

Annual Report

Fiscal Year 2016-2017



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

March 1, 2018

I. HOUSING DEVELOPMENT

A. FY 2016-17 Housing/Economic Environment

The Connecticut Department of Housing (DOH) has fully embraced the challenge of providing a variety of housing options for all income, tenancy and age groups in our diverse state. DOH has leveraged state, federal and private resources to identify and employ tools to develop and preserve all kinds of housing, from ownership to rental, from conventional rental to supportive housing, and from rapid to long term production. This is not to say that Connecticut's housing environment is not both challenging and unique. We have a state is both aging, and yet continues to promote job growth and expansion. Statistics indicate that as the state's population ages, young talent is not replacing those retiring. With a birth rate that is below replacement, and a continuing migration of young adults from the state, addressing the need to slow and mitigate this trend is critical. At the same time, the State has a real opportunity to end chronic homelessness, provide opportunities for service-enhanced housing, and has already eliminated chronic veteran homelessness. DOH has worked extensively to balance this broad set of needs against its mission to bring about a Connecticut where affordable housing, in strong vibrant communities, is accessible to individual and families.

Overall, with people living longer, healthier lives and contributing to their communities and to society in general, there will be a call to address a wider range of abilities, needs and disabilities. These needs range from the more typical age-related changes such as those relating to vision, hearing, and mobility, to those of mental health, educational opportunities, and transportation. It will go grow increasingly important for our communities to plan for and address this spectrum of needs, rather than focus on just one.

It will grow increasingly important for our communities in Connecticut to develop a range of creative and effective programs to address the challenges in providing and encouraging a range of appropriate and affordable housing options for all of our citizens, both young and old. Health care provisions are increasingly relying on community-and home-based care rather than institutional care as detailed in the Affordable Care Act and other federal and state legislation and policies. The shift, in conjunction with the financial pressures the health care industry faces, will likely give rise to new community-based housing models that better link human services and health care with residents (PAS Report 579, Planning Aging-Supportive Communities, Bradley H. Winick, AICP, LEED, and Martin Jaffe. Copyright 2015 by the American Planning Association).

Supportive housing strategies are already beginning to evolve such as housing types that improve linkages between residents' housing, human services, and health care needs. Many communities have developed housing assistance programs that often include one or more programs specifically targeted toward meeting the housing needs of disabled individuals. Housing authorities have increasingly become an important vehicle in the development of creative strategies to support their residents and their needs evolve. Additional strategies include the built environment where design promotes accessibility, visitability, and universal creativity that allow for flexible housing options such as accessory dwelling units and shared housing (PAS Report 579, Planning Aging-Supportive Communities, Bradley H. Winick, AICP, LEED, and Martin Jaffe. Copyright 2015 by the American Planning Association).

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

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

Over a third (34%) of Connecticut's job openings in the next ten years require post-secondary education, while 38% require short-term on-the-job training (Connecticut Department of Labor – Labor Market Information. "Connecticut Job Outlook by Training Level 2006-2016"). However, the difference in average wage for those occupations requiring only short-term on-the-job training (such as cashiers, retail salespersons and wait-staff) and those occupations requiring post-secondary education (such as registered nurses, accountants and lawyers) is close to \$20 per hour (Connecticut Department of Labor – Labor Market Information. "Connecticut Job Outlook by Training Level 2006-2016"). In 2015, Connecticut had a per capital personal income (PCIP) of \$68,704. This PCPI ranked 1st in the United States and was 143 percent of the national average, \$48,112. The 2015 PCPI reflected an increase of 3.0 percent from 2014. The 2014-2015 national change was 3.7 percent (Bureau of Economic Analysis, U.S. Dept. of Commerce, <https://www.bea.gov/regional/bearfacts/pdf.cfm?fips=09000&areatype=STATE&geotype=3>).

Since 2000, Connecticut has lost a higher percentage of its 25- to 34-year-old population than any other state in the nation. The state's population for that age cohort declined by 14 % from 2000 to 2008. The U.S. Census Bureau projects this lower percentage of working-age residents to continue through 2030. Maintaining a healthy proportion of working-age residents is critical to any state. Members of that group make an important contribution to the regional tax base, which helps support older and younger members of the population and the social and educational services they require. A possible factor contributing to the loss of young workers includes Connecticut's relatively high housing prices. The Warren Group report ("Modest Gains in Connecticut Real Estate Market in March," The Warren Group, May 1, 2017) states that the median single-family home sales price had a slight increase of 0.4% to \$247,000 in 2016 from \$246,000 in 2015, far below the 2007 peak at \$295,000. Condominium prices fell 0.3 % during the same time period.

Housing affordability is a key factor in assessing the housing market. Affordable housing is defined as households that do not spend more than 30% of their income for housing, including utilities. In Connecticut, homeowners with mortgages accounted for 70% of owner-occupied housing units and their median housing cost was at \$2,067 per month. For those homeowners without mortgages, the monthly housing cost was much lower at \$833. The median gross rent for Connecticut was \$1,075 in 2015. Connecticut's median rent is consistently higher than the U.S. This is one indication that state residents bear higher housing costs than the nation. In Connecticut, 36.2% of homeowners and 53.2 % of renters pay more than 30% of their household income on housing. That suggests those families are burdened with housing cost and have less income for food, clothing, medical care, etc. (Data source: 2011-2015 American Community Survey 5-year Estimates).

In addressing sales prices and unit production, the Warren Group report states that Connecticut single-family home sales gained 8.7% from 29,644 in 2015 to 32, 235 in 2016, the highest level in nine years. Condominium sales also gained ground with a 5.3% increase from 7,853 in 2015 to 8,267 in 2016. ("The Connecticut Economic Digest: State's 2016 Housing Market in Review," July 2017, Vol. 22, No. 7, Kolie Sun, Senior Research Analyst, DECD). Sun also sites data recently release from the US Census shows that Connecticut cities and towns authorized 5,504 new housing units; these include single and multifamily homes. This level of production represents a 9.4% decrease compared to 6,077 in 2015. The state's multifamily units (5 units or more) was greater than single-family homes authorized. In 2016, Connecticut issued 2,842 multifamily permits which accounted for 51.6% of the total number of housing units authorized, while 44.7% were single family homes. Sun also sites that after evaluating demolition (1,176 demolished units in 2016) and building permit information, the state's housing inventory is estimated to be 1,510,921 units.

The role of housing construction and maintenance as an economic driver is critical to the State of Connecticut. According to the National Association of Home Builders, home building and housing services account for approximately 15 – 18% of the Gross Domestic Product. Housing’s combined contribution to GDP occurs in two basic ways: Residential investment averages 3-5% of GDP which includes construction of new single-family and multifamily structures, residential remodeling, production of manufactured homes, and brokers’ fees. Consumption spending on housing services averages 12-13% of GDP which includes gross rents and utilities paid by renters, as well as owners’ imputed rents and utility payments. The National Association of Home Builders’ analysis of the broad impact of new construction shows that building 1,000 average single family homes generates: 2, 970 full-time jobs; \$162 million in wages; \$118 million in business income; and \$111 million in taxes and revenue for state, local and federal governments. The Department of Housing (“DOH”) alone invested \$106,710,757 in FY 2016-17, into 35 projects around the state and, in doing so, created or retained and estimated 1,827 units. However, equally important is the role housing plays as a facilitator of economic growth. The relationship between the availability and affordability of housing and economic growth is straight forward. In order for businesses to grow, they need skilled workers. As more workers move into a region, demand for housing increases. It is estimated that this investment, in association with the private and other investment into these units, resulted in the creation or preservation of more than 6,000 jobs.

Increasingly, housing that the market is unable or unwilling to produce, without some form of subsidy, includes housing that is traditionally for those with incomes between 80% and 120% of Area Median Income/Median Family Income (“AMI/MFI”). If housing that is affordable to households with incomes between 80% and 120% of AMI/FMI is not being produced, then the availability of existing housing in that price range diminishes. In keeping with the economic laws of supply and demand, scarcity increases prices.

B. Housing Development Goals and Objectives/Investment Analysis

The overall goal of the housing and community development programs DOH administers is to develop viable communities by providing decent housing and a suitable living environment for low-and moderate-income persons. The primary means towards this end is to extend and strengthen partnerships among all levels of government and the private sector, including for-profit and non-profit organizations, in the production and operation of affordable housing. The state works to preserve and increase the supply of quality affordable rental housing available to low- and moderate-income households and improve the ability of low-and moderate-income residents to access homeownership opportunities and, within available resources, assist distressed households in maintaining homeownership. While increasing the supply of low-

and moderate income homes available for ownership, the quality of the living environment can be improved by incorporating responsible development strategies such as mixed-use and transit-oriented developments.

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

DOH focuses its available resources to achieve the creation of new quality affordable rental units; to achieve the creation of new affordable homeownership opportunities; to achieve the preservation of existing affordable rental housing units; and to maintain homeownership opportunities.

Program success is measured through increased rental and homeowner housing opportunities that serve low-and-moderate income households in a variety of geographies.

