

TOWN OF HAMDEN, CONNECTICUT
HOUSING AND COMMUNITY DEVELOPMENT
ANNUAL ACTION PLAN PROGRAM YEAR 36



COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT PROGRAM YEAR 36

JULY 1, 2010 – JUNE 30, 2011



Department of Economic & Community Development

Office of Housing & Neighborhood Development

www.hamdencommunitydevelopment.com

PY36 ANNUAL ACTION PLAN

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PROGAM YEAR 36 FUNDING

The Chart below lists the funding for projects and activities in the current year (PY35, July 2009) and for PY36 (2010-11) approved by the Community Development Advisory Commission and the Hamden Legislative Council on May 3, 2010

PROGRAM FUNDING	PY35 FUNDING	PY36
Single Family Residential Rehabilitation	\$ 51,783.00	\$100,000.00
Multi-Family Residential Rehabilitation	\$100,000.00	\$ 50,288.00
Residential Rehabilitation-Housing Authority	\$ 0.00	\$25,000.00
Commercial Rehabilitation	\$ 10,000.00	\$ 20,000.00
Infrastructure Improvements/Community Facilities	\$100,000.00	\$100,000.00
Emergency Housing-Butler Street	\$ 15,000.00	\$ 15,000.00
Anti-Blight	\$ 10,000.00	\$ 15,000.00
Code Enforcement	\$ 6,475.00	\$ 5,000.00
ADA Improvements	\$ 10,000.00	\$ 10,000.00
Down Payment Assistance	\$ 50,000.00	\$ 50,000.00
Fair Rent	\$ 5,000.00	\$ 3,000.00
General Administration	<u>\$104,000.00</u>	<u>\$109,000.00</u>
Subtotal	\$ 462,258.00	\$ 502,288.00
Public Services (15%)		
Domestic Violence Services of Greater New Haven	\$ 6,000.00	\$ 6,000.00
P.L.A.C.E.-Summer Camp	\$ 4,000.00	\$ 4,000.00
New Haven Legal Assistance	\$ 4,000.00	\$ 4,000.00
Hamden Elderly Services-Telephone Reassurance	\$ 8,000.00	\$ 7,000.00
Partnerships Center for Adult Day Care	\$ 8,000.00	\$ 7,000.00
Young Audiences of Connecticut-Family Programming	\$ 0.00	\$ 3,000.00
Community Action Agency of New Haven, Inc.	\$ 0.00	\$ 0.00
Hamden Board of Education-STEPS	\$ 3,000.00	\$ 3,000.00
Hamden Community Services-Camp Scholarship	\$ 6,000.00	\$ 6,000.00
Hamden Community Services-Food Bank	\$ 8,000.00	\$ 8,000.00
Newhallville Housing Development Corp	\$ 0.00	\$ 5,000.00
Hamden Board of Education-REACH	\$ 3,000.00	\$ 3,000.00
Hamden Youth Services-Preschool after school Program	\$ 0.00	\$ 4,000.00
Hamden Youth Services-Children's Field Trips	\$ 3,000.00	\$ 3,000.00
Hamden Youth Services-Childcare Enrichment	\$ 3,000.00	\$ 3,000.00
Hamden Youth Services- Discovery Dance	\$ 4,000.00	\$ 3,000.00
Hamden Youth Services-Intergeneration	\$ 1,000.00	\$ 0.00
Hamden Arts Commission-Blue Hills Theatre	\$ 3,000.00	\$ 0.00
Clelian Center-Alzheimer's Aide	\$ 3,000.00	\$ 0.00
Columbus House	\$ 5,000.00	\$ 5,000.00
Hamden Parks and Recreation	\$ 6,000.00	\$ 7,600.00
Brundage Branch Library	\$ 0.00	\$ 3,000.00
Christian Tabernacle Church-After school Program	\$ 0.00	\$ 4,000.00
SUBTOTAL	<u>\$ 78,000.00</u>	<u>\$ 88,600.00</u>
TOTAL FUNDS	\$540,258.00	\$590,888.00

PY 36 ANNUAL ACTION PLAN

OVERVIEW

The Town of Hamden receives funding as an entitlement community through the U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) Program on an annual basis. This Annual Action Plan, like the Consolidated Plan, is intended to serve as a useful, concise, and action-oriented tool for management of CDBG resources and measuring progress toward achieving goals.

Hamden's CDBG activities, which are outlined in this plan, strictly adhere to the three main national objectives established by HUD. Those objectives include: 1) activities principally benefiting persons of low to moderate-income; 2) aiding in the prevention and/or elimination of slum or blight; 3) meeting urgent community needs. In addition, two points of emphasis: increasing minority homeownership and ending chronic homelessness by 2012 have been promoted by HUD.

Hamden uses its CDBG funds to rehabilitate housing, to address emergency housing repair needs, to assist First-Time Homebuyers, for a series of infrastructure improvement and anti-blight measures and to fund numerous Public Service Agencies providing essential services to Hamden's low to moderate income population.

It is anticipated that the Town will receive \$590,888 in CDBG funds during Program Year 36 (July 1, 2010 to June 30, 2011). The Annual Action Plan outlines specific activities, which we plan to implement during PY36. The Legislative Council approved funding for the Action Plan on May 3, 2010.

The following are the Town's objectives for Housing and Community Development as outlined in the 2010-2014 Consolidated Plan:

Housing Objectives:

- Increase affordable homeownership opportunities.

- Combat cost burdened housing problems of the extremely low-to moderate-income populations.

- Reduce the number of households paying more than 30% of their household income for housing.

- Improve and increase the supply of housing for extremely low to moderate-income households.

- Provide “Lead Safe” housing for occupancy by low- and moderate-income households with children.

Homeless Objectives:

- Provide emergency shelter assistance and/or supportive services to homeless families and individuals using a continuum of care approach.
- Promote the creation of short-term transitional housing to house families and individuals that have become homeless while they look for permanent housing.
- Provide transitional short-term “Lead Safe” housing for occupancy by families while their homes are being abated.

Special Needs:

- Provide housing and support services to meet the needs of the disabled and the elderly.
- Support the provision of supportive housing and services to meet the needs of the special needs population such as victims of domestic violence and children, individuals with substance abuse problems, persons with mental health issues and/or persons living with HIV/AIDS.

Non-Housing Community Development Objectives:

- Provide infrastructure and facility improvements in support of neighborhood revitalization in community development target areas.
- Provide improvements to public facilities serving low- to moderate-income populations, the elderly and the disabled.
- Undertake activities to eliminate blighting influences in the community.
- Provide commercial district improvements in eligible areas.

- Promote economic development activities that benefit low- to moderate- income areas and/or create or retain employment positions for low- to moderate- income individuals
- Provide employment and job skills training to unemployed and underemployed individuals.
- Support childcare and youth programs.
- Provide public service programs that benefit low- and moderate-income households, homeless, elderly, youth, disabled and other special needs populations.

RESOURCES:

The Town of Hamden uses several funding sources to address the housing, community development, and neighborhood revitalization needs of low and moderate-income residents. The primary funding source for the programs outlined in this Action Plan is the Community Development Block Grant (CDBG) Program. The Town is anticipating a HUD grant allocation of \$579,000 in CDBG funding during the Program Year 36 (2010-2011).

In order to fully meet the needs outlined and to achieve program objectives, particularly in the areas of lead safety and housing needs, the Office of Housing and Neighborhood Development (OHND) intend to aggressively pursue additional funding sources. Working in conjunction with the Town’s Department of Economic & Community Development and Grants Administrator, OHND is working to identify and apply for sources of additional funding. We plan to apply for at least one new “housing & community development related” grant opportunity during Program Year 36.

The following is a list of resources that the Town plans to utilize in order to implement our Housing and Community Development activities, including federal, state, local and private programs and funding sources. Resources listed include those used by the OHND and resources used by other Town departments and agencies that fulfill National Objectives outlined by HUD:

Federal Resources

Community Development Block Grant (CDBG) and Recovery Act (CDBG-R):

CDBG funds are the primary funding source for Hamden’s Housing and Community Development Activities. Financial resources provided by HUD will be used to address the priority needs and objectives outlined in the Town of Hamden 2010-2014 Consolidated Plan of Housing and Community Development. The funds will be used to support activities consistent with the National Objectives for the CDBG Program, as established by HUD.

Funds can be used for housing rehabilitation, neighborhood revitalization, funding assistance to

first-time homebuyers, public services, public infrastructure improvements, environmental assessment and remediation, economic development, commercial rehabilitation, fair housing/fair rent activities, anti-blight efforts and planning/administration of the program.

Each year the Town prepares an Annual Action Plan that outlines the proposed activities for the coming Program Year. A budget for those activities and an outline of the proposed staffing for the OHND is included within this Action Plan. At the end of each program year, the Town submits a Consolidated Annual Performance & Evaluation Report (CAPER) to document how federal funds were spent, review what goals were achieved, and track success against benchmarks established in the Consolidated Plan.

Federal Emergency Management Agency:

Funding from the United States Federal Emergency Management Agency (FEMA) assists both traditionally homeless individuals and individuals who are temporarily without shelter due to a crisis situation. Hamden currently receives approximately \$15,000 annually in FEMA funds. These funds are administered by the Community Services Department.

