



Dannel P. Malloy
Governor

STATE OF CONNECTICUT
DEPARTMENT OF HOUSING



Evonne M. Klein
Commissioner

CT Housing 101

STATE DEPARTMENT OF HOUSING
ORGANIZATION AND PROGRAMS

About the Department of Housing



- **Public Act 12-1 (June Special Session) established the Department of Housing as the new lead agency for all housing related matters.**
- **Prior to this, housing development was a division within DECD**
- **Fully formed and budgeted July 2013**
- **Staff and programs from DECD, DSS, and OPM**

About the Department of Housing contd...



- The Department of Housing strengthens and revitalizes communities by promoting affordable housing opportunities. The Department seeks to eliminate homelessness and to catalyze the creation and preparation of quality, affordable housing to meet the needs of all individuals and families statewide to ensure that Connecticut continues to be a great place to live and work.
- The Department of Housing (DOH) works in concert with municipal leaders, public agencies, community groups, local housing authorities, and other housing developers in the planning and development of affordable homeownership and rental housing units, the preservation of existing multi-family housing developments, community revitalization and financial and other support for our most vulnerable residents through our funding and technical support programs.
- As the State's lead agency for all matters relating to housing, DOH provides leadership for all aspects of policy and planning relating to the development, redevelopment, preservation, maintenance and improvement of housing serving very low, low, and moderate income individuals and families. DOH is also responsible for overseeing compliance with applicable statutes, regulations and financial assistance agreements for funded activities through long-term program compliance monitoring.

DOH Leadership



Evonne Klein
Commissioner

Nick Lundgren
Deputy
Commissioner

Individual &
Family
Support
Programs
Neil Newman

Development
Programs
Ed Lachance

Development
Programs
Karen Santana

CDBG-Small
Cities & Tech
Services
Dimple Desai

Policy,
Research &
Housing
Programs
Michael
Santoro

CDBG-
Disaster
recovery
Mia Delaire

Programs and Initiatives



Housing Development Programs

Affordable Housing Program (AHP) (also known as Flex)
HOME Investment Partnerships (HOME)
Housing Trust Fund
Pre-Development Loan Program Land Bank Land Trust
Housing for Elderly Persons
Congregate Development Programs
Competitive Housing Assistance for Multifamily Properties (CHAMP)
Federal Low-Income Housing Tax Credit (LIHTC) Program
State Housing Tax Credit Contribution (HTCC) Program
HUD Multifamily Housing Programs

Housing Affordability Initiatives

Affordable Housing Appeals Listing
Congregate Facilities Operating Cost Program
Elderly Rental Assistance Program
Assisted Living in Federal Facilities Moderate Rental PILOT (Payment in Lieu of Taxes) Program Resident Service Coordinator (RSC) Program
Section 8 New Construction/Substantial Rehabilitation (Section 8 NC/SR) Tax Abatement Program
Specially Adapted Housing Program
Money Follows the Person (MFP)
Loans and Grants for Accessibility Program
Foreclosure Prevention Program
Energy Conservation Loan Program
Nursing Facilities Diversification Program
Surplus Property Program

Community Development Programs

Small Cities Community Development Block Grant Program
Neighborhood Stabilization Program (NSP)
Connecticut Main Street Program
Main Street Investment Fund
Renter's Rebate Elderly and Disabled Relief Program
Incentive Housing Zone Program

Individual & Family Support Programs

Emergency Shelters
Eviction Prevention
Housing Opportunities for Persons With HIV/AIDS
Section 8 Housing Choice Voucher Program
State Rental Assistance (RAP)
Transitional Living Program
Security Deposit Program

Schedule of Competitive Funding Rounds

Schedule of Competitive Funding Rounds Specific DOH Programs



- ❖ **COMMUNITY DEVELOPMENT BLOCK GRANT – SMALL CITIES (CDBG)**
- ❖ **URBAN REVITALIZATION PILOT PROGRAMS/SPECIAL PROGRAMS**
- ❖ **SPECIAL PRIORITY PROJECTS AND PROGRAMS FUNDING ROUND**
- ❖ **ENERGY CONSERVATION LOAN PROGRAM**

Community Development Block Grant Program



- Connecticut's Community Development Block Grant (CDBG) Program, also known as the Small Cities Program, provides funding and technical support for projects that achieve local community and economic development objectives. This program is only available to Connecticut towns and cities with populations of less than 50,000 (Entitlement Communities receive their own CDBG funding).
- Eligible Activities must meet one of the following CDBG program National Objectives: benefiting low and moderate-income persons, eliminating slum and blight or addressing an urgent need.
- The primary focus of the CDBG program is to benefit low-and moderate-income persons.
- Communities participate in a competitive application process annually for CDBG funds to implement their proposed community and economic development projects.



