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PUBLIC COMMENT DRAFT

2010-15 STATE LONG-RANGE HOUSING PLAN

EXECUTIVE SUMMARY

To Be Completed

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STATE LONG-RANGE HOUSING PLAN

INTRODUCTION

This plan has been prepared in accordance with Section 8-37t of the Connecticut General Statutes by the Connecticut Department of Economic and Community Development (DECD) in consultation with the Connecticut Housing Finance Authority (CHFA), and with input from various stakeholders.

In accordance with state statute, this plan provides the policy framework for the development of affordable housing in the State for the next five state fiscal years (July 1, 2010 through June 30, 2015). Also presented in this plan is the basis used for the setting of the policies, strategies, goals and objectives that appear in the plan.

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

Presently, housing needs in the state are great; however the resources available to address these needs are finite. This plan establishes the framework for the efficient allocation of State financial and administrative resources, in the areas of affordable housing development and preservation and the delivery housing related services. As of December 1, 2009, DECD is reviewing applications for funding in excess of $81,332,000, with a total estimated development cost of $239,284,740. These projects will lead to the development of more than 1,020 units; 635 of those units serving the affordable housing needs of our citizens.

STRATEGIC FRAMEWORK

The state's long-term vision is that housing opportunities in Connecticut will be affordable, environmentally friendly and available to meet the needs of all its citizens. Housing developments will be clustered around pedestrian-friendly areas and in close proximity to employment and commercial centers, schools and public transportation. Connecticut will revitalize its urban and regional centers with mixed-use, mixed-income development, providing a safe and clean environment to attract an economically and socially diverse workforce. Connecticut's cities and towns will embrace regional solutions to promote responsible growth, concentrating new housing developments around established infrastructure.

Housing is a key component of attaining and sustaining economic growth. Ensuring affordable housing options, to own and rent, for young households forming, young workers and key service sector and other workers is an important contributing factor to future economic health. Additionally, many of Connecticut's most vulnerable citizens need quality affordable housing. This includes low-income households, the homeless, the elderly and frail elderly, persons with disabilities and persons seeking to return to their communities from nursing facilities. Low-income renters may pay excessive rent that puts them in danger of homelessness. Homeowners may lack the finances to repair health and safety problems in their residences. Some persons may require health and/or social services to allow them to age in place or to mainstream into the community at

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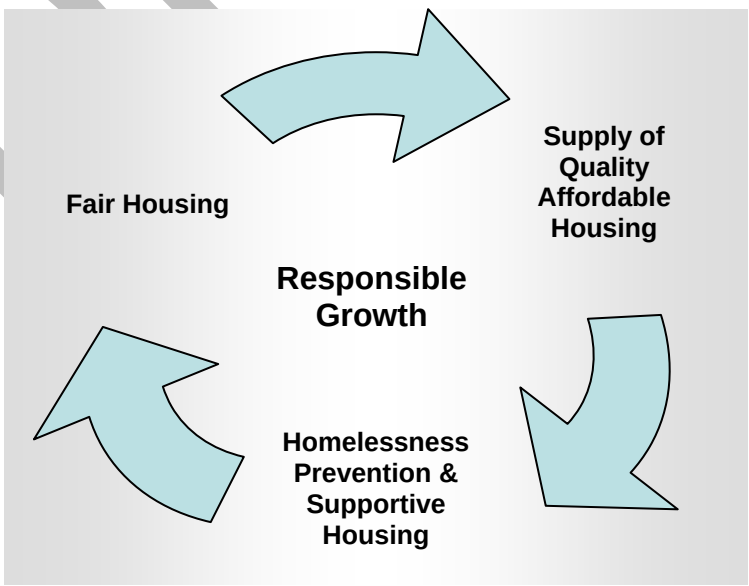
large. Others simply need the most basic level of shelter before making the transition back into society.

In order to address these needs in an era of constrained resources it is important to add new housing as well as preserve affordable housing presently serving households in need. Finally, it is important that all efforts, state and local, be undertaken consistent with responsible growth principles that will make the most efficient uses of energy, land, travel time and other societal resources over the long-term .

This section of the plan sets forth the general strategic framework the State will work within to achieve its housing support and development goals and objectives.

Connecticut's Housing strategy is based on the principles of Responsible Growth and focuses on three policy "pillars": Fair Housing; the Supply of Affordable Housing; and Supportive Housing and Homelessness Prevention. The state will marshal its resources to address Connecticut's housing development and housing support needs through the application of Responsible Growth principles to promote responsible development by giving funding priority to projects that address multiple needs and leverage existing infrastructure and resources and by focusing its efforts on the three fundamental and interconnected housing policy issues.

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



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Though this document focuses on the state's housing strategy it is important to know that through the overlay of responsible development principles and strategies, the state's overall housing strategy considers and is connected to all of the aforementioned public policy areas. This is evident in its conformance with the state's Comprehensive Development Plan (C&D Plan), Economic Strategic Plan, and Consolidated Plan for Housing and Community Development.

OVERARCHING POLICIES

A. Responsible Growth

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

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

- Conform with the C&D Plan for Connecticut;
- Are sited within existing developed areas and promote infill development;
- Are sited within existing public utilities service areas (water, sewer, etc.);
- For projects outside of public utility services areas, scaling down to use on-site systems, where practicable, to manage unplanned development of adjacent land;
- Integrate transit-oriented development[1];
- Integrate energy/water conservation, energy efficiency and "green" building design;
- Avoid adverse impacts to natural and cultural resources and open space; and
- Promote mixed-use development[2] and compatible land uses (pedestrian-friendly with access to multiple destinations within close proximity of each other).

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

[1] "Transit-oriented development" as defined in the June Special Session, Public Act No. 07-7 of the Connecticut General Assembly, is the development of residential, commercial and employment centers within one-half mile or walking distance of public transportation facilities, including rail and bus rapid transit and services, that meet transit supportive standards for land uses, built environment densities and walkable environments, in order to facilitate and encourage the use of those services.

[2] Mixed-use refers to a variety of land uses such as residential, retail, commercial, business, office, public, and recreational.

OVERARCHING GOALS

A. Fair Housing and Housing Choice

The state will endeavor to "bring opportunities to opportunity-deprived areas, and to connect people to existing opportunities throughout metropolitan regions"[3]. To these ends, the state will affirmatively further fair housing in Connecticut through the identification of impediments to fair housing choice, within the state, and by taking appropriate actions to overcome the effects of any impediments identified. The DECD, CHFA and the Department of Social Services (DSS) will continue to carry out the state's fair housing strategy in order to promote equal housing opportunity for all of Connecticut's citizens and increase housing choice opportunities through the application of responsible growth principles and strategies.

B. The Supply of Quality Affordable Housing

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

C. Homelessness Prevention & Supportive Housing

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

STRATEGIES

A. Strategies to Promote Fair Housing, Increase Housing Choice and Prevent Housing Discrimination:

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

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

- Neighborhood stabilization and revitalization - Support activities related to the acquisition and rehabilitation of abandoned and foreclosed properties in order to stabilize the decline and improve the revitalization of neighborhoods through any of the following:
  - Financing mechanisms for the purchase and redevelopment of foreclosed upon homes and residential properties;
  - Purchase and rehabilitation of residential properties for sale, rent or redevelopment;

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

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- Establishing land banks;
- Demolishing blighted structures; and
- Redeveloping demolished or vacant properties.

B. Strategies to Preserve and Expand the Supply of Quality Affordable Rental Housing and to Expand and Maintain Homeownership:

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

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

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

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

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

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

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

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

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

- Encourage and promote mixed use and transit-oriented development - To these ends the DECD will:
  - Prioritize funding requests for affordable housing projects that include mixed-uses and/or are located close to public transportation facilities and are on established bus routes. Integrating and locating housing with a mix of other uses and in close proximity to transit would help induce a pedestrian environment and reduce dependence on the automobile, thus further increasing affordability for the low-and-moderate- income.

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

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

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

C. Strategies to Prevent Homelessness and to Provide Supportive Housing:

- Accessible and Service-Enriched Housing - DSS, the Department of Children and Families (DCF), DMHAS, the Department of Developmental Services (DDS), OPM, DECD, and CHFA will work to expand accessible and service-enriched housing to low-and-moderate-income individuals to assist them to remain or return to their communities.

- Congregate Housing and Assisted Living Services - DPH, DSS, OPM, DECD and CHFA, will work to expand the use of federal assisted living services programs for

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low-and-moderate-income frail elderly households in state-funded congregate housing as an alternative to nursing home admittance.

- Supportive Housing - DECD and CHFA will work with DSS, DMHAS, DCF, and OPM through the Governor's Interagency Council on Supportive Housing and Homelessness to finance housing with services for people facing homelessness and people with disabilities

- Supportive Housing for Families program - The Supportive Housing for Families program is a partnership between DCF and DSS. This partnership provides safe, affordable permanent housing to families who have active cases with the Department of Children and Families. Some of these families have a parent in treatment for substance abuse. All of the families are homeless or at risk of homelessness. DCF funds program services while DSS dedicates Section 8 Family Unification program (FUP) vouchers to this program as well as State Rental Assistance program (RAP) certificates. Currently, a private non-profit agency operates the program on behalf of the state, finding housing and coordinating state support systems and local services to both preserve families and reunify families who have been separated. Intensive Case Management (ICM) is the tool used in the program to assist the families to break the cycles of homelessness and addiction providing a seamless collaboration among systems, mentoring and empowering families to reach self-sufficiency. This program has been in operation for over ten years. Since 2008 the program capacity has grown from 365 to 500 families annually served. And to date over 3,256 children have been reunited or preserved with their families. Prior to the Connection's involvement, DSS has been working with DCF since 1998, using Section 8 FUP vouchers to house DCF families involved in the, then named, Recovering Families program. Regardless of the DCF program names, for consistency, DSS always indicates over ten years experience with the FUP.

- Transitional and Permanent Housing Placements For Individuals Recently Released from Incarceration - Connecticut has identified a need to provide transitional and permanent housing placements for inmates who are being released from incarceration into the community, and to coordinate housing programs and benefits available to such inmates. The Department of Corrections (DOC) will work with DMHAS and DSS to address this issue.

GOALS

A. Fair Housing and Housing Choice

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

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

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increasing monitoring and enforcement of fair housing laws and policies within the State of Connecticut.

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

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

B. Quality Affordable Housing

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

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

- **With Regard to New Homeownership Opportunities**
  - DECD will work to create 300 new affordable homeownership opportunities.
  - CHFA will work to assist 13,500 to 15,000[4] first time homebuyers.

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

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

- **With Regard to CHFA multifamily housing development mortgage programs and tax credit equity funding programs to fund the new construction, rehabilitation and preservation of affordable rental housing**
  - CHFA will work to fund the development and/or preservation of 3,200[5] units

C. Homelessness Prevention and Supportive Housing

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

- Address the shelter, permanent affordable housing and service needs of the homeless and those at risk of becoming homeless to ensure that individuals and families receive emergency assistance that includes prevention, relocation assistance and/or provides emergency shelter services as a last resort once housing is lost and alternative resources cannot be identified quickly.

  - The state will:

    - Develop and implement strategies and solutions to address the problem of homelessness through the utilization of supportive housing;

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

- Provide rent subsidies or operating subsidies to increase housing affordability (DSS/RAP); and
- Expand homeless prevention services, follow-up services and increase transitional services throughout the system.

- Work to have in place housing units to help households who experience homelessness or are at high risk of homelessness to access permanent housing.
  - The state will:
    - Increase the number of permanent supportive housing opportunities available to homeless households or those at risk of becoming homeless, particularly those with special needs by providing financing for the renovation of existing buildings; and
    - Continue to work through the Governor's Interagency Council on Supportive Housing and Homelessness to finance housing with services for people facing homelessness and people with disabilities.
- Work to ensure that the systems are in place to assist those at immediate risk of becoming homeless to avoid homelessness.

OBJECTIVES & INITIATIVES

A. Fair Housing and Housing Choice

Objective 1:
The State will update its Analysis of Impediments to Fair Housing (AI).

Proposed accomplishments:
- Complete update of the AI by end of year 2 of this plan.

Measure(s):
- Was the AI completed by the end of the 2nd year of this plan.

Objective 2:
Support fair housing education and outreach activities and actions to address illegal discrimination.

Proposed accomplishments:
- Within available resources, fund the activities of the Fair Housing Center related to outreach and education with an emphasis on preventing discrimination and increasing housing choice opportunities.

Measure(s):
- Number of fair housing educational and outreach opportunities achieved.

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Objective 3:
DSS will continue to fund mobility counseling/tenant education programs to encourage/assist/educate DSS Section 8 and State Rental Assistance program participants with moves to areas of de-concentrated poverty.

Proposed accomplishments:
- Increased housing choice for low-and-moderate-income residents.

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

Objective 4:
Promote and fund at least one inter-municipal or regional partnership for a housing and/or community development project that benefits low-and-moderate-income persons/households to increase housing choice and economic opportunities.

Proposed accomplishments:
- Support at least one inter-municipal or regional housing project.
- Create incentives for municipalities to collaborate on projects.

Measure(s):
- Number of regional projects funded that promote fair housing and further the State's fair housing efforts.
- Cost savings for local municipalities and the state due to regional partnerships.

Objective 5:
Support the upgrading of existing infrastructure within areas where the majority of residents are of low-and-moderate-income to increase housing choice and economic opportunities.

Proposed accomplishments:
- Support up to three infrastructure projects per year to include reconstruction of streets, sidewalks, water lines, and drainage problems in predominately low-and-moderate-income areas.

Measure(s):
- Was the target met.
- Number of infrastructure projects conducted per year.

Objective 6:
Support the construction and/or rehabilitation and/or expansion of existing public facilities that primarily serve low-and-moderate-income persons, including but not limited to: transitional housing, battered women shelters, daycare centers, and efforts to meet the needs of the physically handicapped population by supporting projects designed to make current facilities accessible or to provide new-handicapped accessible facilities.

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Proposed accomplishments:
- Support up to 10 public facilities projects per year that increase housing choice and economic opportunities.

Measure(s):
- Was the goal of 10 public facilities projects per year achieved.
- Number of public facilities projects conducted per year.

Objective 7:
Support energy conservation/efficiency projects that would that primarily serve low-and-moderate-income persons.

Proposed accomplishments:
- Fund up to two projects per year that would improve energy efficiency and increase housing choice and economic opportunities.

Measure(s):
- Was the goal of two energy efficiency projects per year achieved.

B. Quality Affordable Housing Supply

a. Quality Rental Housing

Objective 1:
Promote and support mixed-income developments in areas that currently under-serve low-and-moderate-income households.

Proposed accomplishments:
- HOME program- Produce 75 to 125 units of new multifamily housing in areas of need each year.
- State Housing programs - Produce 75 to 100 units of new multifamily housing in areas of need each year.

Measure(s):
- Number of new multifamily housing units created in areas of need each year.
- Was the target met

Objective 2:
Support adaptive re-use of historic structures for use as residential housing.

Proposed accomplishments:
- Through the adaptive re-use of historic structures, create and/or preserve up to 100 residential units over the next five years.

Measure(s):
- Was the target met.

Objective 3:
Continue using CHFA's multifamily housing development mortgage programs and tax credit equity funding programs to fund the new construction, rehabilitation and

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preservation of affordable rental housing consistent with this needs and priorities established in this Plan.

Proposed accomplishments:

- Maintain mortgage lending and equity funding programs to fund about 800 units annually based on recent program experience, with an estimated 400-500 units funded through the Low Income Housing Tax Credit program and the balance through the issuance of tax-exempt bonds or other bonds for development and expiring use preservation, based on the availability of these resources, financial market conditions, demand for financing and the availability of other necessary capital and operating subsidy required to attain feasibility .
- Use these debt and equity funding programs to leverage state, federal and private resources to the extent possible.

Measure(s):

- Units funded.
- State, Federal and private resources leveraged.

Objective 4:

Preserve federally assisted housing by working with current owners and prospective purchasers of these developments to retain these developments in service to low-income households over the long-term with a focus on those developments nearing the end of their current service periods and those in need of capital reinvestment to provide quality housing through a new extended use period.

Proposed accomplishments:

- Identify those properties most at risk of being lost to the affordable market.

Measure(s):

- At risk properties identified.
- Number of properties at risk.
- Strategies for mitigating the potential loss of units.

Objective 5:

Invest in the maintenance and preservation of existing publicly-assisted rental housing stock to preserve it as a long-term resource.

Proposed accomplishments:

- Preserve 200 rental units statewide each year.

Measure(s):

- Number of existing publicly-assisted rental units preserved.
- Was the target met.

Objective 6:

Continue to offer loans, within available CHFA resources, to local housing authorities to fund capital needs. Continue to offer capital funding for the redevelopment of portfolio properties through existing DECD and CHFA mortgage and tax credit programs. Seek and develop opportunities to leverage additional funding from federal and private sources for these purposes.

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Proposed accomplishments:

- Continued offering of loans for capital needs within available CHFA resources.
- Continue offering of funds for redevelopment, through existing DECD and CHFA programs.
- Develop opportunities to leverage other funds to support these investment activities.

Measure(s):

- Number of properties and units rehabilitated and maintained.
- Number of units and properties redeveloped.
- Number and amount of new funding opportunities identified and developed.

Objective 7:

Preserve rental units through weatherization via the Weatherization Assistance program (WAP) and other State and Federal weatherization assistance programs.

Proposed accomplishments:

- Provide weatherization services to 2,850 rental units from 9/1/09 through 6/30/12.

Measure(s):

- Number of existing publicly-assisted rental units preserved.
- Was the target met.

Objective 8:

Encourage local public housing authorities and DSS to respond to all notices of funding availability from HUD to increase the supply of Section 8 Vouchers.

Proposed accomplishments:

- Increase Section 8 vouchers brought to Connecticut annually by 50 new vouchers.

Measure(s):

- Number of new Section 8 vouchers each year.
- Was the target met.

Objective 9:

Support municipal efforts to zone for higher-density housing, mixed-use developments, and/or transit-oriented developments.

Proposed accomplishments:

- Support at least two municipalities in rezoning efforts to enable higher-density residential uses, mixed-use developments, and/or transit-oriented developments.

Measure(s):

- Number of municipalities funded for zoning changes that enable higher density housing, mixed-use developments, and transit-oriented developments.

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- Number of municipalities funded through the Incentive Housing Zone program.
- Number of municipalities that pursued building higher density housing after adopting the incentive housing overlay zones.
- Was the target met.

Objective 10:
Allow municipalities that have state approved responsible growth/transit-oriented development (TOD) projects to develop Special Services Districts and levy additional taxes and/or fees to fund development. Taxes/fees could include local sales tax, additional conveyance tax, hotel tax, and parking fees.

Proposed accomplishments:
- Municipalities that have state approved responsible growth/TOD projects are able to access an alternative source of capital to fund development.

Measure(s):
- Were municipalities that have state-approved responsible growth/TOD projects allowed to develop Special Services Districts and levy additional taxes and/or fees to fund development.

Objective 11:
Allocate up to $100 million of Urban Reinvestment Tax Credits for state approved responsible growth/TOD projects.

Proposed accomplishments:
- Allocated up to $100 million of Urban Reinvestment Tax Credits to incent private investment and stimulate the development and implementation of responsible growth/TOD projects.

Measure(s):
- Number of responsible growth/TOD projects developed and/or implemented as a result of the allocation of $100 million of Urban Reinvestment Tax Credits.
- Amount of private funding for responsible growth/TOD projects leveraged by the allocated tax credits.

Objective 12:
Implement the federal Economic Recovery Zone Bond program as a financing vehicle for responsible growth projects.

Proposed accomplishments:
- The implementation of the federal Recovery Zone Bond program stimulates the development and implementation of responsible growth projects.

Measure(s):
- Did the implementation of the federal Recovery Zone Bond program stimulate the development and implementation of responsible growth projects.
- Number of responsible growth projects developed and/or implemented as a result of the implementation of the federal Recovery Zone Bond program.

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Objective 13:
Provide $100 million[6] for brownfield and former mill redevelopment as recommended by the Brownfields Task Force.

Proposed accomplishments:
- Additional brownfield sites are remediated returning unproductive properties to productive use and improving the health and safety of Connecticut's citizens.
- Statewide database of brownfield sites is updated.

Measure(s):
- Amount of new state funding authorized for brownfield redevelopment as recommended by the Brownfields Task Force.
- Number of brownfields project undertaken as a result of the new state funding authorized for brownfield redevelopment.
- Number of acres and/or buildings brought back to productive use.
- Was the statewide brownfield sites database updated.

b. Homeownership

Objective 1:
Support local efforts to develop appropriate urban infill housing to make better use of limited urban land.

Proposed accomplishments:
- HOME program - Support 40 to 60 units of infill housing in urban areas each year.
- State Housing programs - Support 20 to 40 units of infill housing in urban areas each year.

Measure(s):
- Number of infill housing units created annually.
- Were the targets met.

Objective 2:
Promote and support mixed-income developments in areas that currently under-serve low-and-moderate-income households.

Proposed accomplishments:
- HOME program - Preference given to 1 mixed-income infill project creating at least 25 units of housing each year in areas that currently under-serve low-and-moderate-income households.
- State Housing programs - Preference given to 1 mixed-income infill project creating at least 10 units of housing each year in areas that currently under-serve low-and-moderate-income households.

Measure(s):
- Number of mixed-income infill units created.
- Were the targets met.

[6] Note: This amount would be utilized for all types of brownfield and mill redevelopment, not just housing projects.

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Objective 3:
Promote mixed-use and/or transit-oriented developments with residential ownership opportunities for low-and-moderate- income households in areas of need.

Proposed accomplishments:
- Fund at least two mixed-use and/or transit-oriented development projects with availability of 20 low-and-moderate-income residential units in an urban or suburban area over the five year period.
- Support at least two municipalities with rezoning efforts to enable mixed-use developments, and/or transit-oriented developments.

Measure(s):
- Number of mixed-use and /or transit-oriented development projects in an urban or suburban area supported for low-and-moderate-income households.
- Was the target met.

Objective 4:
Support the moderate rehabilitation of existing single-family homes (a single family home is defined as a one to four unit owner occupied residential structure).

Proposed accomplishments:
- SC/CDBG program - Support four single-family moderate rehabilitation projects each year in SC/CDBG program eligible communities.
- State Housing programs - Support four single-family moderate rehabilitation projects each year in suburban communities.

Measure(s):
- Number of single-family moderate rehabilitation projects completed each year.
- Number of single-family units rehabbed each year.
- Was the target met.

Objective 5:
Continue CHFA's homeownership mortgage programs to expand homeownership generally, with an emphasis on targeted areas with lower rates of homeownership; and continue statewide special programs and initiatives to maintain homeownership.

Proposed accomplishments:
- Maintain CHFA efforts to expand homeownership through assisting approximately 2,700 to 3,000 first time homebuyers each year during the five year period based on recent program history and the availability of mortgage capital for this purpose.
- Maintain lending in the State's federally targeted urban areas to a minimum of 30% of all mortgages purchased by CHFA each year.
- Build program and investment partnerships with local stakeholders that maximize the use of CHFA's current program and leverage local, state and federal resources.
- Continue efforts to help distressed homeowners maintain ownership.

Measure(s):
- Number of homeowners assisted.

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- Number of mortgages purchased annually in federally targeted urban areas.
- Number of program and investment partnerships created.
- Leverage of CHFA's current program and leverage of local, state and federal resources.

Objective 6:
Utilize Neighborhood Stabilization program (NSP) and Community Development Block Grant - Recovery (CDBG-R) program funds to stabilize neighborhoods in areas impacted by foreclosures to serve 325 to 400 households.

Proposed accomplishments:
- Foreclosed properties are kept from deteriorating, rehabilitated and sold to low-and-moderate-income households.

Measure(s):
- Number of foreclosed units acquired.
- Number of acquired units rehabbed and sold.

Objective 7:
Implement a Location Efficient Mortgage (LEM) program to be administered by CHFA. The LEM program provides state-backed relief in mortgage premiums based on proximity to urban areas. The LEM program combines a low down payment, competitive interest rates and flexible criteria to encourage homeownership in proximity to transit.

Proposed accomplishments:
- LEM program implemented.
- Increased homeownership in proximity to transit.

Measure(s):
- Was the LEM program implemented.
- Did the rate of homeownership in proximity to transit increase as a result of the LEM program.
- Year over year rate of homeownership in proximity to transit.

Objective 8:
Implement a "Learn Here, Live Here" program to be administered by CHFA. The program would allow Connecticut resident students attending any post-secondary institution to contribute the larger of their state income tax liability or $3,000 into a First-Time Homebuyer Trust Fund each year for ten years. The money could be withdrawn anytime over those ten years to purchase a home in Connecticut. Any interest income would be deposited annually into the State's general fund to partially offset the cost of the program.

Proposed accomplishments:
- "Learn Here, Live Here" program implemented.
- Connecticut resident students retained after graduation.
- Connecticut resident students able to purchase a home in Connecticut.

Measure(s):
- Number of participants in the program.

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- Number of homes purchased utilizing the program.

Objective 9:
Create a homestead exemption whereby purchasers of homes within designated urban areas may receive state income tax reductions. The exemption will apply to first-time homebuyers and be considered for home purchases in targeted urban areas with the goal of increasing homeownership and neighborhood stability. To support this effort CHFA mortgage programs will be used, when possible, to encourage moderate and higher income households to move into urban neighborhoods in need of revitalization.

Proposed accomplishments:
- Creation of a homestead tax exemption.
- Increased homeownership in urban areas.

Measure(s):
- Was a homestead tax exemption created.
- Did the rate of homeownership increase in the targeted urban areas as a result of the homestead tax exemption.
- Year over year rate of homeownership in the targeted urban areas.

Objective 10:
Ensure there is a mechanism to fund both HOME Connecticut incentive housing payments and the Housing Trust Fund to increase workforce housing in the state.

Proposed accomplishments:
- Both HOME Connecticut incentive housing payments and the Housing Trust Fund are funded.
- The supply of workforce housing is increased.

Measure(s):
- Were both HOME Connecticut incentive housing payments and the Housing Trust Fund funded.
- Did the supply of workforce housing increase as a result of both programs being funded.
- Number of workforce housing units created.

Objective 11:
Grant priority consideration to creating flexible mechanisms that include gap financing and regulatory relief so that the production of affordable homeownership units can be significantly increased throughout the state.

Proposed accomplishments:
- Increased funding flexibility and reduce regulatory burden.
- Increased production of affordable homeownership units.

Measure(s):
- Was priority consideration given.
- Number of homeownership units produced.

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Objective 12:
Coordinate grants and loans from the Housing Trust Fund, Affordable Housing (AHP) and HOME programs, treating each pool of funding as a source of flexible capital. This allows developers to seek 'subsidized' capital from a pool of funds and put all parts of the capital structure of a housing project together while mitigating uncertainty and delays.

Proposed accomplishments:
- Coordination of grants and loans from the Housing Trust Fund, AHP and HOME programs.
- Decreased project development time.

Measure(s):
- Did coordination of grants and loans from the Housing Trust Fund, AHP and HOME programs occur.
- Was average project development time decreased as a result of coordination of grants and loans from the Housing Trust Fund, AHP and HOME programs.

Objective 13:
Consolidate bond allocations for shovel ready projects.

Proposed accomplishments:
- Bond allocations consolidated for shovel ready projects.
- Decreased project development time.

Measure(s):
- Did consolidation of bond allocations for shovel ready projects occur.
- Was average project development time decreased for shovel ready projects as a result of the consolidation of bond allocations.

c. Healthy Homes

Objective 1:
Support the removal of lead-based paint and other hazardous materials in existing housing through paint testing and risk assessments in accordance with the final lead safe housing rule - Title X of the Lead-based Paint Hazard Reduction Act of 1992 (24 CFR Pt 35).

Proposed accomplishments:
- Support up to three housing rehabilitation projects per year with the goal of making 20 units per year lead safe.

Measure(s):
- Was the target met.
- Number of housing lead-safe rehab projects per year.
- Number of housing units made lead-safe per year.

Objective 2:
Support the implementation of the Lead Action for Medicaid Primary Prevention (LAMPP) program.

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Proposed accomplishments:
- LAMPP is implemented.
- LAMPP is utilized to eliminate lead-based paint hazards in priority housing. LAMPP eliminates lead-based paint hazards in 55 units per year and conducts paint inspections/risk assessments in 100 units per year.

Measure(s):
- Were the targets met.
- Number of units made lead-safe under LAMPP.
- Number of paint inspections/risk assessments conducted per year.

C. Homelessness Prevention and Supportive Housing

Objective 1:
Coordinate the efforts of state agencies and quasi-public entities involved in housing and the provision of social services to increase the availability of supportive housing by using state and federal resources effectively.

Proposed accomplishments:
- Interagency Council and/or Interagency Committee meets regularly to insure coordination of efforts and identifies resources and prioritizes production and preservation of permanent supportive housing.

Measure(s):
- Was the target met.
- Identification of resources and plan for production and preservation.

Objective 2:
Expand homeless prevention rapid re-housing services, follow-up services and supportive housing.

Proposed accomplishments:
- Utilize the Beyond Shelter program and Counselors in Shelters program, administered by the DSS, to reduce the reoccurrence of homelessness by assisting families who are leaving homeless shelters and transitional living programs to achieve housing stability by providing support services.

Measure(s):
- Was the target met.
- Number of homelessness reoccurrences among DSS assisted families leaving shelters and transitional living programs.

Objective 3:
Maintain state-funded Eviction Prevention program that assists families and individuals to remain in permanent housing.

Proposed accomplishments:
- Program maintained.
- At risk families and individuals are able to remain in permanent housing.

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Measure(s):
- Was the funding level maintained.
- Dollars committed to the Eviction Prevention program.
- Number of at risk families and individuals assisted.
- Number of at risk families and individuals that remain in permanent housing as a result of the program.

Objective 4:
Increase number of clients served by DSS, DCF and DHMAS through homeless prevention, rapid re-housing and follow-up services (including but not limited to outreach and transitional services such as supported living, case management, and substance abuse treatment.

Proposed accomplishments:
- Number of clients served by DSS, DCF and DHMAS through homeless prevention, rapid re-housing and follow-up services is increased and increase number of client cases closed, settled or resolved by 50 per year, over five years in order to expand services.

Measure(s):
- Were the targets met.
- The year over year rate of change in the number of clients served.
- The year over year rate of change in the number of client cases closed, settled or resolved.

Objective 5:
Provide and work to increase rent subsidies or operating subsidies to increase housing affordability.

Proposed accomplishments:
- Utilize Temporary Assistance for Needy Families (TANF) high performance bonus funding to provide time-limited rent subsidies to families who have exhausted cash benefits and are at risk of becoming homeless and increase number of rental subsidies by at least 25 per year.

Measure(s):
- Dollar amount of TANF high performance bonus funding used to provide time-limited rent subsidies to families who have exhausted cash benefits and are at risk of becoming homeless.
- Number of families funded with TANF high performance bonus funding.
- Number of families funded with TANF high performance bonus funding that became homeless.
- Number of rental subsidies.

Objective 6:
Increase the supply of permanent supportive housing opportunities for individuals and families experiencing homelessness or at risk of becoming homeless, particularly those with special needs by providing financing for renovation of existing buildings.

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Proposed accomplishments:
- 150 new supportive housing units are created over the next five years.

Measure(s):
- Was target met.
- Number of supportive housing units created.

Objective 7:
Support and promote the coordination of multiple agency resources and inter-agency cooperation.

Proposed accomplishments:
- Utilize the state's current Long Term Care Plan as a blueprint for coordination of services.

Measure(s):
- Was the state's a Long Term Care Plan used as a blueprint for coordination of services.

Objective 8:
Increase the number of linkages among federal agencies, state agencies and consumers in providing resources to continue the successful keeping of families and those individuals with disabilities together, through placing them in stable living situations and providing them with appropriate counseling and other supportive services.

Proposed accomplishments:
- Number of linkages among Federal agencies, state agencies and consumers.

Measure(s):
- Number of families and those individuals with disabilities kept together through placing them in stable living situations and providing them with appropriate counseling and other supportive services.

Objective 9:
Create a continuum of affordable housing with support services and increase the supply of permanent supportive housing so that the elderly and the disabled can live independently within their community of choice.

Proposed accomplishments:
- The number of support services provided to client populations is increased and the accessibility of services by client populations is increased.
- The number of supportive housing units in the state is increased.

Measure(s):
- Number of support services provide to client population.
- Number of clients being served by each program.
- Number of clients receiving multiple services.
- Year over year change in number of clients being served.

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Objective 10:
Increase client caseload by ten per year.

Proposed accomplishments:
- More elderly and frail elderly state residents will receive assistance.

Measure(s):
- Number of new client cases managed.

Objective 11:
Increase the accessibility of DMHAS provided client support services connected to affordable housing for individual with disabilities.

Proposed accomplishments:
- The number of individuals with disabilities receiving DMHAS support services tied to affordable housing is increased.

Measure(s):
- Number of DMHAS clients with disabilities accessing services and affordable housing.
- Decrease in average waits to receive services and affordable housing.
- Year over year change in the number of individuals with disabilities accessing services and affordable housing.

Objective 12:
Continue to provide for accessibility modifications.

Proposed accomplishments:
- Accessibility modifications for ten to 25 housing units per year are funded.

Measure(s):
- Was the target met.
- Number of accessibility modifications funded.

Objective 13:
Expand accessibility modification activities to: 1) specifically target persons with disabilities who are ready and willing to leave nursing facilities and return to community living; 2) provide a full range of supportive services, including but not limited to employment training, social, health, recreational, housing and transportation services to ensure successful transition and long-term independence.

Proposed accomplishments:
- $250,000 in bond funds are provided to do accessibility modifications for persons leaving nursing facilities.
- Section 8 Housing Choice Voucher preference for up to 50 eligible persons in support of the Nursing Home Transition Initiative is established.

Measure(s):
- Was the target met.
- Number of projects completed.

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- Number of persons enabled to return to independent living as a result of accessibility modifications being made.
- Number of eligible persons transitioning from nursing homes provided Section 8 Housing Choice Vouchers.

Objective 14:
Continue to fund existing HIV/AIDS programs and seek additional federal funding for existing HIV/AIDS programs.

Proposed accomplishments:
- Existing HIV/AIDS programs are maintained and expanded.

Measure(s):
- Dollars leveraged/amount of additional funding received.
- Number of people served by the programs.
- Year over year change in the number of clients accessing services.

Objective 15:
Increase access to supportive housing services for people living with HIV/AIDS and increase number of clients over five years.

Proposed accomplishments:
- Number of people accessing supportive housing services is increased over five years by 50.

Measure(s):
- Was the target met.
- Number of people accessing supportive housing services.
- Year over year change in number of people accessing supportive housing services.

Objective 16:
Assess the effectiveness of supportive housing programs for people living with HIV/AIDS periodically through the use of performance measures and ongoing mechanisms to track client preferences and needs.

Proposed accomplishments:
- AIDS/HIV supportive housing programs are evaluated annually and modified as necessary to improve services and benefits to clients.

Measure(s):
- Was the target met.

Objective 17:
Link permanent housing, employment and support services, and rental subsidies to meet the needs of each individual by providing appropriate services which anticipate client needs and address changes in age, health, income and other circumstances. These actions will ensure long-term housing stability and independence.

Proposed accomplishments:
- The number of clients who are provided appropriate services increases over five years.

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Measure(s):
- Was the target met.
- Number of substance abuse clients that received appropriate services.
- Year over year change of the number of substance abuse clients that received appropriate services.

Objective 18:
Increase the availability of permanent supportive housing, as a housing option for, to assist individuals leaving the correction system to facilitate their integration back into the community. Individuals leaving the corrections system and in need of long-term supports could either immediately, or after living for a short time in a halfway house, live in supportive housing. The Connecticut Department of Correction (DOC) will work with other state agencies to maximize the use of various funding streams to assist persons to reintegrate into their communities after release from DOC facilities.

Proposed accomplishments:
- Recidivism rates will be reduced as a result of the increase in the availability of permanent supportive housing, the number of halfway house beds and other supervised community placements that will enhance re-entry efforts.

Measure(s):
- Were the targets met.
- Year over year change in the number of halfway house beds and other supervised community placements, enhance re-entry efforts, and pilot approaches.

Objective 19:
Support a regional approach to ending homelessness in Connecticut through the Ten Year Plans to End Homelessness that are presently in place.

Proposed accomplishments:
- Coordinate funding opportunities to assist in achieving the strategies outlined in the Ten Year Plans to End Homelessness.

Measure(s):
- Number of funding opportunities that addressed specific strategies outlined in the Ten Year Plans to End Homelessness.

Objective 20:
Continue the collaboration of the Statewide Homelessness Prevention and Rapid Re-Housing program (HPRP) steering committee efforts to coordinate the 6 regional and 5 municipal HPRP programs within the state and use the information gained to create a sustainable housing based system that will prevent/quickly end homelessness among families and individuals in crisis in the future.

Proposed accomplishment:
- State, city and service providers review operational aspects of implementing HPRP program to identify “what’s working” and “what’s not working” to increase efficiency and eliminate duplication.
- Use the data created by the HPRP program to educate, outreach and effect policy to achieve alternative means to addressing homelessness

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Measure(s):

- Increases in efficiency or elimination of duplications identified.
- Alternative means to addressing homelessness achieved.

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2010-15 STATE LONG-RANGE HOUSING PLAN
APPENDIX A

PLANNING PROCESS/PUBLIC PARTICIPATION

Initially the 2010-2015 State Long Range Housing Plan was developed in tandem with Connecticut's 2010-2015 Consolidated Plan for Housing and Community Development (Consolidated Plan). The Consolidated Plan focuses on the state's administration of four federal formula grant programs whereas the State Long Range Housing Plan (SLRHP) focuses on the administration of state funded housing development, subsidy and service programs.

The process for the development of the two 5-year Strategic Plans began with the Department of Economic and Community Development (DECD) and the Connecticut Housing Finance Authority (CHFA) preparing a Housing Needs Assessment and Housing Market Analysis for Connecticut and a review of the Institutional Structure or resources available to address the housing needs identified. Once drafted, these three sections; Housing Needs Assessment, Housing Market Analysis and Institutional Structure formed the basis for both the Consolidated Plan and the State Long Range Housing Plan.

DECD held two public hearings to solicit housing and community development needs throughout the state and to receive public input into the development of the two 5-year Strategic Plans. The public hearings were held on October 5, 2009 in Rocky Hill and on October 8, 2009 in Hamden. A legal notice for the public hearings was published in seven newspapers across the state including one in Spanish. The legal notice was also posted on DECD's web site and forwarded to all 169 municipal chief elected officials. Regional planning organizations were also sent a copy of the legal notice and asked to post it on their web sites. The former 5-year Strategic Plans were available on DECD's web site.

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

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

The first Community Partner's meeting was held on October 14, 2009 from 9:00 to 12:00 at the Veteran's Home in Rocky Hill. The purpose of this meeting was to answer questions regarding the draft Housing Needs Assessment and Market Analysis (HNA&MA) and Institutional Structure (IS) sections of the two plans and to obtain input into the development of the two plan's goals, objectives and priorities. Approximately

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one week prior to this meeting the invited organizations and agencies received, via email, the draft HNA&MA and IS for their review and reference. Those that could not attend the meeting were encouraged to submit written comments.

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

Due to the time constraints inherent in the due date for the State Long Range Housing Plan, DECD decided to concentrate efforts solely on completing this plan and moved ahead with releasing a completed draft version of the 2010-2015 State Long Range Housing Plan for a 15 day public comment period starting December 1, 2009 through December 15, 2009. Additionally one public hearing, to receive oral comments on the draft, will also be held on December 11, 2009 at the MDC Training Center in Hartford.

A legal notice for the public hearing was published in two newspapers including one in Spanish. The legal notice and draft 2010-2015 State Long Range Housing Plan were posted on DECD's web site. The legal notice was also forwarded to all 169 municipal chief elected officials. The regional planning organizations were also sent a copy of the legal notice and asked to post it on their web sites. A copy of the legal notice and draft 2010-2015 Sate Long Range Housing Plan were also submitted, via Email to the members of the State Legislature's Appropriations Committee, Commerce Committee, Planning and Development Committee and the Chairs of the Housing Sub-Committee.

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2010-15 STATE LONG-RANGE HOUSING PLAN
APPENDIX B

HOUSING NEEDS ASSESSMENT & MARKET ANALYSIS

Demographics of Connecticut

Population Growth and Distribution

Table 1 in the appendix to this chapter displays historical population estimates for Connecticut's 169 towns. One observes that several municipalities have gained population while others both large and small have lost population (for example, Hartford, Bridgeport, and Norfolk). This is likely a continuing consequence of the urban populations' flight to suburbia as well as the aging and out-migration of young people. Retired persons who remain in the state may move to retirement communities as they downsize and economize on operational costs. Other retirees leave for warmer climes. Young people between the ages of 25 and 44 leave for many reasons but anecdotal evidence points to Connecticut's cost of living (housing, energy, and taxes) and the availability of abundant job opportunities elsewhere as important reasons.

Table 2 presents historical population estimates and growth rates for Connecticut's eight counties. We report estimates for the year 1990 from Census and for 2000 and 2007 from the Connecticut Department of Public Health. The data shows that Hartford County grew at the slowest rate, while Tolland County grew at the fastest rate. Middlesex and Windham Counties had relatively high growth rates as well. Windham County's relatively high population growth rate may be related to the growth of Native American Tribal operations in New London County that itself grew relatively slowly.

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

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

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

Ethnic Composition

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

Table 3: Connecticut Population by County and Race/Ethnicity for 1990, 2000, and 2008

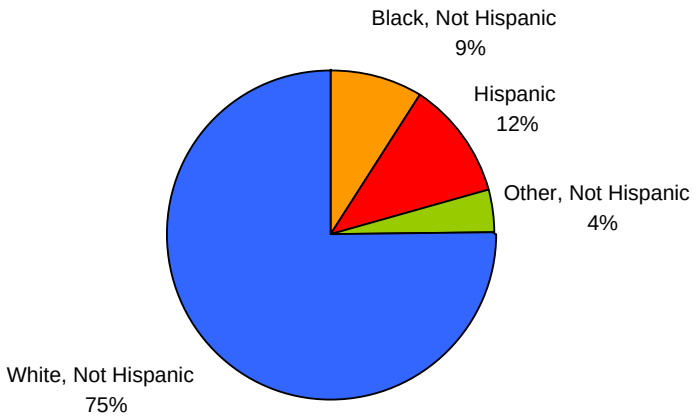
		1990	2000	2008
Fairfield	Black, Not Hispanic	75,056	86,410	88,438
	Hispanic	69,465	100,154	137,562
	Other, Not Hispanic	18,693	38,924	42,020
	White, Not Hispanic	648,672	639,103	618,876
Hartford	Black, Not Hispanic	79,106	94,693	102,828
	Hispanic	69,613	93,156	121,964
	Other, Not Hispanic	14,947	28,809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

Hispanic	206,017	292,115	419,391
Other, Not Hispanic	56,088	119,064	136,360
White, Not Hispanic	2,354,596	2,591,206	2,577,077

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

Chart 1 shows that in 2008, 75% of Connecticut's population was white, while 25% consisted of other races and ethnicities. The racial and ethnic categories in Table 3 are not exhaustive and therefore the county totals in Table 3 are smaller than those in Table 2.

Chart 1: 2008 Ethnic Composition of Connecticut



Source: 2008 ACS

Age Distribution

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

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

Source: CERC Datafinder 1990 Census

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

Source: CERC Datafinder 2000 Census

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

Source: CERC Datafinder 2008

Income Distribution

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

Table 7: 2008 Connecticut Income Distribution by County

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

Source: CERC Datafinder 2008

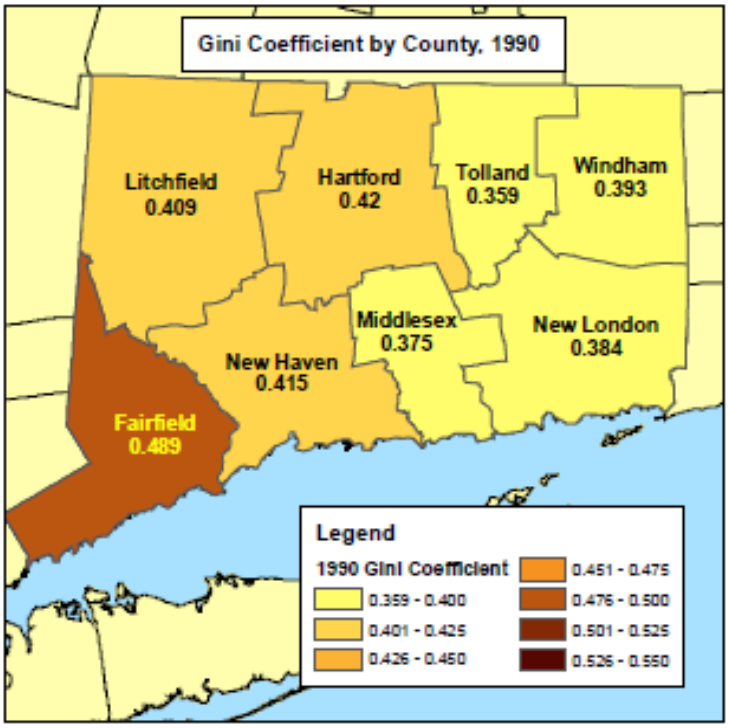
According to Hero (2009),[2] Connecticut has an income equality problem. In addition to having the second most unequal household income distribution in the country, Connecticut has had the greatest *growth* in household income inequality over the past several decades. Connecticut's highest-income households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

One measure of inequality is the Gini Coefficient. The Gini Coefficient ranges from 0 to 1, where 0 indicates perfect equality (a proportional distribution of income), and 1 indicates perfect inequality (where one person has all the income and no one else has

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

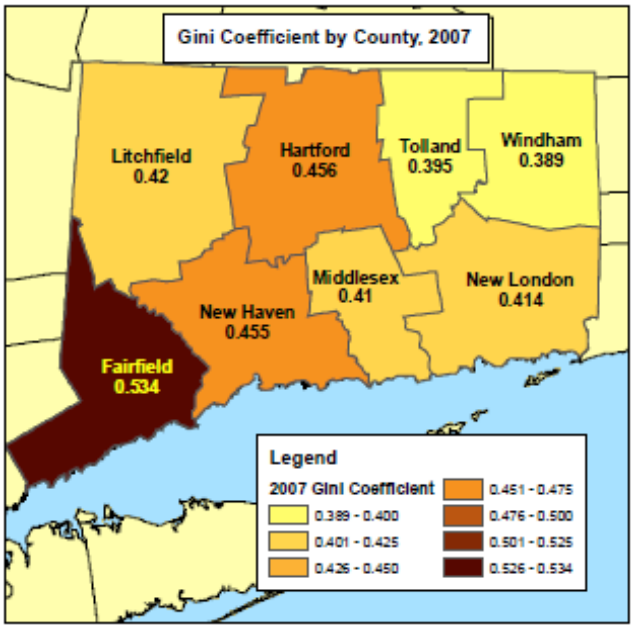
any). The Connecticut Gini Coefficient is 0.481, the only state with a higher Gini Coefficient is New York and the national Gini Coefficient is 0.464. The following maps show the Gini Coefficients for each Connecticut county in 1990 and 2000 (footnote 2). Unfortunately, the Gini Coefficients have been growing in seven of the eight counties. This is a problem, as research shows that income inequality negatively impacts health, economic opportunities, and quality of life. Children who grow up in poverty have poorer health, higher rates of learning disabilities and developmental delays, and poorer school achievement. They also are far more likely to be unemployed as adults than children who were not poor. This extends the income gap between Connecticut's high and low earners into future generations (footnote 2).

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



Source: Connecticut Voices for Children

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



Source: Connecticut Voices for Children

Poverty

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

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

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

Homelessness

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

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

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

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

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

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

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

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

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

Table 9: Reason Left Last Residence

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

Source: CT Counts 2009

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

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

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

Table 10: Where Slept in Last 30 Days

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

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

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

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

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

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

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

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

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

Source: Continuum of Care 2008

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

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

Source: CT Counts 2009

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

The *Connecticut Counts 2009* final report as well as the DSS annual report reveals that the state mimics certain national demographic trends with regard to the homeless population: most are single adults, half of whom have a behavioral health disability and

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

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

Incarceration

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

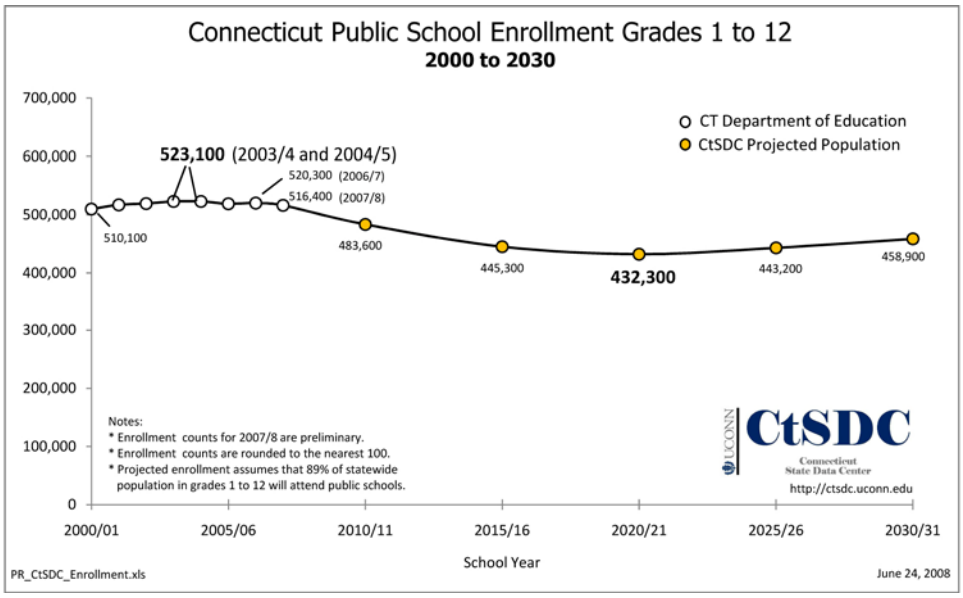
Table 14: Connecticut's Incarcerated Population				
		2007	2008	2009
Total		18,892	19,413	18,891
Gender	Male	17,484	18,074	17,652
	Female	1,408	1,339	1,239
Race/Ethnicity	Black			
	White			
	Hispanic			
	Other			
Age	Below 16			
	16-18			
	19-20			
	21			
	22-24			
	25-27			
	28-30			
	31-35			
	36-45			
	46-60			
	Above 60			

Source: DOC Annual Report 2009, waiting for rest of data from DOC

Student Population

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

Chart 2: Connecticut School Enrollment Past, Present and Projected



Educational Attainment

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

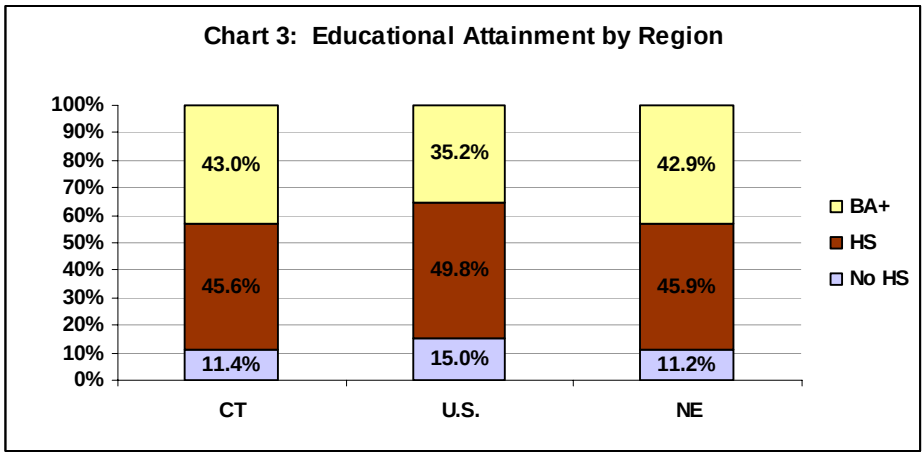
Table 15: Connecticut Educational Attainment

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

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

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

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



Source: 2008 American Community Survey

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

HIV/AIDS

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

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

Source: CT Dept. Public Health 2008

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

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

Source: CT Dept. of Public Health 2008

Trends and Projections

Aging Population

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

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

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

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

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

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

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

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

Migration

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

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

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

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

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

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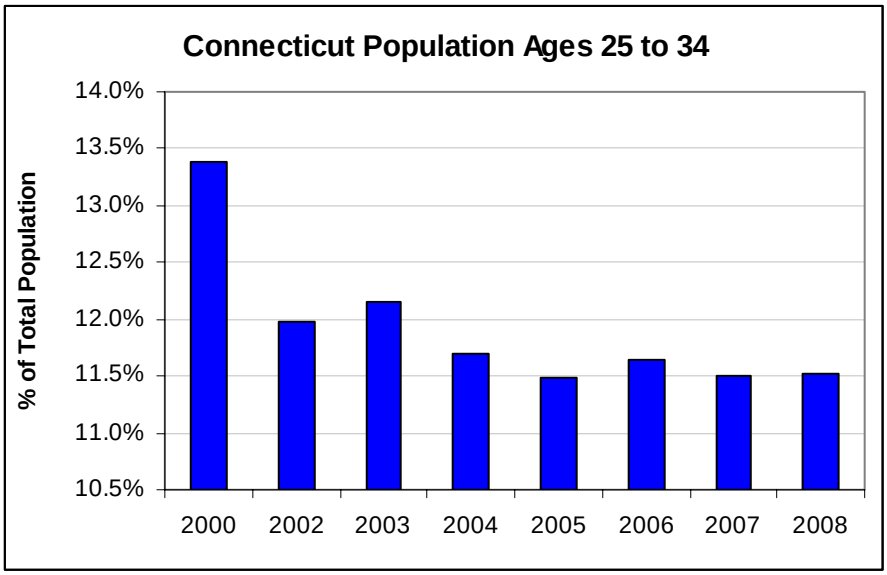
[9] US Census Bureau. *American Community Survey Public Use Microdata Sample,* http://factfinder.census.gov/home/en/acs_pums_2007_3yr.html.
[10] The National Center for Public Policy and Higher Education. *Measuring Up 2008.* http://measuringup2008.highereducation.org/print/state_reports/long/CT.pdf.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

Chart 4: The Brain Drain



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

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

SUMMARY

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

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

Appendix: Population Changes (Levels) by Town 1990, 2000, 2007

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

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

East Granby	4,302	4,745	5,122	New Fairfield	12,911	13,953	14,100
East Haddam	6,676	8,333	8,852	New Hartford	5,769	6,088	6,736
East Hampton	10,428	13,352	12,548	New Haven	130,474	123,626	123,932
East Hartford	50,452	49,575	48,697	New London	28,540	25,671	25,923
East Haven	26,144	28,189	28,632	New Milford	23,629	27,121	28,439
East Lyme	15,340	18,118	18,690	Newington	29,208	29,306	29,619
East Windsor	10,081	9,818	10,617	Newtown	20,779	25,031	26,790
Eastford	1,314	1,618	1,789	Norfolk	2,060	1,660	1,652
Easton	6,303	7,272	7,366	North Branford	12,996	13,906	14,406
Ellington	11,197	12,921	14,426	North Canaan	3,284	3,350	3,352
Enfield	45,532	45,212	45,011	North Haven	22,247	23,035	24,002
Essex	5,904	6,505	6,753	North Stonington	4,884	4,991	5,212
Fairfield	53,418	57,340	57,548	Norwalk	78,331	82,951	83,456
Farmington	20,608	23,641	25,084	Norwich	37,391	36,117	36,432

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

Southbury	15,818	18,567	19,678	Windsor	27,817	28,237	28,754
Southington	38,518	39,728	42,142	Windsor Locks	12,358	12,043	12,491
Sprague	3,008	2,971	2,981	Wolcott	13,700	15,215	16,407
Stafford	11,091	11,307	11,786	Woodbridge	7,924	8,983	9,201
Stamford	108,056	117,083	118,475	Woodbury	8,131	9,198	9,654
Sterling	2,357	3,099	3,725	Woodstock	6,008	7,221	8,188
Stonington	16,919	17,906	18,343				

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

Factors of Economic Growth

Housing Market and Housing Affordability

Housing and the Economy

Overview

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

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

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

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

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

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

[13] "The Local Impact of Home Building in a Typical Metropolitan Area Income, Jobs, and Taxes Generated," National Association of Home Builders, October 2005.
[14] Housing's Contribution to Gross State Product: In-Depth Analysis, National Association of Home Builders September 6, 2005, Natalia Siniavskaia, Ph.D.

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

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

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

Housing as a Facilitator of Economic Growth

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

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

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

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

Affordability and Employment Growth

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

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

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

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

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

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

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

This brings us to the situation facing Connecticut today. Housing prices and rents have increased faster than wages, and the overall supply of housing units has not increased sufficiently to meet the need—especially for those households with income at or below 120% of AMI/MFI.

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

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

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

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

Another aspect of workers relocating from higher cost to lower cost areas is that, as noted by the Washington State Housing Partnership, "the spillover of housing demand from high income, job-rich areas to more affordable areas," causes a ripple effect, "because those affordable areas are tied to their own job base, [and] the rising prices caused by spillover demand push workers in a previously affordable area out, and they, in turn spill over to the next most affordable area."[17]

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

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

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

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

Affordable Housing and Wages

An issue often raised when discussing the affordability of housing in Connecticut is the concept of a "living wage." The fact that Connecticut is, relative to many other states, an expensive state in which to live is indisputable. Connecticut is at the end of the energy pipeline and has little indigenous power generation, making energy in Connecticut more expensive than in other states. Demand for housing far exceeds supply that drives up the cost of housing across the board. To address the issue of housing affordability, some have called for the institution of a standard wage equivalent to the level of compensation needed to ensure residents pay no more than 30% of their earnings on housing. Though the goal of this effort is laudable as a solution to the affordability issue, it is not so simple because it does not get to the root of the problem, but merely attempts to address one of the consequences of the actual problem.

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

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

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

Meeting the Challenge of Affordable Housing and Economic Growth in Connecticut

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

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

General Characteristics of Connecticut's Housing Market

Housing Supply: Trends and Current Picture

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

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

Current Household Trends

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

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

Source: ACS 2008

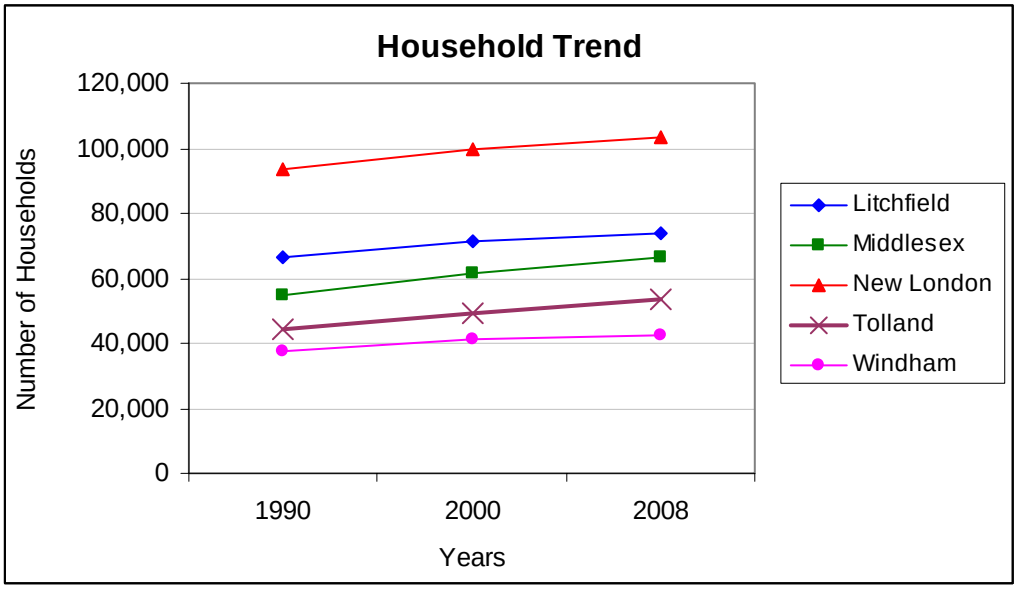
Differentiating between age cohorts is an important part of analyzing housing demand in Connecticut, a state which struggles to retain its young workforce population. Table 2 provides a percentage breakdown by age of householders in Connecticut.

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

Source: ACS 2008

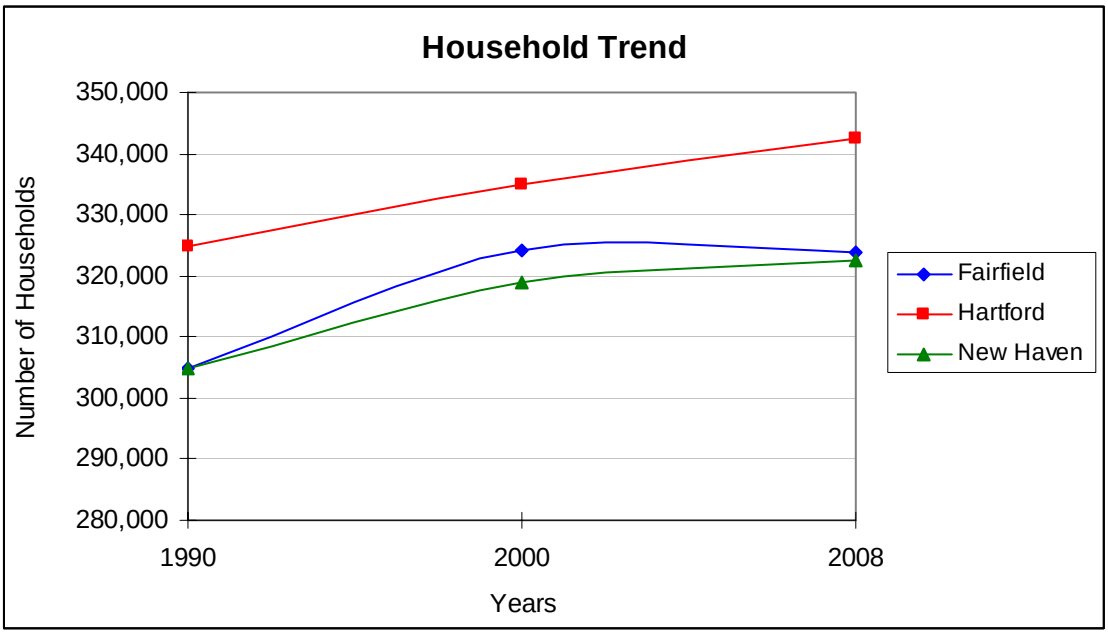
Charts 1 and 2 show household growth for each county from 1990 to 2008. Each county experienced positive growth over this period. The most significant growth occurred in the more urban counties of Connecticut: New Haven, Fairfield, and Hartford. For these three counties, the less drastic growth after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

Chart 1: Household Trend by County (a)



Source: Census 1990 and 2000, ACS 2008

Chart 2: Household Trend by County (b)

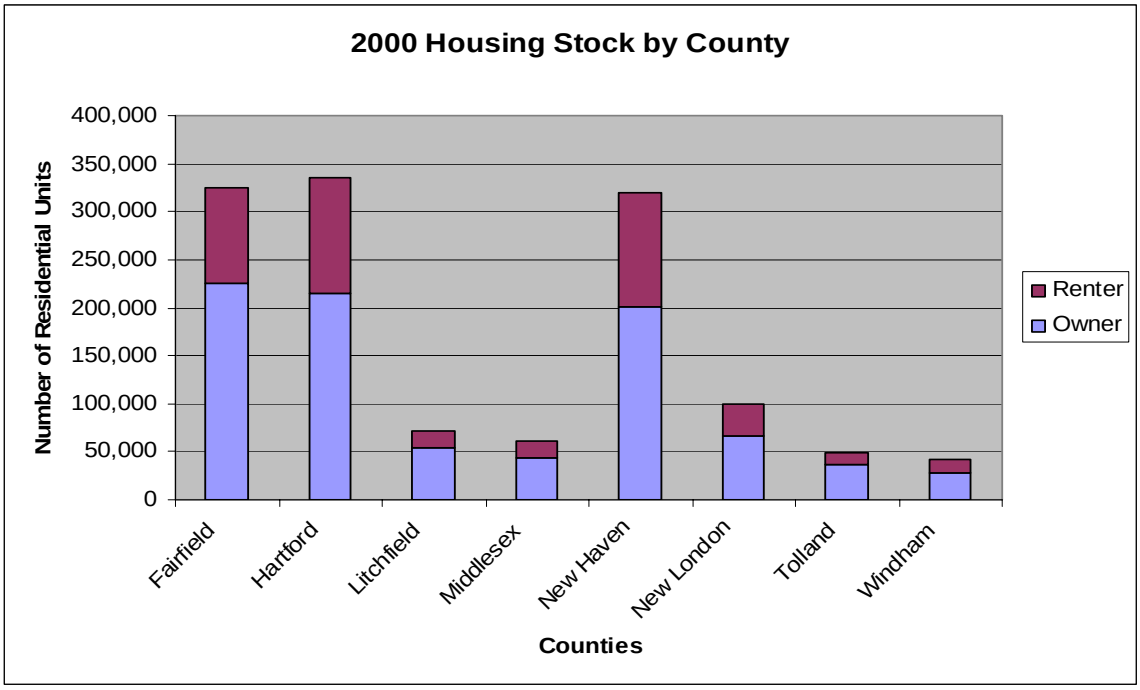


Source: Census 1990 and 2000, ACS 2008

Current Housing Stock

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

Chart 3: 2000 County Housing Stock by Ownership and Rental



Source: Census 2000

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

Table 3: Population and Housing Units by County in 2008

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

Source: U.S. Census, DECD

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

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

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

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

Source: DECD

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

Source: DECD

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

Connecticut's housing inventory experienced modest growth in recent years. At the end of 2007, Connecticut had an estimated housing inventory of 1,445,682 units compared to 1,399,819 units in 2000, an increase of 3.3%. Among those units, 87% are in urban areas and 13% are in rural areas. The median size of Connecticut housing units is 5.6

rooms. Tables 6 and 7 provide detail on the state's housing inventory. This inventory includes both single and multi-family units.

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

Source: DECD

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

Source: 2008 American Community Survey

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

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

Source: U.S. Census Bureau

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

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

Source: Census 1990 and 2000, ACS 2008

Table 10 shows vacant properties as classified by Census.

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

Source: Census 1990 and 2000, ACS 2008

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

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

Source: Census 1990 and 2000, ACS 2008

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

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

Source: ACS 2008

Rental Housing

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

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

Source: Census 1990 and 2000, ACS 2008

Owned Housing

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

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

Source: Census 1990 and 2000, ACS 2008

Categories of Persons Affected

Elderly

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

Table 15: Elderly Homeowners in Connecticut

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

Source: ACS 2008

Table 16: Elderly Renters in Connecticut

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

Source: ACS 2008

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

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

Source: CT State Data Center

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

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

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

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

Source: CHAS 2000

Persons with Disabilities

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

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

Source: ACS 2008

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

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

Source: ACS 2008

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

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

Source: ACS 2008

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

DMHAS, in partnership with other state agencies (DSS, OPM, DECD, and CHFA), has developed more than 400 units of supportive housing over the last two decades.

Supportive housing is permanent, affordable housing linked to health, mental health, employment, and other supportive services. Supportive housing is a proven, cost-effective way to end homelessness for people with low income, as it provides chronically homeless people with a way out of expensive emergency public services and back into their own homes and communities.

Persons with HIV/AIDS and Their Families

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

Table 22: Trends in HIV/AIDS Cases

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

Source: CT Dept. Public Health 2008

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

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

Source: CT Dept. of Public Health 2008

Housing Conditions

Statewide

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

Table 24: Age of Housing Stock

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

Source: 2008 ACS

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

Table 25: Year Structure Built

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

Source: 2008 ACS

Housing Cost

Statewide and County Costs

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

Table 26: Mortgage Status and Selected Monthly Owner Costs

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

Source: 2008 ACS

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

Table 27: No Mortgage and Selected Monthly Owner Costs

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

Source: 2008 ACS

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

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

Source: 2008 ACS

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

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

* Preliminary

Source: Connecticut Association of Realtors

PUBLIC COMMENT DRAFT

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

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

Source: Connecticut Association of REALTORS

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

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

Source: Connecticut Association of REALTORS

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

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

Table 32: Existing Single-Family Home Median Sales Prices by Number of Bedrooms

	2 or Fewer Bedrooms	3 Bedrooms	4 or More Bedrooms
2006	211,900	279,400	455,400
2007	211,300	276,400	475,200
% Change 2006 to 2007	-0.3%	-1.1%	4.3%

Source: Connecticut Association of REALTORS

Median and Mean Home Sales Prices

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

Table 33: Median Home Sales Price

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

Source: 2008 ACS

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

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

Table 34: Median Gross Rent in CT and U.S.

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

Source: 2008 ACS

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

Table 35: Unit Volume Existing Single Family Home Sales by Number of Bedrooms for Connecticut and Counties by Percentage Distribution*

State/County	2 or Fewer Bedrooms	3 Bedrooms	4 or more Bedrooms	Median Price	Mean Price
Fairfield	10.7	40.4	49.0	$ 498,700	$ 458,400
Hartford	9.0	54.2	36.8	$ 252,000	$ 291,400
Litchfield	10.8	60.0	29.2	$ 231,800	$ 279,700
Middlesex	15.7	48.6	35.8	$ 328,500	$ 355,000
New Haven	13.6	57.7	28.7	$ 255,500	$ 286,700
New London	14.9	57.0	28.0	$ 252,400	$ 284,300
Tolland	7.5	53.5	39.0	$ 264,200	$ 284,300
Windham	14.0	66.0	20.0	$ 210,000	$ 227,300
Connecticut	11.4	50.2	38.4	$ 303,400	$ 350,300

*Numbers are preliminary

Source: Connecticut Home Sales Report 2007 Q4

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

Table 36: Unit Volume Median Sales Price of Existing Single Family Home Sales by Number of Bedrooms for Connecticut and Counties*

State/County	2 or Fewer Bedrooms	3 Bedrooms	4 or More Bedrooms
Fairfield	281,000	372,400	663,400
Hartford	181,700	232,000	354,500
Litchfield	163,300	225,000	355,600
Middlesex	219,100	312,200	436,800
New Haven	204,400	244,900	348,400
New London	180,000	246,000	330,600
Tolland	150,000	252,700	313,800
Windham	152,400	210,700	250,000
Connecticut	206,300	267,500	464,500

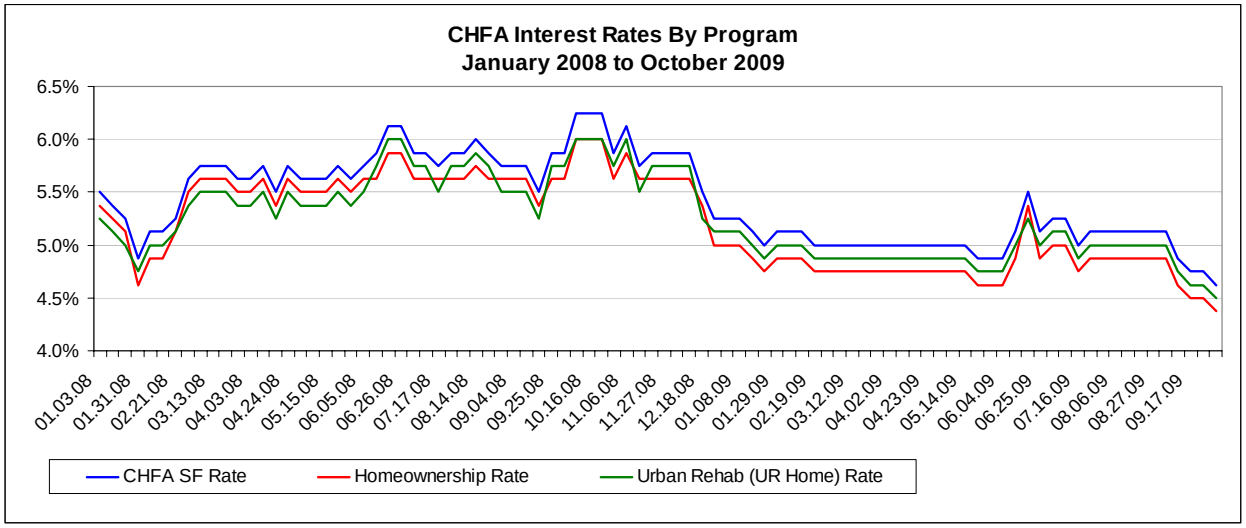
*Numbers are preliminary

Source: Connecticut Home Sales Report 2007 Q4

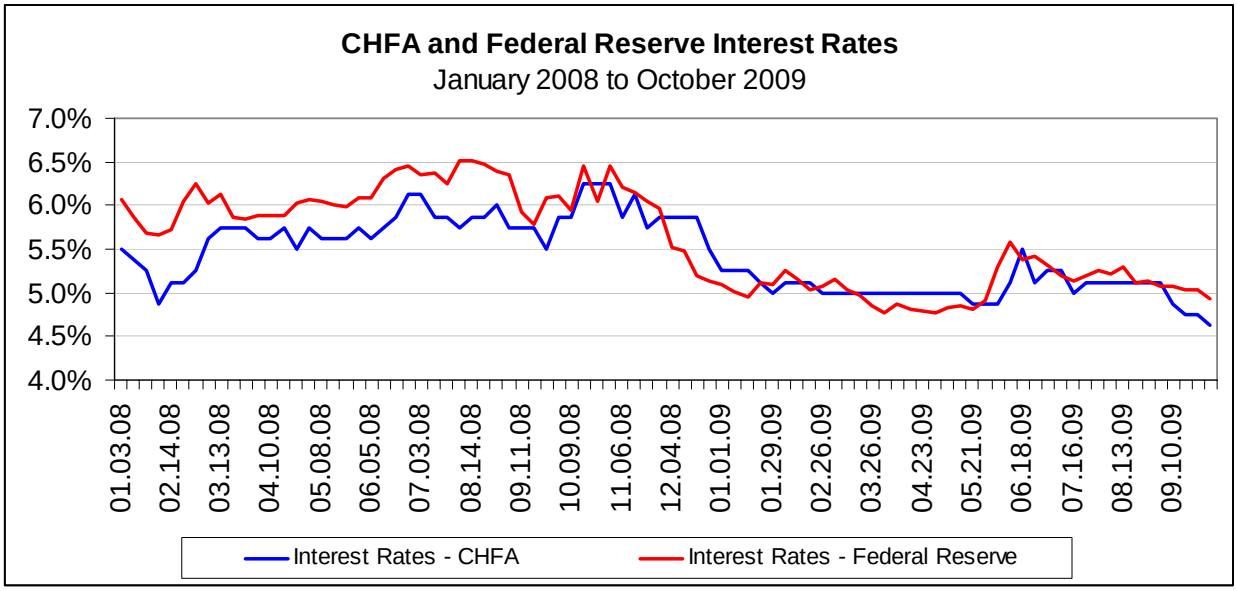
Mortgage Rages – Past Several Years

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

Chart 4:



Source: CHFA, October 2009



Source: CHFA, October 2009

Subprime Mortgage Crisis

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

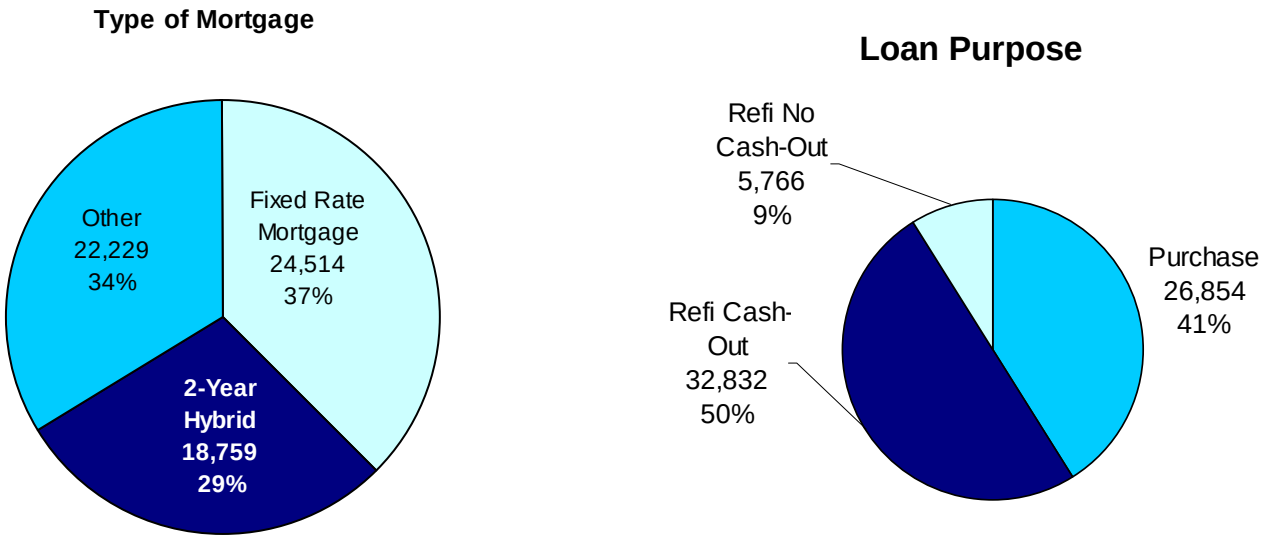
addition, subprime mortgages can also affect owners of multi-family homes and their tenants.