Other Federal Opportunities:

The Town will review opportunities provided by HUD and other Federal resources that are offered for competitive application. OHND will continue to actively pursue funding through the current economic stimulus funds. The Town will monitor the availability of additional Neighborhood Stabilization Program (NSP) funds that can be applied for on a competitive/need basis.

Notice of Funding Availability (NOFA) published by the Federal Register will be reviewed regularly by the Town's Grants Administrator. Priority will be given to opportunities for funding in the areas of lead-paint hazard reduction, housing rehabilitation funding, first-time homebuyer assistance, faith-based community development, neighborhood revitalization and empowerment, social services and special needs assistance. The Town with the local Council of Governments intends on applying for HUD Sustainable Communities Grants Funding, when available.

State Resources

State of Connecticut Department of Economic & Community Development (DECD)

Various housing and community development related programs and funding opportunities are made available through the State of Connecticut Department of Economic and Community Development.

The Town of Hamden has been awarded a HOME/HUD grant passed through the DECD in the amount of **\$333,000** to expend in program years 35 and 36. This grant was leveraged as a result of the success of the Town's CDBG Residential Rehabilitation program. Funds will be used to supplement the existing CDBG rehabilitation funds.

The Town of Hamden has benefited from funding from this State Department in the form of two

Urban Act Grants for revitalization activities in the Highwood and State Street Neighborhood Revitalization Zone areas. Funds from these grants were used during the last three program years to revitalize a commercial center located in the State Street NRZ and to demolish an identified neighborhood eyesore, an abandoned factory building, in the Highwood neighborhood. The location of the demolished factory is now being developed as a mixed-use housing/commercial center by a well-respected non-profit organization. This project will be completed in the fall of 2010 and has attracted over \$8 million dollars in public /private investment

In addition, the State Street Neighborhood Revitalization Zone area was earmarked by the State as a Municipal Development Planning (MDP) Area. A planning process was completed and a comprehensive MDP was submitted to the State for funding. A new sewer line, pump station and road improvements have been completed in the State Street/Welton Street area, partially funded by this process. Phase IV (streetscape) was completed in the fall of 2009. The final phase included \$148,000 in State funds from the Urban Act and LoCip programs.

DECD also offers a host of housing programs, including first-time homeownership assistance, which the Town plans to market along with our Town sponsored housing programs.

State of Connecticut Department of Social Services

The Department of Social Services administers support programs for very-low income residents, including the State Rental Assistance Program and the State Section 8 Program, and supports homeless and transitional housing facilities. This Department also offers funding opportunities for the development of service facilities and homeless shelters. The Town of Hamden Housing Authority administers the Section 8 program.

Connecticut Housing Finance Authority

The Connecticut Housing Finance Authority (CHFA) offers a variety of mortgage programs and housing rehabilitation loans for income eligible applicants. The Town partners with CHFA to provide information to Hamden residents about CHFA programs during Program Year 36. A primary area of focus in PY36 will be “Foreclosure Mediation and Avoidance”.

Connecticut Housing Investment Fund

The Connecticut Housing Investment Fund (CHIF) offers a variety of housing rehabilitation and energy efficiency loans for income eligible applicants. The Town plans to further partner with CHIF to provide information to Hamden residents about CHIF programs during Program Year 36, specifically when residents do not meet the 80% or less of median income and are still in need of assistance.

CHIF funds can provide gap financing needed to complete rehabilitation projects that cannot be fully funded by the CDBG Rehabilitation Program.

Neighborhood Revitalization Zone Program

Hamden has two Neighborhood Revitalization Zones, empowered by the Town and the State to create strategic plans of improvement for their respective communities. These plans were prepared by a neighborhood driven planning process over the course of several years. The Town approved the plans in 2000. NRZ designation, and the completion of the planning process, makes these areas eligible to receive funding preference from various State agencies in support of their neighborhood revitalization efforts.

Connecticut Department of Mental Health and Addiction Services

The Department of Mental Health and Addiction Services supports various housing and support service programs to benefit people with mental illness or substance abuse problems.

Town of Hamden, Connecticut

Town of Hamden General Funds

Town of Hamden annual operating budget funds, provided primarily through local tax revenue, provide funding for general Town services. Municipal Departments discussed within this Action Plan, such as the Elderly Services Department, Youth Services Department and the Community Services Department, are funded primarily by the Town through this mechanism.

Town of Hamden General Obligation and Special Purpose Bonds

The Town issues bonds for its Capital Improvement needs, such as infrastructure improvements and public facility construction or renovation. The recommended use of these funds is outlined in the Town's One-Year and Five-Year Capital Improvement Plans, which are available for public review.

Town of Hamden Department of Economic & Community Development

The Office of Housing and Neighborhood Development is a division of the Town's Department of Economic and Community Development. The Department of Economic and Community Development has numerous economic development initiatives underway that address Objectives listed in the 2010-2014 Consolidated Plan.

The Department of Economic and Community Development will continue to administer several State grants that the Town secured for development activities in the State Street and Highwood areas of Town, including: the remainder of the State Street and Highwood Urban Act Grants for area revitalization activities, Municipal Development Planning Grants and Municipal Development Plan Implementation Funds. The Department also administers the Town's Neighborhood Assistance Act program.

As part of the long-range plan for economic and community development in Hamden, the Hamden Economic Development Corporation (HEDC) was formed. HEDC is a non-profit, 501c4 corporation whose goal is to (re)develop properties that are either brownfields or are projects that the private sector could not do because of delinquent taxes or because of issues related to title etc. HEDC is currently working on a severely blighted property at 400 Goodrich

St. and 55 Daisy Street. The funding for this project totals over \$1.5 million to date and currently includes commitments from the DECD (Site Assessment) EPA Petroleum funds, EPA Revolving Loan Funds and EPA Super Fund Emergency Clean Up funds. HEDC is also contracted with the Town of Hamden to conduct structural inspections and repairs on between 25 and 200 homes in the adjacent Newhall Community, which is the subject of one of the largest residential environmental cleanups in the country.

Office of Housing and Neighborhood Development

Along with funds provided by the CDBG program, the Office of Housing and Neighborhood Development will continue to require matching funds from the owners of non-owner occupied residential multi-family homes that participate in our Residential Rehabilitation Program. The match requirement is 35% for high-income landlord applicants.

These increases will allow the Town to assist a greater number of low and moderate-income property owners who apply to participate in this program.

Hamden Housing Authority

The HHA will continue to administer Section 8 Certificate Voucher, Mod-Rehab and Rental Assistance for its Frail Elderly, Congregate and Low/Mod Programs. The PY36 Action Plan includes funding of \$25,000 for residential rehabilitation improvements at Housing Authority properties. The Citizen Participation outreach cited a need for improvements at public housing for low-income residents.

Newhall Revitalization Project:

As part of the Newhall remediation program (newhallinfo.org), the Town has partnered with the new Hamden Economic Development Corporation (HEDC) a 501c4 non-profit corporation which was established to assist with revitalization projects. In the coming fiscal year the HEDC will receive up to \$2.4 million dollars for structural repairs and relocation costs for residents of the Newhall part of the Highwood neighborhood for 25-200 homes impacted by remediation activities. This project is one of the largest residential environmental cleanups in the country.

ACTIVITIES TO BE UNDERTAKEN DURING PROGRAM YEAR 36 (2010-2011)

Activities Description

A descriptive narrative for each activity to be funded in Program Year 36 is located following the Priority Needs and Objectives section. In addition to the narrative, individual project outline sheets are provided using the Consolidated Plan Management Program tool format.

Priority Needs & Objectives

Each of the activities planned correspond with both the Town of Hamden Priority Needs and Local Objectives, as outlined in the Consolidated Plan.

Locations of Projects:

Wherever feasible, OHND has identified the location, either specific project location or general project area, for each of the planned activities in narrative format in the Geographic Distribution section of this Plan or in map form. The targeted geographic areas are based on the Low-Mod Census information provided by the U.S. Department of Housing & Urban Development. Detailed mapping of the new target areas for each program is provided in the Maps section of this Plan.

Town of Hamden Activities – Program Year 36

1.) Single-Family Residential Rehabilitation Program: Goal- 12 Units

Program Year 35 (FY 2009-2010):	\$ 50,000
Program Year 36 (FY 2010-2010):	\$100,000

Funds can be used to provide loans/grants to income eligible homeowners to correct code violations and energy efficiency upgrades in their owner-occupied homes. Funds can also be used to correct code violations in non-owner occupied housing units, when tenants of low- to moderate-income occupy the housing units being rehabilitated.

The Town will comply with lead hazard reduction regulations as prescribed in 24 CFR Part 35 and 24 CFR 507.608 and other HUD regulations as they refer to funds used for this activity.

Funds can also be used to fund emergency repairs, such as furnace or roof replacements and for funding contributions to non-profit or housing authority transitional/supportive housing programs.

This Activity Addresses the Following Objectives from the Consolidated Plan for Housing & Community Development (2010-2014):

Housing Objectives:

- Increase affordable homeownership opportunities

- Combat cost burdened housing problems of the extremely low-to moderate income populations
- Reduce the number of households paying more than 30% of their household income for housing
- Improve and increase the supply of housing for extremely-low to moderate income households
- Provide “Lead Safe” housing for occupancy by low- and moderate-income households with children

This activity addresses needs outlined in the Town of Hamden Fair Housing Impediments Study.