The state utilizes its federal formula grant funding, as well as its state allocations to address Connecticut's housing and community development needs through the application of six Growth Management Principles by giving funding priority to projects that address multiple needs and leverage existing infrastructure and resources, with a focus on addressing homelessness and expanding supportive housing opportunities. The six Growth Management Principles are:

- Collaborate with other state agencies to affirmatively further fair housing;
- Redevelop and revitalize regional centers and areas with existing or currently planned physical infrastructure;
- Expand housing opportunities and design choices to accommodate a variety of household types and needs;
- Concentrate development around transportation nodes and along major transportation corridors to support the viability of transportation options;
- Conserve and restore the natural environment, cultural and historical resources, and traditional rural lands; and
- Promote integrated planning across all levels of government to address issues on a statewide, regional and local basis.

Applications are considered against financial and qualitative categories, including but not limited to:

- Financial feasibility;
- Reasonableness to proceed to construction;
- Financial leveraging and firm financial commitments;
- Social and economic impact on the neighborhood, community, region and state as defined in the strategies and priorities outlined in the ConPlan, including but not limited to transportation, education, and job creation/retention.
- Level of consistency with DOH's responsible growth criteria including compliance with the current Conservation and Development Policies Plan for Connecticut;
- Fair Housing and Equal Opportunity Compliance;
- Number of current open contracts;
- Current projects' expenditure rates; and
- Prior audit or monitoring performance.

In FY 2016-17 the Department of Housing ("DOH") invested \$106,710,757 in federal and state funds into 35 projects across the state and, in doing so, will create or preserve a total of 1,836 housing units, of which 1,521 units will be affordable. An analysis of DOH's housing development investment portfolio is detailed below. More detailed presentation of the DOH investments can be found at the end of this report as Attachment A.

The information provided includes:

- project name/location;
- the type of project including new construction, rehabilitation, mill conversion, historic conversion, planning and predevelopment projects;
- total project cost with a breakdown of DOH's original investment;
- the funding source and/or funding round (CHAMP "#:"), including the Housing Trust Fund ("HTF"), the Affordable Housing Program ("FLEX"), and the HOME Investment Partnerships Program ("HOME");
- the type and the amount of federal or state funding;
- a breakdown of the total housing units created ("new") or preserved;
- a breakdown by ownership or rental; and
- whether the units are limited to elderly or open to families.

1. Housing Development Portfolio Analysis

The table below outlines DOH’s housing investments. During this fiscal year the total value of DOH’s housing development portfolio grew to over \$922 million.

Table 1			
FY 2016-17 DOH Housing Development Activity			
	State	Federal	Total
FY 2016-17 Housing Activity	\$94,130,610	\$12,580,147	\$106,710,757
DOH Housing Portfolio Value	\$681,833,419	\$240,694,383	\$922,530,802

Source: DOH

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

Table 2				
DOH Housing Development Leveraging				
All Funding Sources	Leverage Ratio	Total Development Cost	Non-DOH Funds	DOH Investment
FY 2016-17 Leverage Ratio	3.14	\$335,000,697	\$228,289,940	\$106,710,757
Portfolio Leverage Ratio	3.92	\$3,615,923,932	\$2,705,797,573	\$922,530,802

Source: DOH

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

Table 3			
DOH’s Housing Development Per Unit Cost			
All Funding Sources	DOH Investment	Units	DOH Per Unit Cost
FY 2016-17 Net Units Created	\$57,378,551	563	\$101,916
FY 2016-17 Units Preserved	\$ 47,306,527	1200	\$39,422
Total Average FY 2016-17 Cost Per Unit	\$106,710,757	1,521	\$70,158
Total New Units Created	\$616,662,227	8,818	\$69,932
Total Units Preserved	\$303,842,896	8,927	\$34,036
Total Average Portfolio Cost Per Unit	\$920,505,123	17,745	\$51,874

Source: DOH

2. State Funded Housing Production and Preservation Analysis

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

Table 4				
Household Type Analysis				
	Elderly Units		Family Units	
	FY 2016-17	Portfolio	FY 2016-17	Portfolio
Created	71	1,854	492	6,855
Preserved	293	1,404	907	10,862

Source: DOH

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

June 30th marked the end of the 2016-17 fiscal year, and the completion of Year 5 of Governor Malloy’s 10-year investment in the revitalization of the State Sponsored Housing Portfolio (“SSHP”). DOH and Connecticut Housing Finance Authority (“CHFA”) received 25 applications requesting approximately \$80.5 million in funding for the rehabilitation or renovation of SSHP properties totaling 1,198 units. The applicant’s combined request for State funding was more than twice the amount of available funds. Ultimately, nine properties received nearly \$35 million in funding to support the capital improvement of 539 units of affordable housing.

Of the 25 applications received, three included 4%LIHTCs and tax-exempt bond financing. Half of all applicants have participated in a SSHP technical assistance program, which was designed to help owners prepare to reinvest in their properties. Of the 55 properties that have received predevelopment funding, twenty-seven have been awarded capital revitalization funds from CHFA and/or DOH.

DOH and CHFA continued to support a technical assistance initiative designed specifically for Limited Equity Cooperatives (LECs). This assistance provided LECs with the tools and resources needed to make critical decisions, including whether to apply for capital funding under the annual SSHP round. In some cases, the LECs elected to transfer ownership to a new entity that is better positioned to ensure long-term sustainability of the property. Since the Board approved the transfer of two LECs – Amistad Court and Sheldon Commons – earlier this year, the properties have since closed and are beginning the transition to new management. A third LEC, Rehoboth Place, proposed a similar transfer.

Through various forums, panels and conferences, CHFA and DOH staff continued their outreach to SSHP stakeholders to provide important information about the State’s SSHP-related resources. DOH and CHFA participated in the CONN-NAHRO annual convention. This event provides staff the opportunity to connect with affordable housing owners, residents, and technical assistance providers to discuss upcoming funding rounds and other statewide initiatives.

DOH and CHFA awarded assistance to nine (9) specific properties representing approximately 539 units which had already completed their planning activities, and were best able to use the third year funds. The following table is a list of those properties, the units being preserved, and the award to be provided.

Table 5				
Fourth Round Preservation Projects and Awards FY 16-17				
Property Name	Municipality	Units Preserved	\$ Awarded	Total Dev Cost
Eastman Curran Terrace	Willimantic	78	4,856,977	5,018,549
Rose Garden Cooperative	Hartford	8	1,270,692	1,290,344
Yale Acres	Meriden	162	5,700,000	47,469,132
Ludlow Commons Congregate	Norwalk	44	3,406,784	3,549,262
Helen Devaux	Shelton	40	3,314,056	4,138,833
Lawnhill Terrace Phase 2	Stamford	60	4,600,000	21,894,219
Millbrook Village	Windsor	60	4,385,257	4,540,855
Westhill Gardens Congregate	Manchester	37	3,602,890	3,866,720
The Marvin Congregate	Norwalk	50	3,546,829	3,810,880
Subtotal		539	34,683,485	95,578,794

Source: DOH

4. Housing Development Impact

In FY 2016-17 DOH was the lead state agency for all matters relating to housing in Connecticut. As part of the agency’s overall mission, DOH worked to increase opportunities for Connecticut’s citizens to live in safe, quality housing at affordable prices. To fulfill its mission, DOH monitored and analyzed the Connecticut housing environment and developed policies, strategies, programs and services that maximize success in expanding affordable housing opportunities in Connecticut.

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

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

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

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

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

For more information on the Small Cities CDBG program please visit the Department of Housing’s website at [Small Cities Community Development Block Grant Program - CT Department of Housing](#).

The following table offers a summary of the types of activities that were funded during FY 2016-17.

Table 6 FY 2016-17 CDBG Activity Summary		
Activity	Total Funding	Number of Projects
Homeowner Rehabilitation	\$ 3,250,000.00	8
Public Housing Rehabilitation	\$ 7,818,402.24	11
Total Housing	\$ 11,068,402.24	19
Public Service	\$ 0	0
Water/Sewer/Street Improvements	\$ 500,000.00	1
Total Other	\$ 500,000.00	1
TOTAL	\$ 11,568,402.24	20

Source: DOH

The table on the following page outlines DOH’s Small Cities CDBG program activity during SFY 2016-17.

Table 7		
CDBG Projects Awarded During FY 2016-17		
Municipality	Project Description	\$ Investment
Beacon Falls	Beacon Falls Housing Rehabilitation Program	400,000.00
Brookfield	Brookfield Housing Rehabilitation Program	400,000.00
Coventry	Orchard Hills Estates	800,000.00
Durham	Mauro Meadows Renovations and Improvements Phase II	700,000.00
Ellington	Regional Housing Rehabilitation	450,000.00
Granby	Stony Hill Village ADA, Energy Improv. and General Renovations	455,402.24
Groton	Mystic River Homes	800,000.00
Hebron	Stonecroft Village	700,000.00
Lebanon	Housing Rehabilitation Program	400,000.00
Monroe	Monroe Housing Rehabilitation Program	400,000.00
Morris	Morris Housing Rehabilitation Program	400,000.00
New Fairfield	New Fairfield Housing Rehabilitation Program	400,000.00
North Haven	Parkside Manor Site Improvements	800,000.00
Pomfret	Seely-Brown Village Capital Improvements	688,000.00
Simsbury	Virginia Connelly Residence & Dr. Owen J. Murphy Apts.	750,000.00
Southington	Southington Housing Rehabilitation	400,000.00
Sprague	River Street Reconstruction Phase II	500,000.00
Voluntown	Greenwood Manor	700,000.00
Wallingford	McGuire Court Housing Complex ADA, Energy & Gen Imp	800,000.00
Wethersfield	James Delvin Senior Housing	625,000.00
Total		11,568,402.24

Source: DOH

6. Supportive Housing

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

Connecticut has a long history of providing permanent supportive housing to the most vulnerable homeless individuals and families in our State. Resources have been leveraged at the federal, state, local and philanthropic levels to permanently house over 4000 formerly homeless individuals and families. Connecticut

currently is implementing a Social Innovation Fund (“SIF”) grant, funded through CSH, in which we created a data match between our Homeless Management Information System (“HMIS”) and our Medicaid data, to locate and provide permanent supportive housing to the high cost users of Medicaid who are also homeless.

