, including properties developed with federal government assistance.

D. Title VI of the Civil Rights Act of 1964 (Codified as 42 U.S.C. 2000(d)): Prohibits discrimination on the basis of race, color or national origin under any program or activity receiving Federal financial assistance.

E. Title VIII of the Civil Rights Act of 1968 (Fair Housing Law): Prohibits discrimination in housing on the basis of race, color, religion and national origin. Congress amended the law in 1974 to prohibit discrimination on the basis of sex and amended it again in 1988 to prohibit discrimination on the basis of disability and familial status.

F. Title IX of the Civil Rights Act of 1968: Prohibits the willful or attempted injury, intimidation or interference with any person because of his or her race, color, religion,

sex, or national origin who is involved in a real estate transaction. Please note that this provision is distinguished from Title IX of the Educational Amendments Act of 1972 (86 Statute 373).

G. The Home Mortgage Disclosure Act (HMDA): HMDA was enacted in 1975 and amended in 1988 and 1991. The Act requires lending institutions to report mortgage-lending data to determine if the institutions are serving the housing needs of all community residents. The Act was enacted to assist in identifying possible discriminatory practices in lending and to assist public officials in distributing public sector investments. HMDA requires lenders with assets greater than \$250 million to report the sex, race, and income of mortgage applicants and borrowers to the Comptroller of the Currency each quarter. Regulation C requires lenders to report data regarding loan applications, including information on origination and purchases.

H. Community Reinvestment Act (CRA): CRA was enacted in 1977 to encourage financial institutions to help meet the credit needs of low and moderate income neighborhoods by requiring federal financial regulatory agencies to monitor lending institutions. Institutions are required to prepare an annual CRA statement, which maps out the service area and the types of loans provided. Institution files are maintained for two years along with any written public comments received by the financial institution. CRA records are reviewed by the federal financial regulatory agencies when a lending institution petitions for merger or expansion. It is unlawful for any person who engages in the lending, purchasing, selling, brokering, or appraising of residential real property to discriminate on the basis of the protected classes (i.e., race, color, national origin, marital status, sex, age, familial status, handicap or religion).

I. Executive Order 12259: This executive order, signed in 1980 by Jimmy Carter, gave the Secretary of the U.S. Department of Housing and Urban Development (HUD) the responsibility for ensuring that all federal programs and activities related to housing and urban development were "administered in a manner to affirmatively further fair housing."

J. Fair Housing Amendments Act of 1988: The Fair Housing Amendments Act contains major provisions that include:

1. Protection against discrimination for persons with disabilities and families with children under 18;
2. Extension of the time line for filing a complaint from 180 days to two years;
3. Provides stronger administrative remedies for individuals; (An Administrative Law Judge is able to award punitive awards up to \$10,000 for the first offense,

- up to \$25,000 for the second, and a maximum of \$50,000 for two or more discriminatory housing offenses committed within the past seven years.)
4. HUD was given greater authority and discretion for administering and resolving complaints. Prior to the 1988 amendments, HUD had no administrative mechanism for providing remedies to individuals who had been discriminated against;
  5. Removal of restrictions on monetary and punitive damages in civil actions. Previously, civil penalties were restricted to \$1,000 plus attorney fees.
  6. Handicapped access must be provided in all new buildings with four or more units;
  7. The right to modify dwellings was guaranteed to disabled tenants;
  8. Housing for the elderly was redefined to be a facility constituting eighty percent residency by those 55 years of age or older.

K. The Americans with Disabilities Act: The Americans with Disabilities Act (ADA) was enacted into federal law in 1990, extending civil rights protection to people who are considered disabled. ADA is modeled after the 1973 Rehabilitation Act, which mandates that accessibility be extended to any program, service, activity, or facility receiving federal money. ADA regulations apply to all public facilities and programs, except churches, private clubs, and housing, which are regulated by the Fair Housing Act and/or Section 504 of the 1973 Rehabilitation Act. Since 1992 new construction and alterations to existing public facilities must comply with either ADA Accessibility Guidelines or the Uniform Federal Accessibility Standards.

L. Housing for Older Persons Act (HOPA): HOPA was enacted in 1995. HOPA amended the elderly housing exception to the familial status protections under the Fair Housing Act. HOPA made it easier for housing developments to qualify as housing for older persons and exclude children.

### **Summary of Statutory and Regulatory Requirements**

Federal law requires that recipients of housing and community development funds actively promote equal housing opportunity for all people protected by federal fair housing laws. With its amendment in 1988 the Federal Fair Housing Act (42 U.S.C. §3601, et seq.) now makes it unlawful to discriminate in the sale or rental of housing or housing related services based on a person's race, color, religion, sex, national origin, familial status or handicap. The Connecticut Discriminatory Housing Protections Act (C.G.S. 46a-64c) additionally protects people from discriminatory housing practices based on their marital status, age, or lawful source of income (see below). Sexual orientation was added as part of Connecticut's gay rights law (C.G.S. 46a-81e).

Since 1983 the Community Development Block Grant (CDBG) statute has required that fund recipients affirmatively further fair housing. In 1988 the U.S. Department of Housing and Urban Development (HUD) adopted regulations that specifically cover this obligation (24 CFR 570.303(d)). When the Comprehensive Housing Affordability Strategy (CHAS) statute was enacted in 1990, participating jurisdictions were required to certify that they would affirmatively further fair housing as part of their CHAS.

**Other Related Connecticut Statutes and Documents:**

Sec. 7-148g. Fair Housing Commission; creation and powers. Any town, city or borough may, through its legislative body, create a fair housing commission to make studies and receive complaints relative to discrimination in dwellings within its jurisdiction, which term shall include mobile manufactured homes and mobile manufactured home park lots, in order to control and eliminate discrimination in such dwellings, and to enforce fair housing ordinances adopted pursuant to section 7-148 or section 7-194. The commission may be empowered to retain legal counsel to advise it.

## **Chapter 126a**

### **Affordable Housing Land Use Appeals**

Sec. 8-30g. Affordable housing land use appeals procedure. Definitions. Affordability plan; regulations. Conceptual site plan. Maximum monthly housing cost. Percentage-of-income requirement. Appeals. Modification of application. Commission powers and remedies. Exempt municipalities. Moratorium. Model deed restrictions.

(a) As used in this section:

(1) "Affordable housing development" means a proposed housing development which is (A) assisted housing, or (B) a set-aside development;

(2) "Affordable housing application" means any application made to a commission in connection with an affordable housing development by a person who proposes to develop such affordable housing;

(3) "Assisted housing" means housing which is receiving, or will receive, financial assistance under any governmental program for the construction or substantial rehabilitation of low and moderate income housing, and any housing occupied by persons receiving rental assistance under chapter 319uu or Section 1437f of Title 42 of the United States Code;

(4) "Commission" means a zoning commission, planning commission, planning and zoning commission, zoning board of appeals or municipal agency exercising zoning or planning authority;

(5) "Municipality" means any town, city or borough, whether consolidated or unconsolidated;

(6) "Set-aside development" means a development in which not less than thirty per cent of the dwelling units will be conveyed by deeds containing covenants or restrictions which shall require that, for at least forty years after the initial occupation of the proposed development, such dwelling units shall be sold or rented at, or below, prices which will preserve the units as housing for which persons and families pay thirty per cent or less of their annual income, where such income is less than or equal to eighty per cent of the median income. In a set-aside development, of the dwelling units conveyed by deeds containing covenants or restrictions, a number of dwelling units equal to not less than fifteen per cent of all dwelling units in the development shall be sold or rented to persons and families whose income is less than or equal to sixty per

cent of the median income and the remainder of the dwelling units conveyed by deeds containing covenants or restrictions shall be sold or rented to persons and families whose income is less than or equal to eighty per cent of the median income;

(7) "Median income" means, after adjustments for family size, the lesser of the state median income or the area median income for the area in which the municipality containing the affordable housing development is located, as determined by the United States Department of Housing and Urban Development; and

(8) "Commissioner" means the Commissioner of Economic and Community Development.

(b) (1) Any person filing an affordable housing application with a commission shall submit, as part of the application, an affordability plan which shall include at least the following: (A) Designation of the person, entity or agency that will be responsible for the duration of any affordability restrictions, for the administration of the affordability plan and its compliance with the income limits and sale price or rental restrictions of this chapter; (B) an affirmative fair housing marketing plan governing the sale or rental of all dwelling units; (C) a sample calculation of the maximum sales prices or rents of the intended affordable dwelling units; (D) a description of the projected sequence in which, within a set-aside development, the affordable dwelling units will be built and offered for occupancy and the general location of such units within the proposed development; and (E) draft zoning regulations, conditions of approvals, deeds, restrictive covenants or lease provisions that will govern the affordable dwelling units.

(2) The commissioner shall, within available appropriations, adopt regulations pursuant to chapter 54 regarding the affordability plan. Such regulations may include additional criteria for preparing an affordability plan and shall include: (A) A formula for determining rent levels and sale prices, including establishing maximum allowable down payments to be used in the calculation of maximum allowable sales prices; (B) a clarification of the costs that are to be included when calculating maximum allowed rents and sale prices; (C) a clarification as to how family size and bedroom counts are to be equated in establishing maximum rental and sale prices for the affordable units; and (D) a listing of the considerations to be included in the computation of income under this section.

(c) Any commission, by regulation, may require that an affordable housing application seeking a change of zone shall include the submission of a conceptual site plan describing the proposed development's total number of residential units and their

arrangement on the property and the proposed development's roads and traffic circulation, sewage disposal and water supply.

(d) For any affordable dwelling unit that is rented as part of a set-aside development, if the maximum monthly housing cost, as calculated in accordance with subdivision (6) of subsection (a) of this section, would exceed one hundred per cent of the Section 8 fair market rent as determined by the United States Department of Housing and Urban Development, in the case of units set aside for persons and families whose income is less than or equal to sixty per cent of median income, then such maximum monthly housing cost shall not exceed one hundred per cent of said Section 8 fair market rent. If the maximum monthly housing cost, as calculated in accordance with subdivision (6) of subsection (a) of this section, would exceed one hundred twenty per cent of the Section 8 fair market rent, as determined by the United States Department of Housing and Urban Development, in the case of units set aside for persons and families whose income is less than or equal to eighty per cent of median income, then such maximum monthly housing cost shall not exceed one hundred twenty per cent of such Section 8 fair market rent.

(e) For any affordable dwelling unit that is rented in order to comply with the requirements of a set-aside development, no person shall impose on a prospective tenant who is receiving governmental rental assistance a maximum percentage-of-income-for-housing requirement that is more restrictive than the requirement, if any, imposed by such governmental assistance program.

(f) Any person whose affordable housing application is denied or is approved with restrictions which have a substantial adverse impact on the viability of the affordable housing development or the degree of affordability of the affordable dwelling units in a set-aside development, may appeal such decision pursuant to the procedures of this section. Such appeal shall be filed within the time period for filing appeals as set forth in section 8-8, 8-9, 8-28, 8-30 or 8-30a, as applicable, and shall be made returnable to the superior court for the judicial district where the real property which is the subject of the application is located. Affordable housing appeals, including pretrial motions, shall be heard by a judge assigned by the Chief Court Administrator to hear such appeals. To the extent practicable, efforts shall be made to assign such cases to a small number of judges, sitting in geographically diverse parts of the state, so that a consistent body of expertise can be developed. Unless otherwise ordered by the Chief Court Administrator, such appeals, including pretrial motions, shall be heard by such assigned judges in the judicial district in which such judge is sitting. Appeals taken pursuant to this subsection shall be privileged cases to be heard by the court as soon after the return day as is practicable. Except as otherwise provided in this section,

appeals involving an affordable housing application shall proceed in conformance with the provisions of said section 8-8, 8-9, 8-28, 8-30 or 8-30a, as applicable.

