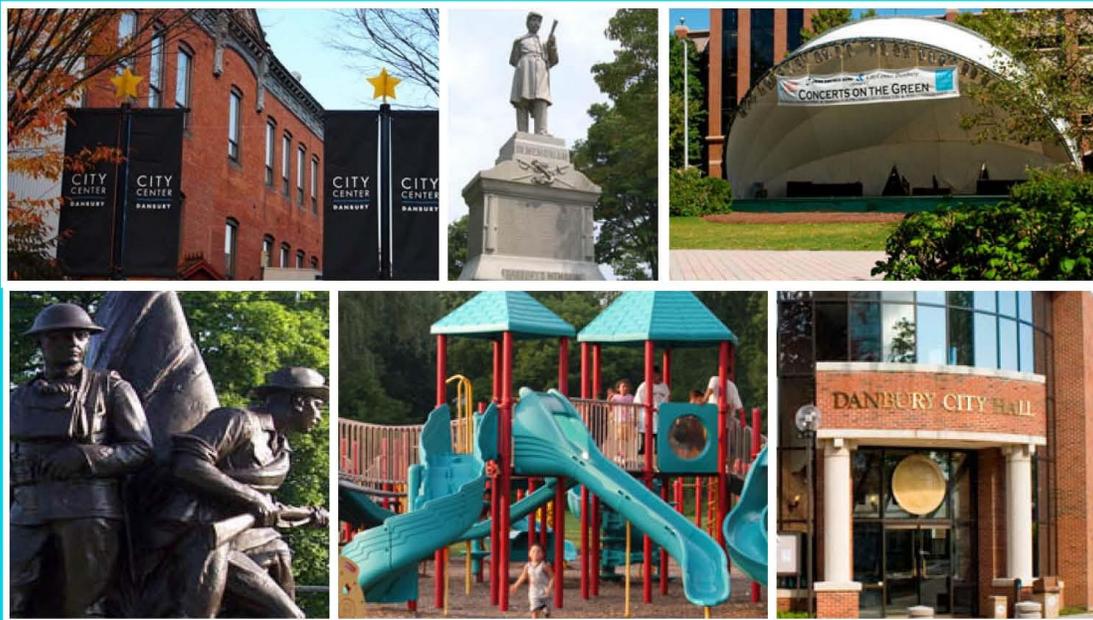


CITY OF DANBURY

CONSOLIDATED PLAN

2013-2018

Annual Action Plan 2013-14



Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

This Five Year Consolidated Plan replaces the Plan prepared for the period between August 2008 and August 2013. The process of preparing the 2013-2018 Plan has included the following:

- Update of statistical data describing housing and non-housing community development needs.
- Review and revision of priorities and objectives to address needs as appropriate.
- Analysis of resources available to address identified needs.
- Focus on a strategy to use CDBG funds to leverage other resources to address identified needs.
- Establishment of measurement benchmarks.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

In terms of priorities and objectives, Danbury's Strategic Plan continues to focus on segments of the population most in need as well as neighborhood supported infrastructure investments. These include the needs of the homeless, lower income renters, people with special needs and senior citizens. Danbury continues to serve as the primary provider of services to these population segments within the Housatonic Valley Region. In addition to CDBG resources, the City contributes \$474,000 annually to the United Way to address a wide range of community needs.

The City's Consolidated Plan Priorities are summarized in the list below and can be found in more detail in Sections SP-25 and SP-45.

Housing Priorities

- Provide affordable rental housing opportunities for extremely low and very-low income renters by increasing the supply and maintaining the availability of affordable rental housing in the City.
- Cultivate affordable homeownership opportunities through the financing or construction of housing for first time homebuyers, the preservation of existing ownership housing through rehabilitation and improving the availability of supportive social services to homeowners.

Homeless Priorities

- Increase the level and delivery of support services to the homeless and those at-risk of becoming homeless.
- Address the issue of homelessness consistent with the Ten Year Plan To End Homelessness.
- Address the needs of homeless veterans in the community through the expansion of facilities to meet their needs.

Other Special Needs/Non-Homeless Priorities

- Support and promote supportive housing services and other appropriate services to assist individuals in overcoming or better dealing with their special needs.

Non-Housing Community Development Priorities

- Maintain and improve existing public facilities and encourage the development of upgraded facilities.
- Encourage the continued maintenance and improvement of the City's infrastructure.
- Support the continuance and/or expansion of existing public service programs including those which provide services to the handicapped, youth, and/or substance abusers or which offer transportation services and employment training.
- Expand existing efforts to meet the needs of the City's physically handicapped population.
- Enhance and expand other community development efforts, particularly with regard to lead-based paint remediation/education and code enforcement activities.
- Provide a variety of public service programs to meet the needs of the City's low-, moderate and special needs populations.
- Support economic development efforts that provide benefit to low and moderate-income persons and neighborhoods and/or promote commercial expansion and revitalization.
- Support energy conservation to address environmental impacts and the increasing cost burden resulting from escalating energy costs.
- Continue existing administrative and planning activities necessary for the implementation of the objectives, actions and programs outlined in this Strategic Plan.
- Increase the capacity of non-profit providers.