Connecticut also created a Connecticut Collaborative on Re-Entry (“CCR”), formerly known as the Frequent User Service Engagement (“FUSE”) program in which we matched data from the HMIS and our criminal justice system to permanently house individuals that cycle between jails and homeless shelters. Both programs are successful in reducing high cost institutional care. Services are designed to address the individual needs of the residents, and included the help of a case manager, connections to community treatment and employment services, and rehabilitation services that help the client achieve and retain permanent housing. Due to the successes Connecticut has had in leveraging, Connecticut became one of only two states to end veteran homelessness by June 30, 2016.

The State of Connecticut is planning to build on these successes to bring these programs to full scale. Although our State has been generous in appropriating nearly 60 million dollars for capital work, support services and rental assistance for permanent supportive housing, more resources are needed to meet the goal of ending chronic homelessness by 2017-18 and youth and family homelessness by 2020. Connecticut has been successful in creating over 50 single site supportive housing properties that have resulted in over 1200 units of permanent supportive housing. In the past five years, Connecticut has been able to develop an additional 568 units of permanent supportive housing by prioritizing efforts through the Low-Income Housing Tax Credit Program (“LIHTC”) program, the Qualified Allocation Plan (“QAP”), and the Competitive Housing Assistance for Multifamily Properties (“CHAMP”).

II. Housing Support Programs

A. Congregate Facilities Operating Cost Subsidies

Through the Congregate Facilities Operating Cost Subsidies DOH provided grants to housing authorities and nonprofit corporations that own/operate state-financed congregate rental housing for the elderly. These funds are distributed in four categories: rental assistance, core services, expanded core services, and assisted living services. Core services include one main meal a day, housekeeping services, and a 24-hour emergency service to enable semi-independent living in a residential setting for frail elderly. The program also provides rental assistance for those tenants who pay no more than 30% of their adjusted gross income toward rent. Expanded core includes the cost of hiring a resident service coordinator, emergency transportation service, and a wellness program. An assisted living service component is also available, on a voluntary basis, and currently 16 of the 25 projects participate, where residents needing assisted living services can receive a subsidy of up to \$500 per month to offset the cost of these services.

Program participation, and the availability of the DOH grants allow the elderly residents to age comfortably in their apartment, and prevents many of them from premature placement in a nursing home or other higher level of care facility. At an average cost of assistance per month of approximately \$662.50, the State of Connecticut has already seen a significant savings in the cost of providing the necessary care to these individuals, when compared to the cost to the State of providing nursing home care, approximately \$6,000 to \$10,000 per month. Although the minimum age of occupancy for these facilities is 62 years of age, the current average age of a resident of these facilities is 81 years young.

In FY 2016-17 DOH assisted 25 congregate facilities with \$8.1988MM in assistance.

Table 8			
Congregate Program Awards FY 2016-17			
Entity	Project Name	Subsidized Units	Amount Awarded
Augustana Homes, Inc.	Augustana Homes	44	\$340,435
Women's Institute Reality of CT,	Eleanor Congregate Apts.	35	\$614,459
Bristol Housing Authority	Komanetsky Estates	44	\$148,565
Enfield Housing Authority	Mark Twain I and II	82	\$138,072
Glastonbury Housing Authority	Herbert T. Clark	45	\$338,872
Hill House, Inc.	Hill House	61	\$508,725
Mystic River Homes, Inc.	Mystic River Homes	50	\$430,566
Hamden Housing Authority	Mount Carmel	30	\$432,456
Sheldon Oak Central, Inc.	Bacon Congregate	23	\$407,704
Killingly Housing Authority	Maple Court	43	\$212,160
Manchester Housing Authority	Westhill Gardens	37	\$314,328
Lutheran Social Services, Inc.	Luther Manor	45	\$315,469
Naugatuck Housing Authority	Robert E. Hutt	36	\$185,866
Hannah Gray Development Corporation	E.B. Scantlebury	20	\$370,671
Norwalk Housing Authority	Ludlow Commons	44	\$439,467
Under One Roof, Inc.	The Marvin	50	\$540,613
St. Jude Housing Corporation	St. Jude Commons	51	\$280,651
Town of Orange	Silverbrook Estates	45	\$313,513
Pomfret Community Housing Corporation	Seely Brown Village	31	\$319,350
Ridgefield Housing Authority	Prospect Ridge	34	\$296,606
Simsbury Housing Authority	Virginia Connolly	40	\$346,042
Stamford Housing Authority	Margot J. Wormser	40	\$310,540
Trumbull Housing Authority	Stern Village	36	\$183,425
Vernon Housing Authority	F.J. Pitkat	43	\$212,663
Wilton	Wilton Commons II	23	\$198,670
TOTAL		1032	\$8,199,888

Source: DOH

B. Elderly Rental Assistance Program (ERAP)

The ERAP Program provided rental assistance to low-income elderly persons residing in DOH-assisted rental housing for the elderly. DOH contracted with nonprofit organizations as well as local housing authorities that provide rental subsidies in accordance with an approved contract.

The following table outlines the FY 2016-17 awards.

Table 9 Elderly Rental Assistance Program Awards FY 2016-17				
Entity	Units	Tenants on RAP	Disabled/ under 62	Amount Awarded
Ashford Housing Authority	32	24	3	\$38,796
Branford Housing Authority	90	56	28	\$55,943
Brookfield Housing Authority	35	20	3	\$50,140
Colchester Housing Authority	70	46	18	\$68,856
Coventry Housing Authority	40	12	3	\$8,316
Enfield Housing Authority	200	139	85	\$205,713
Essex Housing Authority	36	17	4	\$17,220
Guilford Housing Authority	90	39	13	\$40,092
Hamden Housing Authority	190	90	44	\$87,542
Hebron Housing Authority	25	16	1	\$20,628
Housing One Corp	40	27	6	\$119,751
Killingly Housing Authority	120	12	2	\$5,928
Manchester Housing Authority	80	71	39	\$156,311
Mansfield Housing Authority	40	11	7	\$12,168
Marlborough Association for Senior Housing	24	22	2	\$74,379
Monroe Housing Authority	30	16	3	\$26,736
North Branford Housing Authority	60	36	12	\$49,294
Norwich Housing Authority	183	107	55	\$170,280
Shoreline Affordable Housing, Inc.	39	38	5	\$151,936
Oxford Housing Authority	34	10	0	\$8,340
Preston Housing Authority	40	25	13	\$32,028
Putnam Housing Authority	40	24	5	\$19,281
Ridgefield Housing Authority	60	52	6	\$121,814
Simsbury Housing Authority	70	26	9	\$21,720
South/Southwest Housing Corporation	36	16	0	\$28,602
Stamford Housing Authority	50	27	9	\$43,488
Tolland Housing Authority	30	3	1	\$1,104
Vernon Housing Authority	54	4	1	\$1,884
Wallingford Housing Authority	155	78	29	\$82,034
Wethersfield Housing Authority	112	52	26	\$52,762
Willimantic Housing Authority	90	55	23	\$60,890
Windsor Locks Housing Authority	40	13	5	\$11,412
TOTAL	2,235	1,184	460	\$1,845,388

Source: DOH

1. ERAP Assessment

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

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

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

Elderly Rental Assistance Payments Needs			
Table 10			
Current Year FY 2016-17 Allocation	FY 2016-17 Current Participants Annualized	FY 2017-18 Projected Need – Current Participation	FY 2017-18 Projected Need – Full Participation
\$1,982,065 (\$ 2,002,085 less holdback of \$20,020)	\$ 2,002,085	\$ 2,052,137	\$ 3,525,675
1,186 residents	1,186 residents	1,186 residents	2,315 residents

Source: DOH

Current policy of the department has been that no new participants may be added to the program, and that these savings will be used to address increases in rental cost due to either redevelopment activity or increasing costs of operation due to contractual services/cost of utilities/etc. It is anticipated that additional unmet need will arise in many of these facilities as a result of these increased costs, as well as variations in tenant income of individuals on current wait lists.

The **FY 2017-18 Projected Need – Current Participation** reflects the **FY 2016-17 Current Participants Annualized** plus approved or anticipated rent increases at these participating facilities. It does not anticipate savings as a result of tenant turnover. It is estimated that the Governor’s proposed funding level for this program will be sufficient to address the needs of these properties in the coming fiscal year when this tenant turnover is considered.

The **FY 2017-18 Projected Need – Full Participation** reflects the projected need for rental assistance at all of the participating facilities if new unsubsidized residents were allowed to be added to the program. It is anticipated that up to an additional 1,129 residents in participating facilities may be in need of rental assistance. This would extrapolate to an additional \$1,473,538 in new ERAP funding being necessary to assist these individuals. This would bring total participation to approximately 2,315 elderly/disabled residents receiving a total of \$3,525,765 in ERAP.