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

Loan Types and Purposes

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

Chart 5: Loan Type and Purpose

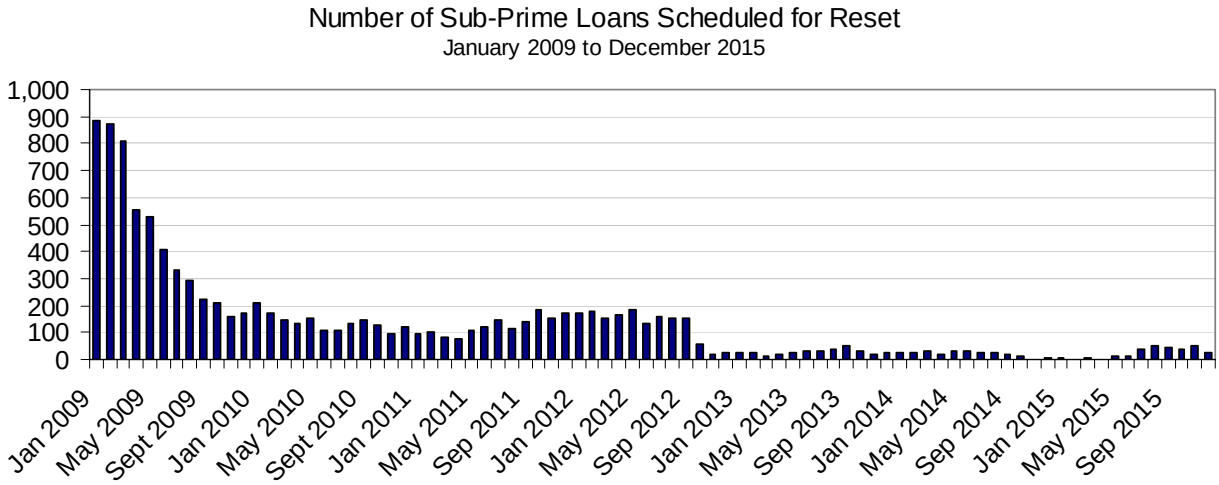


Source: First American, Loan Performance, December 2008

Timing of Resets for Subprime Loans

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

Chart 6: Interest Rate Resets

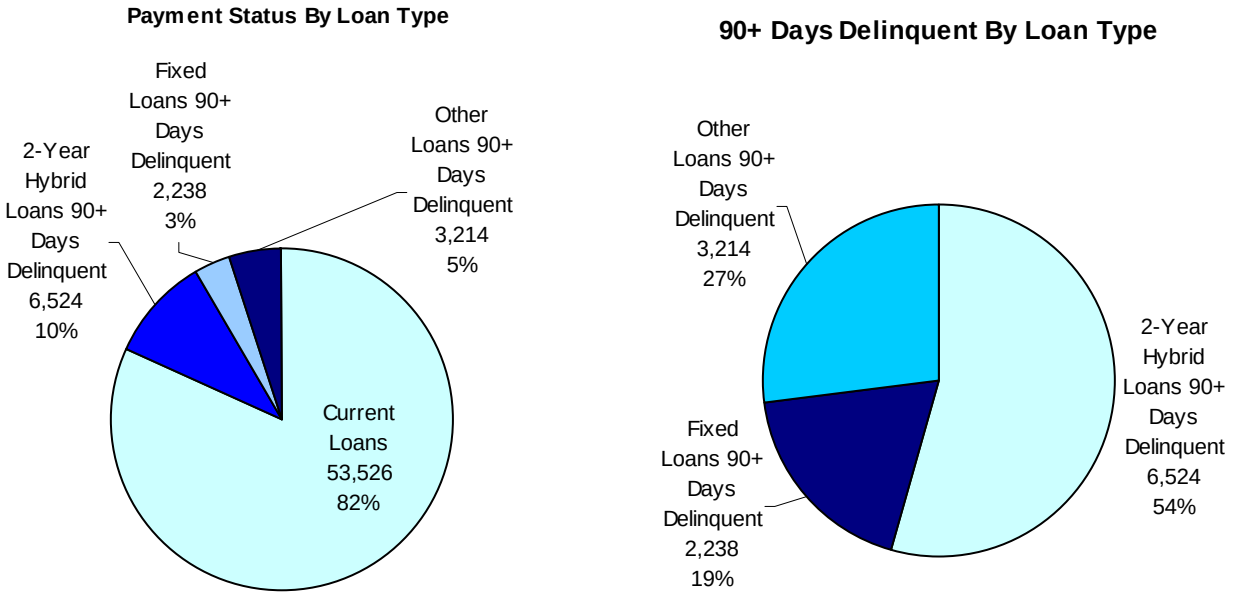


Source: First American, Loan Performance, December 2008

Subprime Delinquencies and Foreclosures

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

Chart 7: Payment Status and Delinquent Loans

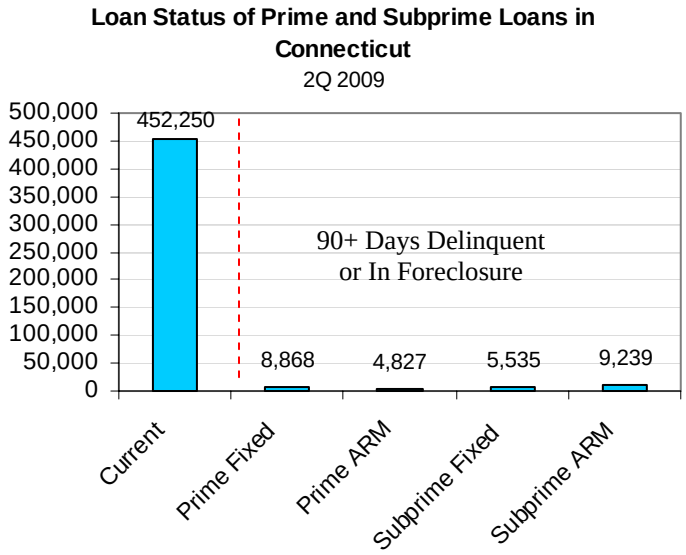


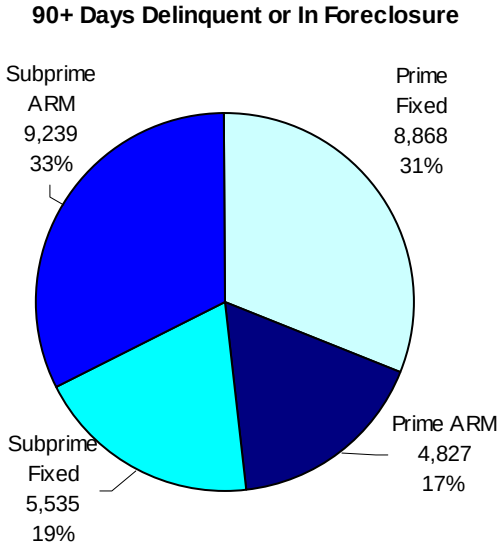
Source: First American Loan Performance, December 2008

Prime and Subprime Delinquencies and Foreclosures

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

Chart 8: Loan Status and Delinquent Loans





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

Table 37: Status of All Loans - 2Q 2008 vs. 2Q 2009							
2Q 2009				2Q 2008			
Rank	State	# Loans	% Seriously Delinquent	Rank	State	# Loans	% Seriously Delinquent
1	Florida	3,508,954	17.12	1	Florida	3,553,083	8.43
2	Nevada	557,679	15.62	2	Nevada	565,369	7.61
3	Arizona	1,185,401	11.07	3	Michigan	1,483,285	6.15
4	California	5,832,097	10.81	4	Ohio	1,520,797	5.98
5	Michigan	1,424,473	9.16	5	California	5,857,836	5.95
6	Illinois	1,726,126	8.62	6	Indiana	866,405	5.74
7	Indiana	841,472	8.37	7	Arizona	1,222,279	5.03
8	Ohio	1,467,030	8.26	8	Mississippi	252,859	4.96
9	New Jersey	1,266,810	8.25	9	Rhode Island	140,232	4.73
10	Rhode Island	137,727	7.57	10	Illinois	1,763,919	4.66
11	Georgia	1,665,357	7.50	11	Georgia	1,672,487	4.35
12	Mississippi	249,382	7.39	12	Maine	143,468	4.19
13	Maryland	1,065,236	7.25	13	New Jersey	1,272,429	4.08
14	New York	2,003,887	6.95	14	Louisiana	477,620	4.05
15	Maine	141,231	6.83	15	Massachusetts	832,201	4.00
16	Massachusetts	817,681	6.68	16	Kentucky	438,941	3.99
17	Hawaii	167,919	6.32	17	Minnesota	908,446	3.94
18	Wisconsin	601,610	6.14	18	Wisconsin	629,053	3.73
19	South Carolina	661,929	6.04	19	Tennessee	866,461	3.65
20	Connecticut	530,333	6.03	20	New York	2,046,760	3.63
21	Louisiana	469,898	6.03	21	Pennsylvania	1,549,326	3.50
22	Minnesota	889,783	5.91	22	Maryland	1,070,492	3.49
23	Tennessee	858,165	5.87	23	South Carolina	662,440	3.47
24	Idaho	263,998	5.76	24	Colorado	1,015,926	3.45
25	Kentucky	429,955	5.70	25	Oklahoma	429,267	3.43
26	Delaware	165,345	5.55	26	Delaware	174,486	3.31
27	District of Columbia	95,071	5.48	27	Alabama	601,377	3.23
28	Pennsylvania	1,550,884	5.47	28	Texas	3,104,456	3.11
29	Alabama	594,335	5.41	29	Missouri	887,036	3.09
30	Utah	435,419	5.35	30	Connecticut	537,762	3.08
31	Missouri	867,338	5.02	31	West Virginia	133,536	3.07
32	Oregon	633,369	4.99	32	Iowa	359,483	3.06
33	Colorado	1,005,107	4.96	33	New Hampshire	200,034	2.83
34	West Virginia	133,727	4.95	34	Kansas	334,649	2.81
35	North Carolina	1,408,028	4.91	35	Virginia	1,412,882	2.79
36	Oklahoma	423,945	4.90	36	District of Columbia	94,348	2.76
37	New Hampshire	197,017	4.89	37	Arkansas	312,652	2.74
38	Virginia	1,413,720	4.81	38	North Carolina	1,410,850	2.69
39	New Mexico	254,939	4.81	39	Nebraska	209,088	2.64
40	Washington	1,190,840	4.72	40	New Mexico	257,192	2.36
41	Texas	3,094,268	4.68	41	Vermont	62,606	2.30
42	Iowa	344,360	4.65	42	Hawaii	169,953	2.28

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

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

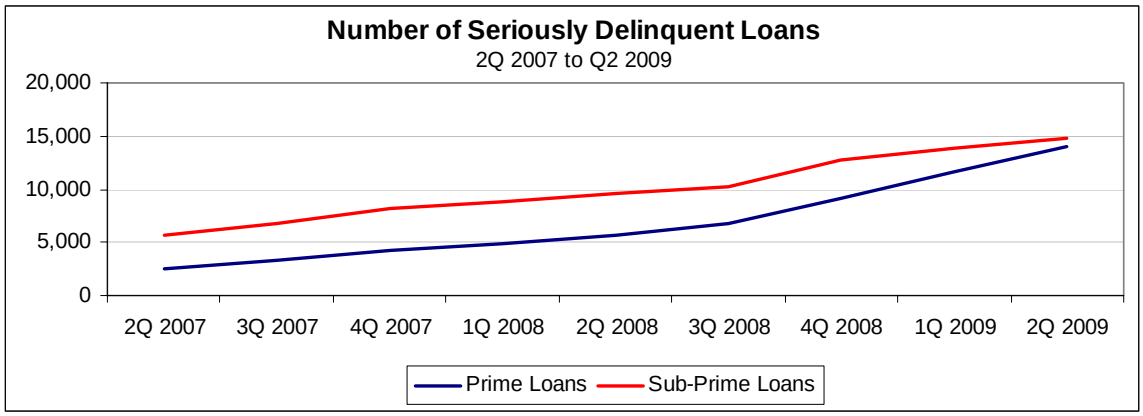
Connecticut Foreclosure Trends

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

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

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

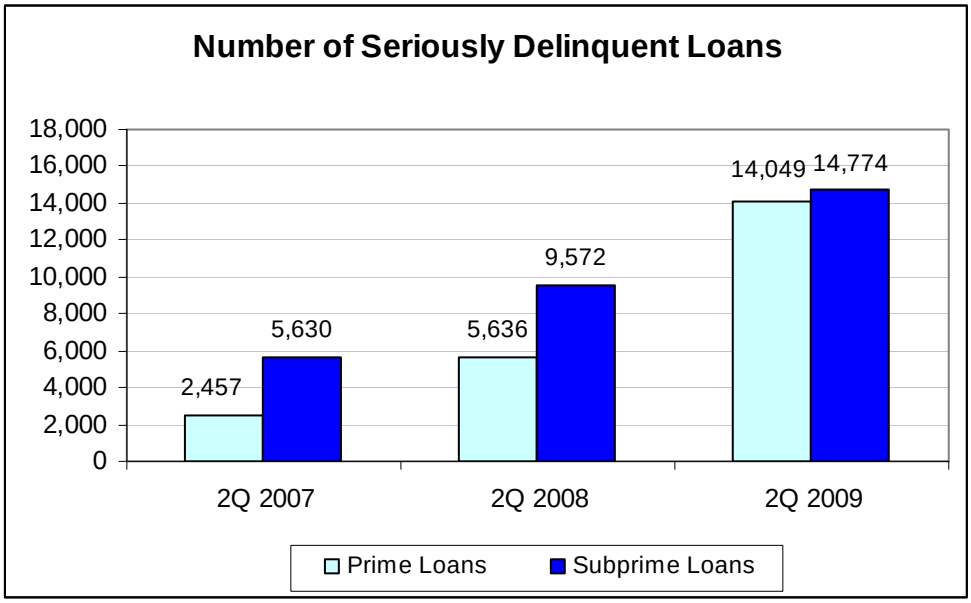
Chart 9: Seriously Delinquent Loans, 2Q 2007 – 2Q 2009



Source: Mortgage Banker's National Delinquency Survey

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

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



Source: Mortgage Banker's National Delinquency Surveys

Housing Needs

Families Needing Housing Assistance

Low-Income Households

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

Table 39: 2000 Household Income Distribution by Household Size

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

Source: Census 2000 interpolation by DECD

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

Table 40: 2000 Income Distribution by AMI and Homeownership

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

Source: Census 2000

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

Source: ACS 2007

Single Persons

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

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

Source: ACS 2008

Large Families

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

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

Source: ACS 2008

Overcrowded Households

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

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

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

Lead-Based Paint Hazards

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

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

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

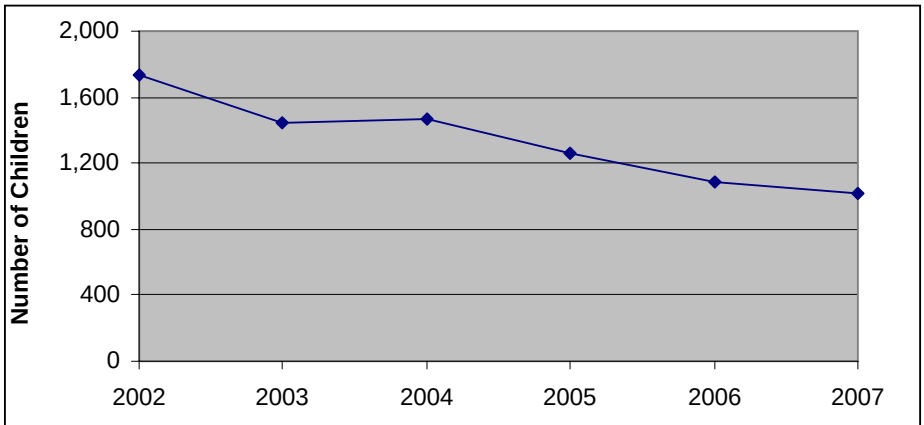
Table 45: Children Under Six with Confirmed High Blood Lead Levels					
Location	Number of Children with Confirmed Test	Cumulative Statistics			
		≥ 10 µg/dL*		≥20 µg/dL	
		Number	Percent	Number	Percent
Bridgeport	6,131	185	3	34	0.6
Bristol	1,100	9	0.8	4	0.4
Danbury	1,667	10	0.6	1	0.1
East Hartford	1,157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

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

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

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

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



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

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

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

Table 46: Housing Unit by Presence of Children Under Six

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

Source: 2000 CHAS data tables A14A and A14B

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

Substandard Housing Conditions

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

Table 47: Units Lacking Plumbing or Kitchen Facilities

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

Source: ACS 2008

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

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

Source: ACS 2008

Homeless Needs ** A whole section repeated from page 15

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

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

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

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

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

Table 49: Reason Left Last Residence

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

Source: CT Counts 2008

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

Additional prevalent choices for respondents were the "conflict with family or friends" and "other" categories. "Other" could comprise a number of factors, including a problem with

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

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

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

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

Source: CT Counts 2008

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

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

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

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

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

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

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

Source: Continuum of Care 2007

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

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

Source: Continuum of Care 2007

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

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

Source: CT Counts 2008

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

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

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

Other Special Needs

Populations with Other Special Needs

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

Elderly

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

Frail Elderly

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

Persons with Disabilities

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

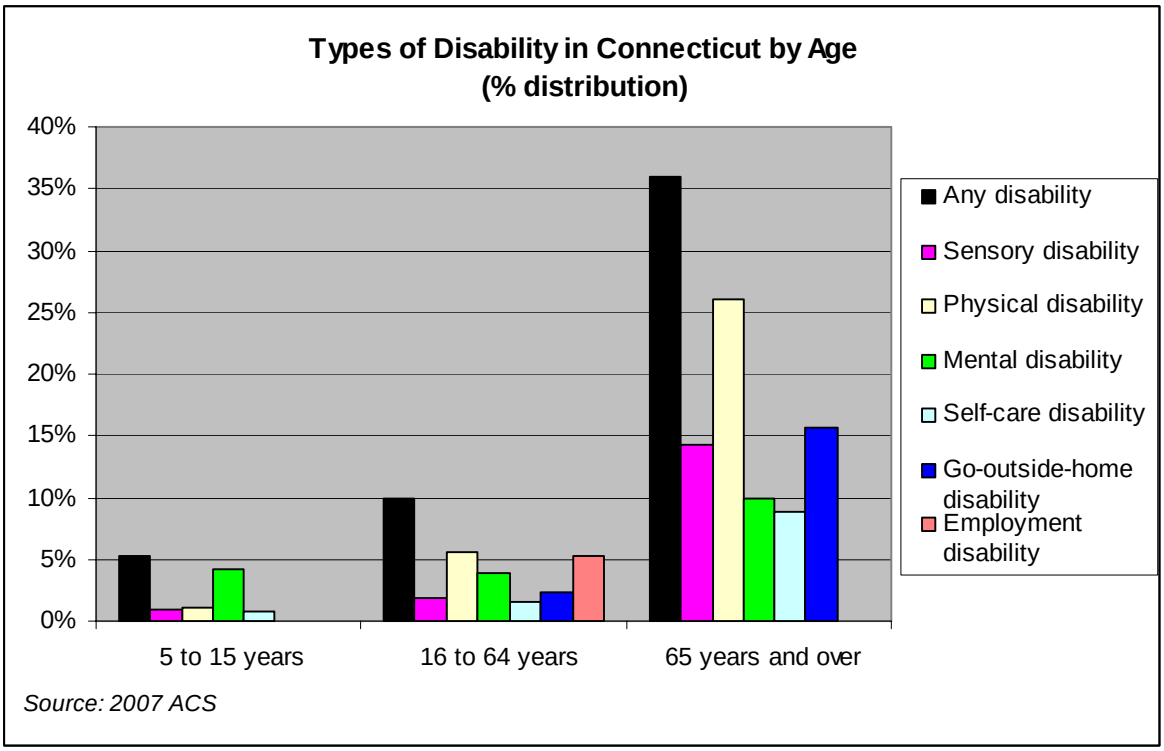
Table 54: Disabled Population in Connecticut

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

Source: ACS 2008

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

Chart 12: Types of Disability by Age



Domestic Violence Victims

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

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

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

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

Persons with Alcohol or Other Drug Addiction

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

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

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

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

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

Facilities and Services for Populations with Other Special Needs

Assisting Non-Homeless Persons Who Require Supportive Housing

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

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

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

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

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

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

The DMHAS Housing Assistance Fund Program provides rental assistance in the form of monthly housing subsidy payments to persons with psychiatric disorders on a temporary basis as they wait for permanent subsidies.

DMHAS also has a General Assistance Recovery Supports Program (GA RSP), which is committed to helping State-Administered General Assistance (SAGA) recipients meet their basic needs. GA RSP promotes recovery, independence, employment, self-

sufficiency, and stability by offering recovery support services including recovery housing, independent housing, bus passes, and personal care items.

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

Future Housing Production and Preservation Needs

Overview

Purpose of Analysis

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

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

Analytical Approach

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

The analysis conducted for this report consists of a baseline assessment, a housing supply and demand forecast, and an estimate of production need. The baseline assessment and housing supply and demand forecast are both composed of demographic, housing stock, and cost burden trends, each of which is segmented at the state and county level. The estimated production need for housing units is further segmented by economic, demographic, and geographic characteristics in order

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

address affordability issues. The period for this analysis is based on five-year projected intervals in order to be consistent with historical and projected data.

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

Analysis Limitations

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

Housing Trends Baseline

Overview

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

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

Demographic Trends and Current Picture

Statewide

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

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

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

Source: Census 1990 and 2000, ACS 2008

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

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

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

Source: Census 1990 and 2000, ACS 2006

By County

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

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

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

Source: Connecticut Department of Labor

Housing Supply and Demand Forecast

Overview

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

Forecasted Demand vs. Actual Supply of New Housing in Connecticut

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

Table 59: Estimated Demand Projections for Housing

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

Source: 2006 Census data, CT Housing Model

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

Demographic Forecast (Estimated)

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

Statewide

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

Table 60: Statewide Population Projections

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

Source: Connecticut State Data Center

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

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

Table 61: Production Need Based on Different Employment Scenarios

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

Source: CT Housing Supply and Demand Model

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

Table 62: Statewide Population Estimates Based on Three Projection Methods

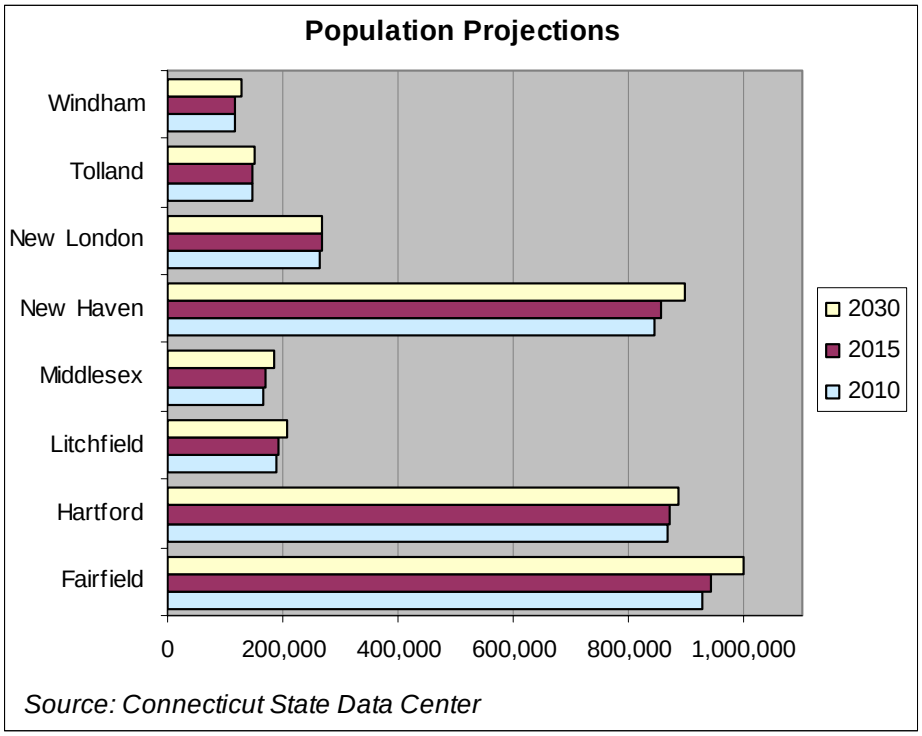
Statewide Total	2015 – State Employment Projection	2015 – County Employment Projection	2015 – Population Projection
Total Population	3,577,326	3,581,780	3,564,130
Households	1,383,940	1,383,345	1,376,182
Owners	958,402	958,030	954,288
Renters	425,538	425,314	421,894

Source: CT Housing Supply and Demand Model

By County

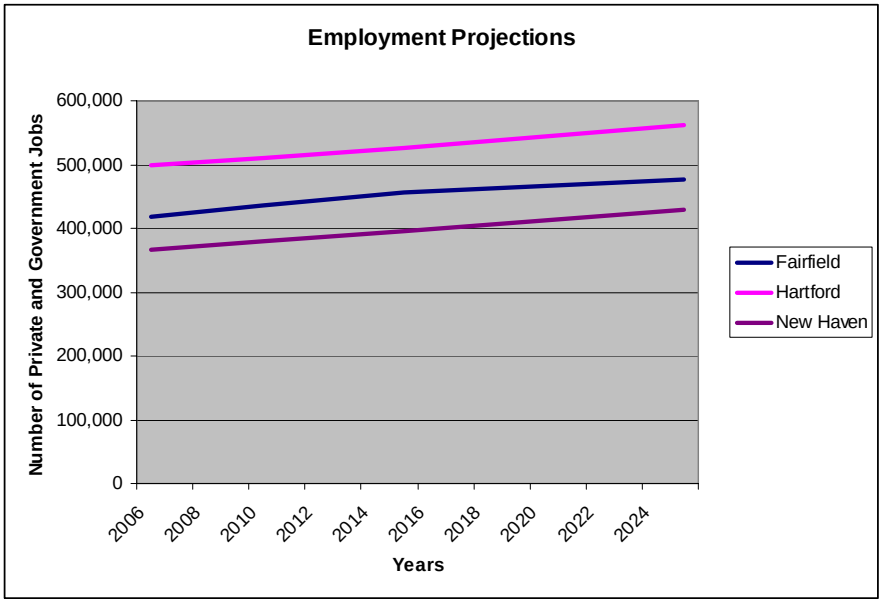
Chart 13 shows population projections for the years 2010, 2015, and 2030 for each Connecticut county. These projections are used for annual, short-term, and long-term reporting at the county and state level. This data is a key component for estimating housing production in future years, and shows where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

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



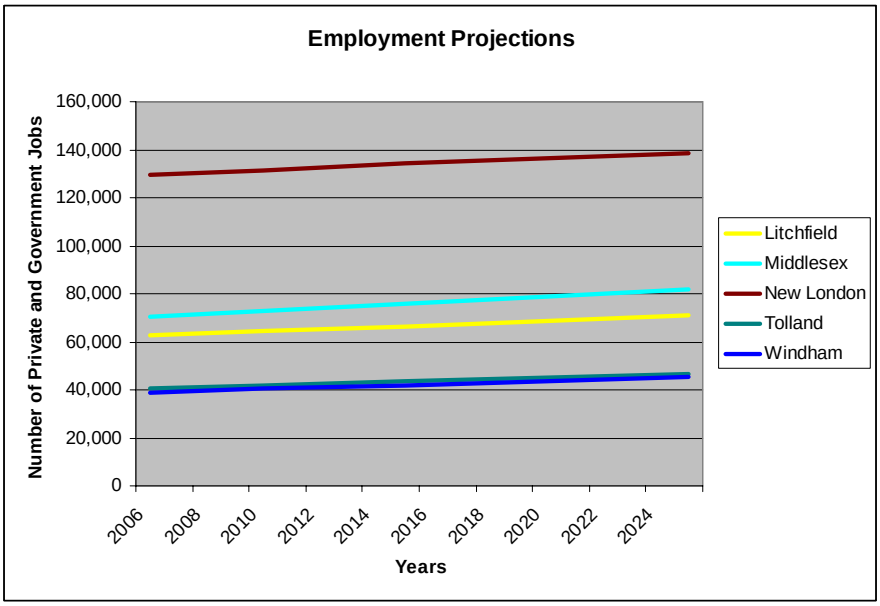
The following charts show employment growth and levels by county. Connecticut's employment is greatest in Fairfield, Hartford, and New Haven counties. The continual growth in employment in these counties reflects urbanization trends in employment and demography.

Chart 14: County-Level Employment (a)



Source: CT Housing Supply and Demand Model

Chart 15: County-Level Employment (b)



Source: CT Housing Supply and Demand Model

Housing Stock Forecast

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

Statewide

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

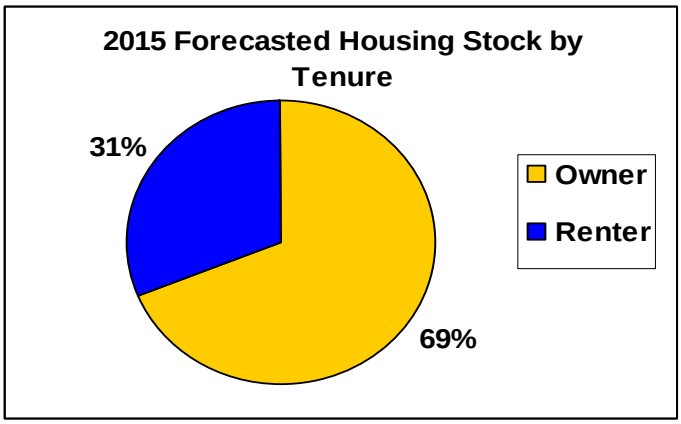
Table 63: Connecticut Housing Stock Forecasted for 2015

	State Total Housing Supply – 2015 Estimates for Resident Population		
	Employment-Driven: Maintain 2006 Share of State Employment	**Employment-Driven: Capture Share of Employment Growth Equal to 2000-2006 Share**	**Population-Driven: CT State Data Center Projections**
Owner	988,850	988,472	984,673
Renter	454,386	454,151	450,559
Total	1,443,236	1,442,623	1,435,231

Source: CT Housing Supply and Demand Model

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

Chart 16: Ownership Proportions for State Projected Housing Stock



Source: CT Housing Supply and Demand Model

By County

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

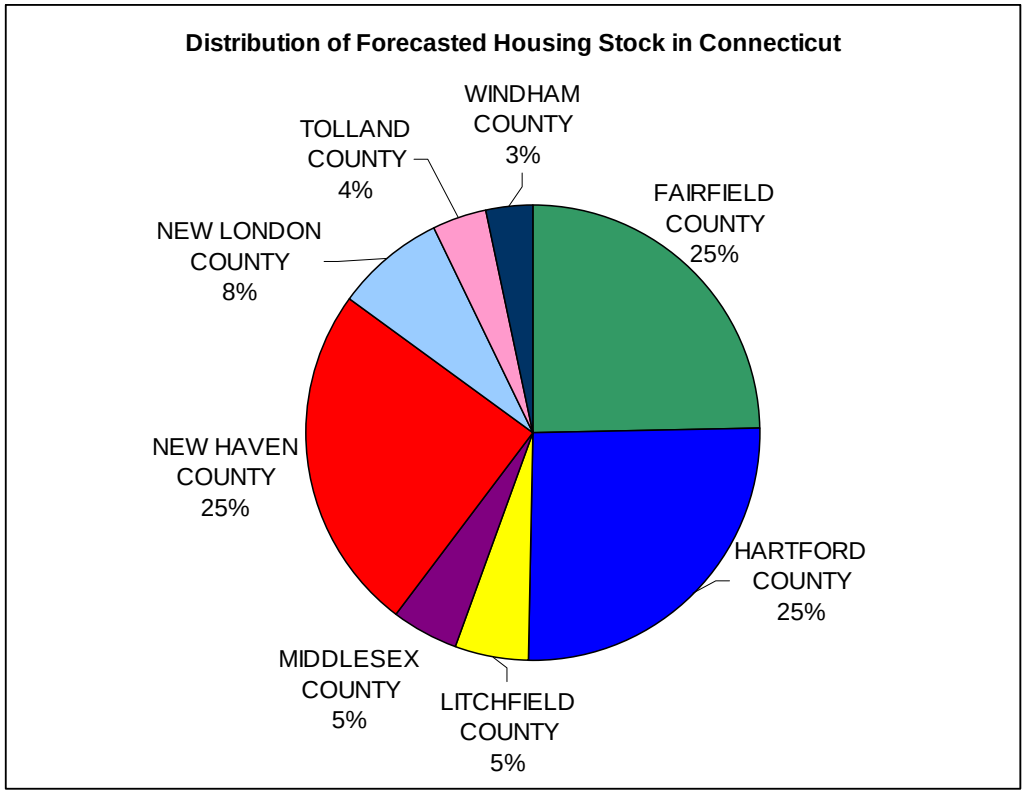
Table 64: Forecasted Connecticut Counties Housing Stock for 2015

County		2015 Housing Supply Estimates for Resident Population		
		Employment-Driven: Maintain 2006 Share of State Employment	Employment-Driven: Capture Share of Employment Growth Equal to 2000-2006 Share	Population-Driven: CT State Data Center Projections
Fairfield	Owner	248,214	251,590	255,977
	Renter	103,905	105,318	107,154
	Total	352,120	356,908	363,131
Hartford	Owner	246,074	242,774	235,407
	Renter	125,435	123,754	120,000
	Total	371,509	366,528	355,408
Litchfield	Owner	59,190	58,550	62,184
	Renter	17,845	17,652	18,747
	Total	77,035	76,202	80,932
Middlesex	Owner	50,973	50,949	52,976
	Renter	18,641	18,632	19,374
	Total	69,614	69,582	72,350
New Haven	Owner	229,390	230,514	225,443
	Renter	125,446	126,060	123,288
	Total	354,836	356,574	348,731
New London	Owner	80,020	79,138	76,519
	Renter	35,767	35,372	34,202
	Total	115,786	114,510	110,721
Tolland	Owner	42,486	42,184	42,991
	Renter	13,798	13,700	13,962
	Total	56,283	55,884	56,952
Windham	Owner	32,503	32,772	33,176
	Renter	13,550	13,663	13,831
	Total	46,053	46,435	47,007

Source: CT Housing Supply and Demand Model

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

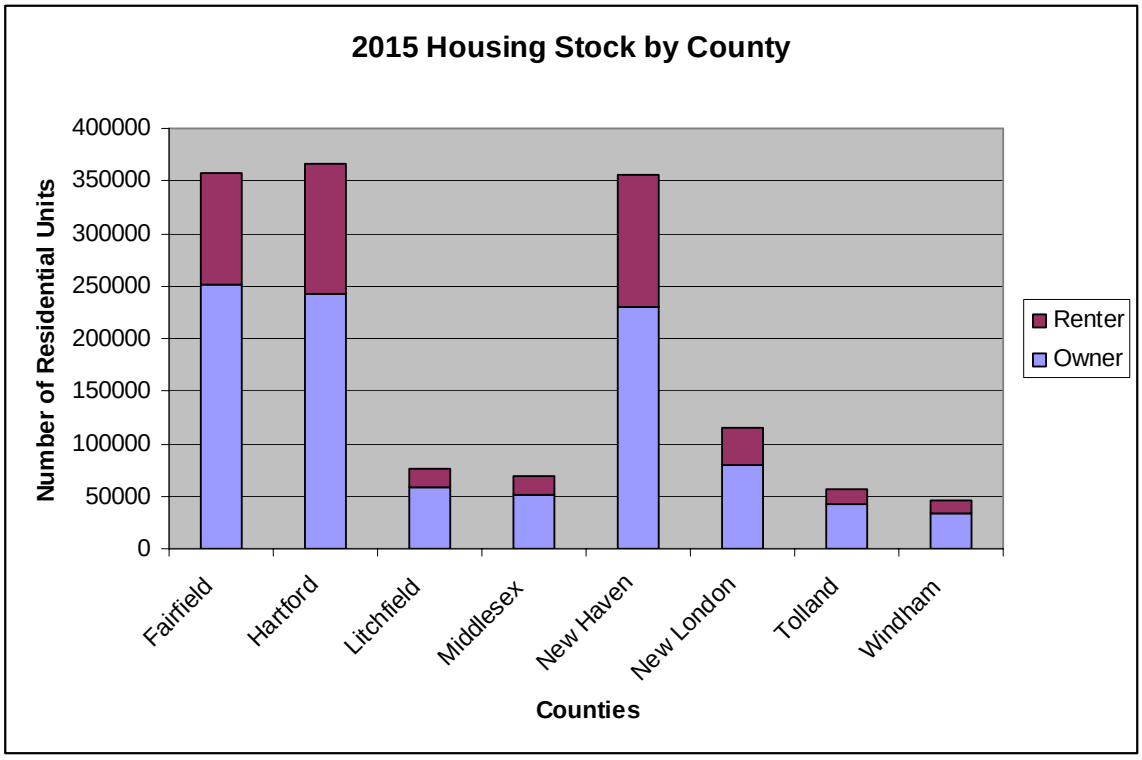
Chart 17: Connecticut Counties Distribution of Housing Stock for 2015



Source: CT Housing Supply and Demand Model

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

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



Source: CT Housing Supply and Demand Model

Production Need

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

Short-Term Detailed Analysis

Statewide

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

Table 65: State Net Production Need for 2015

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

Source: CT Housing Supply and Demand Model

By County

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

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

Source: CT Housing Supply and Demand Model

Long-Term Detailed Analysis

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

Statewide

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

Table 67: State Net Production Need for 2025

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

Source: CT Housing Supply and Demand Model

By County

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

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

Source: CT Housing Supply and Demand Model

Conclusion

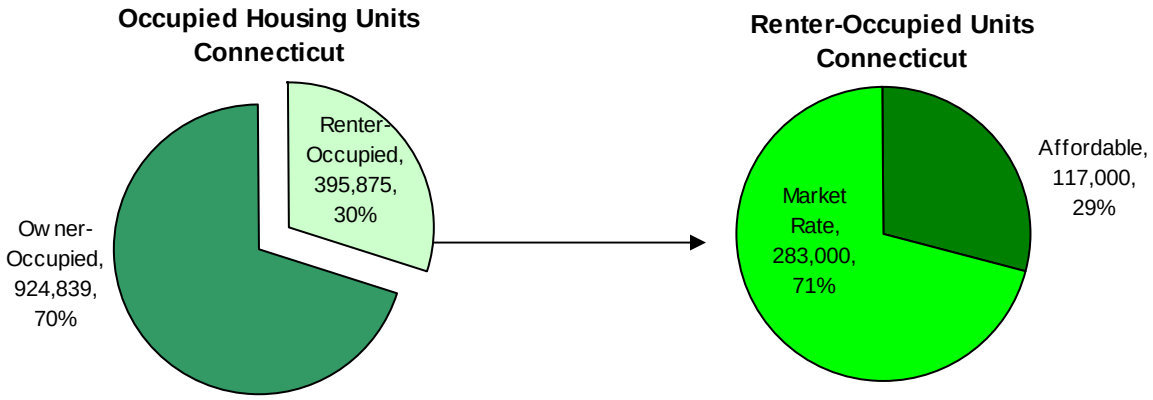
This analysis identifies the relationship between housing availability and affordability and sustained economic growth. The demographic and employment trends indicate an increasing level of demand pressure on housing supply. The report details the current level of housing stock and future production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

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

Preservation- Affordable Units

In Connecticut there are about 1.3 million occupied housing units. Of those housing units about 70% are owner-occupied and the remaining 30% or 400,000 units are renter-occupied. About 114,000 rental units in Connecticut are considered affordable housing through federal or state financing or deed restrictions. The remaining 283,000 units in Connecticut are considered market rate units. Charts 19 and 20 show the distribution of housing in Connecticut.

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

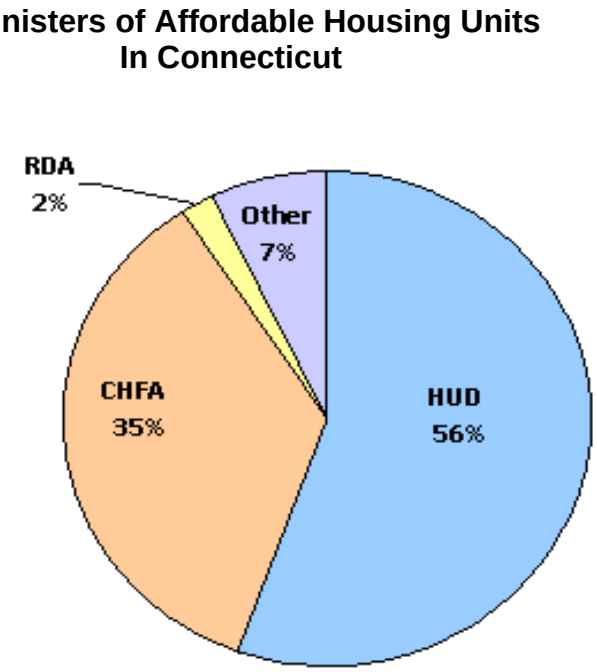


Sources: U.S. Census, American Community Survey 2007 and CHFA

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

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

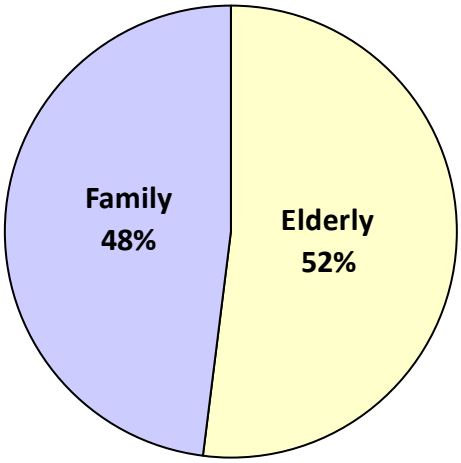
Chart 21: Administers of Affordable Housing in Connecticut



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

Chart 22: Affordable Housing in Connecticut

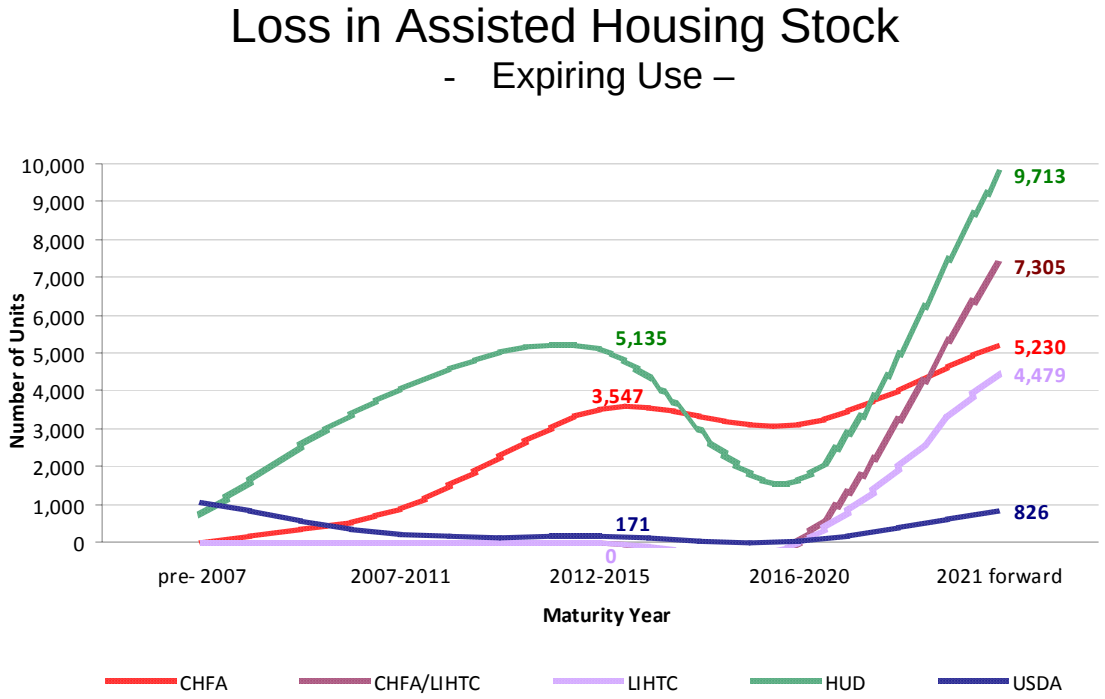
Types of Affordable Housing In Connecticut
(CHFA Preservation Database of 84,000 units)



Expiring Units

Affordable housing is only required to stay affordable through restrictions that are put in place during financing, when receiving tax credits, or through deed restrictions. Of the 114,000 affordable units in Connecticut, we know that approximately 8,800 units will lose their obligation to remain affordable from 2012 to 2015. Another 4,800 will lose their requirement to remain affordable between 2016 and 2020 and approximately 27,500 units will lose their affordability after 2021. Chart 23 shows the expiration dates for affordable housing based on the administrator of the housing unit.

Chart 23: The Loss in Assisted Housing

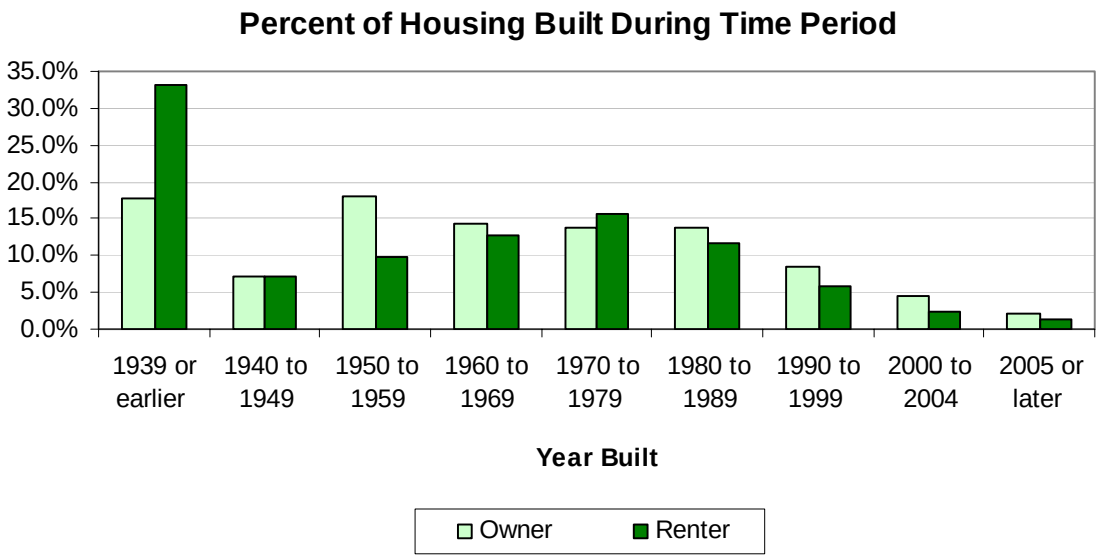


As these properties age and struggle with physical deterioration, many are provided financing that will have affordable housing restrictions placed on them again – usually an additional 30 years. Over the past several years, CHFA has been working to offer financing to many of these properties that are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

Connecticut's Housing Stock

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

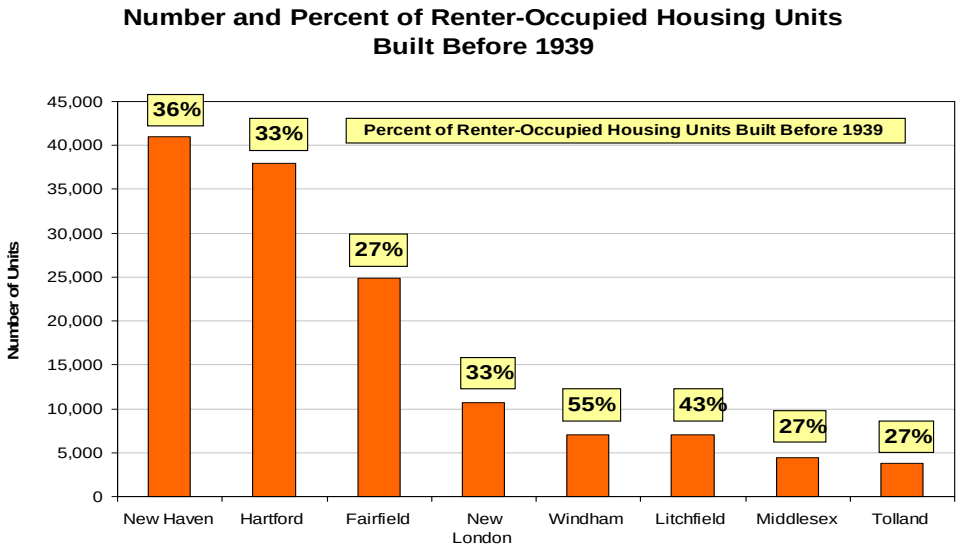
Chart 24: Percent of Housing Built in Various Periods



Source U.S. Census, American Community Survey 2008

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

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

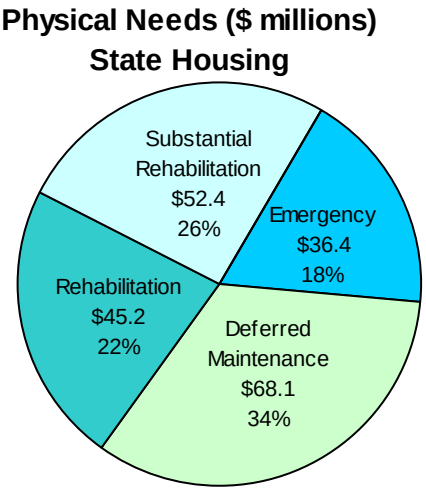


Source U.S. Census, American Community Survey 2008

Physical Deficiencies of State Housing

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

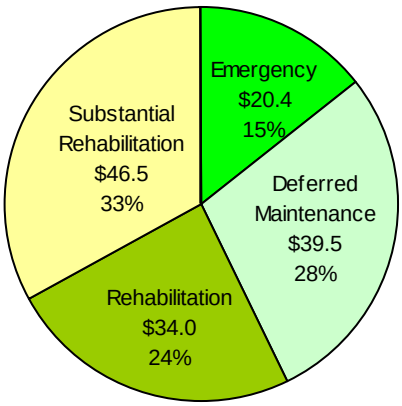
Chart 26: Physical Needs



Source: CHFA

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

Chart 27: Unfunded Needs



Source: CHFA

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

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

Chart 28: REAC Scores for Federal Properties

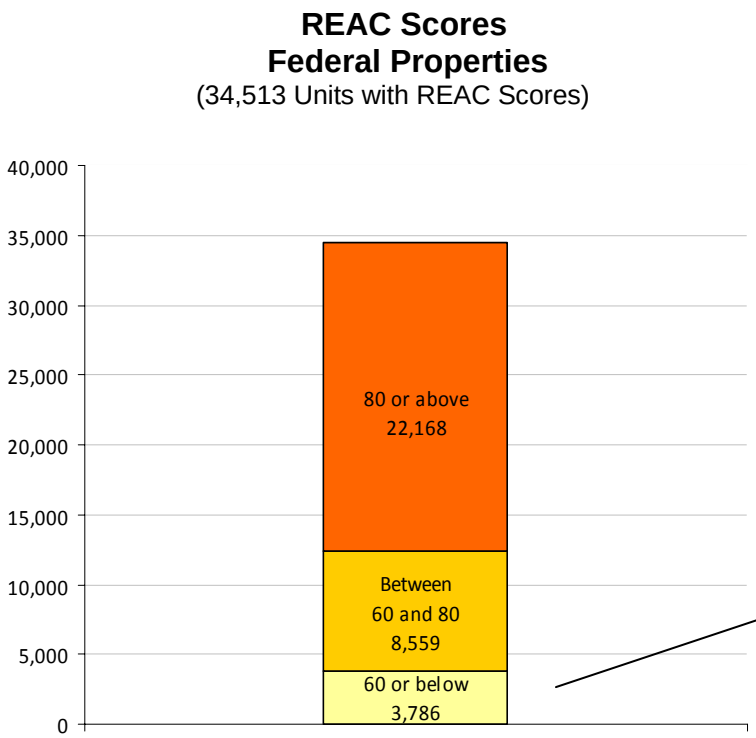
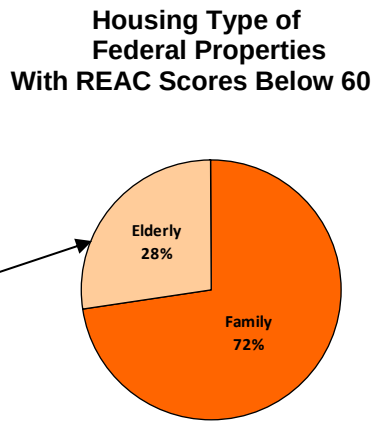


Chart 29: REAC Scores for Federal Properties



Housing Affordability Assessment

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

Cost Burden Trends and Current Picture

Income Distribution

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

Table 69: 2000 Income Distribution by AMI and Home Ownership

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

Source: Census 2000

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

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

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

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

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

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

Table 70: 2000 Household Income Distribution by Household Size

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

Source: Census 2000 interpolation by DECD

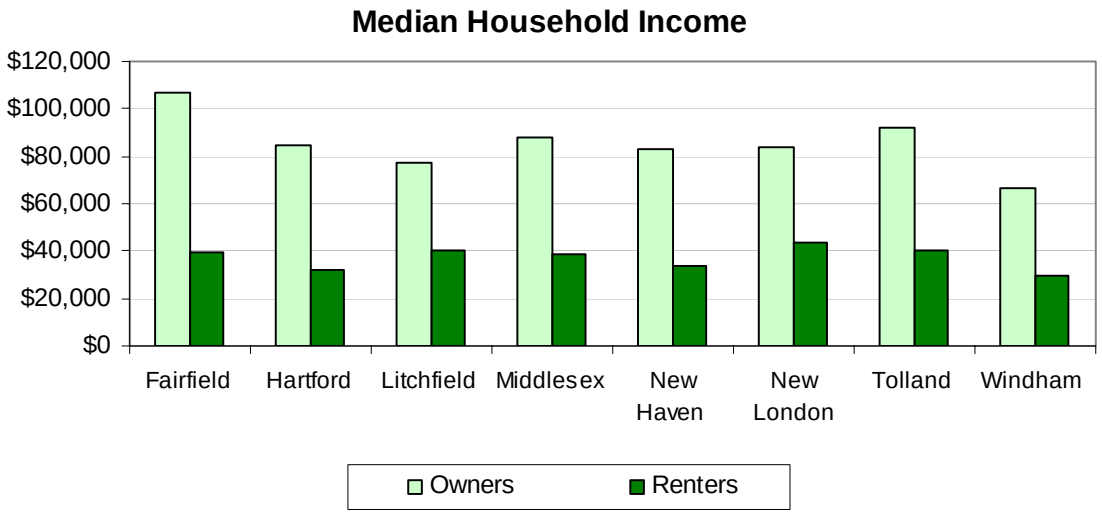
In general, renters tend to have lower income than homeowners. The 2008 median household income in Connecticut was almost $69,000. However, people in owner-occupied housing had median household income of $87,000 while people in renter-occupied housing had median household income of about $36,000.

The income disparity between owners and renters is highest in Fairfield County and lowest in Windham County. However, the difference between median incomes of

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

owners versus renters is between $37,000 and $67,000 in each county, and is $52,000 in the state overall.

Chart 30: Median Household Income by County



Source U.S. Census, American Community Survey 2008

Cost Burdened Households

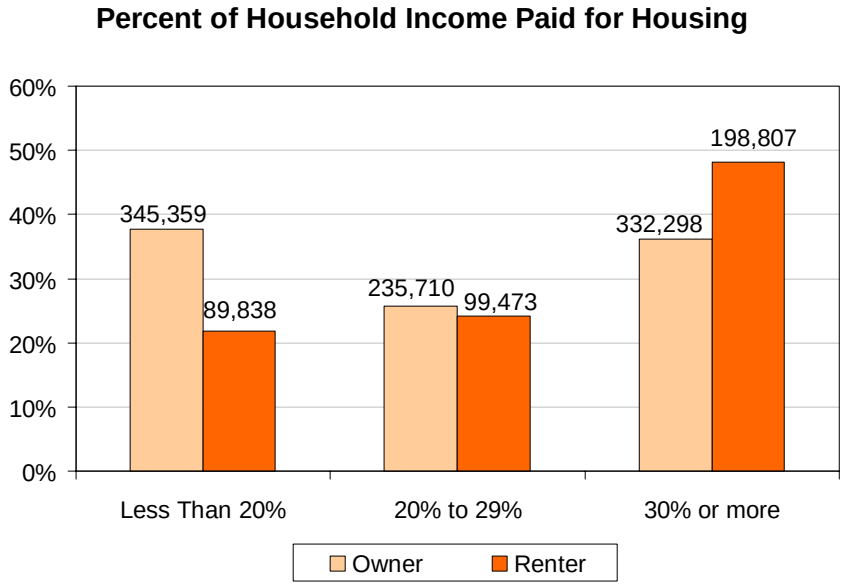
Households are considered cost burdened when 30% or more of their income is spent on housing costs. With nearly half a million households in Connecticut paying more than 30% of their incomes for housing, it is extremely important to preserve the affordable housing that is currently in Connecticut and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

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

Source: 2008 ACS

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

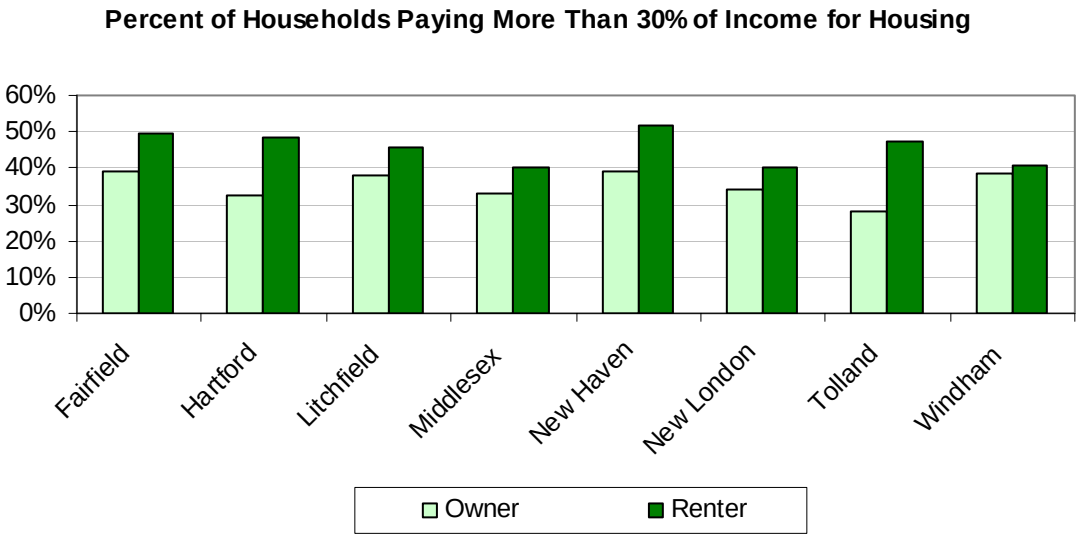
Chart 31: Percent of Household Income Paid for Housing



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

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

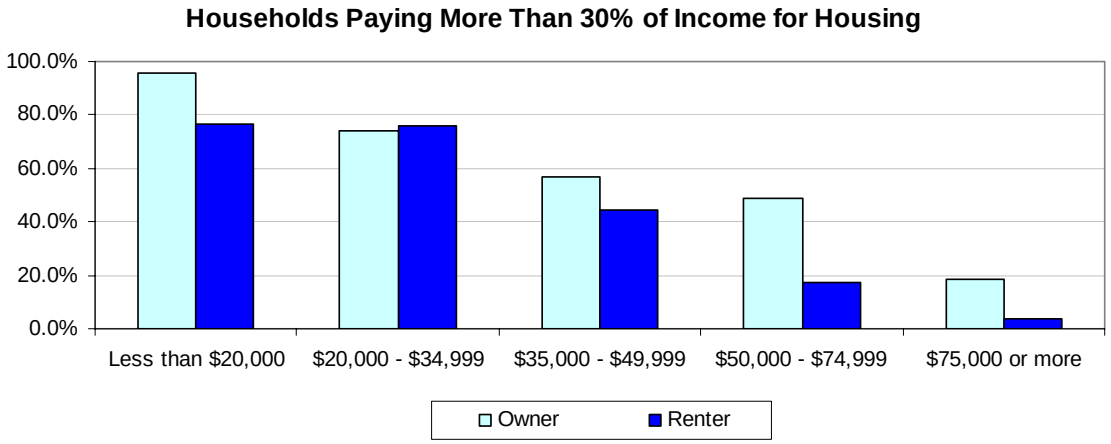
Chart 32: Households Paying More Than 30% of Their Income for Housing



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

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

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



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

Renters

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

Table 72: Cost Burdened Rental Households

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

Source: Census 1990 and 2000

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

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

Source: 2008 ACS

Homeowners

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

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

Source: Census 1990 and 2000

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

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

Source: 2008 ACS

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

Severe Cost Burden

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

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

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

Source: 2008 ACS

Affordability Need

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

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

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

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

Source: Connecticut Association of Realtors

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

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

Source: 2008 ACS

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

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

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Table 79: Out of Reach Income Data

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

Source: NLIHC, Out of Reach

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Table 80: Out of Reach Housing Wage Data

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

Source: NLIHC, Out of Reach

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

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

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

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

The statewide projection of cost burden for renters and homeowners illustrates the housing affordability needs of the population in the year 2015. Tables 81 and 82 show the cost burden data for the baseline, 2015 projected data, and the change between the two data sets. The cumulative percentage distribution of income level is assumed to remain the same in the year 2015. The number of cost burdened renter and homeownership household units are projected to decrease in 2015. The 2006 statewide percentage of renter households was 48% and is projected to decrease to 36%. The 2006 statewide percentage of homeownership households was 35% and is projected to

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

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

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Table 81: 2000 Cost Burden Data and Projection for Renters-Statewide

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

Source: CT Housing Supply and Demand Model

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

Source: CT Housing Supply and Demand Model

Barriers to Affordable Housing

Creation Barriers

Overview

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

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

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

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

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

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

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

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

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

Quality of Life

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

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

Need for Regulatory Reform

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

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

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

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

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

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

[32] Kenneth Baar, "The National Movement to Halt the Spread of Multifamily Housing, 1890-1926" *Journal of the American Planning Association,* Chicago: Winter 1992.
[33] "Creating a Task Force on Regulatory Barriers to Affordable Housing", U.S. Department of Housing and Urban Development, Office of Policy Development and Research – 2007.

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

Property Values

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

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

The available research is fairly strong that multifamily rental housing:

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

Barrett and Connery (footnote 91) argue that multifamily housing does not significantly add to school enrollments because most of the units (one- and two-bedrooms) produced

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

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

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

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

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

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

Zoning and Land Use Regulations as a Barrier

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

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

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

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

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

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

Regulatory and Administrative Processes as a Barrier

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

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

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

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

In addition to the time required by lengthy approval processes, the involvement of multiple agencies concerning different regulations poses further barriers. Duplication,

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

inconsistencies between the requirements of different regulatory bodies, multiple review practices, and the cumulative impact of regulations are the major barriers associated with fragmented administrative process.

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

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

Building Codes as a Barrier

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

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

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

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

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

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

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

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

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

Exactions and Impact Fees as a Barrier

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

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

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

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

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

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

Environmental Regulations as a Barrier

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

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

Economic Impacts

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

Some of the impacts are relatively immediate: a loss in construction jobs and local construction-related spending; a decline in vacancy rates leading to increased rents and house prices; lengthening commutes as workers seek lower housing costs; and wear and tear on local and state roads and highways. In the longer run, high housing costs put upward pressure on wages for local businesses and government workers, forcing

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

businesses to make decisions to locate or relocate elsewhere. Finally, as some families decide to leave the area altogether for lower housing costs, the available workforce shrinks and growth stalls.

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

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

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

Housing supply restrictions that result in high housing prices mean that businesses have either to pay higher wages or move out of state to a place with lower housing costs and wages. In addition to wage pressure, high housing prices increase the difficulty of attracting and retaining workers. Because wages have been unable to keep up with housing costs, businesses, universities, hospitals, and other employers in high-cost states report increasing difficulty in attracting and retaining high-quality employees.[46]

SUMMARY

Housing relates to economic development through new construction and real estate fees, as well as the consumption of housing-related goods and services. The existing supply of housing in Connecticut is constrained, but the cost of producing a unit is high, therefore new developments of large homes are now the norm, instead of starter, single-

[44] National Economic Consulting "The Economic Impact of Accelerating Permit Processes on Local Development and Government Revenues" - Prepared for American Institute of Architects December 7, 2005.
[45] Glaeser, Edward L., Jenny Schuetz, and Bryce Ward (2006). "Regulation and the Rise of Housing Prices in Greater Boston," Cambridge: Rappaport Institute for Greater Boston, Harvard University and Boston: Pioneer Institute for Public Policy Research.
[46] Carman, Edward C., Barry Bluestone, and Eleanor White. 2003. Building on Our Heritage: A Housing Strategy for Smart Growth and Economic Development. Report and Recommendations for the Commonwealth Housing Task Force. Boston, MA: Center for Urban and Regional Policy, Northeastern University.

family homes being built across the state. Connecticut's population is projected to grow by 140,000 between 2010 and 2025; however, employment growth is projected to slow, reducing the need for housing in the long-term. Fairfield, Hartford, and New Haven counties have a declining growth of stock, while rural towns (mostly in Windham County) are growing the most. Connecticut still has a sizeable special needs population—the elderly, those with disabilities and health issues, and abuse victims—which requires affordable and adequate housing throughout the state. This echoes the fact that affordable housing is deficient in Connecticut, based on the number of low-income families; while renting is becoming a more common option among young adults. Without the availability of affordable housing, homeowners will bear a greater burden of taxes in Connecticut, and the flight of young adults out-of-state will continue to adversely affect the labor market.

2010-15 STATE LONG-RANGE HOUSING PLAN
APPENDIX C

Fair Housing Choice and Racial and Economic Integration

Section 8-37t, subsection (a) (3) of the CGS requires that the State Long-Range Housing Plan provide information on affirmative fair housing marketing activities and programs and an analysis of occupancy results of affirmative fair housing marketing plans and shall include data on the racial composition of the occupants and persons on the waiting list of each housing project which is assisted under any housing program established by the general statutes or special act or which is supervised by the commissioner or the Connecticut Housing Finance Authority.

Department of Economic and Community Development

Fair Housing Choice

DECD is responsible for administering housing programs in compliance with state and federal laws promulgated to ensure that programs provide equal opportunities in employment, contracting, and the provision of services and benefits. DECD has institutionalized requirements and guidelines pertaining to affirmative action, racial and economic integration and economic development opportunities for small, minority- and women-owned businesses.

Recipients of state and federal funds are required, at a minimum, to undertake the following activities to demonstrate their compliance with applicable anti-discrimination laws and regulations:

- Develop and implement a fair housing action plan and affirmatively market housing units to persons identified as least likely to apply;
- Utilize various types of media targeted to members of minority groups to advertise the availability of contracting, employment and housing opportunities;
- Utilize Connecticut Department of Administrative Services Directory of Small, Minority- and Women-Owned Businesses to solicit bids and to outreach to these firms;
- Include the statement “affirmative action/equal opportunity employer” and/or fair housing statement or logo when applicable in all advertisements/notices;
- When applicable, have in place and implement a federal Section 3 plan to provide employment and training opportunities to Section 3 residents and businesses;
- Develop and implement an affirmative action policy statement;
- Develop and implement a Fair Housing Complaint Procedure
- Develop and implement an Americans With Disabilities (ADA) Notice and Grievance Procedure.
- Incorporate necessary affirmative action and equal employment opportunity provisions in contract documents to demonstrate compliance with applicable state and federal laws and regulations; and
- Display applicable anti-discrimination posters at organization offices.

1. Affirmative Marketing of State Housing Programs

DECD programs are administered in a nondiscriminatory manner, in accordance with equal opportunity, affirmative action, and fair housing requirements.

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Recipients of state funds for housing related activities are required, as applicable, 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 12138;
- Section 3 of the Housing and Urban Development Act of 1968, as amended;
- The Age Discrimination Act of 1975, as amended;
- Section 504 of the Rehabilitation Act of 1973, as amended;
- Regulations of C.G.S. Section 8-37ee-300 through Section 8-37ee-314 and the Affirmative Fair Housing Marketing and Selection Procedures Manual, under Sections 8-37ee-1 through 8-37ee-17;
- C.G.S. Sections 8-37t, 8-37-bb and 8-37dd, promoting racial and economic integration;
- C.G.S Section 46a-64b on discriminatory housing practices; and
- C.G.S. Section 32-9e, Set-aside program for small, and minority- and women-owned firms.
- 24 CFR 85.36 (e) Good faith effort to award contracts to MBE/WBE

Recipients must also comply with program assurances that they will affirmatively further fair housing in all their programs. Accordingly, recipients of state funds, in compliance with their certification to affirmatively further fair housing, are required to submit a fair housing action plan to DECD for review and approval. The plan submitted must be consistent with the agency's Fair Housing Action Plan Implementation Guidelines.

Each recipient is given a fair housing handbook developed by DECD. The handbook contains information on state and federal fair housing laws, housing discrimination complaint procedures, model fair housing policies and guidelines, duty to affirmatively further fair housing, an overview of disability discrimination in housing, trends in fair housing, pertinent legal decisions, the state analysis of impediments to fair housing, and a resource directory.

2. Efforts to Affirmatively Further Fair Housing

In 2008-09, DECD provided financial assistance to the Connecticut Fair Housing Center. As part of its contract, the Center provided several training sessions to DECD staff, CDBG recipients, and housing providers with DECD contracts in the areas of fair housing laws and their impact on housing policies and housing programs operated by DECD, as well as how to meet the requirement of affirmatively furthering fair housing. In addition, specialized training was provided to DECD Compliance staff to enable them to better monitor program compliance in the areas of fair housing and enforcement. In 2009-10, DECD will continue its partnership with the Connecticut Fair Housing Center to provide more training and assistance to DECD and its recipients as DECD continues to updating its policies, procedures and fair housing/civil rights handbooks for all of its programs.

The following section provides a breakdown of tenant demographics information received by DECD on state-assisted and federally funded housing programs from

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Connecticut's public housing authorities, other developers, and managers of DECD-funded programs.

Racial and Economic Integration

This section provides the demographic information on tenants who resided in the state-assisted and federally funded rental housing units financed by DECD during state fiscal year 2008-09.

DECD has in its housing development tool box numerous housing development programs. These programs were used extensively for many years, however in 2001 the General Assembly created, via Public Act 01-07 (C.G.S. Section 8-37pp), the Affordable Housing Program (AHP) which provides broad authorities to DECD to fund housing and related facilities. This program has expanded the state's ability to serve the needs of housing applicants and end users and as such allows DECD to do under one program what it previously had done under many. Because of this program's flexibility, DECD has used it almost exclusively since its enactment for providing state funding rather than the myriad of other housing development programs. As a result, DECD's housing development portfolio is primarily composed of projects funded through either the federal HOME program or the state Affordable Housing program. It is also important to note that in May 2002 the General Assembly authorized the transfer of state-financed housing loans from DECD to the CHFA in return for $85 million (P.A. 02-5).

1. Data Collection:

DECD collected data through a survey entitled "2008-2009 Tenant Demographic Report." This survey was either mailed or emailed to 75 rental property management firms that have used the federal HOME and state AHP program funds. DECD conducted telephone and email follow-ups to increase participation and provided technical assistance to respondents who requested it. DECD received a total of 54 responses yielding a 72 % response rate.

The survey showed that 1,493 affordable rental-housing units (multi-family and apartments) were occupied during the state fiscal year 2008-09. There were 1,136 (76.1%) rental units occupied by families and 357 rental units (23.9%) occupied by elderly residents.