These priorities guide Annual Action Plan funding allocation determinations. The projects proposed for 2013-2014 are consistent with these priorities.

3. Evaluation of past performance

The City has evaluated its progress and performance during the past year and found it to be satisfactory.

Its Program Administrator approach using a third party consultant for direct administrative compliance duties has resulted in significant cost savings and increased performance. The City has shown an increase in its rate of expenditure resulting, we believe, from increased emphasis on direct contact with and more frequent monitoring of and technical assistance to subrecipients and a more defined initial review of funding requests to identify those “ready to go.”

4. Summary of citizen participation process and consultation process

The City of Danbury followed a detailed citizen participation plan that addressed each of the following elements in the preparation of its ConPlan. The Citizen Participation Plan was designed to address groups of interested parties and potential participants including: citizens, non-profit organizations, social service providers, governmental entities and other interested parties. The City has evaluated the impact of its existing Plan and, with few exceptions, has elected to sustain the basic principles adopted in its previous plan.

- Public Hearings

The City has held three (3) public hearings at convenient times for people who might or will benefit from program funds; were accessible to people with disabilities; and were adequately publicized. These public hearings are held to obtain views of citizens, public agencies and other interested parties and respond to proposals and comments at all stages of the consolidated submission process, identifying housing and community development needs, reviewing proposed uses of funds, and reviewing program performance.

5. Summary of public comments

No written comments were received.

6. Summary of comments or views not accepted and the reasons for not accepting them

No written comments were received.

7. Summary

See narratives above.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

| Agency Role | Name | Department/Agency |
|-----------------------|---------|-------------------|
| Lead Agency | DANBURY | |
| CDBG Administrator | | |
| HOPWA Administrator | | |
| HOME Administrator | | |
| HOPWA-C Administrator | | |

Table 1 – Responsible Agencies

Narrative

The Mayor of the City of Danbury has designated the Department of Finance to administer the CDBG program and represent the City through the consolidated planning and submission process. Responsibilities also include the management and implementation of Community Development Block Grant funds; grant and funding applications to other state, federal or private financing institutions; project conception, design and implementation management, interface liaison with other primary, secondary or tertiary agencies involved in the local community development and affordable housing process. The Director of Finance, Mr. David St. Hilaire and Andrea Gray, served as key contact persons during the preparation of the Consolidated Plan.

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

The Mayor of the City of Danbury has designated the Department of Finance to administer the CDBG program and represent the City through the consolidated planning and submission process. Responsibilities also include the management and implementation of Community Development Block Grant funds; grant and funding applications to other state, federal or private financing institutions; project conception, design and implementation management, interface liaison with other primary, secondary or tertiary agencies involved in the local community development and affordable housing process. The Director of Finance, Mr. David St. Hilaire and Andrea Gray, served as key contact persons during the preparation of the Consolidated Plan.

Summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies

The City has on-going consultation with other public and private agencies that provide assisted housing, health services, and social services (including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, homeless persons).

While preparing the portion of its consolidated plan concerning lead-based paint hazards, the City has consulted with the Federally Funded LAMPP Program, local health and child welfare services and agencies and examined existing data related to lead-based paint hazards and poisonings, including local Health Department data on the addresses of housing units in which children have been identified as lead poisoned.

The City has participated with adjacent units of general local government, including local government agencies, in region-wide activities through the Housatonic Valley Council of Elected Officials and Regional Economic Development Partnership, particularly for problems and solutions that go beyond a single jurisdiction. For example, the preparation of a Comprehensive Economic Development Strategy (CEDS) is currently underway in the region funded by EDA and private contributions.

The City has consulted with the Danbury Housing Authority concerning consideration of public housing needs. This consultation has resulted in a significant project being included in PY39 to directly benefit public housing residents. The City will continue to consult with the Danbury Housing Authority regarding consideration of public housing needs and planned comprehensive grant program activities.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

Services include outreach and assessment, emergency shelters and services, transitional housing, permanent supportive housing, access to permanent housing and activities to prevent low-income individuals and families with children from becoming homeless.

While the original efforts to provide nighttime shelter to homeless individuals began with a volunteer organization, the approach has evolved into a comprehensive, multi-disciplinary collaborative one. The services within the City have been developed and supported with the goal being to provide a continuum of care that encourages and challenges homeless persons to move from homelessness to self-sufficiency.