Program Guidelines:

Single Family Owner Occupied: 0% Interest Loan/Grant

(Up to \$20,000 for eligible improvements, owner required not to sell the property for a period of 5-years or face repayment of loan/grant)

Emergency Improvements: Grant

(Up to \$20,000 for eligible emergency improvements, including: furnace replacements, roof replacements/repair, etc.) Owner required not to sell the property for a period of 5-years or face repayment of loan/grant

The Town reserves the right to waive the maximum funding amount for health, safety, emergency and/or other unique circumstances.

2.) Multi-Family Residential Rehabilitation Program: Goal- 3 Units

Program Year 35 (FY 2009-2010): \$100,000

Program Year 36 (FY 2010-2011): \$ 50,288

Funds can be used to provide loans/grants to income eligible homeowners to correct code violations in their owner-occupied homes. Funds can also be used to correct code violations in non-owner occupied housing units, when tenants of low and moderate income occupy the housing units being rehabilitated.

As with the Single Family Residential Rehabilitation Program, property owners in such cases will be required to contribute up to 35% of the project cost as matching funds, depending on the level of the applicant’s income.

The Town will comply with lead hazard reduction regulations as prescribed in 24 CFR

Part 35 and 24 CFR 507.608 and other HUD regulations as they refer to funds used for this activity.

Funds can also be used to fund emergency repairs, such as furnace or roof replacements and for funding contributions to non-profit or housing authority transitional/supportive housing programs.

This Activity Addresses the Following Objectives from the Consolidated Plan for Housing & Community Development (2010-2014):

Housing Objectives:

- Increase affordable homeownership opportunities
- Combat cost burdened housing problems of the extremely low-to moderate income populations
- Reduce the number of households paying more than 30% of their household income for housing
- Improve and increase the supply of housing for extremely-low to moderate income households
- Provide “Lead Safe” housing for occupancy by low- and moderate-income households with children

This activity addresses needs outlined in the Town of Hamden Fair Housing Impediments Study.

Program Guidelines:

Non-Owner Occupied: 0% Interest Loan/Grant

(Up to \$20,000 per dwelling unit and a 35% match for applicants with income in excess of \$75,000. The owner is required to rent the rehabilitated units to a resident of low-mod income for a period of 5-years or face repayment of loan/grant In addition, the rental rate charge cannot increase more than 5% per-year and can never exceed market rate, as established by HUD.)

Emergency Improvements: Grant

(Up to \$20,000 for eligible emergency improvements, including: furnace replacements, roof replacements/repair, etc.)

The Town reserves the right to waive the maximum funding amount for health, safety,

emergency and/or other unique circumstances.

3) Residential Rehabilitation-Hamden Housing Authority: Goal- 5-Units

Program Year 35 (FY 2009-2010): \$ 00

Program Year 36 (FY 2010-2011): \$ 25,000

This newly funded activity will allow for residential rehabilitation at the Hamden Housing Authority.

Funds can also be used to correct code violations in non-owner occupied housing units, when tenants of low and moderate income occupy the housing units being rehabilitated.

This Activity Addresses the Following Objectives from the Consolidated Plan for Housing & Community Development (2010-2014):

Housing Objectives:

- Combat cost burdened housing problems of the extremely low-to moderate income populations

- Improve and increase the supply of housing for extremely-low to moderate income households

- Provide “Lead Safe” housing for occupancy by low- and moderate-income households with children

This activity addresses needs outlined in the Town of Hamden Fair Housing Impediments Study.

4) Commercial Rehabilitation: Goal- 2 Businesses (and 3 sign grants)

Program Year 35 (FY 2009-2010): \$ 10,000

Program Year 36 (FY 2010-2011): \$ 20,000

This newly enhanced commercial rehabilitation program increases the eligible activities that a commercial establishment can apply for funding.

Funds can be used to provide loans/grants to commercial property owners located in Community Development Target Areas to: 1) correct code violations and/or improve facades, 2) replace and/or improve signage, 3) improve landscaping, 4) sidewalks and/or paving reconstruction.

This Activity Addresses the Following Objectives from

Consolidated Plan of Housing & Community Development (2010-2014):

Non-Housing Community Development Objectives:

- Undertake activities to eliminate blighting influences in the community.

5.) Community Development Infrastructure Improvements: Goal: Area-Wide Benefit

Program Year 35 (FY 2009-2010):	\$100,000
Program Year 36 (FY 2010-2011):	\$100,000

Funds can be used towards public infrastructure improvements, including: streetscape improvements, sidewalk installation, road construction, public parking, curbing installation, bus shelter installation, tree planting, for improved transportation opportunity, lighting improvements and other reconstruction infrastructure improvements beneficial to residential neighborhoods and commercial areas.

Public Facility improvements can be conducted in Community Development Target Areas, as designated in the Infrastructure Improvement Map provided in the Maps section of this Plan.

This Activity Addresses the Following Objectives from the Consolidated Plan of Housing & Community Development (2010-2014):

Non-Housing Community Development Objectives:

- Provide infrastructure and facility improvements in support of neighborhood revitalization in community development target areas.
- Provide improvements to public facilities serving low- to moderate-income populations, the elderly and the disabled.

6.) Emergency Housing: Goal- 1 Unit providing area-wide benefit

Program Year 35 (FY 2009-2010)	\$15,000
Program Year 36 (FY 2010-2011)	\$15,000

Funds will be used to lease one unit in a two-unit property at 191 Butler Street to be

used as a lead safe housing unit for families and individuals who must be temporarily displaced due to OHND rehabilitation work or other use determined to be an emergency by the Town of Hamden. Funds will also be used for costs related to managing the unit and changing tenants.

This Activity Addresses the Following Objectives from the Consolidated Plan of Housing & Community Development (2010-2014):

Housing Objectives:

- Improve and increase the supply of housing for extremely low to moderate-income households.
- Provide “Lead Safe” housing for occupancy by low- and moderate-income households with children.

7.) Community Development Neighborhood Anti-Blight Program- Goal: 3 projects initiated

Program Year 35 (FY 2009-2010): **\$10,000**

Program Year 36 (FY 2010-2011): **\$15,000**

Funds can be used to implement blight removal and beautification activities in CD target areas, including: graffiti removal, removal of trash and debris, landscaping improvements, and anti-blight enforcement.

This Activity Addresses the Following Objectives from

Consolidated Plan of Housing & Community Development (2010-2014):

Non-Housing Community Development Objectives:

- Undertake activities to eliminate blighting influences in the community.

8.) Code Enforcement: Goal- 10 rental units

Program Year 35 (FY 2009-2010): **\$6,475**

Program Year 36 (FY 2010-2011): **\$5,000**

Funds can be used to conduct housing code inspections and related enforcement actions in the

CD Target areas. Additional funds can be used to fund a part-time Community Development Target Area Blight/Property Maintenance Enforcement Officer.

This Activity Addresses the Following Objectives from

Consolidated Plan of Housing & Community Development (2010-2014):

Housing Objectives:

- Improve and increase the supply of housing for extremely low to moderate-income households.

- Provide “Lead Safe” housing for occupancy by low- and moderate-income households with children.

9.) ADA Improvements: Goal- 1 project or multiple handicapped accessible curbcuts

Program Year 35 (FY 2009-2010): \$10,000

Program Year 36 (FY 2010-2011): \$10,000

Funds can be used to implement ADA improvements to public facilities.

This Activity Addresses the Following Objectives from

Consolidated Plan of Housing & Community Development (2010-2014):

Special Needs:

Provide housing and support services to meet the needs of the disabled and the elderly.

Non-Housing Community Development Objectives:

Provide improvements to public facilities serving low- to moderate-income populations, the elderly and the disabled.

10.) Down Payment Assistance Goal: 8 First-time homebuyers

Program Year 35 (FY 2009-2010): \$ 50,000

Program Year 36 (FY 2010-2011): \$ 50,000

Funds can be used to further fund a down payment and closing cost assistance program for income eligible first-time homebuyers in the Town’s designated “Homebuyer Target Areas”, and on a case by case basis around the periphery of the target area.

(See Maps section.)

The Town has partnered with “Neighborhood Housing Services of New Haven”, a local non-

profit agency and member of the national “NeighborWorks Network”, to offer extensive pre-purchase homebuyer and home ownership training as a requirement of this activity. Also funded in PY36 under Public Service Agency funding is a new program for housing counseling in Hamden through the Newhallville Housing Development Corporation.

This activity can also provide funding for the Town’s partnership with Habitat for Humanity. The Town and Habitat will complete a home at 40 Edgecomb Ave. in the target area in the new program year. We will actively seek additional sites in PY36.

The Town will comply with lead hazard reduction regulations as prescribed in 24 CFR Part 35 and 24 CFR 507.608 and other HUD regulations as they refer to funds used for this activity.

11.) Fair Rent

Program Year 35 (FY 2009-2010): \$ 5,000
Program Year 36 (FY 2010-2011): \$ 3,000

Funds can be used to provide fair housing and affirmative action education, counseling and community outreach. Activities may include a Housing Fair, Fair Rent Seminars and Home Maintenance Workshops.

The Program Manager and Program Specialist administer both the Fair Rent and Fair Housing activities and related ONHD programs; attend HUD Affirmatively Furthering Fair Housing Sessions, and CT Fair Housing Association programs. They also represent the Town on the Fair Rent Commission, and the Program Manager is also the Fair Housing Officer.