More than 90% (99% of those whom responded) of the households surveyed were low-income households with incomes between 1% and 80% of the Area Median Income (AMI). The analysis that follows derives information from only those rental property managers responding to the survey.

2. Overview:

The tenant demographic survey shows 54 projects with 1,493 housing units utilized the HOME, AHP and Housing Trust Fund programs during the state fiscal year 2008-09. The HOME program funded 48 housing projects consisting of 1,330 units. The AHP program funded one housing project with 6 units, and HOME/AHP combined program funded three other projects with 99 units. The Housing Trust Fund program funded two projects with 58 units, see Table 1.

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Table 1: Total Projects and Units by Programs			
Programs	**# Projects**	**# Units**	**% of Total**
AHP	1	6	0.4%
HOME	48	1,330	89.1%
HOME/AHP	3	99	6.6%
HOUSING TRUST FUND	2	58	3.9%
Total	54	1,493	

Source: DECD

DECD classifies the surveyed projects' location into two categories based on state population estimates, and identifies them as urban (defined as population more than 50,000) or non-urban (defined as population less than 50,000). The tenant demographic survey results show that 70.8% of units are located in urban communities and 29.2% are located in non-urban communities, see Table 2. The data in Table 102 suggests that family households in urban settings account for 61.1% of the units, while the urban elderly occupy 9.7% of the units.

Conversely, the elderly in non-urban settings account for 14.2% of households, while the families in non-urban areas occupy 15.0% of housing units.

Table 2: Number of Households by Type and Urban			
	# of Families	**# of Elderly**	**Total**
Urban	912	145	1057
Non-Urban	224	212	436
Total	1136	357	1,493
Percent of Households by Type and Urban			
	% of Family	**% of Elderly**	**Total**
Urban	61.1%	9.7%	70.8%
Non-Urban	15.0%	14.2%	29.2%

Source: DECD

The Table 3 shows family households that utilized HOME program accounts for more than 70% of total households, while the elderly households receiving HOME program funds accounts for almost 20% of total housing units. The combined HOME/AHP programs served 55 family households, representing 3.7% of total housing units.

Table 3: Number of Households by Type and Program			
Programs	**Family**	**Elderly**	**Total**
AHP	6	0	6
HOME	1,051	279	1,330
HOME/AHP	55	44	99
Housing Trust Fund	24	34	58
Total	1,136	357	1,493
Percent of Households by Type and Program			
Programs	**Family**	**Elderly**	Total
AHP	0.4%	0.0%	0.4%
HOME	70.4%	18.7%	89.1%

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HOME/AHP	3.7%	2.9%	6.6%
Housing Trust Fund	1.6%	2.3%	3.9%
Total	76.1%	23.9%	100.0%

Source: DECD

3. Characteristics of Households:

The two main areas of interest in the DECD tenant demographic survey are Area Median Income (AMI) and ethnicity.

4. Area Median Income (AMI):

Table 4 shows that 680 (46.1%) of the households, occupying units assisted through federal and state funded programs, earned 25% or less of AMI for the area in which the units are located during state fiscal year 2008-09. Additionally, 569 (38.6%) households reported on the survey their earned income between 26-50% of the AMI, while a small fraction (14.4%) of households earned income between 51-80% of the AMI. In total, 99.1% of residents being served by state-funded and federally-funded programs earned a household income of less than 80% of AMI.

Table 4: Number of Households by AMI and Program						
Programs	**0-25%**	**26-50%**	**51-80%**	**81-100%**	**100%+**	**Total**
AHP	5	1	0	0	0	6
HOME	622	512	169	9	2	1,314
HOME/AHP	43	33	20	1	1	98
Housing Trust Fund	10	23	23	0	0	56
Total	680	569	212	10	3	1,474
Percent of Households by AMI and Program						
Program	**0-25%**	**26-50%**	**51-80%**	**81-100%**	**100%+**	
AHP	0.3%	0.1%	0.0%	0.0%	0.0%	
HOME	42.2%	34.7%	11.5%	0.6%	0.1%	
HOME/AHP	2.9%	2.2%	1.4%	0.1%	0.1%	
Housing Trust Fund	0.7%	1.6%	1.6%	0.0%	0.0%	
Total*	46.1%	38.6%	14.4%	0.7%	0.2%	

Source: DECD

** Numbers may not total due to rounding*

More than 42% or 622 of the total housing units served through DECD's housing programs fall under the HOME program and have earned income of less than 25% of the AMI. However, nearly 35% of the total housing units reported their earned household income between 26-50% of AMI.

5. Ethnicity and Race:

Table 5 displays the ethnic and racial distribution of current residents of the housing units assisted by DECD housing programs between July 1, 2008 and June 30, 2009.

Of those responding to the tenant demographic survey, more than 30% of residents are White Non-Hispanic (WNH), more than 40% are Hispanic and Black tenants account for 28.0% of all residents living in assisted housing units.

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Table 5: Number of Households by Ethnicity and Program						
Programs	**WNH**	**Black**	**Hispanic**	**Asian**	**Other**	**Total**
AHP	4	2	0	0	0	6
HOME	379	355	570	2	3	1,309
HOME/AHP	77	14	5	2	0	98
Housing Trust Fund	0	41	15	0	0	56
Total	460	412	590	4	3	1,469
Percent of Households by Ethnicity and Program						
Programs	**WNH**	**Black**	**Hispanic**	**Asian**	**Other**	
AHP	0.3%	0.1%	0.0%	0.0%	0.0%	
HOME	25.8%	24.2%	38.8%	0.1%	0.2%	
HOME/AHP	5.2%	1.0%	0.3%	0.1%	0.0%	
Housing Trust Fund	0.0%	2.8%	1.0%	0.0%	0.0%	
Total*	31.3%	28.0%	40.2%	0.3%	0.2%	

Source: DECD
** Numbers may not total due to rounding*

Table 6 shows Hispanic residents occupy 553 family households, that represents more than one-third (37.6%) of total housing units. From elderly-type household perspective, there are 230 housing units occupied by White Non-Hispanic that presented 15.7% of total households.

Table 6: Number of Households by Ethnicity and Type						
Type	**WNH**	**Black**	**Hispanic**	**Asian**	**Other**	**Total**
Elderly	230	60	37	0	2	329
Family	230	352	553	4	1	1,140
Total	460	412	590	4	3	1,469
Percent of Households by Ethnicity and Type						
Type	**WNH**	**Black**	**Hispanic**	**Asian**	**Other**	
Elderly	15.7%	4.1%	2.5%	0.0%	0.1%	
Family	15.7%	24.0%	37.6%	0.3%	0.1%	
Total*	31.3%	28.0%	40.2%	0.3%	0.2%	

Source: DECD
** Numbers may not total due to rounding*

Table 7 provides data on the racial composition of the occupants and persons on the waiting list of each housing project which is assisted under any housing program established by the general statutes or special act or which is supervised by the commissioner.

Table 7: Ethnicity/Race of household/tenants on the waiting list on June 30, 2009					
	WNH*	**Black**	**Hispanic**	**Asian**	**Other**
Number of Households	284	343	335	8	24
Source: DECD **WNH=White Non-Hispanic*					

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CONNECTICUT HOUSING FINANCE AUTHORITY

C.G.S. SECTION 8-37BB REPORT

OCTOBER 1. 2007 THROUGH SEPTEMBER 30. 2008

PLANNING DIVISON

Summary of Highlights

10.01.2007 to 09.30.2008

- 2,986 home mortgage loans were purchased from participating lenders through CHFA's Homebuyer Mortgage Program totaling $522 million. This program provides mortgage loans to low- and moderate-income households purchasing their first homes. During the reporting period, loans were purchased in 139 municipalities across the State.

- The average family income for CHFA borrowers under the Homebuyer Mortgage Program was $63,430. This is approximately 77.2 percent of the statewide median family income of $82,100. Fifty-two percent of all loans purchased were for households with incomes less than 100 percent of the Area Median Income; 23 percent of all loans were for households with incomes less than 80 percent of the Area Median Income; 31 percent of all home mortgage loans were for minority households.

- Borrowers purchasing a home in federally designated targeted areas are allowed to exceed the normal stated income limits. During this reporting period, lending in these targeted areas represented 27.4 percent of all homebuyer mortgages while lending in urban designated areas[1] represented 67.6 percent of all mortgages.

- 1,210 Downpayment Assistance Program (DAP) second mortgages were purchased totaling $11 million. The average DAP loan was $9,395. This program provides low-interest second mortgage loans to qualified low- and moderate-income CHFA mortgages.

- The average income of families receiving a DAP loan was $64,325. Fifty-one percent of all DAP second mortgage loans purchased were provided to households with incomes less than 100 percent of the Area Median Income; 21 percent of all loans were provided to households with incomes at or less the 80 percent of the Area Median Income; 35 percent of all DAP second mortgages were made to minority households.

- The Authority purchased a total of 37 mortgages under the Homeownership Program[2] with an average loan amount of $172,967. Sixty-five percent of these mortgages were made to minority borrowers.

- 650 multifamily rental housing units were placed in service to eligible households during this period of which 646 were reserved for occupancy by households earning less than 60 percent of Area Median Income (AMI) adjusted for family size. During this reporting period, the Authority authorized funding commitments for an additional 803 units of affordable rental housing targeted to low-income households, including many with special needs.

Summary of Highlights continued

- Of the 3,183 persons that entered residence in CHFA financed multifamily developments during this reporting period, 81.3% were at or below 80 percent of Area Median Income and 33.4% were minority households; of the total number of households residing in rental housing financed by CHFA as of September 30, 2008, 89.0% had incomes at or below 80 percent of Area Median Income and 33.1% were minority households. The occupancy rate for CHFA financed multifamily developments was 95.8%.

- Of the 1,436 persons that established residence in the Authority's State Housing Portfolio[3], 99.1% were at or below 80% of the Area Median Income while 38.4% were minority households. Further analysis shows that 99.1% had incomes at or below 80 percent of Area Median Income and 31.5% were minority households. The occupancy rate for the Authority's State Housing Portfolio was 90.8%.

- The Authority continued to make available their conventional programs that promote fair housing choice and racial and economic integration. Staff also provided technical assistance in obtaining predevelopment funding to support additional development.

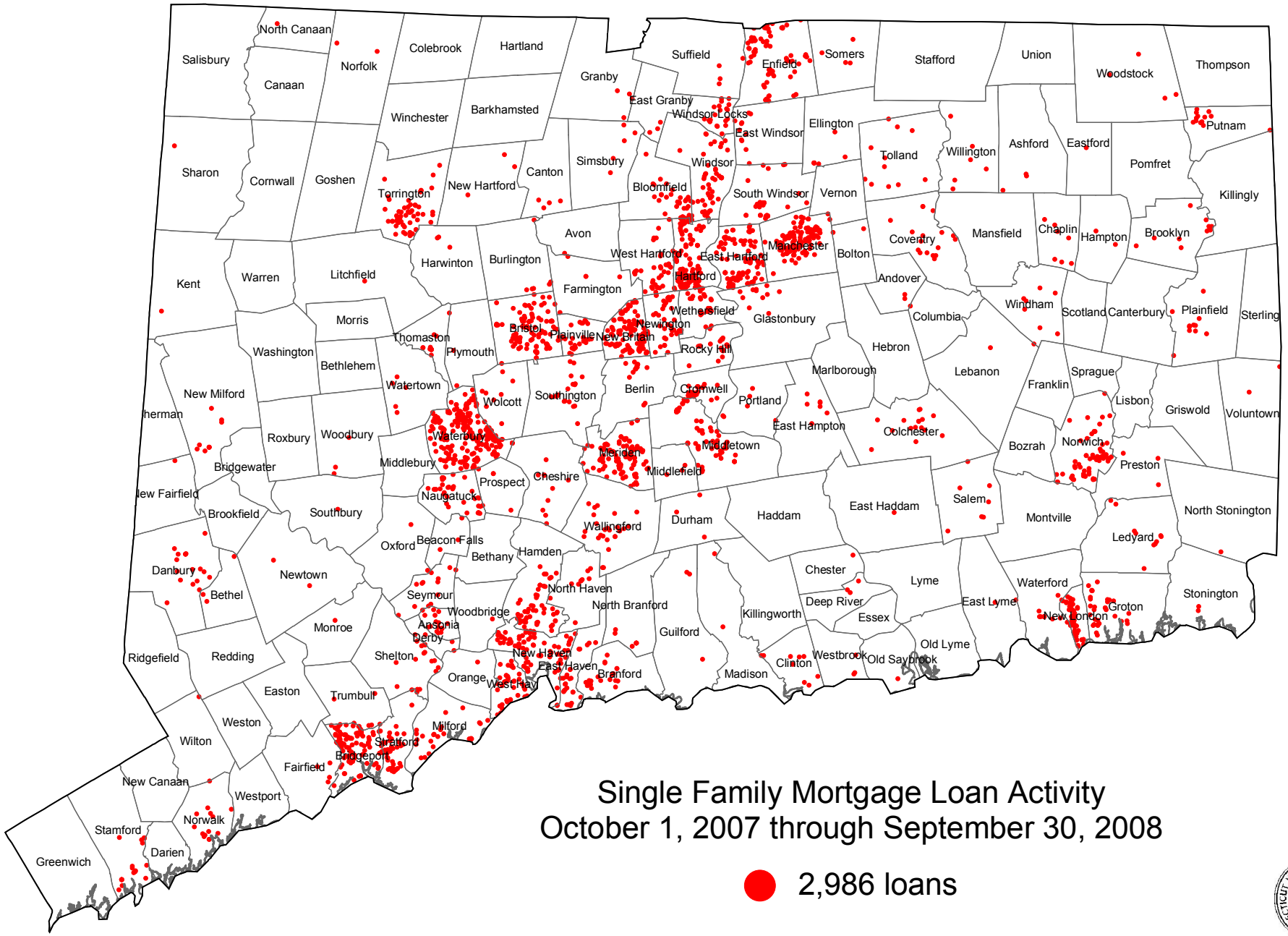
- In response to the sub prime mortgage crisis, the Governor and the Connecticut General Assembly adopted legislation (PA 08-176 - An Act Concerning Responsible Lending and Economic Security) for the Authority to help Connecticut homeowners affected by sub-prime mortgages avoid foreclosure. Under the Act, the Authority implemented three programs:

    - Emergency Mortgage Assistance Program (EMAP)
    - CT FAMLIES Program
    - Homeowner's Equity Recovery Opportunity (HERO) Program

[1]As adopted by the Conservation and Development (C&D) Policies Plan 2005-2010
[2] Designed for residents of public housing looking to purchase their first home
[3] Acquired from the Department of Economic and Community Development (DECD) in 2003

Section One

Home Mortgage Loan Activity by Municipality



Single Family Mortgage Loan Activity
October 1, 2007 through September 30, 2008

● 2,986 loans

Prepared for: 8-37 BB Report

Planning Division

85% address match

Prepared by: L. Zajac

CHFA Home Mortgage Loans
Purchased Period
10.01.2007-- 09.30.2008

Municipality	Census Tract	# Loans	Loan Amout ($)
Andover	5281	2	402,750.00
	Subtotal	2	402,750.00
Ansonia	1251	4	745,734.61
	1252	3	569,300.00
	1253	5	1,172,346.22
	1254	4	877,605.13
	Subtotal	16	3,364,985.96
Ashford	8301	3	453,900.00
	Subtotal	3	453,900.00
Avon	4621.01	1	155,500.00
	Subtotal	1	155,500.00
Beacon Falls	3411	3	656,700.00
	Subtotal	3	656,700.00
Berlin	4001	5	1,001,863.77
	4002	2	407,566.11
	4003	8	1,473,234.67
	Subtotal	15	2,882,664.55
Bethel	2001	2	478,300.00
	2003	1	219,600.00
	Subtotal	3	697,900.00
Bloomfield	4711	12	1,934,635.23
	4712	10	1,575,405.41
	4713	6	992,186.33
	4714	3	578,719.00
	4715	2	559,586.00
	Subtotal	33	5,640,531.97
Bolton	5291	2	417,900.00
	Subtotal	2	417,900.00
Branford	1841	7	1,031,017.00
	1842	11	1,993,046.75
	1843	1	191,000.00
	1844	1	198,400.00
	1845	1	202,700.00
	1847	3	437,405.00
	Subtotal	24	4,053,568.75
Bridgeport	0701	9	1,969,381.75
	0704	1	129,900.00
	0705	4	948,600.00
	0706	1	220,255.00
	0710	2	384,490.69

CHFA Home Mortgage Loans
Purchased Period
10.01.2007-- 09.30.2008

Municipality	Census Tract	# Loans	Loan Amout ($)
Bridgeport	0714	2	557,254.78
continued	0718	1	280,550.00
	0719	5	950,649.01
	0720	5	1,034,025.40
	0721	3	439,214.00
	0722	3	573,600.00
	0723	4	527,368.00
	0724	4	889,717.45
	0725	10	1,790,268.00
	0726	9	1,649,089.57
	0727	2	431,600.00
	0728	5	828,927.00
	0729	8	1,774,859.77
	0731	4	783,105.50
	0732	2	377,019.00
	0733	5	832,968.40
	0734	5	1,078,670.17
	0735	2	301,229.84
	0739	2	591,724.00
	0740	1	103,719.04
	0743	1	219,050.00
	0744	2	254,333.00
	Subtotal	102	19,921,569.37
Bristol	4051	10	1,708,047.64
	4052	8	1,304,247.49
	4053	8	1,422,823.76
	4054	21	2,799,214.07
	4055	13	2,034,812.77
	4056	10	1,597,565.55
	4057	3	474,525.00
	4058	16	2,565,271.43
	4059	15	2,785,216.63
	4060	9	1,727,716.00
	4061	2	324,896.30
	Subtotal	115	18,744,336.64
Brooklyn	9051	11	2,182,698.99
	Subtotal	11	2,182,698.99
Burlington	4101	6	1,159,445.79
	Subtotal	6	1,159,445.79
Canaan	2622	1	113,200.00
	Subtotal	1	113,200.00
Canton	4641	4	792,671.00
	Subtotal	4	792,671.00
Chaplin	8150	7	1,293,234.00
	Subtotal	7	1,293,234.00
Cheshire	3431	1	207,740.00
	3432	4	721,163.72

CHFA Home Mortgage Loans
Purchased Period
10.01.2007-- 09.30.2008

Municipality	Census Tract	# Loans	Loan Amout ($)
Cheshire	3433	2	378,971.00
continued	3434	3	545,463.00
	Subtotal	10	1,853,337.72
Chester	6001	1	191,090.00
	Subtotal	1	191,090.00
Clinton	6101	2	459,500.00
	6102	3	609,596.00
	6103	2	515,473.91
	6104	2	442,203.22
	Subtotal	9	2,026,773.13
Colchester	7141	14	2,733,757.91
	7141.01	2	477,781.23
	Subtotal	16	3,211,539.14
Colebrook	2931	1	212,000.00
	Subtotal	1	212,000.00
Columbia	8601	2	404,823.00
	Subtotal	2	404,823.00
Coventry	8501	5	861,819.11
	8502	12	1,896,233.05
	Subtotal	17	2,758,052.16
Cromwell	5701	27	3,931,000.94
	5702	3	561,950.00
	5703	3	566,057.12
	Subtotal	33	5,059,008.06
Danbury	2101	1	121,500.00
	2103	2	605,865.00
	2104	5	1,098,750.79
	2105	1	331,793.00
	2107	2	398,350.00
	2110	2	452,308.00
	2112	5	891,828.98
	2113	1	276,904.00
	Subtotal	19	4,177,299.77
Deep River	6201	3	667,600.00
	Subtotal	3	667,600.00
Derby	1201	2	443,990.00
	1202	2	455,881.16
	Subtotal	4	899,871.16
Durham	5851	3	662,020.60
	Subtotal	3	662,020.60
Eastford	9022	1	194,448.00
	Subtotal	1	194,448.00

CHFA Home Mortgage Loans
Purchased Period
10.01.2007-- 09.30.2008

Municipality	Census Tract	# Loans	Loan Amout ($)
East Granby	4701	3	513,238.93
	Subtotal	3	513,238.93
East Haddam	5951	2	524,109.00
	Subtotal	2	524,109.00
East Hampton	5501	4	667,533.08
	5502	3	528,556.00
	Subtotal	7	1,196,089.08
East Hartford	5101	8	1,523,579.34
	5102	2	366,567.00
	5103	7	1,064,471.05
	5104	6	1,061,128.49
	5105	3	570,034.00
	5106	7	1,141,757.28
	5107	18	2,734,528.82
	5108	12	1,850,974.06
	5109	11	2,008,452.33
	5110	6	1,041,000.39
	5111	10	1,832,552.89
	5112	3	491,474.00
	5113	5	512,160.71
	5114	6	1,210,414.00
	Subtotal	104	17,409,094.36
East Haven	1801	10	1,602,423.34
	1802	11	2,160,417.41
	1803	1	182,700.00
	1804	2	270,859.00
	1805	7	1,338,015.70
	1806	8	1,445,766.31
	1806.02	2	309,050.00
	Subtotal	41	7,309,231.76
East Lyme	7161	5	1,155,990.00
	7162	13	2,221,400.00
	7161.02	1	129,900.00
	Subtotal	19	3,507,290.00
East Windsor	4841	11	2,109,199.46
	4842	5	1,043,782.03
	Subtotal	16	3,152,981.49
Elington	5351	8	1,121,769.19
	Subtotal	8	1,121,769.19
Enfield	4802	6	839,443.00
	4803	8	1,337,163.43
	4804	8	1,423,229.00
	4805	10	1,612,753.68
	4806	5	815,251.35
	4807	2	355,615.00

CHFA Home Mortgage Loans
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Municipality	Census Tract	# Loans	Loan Amout ($)
Enfield	4808	11	1,878,292.65
continued	4809	4	669,000.00
	4810	4	758,050.00
	4811	9	1,646,973.33
	4812	4	680,222.00
	4813	4	730,743.00
	Subtotal	75	12,746,736.44
Fairfield	0610	2	612,090.00
	0614	2	676,915.00
	Subtotal	4	1,289,005.00
Farmington	4601	2	271,550.00
	4602	2	330,765.82
	4602.01	2	322,350.00
	4603	2	308,500.00
	Subtotal	8	1,233,165.82
Franklin	7121	3	680,789.75
	Subtotal	3	680,789.75
Glastonbury	5201	4	758,803.63
	5203	8	1,211,338.63
	5204	1	206,750.00
	Subtotal	13	2,176,892.26
Granby	4681	2	457,257.00
	4681.02	3	546,177.00
	Subtotal	5	1,003,434.00
Griswold	7091	7	1,302,059.59
	7092	8	1,333,118.81
	7101	1	112,600.00
	Subtotal	16	2,747,778.40
Groton	7021	8	1,855,646.27
	7022	3	410,450.00
	7022.01	3	506,336.19
	7022.02	1	208,020.63
	7023	6	1,303,478.35
	7024	5	977,587.00
	7025	6	1,121,969.51
	7026	2	405,000.00
	7027	4	669,207.96
	7028	5	990,436.91
	7054	1	156,000.00
	Subtotal	44	8,604,132.82
Guilford	1903	2	428,779.04
	1903.03	1	103,550.00
	Subtotal	3	532,329.04
Hamden	1651	10	2,084,108.59
	1652	3	685,211.14

CHFA Home Mortgage Loans
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Municipality	Census Tract	# Loans	Loan Amout ($)
Hamden	1653	3	500,150.00
continued	1654	3	473,711.00
	1655	2	325,700.00
	1656	7	1,285,503.00
	1657	7	1,292,827.00
	1658	5	795,903.44
	1658.01	1	99,100.00
	1658.02	2	322,800.00
	1659	4	668,463.22
	1660	3	670,028.81
	1660.01	4	830,146.00
	Subtotal	54	10,033,652.20
Hampton	8200	2	303,350.00
	Subtotal	2	303,350.00
Hartford	5001	4	551,850.58
	5002	3	520,575.58
	5010	1	60,000.00
	5011	4	731,543.81
	5012	1	132,058.00
	5014	2	405,238.00
	5015	1	173,627.00
	5018	4	570,024.59
	5020	1	183,950.00
	5023	12	2,235,920.91
	5024	3	692,401.12
	5025	1	79,373.00
	5026	6	1,373,269.61
	5027	2	272,262.00
	5028	2	510,900.00
	5030	1	220,474.99
	5031	2	325,715.33
	5034	4	448,609.96
	5035	1	177,219.00
	5037	1	137,800.00
	5039	14	2,193,007.44
	5040	5	937,241.00
	5042	2	232,600.00
	5043	3	661,021.70
	5044	3	880,250.00
	5045	7	1,348,813.90
	5046	1	71,050.00
	5047	11	1,692,753.84
	5048	13	2,278,994.49
	5049	4	628,355.94
	Subtotal	119	20,726,901.79
Hartland	3301	1	218,275.00
	Subtotal	1	218,275.00
Harwinton	2983	3	688,758.20
	Subtotal	3	688,758.20

CHFA Home Mortgage Loans
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Municipality	Census Tract	# Loans	Loan Amout ($)
Hebron	5261	4	829,592.00
	Subtotal	4	829,592.00
Kent	2661	1	213,155.00
	Subtotal	1	213,155.00
Killingly	9041	8	1,295,138.13
	9043	1	172,400.00
	9044	4	761,417.93
	9045	4	775,409.33
	Subtotal	17	3,004,365.39
Lebanon	8701	2	370,207.69
	Subtotal	2	370,207.69
Ledyard	7011	11	1,685,655.30
	7012	10	1,871,290.51
	Subtotal	21	3,556,945.81
Lisbon	7101	3	606,500.00
	Subtotal	3	606,500.00
Litchfield	3005	1	257,273.03
	Subtotal	1	257,273.03
Madison	1942.01	1	285,000.00
	1942.02	1	222,408.54
	Subtotal	2	507,408.54
Manchester	5141	19	3,216,783.66
	5142	9	1,522,232.00
	5143	14	2,513,516.79
	5143.02	1	143,100.00
	5144	15	2,236,719.70
	5145	15	2,692,767.72
	5146	13	2,115,589.18
	5147	5	788,675.00
	5148	3	492,099.00
	5149	12	1,984,077.32
	5150	4	770,214.00
	5151	4	773,890.00
	5151.01	4	331,750.00
	5151.02	1	56,000.00
	5152	2	354,537.70
	Subtotal	121	19,991,952.07
Mansfield	8811	1	219,920.00
	8813	4	731,560.00
	8815	5	1,103,440.00
	Subtotal	10	2,054,920.00
Meriden	1702	1	118,647.00
	1703	5	746,868.00
	1704	7	1,200,479.92

CHFA Home Mortgage Loans
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Municipality	Census Tract	# Loans	Loan Amout ($)
Meriden	1705	6	1,180,788.21
continued	1706	6	894,033.63
	1708	6	953,209.00
	1709	1	184,996.00
	1711	14	2,402,941.38
	1712	21	3,682,498.40
	1713	11	1,538,206.43
	1714	3	541,305.00
	1715	5	782,389.32
	1716	12	1,898,785.51
	1717	9	1,523,856.83
	Subtotal	107	17,649,004.63
Middlefield	5801	3	512,012.19
	Subtotal	3	512,012.19
Middletown	5411	2	289,502.00
	5412	7	1,182,958.00
	5413	19	2,599,707.74
	5414	9	1,398,658.11
	5415	2	402,360.00
	5416	1	155,000.00
	5417	5	933,379.53
	5419	5	813,432.00
	5420	10	1,683,437.02
	5421	4	694,882.00
	5422	4	861,433.67
	Subtotal	68	11,014,750.07
Milford	1501	3	646,868.00
	1502	1	178,977.62
	1503	1	233,700.00
	1504	3	564,023.73
	1505	2	518,221.21
	1506	7	1,488,449.33
	1507	1	287,727.00
	1508	1	206,300.00
	1510	5	893,439.68
	1511	1	179,487.91
	1512	1	213,150.00
	Subtotal	26	5,410,344.48
Monroe	1001	1	244,319.00
	1003	1	298,640.00
	Subtotal	2	542,959.00
Montville	6951	6	1,055,224.58
	6952	10	1,884,045.50
	Subtotal	16	2,939,270.08
Naugatuck	3451	6	1,450,017.00
	3452	5	969,481.56
	3452.01	2	308,392.00
	3452.02	4	740,516.07

CHFA Home Mortgage Loans
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Municipality	Census Tract	# Loans	Loan Amout ($)
Naugatuck	3453	5	1,108,212.71
continued	3454	13	2,008,802.44
	Subtotal	35	6,585,421.78
New Britain	4153	2	473,485.92
	4154	13	1,983,600.67
	4155	6	790,342.56
	4156	6	1,065,892.74
	4157	4	693,980.16
	4158	6	914,648.00
	4160	1	84,154.93
	4161	8	1,132,334.32
	4162	1	192,479.00
	4163	10	1,727,106.64
	4164	6	1,019,588.00
	4165	9	1,369,395.83
	4166	4	684,720.00
	4167	6	778,328.00
	4168	6	1,016,077.00
	4168.07	1	128,905.00
	4172	3	489,248.00
	4174	7	1,077,649.27
	4175	8	1,217,172.41
	Subtotal	107	16,839,108.45
New Fairfield	2203	1	171,311.00
	Subtotal	1	171,311.00
New Hartford	3061	4	758,689.97
	Subtotal	4	758,689.97
New Haven	1401	3	513,219.00
	1403	1	231,500.00
	1404	2	272,859.97
	1405	6	1,000,629.00
	1406	3	628,550.00
	1407	1	115,000.00
	1408	3	514,111.00
	1409	5	1,190,864.98
	1410	8	1,810,325.05
	1411	6	1,321,599.79
	1412	4	654,486.00
	1414	7	1,335,029.79
	1415	10	1,820,198.87
	1416	2	373,523.00
	1418	1	238,100.00
	1419	1	370,405.00
	1422	3	628,700.00
	1423	2	260,633.00
	1424	2	343,656.85
	1425	2	310,000.00
	1426	6	844,031.27
	1426.01	3	603,370.56
	1426.02	6	975,468.87

CHFA Home Mortgage Loans
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Municipality	Census Tract	# Loans	Loan Amout ($)
New Haven	1427	11	1,861,150.01
continued	1428	11	2,255,331.38
	Subtotal	109	20,472,743.39
Newington	4941	21	3,439,308.70
	4942	3	509,349.51
	4942.01	3	431,351.16
	4942.02	1	178,096.92
	4943	3	530,576.58
	4944	4	777,510.36
	4945	9	1,535,412.93
	4946	6	1,056,213.40
	Subtotal	50	8,457,819.56
New London	6901	4	677,180.00
	6903	14	2,291,103.34
	6904	5	589,134.00
	6905	3	450,950.00
	6908	10	1,808,762.22
	6909	17	2,781,068.80
	Subtotal	53	8,598,198.36
New Milford	2531	1	153,485.73
	2532	2	442,818.29
	2533	5	1,008,362.63
	2534	2	453,882.00
	Subtotal	10	2,058,548.65
Newtown	2301	3	640,827.00
	2302	1	316,874.12
	2305	1	176,000.00
	Subtotal	5	1,133,701.12
Norfolk	3081	2	446,300.00
	Subtotal	2	446,300.00
North Branford	1861	9	1,639,085.68
	1862	2	477,448.62
	Subtotal	11	2,116,534.30
North Canaan	2602	1	164,430.00
	Subtotal	1	164,430.00
North Haven	1671	1	192,000.00
	1672	3	608,695.00
	1672.02	5	1,073,885.27
	1673	1	189,322.38
	Subtotal	10	2,063,902.65
North Stonington	7071	2	484,625.75
	Subtotal	2	484,625.75
Norwalk	0425	1	391,500.00
	0426	1	288,000.00

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Municipality	Census Tract	# Loans	Loan Amout ($)
Norwalk	0428	1	354,438.00
continued	0432	1	296,000.00
	0433	1	364,664.48
	0434	1	104,000.00
	0436	1	351,803.48
	0437	1	236,000.00
	0439	1	273,620.74
	0440	3	765,500.00
	0441	3	653,100.47
	0442	1	266,000.00
	Subtotal	16	4,344,627.17
Norwich	6961	5	1,019,927.67
	6962	8	1,542,854.30
	6963	7	1,343,401.00
	6964	13	2,354,045.27
	6965	4	566,240.57
	6966	8	1,394,238.85
	6967	9	1,524,065.80
	6968	2	376,710.00
	6970	7	1,184,618.13
	Subtotal	63	11,306,101.59
Old Saybrook	6702	1	233,157.00
	Subtotal	1	233,157.00
Orange	1574	1	258,843.82
	Subtotal	1	258,843.82
Oxford	3461	2	429,500.00
	Subtotal	2	429,500.00
Plainfield	9071	3	515,245.66
	9072	9	1,717,318.86
	9073	8	1,345,577.59
	Subtotal	20	3,578,142.11
Plainville	4204	3	494,582.79
	4205	7	1,105,627.00
	4206	11	1,638,556.00
	4207	8	1,344,044.14
	Subtotal	29	4,582,809.93
Plymouth	4251	6	1,127,740.33
	4253	3	408,048.00
	4254	4	667,181.13
	4255	3	608,787.92
	Subtotal	16	2,811,757.38
Pomfret	9021	1	153,000.00
	9025	1	198,200.00
	Subtotal	2	351,200.00

CHFA Home Mortgage Loans
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Municipality	Census Tract	# Loans	Loan Amout ($)
Portland	5601	3	644,000.00
	5602	3	609,427.00
	Subtotal	6	1,253,427.00
Preston	7001	3	538,601.00
	Subtotal	3	538,601.00
Prospect	3471	1	228,100.00
	3472	3	586,829.09
	Subtotal	4	814,929.09
Putnam	9031	11	1,760,899.53
	9032	2	400,741.92
	Subtotal	13	2,161,641.45
Rocky Hill	4901	15	2,467,016.84
	4903	3	542,250.00
	4903.01	3	544,708.00
	4903.02	1	183,100.00
	Subtotal	22	3,737,074.84
Salem	7151	7	1,119,414.43
	Subtotal	7	1,119,414.43
Scotland	8250	2	347,000.00
	Subtotal	2	347,000.00
Seymour	1301	8	1,710,681.12
	1302	5	913,132.00
	Subtotal	13	2,623,813.12
Sharon	2621	1	161,300.00
	Subtotal	1	161,300.00
Shelton	1101	8	1,743,203.00
	1102	2	395,100.00
	1102.01	2	339,775.00
	1102.02	3	764,516.71
	1103	2	348,800.00
	1103.01	3	596,947.80
	1106	2	359,105.00
	Subtotal	22	4,547,447.51
Simsbury	4661	3	508,416.23
	4662	1	218,275.00
	4663	2	323,030.00
	4664	3	649,415.00
	Subtotal	9	1,699,136.23
Somers	5382	3	423,706.00
	5382.02	1	183,004.00
	Subtotal	4	606,710.00

CHFA Home Mortgage Loans
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Municipality	Census Tract	# Loans	Loan Amout ($)
Southbury	3481.02	1	220,375.08
	Subtotal	1	220,375.08
Southington	4301	5	974,772.35
	4302	1	166,400.00
	4302.01	4	744,700.00
	4302.03	1	126,875.00
	4303	3	468,174.00
	4303.02	1	168,667.00
	4304	4	690,800.00
	4305	2	442,850.00
	4306	6	857,757.91
	4306.01	2	220,744.86
	Subtotal	29	4,861,741.12
South Windsor	4871	5	969,333.41
	4872	2	495,785.00
	4873	1	203,174.56
	4874	3	444,859.79
	4875	28	4,139,097.34
	Subtotal	39	6,252,250.10
Sprague	7101	5	913,219.98
	7111	1	80,000.00
	Subtotal	6	993,219.98
Stafford	8901	8	1,199,082.00
	8902	6	1,205,087.55
	Subtotal	14	2,404,169.55
Stamford	0206	1	279,125.00
	0209	7	1,000,400.00
	0212	1	227,000.00
	0215	5	844,100.00
	0216	1	214,000.00
	0217	4	850,700.00
	0218.01	2	396,550.00
	0218.02	1	220,300.00
	0219	1	210,880.00
	0223	2	344,100.00
	Subtotal	25	4,587,155.00
Sterling	9081	2	422,599.20
	Subtotal	2	422,599.20
Stonington	7051	2	469,350.00
	7052	1	233,580.02
	Subtotal	3	702,930.02
Stratford	0801	8	1,727,344.31
	0802	3	665,774.00
	0804	10	1,895,369.93
	0806	2	411,914.91
	0808	4	1,014,277.00

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Municipality	Census Tract	# Loans	Loan Amout ($)
Stratford	0809	4	979,052.00
continued	0810	4	634,269.00
	0811	2	462,540.87
	0812	2	430,520.00
	0813	2	355,000.00
	Subtotal	41	8,576,062.02
Suffield	4771	4	750,936.20
	Subtotal	4	750,936.20
Thomaston	3491	13	1,830,897.76
	3492	2	343,023.00
	Subtotal	15	2,173,920.76
Thompson	9001	1	217,000.00
	9002	2	317,424.00
	Subtotal	3	534,424.00
Tolland	5331	13	2,443,933.22
	Subtotal	13	2,443,933.22
Torrington	3101	11	1,591,947.04
	3102	3	491,403.00
	3104	2	248,541.00
	3105	2	355,667.00
	3106.01	3	608,562.00
	3106.02	3	473,250.75
	3107	13	1,865,159.00
	3108	1	71,435.00
	3108.01	6	724,762.00
	3108.02	19	3,129,360.77
	Subtotal	63	9,560,087.56
Trumbull	0901	1	98,400.00
	0902	1	254,000.00
	0904	1	251,016.00
	0905	1	358,311.00
	0906	1	351,225.00
	Subtotal	5	1,312,952.00
Vernon	5301	10	1,681,182.82
	5302	7	1,006,349.92
	5303	13	1,931,274.69
	5303.01	6	751,763.14
	5303.02	3	574,863.47
	5304	3	337,750.00
	5306	2	365,253.46
	Subtotal	44	6,648,437.50
Voluntown	7081	2	306,500.00
	Subtotal	2	306,500.00

CHFA Home Mortgage Loans
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Municipality	Census Tract	# Loans	Loan Amout ($)
Wallingford	1751	2	349,900.00
	1752	1	245,063.00
	1753	3	509,757.08
	1754	2	388,150.00
	1755	3	475,968.31
	1756	2	501,760.00
	1758	1	265,000.00
	1759	8	1,609,219.95
	1760	5	920,134.65
	Subtotal	27	5,264,952.99
Warren	2651	1	227,174.00
	Subtotal	1	227,174.00
Waterbury	3501	8	1,237,196.96
	3502	6	849,307.48
	3503	4	437,627.72
	3504	4	620,845.54
	3505	1	114,098.00
	3508	3	454,086.90
	3509	9	1,289,671.35
	3510	17	2,520,366.33
	3511	11	1,351,059.77
	3512	7	984,977.28
	3513	12	1,660,880.36
	3514	4	520,684.42
	3515	14	2,161,957.05
	3516	5	735,820.00
	3516.01	3	417,374.45
	3516.02	10	1,544,041.34
	3517	1	102,192.00
	3518	12	1,983,727.66
	3519	6	928,724.47
	3520	10	1,877,458.54
	3521	13	1,596,289.38
	3522	4	532,772.47
	3523	6	711,876.96
	3524	10	1,388,727.31
	3525	23	2,938,722.58
	3526	19	2,715,236.00
	3527	7	1,004,669.23
	3527.01	2	274,300.00
	3527.02	11	1,606,547.79
	3528	15	2,329,414.95
	Subtotal	257	36,890,654.29
Waterford	6931	2	395,048.00
	6933	7	1,142,202.17
	6934	6	1,116,149.79
	6936	5	1,054,905.95
	6937	2	348,900.00
	Subtotal	22	4,057,205.91

CHFA Home Mortgage Loans
Purchased Period
10.01.2007-- 09.30.2008

Municipality	Census Tract	# Loans	Loan Amout ($)
Watertown	3601	2	371,136.00
	3602	4	873,470.21
	3603	3	570,500.00
	3604	7	1,514,222.71
	Subtotal	16	3,329,328.92
Westbrook	6801	3	764,044.71
	Subtotal	3	764,044.71
West Hartford	4961	1	282,765.00
	4962	8	1,601,275.43
	4963	2	494,283.00
	4964	2	269,698.24
	4966	5	1,241,275.00
	4967	7	1,163,706.00
	4968	3	614,200.00
	4971	2	394,700.00
	4973	2	485,469.00
	4974	3	558,300.00
	Subtotal	35	7,105,671.67
West Haven	1541	5	923,661.44
	1542	8	1,390,909.65
	1543	1	158,512.00
	1544	7	1,018,717.79
	1545	2	312,067.00
	1546	2	271,004.00
	1547	4	841,750.19
	1548	6	1,136,936.00
	1549	2	291,268.00
	1550	5	804,406.73
	1551	2	286,178.01
	Subtotal	44	7,435,410.81
Wethersfield	4921	5	819,185.57
	4922	4	839,271.70
	4923	10	1,701,123.36
	4925	3	637,987.00
	4926	3	492,463.00
	Subtotal	25	4,490,030.63
Willington	8401	6	1,021,203.88
	Subtotal	6	1,021,203.88
Wilton	451.02	1	354,050.00
	0452	1	240,075.00
	Subtotal	2	594,125.00
Winchester	3201	9	1,616,493.43
	3202	8	1,264,650.08
	Subtotal	17	2,881,143.51

CHFA Home Mortgage Loans
Purchased Period
10.01.2007-- 09.30.2008

Municipality	Census Tract	# Loans	Loan Amout ($)
Windham	8003	16	2,241,898.26
	8004	11	1,647,445.00
	8005	18	3,130,279.35
	8006	3	433,100.00
	8007	7	1,094,254.25
	Subtotal	55	8,546,976.86
Windsor	4731	16	2,971,384.00
	4734	10	1,940,401.00
	4735	1	114,695.00
	4735.01	2	545,274.00
	4735.02	3	480,987.00
	4736	5	1,051,446.42
	4736.01	1	201,222.21
	4736.02	4	767,927.79
	4737	7	1,235,991.00
	4738	3	561,272.40
	Subtotal	52	9,870,600.82
Windsor Locks	4761	7	1,314,989.07
	4762	4	679,881.24
	4763	9	1,495,550.14
	Subtotal	20	3,490,420.45
Wolcott	3611	1	177,219.00
	3612	4	700,418.55
	3613	3	560,438.00
	Subtotal	8	1,438,075.55
Woodbridge	1602	1	306,800.00
	Subtotal	1	306,800.00
Woodbury	3621	3	510,290.98
	Subtotal	3	510,290.98
Woodstock	9011	6	1,201,299.02
	Subtotal	6	1,201,299.02
Total		**2,986**	**522,466,156.23**

Section Two

Home Mortgage Borrower Income Distribution

CHFA Home Mortgage Loans

Income Distribution (Loans Purchased)

10.01.2007 – 09.30.2008

Income Group	Number of Loans	Percentage of Loans*
Less than 25% AMI*	1	0.03%
26% - 50% AMI	39	1.30%
51% - 80% AMI	650	21.77%
81% - 100% AMI	867	29.04%
Greater than 100% AMI	1,429	47.86%
Totals	**2,986**	**100.00%**

* AMI = Area Median Income
** Based on household size

Section Three

Home Mortgage Borrower Ethnic Distribution

CHFA Home Mortgage Loans

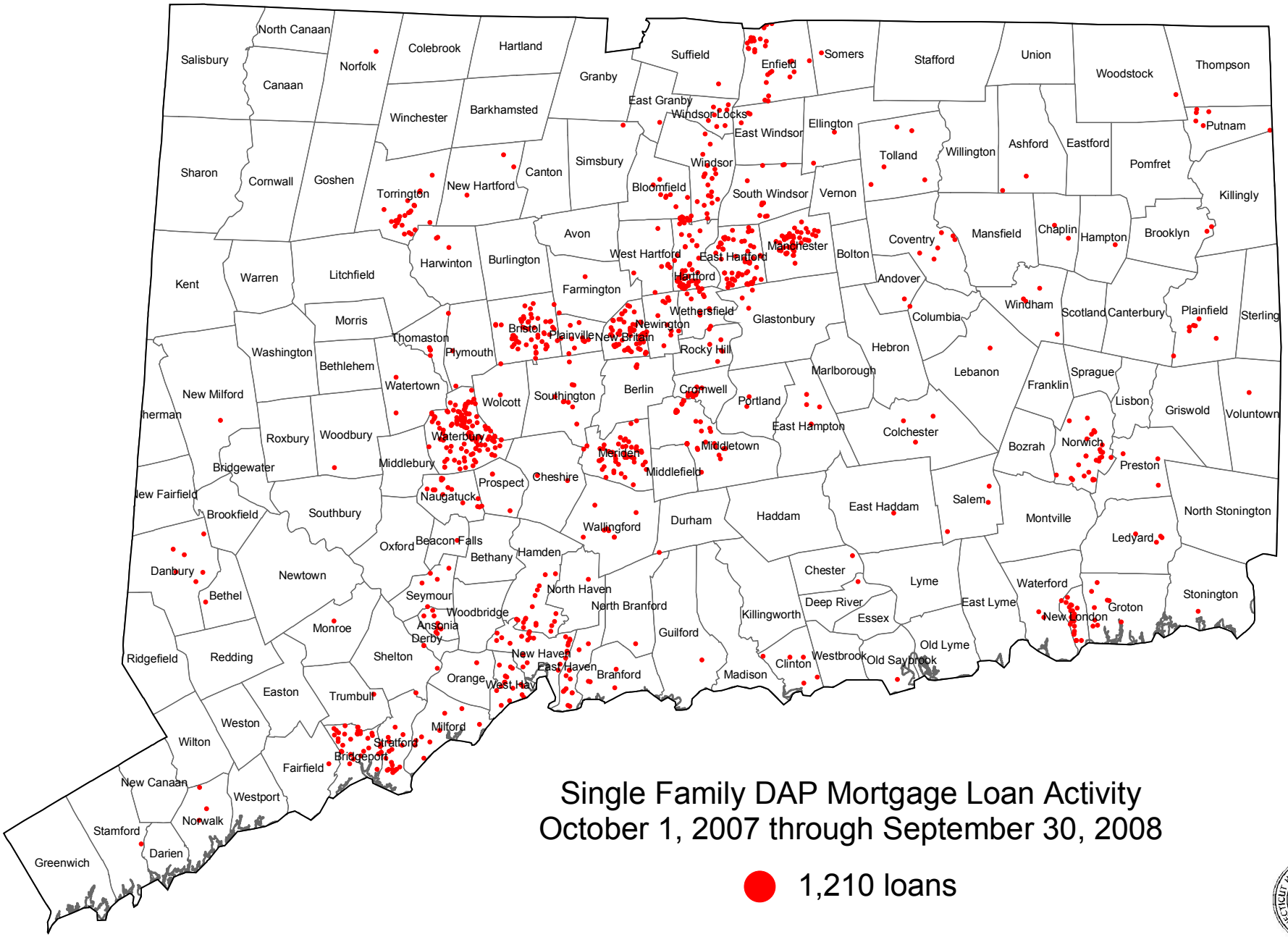
Ethnic Distribution (Loans Purchased)

10.01.2007 – 09.30.2008

Ethnic Type	Number of Loans	Percentage of Loans
Non-Minority	2,071	69.36%
African American	347	11.62%
Native American	27	0.90%
Hispanic	288	9.65%
Asian	115	3.85%
Other	138	4.62%
Totals	**2,986**	**100.00%**

Section Four

Downpayment Assistance Borrower Activity by Municipality



Single Family DAP Mortgage Loan Activity
October 1, 2007 through September 30, 2008

● 1,210 loans

Prepared for: 8-37 BB Report

Planning Division

85% address match

Prepared by: L. Zajac

CHFA Downpayment Assistance Program (DAP) Purchased Loans
10.01.2007 - 09.30.2008

Municipality	Census Tract	# Loans	Total DAP Amount
Andover	5281	1	8,555.00
	Subtotal	1	8,555.00
Ansonia	1251	1	9,115.00
	1252	3	30,000.00
	1253	1	14,050.00
	1254	3	32,669.00
	Subtotal	8	85,834.00
Ashford	8301	2	21,225.00
	Subtotal	2	21,225.00
Beacon Falls	3411	1	10,000.00
	Subtotal	1	10,000.00
Berlin	4001	1	7,950.00
	4003	2	20,700.00
	Subtotal	3	28,650.00
Bethel	2001	1	9,350.00
	Subtotal	1	9,350.00
Bloomfield	4711	4	21,500.00
	4712	5	55,993.00
	4713	3	26,800.00
	4714	1	5,300.00
	4715	1	8,271.00
	Subtotal	14	117,864.00
Branford	1841	1	9,100.00
	1842	2	27,525.00
	1844	1	14,500.00
	Subtotal	4	51,125.00
Bridgeport	701	4	42,795.00
	714	2	30,750.00
	719	2	15,300.00
	722	2	26,900.00
	723	1	6,900.00
	725	1	9,200.00

CHFA Downpayment Assistance Program (DAP) Purchased Loans
10.01.2007 - 09.30.2008

Municipality	Census Tract	# Loans	Total DAP Amount
Bridgeport	726	4	38,500.00
continued	727	2	23,050.00
	728	2	14,000.00
	729	5	54,138.00
	731	2	20,607.00
	732	1	8,700.00
	733	2	18,150.00
	734	1	12,700.00
	735	1	11,650.00
	739	1	14,000.00
	744	1	5,853.00
	Subtotal	34	353,193.00
Bristol	4051	5	44,006.00
	4052	5	48,900.00
	4053	6	55,210.00
	4054	9	67,926.00
	4055	6	48,268.00
	4056	8	69,616.00
	4057	2	13,000.00
	4058	6	44,296.00
	4059	10	96,777.00
	4060	3	24,150.00
	4061	1	11,000.00
	Subtotal	61	523,149.00
Brooklyn	9051	2	7,600.00
	Subtotal	2	7,600.00
Chaplin	8150	2	18,480.00
	Subtotal	2	18,480.00
Cheshire	3431	1	15,500.00
	3432	1	10,000.00
	Subtotal	2	25,500.00
Chester	6001	1	5,910.00
	Subtotal	1	5,910.00
Clinton	6102	2	16,785.00
	6103	1	6,597.00
	6104	2	22,380.00
	Subtotal	5	45,762.00

CHFA Downpayment Assistance Program (DAP) Purchased Loans
10.01.2007 - 09.30.2008

Municipality	Census Tract	# Loans	Total DAP Amount
Colchester	7141	3	28,800.00
	Subtotal	3	28,800.00
Columbia	8601	1	6,400.00
	Subtotal	1	6,400.00
Coventry	8502	6	51,314.00
	Subtotal	6	51,314.00
Cromwell	5701	9	58,315.00
	5702	1	12,000.00
	Subtotal	10	70,315.00
Danbury	2104	2	14,297.00
	2107	1	13,650.00
	2110	1	32,150.00
	2112	1	3,650.00
	2113	1	8,438.00
	Subtotal	6	72,185.00
Deep River	6201	1	13,650.00
	Subtotal	1	13,650.00
Durham	5851	1	7,879.00
	Subtotal	1	7,879.00
East Granby	4701	1	7,580.00
	Subtotal	1	7,580.00
East Haddam	5951	1	17,200.00
	Subtotal	1	17,200.00
East Hampton	5501	2	19,976.00
	5502	2	14,400.00
	Subtotal	4	34,376.00
East Hartford	5101	7	67,615.00
	5102	2	19,000.00
	5103	4	38,203.00

CHFA Downpayment Assistance Program (DAP) Purchased Loans
10.01.2007 - 09.30.2008

Municipality	Census Tract	# Loans	Total DAP Amount
East Hartford	5104	3	25,790.00
continued	5105	2	16,650.00
	5106	4	33,914.00
	5107	9	69,014.00
	5108	6	48,290.00
	5109	9	83,099.00
	5110	3	25,000.00
	5111	7	76,033.00
	5112	2	21,157.00
	5113	2	18,586.00
	5114	5	56,589.00
	Subtotal	65	598,940.00
East Haven	1801	4	28,425.00
	1802	4	49,550.00
	1803	1	6,650.00
	1804	2	17,705.00
	1805	4	49,068.00
	1806	1	9,000.00
	1806.02	1	6,589.00
	Subtotal	17	166,987.00
East Lyme	7161	1	13,409.00
	7162	2	64,100.00
	Subtotal	3	77,509.00
East Windsor	4841	3	20,025.00
	Subtotal	3	20,025.00
Ellington	5351	2	14,800.00
	Subtotal	2	14,800.00
Enfield	4803	4	35,960.00
	4804	3	34,350.00
	4805	6	52,800.00
	4806	3	26,900.00
	4808	5	34,781.00
	4809	1	9,687.00
	4810	2	21,050.00
	4811	3	26,160.00
	4812	1	11,500.00
	4813	3	33,210.00
	Subtotal	31	286,398.00

CHFA Downpayment Assistance Program (DAP) Purchased Loans
10.01.2007 - 09.30.2008

Municipality	Census Tract	# Loans	Total DAP Amount
Fairfield	610	1	12,600.00
	Subtotal	1	12,600.00
Farmington	4602	1	13,400.00
	4602.01	2	18,700.00
	Subtotal	3	32,100.00
Franklin	7121	2	24,576.00
	Subtotal	2	24,576.00
Glastonbury	5203	4	29,415.00
	Subtotal	4	29,415.00
Griswold	7091	4	24,400.00
	7092	4	29,600.00
	Subtotal	9	57,600.00
Groton	7021	3	55,200.00
	7022	1	3,828.00
	7022.01	1	8,900.00
	7022.02	1	8,725.00
	7023	1	5,250.00
	7024	2	18,436.00
	7025	2	13,075.00
	7028	1	5,700.00
	Subtotal	12	119,114.00
Guilford	1903	1	15,000.00
	Subtotal	1	15,000.00
Hamden	1651	4	35,458.00
	1654	2	7,490.00
	1655	1	5,300.00
	1656	3	30,995.00
	1657	3	24,565.00
	1658	1	12,075.00
	1658.01	1	7,000.00
	1659	1	8,750.00
	1660	1	11,024.00
	1660.01	1	14,400.00
	Subtotal	18	157,057.00

CHFA Downpayment Assistance Program (DAP) Purchased Loans
10.01.2007 - 09.30.2008

Municipality	Census Tract	# Loans	Total DAP Amount
Hampton	8200	1	9,200.00
	Subtotal	1	9,200.00
Hartford	5001	1	4,100.00
	5010	1	4,408.00
	5015	1	5,950.00
	5018	4	23,000.00
	5020	1	5,607.00
	5023	6	62,017.00
	5024	1	10,000.00
	5026	1	6,000.00
	5027	1	10,000.00
	5028	2	31,200.00
	5034	2	10,100.00
	5039	7	50,824.00
	5040	1	5,600.00
	5042	1	6,800.00
	5043	1	8,670.00
	5045	5	57,896.00
	5047	4	34,001.00
	5048	7	55,050.00
	5049	1	11,350.00
	Subtotal	48	402,573.00
Hartland	3301	2	22,225.00
	Subtotal	2	22,225.00
Harwinton	2983	3	28,040.00
	Subtotal	3	28,040.00
Killingly	9041	4	25,810.00
	9044	3	32,635.00
	9045	2	22,900.00
	Subtotal	9	81,345.00
Lebanon	8701	1	11,350.00
	Subtotal	1	11,350.00
Ledyard	7011	4	29,530.00
	7012	3	25,397.00
	Subtotal	7	54,927.00

CHFA Downpayment Assistance Program (DAP) Purchased Loans
10.01.2007 - 09.30.2008

Municipality	Census Tract	# Loans	Total DAP Amount
Lisbon	7101	1	5,900.00
	Subtotal	1	5,900.00
Manchester	5141	3	23,850.00
	5142	2	18,079.00
	5143	7	64,321.00
	5144	9	88,575.00
	5145	10	82,573.00
	5146	6	44,371.00
	5147	1	12,300.00
	5149	5	48,950.00
	5151	1	9,300.00
	5151.01	2	8,430.00
	Subtotal	46	400,749.00
Mansfield	8813	2	20,050.00
	8815	3	31,850.00
	Subtotal	5	51,900.00
Meriden	1702	1	6,000.00
	1703	2	17,450.00
	1704	3	31,164.00
	1705	2	24,500.00
	1706	3	18,750.00
	1708	5	38,962.00
	1711	2	19,450.00
	1712	6	46,916.00
	1713	9	75,450.00
	1714	3	36,400.00
	1715	3	34,450.00
	1716	7	59,192.00
	1717	6	49,751.00
	Subtotal	52	458,435.00
Middletown	5411	2	18,703.00
	5412	2	16,084.00
	5413	14	110,977.00
	5414	6	46,131.00
	5115	1	10,000.00
	5417	1	14,000.00
	5419	1	11,550.00
	5420	5	35,550.00
	5421	2	20,975.00
	5422	1	13,200.00
	Subtotal	35	297,170.00

CHFA Downpayment Assistance Program (DAP) Purchased Loans
10.01.2007 - 09.30.2008

Municipality	Census Tract	# Loans	Total DAP Amount
Milford	1501	1	12,500.00
	1503	1	13,165.00
	1504	1	10,680.00
	1505	1	12,800.00
	1506	2	23,746.00
	1507	1	6,525.00
	1508	1	6,300.00
	1510	1	8,075.00
	Subtotal	9	93,791.00
Monroe	1003	1	14,200.00
	Subtotal	1	14,200.00
Montville	6952	5	41,700.00
	Subtotal	5	41,700.00
Naugatuck	3451	1	11,450.00
	3452	3	39,600.00
	3452.02	2	28,150.00
	3453	1	6,660.00
	3454	7	69,032.00
	Subtotal	14	154,892.00
New Britain	4153	1	12,100.00
	4154	9	85,344.00
	4155	3	15,562.00
	4156	2	27,288.00
	4157	2	15,500.00
	4158	4	41,897.00
	4161	6	52,008.00
	4162	1	13,459.00
	4163	6	48,492.00
	4164	2	15,550.00
	4165	5	46,837.00
	4166	3	35,850.00
	4167	5	38,875.00
	4168	2	44,200.00
	4172	2	22,700.00
	4174	1	5,300.00
	4175	4	26,784.00
	Subtotal	58	547,746.00

CHFA Downpayment Assistance Program (DAP) Purchased Loans
10.01.2007 - 09.30.2008

Municipality	Census Tract	# Loans	Total DAP Amount
New Hartford	3061	3	32,850.00
	Subtotal	3	32,850.00
New Haven	1401	1	8,300.00
	1405	1	10,800.00
	1406	1	10,000.00
	1408	1	15,350.00
	1410	2	24,425.00
	1411	1	6,200.00
	1412	1	14,000.00
	1414	1	18,364.00
	1415	4	46,001.00
	1418	1	6,612.00
	1426	5	53,320.00
	1426.01	1	12,738.00
	1426.02	4	35,623.00
	1427	7	65,623.00
	1428	6	75,150.00
	Subtotal	37	402,506.00
Newington	4941	5	39,570.00
	4942.01	1	3,870.00
	4942.02	1	11,100.00
	4943	1	5,600.00
	4945	4	43,275.00
	4946	2	20,850.00
	Subtotal	14	124,265.00
New London	6901	1	6,750.00
	6903	7	74,326.00
	6904	4	27,143.00
	6905	2	12,950.00
	6908	3	26,475.00
	6909	7	67,850.00
	Subtotal	24	215,494.00
New Milford	2532	1	24,400.00
	Subtotal	1	24,400.00
Newtown	2301	1	7,800.00
	Subtotal	1	7,800.00

CHFA Downpayment Assistance Program (DAP) Purchased Loans
10.01.2007 - 09.30.2008

Municipality	Census Tract	# Loans	Total DAP Amount
Norfolk	3081	1	5,800.00
	Subtotal	1	5,800.00
North Branford	1861	1	11,000.00
	1862	1	7,770.00
	Subtotal	2	18,770.00
North Haven	1672.02	1	11,700.00
	Subtotal	1	11,700.00
Norwalk	427	1	13,500.00
	428	1	21,000.00
	436	1	18,620.00
	438	1	14,207.00
	Subtotal	4	67,327.00
Norwich	6962	4	40,050.00
	6963	6	65,050.00
	6964	7	66,461.00
	6965	2	12,250.00
	6966	3	23,375.00
	6967	3	24,550.00
	6968	1	7,242.00
	6970	4	51,145.00
	Subtotal	30	290,123.00
Old Saybrook	6702	1	7,850.00
	Subtotal	1	7,850.00
Orange	1574	1	14,825.00
	Subtotal	1	14,825.00
Plainfield	9071	1	4,400.00
	9072	4	67,240.00
	9073	6	55,195.00
	Subtotal	11	126,835.00
Plainville	4204	3	22,924.00
	4205	1	12,300.00

CHFA Downpayment Assistance Program (DAP) Purchased Loans
10.01.2007 - 09.30.2008

Municipality	Census Tract	# Loans	Total DAP Amount
Plainville	4206	3	28,650.00
continued	4207	4	26,625.00
	Subtotal	11	90,499.00
Plymouth	4251	2	23,900.00
	4254	4	35,149.00
	4255	3	28,041.00
	Subtotal	9	87,090.00
Portland	5601	1	8,050.00
	5602	1	11,100.00
	Subtotal	2	19,150.00
Preston	7001	3	28,700.00
	Subtotal	3	28,700.00
Prospect	3471	1	13,500.00
	3472	2	16,000.00
	Subtotal	3	29,500.00
Putnam	9031	5	26,487.00
	9032	1	11,700.00
	Subtotal	6	38,187.00
Rocky Hill	4901	4	28,521.00
	4903	2	19,200.00
	Subtotal	6	47,721.00
Salem	7151	3	32,000.00
	Subtotal	3	32,000.00
Seymour	1301	4	31,810.00
	1302	1	10,245.00
	Subtotal	5	42,055.00
Shelton	1101	2	31,550.00
	1102.01	1	7,700.00
	1102.02	1	8,498.00
	Subtotal	4	47,748.00

CHFA Downpayment Assistance Program (DAP) Purchased Loans
10.01.2007 - 09.30.2008

Municipality	Census Tract	# Loans	Total DAP Amount
Simsbury	4662	1	14,000.00
	4664	1	12,101.00
	Subtotal	2	26,101.00
Somers	5382	1	9,600.00
	Subtotal	1	9,600.00
Southington	4301	4	46,291.00
	4302.01	2	29,900.00
	4303	2	16,600.00
	4303.02	1	9,500.00
	4304	3	29,250.00
	4306	1	9,100.00
	4306.01	1	6,000.00
	Subtotal	14	146,641.00
South Windsor	4871	4	44,150.00
	4873	1	11,150.00
	4874	1	9,457.00
	4875	6	45,813.00
	Subtotal	12	110,570.00
Stafford	8901	4	31,495.00
	8902	2	21,400.00
	Subtotal	6	52,895.00
Stamford	209	1	7,800.00
	218.01	1	6,989.00
	Subtotal	2	14,789.00
Stonington	7051	1	4,850.00
	Subtotal	1	4,850.00
Stratford	801	2	28,010.00
	802	1	18,500.00
	804	9	77,885.00
	806	1	16,200.00
	808	2	29,900.00
	809	2	23,185.00
	810	2	20,991.00
	812	1	17,300.00
	Subtotal	20	231,971.00

CHFA Downpayment Assistance Program (DAP) Purchased Loans
10.01.2007 - 09.30.2008

Municipality	Census Tract	# Loans	Total DAP Amount
Suffield	4771	1	16,000.00
	Subtotal	1	16,000.00
Thomaston	3491	5	34,080.00
	3492	1	10,800.00
	Subtotal	6	44,880.00
Thompson	9001	1	12,000.00
	9002	1	9,620.00
	Subtotal	2	21,620.00
Tolland	5331	5	51,050.00
	Subtotal	5	51,050.00
Torrington	3101	6	39,432.00
	3102	2	22,449.00
	3106.01	1	12,000.00
	3106.02	1	10,250.00
	3107	4	37,180.00
	3108.01	4	31,400.00
	3108.02	9	92,052.00
	Subtotal	27	244,763.00
Trumbull	904	1	7,150.00
	906	1	15,500.00
	Subtotal	2	22,650.00
Vernon	5301	4	37,750.00
	5302	5	32,510.00
	5303	6	52,608.00
	5303.01	2	13,416.00
	5303.02	1	5,500.00
	5304	3	17,900.00
	Subtotal	21	159,684.00
Voluntown	7081	1	6,400.00
	Subtotal	1	6,400.00
Wallingford	1752	1	14,000.00
	1755	1	9,200.00

CHFA Downpayment Assistance Program (DAP) Purchased Loans
10.01.2007 - 09.30.2008

Municipality	Census Tract	# Loans	Total DAP Amount
Wallingford	1756	1	7,750.00
continued	1759	4	34,199.00
	1760	1	7,125.00
	Subtotal	8	72,274.00
Waterbury	3501	4	35,900.00
	3502	3	15,375.00
	3503	3	24,100.00
	3504	1	12,700.00
	3505	1	9,700.00
	3508	2	18,507.00
	3509	6	62,900.00
	3510	8	84,828.00
	3511	8	79,289.00
	3512	5	53,350.00
	3513	8	78,665.00
	3514	3	20,210.00
	3515	7	63,352.00
	3516	2	16,550.00
	3516.01	2	17,100.00
	3516.02	3	34,200.00
	3517	1	7,800.00
	3518	4	43,200.00
	3519	1	11,300.00
	3520	4	53,950.00
	3521	6	46,582.00
	3522	2	17,497.00
	3523	4	30,500.00
	3524	6	49,581.00
	3525	12	104,235.00
	3526	12	110,593.00
	3527	4	30,400.00
	3527.02	3	36,200.00
	3528	5	33,369.00
	Subtotal	130	1,201,933.00
Waterford	6933	2	12,100.00
	6934	1	12,250.00
	6936	1	10,900.00
	Subtotal	4	35,250.00
Watertown	3601	1	11,400.00
	3602	2	25,200.00
	3603	2	19,900.00
	3604	1	6,300.00
	Subtotal	6	62,800.00

CHFA Downpayment Assistance Program (DAP) Purchased Loans
10.01.2007 - 09.30.2008

Municipality	Census Tract	# Loans	Total DAP Amount
West Hartford	4962	1	12,500.00
	4966	1	7,600.00
	4967	4	29,348.00
	4969	1	16,128.00
	4973	1	15,800.00
	Subtotal	8	81,376.00
West Haven	1541	2	26,091.00
	1542	4	30,509.00
	1543	1	9,800.00
	1544	4	29,716.00
	1545	1	8,700.00
	1548	2	28,440.00
	1549	1	11,800.00
	1550	3	30,588.00
	1551	2	15,085.00
	Subtotal	20	190,729.00
Wethersfield	4921	2	21,100.00
	4923	6	59,990.00
	4925	2	17,400.00
	4926	1	3,010.00
	Subtotal	11	101,500.00
Wilton	452	1	14,922.00
	Subtotal	1	14,922.00
Winchester	3201	4	37,740.00
	3202	7	55,645.00
	Subtotal	11	93,385.00
Windham	8003	10	83,751.00
	8004	5	47,200.00
	8004	1	8,000.00
	8005	10	135,325.00
	8006	2	26,600.00
	8007	3	23,225.00
	Subtotal	31	324,101.00
Windsor	4731	7	73,698.00
	4735.01	1	10,000.00
	4735.02	2	19,300.00

CHFA Downpayment Assistance Program (DAP) Purchased Loans
10.01.2007 - 09.30.2008

Municipality	Census Tract	# Loans	Total DAP Amount
Windsor	4736	1	16,050.00
continued	4736.02	3	38,879.00
	4737	6	48,176.00
	Subtotal	20	206,103.00
Windsor Locks	4761	2	19,800.00
	4762	3	26,140.00
	4763	3	18,650.00
	Subtotal	8	64,590.00
Wolcott	3613	1	9,973.00
	Subtotal	1	9,973.00
Woodbury	3621	1	9,947.00
	Subtotal	1	9,947.00
Woodstock	9011	1	11,000.00
	Subtotal	1	11,000.00
		1,210	11,367,702

Section Five

Downpayment Assistance Borrower Income Distribution

CHFA Downpayment Assistance Program (DAP)

Income Distribution (Loans Purchased)

10.01.2007 – 09.30.2008

Income Group	Number of Loans	Percentage of Loans**
Less than 25% AMI*	1	0.08%
26% - 50% AMI	8	0.66%
51% - 80% AMI	250	20.66%
81% - 100% AMI	362	29.92%
Greater than 100% AMI	589	48.68%
Totals	**1,210**	**100.00%**

* AMI = Area Median Income
** Based on household size

Section Six

Downpayment Assistance
Borrower Ethnic Distribution

CHFA Downpayment Assistance Program (DAP)

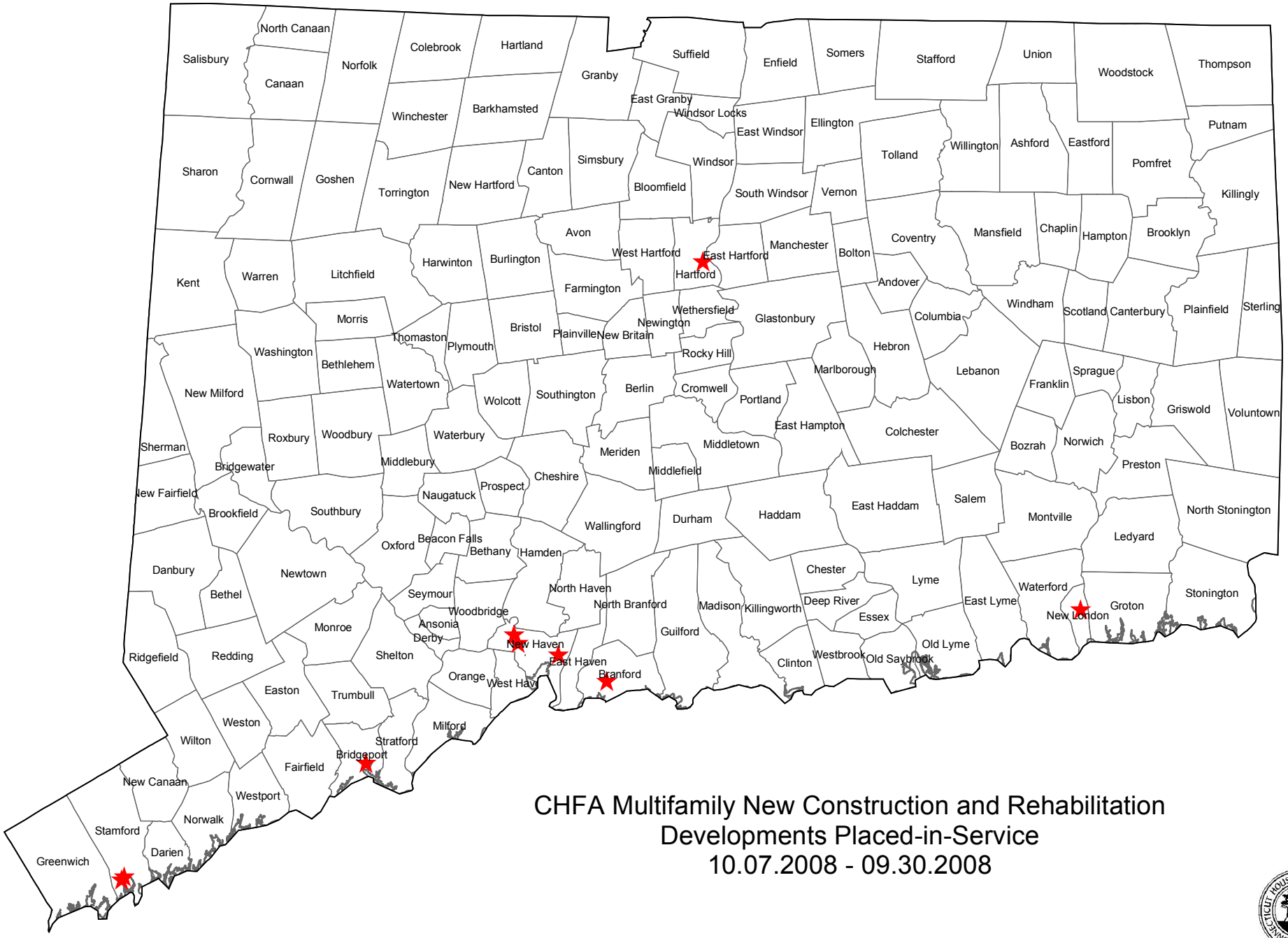
Ethnic Distribution (Loans Purchased)

10.01.2007 – 09.30.2008

Ethnic Type	Number of Loans	Percentage of Loans
Non-Minority	783	64.71%
African American	166	13.72%
Native American	7	0.58%
Hispanic	168	13.88%
Asian	27	2.23%
Other	59	4.88%
Totals	**1,210**	**100.00%**

Section Seven

Multifamily Rental
New Construction and Rehabilitation



CHFA Multifamily New Construction and Rehabilitation Developments Placed-in-Service
10.07.2008 - 09.30.2008

Prepared for: 8-37 BB Report, Section 8

Planning Division

100% address match

Prepared by: L. Zajac

CHFA Multifamily New Construction and Rehabilitation
Placed-in-Service
10.01.07 - 09.30.08

Development		Description	Funding	
East Main Mews Bridgeport Census Tract 0740 20 units of family housing		Rent Structure 5% at or below 25% AMI (1 unit) 15% at 50% AMI (3 units) 60% at 60% AMI (12 units) 4 units at market rate	Annual tax credit allocation Tax credit equity raised CHFA funding Municipal funding Federal funding Private funding State funding	$258,714 $2,237,876 $1,384,000 $0 $755,494 $0 $0
Park Ridge II New Haven Census Tract 1413 88 units of family housing		Rent Structure 25% at or below 25% AMI (22 units) 25% at 50% AMI (22 units) 50% at 60% AMI (44 units) 0 units at market rate	Annual tax credit allocation Tax credit equity raised CHFA funding Municipal funding Federal funding Private funding State funding	$1,424,826 $11,428,459 $4,250,000 $0 $0 $2,013,499 $0
Taylor Street Apts HOPE VI Stamford Census Tract 1215 16 units of family housing		**Rent Structure** 25% at or below 25% AMI (4 units) 19% at 50% AMI (3 units) 56% at 60% AMI (9 units) 0 units at market rate	Annual tax credit allocation Tax credit equity raised CHFA funding Municipal funding Federal funding Private funding State funding	$329,925 $3,118,303 $0 $1,346,231 $0 $458,007 $0
Quinnipiac Terrace **Phase II HOPE VI** New Haven Census Tract 1426.1 79 units of family housing		**Rent Structure** 0% at or below 25% AMI 28% at 50% AMI (22 units) 72% at 60% AMI(57 units) 0 units at market rate	Annual tax credit allocation Tax credit equity raised CHFA funding Municipal funding Federal funding Private funding State funding	$3,706,583 $12,969,418 $0 $1,768,000 $7,330,000 $0 $0
Winthrop Square New London Census Tract 6901.2 294 units of family housing		**Rent Structure** 0% at or below 25% AMI 0% at 50% AMI 100% at 60% AMI (294 units) 0 units at market rate	Annual tax credit allocation Tax credit equity raised CHFA funding Municipal funding Federal funding Private funding State funding	$1,242,582 $12,424,570 $19,000,000 $0 $0 $3,040,242 $0
Post House Apartments Stamford Census Tract 0204 60 units of supportive housing		**Rent Structure** 13% at or below 25% AMI (8 units) 15% at 50% AMI (9 units) 72% at 60% AMI (43 units) 0 units at market rate	Annual tax credit allocation Tax credit equity raised CHFA funding Municipal funding Federal funding Private funding State funding	$1,578,854 $16,418,000 $0 $0 $0 $3,470,300 $0