While many social service organizations within the community have a long history of coordination, cooperation and of sharing information, there remains a fragmented social service network that lacks coordination and results in the duplication of services in many instances. When looking to the homeless population service providers, the cooperation present among these groups/agencies is most useful when compiling estimates regarding the homeless population in the community.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The City of Danbury isn't eligible for ESG funds, but it participates in the Balance of State Continuum of Care which has implemented the Homeless Management Information System (HMIS) to coordinate the collection and analysis of data on the homeless population served in Danbury, as well as creating a universal intake form. Regional outreach has also occurred and additional funding resources are being explored.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

| | | |
|---|--|--|
| 1 | Agency/Group/Organization | DANBURY HOUSING AUTHORITY |
| | Agency/Group/Organization Type | PHA |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Public Housing Needs |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Consulted with PHA so that information can be made available at public hearings |
| 2 | Agency/Group/Organization | Community residents |
| | Agency/Group/Organization Type | The public |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Public Housing Needs Non-housing community development needs |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Public notice was provided through newspaper and direct release to LMI community groups |

Table 2 – Agencies, groups, organizations who participated

Identify any Agency Types not consulted and provide rationale for not consulting

Not Applicable

Other local/regional/state/federal planning efforts considered when preparing the Plan

| Name of Plan | Lead Organization | How do the goals of your Strategic Plan overlap with the goals of each plan? |
|---|--|---|
| Continuum of Care | Danbury Housing Partnership | Goals and strategies are consistent with Strategic Plan. |
| Mayor's Task Force to End Homelessness | Task Force Appointees | Goals and strategies are consistent with Strategic Plan |
| Fair Housing Plan | Housing Authority of the City of Danbury | Goals and strategies are consistent with Strategic Plan |
| Comprehensive Economic Development Strategies | Housatonic Valley Council of Elected Officials | Goals and strategies are consistent with Strategic Plan |

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The City has participated with adjacent units of general local government, including local government agencies, in region-wide activities through the Housatonic Valley Council of Elected Officials and Regional Economic Development Partnership, particularly for problems and solutions that go beyond a single jurisdiction. An example of this is the regional approach to Homeless Needs as part of the Mayor's Ten Year Plan to End Homelessness. There is also the preparation of a CEDS underway by HVCEO in which Danbury is a participant.

Narrative (optional):

See above.

PR-15 Citizen Participation

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The City of Danbury followed a detailed citizen participation plan that addressed each of the following elements in the preparation of this Consolidated Plan. The Citizen Participation Plan was designed to address each of the following groups of interested parties and potential participants: Citizens, Non-profit organizations, Social Service providers, Governmental entities and other interested parties. The City has evaluated the impact of its existing Plan and, with few exceptions, has elected to sustain the basic principles adopted in its previous plan.

Participation

The plan provides for and encourages citizen participation, emphasizing the involvement of low-, very low-, and extremely low-income residents where housing and community development funds may be spent. The City encourages the participation of all its residents, including minorities and non-English speaking persons, as well as persons with mobility, visual or hearing impairments in all stages of the process.

Access to Meetings

The City shall afford adequate, timely notification so citizens can attend local meetings and public forums.

Access to Information

Citizens, public agencies, and other interested parties, including those most affected, shall have the opportunity to receive information, review and submit comments on any proposed submission concerning the amounts of funds available, including the estimated amount proposed to benefit low-, very low-, and extremely-low income residents. These groups shall also have access to the City's plans to minimize displacement and assist those displaced as a result of these activities. Citizens and citizen groups shall also have access to record for at least five years. Copies of the ConPlan/Action Plan were available at City Hall and the Library for the 30 day comment period starting July 1, 2013. The documents were also posted on the City of Danbury website.

The City provided a period, (May 6, 2013 to June 6, 2013), to review comments from citizens, or units of general local government, on the PY39 Plan. The City has considered the views of citizens, public agencies and other interested parties in preparing its final draft Plan submission and has attached a summary of any citizen comments.

The entire draft Five Year Consolidated Plan including the PY39 Annual Action Plan was also made available for a 30 day period commencing on July 1, 2013.

Technical Assistance

Reasonable technical assistance is provided to all-income groups that requested assistance in developing proposals under the annual submission at no cost.

Public Hearings

The City held two (2) public hearings at convenient times for people who might or will benefit from program funds; were accessible to people with disabilities; and were adequately publicized. These public hearings are held to obtain views of citizens, public agencies and other interested parties and respond to proposals and comments at all stages of the consolidated submission process, identifying housing and community development needs, reviewing proposed uses of funds, and reviewing program performance. A third public hearing on the complete Consolidated Plan was held on July 16, 2013.