(g) Upon an appeal taken under subsection (f) of this section, the burden shall be on the commission to prove, based upon the evidence in the record compiled before such commission that the decision from which such appeal is taken and the reasons cited for such decision are supported by sufficient evidence in the record. The commission shall also have the burden to prove, based upon the evidence in the record compiled before such commission, that (1) (A) the decision is necessary to protect substantial public interests in health, safety, or other matters which the commission may legally consider; (B) such public interests clearly outweigh the need for affordable housing; and (C) such public interests cannot be protected by reasonable changes to the affordable housing development, or (2) (A) the application which was the subject of the decision from which such appeal was taken would locate affordable housing in an area which is zoned for industrial use and which does not permit residential uses, and (B) the development is not assisted housing, as defined in subsection (a) of this section. If the commission does not satisfy its burden of proof under this subsection, the court shall wholly or partly revise, modify, remand or reverse the decision from which the appeal was taken in a manner consistent with the evidence in the record before it.

(h) Following a decision by a commission to reject an affordable housing application or to approve an application with restrictions which have a substantial adverse impact on the viability of the affordable housing development or the degree of affordability of the affordable dwelling units, the applicant may, within the period for filing an appeal of such decision, submit to the commission a proposed modification of its proposal responding to some or all of the objections or restrictions articulated by the commission, which shall be treated as an amendment to the original proposal. The day of receipt of such a modification shall be determined in the same manner as the day of receipt is determined for an original application. The filing of such a proposed modification shall stay the period for filing an appeal from the decision of the commission on the original application. The commission shall hold a public hearing on the proposed modification if it held a public hearing on the original application and may hold a public hearing on the proposed modification if it did not hold a public hearing on the original application. The commission shall render a decision on the proposed modification not later than sixty-five days after the receipt of such proposed modification, provided, if, in connection with a modification submitted under this subsection, the applicant applies for a permit for an activity regulated pursuant to sections 22a-36 to 22a-45, inclusive, and the time for a decision by the commission on such modification under this subsection would lapse prior to the thirty-fifth day after a decision by an inland wetlands and watercourses agency, the time period for decision by the commission on



the modification under this subsection shall be extended to thirty-five days after the decision of such agency. The commission shall issue notice of its decision as provided by law. Failure of the commission to render a decision within said sixty-five days or subsequent extension period permitted by this subsection shall constitute a rejection of the proposed modification. Within the time period for filing an appeal on the proposed modification as set forth in section 8-8, 8-9, 8-28, 8-30 or 8-30a, as applicable, the applicant may appeal the commission's decision on the original application and the proposed modification in the manner set forth in this section. Nothing in this subsection shall be construed to limit the right of an applicant to appeal the original decision of the commission in the manner set forth in this section without submitting a proposed modification or to limit the issues which may be raised in any appeal under this section.

(i) Nothing in this section shall be deemed to preclude any right of appeal under the provisions of section 8-8, 8-9, 8-28, 8-30 or 8-30a.

(j) A commission or its designated authority shall have, with respect to compliance of an affordable housing development with the provisions of this chapter, the same powers and remedies provided to commissions by section 8-12.

(k) Notwithstanding the provisions of subsections (a) to (j), inclusive, of this section, the affordable housing appeals procedure established under this section shall not be available if the real property which is the subject of the application is located in a municipality in which at least ten per cent of all dwelling units in the municipality are (1) assisted housing, or (2) currently financed by Connecticut Housing Finance Authority mortgages, or (3) subject to binding recorded deeds containing covenants or restrictions which require that such dwelling units be sold or rented at, or below, prices which will preserve the units as housing for which persons and families pay thirty per cent or less of income, where such income is less than or equal to eighty per cent of the median income, or (4) mobile manufactured homes located in mobile manufactured home parks or legally-approved accessory apartments, which homes or apartments are subject to binding recorded deeds containing covenants or restrictions which require that such dwelling units be sold or rented at, or below, prices which will preserve the units as housing for which, for a period of not less than ten years, persons and families pay thirty per cent or less of income, where such income is less than or equal to eighty per cent of the median income. The Commissioner of Economic and Community Development shall, pursuant to regulations adopted under the provisions of chapter 54, promulgate a list of municipalities which satisfy the criteria contained in this subsection and shall update such list not less than annually. For the purpose of determining the percentage required by this subsection, the commissioner shall use as the denominator the number of dwelling units in the municipality, as reported in the most recent United

States decennial census. As used in this subsection, "accessory apartment" means a separate living unit that (A) is attached to the main living unit of a house, which house has the external appearance of a single-family residence, (B) has a full kitchen, (C) has a square footage that is not more than thirty per cent of the total square footage of the house, (D) has an internal doorway connecting to the main living unit of the house, (E) is not billed separately from such main living unit for utilities, and (F) complies with the building code and health and safety regulations.

(l) (1) Notwithstanding the provisions of subsections (a) to (j), inclusive, of this section, the affordable housing appeals procedure established under this section shall not be applicable to an affordable housing application filed with a commission during a moratorium, which shall be the four-year period after (A) a certification of affordable housing project completion issued by the commissioner is published in the Connecticut Law Journal, or (B) after notice of a provisional approval is published pursuant to subdivision (4) of this subsection. Any moratorium that is in effect on October 1, 2002, is extended by one year.

(2) Notwithstanding the provisions of this subsection, such moratorium shall not apply to (A) affordable housing applications for assisted housing in which ninety-five per cent of the dwelling units are restricted to persons and families whose income is less than or equal to sixty per cent of median income, (B) other affordable housing applications for assisted housing containing forty or fewer dwelling units, or (C) affordable housing applications which were filed with a commission pursuant to this section prior to the date upon which the moratorium takes effect.

(3) Eligible units completed after a moratorium has begun may be counted toward establishing eligibility for a subsequent moratorium.

(4) (A) The commissioner shall issue a certificate of affordable housing project completion for the purposes of this subsection upon finding that there has been completed within the municipality one or more affordable housing developments which create housing unit-equivalent points equal to the greater of two per cent of all dwelling units in the municipality, as reported in the most recent United States decennial census, or seventy-five housing unit-equivalent points.

(B) A municipality may apply for a certificate of affordable housing project completion pursuant to this subsection by applying in writing to the commissioner, and including documentation showing that the municipality has accumulated the required number of points within the applicable time period. Such documentation shall include the location of each dwelling unit being counted, the number of points each dwelling unit has been

assigned, and the reason, pursuant to this subsection, for assigning such points to such dwelling unit. Upon receipt of such application, the commissioner shall promptly cause a notice of the filing of the application to be published in the Connecticut Law Journal, stating that public comment on such application shall be accepted by the commissioner for a period of thirty days after the publication of such notice. Not later than ninety days after the receipt of such application, the commissioner shall either approve or reject such application. Such approval or rejection shall be accompanied by a written statement of the reasons for approval or rejection, pursuant to the provisions of this subsection. If the application is approved, the commissioner shall promptly cause a certificate of affordable housing project completion to be published in the Connecticut Law Journal. If the commissioner fails to either approve or reject the application within such ninety-day period, such application shall be deemed provisionally approved, and the municipality may cause notice of such provisional approval to be published in a conspicuous manner in a daily newspaper having general circulation in the municipality, in which case, such moratorium shall take effect upon such publication. The municipality shall send a copy of such notice to the commissioner. Such provisional approval shall remain in effect unless the commissioner subsequently acts upon and rejects the application, in which case the moratorium shall terminate upon notice to the municipality by the commissioner.

(5) For purposes of this subsection, "elderly units" are dwelling units whose occupancy is restricted by age and "family units" are dwelling units whose occupancy is not restricted by age.

(6) For purposes of this subsection, housing unit-equivalent points shall be determined by the commissioner as follows: (A) No points shall be awarded for a unit unless its occupancy is restricted to persons and families whose income is equal to or less than eighty per cent of median income, except that unrestricted units in a set-aside development shall be awarded one-fourth point each. (B) Family units restricted to persons and families whose income is equal to or less than eighty per cent of median income shall be awarded one point if an ownership unit and one and one-half points if a rental unit. (C) Family units restricted to persons and families whose income is equal to or less than sixty per cent of median income shall be awarded one and one-half points if an ownership unit and two points if a rental unit. (D) Family units restricted to persons and families whose income is equal to or less than forty per cent of median income shall be awarded two points if an ownership unit and two and one-half points if a rental unit. (E) Elderly units restricted to persons and families whose income is equal to or less than eighty per cent of median income shall be awarded one-half point. (F) A set-aside development containing family units which are rental units shall be awarded additional points equal to twenty-two per cent of the total points awarded to such

development, provided the application for such development was filed with the commission prior to July 6, 1995.

(7) Points shall be awarded only for dwelling units which were (A) newly-constructed units in an affordable housing development, as that term was defined at the time of the affordable housing application, for which a certificate of occupancy was issued after July 1, 1990, or (B) newly subjected after July 1, 1990, to deeds containing covenants or restrictions which require that, for at least the duration required by subsection (a) of this section for set-aside developments on the date when such covenants or restrictions took effect, such dwelling units shall be sold or rented at, or below, prices which will preserve the units as affordable housing for persons or families whose income does not exceed eighty per cent of median income.

(8) Points shall be subtracted, applying the formula in subdivision (6) of this subsection, for any affordable dwelling unit which, on or after July 1, 1990, was affected by any action taken by a municipality which caused such dwelling unit to cease being counted as an affordable dwelling unit.

(9) A newly-constructed unit shall be counted toward a moratorium when it receives a certificate of occupancy. A newly-restricted unit shall be counted toward a moratorium when its deed restriction takes effect.

(10) The affordable housing appeals procedure shall be applicable to affordable housing applications filed with a commission after a three-year moratorium expires, except (A) as otherwise provided in subsection (k) of this section, or (B) when sufficient unit-equivalent points have been created within the municipality during one moratorium to qualify for a subsequent moratorium.

(11) The commissioner shall, within available appropriations, adopt regulations in accordance with chapter 54 to carry out the purposes of this subsection. Such regulations shall specify the procedure to be followed by a municipality to obtain a moratorium, and shall include the manner in which a municipality is to document the units to be counted toward a moratorium. A municipality may apply for a moratorium in accordance with the provisions of this subsection prior to, as well as after, such regulations are adopted.

(m) The commissioner shall, pursuant to regulations adopted in accordance with the provisions of chapter 54, promulgate model deed restrictions which satisfy the requirements of this section. A municipality may waive any fee which would otherwise

be required for the filing of any long-term affordability deed restriction on the land records.

Sec. 8-30h. Annual certification of continuing compliance with affordability requirements. Noncompliance. On and after January 1, 1996, the developer, owner or manager of an affordable housing development, developed pursuant to subparagraph (B) of subdivision (1) of subsection (a) of section 8-30g, which includes rental units shall provide annual certification to the commission that the development continues to be in compliance with the covenants and deed restrictions required under said section. If the development does not comply with such covenants and deed restrictions, the developer, owner or manager shall rent the next available units to persons and families whose incomes satisfy the requirements of the covenants and deed restrictions until the development is in compliance. The commission may inspect the income statements of the tenants of the restricted units upon which the developer, owner or manager bases the certification. Such tenant statements shall be confidential and shall not be deemed public records for the purposes of the Freedom of Information Act, as defined in section 1-200.