C. Housing Assistance and Counseling Program/Assisted Living in Federal Facilities (“ALFF”)

This program was a joint demonstration program with DSS and OPM that brought assisted living services to residents of four HUD-funded facilities. Residents who were eligible for the basic Connecticut Home Care Program for Elders (“CHCPE”) received assisted living services through DSS. Those residents who needed services, but could not qualify for the DSS program, received up to \$500 per month from DOH to offset some of the costs of receiving the assisted living services. Funding for this program was terminated after the first quarter of FY 17. Total funding provided during FY 17 was \$23,072.

D. Resident Service Coordinator (“RSC”) Program

The RSC Program (also known as the Elderly Rental Registry and Counselor Program) provided grant funds to sponsors of DOH-assisted rental housing for the elderly to hire a resident services coordinator to perform an evaluation of all tenants and to provide other services related to housing when necessary. FY 16-17 DOH awarded the total grant amount of \$992,230 to provide for a total of 4,740 housing units.

Table 11					
Resident Services Coordinator Program Awards FY 16-17					
Entity	Total Units	Amount Awarded	Entity	Total Units	Amount Awarded
Ansonia Housing Authority	40	\$7,650	Morris Housing Authority	20	\$6,450
Ashford Housing Authority	32	\$7,450	Naugatuck Housing Authority	194	\$36,950
Berlin Housing Authority	70	\$14,950	TFC Housing Corp	50	\$14,450
Bethel Housing Authority	80	\$15,100	Newington Housing Authority	106	\$22,450
Branford Housing Authority	90	\$22,150	New London Housing Authority	210	\$32,950
Canton Housing Authority	40	\$7,650	New Neighborhoods	28	\$7,250
Cheshire Housing Authority	48	\$14,950	North Branford Housing Auth.	60	\$14,450
Colchester Housing Auth.	70	\$14,450	North Haven Housing Authority	70	\$14,950
Coventry Housing Authority	80	\$14,950	Norwich Housing Authority	183	\$37,350
Danbury Housing Authority	100	\$20,950	Oxford Housing Authority	34	\$7,450
Deep River Housing Authority	26	\$7,250	Plainfield Housing Authority	0	\$0
Derby Housing Authority	106	\$21,450	Plainville Housing Authority	120	\$19,450
East Hampton Housing Authority	70	\$14,850	Preston Housing Authority	40	\$7,550
East Windsor Housing Authority	84	\$22,450	Putnam Housing Authority	67	\$14,950
Ellington Housing Authority	42	\$14,450	Ridgefield Housing Authority	60	\$13,950
Enfield Housing Authority	240	\$38,450	Simsbury Housing Authority	70	\$14,950
Essex Housing Authority	36	\$7,450	Southington Housing Authority	180	\$37,450
Farmington Housing Authority	40	\$7,400	South/Southwest Housing Corp.	36	\$7,450
Glastonbury Housing Authority	140	\$29,850	South Windsor Housing Authority	70	\$11,980
Greenwich Housing Authority	51	\$14,950	Stafford Housing Authority	110	\$22,450
Groton Housing Authority	175	\$37,450	Tolland Housing Authority	30	\$7,450
Guilford Housing Authority	122	\$29,600	Vernon Housing Authority	54	\$14,950
Hamden Housing Authority	190	\$23,450	Wallingford Housing Authority	185	\$37,450
Hebron Housing Authority	25	\$7,250	Watertown Housing Authority	120	\$22,450
Killingly Housing Authority	120	\$22,450	Westbrook Housing Authority	32	\$7,450
Manchester Housing Authority	80	\$15,250	Westport Housing Authority	50	\$14,950
Mansfield Housing Authority	40	\$7,650	Willimantic Housing Authority	90	\$22,150
Marlborough Association for Senior Housing, Inc.	24	\$7,250	Winchester Housing Authority	14	\$6,950
Middlefield Housing Authority	30	\$7,450	Windsor Housing Authority	112	\$22,450
Monroe Housing Authority	30	\$7,250	Woodstock Housing Authority	24	\$7,250
SUBTOTAL	2,321	\$483,850	SUBTOTAL	2,419	\$508,380

Source: DOH

E. Assisted Living Demonstration Program

The Assisted Living Demonstration Program provided subsidized assisted living to persons who reside in four specific assisted living demonstration sites. Assisted living was designated for people who want to live in a community setting and who need help with activities of daily living, but who do not need nursing home care. Demonstration participants received assisted living services through an assisted living services agency, which is licensed by the Department of Public Health and is under contract with the housing community. These funds are intended to supplement the revenue generated by the property by providing a rental subsidy which is used primarily to cover the cost of debt service on the state bond funds originally used to develop these four properties.

Entity	Qualified Units	Amount Awarded
Herbert T. Clark, Glastonbury	25	\$224,000
Smithfield Gardens, Seymour	56	\$540,000
Luther Ridge	45	\$420,000
The Retreat	100	\$1,220,000
TOTAL	226	\$2,240,400

Source: DOH

F. Section 8 New Construction/ Substantial Rehabilitation

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

DOH acted as contract administrator for 19 projects throughout Connecticut to ensure HUD-subsidized properties were serving eligible families at the correct level of assistance. DOH also provided asset management functions to ensure the physical and financial health of these HUD properties. DOH’s contract administrator fee for FY 2016-17 was \$369,473. The following table provides detailed information on DOH’s HUD Section 8 projects across the state.

Table 13 HUD Section 8 Portfolio			
Town	Project Name	# Elderly	# Family
Berlin	Marjorie Moore	40	0
Bethel	Reynolds Ridge	40	0
Bristol	Mountain Laurel Park	40	0
Canton	Twenty-One	40	0
Cheshire	Beachport	48	0
Coventry	Orchard Hill Estates	40	0
Danbury	Fairfield Ridge Mill Ridge	0	25
Danbury	The Godfrey	0	9
Farmington	Forest Court	0	36
Hartford	95 Vine Street	0	30
Hartford	Casa Nueva	0	79
Hartford	Casa Verde Sur	0	39
Hartford	Wolcott Place I	0	18
Killingly	Robinwood Apartments	0	42
Middlefield	Sugarloaf Terrace	30	0
Norwich	Hillside Apartments	0	26
Putnam	Bulger Apartments	27	0
Wallingford	McKenna Court	30	0
Westport	Canal Park	50	0
TOTAL		385	304

Source: DOH/HUD

III. Summary of Efforts to Promote Fair Housing

All information on activities or requirements provided in this section were carried out by DOH during FY 16-17.

Civil Rights Compliance

Recipients of HOME and SC/CDBG funds were required to undertake activities to demonstrate their compliance with applicable anti-discrimination laws and regulations. Because of the various activities eligible under these programs some or all of the following may apply:

- For housing projects with 5 or more units with one owner in common, affirmatively market housing units to persons identified as least likely to apply;
- Utilize newspapers and community resources targeted to members of minority groups to advertise the availability of housing, employment and contracting opportunities;
- Develop and implement a Tenant Selection Plan and Tenant Grievance Procedure;
- Include the Affirmative Action/Equal Opportunity Employer Statement and/or Fair Housing Statement and disability logo in all advertisements/notices;

- Provide employment and training opportunities to Section 3 residents and businesses and if required, have in place and implement a Section 3 Plan;
- Utilize the Connecticut Department of Administrative Services web site Directory of Small, Minority- and Women-Owned Businesses to solicit bids and to outreach to these firms. Points were given in the SC/CDBG application process to those Small Cities who could document utilization of these firms;
- Develop and implement a Fair Housing Action Plan;
- Provide a certification to affirmatively further Fair Housing;
- Develop and post a Fair Housing Policy Statement;
- Develop, post and implement an Affirmative Action Plan or Affirmative Action Policy Statement;
- Recipients are required to include in any sub-contracts the necessary affirmative action and equal employment opportunity provisions to demonstrate the subcontractor's compliance with applicable state and federal laws and regulations;
- Develop and post an American with Disabilities Act (ADA) Notice and Grievance Procedure;
- Post at their offices fair housing and anti-discrimination posters and equal opportunity in employment postings in English and in Spanish;
- Applicants are strongly encouraged to develop and implement or update a Section 504 Self-Evaluation and Transition Plan every 3 years. Points are given in the application process for those CDBG applicants who update and implement their plans; and
- Recipients are monitored to ensure that they implement the Fair Housing Action Steps as identified in their Fair Housing Action Plan. Points are given in the CDBG application process based on the number of documented action steps that were undertaken in the past three years.

Employment Outreach

To ensure that the DOH recipients of HOME and SC/CDBG funds provided equal opportunities in employment, contracting and the provision of services and benefits, DOH incorporated requirements and guidelines pertaining to affirmative action, racial and economic integration and economic development opportunities for small, minority- and women-owned businesses in either the application or in the contract for financial assistance.

For the HOME Program, the dollar value of contracts reported for MBE, WBE and Section 3 was calculated based on HOME projects completed during the program year and may have included financing from other than the HOME Program. There were no HOME contracts completed during the program year. There were five (5) HOME assisted rental properties assisted during the program year, all of which were minority owned, representing \$388,330 in assistance.