Timely Response

The City shall provide timely, written answers to written complaints and grievances, within 15 days, where practical.

Materials related to the Citizen Participation Process are included as an attachment.

Citizen Participation Outreach

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (If applicable) |
|------------|-------------------|--|--|------------------------------|--|---------------------|
| 1 | Public Meeting | Non-targeted/broad community All General Public | No comments received | No comments received | NA | |
| 2 | Internet Outreach | Non-targeted/broad community All General Public | Draft Plans were advertised online and made available for a 30-day Public Comment Period | No comments were received | NA | |
| 3 | Newspaper Ad | Non-targeted/broad community Service Providers | Draft Plans were made available for 30-day Public Comment Period | No comments received | NA | |

Table 4 – Citizen Participation Outreach

Needs Assessment

Needs Assessment

NA-05 Overview

Needs Assessment Overview

To produce a vibrant, healthy mix of housing opportunities, cities like Danbury must have a variety of resources to respond to housing need. However, the capacity to fill every housing void is not an achievable goal for the City alone. Danbury must strive to produce a well-maintained and balanced housing stock for all its citizens by stimulating and partnering to create housing opportunities wherever possible. Market rate housing is necessary to promote the economic health of the City, while subsidized housing promotes affordable and stable housing opportunities for its lower income population. Such housing responsibilities involve a variety of need populations, having no particular geographical limitation within the community.

The lead agency, designated in the ConPlan to coordinate and manage the process, is the Finance Department of the City of Danbury, Connecticut. Under the direction of the Mayor, the Finance Department is responsible for providing CDBG oversight and coordination to its related service providers and the public.

Consultation with outside individuals and agencies was programmed as a vital part of the ConPlan's development. Participation levels and contributions of information to the ConPlan varied depending on the level of "connection" to the mission of each contributor. Contributors included both public and private, individual and agency, profit and non-profit, local and regional entities. The outreach effort to generate input is considered substantial, based on the minimum requirements set forth in the ConPlan.

The City of Danbury prepared and adopted a comprehensive plan for citizen participation which extends well beyond the minimum criteria set forth in the Final Rule. It clearly identifies the City's commitment to encourage citizen participation from various income groups, ethnic groups and citizens with disabilities. This is accomplished through prudent and timely noticing of meetings or forums, providing access to information at a variety of locations and at levels of detail which clearly indicate priorities for programs, spending, benefit levels and displacement objectives.

Much of the information in the ConPlan relied upon 2005-2009 American Community Survey data, particularly for housing and homeless needs assessment purposes. More recent data on homelessness, HIV/AIDS needs assessment, and public housing facilities and programs were obtained from pertinent departments and agencies for utilization in the ConPlan. Where more recent or more accurate information was available, on any particular aspect of the ConPlan, this data was included. Maps and table information was derived from HUD, the City of Danbury's Plan of Conservation and Development, U.S. Census and previous Consolidated Plans adopted by the City of Danbury, Connecticut.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Since the preparation of the 2008-2013 Plan, the U.S. Department of Housing and Urban Development (HUD) made available data which estimates housing needs in Danbury. These estimates are based on the 2005-2009 American Community Survey from the U.S. Census. This process identified the following trends since the preparation of the previous Plan in the form of a comparative community profile.

Burdens on Renter Households: Of the 11,080 renter households in the City of Danbury in 2005-2009, 42% indicated that their rent exceeded 30% of their income. This figure compares to approximately 30.9% in 2000 and approximately 37% in 1990. In addition, 22.3% of the specified renter households paid more than 50% of their household income for housing costs as of 2005-2009, compared to 13.5% in 2000 and 14% in 1990.

Cost Burden/Income: The 2005-2009 ACS data shows that approximately 62.6% of all renter households qualified for housing assistance since their incomes were at or below 80% of the Area MFI, compared to approximately 56% of all renters in 2000, and 45% in 1990. This increase is indicative of the household income of Danbury renter households not keeping pace with increases in the income of other households in the region as well as rising rents reflective of this trend in rent levels in the market area. Of renter households earning 30% or less of the Area MFI, 74.5% paid more than 30% of their income toward housing costs, compared to 64.8% in 2000 and 50% in 1990. Renter households earning between 30% and 50% of the Area MFI faced similar cost burden problems, with 64.8% of these households paying more than 30% of their household income for housing compared to 57% in 2000 and 73% in 1990.