CHFA Multifamily New Construction and Rehabilitation
Placed-in-Service
10.01.07 - 09.30.08

Development		Description	Funding	
Whalley Terrace		**Rent Structure**	Annual tax credit allocation	$350,826
New Haven		32% at or below 25% AMI (7 units)	Tax credit equity raised	$3,438,095
Census Tract 1409		68% at 50% AMI (15 units)	CHFA funding	$3,343,694
		0% at 60% AMI	Municipal funding	$0
			Federal funding	$0
			Private funding	$0
22 units of supportive housing		0 units at market rate	State funding	$0
Rosenthal Gardens		**Rent Structure**	Annual tax credit allocation	$232,150
Branford		23.5% at or below 25% AMI (4 units)	Tax credit equity raised	$2,019,705
Census Tract 1041		29.4% at 50% AMI (5 units)	CHFA funding	$0
		47.1% at 60% AMI (8 units)	Municipal funding	$0
			Federal funding	$0
			Private funding	$916,148
17 units of family housing		0 units at market rate	State funding	$776,762
Dutch Point Colony HOPE VI, Phase		**Rent Structure**	Annual tax credit allocation	$2,468,950
Hartford		13% at or below 25% AMI (7 units)	Tax credit equity raised	$11,805,493
Census Tract 5004		22% at 50% AMI (12 units)	CHFA funding	$0
		65% at 60% AMI (35 units)	Municipal funding	$1,250,000
			Federal funding	$2,701,456
			Private funding	$0
54 units of family housing		0 units at market rate	State funding	$1,600,000

Section Eight

Multifamily Developments' Tenant Profiles
- CHFA Multifamily Portfolio -

CHFA Multifamily Portfolio
- Table 8a -

Persons Entering Residence

Section Eight
Multifamily Development Tenant Profile
CHFA Multifamily Portfolio

Table 08A
Persons Entering Residence
10.01.2007-09.30.2008

						Income as a Percent of Area Median Income						Ethnic Type							
Project Number	Development Name	Municipality	Census Tract	Housing Type	Units	<25%	25%-50%	51%-80%	81%-100%	>100%	Total	Non-Minority	African American	Hispanic or Latino	Native American	Other	Asian	Unknown	Total
03029M	111 Pearl Street	Hartford	5021	Family	100	new construction													**0**
86504M	213 Buckingham Street	Hartford	5003	Family	24	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
77047M	2400 North Avenue	Bridgeport	721	Elderly	85														**0**
05003M	Amston Village	Colchester	7141.01	Elderly	32	1	21	3	0	0	**25**	23	2	0	0	0	0	0	**25**
98001M	Armoury (The)	Windham	8004	Family	30	0	4	4	2	0	**10**	7	1	1	0	1	0	0	**10**
98014M	Artspace Norwich	Norwich	6969	Family	58	7	7	5	1	1	**21**	9	3	6	0	3	0	0	**21**
02006M	Artspace Windham	Windham	8006	Family	48	0	2	4	1	0	**7**	5	0	2	0	0	0	0	**7**
94005S	Atlantic Park Apartments	Stamford	201	Family	27	3	0	0	0	0	**3**	0	2	1	0	0	0	0	**3**
80024M	Augustana Homes	Bridgeport	733	Elderly	186	14	8	0	0	0	**22**	14	8	0	0	0	0	0	**22**
82011M	Augustus Manor	Stamford	201	Elderly	105	11	0	0	0	0	**11**	6	3	0	0	0	0	2	**11**
77001M	Avery Heights	Groton	7025	Elderly	105	2	5	2	0	0	**9**	8	0	0	1	0	0	0	**9**
78053M	Barnum House	Bridgeport	707	Elderly	84	9	3	0	0	0	**12**	10	2	0	0	0	0	0	**12**
78008M	Berger Building	New Haven	1408	Elderly	144	13	3	0	0	0	**16**	5	7	0	0	0	0	4	**16**
03008M	Berry Patch I	South Windsor	4875	Elderly	102	2	8	2	0	0	**12**	12	0	0	0	0	0	0	**12**
04005M	Berry Patch II	South Windsor	4875	Elderly	94	3	4	4	0	0	**11**	10	1	0	0	0	0	0	**11**
88600M	Bethel A M E	Norwalk	437	Family	10	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
99013M	Bigelow Commons	Enfield	4806	Family	471	12	9	40	37	92	**190**	162	10	11	0	2	2	3	**190**
01008M	Birch Meadow	Manchester	5150	Elderly	100	1	2	3	0	0	**6**	6	0	0	0	0	0	0	**6**
02007M	Boulder Ridge	Canton	4641.02	Elderly	98	4	2	1	0	0	**7**	7	0	0	0	0	0	0	**7**
97008M	Bradley Estates I	Meriden	1706	Family	74	11	6	0	0	0	**17**	17	0	0	0	0	0	0	**17**
97009M	Bradley Estates II	Meriden	1704	Family	42														**0**
94004S	Brick Row	Willimantic	8003	SH*	30	4	1	0	0	0	**5**	3	0	2	0	0	0	0	**5**
79045M	Brookside Village Apartments	Pawcatuck	7051	Elderly	160	18	6	0	0	0	**24**	21	1	2	0	0	0	0	**24**
80017M	Burritt House	New Britain	4151	Elderly	65	7	1	0	0	0	**8**	8	0	0	0	0	0	0	**8**
82010M	Burritt School Apartments	New Britain	4162	Elderly	110	12	2	0	0	0	**14**	12	2	0	0	0	0	0	**14**
97010M	Byam Village	Waterbury	3527	Family	46														**0**
73020M	Canaan Parish	New Canaan	351	Family	60	1	1	0	0	0	**2**	2	0	0	0	0	0	0	**2**
80031M	Capitol Plaza	Ansonia	1252	Elderly	20	1	1	0	0	0	**2**	0	2	0	0	0	0	0	**2**
03007M	Carmen Romano	North Haven	1672.01	Elderly	103	7	17	9	0	0	**33**	27	4	1	0	1	0	0	**33**
02004M	Casa Familia	New Haven	1406	Family	30	new construction													**0**
74018M	Castle Apartments	Plainville	4202	Family	46	0	5	0	0	0	**5**	3	0	2	0	0	0	0	**5**
94012S	Cedar Hill	New Haven	1425	SH*	25	6	0	0	0	0	**6**	3	2	1	0	0	0	0	**6**
95004C	Charles Street Place	Meriden	1714	Family	80	4	7	6	0	0	**17**	8	3	6	0	0	0	0	**17**
73098M	Chase Manor I	Norwich	6967	Elderly	50	7	1	0	0	0	**8**	7	0	1	0	0	0	0	**8**
77071M	Chase Manor II	Norwich	6967	Elderly	53	2	1	1	0	0	**4**	4	0	0	0	0	0	0	**4**
73003M	Cheshire Hillside Village I	Cheshire	3431	Elderly	50	1	3	0	0	0	**4**	4	0	0	0	0	0	0	**4**
76032M	Cheshire Hillside Village II	Cheshire	3431	Elderly	50	2	3	0	0	0	**5**	5	0	0	0	0	0	0	**5**
84004M	Chestnut Grove	New Milford	2532	Elderly	40														**0**
SHA004	Chestnut Hill	Middletown	5413	Family	314	new construction													**0**
01012M	Cityscape Apartments	Hartford	5028	Family	74	13	18	1	0	0	**32**	0	0	26	0	6	0	0	**32**
SP0001	Clay Commons West	Hartford	5013	Family	14	1	0	0	0	0	**1**	0	0	1	0	0	0	0	**1**
75079M	Clifford House	Bridgeport	715	Elderly	101	8	1	0	0	0	**9**	2	2	5	0	0	0	0	**9**
83013M	Clocktower Mill	Manchester	5147	Family	185	7	4	17	4	16	**48**	38	4	1	0	3	1	1	**48**
94010S	Colony (The)	Stamford	222	Family	29	3	0	0	0	0	**3**	2	1	0	0	0	0	0	**3**
04004D	Corbin Heights	New Britain	4167	Family	291	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
90600M	Cornerstone Residential	New Haven	1409	Homeless	4														**0**
84022M	Cornfield Apartments	Ellington	5351	Family	216	1	3	18	11	8	**41**	40	0	0	0	1	0	0	**41**
91007M	Country Place	Colchester	7141.01	Family	112	2	6	12	0	0	**20**	18	1	1	0	0	0	0	**20**
94006M	Country Place II	Colchester	7141	Family	82	1	6	8	2	1	**18**	16	2	0	0	0	0	0	**18**
75053M	Countryside II	Wolcott	3611	Elderly	54	0	5	0	0	0	**5**	5	0	0	0	0	0	0	**5**
84006M	Countrywood at Enfield	Enfield	4812	Family	208	0	3	29	14	15	**61**	48	7	4	0	2	0	0	**61**

Section Eight
Multifamily Development Tenant Profile
CHFA Multifamily Portfolio

Table 08A
Persons Entering Residence
10.01.2007-09.30.2008

						Income as a Percent of Area Median Income						Ethnic Type							
Project Number	Development Name	Municipality	Census Tract	Housing Type	Units	<25%	25%-50%	51%-80%	81%-100%	>100%	Total	Non-Minority	African American	Hispanic or Latino	Native American	Other	Asian	Unknown	Total
78024M	Countrywood at Vernon	Vernon	5303.02	Family	148	0	1	23	9	5	**38**	25	2	4	0	5	2	0	**38**
94003S	Crescent Building (The)	Bridgeport	751	Family	38	5	1	0	0	0	**6**	5	1	0	0	0	0	0	**6**
89506M	Crestwood Co-op	Norwalk	440	Family	19	0	0	1	0	0	**1**	0	1	0	0	0	0	0	**1**
83004M	Crossroads of Enfield	Enfield	4812	Family	90	0	0	3	7	9	**19**	15	0	1	0	3	0	0	**19**
87501M	CUHO-Grand Avenue	New Haven	1424	Family	5	2	0	0	0	0	**2**	0	0	1	0	0	0	1	**2**
89501M	CUHO-Phoenix	New Haven	1423	Family	25	5	0	0	0	0	**5**	1	1	2	0	0	0	1	**5**
80070M	Danbury Commons	Danbury	2101	Elderly	188	11	2	0	0	0	**13**	8	5	0	0	0	0	0	**13**
75082M	Danbury Tower	Danbury	2106	Family	81	9	2	0	0	0	**11**	10	0	0	0	0	0	1	**11**
90022P	Deer Meadow	Boomfield	4715	Family	48	0	2	5	0	2	**9**	2	5	2	0	0	0	0	**9**
89005M	Deerfield Village	East Lyme	7162	Family	100	0	5	7	3	3	**18**	16	0	1	0	1	0	0	**18**
88014P	Diamond Court	Waterbury	3507	Family	80	1	3	0	0	1	**5**	0	3	2	0	0	0	0	**5**
98021M	Dillon Place	Hartford	5004	Family	65	5	8	6	0	0	**19**	0	2	17	0	0	0	0	**19**
86505M	Don B. Oquendo Coop	New Britain	4165	Family	6	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
75098M	Eastgate II	Waterbury	3527	Elderly	44	3	0	0	0	0	**3**	1	1	0	0	0	0	1	**3**
98017M	Easton Place	East Hartford	5106	Family	50	0	4	6	0	0	**10**	2	5	2	0	1	0	0	**10**
98002M	Elizabeth Square	Norwich	6967	Family	29	3	2	2	1	0	**8**	5	1	1	0	0	1	0	**8**
80028M	Ella Grasso	Putnam	9031	Elderly	72	1	5	3	0	0	**9**	9	0	0	0	0	0	0	**9**
78003M	Elms Common	Rocky Hill	4903	Family	156	4	7	10	6	7	**34**	21	1	2	3	3	3	1	**34**
91021P	Eno Farms	Simsbury	4662.01	Family	50	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
98007M	Essex Place	New Britain	4169	Family	151	80	0	1	0	0	**81**	61	1	5	0	5	9	0	**81**
80059M	Exchange Place (Towers)	Waterbury	3501	Elderly	150	14	1	0	0	0	**15**	11	3	0	1	0	0	0	**15**
82002M	Executive Square House	Wethersfield	4926	Elderly	240	9	10	0	0	0	**19**	12	7	0	0	0	0	0	**19**
94009S	Fairfield Avenue	Bridgeport	749	Family	34	1	0	0	0	0	**1**	0	0	1	0	0	0	0	**1**
77090M	Federation Square	West Hartford	4975	Elderly	88	2	1	1	0	0	**4**	4	0	0	0	0	0	0	**4**
03006S	Ferry Street	New Haven	1424	SH*	24	0	2	0	0	0	**2**	0	1	1	0	0	0	0	**2**
73063M	First Church Village	Wethersfield	4922	Elderly	75	1	4	0	0	0	**5**	4	0	0	0	0	1	0	**5**
03021S	First Step/Sound Community Serv	New London	0	SH*	13	2	0	0	0	0	**2**	1	0	0	0	0	1	0	**2**
03023M	Fitch Court	Windsor	4734	Elderly	40	1	6	2	0	1	**10**	6	4	0	0	0	0	0	**10**
77048M	Florence Mill	Rockville	5302	Elderly	113	2	5	2	0	0	**9**	8	1	0	0	0	0	0	**9**
97005M	Florence Virtue	New Haven	1416	Elderly	129	5	8	9	0	0	**22**	0	22	0	0	0	0	0	**22**
75110M	Freshwater Pond	Enfield	4806	Family	75	9	2	1	0	0	**12**	6	2	3	0	1	0	0	**12**
97004M	Frog Hollow Homes	Hartford	5028	Family	26	1	3	0	0	0	**4**	0	0	4	0	0	0	0	**4**
74014M	Frost Homestead	Waterbury	3526	Family	63	1	1	3	0	0	**5**	0	3	2	0	0	0	0	**5**
00002M	Full Circle	Glastonbury	5203	Family	20	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
72209M	(Upper) Garden Street	Hartford	5018	Family	98	1	0	0	0	0	**1**	0	1	0	0	0	0	0	**1**
79042M	Georgian Manor	Bristol	4053	Elderly	49	1	3	0	0	0	**4**	4	0	0	0	0	0	0	**4**
96002M	Glen (The)	Winsted	3202	Elderly	49	0	3	2	0	0	**5**	5	0	0	0	0	0	0	**5**
75047M	Glenbrook Manor	Stamford	217	Elderly	44	5	0	0	0	0	**5**	3	0	0	0	0	1	1	**5**
86010M	Green Court / NEHEMIAH	Middletown	5415	Family	15	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
96006M	Griswold Hills	Newington	4941	Family	128	4	4	6	5	6	**25**	15	4	4	0	0	2	0	**25**
03034S	Groton Pilots	Groton	0	SH*	6	5	1	0	0	0	**6**	5	0	1	0	0	0	0	**6**
80001M	Hamilton Park Apartments	Norwich	6970	Elderly	120	7	9	1	0	0	**17**	15	1	0	1	0	0	0	**17**
97011M	Hanover Towers	Meriden	1702.01	Elderly	100	5	6	0	0	0	**11**	11	0	0	0	0	0	0	**11**
97012M	Harbor Towers	Meriden	1702.01	Elderly	202	22	6	0	0	0	**28**	25	3	0	0	0	0	0	**28**
95016C	Harrison Apartments	Bridgeport	708	Family	102	24	0	0	0	0	**24**	5	12	7	0	0	0	0	**24**
95007C	Hart Street Gardens	New Britain	4156	Family	20	2	3	0	0	0	**5**	0	0	5	0	0	0	0	**5**
82014M	Hartford East	East Hartford	5104	Elderly	120	7	3	0	0	0	**10**	9	1	0	0	0	0	0	**10**
99009M	Hedgewood Apartments	Norwich	6964	Family	100	1	3	4	1	0	**9**	4	0	4	0	0	1	0	**9**
90007M	Henry Place	Stamford	222	Family	28														**0**
01010M	Herbert T. Clark	Glastonbury	5203	Elderly	25	1	4	0	0	0	**5**	5	0	0	0	0	0	0	**5**
85043M	Heritage Commons	Middletown	5414	Elderly	89	2	5	3	1	1	**12**	12	0	0	0	0	0	0	**12**

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						Income as a Percent of Area Median Income						Ethnic Type							
Project Number	Development Name	Municipality	Census Tract	Housing Type	Units	<25%	25%-50%	51%-80%	81%-100%	>100%	Total	Non-Minority	African American	Hispanic or Latino	Native American	Other	Asian	Unknown	Total
93002P	Heritage Glen Apartments	Farmington	4602	Family	68	19	1	1	0	0	**21**	14	3	2	0	2	0	0	**21**
78051M	Highwood Gardens	Hamden	1655	Family	15	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
73037M	Hill Central Comm CO-OP	New Haven	1403	Family	72	4	1	0	0	0	**5**	0	2	3	0	0	0	0	**5**
88012M	Historic Asylum Hill	Hartford	5033	Family	24	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
83005M	Howard Apartments	New Haven	1406	Family	13	1	0	0	0	0	**1**	0	1	0	0	0	0	0	**1**
94007S	Hudson View Commons	Hartford	5003	Family	28	2	2	0	0	0	**4**	1	1	2	0	0	0	0	**4**
98022M	Hunter's Ridge	Unionville	4603	Elderly	51	2	2	1	0	0	**5**	5	0	0	0	0	0	0	**5**
04006M	Huntington Place	Trumbull	906	Elderly	40	1	1	1	0	0	**3**	2	0	1	0	0	0	0	**3**
77008M	Huntington Towers	New London	6901	Family	120	13	1	0	0	0	**14**	12	2	0	0	0	0	0	**14**
88016P	Huntington Woods	Bristol	4061	Family	280	0	15	40	15	18	**88**	67	7	9	0	4	1	0	**88**
74031M	Ives Manor	Danbury	2101	Elderly	98	22	2	0	0	0	**24**	21	1	0	0	0	2	0	**24**
78055M	John B. Sliney House	Branford	1841	Elderly	38	0	3	1	0	0	**4**	4	0	0	0	0	0	0	**4**
75058M	Josephine Towers	Waterbury	3501	Elderly	125	12	6	0	0	0	**18**	16	1	0	0	0	0	1	**18**
03027M	Kimberly Place	Danbury	2101	Elderly	117	3	2	0	0	0	**5**	5	0	0	0	0	0	0	**5**
95012C	King George	New Haven	1408	Family	58	2	15	2	0	0	**19**	1	13	5	0	0	0	0	**19**
99004M	Kingswood Apartments	Willimantic	8002	Family	110	3	6	5	0	0	**14**	4	0	10	0	0	0	0	**14**
02003M	Laurel Commons	Winsted	3201	Elderly	44	1	1	1	0	0	**3**	3	0	0	0	0	0	0	**3**
74034M	Laurel Estates	Waterbury	3524	Family	277	35	10	0	0	0	**45**	37	8	0	0	0	0	0	**45**
03018S	Leeway / CIL Properties	New Haven	0	SH*	5	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
82027M	Legion Avenue Court	New Haven	4060	Family	27	1	0	0	0	0	**1**	0	1	0	0	0	0	0	**1**
94001S	Liberty Commons	Middletown	5416	Elderly	40	3	1	0	0	0	**4**	1	3	0	0	0	0	0	**4**
73065M	Liberty Park I	Ansonia	1254	Family	30	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
76003M	Liberty Park II	Ansonia	1254	Family	8	1	0	0	0	0	**1**	0	1	0	0	0	0	0	**1**
81038M	Liberty Street Apartments	Stamford	214	Family	8	1	0	0	0	0	**1**	0	0	1	0	0	0	0	**1**
80041M	Linden Place	Stamford	216	Family	6	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
72193M	Ludlow Townhouses	Stamford	222	Family	36	0	0	1	0	0	**1**	0	1	0	0	0	0	0	**1**
01013M	Luther Ridge	Middletown	5414	Elderly	45	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
79055M	M.D. Fox School	Hartford	5027	Elderly	90	9	1	0	0	0	**10**	10	0	0	0	0	0	0	**10**
90017M	Macedonia	Ansonia	1252	Family	17	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
97013M	Maple Hill Apartments	Meriden	1708	Elderly	32	0	1	0	0	0	**1**	1	0	0	0	0	0	0	**1**
76039M	Mapleview Towers	Stamford	217	Elderly	101	9	7	0	0	0	**16**	7	6	0	0	0	2	1	**16**
94010C	Maplewood School	Bridgeport	711	Family	32	0	6	0	0	0	**6**	0	1	3	0	2	0	0	**6**
75064M	Market Square	Newington	4944	Elderly	75	3	5	0	0	0	**8**	8	0	0	0	0	0	0	**8**
94011S	Mary Seymour Place	Hartford	5013	Family	30	3	0	0	0	0	**3**	0	3	0	0	0	0	0	**3**
83008M	Meridian Tower	Bristol	4053	Elderly	173	5	8	0	0	0	**13**	13	0	0	0	0	0	0	**13**
03035S	Middlesex Pilots	Middletown	0	Family	21	new construction													**0**
76013M	Mohican Senior Apartments	New London	6906	Elderly	145	12	3	0	0	0	**15**	11	3	0	0	0	0	1	**15**
77016M	Naubuc Green	Glastonbury	5203	Elderly	110	2	5	0	0	0	**7**	7	0	0	0	0	0	0	**7**
82015M	New Algiers	Stamford	214	Family	12	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
82025M	Newbury Commons	Stamford	216	Family	261	1	4	5	14	50	**74**	42	3	1	0	28	0	0	**74**
86007M	Ninth Square 1	New Haven	1401	Family	77	12	10	28	14	25	**89**	20	39	7	0	18	4	1	**89**
86007P	Ninth Square 2	New Haven	1401	Family	258														**0**
98006M	Normandy Heights	New Britain	4170	Family	150	1	6	16	10	15	**48**	28	4	3	0	8	5	0	**48**
75074M	Norwalk Elderly Apartments (aka	Norwalk	437	Elderly	52	7	3	0	0	0	**10**	8	2	0	0	0	0	0	**10**
81009M	Oak Knoll	Norwalk	431	Family	42	2	0	0	0	0	**2**	0	2	0	0	0	0	0	**2**
97001M	Old Farms Crossing	Avon	4622.01	Family	45	1	4	2	0	0	**7**	6	0	0	0	0	1	0	**7**
00001M	Orchard Ridge	Berlin	4001	Elderly	120	5	3	5	0	0	**13**	12	0	1	0	0	0	0	**13**
73067M	Parish Court	Fairfield	610	Elderly	100	1	3	0	0	0	**4**	3	0	0	0	0	1	0	**4**
77037M	Park Ridge I	New Haven	1413	Elderly	72	1	1	4	0	0	**6**	1	4	0	0	0	0	1	**6**
79008M	Park Ridge Towers II	New Haven	1413	Elderly	28	3	1	1	0	0	**5**	4	0	0	0	0	0	1	**5**
05004M	Park Ridge Towers II - ITA	New Haven	1413	Elderly	60	16	22	3	0	0	**41**	23	17	1	0	0	0	0	**41**

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98003M	Park Square West	Stamford	201	Family	143	1	3	0	0	0	**4**	2	1	0	0	0	0	1	**4**
04005D	Pinnacle Heights Ext.	New Britain	0	Family	100	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
78005M	Plaza on the Green	Waterbury	3501	Elderly	157	22	8	1	0	0	**31**	8	5	0	0	0	0	18	**31**
80003M	Poquonnock Village	Groton	7027	Family	114	4	3	0	0	0	**7**	6	0	0	1	0	0	0	**7**
78001M	Presidential Gardens	New Haven	1415	Family	63	6	3	0	0	0	**9**	0	9	0	0	0	0	0	**9**
88504M	Putnam Park	Hartford	5028	Family	18	new construction													**0**
75033M	Quarry Knoll II	Greenwich	107	Elderly	40	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
75035M	Quebec Square	Brooklyn	9051	Family	57	4	5	1	0	0	**10**	9	0	0	0	0	0	1	**10**
99005M	Redstone Gardens	Bristol	4054	Family	132	4	13	5	0	2	**24**	15	0	8	0	1	0	0	**24**
02018S	Reliance House at Avery	Norwich	6967	SH*	4	0	1	0	0	0	**1**	1	0	0	0	0	0	0	**1**
81005M	Renaissance Hill	New Haven	1406	Family	43	5	1	0	0	0	**6**	0	6	0	0	0	0	0	**6**
90012P	Renaissance Plaza	Bridgeport	715	Family	81	5	4	1	0	0	**10**	0	2	8	0	0	0	0	**10**
01001M	Retreat (The)	Hartford	5003	Elderly	100	3	16	2	0	0	**21**	17	1	3	0	0	0	0	**21**
81031M	Rippowam Manor	Stamford	216	Elderly	82	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
93003P	River Commons	Norwalk	437	Family	34	3	2	3	0	0	**8**	3	5	0	0	0	0	0	**8**
00006M	River Ridge	Hamden	1651	Elderly	62	1	4	2	0	0	**7**	4	0	2	0	1	0	0	**7**
80053M	River Run	New Haven	1423	Family	140	5	0	0	0	0	**5**	0	1	0	0	0	0	4	**5**
81019M	Robert Giaimo House	Branford	1841	Elderly	44	2	1	0	0	0	**3**	3	0	0	0	0	0	0	**3**
82026M	Robeson Elderly Housing	New Haven	1406	Elderly	22	3	0	0	0	0	**3**	0	3	0	0	0	0	0	**3**
99010M	Rolling Ridge Apartments	West Haven	1542	Family	180	0	0	1	0	0	**1**	0	1	0	0	0	0	0	**1**
03013M	Sage Pond	Berlin	4002	Elderly	84	5	23	16	0	2	**46**	39	7	0	0	0	0	0	**46**
90014M	Saint Mary's Residence	New Britain	4159	Elderly	51	8	2	0	0	0	**10**	8	0	2	0	0	0	0	**10**
98010M	Saranor Apartments	Milford	1510	Elderly	120	2	4	2	0	0	**8**	8	0	0	0	0	0	0	**8**
86503M	Saye Brooke Village West	Old Saybrook	6702	Elderly	14	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
74110M	School I	New Britain	4156	Elderly	127	8	4	0	0	0	**12**	9	2	0	0	0	0	1	**12**
77072M	School II	New Britain	4156	Elderly	99	1	12	2	0	0	**15**	13	1	0	0	0	0	1	**15**
04002D	Security Manor	New Britain	4166	Elderly	50	3	1	0	0	0	**4**	1	1	2	0	0	0	0	**4**
77039M	Shepherd Park	Hartford	5042	Elderly	373	26	11	1	0	0	**38**	25	8	0	1	0	4	0	**38**
77043M	Shippan Place	Stamford	221	Elderly	148	2	2	0	0	0	**4**	4	0	0	0	0	0	0	**4**
79067M	Sigourney Square	Hartford	5032	Elderly	42	5	0	0	0	0	**5**	1	0	4	0	0	0	0	**5**
99007M	Silver Pond Apartments	Wallingford	1759	Elderly	160	4	5	1	0	0	**10**	7	2	0	0	1	0	0	**10**
99003M	Sleeping Giant Apartments	Vernon	5304	Family	106	4	7	7	0	0	**18**	11	3	4	0	0	0	0	**18**
02014M	Smithfield Gardens	Seymour	1301	Elderly	56	0	23	2	0	0	**25**	25	0	0	0	0	0	0	**25**
02017S	Soromundi Commons	Hartford	5032	Family	48	8	3	0	0	0	**11**	6	2	3	0	0	0	0	**11**
75106M	South Green	Middletown	5416	Elderly	125	3	1	1	0	0	**5**	5	0	0	0	0	0	0	**5**
99006M	Southford Park	Waterbury	3526	Family	212	8	8	14	2	0	**32**	8	6	13	0	4	1	0	**32**
98020M	Southwood Square I	Stamford	223	Family	149	20	1	0	0	0	**21**	9	7	3	0	2	0	0	**21**
01003M	Southwood Square - Phase 2	Stamford	223	Family	110	15	1	1	0	0	**17**	0	7	6	0	4	0	0	**17**
03004M	Southwood Square - Phase 3	Stamford	223	Family	56	5	3	0	0	0	**8**	1	2	3	0	2	0	0	**8**
85072M	Springville Mill	Vernon	5302	Family	175	0	4	32	16	21	**73**	65	3	2	0	3	0	0	**73**
84027M	St. Mary Home	West Hartford	4972	Elderly	100														**0**
77046M	St. Mary's Elderly	East Hartford	5101	Elderly	56	5	2	0	0	0	**7**	5	0	2	0	0	0	0	**7**
87006M	St. Maurice	Stamford	218	Elderly	30	1	0	1	0	0	**2**	1	1	0	0	0	0	0	**2**
73001M	St. Paul's Co-op	Norwalk	1406	Family	86	0	0	1	0	0	**1**	0	1	0	0	0	0	0	**1**
87504M	St. Stephen's Townhouse	Branford	1841	Family	7	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
82013M	Stamford Green	Stamford	214	Elderly	91	12	1	0	0	0	**13**	5	8	0	0	0	0	0	**13**
79033M	Station Place	North Canaan	2601	Family	37	2	2	0	0	0	**4**	4	0	0	0	0	0	0	**4**
01002M	Sterling Market Lofts	Bridgeport	707	Family	61	0	5	1	0	0	**6**	3	1	1	0	1	0	0	**6**
04018M	Stonebridge I Apartments	Berlin	4001	Elderly	110	6	4	11	0	0	**21**	21	0	0	0	0	0	0	**21**
05011M	Stonebridge II Apartments	Berlin	4001	Elderly	84	13	18	12	0	0	**43**	40	3	0	0	0	0	0	**43**
99011M	Summer Brook Apartments	Southington	4306.1	Family	180	5	12	16	1	0	**34**	23	0	8	0	2	1	0	**34**

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88007P	Summitwoods	Norwich	6967	Family	120	0	6	13	4	8	**31**	17	5	9	0	0	0	0	**31**
96011M	Sunset Ridge	New Haven	1426.01	Family	312	21	39	25	0	0	**85**	8	47	27	0	3	0	0	**85**
89503M	Taftville	Norwich	6961	Family	17	2	1	1	0	0	**4**	3	1	0	0	0	0	0	**4**
02015M	Temple Street	Hartford	5021	Family	120	48	2	5	7	21	**83**	73	6	1	0	1	2	0	**83**
97003M	Theresa A. Rook	Cromwell	5703	Elderly	64	0	3	4	0	2	**9**	9	0	0	0	0	0	0	**9**
81003M	Torrant House	Plainville	4202	Family	44	6	1	0	0	0	**7**	7	0	0	0	0	0	0	**7**
80005M	Torringford West	Torrington	3106	Elderly	79	4	5	0	0	0	**9**	9	0	0	0	0	0	0	**9**
80065M	Tower II	Bridgeport	737	Elderly	137	19	2	0	0	0	**21**	0	0	0	0	0	1	20	**21**
SHA005	Town Place Apartments	Middletown	0	Family	166														**0**
77099M	Truman Park	Bridgeport	722	Family	30	0	1	0	0	0	**1**	1	0	0	0	0	0	0	**1**
04012M	Trumbull Centre	Hartford	4903	Family	100	2	0	0	4	43	**49**	40	2	1	0	2	4	0	**49**
95010C	Union Street Co-op	Manchester	5152	Family	25	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
73068M	Unity Heights	Bridgeport	708	Family	50	0	0	1	0	0	**1**	0	1	0	0	0	0	0	**1**
03028S	Valley Park Apartments	Torrington	3108.01	Family	13	3	0	0	0	0	**3**	3	0	0	0	0	0	0	**3**
85049M	Velvet Mill	Manchester	5147	Family	210	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
77101M	Village Apts.	Meriden	6967	Family	22	3	0	0	0	0	**3**	1	2	0	0	0	0	0	**3**
05005M	Village at Killingly (Robinwood)	Dayville	9044	Family	42	7	7	2	0	0	**16**	14	0	2	0	0	0	0	**16**
77002M	Village Court	Norwich	6967	Elderly	75	7	2	1	0	0	**10**	8	1	0	0	0	0	1	**10**
94004M	Watertown Crossings	Waterbury	3524	Family	108	3	2	14	1	0	**20**	0	7	13	0	0	0	0	**20**
01007M	Watson Farm	South Windsor	4875	Elderly	72	1	4	4	0	0	**9**	9	0	0	0	0	0	0	**9**
02001M	Wauregan Hotel	Norwich	6968	Family	70	5	13	2	0	0	**20**	14	3	3	0	0	0	0	**20**
98025M	Webster St. Mutual Housing	Hartford	5027	Family	30	0	4	0	0	0	**4**	1	1	2	0	0	0	0	**4**
80012M	Wequonnoc Apts.	Taftville	6961	Elderly	97	2	7	0	0	0	**9**	9	0	0	0	0	0	0	**9**
73060M	West Htfd. Fellowship	West Hartford	4975	Elderly	70	2	2	2	0	0	**6**	5	1	0	0	0	0	0	**6**
84015M	Westar Apartments	Vernon	5301.01	Family	65	2	3	11	5	6	**27**	17	4	4	0	1	1	0	**27**
80029M	Westwood Village	New Haven	1415	Family	48	3	1	0	0	0	**4**	0	4	0	0	0	0	0	**4**
95015C	Westwoods Apartments	Farmington	4602	Family	34	3	3	3	0	0	**9**	3	4	2	0	0	0	0	**9**
03036S	Whalley Terrace Apartments	New Haven	1409	SH*	22	17	4	0	0	0	**21**	6	12	3	0	0	0	0	**21**
98019M	Whispering Pines Phase II	Avon	4622.01	Elderly	53	0	3	1	0	0	**4**	3	1	0	0	0	0	0	**4**
89010M	William H. Warner	Woodbridge	1602	Elderly	30	0	4	0	0	0	**4**	2	2	0	0	0	0	0	**4**
79007M	Willow Arms	East Hartford	5104	Elderly	96	3	3	0	0	0	**6**	4	1	0	1	0	0	0	**6**
99008M	Willowcrest Apartments	Middletown	5412	Family	151	3	3	9	0	1	**16**	9	3	3	0	1	0	0	**16**
04010M	Windham Small Properties	Willimantic	8006	Family	89	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
98005M	Winthrop Drive Co-Op	Farmington	4602.01	Family	12	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
73077M	Wintonbury II	Boomfield	4713	Elderly	84	2	4	0	0	0	**6**	2	4	0	0	0	0	0	**6**
03022S	Womens Center/CIL Properties	New London	1424	SH*	4	1	0	0	0	0	**1**	1	0	0	0	0	0	0	**1**
99012M	Woodland Hills Apartments	Torrington	3108.02	Family	176	9	5	0	0	0	**14**	5	0	9	0	0	0	0	**14**
98008M	Woodrow Wilson	Middletown	5420	Family	66	0	0	7	5	10	**22**	21	0	1	0	0	0	0	**22**
76028M	Woodside Village	Boomfield	4714	Elderly	177	4	5	0	0	0	**9**	4	5	0	0	0	0	0	**9**
80008M	Woodview Apartments	Oakville	3603	Family	80	0	4	0	0	0	**4**	4	0	0	0	0	0	0	**4**
88503M	Woodward Cliffs	Norwalk	437	Family	6	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
95005C	Wyllys Lisbon	Hartford	5004	Family	35	0	1	3	0	0	**4**	0	1	3	0	0	0	0	**4**
99002M	Yale Street Commons	Bridgeport	712	Family	44	4	2	2	0	0	**8**	0	2	6	0	0	0	0	**8**
			Totals	247	20,545														
			Total number of properties that reported	233 [1]	19,293	1,109	845	634	203	392	**3,183**	2,052	512	358	9	129	54	69	**3,183**
			% of properties reported	94.3%	93.9%														

* Supportive Housing

No response

[1] Of these, five were new construction

CHFA Multifamily Portfolio
- Table 8b-

Persons in Residence

Section Eight
Multifamily Developments' Tenant Profile
CHFA Multifamily Portfolio

Table 08B
Person in Residence as of 09.30.2008

						Income as a Percent of Area Median Income						Ethnic Type							
Project Number	Development Name	Municipality	Census Tract	Housing Type	Units	<25%	25%-50%	51%-80%	81%-100%	>100%	Total	Non-Minority	African American	Hispanic or Latino	Native American	Other	Asian	Unknown	Total
03029M	111 Pearl Street	Hartford	5021	Family	100	new construction													**0**
86504M	213 Buckingham Street	Hartford	5003	Family	24	8	12	2	0	0	**22**	0	2	20	0	0	0	0	**22**
77047M	2400 North Avenue	Bridgeport	721	Elderly	85														**0**
05003M	Amston Village	Colchester	7141.01	Elderly	32	1	21	3	0	0	**25**	23	2	0	0	0	0	0	**25**
98001M	Armoury (The)	Windham	8004	Family	30	4	6	12	5	3	**30**	25	1	3	0	1	0	0	**30**
98014M	Artspace Norwich	Norwich	6969	Family	58	14	16	18	5	1	**54**	30	8	8	0	8	0	0	**54**
02006M	Artspace Windham	Windham	8006	Family	48	0	8	27	5	3	**43**	31	1	10	0	0	1	0	**43**
94005S	Atlantic Park Apartments	Stamford	201	Family	27	26	1	0	0	0	**27**	7	15	5	0	0	0	0	**27**
80024M	Augustana Homes	Bridgeport	733	Elderly	186	105	71	4	0	0	**180**	151	29	0	0	0	0	0	**180**
82011M	Augustus Manor	Stamford	201	Elderly	105	93	12	0	0	0	**105**	54	41	0	1	0	7	2	**105**
77001M	Avery Heights	Groton	7025	Elderly	105	41	49	14	0	0	**104**	95	5	0	3	0	1	0	**104**
78053M	Barnum House	Bridgeport	707	Elderly	84	75	8	0	0	0	**83**	68	15	0	0	0	0	0	**83**
78008M	Berger Building	New Haven	1408	Elderly	144	104	38	2	0	0	**144**	30	106	0	0	0	2	6	**144**
03008M	Berry Patch I	South Windsor	4875	Elderly	102	29	46	25	1	0	**101**	90	9	2	0	0	0	0	**101**
04005M	Berry Patch II	South Windsor	4875	Elderly	94	22	45	26	0	0	**93**	86	7	0	0	0	0	0	**93**
88600M	Bethel A M E	Norwalk	437	Family	10	0	3	7	0	0	**10**	0	10	0	0	0	0	0	**10**
99013M	Bigelow Commons	Enfield	4806	Family	471	18	24	123	86	186	**437**	380	24	13	0	9	8	3	**437**
01008M	Birch Meadow	Manchester	5150	Elderly	100	8	53	35	1	0	**97**	89	8	0	0	0	0	0	**97**
02007M	Boulder Ridge	Canton	4641.02	Elderly	98	28	42	23	2	1	**96**	94	2	0	0	0	0	0	**96**
97008M	Bradley Estates I	Meriden	1706	Family	74	50	57	9	0	0	**116**	115	1	0	0	0	0	0	**116**
97009M	Bradley Estates II	Meriden	1704	Family	42														**0**
94004S	Brick Row	Willimantic	8003	SH*	30	22	6	1	0	0	**29**	15	5	9	0	0	0	0	**29**
79045M	Brookside Village Apartments	Pawcatuck	7051	Elderly	160	100	47	4	1	1	**153**	136	7	3	0	7	0	0	**153**
80017M	Burritt House	New Britain	4151	Elderly	65	50	14	1	0	0	**65**	64	1	0	0	0	0	0	**65**
82010M	Burritt School Apartments	New Britain	4162	Elderly	110	86	23	0	0	0	**109**	103	5	0	0	0	1	0	**109**
97010M	Byam Village	Waterbury	3527	Family	46														**0**
73020M	Canaan Parish	New Canaan	351	Family	60	35	18	1	0	0	**54**	39	13	1	0	0	1	0	**54**
80031M	Capitol Plaza	Ansonia	1252	Elderly	20	19	1	0	0	0	**20**	11	9	0	0	0	0	0	**20**
03007M	Carmen Romano	North Haven	1672.01	Elderly	103	20	52	23	1	1	**97**	86	4	4	0	3	0	0	**97**
02004M	Casa Familia	New Haven	1406	Family	30	new construction													**0**
74018M	Castle Apartments	Plainville	4202	Family	46	9	23	5	1	0	**38**	21	5	8	0	2	2	0	**38**
94012S	Cedar Hill	New Haven	1425	SH*	25	17	6	0	0	0	**23**	10	10	2	0	0	0	1	**23**
95004C	Charles Street Place	Meriden	1714	Family	80	12	21	30	2	10	**75**	41	16	17	0	1	0	0	**75**
73098M	Chase Manor I	Norwich	6967	Elderly	50	41	9	0	0	0	**50**	43	1	4	0	0	2	0	**50**
77071M	Chase Manor II	Norwich	6967	Elderly	53	21	28	4	0	0	**53**	53	0	0	0	0	0	0	**53**
73003M	Cheshire Hillside Village I	Cheshire	3431	Elderly	50	27	23	0	0	0	**50**	50	0	0	0	0	0	0	**50**
76032M	Cheshire Hillside Village II	Cheshire	3431	Elderly	50	26	22	2	0	0	**50**	50	0	0	0	0	0	0	**50**
84004M	Chestnut Grove	New Milford	2532	Elderly	40														**0**
SHA004	Chestnut Hill	Middletown	5413	Family	314	new construction													**0**
01012M	Cityscape Apartments	Hartford	5028	Family	74	31	30	7	0	0	**68**	0	6	53	0	9	0	0	**68**
SP0001	Clay Commons West	Hartford	5013	Family	14	4	3	3	0	0	**10**	0	7	3	0	0	0	0	**10**
75079M	Clifford House	Bridgeport	715	Elderly	101	82	17	1	0	0	**100**	43	33	24	0	0	0	0	**100**
83013M	Clocktower Mill	Manchester	5147	Family	185	9	22	49	27	49	**156**	122	17	5	0	9	2	1	**156**
94010S	Colony (The)	Stamford	222	Family	29	26	2	1	0	0	**29**	14	13	2	0	0	0	0	**29**
04004D	Corbin Heights	New Britain	4167	Family	291	96	68	4	0	1	**169**	7	17	130	0	0	4	11	**169**
90600M	Cornerstone Residential	New Haven	1409	Homeless	4														**0**
84022M	Cornfield Apartments	Ellington	5351	Family	216	7	29	73	45	36	**190**	182	4	2	0	2	0	0	**190**
91007M	Country Place	Colchester	7141.01	Family	112	9	37	46	11	7	**110**	94	6	5	0	4	1	0	**110**
94006M	Country Place II	Colchester	7141	Family	82	7	22	32	11	6	**78**	69	7	1	0	1	0	0	**78**
75053M	Countryside II	Wolcott	3611	Elderly	54	10	39	5	0	0	**54**	54	0	0	0	0	0	0	**54**
84006M	Countrywood at Enfield	Enfield	4812	Family	208	2	13	97	43	50	**205**	171	17	7	0	9	1	0	**205**

Section Eight
Multifamily Developments' Tenant Profile
CHFA Multifamily Portfolio

Table 08B
Person in Residence as of 09.30.2008

						Income as a Percent of Area Median Income						Ethnic Type							
Project Number	Development Name	Municipality	Census Tract	Housing Type	Units	<25%	25%-50%	51%-80%	81%-100%	>100%	Total	Non-Minority	African American	Hispanic or Latino	Native American	Other	Asian	Unknown	Total
78024M	Countrywood at Vernon	Vernon	5303.02	Family	148	0	16	71	22	16	**125**	83	18	7	0	13	4	0	**125**
94003S	Crescent Building (The)	Bridgeport	751	Family	38	34	3	0	0	0	**37**	22	8	7	0	0	0	0	**37**
89506M	Crestwood Co-op	Norwalk	440	Family	19	5	11	3	0	0	**19**	1	18	0	0	0	0	0	**19**
83004M	Crossroads of Enfield	Enfield	4812	Family	90	5	16	34	16	17	**88**	78	3	3	0	4	0	0	**88**
87501M	CUHO-Grand Avenue	New Haven	1424	Family	5	4	0	0	0	0	**4**	0	2	1	0	0	0	1	**4**
89501M	CUHO-Phoenix	New Haven	1423	Family	25	23	0	0	0	0	**23**	1	11	9	0	0	0	2	**23**
80070M	Danbury Commons	Danbury	2101	Elderly	188	145	41	1	0	0	**187**	148	36	0	1	0	2	0	**187**
75082M	Danbury Tower	Danbury	2106	Family	81	61	19	0	0	0	**80**	67	12	0	0	0	0	1	**80**
90022P	Deer Meadow	Boomfield	4715	Family	48	3	17	15	7	4	**46**	5	39	2	0	0	0	0	**46**
89005M	Deerfield Village	East Lyme	7162	Family	100	6	30	38	16	8	**98**	81	3	6	0	7	1	0	**98**
88014P	Diamond Court	Waterbury	3507	Family	80	12	22	27	9	8	**78**	5	55	18	0	0	0	0	**78**
98021M	Dillon Place	Hartford	5004	Family	65	15	26	15	1	1	**58**	0	13	44	0	1	0	0	**58**
86505M	Don B. Oquendo Coop	New Britain	4165	Family	6	0	3	2	0	1	**6**	0	0	6	0	0	0	0	**6**
75098M	Eastgate II	Waterbury	3527	Elderly	44	21	21	2	0	0	**44**	42	1	0	0	0	0	1	**44**
98017M	Easton Place	East Hartford	5106	Family	50	2	21	17	4	1	**45**	3	26	15	0	1	0	0	**45**
98002M	Elizabeth Square	Norwich	6967	Family	29	8	12	5	1	0	**26**	18	4	3	0	0	1	0	**26**
80028M	Ella Grasso	Putnam	9031	Elderly	72	25	36	10	1	0	**72**	72	0	0	0	0	0	0	**72**
78003M	Elms Common	Rocky Hill	4903	Family	156	24	17	46	24	32	**143**	107	10	7	3	11	4	1	**143**
91021P	Eno Farms	Simsbury	4662.01	Family	50	1	14	21	3	5	**44**	21	18	0	0	5	0	0	**44**
98007M	Essex Place	New Britain	4169	Family	151	123	2	4	5	1	**135**	102	8	7	0	9	9	0	**135**
80059M	Exchange Place (Towers)	Waterbury	3501	Elderly	150	95	52	3	0	0	**150**	101	46	0	2	0	1	0	**150**
82002M	Executive Square House	Wethersfield	4926	Elderly	240	139	98	1	1	1	**240**	216	21	0	1	0	2	0	**240**
94009S	Fairfield Avenue	Bridgeport	749	Family	34	28	6	0	0	0	**34**	12	10	12	0	0	0	0	**34**
77090M	Federation Square	West Hartford	4975	Elderly	88	46	37	5	0	0	**88**	83	3	0	0	0	2	0	**88**
03006S	Ferry Street	New Haven	1424	SH*	24	6	10	6	1	0	**23**	0	10	13	0	0	0	0	**23**
73063M	First Church Village	Wethersfield	4922	Elderly	75	38	36	1	0	0	**75**	71	1	0	0	0	3	0	**75**
03021S	First Step/Sound Community Se	New London	0	SH*	13	11	2	0	0	0	**13**	9	2	1	0	0	1	0	**13**
03023M	Fitch Court	Windsor	4734	Elderly	40	8	26	5	0	1	**40**	23	17	0	0	0	0	0	**40**
77048M	Florence Mill	Rockville	5302	Elderly	113	43	60	10	0	0	**113**	110	1	0	2	0	0	0	**113**
97005M	Florence Virtue	New Haven	1416	Elderly	129	24	46	43	7	5	**125**	0	124	1	0	0	0	0	**125**
75110M	Freshwater Pond	Enfield	4806	Family	75	57	13	4	0	0	**74**	47	8	15	0	2	2	0	**74**
97004M	Frog Hollow Homes	Hartford	5028	Family	26	14	5	3	1	0	**23**	0	1	22	0	0	0	0	**23**
74014M	Frost Homestead	Waterbury	3526	Family	63	13	17	17	2	0	**49**	4	25	18	0	2	0	0	**49**
00002M	Full Circle	Glastonbury	5203	Family	20	6	10	2	2	0	**20**	7	5	7	0	1	0	0	**20**
72209M	(Upper) Garden Street	Hartford	5018	Family	98	55	16	0	0	0	**71**	42	29	0	0	0	0	0	**71**
79042M	Georgian Manor	Bristol	4053	Elderly	49	13	34	0	0	1	**48**	47	0	1	0	0	0	0	**48**
96002M	Glen (The)	Winsted	3202	Elderly	49	9	30	8	0	0	**47**	47	0	0	0	0	0	0	**47**
75047M	Glenbrook Manor	Stamford	217	Elderly	44	37	7	0	0	0	**44**	33	9	0	0	0	1	1	**44**
86010M	Green Court / NEHEMIAH	Middletown	5415	Family	15	8	3	0	0	0	**11**	7	2	1	0	1	0	0	**11**
96006M	Griswold Hills	Newington	4941	Family	128	15	30	33	16	23	**117**	81	20	11	0	0	5	0	**117**
03034S	Groton Pilots	Groton	0	SH*	6	5	1	0	0	0	**6**	5	0	1	0	0	0	0	**6**
80001M	Hamilton Park Apartments	Norwich	6970	Elderly	120	61	53	6	0	0	**120**	106	13	0	1	0	0	0	**120**
97011M	Hanover Towers	Meriden	1702.01	Elderly	100	65	33	1	0	0	**99**	97	2	0	0	0	0	0	**99**
97012M	Harbor Towers	Meriden	1702.01	Elderly	202	143	58	0	0	0	**201**	194	7	0	0	0	0	0	**201**
95016C	Harrison Apartments	Bridgeport	708	Family	102	96	3	0	0	0	**99**	22	46	31	0	0	0	0	**99**
95007C	Hart Street Gardens	New Britain	4156	Family	20	6	8	5	0	0	**19**	1	3	15	0	0	0	0	**19**
82014M	Hartford East	East Hartford	5104	Elderly	120	82	36	2	0	0	**120**	104	14	0	0	0	2	0	**120**
99009M	Hedgewood Apartments	Norwich	6964	Family	100	14	36	31	4	6	**91**	42	6	35	0	7	1	0	**91**
90007M	Henry Place	Stamford	222	Family	28														**0**
01010M	Herbert T. Clark	Glastonbury	5203	Elderly	25	5	14	2	0	0	**21**	20	0	0	0	1	0	0	**21**
85043M	Heritage Commons	Middletown	5414	Elderly	89	12	35	17	7	3	**74**	74	0	0	0	0	0	0	**74**

Section Eight
Multifamily Developments' Tenant Profile
CHFA Multifamily Portfolio

Table 08B
Person in Residence as of 09.30.2008

						Income as a Percent of Area Median Income						Ethnic Type							
Project Number	Development Name	Municipality	Census Tract	Housing Type	Units	<25%	25%-50%	51%-80%	81%-100%	>100%	Total	Non-Minority	African American	Hispanic or Latino	Native American	Other	Asian	Unknown	Total
93002P	Heritage Glen Apartments	Farmington	4602	Family	68	48	6	11	0	0	**65**	43	9	6	0	7	0	0	**65**
78051M	Highwood Gardens	Hamden	1655	Family	15	9	4	2	0	0	**15**	2	13	0	0	0	0	0	**15**
73037M	Hill Central Comm CO-OP	New Haven	1403	Family	72	37	24	8	1	0	**70**	0	44	26	0	0	0	0	**70**
88012M	Historic Asylum Hill	Hartford	5033	Family	24	8	12	0	0	0	**20**	0	10	10	0	0	0	0	**20**
83005M	Howard Apartments	New Haven	1406	Family	13	12	0	1	0	0	**13**	0	13	0	0	0	0	0	**13**
94007S	Hudson View Commons	Hartford	5003	Family	28	24	4	0	0	0	**28**	8	7	13	0	0	0	0	**28**
98022M	Hunter's Ridge	Unionville	4603	Elderly	51	10	22	15	0	1	**48**	47	0	0	0	1	0	0	**48**
04006M	Huntington Place	Trumbull	906	Elderly	40	14	20	5	0	0	**39**	25	8	6	0	0	0	0	**39**
77008M	Huntington Towers	New London	6901	Family	120	103	17	0	0	0	**120**	94	26	0	0	0	0	0	**120**
88016P	Huntington Woods	Bristol	4061	Family	280	11	58	104	42	61	**276**	213	29	22	0	10	2	0	**276**
74031M	Ives Manor	Danbury	2101	Elderly	98	89	9	0	0	0	**98**	78	14	0	0	0	6	0	**98**
78055M	John B. Sliney House	Branford	1841	Elderly	38	16	19	3	0	0	**38**	38	0	0	0	0	0	0	**38**
75058M	Josephine Towers	Waterbury	3501	Elderly	125	64	52	9	0	0	**125**	114	9	0	0	0	0	2	**125**
03027M	Kimberly Place	Danbury	2101	Elderly	117	81	34	1	0	0	**116**	103	11	0	1	0	1	0	**116**
95012C	King George	New Haven	1408	Family	58	12	32	11	1	1	**57**	3	32	22	0	0	0	0	**57**
99004M	Kingswood Apartments	Willimantic	8002	Family	110	17	48	24	4	5	**98**	53	5	36	0	3	1	0	**98**
02003M	Laurel Commons	Winsted	3201	Elderly	44	10	28	6	0	0	**44**	43	0	1	0	0	0	0	**44**
74034M	Laurel Estates	Waterbury	3524	Family	277	186	83	7	0	0	**276**	222	54	0	0	0	0	0	**276**
03018S	Leeway / CIL Properties	New Haven	0	SH*	5	4	1	0	0	0	**5**	2	2	1	0	0	0	0	**5**
82027M	Legion Avenue Court	New Haven	4060	Family	27	24	2	1	0	0	**27**	1	26	0	0	0	0	0	**27**
94001S	Liberty Commons	Middletown	5416	Elderly	40	34	1	1	0	0	**36**	20	12	4	0	0	0	0	**36**
73065M	Liberty Park I	Ansonia	1254	Family	30	22	3	1	1	0	**27**	2	25	0	0	0	0	0	**27**
76003M	Liberty Park II	Ansonia	1254	Family	8	6	2	0	0	0	**8**	3	5	0	0	0	0	0	**8**
81038M	Liberty Street Apartments	Stamford	214	Family	8	6	2	0	0	0	**8**	1	1	6	0	0	0	0	**8**
80041M	Linden Place	Stamford	216	Family	6	4	2	0	0	0	**6**	3	3	0	0	0	0	0	**6**
72193M	Ludlow Townhouses	Stamford	222	Family	36	13	15	4	1	0	**33**	1	32	0	0	0	0	0	**33**
01013M	Luther Ridge	Middletown	5414	Elderly	45	0	1	1	0	0	**2**	2	0	0	0	0	0	0	**2**
79055M	M.D. Fox School	Hartford	5027	Elderly	90	83	7	0	0	0	**90**	84	6	0	0	0	0	0	**90**
90017M	Macedonia	Ansonia	1252	Family	17	1	2	7	1	0	**11**	3	5	3	0	0	0	0	**11**
97013M	Maple Hill Apartments	Meriden	1708	Elderly	32	14	18	0	0	0	**32**	31	1	0	0	0	0	0	**32**
76039M	Mapleview Towers	Stamford	217	Elderly	101	83	17	0	0	0	**100**	71	24	0	0	0	4	1	**100**
94010C	Maplewood School	Bridgeport	711	Family	32	6	18	5	0	1	**30**	0	7	17	0	6	0	0	**30**
75064M	Market Square	Newington	4944	Elderly	75	34	35	6	0	0	**75**	73	1	0	0	0	1	0	**75**
94011S	Mary Seymour Place	Hartford	5013	Family	30	23	5	0	0	0	**28**	5	20	3	0	0	0	0	**28**
83008M	Meridian Tower	Bristol	4053	Elderly	173	91	82	0	0	0	**173**	170	3	0	0	0	0	0	**173**
03035S	Middlesex Pilots	Middletown	0	Family	21	new construction													**0**
76013M	Mohican Senior Apartments	New London	6906	Elderly	145	106	35	4	0	0	**145**	114	25	0	1	0	4	1	**145**
77016M	Naubuc Green	Glastonbury	5203	Elderly	110	45	59	6	0	0	**110**	105	1	0	4	0	0	0	**110**
82015M	New Algiers	Stamford	214	Family	12	8	4	0	0	0	**12**	0	12	0	0	0	0	0	**12**
82025M	Newbury Commons	Stamford	216	Family	261	1	9	22	44	161	**237**	163	7	2	0	64	0	1	**237**
86007M	Ninth Square 1	New Haven	1401	Family	77	89	57	80	32	69	**327**	78	137	39	0	62	10	1	**327**
86007P	Ninth Square 2	New Haven	1401	Family	258														**0**
98006M	Normandy Heights	New Britain	4170	Family	150	15	12	40	22	37	**126**	82	7	7	0	22	8	0	**126**
75074M	Norwalk Elderly Apartments (a	Norwalk	437	Elderly	52	37	15	0	0	0	**52**	43	9	0	0	0	0	0	**52**
81009M	Oak Knoll	Norwalk	431	Family	42	24	7	3	0	0	**34**	0	30	4	0	0	0	0	**34**
97001M	Old Farms Crossing	Avon	4622.01	Family	45	8	13	13	3	2	**39**	29	5	2	0	1	2	0	**39**
00001M	Orchard Ridge	Berlin	4001	Elderly	120	31	50	36	1	0	**118**	114	0	4	0	0	0	0	**118**
73067M	Parish Court	Fairfield	610	Elderly	100	44	39	0	0	0	**83**	80	0	0	0	0	2	1	**83**
77037M	Park Ridge I	New Haven	1413	Elderly	72	25	36	10	0	0	**71**	47	22	0	1	0	0	1	**71**
79008M	Park Ridge Towers II	New Haven	1413	Elderly	28	12	14	2	0	0	**28**	22	4	0	0	0	0	2	**28**
05004M	Park Ridge Towers II - ITA	New Haven	1413	Elderly	60	17	22	3	0	0	**42**	24	17	1	0	0	0	0	**42**

Section Eight
Multifamily Developments' Tenant Profile
CHFA Multifamily Portfolio

Table 08B
Person in Residence as of 09.30.2008

						Income as a Percent of Area Median Income						Ethnic Type							
Project Number	Development Name	Municipality	Census Tract	Housing Type	Units	<25%	25%-50%	51%-80%	81%-100%	>100%	Total	Non-Minority	African American	Hispanic or Latino	Native American	Other	Asian	Unknown	Total
98003M	Park Square West	Stamford	201	Family	143	16	9	4	0	0	**29**	11	12	5	0	0	0	1	**29**
04005D	Pinnacle Heights Ext.	New Britain	0	Family	100	44	31	2	1	0	**78**	2	8	64	0	0	0	4	**78**
78005M	Plaza on the Green	Waterbury	3501	Elderly	157	103	50	4	0	0	**157**	119	20	0	0	0	0	18	**157**
80003M	Poquonnock Village	Groton	7027	Family	114	59	50	4	0	0	**113**	99	9	0	3	0	2	0	**113**
78001M	Presidential Gardens	New Haven	1415	Family	63	45	18	0	0	0	**63**	2	61	0	0	0	0	0	**63**
88504M	Putnam Park	Hartford	5028	Family	18	new construction													**0**
75033M	Quarry Knoll II	Greenwich	107	Elderly	40	29	11	0	0	0	**40**	36	4	0	0	0	0	0	**40**
75035M	Quebec Square	Brooklyn	9051	Family	57	40	14	3	0	0	**57**	53	3	0	0	0	0	1	**57**
99005M	Redstone Gardens	Bristol	4054	Family	132	26	49	36	3	3	**117**	80	8	24	0	5	0	0	**117**
02018S	Reliance House at Avery	Norwich	6967	SH*	4	3	1	0	0	0	**4**	4	0	0	0	0	0	0	**4**
81005M	Renaissance Hill	New Haven	1406	Family	43	30	12	1	0	0	**43**	3	40	0	0	0	0	0	**43**
90012P	Renaissance Plaza	Bridgeport	715	Family	81	30	22	17	1	4	**74**	3	26	45	0	0	0	0	**74**
01001M	Retreat (The)	Hartford	5003	Elderly	100	25	51	4	0	0	**80**	63	13	4	0	0	0	0	**80**
81031M	Rippowam Manor	Stamford	216	Elderly	82	78	2	0	0	0	**80**	59	3	11	0	0	7	0	**80**
93003P	River Commons	Norwalk	437	Family	34	7	9	15	0	2	**33**	9	20	3	0	1	0	0	**33**
00006M	River Ridge	Hamden	1651	Elderly	62	13	22	14	7	3	**59**	37	15	5	0	2	0	0	**59**
80053M	River Run	New Haven	1423	Family	140	104	34	2	0	0	**140**	104	31	0	0	0	0	5	**140**
81019M	Robert Giaimo House	Branford	1841	Elderly	44	18	25	1	0	0	**44**	44	0	0	0	0	0	0	**44**
82026M	Robeson Elderly Housing	New Haven	1406	Elderly	22	20	2	0	0	0	**22**	0	22	0	0	0	0	0	**22**
99010M	Rolling Ridge Apartments	West Haven	1542	Family	180	20	42	29	79	4	**174**	26	86	46	0	15	1	0	**174**
03013M	Sage Pond	Berlin	4002	Elderly	84	10	42	25	0	2	**79**	71	7	1	0	0	0	0	**79**
90014M	Saint Mary's Residence	New Britain	4159	Elderly	51	24	16	5	0	0	**45**	35	2	7	0	1	0	0	**45**
98010M	Saranor Apartments	Milford	1510	Elderly	120	35	66	13	1	0	**115**	103	5	7	0	0	0	0	**115**
86503M	Saye Brooke Village West	Old Saybrook	6702	Elderly	14	2	8	1	3	0	**14**	12	0	0	0	2	0	0	**14**
74110M	School I	New Britain	4156	Elderly	127	57	65	4	0	0	**126**	113	12	0	0	0	0	1	**126**
77072M	School II	New Britain	4156	Elderly	99	32	62	4	0	0	**98**	92	5	0	0	0	0	1	**98**
04002D	Security Manor	New Britain	4166	Elderly	50	25	14	1	0	0	**40**	27	3	10	0	0	0	0	**40**
77039M	Shepherd Park	Hartford	5042	Elderly	373	293	71	7	0	0	**371**	248	108	0	2	0	13	0	**371**
77043M	Shippan Place	Stamford	221	Elderly	148	131	16	1	0	0	**148**	134	11	0	0	0	2	1	**148**
79067M	Sigourney Square	Hartford	5032	Elderly	42	37	5	0	0	0	**42**	3	13	26	0	0	0	0	**42**
99007M	Silver Pond Apartments	Wallingford	1759	Elderly	160	32	96	18	0	1	**147**	131	7	8	0	1	0	0	**147**
99003M	Sleeping Giant Apartments	Vernon	5304	Family	106	15	40	26	4	6	**91**	64	9	14	0	3	1	0	**91**
02014M	Smithfield Gardens	Seymour	1301	Elderly	56	0	49	4	0	0	**53**	53	0	0	0	0	0	0	**53**
02017S	Soromundi Commons	Hartford	5032	Family	48	42	6	0	0	0	**48**	20	14	14	0	0	0	0	**48**
75106M	South Green	Middletown	5416	Elderly	125	63	46	4	1	0	**114**	83	24	6	0	1	0	0	**114**
99006M	Southford Park	Waterbury	3526	Family	212	33	62	58	23	19	**195**	70	14	43	0	67	1	0	**195**
98020M	Southwood Square I	Stamford	223	Family	149	101	32	6	0	0	**139**	19	83	22	0	12	3	0	**139**
01003M	Southwood Square - Phase 2	Stamford	223	Family	110	75	24	9	0	0	**108**	4	70	26	0	8	0	0	**108**
03004M	Southwood Square - Phase 3	Stamford	223	Family	56	37	16	3	0	0	**56**	5	31	17	0	3	0	0	**56**
85072M	Springville Mill	Vernon	5302	Family	175	0	15	77	43	33	**168**	149	9	5	0	4	1	0	**168**
84027M	St. Mary Home	West Hartford	4972	Elderly	100														**0**
77046M	St. Mary's Elderly	East Hartford	5101	Elderly	56	24	28	3	0	0	**55**	49	4	2	0	0	0	0	**55**
87006M	St. Maurice	Stamford	218	Elderly	30	8	18	2	1	0	**29**	27	1	1	0	0	0	0	**29**
73001M	St. Paul's Co-op	Norwalk	1406	Family	86	37	40	6	0	2	**85**	12	49	22	0	2	0	0	**85**
87504M	St. Stephen's Townhouse	Branford	1841	Family	7	0	5	2	0	0	**7**	4	2	0	0	1	0	0	**7**
82013M	Stamford Green	Stamford	214	Elderly	91	80	9	1	0	0	**90**	55	35	0	0	0	0	0	**90**
79033M	Station Place	North Canaan	2601	Family	37	22	13	2	0	0	**37**	32	0	0	5	0	0	0	**37**
01002M	Sterling Market Lofts	Bridgeport	707	Family	61	10	24	19	5	2	**60**	33	18	6	0	2	1	0	**60**
04018M	Stonebridge I Apartments	Berlin	4001	Elderly	110	28	40	37	1	0	**106**	103	0	2	0	1	0	0	**106**
05011M	Stonebridge II Apartments	Berlin	4001	Elderly	84	21	38	23	1	0	**83**	79	3	1	0	0	0	0	**83**
99011M	Summer Brook Apartments	Southington	4306.1	Family	180	38	64	52	11	4	**169**	114	10	30	0	7	8	0	**169**

Section Eight
Multifamily Developments' Tenant Profile
CHFA Multifamily Portfolio

Table 08B
Person in Residence as of 09.30.2008

						Income as a Percent of Area Median Income						Ethnic Type							
Project Number	**Development Name**	**Municipality**	**Census Tract**	**Housing Type**	**Units**	**<25%**	**25%-50%**	**51%-80%**	**81%-100%**	**>100%**	**Total**	**Non-Minority**	**African American**	**Hispanic or Latino**	**Native American**	**Other**	**Asian**	**Unknown**	**Total**
88007P	Summitwoods	Norwich	6967	Family	120	7	26	48	10	23	**114**	78	13	20	0	2	1	0	**114**
96011M	Sunset Ridge	New Haven	1426.01	Family	312	139	73	69	12	4	**297**	30	185	74	0	8	0	0	**297**
89503M	Taftville	Norwich	6961	Family	17	6	9	2	0	0	**17**	10	6	1	0	0	0	0	**17**
02015M	Temple Street	Hartford	5021	Family	120	51	3	9	14	39	**116**	98	11	1	0	3	3	0	**116**
97003M	Theresa A. Rook	Cromwell	5703	Elderly	64	4	36	17	3	4	**64**	63	1	0	0	0	0	0	**64**
81003M	Torrant House	Plainville	4202	Family	44	32	12	0	0	0	**44**	41	3	0	0	0	0	0	**44**
80005M	Torringford West	Torrington	3106	Elderly	79	33	45	0	0	0	**78**	78	0	0	0	0	0	0	**78**
80065M	Tower II	Bridgeport	737	Elderly	137	119	15	2	0	0	**136**	86	23	0	0	0	2	25	**136**
SHA005	Town Place Apartments	Middletown	0	Family	166														**0**
77099M	Truman Park	Bridgeport	722	Family	30	12	17	1	0	0	**30**	27	2	1	0	0	0	0	**30**
04012M	Trumbull Centre	Hartford	4903	Family	100	2	1	0	12	70	**85**	66	5	3	0	2	9	0	**85**
95010C	Union Street Co-op	Manchester	5152	Family	25	7	9	5	1	1	**23**	11	8	3	0	0	1	0	**23**
73068M	Unity Heights	Bridgeport	708	Family	50	15	20	12	1	2	**50**	1	17	32	0	0	0	0	**50**
03028S	Valley Park Apartments	Torrington	3108.01	Family	13	10	2	0	0	0	**12**	10	2	0	0	0	0	0	**12**
85049M	Velvet Mill	Manchester	5147	Family	210	10	9	65	29	83	**196**	171	6	8	0	11	0	0	**196**
77101M	Village Apts.	Meriden	6967	Family	22	17	3	0	0	0	**20**	17	2	1	0	0	0	0	**20**
05005M	Village at Killingly (Robinwood	Dayville	9044	Family	42	42	44	10	1	0	**97**	83	6	6	0	2	0	0	**97**
77002M	Village Court	Norwich	6967	Elderly	75	48	23	4	0	0	**75**	66	8	0	0	0	0	1	**75**
94004M	Watertown Crossings	Waterbury	3524	Family	108	28	40	32	2	0	**102**	9	46	45	0	2	0	0	**102**
01007M	Watson Farm	South Windsor	4875	Elderly	72	20	32	19	1	0	**72**	66	5	1	0	0	0	0	**72**
02001M	Wauregan Hotel	Norwich	6968	Family	70	14	34	12	0	0	**60**	36	11	11	0	1	1	0	**60**
98025M	Webster St. Mutual Housing	Hartford	5027	Family	30	7	15	5	2	0	**29**	1	4	24	0	0	0	0	**29**
80012M	Wequonnoc Apts.	Taftville	6961	Elderly	97	33	59	5	0	0	**97**	96	0	0	0	0	1	0	**97**
73060M	West Htfd. Fellowship	West Hartford	4975	Elderly	70	20	33	16	0	0	**69**	56	9	3	0	0	1	0	**69**
84015M	Westar Apartments	Vernon	5301.01	Family	65	3	12	29	12	8	**64**	45	10	6	0	2	1	0	**64**
80029M	Westwood Village	New Haven	1415	Family	48	29	15	4	0	0	**48**	1	47	0	0	0	0	0	**48**
95015C	Westwoods Apartments	Farmington	4602	Family	34	8	8	13	3	0	**32**	13	12	6	0	1	0	0	**32**
03036S	Whalley Terrace Apartments	New Haven	1409	SH*	22	17	4	0	0	0	**21**	6	12	3	0	0	0	0	**21**
98019M	Whispering Pines Phase II	Avon	4622.01	Elderly	53	5	34	13	0	0	**52**	51	1	0	0	0	0	0	**52**
89010M	William H. Warner	Woodbridge	1602	Elderly	30	8	16	4	1	0	**29**	24	5	0	0	0	0	0	**29**
79007M	Willow Arms	East Hartford	5104	Elderly	96	44	45	6	0	0	**95**	82	11	0	1	0	1	0	**95**
99008M	Willowcrest Apartments	Middletown	5412	Family	151	27	54	41	6	3	**131**	57	36	29	0	9	0	0	**131**
04010M	Windham Small Properties	Willimantic	8006	Family	89	59	0	0	0	0	**59**	40	8	10	0	1	0	0	**59**
98005M	Winthrop Drive Co-Op	Farmington	4602.01	Family	12	3	7	2	0	0	**12**	7	2	0	0	3	0	0	**12**
73077M	Wintonbury II	Boomfield	4713	Elderly	84	42	31	10	0	0	**83**	25	55	0	0	3	0	0	**83**
03022S	Womens Center/CIL Properties	New London	1424	SH*	4	4	0	0	0	0	**4**	2	1	1	0	0	0	0	**4**
99012M	Woodland Hills Apartments	Torrington	3108.02	Family	176	116	50	3	0	0	**169**	47	17	100	0	0	4	1	**169**
98008M	Woodrow Wilson	Middletown	5420	Family	66	1	4	28	15	18	**66**	61	2	2	0	0	1	0	**66**
76028M	Woodside Village	Boomfield	4714	Elderly	177	78	83	14	0	1	**176**	56	120	0	0	0	0	0	**176**
80008M	Woodview Apartments	Oakville	3603	Family	80	28	50	2	0	0	**80**	79	0	0	1	0	0	0	**80**
88503M	Woodward Cliffs	Norwalk	437	Family	6	2	2	1	1	0	**6**	1	5	0	0	0	0	0	**6**
95005C	Wyllys Lisbon	Hartford	5004	Family	35	12	9	8	0	1	**30**	0	11	19	0	0	0	0	**30**
99002M	Yale Street Commons	Bridgeport	712	Family	44	15	12	14	1	2	**44**	2	10	30	0	2	0	0	**44**
			Totals	247	20,545														
			Total number of properties that reported	233 [1]	19,293	7,925	5,766	2,761	862	1,171	**18,485**	12,263	3,600	1,812	33	496	181	100	**18,485**
			% of properties reported	94.3%	93.9%														