**ILLEGAL HOUSING DISCRIMINATION – A SUMMARY<sup>50</sup>**

| <b>Protected Classes</b>                              | <b>Federal or CT. Law</b>                                  | <b>Property not covered</b>   | <b>Remedy</b>                      |
|---|--|---|------------------------------------|
| Race  | <b>Federal:</b> 42 U.S.C. §1982 (Civil Rights Act of 1866) | None  | Federal court                      |
|   | <b>State:</b> Con. Gen. Stat. 46a-58a                      | None  | State court or CHRO                |
| Race, Color, National Origin, Ancestry, Sex, Religion | <b>Federal:</b> 42 U.S.C. §3604                            | <b>Federal:</b> Owner occupied bldgs. with 4 units or less  | Federal court or HUD <sup>51</sup> |
|   | <b>State:</b> Con. Gen. Stat. 46a-64c                      | <b>State:</b> Owner occupied bldgs. with 2 units or less; owner occupied rooming house                  | State court or CHRO                |
| Familial Status or the presence of children           | <b>Federal:</b> 42 U.S.C. §3604                            | <b>Federal:</b> Owner occupied bldgs. with 4 units or less  | Federal court or HUD               |
|   | <b>State:</b> Con. Gen. Stat. 46a-64c                      | <b>State:</b> owner occupied 4 units or less; elderly housing   | State court or CHRO                |
| Disability  | 42 U.S.C. §3604  | <b>Federal:</b> Owner occupied bldgs with 4 units or less   | Federal Court or HUD               |
|   | 29 U.S.C. §794   | <b>Federal:</b> All housing <u>not</u> receiving federal money  | Federal court                      |
|   | <b>State:</b> Con. Gen. Stat. 46a-64c                      | <b>State:</b> Owner occupied bldgs. with 2 units or less; owner occupied rooming house                  | State court or CHRO                |
| Marital Status (except an unmarried man and woman)    | <b>State:</b> Con. Gen. Stat. 46a-64c                      | <b>State:</b> same as above   | State court or CHRO                |
| Sexual Orientation                                    | <b>State:</b> Con. Gen. Stat. 46a-81e                      | <b>State:</b> Owner occupied bldgs. with 4 units or less  | State court or CHRO                |
| Age (except minors)                                   | <b>State:</b> Con. Gen. Stat. 46a-64c                      | <b>State:</b> Owner occupied bldgs. with 2 units or less; owner occupied rooming house; elderly housing | State court or CHRO                |
| Lawful source of income                               | <b>State:</b> Con. Gen. Stat. 46a-64c                      | <b>State:</b> Owner occupied bldgs. with 2 units or less; owner occupied rooming house                  | State court or CHRO                |

<sup>50</sup> From the Connecticut Fair Housing Center website:  
<http://www.ctfairhousing.org/Brochures/lawsummary.doc>

<sup>51</sup> Department of Housing and Urban Development

## Appendix E: Loan Data<sup>52</sup>

| <b>Hartford-West Hartford-East Hartford MSA</b>   |                              |                                      |                            |   |
|---|------------------------------|--------------------------------------|----------------------------|---|
| 2004 Denial Rates of Applications for Conventional Home-Purchase Loans,<br>1 to 4 Family and Manufactured Home Dwellings by Race/Ethnicity  |                              |                                      |                            |   |
| <b>Race/Ethnicity</b>   | <b>Applications Received</b> | <b>Percent of Total Applications</b> | <b>Applications Denied</b> | <b>Percentage of Racial/Ethnic Group Denied</b> |
| <b>White/Caucasian</b>  | 21108                        | <b>70.9%</b>                         | 2055                       | <b>9.7%</b>                                     |
| <b>Black/African American</b>   | 2356                         | <b>7.9%</b>                          | 532                        | <b>22.6%</b>                                    |
| <b>Hispanic/Latino</b>  | 2113                         | <b>7.1%</b>                          | 462                        | <b>21.9%</b>                                    |
| <b>Asian</b>  | 831                          | <b>2.8%</b>                          | 101                        | <b>12.2%</b>                                    |
| <b>Multi-racial</b>   | 278                          | <b>0.9%</b>                          | 32                         | <b>11.5%</b>                                    |
| <b>American Indian</b>  | 117                          | <b>0.4%</b>                          | 39                         | <b>33.3%</b>                                    |
| <b>Pacific Islander</b>   | 89                           | <b>0.3%</b>                          | 13                         | <b>14.6%</b>                                    |
|   |                              |                                      |                            |   |
| Note: Hispanic/Latino category is an ethnicity category, not a racial category. As a result there may be some overlap. Some ethnicities and races were not available. The total number of applications received was 29,779. |                              |                                      |                            |   |

| <b>Bridgeport-Stamford-Norwalk MSA</b>  |                              |                                      |                            |   |
|---|------------------------------|--------------------------------------|----------------------------|---|
| 2004 Denial Rates of Applications for Conventional Home-Purchase Loans,<br>1 to 4 Family and Manufactured Home Dwellings by Race/Ethnicity  |                              |                                      |                            |   |
| <b>Race/Ethnicity</b>   | <b>Applications Received</b> | <b>Percent of Total Applications</b> | <b>Applications Denied</b> | <b>Percentage of Racial/Ethnic Group Denied</b> |
| <b>White/Caucasian</b>  | 20402                        | <b>71.0%</b>                         | 2314                       | <b>11.3%</b>                                    |
| <b>Black/African American</b>   | 2184                         | <b>7.6%</b>                          | 480                        | <b>22.0%</b>                                    |
| <b>Hispanic/Latino</b>  | 3844                         | <b>13.4%</b>                         | 826                        | <b>21.5%</b>                                    |
| <b>Asian</b>  | 1024                         | <b>3.6%</b>                          | 113                        | <b>11.0%</b>                                    |
| <b>Multi-racial</b>   | 344                          | <b>1.2%</b>                          | 22                         | <b>6.4%</b>                                     |
| <b>American Indian</b>  | 93                           | <b>0.3%</b>                          | 20                         | <b>21.5%</b>                                    |
| <b>Pacific Islander</b>   | 106                          | <b>0.4%</b>                          | 18                         | <b>17.0%</b>                                    |
|   |                              |                                      |                            |   |
| Note: Hispanic/Latino category is an ethnicity category, not a racial category. As a result there may be some overlap. Some ethnicities and races were not available. The total number of applications received was 28,717. |                              |                                      |                            |   |

<sup>52</sup>Federal Financial Institutions Examination Council's (<http://www.ffiec.gov>)

### New Haven-Milford MSA

2004 Denial Rates of Applications for Conventional Home-Purchase Loans,  
1 to 4 Family and Manufactured Home Dwellings by Race/Ethnicity

| Race/Ethnicity         | Applications Received | Percent of Total Applications | Applications Denied | Percentage of Racial/Ethnic Group Denied |
|------------------------|-----------------------|-------------------------------|---------------------|--|
| White/Caucasian        | 15881                 | 69.1%                         | 1943                | 12.2%                                    |
| Black/African American | 2235                  | 9.7%                          | 466                 | 20.9%                                    |
| Hispanic/Latino        | 2140                  | 9.3%                          | 480                 | 22.4%                                    |
| Asian                  | 745                   | 3.2%                          | 87                  | 11.7%                                    |
| Multi-racial           | 201                   | 0.9%                          | 34                  | 16.9%                                    |
| American Indian        | 74                    | 0.3%                          | 13                  | 17.6%                                    |
| Pacific Islander       | 104                   | 0.5%                          | 29                  | 27.9%                                    |
|                        |                       |                               |                     |  |

Note: Hispanic/Latino category is an ethnicity category, not a racial category. As a result there may be some overlap. Some ethnicities and races were not available. The total number of applications received was 22,970.

### Norwich-New London MSA

2004 Denial Rates of Applications for Conventional Home-Purchase Loans, 1 to 4 Family and  
Manufactured Home Dwellings by Race/Ethnicity

| Race/Ethnicity         | Applications Received | Percent of Total Applications | Applications Denied | Percentage of Racial/Ethnic Group Denied |
|------------------------|-----------------------|-------------------------------|---------------------|--|
| White/Caucasian        | 5176                  | 72.5%                         | 652                 | 12.6%                                    |
| Black/African American | 206                   | 2.9%                          | 55                  | 26.7%                                    |
| Hispanic/Latino        | 541                   | 7.6%                          | 133                 | 24.6%                                    |
| Asian                  | 349                   | 4.9%                          | 47                  | 13.5%                                    |
| Multi-racial           | 106                   | 1.5%                          | 10                  | 9.4%                                     |
| American Indian        | 42                    | 0.6%                          | 4                   | 9.5%                                     |
| Pacific Islander       | 15                    | 0.2%                          | 1                   | 6.7%                                     |
|                        |                       |                               |                     |  |

Note: Hispanic/Latino category is an ethnicity category, not a racial category. As a result there may be some overlap. Some ethnicities and races were not available. The total number of applications received was 7,114.



# Appendix F: School Demographic Data

## Connecticut State Department of Education

2001-2002 Public School Enrollment: Race By School District  
(Includes Local and Regional School Districts)

| School District              | TOTAL STUDENTS (UG, PK-12) | AMERICAN INDIAN/ALASKAN NATIVE STUDENTS | ASIAN/PACIFIC ISLANDER STUDENTS | BLACK, NON-HISPANIC STUDENTS | HISPANIC STUDENTS | WHITE, NON-HISPANIC STUDENTS |
|------------------------------|----------------------------|---|---------------------------------|------------------------------|-------------------|------------------------------|
| AMISTAD ACADEMY              | 193                        | 0.0%                                    | 1.0%                            | 66.3%                        | 29.0%             | 3.6%                         |
| ANDOVER                      | 347                        | 0.0%                                    | 0.6%                            | 0.3%                         | 1.2%              | 98.0%                        |
| ANSONIA                      | 2594                       | 0.5%                                    | 1.2%                            | 17.3%                        | 12.9%             | 68.1%                        |
| AREA COOP. EDUC. SERVICES    | 2136                       | 0.0%                                    | 2.1%                            | 24.5%                        | 16.0%             | 57.4%                        |
| ASHFORD                      | 596                        | 0.7%                                    | 1.0%                            | 1.3%                         | 1.0%              | 96.0%                        |
| AVON                         | 2991                       | 0.1%                                    | 4.2%                            | 2.6%                         | 1.5%              | 91.6%                        |
| BARKHAMSTED                  | 334                        | 0.3%                                    | 0.3%                            | 0.0%                         | 0.0%              | 99.4%                        |
| BERLIN                       | 3304                       | 0.1%                                    | 3.1%                            | 0.6%                         | 1.0%              | 95.2%                        |
| BETHANY                      | 598                        | 0.0%                                    | 3.8%                            | 2.5%                         | 1.8%              | 91.8%                        |
| BETHEL                       | 3228                       | 0.2%                                    | 6.6%                            | 1.7%                         | 6.0%              | 85.6%                        |
| BLOOMFIELD                   | 2617                       | 0.0%                                    | 0.8%                            | 89.3%                        | 4.4%              | 5.4%                         |
| BOLTON                       | 981                        | 0.9%                                    | 0.8%                            | 1.9%                         | 1.9%              | 94.4%                        |
| BOZRAH                       | 264                        | 1.1%                                    | 1.5%                            | 1.5%                         | 1.5%              | 94.3%                        |
| BRANFORD                     | 3765                       | 0.1%                                    | 4.8%                            | 2.3%                         | 2.6%              | 90.2%                        |
| BREAKTHROUGH CHARTER         | 197                        | 0.5%                                    | 6.6%                            | 36.0%                        | 41.1%             | 15.7%                        |
| BRIDGEPORT                   | 22796                      | 0.2%                                    | 3.4%                            | 43.1%                        | 42.5%             | 10.8%                        |
| BRISTOL                      | 8927                       | 0.3%                                    | 2.2%                            | 6.7%                         | 9.8%              | 81.1%                        |
| BROOKFIELD                   | 3058                       | 0.1%                                    | 2.6%                            | 0.9%                         | 1.7%              | 94.6%                        |
| BROOKLAWN ACADEMY            | 60                         | 0.0%                                    | 0.0%                            | 71.7%                        | 16.7%             | 11.7%                        |
| BROOKLYN                     | 927                        | 0.4%                                    | 0.8%                            | 1.1%                         | 1.1%              | 96.7%                        |
| CANAAN                       | 129                        | 0.0%                                    | 0.8%                            | 1.6%                         | 1.6%              | 96.1%                        |
| CANTERBURY                   | 577                        | 0.3%                                    | 0.5%                            | 1.4%                         | 0.7%              | 97.1%                        |
| CANTON                       | 1621                       | 0.1%                                    | 0.8%                            | 2.6%                         | 1.2%              | 95.3%                        |
| CAPITOL REGION EDUC. COUNCIL | 1572                       | 0.3%                                    | 3.4%                            | 40.8%                        | 14.1%             | 41.5%                        |
| CHAPLIN                      | 243                        | 1.2%                                    | 0.0%                            | 3.3%                         | 4.1%              | 91.4%                        |
| CHARTER OAK PREP ACADEMY     | 112                        | 0.0%                                    | 0.0%                            | 75.9%                        | 21.4%             | 2.7%                         |
| CHESHIRE                     | 5038                       | 0.1%                                    | 3.9%                            | 1.4%                         | 1.1%              | 93.5%                        |
| CHESTER                      | 317                        | 0.0%                                    | 1.9%                            | 1.3%                         | 1.6%              | 95.3%                        |
| CLINTON                      | 2208                       | 0.1%                                    | 2.4%                            | 1.0%                         | 4.9%              | 91.5%                        |
| COLCHESTER                   | 3102                       | 0.5%                                    | 1.0%                            | 3.0%                         | 1.8%              | 93.7%                        |
| COLEBROOK                    | 135                        | 0.0%                                    | 1.5%                            | 0.0%                         | 0.0%              | 98.5%                        |
| COLUMBIA                     | 715                        | 0.1%                                    | 1.0%                            | 1.1%                         | 1.0%              | 96.8%                        |
| COMMON GROUND HIGH SCHOOL    | 101                        | 0.0%                                    | 1.0%                            | 60.4%                        | 27.7%             | 10.9%                        |
| COOP. EDUCATIONAL SERVICES   | 573                        | 0.0%                                    | 1.2%                            | 32.8%                        | 24.8%             | 41.2%                        |
| CORNWALL                     | 187                        | 0.0%                                    | 1.1%                            | 1.1%                         | 5.3%              | 92.5%                        |
| COVENTRY                     | 2074                       | 0.4%                                    | 0.3%                            | 0.8%                         | 1.3%              | 97.2%                        |
| CROMWELL                     | 1832                       | 0.4%                                    | 2.4%                            | 4.4%                         | 3.8%              | 89.0%                        |
| DANBURY                      | 9567                       | 0.1%                                    | 9.0%                            | 11.1%                        | 23.0%             | 56.8%                        |
| DARIEN                       | 3944                       | 0.0%                                    | 3.0%                            | 0.2%                         | 1.6%              | 95.2%                        |
| DEEP RIVER                   | 389                        | 0.0%                                    | 0.5%                            | 2.6%                         | 0.8%              | 96.1%                        |
| DERBY                        | 1582                       | 0.4%                                    | 1.4%                            | 7.7%                         | 15.1%             | 75.4%                        |
| EAST GRANBY                  | 884                        | 0.0%                                    | 2.6%                            | 5.8%                         | 1.9%              | 89.7%                        |