12 – 30.) Public Service Agency Grants

Program Year 35 (FY 2009-2010): \$78,000 (Total – 15% of CDBG Grant)
Program Year 36 (FY 2010-2011): \$88,600 (15% of CDBG Grant)

Funds can be used to assist the following public service agencies in their deliverance of services to low- to moderate-income residents. Grants to Public Service Agencies represent a total of 15% of the Town’s Community Development Block Grant (CDBG) allocation.

The Community Development Advisory Commission interviews all applicants for Public Service Agency grants with allocations approved by the Commission and the Legislative Council. Program Year 36 grantees reflect the top priorities established by the Community Development Advisory Commission and Citizen Participation in the Consolidated Plan 2010-2014.

12.) Birmingham Group Health Services (Domestic Violence) - Crisis Intervention/Emergency Shelter and Advocacy Services

PY36 Allocation: \$6,000.00 Goal: 110 Residents

Funds can be used for crisis intervention, shelter and advocacy services for victims of domestic violence.

13.) Hamden Elderly Services - Hamden Elderly Outreach/Telephone Reassurance

PY36 Allocation: \$7,000.00 Goal: 59 Elderly Residents

Funds can be used to fund a Telephone Reassurance worker who receives referrals from the Elderly Outreach Office and makes scheduled telephone calls to homebound residents of the Town.

14.) Partnerships Center for Adult Day Care - Hot Lunch for Elders & Mentally/Physically Impaired Adults

PY36 Allocation: \$7,000.00 Goal: 28 Special Needs Residents

Funds can be used to defray the cost of hot lunches served to Hamden residents.

15.) Hamden Youth Services – Childcare Field Trips

PY 36 Allocation: \$3,000.00 Goal: 38 Youth

Funds will be used for field trips to science museums, art museums and cultural events, along with fun trips for social skills.

16.) Hamden Youth Services – Child Care Enrichment

PY 36 Allocation: \$3,000.00 Goal: 74 Youth

Funds will be used for enriching and enhancing the curriculum. The program will educate, entertain and stimulate emotional and physical growth.

17.) Newhallville Housing Development Corp – Homebuyer Assistant Training

PY36Allocation: \$5,000.00 Goal: 250 Residents

Funds will be used for assisting 1st Time Homebuyer with Counseling, Credit Repair, and Forclosures Prevention.

18) Community Services –Food Bank

PY36 Allocation: \$8,000.00 Goal: 5,000 Residents

Funds can be used to provide staff for emergency services to people in need through its food bank.

19.) Hamden Board of Education - STEPS Program

PY36 Allocation: \$3,000.00 Goal: 24 Special Needs Youth

Funds can be to support an alternative for high school students who are experiencing severe problems in a traditional school setting.

20.) Hamden Youth Services- After School Program

PY36 Allocation: \$4,000.00 Goal: 200 Youth

This project will benefit at risk teens by providing a safe and structured after-school program.

21.) Hamden Community Services - Camp Scholarships Programs

PY36 Allocation: \$6,000.00 Goal: 100 Youth

The goal of the project is to provide scholarships and offer a safe, structured camp experience for Hamden children who are most in need and otherwise would be unable to attend.

22.) Hamden Board of Education - REACH Program

PY36 Allocation: \$3,000.00 Goal: 24 Special Needs Youth

Funds can be used to support an alternative education program for middle school special education students who have not experienced success in a traditional school setting.

23.) New Haven Legal Assistance

PY36 Allocation: \$4,000.00 Goal: 30 Very Low Income Residents

Funds will be used for free legal services to the very low-income residents of Hamden.

24.) Hamden Youth Services – Discovery Dance

PY36 Allocation: \$3,000.00 Goal: 150 Youth

Funds can be used to directly benefit youths with special needs for recreational/social opportunities ages 13 to 21, especially those low to moderate income.

25.) Christian Tabernacle Church-After-School Program

PY36 Allocation: \$4,000.00 Goal: 100Youth

Funds will be used for academic enrichment, by establishing a safe nurturing after-school environment. A learning environment, with physical activities that engage the body, heart and mind of preadolescents.

26.) P.L.A.C.E – Summer Camp

PY36 Allocation: \$4,000.00 Goal: 48Youth

Funds will be used for quality art instruction for the underserved low to moderate income families from the target area.

27.) Hamden Parks and Recreation

PY36 Allocation: \$7,600.00 Goal: 20Youth

Funds will provide leadership and expertise in the development, administration and supervision of a comprehensive program of recreational opportunities for the underserved low to moderate income families from the target area.

28.) Columbus House, Inc.

PY36 Allocation: \$5,000.00 Goal: 70 Homeless

Funds will be used for “Hamden residents who are homeless or at risk of becoming homeless, by providing shelter and housing and by fostering their personal growth and independence”

29.) Young Audience-Family Arts & Creativity

PY36 Allocation: \$3,000.00 Goal: 1,000Youth

Funds will be used for Family Arts & Creativity at the Keefe Center on Friday evenings. The purpose of the performing arts/workshop series is to bring learning through the arts to the Newhallville/Highwood neighborhood families that will participate in multi-disciplinary art experience.

30.) Brundage Branch Library-Summer Pre-K Program

PY36 Allocation: \$3,000.00 Goal: 250 Youth

Funds will be used for pre-school staff and supplies for new programs at the Brundage Branch library of the CDBG target area

31.) Program Administration & Support Services (20% Cap.)

Program Year 35 (FY 2009-2010):	\$104,000
Program Year 36 (FY 2010-2011):	\$109,000

Funds can be used for general program administration, including: program oversight, project and activity coordination, planning, monitoring, office management and supplies, citizen participation, regulatory compliance, financial bookkeeping and technical assistance. This portion of the budget also includes program support services.

GEOGRAPHIC DISTRIBUTION:

Focusing the benefits of the CDBG program on southern Hamden neighborhoods will help to revitalize these communities, improve the housing stock and alleviate housing cost burden, eliminate blight and improve the overall quality of life.

As defined in 105 (c)(2) of the Housing and Community Development Act of 1974, as amended, Census Tract Block Groups in the “upper quartile”, or top quarter, of low to moderate income households are eligible for “area-wide benefit” activities. Hamden has been granted an “upper quartile” waiver from HUD, which allows “area-wide benefit” activities in any Census Tract Block Group with a low-to-moderate income household percentage of 47.8% or higher. The upper quartile waiver allows the Town to undertake activities that provide area-wide benefit, such as sidewalk reconstruction or blight removal, to Block Groups that fall into the upper quartile of low/mod areas in Hamden. A map is attached to this Plan that illustrates each of the Block Group areas that have a low/mod ratio of over 47.8%.

Census Tract 1655, known as the Highwood neighborhood, will remain as the primary target area for CDBG activities, as five (5) of Highwood’s six (6) Block Groups meet the low/mod criteria. In addition, “Area-Wide Benefit” activities, such as public facility improvements and the Commercial Corridor Rehabilitation Program will now be eligible for other low/mod Census Block Groups, as designated by HUD and the Community Development Advisory Commission (CDAC).

In addition to the specified qualifying Census Block Groups, certain areas of Town have been designated by the Community Development Advisory Commission as “Target Areas” for specific programs. Those areas are outlined as follows:

Residential Rehabilitation Program:

Qualifying Target Areas – Highwood (Census Tract 1655), Hamden Plains (Census Tract 1656), Lower State Street Area (Census Tract 1651, Block Group #4).

First-Time Homeownership Assistance:

Qualifying Target Areas - Highwood (Census Tract 1655), Hamden Plains (Census Tract 1656), State Street Neighborhood Revitalization Zone. (Also “as necessary” allowance outside target area when qualified as low-moderate income on a case-by-case basis). The State Street Neighborhood Revitalization Zone (NRZ), which does not conform to census tract boundaries, has been included as a “Target” geographic area for the Homeownership Initiative Program since 2000-2001.

Commercial Corridor Revitalization Program:

Qualifying Target Areas – All designated low/mod block groups.

Community Development Infrastructure Improvements:

Qualifying Target Areas – All designated low/mod block groups.

The State Street Neighborhood Revitalization Zone (NRZ), which does not conform to census tract boundaries, has been included as a “Target” geographic area for Community Development Infrastructure Improvements since 2000-2001.

OHND will continue to work with the CDAC, elected officials, and other community stakeholders to consider additional target areas for the above-referenced programs as new program requests arise, new community needs emerge, and new information becomes available.

HOMELESS AND OTHER SPECIAL NEEDS ACTIVITIES AND OTHER ACTIONS:

The Town of Hamden Community Services Department will continue as the lead Town agency for assisting Hamden’s extremely low-income residents combating the threat of homelessness. OHND has taken a larger role in preventing homelessness by working directly with tenants in risk of eviction and by streamlining processes for homeowners in serious need of emergency housing rehabilitation.

Additionally for PY36, OHND reached out to Columbus House, Inc. of New Haven to apply for Public Service Agency funding as they provide transitional housing and homeless sheltering for previously documented Hamden residents. They will be receiving \$5,000 in PY36 for this service.

The following sections outline some of the Town’s strategies for assisting the homeless and other special needs residents.

Services Provided to the Homeless

The Community Services Department utilizes funds from both the Town of Hamden and the United States Federal Emergency Management Agency to administer several programs designed to assist persons of extremely low income and persons who experience an emergency. The Department assists both traditionally homeless individuals and individuals who are temporarily without shelter due to a crisis situation, such as a fire.