Owner Cost Burden/Income: As reported by the 2005-2009 ACS, about 62% of all dwelling units in Danbury were owner-occupied. 28.9% of these homeowners earned less than 80% of Area MFI. 25.8% of all homeowners reported having some type of housing problem, and 24.4% paid more than 30% of their household income for housing costs, compared to 25.6% in 2000 and 27.6% in 1990. However, 14.4% paid more than 50% of their household income for housing expenses, compared to 9.5% in 2000 and 6.9% in 1990, which could reflect fixed income elderly.

The percentage of households with housing problems earning less than 30% of the Area MFI was 86.2% in 2005-2009, compared to 78.8% in 2000. For households earning between 30% and 50% of Area MFI, 67.5% had housing problems in 2005-2009 compared to 56.7% in 2000. Increasing income from 30%-50% of AMFI to 50%-80% still resulted in 62.4% reporting housing problems, while only 7.3% reported housing problems among those with incomes 80%-100% of AMFI.

Elderly Persons: For many seniors, fixed incomes and high housing and medical costs are resulting in a struggle for economic survival. The elderly also lack social and economic opportunities. In 2005-2009, of the 5,219 owner households earning less than 80% AMFI 43.8% are elderly households. Of the 6,934 renter households earning less than 80% AMFI, 22.7% were elderly households.

| Demographics | Base Year: 2000 | Most Recent Year: 2009 | % Change |
|---------------------|------------------------|-------------------------------|-----------------|
| Population | 74,848 | 78,708 | 5% |
| Households | 28,519 | 29,160 | 2% |
| Median Income | \$53,664.00 | \$65,419.00 | 22% |

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2005-2009 ACS (Most Recent Year)

Number of Households Table

| | 0-30% HAMFI | >30-50% HAMFI | >50-80% HAMFI | >80-100% HAMFI | >100% HAMFI |
|--|------------------------|-----------------------------|-----------------------------|------------------------------|---------------------------|
| Total Households * | 4,875 | 4,615 | 2,670 | 2,935 | |
| Small Family Households * | 1,280 | 1,900 | 1,250 | 9,525 | |
| Large Family Households * | 235 | 540 | 250 | 1,205 | |
| Household contains at least one person 62-74 years of age | 805 | 765 | 550 | 500 | 2,010 |
| Household contains at least one person age 75 or older | 1,329 | 670 | 240 | 234 | 729 |
| Households with one or more children 6 years old or younger * | 685 | 1,045 | 715 | 2,940 | |
| * the highest income category for these family types is >80% HAMFI | | | | | |

Table 6 - Total Households Table

Data Source: 2005-2009 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

| | Renter | | | | | Owner | | | | |
|---|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Substandard Housing - Lacking complete plumbing or kitchen facilities | 115 | 15 | 10 | 0 | 140 | 0 | 0 | 10 | 15 | 25 |
| Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing) | 185 | 135 | 35 | 80 | 435 | 0 | 4 | 0 | 15 | 19 |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems) | 95 | 180 | 90 | 20 | 385 | 10 | 45 | 10 | 90 | 155 |
| Housing cost burden greater than 50% of income (and none of the above problems) | 1,780 | 355 | 0 | 0 | 2,135 | 925 | 1,025 | 445 | 210 | 2,605 |
| Housing cost burden greater than 30% of income (and none of the above problems) | 425 | 890 | 400 | 230 | 1,945 | 260 | 550 | 390 | 610 | 1,810 |

| | Renter | | | | | Owner | | | | |
|---|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| Zero/negative Income (and none of the above problems) | 135 | 0 | 0 | 0 | 135 | 50 | 0 | 0 | 0 | 50 |

Table 7 – Housing Problems Table

Data 2005-2009 CHAS

Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

| | Renter | | | | | Owner | | | | |
|---|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Having 1 or more of four housing problems | 2,175 | 690 | 135 | 95 | 3,095 | 940 | 1,075 | 465 | 330 | 2,810 |
| Having none of four housing problems | 1,110 | 1,525 | 1,160 | 1,060 | 4,855 | 460 | 1,330 | 910 | 1,450 | 4,150 |
| Household has negative income, but none of the other housing problems | 135 | 0 | 0 | 0 | 135 | 50 | 0 | 0 | 0 | 50 |

Table 8 – Housing Problems 2

Data 2005-2009 CHAS

Source:

3. Cost Burden > 30%

| | Renter | | | | Owner | | | |
|-----------------------------|-----------|-------------|-------------|-------|-----------|-------------|-------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | |
| Small Related | 915 | 745 | 215 | 1,875 | 220 | 730 | 490 | 1,440 |
| Large Related | 190 | 155 | 4 | 349 | 20 | 165 | 175 | 360 |
| Elderly | 525 | 130 | 20 | 675 | 740 | 415 | 95 | 1,250 |

| | Renter | | | | Owner | | | |
|----------------------|-----------|-------------|-------------|-------|-----------|-------------|-------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| Other | 925 | 405 | 170 | 1,500 | 220 | 285 | 95 | 600 |
| Total need by income | 2,555 | 1,435 | 409 | 4,399 | 1,200 | 1,595 | 855 | 3,650 |