|                               |       |      |      |       |       |       |
|-------------------------------|-------|------|------|-------|-------|-------|
| EAST HADDAM                   | 1371  | 0.1% | 0.7% | 1.2%  | 0.4%  | 97.7% |
| EAST HAMPTON                  | 2010  | 0.1% | 1.3% | 0.7%  | 0.9%  | 96.9% |
| EAST HARTFORD                 | 7929  | 0.3% | 5.4% | 33.1% | 26.5% | 34.7% |
| EAST HAVEN                    | 4164  | 0.2% | 3.3% | 1.5%  | 6.3%  | 88.6% |
| EAST LYME                     | 3244  | 0.7% | 6.0% | 1.8%  | 1.9%  | 89.5% |
| EAST WINDSOR                  | 1588  | 0.1% | 2.5% | 8.6%  | 5.0%  | 83.8% |
| EASTERN CT REG. EDUC. SVE CTR | 108   | 0.0% | 0.0% | 0.9%  | 14.8% | 84.3% |
| EASTFORD                      | 168   | 0.0% | 1.2% | 0.6%  | 3.0%  | 95.2% |
| EASTON                        | 1077  | 0.1% | 3.4% | 0.6%  | 1.1%  | 94.8% |
| EDUCATION CONNECTION          | 183   | 1.6% | 1.1% | 8.2%  | 13.7% | 75.4% |
| ELLINGTON                     | 2283  | 0.1% | 1.7% | 1.1%  | 1.6%  | 95.6% |
| ENFIELD                       | 6752  | 0.2% | 2.1% | 4.9%  | 3.1%  | 89.7% |
| ESSEX                         | 552   | 0.0% | 1.4% | 1.1%  | 2.4%  | 95.1% |
| EXPLORATIONS                  | 61    | 0.0% | 0.0% | 1.6%  | 4.9%  | 93.4% |
| FAIRFIELD                     | 8284  | 0.1% | 3.5% | 2.0%  | 3.3%  | 91.1% |
| FARMINGTON                    | 4155  | 0.2% | 4.9% | 4.4%  | 2.4%  | 88.2% |
| FRANKLIN                      | 203   | 0.0% | 2.0% | 0.5%  | 3.4%  | 94.1% |
| GLASTONBURY                   | 6336  | 0.1% | 4.7% | 2.9%  | 3.2%  | 89.2% |
| GRANBY                        | 2087  | 0.1% | 1.0% | 1.8%  | 1.0%  | 96.1% |
| GREENWICH                     | 8800  | 0.0% | 7.5% | 2.3%  | 10.6% | 79.5% |
| GRISWOLD                      | 2119  | 1.0% | 1.2% | 0.9%  | 1.4%  | 95.5% |
| GROTON                        | 5844  | 1.2% | 5.1% | 13.3% | 6.4%  | 74.0% |
| GUILFORD                      | 3916  | 0.1% | 2.3% | 1.2%  | 2.7%  | 93.7% |
| HAMDEN                        | 6306  | 0.0% | 5.1% | 28.1% | 7.5%  | 59.3% |
| HAMPTON                       | 180   | 0.0% | 1.1% | 0.6%  | 1.7%  | 96.7% |
| HARTFORD                      | 22276 | 0.1% | 1.0% | 40.2% | 52.9% | 5.8%  |
| HARTLAND                      | 273   | 0.0% | 3.7% | 1.1%  | 1.8%  | 93.4% |
| HEBRON                        | 1040  | 0.1% | 1.2% | 0.7%  | 0.3%  | 97.8% |
| H-VILLE MUSTARD SEED CHRTER   | 300   | 0.0% | 1.0% | 84.7% | 11.7% | 2.7%  |
| INTEGRATED DAY CHARTER        | 286   | 0.7% | 1.0% | 12.9% | 8.7%  | 76.6% |
| INTRDIST SCH-ARTS AND COMM    | 114   | 4.4% | 3.5% | 19.3% | 24.6% | 48.2% |
| JUMOKE ACADEMY                | 250   | 0.0% | 0.0% | 95.6% | 4.4%  | 0.0%  |
| KENT                          | 331   | 0.0% | 0.6% | 1.5%  | 3.3%  | 94.6% |
| KILLINGLY                     | 3015  | 0.5% | 2.2% | 3.7%  | 2.9%  | 90.7% |
| LEARN                         | 530   | 3.0% | 3.4% | 19.6% | 21.1% | 52.8% |
| LEBANON                       | 1510  | 0.4% | 0.4% | 0.7%  | 1.5%  | 97.0% |
| LEDYARD                       | 3137  | 3.7% | 2.9% | 4.6%  | 4.7%  | 84.1% |
| LISBON                        | 628   | 2.7% | 3.2% | 0.8%  | 2.5%  | 90.8% |
| LITCHFIELD                    | 1401  | 0.1% | 2.1% | 0.9%  | 1.2%  | 95.8% |
| MADISON                       | 3571  | 0.2% | 2.7% | 1.0%  | 1.1%  | 95.0% |
| MANCHESTER                    | 7764  | 0.3% | 4.2% | 18.8% | 13.0% | 63.7% |
| MANSFIELD                     | 1417  | 0.2% | 9.2% | 4.2%  | 4.4%  | 82.0% |
| MARLBOROUGH                   | 641   | 0.0% | 1.7% | 1.2%  | 1.4%  | 95.6% |
| MERIDEN                       | 8698  | 0.2% | 1.7% | 11.8% | 35.6% | 50.7% |
| MIDDLETOWN                    | 5108  | 0.0% | 3.9% | 26.8% | 8.3%  | 61.0% |
| MILFORD                       | 7368  | 0.2% | 3.4% | 3.0%  | 3.7%  | 89.7% |
| MONROE                        | 4090  | 0.2% | 2.4% | 1.6%  | 2.8%  | 93.0% |
| MONTVILLE                     | 2931  | 2.4% | 2.1% | 4.5%  | 3.8%  | 87.3% |
| NAUGATUCK                     | 5597  | 0.2% | 1.7% | 5.5%  | 5.7%  | 87.0% |
| NEW BRITAIN                   | 10558 | 0.2% | 2.7% | 17.2% | 49.3% | 30.6% |
| NEW CANAAN                    | 3886  | 0.0% | 2.6% | 0.8%  | 1.6%  | 94.9% |
| NEW FAIRFIELD                 | 3088  | 0.2% | 1.9% | 0.6%  | 2.4%  | 94.8% |
| NEW HARTFORD                  | 650   | 0.9% | 1.1% | 0.6%  | 0.8%  | 96.6% |
| NEW HAVEN                     | 20200 | 0.0% | 1.6% | 56.2% | 30.2% | 12.0% |
| NEW LONDON                    | 3166  | 1.1% | 1.5% | 37.1% | 37.1% | 23.2% |
| NEW MILFORD                   | 5135  | 0.1% | 2.9% | 1.6%  | 3.4%  | 92.0% |
| NEWINGTON                     | 4495  | 0.2% | 4.6% | 4.5%  | 5.6%  | 85.1% |
| NEWTOWN                       | 5018  | 0.1% | 1.8% | 0.7%  | 2.0%  | 95.4% |