* Supportive Housing

No response

[1] Of these, five were new construction

CHFA Multifamily Portfolio
- Table 8c-

Ethnic Composition of Waiting List

Section Eight

Multifamily Developments' Tenants Profile **TABLE 08c**

CHFA Multifamily Portfolio **Waiting list 10.01.2007-09.30.2008**

Project Number	Development Name	Municipality	Census Tract	Housing Type	Units	Non-Minority	African American	Asian	Hispanic or Latino	American Indian[1]	Other	Unknown[2]	Total
03029M	111 Pearl Street	Hartford	5021	Family	100	new construction							**0**
86504M	213 Buckingham Street	Hartford	5003	Family	24	0	2	0	13				**15**
77047M	2400 North Avenue	Bridgeport	721	Elderly	85								
05003M	Amston Village	Colchester	7141.01	Elderly	32	2							**2**
98001M	Armoury (The)	Windham	8004	Family	30								
98014M	Artspace Norwich	Norwich	6969	Family	58	38	12	4	9	7			**70**
02006M	Artspace Windham	Windham	8006	Family	48							28	**28**
94005S	Atlantic Park Apartments	Stamford	201	Family	27	11	28	1	20				**60**
80024M	Augustana Homes	Bridgeport	733	Elderly	186	17	16		27	1			**61**
82011M	Augustus Manor	Stamford	201	Elderly	105	16	24	1	11	3			**55**
77001M	Avery Heights	Groton	7025	Elderly	105	28	6		3	2			**39**
78053M	Barnum House	Bridgeport	707	Elderly	84	1	2		6				**9**
78008M	Berger Building	New Haven	1408	Elderly	144								
03008M	Berry Patch I	South Windsor	4875	Elderly	102	48	6	1	4	0			**59**
04005M	Berry Patch II	South Windsor	4875	Elderly	94	see 03008M							**0**
88600M	Bethel A M E	Norwalk	437	Family	10		1						**1**
99013M	Bigelow Commons	Enfield	4806	Family	471	0	0	0	0	0	0	0	**0**
01008M	Birch Meadow	Manchester	5150	Elderly	100	6	1		1				**8**
02007M	Boulder Ridge	Canton	4641.02	Elderly	98							29	**29**
97008M	Bradley Estates I	Meriden	1706	Family	74	9	3		7				**19**
97009M	Bradley Estates II	Meriden	1704	Family	42								
94004S	Brick Row	Willimantic	8003	Family	30	20	5		25	4			**54**
79045M	Brookside Village Apartments	Pawcatuck	7051	Elderly	160	45			3	4			**52**
80017M	Burritt House	New Britain	4151	Elderly	65	4	2		20				**26**
82010M	Burritt School Apartments	New Britain	4162	Elderly	110	12	3	0	33	0			**48**
97010M	Byam Village	Waterbury	3527	Family	46								
73020M	Canaan Parish	New Canaan	351	Family	60	8	11	0	6	7			**32**
80031M	Capitol Plaza	Ansonia	1252	Elderly	20	3	4		1				**8**
03007M	Carmen Romano	North Haven	1672.01	Elderly	103	77			4				**81**
02004M	Casa Familia	New Haven	1406	Family	30				20	2			**22**
74018M	Castle Apartments	Plainville	4202	Family	46	17	7	1	31				**56**
94012S	Cedar Hill	New Haven	1425	Family	25							90	**90**

Section Eight

Multifamily Developments' Tenants Profile **TABLE 08c**

CHFA Multifamily Portfolio **Waiting list 10.01.2007-09.30.2008**

Project Number	Development Name	Municipality	Census Tract	Housing Type	Units	Non-Minority	African American	Asian	Hispanic or Latino	American Indian[1]	Other	Unknown[2]	Total
95004C	Charles Street Place	Meriden	1714	Family	80	7	6		12				**25**
73098M	Chase Manor I	Norwich	6967	Elderly	50	45	1	2	3				**51**
77071M	Chase Manor II	Norwich	6967	Elderly	53	see 73098M							**0**
73003M	Cheshire Hillside Village I	Cheshire	3431	Elderly	50	60	7	1	7		50		**125**
76032M	Cheshire Hillside Village II	Cheshire	3431	Elderly	50	see 73003M							**0**
84004M	Chestnut Grove	New Milford	2532	Elderly	40						14		**14**
SHA004	Chestnut Hill	Middletown	5413	Family	314								
01012M	Cityscape Apartments	Hartford	5028	Family	74								
SP0001	Clay Commons West	Hartford	5013	Family	14	0	2	0	15	0	0	0	**17**
75079M	Clifford House	Bridgeport	715	Elderly	101	1	15		9				**25**
83013M	Clocktower Mill	Manchester	5147	Family	185							1	**1**
94010S	Colony (The)	Stamford	222	Family	29	13	32	2	17				**64**
04004D	Corbin Heights	New Britain	4167	Family	291	0	4	0	29	0	0	0	**33**
90600M	Cornerstone Residential	New Haven	1409	Homeless	4	0	0	0	0	0	0	0	**0**
84022M	Cornfield Apartments	Ellington	5351	Family	216	13		1		1			**15**
91007M	Country Place	Colchester	7141.01	Family	112	0	0	0	0	0	0	0	**0**
94006M	Country Place II	Colchester	7141	Family	82	0	0	0	0	0	0	0	**0**
75053M	Countryside II	Wolcott	3611	Elderly	54							45	**45**
84006M	Countrywood at Enfield	Enfield	4812	Family	208	0	0	0	0	0	0	0	**0**
78024M	Countrywood at Vernon	Vernon	5303.02	Family	148	0	0	0	0	0	0	0	**0**
94003S	Crescent Building (The)	Bridgeport	751	Family	38	114	75		43				**232**
89506M	Crestwood Co-op	Norwalk	440	Family	19		5						**5**
83004M	Crossroads of Enfield	Enfield	4812	Family	90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	**0**
87501M	CUHO-Grand Avenue	New Haven	1424	Family	5	0	7	0	7	0	0	0	**14**
89501M	CUHO-Phoenix	New Haven	1423	Family	25	0	6	0	7	0			**13**
80070M	Danbury Commons	Danbury	2101	Elderly	188	56	23		30	1			**110**
75082M	Danbury Tower	Danbury	2106	Elderly	81	5	1		1				**7**
90022P	Deer Meadow	Boomfield	4715	Family	48							8	**8**
89005M	Deerfield Village	East Lyme	7162	Family	100	5	0	1	0	0	0	0	**6**
88014P	Diamond Court	Waterbury	3507	Family	80		2						**2**
98021M	Dillon Place	Hartford	5004	Family	65				3				**3**
86505M	Don B. Oquendo Coop	New Britain	4165	Family	6	0	0	0	0	0	0	0	**0**

Section Eight

Multifamily Developments' Tenants Profile **TABLE 08c**

CHFA Multifamily Portfolio **Waiting list 10.01.2007-09.30.2008**

Project Number	Development Name	Municipality	Census Tract	Housing Type	Units	Non-Minority	African American	Asian	Hispanic or Latino	American Indian[1]	Other	Unknown[2]	Total
75098M	Eastgate II	Waterbury	3527	Elderly	44							15	**15**
98017M	Easton Place	East Hartford	5106	Family	50		4						**4**
98002M	Elizabeth Square	Norwich	6967	Family	29	1	1						**2**
80028M	Ella Grasso	Putnam	9031	Elderly	72	46							**46**
78003M	Elms Common	Rocky Hill	4903	Family	156	0	0	0	0	0	0	0	**0**
91021P	Eno Farms	Simsbury	4662.01	Family	50	0	0	0	0	0	0	0	**0**
98007M	Essex Place	New Britain	4169	Family	151	n/a	n/a	n/a	n/a	n/a	n/a	n/a	**0**
80059M	Exchange Place (Towers)	Waterbury	3501	Elderly	150							10	**10**
82002M	Executive Square House	Wethersfield	4926	Elderly	240	20	1		2				**23**
94009S	Fairfield Avenue	Bridgeport	749	Family	34	114	75	0	43				**232**
77090M	Federation Square	West Hartford	4975	Elderly	88	138	4	2					**144**
03006S	Ferry Street	New Haven	1424		24	0	0	0	0	0	0	0	**0**
73063M	First Church Village	Wethersfield	4922	Elderly	75	43			3				**46**
03021S	First Step/Sound Community Service	New London	0		13	0	0	0	0	0	0	0	**0**
03023M	Fitch Court	Windsor	4734	Elderly	40	10	10						**20**
77048M	Florence Mill	Rockville	5302	Elderly	113	51	5	1	5	10			**72**
97005M	Florence Virtue	New Haven	1416	Family	129				3			252	**255**
75110M	Freshwater Pond	Enfield	4806	Family	75	34	8	2	17	2			**63**
97004M	Frog Hollow Homes	Hartford	5028	Family	26		1		5				**6**
74014M	Frost Homestead	Waterbury	3526	Family	63	7	1	0	12	0	0	0	**20**
00002M	Full Circle	Glastonbury	5203	Family	20								
72209M	(Upper) Garden Street	Hartford	5018	Family	98	1	14		7				**22**
79042M	Georgian Manor	Bristol	4053	Elderly	49								
96002M	Glen (The)	Winsted	3202	Elderly	49	2							**2**
75047M	Glenbrook Manor	Stamford	217	Elderly	44	16	8	1	3	0			**28**
86010M	Green Court / NEHEMIAH	Middletown	5415	Family	15	4	7						**11**
96006M	Griswold Hills	Newington	4941	Family	128							37	**37**
03034S	Groton Pilots	Groton	0	Family	6								
80001M	Hamilton Park Apartments	Norwich	6970	Elderly	120	34	11		8	2			**55**
97011M	Hanover Towers	Meriden	1702.01	Elderly	100	1			2				**3**
97012M	Harbor Towers	Meriden	1702.01	Elderly	202	1			2				**3**
95016C	Harrison Apartments	Bridgeport	708	Family	102	82	125		175				**382**

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Multifamily Developments' Tenants Profile **TABLE 08c**

CHFA Multifamily Portfolio **Waiting list 10.01.2007-09.30.2008**

Project Number	Development Name	Municipality	Census Tract	Housing Type	Units	Non-Minority	African American	Asian	Hispanic or Latino	American Indian[1]	Other	Unknown[2]	Total
95007C	Hart Street Gardens	New Britain	4156	Family	20	0	3	0	7				**10**
82014M	Hartford East	East Hartford	5104	Elderly	120	11	5		10	2			**28**
99009M	Hedgewood Apartments	Norwich	6964	Family	100	0	0	0	0	0	0	0	**0**
90007M	Henry Place	Stamford	222	Family	28	0	0	0	0	0	0	0	**0**
01010M	Herbert T. Clark	Glastonbury	5203	Elderly	25	35	1						**36**
85043M	Heritage Commons	Middletown	5414	Elderly	89	0	0	0	0	0	0	0	**0**
93002P	Heritage Glen Apartments	Farmington	4602	Family	68	11			4				**15**
78051M	Highwood Gardens	Hamden	1655	Family	15							31	**31**
73037M	Hill Central Comm CO-OP	New Haven	1403	Family	72		6		3				**9**
88012M	Historic Asylum Hill	Hartford	5033	Family	24	0	0	0	0	0	0	0	**0**
83005M	Howard Apartments	New Haven	1406	Family	13		2						**2**
94007S	Hudson View Commons	Hartford	5003	Family	28	2	2		2				**6**
98022M	Hunter's Ridge	Unionville	4603	Elderly	51							19	**19**
04006M	Huntington Place	Trumbull	906	Elderly	40	35	12	2	20				**69**
77008M	Huntington Towers	New London	6901	Elderly	120	29	41	0	69	1			**140**
88016P	Huntington Woods	Bristol	4061	Family	280							981	**981**
74031M	Ives Manor	Danbury	2101	Elderly	98	26	3	3	23		2		**57**
78055M	John B. Sliney House	Branford	1841	Elderly	38	22							**22**
75058M	Josephine Towers	Waterbury	3501	Elderly	125	27	12	2	52	3			**96**
03027M	Kimberly Place	Danbury	2101	Elderly	117	36	3	1	23				**63**
95012C	King George	New Haven	1408	Family	58	121	124	5	139	2			**391**
99004M	Kingswood Apartments	Willimantic	8002	Family	110	0	0	0	0	0	0	0	**0**
02003M	Laurel Commons	Winsted	3201	Elderly	44							77	**77**
74034M	Laurel Estates	Waterbury	3524	Family	277	1	2		26				**29**
03018S	Leeway / CIL Properties	New Haven	0		5	0	0	0	0	0	0	0	**0**
82027M	Legion Avenue Court	New Haven	4060	Family	27		1		1				**2**
94001S	Liberty Commons	Middletown	5416	Family	40	13	16		2				**31**
73065M	Liberty Park I	Ansonia	1254	Family	30		2						**2**
76003M	Liberty Park II	Ansonia	1254	Family	8		2						**2**
81038M	Liberty Street Apartments	Stamford	214	Family	8				2			10	**12**
80041M	Linden Place	Stamford	216	Family	6		1		1				**2**
72193M	Ludlow Townhouses	Stamford	222	Family	36	7	42		24	3			**76**

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Multifamily Developments' Tenants Profile **TABLE 08c**

CHFA Multifamily Portfolio **Waiting list 10.01.2007-09.30.2008**

Project Number	Development Name	Municipality	Census Tract	Housing Type	Units	Non-Minority	African American	Asian	Hispanic or Latino	American Indian[1]	Other	Unknown[2]	Total
01013M	Luther Ridge	Middletown	5414	Elderly	45								
79055M	M.D. Fox School	Hartford	5027	Elderly	90	8	2		90				**100**
90017M	Macedonia	Ansonia	1252	Family	17								
97013M	Maple Hill Apartments	Meriden	1708	Elderly	32	0	0	0	0	0	0	0	**0**
76039M	Mapleview Towers	Stamford	217	Elderly	101	38	23	3	19	2		14	**99**
94010C	Maplewood School	Bridgeport	711	Family	32	see 99002M							**0**
75064M	Market Square	Newington	4944	Elderly	75	53	2		6				**61**
94011S	Mary Seymour Place Apartments	Hartford	5013	Family	30	4	27		12				**43**
83008M	Meridian Tower	Bristol	4053	Elderly	173	48	1		6				**55**
03035S	Middlesex Pilots	Middletown	0	Family	21	20	27	0	7				**54**
76013M	Mohican Senior Apartments	New London	6906	Elderly	145	23	10		17	4			**54**
77016M	Naubuc Green	Glastonbury	5203	Elderly	110	82	3	3		20			**108**
82015M	New Algiers	Stamford	214	Family	12	4							**4**
82025M	Newbury Commons	Stamford	216	Family	261	0	0	0	0	0	0	0	**0**
86007M	Ninth Square 1	New Haven	1401	Family	77	15	122	1	29	0			**167**
86007P	Ninth Square 2	New Haven	1401	Family	258	see 86007M							**0**
98006M	Normandy Heights	New Britain	4170	Family	150	0	0	0	0	0	0	0	**0**
75074M	Norwalk Elderly Apartments (aka Le	Norwalk	437	Elderly	52	12	5		5				**22**
81009M	Oak Knoll	Norwalk	431	Family	42		4		2				**6**
97001M	Old Farms Crossing	Avon	4622.01	Family	45							8	**8**
00001M	Orchard Ridge	Berlin	4001	Elderly	120	20	2	0	3	1			**26**
73067M	Parish Court	Fairfield	610	Elderly	100	172	17	3	16				**208**
77037M	Park Ridge I	New Haven	1413	Elderly	72	6	6		2	1			**15**
79008M	Park Ridge Towers II	New Haven	1413	Elderly	28	5	5		2	1			**13**
05004M	Park Ridge Towers II - ITA	New Haven	0	Elderly	60	n/a	n/a	n/a	n/a	n/a	n/a	n/a	**0**
98003M	Park Square West	Stamford	201	Family	143	8	9		10				**27**
04005D	Pinnacle Heights Ext.	New Britain	0	Family	100	see 04004D							**0**
78005M	Plaza on the Green	Waterbury	3501	Elderly	157	17	9		39	1			**66**
80003M	Poquonnock Village	Groton	7027	Elderly	114	53	16	2	12	4			**87**
78001M	Presidential Gardens	New Haven	1415	Family	63		5						**5**
88504M	Putnam Park	Hartford	5028	Family	18		2		10				**12**
75033M	Quarry Knoll II	Greenwich	107	Elderly	40	14	4	1	8				**27**

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Multifamily Developments' Tenants Profile **TABLE 08c**

CHFA Multifamily Portfolio **Waiting list 10.01.2007-09.30.2008**

Project Number	Development Name	Municipality	Census Tract	Housing Type	Units	Non-Minority	African American	Asian	Hispanic or Latino	American Indian[1]	Other	Unknown[2]	Total
75035M	Quebec Square	Brooklyn	9051	Family	57	57	14		21	3			**95**
99005M	Redstone Gardens	Bristol	4054	Family	132	0	0	0	0	0	0	0	**0**
02018S	Reliance House at Avery	Norwich	6967	Family	4	0	0	0	0	0	0	0	**0**
81005M	Renaissance Hill	New Haven	1406	Family	43		2						**2**
90012P	Renaissance Plaza	Bridgeport	715	Family	81		1		3				**4**
01001M	Retreat (The)	Hartford	5003	Elderly	100	0	0	0	0	0	0	0	**0**
81031M	Rippowam Manor	Stamford	216	Elderly	82								
93003P	River Commons	Norwalk	437	Family	34	8	9	0	1				**18**
00006M	River Ridge	Hamden	1651	Elderly	62	17	12		13				**42**
80053M	River Run	New Haven	1423	Elderly	140	48	25	2	94	50			**219**
81019M	Robert Giaimo House	Branford	1841	Elderly	44	10							**10**
82026M	Robeson Elderly Housing	New Haven	1406	Elderly	22	1	4						**5**
99010M	Rolling Ridge Apartments	West Haven	1542	Family	180	0	0	0	0	0	0	0	**0**
03013M	Sage Pond	Berlin	4002	Family	84	20	2	1	1				**24**
90014M	Saint Mary's Residence	New Britain	4159	Elderly	51				2				**2**
98010M	Saranor Apartments	Milford	1510	Elderly	120							124	**124**
86503M	Saye Brooke Village West	Old Saybrook	6702	Elderly	14	45							**45**
74110M	School I	New Britain	4156	Elderly	127	29	6		7				**42**
77072M	School II	New Britain	4156	Elderly	99	29	7		8				**44**
04002D	Security Manor	New Britain	4166	Elderly	50	2	2	0	16	0			**20**
77039M	Shepherd Park	Hartford	5042	Elderly	373	28	56	12	155				**251**
77043M	Shippan Place	Stamford	221	Elderly	148							280	**280**
79067M	Sigourney Square	Hartford	5032	Elderly	42				7				**7**
99007M	Silver Pond Apartments	Wallingford	1759	Elderly	160	0	0	0	0	0	0	0	**0**
99003M	Sleeping Giant Apartments	Vernon	5304	Family	106	0	0	0	0	0	0	0	**0**
02014M	Smithfield Gardens	Seymour	1301	Elderly	56	17							**17**
02017S	Soromundi Commons	Hartford	5032	Family	48	92	127	61	119	35			**434**
75106M	South Green	Middletown	5416	Elderly	125	12	7	1	2				**22**
99006M	Southford Park	Waterbury	3526	Family	212	0	0	0	0	0	0	0	**0**
98020M	Southwood Square I	Stamford	223	Family	149	26	210	4	97	76			**413**
01003M	Southwood Square - Phase 2	Stamford	223	Family	110	see 98020M							**0**
03004M	Southwood Square - Phase 3	Stamford	0	Family	56	see 98020M							**0**

Section Eight

Multifamily Developments' Tenants Profile **TABLE 08c**

CHFA Multifamily Portfolio **Waiting list 10.01.2007-09.30.2008**

Project Number	Development Name	Municipality	Census Tract	Housing Type	Units	Non-Minority	African American	Asian	Hispanic or Latino	American Indian[1]	Other	Unknown[2]	Total
85072M	Springville Mill	Vernon	5302	Family	175	0	0	0	0	0	0	0	**0**
84027M	St. Mary Home	West Hartford	4972	Elderly	100	5	1		2				**8**
77046M	St. Mary's Elderly	East Hartford	5101	Elderly	56	19	6	0	6				**31**
87006M	St. Maurice	Stamford	218	Elderly	30	25	2						**27**
73001M	St. Paul's Co-op	Norwalk	1406	Family	86	0	0	0	0	0	0	0	**0**
87504M	St. Stephen's Townhouse	Branford	1841	Family	7								
82013M	Stamford Green	Stamford	214	Elderly	91	12	12		7				**31**
79033M	Station Place	North Canaan	2601	Family	37	30	1		1				**32**
01002M	Sterling Market Lofts	Bridgeport	707	Family	61	4	3	1	2				**10**
04018M	Stonebridge I Apartments	Berlin	4001	Elderly	110	24	10	1	5	0			**40**
05011M	Stonebridge II Apartments	Berlin	4001	Elderly	84	see 04018M							
99011M	Summer Brook Apartments	Southington	4306.1	Family	180								
88007P	Summitwoods	Norwich	6967	Family	120	1							**1**
96011M	Sunset Ridge	New Haven	1426.01	Family	312	n/a	n/a	n/a	n/a	n/a	n/a	n/a	**0**
89503M	Taftville	Norwich	6961	Family	17	0	0	0	0	0	0	0	**0**
02015M	Temple Street	Hartford	5021	Family	120	0	0	0	0	0	0	0	**0**
97003M	Theresa A. Rook	Cromwell	5703	Elderly	64	30							**30**
81003M	Torrant House	Plainville	4202	Family	44	25	5	0	1				**31**
80005M	Torringford West	Torrington	3106	Elderly	79	24				1			**25**
80065M	Tower II	Bridgeport	737	Elderly	137								
SHA005	Town Place Apartments	Middletown	0	Family	166	0	0	0	0	0	0	0	**0**
77099M	Truman Park	Bridgeport	722	Elderly	30	17	2		3				**22**
04012M	Trumbull Centre	Hartford	4903	Family	100	0	0	0	0	0	0	0	**0**
95010C	Union Street Co-op	Manchester	5152	Family	25	0	0	0	0	0	0	0	**0**
73068M	Unity Heights	Bridgeport	708	Family	50								
03028S	Valley Park Apartments	Torrington	3108.01	Family	13	2	0	0	0	0	0	0	**2**
85049M	Velvet Mill	Manchester	5147	Family	210							2	**2**
77101M	Village Apts.	Meriden	6967	Family	22								
05005M	Village at Killingly (Robinwood)	Dayville	9044	Family	42								
77002M	Village Court	Norwich	6967	Elderly	75	24	4		6				**34**
94004M	Watertown Crossings	Waterbury	3524	Family	108	5	9		15				**29**
01007M	Watson Farm	South Windsor	4875	Elderly	72	27	2	0	2	0			**31**

Section Eight

Multifamily Developments' Tenants Profile **TABLE 08c**

CHFA Multifamily Portfolio **Waiting list 10.01.2007-09.30.2008**

Project Number	Development Name	Municipality	Census Tract	Housing Type	Units	Non-Minority	African American	Asian	Hispanic or Latino	American Indian[1]	Other	Unknown[2]	Total
02001M	Wauregan Hotel	Norwich	6968	Family	70	0	0	0	0	0	0	0	**0**
98025M	Webster St. Mutual Housing	Hartford	5027	Family	30	0	0	0	3	0	0	0	**3**
80012M	Wequonnoc Apts.	Taftville	6961	Elderly	97	55	2		2	1			**60**
73060M	West Htfd. Fellowship	West Hartford	4975	Elderly	70	19	2	3	1				**25**
84015M	Westar Apartments	Vernon	5301.01	Family	65	0	0	0	0	0	0	0	**0**
80029M	Westwood Village	New Haven	1415	Family	48		3						**3**
95015C	Westwoods Apartments	Farmington	4602	Family	34							6	**6**
03036S	Whalley Terrace Apartments	New Haven	1409	Elderly	22							24	**24**
98019M	Whispering Pines Phase II	Avon	4622.01	Elderly	53							23	**23**
89010M	William H. Warner	Woodbridge	1602	Elderly	30							44	**44**
79007M	Willow Arms	East Hartford	5104	Elderly	96	4	1		4				**9**
99008M	Willowcrest Apartments	Middletown	5412	Family	151	0	0	0	0	0	0	0	**0**
04010M	Windham Small Properties	Willimantic	8006	Family	89	3			2				**5**
98005M	Winthrop Drive Co-Op	Farmington	4602.01	Family	12	0	0	0	0	0	0	0	**0**
73077M	Wintonbury II	Boomfield	4713	Elderly	84	12	39	0	0	1			**52**
03022S	Womens Center/CIL Properties	New London	1424	SH	4	0	0	0	0	0	0	0	**0**
99012M	Woodland Hills Apartments	Torrington	3108.02	Family	176							42	**42**
98008M	Woodrow Wilson	Middletown	5420	Family	66	0	0	0	0	0	0	0	**0**
76028M	Woodside Village	Boomfield	4714	Elderly	177	11	32	1	3				**47**
80008M	Woodview Apartments	Oakville	3603	Elderly	80	53	3	0	9	0			**65**
88503M	Woodward Cliffs	Norwalk	437	Family	6		1						**1**
95005C	Wyllys Lisbon	Hartford	5004	Family	35	0	0	0	0	0	0	0	**0**
99002M	Yale Street Commons	Bridgeport	712	Family	44	3	31		36		10		**80**
			Totals	247									
			Total number of properties that reported	228	20,545	3,139	1,830	134	2,073	258	76	2,200	**9,710**

[1] Or Alaska Native, Native Hawaiian, other Pacific Islander, or Other

[2] In most cases, the number of 'unknowns' are due to blind wait lists

No response

Section Nine

Multifamily Developments' Tenants profiles
- CHFA State Housing Portfolio -

CHFA State Housing Portfolio
- Table 9a-

Persons Entering Residence

Section Nine
Multifamily Developments' Tenants Profile
State Housing Portfolio

TABLE 09A
Persons Entering Residence 10/01/2007 - 09/30/2008

									Income as Percent of Area Median Income						Ethnic Type							
Project Number	Status	Development Name	Address	Municipality	County	Census Tract	Housing Type	Units	<25%	25% - 50%	51% - 80%	81% - 100%	>100%	Total	Non-Minority	African American	Hispanic or Latino	Native American	Asian	Other	Unknown	Total
95094D	HA	16 School St	16 School Street	Norwalk	Fairfield	434	Affordable Housing	34	1	2	0	0	0	**3**	0	3	0	0	0	0	0	**3**
91082D	NP	42 Vernon Street	42 Vernon Street	Hartford	Hartford	5027	Affordable Housing	9	0	2	0	0	0	**2**	0	0	1	0	0	1	0	**2**
89036D	NP	4-6 Arch St	4 Arch Street	Norwalk	Fairfield	437	Affordable Housing	8	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
91081D	NP	655 Garden St	655 Garden Street	Hartford	Hartford	5015	Affordable Housing	4														
85077D	FP	95 Vine Street	95 Vine Street	Hartford	Hartford	5014	MRD Section 8	31														
91080D	NP	96-98 Martin Street	96-98 Martin Street	Hartford	Hartford	5012	Mod Rental	6	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
85220D	HA	Adams Apartments	55 Lanchester Road	Wethersfield	Hartford	4922	Elderly	29	2	1	0	0	0	**3**	3	0	0	0	0	0	0	**3**
85059D	HA	Adams Garden Apartments	4-96 Bertolf Road	Greenwich	Fairfield	101.01	Mod Rental	80	0	3	0	0	0	**3**	1	2	0	0	0	0	0	**3**
91135D	HA	Alberta Jagoe Commons	101-500 Alberta Jagoe Court	Milford	New Haven	1503	Elderly	40	1	2	1	0	0	**4**	3	1	0	0	0	0	0	**4**
85029Z	HA	Allen O'Neill	1-31Allen-O'Neill Drive	Darien	Fairfield	305	Mod Rental	41	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
85029D	HA	Allen O'Neill	1-31Allen-O'Neill Drive	Darien	Fairfield	305	Mod Rental	12	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
95055D	NP	Amistad Court Cooperative	165-171 Westland Street	Hartford	Hartford	5012	Limited Equity	14														
85060D	HA	Armstrong Court	1-5 Armstrong Court	Greenwich	Fairfield	105	Mod Rental	144	1	5	0	0	0	**6**	2	2	1	0	1	0	0	**6**
85062D	HA	Ashland Manor	91 Ashland Street	Griswold	New London	7092	Elderly	30	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
90071D	NP	Ashley / Willard	17-21 Ashley Street	Hartford	Hartford	5034	Affordable Housing	57	1	5	1	0	0	**7**	0	3	3	0	0	0	1	**7**
85174D	HA	Avery Park	55 West Street	Stafford	Tolland	8902	Elderly	40														
85175D	HA	Avery Park Ext.	65 West Street	Stafford	Tolland	8902	Elderly	30														
85176D	HA	Avery Park Ext.	55 West Street	Stafford	Tolland	8902	Elderly	40														
85203D	HA	Backes Court	1 - 50 McGuire Court	Wallingford	New Haven	1759	Mod Rental	44	3	1	1	0	0	**5**	5	0	0	0	0	0	0	**5**
00003D	NP	Bacon Congregate	43 Morris Street	Hartford	Hartford	5002	Congregate	23	2	0	0	0	0	**2**	0	0	2	0	0	0	0	**2**
77026D	HA	Ballard Green	21-25 Gilbert Street	Ridgefield	Fairfield	2455	Elderly	40	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
85156D	HA	Ballard Green Ext.	21-25 Gilbert Street	Ridgefield	Fairfield	2455	Elderly	20	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
94052D	HA	Bantam Falls	130 Doyle Road	Litchfield	Litchfield	3001	Elderly	36	3	0	0	0	0	**3**	3	0	0	0	0	0	0	**3**
85127D	HA	Bates Woods	10-128 Buchanan ST	New London	New London	6903	Mod Rental	160	8	18	1	0	0	**27**	4	9	8	0	0	1	5	**27**
85015D	HA	Beachport	50 Rumberg Road	Cheshire	New Haven	3431.02	Elderly Sec 8	48	2	1	0	0	0	**3**	1	1	1	0	0	0	0	**3**
95067D	NP	Beaver St Cooperative	46 Beaver Street	New Britain	Hartford	4159	Limited Equity	19														
85120D	FP	Beechwood Gardens	604 Whalley Avenue	New Haven	New Haven	1409	Mod Rental Developers	82	0	1	3	0	0	**4**	0	4	0	0	0	0	0	**4**
85032D	HA	Bellwood Court	1 - 31 West Drive	East Hampton	Middlesex	5501	Elderly	30	1	2	0	0	0	**3**	3	0	0	0	0	0	0	**3**
85006D	NP	Bethel Congr/Augustana/BC	101 Simeon Rd.	Bethel	Fairfield	2002	Congregate	44	2	4	0	0	0	**6**	6	0	0	0	0	0	0	**6**
85087D	HA	Birchwood Terrace	41 Birchwood Terrace	Killingly	Windham	9044	Elderly	40	2	3	0	0	0	**5**	5	0	0	0	0	0	0	**5**
85069D	HA	Boston Terrace	41 Boston Terrace	Guilford	New Haven	1901	Elderly	40	1	0	1	0	0	**2**	2	0	0	0	0	0	0	**2**
99022D	HA	Bowles Park	3 Berkely Drive	Hartford	Hartford	5038	Mod Rental	410	2	2	0	0	0	**4**	0	2	2	0	0	0	0	**4**
91264D	NP	Brace Dale Cooperative	91-93 Brace Road	West Hartford	Hartford	4976	Limited Equity	4														
85126D	HA	Briarcliff	29-275 Laurel St	New London	New London	6903	Mod Rental	142	4	19	1	0	0	**24**	2	11	9	0	0	0	2	**24**
94036D	NP	Bristol Apartments	865 Broad Street	Hartford	Hartford	5028	Affordable Housing	15	4	1	0	0	0	**5**	0	0	5	0	0	0	0	**5**
88049D	HA	Broder Place	125 Bridge Street	Suffield	Hartford	4771.02	Elderly	20	1	0	0	0	0	**1**	1	0	0	0	0	0	0	**1**
85011D	HA	Brooks Quarry	3 Brooks Quarry Road	Brookfield	Fairfield	2051	Elderly	35														
85215D	HA	Buckingham Terrace	935 Buckingham Street	Watertown	Litchfield	3508	Elderly	40	2	3	1	0	0	**6**	6	0	0	0	0	0	0	**6**
85101D	HA	C. McKeen Village	101-111 Jepson Dr	Milford	New Haven	1501	Elderly	40	2	1	1	0	0	**4**	4	0	0	0	0	0	0	**4**
85102D	HA	C. McKeen Village	45-56 Jepson Drive	Milford	New Haven	1501	Elderly	25	2	2	1	0	0	**5**	5	0	0	0	0	0	0	**5**
85218D	HA	Canal Park	5 Canal Street	Westport	Fairfield	502	Elderly Sec 8	50	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
85130D	HA	Carver Building	202 Colman Street	New London	New London	6903	Elderly	130	14	0	0	0	0	**14**	4	3	6	0	0	0	1	**14**
85075D	FP	Casa Nueva Apartments	643 Broad Street	Hartford	Hartford	5030	MRD Section 8	79	16	5	1	0	0	**22**	0	2	20	0	0	0	0	**22**
85076D	FP	Casa Verde Sur	60 Wadsworth Street	Hartford	Hartford	5003	MRD Section 8	39	3	1	0	0	0	**4**	0	0	4	0	0	0	0	**4**
85158D	HA	Castle Heights	1-34 Seymour Avenue	Seymour	New Haven	1302	Mod Rental	31	0	3	0	0	0	**3**	2	1	0	0	0	0	0	**3**
85125D	HA	Cedar Village	312-316 Cedar Street	Newington	Hartford	4946	Elderly	40	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
84001D	HA	Center View Manor	234 East Street	Plainville	Hartford	4206	Elderly	30	0	1	0	0	0	**1**	1	0	0	0	0	0	0	**1**
85057D	HA	Center Village	75E New London Turnpike	Glastonbury	Hartford	5203	Elderly	50	0	3	0	0	0	**3**	3	0	0	0	0	0	0	**3**
85072D	HA	Centerville Village	51 Worth Street	Hamden	New Haven	1660.01	Elderly	40	1	2	1	0	0	**4**	2	2	0	0	0	0	0	**4**
85033D	HA	Chatham Acres	2 - 8 West Drive	East Hampton	Middlesex	5501	Elderly	40	1	6	0	0	0	**7**	7	0	0	0	0	0	0	**7**
95126D	NP	Cherry St Cooperative	115-125 Cherry Street	Waterbury	New Haven	3501	Limited Equity	6														
85031D	HA	Cicia Manor	2-26 Anson Street	Derby	New Haven	1202	Elderly	40	0	3	0	0	0	**3**	3	0	0	0	0	0	0	**3**
94020D	NP	Cleveland Avenue Cooperative	272 Cleveland Avenue	Hartford	Hartford	5012	Limited Equity	10														
85020D	HA	Coal Pit Hill	86 Coalpit Hill Rd	Danbury	Fairfield	2104	Mod Rental	114	4	4	0	0	0	**8**	2	1	5	0	0	0	0	**8**
95050D	NP	Cobbs Mill Crossing Cooperative	15 Cobbs Mill Lane	Glastonbury	Hartford	5203	Limited Equity	32														
85136D	HA	Colonial Village	164 West Cedar	Norwalk	Fairfield	432	Mod Rental Sec 8 Rehab	200	22	2	1	0	0	**25**	13	12	0	0	0	0	0	**25**
85222D	HA	Comhall Conv.	55A Lanchester Road	Wethersfield	Hartford	4922	Elderly	1	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
92050D	NP	Common Thread Cooperative, Inc.	46 St. James Street	Manchester	Hartford	5147	Limited Equity	16														
98078D	HA	Country Ridge	1091 Buckingham Street	Watertown	Litchfield	3601	Elderly	40	0	2	0	0	0	**2**	2	0	0	0	0	0	0	**2**
92068D	HA	Crestview Ridge	100 Stakum Circle	Oxford	New Haven	3461.02	Elderly	34	0	1	0	0	0	**1**	1	0	0	0	0	0	0	**1**
85024D	HA	Crosby Manor	84 West Wooster Stret	Danbury	Fairfield	2106	Elderly	50	4	2	0	0	0	**6**	4	0	2	0	0	0	0	**6**
90030D	HA	D.J. Komanetsky	81 Grove Avenue	Bristol	Hartford	4053	Congregate	44	3	6	3	0	0	**12**	0	0	0	0	0	0	12	**12**
85103D	HA	DeMaio Gardens	24-90 DeMaio Drive	Milford	New Haven	1503	Elderly	30	1	2	0	0	0	**3**	3	0	0	0	0	0	0	**3**
85161D	HA	Devaux Apartments	91 Howe Street	Shelton	Fairfield	1102.01	Elderly	40	7	1	0	0	0	**8**	7	1	0	0	0	0	0	**8**
95124D	NP	Dodge Farms	16 Brinsmade Road	Washington	Litchfield	2671	Mod Rental	14	1	0	1	0	0	**2**	2	0	0	0	0	0	0	**2**

Section Nine
Multifamily Developments' Tenants Profile
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TABLE 09A
Persons Entering Residence 10/01/2007 - 09/30/2008

									Income as Percent of Area Median Income						Ethnic Type							
Project Number	Status	Development Name	Address	Municipality	County	Census Tract	Housing Type	Units	<25%	25% - 50%	51% - 80%	81% - 100%	>100%	Total	Non-Minority	African American	Hispanic or Latino	Native American	Asian	Other	Unknown	Total
92089D	NP	Dotti Dewar Cooperative	140 Fulkerson Drive	Waterbury	New Haven	3522	Limited Equity	12														
93017D	HA	Dublin Village Annex	300 Lebanon Road	Colchester	New London	7141.01	Elderly	16	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
85016D	HA	Dublin Village	300 Lebanon Road	Colchester	New London	7141.01	Elderly	24	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
85008D	HA	Dutton Heights	22 Norris Drive	Bristol	Hartford	4056	Mod Rental	84	2	10	0	0	0	**12**	7	2	3	0	0	0	0	**12**
85181D	HA	E. K. Richmond Homes	1 Connecticut Avenue	Stonington	New London	7051	Elderly	50	4	1	1	0	0	**6**	6	0	0	0	0	0	0	**6**
93058D	HA	E. K. Richmond Homes Ext.	1 Connecticut Avenue	Stonington	New London	7051	Elderly	10	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
85224D	HA	Eastman Curran Terrace	47 Emerald Avenue	Windham	Windham	8003	Mod Rental	78	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
85206D	HA	Eastside Terrace	10-39 East Terrace	Wallingford	New Haven	1759	Elderly	30	0	2	0	0	0	**2**	2	0	0	0	0	0	0	**2**
85141D	HA	Eastwood Court	1 - 25 Stanley Place	Norwich	New London	6967	Elderly	25	3	0	0	0	0	**3**	2	1	0	0	0	0	0	**3**
94037D	NP	Ed O'Neill House	107 Albany Avenue	Hartford	Hartford	5017	Affordable Housing	27	2	2	0	0	0	**4**	0	1	3	0	0	0	0	**4**
85180D	HA	Edward Czescik Homes	186 Greenwich Avenue	Stamford	Fairfield	223	Elderly	50	4	2	0	0	0	**6**	1	2	2	0	0	1	0	**6**
92056D	HA	Eldridge	109 East Street	Morris	Litchfield	3031	Elderly	20	1	0	0	0	0	**1**	1	0	0	0	0	0	0	**1**
95086D	NP	Ella B. Scantlebury	241 Dixwell Avenue	New Haven	New Haven	1416	Congregate	20	3	2	0	0	0	**5**	0	5	0	0	0	0	0	**5**
85049D	HA	Ella Grasso Manor	25 Central Street	Enfield	Hartford	4806	Elderly	40	5	1	0	0	0	**6**	6	0	0	0	0	0	0	**6**
85216D	HA	Elm Grove	11 Grove Street	West Hartford	Hartford	4962	Elderly	40	4	2	0	0	0	**6**	6	0	0	0	0	0	0	**6**
85045D	HA	Enfield Manor Ext.	17 Enfield Terrace	Enfield	Hartford	4807	Elderly	30	6	1	0	0	0	**7**	6	0	1	0	0	0	0	**7**
85044D	HA	Enfield Manor	17 Enfield Terrace	Enfield	Hartford	4807	Elderly	50	1	2	0	0	0	**3**	3	0	0	0	0	0	0	**3**
87003D	FP	Enfield-Magnolia	600 Lindenwood Drive	Hartford	Hartford	5014	Mod Rental Developers	20	3	0	0	0	0	**3**	0	0	3	0	0	0	0	**3**
91100D	NP	Esquina Brillante Cooperative	1721-1739 Main Street	Hartford	Hartford	5018	Limited Equity	8														
85051D	HA	Essex Court	16 Main Street	Essex	Middlesex	6301	Elderly	36	2	0	0	0	0	**2**	2	0	0	0	0	0	0	**2**
85210D	HA	F. D. Roosevelt Apartments	27 Kearney Drive	Waterbury	New Haven	3525	Elderly	48	3	0	0	0	0	**3**	1	1	1	0	0	0	0	**3**
85025D	HA	Fairfield Ridge	1-60 Fairfield Ridge Rd	Danbury	Fairfield	2104	Mod Rental	49	0	3	0	0	0	**3**	1	1	0	0	1	0	0	**3**
85026D	HA	Fairfield Ridge Rehab	80-87 Fairfield Ridge Rd	Danbury	Fairfield	2104	Mod Rental Sec 8 Rehab	25	1	0	0	0	0	**1**	0	0	1	0	0	0	0	**1**
86005D	HA	Fairway Acres	358 Wheeler Road	Monroe	Fairfield	1003	Elderly	30	2	0	1	0	0	**3**	2	0	0	0	1	0	0	**3**
91096D	NP	Faith Manor	402 Albany Avenue	Hartford	Hartford	5018	Elderly	40														
85037D	FP	Faylor Apartments	130 Boston Post Road	East Lyme	New London	7161.02	Mod Rental Developers	36	0	2	3	1	0	**6**	6	0	0	0	0	0	0	**6**
95136D	NP	Flagg Road	30 Flagg Road	West Hartford	Hartford	4974	Limited Equity	10	0	1	0	0	0	**1**	1	0	0	0	0	0	0	**1**
90115D	HA	Flax Hill	30 Foster Street	South Windsor	Hartford	4872	Elderly	40	0	4	0	0	0	**4**	4	0	0	0	0	0	0	**4**
94056D	HA	Florence S. Lord	155 South Main Street	Marlborough	Hartford	5241	Elderly	24	1	3	1	0	0	**5**	5	0	0	0	0	0	0	**5**
81001D	FP	Forest Court	1-37 Barry Lane	Farmington	Hartford	4603.01	MRD Section 8	36	0	2	1	0	0	**3**	2	1	0	0	0	0	0	**3**
85168D	HA	Forgione Terrace	408 Main Street	Southington	Hartford	4301	Elderly	40	2	3	0	0	0	**5**	5	0	0	0	0	0	0	**5**
91242D	HA	Francis J. Pitkat Congregate	80 Franklin Street	Vernon	Tolland	5303.01	Congregate	43														
85198D	HA	Franklin Park East	1 - 40 Franklin Park East	Vernon	Tolland	5303.01	Elderly	40														
85105D	HA	Freedom Village	81 Liberty Road	Montville	New London	6952.02	Elderly	40	4	3	1	0	0	**8**	7	0	0	0	0	1	0	**8**
85167D	HA	General Pulaski Terrace	6 Carter Lane	Southington	Hartford	4304	Elderly	40	2	3	1	0	0	**6**	6	0	0	0	0	0	0	**6**
01007D	NP	George Street	730 George Street	New Haven	Hartford	5029	Mutual Hsg	58														
85188D	HA	Gladys Green Apartments	500 Riverside Dr (Rt 12)	Thompson	Windham	9002	Elderly	30														
85022D	HA	Glen Apartments	25 Memorial Drive	Danbury	Fairfield	2105	Elderly	50	8	2	0	0	0	**10**	7	1	2	0	0	0	0	**10**
85023D	HA	Glen Apartments	67 Rocky Glen Road	Danbury	Fairfield	2105	Elderly	50	6	0	0	0	0	**6**	2	3	1	0	0	0	0	**6**
89005D	HA	Glenhaven	159 Glenwood Road	Clinton	Middlesex	6103	Elderly	30	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
92030D	HA	Good Cents 1 & 2	249-251 Morse Street	Hamden	New Haven	1655	Affordable Housing	4	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
85129D	HA	Gordon/Rizzo Courts	1-46 Rizzo Ct	New London	New London	6903	Elderly	80	8	4	0	0	0	**12**	4	2	4	0	0	0	2	**12**
85148D	HA	Gosinski Park	31 Gosinski Park	Plymouth	Litchfield	4255	Elderly	30	3	1	0	0	0	**4**	1	0	0	0	3	0	0	**4**
85149D	HA	Gosinski Park Ext.	31 Gosinski Park	Plymouth	Litchfield	4255	Elderly	30	0	2	0	0	0	**2**	0	0	0	0	2	0	0	**2**
85066D	HA	Grasso Gardens I	1-115 Governors Circle	Groton	New London	7028	Elderly	40	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
87002D	HA	Grasso Gardens II	1-115 Governors Circle	Groton	New London	7028	Elderly	30	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
85186D	HA	Green Manor	1 Union Street	Thomaston	Litchfield	3492	Elderly	30	0	2	0	0	0	**2**	2	0	0	0	0	0	0	**2**
85187D	HA	Green Manor	1 Union Street	Thomaston	Litchfield	3492	Elderly	32	1	3	0	0	0	**4**	4	0	0	0	0	0	0	**4**
85042D	HA	Green Valley Village	18-102 Green Valley Drive	Enfield	Hartford	4807	Mod Rental	84	4	7	0	0	0	**11**	10	0	1	0	0	0	0	**11**
92093D	NP	Greenfield Village Coop Assoc. Inc	41A Marshall Road	Rocky Hill	Hartford	4901	Limited Equity	10														
85202D	HA	Greenwood Manor	138 Main Street (School Street)	Voluntown	New London	7092	Elderly	20	1	0	0	0	0	**1**	1	0	0	0	0	0	0	**1**
85223D	HA	Greenwoods Garden Apartments	49 Gay Street	Winchester	Litchfield	3201	Elderly	40	2	2	0	0	0	**4**	4	0	0	0	0	0	0	**4**
85199D	HA	Grove Court	55 Grove Street	Vernon	Tolland	5301	Elderly	24														
85201D	HA	Grove Court Ext.	55 Grove Street	Vernon	Tolland	5301	Elderly	30														
85067D	HA	Guilford Court	32 Guilford Court	Guilford	New Haven	1901	Elderly	30	0	2	0	0	0	**2**	2	0	0	0	0	0	0	**2**
85068D	HA	Guilford Court Ext.	32 Guilford Court	Guilford	New Haven	1901	Elderly	20	0	0	1	0	0	**1**	1	0	0	0	0	0	0	**1**
77013D	HA	Hale Farm	12 Stoneybrook Drive	Glastonbury	Hartford	5201	Affordable Housing	3	0	0	1	0	0	**1**	1	0	0	0	0	0	0	**1**
85217D	HA	Hales Court	1 - 40 Hales Court	Westport	Fairfield	505	Mod Rental	40	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
85070D	HA	Hamden Village	66 Clifford Street	Hamden	New Haven	1654	Elderly	60	1	4	2	0	0	**7**	6	1	0	0	0	0	0	**7**
85071D	HA	Hamden Village Ext.	66 Clifford Street	Hamden	New Haven	1654	Elderly	50	5	0	0	0	0	**5**	2	1	1	0	1	0	0	**5**
89038D	HA	Harold J. Murphy Apartments	20 School Street	Rocky Hill	Hartford	4901	Elderly	30	0	1	0	0	0	**1**	1	0	0	0	0	0	0	**1**
77015D	NP	Harrington Place Cooperative	146-160 Barbour Street	Hartford	Hartford	5013	Limited Equity	18	0	1	1	0	0	**2**	0	1	1	0	0	0	0	**2**
85140D	HA	Harry Schwartz Manor	382 Laurel Hill Avenue	Norwich	New London	6970	Elderly	48	4	1	0	0	0	**5**	4	1	0	0	0	0	0	**5**
88052D	HA	Harvey R. Fuller	31 Butler Street	Wethersfield	Hartford	4926	Elderly	32	1	2	0	0	0	**3**	3	0	0	0	0	0	0	**3**
92002D	NP	Helms Housing	66 Hope Street	Bridgeport	Fairfield	702	Affordable Housing	12	1	1	0	0	0	**2**	0	2	0	0	0	0	0	**2**

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									Income as Percent of Area Median Income						Ethnic Type							
Project Number	Status	Development Name	Address	Municipality	County	Census Tract	Housing Type	Units	<25%	25% - 50%	51% - 80%	81% - 100%	>100%	Total	Non-Minority	African American	Hispanic or Latino	Native American	Asian	Other	Unknown	Total
91241D	HA	Henry S. Stern Village	210 Hedgehog Circle	Trumbull	Fairfield	906	Congregate	36	1	4	2	0	0	**7**	7	0	0	0	0	0	0	**7**
91071D	HA	Herbert Clark House	43 Canine Road	Glastonbury	Hartford	5203	Congregate	45	3	5	5	0	0	**13**	13	0	0	0	0	0	0	**13**
86013D	HA	Hevrin Terrace	22 Emerald Avenue	Windham	Windham	8003	Mod Rental Sec 8 Rehab	90	4	7	0	0	1	**12**	6	0	6	0	0	0	0	**12**
85219D	HA	Highvue Terrace	83 Highview Avenue	Wethersfield	Hartford	4923	Mod Rental	28	1	3	0	0	0	**4**	1	2	1	0	0	0	0	**4**
99012D	NP	Hill House	10 Riverside Avenue	Greenwich	Fairfield	112	Congregate	38	1	1	0	0	0	**2**	2	0	0	0	0	0	0	**2**
85144D	FP	Hillside Apartments	27 Mopsic Court	Norwich	New London	6967	MRD Section 8	26	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
85131D	HA	Hillside Terrace	167-A Branford Rd	North Branford	New Haven	1861	Elderly	30	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
85138D	HA	Hillside Terrace	2-16 Hillside Court	Norwich	New London	6970	Mod Rental	118	2	8	6	0	0	**16**	10	4	0	0	0	2	0	**16**
85132D	HA	Hillside Terrace Ext.	167 Branford Road	North Branford	New Haven	1861	Elderly	30	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
92087D	NP	Hillside View	140 Fulkerson Drive	Waterbury	New Haven	3522	Limited Equity	18														
96027D	FP	Historic Townley Street	28-30 Townley Street	Hartford	Hartford	5033	Mod Rental	28	0	5	0	0	0	**5**	0	4	1	0	0	0	0	**5**
99048D	HA	Hoffman Heights	18 Chamberlain Road	Seymour	New Haven	1301	Mod Rental	5														
92051D	HA	Holinko Estates	1,2,3,4,5 Zygmont Drive	Mansfield	Tolland	8813	Mod Rental	35	2	8	0	0	0	**10**	3	0	0	0	0	7	0	**10**
99021D	FP	Horace Bushnell Apartments	4-6 Vine Street	Hartford	Hartford	5014	Mod Rental	89														
85034D	HA	Hutt Heights	68 Cannon St	East Hartford	Hartford	5112	Elderly	30	6	2	0	0	0	**8**	5	2	1	0	0	0	0	**8**
85104D	HA	Independence Village	41 Milefski Drive	Montville	New London	6952.01	Elderly	40	2	1	0	0	0	**3**	2	0	0	0	1	0	0	**3**
91009D	NP	Ivy Street Apts	146-190 North Ivy Street	Branford	New Haven	1847	Affordable Housing	29	0	4	0	0	0	**4**	1	0	3	0	0	0	0	**4**
90107D	HA	J.F. Kennedy Apartments	2-18 Overlook Road	Norwich	New London	6966	Affordable Housing	40	3	3	0	0	0	**6**	5	1	0	0	0	0	0	**6**
85138Z	HA	J.F. Kennedy Heights	2-5 Kennedy Dr, 1-44 Sullivan Di	Norwich	New London	6966	Mod Rental	64	3	4	1	0	0	**8**	6	2	0	0	0	0	0	**8**
85001D	HA	J.J. O'Donnell Apartments	63 Woodlawn Avenue	Ansonia	New Haven	1254	Elderly	40	7	1	0	0	0	**8**	6	0	2	0	0	0	0	**8**
91099D	NP	Jackie Schaffer Apartments	711 Garden Street	Hartford	Hartford	5015	Affordable Housing	10	0	3	0	0	0	**3**	0	2	1	0	0	0	0	**3**
85221D	HA	James Devlin Court	60 Lanchester Road	Wethersfield	Hartford	4922	Elderly	50	7	0	0	0	0	**7**	4	2	1	0	0	0	0	**7**
92082D	HA	John P. Savage	1 - 34 Martin Avenue	Wallingford	New Haven	1759	Elderly	35	0	1	0	0	0	**1**	1	0	0	0	0	0	0	**1**
85096D	HA	Johnson Farms	10-285 Village Lane	Meriden	New Haven	1706	Mod Rental	52	1	8	0	0	0	**9**	1	0	8	0	0	0	0	**9**
85225D	HA	Jonathan Trumbull Terrace	10 Valley Street Ext.	Windham	Windham	8006	Elderly	40	6	1	0	0	0	**7**	4	0	3	0	0	0	0	**7**
85124D	HA	Kelleher Park	241 West Hill Road	Newington	Hartford	4946	Elderly	40	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
85212D	HA	Kelley Apartments	119-125 Fairmont Street	Waterbury	New Haven	3514	Elderly	30	0	1	0	0	0	**1**	0	1	0	0	0	0	0	**1**
88046D	FP	Kensington Square II	1339 Chapel Street	New Haven	New Haven	1407	MRD Section 8	96														
85035D	HA	King Court	5-81 King Court Drive	East Hartford	Hartford	5108	Mod Rental	80	3	1	0	0	0	**4**	2	0	2	0	0	0	0	**4**
86004D	HA	King's Corner Manor	31-60 Kings Highway	Ledyard	New London	7012	Elderly	30	1	1	0	0	0	**2**	2	0	0	0	0	0	0	**2**
77007D	HA	Kirtland Commons	60 Main Street	Deep River	Middlesex	6201	Elderly	26	0	1	0	0	0	**1**	1	0	0	0	0	0	0	**1**
85058D	HA	Knox Lane Annex	10 Knox Lane	Glastonbury	Hartford	5204	Elderly	40	5	5	1	0	0	**11**	10	0	0	0	0	1	0	**11**
94081D	NP	Kugeman Village	18 Kugeman Village	Cornwall	Litchfield	2632	Mod Rental	18	2	2	0	0	0	**4**	4	0	0	0	0	0	0	**4**
90037D	HA	Lakeview Apartments	1-30 Guardino Terrace	Derby	New Haven	1202	Elderly	30	2	1	1	0	0	**4**	4	0	0	0	0	0	0	**4**
85193D	HA	Laurel Acres	523 Torringford West	Torrington	Litchfield	3105	Elderly	40	3	2	0	0	0	**5**	5	0	0	0	0	0	0	**5**
85194D	HA	Laurel Acres Ext.	523 Torringford West	Torrington	Litchfield	3105	Elderly	16	1	2	0	0	0	**3**	3	0	0	0	0	0	0	**3**
85185D	HA	Laurel Court	133 Bridge Street	Suffield	Hartford	4771.02	Elderly	30	2	1	0	0	0	**3**	3	0	0	0	0	0	0	**3**
85043D	HA	Laurel Park	300-321 Pearl Street	Enfield	Hartford	4807	Mod Rental	90	11	6	2	0	0	**19**	15	0	3	0	1	0	0	**19**
85179D	HA	Lawn Hill Terrace	22-238 Custard Street	Stamford	Fairfield	218.02	Mod Rental	206	3	14	0	0	0	**17**	2	8	7	0	0	0	0	**17**
98077D	NP	Lawrence St.	30 Lawrence Street	Waterbury	New Haven	3517	Limited Equity	19														
85106D	HA	Lewis Circle	1-5 Lewis Circle	Naugatuck	New Haven	3453	Mod Rental	32	0	0	1	0	0	**1**	1	0	0	0	0	0	0	**1**
90133D	NP	Liberty Hall Apartments	575 South Main Street	Waterbury	New Haven	3505	Affordable Housing	16	0	1	0	0	0	**1**	0	0	1	0	0	0	0	**1**
85152D	HA	Linclon Park	1-12 Lincoln Park Road	Preston	New London	7001	Elderly	40	1	2	1	0	0	**4**	3	1	0	0	0	0	0	**4**
85171D	HA	Lincoln Lewis Terrace	43 Academy Street	Southington	Hartford	4301	Elderly	40	3	4	0	0	0	**7**	7	0	0	0	0	0	0	**7**
87024D	FP	Londonberry Gardens	220 Third Avenue	New London	New London	6903	Mod Rental Developers	86	2	9	6	0	0	**17**	1	0	16	0	0	0	0	**17**
88048D	HA	Lucas Gardens	125 Arbor Street	Stratford	Fairfield	809	Elderly	30	3	3	1	0	0	**7**	5	1	1	0	0	0	0	**7**
92080D	HA	Lucas Gardens II	125 Arbor Street	Stratford	Fairfield	89	Elderly	23	0	1	0	0	0	**1**	1	0	0	0	0	0	0	**1**
96083D	HA	Ludlow (Commons) Square Congregate	11 Rogers Square	Norwalk	Fairfield	442	Congregate	44	7	2	0	0	0	**9**	3	4	2	0	0	0	0	**9**
85135D	HA	Ludlow Village	1 Emerson Street	Norwalk	Fairfield	442	Elderly	30	0	1	0	0	0	**1**	0	1	0	0	0	0	0	**1**
91132D	NP	Luther Manor	624 Congdon Street	Middletown	Middlesex	5414	Congregate	45	3	11	1	0	0	**15**	15	0	0	0	0	0	0	**15**
94035D	NP	M.J. Caruso Gables	65 Eaton Street	Hartford	Hartford	5025	Elderly	36	0	1	0	0	0	**1**	1	0	0	0	0	0	0	**1**
89007D	HA	Manor at Byram I	70 West Putnam Street	Greenwich	Fairfield	106	Mod Rental	21	0	1	1	0	0	**2**	0	2	0	0	0	0	0	**2**
85184D	HA	Maple Court	81 Bridge Street	Suffield	Hartford	4771.02	Elderly	20	1	2	0	0	0	**3**	3	0	0	0	0	0	0	**3**
94048D	HA	Maple Court II	620 Upper Maple Street	Killingly	Windham	9044	Congregate	43	0	7	1	0	0	**8**	8	0	0	0	0	0	0	**8**
85085D	HA	Maple Courts	620 Upper Maple Street	Killingly	Windham	9044	Elderly	40	0	2	0	0	0	**2**	2	0	0	0	0	0	0	**2**
85086D	HA	Maple Courts	620 Upper Maple Street	Killingly	Windham	9044	Elderly	40	2	2	0	0	0	**4**	4	0	0	0	0	0	0	**4**
85055D	HA	Maple Village	75 Maple Avenue Ext.	Farmington	Hartford	4602.02	Elderly	40	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
85092D	NP	March Inc.	441 South Main Street	Manchester	Hartford	5152	MRD Section 8	4														
85100D	HA	Marino Manor	1361 Randolph Street	Middletown	Middlesex	5419	Elderly	40	0	1	0	0	0	**1**	0	0	1	0	0	0	0	**1**
85002D	HA	Marjorie Moore Village	250 Kensington Road	Berlin	Hartford	4003	Elderly Sec 8	40	1	4	0	0	0	**5**	5	0	0	0	0	0	0	**5**
94016D	HA	Mark Twain Congregate	110 South Road	Enfield	Hartford	4808	Congregate	40	1	3	2	0	0	**6**	6	0	0	0	0	0	0	**6**
85050D	HA	Mark Twain Living Center	110 South Road	Enfield	Hartford	4808	Congregate	42	4	5	0	0	0	**9**	8	0	0	0	0	0	1	**9**
85063D	HA	McCluggage Manor	230 Taylor Hill	Griswold	New London	7092	Elderly	30	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
85208D	HA	McGuire Court	1-50 McGuire Court	Wallingford	New Haven	1759	Elderly	50	6	2	1	0	0	**9**	9	0	0	0	0	0	0	**9**
85209D	HA	McKenna Court	1-30 Wharton Brook	Wallingford	New Haven	1753	Elderly Sec 8	30	2	3	0	0	0	**5**	5	0	0	0	0	0	0	**5**

Section Nine
Multifamily Developments' Tenants Profile
State Housing Portfolio

TABLE 09A
Persons Entering Residence 10/01/2007 - 09/30/2008

									Income as Percent of Area Median Income						Ethnic Type							
Project Number	Status	Development Name	Address	Municipality	County	Census Tract	Housing Type	Units	<25%	25% - 50%	51% - 80%	81% - 100%	>100%	Total	Non-Minority	African American	Hispanic or Latino	Native American	Asian	Other	Unknown	Total
89008D	HA	McKenney Terrace II	73-77 Vinci Drive	Greenwich	Fairfield	105	Elderly	51	1	1	0	0	0	**2**	2	0	0	0	0	0	0	**2**
85182D	HA	Meadowview Manor	170 McPadden Drive	Stratford	Fairfield	804	Mod Rental	100	4	9	1	0	0	**14**	3	7	4	0	0	0	0	**14**
85139D	HA	Melrose Park	9 - 60 Melrose	Norwich	New London	6970	Mod Rental	51	4	5	1	0	0	**10**	8	2	0	0	0	0	0	**10**
85119D	HA	Mill Apartments	57 Millport Avenue	New Canaan	Fairfield	351	Mod Rental	16	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
85025Z	HA	Mill Ridge	1-137 Mill Ridge Road	Danbury	Fairfield	2107	Mod Rental	115	4	8	0	0	0	**12**	2	1	8	0	1	0	0	**12**
85021D	HA	Mill Ridge Ext.	1-16 Mill Ridge Drive	Danbury	Fairfield	2107	Mod Rental	12	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
85028D	HA	Mill Ridge/Fairfield Ridge	18 - 20 Mill Ridge Drive	Danbury	Fairfield	2107	MRD Section 8	30	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
85227D	HA	Millbrook Village	35 Mack Street	Windsor	Hartford	4734	Elderly	60	4	3	0	0	0	**7**	2	5	0	0	0	0	0	**7**
85074D	HA	Mount Carmel	33 Woodruff Street	Hamden	New Haven	1660.02	Congregate	30	2	4	2	0	0	**8**	7	0	1	0	0	0	0	**8**
85073D	HA	Mt. Carmel	33 Woodruff Street	Hamden	New Haven	1660.02	Elderly	40	2	0	1	0	0	**3**	3	0	0	0	0	0	0	**3**
85010D	HA	Mt. Laurel Manor	81 Field Street	Bristol	Hartford	4056	Elderly Sec 8	40	3	1	0	0	0	**4**	3	0	1	0	0	0	0	**4**
85163D	HA	Murphy Apartments	1600 Hopmeadow Street	Simsbury	Hartford	4662.01	Elderly	40	5	1	0	0	0	**6**	5	0	0	0	0	1	0	**6**
85164D	HA	Murphy Apartments Ext	1600 Hopmeadow Street	Simsbury	Hartford	4662.01	Elderly	30	1	1	1	0	0	**3**	2	0	1	0	0	0	0	**3**
00004D	NP	Mystic River Homes Congregate	205 Elm Street	Groton	New London	7029	Congregate	51	0	0	5	0	0	**5**	5	0	0	0	0	0	0	**5**
96049D	NP	New Horizons	11 Nutmeg Road	Middlebury	New Haven	3441	Affordable Housing	5														
88047D	HA	New Meadow Village	1 Mill Street Ext.	Newington	Hartford	4944	Elderly	26	1	1	0	0	0	**2**	2	0	0	0	0	0	0	**2**
85229D	HA	New Roxbury Village	60 Butts Road	Woodstock	Windham	9011	Elderly	24	1	2	0	0	0	**3**	3	0	0	0	0	0	0	**3**
92088D	NP	Nilsa Marrero	140 Fulkerson Drive	Waterbury	New Haven	3522	Limited Equity	18														
85160D	HA	Norman L. Ray House	133 Walnut Street	Seymour	New Haven	1301	Elderly	40	7	2	0	0	0	**9**	9	0	0	0	0	0	0	**9**
85177D	HA	Oak Park	51-163 Dale Street	Stamford	Fairfield	220	Mod Rental	168	4	13	2	0	0	**19**	1	14	4	0	0	0	0	**19**
85107D	HA	Oak Terrace	53 Conrad Street	Naugatuck	New Haven	3454	Elderly	50	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
85111D	HA	Oak Terrace Ext.	53 Conrad Street	Naugatuck	New Haven	3454	Elderly	40	2	3	0	0	0	**5**	5	0	0	0	0	0	0	**5**
85109D	HA	Oak Terrace Ext.	53 Conrad Street	Naugatuck	New Haven	3454	Elderly	40	3	1	0	0	0	**4**	4	0	0	0	0	0	0	**4**
85110D	HA	Oak Terrace Ext.	53 Conrad Street	Naugatuck	New Haven	3454	Elderly	24	4	2	1	0	0	**7**	7	0	0	0	0	0	0	**7**
85108D	HA	Oak Terrace Ext.	53 Conrad Street	Naugatuck	New Haven	3454	Elderly	40	1	1	0	0	0	**2**	2	0	0	0	0	0	0	**2**
85190D	HA	Old Post Road	763 Tolland Stage Rd	Tolland	Tolland	5331.01	Elderly	30	0	3	0	0	0	**3**	3	0	0	0	0	0	0	**3**
88004D	HA	Old Town Hall	719 Boston Post Road	Darien	Fairfield	302	Elderly	30	2	0	0	0	0	**2**	2	0	0	0	0	0	0	**2**
85019D	HA	Orchard Hill Estates I	1630 Main Street	Coventry	Tolland	8502	Elderly Sec 8	40	0	1	1	0	0	**2**	2	0	0	0	0	0	0	**2**
85018D	HA	Orchard Hill Estates II	1630 Main Street	Coventry	Tolland	8502	Elderly	40	1	2	0	0	0	**3**	3	0	0	0	0	0	0	**3**
85038D	HA	Park Hill	76 Park Hill	East Windsor	Hartford	4842	Elderly	30	3	3	0	0	0	**6**	6	0	0	0	0	0	0	**6**
85039D	HA	Park Hill Ext.	7 Park Hill Street	East Windsor	Hartford	4842	Elderly	24	1	0	0	0	0	**1**	1	0	0	0	0	0	0	**1**
90040D	HA	Park Hill Ext.	1 Park Hill Street	East Windsor	Hartford	4842	Elderly	30	1	0	0	0	0	**1**	1	0	0	0	0	0	0	**1**
92037D	NP	Park Terrace I	222-248 Park Terrace	Hartford	Hartford	5029	Mutual Hsg	41	0	4	3	0	0	**7**	1	2	4	0	0	0	0	**7**
92077D	NP	Parkside Gables	295 West Main Street	Stamford	Fairfield	215	Mutual Hsg	69														
85134D	HA	Parkside Manor	191 Pool Road	North Haven	New Haven	1672.02	Elderly	40	1	1	1	0	0	**3**	3	0	0	0	0	0	0	**3**
85005D	HA	Parkside Village I	115 South Montowese Street	Branford	New Haven	1844	Elderly	50	2	2	1	0	0	**5**	5	0	0	0	0	0	0	**5**
86002D	HA	Parkside Village II	3 Block Island Road	Branford	New Haven	1844	Elderly	40	2	1	0	0	0	**3**	3	0	0	0	0	0	0	**3**
95135D	NP	Patchogue Place Cooperative	1317 Boston Post Road	Westbrook	Middlesex	6801	Limited Equity	12														
85064D	HA	Pequot Village I	11-65 Village Lane	Groton	New London	7027	Elderly	65	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
85065D	HA	Pequot Village II	66-78 Village Lane	Groton	New London	7027	Elderly	40	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
85003D	HA	Percival Heights	31 Colonial Drive	Berlin	Hartford	4003	Elderly	30	0	3	0	0	0	**3**	3	0	0	0	0	0	0	**3**
92029D	NP	Pine Grove Manor, Inc.	15 Grove Street	Enfield	Hartford	4808	Limited Equity	8														
85052D	HA	PineTree Apartments	15 Pine Tree Lane	Fairfield	Fairfield	610	Elderly	20														
85053D	HA	PineTree Apartments	15 Pine Tree Lane	Fairfield	Fairfield	610	Elderly	18														
85188D	HA	Pineview Court	500 Riverside Dr (Rt 12)	Thompson	Windham	9002	Elderly	40														
98019D	NP	Pleasant St Co-op	38-60 Pleasant Street	Enfield	Hartford	4806	Limited Equity	12														
95002D	HA	Pompey Hollow	49 Tremko Lane	Ashford	Windham	8301	Elderly	32	0	2	0	0	0	**2**	2	0	0	0	0	0	0	**2**
85017D	HA	Ponemah Village	283 Westchester Road	Colchester	New London	7141.02	Elderly	30	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
92015D	NP	Presidential Village	61-67 Park Street	Bridgeport	Fairfield	738	Affordable Housing	22														
92072D	HA	Prospect Ridge Affordable	51 Prospect Ridge	Ridgefield	Fairfield	2453	Affordable Housing	6	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
92071D	HA	Prospect Ridge Congregate	51 Prospect Ridge	Ridgefield	Fairfield	2453	Congregate	34	3	1	0	0	0	**4**	4	0	0	0	0	0	0	**4**
92070D	HA	Prospect Ridge Mod Rental	51 Prospect Ridge	Ridgefield	Fairfield	2453	Mod Rental	14	0	1	0	0	0	**1**	0	0	1	0	0	0	0	**1**
85150D	HA	Quarry Heights	208 Main Street	Portland	Middlesex	5602	Elderly	50	3	2	1	0	0	**6**	6	0	0	0	0	0	0	**6**
85151D	HA	Quarry Heights Ext.	208 Main Street	Portland	Middlesex	5602	Elderly	20	5	1	0	0	0	**6**	6	0	0	0	0	0	0	**6**
91133D	NP	Rainbow Court St.	38 Ferry Street	Middletown	Middlesex	5416	Limited Equity	4														
96026D	NP	Rehoboth Place Cooperative	39-49 Vine Street	Hartford	Hartford	5014	Limited Equity	15														
85226D	HA	Reverend Honan Terrace	19, 20 Coral Street	Windham	Windham	8006	Elderly	50	7	3	0	0	0	**10**	6	0	4	0	0	0	0	**10**
85004D	HA	Reynold's Ridge	1-41 Reynold's Ridge	Bethel	Fairfield	2002	Elderly Sec 8	40	2	2	1	0	0	**5**	4	0	1	0	0	0	0	**5**
86001D	HA	Reynold's Ridge	42-82 Reynold's Ridge	Bethel	Fairfield	2002	Elderly	40	1	1	0	0	0	**2**	2	0	0	0	0	0	0	**2**
95056D	FP	River Mill Village (formerly Three Rows)	1 Market Street	Thompson	Windham	9002	Affordable Housing	53	1	6	10	0	0	**17**	15	1	1	0	0	0	0	**17**
91239D	NP	Riverside School Cooperative, Inc.	45 Riverside Avenue	Torrington	Litchfield	3108.02	Limited Equity	12														
85007D	HA	Robert Bulger Apartments	218 Woodstock Avenue	Putnam	Windham	9031	Elderly Sec 8	27	1	3	1	0	0	**5**	5	0	0	0	0	0	0	**5**
94063D	HA	Robert E. Hutt Congregate	580 Millville Avenue	Naugatuck	New Haven	3454	Congregate	36	3	3	0	1	0	**7**	7	0	0	0	0	0	0	**7**
85099D	HA	Rockwood Acres	5-91 Daderio Road	Middletown	Middlesex	5421	Mod Rental	72	3	13	4	1	0	**21**	5	11	4	0	1	0	0	**21**
85157D	HA	Rocky Hill Seniors	36 Willow Road	Rocky Hill	Hartford	4901	Elderly	40	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**