The Community Services Department provides temporary shelter in the form of a voucher to local motels. In addition, the Department provides referrals to regional shelters serving the needs of the homeless.

Temporary Shelter

OHND will continue to lease the available unit derived from development of a lead-safe temporary shelter for families in transition. The OHND, the Community Services Department and Neighborhood Housing Services (NHS) collaborated to rehabilitate a blighted, abandoned two-family residential structure at 191 Butler Street. The project was assisted with private equity and CDBG funds.

Neighborhood Housing Services funded the bulk of the rehabilitation work, with the Town of Hamden contributing CDBG funds to assist in the project’s completion. The home was sold to a low-mod income homebuyer, with the Town leasing the first floor of the unit for our “Lead Safe” shelter. The “Lead Safe” unit will be used primarily to house families who are participating in the OHND Residential Rehabilitation Program to undergo housing code improvements and lead abatement work in their homes. Families may relocate to the house for a short period of time while work is being completed at their primary residence.

In addition, the “Lead Safe House” can also be used to house individuals and families who need temporary shelter due to a crisis, such as a fire.

Elderly Services

The Town of Hamden provides a number of comprehensive support services to the local senior population. The Elderly Services Department is the lead Town agency responsible for delivering such services.

Services that the Department provides includes: a social and medical needs outreach program, operation of a multi-purpose senior center, educational, recreational and social programs and activities, exercise programs, transportation services, referral services for home care, technical assistance to seniors applying for medical and social services, operation of a food bank, fuel/

energy assistance and an on-site nutritional programs.

The Elderly Services Department oversees the Miller Senior Center, a multi-purpose center, located in the center of Hamden at 2901 Dixwell Avenue.

In addition, the agency administers a Senior Transportation Program and an Elderly Outreach Program, which is partially funded by the Hamden CDBG Public Service Agency grant. Hamden is also the home of several assisted living facilities that provide a combination of housing, personalized support services and health care for seniors.

Adult day care programs designed to assist our elderly population are also available and are supported with CDBG Public Service Agency Grant funding, as outlined in the Activities to be Undertaken section of this plan.

Various Special Needs:

The Town has worked to improve coordination of its social services for individuals with special needs by taking a more comprehensive approach to Human Services and the Continuum of Care. Collaboration between the Department of Economic and Community Development, the OHND, Community Services, Elderly Services and various Regional Continuum of Care service providers has resulted in more efficient and effective delivery of service.

Partnerships established over the past year have proven fruitful in providing Hamden residents with additional opportunities for funding and services.

ACTIVITIES TO PROMOTE FAIR HOUSING:

The Town of Hamden is active in the promotion of Fair Housing within our community. Several municipal departments, along with the non-profit Hamden Housing Authority, promote activities that further Fair Housing Opportunity. OHND continues to serve as the service provider for Fair Housing complaints. Please see Appendix E: Town of Hamden Fair Housing Action Plan

Through the Analysis of Impediments in the 2010-2014 Consolidated Plan, the barriers to Fair Housing in Hamden have been identified. As PY36 is year 1 of the plan, please refer to the Analysis of Impediments (AI) of which this Action Plan is part of. The Town plans to continue activities that have achieved progress in the area of Fair Housing, as well as implement new strategies designed to accelerate the progress achieved to-date.

Partners – Broadening Hamden’s Horizons:

A focus area that the Town is working on to create additional affordable housing opportunity is the development of partnerships with non-profit and not-for-profit housing agencies.

During Program Year 36, the Town will continue to collaborate with non-profit housing developers such as Neighborhood Housing Services, Neighborworks/New Horizons, Habitat for

Humanity, New Haven Home Recovery, and the Newhallville Housing Development Corporation on projects that result in affordable housing units for all citizens. The Town will explore partnerships with other housing organizations to further housing opportunities and will seek to leverage additional funding opportunities for housing related programs.

Hamden Homeownership Initiative & Homebuyer/Homeowner Training:

The program assists income eligible applicants with the purchase of their first home in Hamden. The Town plans to assist at least seven new families during Program Year 36.

In addition, the Town plans to continue an effort of “Comprehensive Pre-Purchase Homebuyer Training”, in cooperation with Neighborhood Housing Services, a NeighborWorks Network affiliate. OHND has also funded Newhallville Housing Development Corporation in PY36 to “Assist first-time homebuyers with counseling, credit repair, and foreclosure prevention”.

Partner with the Hamden Housing Authority:

OHND has increased its support for the HHA’s plan to create additional affordable homeownership and rental housing units for elderly, disabled and low- to moderate- income individuals. While the number of vacant buildings in the CDBG Target Area has declined, OHND now provides regular reports to HHA on available properties, locations, and asking prices. The PY36 budget includes \$25,000 for Residential Rehabilitation at the Hamden Housing Authority properties.

Fair Rent Process:

The Town of Hamden has a Fair Rent Commission and Fair Rent complaint process for residents who have been given what they believe is an unreasonable or unconscionable rent increase by their landlord. The Town has streamlined the Fair Rent process in order to make it more efficient for residents in such situations.

MONITORING:

The Office of Housing and Neighborhood Development (OHND), a division of the Town of Hamden Department of Economic and Community Development, will be the lead local agency charged with administering the Town’s Community Development Block Grant (CDBG) allocation for Program Year 36.

The Office employs a Community Development Program Manager, who is responsible for the coordination, oversight and general monitoring of all program activities. In addition to the Manager, the OHND is staffed with a Rehabilitation Specialist/Housing Code Officer and a full-time Program Specialist. OHND staff keeps detailed records and requires specific documentation for each of its programs and schedules follow-up inspections, both for work completed and housing code compliance. As part of its annual survey, OHND will also collect data from previous grantees to ensure long-term compliance with program objectives.

All financial and purchasing transactions are conducted through the Town of Hamden Finance and Purchasing Departments. OHND strictly adheres to the Town's purchasing procedures, and in doing so, complies with 24 CFR 85.36. In instances where HUD regulations present additional purchasing requirements, OHND requests such from the Purchasing Department.

All purchase orders utilized to conduct program activities are signed by the OHND Program Manager, the Purchasing Agent, the Finance Director and the Mayor. These several layers of oversight ensure compliance with municipal fiscal and purchasing policies.

All financial transactions are subject to the annual audit of the Town's municipal finances. Copies of all financial transactions are maintained in the OHND office. In addition, computerized spreadsheets and databases maintain payment records for each vendor. Spreadsheets are also kept to verify that the Town's HUD Spending Ratio is consistent with Timeliness spending rules outlined by HUD. This information is available to the public for review.

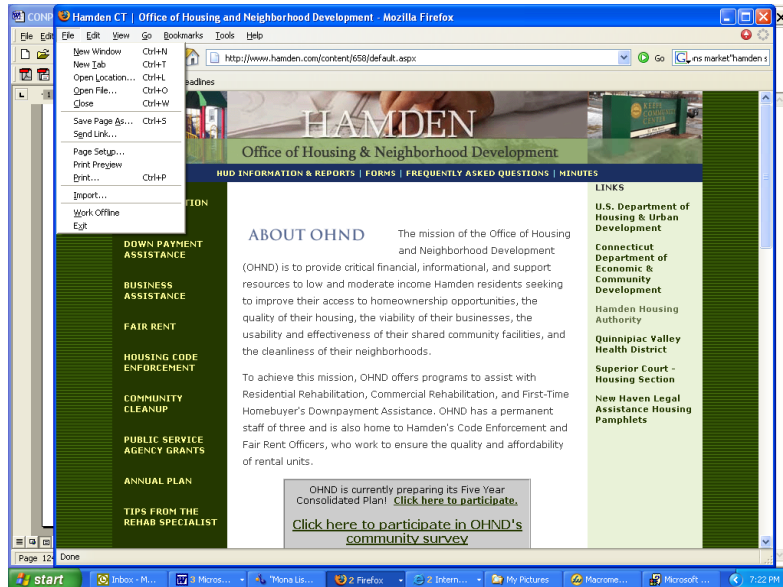
The OHND conducts annual on-site visits to each CDBG funded Public Service Agency to ensure compliance with program regulations and to review progress toward goals outlined in their application for funding. In addition, the Program Manager reviews quarterly reports submitted by the Public Service Agencies to ensure proper documentation of expenditures and residents served.

In addition to the Town staff, the Town established a Community Development Advisory Commission (CDAC), made up of resident volunteers, who work in cooperation with the OHND to ensure the success of the program, timeliness of expenditures, and compliance with Consolidated Plan goals. The group assists the OHND by identifying needs, advising on program guidelines, ensuring compliance with HUD regulations and overseeing activities funded by the CDBG program. The CDAC reviews and approves the budget contained in the Annual Action Plan prior to its submission.

The CDAC has nine (9) citizen members of mixed political affiliation, who are appointed by the Mayor and approved by the Legislative Council. Members serve three-year terms on the Commission. The CDAC meets monthly to conduct business and small sub-committees meet regularly to work on specific tasks.