For the SC/CDBG Program, the dollar amount of contracts reported for MBE, WBE and Section 3 was calculated based on contracts awarded during the program year and may have included financing from other than the SC/CDBG Program. The dollar amount of contracts that included SC/CDBG funding awarded to Minority-Owned Business Enterprises (MBE), was \$1,302,089.97 of which \$283,268.50 was awarded to firms owned by persons who are Black Americans, and \$966,466.47 was awarded to firms owned by persons who are Hispanic Americans. The dollar amount of contracts that included SC/CDBG funding awarded to Women-Owned Business Enterprises (WBE) was \$416,797.01. In addition, a total of \$1,396,617 was awarded in contracts for Section 3 firms.

DOH also contracted with the Fair Housing Center to provide training opportunities for State employees, and grantees/contractors to address their Affirmative Fair Housing Marketing obligations. These included:

- Fair Housing Marketing Plan Training on May 15, 2017 in Hartford.
- Tenant Selection/Lease Review on May 30, 2017 in Hartford.
- Fair Housing Training at the Small Cities Application Workshop on January 23, 2017 in Hartford.

Nondiscrimination/Fair Housing

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

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

Continuing Efforts to Affirmatively Further Fair Housing

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

Objective 1 – Increasing housing access for protected classes

- DOH entered into a contract from 7/1/16 to 6/30/18 with the Corporation for Independent Living for a total of \$1,000,000 from the Affordable Housing (FLEX) Fund to finance the “Money Follows the Person Transition Program” for accessibility modifications to dwellings for people exiting long term care institutions and moving back into the community of their choice. In FY 16-17 a total of 25 dwelling were modified using these funds.
- DOH was on the Board of Directors for the “Money Follows the Person” Medicaid Rebalancing Program and is active on its Housing Committee and others as required.
- DOH was on the Boards of Directors for the Long Term Care Planning Committee, Supportive Housing Preservation Committee; Interagency Council on Supportive Housing and Homelessness; and CCEH Homeless Prevention and Rapid Re-housing Task Force.
- DOH awarded \$34,683,485 in state bond funds to rehabilitate a total of nine (9) state public housing projects, preserving 539 units of family, elderly, congregate and limited equity cooperative housing. As a part of the contracting process, submission of an up-to-date Affirmative Fair Housing Marketing Plan (AFHMP) and Tenant Selection Plan (TSP) that are in conformance with state regulations was mandatory. DOH has spent a considerable amount of time providing technical assistance to owners and managers of this housing in order to achieve compliance. Individual and group training was offered to applicants. More group training sessions will be offered to these housing providers by DOH in the next fiscal year and beyond.

Objective 2 – Increasing supply of affordable housing.

- DOH awarded \$54,370,000 under the Affordable Housing (Flex) and State Housing Trust Funds to twenty-five (25) housing projects during the SFY of 2016-17, which will result in more than 1,095 units of housing.
- 553 housing units were completed during SFY 2016-17, of which 464 were affordable.

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

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

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

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

- The Connecticut State Legislature reaffirmed its commitment to civil rights and fair housing by authorizing \$600,000 for the SFY 2016-17 to the CT Fair Housing Center (“FHC”) to continue its work. As part of its duties the FHC provided training and technical assistance on an on-going basis to state employees from DOH, DSS, CHFA and DMHAS who work on fair housing issues and compliance.
- FHC worked with DOH staff to update the SC/CDBG application, process, and training materials for the SC/CDBG Application Workshop.

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

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

- Performed intakes and gave fair housing advice to 571 Connecticut households;
- Investigated 571 complaints of discrimination;
- Requested reasonable accommodations and reasonable modifications for 49 Connecticut residents with disabilities;
- Obtained reasonable accommodations and reasonable modifications for 35 Connecticut households without litigation or court action;
- Performed 39 tests designed to investigate any claims of housing discrimination;
- Provided 1,852 hours of legal assistance to the victims of housing discrimination;
- Opened up more than 500 units of housing to Connecticut residents in the protected classes.
- Provided information on the fair housing laws either orally or in writing to the victims of housing discrimination to ensure that they understand their rights and responsibilities under the fair housing laws educating 348 Connecticut residents;
- Spent 83 hours sending emails to members of the private bar to update them on the changes and developments in the law;
- Expanded homeowners’ access to legal advice on foreclosure prevention by assisting the Judicial Branch with its foreclosure advice tables in New Haven, Bridgeport, and Stamford, and expanding this service to other courts around the state including Hartford and Waterbury by providing 266 hours of legal advice, training, and outreach support to the Judicial Branch and the volunteer attorneys participating in the program;

- Provided 169 hours of legal representation to homeowners in foreclosure and by appearing at a “lawyer for the day program” in foreclosure court at least once every month.
- Completed 67 intakes for homeowners in foreclosure and provided 284 hours of legal advice;
- Represented 20 homeowners in foreclosure in an effort to save their home and /or obtain a mortgage modification;
- Taught 20 classes to provide information on the legal foreclosure process to 215 households facing foreclosure in Norwalk, Stamford, New Haven and Hartford;
- Revised and updated the Center’s “Statewide Moving Forward” guide to ensure that all resources are up to date and distributed to 1069 Connecticut residents in both English and Spanish;
- Created and distributed 300 “Moving Forward Guide” pamphlets for homebuyers that outline the steps to take when buying a home as well as highlight potential housing discrimination during the process;
- 775 copies of the Representing Yourself in Foreclosure Guide were distributed to Connecticut residents;
- Investigated mortgage lending in Connecticut’s cities and to people of color to determine if redlining or lending discrimination is occurring with first time homebuyers by reviewing HMDA data. The Center uncovered at least one bank that seems to be redlining in Connecticut and another that seems to be steering people of color to subprime loans. In addition to analyzing HMDA data, the Center performed fair lending tests on several lenders.
- Reviewed Affirmative Fair Housing Marketing Plans and conducted a Tenant Selection/Lease Review.

The following education and training opportunities were provided:

- Trained 130 State employees on how to review Affirmative Fair Housing Marketing Plans on May 15, 2017 in Hartford;
- Trained 146 State employees on Tenant Selection/Lease Review on May 30, 2017 in Hartford; and
- Provided training to 30 people attending the Small Cities Application Workshop;

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

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

- The Center is still working on completing 5 home sales tests to determine if households of color are steered in a discriminatory way;
- Monitored the performance of homeless shelters to determine if there is discrimination on the basis of gender identity or expression by performing 5 fair housing tests;
- Performed 5 mortgage lending tests to determine if there is discrimination in the home sales market;
- The Center is still deciding on next steps to ensure compliance with the anti-discrimination laws in regard to discrimination found as the result of the Center’s monitoring activities.

- The Center has been in touch with mobility counselors to give them copies of the “Moving Forward Guide” for renters and to ask them to make referrals to the Center. The Center is monitoring its intakes to determine if referrals are being made by mobility counselors.

IV. Consumer Loan Programs

A. Energy Conservation Loan Program (“ECL”)

1. Program Summary

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

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

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

2. Application Review Process

Capital for Change receives the majority of applications electronically via the online application. A manual application can also be taken over the phone, mailed to Capital for Change or completed in person. Capital for Change’s address is 121 Tremont Street, Hartford 06105. The web site is: capitalforchange.org.

The following steps outline how a Capital for Change Program Administrators process ECL applications:

- Application is received and reviewed to make sure application meets requirements. Staff confirms the applicant meets income requirements and confirms property taxes are current.

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

3. FY 2016-17 Activity

Table 14 ECL Program Activity FY 2016-17		
Loan Type	Number	Investment
ECL	237	\$2,506,480
MEL	6	\$ 126,638.83
Deferred	39	\$ 441,491.96
TOTAL	282	\$3,074,611.01

Table 15 Fee Type	
Admin	\$ 5,550.00
Loan Servicing	\$ 155,544.00
Recovered Late Fees	\$ 19,066.36
TOTAL	\$ 180,160.36
Average Days App to Close	57 days
Average Days App to Fund	103 days

Source: DOH

B. Shore Up Connecticut

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

The DOH launched the Shore Up CT loan program on July 28, 2014. Housing Development Fund (HDF) was selected as the Fund Manager in April 2014 through a competitive procurement, and the program was launched on July 28, 2014.

Although HDF reviewed close to 350 applicants, ultimately twelve (12) loans totaling \$2,026,900 were made. As a result, DOH terminated the program effective December 31, 2016.

V. Resiliency Programs

A. Community Development Block Grant - Disaster Recovery Program

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

The State of Connecticut, through DOH, has received two previous allocations of these federal block grant funds, Tranche 1 - \$71, 820,000 and Tranche 2 - \$66,000,000, Tranche 3 - \$21,459,000 totaling \$159,259,000. Tranche 3 consists of \$11,459,000 in CDBG-DR funds and \$10,000,000 in Rebuild by Design (“RBD”) funds intended to support the Resilient Bridgeport Initiative.

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

- Replacing and rehabilitating homes, including identifying opportunities for mitigation enhancement measures;
- Improving the resilience of homes while restoring buildings/residences;

- Assisting owners in completing applications for funding; and
- Directing owners to additional potential sources of funding.

DOH allocated CDBG-DR funds to eight (8) major program areas: Owner Occupied Housing, Multifamily Housing, Economic Revitalization, Infrastructure, Planning, Rebuild by Design, Homeless Prevention Demonstration Project and Public Facilities.