Ineligible Activities:

- **New construction of permanent residential structures**
- **Buildings for government (except ADA improvements)**
- **Political activities**
- **Income payments**
- **Faith based assistance used for primarily religious activities**

Eligible Activities:

(Section 105a of the Housing and Community Development Act)

- Acquisition of Real Property
- Public Facilities and Improvements
- Code Enforcement
- Clearance, Rehabilitation, Reconstruction, and Construction of Buildings (including housing)
- Architectural Barrier Removal
- Disposition of Real Property
- Public Services
- Relocation
- Planning and Capacity Building
- Program Administrative Costs
- Assistance to neighborhood Organizations, Local Development Corps, and Non-Profits
- Energy Efficiency/Conservation
- Economic Development Assistance to For-Profit Businesses
- Technical Assistance
- Housing Services
- Assistance to Institutions of Higher Education
- Homeownership Assistance

Code Enforcement



Code enforcement involves the payment of salaries and overhead costs directly related to the enforcement of state and/or local codes.

CDBG funds may be used for code enforcement only in deteriorating or deteriorated areas where such enforcement, together with public or private improvements, rehabilitation, or services to be provided, may be expected to arrest the decline of the area. *Reference: §570.202(c)*

Code enforcement does not include:

- Inspections for the purpose of processing applications for rehabilitation assistance and overseeing such rehabilitation. Such inspections may be eligible under the Rehabilitation category and they are not limited by the restrictions on the eligibility of code enforcement.
- Correcting code enforcement violations identified during inspections.

Rehabilitation

CDBG funds may be used to finance the costs of rehabilitation as shown below.

Eligible types of property:

- **Residential**—Residential property, whether privately or publicly owned.
- **Commercial/industrial**—Commercial or industrial property, but where such property is owned by a for-profit, rehabilitation under this category is limited to exterior improvements of the building and the correction of code violations.
- **Other**—Nonprofit-owned, nonresidential buildings and improvements that are not considered to be public facilities or improvements under §570.201(c) of the CDBG program regulations.

Note: Additions to existing buildings may be assisted under this category when they are incidental to the rehabilitation of the property, and may be provided as a part of other rehabilitation if the addition does not materially increase the size or function of the building.

Examples of eligible types of assistance –

Property acquisition - Assistance to private individuals and entities (whether profit or not-for-profit) to acquire for the purpose of rehabilitation and to rehabilitate properties for use or resale for residential purposes.

Lead-based paint hazard evaluation and reduction - The costs of evaluating and treating lead-based paint may be undertaken under this category whether alone or in conjunction with other rehabilitation.

Rehabilitation services - Staff costs and related expenses required for outreach efforts for marketing the program, rehabilitation counseling, screening potential applicant households and structures, energy auditing, preparing work specifications, loan underwriting and processing, inspections, and other services related to assisting owners, tenants, contractors, and other entities who are participating or seeking to participate in rehabilitation activities eligible under this category.

Examples of the 26 2013 CDBG recipients:

Ansonia — \$400,000

Ansonia will make health and safety improvements, energy efficiency upgrades, and other fixes to 12 households in the city. Projects include lead testing and abatement, window and door replacement, and electrical and plumbing improvements.

Brookfield — \$400,000

The town will address the needs of approximately 12 households. Work may include septic repairs, new doors, gutters, and windows, installation of fire and carbon monoxide detectors, roof replacement, and environmental testing and abatement.

Ledyard — \$300,000

Funds will continue the town's housing rehabilitation loan program to help low- and moderate-income homeowners repair their homes. Approximately 20 housing units will be rehabilitated. Upgrades are expected to include roof replacement, heating systems, window replacement, lead paint removal, electrical and code upgrades, and energy and weatherization improvements.

Ellington — \$450,000

Ellington will continue its regional housing rehabilitation loan program to help low- and moderate-income homeowners in Ellington, Somers, and Suffield to rehabilitate their homes. Fifteen housing units are anticipated to be rehabilitated. Upgrades may include roof replacement, heating systems, window replacement, lead paint and asbestos removal, and electrical and code upgrades.

Salisbury — \$600,000

The town will act as the lead community for a multi-jurisdictional Regional Housing Rehabilitation Revolving Loan Program for Canaan, Cornwall, Goshen, Kent, Norfolk, North Canaan, Sharon, and Salisbury. Funds will be used to provide financial assistance to income-eligible households throughout the region to correct code violations and improve energy efficiency.

Hampton — \$450,000

Hampton will continue its multi-jurisdictional housing rehabilitation program for Hampton, Scotland, Pomfret, and Eastford. Funding will go toward the rehabilitation of 12 units of low- and moderate-income housing.

Vernon — \$400,000

Funding will be used to continue its housing rehabilitation loan program, begun last year to help low- and moderate-income homeowners rehabilitate their homes. Twenty units are anticipated to be rehabilitated. Funds could be used for such things as correcting substandard conditions and code violations, repairing septic systems, and making energy efficiency upgrades.

New Fairfield — \$400,000

New Fairfield will continue its housing rehabilitation program, begun in 2009. The town expects to fund approximately 12 households to eliminate building code deficiencies and correct health and safety issues.