Section Nine
Multifamily Developments' Tenants Profile
State Housing Portfolio

TABLE 09A
Persons Entering Residence 10/01/2007 - 09/30/2008

									Income as Percent of Area Median Income						Ethnic Type							
Project Number	Status	Development Name	Address	Municipality	County	Census Tract	Housing Type	Units	<25%	25% - 50%	51% - 80%	81% - 100%	>100%	Total	Non-Minority	African American	Hispanic or Latino	Native American	Asian	Other	Unknown	Total
94022D	NP	Rose Garden Cooperative	417-427 Garden Street	Hartford	Hartford	5018	Limited Equity	8														
85142D	HA	Rosewood Manor	335 Hamilton Avenue	Norwich	New London	6970	Elderly	80	11	3	1	0	0	**15**	11	1	0	0	3	0	0	**15**
85143D	HA	Rosewood Manor Ext.	335 Hamilton Avenue	Norwich	New London	6970	Elderly	30	1	0	0	0	0	**1**	1	0	0	0	0	0	0	**1**
97055D	NP	Rye Field Manor	99 Ryefield Road	Old Lyme	New London	6601.02	Elderly	39	0	1	2	0	0	**3**	3	0	0	0	0	0	0	**3**
93014D	NP	Santa Fe Cooperative, Inc*	60-92 Colorado Avenue	Bridgeport	Fairfield	709	Limited Equity	12														
85098D	HA	Santagelo Circle	17-106 Santangelo Circle	Middletown	Middlesex	5421	Mod Rental	50	3	5	1	0	0	**9**	1	4	4	0	0	0	0	**9**
87026D	HA	Sasco Creek Village	1655 Park Road East	Westport	Fairfield	506	Mod Rental	35	2	0	0	0	0	**2**	1	0	1	0	0	0	0	**2**
98059D	NP	Seely Brown Village	400 Deerfield Road	Pomfret	Windham	9025	Congregate	32	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
85228D	HA	Shad Run Terrace	40 Henry Street	Windsor	Hartford	4737	Elderly	30	2	1	1	0	0	**4**	2	2	0	0	0	0	0	**4**
87027D	HA	Shad Run Terrace Ext.	40 Henry Street	Windsor	Hartford	4737	Elderly	22	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
92073D	HA	Sharon Ridge	6-14 Sharon Ridge Road	Sharon	Litchfield	2621	Mod Rental	20	0	2	0	0	0	**2**	2	0	0	0	0	0	0	**2**
95040D	NP	Sheldon Common Cooperative	110 Martin Street	Hartford	Hartford	5012	Limited Equity	7														
95051D	NP	Sheldon Common Cooperative	120-122 Martin Street	Hartford	Hartford	5012	Limited Equity	2														
85173D	HA	Shetucket Village	8 Wall Street	Sprague	New London	7111	Elderly	20	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
85183D	HA	Shiloh Gardens	175 Henry Avenue	Stratford	Fairfield	801	Elderly	60	5	1	0	0	0	**6**	1	5	0	0	0	0	0	**6**
95101D	HA	Silverbrook Estates	100 Red Cedar Road	Orange	New Haven	1571	Congregate	45	0	1	0	0	0	**1**	1	0	0	0	0	0	0	**1**
85162D	HA	Sinsabaugh Heights	187 Meadow Street	Shelton	Fairfield	1106	Elderly	40	3	2	0	0	0	**5**	5	0	0	0	0	0	0	**5**
99049D	HA	Sinsabaugh Heights II	187 Meadow Street	Shelton	Fairfield	1106	Elderly	40	0	3	2	0	0	**5**	4	0	0	0	0	1	0	**5**
85158Z	HA	Smith Acres	1-23 Chamberlain Road	Seymour	New Haven	1301	Mod Rental	19	2	0	0	0	0	**2**	2	0	0	0	0	0	0	**2**
85159D	HA	Smith Acres Ext.	24-42 Chamberlain Road	Seymour	New Haven	1301	Mod Rental	26	1	0	0	0	0	**1**	0	1	0	0	0	0	0	**1**
85040D	HA	Snipsic Village I	20 Main Street	Ellington	Tolland	5351	Elderly	30	2	0	0	0	0	**2**	2	0	0	0	0	0	0	**2**
85041D	HA	Snipsic Village II	20 Main Street	Ellington	Tolland	5351	Elderly	12	3	3	0	0	0	**6**	5	1	0	0	0	0	0	**6**
85207D	HA	Southside Terrace	1-40 Southside Terrace	Wallingford	New Haven	1753	Elderly	40	3	4	0	0	0	**7**	7	0	0	0	0	0	0	**7**
87028D	HA	Southwest Terrace Apartments	124 Southwest Avenue	Windsor Locks	Hartford	4763	Elderly	40	2	3	0	0	0	**5**	5	0	0	0	0	0	0	**5**
85091D	HA	Spencer Village Ext.	26-50 Pascal Lane	Manchester	Hartford	5151.02	Elderly	40	2	0	0	0	0	**2**	2	0	0	0	0	0	0	**2**
85090D	HA	Spencer Village	26-50 Pascal Lane	Manchester	Hartford	5151.02	Elderly	40	5	0	0	0	0	**5**	4	1	0	0	0	0	0	**5**
89037D	NP	St. Jude Common	3 Myrtle Drive	Norwich	New London	6962	Congregate	51	3	5	2	0	0	**10**	10	0	0	0	0	0	0	**10**
88050D	HA	Stern Village	1-54 Hedgehog Circle	Trumbull	Fairfield	906	Elderly	28	1	2	0	0	0	**3**	3	0	0	0	0	0	0	**3**
85195D	HA	Stern Village	55-100 Hedgehog Circle	Trumbull	Fairfield	906	Elderly	50	0	1	0	0	0	**1**	1	0	0	0	0	0	0	**1**
85196D	HA	Stern Village	100-158 Hedgehog Circle	Trumbull	Fairfield	906	Elderly	50	0	1	0	0	0	**1**	1	0	0	0	0	0	0	**1**
85197D	HA	Stern Village	159-186 Hedgehog Circle	Trumbull	Fairfield	906	Elderly	58	1	0	0	0	0	**1**	1	0	0	0	0	0	0	**1**
90075D	HA	Stonecroft Village	1 Stonecroft Drive	Hebron	Tolland	5261	Elderly	25	1	1	0	0	0	**2**	2	0	0	0	0	0	0	**2**
85030D	HA	Stygar Terrace	1-35 Stygar Terrace	Derby	New Haven	1202	Elderly	36	0	5	0	0	0	**5**	5	0	0	0	0	0	0	**5**
85097D	HA	SugarLoaf Terrace	1 SugarLoaf Terrace	Middlefield	Middlesex	5801	Elderly Sec 8	30														
94021D	NP	Summers Square Cooperative, Inc	152-160 Wooster Street	Hartford	Hartford	5009	Limited Equity	9														
85145D	HA	Sunny Acres	41 Sunny Acres	Plainfield	Windham	9072	Elderly	40	3	2	2	0	0	**7**	7	0	0	0	0	0	0	**7**
85139Z	HA	Sunset Park	2-32 Elizabeth Street Ext.	Norwich	New London	6967	Mod Rental	53	1	4	1	0	0	**6**	3	1	0	0	0	2	0	**6**
92092D	NP	Sunset Ridge	140 Fulkerson Drive	Waterbury	New Haven	3522	Limited Equity	18														
85098Z	HA	Sunset Ridge	400-438 Long Lane	Middletown	Middlesex	5421	Mod Rental	76	2	8	3	0	0	**13**	2	7	4	0	0	0	0	**13**
85146D	HA	Sunset Village	20 Stillwell Drive	Plainville	Hartford	4206	Elderly	40	1	1	1	0	0	**3**	3	0	0	0	0	0	0	**3**
85116D	FP	Talcott Gardens	135 West Street	New Britain	Hartford	4162	MRD Section 8/FHA Ins	84	9	3	0	0	0	**12**	9	1	0	0	1	1	0	**12**
93041D	NP	Tannery Brook Cooperative, Inc	21 Tannery Brook Road Ext.	Litchfield	Litchfield	3005	Limited Equity	16	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
89035D	HA	Temple Pines	555 Pool Road	North Haven	New Haven	1672.02	Elderly	30	0	1	0	0	0	**1**	1	0	0	0	0	0	0	**1**
85224Z	HA	Terry Court	102-106 Union Street	Windham	Windham	8006	Mod Rental	68	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
98064D	NP	The Atlantic	221 Atlantic Street	Stamford	Fairfield	201	Elderly	28	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
85027D	FP	The Godfrey	317 Main Street	Danbury	Fairfield	2101	MRD Section 8	9	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
97054D	NP	The Old Marvin	60 Gregory Boulevard	Norwalk	Fairfield	442	Congregate	50	2	3	0	0	0	**5**	4	0	0	0	0	0	1	**5**
85192D	HA	Thompson Heights	1-20 Albert Street	Torrington	Litchfield	3103	Elderly	35	3	1	0	0	0	**4**	4	0	0	0	0	0	0	**4**
77004D	HA	Tiffany Place	31 Tiffany Street	Brooklyn	Windham	9051	Affordable Housing	27	0	0	1	1	0	**2**	2	0	0	0	0	0	0	**2**
85061D	HA	Town Hall Annex	27 Havemeyer Place	Greenwich	Fairfield	106	Mod Rental Sec 8 Rehab	28	0	1	0	0	0	**1**	0	0	1	0	0	0	0	**1**
85054D	HA	Trefoil Court	20 Trefoil Court	Fairfield	Fairfield	610	Elderly Sec 8	30														
85214D	HA	Truman Terrace	100 Steele Brook Road	Watertown	Litchfield	3601	Elderly	40	1	2	0	0	0	**3**	2	0	1	0	0	0	0	**3**
85014D	HA	TWENTY ONE	21 Dowd Avenue	Canton	Hartford	4641.02	Elderly Sec 8	40	2	4	0	0	0	**6**	6	0	0	0	0	0	0	**6**
85204D	HA	Ulbrich Heights	25-73 Warton Brook Drive	Wallingford	New Haven	1753	Mod Rental	88	2	9	0	0	0	**11**	11	0	0	0	0	0	0	**11**
90138D	NP	Union St Cooperative, Inc.	535 High Street	Windham	Windham	8007	Limited Equity	7														
92090D	NP	Unity Square	140 Fulkerson Drive	Waterbury	New Haven	3522	Limited Equity	18														
85036D	HA	Veteran Terrace	2 Columbus Circle	East Hartford	Hartford	5103	Mod Rental Sec 8 Rehab	102	13	2	0	0	0	**15**	4	5	6	0	0	0	0	**15**
85036Z	HA	Veteran Terrace Ext.	2-70 Columbus Street	East Hartford	Hartford	5103	Mod Rental Sec 8 Rehab	48	6	3	0	0	0	**9**	1	2	6	0	0	0	0	**9**
85178D	HA	Vidal Court	42-74A Merrell Avenue	Stamford	Fairfield	214	Mod Rental	216	0	10	0	0	0	**10**	2	4	1	0	1	2	0	**10**
91277D	NP	Villa Coqui	85-91 Chestnut St.	Hartford	Hartford	5017	Affordable Housing	12														
94045D	NP	Villa Coqui Cooperative	71-73 Chestnut Street	Hartford	Hartford	5017	Limited Equity	13														
85056D	HA	Village Green	10 Knox Lane	Glastonbury	Hartford	5204	Elderly	50	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
93057D	HA	Virginia Connolly	1600 Hopmeadow Street	Simsbury	Hartford	4662.01	Congregate	40	1	6	0	0	0	**7**	7	0	0	0	0	0	0	**7**
85153D	HA	Walter Crabtree Apartments	6-40 Philip Street	Putnam	Windham	9031	Elderly	20	0	0	0	0	0	**0**	0	0	0	0	0	0	0	**0**
85133D	HA	Wangum Village	132 Quinn Street	North Canaan	Litchfield	2602	Elderly	40	0	3	0	0	0	**3**	3	0	0	0	0	0	0	**3**

Section Nine
Multifamily Developments' Tenants Profile
State Housing Portfolio

TABLE 09A
Persons Entering Residence 10/01/2007 - 09/30/2008

									Income as Percent of Area Median Income						Ethnic Type							
Project Number	**Status**	**Development Name**	**Address**	**Municipality**	**County**	**Census Tract**	**Housing Type**	**Units**	**<25%**	**25% - 50%**	**51% - 80%**	**81% - 100%**	**>100%**	**Total**	**Non-Minority**	**African American**	**Hispanic or Latino**	**Native American**	**Asian**	**Other**	**Unknown**	**Total**
85172D	HA	Wapping Mews	50 Elm Street	South Windsor	Hartford	4872	Elderly	30	1	1	0	0	0	**2**	1	1	0	0	0	0	0	**2**
77014D	NP	Ward / Affleck	88-90 Ward	Hartford	Hartford	5028	Affordable Housing	14														
91161D	FP	Washington School	370 High Street	New Britain	Hartford	4160	Mod Rental Developers	50	0	3	5	1	2	**11**	7	3	1	0	0	0	0	**11**
85089D	HA	Wells Run	130 Doyle Road	Litchfield	Litchfield	3001	Elderly	30														
99022Z	HA	Westbrook Village	22 Mark Twain Drive	Hartford	Hartford	5038	Mod Rental	360	7	32	4	0	0	**43**	1	11	28	0	3	0	0	**43**
94054D	HA	Westhill Gardens	10 Ada Lane	Manchester	Hartford	5146	Congregate	37	0	6	1	0	0	**7**	7	0	0	0	0	0	0	**7**
93059D	FP	Westview Apartments	100 West Street	Vernon	Tolland	5303.01	Mod Rental Developers	50	1	6	3	2	3	**15**	5	5	4	0	0	1	0	**15**
85211D	HA	William V. Begg Apartments	1106 Bank Street	Waterbury	New Haven	3517	Elderly	76	4	1	0	0	0	**5**	4	1	0	0	0	0	0	**5**
96054D	NP	Willow Brook Estates Condos	472 So. Main Street	New Britain	Hartford	4155	Limited Equity	10														
85191D	HA	Willow Gardens	52 Willow Street	Torrington	Litchfield	3103	Elderly	39	6	4	0	0	0	**10**	10	0	0	0	0	0	0	**10**
85200D	HA	Windemere Court	29 Windemere Avenue	Vernon	Tolland	5303.01	Elderly	40														
85046D	HA	Windsor Court	1 - 40 Windsor Street	Enfield	Hartford	4806	Elderly	20	2	0	0	0	0	**2**	1	0	0	0	1	0	0	**2**
85047D	HA	Windsor Court Ext.	1 - 40 Windsor Street	Enfield	Hartford	4806	Elderly	20	3	1	0	0	0	**4**	4	0	0	0	0	0	0	**4**
92091D	NP	Windy Lane	140-9B Fulkerson Drive	Waterbury	New Haven	3522	Limited Equity	18														
85155D	HA	Wm. St. Onge Apartments	218 Woodstock Avenue	Putnam	Windham	9031	Elderly	20	0	1	0	0	0	**1**	1	0	0	0	0	0	0	**1**
85078D	FP	Wolcott Place	82-84 Ward Street	Hartford	Hartford	5028	MRD Section 8	18														
85165D	HA	Woodcrest Apartments	63 Battle Street	Somers	Tolland	5382.02	Elderly	24														
85166D	HA	Woodcrest Apartments Ext.	63 Battle Street	Somers	Tolland	5382.02	Elderly	30														
85147D	HA	Woodmoor Village	234 East Street	Plainville	Hartford	4206	Elderly	50	3	3	1	0	0	**7**	6	1	0	0	0	0	0	**7**
85048D	HA	Woodside Park	1-40 Post Road	Enfield	Hartford	4811	Elderly	40														
90116D	HA	Wormser Congregate	28 Vine Street	Stamford	Fairfield	207	Congregate	40	4	2	1	0	0	**7**	4	1	1	0	0	1	0	**7**
96102D	HA	Worthington Manor	34 Worthington Drive	Westbrook	Middlesex	6801	Elderly	32	0	1	0	0	0	**1**	1	0	0	0	0	0	0	**1**
85094D	HA	Wright's Village	101-912 Wrights Way	Mansfield	Tolland	8815	Elderly	30	0	4	2	0	0	**6**	6	0	0	0	0	0	0	**6**
87021D	HA	Wright's Village	101-912 Wrights Way	Mansfield	Tolland	8815	Elderly	10	1	0	0	0	0	**1**	1	0	0	0	0	0	0	**1**
85095D	HA	Yale Acres	3-79 Gilbert Road	Meriden	New Haven	1713	Mod Rental	162	2	24	0	0	0	**26**	4	3	19	0	0	0	0	**26**
85008Z	HA	Zbikowski Park	10 Salladin Road	Bristol	Hartford	4055	Mod Rental	90	10	4	0	0	0	**14**	2	0	12	0	0	0	0	**14**
85009D	HA	Zbikowski Park Section 8	29 Rollison Road	Bristol	Hartford	4055	Mod Rental Sec 8 Rehab	32	4	1	0	0	0	**5**	2	0	3	0	0	0	0	**5**
85169D	HA	Zdunczyk Terrace	500 Pleasant Street	Southington	Hartford	4306.01	Elderly	40	2	1	0	0	0	**3**	3	0	0	0	0	0	0	**3**
85170D	HA	Zdunczyk Terrace Ext.	500 Pleasant Street	Southington	Hartford	4306.01	Elderly	20	1	2	0	0	0	**3**	3	0	0	0	0	0	0	**3**
							Totals	354	14,602													
							Totals Number of Properties that reported	291	13,150	587	699	137	7	6	**1,436**	860	227	279	0	22	23	25	**1,436**
							% Properties Reported	82.2%	90.1%													

Did Not Report

* Santa Fe -- eminent domain by City of Bridgeport -- no longer in State Portfolio

CHFA State Housing Portfolio
- Table 9b -

Persons in Residence

Section Nine
Multifamily Developments' Tenants Profile
State Housing Portfolio

TABLE 09B
Persons in Residence as of 09/30/2008

							Income as Percent of Area Median Income						Ethnic Type							
Project Number	**Status**	**Development Name**	**Municipality**	**Census Tract**	**Housing Type**	**Units**	**<25%**	**25% - 50%**	**51% - 80%**	**81% - 100%**	**>100%**	**Total**	**Non-Minority**	**African American**	**Hispanic or Latino**	**Native American or Other**	**Asian**	**Other**	**Unknown**	**Total**
95094D	HA	16 School St	Norwalk	434	Affordable Housing	34	13	16	5	0	0	**34**	17	17	0	0	0	0	0	**34**
91082D	NP	42 Vernon Street	Hartford	5027	Affordable Housing	9	1	7	0	0	0	**8**	4	4	0	0	0	0	0	**8**
89036D	NP	4-6 Arch St	Norwalk	437	Affordable Housing	8	5	3	0	0	0	**8**	0	1	6	0	0	1	0	**8**
91081D	NP	655 Garden St	Hartford	5015	Affordable Housing	4														
85077D	FP	95 Vine Street	Hartford	5014	MRD Section 8	31														
91080D	NP	96-98 Martin Street	Hartford	5012	Mod Rental	6	6	0	0	0	0	**6**	0	3	3	0	0	0	0	**6**
85220D	HA	Adams Apartments	Wethersfield	4922	Elderly	29	19	7	0	0	0	**26**	20	3	3	0	0	0	0	**26**
85059D	HA	Adams Garden Apartments	Greenwich	101.01	Mod Rental	80	28	39	9	1	0	**77**	17	27	30	0	0	2	1	**77**
91135D	HA	Alberta Jagoe Commons	Milford	1503	Elderly	40	18	18	2	0	0	**38**	34	2	2	0	0	0	0	**38**
85029Z	HA	Allen O'Neill	Darien	305	Mod Rental	41	7	3	1	0	0	**11**	7	2	2	0	0	0	0	**11**
85029D	HA	Allen O'Neill	Darien	305	Mod Rental	12	10	15	8	2	0	**35**	24	4	6	0	0	1	0	**35**
95055D	NP	Amistad Court Cooperative	Hartford	5012	Limited Equity	14														
85060D	HA	Armstrong Court	Greenwich	105	Mod Rental	144	72	62	7	0	0	**141**	21	50	62	0	8	0	0	**141**
85062D	HA	Ashland Manor	Griswold	7092	Elderly	30	24	5	0	0	0	**29**	29	0	0	0	0	0	0	**29**
90071D	NP	Ashley / Willard	Hartford	5034	Affordable Housing	57	13	27	6	0	0	**46**	2	25	18	0	0	0	1	**46**
85174D	HA	Avery Park	Stafford	8902	Elderly	40														
85175D	HA	Avery Park Ext.	Stafford	8902	Elderly	30														
85176D	HA	Avery Park Ext.	Stafford	8902	Elderly	40														
85203D	HA	Backes Court	Wallingford	1759	Mod Rental	44	12	22	8	1	0	**43**	37	0	5	0	0	1	0	**43**
00003D	NP	Bacon Congregate	Hartford	5002	Congregate	23	22	1	0	0	0	**23**	3	3	17	0	0	0	0	**23**
77026D	HA	Ballard Green	Ridgefield	2455	Elderly	40	23	13	1	0	0	**37**	37	0	0	0	0	0	0	**37**
85156D	HA	Ballard Green Ext.	Ridgefield	2455	Elderly	20	11	7	0	0	0	**18**	16	2	0	0	0	0	0	**18**
94052D	HA	Bantam Falls	Litchfield	3001	Elderly	36	20	13	2	0	0	**35**	35	0	0	0	0	0	0	**35**
85127D	HA	Bates Woods	New London	6903	Mod Rental	160	46	70	4	0	0	**120**	14	20	40	0	0	1	45	**120**
85015D	HA	Beachport	Cheshire	3431.02	Elderly Sec 8	48	24	22	1	0	0	**47**	44	2	1	0	0	0	0	**47**
95067D	NP	Beaver St Cooperative	New Britain	4159	Limited Equity	19														
85120D	FP	Beechwood Gardens	New Haven	1409	Mod Rental Developers	82	5	12	40	8	3	**68**	6	61	1	0	0	0	0	**68**
85032D	HA	Bellwood Court	East Hampton	5501	Elderly	30	13	14	3	0	0	**30**	29	0	0	0	1	0	0	**30**
85006D	NP	Bethel Congr/Augustana/BC	Bethel	2002	Congregate	44	23	18	0	0	0	**41**	36	2	2	1	0	0	0	**41**
85087D	HA	Birchwood Terrace	Killingly	9044	Elderly	40	11	21	7	0	0	**39**	39	0	0	0	0	0	0	**39**
85069D	HA	Boston Terrace	Guilford	1901	Elderly	40	22	12	4	0	0	**38**	38	0	0	0	0	0	0	**38**
99022D	HA	Bowles Park	Hartford	5038	Mod Rental	410	98	71	16	1	0	**186**	0	119	56	0	11	0	0	**186**
91264D	NP	Brace Dale Cooperative	West Hartford	4976	Limited Equity	4														
85126D	HA	Briarcliff	New London	6903	Mod Rental	142	31	77	13	0	0	**121**	14	25	45	0	0	0	37	**121**
94036D	NP	Bristol Apartments	Hartford	5028	Affordable Housing	15	11	3	0	0	0	**14**	0	0	14	0	0	0	0	**14**
88049D	HA	Broder Place	Suffield	4771.02	Elderly	20	7	11	0	0	0	**18**	17	1	0	0	0	0	0	**18**
85011D	HA	Brooks Quarry	Brookfield	2051	Elderly	35														
85215D	HA	Buckingham Terrace	Watertown	3508	Elderly	40	12	21	6	0	0	**39**	39	0	0	0	0	0	0	**39**
85101D	HA	C. McKeen Village	Milford	1501	Elderly	40	16	6	1	0	0	**23**	21	1	0	0	1	0	0	**23**
85102D	HA	C. McKeen Village	Milford	1501	Elderly	25	19	18	1	0	0	**38**	36	1	0	0	0	1	0	**38**
85218D	HA	Canal Park	Westport	502	Elderly Sec 8	50	41	7	0	0	0	**48**	43	1	4	0	0	0	0	**48**
85130D	HA	Carver Building	New London	6903	Elderly	130	101	11	0	0	0	**112**	49	13	19	0	1	0	30	**112**
85075D	FP	Casa Nueva Apartments	Hartford	5030	MRD Section 8	79	63	14	1	0	0	**78**	1	5	72	0	0	0	0	**78**
85076D	FP	Casa Verde Sur	Hartford	5003	MRD Section 8	39	23	13	1	0	0	**37**	0	3	34	0	0	0	0	**37**
85158D	HA	Castle Heights	Seymour	1302	Mod Rental	31	10	15	4	0	0	**29**	27	2	0	0	0	0	0	**29**
85125D	HA	Cedar Village	Newington	4946	Elderly	40	25	15	0	0	0	**40**	40	0	0	0	0	0	0	**40**
84001D	HA	Center View Manor	Plainville	4206	Elderly	30	13	17	0	0	0	**30**	29	1	0	0	0	0	0	**30**
85057D	HA	Center Village	Glastonbury	5203	Elderly	50	19	26	3	0	1	**49**	45	2	0	0	1	1	0	**49**
85072D	HA	Centerville Village	Hamden	1660.01	Elderly	40	22	15	3	0	0	**40**	32	4	4	0	0	0	0	**40**
85033D	HA	Chatham Acres	East Hampton	5501	Elderly	40	9	31	0	0	0	**40**	39	0	0	0	1	0	0	**40**
95126D	NP	Cherry St Cooperative	Waterbury	3501	Limited Equity	6														
85031D	HA	Cicia Manor	Derby	1202	Elderly	40	13	25	2	0	0	**40**	38	0	1	0	0	1	0	**40**
94020D	NP	Cleveland Avenue Cooperative	Hartford	5012	Limited Equity	10														

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TABLE 09B
Persons in Residence as of 09/30/2008

							Income as Percent of Area Median Income						Ethnic Type							
Project Number	**Status**	**Development Name**	**Municipality**	**Census Tract**	**Housing Type**	**Units**	**<25%**	**25% - 50%**	**51% - 80%**	**81% - 100%**	**>100%**	**Total**	**Non-Minority**	**African American**	**Hispanic or Latino**	**Native American or Other**	**Asian**	**Other**	**Unknown**	**Total**
85020D	HA	Coal Pit Hill	Danbury	2104	Mod Rental	114	48	50	9	0	0	**107**	31	28	46	0	0	2	0	**107**
95050D	NP	Cobbs Mill Crossing Cooperative	Glastonbury	5203	Limited Equity	32														
85136D	HA	Colonial Village	Norwalk	432	Mod Rental Sec 8 Rehab	200	130	62	5	0	0	**197**	94	103	0	0	0	0	0	**197**
85222D	HA	Comhall Conv.	Wethersfield	4922	Elderly	1	1	0	0	0	0	**1**	1	0	0	0	0	0	0	**1**
92050D	NP	Common Thread Cooperative, Inc.	Manchester	5147	Limited Equity	16														
98078D	HA	Country Ridge	Watertown	3601	Elderly	40	16	20	2	0	0	**38**	38	0	0	0	0	0	0	**38**
92068D	HA	Crestview Ridge	Oxford	3461.02	Elderly	34	7	25	1	0	0	**33**	33	0	0	0	0	0	0	**33**
85024D	HA	Crosby Manor	Danbury	2106	Elderly	50	41	9	0	0	0	**50**	36	5	8	0	1	0	0	**50**
90030D	HA	D.J. Komanetsky	Bristol	4053	Congregate	44	17	20	6	0	0	**43**	0	0	0	0	0	0	43	**43**
85103D	HA	DeMaio Gardens	Milford	1503	Elderly	30	15	11	1	0	0	**27**	26	1	0	0	0	0	0	**27**
85161D	HA	Devaux Apartments	Shelton	1102.01	Elderly	40	30	8	0	0	0	**38**	32	4	1	0	0	1	0	**38**
95124D	NP	Dodge Farms	Washington	2671	Mod Rental	14	3	8	2	1	0	**14**	14	0	0	0	0	0	0	**14**
92089D	NP	Dotti Dewar Cooperative	Waterbury	3522	Limited Equity	12														
93017D	HA	Dublin Village Annex	Colchester	7141.01	Elderly	16	7	8	1	0	0	**16**	14	1	0	0	1	0	0	**16**
85016D	HA	Dublin Village	Colchester	7141.01	Elderly	24	18	6	0	0	0	**24**	23	1	0	0	0	0	0	**24**
85008D	HA	Dutton Heights	Bristol	4056	Mod Rental	84	25	52	1	0	0	**78**	51	7	20	0	0	0	0	**78**
85181D	HA	E. K. Richmond Homes	Stonington	7051	Elderly	50	22	23	4	0	0	**49**	48	0	0	0	1	0	0	**49**
93058D	HA	E. K. Richmond Homes Ext.	Stonington	7051	Elderly	10	2	5	2	0	0	**9**	9	0	0	0	0	0	0	**9**
85224D	HA	Eastman Curran Terrace	Windham	8003	Mod Rental	78	19	35	20	1	0	**75**	36	5	34	0	0	0	0	**75**
85206D	HA	Eastside Terrace	Wallingford	1759	Elderly	30	17	10	1	0	0	**28**	28	0	0	0	0	0	0	**28**
85141D	HA	Eastwood Court	Norwich	6967	Elderly	25	20	5	0	0	0	**25**	19	4	2	0	0	0	0	**25**
94037D	NP	Ed O'Neill House	Hartford	5017	Affordable Housing	27	12	12	3	0	0	**27**	0	5	22	0	0	0	0	**27**
85180D	HA	Edward Czescik Homes	Stamford	223	Elderly	50	42	4	0	0	0	**46**	5	18	11	0	1	1	10	**46**
92056D	HA	Eldridge	Morris	3031	Elderly	20	9	9	0	0	0	**18**	18	0	0	0	0	0	0	**18**
95086D	NP	Ella B. Scantlebury	New Haven	1416	Congregate	20	14	4	0	0	0	**18**	0	18	0	0	0	0	0	**18**
85049D	HA	Ella Grasso Manor	Enfield	4806	Elderly	40	22	16	0	0	0	**38**	37	1	0	0	0	0	0	**38**
85216D	HA	Elm Grove	West Hartford	4962	Elderly	40	29	9	1	0	0	**39**	33	1	2	0	0	3	0	**39**
85045D	HA	Enfield Manor Ext.	Enfield	4807	Elderly	30	16	8	2	0	0	**26**	25	0	1	0	0	0	0	**26**
85044D	HA	Enfield Manor	Enfield	4807	Elderly	50	27	15	1	0	0	**43**	40	0	1	0	2	0	0	**43**
87003D	FP	Enfield-Magnolia	Hartford	5014	Mod Rental Developers	20	17	3	0	0	0	**20**	0	4	16	0	0	0	0	**20**
91100D	NP	Esquina Brillante Cooperative	Hartford	5018	Limited Equity	8														
85051D	HA	Essex Court	Essex	6301	Elderly	36	29	7	0	0	0	**36**	33	1	1	0	0	1	0	**36**
85210D	HA	F. D. Roosevelt Apartments	Waterbury	3525	Elderly	48	27	17	1	0	0	**45**	36	7	2	0	0	0	0	**45**
85025D	HA	Fairfield Ridge	Danbury	2104	Mod Rental	49	25	19	4	0	0	**48**	17	12	18	0	1	0	0	**48**
85026D	HA	Fairfield Ridge Rehab	Danbury	2104	Mod Rental Sec 8 Rehab	25	12	5	7	0	0	**24**	12	4	8	0	0	0	0	**24**
86005D	HA	Fairway Acres	Monroe	1003	Elderly	30	16	12	2	0	0	**30**	28	0	0	0	1	1	0	**30**
91096D	NP	Faith Manor	Hartford	5018	Elderly	40														
85037D	FP	Faylor Apartments	East Lyme	7161.02	Mod Rental Developers	36	2	8	14	6	4	**34**	34	0	0	0	0	0	0	**34**
95136D	NP	Flagg Road	West Hartford	4974	Limited Equity	10	2	3	5	0	0	**10**	8	2	0	0	0	0	0	**10**
90115D	HA	Flax Hill	South Windsor	4872	Elderly	40	6	28	5	0	0	**39**	39	0	0	0	0	0	0	**39**
94056D	HA	Florence S. Lord	Marlborough	5241	Elderly	24	10	11	3	0	0	**24**	24	0	0	0	0	0	0	**24**
81001D	FP	Forest Court	Farmington	4603.01	MRD Section 8	36	17	17	2	0	0	**36**	31	3	0	0	0	2	0	**36**
85168D	HA	Forgione Terrace	Southington	4301	Elderly	40	30	10	0	0	0	**40**	40	0	0	0	0	0	0	**40**
91242D	HA	Francis J. Pitkat Congregate	Vernon	5303.01	Congregate	43														
85198D	HA	Franklin Park East	Vernon	5303.01	Elderly	40														
85105D	HA	Freedom Village	Montville	6952.02	Elderly	40	24	12	3	0	0	**39**	37	0	1	0	0	1	0	**39**
85167D	HA	General Pulaski Terrace	Southington	4304	Elderly	40	16	20	4	0	0	**40**	39	0	1	0	0	0	0	**40**
01007D	NP	George Street	New Haven	5029	Mutual Hsg	58														
85188D	HA	Gladys Green Apartments	Thompson	9002	Elderly	30														
85022D	HA	Glen Apartments	Danbury	2105	Elderly	50	39	9	0	0	0	**48**	33	8	5	0	0	2	0	**48**
85023D	HA	Glen Apartments	Danbury	2105	Elderly	50	41	8	0	0	1	**50**	36	6	8	0	0	0	0	**50**
89005D	HA	Glenhaven	Clinton	6103	Elderly	30	18	10	2	0	0	**30**	29	1	0	0	0	0	0	**30**
92030D	HA	Good Cents 1 & 2	Hamden	1655	Affordable Housing	4	1	1	2	0	0	**4**	0	4	0	0	0	0	0	**4**

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TABLE 09B
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							Income as Percent of Area Median Income						Ethnic Type							
Project Number	Status	Development Name	Municipality	Census Tract	Housing Type	Units	<25%	25% - 50%	51% - 80%	81% - 100%	>100%	Total	Non-Minority	African American	Hispanic or Latino	Native American or Other	Asian	Other	Unknown	Total
85129D	HA	Gordon/Rizzo Courts	New London	6903	Elderly	80	56	18	0	0	0	**74**	26	13	9	0	0	0	26	**74**
85148D	HA	Gosinski Park	Plymouth	4255	Elderly	30	17	7	0	0	0	**24**	5	0	0	0	19	0	0	**24**
85149D	HA	Gosinski Park Ext.	Plymouth	4255	Elderly	30	11	10	1	0	0	**22**	8	0	0	0	12	0	2	**22**
85066D	HA	Grasso Gardens I	Groton	7028	Elderly	40	20	19	1	0	0	**40**	33	5	1	0	0	1	0	**40**
87002D	HA	Grasso Gardens II	Groton	7028	Elderly	30	15	13	2	0	0	**30**	28	1	0	0	0	1	0	**30**
85186D	HA	Green Manor	Thomaston	3492	Elderly	30	16	13	1	0	0	**30**	30	0	0	0	0	0	0	**30**
85187D	HA	Green Manor	Thomaston	3492	Elderly	32	16	14	1	0	1	**32**	32	0	0	0	0	0	0	**32**
85042D	HA	Green Valley Village	Enfield	4807	Mod Rental	84	35	39	7	0	0	**81**	66	1	4	0	10	0	0	**81**
92093D	NP	Greenfield Village Coop Assoc. Inc	Rocky Hill	4901	Limited Equity	10														
85202D	HA	Greenwood Manor	Voluntown	7092	Elderly	20	12	4	1	0	0	**17**	17	0	0	0	0	0	0	**17**
85223D	HA	Greenwoods Garden Apartments	Winchester	3201	Elderly	40	14	15	1	0	0	**30**	29	1	0	0	0	0	0	**30**
85199D	HA	Grove Court	Vernon	5301	Elderly	24														
85201D	HA	Grove Court Ext.	Vernon	5301	Elderly	30														
85067D	HA	Guilford Court	Guilford	1901	Elderly	30	14	12	2	0	0	**28**	28	0	0	0	0	0	0	**28**
85068D	HA	Guilford Court Ext.	Guilford	1901	Elderly	20	6	11	3	0	0	**20**	19	0	1	0	0	0	0	**20**
77013D	HA	Hale Farm	Glastonbury	5201	Affordable Housing	3	0	2	1	0	0	**3**	3	0	0	0	0	0	0	**3**
85217D	HA	Hales Court	Westport	505	Mod Rental	40	19	18	2	1	0	**40**	34	2	3	0	0	1	0	**40**
85070D	HA	Hamden Village	Hamden	1654	Elderly	60	29	23	5	0	0	**57**	33	15	7	0	0	2	0	**57**
85071D	HA	Hamden Village Ext.	Hamden	1654	Elderly	50	32	13	1	0	0	**46**	23	10	12	0	1	0	0	**46**
89038D	HA	Harold J. Murphy Apartments	Rocky Hill	4901	Elderly	30	15	13	2	0	0	**30**	28	1	1	0	0	0	0	**30**
77015D	NP	Harrington Place Cooperative	Hartford	5013	Limited Equity	18	2	13	2	0	0	**17**	0	14	3	0	0	0	0	**17**
85140D	HA	Harry Schwartz Manor	Norwich	6970	Elderly	48	35	12	1	0	0	**48**	42	4	0	0	0	2	0	**48**
88052D	HA	Harvey R. Fuller	Wethersfield	4926	Elderly	32	13	15	2	0	0	**30**	30	0	0	0	0	0	0	**30**
92002D	NP	Helms Housing	Bridgeport	702	Affordable Housing	12	3	7	2	0	0	**12**	1	10	1	0	0	0	0	**12**
91241D	HA	Henry S. Stern Village	Trumbull	906	Congregate	36	17	16	3	0	0	**36**	35	1	0	0	0	0	0	**36**
91071D	HA	Herbert Clark House	Glastonbury	5203	Congregate	45	13	22	7	1	0	**43**	42	0	0	0	0	1	0	**43**
86013D	HA	Hevrin Terrace	Windham	8003	Mod Rental Sec 8 Rehab	90	39	26	10	7	2	**84**	29	15	40	0	0	0	0	**84**
85219D	HA	Highvue Terrace	Wethersfield	4923	Mod Rental	28	11	14	1	0	0	**26**	9	3	14	0	0	0	0	**26**
99012D	NP	Hill House	Greenwich	112	Congregate	38	19	18	1	0	0	**38**	36	1	1	0	0	0	0	**38**
85144D	FP	Hillside Apartments	Norwich	6967	MRD Section 8	26	18	8	0	0	0	**26**	18	6	0	2	0	0	0	**26**
85131D	HA	Hillside Terrace	North Branford	1861	Elderly	30	14	13	1	0	0	**28**	28	0	0	0	0	0	0	**28**
85138D	HA	Hillside Terrace	Norwich	6970	Mod Rental	118	21	65	28	1	0	**115**	74	22	14	0	0	5	0	**115**
85132D	HA	Hillside Terrace Ext.	North Branford	1861	Elderly	30	12	13	2	0	1	**28**	28	0	0	0	0	0	0	**28**
92087D	NP	Hillside View	Waterbury	3522	Limited Equity	18														
96027D	FP	Historic Townley Street	Hartford	5033	Mod Rental	28	10	15	2	0	0	**27**	1	20	6	0	0	0	0	**27**
99048D	HA	Hoffman Heights	Seymour	1301	Mod Rental	5														
92051D	HA	Holinko Estates	Mansfield	8813	Mod Rental	35	5	25	5	0	0	**35**	9	1	3	0	0	22	0	**35**
99021D	FP	Horace Bushnell Apartments	Hartford	5014	Mod Rental	89														
85034D	HA	Hutt Heights	East Hartford	5112	Elderly	30	22	5	0	0	0	**27**	14	7	6	0	0	0	0	**27**
85104D	HA	Independence Village	Montville	6952.01	Elderly	40	21	17	2	0	0	**40**	36	2	1	0	1	0	0	**40**
91009D	NP	Ivy Street Apts	Branford	1847	Affordable Housing	29	6	17	5	1	0	**29**	22	3	3	0	0	1	0	**29**
90107D	HA	J.F. Kennedy Apartments	Norwich	6966	Affordable Housing	40	11	24	3	0	0	**38**	19	14	5	0	0	0	0	**38**
85138Z	HA	J.F. Kennedy Heights	Norwich	6966	Mod Rental	64	17	34	10	1	2	**64**	40	11	8	0	1	4	0	**64**
85001D	HA	J.J. O'Donnell Apartments	Ansonia	1254	Elderly	40	32	8	0	0	0	**40**	29	6	5	0	0	0	0	**40**
91099D	NP	Jackie Schaffer Apartments	Hartford	5015	Affordable Housing	10	2	6	2	0	0	**10**	0	8	2	0	0	0	0	**10**
85221D	HA	James Devlin Court	Wethersfield	4922	Elderly	50	35	10	1	0	1	**47**	31	8	8	0	0	0	0	**47**
92082D	HA	John P. Savage	Wallingford	1759	Elderly	35	6	23	4	0	0	**33**	33	0	0	0	0	0	0	**33**
85096D	HA	Johnson Farms	Meriden	1706	Mod Rental	52	10	23	9	0	0	**42**	11	2	29	0	0	0	0	**42**
85225D	HA	Jonathan Trumbull Terrace	Windham	8006	Elderly	40	29	8	0	0	0	**37**	23	1	12	0	0	0	1	**37**
85124D	HA	Kelleher Park	Newington	4946	Elderly	40	29	11	0	0	0	**40**	40	0	0	0	0	0	0	**40**
85212D	HA	Kelley Apartments	Waterbury	3514	Elderly	30	21	4	0	0	0	**25**	11	3	11	0	0	0	0	**25**
88046D	FP	Kensington Square II	New Haven	1407	MRD Section 8	96														
85035D	HA	King Court	East Hartford	5108	Mod Rental	80	24	18	5	0	0	**47**	12	22	12	0	1	0	0	**47**

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86004D	HA	King's Corner Manor	Ledyard	7012	Elderly	30	9	21	0	0	0	**30**	28	0	0	0	0	2	0	**30**
77007D	HA	Kirtland Commons	Deep River	6201	Elderly	26	21	3	1	0	0	**25**	25	0	0	0	0	0	0	**25**
85058D	HA	Knox Lane Annex	Glastonbury	5204	Elderly	40	13	20	5	0	0	**38**	37	0	0	0	0	1	0	**38**
94081D	NP	Kugeman Village	Cornwall	2632	Mod Rental	18	4	10	3	0	0	**17**	17	0	0	0	0	0	0	**17**
90037D	HA	Lakeview Apartments	Derby	1202	Elderly	30	10	17	3	0	0	**30**	30	0	0	0	0	0	0	**30**
85193D	HA	Laurel Acres	Torrington	3105	Elderly	40	28	10	0	0	0	**38**	36	0	2	0	0	0	0	**38**
85194D	HA	Laurel Acres Ext.	Torrington	3105	Elderly	16	9	7	0	0	0	**16**	15	1	0	0	0	0	0	**16**
85185D	HA	Laurel Court	Suffield	4771.02	Elderly	30	18	8	4	0	0	**30**	30	0	0	0	0	0	0	**30**
85043D	HA	Laurel Park	Enfield	4807	Mod Rental	90	35	43	10	0	0	**88**	71	6	6	0	5	0	0	**88**
85179D	HA	Lawn Hill Terrace	Stamford	218.02	Mod Rental	206	76	117	6	0	0	**199**	20	121	52	0	3	1	2	**199**
98077D	NP	Lawrence St.	Waterbury	3517	Limited Equity	19														
85106D	HA	Lewis Circle	Naugatuck	3453	Mod Rental	32	2	13	8	0	2	**25**	17	3	5	0	0	0	0	**25**
90133D	NP	Liberty Hall Apartments	Waterbury	3505	Affordable Housing	16	4	7	5	0	0	**16**	0	4	8	0	1	3	0	**16**
85152D	HA	Linclon Park	Preston	7001	Elderly	40	21	14	1	0	0	**36**	33	2	0	0	0	1	0	**36**
85171D	HA	Lincoln Lewis Terrace	Southington	4301	Elderly	40	17	21	2	0	0	**40**	39	0	0	0	0	1	0	**40**
87024D	FP	Londonberry Gardens	New London	6903	Mod Rental Developers	86	8	42	26	0	0	**76**	3	4	69	0	0	0	0	**76**
88048D	HA	Lucas Gardens	Stratford	809	Elderly	30	11	16	2	0	0	**29**	24	4	1	0	0	0	0	**29**
92080D	HA	Lucas Gardens II	Stratford	89	Elderly	23	8	12	3	0	0	**23**	21	1	1	0	0	0	0	**23**
96083D	HA	Ludlow (Commons) Square Congregate	Norwalk	442	Congregate	44	37	7	0	0	0	**44**	24	14	6	0	0	0	0	**44**
85135D	HA	Ludlow Village	Norwalk	442	Elderly	30	25	4	1	0	0	**30**	23	7	0	0	0	0	0	**30**
91132D	NP	Luther Manor	Middletown	5414	Congregate	45	18	22	4	0	0	**44**	44	0	0	0	0	0	0	**44**
94035D	NP	M.J. Caruso Gables	Hartford	5025	Elderly	36	11	22	2	0	1	**36**	27	1	8	0	0	0	0	**36**
89007D	HA	Manor at Byram I	Greenwich	106	Mod Rental	21	1	6	12	2	0	**21**	7	8	6	0	0	0	0	**21**
85184D	HA	Maple Court	Suffield	4771.02	Elderly	20	11	9	0	0	0	**20**	19	1	0	0	0	0	0	**20**
94048D	HA	Maple Court II	Killingly	9044	Congregate	43	10	23	9	1	0	**43**	42	1	0	0	0	0	0	**43**
85085D	HA	Maple Courts	Killingly	9044	Elderly	40	13	24	3	0	0	**40**	40	0	0	0	0	0	0	**40**
85086D	HA	Maple Courts	Killingly	9044	Elderly	40	16	22	1	1	0	**40**	40	0	0	0	0	0	0	**40**
85055D	HA	Maple Village	Farmington	4602.02	Elderly	40	26	12	1	0	0	**39**	34	0	0	0	4	1	0	**39**
85092D	NP	March Inc.	Manchester	5152	MRD Section 8	4														
85100D	HA	Marino Manor	Middletown	5419	Elderly	40	21	17	1	0	0	**39**	36	1	2	0	0	0	0	**39**
85002D	HA	Marjorie Moore Village	Berlin	4003	Elderly Sec 8	40	17	21	2	0	0	**40**	39	0	0	0	0	1	0	**40**
94016D	HA	Mark Twain Congregate	Enfield	4808	Congregate	40	16	18	5	0	0	**39**	39	0	0	0	0	0	0	**39**
85050D	HA	Mark Twain Living Center	Enfield	4808	Congregate	42	11	27	3	0	0	**41**	40	0	0	0	0	0	1	**41**
85063D	HA	McCluggage Manor	Griswold	7092	Elderly	30	14	13	2	0	0	**29**	29	0	0	0	0	0	0	**29**
85208D	HA	McGuire Court	Wallingford	1759	Elderly	50	29	14	2	0	0	**45**	45	0	0	0	0	0	0	**45**
85209D	HA	McKenna Court	Wallingford	1753	Elderly Sec 8	30	14	14	0	0	0	**28**	28	0	0	0	0	0	0	**28**
89008D	HA	McKenney Terrace II	Greenwich	105	Elderly	51	35	14	1	0	0	**50**	39	8	2	0	0	1	0	**50**
85182D	HA	Meadowview Manor	Stratford	804	Mod Rental	100	32	50	14	0	0	**96**	19	63	14	0	0	0	0	**96**
85139D	HA	Melrose Park	Norwich	6970	Mod Rental	51	19	23	9	0	0	**51**	37	6	5	0	0	3	0	**51**
85119D	HA	Mill Apartments	New Canaan	351	Mod Rental	16	4	9	1	0	0	**14**	5	7	1	0	0	1	0	**14**
85025Z	HA	Mill Ridge	Danbury	2107	Mod Rental	115	53	46	8	0	1	**108**	23	26	56	0	1	2	0	**108**
85021D	HA	Mill Ridge Ext.	Danbury	2107	Mod Rental	12	4	4	4	0	0	**12**	3	3	6	0	0	0	0	**12**
85028D	HA	Mill Ridge/Fairfield Ridge	Danbury	2107	MRD Section 8	30	21	9	0	0	0	**30**	7	10	13	0	0	0	0	**30**
85227D	HA	Millbrook Village	Windsor	4734	Elderly	60	39	15	1	0	0	**55**	33	20	0	1	0	1	0	**55**
85074D	HA	Mount Carmel	Hamden	1660.02	Congregate	30	11	14	5	0	0	**30**	27	0	3	0	0	0	0	**30**
85073D	HA	Mt. Carmel	Hamden	1660.02	Elderly	40	19	15	3	0	0	**37**	27	5	5	0	0	0	0	**37**
85010D	HA	Mt. Laurel Manor	Bristol	4056	Elderly Sec 8	40	30	9	0	0	0	**39**	31	1	7	0	0	0	0	**39**
85163D	HA	Murphy Apartments	Simsbury	4662.01	Elderly	40	24	15	0	0	0	**39**	35	0	0	0	0	4	0	**39**
85164D	HA	Murphy Apartments Ext	Simsbury	4662.01	Elderly	30	15	14	1	0	0	**30**	29	0	1	0	0	0	0	**30**
00004D	NP	Mystic River Homes Congregate	Groton	7029	Congregate	51	11	20	17	1	0	**49**	49	0	0	0	0	0	0	**49**
96049D	NP	New Horizons	Middlebury	3441	Affordable Housing	5														
88047D	HA	New Meadow Village	Newington	4944	Elderly	26	12	13	1	0	0	**26**	26	0	0	0	0	0	0	**26**
85229D	HA	New Roxbury Village	Woodstock	9011	Elderly	24	7	12	0	0	0	**19**	18	0	1	0	0	0	0	**19**

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TABLE 09B
Persons in Residence as of 09/30/2008

							Income as Percent of Area Median Income						Ethnic Type							
Project Number	**Status**	**Development Name**	**Municipality**	**Census Tract**	**Housing Type**	**Units**	**<25%**	**25% - 50%**	**51% - 80%**	**81% - 100%**	**>100%**	**Total**	**Non-Minority**	**African American**	**Hispanic or Latino**	**Native American or Other**	**Asian**	**Other**	**Unknown**	**Total**
92088D	NP	Nilsa Marrero	Waterbury	3522	Limited Equity	18														
85160D	HA	Norman L. Ray House	Seymour	1301	Elderly	40	27	10	1	0	0	**38**	38	0	0	0	0	0	0	**38**
85177D	HA	Oak Park	Stamford	220	Mod Rental	168	52	100	9	0	0	**161**	7	91	35	0	2	3	23	**161**
85107D	HA	Oak Terrace	Naugatuck	3454	Elderly	50	20	27	2	0	0	**49**	46	0	2	0	0	0	1	**49**
85111D	HA	Oak Terrace Ext.	Naugatuck	3454	Elderly	40	10	27	1	0	0	**38**	36	1	0	0	0	0	1	**38**
85109D	HA	Oak Terrace Ext.	Naugatuck	3454	Elderly	40	11	9	1	0	0	**21**	20	0	1	0	0	0	0	**21**
85110D	HA	Oak Terrace Ext.	Naugatuck	3454	Elderly	24	18	16	2	0	0	**36**	31	1	3	0	0	0	1	**36**
85108D	HA	Oak Terrace Ext.	Naugatuck	3454	Elderly	40	20	18	1	0	0	**39**	33	0	0	0	0	0	6	**39**
85190D	HA	Old Post Road	Tolland	5331.01	Elderly	30	10	20	0	0	0	**30**	29	1	0	0	0	0	0	**30**
88004D	HA	Old Town Hall	Darien	302	Elderly	30	17	7	2	0	0	**26**	26	0	0	0	0	0	0	**26**
85019D	HA	Orchard Hill Estates I	Coventry	8502	Elderly Sec 8	40	19	15	6	0	0	**40**	40	0	0	0	0	0	0	**40**
85018D	HA	Orchard Hill Estates II	Coventry	8502	Elderly	40	20	18	2	0	0	**40**	40	0	0	0	0	0	0	**40**
85038D	HA	Park Hill	East Windsor	4842	Elderly	30	14	13	1	0	0	**28**	28	0	0	0	0	0	0	**28**
85039D	HA	Park Hill Ext.	East Windsor	4842	Elderly	24	13	11	0	0	0	**24**	24	0	0	0	0	0	0	**24**
90040D	HA	Park Hill Ext.	East Windsor	4842	Elderly	30	16	13	0	0	0	**29**	29	0	0	0	0	0	0	**29**
92037D	NP	Park Terrace I	Hartford	5029	Mutual Hsg	41	8	17	10	1	0	**36**	2	15	19	0	0	0	0	**36**
92077D	NP	Parkside Gables	Stamford	215	Mutual Hsg	69														
85134D	HA	Parkside Manor	North Haven	1672.02	Elderly	40	15	23	2	0	0	**40**	40	0	0	0	0	0	0	**40**
85005D	HA	Parkside Village I	Branford	1844	Elderly	50	28	16	3	0	0	**47**	46	1	0	0	0	0	0	**47**
86002D	HA	Parkside Village II	Branford	1844	Elderly	40	19	19	0	0	0	**38**	38	0	0	0	0	0	0	**38**
95135D	NP	Patchogue Place Cooperative	Westbrook	6801	Limited Equity	12														
85064D	HA	Pequot Village I	Groton	7027	Elderly	65	39	20	3	0	0	**62**	52	4	1	0	1	4	0	**62**
85065D	HA	Pequot Village II	Groton	7027	Elderly	40	20	20	0	0	0	**40**	35	1	2	0	1	1	0	**40**
85003D	HA	Percival Heights	Berlin	4003	Elderly	30	7	22	1	0	0	**30**	30	0	0	0	0	0	0	**30**
92029D	NP	Pine Grove Manor, Inc.	Enfield	4808	Limited Equity	8														
85052D	HA	PineTree Apartments	Fairfield	610	Elderly	20														
85053D	HA	PineTree Apartments	Fairfield	610	Elderly	18														
85188D	HA	Pineview Court	Thompson	9002	Elderly	40														
98019D	NP	Pleasant St Co-op	Enfield	4806	Limited Equity	12														
95002D	HA	Pompey Hollow	Ashford	8301	Elderly	32	3	22	7	0	0	**32**	32	0	0	0	0	0	0	**32**
85017D	HA	Ponemah Village	Colchester	7141.02	Elderly	30	27	2	0	0	0	**29**	29	0	0	0	0	0	0	**29**
92015D	NP	Presidential Village	Bridgeport	738	Affordable Housing	22														
92072D	HA	Prospect Ridge Affordable	Ridgefield	2453	Affordable Housing	6	2	4	0	0	0	**6**	5	0	1	0	0	0	0	**6**
92071D	HA	Prospect Ridge Congregate	Ridgefield	2453	Congregate	34	17	16	0	0	0	**33**	31	1	1	0	0	0	0	**33**
92070D	HA	Prospect Ridge Mod Rental	Ridgefield	2453	Mod Rental	14	4	8	2	0	0	**14**	10	1	3	0	0	0	0	**14**
85150D	HA	Quarry Heights	Portland	5602	Elderly	50	30	14	1	0	0	**45**	41	4	0	0	0	0	0	**45**
85151D	HA	Quarry Heights Ext.	Portland	5602	Elderly	20	12	7	1	0	0	**20**	19	0	1	0	0	0	0	**20**
91133D	NP	Rainbow Court St.	Middletown	5416	Limited Equity	4														
96026D	NP	Rehoboth Place Cooperative	Hartford	5014	Limited Equity	15														
85226D	HA	Reverend Honan Terrace	Windham	8006	Elderly	50	29	16	0	0	0	**45**	34	0	11	0	0	0	0	**45**
85004D	HA	Reynold's Ridge	Bethel	2002	Elderly Sec 8	40	20	16	3	0	0	**39**	38	0	1	0	0	0	0	**39**
86001D	HA	Reynold's Ridge	Bethel	2002	Elderly	40	26	12	0	0	0	**38**	37	0	1	0	0	0	0	**38**
95056D	FP	River Mill Village (formerly Three Row	Thompson	9002	Affordable Housing	53	8	20	16	0	0	**44**	36	4	4	0	0	0	0	**44**
91239D	NP	Riverside School Cooperative, Inc.	Torrington	3108.02	Limited Equity	12														
85007D	HA	Robert Bulger Apartments	Putnam	9031	Elderly Sec 8	27	13	11	3	0	0	**27**	27	0	0	0	0	0	0	**27**
94063D	HA	Robert E. Hutt Congregate	Naugatuck	3454	Congregate	36	18	16	1	1	0	**36**	36	0	0	0	0	0	0	**36**
85099D	HA	Rockwood Acres	Middletown	5421	Mod Rental	72	16	31	13	2	1	**63**	17	36	9	0	1	0	0	**63**
85157D	HA	Rocky Hill Seniors	Rocky Hill	4901	Elderly	40	16	21	1	0	2	**40**	38	1	0	0	1	0	0	**40**
94022D	NP	Rose Garden Cooperative	Hartford	5018	Limited Equity	8														
85142D	HA	Rosewood Manor	Norwich	6970	Elderly	80	61	18	1	0	0	**80**	65	5	5	0	5	0	0	**80**
85143D	HA	Rosewood Manor Ext.	Norwich	6970	Elderly	30	16	14	0	0	0	**30**	26	3	0	0	0	1	0	**30**
97055D	NP	Rye Field Manor	Old Lyme	6601.02	Elderly	39	13	22	4	0	0	**39**	38	1	0	0	0	0	0	**39**
93014D	NP	Santa Fe Cooperative, Inc*	Bridgeport	709	Limited Equity	12														

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TABLE 09B
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							Income as Percent of Area Median Income						Ethnic Type							
Project Number	**Status**	**Development Name**	**Municipality**	**Census Tract**	**Housing Type**	**Units**	**<25%**	**25% - 50%**	**51% - 80%**	**81% - 100%**	**>100%**	**Total**	**Non-Minority**	**African American**	**Hispanic or Latino**	**Native American or Other**	**Asian**	**Other**	**Unknown**	**Total**
85098D	HA	Santagelo Circle	Middletown	5421	Mod Rental	50	9	23	2	0	0	**34**	8	20	6	0	0	0	0	**34**
87026D	HA	Sasco Creek Village	Westport	506	Mod Rental	35	19	13	2	1	0	**35**	26	2	6	0	1	0	0	**35**
98059D	NP	Seely Brown Village	Pomfret	9025	Congregate	32	10	9	8	2	0	**29**	29	0	0	0	0	0	0	**29**
85228D	HA	Shad Run Terrace	Windsor	4737	Elderly	30	21	5	1	0	0	**27**	14	12	1	0	0	0	0	**27**
87027D	HA	Shad Run Terrace Ext.	Windsor	4737	Elderly	22	15	5	0	0	0	**20**	10	7	3	0	0	0	0	**20**
92073D	HA	Sharon Ridge	Sharon	2621	Mod Rental	20	3	13	4	0	0	**20**	17	3	0	0	0	0	0	**20**
95040D	NP	Sheldon Common Cooperative	Hartford	5012	Limited Equity	7														
95051D	NP	Sheldon Common Cooperative	Hartford	5012	Limited Equity	2														
85173D	HA	Shetucket Village	Sprague	7111	Elderly	20	11	2	1	0	0	**14**	14	0	0	0	0	0	0	**14**
85183D	HA	Shiloh Gardens	Stratford	801	Elderly	60	36	19	2	0	0	**57**	41	16	0	0	0	0	0	**57**
95101D	HA	Silverbrook Estates	Orange	1571	Congregate	45	9	24	8	1	0	**42**	39	0	0	0	0	3	0	**42**
85162D	HA	Sinsabaugh Heights	Shelton	1106	Elderly	40	19	19	0	0	1	**39**	37	0	2	0	0	0	0	**39**
99049D	HA	Sinsabaugh Heights II	Shelton	1106	Elderly	40	6	30	4	0	0	**40**	39	0	0	0	0	1	0	**40**
85158Z	HA	Smith Acres	Seymour	1301	Mod Rental	19	7	9	3	0	0	**19**	16	1	2	0	0	0	0	**19**
85159D	HA	Smith Acres Ext.	Seymour	1301	Mod Rental	26	17	9	0	0	0	**26**	18	7	1	0	0	0	0	**26**
85040D	HA	Snipsic Village I	Ellington	5351	Elderly	30	18	10	1	0	0	**29**	29	0	0	0	0	0	0	**29**
85041D	HA	Snipsic Village II	Ellington	5351	Elderly	12	5	7	0	0	0	**12**	11	1	0	0	0	0	0	**12**
85207D	HA	Southside Terrace	Wallingford	1753	Elderly	40	23	15	0	0	0	**38**	38	0	0	0	0	0	0	**38**
87028D	HA	Southwest Terrace Apartments	Windsor Locks	4763	Elderly	40	18	20	2	0	0	**40**	36	0	3	0	1	0	0	**40**
85091D	HA	Spencer Village Ext.	Manchester	5151.02	Elderly	40	29	8	1	0	0	**38**	36	2	0	0	0	0	0	**38**
85090D	HA	Spencer Village	Manchester	5151.02	Elderly	40	30	5	0	0	0	**35**	32	3	0	0	0	0	0	**35**
89037D	NP	St. Jude Common	Norwich	6962	Congregate	51	8	31	11	0	0	**50**	50	0	0	0	0	0	0	**50**
88050D	HA	Stern Village	Trumbull	906	Elderly	28	9	13	5	1	0	**28**	27	0	1	0	0	0	0	**28**
85195D	HA	Stern Village	Trumbull	906	Elderly	50	22	21	4	2	0	**49**	47	1	1	0	0	0	0	**49**
85196D	HA	Stern Village	Trumbull	906	Elderly	50	23	23	3	0	0	**49**	47	1	1	0	0	0	0	**49**
85197D	HA	Stern Village	Trumbull	906	Elderly	58	33	22	3	0	0	**58**	57	0	1	0	0	0	0	**58**
90075D	HA	Stonecroft Village	Hebron	5261	Elderly	25	8	11	3	0	0	**22**	22	0	0	0	0	0	0	**22**
85030D	HA	Stygar Terrace	Derby	1202	Elderly	36	12	21	2	0	0	**35**	35	0	0	0	0	0	0	**35**
85097D	HA	SugarLoaf Terrace	Middlefield	5801	Elderly Sec 8	30														
94021D	NP	Summers Square Cooperative, Inc	Hartford	5009	Limited Equity	9														
85145D	HA	Sunny Acres	Plainfield	9072	Elderly	40	12	25	3	0	0	**40**	39	0	0	0	0	1	0	**40**
85139Z	HA	Sunset Park	Norwich	6967	Mod Rental	53	6	36	9	1	0	**52**	36	8	5	0	1	2	0	**52**
92092D	NP	Sunset Ridge	Waterbury	3522	Limited Equity	18														
85098Z	HA	Sunset Ridge	Middletown	5421	Mod Rental	76	16	33	10	0	0	**59**	19	30	10	0	0	0	0	**59**
85146D	HA	Sunset Village	Plainville	4206	Elderly	40	20	17	2	0	0	**39**	39	0	0	0	0	0	0	**39**
85116D	FP	Talcott Gardens	New Britain	4162	MRD Section 8/FHA Ins	84	63	20	0	0	0	**83**	69	11	0	0	2	1	0	**83**
93041D	NP	Tannery Brook Cooperative, Inc	Litchfield	3005	Limited Equity	16	2	7	7	0	0	**16**	15	1	0	0	0	0	0	**16**
89035D	HA	Temple Pines	North Haven	1672.02	Elderly	30	10	20	0	0	0	**30**	30	0	0	0	0	0	0	**30**
85224Z	HA	Terry Court	Windham	8006	Mod Rental	68	17	33	8	0	1	**59**	27	2	30	0	0	0	0	**59**
98064D	NP	The Atlantic	Stamford	201	Elderly	28	13	15	0	0	0	**28**	16	9	3	0	0	0	0	**28**
85027D	FP	The Godfrey	Danbury	2101	MRD Section 8	9	9	0	0	0	0	**9**	6	0	3	0	0	0	0	**9**
97054D	NP	The Old Marvin	Norwalk	442	Congregate	50	22	26	0	0	1	**49**	43	2	1	0	0	2	1	**49**
85192D	HA	Thompson Heights	Torrington	3103	Elderly	35	25	8	0	0	0	**33**	33	0	0	0	0	0	0	**33**
77004D	HA	Tiffany Place	Brooklyn	9051	Affordable Housing	27	2	4	5	1	0	**12**	12	0	0	0	0	0	0	**12**
85061D	HA	Town Hall Annex	Greenwich	106	Mod Rental Sec 8 Rehab	28	15	12	1	0	0	**28**	11	6	10	0	0	1	0	**28**
85054D	HA	Trefoil Court	Fairfield	610	Elderly Sec 8	30														
85214D	HA	Truman Terrace	Watertown	3601	Elderly	40	17	21	0	0	0	**38**	37	0	1	0	0	0	0	**38**
85014D	HA	TWENTY ONE	Canton	4641.02	Elderly Sec 8	40	16	20	0	0	0	**36**	36	0	0	0	0	0	0	**36**
85204D	HA	Ulbrich Heights	Wallingford	1753	Mod Rental	88	27	45	10	0	0	**82**	77	0	5	0	0	0	0	**82**
90138D	NP	Union St Cooperative, Inc.	Windham	8007	Limited Equity	7														
92090D	NP	Unity Square	Waterbury	3522	Limited Equity	18														
85036D	HA	Veteran Terrace	East Hartford	5103	Mod Rental Sec 8 Rehab	102	67	24	4	0	0	**95**	21	37	35	0	2	0	0	**95**
85036Z	HA	Veteran Terrace Ext.	East Hartford	5103	Mod Rental Sec 8 Rehab	48	25	11	2	0	0	**38**	10	15	11	0	2	0	0	**38**

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TABLE 09B
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							Income as Percent of Area Median Income						Ethnic Type							
Project Number	**Status**	**Development Name**	**Municipality**	**Census Tract**	**Housing Type**	**Units**	**<25%**	**25% - 50%**	**51% - 80%**	**81% - 100%**	**>100%**	**Total**	**Non-Minority**	**African American**	**Hispanic or Latino**	**Native American or Other**	**Asian**	**Other**	**Unknown**	**Total**
85178D	HA	Vidal Court	Stamford	214	Mod Rental	216	63	116	3	0	0	**182**	5	95	39	0	2	4	37	**182**
91277D	NP	Villa Coqui	Hartford	5017	Affordable Housing	12														
94045D	NP	Villa Coqui Cooperative	Hartford	5017	Limited Equity	13														
85056D	HA	Village Green	Glastonbury	5204	Elderly	50	17	16	0	0	0	**33**	29	0	1	0	2	1	0	**33**
93057D	HA	Virginia Connolly	Simsbury	4662.01	Congregate	40	9	27	2	0	0	**38**	38	0	0	0	0	0	0	**38**
85153D	HA	Walter Crabtree Apartments	Putnam	9031	Elderly	20	16	4	0	0	0	**20**	20	0	0	0	0	0	0	**20**
85133D	HA	Wangum Village	North Canaan	2602	Elderly	40	16	17	0	0	0	**33**	32	1	0	0	0	0	0	**33**
85172D	HA	Wapping Mews	South Windsor	4872	Elderly	30	17	9	1	0	0	**27**	23	2	0	0	1	1	0	**27**
77014D	NP	Ward / Affleck	Hartford	5028	Affordable Housing	14														
91161D	FP	Washington School	New Britain	4160	Mod Rental Developers	50	2	13	20	10	4	**49**	33	12	2	0	1	1	0	**49**
85089D	HA	Wells Run	Litchfield	3001	Elderly	30														
99022Z	HA	Westbrook Village	Hartford	5038	Mod Rental	360	59	80	19	1	0	**159**	1	75	68	0	15	0	0	**159**
94054D	HA	Westhill Gardens	Manchester	5146	Congregate	37	7	18	9	0	0	**34**	33	0	0	0	1	0	0	**34**
93059D	FP	Westview Apartments	Vernon	5303.01	Mod Rental Developers	50	12	17	10	4	4	**47**	20	17	9	0	0	1	0	**47**
85211D	HA	William V. Begg Apartments	Waterbury	3517	Elderly	76	26	8	0	0	0	**34**	28	4	2	0	0	0	0	**34**
96054D	NP	Willow Brook Estates Condos	New Britain	4155	Limited Equity	10														
85191D	HA	Willow Gardens	Torrington	3103	Elderly	39	20	16	0	0	0	**36**	35	1	0	0	0	0	0	**36**
85200D	HA	Windemere Court	Vernon	5303.01	Elderly	40														
85046D	HA	Windsor Court	Enfield	4806	Elderly	20	15	5	0	0	0	**20**	19	0	0	0	1	0	0	**20**
85047D	HA	Windsor Court Ext.	Enfield	4806	Elderly	20	14	6	0	0	0	**20**	20	0	0	0	0	0	0	**20**
92091D	NP	Windy Lane	Waterbury	3522	Limited Equity	18														
85155D	HA	Wm. St. Onge Apartments	Putnam	9031	Elderly	20	4	11	3	0	0	**18**	18	0	0	0	0	0	0	**18**
85078D	FP	Wolcott Place	Hartford	5028	MRD Section 8	18														
85165D	HA	Woodcrest Apartments	Somers	5382.02	Elderly	24														
85166D	HA	Woodcrest Apartments Ext.	Somers	5382.02	Elderly	30														
85147D	HA	Woodmoor Village	Plainville	4206	Elderly	50	27	22	1	0	0	**50**	49	1	0	0	0	0	0	**50**
85048D	HA	Woodside Park	Enfield	4811	Elderly	40														
90116D	HA	Wormser Congregate	Stamford	207	Congregate	40	15	20	1	1	0	**37**	31	2	1	0	0	1	2	**37**
96102D	HA	Worthington Manor	Westbrook	6801	Elderly	32	8	23	1	0	0	**32**	32	0	0	0	0	0	0	**32**
85094D	HA	Wright's Village	Mansfield	8815	Elderly	30	6	4	0	0	0	**10**	9	0	1	0	0	0	0	**10**
87021D	HA	Wright's Village	Mansfield	8815	Elderly	10	15	13	2	0	0	**30**	30	0	0	0	0	0	0	**30**
85095D	HA	Yale Acres	Meriden	1713	Mod Rental	162	37	84	10	0	0	**131**	16	14	101	0	0	0	0	**131**
85008Z	HA	Zbikowski Park	Bristol	4055	Mod Rental	90	38	45	5	0	0	**88**	40	6	42	0	0	0	0	**88**
85009D	HA	Zbikowski Park Section 8	Bristol	4055	Mod Rental Sec 8 Rehab	32	28	3	0	0	0	**31**	10	4	17	0	0	0	0	**31**
85169D	HA	Zdunczyk Terrace	Southington	4306.01	Elderly	40	15	22	2	1	0	**40**	40	0	0	0	0	0	0	**40**
85170D	HA	Zdunczyk Terrace Ext.	Southington	4306.01	Elderly	20	8	11	0	0	0	**19**	19	0	0	0	0	0	0	**19**
				Totals	354	14,602														
			Totals Number of Properties that reported		291	13,150	5,698	5,214	926	68	34	**11,940**	7,911	1,823	1,682	4	134	115	271	**11,940**
			% Properties Reported		82.2%	90.1%														

Did Not Report

* Santa Fe -- eminent domain by City of Bridgeport -- no longer in State Portfolio

CHFA State Housing Portfolio
- Table 9c -

Ethnic Composition of Waiting List

Section Nine
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TABLE 09C
Waiting list as of 09.30.2008

							Ethnic Type							
Project Number	**Status**	**Development Name**	**Municipality**	**Census Tract**	**Housing Type**	**Units**	**Non-Minority**	**African American**	**Hispanic or Latino**	**Native American or Other**	**Asian**	**Other**	**Unknown**	**Total[1]**
95094D	HA	16 School St	Norwalk	434	Affordable Hsg	34	41	48						**89**
91082D	NP	42 Vernon Street	Hartford	5027	Affordable Hsg	9			1					**1**
89036D	NP	4-6 Arch St	Norwalk	437	Affordable Hsg	8	12	13						**25**
91081D	NP	655 Garden St	Hartford	5015	Affordable Hsg	4								**0**
85077D	FP	95 Vine Street	Hartford	5014	MRD Section 8	31								**0**
91080D	NP	96-98 Martin Street	Hartford	5012	Mod Rental	6		2	1					**3**
85220D	HA	Adams Apartments	Wethersfield	4922	Elderly	29	20	0	5	0	0	0	0	**25**
85059D	HA	Adams Garden Apartments	Greenwich	101.01	Mod Rental	80	82	248	152		13	13		**508**
91135D	HA	Alberta Jagoe Commons	Milford	1503	Elderly	40	See 85101D							**0**
85029Z	HA	Allen O'Neill	Darien	305	Mod Rental	41	See 85029D							**0**
85029D	HA	Allen O'Neill	Darien	305	Mod Rental	12								**0**
95055D	NP	Amistad Court Cooperative	Hartford	5012	Limited Equity	14								**0**
85060D	HA	Armstrong Court	Greenwich	105	Mod Rental	144	See 85059D							**0**
85062D	HA	Ashland Manor	Griswold	7092	Elderly	30								**0**
90071D	NP	Ashley / Willard	Hartford	5034	Affordable Hsg	57	0	0	0	0	0	0	0	**0**
85174D	HA	Avery Park	Stafford	8902	Elderly	40								**0**
85175D	HA	Avery Park Ext.	Stafford	8902	Elderly	30	See 85174D							**0**
85176D	HA	Avery Park Ext.	Stafford	8902	Elderly	40	See 85174D							**0**
85203D	HA	Backes Court	Wallingford	1759	Mod Rental	44								**0**
00003D	NP	Bacon Congregate	Hartford	5002	Congregate	23	4	1	21					**26**
77026D	HA	Ballard Green	Ridgefield	2455	Elderly	40	59		1					**60**
85156D	HA	Ballard Green Ext.	Ridgefield	2455	Elderly	20	See 77026D							**0**
94052D	HA	Bantam Falls	Litchfield	3001	Elderly	36	See 85089D							**0**
85127D	HA	Bates Woods	New London	6903	Mod Rental	160	See 85126d							**0**
85015D	HA	Beachport	Cheshire	3431.02	Elderly Sec 8	48							23	**23**
95067D	NP	Beaver St Cooperative	New Britain	4159	Limited Equity	19		1	19					**20**
85120D	FP	Beechwood Gardens	New Haven	1409	Mod Rental Developers	82								**0**
85032D	HA	Bellwood Court	East Hampton	5501	Elderly	30	23							**23**
85006D	NP	Bethel Congr/Augustana/BC	Bethel	2002	Congregate	44							41	**41**
85087D	HA	Birchwood Terrace	Killingly	9044	Elderly	40	See 85085D							**0**
85069D	HA	Boston Terrace	Guilford	1901	Elderly	40	See 85067D							**0**
99022D	HA	Bowles Park	Hartford	5038	Mod Rental	410	0	15	15	0	0	0	0	**30**
91264D	NP	Brace Dale Cooperative	West Hartford	4976	Limited Equity	4								**0**
85126D	HA	Briarcliff	New London	6903	Mod Rental	142	64	31	59			1		**155**
94036D	NP	Bristol Apartments	Hartford	5028	Affordable Hsg	15	0	0	0	0	0	0	0	**0**
88049D	HA	Broder Place	Suffield	4771.02	Elderly	20	See 85184D							**0**
85011D	HA	Brooks Quarry	Brookfield	2051	Elderly	35								**0**
85215D	HA	Buckingham Terrace	Watertown	3508	Elderly	40	See 85214D							**0**
85101D	HA	C. McKeen Village	Milford	1501	Elderly	40								**0**
85102D	HA	C. McKeen Village	Milford	1501	Elderly	25	See 85101D							**0**
85218D	HA	Canal Park	Westport	502	Elderly Sec 8	50	25				1	1		**27**

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85130D	HA	Carver Building	New London	6903	Elderly	130	85129d							**0**
85075D	FP	Casa Nueva Apartments	Hartford	5030	MRD Section 8	79	1	5	73					**79**
85076D	FP	Casa Verde Sur	Hartford	5003	MRD Section 8	39			58					**58**
85158D	HA	Castle Heights	Seymour	1302	Mod Rental	31	105	43	62		1			**211**
85125D	HA	Cedar Village	Newington	4946	Elderly	40	See 85124D							**0**
84001D	HA	Center View Manor	Plainville	4206	Elderly	30	87	2	3					**92**
85057D	HA	Center Village	Glastonbury	5203	Elderly	50	See 85056D							**0**
85072D	HA	Centerville Village	Hamden	1660.01	Elderly	40	See 85070D							**0**
85033D	HA	Chatham Acres	East Hampton	5501	Elderly	40	See 85032D							**0**
95126D	NP	Cherry St Cooperative	Waterbury	3501	Limited Equity	6							11	**11**
85031D	HA	Cicia Manor	Derby	1202	Elderly	40	See 85030D							**0**
94020D	NP	Cleveland Avenue Cooperative	Hartford	5012	Limited Equity	10			2					**2**
85020D	HA	Coal Pit Hill	Danbury	2104	Mod Rental	114	82	49	222	0	14	2		**369**
95050D	NP	Cobbs Mill Crossing Cooperative	Glastonbury	5203	Limited Equity	32	2	2	2					**6**
85136D	HA	Colonial Village	Norwalk	432	Mod Rental Sec 8 Rehab	200	117	98			2			**217**
85222D	HA	Comhall Conv.	Wethersfield	4922	Elderly	1	See 85220D							**0**
92050D	NP	Common Thread Cooperative, Inc.	Manchester	5147	Limited Equity	16								**0**
98078D	HA	Country Ridge	Watertown	3601	Elderly	40	See 85214D							**0**
92068D	HA	Crestview Ridge	Oxford	3461.02	Elderly	34	20							**20**
85024D	HA	Crosby Manor	Danbury	2106	Elderly	50	See 85022D							**0**
90030D	HA	D.J. Komanetsky	Bristol	4053	Congregate	44	43				1			**44**
85103D	HA	DeMaio Gardens	Milford	1503	Elderly	30	See 85101D							**0**
85161D	HA	Devaux Apartments	Shelton	1102.01	Elderly	40	33		5					**38**
95124D	NP	Dodge Farms	Washington	2671	Mod Rental	14	3							**3**
92089D	NP	Dotti Dewar Cooperative	Waterbury	3522	Limited Equity	12								**0**
93017D	HA	Dublin Village Annex	Colchester	7141.01	Elderly	16	See 85016D							**0**
85016D	HA	Dublin Village	Colchester	7141.01	Elderly	24							48	**48**
85008D	HA	Dutton Heights	Bristol	4056	Mod Rental	84	15							**15**
85181D	HA	E. K. Richmond Homes	Stonington	7051	Elderly	50	60							**60**
93058D	HA	E. K. Richmond Homes Ext.	Stonington	7051	Elderly	10	See 85181D							**0**
85224D	HA	Eastman Curran Terrace	Windham	8003	Mod Rental	78								**0**
85206D	HA	Eastside Terrace	Wallingford	1759	Elderly	30	125	1	3		1	2		**132**
85141D	HA	Eastwood Court	Norwich	6967	Elderly	25	See 85140D							**0**
94037D	NP	Ed O'Neill House	Hartford	5017	Affordable Hsg	27		15	10					**25**
85180D	HA	Edward Czescik Homes	Stamford	223	Elderly	50								**0**
92056D	HA	Eldridge	Morris	3031	Elderly	20							39	**39**
95086D	NP	Ella B. Scantlebury	New Haven	1416	Congregate	20	0	12	0	0	1	0	0	**13**
85049D	HA	Ella Grasso Manor	Enfield	4806	Elderly	40	See 85044D							**0**
85216D	HA	Elm Grove	West Hartford	4962	Elderly	40	42	12	15		3			**72**
85045D	HA	Enfield Manor Ext.	Enfield	4807	Elderly	30	See 85044D							**0**
85044D	HA	Enfield Manor	Enfield	4807	Elderly	50	13		1					**14**