Thru June 30, 2017 DOH had funded \$49,469,830.12 in Owner Occupied Housing; \$194,000 in Economic Revitalization; \$18,645,523.08 in Multi-Family Housing; \$5,570,543.30 in Planning; \$6,146,222.24 in Infrastructure; \$1,818,604.15 in Rebuild by Design, \$194,000.00 in a Homeless Prevention Demonstration Project and \$5,406,351.44 in Administration.

For the list and description of all funds awarded in the Planning program and for greater details on total investments made in the active portfolio, please see the CDBG-DR Quarterly Report ending June 30, 2017. [CDBG-DR June 30, 2017 Performance Report](#)

VI. Individual and Family Support Programs

A. Emergency Solutions Grant (“ESG”) Program

Through its Emergency Solutions Grant (“ESG”) Program, DOH provided emergency shelter services, rapid rehousing programs and multi-family or single room residency programs to individuals and /or families who were homeless. DOH allocated Federal and State funds for a combined total of \$15,042,772 for the provision of housing assistance and supportive services to homeless people. ESG Program funding was provided in FFY 16 to eight (8) non-profit organizations for shelter operations, administration, rapid rehousing, and HMIS. Through Competitive procurement for shelter operations, five (5) not-for-profit organizations were allocated funding with one of those also offering rapid re-housing funds. The ESG total allocated for DOH equaled \$2,179,417.

Types of services that were provided include the following:

- Intake, needs assessment and case management services;
- Shelter and housing assistance;
- Rapid rehousing;
- Transportation/provision of bus tokens;
- Outreach; and Workshops on life skills, budgeting, parenting skills, nutrition, etc.

Table 16
FY 2016-17 ESG Allocation Chart

State Recipient	Shelter Operations	Hsng Relocation & Short Term Rental Ass.	Hsng Relocation, Stabilization, Case Mgt, Short to Long Term Rental	HMIS	Admin	Total
Prudence Crandall – New Britain (DV –No HMIS entry)	\$23,680				\$1,782	\$25,462
Community Renewal Team – East Hartford Shelter	\$357,015				\$26,872	\$383,887
Operation Hope of Fairfield	\$161,023				\$12,120	\$173,143
Columbus House – Middletown Family Shelter	\$227,327				\$17,110	\$244,437
TVCCA - Norwich		\$132,120	\$150,630		\$22,796	\$305,546
Pacific House	\$74,066				\$5,574	\$79,640
AIDS CT – Statewide Rental Assistance Fiduciary			\$871,929		\$2,373	\$874,302
CT Coalition to End Homelessness - HMIS				\$87,750	\$5,250	\$93,000
TOTAL	\$843,111	\$132,120	\$1,022,559	\$87,750	\$93,877	\$2,179,417

Source: DOH

B. Housing Opportunities for Persons with AIDS (“HOPWA”)

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

DOH allocated a total of \$4,836,794 Federal (\$465,664.49) and State (\$4,371,129.51) funds for the provision of housing assistance and supportive services to persons with HIV/AIDS and their families.

In FY 2016-17 DOH spent \$217,492 in HOPWA funds for the program year, which covered the time period from July 1, 2016 to June 30, 2017. This “Balance of State” program served twenty-six (26) unduplicated persons with HIV/AIDS and their families through agreement between DOH and two (“2”) not-for-profit organizations located in the Middlesex and Litchfield and New London Counties, Connecticut. Funds were

allocated to the project sponsors for tenant based rental assistance, Short Term Rent Mortgage and Utility assistance, case management, life management, operation costs, administration cost and daily support services.

DOH and ACT carried out the following activities during the FY 2016-17:

- DOH awarded contracts starting July 1, 2016 through a competitive procurement process for FY 16-17. The sub-recipients provided scattered-site apartments, Short-Term Rent, Mortgage, and Utility (“STRMU”) and a range of support services to clients in Litchfield and Middlesex and New London counties during this period;
- DOH and its project sponsors provided tenant-based rental assistance to sixteen (16) households. Those sixteen (16) households received supportive services which included the following: case management/client advocacy/access to benefits and services;
- During the reporting period, DOH and its project sponsors provided short term rent, mortgage and utility assistance to ten (10) households.
- Of the households serviced during this reporting period, 1 household obtained employment.
- DOH provided training and technical assistance for Connecticut Homeless Management Information System (“CTHMIS”) utilization to HOPWA funded agencies, utilizing non-HOPWA funds;
- DOH and project sponsors participated in quarterly HOPWA grantee meetings convened by HUD-local; and
- DOH staff participated and completed HOPWA on-Line Financial Management Training.

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

I. Connecticut Section 8 Housing Choice Voucher Program

The Housing Choice Voucher Program (“HCV”) is the federal government’s largest program for assisting very low income families to afford decent, safe and sanitary housing in the private market. The U.S. Department of Housing and Urban Development (“HUD”) contracted with Public Housing Authorities (PHA) to administer the program. DOH was one of 44 PHA’s in Connecticut that administers the HCV program and the only PHA that is allowed to administer the program statewide. DOH funds four main categories: HCV Housing Choice Voucher Tenant Based Rental Assistance Program, Family Unification Program, Veteran’s Affairs Supportive Housing and Project Based Vouchers; as well as the Disability Voucher Main Stream Program. The total amount of Section 8 vouchers awarded in FY 16-17 was 7,738, totaling \$80,827,610.

a) **Housing Choice Voucher Tenant Based Rental Assistance Program**

HCV Tenant Based Rental Assistance Program provides a portable rental assistance subsidy, which allows a tenant to move from one unit to another provided the unit meets program requirements.

b) **Family Unification Program**

The Family Unification Program (“FUP”) is a partnership between DOH and the Department of Children and Families (“DCF”) that provides a voucher from DOH and a comprehensive array of services from DCF to individuals and families involved in the child welfare system.

c) **Veteran’s Affairs Supportive Housing**

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

d) **Project Based Vouchers**

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

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

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

2. Connecticut Rental Assistance Programs (“RAP”)

The State of Connecticut Rental Assistance Program (“RAP”) is the primary state-supported program for assisting very-low-income families to afford decent, safe, and sanitary housing in the private market. Much like the federal HCV, RAP provides a portable rental assistance subsidy, which allows tenants to move from one rental unit to another provided the unit meets program requirements.

Participants that are issued a housing voucher are responsible for finding a suitable housing unit of the participant’s choice where the owner agrees to rent under the program. Participants are able to select their own housing, including apartment, townhouses, and single-family homes. Rental units meet minimum standards of quality and safety as defined by the State of Connecticut, which were the Federal Housing Quality Standards (“HQS”) as established by HUD. Participants pay 40% of their adjusted gross income (or 30% of adjusted gross income if the participant is elderly or disabled) toward

the rent and RAP pays the remainder directly to the landlord. The total amount of RAP certificates awarded in FY 16-17 was 6,433 totaling \$66,004,868.

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

1) Family Unification Program (State)

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

b) Department of Housing and Department of Developmental Disabilities Housing Collaborative

1) Department of Developmental Disabilities Supportive Housing

In FY 16-17, DDS received 15 RAP certificates for use in covering the rental costs associated with transitioning individuals from 24 hour privately operated group homes to community based living settings. DDS currently supports over 1300 individuals in apartment-type settings throughout the state. Typically DDS has funded rental costs for individuals (in excess of their contributions) through a rental subsidy program managed internally. Starting in 2013 DDS has had the opportunity to utilize the RAP as a new resources alternative to prior practices.

c) Department of Housing and Department of Mental Health Addiction Services Housing Collaborative

1) Permanent Supportive Housing Initiative

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

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

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

3) **Housing First**

DOH and DMHAS launched the Housing First Program in 2009 to offer permanent supportive housing through RAP certificates and supportive services. In FY 16-17 this program helped 20 individuals with serious mental illness who were being discharged from psychiatric hospitals, or who were homeless and at risk of hospitalization.

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

The Frequent Users Service Enhancement ("FUSE") Program was a 190 unit permanent supportive housing program that identified and assisted individuals who cycled through homeless service and corrections systems in the state's largest urban centers.

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

1) **Money Follows the Person**

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

2) **Social Innovation Fund**

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

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

Under Chapter 126a of the Connecticut General Statutes ("CGS"), the department is required to annually promulgate a list of municipalities which satisfy the criteria contained in subsection 8-30g (k). Attached is the 2016-17 Affordable Housing Land Use Appeals List that identifies exempt municipalities.

Exempt municipalities are municipalities in which at least ten per cent of all dwelling units in the municipality are: (1) assisted housing; or (2) currently financed by Connecticut Housing Finance Authority mortgages; or (3)

subject to binding recorded deeds containing covenants or restrictions which require that such dwelling units be sold or rented at, or below, prices which will preserve the units as housing for which persons and families pay thirty per cent or less of income, where such income is less than or equal to eighty per cent of the median income, or (4) mobile manufactured homes located in mobile manufactured home parks or legally-approved accessory apartments, which homes or apartments are subject to binding recorded deeds containing covenants or restrictions which require that such dwelling units be sold or rented at, or below, prices which will preserve the units as housing for which, for a period of not less than ten years, persons and families pay thirty per cent or less of income, where such income is less than or equal to eighty per cent of the median income.