Table 9 – Cost Burden > 30%

Data 2005-2009 CHAS
Source:

4. Cost Burden > 50%

| | Renter | | | | Owner | | | |
|-----------------------------|-----------|-------------|-------------|-------|-----------|-------------|-------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | |
| Small Related | 675 | 255 | 0 | 930 | 205 | 535 | 325 | 1,065 |
| Large Related | 145 | 30 | 0 | 175 | 20 | 140 | 90 | 250 |
| Elderly | 425 | 10 | 0 | 435 | 540 | 165 | 20 | 725 |
| Other | 835 | 95 | 0 | 930 | 175 | 200 | 10 | 385 |
| Total need by income | 2,080 | 390 | 0 | 2,470 | 940 | 1,040 | 445 | 2,425 |

Table 10 – Cost Burden > 50%

Data 2005-2009 CHAS
Source:

5. Crowding (More than one person per room)

| | Renter | | | | | Owner | | | | |
|---------------------------------------|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Single family households | 220 | 245 | 80 | 100 | 645 | 10 | 49 | 10 | 80 | 149 |
| Multiple, unrelated family households | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 30 | 30 |
| Other, non-family households | 75 | 75 | 45 | 0 | 195 | 0 | 0 | 0 | 0 | 0 |
| Total need by income | 295 | 320 | 125 | 100 | 840 | 10 | 49 | 10 | 110 | 179 |

Table 11 – Crowding Information – 1/2

Data 2005-2009 CHAS
Source:

| | Renter | | | | Owner | | | |
|----------------------------------|-----------|-------------|-------------|-------|-----------|-------------|-------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| Households with Children Present | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Table 12 – Crowding Information – 2/2

Data Source
Comments:

What are the most common housing problems?

HUD tabulates housing problems as: Substandard Housing, lacking complete plumbing or kitchen facilities; Severely Overcrowded, with more than 1.51 people per room; Overcrowded, with 1.01 to 1.5 people per room; Severe Cost Burden, housing costs greater than 50% of income; and Cost Burden, housing costs greater than 30% of income.

Of all households, 9,839 out of 29,160 households (34% total, 47% of renters and 26% of owners) have one of several housing problems. Across all income levels, cost burdens are a much more common problem than substandard housing or overcrowding. This is the predominate housing problem throughout Connecticut. For the 9,839 households experiencing one of the selected housing problems, 38% of renters and 39% of owners experienced cost burdens between 30% and 50% of income, and 41% of renters and 56% of owners experienced cost burdens of greater than 50% of income. Among total households experiencing one of several housing problems, 86% are experiencing cost burdens of over 30% of AMI as opposed to overcrowding or substandard living conditions. However, discussions with service providers also indicate that large numbers of Hispanic or Latino households are doubling or tripling up in overcrowded conditions. These families may be undocumented and thus difficult to quantify. Across all households, 40% of renters and 20% of owners have cost burdens over 30% of income, with 22% of renters and 13% of owners reported with burdens over 50% of income.

Are any populations/household types more affected than others by these problems?

Among renters and owners, households earning 0-30% AMI are the most likely to have housing cost burdens over 50% of income (65% of renters and 74% of owners earning 0-30% AMI compared to 41% of all renters and 56% of all owners reporting a housing problem). Households who are making over 30% AMI are more likely to have housing cost burdens of only over 30% of income. Of renters, 57% of households making 30-50% AMI, 75% of households making 50-80% AMI, and 70% of households making 80-100% AMI have housing cost burdens over 30% of their income. Of owners, 65% of households earning 80-100% of AMI are paying more than 30% of their income on housing.

Of households with incomes 0-30% of AMI, 64% have one or more severe problems, such as lacks kitchen or complete plumbing, severe overcrowding, and severe cost burden, with roughly similar distribution between renters (64%) and owners (65%). In fact, renters earning more than 50% of AMI were more likely to have no severe housing problems compared to owners in the same income category (91% of renters earning 50-100% of AMI had no severe housing problems, compared to 75% of owners earning 50-100% AMI).

Among households with cost burdens over 30%, household types with disproportionate needs are small related renters and owners with 50-80% AMI, large related owners with 50-80% AMI, and elderly owners making 0-30% AMI. Among households with cost burdens over 50%, household types with disproportionate needs are small related renters with 30-50% AMI, small and large related owners with 50-80% AMI, and elderly owners with 0-30% AMI.