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87003D	FP	Enfield-Magnolia	Hartford	5014	Mod Rental Developers	20		7	89					**96**
91100D	NP	Esquina Brillante Cooperative	Hartford	5018	Limited Equity	8		1	6					**7**
85051D	HA	Essex Court	Essex	6301	Elderly	36							30	**30**
85210D	HA	F. D. Roosevelt Apartments	Waterbury	3525	Elderly	48							139	**139**
85025D	HA	Fairfield Ridge	Danbury	2104	Mod Rental	49	See 85020D							**0**
85026D	HA	Fairfield Ridge Rehab	Danbury	2104	Mod Rental Sec 8 Rehab	25	22	12	47		2	1		**84**
86005D	HA	Fairway Acres	Monroe	1003	Elderly	30	42		3					**45**
91096D	NP	Faith Manor	Hartford	5018	Elderly	40								**0**
85037D	FP	Faylor Apartments	East Lyme	7161.02	Mod Rental Developers	36							15	**15**
95136D	NP	Flagg Road	West Hartford	4974	Limited Equity	10								**0**
90115D	HA	Flax Hill	South Windsor	4872	Elderly	40	See 85172D							**0**
94056D	HA	Florence S. Lord	Marlborough	5241	Elderly	24	20							**20**
81001D	FP	Forest Court	Farmington	4603.01	MRD Section 8	36								**0**
85168D	HA	Forgione Terrace	Southington	4301	Elderly	40	See 85167D							**0**
91242D	HA	Francis J. Pitkat Congregate	Vernon	5303.01	Congregate	43								**0**
85198D	HA	Franklin Park East	Vernon	5303.01	Elderly	40								**0**
85105D	HA	Freedom Village	Montville	6952.02	Elderly	40	See 85104D							**0**
85167D	HA	General Pulaski Terrace	Southington	4304	Elderly	40	148		1					**149**
01007D	NP	George Street	New Haven	5029	Mutual Hsg	58								
85188D	HA	Gladys Green Apartments	Thompson	9002	Elderly	30								**0**
85022D	HA	Glen Apartments	Danbury	2105	Elderly	50	32	5	35	0	2	1		**75**
85023D	HA	Glen Apartments	Danbury	2105	Elderly	50	See 85022D							**0**
89005D	HA	Glenhaven	Clinton	6103	Elderly	30							65	**65**
92030D	HA	Good Cents 1 & 2	Hamden	1655	Affordable Hsg	4								**0**
85129D	HA	Gordon/Rizzo Courts	New London	6903	Elderly	80	57	14	16		1	1		**89**
85148D	HA	Gosinski Park	Plymouth	4255	Elderly	30	1						2	**3**
85149D	HA	Gosinski Park Ext.	Plymouth	4255	Elderly	30	See 85148d							**0**
85066D	HA	Grasso Gardens I	Groton	7028	Elderly	40	See 85064D							**0**
87002D	HA	Grasso Gardens II	Groton	7028	Elderly	30	See 85064D							**0**
85186D	HA	Green Manor	Thomaston	3492	Elderly	30							44	**44**
85187D	HA	Green Manor	Thomaston	3492	Elderly	32	See 85186D							**0**
85042D	HA	Green Valley Village	Enfield	4807	Mod Rental	84	21	5	9		1	15		**51**
92093D	NP	Greenfield Village Coop Assoc. Inc	Rocky Hill	4901	Limited Equity	10	0	0	0	0	0	0	0	**0**
85202D	HA	Greenwood Manor	Voluntown	7092	Elderly	20							2	**2**
85223D	HA	Greenwoods Garden Apartments	Winchester	3201	Elderly	40	54		4	1				**59**
85199D	HA	Grove Court	Vernon	5301	Elderly	24	See 85198D							**0**
85201D	HA	Grove Court Ext.	Vernon	5301	Elderly	30	See 85198D							**0**
85067D	HA	Guilford Court	Guilford	1901	Elderly	30	60	1	1		1	20		**83**
85068D	HA	Guilford Court Ext.	Guilford	1901	Elderly	20	See 85067D							**0**
77013D	HA	Hale Farm	Glastonbury	5201	Affordable Hsg	3	0	0	0	0	0	0	0	**0**
85217D	HA	Hales Court	Westport	505	Mod Rental	40	51	23	21					**95**

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85070D	HA	Hamden Village	Hamden	1654	Elderly	60							81	**81**
85071D	HA	Hamden Village Ext.	Hamden	1654	Elderly	50	See 85070D							**0**
89038D	HA	Harold J. Murphy Apartments	Rocky Hill	4901	Elderly	30	see 85157D							**0**
77015D	NP	Harrington Place Cooperative	Hartford	5013	Limited Equity	18		15	3					**18**
85140D	HA	Harry Schwartz Manor	Norwich	6970	Elderly	48	72	7	7		1	1		**88**
88052D	HA	Harvey R. Fuller	Wethersfield	4926	Elderly	32	See 85220D							**0**
92002D	NP	Helms Housing	Bridgeport	702	Affordable Hsg	12	1	10	1					**12**
91241D	HA	Henry S. Stern Village	Trumbull	906	Congregate	36								**0**
91071D	HA	Herbert Clark House	Glastonbury	5203	Congregate	45	42	0	0	0	1	0		**43**
86013D	HA	Hevrin Terrace	Windham	8003	Mod Rental Sec 8 Rehab	90								**0**
85219D	HA	Highvue Terrace	Wethersfield	4923	Mod Rental	28	7		7	0	0	0	0	**14**
99012D	NP	Hill House	Greenwich	112	Congregate	38	49							**49**
85144D	FP	Hillside Apartments	Norwich	6967	MRD Section 8	26	0	1	0	0	0	1	0	**2**
85131D	HA	Hillside Terrace	North Branford	1861	Elderly	30	30							**30**
85138D	HA	Hillside Terrace	Norwich	6970	Mod Rental	118	7	3	3		1			**14**
85132D	HA	Hillside Terrace Ext.	North Branford	1861	Elderly	30	See 85131D							**0**
92087D	NP	Hillside View	Waterbury	3522	Limited Equity	18								**0**
96027D	FP	Historic Townley Street	Hartford	5033	Mod Rental	28								**0**
99048D	HA	Hoffman Heights	Seymour	1301	Mod Rental	5	See 85158D							**0**
92051D	HA	Holinko Estates	Mansfield	8813	Mod Rental	35	14	6	7		12	1		**40**
99021D	FP	Horace Bushnell Apartments	Hartford	5014	Mod Rental	89								**0**
85034D	HA	Hutt Heights	East Hartford	5112	Elderly	30							28	**28**
85104D	HA	Independence Village	Montville	6952.01	Elderly	40	17		2	1				**20**
91009D	NP	Ivy Street Apts	Branford	1847	Affordable Hsg	29								**0**
90107D	HA	J.F. Kennedy Apartments	Norwich	6966	Affordable Hsg	40								**0**
85138Z	HA	J.F. Kennedy Heights	Norwich	6966	Mod Rental	64	See 85138D							**0**
85001D	HA	J.J. O'Donnell Apartments	Ansonia	1254	Elderly	40	86	28	25	0	1	1		**141**
91099D	NP	Jackie Schaffer Apartments	Hartford	5015	Affordable Hsg	10	1	36	12				5	**54**
85221D	HA	James Devlin Court	Wethersfield	4922	Elderly	50	See 85220D							**0**
92082D	HA	John P. Savage	Wallingford	1759	Elderly	35	See 85206D							**0**
85096D	HA	Johnson Farms	Meriden	1706	Mod Rental	52	See 85095D							**0**
85225D	HA	Jonathan Trumbull Terrace	Windham	8006	Elderly	40								**0**
85124D	HA	Kelleher Park	Newington	4946	Elderly	40							51	**51**
85212D	HA	Kelley Apartments	Waterbury	3514	Elderly	30	See 85210D							**0**
88046D	FP	Kensington Square II	New Haven	1407	MRD Section 8	96								**0**
85035D	HA	King Court	East Hartford	5108	Mod Rental	80	0	0	0	0	0	0	69	**69**
86004D	HA	King's Corner Manor	Ledyard	7012	Elderly	30						60		**60**
77007D	HA	Kirtland Commons	Deep River	6201	Elderly	26							52	**52**
85058D	HA	Knox Lane Annex	Glastonbury	5204	Elderly	40	See 85056D							**0**
94081D	NP	Kugeman Village	Cornwall	2632	Mod Rental	18	17		1					**18**
90037D	HA	Lakeview Apartments	Derby	1202	Elderly	30	See 85030D							**0**

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Waiting list as of 09.30.2008

							Ethnic Type							
Project Number	**Status**	**Development Name**	**Municipality**	**Census Tract**	**Housing Type**	**Units**	**Non-Minority**	**African American**	**Hispanic or Latino**	**Native American or Other**	**Asian**	**Other**	**Unknown**	**Total[1]**
85193D	HA	Laurel Acres	Torrington	3105	Elderly	40	See 85191D							**0**
85194D	HA	Laurel Acres Ext.	Torrington	3105	Elderly	16	See 85191D							**0**
85185D	HA	Laurel Court	Suffield	4771.02	Elderly	30	See 85184D							**0**
85043D	HA	Laurel Park	Enfield	4807	Mod Rental	90	See 85042D							**0**
85179D	HA	Lawn Hill Terrace	Stamford	218.02	Mod Rental	206	See 85177D							**0**
98077D	NP	Lawrence St.	Waterbury	3517	Limited Equity	19								**0**
85106D	HA	Lewis Circle	Naugatuck	3453	Mod Rental	32	14	3	5	0	0	0	0	**22**
90133D	NP	Liberty Hall Apartments	Waterbury	3505	Affordable Hsg	16	0	0	0	0	0	0	0	**0**
85152D	HA	Linclon Park	Preston	7001	Elderly	40	10							**10**
85171D	HA	Lincoln Lewis Terrace	Southington	4301	Elderly	40	See 85167D							**0**
87024D	FP	Londonberry Gardens	New London	6903	Mod Rental Developers	86	1	1	14			1		**17**
88048D	HA	Lucas Gardens	Stratford	809	Elderly	30	See 85183D							**0**
92080D	HA	Lucas Gardens II	Stratford	89	Elderly	23	See 85183D							**0**
96083D	HA	Ludlow (Commons) Square Congregate	Norwalk	442	Congregate	44								**0**
85135D	HA	Ludlow Village	Norwalk	442	Elderly	30								**0**
91132D	NP	Luther Manor	Middletown	5414	Congregate	45	1		1					**2**
94035D	NP	M.J. Caruso Gables	Hartford	5025	Elderly	36	12		1					**13**
89007D	HA	Manor at Byram I	Greenwich	106	Mod Rental	21	See 85059D							**0**
85184D	HA	Maple Court	Suffield	4771.02	Elderly	20								**0**
94048D	HA	Maple Court II	Killingly	9044	Congregate	43							58	**58**
85085D	HA	Maple Courts	Killingly	9044	Elderly	40							116	**116**
85086D	HA	Maple Courts	Killingly	9044	Elderly	40	See 85085D							**0**
85055D	HA	Maple Village	Farmington	4602.02	Elderly	40	38	1	4		1	5		**49**
85092D	NP	March Inc.	Manchester	5152	MRD Section 8	4	4	0	0	0	0	0	0	**4**
85100D	HA	Marino Manor	Middletown	5419	Elderly	40	30	6						**36**
85002D	HA	Marjorie Moore Village	Berlin	4003	Elderly Sec 8	40	26		1					**27**
94016D	HA	Mark Twain Congregate	Enfield	4808	Congregate	40								**0**
85050D	HA	Mark Twain Living Center	Enfield	4808	Congregate	42	27	0	0	0	0	0	0	**27**
85063D	HA	McCluggage Manor	Griswold	7092	Elderly	30	See 85062D							**0**
85208D	HA	McGuire Court	Wallingford	1759	Elderly	50	See 85206D							**0**
85209D	HA	McKenna Court	Wallingford	1753	Elderly Sec 8	30	See 85206D							**0**
89008D	HA	McKenney Terrace II	Greenwich	105	Elderly	51	80	17	32	0	10	5		**144**
85182D	HA	Meadowview Manor	Stratford	804	Mod Rental	100	13	49	24					**86**
85139D	HA	Melrose Park	Norwich	6970	Mod Rental	51	See 85138D							**0**
85119D	HA	Mill Apartments	New Canaan	351	Mod Rental	16							20	**20**
85025Z	HA	Mill Ridge	Danbury	2107	Mod Rental	115	See 85020D							**0**
85021D	HA	Mill Ridge Ext.	Danbury	2107	Mod Rental	12	See 85020D							**0**
85028D	HA	Mill Ridge/Fairfield Ridge	Danbury	2107	MRD Section 8	30	See 85026D							**0**
85227D	HA	Millbrook Village	Windsor	4734	Elderly	60	39	35	1	0	1	0	0	**76**
85074D	HA	Mount Carmel	Hamden	1660.02	Congregate	30							19	**19**
85073D	HA	Mt. Carmel	Hamden	1660.02	Elderly	40	See 85070D							**0**

Section Nine
Multifamily Developments' Tenants Profile
State Housing Portfolio

TABLE 09C
Waiting list as of 09.30.2008

							Ethnic Type							
Project Number	**Status**	**Development Name**	**Municipality**	**Census Tract**	**Housing Type**	**Units**	**Non-Minority**	**African American**	**Hispanic or Latino**	**Native American or Other**	**Asian**	**Other**	**Unknown**	**Total[1]**
85010D	HA	Mt. Laurel Manor	Bristol	4056	Elderly Sec 8	40	38	1						**39**
85163D	HA	Murphy Apartments	Simsbury	4662.01	Elderly	40	19	1	0	0	0	0	0	**20**
85164D	HA	Murphy Apartments Ext	Simsbury	4662.01	Elderly	30	See 85163D							**0**
00004D	NP	Mystic River Homes Congregate	Groton	7029	Congregate	51							23	**23**
96049D	NP	New Horizons	Middlebury	3441	Affordable Hsg	5								**0**
88047D	HA	New Meadow Village	Newington	4944	Elderly	26	See 85124D							**0**
85229D	HA	New Roxbury Village	Woodstock	9011	Elderly	24								**0**
92088D	NP	Nilsa Marrero	Waterbury	3522	Limited Equity	18								**0**
85160D	HA	Norman L. Ray House	Seymour	1301	Elderly	40							74	**74**
85177D	HA	Oak Park	Stamford	220	Mod Rental	168								**0**
85107D	HA	Oak Terrace	Naugatuck	3454	Elderly	50	52	0	9	0	0	0	0	**61**
85111D	HA	Oak Terrace Ext.	Naugatuck	3454	Elderly	40	See 85107d							**0**
85109D	HA	Oak Terrace Ext.	Naugatuck	3454	Elderly	40	See 85107d							**0**
85110D	HA	Oak Terrace Ext.	Naugatuck	3454	Elderly	24	See 85107d							**0**
85108D	HA	Oak Terrace Ext.	Naugatuck	3454	Elderly	40	See 85107d							**0**
85190D	HA	Old Post Road	Tolland	5331.01	Elderly	30	72							**72**
88004D	HA	Old Town Hall	Darien	302	Elderly	30								**0**
85019D	HA	Orchard Hill Estates I	Coventry	8502	Elderly Sec 8	40	See 85018D							**0**
85018D	HA	Orchard Hill Estates II	Coventry	8502	Elderly	40							31	**31**
85038D	HA	Park Hill	East Windsor	4842	Elderly	30								**0**
85039D	HA	Park Hill Ext.	East Windsor	4842	Elderly	24	See 85038D							**0**
90040D	HA	Park Hill Ext.	East Windsor	4842	Elderly	30	See 85038D							**0**
92037D	NP	Park Terrace I	Hartford	5029	Mutual Hsg	41	0	0	0	0	0	0	0	**0**
92077D	NP	Parkside Gables	Stamford	215	Mutual Hsg	69								
85134D	HA	Parkside Manor	North Haven	1672.02	Elderly	40	110	8	5		1			**124**
85005D	HA	Parkside Village I	Branford	1844	Elderly	50	9							**9**
86002D	HA	Parkside Village II	Branford	1844	Elderly	40	See 85005D							**0**
95135D	NP	Patchogue Place Cooperative	Westbrook	6801	Limited Equity	12								**0**
85064D	HA	Pequot Village I	Groton	7027	Elderly	65	8		2		1			**11**
85065D	HA	Pequot Village II	Groton	7027	Elderly	40	See 85064D							**0**
85003D	HA	Percival Heights	Berlin	4003	Elderly	30	22		1					**23**
92029D	NP	Pine Grove Manor, Inc.	Enfield	4808	Limited Equity	8								**0**
85052D	HA	PineTree Apartments	Fairfield	610	Elderly	20								**0**
85053D	HA	PineTree Apartments	Fairfield	610	Elderly	18	See 85052D							**0**
85188D	HA	Pineview Court	Thompson	9002	Elderly	40								**0**
98019D	NP	Pleasant St Co-op	Enfield	4806	Limited Equity	12								**0**
95002D	HA	Pompey Hollow	Ashford	8301	Elderly	32	20							**20**
85017D	HA	Ponemah Village	Colchester	7141.02	Elderly	30	See 85016D							**0**
92015D	NP	Presidential Village	Bridgeport	738	Affordable Hsg	22								**0**
92072D	HA	Prospect Ridge Affordable	Ridgefield	2453	Affordable Hsg	6	see 92070							**0**
92071D	HA	Prospect Ridge Congregate	Ridgefield	2453	Congregate	34	27		2		1			**30**

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92070D	HA	Prospect Ridge Mod Rental	Ridgefield	2453	Mod Rental	14	12	3	3					**18**
85150D	HA	Quarry Heights	Portland	5602	Elderly	50	4							**4**
85151D	HA	Quarry Heights Ext.	Portland	5602	Elderly	20	See 85150D							**0**
91133D	NP	Rainbow Court St.	Middletown	5416	Limited Equity	4								**0**
96026D	NP	Rehoboth Place Cooperative	Hartford	5014	Limited Equity	15								**0**
85226D	HA	Reverend Honan Terrace	Windham	8006	Elderly	50	See 85225D							**0**
86001D	HA	Reynold's Ridge	Bethel	2002	Elderly	40	See 85004D							**0**
85004D	HA	Reynold's Ridge	Bethel	2002	Elderly Sec 8	40							106	**106**
95056D	FP	River Mill Village (formerly Three Rows)	Thompson	9002	Affordable Hsg	53								**0**
91239D	NP	Riverside School Cooperative, Inc.	Torrington	3108.02	Limited Equity	12	0	0	0	0	0	0	0	**0**
85007D	HA	Robert Bulger Apartments	Putnam	9031	Elderly Sec 8	27	19	1	0	0	0	0	0	**20**
94063D	HA	Robert E. Hutt Congregate	Naugatuck	3454	Congregate	36	14	3	5	0	0	0	0	**22**
85099D	HA	Rockwood Acres	Middletown	5421	Mod Rental	72	See 85098D							**0**
85157D	HA	Rocky Hill Seniors	Rocky Hill	4901	Elderly	40							42	**42**
94022D	NP	Rose Garden Cooperative	Hartford	5018	Limited Equity	8	0	0	0	0	0	0	0	**0**
85142D	HA	Rosewood Manor	Norwich	6970	Elderly	80	See 85140D							**0**
85143D	HA	Rosewood Manor Ext.	Norwich	6970	Elderly	30	See 85140D							**0**
97055D	NP	Rye Field Manor	Old Lyme	6601.02	Elderly	39								**0**
93014D	NP	Santa Fe Cooperative, Inc*	Bridgeport	709	Limited Equity	12								**0**
85098D	HA	Santagelo Circle	Middletown	5421	Mod Rental	50	6	5	6					**17**
87026D	HA	Sasco Creek Village	Westport	506	Mod Rental	35	See 85217D							**0**
98059D	NP	Seely Brown Village	Pomfret	9025	Congregate	32	16							**16**
85228D	HA	Shad Run Terrace	Windsor	4737	Elderly	30	See 85227D							**0**
87027D	HA	Shad Run Terrace Ext.	Windsor	4737	Elderly	22	See 85227D							**0**
92073D	HA	Sharon Ridge	Sharon	2621	Mod Rental	20	8	2	1					**11**
95040D	NP	Sheldon Common Cooperative	Hartford	5012	Limited Equity	7								**0**
95051D	NP	Sheldon Common Cooperative	Hartford	5012	Limited Equity	2	See 95040D							**0**
85173D	HA	Shetucket Village	Sprague	7111	Elderly	20	14	0	0	0	0	0	0	**14**
85183D	HA	Shiloh Gardens	Stratford	801	Elderly	60	64	31	21					**116**
95101D	HA	Silverbrook Estates	Orange	1571	Congregate	45							97	**97**
85162D	HA	Sinsabaugh Heights	Shelton	1106	Elderly	40	See 85161d							**0**
99049D	HA	Sinsabaugh Heights II	Shelton	1106	Elderly	40	See 85161d							**0**
85158Z	HA	Smith Acres	Seymour	1301	Mod Rental	19	See 85158D							**0**
85159D	HA	Smith Acres Ext.	Seymour	1301	Mod Rental	26	See 85158D							**0**
85040D	HA	Snipsic Village I	Ellington	5351	Elderly	30	14	1	1	0	0	0	0	**16**
85041D	HA	Snipsic Village II	Ellington	5351	Elderly	12	See 85041D							**0**
85207D	HA	Southside Terrace	Wallingford	1753	Elderly	40	See 85206D							**0**
87028D	HA	Southwest Terrace Apartments	Windsor Locks	4763	Elderly	40	48	4	5			1		**58**
85091D	HA	Spencer Village Ext.	Manchester	5151.02	Elderly	40	See 85090D							**0**
85090D	HA	Spencer Village	Manchester	5151.02	Elderly	40	267	39	36		8	2		**352**
89037D	NP	St. Jude Common	Norwich	6962	Congregate	51	20	0	1	0	0	0	0	**21**

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Multifamily Developments' Tenants Profile
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88050D	HA	Stern Village	Trumbull	906	Elderly	28	See 85195D							**0**
85195D	HA	Stern Village	Trumbull	906	Elderly	50								**0**
85196D	HA	Stern Village	Trumbull	906	Elderly	50	See 85195D							**0**
85197D	HA	Stern Village	Trumbull	906	Elderly	58	See 85195D							**0**
90075D	HA	Stonecroft Village	Hebron	5261	Elderly	25	6							**6**
85030D	HA	Stygar Terrace	Derby	1202	Elderly	36	64	3					1	**68**
85097D	HA	SugarLoaf Terrace	Middlefield	5801	Elderly Sec 8	30	12	0	0	0	0	0	0	**12**
94021D	NP	Summers Square Cooperative, Inc	Hartford	5009	Limited Equity	9		2	6					**8**
85145D	HA	Sunny Acres	Plainfield	9072	Elderly	40	6							**6**
85139Z	HA	Sunset Park	Norwich	6967	Mod Rental	53	See 85138D							**0**
92092D	NP	Sunset Ridge	Waterbury	3522	Limited Equity	18								**0**
85098Z	HA	Sunset Ridge	Middletown	5421	Mod Rental	76	See 85098D							**0**
85146D	HA	Sunset Village	Plainville	4206	Elderly	40	See 84001D							**0**
85116D	FP	Talcott Gardens	New Britain	4162	MRD Section 8/FHA Ins	84	7	14	53			1		**75**
93041D	NP	Tannery Brook Cooperative, Inc	Litchfield	3005	Limited Equity	16								**0**
89035D	HA	Temple Pines	North Haven	1672.02	Elderly	30	See 85134D							**0**
85224Z	HA	Terry Court	Windham	8006	Mod Rental	68	See 85224D							**0**
98064D	NP	The Atlantic	Stamford	201	Elderly	28	6	1			1			**8**
85027D	FP	The Godfrey	Danbury	2101	MRD Section 8	9	0	0	0	0	0	0	22	**22**
97054D	NP	The Old Marvin	Norwalk	442	Congregate	50	103	8	7		1	1		**120**
85192D	HA	Thompson Heights	Torrington	3103	Elderly	35	See 85191D							**0**
77004D	HA	Tiffany Place	Brooklyn	9051	Affordable Hsg	27	1	3						**4**
85061D	HA	Town Hall Annex	Greenwich	106	Mod Rental Sec 8 Rehab	28	See 85059D							**0**
85054D	HA	Trefoil Court	Fairfield	610	Elderly Sec 8	30								**0**
85214D	HA	Truman Terrace	Watertown	3601	Elderly	40	29							**29**
85014D	HA	TWENTY ONE	Canton	4641.02	Elderly Sec 8	40	10	2						**12**
85204D	HA	Ulbrich Heights	Wallingford	1753	Mod Rental	88	See 85203D							**0**
90138D	NP	Union St Cooperative, Inc.	Windham	8007	Limited Equity	7	1		6					**7**
92090D	NP	Unity Square	Waterbury	3522	Limited Equity	18	0	0	0	0	0	0	0	**0**
85036D	HA	Veteran Terrace	East Hartford	5103	Mod Rental Sec 8 Rehab	102	SEE 85035							**0**
85036Z	HA	Veteran Terrace Ext.	East Hartford	5103	Mod Rental Sec 8 Rehab	48	SEE 85035							**0**
85178D	HA	Vidal Court	Stamford	214	Mod Rental	216	See 85177D							**0**
91277D	NP	Villa Coqui	Hartford	5017	Affordable Hsg	12								**0**
94045D	NP	Villa Coqui Cooperative	Hartford	5017	Limited Equity	13		3	7					**10**
85056D	HA	Village Green	Glastonbury	5204	Elderly	50	17	1	2	0	0	0	0	**20**
93057D	HA	Virginia Connolly	Simsbury	4662.01	Congregate	40	3	0	0	0	0	0	0	**3**
85153D	HA	Walter Crabtree Apartments	Putnam	9031	Elderly	20	22	0	0	0	0	0	1	**23**
85133D	HA	Wangum Village	North Canaan	2602	Elderly	40								**0**
85172D	HA	Wapping Mews	South Windsor	4872	Elderly	30	22	0	2	0	0	0	0	**24**
77014D	NP	Ward / Affleck	Hartford	5028	Affordable Hsg	14								**0**
91161D	FP	Washington School	New Britain	4160	Mod Rental Developers	50	0	0	0	0	0	0	0	**0**

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85089D	HA	Wells Run	Litchfield	3001	Elderly	30								**0**
99022Z	HA	Westbrook Village	Hartford	5038	Mod Rental	360	See 99022D							**0**
94054D	HA	Westhill Gardens	Manchester	5146	Congregate	37	18							**18**
93059D	FP	Westview Apartments	Vernon	5303.01	Mod Rental Developers	50	0	0	0	0	0	0	0	**0**
85211D	HA	William V. Begg Apartments	Waterbury	3517	Elderly	76	See 85210D							**0**
96054D	NP	Willow Brook Estates Condos	New Britain	4155	Limited Equity	10								**0**
85191D	HA	Willow Gardens	Torrington	3103	Elderly	39							60	**60**
85200D	HA	Windemere Court	Vernon	5303.01	Elderly	40	See 85198D							**0**
85046D	HA	Windsor Court	Enfield	4806	Elderly	20	See 85044D							**0**
85047D	HA	Windsor Court Ext.	Enfield	4806	Elderly	20	See 85044D							**0**
92091D	NP	Windy Lane	Waterbury	3522	Limited Equity	18								**0**
85155D	HA	Wm. St. Onge Apartments	Putnam	9031	Elderly	20	11	1	1	0	0	0	0	**13**
85078D	FP	Wolcott Place	Hartford	5028	MRD Section 8	18								**0**
85165D	HA	Woodcrest Apartments	Somers	5382.02	Elderly	24								**0**
85166D	HA	Woodcrest Apartments Ext.	Somers	5382.02	Elderly	30	See 85165D							**0**
85147D	HA	Woodmoor Village	Plainville	4206	Elderly	50	See 84001D							**0**
85048D	HA	Woodside Park	Enfield	4811	Elderly	40	See 85044D							**0**
90116D	HA	Wormser Congregate	Stamford	207	Congregate	40								**0**
96102D	HA	Worthington Manor	Westbrook	6801	Elderly	32	16							**16**
85094D	HA	Wright's Village	Mansfield	8815	Elderly	30	32	0	0	0	0			**32**
87021D	HA	Wright's Village	Mansfield	8815	Elderly	10	See 85094D							**0**
85095D	HA	Yale Acres	Meriden	1713	Mod Rental	162								**0**
85008Z	HA	Zbikowski Park	Bristol	4055	Mod Rental	90	45	2	0	0	0	0	0	**47**
85009D	HA	Zbikowski Park Section 8	Bristol	4055	Mod Rental Sec 8 Rehab	32								**0**
85169D	HA	Zdunczyk Terrace	Southington	4306.01	Elderly	40	See 85167D							**0**
85170D	HA	Zdunczyk Terrace Ext.	Southington	4306.01	Elderly	20	See 85167D							**0**
				Totals	354	14,582								
				Totals Number of Properties that reported	263	3,620	3,538	1,023	1,295	2	85	137	1,415	7,495

Did Not Report

* Santa Fe -- eminent domain by City of Bridgeport -- no longer in State Portfolio

Section Ten

Promotion of Fair Housing Choice
And
Racial and Economic Integration

Promotion of Fair Housing Choice and Racial and Economic Integration

The Connecticut Housing Finance Authority (CHFA) is committed in its efforts to expand social, racial, and economic integration in all of its housing programs in accordance with CGS Sec. 8-37bb. This section illustrates the policies and practices of the Authority, which are aimed at promoting fair housing choice and racial and economic integration. These efforts are pursued through the promotion of housing opportunities in a manner, which expands housing choice for individual renters and prospective first-time homebuyers. The means for achieving this goal are contained in several state housing policy objectives outlined below and their operational rules and program standards help govern the use of CHFA funds.

Background

The Connecticut Housing Finance Authority (CHFA) operates under the general policy objectives found in the:

- Conservation and Development Policies Plan 2005-2010 (the C&D Plan) [1]
- Consolidated Plan for Housing and Community Development 2005-2009 (the ConPlan) [2]
- Long-Range State Housing Plan 2005-2009 (Long Range Plan) [3]

By statute, the Authority's Annual Budget and Plan must be consistent with the Long Range Housing Plan, which was developed by the Department of Economic and Community Development (DECD) in collaboration with the Authority, other state agencies, and advocacy groups. The Annual Budget and Plan of Operations is adopted each year by the Authority's Board of Director's of whose members include the Secretary of the Office of Policy and Management, the Commissioners of the Departments of Economic and Community Development and Banking, and the State Treasurer amongst members of the public. Once adopted, the Plan is then submitted to the Commissioner of the Department of Economic and Community Development.

[1]Conservation and Development (C&D) Policies Plan 2005-2010

The C&D Plan provides the policies that guide the planning and decision-making processes of state government. Consisting of several Growth Management Principals (GMPs), the two principles that are most directly relevant to Authority's activities are:

- Growth Management Principal #1 - Redevelop and Revitalize Regional Centers and Areas with Existing or Currently Planned Physical Infrastructure, and
- Growth Management Principal #2 - Expand Housing Opportunities and Design Choices to Accommodate a Variety of Housing Types and Needs.

[2] Consolidated Plan for Housing and Community Development 2005 - 2009

Developed by the State Department of Economic and Community Development (DECD), the State's ConPlan is a comprehensive five-year plan for the allocation of state housing funds and federal HOME dollars. Designed to also be consistent with the C&D Plan, the ConPlan provides specific guidance on the investment of housing funds within the framework of larger housing and community development objectives.

The ConPlan also identifies the housing needs and priorities within the State and provides annual updates and performance reports. This framework guides the Authority's financing for multifamily rental housing, Low-Income Housing Tax Credit (LIHTC) allocation, the targeting of home mortgage program funds for municipalities and non-profit organizations, and other Authority development programs.

[3] State of Connecticut Long-Range Housing Plan 2005 – 2009

Connecticut's Long-Range State Housing Plan 2005–2009 focuses on the administration of state funded housing development and subsidy programs. The Plan takes into consideration the state's economic and demographic characteristics and by assessing and analyzing the current housing market outlines a strategic plan that addresses issues such as affordable housing and homelessness.

The Plan is coordinated in a manner that responds to the needs of Connecticut's communities and provides an approach to make available decent housing to the state's population. Emphasis is also placed on the continuance of creating and maintaining housing opportunities and programs to those underserved by the State's housing market.

The Authority pursues its specific financing programs for homeownership, rental and special needs housing mindful of and consistent with the guidance provided by the aforementioned State planning documents. Housing assistance programs and all housing developed through the Authority's financing programs are subject to Fair Housing laws and Affirmative Fair Marketing requirements. This is achieved by:

- Providing lower cost permanent mortgage financing to developers and individuals statewide, assisting in the achievability for those projects which otherwise might not have ensued without such help;

- Providing assistance for the development of programs designed to overcome institutional barriers to housing choice;

- Establishing architectural standards designed to promote accessible, adaptable, and universal design of rental housing;

Authority financing program activities continued:

- Provide financial opportunities to those wishing to improve conditions in existing and low-income housing units;

- Providing homebuyer training and counseling intended to attract those segments of the population, which may be least likely to apply for, or obtain safe, decent, and affordable housing.

Connecticut Housing Finance Authority (CHFA) Single Family Mortgage Programs

The Authority's single family mortgage programs provide below-market interest rate financing to qualified low-and moderate-income first-time homebuyers. Opportunities are made to purchase homes in urban areas without regard to income (providing certain sales price limits are met). The Authority also offers homeownership programs to populations that may not typically be eligible to purchase a home. Among these programs is the **Homeownership** program, which is for residents living in subsidized housing and the **Home of Your Own (HOYO)** program created to assist those persons with disabilities achieve the dream of owning a home. The **Section 8 Housing Choice Voucher Homeownership** program helps renters with Section 8 vouchers use their voucher to help pay their monthly mortgage payment in a home of their choice.

In response to the rising demand to develop ideas and strategies to assist targeted populations, the Authority has developed specific programs for active members of the **military, police officers**, and **teachers** in the state. The Authority also offers a **Downpayment Assistance Program (DAP)** loan for those residents seeking to secure a first mortgage loan but are having difficulty with their Downpayment and closing costs thereby expanding housing choice.

All Authority single family program mortgage loans are designed to assist Connecticut residents obtain a low, fixed-rate 30-year mortgage loan and are originated through a network of over 100 participating lenders across the state. All lenders enter into a Master Commitment Agreement for Mortgage Purchase with the Authority, in which they represent and agree that each loan has been originated in compliance with all requirements of federal and state law, including laws relative to equal opportunity in credit and home mortgage lending. Additionally, all lenders must specifically agree and warrant that they will not discriminate or permit discrimination against any persons or groups of persons on the grounds of race, color, creed, national origin and ancestry, religion, sex, marital status, physical or mental disability, or in any manner prohibited by the laws of the United States or the State of Connecticut.

Single Family Mortgage Programs continued

In response to the sub prime mortgage crisis, the Governor and the Connecticut General Assembly adopted legislation (PA 08-176 - **An Act Concerning Responsible Lending and Economic Security**) for the Authority to help Connecticut homeowners affected by sub-prime mortgages avoid foreclosure. Under the Act, the Authority implemented three programs. The first is the **Emergency Mortgage Assistance Program (EMAP)** tailored to provide financial assistance (up to 5 years) to Connecticut homeowners who have fallen behind on their mortgage payments and have received a notice of foreclosure action from their lender. The second is the **CT FAMLIES** program, which allows individuals, and families who purchased their home using an Adjustable Rate Mortgage (ARM), or those who had originally had an ARM and refinanced into another ARM, refinance to a low-interest, 30-year fixed rate mortgage. The third program is the **Homeowner's Equity Recovery Opportunity (HERO) Program**, which authorizes the Authority to purchase eligible mortgages directly from lenders and make available alternative financing to borrowers in the form of **HERO** loans that provide for affordable repayment plans.

Rental Housing Development

In our effort to increase the supply and availability of affordable housing for low- and moderate – income households, the Authority offers financing terms not generally available in the commercial market to both for-profit and not-for-profit developers. By offering these unique financing terms, the Authority in turn helps developers achieve feasibility for projects and provide additional housing opportunities and choices that otherwise would not be available.

All owners of developments financed by the Authority are required to provide an **Affirmative Fair Housing Marketing Plan**, which identifies the following key components:

- Racial composition of the area of the development,
- Ethnic groups least likely to apply for the housing built,
- Media to be used for advertising; and
- Methods to market units to those identified as least likely to apply.

This Plan must describe the efforts that the project and management will maintain throughout the life of the property to ensure that units are marketed and managed in a manner consistent with promoting Fair Housing. Progress is monitored during the term of the mortgage ensuring quality housing to residents in addition to protecting the Authority's assets and bondholders' investments in CHFA bonds.

The Authority's multifamily program also plays a key role in creating employment for Connecticut's construction industry, supporting local property tax bases, and assisting in the revitalization of urban neighborhoods.

Rental Housing Development continued

During this reporting period, the Authority partook in the following:

- Approved commitments to provide mortgage financing and/or tax credit equity funding for 650 rental housing units, most of which are targeted to households earning less than 60 percent of the applicable Area Median Income (AMI);

- Piloted a **Non-Profit Site Acquisition Program** designed to offer experienced non-profit developers access to financing for the acquisition of sites for affordable housing and neighborhood development;

- Received applications for capital financing, which includes support service funding for supportive housing development projects;

- Solicited responses for first mortgage construction and/or permanent financing for mixed-use and/or mixed-income multifamily and/or homeownership housing development proposals in downtown Bridgeport.

- Under the **Pilot Suburban and Rural Affordable Housing Technical Assistance Program**, Authority staff continued to assist suburban and rural communities in the development of appropriate affordable housing and help expand their awareness to ways of overcoming barriers to fair housing choice within their community.

The Authority's multifamily underwriting division provided outreach to members of the affordable housing development community by holding training seminars on:

- the technical aspects of available programs
- the construction process which includes tips on working with architects and contractors
- the different types of construction available - including modular/panelized

Participants of these seminars included developers, contractors, architects, owners, financial consultants, and housing authority personnel. In addition to the valuable knowledge gained from the training seminars they all brought their collective experience to the table and shared ideas with one another.

Other Programs and Activities

During this reporting period the Authority initiated or continued activities that supported fair housing choice as well as racial and economic integration including:

- Outreach efforts specific to fair housing issues involving professional associations, mortgage lenders, realtors, for profit and not-for-profit entities, and those in housing development fields;

- Marketing campaigns to increase homeownership among public housing tenants, police officers, teachers, military personnel as well as for minority homebuyers;

- Participation in professional third-party efforts relative to predatory lending and fair housing practices;

- Discussions involving continued education on overcoming impediments to fair housing choice, and the creative need to provide funding mechanisms to increase housing choice for affected populations;

- Intensifying its focus, in conjunction with governmental and private sector partners, on planning for the preservation of publicly financed rental housing in continued service to low- and moderate-income households throughout the State addressing zoning, building code issues and lending restrictions;

- Embarking on ways to meet the social needs of those currently residing in Authority-financed developments as well as those seeking to utilize Authority programs towards their dream of achieving homeownership;

- Discussion on new initiatives to provide predevelopment funding for affordable housing as well as programming to specifically focus on raising homeownership rates in specific targeted areas of the state;

2010-15 STATE LONG-RANGE HOUSING PLAN
APPENDIX D

INSTITUTIONAL STRUCTURE

Section 8-37t, subsection (a) (6) of the CGS requires that the State Long-Range Housing Plan identify state, federal and private sector resources for affordable housing programs. What follows is a concise summary of Connecticut's housing and community development institutional structure, including private industry, nonprofit organizations, and public institutions, through which the state will carry out its housing, homeless, and community development plans. This section also assesses the strengths and gaps in that delivery system and provides a concise summary of what the state will do to overcome gaps in the institutional structure for carrying out its strategy for addressing its housing needs.

A. Elements of the Institutional Structure and Overcoming Gaps

The Department of Economic and Community Development (DECD) is identified as the "first point of contact" for the institutional structure presented in this plan. This role is supported at three levels through: (1) designation by the legislature to serve as the State's lead agency; (2) the role as "grantee" of various HUD program funds; and (3) the mission to serve all the citizens of Connecticut. DECD will: (1) conduct and foster open participation, including supportive assistance, with the goal of facilitating meaningful involvement; (2) work to increase participation at all levels, especially among extremely low- and very low-income groups, as well as those traditionally under-represented; and (3) involve organizations that represent need populations across Connecticut.

The State recognizes the importance of partnering with other agencies to help serve its housing and community development needs. Nonprofit agencies play an important role in the provision of affordable housing, supportive housing and social services, and economic development activities. Local organizations with direct public contact have a clear view and understanding of the state's housing and human service needs. Such organizations are an essential part of the state's institutional structure and typically serve in one or more of the following capacities: (1) are eligible to receive public and private funds or resources targeted at serving need populations; (2) are legally restricted or structured by organizational charter to serve lower income or specific need populations; (3) are identified by regulation, program or otherwise allowed to undertake certain governmental programs serving need populations; or (4) have daily contact with, represent or advocate on behalf of, certain populations in need.

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

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Connecticut will pursue and support efforts to develop urban/suburban and regional partnerships, in addition to collaboration with private and non-profit development corporations. The collective efforts of all parties will ensure that available resources are allocated to priority activities.

B. State Agencies

DEPARTMENT OF ECONOMIC AND COMMUNITY DEVELOPMENT
www.decd.org

The Connecticut General Assembly has designated DECD as the lead agency responsible for housing, community and economic development, including the preparation of the HUD *Consolidated Plan*. The mission of DECD is to develop and implement strategies to attract and retain businesses and jobs, revitalize neighborhoods and communities, ensure quality housing and foster appropriate development in Connecticut's towns and cities. DECD offers programs to improve human environment, promote job creation, and to develop and revitalize housing, neighborhoods and communities in Connecticut. DECD staff members manage projects and coordinate programs to assist companies, developers, and municipalities with business development assistance, housing assistance, and community development projects. Institutions previously defined as primary service partners support the lead agency (DECD) and provide resources targeted for housing, supportive services or facilities. Each individual agency or department will oversee its own activities and resources, relative to its mission. The following are DECD activities:

Housing Development: Programs and Services

- **Affordable Housing Appeals List** is published annually by DECD and lists all Connecticut municipalities and the percentage of affordable housing stock in each. The list identifies communities where at least 10% of the housing is affordable, and shows which towns do not meet the 10% threshold. Housing is deemed affordable if it: is governmentally assisted housing; is currently financed through a mortgage by the CHFA; or is legally required to be sold or rented at, or below, prices that will preserve the housing as affordable. Affordable housing, as defined in Connecticut General Statutes (C.G.S.) Section 8-39a, is for persons and families whose income is less than or equal to 80% of the area median income.

- **Affordable Housing Program (AHP)** provides financial assistance for a variety of housing development activities, expands the state's ability to serve the needs of housing applicants (municipalities, nonprofit organizations, local housing authorities, and for-profit developers), and allows the state to provide partial, or "gap", financing.

- **Congregate Facilities Operating Cost Program** provides grants to housing authorities and nonprofit corporations who own and/or operate state-financed congregate rental housing for the elderly to offset the cost of social and supplementary services.

- **Elderly Rental Assistance Program** provides rental assistance to low-income elderly persons residing in state-financed rental housing for the elderly. DECD

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contracts with nonprofit organizations as well as housing authorities that provide rental subsidies in accordance with an approved contract.

- **Energy Conservation Loan Program** provides low-interest loans to homeowners of one to four unit residential buildings for energy conservation. Loans are limited to borrowers with incomes at or below 150% of the area median. Low-interest loans can also be provided for more than four units through the Multifamily Energy Conservation Loan Program. The partner agency for this program is Connecticut Housing Investment Fund (CHIF).

- **HOME Investment Partnerships (HOME) Program** provides federally funded grants and loans annually to eligible developers, housing authorities, and individuals for a variety of activities to develop and support affordable housing.

- **Housing Assistance and Counseling Program also known as Assisted Living in Federal Facilities (ALFF),** is a joint effort with the Department of Social Services (DSS) and the Office of Policy and Management (OPM) to develop and implement a demonstration program that brings assisted living services to residents of four federal facilities. These facilities, originally funded by HUD under either the Section 202 elderly housing developments or Section 236 elderly housing program, agreed to participate with DECD and the DSS in providing assisted living services to their residents.

- **Housing Trust Fund** provides financing annually on a competitive basis to eligible developers for the development and/or preservation of safe, quality housing for low- and moderate-income families and persons at affordable prices. This program is funded from the proceeds of the sale of the state's general obligation bonds. The funds are awarded as loans and/or grants to eligible sponsors of affordable housing.

- **Housing Sustainability Fund** provides grants, loans, deferred loans, no interest and low interest loans, loan guarantees, and interest subsidies to eligible housing developments pursuant to C.G.S. Section 8-37uu.

- **Incentive Housing Zone Program** provides funds to nonprofit housing development organizations for technical assistance planning and other housing development related activities within approved incentive housing zones, once zones are approved by OPM.

- **Moderate Rental Payment In Lieu Of Taxes (PILOT) Program** provides grants to municipalities in which state-financed moderate rental housing developments are operated by local housing authorities. This program is currently not open to new applicants.
- **Pre-Development Loan Program** provides funds to eligible applicants for pre-development costs associated with constructing, rehabilitating, or renovating affordable housing for low- and moderate-income households.

- **Research** provided by the department is a central source of housing and demographic information about Connecticut, its towns, its regions, and

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neighboring areas. DECD publishes numerous informative demographic, economic, and housing publications annually, online and in print form.

- **Resident Service Coordinator (RSC) Program, also known as the Elderly Rental Registry and Counselor Program,** provides grant funds to sponsors of state-financed rental housing for the elderly to hire a Resident Services Coordinator to perform an evaluation of all tenants.

- **Section 8 New Construction/Substantial Rehabilitation (Section 8 NC/SR) Federal Project-Based Rental Subsidy Program** provides project-based federal rental assistance to 23 projects throughout Connecticut. HUD provides Section 8 project-based assistance to local housing authorities (HAs) or private owners for up to 20 or 40 years after completion of the construction or substantial rehabilitation of rental housing.

- **Surplus Property Program** examines excess state land holdings, or interests therein, for use as transitional facilities for the homeless, or for the construction or rehabilitation of housing for families with low and moderate incomes.

- **Tax Abatement Program** is designed to assist privately owned nonprofit and limited dividend low- and moderate-income housing projects by providing reimbursement for taxes abated up to $450 per unit per year for up to 40 years. The abatement of taxes enables owners to maintain rents at an affordable level for tenants. This program is not currently open to new applicants.

Community Development: Programs and Services

- **Brownfield Municipal Pilot Program** is a new program to identify and fund projects that are complicated by brownfields but will upon completion make a significant economic impact.

- **Connecticut Brownfield Revolving Loan Fund and the Statewide Brownfield Revolving Loan Fund** are Environmental Protection Agency (EPA)-funded programs that provide funds for the environmental cleanup of brownfields located in Hartford and throughout Connecticut.

- **Connecticut Main Street Program** provides services and training for the revitalization of downtown districts to spur economic development within the context of historic preservation.

- **Small Cities Community Development Block Grant (CDBG) Program** provides federally funded grants from HUD to eligible municipalities to use in revitalizing neighborhoods, expanding economic development and affordable housing opportunities, and/or improving community facilities and services.

- **Small Town Economic Assistance Program (STEAP)** provides funds for economic development, community conservation, and quality-of-life projects for towns that are ineligible to receive Urban Act funding. This is an OPM program.

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- **Urban Action Grant (UA) Program** provides funds to improve and expand state activities that promote community conservation and development and improve the quality of life for urban residents.

Business and Economic Development: Programs and Services

- **Dry Cleaning Establishment Remediation Fund** provides grants to eligible dry cleaning business property owners and operators for the assessment, cleanup, containment, or mitigation of pollution due to chemicals used in dry cleaning.

- **Economic Development and Manufacturing Assistance Act (MAA) Program** allows DECD to provide loans, loan guarantees, extensions of credit and grants to eligible applicants that are embarking on eligible business development projects. This program also allows DECD to fund municipal development projects. Funds may be used for machinery and equipment, construction, renovation and expansion of facilities, infrastructure improvements, business support services such as labor training, and other project expenditures. Under the MAA program, DECD funds the Small Manufacturers Competitiveness Fund.

- **Enterprise Zone Program** allows eligible companies in eligible communities to receive local property tax abatements on both real and personal property. The purpose of the program is to encourage investment in Connecticut's urban centers. In addition, the program provides a 25% to 50% corporate business tax credit for eligible projects.

- **Export Assistance** provides assistance for Connecticut companies entering the global market, including foreign market analysis, international trade, and market data and export statistics.

- **Inner City Business Strategy Loan Guarantee Program** is a loan guarantee program for eligible businesses that conduct business in key industries located in one of five eligible cities (Bridgeport, Hartford, New Britain, New Haven and Waterbury).

- **Insurance Reinvestment Fund Credit** provides tax credits for investments made in Connecticut companies engaged in the insurance business or providing services to insurance companies.

- **Job Creation Tax Credit** establishes a credit against the insurance premium, corporation, or utility company tax for Connecticut companies that create at least 10 new, full-time jobs, hire new employees for those jobs, and keep them employed for at least 12 months. The credit equals up to 60% of the state income tax withheld from the new employees' wages.

- **Micro Loan Guarantee Program for Women- and Minority-Owned Businesses** is a special loan guarantee program, offered in conjunction with the Community Economic Development Fund (CEDF) that helps women- and minority-owned businesses obtain flexible financing. Funds are for start up as well as the growth of existing businesses.

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- **Municipal Development Program** provides planning and development funding assistance statewide to renovate or demolish vacant industrial and commercial buildings, and to assist municipalities to develop industrial and business parks.

- **Naugatuck Valley Revolving Loan** provides funding for manufacturers and eligible wholesale distributors for acquisition, construction, renovation, rehabilitation, and purchase/installation of equipment and machinery.

- **Research** provided by the agency is a central source of economic and demographic information about Connecticut, its towns, its regions, and neighboring areas. DECD publishes numerous informative demographic, economic and housing publications annually, online and in print form.

- **Small Business Assistance** assists small businesses in securing financing, entrepreneurial training, and contract opportunities. Contract opportunities are available through the Small and Minority Business Set-Aside program.

- **Small Cities Community Development Block Grant (CDBG) Program** provides federally funded grants annually on a competitive basis to eligible municipalities to revitalize neighborhoods, expand economic development and affordable housing opportunities, and/or improve community facilities and services.

- **Special Contaminated Property Remediation and Insurance Fund (SCPRIF)** is a brownfields revitalization program that provides loan assistance for investigating the environmental conditions of a site to ultimately encourage redevelopment that is beneficial to the community.

- **Turnaround Management Assistance** provides technical assistance for businesses experiencing significant difficulties.

- **Urban Action Grant Program (UA)** provides funds to improve and expand state activities that promote community conservation and development and improve the quality of life for urban residents of the state. The large scale development initiatives by the state are funded through this Office of Policy and Management program.

- **Urban and Industrial Site Investment Tax Credit Program** allows for a dollar-to-dollar tax credit of up to 100% of an investment made by an eligible investor in an urban or industrial site development project. Projects and Investments must be approved by DECD and receive annual certifications through DECD to be eligible for these credits.

- **Urban Sites Remedial Action Program** is the state's primary brownfields redevelopment program that provides funds for site investigations, remedial action plans, and implementation of the site remediation. This program is co-managed with the Department of Environmental Protection.

- **Workforce Development** promotes the linkage between economic and workforce development on behalf of the agency, provides the Office of the Commissioner with policy advice, and is a liaison with other state, quasi-public, and federal agencies and workforce development boards. Workforce

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Development technical assistance provides employers with information regarding workforce development and education and training programs and services; provides workforce development organizations and educational institutions with information about the needs of industry; and connects economic development strategies and workforce development programs and policies.

- **Community Housing Development Corporation (CHDC) Program** provides loans to community housing development corporations to establish loan funds for the construction or rehabilitation of housing for families with low and moderate incomes and for those with disabilities. These may be as direct loans or in conjunction with revolving loan funds. Also, low interest loans are issued to nonprofit corporations and business corporations, housing authorities, partnerships, families, and municipal developers to rehabilitate single family and multifamily units. The program benefit of the CHDC Program is to increase or preserve the affordable housing stock for low and moderate-income persons and families throughout the state of Connecticut.

- **Congregate Housing for the Elderly** provides a grant or loan to eligible applicants for the development of housing for the frail elderly. The program also provides on-going subsidies to assist in the provision of rental assistance, congregate (and optional assisted living) support services that are necessary to enable semi-independent living in a residential community setting. The Congregate Housing Program is a Direct Housing Program. There is no partner agency for this program. This program provides a much less expensive alternative for the State when compared to the cost of nursing home care.

- **Home Solutions Initiative**: The Home Solutions Initiative is made up of four separate programs: Senior Citizens Emergency Home Repairs, Septic System Repair, Energy Conservation Loan Fund, and Hazardous Materials programs. The partner agency for this program is Community Renewal Team (CRT).

- **Housing for Elderly Persons** serves persons 62 years of age or persons who have been certified by the Social Security Board as being totally disabled under the federal Social Security Act or certified by any other federal board or agency as being totally disabled. Tenants must have incomes that are at or below 80% AMI. Most tenants of elderly housing have incomes that are between 25% and 50% of AMI.

- **Predevelopment Loans** program was designed to provide financial assistance in the form of interest-free loans to developers for predevelopment costs incurred in connection with the construction, rehabilitation or renovation of decent, safe and sanitary dwelling units for low- and moderate- income families. Loan amounts are limited to $250,000 per project.

- **Removal of Health Hazards – General**: DECD provides grants in aid, deferred loans, or loans to for-profit or nonprofit developers, housing authorities, municipal developers, or a person or family, as approved by the Commissioner to provide technical assistance and abate lead-based paint or asbestos, and asbestos containing materials from residential dwelling units.

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- **State Rental Rehabilitation Program**'s purpose is to assist the sponsor in the renovation of state financed housing developments. Loans and/or grants are provided to the sponsor to upgrade and modernize rental units. The State Rental Rehabilitation program is a direct housing program.

Contact Information: 505 Hudson Street, Hartford, CT 06106 Ph: (860) 270-8000

COMMISSION ON HUMAN RIGHTS AND OPPORTUNITIES
www.ct.gov/chro

The mission of the Commission on Human Rights and Opportunities (CHRO) is to eliminate discrimination through civil and human rights law enforcement and to establish equal opportunity and justice for all persons within the State through advocacy and education. CHRO is the State's chief civil rights law enforcement agency. It receives and investigates complaints alleging discrimination in employment, housing, public accommodations and credit transactions. Where a violation is found, CHRO will attempt to negotiate appropriate relief or bring the issues to a hearing. Complaints must be filed in writing and under oath within 180 days of the alleged act of discrimination.

Contact Information: 21 Grand Street, Hartford, CT, 06106 Ph: (860) 541-3400

STATE LIBRARY FOR THE BLIND AND PHYSICALLY HANDICAPPED
www.cslib.org/lbph.htm

The Library for the Blind and Physically Handicapped is a network library of the National Library Service for the Blind and Physically Handicapped, Library of Congress. This library provides the loan of recorded and Braille books and magazines and necessary playback equipment to eligible state residents (adults or children) unable to read conventional print because of a visual or physical disability. All materials are available by postage-free mail.

Contact Information: 198 West Street, Rocky Hill, CT 06067 Ph: (860) 721-2020

BOARD OF EDUCATION AND SERVICES FOR THE BLIND
www.ct.gov/besb

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The Connecticut Board of Education and Services for the Blind (BESB) is responsible for the confidential registry of adults who are legally blind in Connecticut and children who are visually impaired. Their mission is to provide quality educational and rehabilitative services to all people who are legally blind or deaf-blind and children who are visually impaired at no cost to our clients or their families. Within available resources, BESB provides comprehensive low vision services (evaluation by an MD, use of optical, electronic and other devices), specialized education services, life skills training, case management by social workers, a business enterprise program (training legally blind persons for opportunities to manage a small business) and vocational services to individuals of all ages. Additional services are provided for older adults, deaf-blind clients, adolescents and other adults. The agency assists them in acquiring the skills and support services necessary to be independent.

Services in life skills include:

- **Orientation and Mobility**: instruction in safe use of white cane in community environments and use of public transportation and assistance with necessary applications
- **Rehabilitation Teaching**: "hands on" instruction in home management skills, safe food preparation, marking appliances, communication skills in Braille, using writing guides, talking watches and other adaptive aids
- **Vocational Rehabilitation Services**: assist legally blind residents to prepare for employment or to retain a current job
- **Counseling and Referral Services:** assistance with finding counseling resources in the community, discuss available housing options and assist with the application process, and referral to community, State and Federal Programs.

Contact Information: 184 Windsor Avenue, Windsor, CT 06095 Ph: 860-602-4000

COMMISSION ON THE DEAF AND HEARING IMPAIRED
www.ct.gov/cdhi

The Commission on the Deaf and Hearing Impaired (CDHI) provides interpreting and counseling services for deaf and hard of hearing persons interacting with the public in a variety of legal, medical, mental health, employment, educational, community participation and personal situations 24 hours a day seven (7) days a week. Services are available to other federal, state, local and private agencies and organizations as well as emergency services. In addition to interpreting services, CDHI provides job counseling and placement, personal and family counseling, information and referral services, as well as research and advocacy.

Contact: Information: 67 Prospect Avenue, 3rd Floor, Hartford, CT 06106 Ph: (860) 231-8756

DEPARTMENT OF DEVELOPMENTAL SERVICES
www.ct.gov/dds

The mission of Department of Developmental Services (DDS) is to join with others to create the conditions under which all people we serve experience:

- Presence and participation in Connecticut town life
- Opportunities to develop and exercise competence

- Opportunities to make choices in the pursuit of a personal future
- Good relationships with family members and friends
- Respect and dignity

DDS is a state agency funded to purchase or provide a wide range of supports and services for citizens of all ages in Connecticut with intellectual disabilities who are eligible for the services of the department. The supports and services DDS administers or purchases include: comprehensive case management; early intervention for infants and toddlers; community-based residential programs; individual home supports for people in their own or their family residences; job training, supported employment, and habilitative day programs; respite and other family support for people who live at home; and individual supports (self-directed services) for people who want to have a significant role in the management of their supports and services. DDS also helps individuals with finding roommates through an online matching service for individuals with disabilities. All services are subject to the availability of resources and may require a waiting period.

DDS supports and serves over 20,000 individuals including approximately 5000 in the Birth to Three program for infants and toddlers within a legislatively appropriated budget. Unlike other agencies, its supports and services (with the exception of the Birth to Three Program) are not an entitlement for people with intellectual disabilities and the majority of its services are provided by private non-profit organizations in local communities.

Many families who have a family member with intellectual disabilities find all the resources and supports they need in their personal networks and local communities. They may not request any assistance from DDS. Others may ask their DDS case manager to help them plan for the future or to apply for Medicaid or Social Security benefits through other agencies. Still others may be looking for more help to identify options or support for their family member who has mental retardation.

Services include:

- **Case Managers** are the primary point of contact for eligible persons for DDS supports and services. The case manager will help identify individual needs through a needs assessment and planning process, monitoring progress and evaluating the quality of supports and services.

- **Birth to Three:** DDS's Birth to Three Program is a statewide early intervention program for infants and toddlers with developmental delays. The system includes a range of services for children from birth to 36 months such as home visits, therapies, developmental evaluation, parent support and health services, depending on the needs of the child and his or her family. INFOLINE serves as the access point for the program.

- **Family Support:** DDS provides in-home supports, respite, and short-term crisis supports to families who care for family members who have intellectual disabilities. The Department has a small cash grant program for the purposes of providing individual and family supports or defraying extraordinary disability-related expenses. Supports that may be purchased with these subsidies include, but are not limited to, respite, in home supports, behavioral supports, nursing, medical or clinical supports, temporary assistance, crisis support, skill training,

family training, recreation, transportation, support coordination, and assistance to access community supports. Families can purchase any items or services that support the family to care for their family member who lives with them. These grants may also be available to individuals who live on their own with no other DDS in-home supports.

- **Respite Services** provide temporary care of a person with a disability for the purpose of offering relief to the family or caregiver. Respite allows for time to reenergize, to deal with emergency situations, or to engage in personal, social, or routine activities and tasks that otherwise may be neglected, postponed, or curtailed due to the demands of caring for a person who has intellectual disabilities. DSS provides respite in a variety of ways including subsidies to families who make their own arrangements to purchase respite, the direct services of DDS staff for respite care, and contracts with respite providers and agencies. Respite services are also provided in DDS respite centers. Overnight respite is also available. DDS respite centers are staffed with DDS employees who have been trained to provide services to people with severe disabilities.

- **DDS Transition Planning – School to Adult Life:** DDS Transition coordinators work with students between the ages of 16 and 21, and their families to present clear expectations about the transition process and provide an introduction to future possibilities through person-centered planning and self-determination. They offer specialized training for staff and develop collaborations with schools and adult vocational service agencies.

- **Competitive Employment:** Many people who have intellectual disabilities find jobs through typical means. They answer ads and ask friends and family to help them put an application into the local employer. They work in their communities at jobs suited to their personal preferences, capabilities and needs.

- **Supported Employment** is a job option for people with disabilities who require assistance in order to be gainfully employed. A job coach works side by side with the person who has a disability and trains the worker. As the worker's skills increase, the job coach does less of the actual job. People who work in supported employment situations may hold individual jobs or may work as part of a group. In each instance, a person in a supported employment job works in a regular place of employment such as a factory, store, hotel, restaurant, or hospital where other employees do not have disabilities. This service provides support and supervision but is not designed to provide ongoing, long-term one-on-one support to assist individuals with completing their work activities.

- **Group Day Services:** Group day services include both day support options and sheltered workshops. People with disabilities who attend sheltered workshops work in production-line fashion on projects that the workshop contracts to perform. These workshops focus on developing meaningful skills in the area of work, socialization and community participation.

- **Day Support Options:** Many Day Support Option programs are located at a provider agency and assist individuals to access natural settings in the community – places like stores, libraries, community centers, restaurants,

theaters, and recreational facilities – where other people typically go to enjoy community events and activities. These settings increase participants' opportunities to interact and develop relationships with other people in their communities. The kinds of activities include a variety of community experiences and opportunities such as volunteer work, sports and exercise, recreational events, membership in clubs and organizations, and other activities that allow participants to experience and enjoy adult recreation and leisure activities in the community. For people who require therapeutic services and support, specialized services and therapies are provided.

- **Regional Centers**: DDS operates five centers that are certified as ICFs-MR and provide residential support to 243 individuals. Each of the regional centers is also able to offer respite to over 100 families annually. The addresses of these regional centers can be found on the DDS website.

- **Southbury Training School**: The school was built in the late 1930's for individuals with intellectual disabilities. Approximately 470 individuals still reside there.

- **Independent Living:** Some people with intellectual disabilities do not need staff support to manage a household on their own. They live in apartments, houses and condominiums and manage their residential lives just like persons without disabilities.

- **Individual Supports:** Individual Supports are designed for a specific consumer and are unique to each individual. Funding is portable and the person and his or her family decides how those funds will be spent. Support brokers and case managers are available to assist people to develop their plans and budgets and to secure the supports they need. Individual Supports is DDS's fastest growing service option.

- **Community Living Arrangements:** People who need 24 hour support are provided with staff in group home settings. Three to six people will share an apartment or house and will have staff available to them 24 hours a day.

- **Community Training Homes:** Persons with intellectual disabilities live in a home setting with a family, who is not related to that person. Consumers in these settings live with a family that has received training from and are licensed by DDS.

- **Self-Advocacy:** Self-advocacy involves teaching individuals with a disability how to advocate for themselves, so that they feel comfortable speaking out for what they believe in and they can make better decisions and choices about their life, home, friends, job, supports, and future. Self-determination happens when people recognize and exercise their rights and take responsibility for their actions. In Connecticut, there are many ways one can get involved in self advocacy efforts such as joining a formal self advocacy group, becoming a board or advisory council member of a community organization, or participating in less formal social networks. Case managers assist people to become involved in self-advocacy.

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- **Ombudsperson:** The Office of the DDS Ombudsperson works on behalf of consumers and their families. The office addresses complaints or problems regarding access to services or equity in treatment. The results and nature of complaints and concerns are communicated to the DDS Commissioner, the State Legislature and the Council on Developmental Services.

- **Rent Subsidy Program** provides rent subsidies for people with intellectual disabilities. The Rent Subsidy program is a direct housing program. There is no partner agency for this program.

- **Private Community Living Arrangements (CLA)** are funded by DDS and operated through contracts with private providers. They provide the habilitation and housing supports for people with intellectual disabilities. This is an indirect housing program. The partner agency for this program is the Department of Social Services (DSS), which funds these providers for their direct costs (room and board) under the authority of C.G.S. Section 17b-244.

- **Public Community Living Arrangements (CLA)** are operated directly by DDS for the habilitation and housing supports for people with developmental disabilities. This is both a direct and an indirect housing program.

Contact Information: 460 Capitol Avenue, Hartford, CT 06106 Ph: 860-418-6000

BUREAU OF REHABILITATION SERVICES
www.brs.state.ct.us

The Bureau of Rehabilitation (BRS) is a part of the State Department of Social Services. BRS offers career counseling, vocational training, home and vehicle modifications, assistive technology, community work assessments, job coaching, job placement and a variety of other services that may be custom fit to assist consumers in obtaining successful employment. The mission of BRS is to create opportunities that allow individuals with disabilities to live and work independently.

BRS programs include:

- **Vocational Rehabilitation** helps individuals with significant physical and mental disabilities to prepare for, obtain, and maintain employment. Through the provision of individualized services, persons with disabilities who are eligible for vocational rehabilitation are supported in planning for and achieving their job goals. In FFY 2006, 1,257 persons with disabilities entered or maintained employment as a result of receiving vocational rehab services.

- **Independent Living Program** provides comprehensive independent living services through contracts with Connecticut's five community-based independent living centers (ILCs). These centers offer four core independent living services: (1) peer support, (2) information and referral, (3) individual and systems advocacy, and (4) independent living skills training. The guiding principle of independent living is the integration of the person with the disability to the fullest degree possible into the community of choice.

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- **Disability Determination Services** is responsible for deciding eligibility for the Social Security Disability Insurance (SSDI) and Supplemental Security Insurance (SSI) programs. These programs provide cash benefits to individuals who are unable to maintain employment due to the severity of their disabilities. The Medicaid for Employed Disabled program allows persons with disabilities to be employed without risking eligibility for needed medical services through the Medicaid program.

- **Connecticut Tech Act Project** makes assistive technology (AT) more accessible to persons with disabilities. The mission of CTTAP is to increase independence and improve the lives of individuals with disabilities through increased access to Assistive Technology for work, school and community living. Assistive technology is any device that helps an individual with a disability to maintain or improve their independent functioning. Activities under this project include: (1) a low interest loan program in collaboration with The Connecticut Bank and Trust Company (CBT) to provide financial support for individuals to purchase devices to enable them to live more independently; (2) seed money to establish the New England Assistive Technology (NEAT) Marketplace, which refurbishes and recycles used AT equipment and (3) promoting systemic change to enhance the availability of AT to persons with disabilities.

- **Connect to Work Project** is a part of two federal grants awarded to BRS to support the employment of persons with disabilities in the competitive labor force. As a result, BRS has established a CONNECT TO WORK CENTER that coordinates information on the programs and services an individual might encounter in their efforts to enter and retain competitive employment. The primary goals of the CONNECT TO WORK Project are to: (1) establish a statewide network of benefits counselors, available to individuals with disabilities, families, employers, services providers and advocacy groups; (2) provide a single access point for information and assistance around benefits and services, connecting the key components of employment, health care and benefits counseling; (3) provide training, public education and outreach around benefits and services offered within the State of Connecticut (with a particular emphasis on the Medicaid for the Employed Disabled Program) and (4) conduct policy review and policy development to enhance opportunities for individuals with disabilities to enter the labor force.

Contact Information: 25 Sigourney Street-11th Floor Hartford, CT 06106 Ph: 1-800-537-2549

DEPARTMENT OF CHILDREN AND FAMILIES
www.ct.gov/dcf

The mission of the Department of Children and Families (DCF) is to protect children, improve child and family well-being and support and preserve families. These efforts are accomplished by respecting and working within individual cultures and communities in Connecticut, and in partnership with others. DCF is a comprehensive, consolidated agency charged with serving children (under age 18) and families. DCF mandates include child protective and family services, juvenile justice services, mental health services, substance abuse related services and prevention and educational services (acting in the capacity of a school district for the children in DCF care).

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DCF is also a direct provider of services, operating a children's psychiatric hospital (Riverview Hospital), a residential treatment program (High Meadows), an emergency shelter and diagnostic center (The Connecticut Children's Place) and a facility for male adjudicated juvenile offenders (the Connecticut Juvenile Training School). Girls who are adjudicated as delinquent and committed to DCF by juvenile court receive services at DCF operated facilities, at private residential programs in the community and in their own communities while they live at home.

DCF operates a voluntary 20-day Wilderness Challenge course at the Wilderness School and also funds private community-based services and licenses and monitors private services.

The agency's primary source of revenue (for operating and funding for community services) is State general fund appropriations. DCF also receives and/or administers a variety of federal resource initiatives including two federal child abuse and neglect formula grants under the Child Abuse Prevention and Treatment Act and the Independent Living Program. DCF also prepares the children's portion of the federally required state mental health plan and manages the State's cost reimbursement function under federal Title IV-E.

DCF delivers and funds services including family assessment, treatment planning, counseling, family preservation, temporary emergency shelters, residential treatment centers, group homes, homemakers, parent aides, parenting classes, aid to unwed mothers, supportive housing, foster care and adoption. The Supportive Housing Program provides subsidized housing and case management services to DCF families for whom inadequate housing jeopardizes the safety, permanency and well being of their children. DCF currently contracts with The Connection, Inc. to provide case management services to families. Until recently, the Department of Social Services provided access to Section 8 Family Unification Vouchers and State Funded Rental Assistance Program (RAP) vouchers. Given recent budget issues and limited availability of housing vouchers, DCF was directed to utilize a portion of the Foster Care - Board and Care Account to fund housing vouchers for participants in the agency's Supportive Housing Program.

Some of the programs and services provided by DCF include:

- DCF oversees two distinct programs of flexible funding (one for families involved with child welfare and one for families with a child with serious emotional disturbance) that include short-term funding for housing and housing related expenses.

- **Supportive Housing for Families Program (SHF)** <u>provides intensive case management services and housing supports to DCF involved families where reunification or preservation is the plan and homelessness or inadequate housing is one of the main obstacles.</u>

- **Short Term Assessment and Respite Homes (STAR)** provide short term community based living for children removed from their homes due to issues of abuse and neglect. There are 14 of these homes located throughout the state.

- **SAFE Homes** provide short term community based living for young children and sibling groups that have been removed from their homes due to issues of abuse and neglect.

- DCF funds 53 **Therapeutic Group Homes** that provide community based living opportunities for various cohorts of children and youth who require high levels of support, structure, and service. Some of the group homes are described below.

- **Allison Gill Group Home** program is a community based living setting for youth with mild to moderate behavioral health difficulties.

- **Beacon House** is a community based living setting for youth with mild to moderate behavioral health difficulties.

- **Bristol Group Home (NAFI)** is a community based living setting for youth with mild to moderate behavioral health difficulties also with mental retardation.

- **Connecticut Junior Republic Group Home** program is a community based living setting for youth with mild to moderate behavioral health difficulties.

- **Family Living Home (Wheeler)** program is a community based living setting for youth with mild to moderate behavioral health difficulties.

- **Farm Hill (Wheeler)** is a community based living setting for youth with mild to moderate behavioral health difficulties. Farm Hill is an indirect Housing Program.

- **Forbes House (Youth Continuum)** is a community based living setting for youth with mild to moderate behavioral health difficulties.

- **High Street House (Noank) T**he High Street House provides a community based living setting for youth with mild to moderate behavioral health difficulties. The High Street House is an indirect housing program. There is no partner agency for this program.

- **Main Street House (Noank)** is a community based living setting for youth with mild to moderate behavioral health difficulties. The Main Street House is an indirect housing program. There is no partner agency for this program.

- **Mills House (CHR)** is a community based living setting for youth with mild to moderate behavioral health difficulties. The Mills House is an indirect Housing Program. There is no partner agency for this program.

- **New England Adolescent Treatment (NEAT)** offers a community based living setting for youth with mild to moderate behavioral health difficulties. The New England Adolescent Treatment (NEAT) program is an indirect housing program. There is no partner agency for this program.

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- **Plainville Group Home** is a community based living setting for youth with mild to moderate behavioral health difficulties. The Plainville Group Home is an indirect housing program. There is no partner agency for this program.

- **Project Return** program is a community based living setting for youth with mild to moderate behavioral health difficulties. The Project Return program is an indirect housing program. There is no partner agency for this program.