CITIZEN PARTICIPATION:

The Office of Housing and Neighborhood Development (OHND) follows an approved Citizen Participation Plan, as prescribed by HUD, to encourage citizen input and participation in the CDBG program. OHND held a public hearing on February 11, 2010 to provide information and gather public comment on the upcoming 2010-2014 Con Plan. OHND has also attempted to gather public comment by distributing a Block Grant survey throughout the community, which was made available at most public offices and libraries. This survey gives the public the opportunity to rank their needs for various public services. Comments gathered from the hearing and surveys are reviewed and taken into consideration. Information regarding the Con Plan and services offered by OHND is made available on the Community Development and Housing Web Site, which is described in more detail in the following paragraph.



During Program Year 28, the OHND designed and launched its first Community Development and Housing Web Site located at www.hamdencommunitydevelopment.com. (An overview of the site's main components is included in the "Other" section of this plan.) . This website went through a major overhaul during PY35, and OHND staff now has full authority to post information without delay.

The site allows Hamden residents the ability to access information and program

applications for all CDBG funded activities from their homes or from the Hamden library system. Links are also provided from the site to other non-profit and/or informational web sites that are relevant to housing or community improvement.

In addition, comments can be submitted via the site to the OHND Program Manager, adding another alternative for public comment. A permanent survey also exists on the website, which will allow OHND to consistently gauge the effectiveness of its programs. All of the additional comments and emails that are received in addition to the surveys are reviewed and taken into consideration as well. We received comments from local Hamden residents, businesses and commissions and one piece that the Office of Housing and Neighborhood Development would like to facilitate is the following proposal:

1. The Clean and Green Commission would like to take the lead in organizing a permanent town wide coalition to address, reducing and ultimately eliminate litter and blight in Hamden.

This coalition would include businesses, churches, civic associations, clubs (hiking and garden, boys and girls clubs etc.) schools (including Parent Teacher Organizations), Parks and Recreation, Youth Services Bureau, Planning and Zoning (to ensure enforcement), Economic Development (to ensure responsibilities of businesses to keep properties clean, are clear), Public Works (to facilitate and maximize cleaning & maintenance efforts) and town commissions to address this issue in a permanent on going manner.

2. The Commission would like to create a mechanism to monitor quality of life issues in and around all existing and future multi use buildings, apartment complexes or other housing complexes etc . Additionally, buildings or complexes should have an association in which all parties (business owners and renters) can participate. Each association should be responsible for maintaining that building in terms of cleanliness and safety--perhaps like a condo association.

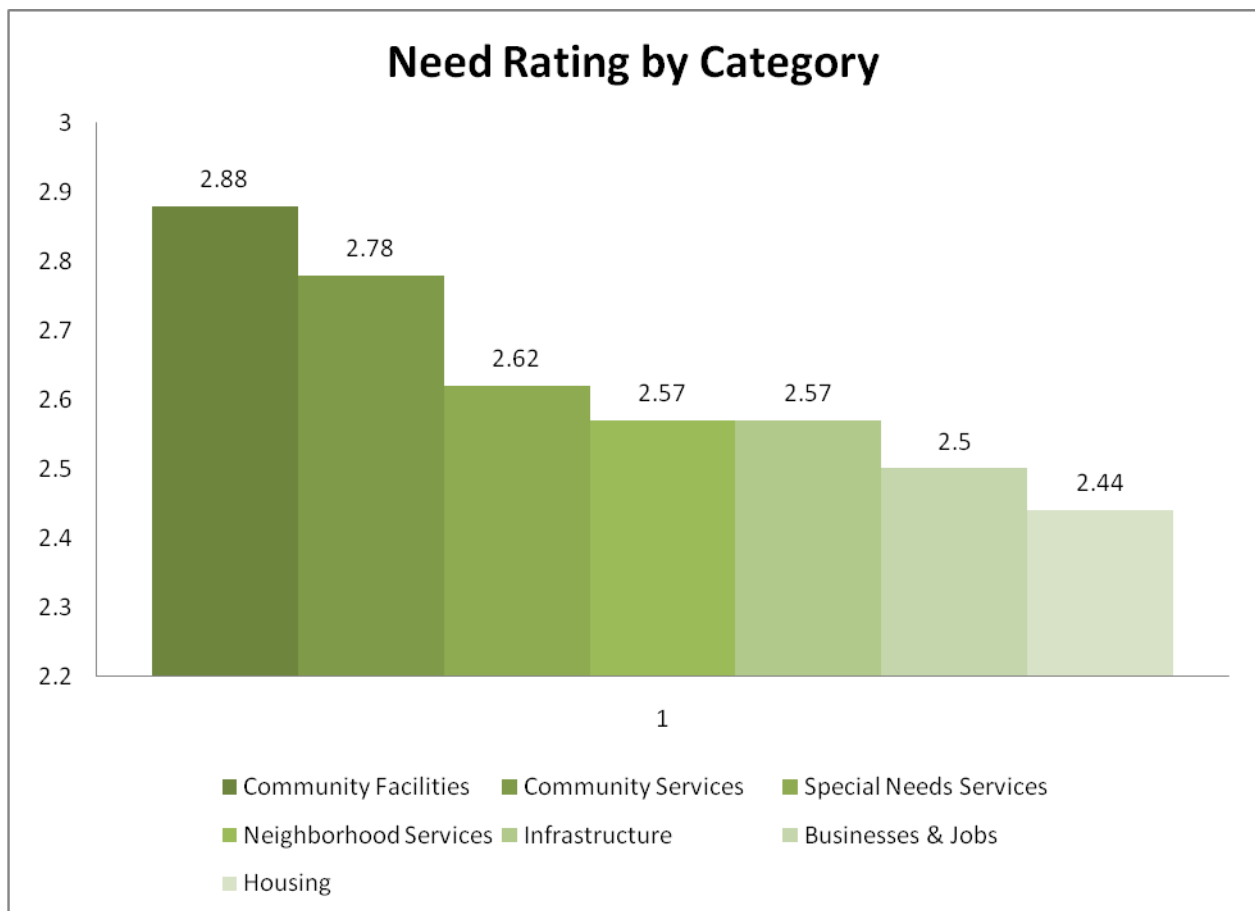
Each association should provide a representative to sit on a board or commission comprised of members of all of the associations for all of these types of buildings. That main Commission or

board would meet regularly with the town to review problems and successes. This would give each building access to the administration and also offer a network for problem solving and a voice to people living in the building. It would provide a built in control mechanism which would address potential problems such as litter and blight, drug problems and crime could be addressed in a timely and effective manner.

All public hearing notices were advertised in the newspaper, as was an outline of the Annual Action Plan budget, per our Citizen Participation Plan.

The Block Grant Survey that was conducted was structured so that citizens could rate different services by lowest to highest need, with 1 being the lowest and 4 being the highest. Services were grouped into seven different categories; Community Facilities, Community Services, Infrastructure, Special Needs Services, Businesses & Jobs, Neighborhood Services and Housing. The survey also included a section where citizens could state whether or not they have experienced or witnessed housing discrimination. Lastly the survey tried to identify what demographic participants belong to.

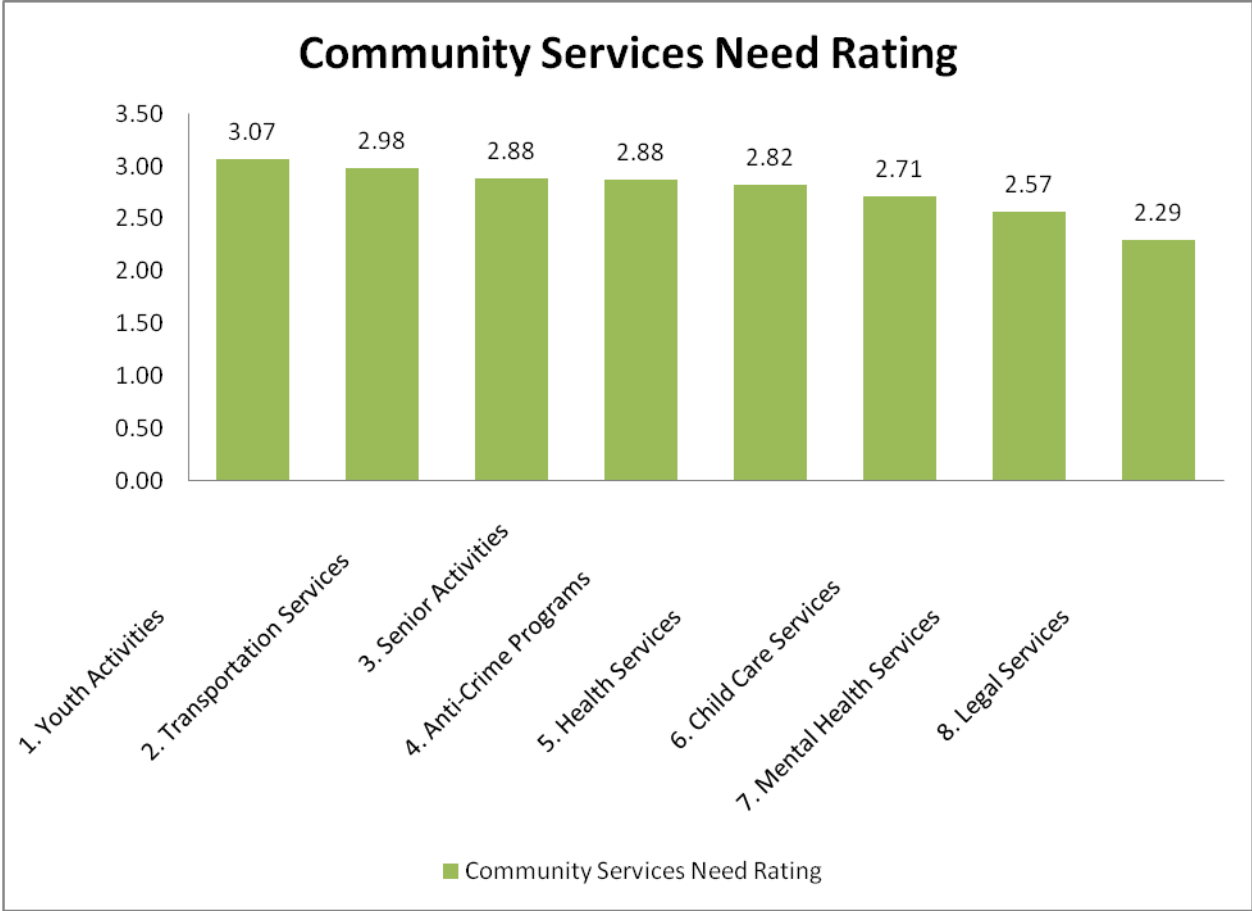
According to results obtained from the 2009/2010 Block Grant Survey, the categories that were identified from highest need to lowest need are listed below. Within those categories the services offered were identified from highest to lowest need as well.