Only 4% of households in Danbury experience crowding, defined as having more than one person per room. Among owners, 83% of crowding cases were in single family homes. Thirty owner-occupied, multiple, unrelated family households with income of 80-100% AMI also had crowding. Among renters, 77% of crowding occurred in single family households as well with 23% of crowded households in the other, non-family households category. Again overcrowding conditions may be underreported due to illegal doubling or tripling up.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Housing problems are not limited to the homeless and families and individuals in transitional housing. Acute housing crises can occur quickly for those households whose income is substantially below the area median and who spend a large amount of their income on housing. For households in the Danbury area earning less than 80% of area median income and who spend 30% or more of their income on housing, an unexpected bill or the loss of a job can be financially catastrophic almost immediately. An estimated 11,168 or 38% of households in Danbury meet this definition, according to American Community Survey data. Of the most extreme at-risk households, those making less than or equal to only 30% of area median income and spending more than 50% of income on housing needs, are 3,020 or 10% of households. These extreme high-risk households are 31% owners and 69% renters. Among renters, these households tend to be “other” (non-family, non-elderly) 27.6%, small families 22.4%, and elderly non-families 10.4%. Among owners, the largest group is among elderly non-families at 13.2%.

Additional affordable housing could substantially reduce the financial stress that these households face.

Needs of Formerly Homeless Families and Individuals Receiving Rapid Re-Housing Assistance and Who Are Nearing the Termination of Assistance

There is a lack of on-going case management to ensure that individuals and families can acquire and retain permanent housing. The needs of the community often mean that social workers must work on a triage system, focusing first on finding shelter for homeless families and individuals, leaving fewer resources available for continued resources for those who are now in housing. This can leave the formerly homeless unprepared for the ongoing maintenance required to keep housing, and potentially result in a return to homelessness. The lack of a family shelter in Danbury is also a problem.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The operational definition of at-risk populations is a household that is low-income (makes less than 80% of median income) and is currently cost-burdened (pays more than 30% of income toward housing costs). These households may be one financial loss from losing their current housing. Extremely at-risk populations are households who are extremely low-income (30% or less of area median income) with high cost burden (50% or more of income is used for housing). To arrive at these estimates, American Community Survey data from the U.S. Census Bureau and CHAS data from HUD were used.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Severe cost burdens coupled with low income create an environment in which losing a job or any other financial setback can result in homelessness. Coupled with a housing market that has high rents and low vacancy, many households will have a difficult time getting back into private housing.

Discussion

No additional discussion is needed.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Cost Burden/Race and Ethnicity:

In 2005-2009, 46% of all renter households in Danbury were minority households, compared to 36.5% in 2000 and 24% in 1990. These households generally absorb a disproportionate amount of the rental housing cost burden in the City due to a higher likelihood of lower household incomes. In 2005-2009, 60.9% of all minority-headed renter households reported housing problems, compared to 55.4% in 2000 and 63.5% in 1990. 49% of all minority renters have cost burdens of 30% or more of their income. The Hispanic and Latino population is the largest minority householder group, at 16% of all householders, followed by 6% each for Black or African-American and Asian, and 2% for other/multiple races. Hispanic and Latino households are disproportionately (more than ten percentage points) represented among renters (28% of all renters) and households with housing cost burdens of greater than 50% of income (39% of all renters with cost burdens of greater than 50% of income).

HUD defines “disproportionate” as ten or more percentage points. By that metric, the only minority group that has disproportionately greater needs in comparison to the total population of that minority group is Hispanic and Latino householders making 50% to 80% of AMI. While they are 23% of the total population in the HUD-provided data, they account for 36% of the population in the 50% to 80% AMI group that has one or more of four housing problems. Due to unknown numbers of recent Hispanic or Latino immigrants who may be undocumented, these figures may underreport the true extent of cost burden for this population.

0%-30% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 3,800 | 890 | 185 |
| White | 2,160 | 555 | 160 |
| Black / African American | 445 | 135 | 0 |
| Asian | 55 | 30 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 1,060 | 130 | 15 |

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2005-2009 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 3,205 | 1,415 | 0 |
| White | 1,895 | 1,075 | 0 |
| Black / African American | 190 | 70 | 0 |
| Asian | 215 | 40 | 0 |
| American Indian, Alaska Native | 0 | 35 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 785 | 175 | 0 |

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2005-2009 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 1,395 | 1,275 | 0 |
| White | 750 | 895 | 0 |
| Black / African American | 45 | 80 | 0 |
| Asian | 30 | 35 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 500 | 225 | 0 |

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2005-2009 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

80%-100% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 1,270 | 1,665 | 0 |
| White | 890 | 1,285 | 0 |
| Black / African American | 15 | 10 | 0 |
| Asian | 50 | 40 | 0 |
| American Indian, Alaska Native | 0 | 4 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 285 | 270 | 0 |