Changes in the number of units counted toward the ten per cent threshold are caused by several factors: (1) the relocation of households using Section 8 vouchers or RAP certificates; (2) the expiration of deed restrictions or refinancing of mortgages; (3) the demolition of buildings; or (4) the addition of units completed during the 2016-17 fiscal year.

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

**Table 21
2017 Affordable Housing Appeals List - Exempt Municipalities**

Town	Total Housing Units 2010 Census	Governmentally Assisted	Tenant Rental Assistance	Single Family CHFA /USDA Mortgages	Deed Restricted Units	Totally Assisted Units	Percent Affordable
Ansonia	8,148	347	696	118	9	1,170	14.36%
Bloomfield	9,019	558	88	315	0	961	10.66%
Bridgeport	57,012	6,311	4,259	891	19	11,480	20.14%
Bristol	27,011	1,908	868	996	0	3,772	13.96%
Brooklyn	3,235	231	10	100	0	341	10.54%
Danbury	31,154	1,592	1,011	497	296	3,396	10.90%
Derby	5,849	274	315	88	0	677	11.57%
East Hartford	21,328	1,573	851	936	0	3,360	15.75%
East Windsor	5,045	559	38	108	14	719	14.25%
Enfield	17,558	1,340	226	582	7	2,155	12.27%
Groton	17,978	3,587	108	340	10	4,045	22.50%
Hartford	51,822	10,044	8,354	1477	0	19,875	38.35%
Killingly	7,592	520	117	296	0	933	12.29%
Manchester	25,996	1,830	936	854	34	3,654	14.06%
Mansfield	6,017	417	133	106	2	658	10.94%
Meriden	25,892	2,027	1,163	956	11	4,157	16.06%
Middletown	21,223	3,019	1,057	473	25	4,574	21.55%
New Britain	31,226	2,911	1,522	1074	256	5,763	18.46%
New Haven	54,967	9,432	6,357	1019	656	17,464	31.77%
New London	11,840	1,710	448	466	110	2,734	23.09%
Norwalk	35,415	2,240	1,275	335	656	4,506	12.72%
Norwich	18,659	2,225	787	502	0	3,514	18.83%
Plainfield	6,229	316	186	286	0	788	12.65%
Putnam	4,299	383	68	115	0	566	13.17%
Stamford	50,573	4,736	1,864	357	1274	8,231	16.28%
Torrington	16,761	908	395	493	17	1,813	10.82%
Vernon	13,896	1,508	404	353	12	2,277	16.39%
Waterbury	47,991	5,272	3,143	1761	172	10,348	21.56%
West Haven	22,446	1,024	1,505	431	0	2,960	13.19%
Winchester	5,613	348	206	124	0	678	12.08%
Windham	9,570	1,767	609	417	0	2,793	29.18%

2017 Affordable Housing Appeals List - Non-Exempt Municipalities							
Town	Total Housing Units 2010 Census	Governmentally Assisted	Tenant Rental Assistance	Single Family CHFA /USDA Mortgages	Deed Restricted Units	Totally Assisted Units	Percent Affordable
Andover	1,317	18	0	24	0	42	3.19%
Ashford	1,903	32	1	32	0	65	3.42%
Avon	7,389	244	10	33	0	287	3.88%
Barkhamsted	1,589	0	7	16	0	23	1.45%
Beacon Falls	2,509	0	3	37	0	40	1.59%
Berlin	8,140	556	53	110	10	729	8.96%
Bethany	2,044	0	2	9	1	12	0.59%
Bethel	7,310	152	26	117	69	364	4.98%
Bethlehem	1,575	24	0	5	0	29	1.84%
Bolton	2,015	0	2	26	0	28	1.39%
Bozrah	1,059	0	4	32	0	36	3.40%
Branford	13,972	243	65	144	0	452	3.24%
Bridgewater	881	0	0	3	0	3	0.34%
Brookfield	6,562	155	24	81	77	337	5.14%
Burlington	3,389	27	0	36	0	63	1.86%
Canaan	779	35	4	13	1	53	6.80%
Canterbury	2,043	76	1	66	0	143	7.00%
Canton	4,339	211	16	50	32	309	7.12%
Chaplin	988		0	35	0	35	3.54%
Cheshire	10,424	258	20	76	17	371	3.56%
Chester	1,923	23	3	14	0	40	2.08%
Clinton	6,065	84	13	43	0	140	2.31%
Colchester	6,182	364	37	137	0	538	8.70%
Colebrook	722	0	1	6	1	8	1.11%
Columbia	2,308	40	2	60	0	102	4.42%
Cornwall	1,007	28	2	4	0	34	3.38%
Coventry	5,099	103	4	130	20	257	5.04%
Cromwell	6,001	212	7	171	0	390	6.50%
Darien	7,074	136	8	1	104	249	3.52%
Deep River	2,096	26	6	23	0	55	2.62%
Durham	2,694	36	0	15	0	51	1.89%
Eastford	793	0	0	16	0	16	2.02%
East Granby	2,152	72	2	36	0	110	5.11%
East Haddam	4,508	73	4	40	0	117	2.60%
East Hampton	5,485	70	6	77	25	178	3.25%
East Haven	12,533	542	139	284	0	965	7.70%
East Lyme	8,458	396	18	84	19	517	6.11%
Easton	2,715	0	0	1	16	17	0.63%
Ellington	6,665	260	7	97	0	364	5.46%
Essex	3,261	58	3	13	0	74	2.27%
Fairfield	21,648	218	108	49	112	487	2.25%
Farmington	11,106	470	114	125	155	864	7.78%
Franklin	771	27	1	21	0	49	6.36%
Glastonbury	13,656	582	42	107	2	733	5.37%
Goshen	1,664	1	1	4	0	6	0.36%
Granby	4,360	85	2	43	5	135	3.10%
Greenwich	25,631	865	383	12	27	1,287	5.02%

2017 Affordable Housing Appeals List - Non-Exempt Municipalities

Town	Total Housing Units 2010 Census	Governmentally Assisted	Tenant Rental Assistance	Single Family CHFA /USDA Mortgages	Deed Restricted Units	Totally Assisted Units	Percent Affordable
Griswold	5,118	148	54	186	0	388	7.58%
Guilford	9,596	186	8	34	0	228	2.38%
Haddam	3,504	22	0	27	0	49	1.40%
Hamden	25,114	937	659	456	4	2,056	8.19%
Hampton	793	0	1	25	0	26	3.28%
Hartland	856	2	0	3	0	5	0.58%
Harwinton	2,282	22	4	29	0	55	2.41%
Hebron	3,567	58	3	38	0	99	2.78%
Kent	1,665	53	5	6	0	64	3.84%
Killingworth	2,598	0	0	23	5	28	1.08%
Lebanon	3,125	26	3	85	0	114	3.65%
Ledyard	5,987	32	9	204	0	245	4.09%
Lisbon	1,730	2	0	55	0	57	3.29%
Litchfield	3,975	140	6	26	19	191	4.81%
Lyme	1,223	0	0	2	8	10	0.82%
Madison	8,049	90	3	8	29	130	1.62%
Marlborough	2,389	24	2	23	0	49	2.05%
Middlebury	2,892	76	4	22	20	122	4.22%
Middlefield	1,863	30	3	14	1	48	2.58%
Milford	23,074	726	233	188	87	1,234	5.35%
Monroe	6,918	32	4	43	1	80	1.16%
Montville	7,407	81	50	247	0	378	5.10%
Morris	1,314	20	4	5	0	29	2.21%
Naugatuck	13,061	493	299	317	0	1,109	8.49%
New Canaan	7,551	163	18	2	23	206	2.73%
New Fairfield	5,593	0	4	56	18	78	1.39%
New Hartford	2,923	12	7	48	15	82	2.81%
Newington	13,011	530	109	403	36	1,078	8.29%
New Milford	11,731	236	35	147	17	435	3.71%
Newtown	10,061	134	8	76	15	233	2.32%
Norfolk	967	28	3	5	0	36	3.72%
North Branford	5,629	62	14	49	4	129	2.29%
North Canaan	1,587	138	1	9	0	148	9.33%
North Haven	9,491	341	56	85	0	482	5.08%
North Stonington	2,306	0	1	28	6	35	1.52%
Old Lyme	5,021	60	2	14	3	79	1.57%
Old Saybrook	5,602	50	9	16	58	133	2.37%
Orange	5,345	46	9	12	6	73	1.37%
Oxford	4,746	36	5	30	0	71	1.50%
Plainville	8,063	205	52	261	22	540	6.70%
Plymouth	5,109	178	13	192	0	383	7.50%
Pomfret	1,684	32	2	16	0	50	2.97%
Portland	4,077	185	85	68	0	338	8.29%
Preston	2,019	40	7	41	0	88	4.36%
Prospect	3,474	0	7	44	0	51	1.47%
Redding	3,811	0	1	11	0	12	0.31%
Ridgefield	9,420	179	5	28	64	276	2.93%
Rocky Hill	8,843	235	36	159	0	430	4.86%