To Learn More about CT's CDBG Program:



- **Visit DOH's website at ct.gov/doh to view the 2013 Annual Action Plan, 2010-2015 Consolidated Plan, and last year's CDBG application.**
- **Visit the U.S. Department of Housing and Urban Development's CDBG website at hud.gov/cdbg.**
- **This year's CDBG info session took place on January 29th, but you can expect another info session around the same time next year**
- **Contact Dimple Desai, Community Development Director, at 860-270-8012**

Urban Revitalization and Special Programs



The September 2012 NOFA focused on creating urban revitalization pilot programs to foster the revitalization and stabilization of urban neighborhoods by facilitating the acquisition and renovation of one-to-four family homes and prioritizing owner-occupancy of such homes.

The NOFA also funded special programs that contribute to ending homeless or involved the development/redevelopment of property types, such as existing one-to-four family homes, that are more efficiently developed through a third party administrator.

In May 2013, \$13.8 Million awarded for 11 programs.

Urban Revitalization Programs/Special Programs



Access Community Action Agency

- Access Community Action Agency is receiving \$1.5 million to establish a revolving loan fund to rehabilitate small rental properties with up to ten units each.
- Efforts will focus on Danielson and downtown Willimantic.
- Willimantic - 860-450-7400
Danielson -860-412-1600

Housing Development Fund

- Housing Development Fund will receive \$1 million to fund the Landlord Entrepreneur and Affordability Program (LEAP).
- LEAP combines funds from multiple sources and will provide below market assistance to people who will purchase and rehabilitate owner-occupied small multi-family properties throughout Greater Bridgeport. This grant will also leverage funding specifically targeted for energy-efficiency improvements for these properties.
- HDF - 203.969.1830

Urban Revitalization Programs/Special Programs contd...



- **Mutual Housing Association of South Central Connecticut** is receiving \$1 million to create an urban revitalization neighborhood program in Waterbury's downtown.
- The program will redevelop the Gaffney Place neighborhood by acquiring, rehabilitating, and selling several two- and three-family properties to owner-occupants, redesigning the street for traffic and pedestrian safety, and improving façades on non-redeveloped properties.
- In connection with this program, Webster Bank will offer homebuyer assistance to employees wishing to purchase homes in this area. Proceeds of home sales will be used to fund additional acquisition and rehabilitation of properties in the vicinity
- Mutual Housing – 203- 359-6940
- **Connecticut Children's Medical Center** is receiving \$2 million to remove lead and other health and safety hazards from housing units serving low- and moderate-income families (under 80% AMI), leverage additional funding for energy efficiency upgrades, and assist families in accessing additional resources to maintain a healthy home.
- The initiative will target fifteen towns and cities, including Bridgeport, Danbury, East Haven, Hartford, Manchester, Meriden, New Britain, New Haven, Norwalk, Stamford, Torrington, Waterbury, West Haven, and Winchester.
- CCMC - 860.837.4241
Visit www.connecticutchildrens.org

Additional Urban Revitalization and Special Programs



- **The City of Hartford** is receiving \$1.5 million to expand the city's homeowner rehabilitation program by assisting homeowners prevent blight and stabilize their properties. Homeowners with incomes of up to 100 percent of the area median income are eligible.
- **The East Hartford Housing Authority** is receiving \$2 million to acquire, rehabilitate, and redevelop blighted housing. Once completed, properties will remain in the housing authority portfolio and will be supported by housing authority Section 8 Project Based Vouchers.
- **The City of New Haven** is receiving \$1.5 million to expand its Neighborhood Renewal Program to include transitional neighborhoods—blocks situated between stable neighborhoods and those with greater need. The program will offer workforce housing development and rehabilitation subsidies, energy efficiency rehabilitation assistance, and down payment assistance. The program will help stabilize and revitalize the currently underserved transitional neighborhoods, while continuing to address the high-need neighborhoods.

Energy Conservation Loan Program



- Administered by the CT Investment Fund, the Energy Conservation Loan Program and the Multifamily Energy Conservation Loan Program - provides low-interest loans to single family and multi-family residential property owners for qualifying energy efficiency improvements.
- Single Family (1-4 units) homeowners may borrow up to \$25,000 and multi-family property owners may borrow up to \$2,000 per unit (a maximum of \$100,000 per building) for a period of 10 years for eligible improvements.
- The following are some of the improvements eligible under the ECL/MEL programs:
 - Automatic Set-Back thermostats
 - Siding
 - Caulking and Weatherstripping
 - Insulation
 - Replacement Heat Pumps
 - Replacement Heating Systems
 - Replacement Roofs
 - Replacement Windows
- Interested individuals can visit chif.org to obtain more information and to apply
- Please Note: The Connecticut Housing Investment Fund is also receiving \$1.6 million to establish two urban revitalization programs in East Hartford and Waterbury. The programs will offer low- or interest-free loans that encourage private developers to purchase, rehabilitate, and maintain at-risk properties.

For more information...



- VISIT DOH'S WEBSITE WWW.CT.GOV/DOH
- CONTACT MICHAEL SANTORO
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860-270-8171 OR MICHAEL.SANTORO@CT.GOV