|                             |       |      |      |       |       |       |
|-----------------------------|-------|------|------|-------|-------|-------|
| NORFOLK                     | 165   | 0.0% | 1.8% | 0.0%  | 0.0%  | 98.2% |
| NORTH BRANFORD              | 2420  | 0.2% | 1.1% | 1.4%  | 1.7%  | 95.6% |
| NORTH CANAAN                | 382   | 0.0% | 0.0% | 0.3%  | 3.4%  | 96.3% |
| NORTH HAVEN                 | 3755  | 0.2% | 4.6% | 2.5%  | 2.4%  | 90.3% |
| NORTH STONINGTON            | 883   | 2.7% | 1.9% | 1.4%  | 1.8%  | 92.2% |
| NORWALK                     | 11062 | 0.1% | 4.0% | 26.2% | 22.7% | 46.9% |
| NORWICH FREE ACADEMY        | 2298  | 1.7% | 2.9% | 10.0% | 5.5%  | 79.9% |
| NORWICH                     | 4144  | 1.4% | 2.8% | 19.0% | 11.4% | 65.4% |
| ODYSSEY COMMUNITY           | 105   | 0.0% | 0.0% | 11.4% | 4.8%  | 83.8% |
| OLD SAYBROOK                | 1602  | 0.1% | 3.7% | 2.4%  | 2.6%  | 91.2% |
| ORANGE                      | 1336  | 0.1% | 5.2% | 2.1%  | 0.5%  | 92.1% |
| OXFORD                      | 1405  | 0.1% | 0.9% | 0.6%  | 2.4%  | 95.9% |
| PLAINFIELD                  | 2750  | 0.8% | 0.7% | 1.4%  | 2.9%  | 94.2% |
| PLAINVILLE                  | 2696  | 0.3% | 1.8% | 5.8%  | 3.9%  | 88.2% |
| PLYMOUTH                    | 1941  | 0.5% | 1.1% | 1.1%  | 1.0%  | 96.2% |
| POMFRET                     | 533   | 0.0% | 6.2% | 0.4%  | 0.6%  | 92.9% |
| PORTLAND                    | 1429  | 0.3% | 0.7% | 4.4%  | 2.6%  | 92.0% |
| PRESTON                     | 515   | 1.6% | 1.6% | 2.1%  | 1.6%  | 93.2% |
| PUTNAM                      | 1399  | 0.3% | 0.8% | 2.7%  | 3.6%  | 92.6% |
| REDDING                     | 1233  | 0.2% | 2.5% | 0.8%  | 0.7%  | 95.7% |
| REGIONAL SCHOOL DISTRICT 01 | 565   | 0.5% | 0.5% | 1.2%  | 3.0%  | 94.7% |
| REGIONAL SCHOOL DISTRICT 04 | 835   | 0.1% | 1.0% | 1.3%  | 2.8%  | 94.9% |
| REGIONAL SCHOOL DISTRICT 05 | 2351  | 0.2% | 6.5% | 1.8%  | 1.0%  | 90.5% |
| REGIONAL SCHOOL DISTRICT 06 | 1088  | 0.0% | 0.9% | 0.5%  | 0.8%  | 97.8% |
| REGIONAL SCHOOL DISTRICT 07 | 1061  | 0.1% | 0.6% | 0.1%  | 0.4%  | 98.9% |
| REGIONAL SCHOOL DISTRICT 08 | 1503  | 0.5% | 0.7% | 0.9%  | 1.6%  | 96.3% |
| REGIONAL SCHOOL DISTRICT 09 | 789   | 0.0% | 0.9% | 0.1%  | 0.4%  | 98.6% |
| REGIONAL SCHOOL DISTRICT 10 | 2598  | 0.1% | 1.0% | 0.7%  | 0.7%  | 97.5% |
| REGIONAL SCHOOL DISTRICT 11 | 400   | 0.0% | 0.8% | 0.0%  | 1.3%  | 98.0% |
| REGIONAL SCHOOL DISTRICT 12 | 1140  | 0.6% | 1.1% | 1.3%  | 1.1%  | 96.0% |
| REGIONAL SCHOOL DISTRICT 13 | 2086  | 0.2% | 1.4% | 0.6%  | 1.2%  | 96.6% |
| REGIONAL SCHOOL DISTRICT 14 | 2258  | 0.3% | 1.3% | 0.9%  | 1.8%  | 95.7% |
| REGIONAL SCHOOL DISTRICT 15 | 4317  | 0.1% | 2.4% | 0.7%  | 1.9%  | 94.9% |
| REGIONAL SCHOOL DISTRICT 16 | 2180  | 0.1% | 0.6% | 1.5%  | 2.0%  | 95.8% |
| REGIONAL SCHOOL DISTRICT 17 | 2364  | 0.1% | 1.4% | 1.2%  | 1.1%  | 96.3% |
| REGIONAL SCHOOL DISTRICT 18 | 1602  | 0.1% | 3.0% | 0.6%  | 1.4%  | 94.9% |
| REGIONAL SCHOOL DISTRICT 19 | 1190  | 0.6% | 3.3% | 2.8%  | 2.4%  | 90.9% |
| RIDGEFIELD                  | 5088  | 0.0% | 3.1% | 0.7%  | 2.0%  | 94.1% |
| ROCKY HILL                  | 2423  | 0.2% | 4.6% | 3.7%  | 3.4%  | 88.0% |
| SALEM                       | 599   | 0.0% | 3.0% | 1.5%  | 0.3%  | 95.2% |
| SALISBURY                   | 387   | 0.3% | 3.6% | 1.6%  | 1.0%  | 93.5% |
| SCOTLAND                    | 150   | 0.0% | 0.7% | 1.3%  | 2.0%  | 96.0% |
| SEYMOUR                     | 2874  | 0.3% | 3.2% | 1.7%  | 3.9%  | 90.9% |
| SHARON                      | 278   | 0.4% | 0.7% | 2.9%  | 2.5%  | 93.5% |
| SHELTON                     | 5480  | 0.2% | 2.7% | 2.1%  | 4.6%  | 90.4% |
| SHERMAN                     | 477   | 0.0% | 0.4% | 1.9%  | 0.8%  | 96.9% |
| SIDE BY SIDE COMMUNITY      | 217   | 0.0% | 1.4% | 24.9% | 36.4% | 37.3% |
| SIMSBURY                    | 5016  | 0.1% | 2.7% | 2.6%  | 1.4%  | 93.2% |
| SOMERS                      | 1665  | 0.1% | 1.2% | 1.0%  | 0.9%  | 96.8% |
| SOUTH WINDSOR               | 5110  | 0.4% | 5.1% | 4.6%  | 3.1%  | 86.8% |
| SOUTHINGTON                 | 6687  | 0.5% | 1.5% | 1.7%  | 2.9%  | 93.4% |
| SPORT SCIENCES ACADEMY      | 316   | 0.0% | 0.0% | 48.4% | 49.7% | 1.9%  |
| SPRAGUE                     | 370   | 2.2% | 2.4% | 2.4%  | 3.5%  | 89.5% |
| STAFFORD                    | 1997  | 0.4% | 1.7% | 1.2%  | 2.6%  | 94.3% |
| STAMFORD                    | 15053 | 0.1% | 4.8% | 26.8% | 23.1% | 45.2% |
| STATE VOCATIONAL-TECHNICAL  | 10910 | 0.8% | 0.5% | 15.8% | 22.7% | 60.2% |

|                            |       |      |      |       |       |        |
|----------------------------|-------|------|------|-------|-------|--------|
| STERLING                   | 442   | 0.5% | 0.5% | 0.5%  | 0.0%  | 98.6%  |
| STONINGTON                 | 2423  | 0.2% | 2.1% | 2.6%  | 1.2%  | 93.9%  |
| STRATFORD                  | 7453  | 0.3% | 2.5% | 19.3% | 10.4% | 67.6%  |
| SUFFIELD                   | 2254  | 0.0% | 0.7% | 2.5%  | 1.1%  | 95.7%  |
| THE BRIDGE ACADEMY         | 174   | 0.6% | 0.0% | 58.6% | 37.4% | 3.4%   |
| THE GILBERT SCHOOL         | 519   | 0.0% | 1.3% | 1.5%  | 5.8%  | 91.3%  |
| THOMASTON                  | 1257  | 0.1% | 1.4% | 0.6%  | 1.4%  | 96.6%  |
| THOMPSON                   | 1376  | 0.4% | 0.7% | 1.2%  | 1.1%  | 96.6%  |
| TOLLAND                    | 2900  | 0.0% | 1.7% | 0.5%  | 0.7%  | 97.1%  |
| TORRINGTON                 | 4949  | 0.2% | 2.8% | 4.6%  | 5.7%  | 86.7%  |
| TRAILBLAZERS               | 108   | 0.0% | 0.0% | 60.2% | 27.8% | 12.0%  |
| TRUMBULL                   | 6326  | 0.2% | 3.5% | 3.2%  | 3.3%  | 89.7%  |
| UNIFIED SCHOOL DISTRICT #1 | 3629  | 0.2% | 0.4% | 46.5% | 30.6% | 22.3%  |
| UNIFIED SCHOOL DISTRICT #2 | 335   | 0.3% | 1.2% | 35.8% | 29.9% | 32.8%  |
| UNION                      | 71    | 0.0% | 0.0% | 0.0%  | 0.0%  | 100.0% |
| VERNON                     | 4069  | 0.4% | 5.1% | 7.7%  | 5.4%  | 81.4%  |
| VOLUNTOWN                  | 355   | 0.8% | 0.8% | 0.6%  | 2.5%  | 95.2%  |
| WALLINGFORD                | 7169  | 0.3% | 2.5% | 2.6%  | 6.8%  | 87.8%  |
| WATERBURY                  | 16762 | 0.5% | 1.9% | 25.5% | 38.4% | 33.7%  |
| WATERFORD                  | 3047  | 0.3% | 4.2% | 4.2%  | 2.6%  | 88.8%  |
| WATERTOWN                  | 3608  | 0.5% | 2.1% | 1.3%  | 1.9%  | 94.2%  |
| WEST HARTFORD              | 9531  | 0.2% | 8.1% | 8.9%  | 11.8% | 71.0%  |
| WEST HAVEN                 | 7362  | 0.6% | 2.9% | 25.3% | 14.6% | 56.6%  |
| WESTBROOK                  | 1044  | 0.0% | 2.1% | 1.1%  | 3.8%  | 93.0%  |
| WESTON                     | 2367  | 0.1% | 2.6% | 1.3%  | 1.6%  | 94.4%  |
| WESTPORT                   | 5007  | 0.1% | 3.1% | 1.4%  | 2.4%  | 93.0%  |
| WETHERSFIELD               | 3550  | 0.1% | 2.8% | 4.3%  | 8.1%  | 84.8%  |
| WILLINGTON                 | 625   | 0.5% | 3.4% | 0.8%  | 1.6%  | 93.8%  |
| WILTON                     | 4030  | 0.1% | 3.4% | 0.8%  | 1.0%  | 94.7%  |
| WINCHESTER                 | 1128  | 0.3% | 1.7% | 3.0%  | 6.0%  | 89.0%  |
| WINDHAM                    | 3550  | 0.3% | 1.2% | 6.1%  | 50.3% | 42.2%  |
| WINDSOR LOCKS              | 2015  | 0.3% | 5.0% | 4.8%  | 2.9%  | 87.0%  |
| WINDSOR                    | 4424  | 0.5% | 4.1% | 44.1% | 6.8%  | 44.6%  |
| WOLCOTT                    | 2987  | 0.1% | 0.9% | 1.7%  | 1.8%  | 95.5%  |
| WOODBIDGE                  | 962   | 0.2% | 7.4% | 3.1%  | 2.1%  | 87.2%  |
| WOODSTOCK ACADEMY          | 1012  | 1.0% | 0.7% | 0.3%  | 1.1%  | 96.9%  |
| WOODSTOCK                  | 924   | 1.0% | 0.9% | 0.1%  | 2.3%  | 95.8%  |

# Appendix G: Housing Advocates Survey

## Fair Housing Survey -- Advocates

The University of Connecticut's Department of Public Policy is working on an assessment of housing discrimination issues affecting the State of Connecticut. As someone with an interest in housing, we understand that you encounter a full range of people and circumstances that give you a very important perspective on housing issues in general. We would appreciate it if you would take a few minutes to fill out this survey. Your responses will remain strictly confidential. **Thank you.** When you have finished the survey, **PLEASE FAX IT BACK TO 860-570-9114.** If you would prefer to mail it, please send it to Fair Housing Survey, Department of Public Policy, 1800 Asylum Ave. West Hartford, CT 06117.