2017 Affordable Housing Appeals List - Non-Exempt Municipalities							
Town	Total Housing Units 2010 Census	Governmentally Assisted	Tenant Rental Assistance	Single Family CHFA /USDA Mortgages	Deed Restricted Units	Totally Assisted Units	Percent Affordable
Roxbury	1,167	19	0	3	0	22	1.89%
Salem	1,635	3	2	24	0	29	1.77%
Salisbury	2,593	16	2	2	13	33	1.27%
Scotland	680	0	0	21	0	21	3.09%
Seymour	6,968	262	27	109	0	398	5.71%
Sharon	1,775	32	2	2	0	36	2.03%
Shelton	16,146	253	45	103	82	483	2.99%
Sherman	1,831	0	2	8	0	10	0.55%
Simsbury	9,123	289	58	76	0	423	4.64%
Somers	3,479	146	4	32	0	182	5.23%
Southbury	9,091	89	7	30	0	126	1.39%
Southington	17,447	502	73	294	51	920	5.27%
South Windsor	10,243	427	50	201	0	678	6.62%
Sprague	1,248	20	15	36	1	72	5.77%
Stafford	5,124	257	13	141	0	411	8.02%
Sterling	1,511	0	5	35	0	40	2.65%
Stonington	9,467	440	22	77	0	539	5.69%
Stratford	21,091	524	446	306	33	1,309	6.21%
Suffield	5,469	212	3	49	15	279	5.10%
Thomaston	3,276	104	6	86	0	196	5.98%
Thompson	4,171	151	15	75	0	241	5.78%
Tolland	5,451	89	3	77	3	172	3.16%
Trumbull	13,157	315	22	73	224	634	4.82%
Union	388	0	0	4	0	4	1.03%
Voluntown	1,127	20	3	26	0	49	4.35%
Wallingford	18,945	354	125	269	35	783	4.13%
Warren	811	0	0	1	0	1	0.12%
Washington	2,124	14	4	7	23	48	2.26%
Waterford	8,634	123	19	235	0	377	4.37%
Watertown	9,096	205	25	184	0	414	4.55%
Westbrook	3,937	140	7	22	29	198	5.03%
West Hartford	26,396	587	816	320	268	1,991	7.54%
Weston	3,674	0	1	3	0	4	0.11%
Westport	10,399	293	54	4	20	371	3.57%
Wethersfield	11,677	733	114	255	0	1,102	9.44%
Willington	2,637	160	4	35	0	199	7.55%
Wilton	6,475	159	5	10	83	257	3.97%
Windsor	11,767	154	228	389	26	797	6.77%
Windsor Locks	5,429	137	162	190	0	489	9.01%
Wolcott	6,276	312	9	133	0	454	7.23%
Woodbridge	3,478	30	7	5	0	42	1.21%
Woodbury	4,564	59	3	24	0	86	1.88%
Woodstock	3,582	24	0	48	0	72	2.01%
Total	1,487,891	91,463	44,401	27,314	5,640	168,818	

ATTACHMENT A																
Project Name	Municipality	Total Project Cost	Total DOH & CHFA + Equity	Total DOH & CHFA Sources	DOH Investment	Source of DOH Funds	State/Federal	Total Project Units	Total DOH & CHFA Supported Units	DOH Supported Units	Supportive Housing Units	New Units	Rehab Units	Family or Elderly	Own/Rent	
24 Colony Street	Meriden	22,865,000	22,455,269	9,670,000	6,000,000	FLEX	S	63	56	-	-	63	-	Family	Rent	
38 Columbus	Seymour	5,378,606	4,750,000	4,750,000	4,750,000	HTF/CHAMP 5	S	26	26	26	-	26	-	Elderly	Rent	
390 Capitol Avenue	Hartford	35,340,732	6,932,183	5,000,000	5,000,000	HTF/CHAMP 5	S	112	23	23	-	-	112	Family	Rent	
Bellwood Court/Chatham Acres	East Hampton	2,232,125	1,826,318	1,826,318	1,126,318	SSHP	S	70	-	-	-	-	70	Elderly	Rent	
Billings Forge Apartments	Hartford	19,916,255	12,857,237	8,200,000	5,000,000	CHAMP 5	S	112	101	99	-	-	112	Family	Rent	
Crescent Crossings Phase 1-A	Bridgeport	33,939,463	25,641,228	11,975,000	11,975,000	HOME/CDBG	F	93	93	-	7	93	-	Family	Rent	
Essex Place	Essex	6,024,938	4,706,860	4,006,640	4,006,640	CHAMP 6	S	22	22	22	-	22	-	Elderly	Rent	
Hartford Area HFH - New Britain Project	New Britain	655,881	311,460	150,000	150,000	Special Projects	S	3	3	-	-	3	-	Family	Own	
Hartford Area HFH-Hartford Project	Hartford	905,022	764,300	538,300	538,300	HOME/CDBG	F	4	4	-	-	4	-	Family	Own	
Jackie Schaffer Apts.	Hartford	-	950,158	950,158	950,158	2nd Year \$30M	S	10	-	-	-	-	10	Family	Rent	
Kensington Square I Apartments	New Haven	20,234,000	13,995,318	6,950,000	3,128,000	HTF/CHAMP 5	S	120	120	-	24	-	120	Family	Rent	
Mount Carmel Congregate Pre-Transaction Critical Needs	Hamden	381,300	381,300	381,300	381,300	PTON	S	30	-	-	-	-	-	-	Rent	
New Haven Habitat Homebuilding	New Haven	488,478	186,466	66,847	66,847	CDBG	F	3	3	-	-	3	-	Family	Own	
The Residences at Laurel Hill	Brookfield	19,151,800	10,050,880	5,000,000	5,000,000	FLEX	S	72	72	-	-	72	-	Family	Rent	
Affordable Housing Training Academy	statewide	197,000	197,000	197,000	197,000	Priority	S	-	-	-	-	-	-	Family	Rent	
Beacon II	Stamford	1,337,975	492,000	40,000	40,000	FLEX	S	5	5	-	5	-	5	Family	Rent	
Bridgeport Historic Ventures	Bridgeport	17,217,840	4,000,000	4,000,000	4,000,000	HTF/CHAMP2	S	70	18	18	-	70	-	Family	Rent	
Carroll Apartments	Waterbury	9,883,155	9,311,738	2,896,825	2,896,825	FLEX	S	35	35	35	7	-	35	Family	Rent	
Charles Street Apartments	Meriden	11,662,225	7,803,509	4,580,049	3,590,049	CHAMP	S	80	80	-	-	-	80	Family	Rent	
Crestview Ridge	Oxford	1,197,379	1,197,379	1,197,379	1,197,379	1st Year \$30M	S	34	34	34	-	-	-	Elderly	Rent	
Davis Building	New Britain	634,500	577,880	577,880	577,880	HTF 8/SHRP	S	22	22	22	-	-	22	Elderly	Rent	
Faylor Apts	East Lyme	2,454,027	2,528,064	2,448,064	2,448,064	1st Year \$30M	S	36	36	36	-	-	36	Family	Rent	
Frost Homestead	Waterbury	7,685,000	6,949,241	4,920,000	4,400,000	FLEX	S	63	63	63	-	-	63	Family	Rent	
Highview Terrace	Wethersfield	990,549	644,341	644,341	644,341	HTF 8/SSHP	S	28	28	28	-	-	28	Elderly	Rent	
Lawnhill Terrace 1	Stamford	22,619,806	18,466,197	3,500,000	3,250,000	FLEX	S	60	60	-	-	-	60	Family	Rent	
Loom City Lofts	Vernon	19,640,453	12,457,658	8,982,000	5,000,000	HTF/CHAMP 2	S	68	68	60	-	68	-	Family	Rent	
Mark Twain Congregate	Enfield	1,910,242	1,444,115	1,444,115	1,444,115	HTF 8/SHRP	S	82	82	82	-	-	82	Elderly	Rent	
Meadowview Manor	Stratford	5,200,000	3,300,000	3,300,000	3,300,000	1st Year \$30M	S	100	100	100	-	-	100	Family	Rent	
Mount Carmel Elderly	Hamden	1,400,000	1,063,839	1,063,839	1,063,839	HTF 8/SHRP	S	40	40	40	-	-	40	Elderly	Rent	
Mystic River Congregate	Groton	1,803,248	269,825	269,825	269,825	HTF 8/SHRP	S	51	51	51	-	-	51	Elderly	Rent	
Park Terrace Mutual Housing	Hartford	6,732,033	4,131,500	4,131,500	4,131,500	HTF/CHAMP2	S	42	42	42	-	-	42	Family	Own	
Slaiby Village	Torrington	250,000	250,000	250,000	250,000	FLEX	S	-	-	-	-	-	-	Elderly	Rent	
Threadmill Apartments	Stonington	23,436,406	12,740,000	12,740,000	5,000,000	HTF/CHAMP 2	S	58	58	58	-	58	-	Family	Rent	
Warner Gardens	Waterbury	19,438,841	19,605,346	5,200,000	5,200,000	FLEX	S	58	58	-	12	58	-	Family	Rent	
Westfield Heights	Wethersfield	6,104,654	4,045,613	4,045,613	4,045,613	HTF/CHAMP 6	S	132	118	118	-	-	132	Family	Rent	
Wilton Commons Congregate Housing	Wilton	5,691,764	5,691,764	5,691,764	5,691,764	FLEX	S	23	-	23	-	23	-	Elderly	Rent	
		\$335,000,697	\$222,975,986	\$131,584,757	\$106,710,757			1,827	1,521	980	55	563	1,200			