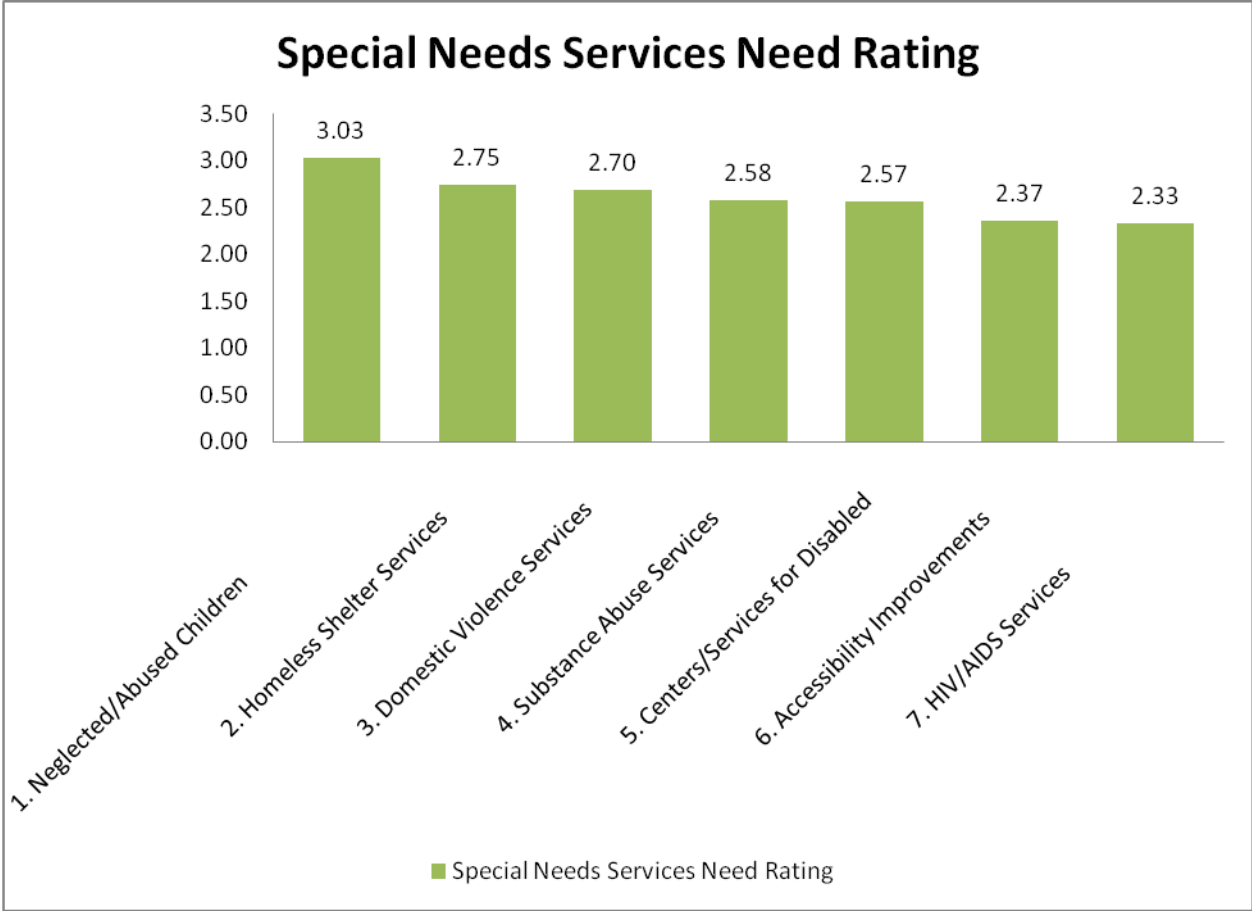
Need rating by category was concluded by obtaining the average need rating for all of the services within that given category. Participants were able to rank the services within each category on a scale from 1 to 4, with 1 being the lowest and 4 being the highest rating.



Community Facilities had the highest overall need rating. The table above shows the average score for each service within this category, on a scale of 1 to 4. As you can see from the chart above, participants expressed the highest degree of need for libraries, followed by senior centers and fire stations & equipment.



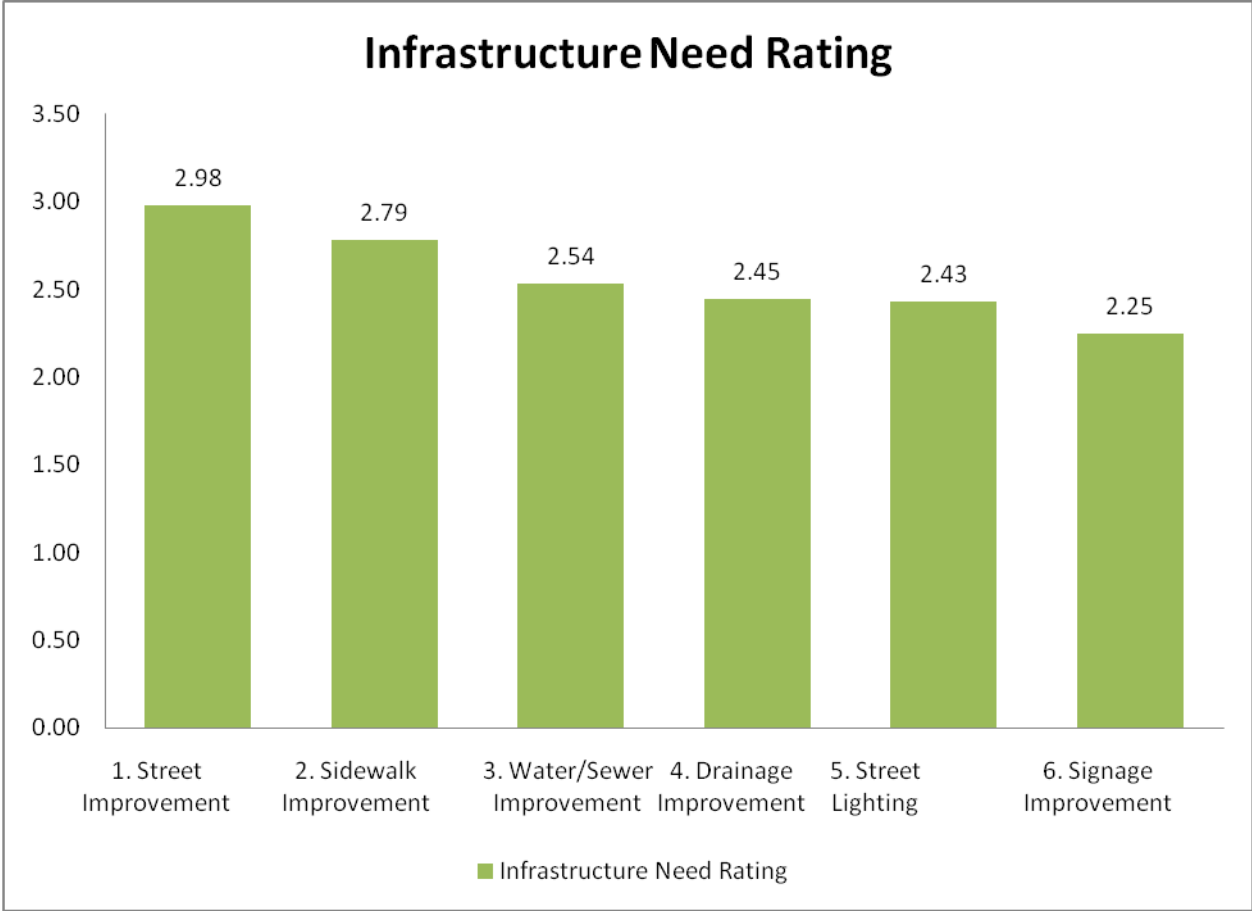
Within the Community Services category, youth activities received the highest need rating, followed by transportation services and senior activities.