- **St. Vincent's Special Needs (Stratford and Trumbull) Home** is a community based living setting for youth with medically complex presentations. The St. Vincent's Special Needs home is an indirect housing program. There is no partner agency for this program.

- **Tress Road Group Home (NAFI)** is a community based living setting for youth with mild to moderate behavioral health difficulties. The Tress Road Group Home is an indirect housing program. There is no partner agency for this program.

- **Uno House (Youth Continuum)** is a community based living setting for youth with mild to moderate behavioral health difficulties. The Uno House is an indirect housing program. There is no partner agency for this program.

Contact Information: 505 Hudson Street, Hartford, CT 06106 Ph: (866) 637-4737

DEPARTMENT OF MENTAL HEALTH AND ADDICTION SERVICES
www.ct.gov/dmhas

The Department of Mental Health and Addiction Services (DMHAS) provides services for people with a psychiatric disability or an addiction disorder, or both, through a coordinated array of services. DMHAS serves individuals 18 years or older with a chronic psychiatric disability or an addiction disorder, who live at or below the poverty level. The mission of the Department of Mental Health and Addiction Services is to improve the quality of life of the people of Connecticut by providing an integrated network of comprehensive, effective and efficient mental health and addiction service that foster self-sufficiency, dignity and respect. Services provided include:

Mental Health Services:

- **Inpatient Services** include a comprehensive range of care for people whose illness precludes treatment in a less structured setting. Inpatient facilities provide high intensity care, focusing on clinical interventions for addiction and mental health disorders.
- **Special Programs** have been developed to meet the need of specific groups. These include people who are homeless and mentally ill, abusing substances and HIV positive, deaf and hearing impaired, individuals dually diagnosed with a mental illness and mental retardation or mental illness and substance abuse, and clients who are involved with the courts.

- **Community Psychiatric Services** are designed to provide clinical services that ameliorate psychiatric conditions and/or symptoms. These services include crisis

services, respite care, acute inpatient, medication monitoring and outpatient therapy and partial hospitalization.

- **Community Support Services** are designed to enable adults with psychiatric disabilities to live in communities and to improve their quality of life. Support is offered through residential, employment, social rehabilitation, and case management services designed to reduce stress that can precipitate the symptoms of mental illnesses.
- **State Housing Assistance Fund (HAF) / Security Deposit Program**: The HAF program is a state funded rental assistance program which provides a monthly subsidy payment to persons with a psychiatric disorder on a temporary basis while an individual/family is on a waiting list for permanent state and/or federal subsidy. The security deposit is a state funded program that provides security deposit to individuals/families with a psychiatric disorder in search of permanent housing. Services are provided by the local system of care on an in-kind basis. The partner agencies for this program are LMHAs and private nonprofit Organizations (PNPs).

- **Group Homes**: Contractors provide supervision, counseling, skill training in activities of daily living, community integration, social skill development, medication monitoring, and assure residents receive other needed community support and psychiatric services. Services are provided in congregate settings with staff in the residence 24 hours per day, 7 days per week. In addition, care and case management type services are provided. The Group Homes program is an indirect housing program. The partner agencies for this program are: DMHAS, local mental health authorities (LMHAs), and contracted private, nonprofit agencies

- **Federal Supportive Housing Program** is a McKinney-Vento Homeless Assistance Act program designed to promote, as part of a local Continuum of Care strategy, the development of supportive housing and supportive services to assist homeless persons in the transition from homelessness and to enable them to live as independently as possible. The supportive services may be funded by other federal, state, or local sources, as well as private sources. The Federal Supportive Housing Program is a direct housing program. Partner agencies are private nonprofit organizations, local Continua of Care, and PHAs.

- **Shelter Plus Care (S+C)** is a program designed to provide housing and supportive services on a long-term basis for homeless persons with disabilities, primarily those with serious mental illness, chronic problems with alcohol and/or drugs, and acquired immunodeficiency syndrome (AIDS) or related diseases, and their families who are living in places not intended for human habitation (e.g., streets) or in emergency shelters. The program allows for a variety of housing choices, and a range of supportive services funded by other sources, in response to the needs of the hard-to-reach homeless population with disabilities.

- **State Supportive Housing Demonstration Program**: The State of Connecticut and the Corporation for Supportive Housing joined forces in June 1992 to design and implement a demonstration program to address the housing issues facing homeless and at-risk of homelessness populations. This joint initiative, the CT

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Supportive Housing Demonstration Program, has produced 281 units of service-enriched permanent housing for homeless and at-risk of homelessness populations. The program was designed to provide supportive housing, which is a non-institutional form of housing for people who have special needs but who are able to live independently if they have some assistance. In these supportive housing projects, tenants have their own apartments, enter into rental agreements, and pay their own rent. The housing is intended to be permanent as long as the tenants abide by the terms of their leases. Although counselors are present during daytime and some evening hours, tenants are not required to obtain assistance from the social service providers – i.e., the utilization of case management services by the tenants is completely voluntary. Nine housing projects were developed and are currently in operation under the program. Each project consists of a single site with 25 – 40 housing units, generally efficiency and one bedroom apartments, along with common meeting rooms and staff offices. The first project was developed in Middletown, two are in Hartford, one is in Willimantic, two are in Bridgeport, one is in New Haven, and two are in Stamford. One of the project sponsors in Hartford, as well as the project sponsors in New Haven and Stamford, serve as managers of the properties, in addition to their roles as the project sponsors. The project sponsors in Willimantic, Bridgeport, Stamford, and one Hartford site also provide the social services at those six locations. The State Supportive Housing Demonstration Program is an indirect housing program. The partner agencies for this program are DMHAS, LMHAs, private nonprofit service provider agencies, Corporation for Supportive Housing (CSH), Connecticut Housing Finance Authority (CHFA), and DECD.

- **State Supportive Housing Pilots Initiative (Services) Program**: DMHAS and the National Supportive Housing Technical Assistance Partnership joined in a collaborative effort to foster the development of long-term solutions to the housing and service needs of persons with psychiatric disabilities and addictions. Through the initiative, called PILOTS (Planning and Implementing Housing options for Long Term Success), DMHAS and the Partnership offered training and planning assistance to Connecticut mental health, addictions, and homeless service providers in the provision of service-supported housing. The effort drew on the expertise of three national organizations – the Corporation for Supportive Housing (CSH), the Technical Assistance Collaborative, and the Center for Urban Community Services – which bring their collective experience in the development, finance and service-support of housing units nationwide. The assistance provides a unique opportunity for state providers to increase their knowledge and skills in the design, creation and funding of affordable housing options for their clients, and to develop model housing initiatives that are responsive both to client needs and the needs of local communities and service systems. In support of PILOTS, DMHAS provides continued funding for the implementation of regional housing initiatives, and uses these resources to leverage on-going housing and service funding from other state and federal agencies and the private sector. Partner agencies for the program are private nonprofit service provider organizations, and CSH. DECD provides funding for this project.

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- **State Supportive Housing Pilots Initiative (Development) Program**: A collaborative program designed to create affordable housing and supportive services for people affected by mental illness or chemical dependency who are facing homelessness. Supportive housing combines decent, safe, affordable apartments with individualized health, support, and employment services. It is a proven, effective means of reintegrating families and individuals with chronic health challenges into the community by addressing their basic needs for housing and ongoing support. The dwelling units in the Pilots Initiative will be created in two ways: (1) through leasing of scattered site, existing apartments, and (2) through the development of housing units through acquisition of property, new construction or rehabilitation. For development projects, at least 25% of each project's housing units must be reserved for occupancy by persons with special needs. Units not reserved for people with special needs must be targeted to households whose income does not exceed 80% of the area median family income. In projects of 20 units or more, no more than 50% of the units may be reserved for persons with special needs. The core of the support services funded by DMHAS under the Pilots Initiative is case management, which provides a single point of accountability for coordination of services that are designed to offer the tenant support in living independently and establishing and maintaining residential stability. Partner agencies for this program are CHFA, DECD, DSS, CSH, DMHAS, LMHAs, and private nonprofit agencies.

- **Supervised Apartments** are primarily congregate housing sites (e.g., apartment buildings) with staff on-site in the building 24 hours per day, 7 days per week to assist clients in all areas of daily living, community integration, education assistance and counseling, client management of personal financial resources and budgeting, referrals to all necessary services, meal preparation, improving communication skills, and use of leisure time. Supervised apartments also provide case management services and provide housing resource coordination, as needed, to aid clients in finding, obtaining and keeping safe, affordable housing. This is an indirect housing program. Partner agencies for this program are LMHAs and contracted private nonprofit agencies.

Addiction Services:

- **State Operated Facilities** offer acute care and rehabilitation services to addicted citizens of Connecticut. Clients receive individual and group counseling, family therapy, AIDS counseling and referral for counseling, occupational therapy, linkage to community and social services and exposure to 12 step groups such as Alcoholics Anonymous and Narcotics Anonymous. Priority access is granted to pregnant women.

- **Community Treatment Programs** are funded and monitored by DMHAS throughout the state, including services exclusively for pregnant substance abusing women and their children. Funded treatment programs offer a variety of residential and outpatient services to male and female substance abusers. There are also pre-and-post-trial education and criminal justice programs.

- **Alcohol and other drug abuse prevention organizations** throughout the state are funded by DMHAS. Programs such as the Connecticut Clearinghouse and the Governor's Prevention Partnership (formerly known as Drugs Don't Work!)

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promote substance abuse awareness through informational campaigns and the distribution of educational materials about alcohol and drugs.

- **24-Hour Crisis Services** operates the statewide referral service for individuals experiencing problems with alcohol or drug abuse. Individuals seeking referral for treatment services should call Crisis Services at DHMAS. Town specific numbers can be found on the website listed above.

- **Federal Access to Recovery (ATR) Program** provides vouchers to adults with substance use disorders to help pay for community-based clinical treatment and recovery support services, including housing. ATR is a direct housing program. ATR providers include many traditional clinical substance abuse providers as well as new community support providers including faith-based organizations. Some of these entities provide housing in sober, recovery oriented environments.

- **State Administered General Assistance (SAGA) – Basic Needs Program**: The SAGA program is a direct housing program. Advanced Behavioral Health (ABH) is the administrative service organization under contract to perform administrative operations.

- **Substance Abuse Housing Assistance Fund (SAHAF)/ Security Deposit Program**: The SAHAF program is a state funded rental assistance program which provides a monthly subsidy payment to persons with a substance abuse disorder who are receiving services from the Women's and Children Program or the General Assistance Intensive Case Management program on a temporary basis while an individual/family is on a waiting list for permanent state and/or federal subsidy. The security deposit is a state funded program that provides security deposit to individuals/families with a psychiatric disorder in search of permanent housing. Services are provided by the local system of care on an in-kind basis.

- **DHMAS Transitional Case Management (for offenders)**: The DMHAS Sober Housing Program provides transitional housing, budgeting assistance, access to groups, recreation activities, vocational training, transportation assistance, dual diagnoses groups and on site Narcotics Anonymous/Alcoholics Anonymous. Clients must be 18 years and older, under the supervision of DHMAS and have a history of serving time in prison. The partner agency for this program is Community Renewal Team (CRT).

Contact Information: 410 Capitol Avenue, CT 06134 Ph: (860) 418-7000

DEPARTMENT OF PUBLIC HEALTH
www.ct.gov/dph

The mission of the Department of Public Health (DPH) is to protect and improve the health and safety of the people of Connecticut by assuring the conditions in which people can he healthy; promoting physical and mental health; and preventing disease, injury and disability. The Department of Public Health (DPH) operates a Medicare Services Hotline. Messages may be left after hours, holidays, and weekends on the Medicare Hotline answering machine. Medicare beneficiaries can obtain information and

register complaints or concerns about Medicare home health care services. The Children with Special Health Care Needs (CSHCN) Program is federally funded and serves children with disabilities and chronic medical conditions who are unable to access medical services due to limited income.

- **Diagnostic and Therapeutic Services** is coordinated and made available under the CSHCN program to Connecticut children under the age of 18, who are thought to have or who have been diagnosed as having certain chronic, organic, disabling conditions. Participation for individuals with cystic fibrosis is not restricted by age limits. Case management and coordination of services are provided by selected qualified providers or agencies. The program does not cover hospitalization. Eligibility is determined by financial and medical criteria.

- **Supplemental Security Income/Disabled Children Program** also provides case management and limited diagnostic and therapeutic services for all disabled children who are referred by the Social Security Administration who meet medical guidelines for the CSHCN Program.

- **Child Development Program** offers case coordination, developmental assessments and in-depth evaluations to infants and preschool children who are showing physical or psychological problems in their early development. Children from birth to 6 years who have developmental problems are eligible for the program. There is no fee in most clinics. Others charge a modest fee based on a sliding scale. Local provider services for children with special health care needs can be identified by calling INFOLINE.

Contact Information: 410 Capitol Avenue, Hartford, CT 06134 Ph: (860) 509-8000

CONNECTICUT HOUSING FINANCE AUTHORITY
www.chfa.org

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

- **Connecticut Fair Alternative Mortgage Lending Initiative & Education Services (CT FAMLIES)** is a mortgage loan refinance program designed to help homeowners who have an Adjustable Rate Mortgage (ARM). CT FAMLIES refinances ARMs into 30-year, fixed rate amortizing loans for low- and moderate-income borrowers.

- **Emergency Mortgage Assistance Program** provides assistance to homeowners who have received a Notice of Foreclosure dated on after July 1, 2008. The loan is available to eligible homeowners who are not capable of making their monthly mortgage payment due to "extenuating circumstances."

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- **Homebuyer Mortgage Program** provides assistance to first-time homebuyers or prior homeowners purchasing in a targeted area of the state.

- **Housing Development Fund's SmartMove Second Mortgage Program** is offered through a partnership with the Housing Development Fund (HDF). CHFA will provide the first mortgage and HDF will provide a downpayment second mortgage loan. This is a 3-year pilot program is offered to low- and moderate-income borrowers purchasing a first home in Fairfield County.

- **Downpayment Assistance Program (DAP)** provides downpayment loans to low-to-moderate-income homebuyers who are purchasing a home anywhere in Connecticut. Closing costs for certain eligible borrowers may also be financed. Loans are made at below market interest rates and secured by a second mortgage on the home.

- **Rehabilitation Mortgage Loans** provide funds to purchase and rehabilitate an existing home, or for current homeowners who wish to refinance and renovate the home in which they live.

- **Police Homeownership Program** provides low-interest rate home mortgages to local or state police officers to purchase homes in the communities in which they serve which is in a participating city.

- **Military Homeownership Program** provides assistance to members of the U.S. Military, Active Duty, Guard, Reserve or veterans who served in the U.S. Armed Forces, and who were discharged or released under conditions other than dishonorable.

- **Homeownership Program** provides assistance to residents of public housing looking to purchase a home.

- **Home of Your Own Program** provides low-interest rate Homeownership Program mortgages to persons with disabilities to enable them to have a "home of their own."

- **Reverse Annuity Mortgage Program (RAM)** provides monthly payments, based on the equity value of homes of eligible elderly homeowners with long-term health care needs.

- **Rental Development Mortgage Program** provides direct mortgage lending to eligible developers to build or rehabilitate affordable rental housing throughout Connecticut. CHFA makes construction and permanent first mortgages that are financed by taxable bonds, tax-exempt bonds, or unrestricted funds.

- **Federal Low-Income Housing Tax Credit Program** is administered by CHFA for Connecticut and provides a direct credit against Federal income taxes for those investing in rental housing, a portion of which has been developed for occupancy by qualified low-income households.

- **State Housing Tax Credit Contribution Program** is administered by CHFA and provides private donors or corporations with credits against state taxes for making contributions to non-profit housing development groups for activities in

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support of housing development for low-income persons. A total of $10,000,000 is available annually.

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

- **Group Home Mortgage Finance Program**: Under this program, CHFA originates permanent loans secured by Group Home Mortgages. The group homes are designed to provide community based residential facilities for housing up to six mentally retarded or autistic persons each. The Department of Developmental Disabilities (DDS) works with providers across the state to identify potential group home sites. Development proposals are submitted and reviewed jointly by DDS and the Department of Social Services (DSS) to ensure that the property can be developed within the state's established cost guidelines. DDS and DSS provide verification that each home has sufficient aggregate income to support both operating costs and debt service. The Group Home Mortgage Program is a direct housing program administered under the guidance of a Memorandum of Understanding between DDS and DSS.

- **Multifamily Financing Program** objective is to increase the supply and availability of affordable rental housing for low- and moderate-income households. CHFA offers mortgage financing terms not generally available in the commercial market to help developers achieve financial feasibility for projects. The Multifamily Financing Program is a direct housing program. While there is no partner agency for this program, other federal, state, and local agencies may assist developments through separate multifamily financing programs.

- **Supportive Housing** as PILOTS and Next Step was established to provide additional units of affordable housing and support services to individuals and families who are affected by psychiatric disabilities or chemical dependency, or both, who are homeless or at risk of homelessness, and to persons with serious mental health needs who are community-supervised offenders supervised by the executive or judicial branch. This housing is transitional living programs or permanent supportive housing, which can include both individuals and families with or without special needs. The Supportive Housing Pilots Initiative is a direct housing program. The partner agencies for this program are OPM, DMHAS, DSS, DECD, and CSH. The Next Steps Supportive Housing Initiative ("Next Steps") is designed to create permanent, affordable, service-enriched housing opportunities for individuals and families who are homeless or at risk of becoming homeless, particularly persons experiencing chronic, repeated or persistent homelessness. The purpose of Next Steps is to enable such persons to stabilize their lives and to regain a stake in the community. The partner agencies for this program are DMHAS, DSS, DCF, DECD and OPM.

- **Urban Rehabilitation Homeownership Program (URHOME)** provides low-interest mortgage financing for state, municipal, and private-sector employees working, purchasing, and rehabilitating a home in one of the state's federally

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targeted cities. In addition to a 30-year fixed-rate mortgage at one quarter point below the CHFA rate, purchasers of homes were eligible for deferred loans of $25,000 for a single-family dwelling and $35,000 for two to four units dwelling for rehabilitation costs. The Urban Rehabilitation Homeownership Program is a direct housing program. DECD is the partner agency for this program. $10 million of DECD bond funds provided the funding of rehabilitation loans for this program.

Contact Information: 999 West Street, Rocky Hill, CT 06067-4005 Ph: (860) 721-9501

CONNECTICUT HOUSING INVESTMENT FUND
www.chif.org

The Connecticut Housing Investment Fund, Inc. (CHIF) is a statewide, nonprofit Community Development Financial Institution providing flexible funding, loan servicing and technical expertise to developers of affordable housing and neighborhood revitalization projects. CHIF offers several lending programs to homeowners and developers to rehabilitate existing housing or build new affordable homes and apartments for low- and moderate-income families. CHIF also provides loan servicing and development consulting services.

- **Predevelopment Loan Program** provides loans of up to $50,000 to developers to pay for cots associated with the preliminary planning and design of affordable housing. Loans are provided at 1% – 3% for 12 months for new construction and rehabilitation projects. This special revolving loan program is funded with grants from the Melville Charitable Trust and the Connecticut Housing Finance Authority (CHFA).

- **Neighborhood Rebuilder Program** offers developers short term construction loans. The rate is 6.5% for 12 months. The program provides a source of subsidies for development to pay for the appraisal gap that exists between the total development cost and the after-rehabilitated appraised value of the property.

- **Interim Bridge Loan Program** provides bridge loans to developers for interim financing. Loans are provided at 3% to 6.5% for up to 12 months.

- **First-Time Homebuyer Program** provides financing at low interest rates to first-time homebuyers purchasing their primary residence in the State of Connecticut. Both first mortgages and down payment assistance loans are available to qualified applicants. Homebuyers who have not owned a home in the last three years and who meet the specified income restrictions are eligible for this program. For eligibility inquiries for the First-Time Homebuyer Program email homebuyers@chif.org or call at (860) 761-1627.

- **CHIF/USDA Rural Services Homeownership Program** for first-time homebuyers provides decent living quarters for rural Americans of very low to moderate income. CHIF provides a first mortgage for 30 years, and the USDA provides a second mortgage for the balance. For more information contact usda@chif.org or call (860) 233-5165.

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- **CHDC Revolving Loan Fund Initiative**: State funds of $1.5 million are provided as a 0% deferred loan for a 30-year term to Connecticut Community Development Financial Institution (CDFI) Alliance to administer a revolving loan fund. CT CDFI Alliance is comprised of five nonprofit community housing development corporations each of which is federally chartered as a Community Development Financial Institution. The revolving Loan Fund Initiative, administered by CHIF/CT CDFI Alliance, is a direct housing program. There is no partner agency for this program. The program benefit is to improve and increase the stock of affordable housing throughout the state. DECD provides funding for this program.
- **Construction/Acquisition Loans** provide financing to community-based nonprofit developers to purchase and rehabilitate single-family deteriorated properties. Once the rehabilitation is complete, the nonprofit sells the property to a qualified buyer.
- **Energy Conservation Loan Program** provides loans at below-market rates to qualified owners of single-family homes and multifamily apartment buildings. Loans of up to $25,000 with interest rates ranging from 1% to 6% are available to income-eligible single-family homeowners. The maximum loan amount for multifamily properties is $2,000 per unit, with a maximum loan amount of $60,000 per building. Eligible improvements include the purchase and installation of heating systems, vinyl siding, roofing, windows, attic and wall insulation and alternative energy devices, and implementation of various cost-saving energy conservation measures. DECD provides funding for this program.
- **People's/CHIF Home Improvement Loan Program** allows qualified owner-occupants of one to four unit owner-occupied properties to borrow up to $10,000 at a fixed annual percentage rate (currently 7.99%). Eligible improvements include structural additions, remodeling of bathrooms and kitchens, elimination of health and safety hazards, roofing, reconditioning or replacement of plumbing, air conditioning and electrical systems.
- **Wooden Window Replacement Program** is a pilot program for energy-efficient and environmentally safe housing in New Britain and Waterbury. CHIF will provide a $100/per window subsidy to landlords who replace wooden windows in two-six-family houses built before 1950, with energy efficient vinyl units. DECD provides funding for this program through the Affordable Housing Program.

Since 1968, CHIF has offered technical and financial resources for help to expand affordable housing opportunities for those who have been excluded by virtue of discrimination of economic status.

Contact Information: 121 Tremont Street, Hartford, CT 06105 Ph: 860-233-5165

COMMUNITY RENEWAL TEAM, Inc.
http://www.crtct.org/Index.htm

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The Community Renewal Team Inc. (CRT) is an anti-poverty organization serving people and families throughout the Connecticut River Valley. CRT programs give people the skills and the resources to become self-sufficient and to thrive.

CRT provides the following programs/services:

- **Home Solutions Initiative**: The Home Solutions Initiative is made up of four separate programs: Senior Citizens Emergency Home Repairs, Septic System Repair, Energy Conservation Loan Fund, and Hazardous Materials programs. The partner agency for this program is DECD.

- **DHMAS Transitional Case Management (for offenders)**: The DMHAS Sober Housing Program provides transitional housing, budgeting assistance, access to groups, recreation activities, vocational training, transportation assistance, dual diagnoses groups and on site Narcotics Anonymous/Alcoholics Anonymous. Clients must be 18 years and older, under the supervision of DHMAS and have a history of serving time in prison. The partner agency for this program is DHMAS.

- **Transitional Supervision Community Residential Program** provides 112 beds throughout the state. These residential programs provide virtually no programming and minimal supervision. Purchase of these beds allows inmates without appropriate family housing to be released under minimal supervision. The Transitional Supervision Community Residential program is a direct housing program. The partner agency for this program is DOC.

- **Fresh Start**: The Fresh Start program is a 12-month, residential program designed for female, substance abusing offenders and their children. The program provides a safe, nurturing environment for women and children as they face recovery from addiction and learn new life skills that develop their self-sufficiency. The partner agency for this program is DOC.

- **Byrne Supportive Housing** consists of 15 scattered sites for offenders with a history of being in a homeless shelter. The Byrne Supportive Housing program is a direct housing program. The partner agency for this program is DOC.

- **Domestic Violence Supportive Housing** provides rental subsidies and supportive housing services in scattered sites to six families who are leaving Interval House, a domestic violence shelter serving women and their families in the greater Hartford region. The staff specializes in concerns specific to victims of domestic violence, so safety and recovery continue after the family leaves Interval House. Services are available for approximately 18 months for each family. The partner agency that funds this program is the US Department of Justice.

- **Community Housing Assistance Program (CHAPs)** is a supervised scattered site housing program for DCF mandated adolescents preparing for independent living. These youth will age out of the foster system without a permanent family structure. The partner agency for this program is DCF.

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DEPARTMENT OF LABOR
www.ct.gov/dol

The Connecticut Department of Labor (DOL) is committed to protecting and promoting the interests of Connecticut workers. In order to accomplish this in today's ever-changing environment, DOL assists workers and employers in becoming competitive in the global economy. DOL takes the comprehensive approach to meeting the needs of workers, employers, and other agencies that serve them. Employers needing qualified workers or help upgrading current employees' skills can count on DOL for recruiting, job-training, referrals and consulting services tailored to meet specific needs. For job seekers, available services include career counseling, information on skills training and job-search assistance.

DOL provides the following programs/services:

- **Apprenticeship Programs:** apprenticeships serve to maintain a continuing pool of skilled workers trained in current technology methods. Apprenticeship staff monitors and registers apprenticeship training programs while assisting employers in recruiting apprentices, implementing programs and making use of Connecticut business tax credits. Call 860-263-6085 for information.

- **CT Job and Career ConneCTion:** The Job & Career ConneCTion is for anyone in need of information on jobs and careers, including students, teachers, counselors, job developers, and job seekers. It helps individuals identify occupations that may be a good match for their skills, interest, and personality. And provides you with detailed information on these occupations. Use www.ctjobandcareer.org to visit the site. Job seekers may post resumes and search thousands of current job listings. Employers gain maximum 24/7 exposure to over 100,000 job seekers for their job openings and can review more than 10,000 active job seeker resumes. The Connecticut Job Bank automatically links to America's Job Bank to gain national exposure to one million job seekers for Connecticut employer job listings. Employers may also easily access the state's labor pool through on-site recruitment at one of DOL's career offices. Employers may also list job postings by phone at 860-344-2044 or by fax at 860-344-2057.

- **Dislocated Workers:** People who lose their jobs due to a plant closing or major layoff may get help with job search services and, depending on availability, retraining opportunities. Services are offered to eligible individuals through the DOL offices throughout the state. Call 860-263-6580.

- **Occupational Safety and Health Act (OSHA) On-site Consultation Program** is a free service provided to public and private employers who request a consultation concerning OSHA regulations and standards. At the invitation of an employer, a state consultant will visit the employer's workplace, discuss OSHA regulations and standards, "walk through" the establishment noting any violations observed, and have a closing conference with the employer. Call 860-566-4550.

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- **Rapid Response Program** services ease the impact of layoffs and assure that workers are offered a full range of benefits and services. Prior to layoffs, the Rapid Response Team conducts "early intervention" sessions where employees can learn about unemployment benefits, job search assistance, and training opportunities. Call 860-263-6580.

- **Tax Credit Programs:** Employers can receive thousands of dollars in federal tax credits by using the Work Opportunity Tax Credit (WOTC) and the Welfare-to-Work (WtW) Tax Credit for hiring individuals who meet tax credit eligibility requirements. Business Tax Credits, Tax Credits for Individuals, Manufacturing Apprenticeship Tax Credit, Health Coverage Tax Credit (HCTC), Earned Income Tax Credit (EITC), and Advance Earned Income Tax Credit (AEITC) are also available. Employers may receive up to a $2,400 federal tax credit per qualified individual hired through the WOTC Program, and up to $8,500 over a two-year period per qualified individual hired through the WtW Tax Credit Program. There is no limit to the number of newly hired individuals that may qualify an employer for tax credits. Call 860-263-6060 for information.

- **Trade Adjustment Assistance (TAA and NAFTA)** program is available for individuals certified by the federal government as having lost their jobs due to the more competitive nature of goods produced outside of the United States. Benefits to certified workers might include retraining, job search and relocation. Call 860-263-6070 for more information.

- **Unemployment Compensation** provides temporary income to eligible unemployed workers. Established to protect workers against extreme financial hardship, this income support system was designed to provide short-term, partial aid for 26 weeks. During specific periods of high unemployment, benefits could be extended for additional weeks. Through this program Unemployment Insurance, Unemployment Appeals and Unemployment Tax are available. Call 860-263-6785.

- **Veterans Workforce Development:** U.S. military veterans are afforded priority in all the employment and training services offered by the DOL local offices. Veterans' representatives in each office provide specialized service to all veterans, with emphasis on services to disabled veterans. Outreach activities are regularly performed to inform veterans of the specialized programs and services available to them. Call 860-263-6790.

- **Wage and Workplace Standards** division administers a wide range of laws that protect and promote the interests of Connecticut's 1.6 million workers. This program provides information on wage payments, employment of minors, family leave, minimum wage, hour compliance, workplace standards, drug testing and more. Employers are assisted in complying with the laws primarily through seminars and educational materials. Call 860-263-6790 for more information.

- **Youth Employment Site (YES):** All offices, when requested by schools or organizations serving youth, offer tours of the Department of Labor centers and participate in career days and job fairs. Youth alone, or in groups, may access all local office services including career exploration, job search services and workshops. Services may be offered at the local office, schools, or community

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organizations. Contact the nearest Department of Labor/CT Works Career Center.

- **Speaker's Bureau:** speakers are available from the Department of Labor to make presentations on a variety of subjects ranging from Labor Market Information to FMLA guidelines. Topics include:
    - **Economic and Occupational Information:** current and future economic conditions, career development, industry and occupational forecasting.
    - **Safety and Health (OSHA):** individualized safety and health training programs
    - **Wage and Workplace Standards:** wages and hours, youth employment, family leave and other issues
    - **Unemployment Insurance (UI) Tax Division:** information and assistance in preparing quarterly tax returns for unemployment insurance
- **Career Centers:** CT Works/DOL Career Centers are located throughout the state and offer services to job seekers and employers. Career development services are provided at no cost to users, regardless of employment status. An equal opportunity employer with equal opportunity programs, the DOL provides auxiliary aids and services upon request to individuals with disabilities. Services include:
    - Career development specialists to help in job search, including Veterans' Employment Representatives
    - Certified professional resume writers to help job seekers develop a resume
    - Videotapes, publications and software to assist with job search strategies and learning computer programs
    - Internet access for finding a job, posting a resume, researching companies and career advice
    - Use of computers, telephones and fax machines
    - Job search and career transition workshops, including interview techniques
    - Occupational wages and employment outlook
    - Internet access for recruiting employees, researching training programs and labor market information
    - Low-cost, high profile job fairs throughout the State, run to help match employers and job seekers
    - Participation in hiring programs, possibly earning tax credits

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- Videotapes, workshops, publications and software to assist with basic skills training of employees
- Referral to other state agencies for answers to questions regarding taxes, licensing, state regulations and employer services
- Information on programs that help businesses expand and update technology
- Employer registration for Unemployment Insurance (UI) liability and answers to any UI tax questions
- Economic and labor market data

- **CT Individual Development Account (IDA) Initiative**: IDAs are savings accounts that enable low-income (and low-wealth) families and individuals to combine their own savings with matching public and private funds to purchase a first home, pay for college education or vocational training, start up or expand a business, purchase an automobile to obtain or maintain employment, or pay for a lease deposit on a primary residence. This asset building, anti-poverty strategy helps low-income people move toward greater self-sufficiency by accumulating savings and purchasing long-term assets. The theory behind this approach is that helping people purchase an asset, as opposed to simply increasing their income, provides stability that may allow them to escape the cycle of poverty permanently. The IDA program is a long-term program (3 to 5 years) that requires program participants to save regularly, attend financial education classes, meet with a case manager and attend asset-specific training for the duration the program.

- **Assets for Independence Demonstration Program (AFI)** provides funding for asset-building projects that feature IDAs. The program was authorized by Congress in 1998 to gauge the usefulness of IDAs and other related asset-building strategies as tools to improve the social and economic prospects for very low-income American households. The program is on-going and is funded by annual federal appropriations and substantial financial support from nonfederal sources.

Contact Information: 200 Folly Brook Boulevard, Wethersfield, CT 06109 Ph: (860) 263-6000

DEPARTMENT OF CORRECTION
www.ct.gov/doc

The Department of Correction (DOC) has served and protected the citizens of Connecticut since 1968 by daily ensuring the security of the State's 18 correctional facilities in a manner that is widely viewed as a national model. The mission of DOC is to protect the public, protect staff, and provide safe, secure and humane supervision of offenders with opportunities that support successful [community] reintegration. DOC provides programming, counseling, education and treatment to inmates that they can utilize to improve themselves. DOC provides programs and structured activities with clearly defined behavioral expectations for offenders. The Department's focus is on

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successful strategies to reduce recidivism and support offenders in returning to their communities.

DOC contracts for approximately 600 halfway house beds throughout the state. These programs assist offenders in the process of reintegrating into society, and may include employment assistance, substance abuse treatment, mental health and housing assistance. The Court Support Services Division supervises approximately 52,000 probationers and, as part of Connecticut's balanced program to alleviate overcrowding in the State's prisons, DOC has developed a major network of Alternative Incarceration Programs. By diverting less serious offenders to community punishment and supervision programs, Connecticut ensures that prison space remains available for more serious offenders.

The Department continues to face the challenges of providing adequate and appropriate risk/need assessment, case planning and pre-release services and intensive supervision and case management once offenders are back in the community. The most critical needs within 72 hours of release are medical services, registration for benefits, supervision compliance and access to appropriate and safe housing. The majority of offenders who violate parole have housing issues, with nearly 50% listing local shelters as their address at the time of parole violation. DOC recognizes that the problems of reentry are not strictly a correction issue or a criminal justice issue but a *community* issue and that creative solutions require collaboration, coordination and partnership with a wide range of state, local, non-profit and community groups.

- **Byrne Supportive Housing** consists of 15 scattered sites for offenders with a history of being in a homeless shelter. The Byrne Supportive Housing program is a direct housing program. The partner agency for this program is Community Renewal Team (CRT).

- **Halfway Houses Program** includes the Work Release, Substance Abuse and Mental Health programs, and provides 875 beds throughout the state.

- **Transitional Supervision Community Residential Program** provides 112 beds throughout the state. These residential programs provide virtually no programming and minimal supervision. Purchase of these beds allows inmates without appropriate family housing to be released under minimal supervision. The Transitional Supervision Community Residential program is a direct housing program. The partner agency for this program is Community Renewal Team (CRT).

- **Fresh Start**: The Fresh Start program is a 12-month, residential program designed for female, substance abusing offenders and their children. The program provides a safe, nurturing environment for women and children as they face recovery from addiction and learn new life skills that develop their self-sufficiency. The partner agency for this program is Community Renewal Team (CRT).

Contact Information: 24 Wolcott Hill Road, Wethersfield, CT 06109 Ph: 860-692-7480

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DEPARTMENT OF VETERANS' AFFAIRS
www.ct.gov/ctva

The Department of Veterans Affairs (VA) is responsible for providing assistance to veterans, their eligible spouses and their eligible dependents. Assistance is provided in obtaining benefits as provided for under federal, state and local laws. The VA has an expanded, integrated, and coordinated program of services for Connecticut veterans and their families. Counsel is provided to Connecticut veterans concerning the availability of educational training and retraining facilities, health, medical, rehabilitation, and housing facilities and services; services for veterans who may have been exposed to herbicide during military action; and VA benefits for nursing home care. The agency also assists in the establishment, preparation, and presentation of claims to rights, benefits or privileges accrued to veterans. The VA employs Veterans' Service Officers across Connecticut to assist veterans in this process and to represent them before the U.S. Department of Veterans' Affairs concerning claims and benefits.

VA programs include:

- **Residential Facility** includes programs for substance abuse, medical, recreational, vocational, education and social work services. The mission of this program is to facilitate a return to independent living for as many veterans as possible.

- **Health Care Facility at the CT Veteran's Home** provides long term care to veterans with chronic and disabling medical conditions including, but not limited, to heart and lung disease, stroke, Parkinson's, Alzheimer's and other dementias. The program also provides hospice care, palliative care and respite care.

- **Veterans Recovery Center** provides a variety of substance abuse services to eligible veterans who have chosen to be clean and sober and whose long term desire is to reintegrate back into the community. The center is designed to assist and support eligible veterans after successful completion of either day or inpatient rehabilitation programs.

- **Office of Advocacy and Assistance** provides assistance to veterans, their eligible spouses and eligible dependents in obtaining veterans benefits under federal, state and local laws.

Contact Information: 287 West Street, Rocky Hill, CT 06067 Ph: 860-529-2571

DEPARTMENT OF SOCIAL SERVICES
www.ct.gov/dss

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

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- **Temporary Family Assistance** (TFA) is a program funded by the state and federal government from the Temporary Assistance for Needy Families (TANF) block grant that provides financial assistance to eligible families. The TFA program is designed to enable very poor families to provide basic necessities for their children while they are making the transition from welfare to work as part of the State's Jobs First Program. Many families eligible for TFA are also eligible for food stamps and energy assistance.
- **Preventive Services to Families** provides prevention, intervention and treatment services to individuals and families. Families receive counseling, education, case management, and home management to help reduce conditions of impoverishment or dependency.
- **CONNPACE** (Pharmaceutical Assistance) pays the cost of prescription drugs, after a co-payment per prescription, for people 65 and over and adults with disabilities who receive Social Security benefits. Eligible individuals must not be receiving prescription assistance from any additional source other than a Medicare-endorsed drug discount card. Applicants must be a state resident for at least six months and pay an annual registration fee. Individuals with income below or equal to 135% of the federal poverty level who are enrolled in Medicare Part A or B must obtain a Medicare-endorsed drug discount card.
- **Medicaid (Title XIX)** is a federal/state program administered by DSS. It provides medical coverage for eligible participants. The rules and regulations of the program are extremely complex. Anyone needing help to pay current, future or past medical expenses is encouraged to apply.
- **HUSKY (Health Care for Uninsured Kids and Youth) Program** is a service for all families with children who need health coverage. HUSKY offers a comprehensive healthcare benefit package for Connecticut families with children up to age 19, including the parents or other caretaker relatives of such children.

Elderly Services:

- **Protective Services for the Elderly and the Nursing Homes Ombudsman Programs** provide services to protect people aged 60 and over from abuse, neglect (including self-neglect), and exploitation. Crisis and social work intervention, counseling, safeguarding, advocacy and monitoring are among services provided by social workers after a state ombudsman refers cases. There is no income eligibility for initial referral.
- **Conservator of Person Program** social workers act as conservator designees for income-eligible people over 60 who have been determined by the probate court to be incapable of making personal decisions. This program enables substitute decision-making in areas such as housing and personal medical treatment, and gives the DSS Commissioner legal responsibility for the care and well being of persons eligible for this program.
- **Conservator of Estate Program** staff act as Conservator of Estate for low-income, elderly people who are unable to manage their financial affairs. Conservators are appointed by the Probate Court.

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- **Ombudsman Office-Nursing Homes** receives, investigates, and resolves all complaints and problems from or on behalf of nursing home residents affecting their quality of life and care.

- **Ombudsman Office – Protective Services to the Elderly** staff receives and investigates reports of neglect, self-neglect, abuse, and exploitation of persons who are 60 years old or older and living in the community.

- **Statewide Respite Care Program** enables caregivers to receive respite care services for their loved ones with Alzheimer's disease or related disorders. The program offers caregivers the opportunity to receive an assessment of services needed, have a care plan developed and/or purchase services for the individual with dementia.

- **Retired & Senior Volunteer Program (RSVP)** provides opportunities to persons 55 years of age and older to participate in their communities by sharing their knowledge and skills through meaningful volunteer experience.

- **Senior Community Service Employment Program** offers employment and training opportunities to individuals 55 years of age and over with an income not exceeding 125% of the poverty level. The program attempts to match the older worker's interests and ability with a position in a community services agency.

- **CHOICES Program** provides health insurance assistance (Medicare, Medicaid, Medicare Supplement Insurance; outreach; information and referral; counseling; and eligibility screening through "One Stop" information and screening for 20 state and federal benefits and/or support programs.

- **Elderly Services Information Line** is a toll-free line established to handle questions concerning programs and services available for persons 60 years of age or older. Callers can speak with trained staff who can provide information about programs for senior citizens in Connecticut.

- **National Family Caregiver Support Program** is designed to support family members who provide care to an elderly family member aged 60 and over, or to grandparents who are age 60 and over and are caring for a child who is 18 years of age and under. Services include information, assistance, counseling, training, respite and supplemental services (these services are provided on a limited basis and vary by region).

- **Medi$ave** provides education to Medicare beneficiaries in detecting fraud and abuse in the Medicare and Medicaid programs. Through senior volunteer education, the program strives to improve the quality of care and life for all Medicare and Medicaid beneficiaries.

- **Breakthrough to the Aging (Friendly Visitors/Shoppers)** trains volunteers of all ages to serve as Friendly Visitors and Friendly Shoppers to individuals aged 60 and over.

- **Connecticut Home Care Program for Elders** provides funds to assist frail elderly persons to remain living in their homes. The program provides a wide range of home health and non-medical services to persons age 65 and older who

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are institutionalized or at risk of institutionalization. Services include adult day health care, home delivered meals, case management and emergency response systems.

- **Connecticut Partnership for Long Term Care** is a state program that works in alliance with the private insurance industry to create an option to help persons meet future long-term care needs without depleting all assets to pay for such care. Under the Connecticut Partnership, private insurance companies competitively sell special long-term care insurance policies that not only offer benefits to pay for long-term care costs, but also offer Medicaid Asset Protection should one ever need to apply to Connecticut's Medicaid Program for assistance.

- **Elderly Health Screening** supports four elderly health screening programs throughout Connecticut. The primary goal of these programs is prevention and early detection of disease. Healthcare education is also provided.

- **Elderly Nutrition Program** funds thirteen (13) projects across the State. These programs serve nutritionally balanced meals to individuals 60 years of age and over and their spouses. (Meals may also be provided to persons with disabilities living in senior housing facilities that have congregate meal sites). The meal sites (Senior Cafes) are located in senior centers, senior housing projects, schools, churches and other community settings. Meals are also delivered to homebound or otherwise isolated older persons.

- **Housing,** living arrangements and the availability of supportive services become increasingly important considerations as older individuals age. Housing options and programs in Connecticut include Assisted Living, Nursing Homes and Continuing Care Retirement Community and Reverse Annuity Mortgage Programs. For more information on these housing options, persons can contact the Elderly Services Division at DSS.

- **Subsidized Assisted Living Demonstration (ALDemo) – Subsidy Program** provides owners/managers of newly developed affordable housing units constructed under the PRIME -ALDemo Program on behalf of low and very low-income elderly residents. That program provides subsidized assisted living services, as defined in section 19-13-D105 of the regulations of Connecticut state agencies. DECD provides rental subsidy certificates for this program.

Housing Assistance:

- **State Rental Assistance Program (RAP)** assists low-income families to afford decent, safe and sanitary housing in the private market. To be eligible, family income may not exceed 50% of the median income for the Connecticut county or metropolitan area in which the family chooses to live. DSS calculates the maximum amount of housing assistance that a family may receive based on family income. A family pays 40% of its monthly income on rent and utilities, while elderly and disabled families pay 30% of their monthly income.

- **Transitionary Rental Assistance Program (T-RAP)** is a rent subsidy program that helps families who have earnings over the Temporary Family Assistance (TFA) Payment Standard, and who are leaving TFA, to afford privately owned rental housing. Families pay 40% of their adjusted monthly income towards their

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rent and utilities. Eligible families may receive T-RAP assistance for a maximum of twelve months.

- **Emergency Shelters for the Homeless** program includes grants supporting emergency shelters statewide and transitional living programs; emergency shelter/housing placement of families made homeless by natural disaster, fire or eviction; eviction intervention; and social work services to homeless families**.**
- **Eviction (& Foreclosure) Prevention Program** assists low- and moderate-income residents who are at risk of becoming homeless or losing their homes due to inability to pay their rent or mortgage, and attempts to prevent litigation, eviction, or foreclosure, through assessment, community-based mediation, conflict resolution, and the use of a rent bank.
- **Security Deposit Assistance** helps homeless individuals and families afford to move into rental housing. Qualifying emergency situations include: homelessness or living in a domestic violence shelter, motel or hotel, or temporary residence with friends or relatives during the homeless crisis; eviction; and release from hospital, prison or other institution. Applicants who meet the income limits and other criteria may be eligible for the equivalent of two months' rent. Families that have been selected off of a housing authority's waiting list, to receive a Section 8 Housing Choice Voucher, State Rental Assistance or a Transitionary Rental Assistance Program Certificate are also eligible to apply.
- **Section 8 Housing Choice Voucher Program** is federally funded and assists very low-income families in obtaining decent, safe, and sanitary housing. This program provides direct rental subsidies to property owners. The family pays up to 40% of its monthly income on rent and utilities and the rent subsidy covers the remainder of the rent charge by the landlord. Housing subsidized under this program must meet HUD minimum housing quality standards of safety and sanitation. Rental assistance may be used in existing housing, newly constructed units, and in moderately or substantially rehabilitated units.
- **Temporary Rent Subsidy Program (TRSP)** assists a limited number of very low-income families participating in the Jobs First Employment Services (JFES) Program and families that have exhausted their TFA benefits. Families pay 30% of their monthly income on rent and utilities. The rent subsidy is provided for up to 18 months.
- **State Supplement for the Aged, Blind and Disabled (State Supplement)** is designed to supplement assistance received from the federal Supplemental Security Income (SSI) program. Actual receipt of SSI is not required. For example, recipients of a low monthly Social Security benefit, private pension, Veterans' benefits, or limited income from another source may still qualify for the State Supplement.
- **Adult Services** provides home care services to eligible people with disabilities. Social workers coordinate planning and management of services to help clients remain independent in the community. Services include homemaker, housekeeper, chore person, adult companion, day care, and home-delivered meals. Income/asset eligibility applies.

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- **Personal Care Assistance** provides grants to people with disabilities to obtain or retain employment. Income eligibility applies.

- **Personal Care Assistance (PCA) Medicaid Waiver Program** allows flexibility in obtaining home care support for those who are receiving Medicaid assistance. Under this program, the individual is responsible for the hiring, training, supervision and payment to the PCA. To apply for this waiver, contact the regional DSS Office to obtain a PCA Waiver Request form.

- **Parent Subsidy Program** provides grants to help families finance the extraordinary expenses of children with disabilities.

- **Traumatic Brain Injury-Related Services** provides funding for placement in rehabilitation facilities or day treatment programs that provide behavior management; care management and home care services for people with traumatic brain injury.

- **Care 4 Kids Program** provides monthly subsidies to eligible families to help them pay for childcare. The program covers children up to 13 years of age (or 18, if the child has special needs) who are in licensed family daycare homes, group daycare homes, and child daycare centers, the child's own home, or in a relative's home. Actual payment is based on the difference between market rate (depending on the age of the child, setting of care, and region of the state) and the actual cost of care, whichever is lower, and a percentage of the family's income. Funding for the Care 4 Kids Program is limited. Interested persons must call DSS for more information including the availability of certificates.

- **Food Stamp Program** is a federal program operated through DSS designed to give low-income households extra money to purchase food.

- **Connecticut Access** is a program developed by DSS to improve health care for the state's Medicaid recipients. Eligible families are asked to choose a managed care health plan. All health plans provide the same basic benefits: diagnostic services, physician services, check-ups, maternity and newborn care, well child care, prescription services, hospital services, urgent care, emergency care, family planning services, laboratory services, x-ray/imaging, physical therapy, dental care, mental health services, immunizations, vision care, hearing care, osteopathic manipulative therapy, chiropractic services, medical transportation, and addiction services. Participants may go to their primary health care provider's office, a health clinic, or a hospital.

- **Qualified Medicare Beneficiary (QMB), Specified Low-Income Medicare Beneficiary (SLMB) and Additional Low-Income Medicare Beneficiaries Programs** are federal and state funded and provide health care coverage and financial assistance in paying Medicare costs for certain Medicare beneficiaries. The programs are administered by DSS.

- **State Assisted General Assistance (SAGA)** is a state-funded financial and medical assistance program for individuals or households who do not have enough income or resources to meet basic living expenses and who cannot get immediate financial or medical help from other government programs. Cash assistance is limited to individuals who have a temporary or long-term disability.

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Medical assistance is available to those with limited means without regard to age or disability. The program is administered directly by DSS.

- **Domestic Violence Shelters** program provides a safe haven for victims of family violence and provides non-shelter services including community and organizational information sessions. This is a direct housing program. There is no partner agency for this program.

- **Residences for Persons with AIDS** program provides supportive housing to homeless children and adults with HIV/AIDS. This is a direct housing program. There is no partner agency for this program.

- **Safety Net Program** provides services to TFA clients who lose eligibility because they have not made a good faith effort to find or keep employment and have income below the TFA payment standard. The program also provides assistance with housing expenses. This is a direct housing program. The partner agencies for this program are the Connecticut Council of Family Services Agency and its statewide family services agencies, as well as the Connecticut Association for Community Action.

- **Transitional Living** offers transitional housing with supportive services for a period of 6 to 24 months to homeless individuals and families who are motivated to work for their future, but need the employment, education and self-esteem skills to become self-sufficient and move into permanent housing. The Transitional Living program is a direct housing program. There is no partner agency for this program.

- **USDOE Weatherization Assistance Program** is designed to increase the energy efficiency of buildings owned or occupied by low-income households. This is an indirect housing program. There is no partner agency for this program.

Contact Information: 25 Sigourney Street, Hartford, CT 06106 Ph: (800) 842-1508

OFFICE OF POLICY AND MANAGEMENT
www.ct.gov/opm

The Office of Policy and Management (OPM) functions as the Governor's staff agency and plays a central role in state government, providing the information and analysis used to formulate public policy for the state and assisting state agencies and municipalities in implementing policy decisions on the Governor's behalf. OPM provides the Governor with a global overview of proposed policy initiatives, identifying the full range of financial and policy implications of proposed actions. On the Governor's behalf, OPM analyzes and assesses financial, programmatic and legislative proposals of state agencies, the General Assembly and the federal government.

OPM prepares the Governor's budget proposal and implements and monitors the execution of the budget as adopted by the General Assembly. Through intra- and inter-agency efforts, OPM strengthens and improves the delivery of services to the citizens of Connecticut, and increases the efficiency and effectiveness of state government through integrated process and system improvements.

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OPM also administers programs that provide tax relief, financial assistance, and/or grant funds directly to OPM customers. The list of grants and services administered by OPM are grouped by program recipients and/or eligibility requirements as follows:

For Individuals:

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

For Businesses:

- Commercial Motor Vehicles-Reimbursement of Tax Loss on Exemptions
- Distressed Municipalities-Reimbursement of Tax Loss for Exemptions
- Manufacturing Machinery and Equipment-Reimbursement of Tax Loss on Exemptions

Municipalities/Regional & Non-Profit Organizations/State Agencies:

- Colleges (Private) and General/Free Standing Chronic Disease Hospitals-Payment in Lieu of Taxes
- Computer Assisted Mass Appraisal (CAMA) System Grant
- Housing for Economic Growth (Incentive Housing Zones)
- Local Capital Improvement Program (LoCIP)
- Regional Planning (Grant-in-Aid)
- Small Town Economic Assistance Program (STEAP)

Criminal Justice Programs and Services:

- Connecticut Criminal Justice Information system (CJIS)
- Juvenile Justice and Youth Development Program & Grants
- Justice Statistics Program
- Justice Assistance Grant (JAG)
- Juvenile Justice System
- Leadership, Education and Athletics in Partnership (LEAP)
- National Crime History Improvement Program (NCHIP)
- Neighborhood Youth Centers Program (NYC)
- Offender Based Tracking System (OBTS)
- Police and Youth
- Safe and Drug-Free Schools and Communities (Governor's portion)
- School Attendance
- STOP Violence Against Women Formula Grant Program
- Youth Development

The following is a list of services provided by the OPM:

- Advisory Commission on Intergovernmental Relations (ACIR)
- Audit Reporting Requirements
- Child Poverty Council

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- Connecticut Partnership for Long-Term Care Program
- Connecticut State Data Center (SDC) Program
- Energy Services – Small Business, Consumers, State Agencies and Institutions
- Estimates Book – State Formula Grants to Municipalities
- Juvenile Justice System
- Municipal Finance Advisory Commission (MFAC)
- Municipal Retirement Systems Task Force
- Neighborhood Revitalization Zone Program
- Public Investment Community Index Preparation
- Regional Planning Coordination
- Small Town Economic Assistance Program (STEAP)
- Statues Governing Municipal Planning & Zoning
- Statues Governing Property Assessment and Taxation
- Telecommunications Services Companies' Tax Liability

Contact Information: 450 Capitol Avenue, Hartford, CT 06106 Ph: (860) 418-6200

CONNECTICUT DEPARTMENT OF PUBLIC SAFETY
www.ct.gov/dps

The Connecticut Department of Public Safety (DPS) is committed to protecting and improving the quality of life for all by providing enforcement, regulatory and scientific services through prevention, education and innovative use of technology. DPS is comprised of three divisions: (1) Connecticut State Police, (2) Fire, Emergency and Building Services, and (3) Scientific Services. The State Police is the largest police department in Connecticut and is the third largest in New England. It is a full service police agency with statutory responsibility for providing public safety needs to the citizens of Connecticut. DPS promotes cooperative law enforcement efforts between municipal and state police aimed at addressing crime within a targeted area of a community. Many of the initiatives of the Connecticut State Police are based on this "community policing" framework and are designed to deal with violent crime, including gang related criminal activities. Participating cities coordinate the enhanced law enforcement within an expanded plan for community improvement. Community action plans are self-selected at the local level. Examples have included the creation of neighborhood problem-solving committees, graffiti removal programs, removal of slum and blight, business-based programs to deter loitering, enhanced relationships with landlords of problem buildings, park cleanup campaigns, and added recreation and employment opportunities for neighborhood youth.

DPS provides the following services:

- Child Safety Seats
- Accidents Statistics
- Group Seeking Speakers
- Crime Statistics
- Patch Collectors
- Seat Belt Convincer
- Highway Traffic Information
- Victim Services
- Telephone Solicitation

- Connecticut State Police Honor Guard
- Connecticut State Police Auxiliary Force

Contact Information: 1111 Country Club Rd., Middletown, CT 06457 Ph: (860) 685-8190

CONNECTICUT DEVELOPMENT AUTHORITY
www.ctcda.com

The Connecticut Development Authority (CDA) provides debt financing and investment capital and offers business assistance including direct and guaranteed loans that enable and encourage companies to expand and succeed. CDA offers: (1) loans and loan guarantees to businesses in distressed municipalities in order to encourage business development, employment and neighborhood stabilization under URBANK; (2) up-front grants, financing and assistance to transform brownfields industrial sites to economically viable commercial and industrial properties; (3) equity financing and grants to developers of high technology or information technology projects and (4) generous financial and tax incentives to businesses that significantly expand in or relocate to Connecticut.

C. Related State Agency Task Groups

THE COMMUNITY MENTAL HEALTH STRATEGY BOARD
www.ct.gov/dmhas/cwp/view.asp?a=2908&q=334682

The Community Mental Health Strategy Board (CMHSB) is a 14 member panel chaired by the Commissioner of DMHAS. This board is charged with developing an investment strategy to address some of the most critical challenges identified by the Governor's Blue Ribbon Commission on Mental Health. CMHSB's primary goals are to: expand access to effective and quality-driven behavioral health care and improve services across a full continuum of care; integrate prevention and early intervention into the behavioral health system, making it an essential part of the continuum of care; and to provide services based on recovery and rehabilitation.

The Supportive Housing Pilots Initiative (PILOTS) Program is a public/private collaborative effort to foster the development of long-term solutions to the housing and service needs of families and individuals, coping with psychiatric disabilities and/or chemical dependency. DMHAS is spearheading PILOTS in partnership with other state agencies including DECD, CHFA, DSS, OPM, Corporation for Supportive Housing (CSH), philanthropic organizations, consumers, family members, and community-based non-profit housing and service providers statewide. The goal of PILOTS is the creation of new housing units over the next five years that link individuals and families with targeted employment and service supports.

As of July, 2001, the Connecticut General Assembly established the Community Mental Health Strategic Fund with $15 million in state funds to provide for capital development, predevelopment and support services funding for non-profit mental health and substance abuse service agencies to create affordable housing, including transitional and permanent supportive housing options. An additional $10 million of bonding from DECD was committed for this purpose. The Connecticut General Assembly appropriated new support service funding for PILOTS, authorizing total support service funding in the

amount of $3 million. Subsequent budgetary changes increased the bonding commitment to $20 million representing a total of $23 million for new housing.

Connecticut is the only state in the nation investing in the development of supportive housing on a statewide basis. A total of 534 units were provided under the PILOTS program including 221 at 14 existing PILOTS Demonstration Program Sites including housing 90 low-income individuals, who are not DMHAS clients, but are eligible to access services and 313 clients statewide through Phase 1 PILOTS leasing of scattered, existing apartments. Through the Next Steps Supportive Housing initiative to date 14 new supportive housing developments have been funded to provide and additional 287 supportive housing units including 117 units for low-income individuals, who are not DMHAS clients, but are eligible to access services.

NURSING FACILITY TRANSITION STEERING COMMITTEE

This committee oversees the Nursing Facility Transition Grant awarded to Connecticut's Department of Social Services (DSS) and funded by the Centers for Medicare and Medicaid Services (formerly Health Care Financing Authority). DSS has, in turn, contracted with the Connecticut Association of Centers for Independent Living (CIL) to implement the project.

The Nursing Facility Transition Project is a three (3) year grant with two major goals: (1) to create an effective system of transition for individuals residing in nursing facilities who desire to and are appropriate to live in the community, along with the necessary services and supports to allow individuals to maintain living in a community setting and (2) to demonstrate the effectiveness of the system by assisting one hundred and fifty (150) individuals to transition from nursing facilities to the community.

Consumers make up the majority of the membership of this Committee that will enable people with disabilities, family members and state agency representatives to have a leadership role in the design, development, monitoring and evaluation of the grant. In addition, workgroups include representatives from the Steering Committee and from the broader community to assist with specific aspects of the grant.

REAL CHOICES SYSTEMS CHANGE STEERING COMMITTEE

This Committee oversees the Real Choices Systems Change Grant awarded to Connecticut's Department of Social Services (DSS) and funded by the Centers for Medicare and Medicaid Services (formerly Health Care Financing Authority).

This three year federal grant will be administered by the A.J. Pappanikou Center and has three primary goals to: (1) build the capacity within the State of Connecticut to support informed decision making, independent living and a meaningful quality of life for persons with disabilities across the life span; (2) assist three communities in Connecticut to become models of support for opportunities and choices for persons with disabilities across the lifespan and (3) provide a template for future statewide system improvements.

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The Steering Committee has a majority of members who are consumers and, with DSS, collaborates closely with other "systems change" grants, in particular, the Nursing Facility Transition Grant and the Connect-to-Work Project.

D. Federal Agencies

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
www.hud.gov

The U.S. Department of Housing and Urban Development (HUD) mission is to increase homeownership, support and community development and increase access to affordable housing free from discrimination. HUD-funded programs are administered in Connecticut by the state, municipalities, private nonprofit agencies, and private owners. The current programs include community planning and development, fair housing, healthcare facility loans, lead hazard control, multifamily housing, public housing and single family housing programs. Also available through HUD are Community Development Block Grants, the HOME Program, Connecticut Small Cities Block Grants, Emergency Shelter Housing Grants, and Housing Opportunities for Persons with AIDS Grants.

Contact Information: One Corporate Center, 20 Church Street, 19th Floor, Hartford, CT 06103.
Ph: (860) 240-4800

SOCIAL SECURITY ADMINISTRATION
www.ssa.gov

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

FANNIE MAE
www.fanniemae.com

Fannie Mae is a private, shareholder-owned company that works to make sure mortgage money is available for people in communities all across America. Fannie Mae does not loan money directly to homebuyers but works with lenders to make sure they don't run out of mortgage funds so that more people can buy homes. Fannie Mae directs its efforts into increasing the availability and affordability of homeownership for low, moderate, and middle-income Americans.

Fannie Mae's American Dream Commitment is a $2 trillion pledge to increase homeownership rates and serve 18 million targeted American families who traditionally have been underserved by the nation's housing finance industry including minorities, people who live in central cities, senior citizens, immigrants, Americans with special

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needs, and others. Fannie Mae buys single-family home loans from mortgage bankers, savings and loan associations, commercial banks, credit unions, state and local housing finance agencies and other financial institutions, thereby providing a steady stream of mortgage funds available for lending to America's homebuyers.

Fannie Mae also provides financing for the multifamily housing market throughout the United States. As a leader in the multifamily housing finance industry, Fannie Mae's Affordable Housing and Community Development activities focus on tackling America's toughest housing problems. The mission of Fannie Mae is to tear down barriers, lower costs and increase opportunities for homeownership and affordable rental housing for all Americans.

Contact Information: 3900 Wisconsin Avenue, NW, Washington, DC 20016-2892
Ph: (800) 732-6643

FEDERAL HOME LOAN BANK
www.fhlbanks.com

The Federal Home Loan Bank (FHLB) System is comprised of twelve (12) wholesale banks, the Federal Housing Board which regulates them, and the Office of Finance, which acts as a liaison with Wall Street. Through this cooperative structure, local lenders can extend affordable credit to their communities. And these communities then have access to more affordable housing and funds for small businesses and community development projects. Since 1989, the FHLBanks have annually contributed 10% of their income or $10 million, whichever is greater, to the Affordable Housing Program (AHP). This program subsidizes long-term financing for very low-, low- and moderate-income families and has provided over $3 billion in grants since its inception. In 2007 alone, FHLBanks provided $318 million for regional housing projects. In addition, FHLBanks have provided over $50 billion since 1990 through the Community Investment Program (CIP) to fund community and economic development projects and financed 650,000 housing units. The FHLBanks are the largest supporter of Habitat for Humanity affiliates; one in four Habitat homes in the U.S. has received AHP funds.

Contact Information: 2120 L Street NW, Suite #208, Washington, DC 20037 Ph: (888) 941-4405

U.S. DEPARTMENT OF COMMERCE
www.commerce.gov

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

Contact Information: 1401 Constitution Ave., NW, Washington, DC 20230 Ph: (202) 482-2000

U.S. SMALL BUSINESS ADMINISTRATION
www.sbaonline.sba.gov

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

Contact Information: 409 3rd Street, SW, Washington, DC 20416 Ph: (888) 827-5722

E. Partners, Organizations and Other Service Providers

CONNECTICUT ASSOCIATION OF REALTORS
www.ctrealtor.com

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

Contact Information: 111 Founders Plaza, Suite 1101, East Hartford, CT 06108-3212
Ph: (800) 335-4862

CONNECTICUT FAIR HOUSING CENTER
ctfairhousing.org

The Connecticut Fair Housing Center is a statewide nonprofit organization whose mission is to ensure that all people have equal access to housing opportunities in Connecticut. The Center provides community education, technical assistance and capacity building in the area of fair housing; provides assistance to individuals pursuing legal rights and remedies related to fair housing; offers fair housing referral and counseling services; promotes community involvement and resource development; conducts research and develops models related to fair housing; investigates complaints through a fair housing testing program to assist people who have experienced housing discrimination; participates in legal actions regarding fair housing; and advocates for policies and programs which expand available housing opportunities for all people.

Contact Information: 221 Main Street, 4th Floor, Hartford, CT 06106 Ph: (888) 247-4401

CONNECTICUT HOUSING COALITION
www.ct-housing.org

The Connecticut Housing Coalition (CHC) represents the broad, vibrant network of community-based, affordable housing activity across the State. The more than 250 member organizations that comprise CHC include nonprofit developers, human service agencies, resident associations and diverse other housing practitioners and activists.

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The mission of this group is to assert the right of every Connecticut resident to decent and affordable housing.

CHC is the primary communication link for local housing efforts through which organizations and individuals concerned about housing share information and advice. This coalition has played a leading role on issues including financing for affordable housing development and rehabilitation, rental assistance for low-income households, fair housing opportunity, and homelessness prevention. Products of CHC include a quarterly newsletter, periodic action alerts and an annual conference. Services provided include advocacy, community education and networking.

Contact Information: 30 Jordan Lane, Wethersfield, CT 06109 Ph: (860) 563-2943

CONNECTICUT COMMUNITY DEVELOPMENT ASSOCIATION
This statewide association of community development practitioners is a welcomed partner in the training and dissemination of information regarding community development.

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

AMERICANS WITH DISABILITIES ACT COALITION OF CONNECTICUT, INC.
www.adacc.net

The Americans with Disabilities Act Coalition of Connecticut (ADACC) was organized in April 1992 to inform Connecticut citizens about the ADA and to foster voluntary compliance with the law. ADACC is the only organization in Connecticut devoted to ADA education and compliance. Through workshops, trainings, ongoing technical assistance, special projects and social action, the Coalition acts as a catalyst for change across Connecticut. Outreach strategies have been developed to ensure minority individuals with disabilities and their families understand the law. An alternative dispute resolution service provides an alternative to litigating ADA disputes.

Specific Services through ADACC include:

- **Information and technical assistance** on the ADA to any member of the public on Tuesdays through Thursdays by calling or e-mailing the office (contact information below)

- **Design and presentation of trainings and workshops** on a variety of ADA-related topics, from the specifics of town requirements to the unique obligations of school systems, the responsibilities of restaurants, health care facilities and other private for-profit and non-profit businesses

Compliance evaluations of public and private entities related to ADA requirements:

- **Communications** through an e-mail newsletter, feature articles and a calendar of events
- **Access Monitor Network** which includes periodic training of community members to act as ADA compliance resources in their own neighborhoods; these two-day trainings focus on Title II (for states and municipalities) and Title III (public accommodations); living in every region of Connecticut, Access Monitors are invaluable local resources for ADA knowledge
- **Artful Access** is an evaluation of cultural facilities in Connecticut to assist them in enhancing the access they offer people with disabilities
- **Lifework: An Employment Preparation Project for Youth** prepares youth with disabilities to enter the workforce; the program is available to high schools across the State
- **Open the Windows! Workshops on Accessible Information Technology** is a series of workshops for students, faculty, "techies" and anyone interested in widening the reach and effectiveness of information technology. The workshops provide information on what makes information technology accessible, how to target problems which limit universal access and federal regulations governing information technology accessibility.
- **Partnership with Democracy Works** to promote voter rights and voter registration with particular emphasis on increasing the participation of minority groups on public boards and commissions
- **Partnership with the Department of Mental Health and Addiction Services (DMHAS)** to implement legislation that will increase access to gynecological services for women with disabilities, develop policy to ensure that procedures are in compliance with patients' civil rights and produce a directory of accessible providers by providing ADA guidance in all facets of the project

Contact Information: 60-B Weston Street, Hartford, Connecticut 06120 Ph: 860-297-4383

THE CORPORATION FOR INDEPENDENT LIVING
www.cilhomes.org

The Corporation for Independent Living (CIL) is a nonprofit housing development corporation that specializes in the creation of accessible and affordable housing. CIL secures financing and provides construction services to build and maintain quality affordable and barrier free homes so people may live as independently as possible in non-institutional community settings. CIL administers the Loans and Grants for Accessibility program, which is a DECD funded program that provides funds to people with physical or developmental disabilities for the purpose of renovating their homes and creating accessibility. Eligible grant applicants must have an adjusted gross income that is 80 percent or less of the median income for the area in which they reside. Eligible loan applicants must have an adjusted gross income between 80 percent and 150 percent of the median income for the area in which they reside.

Contact Information: 30 Jordan Lane, Wethersfield, CT 06109 Ph: (860) 563-6011

CONNECTICUT COMMISSION ON CULTURE AND TOURISM
www.cultureandtourism.org

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Historic Homes Rehabilitation Tax Credit program provides a 30% tax credit for rehabilitation of one to four unit historic buildings in which one unit is owner-occupied. Properties must be in targeted areas. Per unit tax credit cap is $30,000; annual state fiscal year aggregate tax credit cap is $3 million. Credit can be used only by corporations with tax liability under C.G.S. chapters 207-212. The Historic Homes Rehabilitation Tax Credit program is a direct housing program. The partner agency for this program is the DRS.

DEPARTMENT OF CONSUMER PROTECTION
www.ct.gov/dcp

Occupational and Professional Licensing program covers Mobile Home Park (MHP). The Occupational and Professional Licensing program is an indirect housing program. There is no partner agency for this program.

Contact Information: 165 Capitol Avenue, Hartford, CT 06106 Ph: (860) 713-6050

FAMILIES UNITED FOR CHILDREN'S MENTAL HEALTH
www.familiesunited.org

Families United for Children's Mental Health is the Connecticut chapter of the Federation of Families for Children's Mental Health. This organization is a statewide support and advocacy group run by and for families of children and youth with emotional, behavioral or mental health needs. Services provided by the organization include individual emotional support, information and referral to mental health and other related services, a newsletter detailing children's mental health issues, and advocacy on behalf of families.

Contact Information: 131 Main Street Ext., Middletown, CT 06457 Ph: (860) 343-7730

CONNECTICUT COUNCIL OF ORGANIZATIONS SERVING THE DEAF, INC.
www.ccosd.org

The Connecticut Council of Organizations Serving the Deaf (CCOSD) has a basic objective to promote and serve the best interests and welfare of all deaf citizens of Connecticut. CCOSD serves as a catalyst for the cooperative efforts and actions of its member organizations including businesses, nonprofit organizations, schools and state agencies.

The goals of CCOSD are:

- **Elimination of socio-economic barriers** which deprive deaf citizens of the traditional American way to opportunity and advancement
- **Elimination of discriminatory practices** which deny deaf citizens the rights to jobs, careers and promotion
- **Protection of legal rights** of deaf citizens through publicity about a deaf citizen's right to a qualified interpreter, as based on the Interpreter Law of 1973
- **Promotion of adult basic education and continuing education programs** for deaf residents as avenues to personal self-enrichment

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- **Provision for liaison** between the Connecticut's Commission on Deaf and Hearing Impaired and other state and national organizations serving the deaf to better identify and understand the problems of deaf citizens
- **Provision for sharing information** about deafness and the needs of deaf people
- **Dissemination of general information** about deafness and its problems to the public at large, state agencies and others
- **Coordination of services,** assistance and expertise to its member organizations

CONSUMER CREDIT COUNSELING SERVICE OF SOUTHERN NEW ENGLAND
www.creditcounseling.org

The Consumer Credit Counseling Service of Southern New England (CCCS/SNE) is a private, nonprofit counseling agency licensed by Connecticut's Department of Banking and affiliated with the National Foundation for Consumer Credit. CCCS provides confidential counseling, money management and budgeting skills and debt repayment planning assistance.

INFOLINE
www.infoline.org

Infoline is a public/private partnership of United Way and the State of Connecticut. It is an integrated system of help via the telephone, a single source for information about community services, referrals to human services and crisis intervention. Infoline is accessed toll-free from anywhere in Connecticut by simply dialing 2-1-1. This three-digit number went into effect in March of 1999. Connecticut was the first state in the nation to use 2-1-1 statewide. Infoline operates 24 hours a day, 365 days a year. Multilingual caseworkers and TDD access is available. Professional caseworkers help callers with such complex issues as substance abuse, gambling, domestic violence, suicide prevention, financial problems, and information on housing availability in Connecticut. Customized arrangements enable many non-profit agencies to provide after-hours coverage for their clients. Infoline caseworkers screen calls and access agency staff when crisis intervention is necessary.

OTHER SERVICE PROVIDERS

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

YOUTH SERVICES BUREAUS are found in many towns throughout the state. Each is a municipally based or private nonprofit agency designated as the single agency responsible to plan, coordinate and maintain a network of community services for

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children, youth and their families. In addition, the agency may either provide or contract for direct services including youth and family counseling, emergency shelter, crisis intervention, youth employment, alternative education, wilderness experiences, and a variety of prevention programs.

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

NORTHEAST UTILITIES/CONNECTICUT NATURAL GAS

Northeast Utilities and Connecticut Natural Gas, in partnership with Yankee Gas Services, the State of Connecticut and local community action agencies, provide a special program through the Weatherization Residential Assistance Partnership, known as WRAP. The program helps low-income customers (either renters or owners) with energy conversation services that: (1) safely lower electric use; (2) reduce a home's heat loss in winter and heat gain in summer; (3) conserve hot water, and (4) provide energy-efficient lighting. The weatherization program is free for eligible customers who use more than 2,000 kilowatt-hours of electricity a year. Households with an income of up to 200% of the federal poverty level qualify.

Connecticut Natural Gas (CNG) has an Insulation and Weatherization Program for residential CNG customers that use natural gas for heat. Customers must be qualified/identified as "hardship." Multi-family buildings are also qualified provided that there are qualified/identified CNG hardship customers residing there. The program is restricted to buildings with 6 apartments or less and units must be heated by natural gas and individually metered. The conservation measures installed under this program include insulation for attics, exterior walls and infiltration and hot water measures. This work is done free of charge for qualified customers. CL&P will provide conservation services primarily for customers whose annual electric bills exceed 9,500 kilowatt-hours a year (annual bill $1,000+). These measures include energy efficient lights, hot water heating wrap, low flow showerheads, caulking, and weather-stripping. WRAP applications are sent by CL&P to hardship coded high electric use customers.

HOUSING AUTHORITIES

The State of Connecticut has one hundred housing authorities whose primary mission is to produce and manage affordable housing. They work in conjunction with the State of Connecticut and other local organizations to ensure that affordable housing is available for those who need it. Housing authorities are public entities eligible for many states and federally sponsored funding programs. Within their area of operation, housing authorities are authorized to:

- Prepare, carry out, acquire, lease and operate housing projects

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- Provide for construction, reconstruction, improvement, alteration or repair of any housing project
- Demise any dwellings, houses, accommodations, lands, buildings, structures or facilities
- Investigate living, dwelling and housing conditions and the means and methods of improving such conditions
- Determine where slim areas exist or where there is a shortage of decent, safe and sanitary dwelling accommodations for families of low- and moderate-income
- Other duties and obligations related to the provision of housing for low- and moderate-income families

NONPROFIT SPONSORS/PRIVATE SPONSORS

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

COMMUNITY LOAN FUNDS

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

REGIONAL PLANNING ORGANIZATIONS

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

F. OVERCOMING GAPS IN THE INSTITUTIONAL STRUCTURE

Coordination

The consolidated plan must describe the state's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health, and service agencies. With respect to the public entities involved, the plan must describe the means of cooperation and coordination among the State and any

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units of general local government in the metropolitan area in the implementation of its consolidated plan.

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

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

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

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

COORDINATION BETWEEN AREA SERVICE PROVIDERS

Non-profits

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

Private Sector

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

COORDINATION BETWEEN STATE AND OTHER AGENCIES

Intergovernmental Cooperation

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

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