---

1. Please describe yourself:
  - 38% Housing developer
  - 44% Foundation staff
  - 44% Community activist
  - Resident leader
  - 27% Housing advocate
  - 11% Bank staff
  - Social Services provider
  - 11% City/Town planner
  - City/Town building department
  - City/Town Zoning department
  - City/Town Housing inspector
  - Other City/Town Official (*please specify*) \_\_\_\_\_
  - Other (*please explain*) \_\_\_\_\_
  
2. Does the city/town in which you work receive any State HOME program, CDBG monies, or small cities block grant funding?
  - 31% State HOME program monies
  - 48% CDBG monies
  - 10% Small Cities Block Grant Funding
  - None of these
  - 10% Don't know
  
3. Under Fair Housing statutes, which are considered to be protected classes? (*Check all that apply*)
  - 17% Disability
  - 14% Elderly
  - 5% Low-income
  - 16% Racial/ethnicity
  - 11% Families with children
  - People with pets
  - 8% Gay/lesbian households
  - Prior criminal conviction
  
4. How many fair housing issues have you dealt with fair housing issues in the past two years? \_\_\_\_\_
  - Bad or lack of credit
  - 11% Marital status
  - 14% Gender
  
5. Please identify the most significant obstacles for identifying an appropriate housing for your clients/members of your community. (*Choose only 1*)
  - 50% Insufficient finances
  - 4% Children
  - Lack of transportation
  - Disability
  - 12% Landlord's refusal to accept subsidies
  - 4% Racial discrimination
  - 4% Lack of appropriate sized units
  - 25% Other (*please specify*) \_\_\_\_\_
  
6. Which of the following are reasons a landlord may refuse to rent to a potential tenant? (*Check off all that apply*)
  - 7% Source of income
  - Disability
  - Race/ethnicity
  - 33% Prior criminal conviction
  - Familial status
  - 52% Bad or lack of credit
  - 7% Other (*please specify*) \_\_\_\_\_

7a. Does your city/town have a fair housing office or officer who handle fair housing complaints?

81% Yes      0% No      19% Don't Know

7b. If you or any of your clients/constituents ever files a fair housing complaint, check off where the complaint was field (*check off all that apply*)

21% CHRO  
3% Real Estate Commission  
19% HUD  
31% State Court  
12% Housing Court  
6% Federal Court  
 Better Business Bureau  
3% Attorney General of Connecticut  
 Department of Justice  
 Congressional Representative  
 U.S. Senator  
 State Representative  
 State Senator  
9% City/Town Fair Housing Office  
 City/Town Committee on Human Relations  
16% Other (please specify) \_\_\_\_\_

8. If you knew of a fair housing violation but did not file a complaint, please explain why you or your client did not file a complaint. (*Check off all that apply*).

6% Did not know the behavior violate the law at the time.  
 Did not know where to file  
 Did not want to file without assistance  
33% Afraid of retaliation  
26% Afraid of losing housing opportunity  
20% Did not know what good it would do  
6% Did not understand process  
6% Process was not in my/client's native language  
 Process was not accessible to me/my client as the result of a disability.

9. Does your organization offer training sessions on fair housing/fair lending for staff?

29% Yes      71% No

9a. If **yes**, how often?

Every quarter  
 Every six months  
16% Annually  
16% Bi-annually  
66% Other (please explain) \_\_\_\_\_

9b. Who has conducted the training?

44% Company Staff  
33% Outside consultant (*name*) \_\_\_\_\_  
22% Other (*please explain*) \_\_\_\_\_

9c. What department staff attend (*check all that apply*)

44% Senior staff  
11% Loan officers  
 Bankers association  
 Tellers  
44% Other (*please explain*) \_\_\_\_\_

10. In what type of community do you **primarily** work?

57% Urban  
13% Suburban  
13% Rural  
17% Other (please describe) \_\_\_\_\_

11. Is there anything else you would like to add on the issue of fair housing/lending:

# Appendix H:

## Religion in Connecticut

*Source: Churches and Church Membership in the United States 1990 and Religious Congregations and Membership in the United States 2000. Copyright © 2002, Association of Statisticians of American Religious Bodies (ASARB). Published by Glenmary Research Center, 1312 Fifth Ave., North, Nashville, TN 37208.*

| <b>Religious Bodies</b> | <b>Congregations</b> | <b>Adherents</b> |
|-------------------------|----------------------|------------------|
| Amer Baptist USA        | 116                  | 45,225           |
| Carp Rus Orth           | 4                    | 1,913            |
| Assyr Apost Ch          | 1                    | 516              |
| Ap Chr Ch-Amer          | 1                    | 575              |
| Ap Chr Ch(Naz)          | 1                    | 35               |
| Armen Ap Cilic          | 1                    | 420              |
| Assemb of God           | 84                   | 14,632           |
| Bapt Gen Conf           | 13                   | 3,671            |
| Catholic                | 411                  | 1,372,562        |
| Chr & Miss Al           | 19                   | 1,773            |
| Chr Ch (Disc)           | 4                    | 595              |
| Chr Chs&Chs Cr          | 7                    | 428              |
| Christian Ref           | 2                    | 576              |
| Ch God (Ander)          | 2                    | 180              |
| Ch God (Cleve)          | 45                   | 6,829            |
| Ch God Prophcy          | 7                    | 678              |
| L-D Saints              | 34                   | 9,593            |
| Ch of Nazarene          | 20                   | 1,964            |
| Chs of Christ           | 25                   | 2,410            |
| Congr Ad Afl            | 6                    | 1,607            |
| Consrv Bapt             | 14                   | 1,487            |
| Consrv Congr            | 6                    | 699              |
| Episcopal               | 186                  | 73,550           |
| Evan Free Ch            | 16                   | 3,353            |
| E.L.C.A.                | 74                   | 31,960           |
| Free Methodist          | 2                    | 508              |
| Friends-USA             | 10                   | 558              |
| Greek Orthodox          | 14                   | 10,635           |

|                 |              |                  |
|-----------------|--------------|------------------|
| Hutterian Br    |              |                  |
| Indep.Charis.   | 1            | 1,800            |
| Indep.Non-Char  | 7            | 3,740            |
| Int Foursq Gos  | 5            | 339              |
| Int Pent C Chr  | 1            | 75               |
| Pent Holiness   |              |                  |
| Jewish Est      | 87           | 108,280          |
| Luth--MO Synod  | 37           | 13,317           |
| Mennonite USA   | 3            | 231              |
| Congr Chr Chs   | 30           | 4,370            |
| N Am Bapt Conf  | 1            | 12               |
| OCA: Alban Dioc | 1            | 225              |
| OCA: Roman Dioc | 1            | 312              |
| OCA: Ter Diocs  | 15           | 2,549            |
| Pent Ch of God  | 1            | 80               |
| Presb Ch (USA)  | 20           | 8,952            |
| Presb Ch Amer   | 6            | 458              |
| Salvation Army  | 23           | 3,890            |
| S.D.A.          | 36           | 5,934            |
| So Bapt Conv    | 32           | 5,681            |
| Ukrainian Orth  | 5            | 2,049            |
| Unitarian-Univ  | 19           | 4,022            |
| Un C of Christ  | 253          | 124,770          |
| Un Methodist    | 133          | 51,183           |
| Wesleyan        | 2            | 420              |
| WELS            | 2            | 282              |
| <i>Total</i>    | <i>1,846</i> | <i>1,931,903</i> |



# Appendix I:

## Charge to Governor's Affordable Housing Working Group

### **Charge to Affordable Housing Working Group formed by Governor Rell in 2005:**

- Conduct a coordinated review of state agency administered housing programs, as well as applicable state statutes and regulations.
- Assess the total state dollars that are being spent across agencies for housing and housing-related support services.
- Review all current affordable housing programs and housing-related support services, accompanied by recommendations for improving and streamlining programs and eliminating cross-agency duplications and inefficiencies.
- Identify barriers to the creation of affordable housing on both the state and local levels.
- Develop a plan to better integrate affordable housing with economic development, transportation, social services and public facilities.

The Governor requested the Working Group to seek the counsel of the private and public sectors with experience or expertise in housing advocacy, housing authority operations, administration of federal housing programs, community social and health services, housing law and legal aid, municipal government, regional planning, real estate sales, banking and mortgage finance, non-profit and for-profit housing developers, housing management and housing construction.

The Governor specifically asked that the working group advise on:

- (1) programs, legislation or other matters which will improve the supply and preservation of affordable housing;
- (2) legislative recommendations relating to housing; and
- (3) ways to better coordinate housing activities among the state agencies.

A final report with a plan and recommendations is due to the Governor no later than December 1, 2006.



# Appendix J:

## Town Fair Housing Plan Guidelines

### To Create A Fair Housing Action Plan:

#### **Guidelines and Implementation Steps**<sup>53</sup>

Towns must certify that they will affirmatively further fair housing in housing programs by creating a Fair Housing Action Plan. The following guidelines must be used in the development of this Plan.

In this section are two documents you will need to develop your Fair Housing Action Plan. One is the Local Fair Housing Action Steps document, which list seven broad categories with specific action steps each that a local community can take to promote fair housing. A total of 35 action steps are listed. The other document is the Matrix for Local Fair Housing Action, which includes the Local Fair Housing Strategy Matrix. The action steps listed in the Local Fair Housing Action Steps document correspond to the numbers on the matrix.

Each action step to be taken by the Town must include the name of the person responsible for carrying out the action described and the time frame for completion. The necessary records must be maintained to substantiate your compliance with the actions taken.

The Fair Housing Action Plan must include:

#### **1. An Affirmative Fair Housing Marketing Plan**

The AFHM Plan requires each town to carry out an affirmative program to attract prospective buyers or tenants of all majority and minority groups in the housing market area. The AFHM Plan must identify those groups of persons normally not likely to apply for the housing without special outreach efforts, because of existing neighborhood racial or ethnic patterns, location of housing in the Primary Metropolitan Statistical Area, price or other factor. It must include affirmative marketing strategies to inform members of these groups of the available housing and make them feel welcome to apply. Twenty percent (20%) of the total number of units to be constructed and/or rehabilitated must be targeted to the groups identified in the Plan as “least likely to apply”.

---

<sup>53</sup> The Department of Housing and Urban Development (HUD) model guide Fair Housing for HOME Participants is now available in PDF form on the HOME Program webpage: <http://www.hud.gov/offices/cpd/affordablehousing/library/modelguides/200510.pdf>

The Plan must include a commitment to provide fair housing training on an annual basis for the Fair Housing Officer.

The affirmative marketing strategies must be consistent with the requirements of the Department's Fair Housing Regulations and Affirmative Fair Housing Marketing and Selection Procedures Manual.

## **2. A Fair Housing Policy Statement**

The Fair Housing Policy Statement must be consistent with the requirements of Section 8-37ee-311 of the Affirmative Fair Housing Marketing and Selection Procedures Manual. It must also include the name, title, address, and phone number of the person assigned fair housing responsibilities.

## **3. A Discrimination Complaint Procedure**

The Discrimination Complaint Procedure must provide for the expeditious resolution of complaints to ensure that legal options for filing complaints with enforcement agencies are not restricted.

This section must include a progress report on the number of complaints filed with the applicant, actions taken and the status of each complaint.

## **4. Tenant Selection Methodology**

The Tenant Selection Methodology and the Affirmative Fair Housing Marketing Plan determine who shall have the opportunity to apply for state assisted housing and who shall ultimately be selected. The Tenant Selection Methodology must be consistent with the requirements of Sections 8-37ee-303, 304 and 305 of the Fair Housing Marketing and Selection Procedures Manual.

## **5. Income Needed for Housing (INH) - Calculate as follows:**

$$\text{INH} = (\% \text{ of ownership stock} \times \text{income needed to purchase median price home in town}) + (\% \text{ of rental stock} \times \text{income needed to rent at median rent})$$

Using the INH, identify your community as one of the following:

Limited Affordability Community: if INH is greater than 120% of the lower of State or regional median income;

Moderate Affordability Community: if INH is between 80% and 120% of the lower of State or regional median income; or

Substantial Affordability Community: if the INH is less than 80% of the lower of State or regional median income.

## **6. Community Classification**

Based on the definitions provided in the Matrix for Local Fair Housing Action, classify your community as one of the following: Urban, First Tier suburb, Second Tier suburb or Rural.

The matrix provides a list of action steps for a community to select from in the development of its Fair Housing Plan.