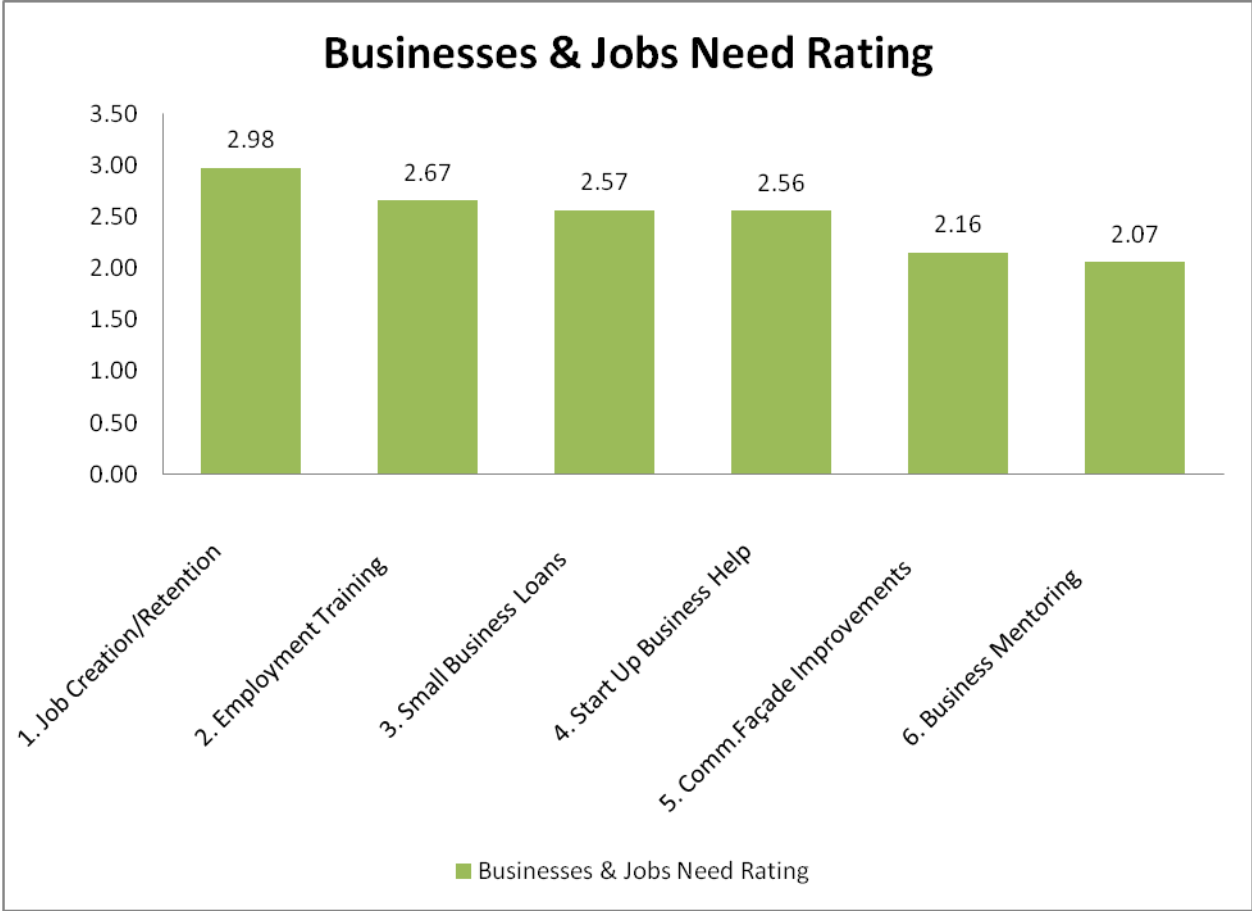
Within the Special Needs category, neglected.abused children received the highest need rating, followed by homeless shelter services and domestic violence services.



Within the Neighborhood Services category, trash & debris removal received the highest need rating, followed by the cleanup of abandoned lots and building and code enforcement.

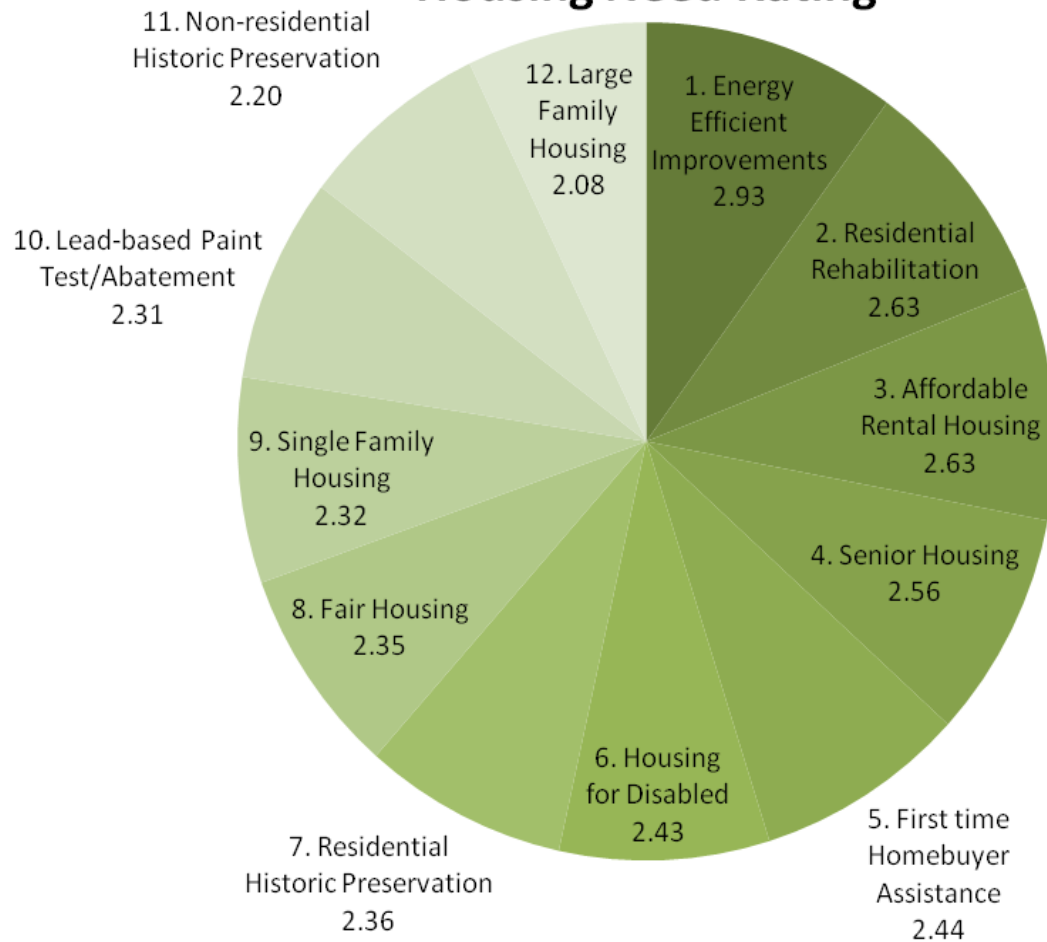


Within the Infrastructure category, street improvement received the highest need rating, followed by sidewalk improvement and water/sewer improvement.



Within the Businesses and Jobs category, job creation/retention received the highest need rating, followed by employment training and small business loans.

Housing Need Rating



Within the Housing category, energy efficient improvements received the highest need rating, followed by residential rehabilitation and affordable rental housing.

HAMDEN CONSOLIDATED PLAN SURVEY RESULTS										
<i>Part II Discrimination Survey</i>										
								YES	NO	
Do you believe housing discrimination is an issue in your neighborhood?								11	84	
Have you ever experienced discrimination in housing?								8	87	
If so, who do you believe discriminated against you?							LL	REA	ML	MI
						5	2	2	3	
On what basis do you believe you were discriminated against?										
Race	6	Color	3		Religion	1	Gender		0	
Disability	0	Family Status	2		Nat. Orig	1				
If you believe you were discriminated against, did you report the incident?								YES	NO	
							5		3	
If not, WHY?	where?	0	afraid	1	too much trouble	1	no difference		3	

<i>Part III Participant Demographic</i>	
town resident	96
faith-based organization	2
business owner in town	14
renter	23
senior citizen	45
homeowner	72
landlord	7
person with a disability	11
non-profit organization	9
Other	3

The second part of the survey attempted to get feedback from the community as to whether or not they felt housing discrimination was an issue. There were 95 participants for this section of the survey, of the 95 people surveyed, 11 felt that housing discrimination was an issue in their neighborhood and 8 people reported they had personally experienced housing discrimination. Among those who had experiencing housing discrimination there were 5 instances of discrimination by a landlord, 2 by a real estate agent, 2 by a mortgage lender and 3 by a mortgage insurer. When asked what basis the participants believed they were discriminated against, there were 6 instances on the basis of race, 3 instances on the basis of color, 2 on the basis of family status, 1 on the basis of religion and 1 on the basis of national origin. It is possible for the participant to have more than one response for this section. Lastly the participants were asked if they had reported the discrimination they had experienced. Five of the instances had been reported but 3 had not and those who had not stated they did not report it because they didn't feel it would make a difference or it would have been too much trouble to report it.

The third part of the survey attempted to identify the demographic that was participating in the survey and those results are listed in the section above labeled, *Part III Participant Demographic*.