## **7. Community Categorization**

Based on the steps indicated in 5 and 6 above, categorize your community as one of the following fourteen categories: Urban-Limited Affordability Community, Urban-Moderate Affordability Community, Urban-Substantial Affordability Community, First Tier-Limited Affordability community, First Tier-Moderate Affordability Community, First Tier-Substantial Affordability Community, Second Tier-Limited Affordability Community, Second Tier-Moderate Affordability Community, Second Tier-Substantial Affordability Community, Rural-Limited Affordability Community, Rural-Moderate Affordability Community, Rural-Substantial Affordability Community.

## **8. Action Steps**

Refer to numbers 5, 6 and 7 to complete this section.

Based on the category your community falls under in number 7, select for inclusion in your Fair Housing Action Plan a minimum of three (3) of the action steps listed in the Local Fair Housing Strategy Matrix.

The action steps selected in compliance with this section must be implemented within a period of three years, beginning with the date of contract execution.

Refer to the Local Fair Housing Action Steps document for a description of each numbered action step. From action steps one (1) through ten (10), you must select only one (1) action. The other two (2) must be selected from the remaining action steps.

## Local Fair Housing Strategy Matrix

The nature of a community obviously has an effect on the type of activities which can appropriately and effectively be employed to promote fair housing. 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 towns housing stock, all help determine what are realistic strategies for a town to pursue.

However, the types of steps that local communities can take to encourage equal housing choice generally fall into seven broad categories. These categories are listed below. Under each category is a list of specific actions which a community could take to encourage greater housing choice. The numbers on the list coincide with the numbers provided in the Local Fair Housing Strategy Matrix. By using the list of possible Action Steps and the Matrix a community can develop a fair housing strategy which includes several action steps appropriate for a town of its type.

Each of the seven categories is followed by a list of guidelines. The purpose of the guidelines is to provide you with specific activities you may select from to meet the objectives of the category.

### *Training*

This category must describe the activities to be undertaken by the town to ensure and facilitate the training of the Fair Housing Officer, Town staff involved in housing related activities and the distribution of fair housing information.

1. Contract for direct training of town staff assigned to fair housing enforcement and complaint processing.
2. Contract for direct training of housing authority staff on fair housing laws.
3. Identify appropriate training seminars for town fair housing and social services staff to attend.
4. Gather information from organizations and agencies involved with fair housing such as DECD, CHRO, CHFA, DSS, DMHAS, HUD and private not-for-profits and distribute to all town staff which have direct contact with the public regarding housing, community development, social services or public safety matters.

#### Guidelines:

- Designate a Fair Housing Officer.
- Describe the responsibilities and authority of the Fair Housing Officer.
- Describe the Town's efforts to provide on an annual basis fair housing training to the Fair Housing Officer and other staff involved in housing related activities and social services.
- Describe how the Town will gather and distribute fair housing information to all its staff with direct contact with the public regarding housing, community development, social services or public safety matters.

#### *Outreach*

5. Conduct regular (at least once a year) fair housing seminars for community residents, landlords, real estate professionals and lenders.
6. Prepare and distribute materials which outline fair housing rights and responsibilities and the town's complaint and/or referral process.
7. Identify and distribute fair housing materials prepared by others to community residents, landlords, real estate professionals and lenders.

#### Guidelines:

The outreach program should inform and educate the public about the Town's commitment to fair housing, the Town's Fair Housing Program, Federal and State fair housing laws and the public's rights under these laws.

- Conduct regular fair housing seminars for community residents, landlords, real estate professionals, lenders and Town's staff.
- Describe methods to be utilized by the Town to inform the public of its fair housing program, i.e., broadcasting Town's fair housing program and policy statement on local access TV, showing of the video "HUD Opens Doors," publication of news articles, educational symposia, duplicating existing fair housing printed materials for distribution, conducting outreach and providing information on fair housing through printed and electronic media, providing outreach to persons with disabilities and/or their support organizations and service providers, etc. Materials should be provided in languages other than English and in Braille if necessary.<sup>54</sup>
- Describe materials to be distributed to the public regarding their fair housing rights under the Fair Housing Act and any substantially equivalent State and Local fair housing laws, in addition to the Town's complaint and referral process.
- Describe the tangible and measurable impact the outreach program is expected to have on the community in general and on any identified target area in particular.

---

<sup>54</sup> Video is available by calling the Fair Housing Clearing House at 1-800-343-3442.

- Describe the relationship of the proposed activities to other on-going or proposed efforts to improve the economic, social or living environment in a specific area.
- Describe the method to be utilized to educate the public about the procedure for filing claims with HUD.
- Describe outreach activities specific to homeownership designed to improve access to homeownership for racial/ethnic minorities by addressing multiple barriers to fair housing choice and educational and outreach aimed at reducing racial and other housing segregation.
- Describe method to disseminate educational information and provide technical assistance to support compliance with the housing adaptability and accessibility guidelines contained in the Fair Housing Amendment Act of 1988.

### *Complaint Processing and Monitoring*

8. Assign a specific staff person to coordinate fair housing activities.
9. Develop a formal process for referring fair housing complaints to CHRO, HUD or others for investigation and follow-up.
10. Conduct initial fair housing investigation and conciliation services; make outside referrals when necessary.
11. Pass a local ordinance similar to federal fair housing laws. Then prepare and submit an application to HUD for substantial equivalency status and funding.
12. Conduct testing and monitoring of local real estate agents, landlords and lenders.

#### Guidelines:

This category must describe the steps to be taken by the Town to address fair housing complaints and may include an application to HUD for substantial equivalency status and funding for administrative and operational cost of implementing a complaint resolution system.

- Develop and pass a fair housing law or ordinance that is substantially equivalent to the Fair Housing Act (Title VIII of the Civil Rights Act of 1968, as amended by the Fair Housing Amendment Act of 1988).
- Designate a Fair Housing Officer and describe his/her responsibilities and authority.
- Develop an internal discrimination procedure to address fair housing complaints received by the Town for initial investigation. Establish a procedure for referring other complaints to CHRO, HUD and/or other equivalent agency.
- Describe actions to provide complaint investigation training to the Fair Housing Officer.



- Describe steps to be taken by the Town to prepare and submit an application to HUD for substantial equivalency status and funding for administrative and operational cost of implementing a complaint resolution system.
- Develop and/or participate in a testing program for real estate agents, landlords and lender.
- Develop and/or participate in a program to monitor real estate agents, landlords and lenders compliance with state and Federal fair housing laws.

### *Infrastructure Development*

13. Provide model codes for urban, suburban and rural categories.
14. Review local building and zone codes, removal of overly restrictive occupancy standards, family definitions, and density requirements.
15. Develop a formal procedure for inspecting and monitoring new construction and substantial rehabilitation for compliance with the fair housing laws, the Americans with Disabilities Act and related laws.
16. Expand access to mass transportation by developing van pools and ride sharing programs.
17. Promote inclusionary zoning through the expansion of multi-family zones.
18. Encourage the development of alternative ownership through models such as limited equity cooperatives, mutual housing, land trusts and/or turn-key projects.

#### Guidelines:

The objective of this category is to expand housing opportunities through the promotion of inclusionary zoning.

- Establish a committee to provide model codes for different housing types in your town.
- Establish a committee to review local building and zoning codes for the identification of restrictive standards, followed by an Action Plan.
- Provide transportation programs (van pools, ride sharing) to improve access to jobs in other areas.
- Establish inclusionary zoning through the expansion of multi-family zones.
- Promote and encourage the development of alternative homeownership programs.

### *Local Financing of Housing*

19. Donate town land for development of lower cost multi-family housing.
20. Create a local land trust to expand the supply of affordable homeownership options.
21. Support local not-for-profits and housing partnerships in efforts to develop additional affordable housing.
22. Use the local housing authority as a vehicle for creation of affordable family rental housing.
23. Directly appropriate local funds for development of lower cost, particularly family, housing.
24. Waive impact and permit fees for affordable housing developments.
25. Seek state and federal funding for multi-family housing development.

#### Guidelines:

The objective of this category is for the Town to fund and support affordable rental housing, first-time homeownership programs and affirmatively market to promote racial integration to groups with low homeownership rates.

- Conduct a needs assessment to determine type(s) of program(s) needed.
- Provide a detail description of the type(s) of program(s) identified.
- Determine type of financial assistance needed to implement program(s) identified in the needs assessment.
- Contact local banks and community based organizations that may be interested in participating in such program(s). Consider other sources of funds such as the Connecticut Housing Finance Authority, the Federal Community Development Block Grant Program, the Federal HOME Program and the Federal Home Loan Bank Board Affordable Housing Program and local foundations.
- Describe steps to be taken by the Town to market the first-time homebuyer program(s) and/or affordable rental program to promote racial integration. Include steps to be taken to reach resident groups with low homeownership rates. Include local and regional media outlets.

### *Counseling and Other Services to Promote Diversity*

26. Create or expand Section 8 and other mobility counseling programs.
27. Affirmatively market Section 8, RAP, and other rental subsidy programs through dissemination of information to local landlords.
28. Conduct a local rent survey to determine if Section 8 exception rents are necessary in town.

29. Apply to HUD for Section 8 subsidies through the local housing authority.
30. Eliminate local residency preferences within subsidized housing within the town.
31. Develop a consistent tenant selection methodology that clearly defines the criteria by which each applicant will be judged and does not exclude any protected class.

Guidelines:

The objective of this section is to promote racial integration through the use of the Section 8 Program and other rental assistance programs.

- Develop a mobility counseling program. The establishment of the program must be disseminated to the public.
- Provide mobility counseling to Section 8, RAP recipients and other low-income, inner-city families to facilitate and ensure their access to affordable housing and reduce the concentration of inner-city poverty.
- Provide transportation assistance program(s) to improve resident's access to jobs in other areas.
- Provide education, affirmative marketing strategies and outreach programs to landlords regarding the Section 8 and RAP Programs in an effort to increase the access to affordable housing opportunities for low-income and inner-city families throughout the metropolitan area.
- Develop and/or actively participate in in-place-based initiatives such as empowerment zones and traditional community development activities in an attempt to bring resources and opportunities to distressed areas.
- Develop affirmative marketing strategies for rental subsidy programs, landlords, housing authorities and tenants, with the elimination of local residency preferences.
- Develop strategies to affirmatively market the Section 8 and RAP programs.

*Encouragement of Private Activity*

32. Encourage local lenders to adopt "second look" policies before rejecting mortgage applications.
33. Conduct regular monitoring of bank lending practices within the town.
34. Work with local landlords, real estate agents and lenders to develop affirmative marketing strategies which encourage applications from people least likely to apply based on current town demographics.
35. Encourage area lenders to develop training and monitoring programs, including self-testing of lending practices.

## Guidelines:

The objective of this section is to encourage lenders to adopt nontraditional strategies and engage in activities that foster the development of affordable housing.

- Encourage local lenders to adopt Second Look Policies. Work with local lenders to develop and/or adopt guidelines to be used to determine and improve the credit worthiness of nontraditional borrowers.
- Encourage and work with local lenders to establish and carry out nontraditional steps and/or activities in order to comply with their CRA responsibilities.
- Develop and implement policies to monitor banks' commitment to reinvest in the community.
- Work with local lenders in the development of an affirmative marketing program to disseminate information regarding their adoption of Second Look Policies.
- Work with local lenders in the development and dissemination of a training program, aimed at families that may be able to take advantage of favorable terms being offered to first-time homebuyers, to prepare them for the process of searching for a home and negotiating a purchase price.
- Work with local lenders in the development of training and monitoring programs for staff to ensure that the goals of the programs in this section are being carried out successfully.

This list does not include every fair housing activity that a community could, or should undertake. However, when used with the matrix below, it is a good starting point for increasing community awareness, ensuring that clear procedures exist for addressing fair housing complaints, expanding the types of housing choice within a community, and generally providing all people with the opportunity to live in the community of their choice without discrimination.

## Matrix for Local Fair Housing Action

### Definitions

#### *Urban*

- Highly developed infrastructure for housing development (lights, sewers, roads, etc.) throughout the town.
- Substantial supply of rental housing units.
- Large percentage of town comprised of multi-family zones.
- Access to mass transportation throughout the town.
- Limited supply of undeveloped land.
- Full-time town staff with several people dedicated to housing, community development and/or social service functions.

#### *1st Tier Suburb*

- Well developed infrastructure for housing development (lights, sewers, roads, etc) throughout the town.
- Predominance of smaller lot single family housing zones.
- Several multi-family zones throughout town.
- Regular access to mass transportation on major streets.
- Full-time town staff with one or more people dedicated to housing, community development and/or social service functions. These people may be within the Housing Authority.

#### *2nd Tier Suburb*

- Limited infrastructure for housing development (lights, sewers, roads, etc) may only be lacking in much of the town.
- Predominance of large lot single family housing zones.
- Few, if any, multi-family zones in the town.
- Limited access to mass transportation (limited hour commuter buses or van services only).
- Small municipal staff with housing, community development and/or social service functions shared.
- No local housing authority or one which provides limited services (i.e. elderly or Section 8 only).

#### *Rural*

- Extremely limited infrastructure for housing development. Most of the town lacks lights, sewers, roads, etc. Predominance of large lot single family housing zones.
- Few, if any, multi-family zones in the town.
- No regular service mass transportation services.
- Very small municipal staff, none are dedicated to housing, community development or social service functions.

***Limited Affordability Community***

Town where Income Needed for Housing is greater than 120% of the lower of State or regional median income.

***Moderate Affordability Community***

Town where Income Needed for Housing is between 80% and 120% of the lower of State or regional median income.

***Substantial Affordability Community***

Town where Income Needed for Housing is less than 80% of the lower of State or regional median income.

***Income Needed for Housing***

INH = (% of ownership stock X income needed to purchase median price home in town) +  
(% rental stock X income needed to rent at median rent).

### Local Fair Housing Strategy Matrix

|  | <b>Urban</b>   | <b>First Tier</b>   | <b>Second Tier</b>  | <b>Rural</b>   |
|--|--|---|---|--|
| <b>Limited<br/>Affordability<br/>Community</b>     | Primary Objective:<br>Increase Affordability<br>Possible Action Steps:<br>1, 2, 3, 5, 6, 8, 11, 12, 13,<br>14, 15, 18, 19, 20, 21, 22,<br>23, 24, 25, 26, 33, 34 | Primary Objectives:<br>Increase Affordability,<br>Promote Rental<br>Possible Action Steps:<br>2, 3, 4, 5, 6, 8, 10, 12, 13,<br>14, 17, 18, 19, 20, 21, 22,<br>23, 24, 25, 27, 28, 29, 30,<br>31   | Primary Objectives:<br>Increase Affordability,<br>Promote Rental<br>Possible Action Steps:<br>2, 3, 4, 7, 8, 9, 13, 14, 16,<br>17, 18, 19, 20, 21, 22, 23,<br>24, 25, 27, 28, 29, 30, 31,<br>32, 34 | Primary Objectives:<br>Increase Affordability,<br>Promote Variety in<br>Housing Stock<br>Possible Action Steps:<br>2, 4, 7, 8, 9, 13, 14, 16, 18,<br>19, 20, 21, 22, 23, 24, 30,<br>32, 35 |
| <b>Moderate<br/>Affordability<br/>Community</b>    | Primary Objective:<br>Increase Affordable<br>Ownership Options<br>Possible Action Steps:<br>1, 3, 5, 6, 8, 11, 12, 13, 14,<br>21, 23, 26, 32, 33, 34, 35         | Primary Objective:<br>Affirmative Marketing<br>Possible Action Steps:<br>2, 3, 5, 6, 7, 8, 10, 12, 13,<br>14, 21, 22, 23, 25, 27, 28,<br>29, 30, 31, 34   | Primary Objective:<br>Affirmative Marketing<br>Possible Action Steps:<br>2, 3, 4, 7, 8, 9, 13, 14, 16,<br>17, 18, 19, 20, 21, 22, 23,<br>24, 25, 27, 28, 29, 30, 31,<br>32, 34                      | Primary Objectives:<br>Increase Affordable<br>Ownership Options,<br>Address Transportation<br>Needs<br>Possible Action Steps:<br>4, 7, 8, 9, 13, 14, 16, 18,<br>19, 20, 21, 24, 30, 32     |
| <b>Substantial<br/>Affordability<br/>Community</b> | Primary Objective:<br>Promote Ownership<br>Possible Action Steps:<br>1, 3, 5, 6, 8, 11, 12, 13, 14,<br>15, 21, 22, 23, 25, 27, 29,<br>30, 34                     | Primary Objectives:<br>Maintain Variety in<br>Housing Stock,<br>Affirmative Marketing<br>Possible Action Steps:<br>2, 3, 5, 6, 7, 8, 10, 12, 13,<br>14, 15, 21, 22, 23, 25, 27,<br>29, 30, 31, 34 | Primary Objectives:<br>Increase Rental,<br>Affirmative Marketing<br>Possible Action Steps:<br>2, 3, 4, 7, 8, 9, 13, 14, 16,<br>17, 19, 21, 22, 23, 24, 25,<br>27, 29, 30, 31, 34                    | Primary Objectives:<br>Promote Ownership,<br>Address Transportation<br>Needs<br>Possible Action Steps:<br>4, 7, 8, 9, 13, 14, 16, 18,<br>19, 20, 21, 24, 30, 32, 33,<br>34, 35             |

## SAMPLE FAIR HOUSING PLAN

### TOWN OF <TOWN NAME>

#### I. Policy Statement

It shall be the policy and commitment of the Town of <TOWN NAME> to ensure that fair and equal housing opportunities are granted to all persons, in all housing opportunities and development activities funded by the town, regardless of race, color, religion, gender, sexual orientation, marital status, lawful source of income, familial status, national origin, ancestry, age or mental or physical disability. This shall be done through a program of education, an analysis of impediments, and designation of a Fair Housing Office and development of a procedure for complaints of discrimination. This plan will incorporate the directives of State and Federal laws and Executive Orders, including, but not limited to:

- a. Title VI of the Civil Rights Act of 1964
- b. The Fair Housing Act – Title VIII of the Civil Rights Act of 1968, as amended
- c. Executive Order 11063, as amended by Executive Order 12259
- d. Section 104(b) of Title I of the Housing and Community Development Act of 1974, as amended
- e. Section 109 of Title I of the Housing and Community Development Act of 1974, as amended
- f. Section 3 of the Housing and Community Development Act of 1968, as amended
- g. Sections 503 and 504 of the Rehabilitation Act of 1973, as amended
- h. The Americans with Disabilities Act of 1990
- i. The Age Discrimination Act of 1975, as amended
- j. Executive Order 11246 (as amended by Executive Orders 12375 and 12086) Equal Opportunity Under HUD contracts and HUD-assisted Construction Contracts
- k. Executive Order 12892, Leadership and Coordination of Fair Housing
- l. Connecticut General Statutes 46a-64c as amended

The Town of <TOWN NAME> commits to providing and promoting racial and economic integration in any housing development or financially supported with DECD funding and will take affirmative steps to reach beneficiaries from all racial and ethnic groups as well as the physically or mentally handicapped and families with children and to reach a broad range of income eligible beneficiaries for appropriate and applicable housing opportunities.



## II. Selection of Fair Housing Officer

In accordance with Title VIII, Civil Rights Act of 1968, as amended, the Fair Housing Officer below has been designated to handle fair housing complaints and activities

*<Official's Name>*

*<Official's Title>*

*<Mailing Address>*

*<Mailing City, State, Zip>*

*<Phone number>*

The Fair Housing Officer is responsible for the intake and processing of all housing complaints as well as implementation of the Fair Housing Plan activities and actions. While not expected to be an "expert" in Fair Housing Laws, at a minimum, the officer will be familiar with the complaint process and Federal and State Laws which address Fair Housing. Records which show the date, time, nature of complaint and decisions made in the complain process(es) will be fully documented. A separate file will maintain a record of all housing discrimination complaint and follow-up actions.

## III. Complain Process

Housing discrimination complaint forms such as Forms HUG903 and HUG903A (Spanish version) from HUD and from 907 from the State of Connecticut Commission on Human Rights and Opportunities, as well as a summary of actions which constitute housing discrimination, and instructions for completing and filing housing discrimination complaints will be made available to citizens at Town Hall, *<ADDRESS>*.

Forms will also be distributed to lenders, realtors, and at other public places such as the Library periodically.

The Fair Housing Officer will reasonably assist the complainant in submitting the complaint to the appropriate body by providing assistance in explaining the form and/or contacting the appropriate office and allowing the use of Town phones for communication.

The individual(s) filing the complainant will then be advised of the option of filing directly with the Department of Housing and Urban Development (HUD), the Connecticut Commission on Human Rights and Opportunities (CHRO), or the Equal Employment Opportunity Commission or with all agencies simultaneously. The Fair Housing Officer will keep a record of the progress on the number of complaints filed, actions taken, and the statue of each complaint.

**IV. DECD Determination**

Following DECD guidelines, the Town has calculated and determined its affordability status and community classification. Based on data obtained and provided by DECD, the Town had determined that it is classified as *<COMMUNITY CLASSIFICATION>*.

**V. Implementation and Action Steps**

The Town will take specific action steps and implementation activities over the next three year period following the guidelines provided by DECD.

**Action Steps 1-10**

**Minimum (1) selection**

*<LIST SELECTED ACTION STEPS BY NUMBER AND DESCRIPTION>*

**Action Steps 11-35**

**Minimum (2) selection**

*<LIST SELECTED ACTION STEPS BY NUMBER AND DESCRIPTION>*

**Additional Steps**

The Town of *<TOWN NAME>* will adopt annually the Fair Housing Policy Statement and Resolution as an indication of its commitment to Fair Housing Month during the month of April.

The Town of *< TOWN NAME >* shall periodically prepare, solicit and provide public service announcements for local radio and/or TV stations in order to provide knowledgeable and information about Fair Housing.

The Town of *< TOWN NAME >* will display Fair Housing posters identifying the town's Fair Housing Officer, title, address and phone number in prominent locations. In addition, fair housing information will be distributed outside of traditional municipal locations including local realtors and banks.

All advertising of residential real estate owned by the Town of *< TOWN NAME >* for sale, rent or financing will contain the Fair Housing logo, equal opportunity slogan as a means of educating the home seeking public that the property is available to all persons regardless of race, color, religion, sex, mental or physical disability, sexual orientation, familial status, marital status, national origin, age, ancestry, or lawful source of income. All bid advertisements by Town sponsored programs must include the phrase "Equal Opportunity/Affirmative Action Employer." The type of logo, statement or slogan will depend on the type of media being used (visual or auditory). All logo's/statements must appear at the end of the advertisement.

**VI. Analysis of Impediments**

The town will cooperate and assist the State with its periodic Analysis of Impediments and conduct a review of policies, practices and procedures that effect the location available and accessibility of housing.

**VII. Time Table**

*<TOWN WILL DETERMINE A REASONABLE TIME TABLE TO CARRY OUT ACTION STEPS WITHIN THREE YEARS OF THE ADOPTION OF THIS PLAN>*

**VIII. Amendments**

The *<TOWN OFFICIAL SUCH AS FIRST SELECTMAN OR MAYOR>* shall amend and revise this Plan as required to keep current with State/Federal affirmative action and equal opportunity policies and procedures and local actions and activities to further the purposes of this Plan.

---

*<TOWN OFFICIAL NAME>*

*<TITLE>*

---

*<DATE>*