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2005-2009 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Discussion

See previous discussion.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Among householders experiencing severe housing problems, Hispanic and Latino households are disproportionately impacted at higher income levels. 48% of households earning 50% - 80% of AMI experiencing severe housing problems are Hispanic and Latino householders, as well as 47% of households earning 80% - 100% of AMI experiencing severe housing problems. Hispanic and Latino householders are only 23% of this sample. Need may be underreported due to undocumented recent immigrants. According to the 2006-2010 American Community Survey 5-Year Estimates, roughly 30% (over 23,000 persons) are foreign-born. Of the foreign-born population, roughly 14% were born in Europe, 16% in Asia, 3% in Africa and 65% in Latin America. For the total population over 5 years old, 20% speak Spanish at home.

0%-30% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 3,115 | 1,570 | 185 |
| White | 1,770 | 940 | 160 |
| Black / African American | 300 | 280 | 0 |
| Asian | 55 | 30 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 910 | 280 | 15 |

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2005-2009 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

30%-50% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 1,765 | 2,855 | 0 |
| White | 955 | 2,015 | 0 |
| Black / African American | 75 | 185 | 0 |
| Asian | 165 | 85 | 0 |
| American Indian, Alaska Native | 0 | 35 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 495 | 465 | 0 |

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2005-2009 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 600 | 2,070 | 0 |
| White | 225 | 1,415 | 0 |
| Black / African American | 45 | 80 | 0 |
| Asian | 10 | 50 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 290 | 435 | 0 |

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2005-2009 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|---------------------------------|---|--|---|
| Jurisdiction as a whole | 425 | 2,510 | 0 |
| White | 180 | 1,995 | 0 |
| Black / African American | 0 | 25 | 0 |
| Asian | 50 | 40 | 0 |
| American Indian, Alaska Native | 0 | 4 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 200 | 360 | 0 |

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2005-2009 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

Discussion

See previous discussion

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

Disproportionately greater needs in terms of Cost Burden is discussed in Section NA-15 and NA-30 which follows.

Housing Cost Burden

| Housing Cost Burden | <=30% | 30-50% | >50% | No / negative income (not computed) |
|--------------------------------|--------|--------|-------|-------------------------------------|
| Jurisdiction as a whole | 17,795 | 5,890 | 5,275 | 185 |
| White | 13,205 | 4,085 | 3,095 | 160 |
| Black / African American | 990 | 355 | 365 | 0 |
| Asian | 1,320 | 225 | 175 | 0 |
| American Indian, Alaska Native | 65 | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 | 0 |
| Hispanic | 1,980 | 1,080 | 1,465 | 15 |

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2005-2009 CHAS

Discussion:

See Cost Burden Discussion which follows.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

According to HUD data for 2005-2009, Danbury is a majority White, non-Hispanic city with 70% of householders (81% of owner occupied, 54% of renter occupied). The largest racial/ethnic group after White non-Hispanics is the Hispanic/Latino community, at 16% (8% of owners and 28% of renters). Black or African-Americans are 6% of householders (3% of owners, 10% of renters), Asians are 6% of householders (6% of owners and 6% of renters), and people of other races, including multiple races, are 2% of householders (1% of owners and 3% of renters). HUD defines “disproportionate” in this context as a 10 percentage point or more difference. By that definition, no racial or ethnic group experiences disproportionately greater need in housing problems or severe housing problems. The only group with disproportionately greater need is Hispanic or Latino households spending over 50% of their income on housing. While only 16% of all householders, they account for 28% of householders with cost burdens greater than 50% (18% owners, 39% renters). Hispanics and Latinos are also disproportionately renters rather than owners, with 20 percentage points more Hispanic and Latino householders renting than owning (8% of owners are Hispanic/Latino compared to 28% of renters being Hispanic/Latino). Asian householders are the only group that is equally represented among owners and renters (6% of total householders, and 6% of owners and renters). For recent immigrants who may be undocumented, it is difficult to quantify the population's needs accurately.

If they have needs not identified above, what are those needs?

There are no needs known at this time not identified above.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The Hispanic or Latino population is clustered near the downtown in Census Tracts 2102, 2102, 2107.01, and 2107.2. All of these tracts have 10 percentage points more Hispanic or Latino individuals than the average over the city as a whole, with Census Tract 2107.1 over 50% Hispanic or Latino. This is shown on the map *Race and Ethnicity: Percent Hispanic or Latino by Census Tract*. The Black or African-American population is more dispersed throughout Danbury, as shown on the map *Race and Ethnicity: Percent Non-Hispanic Black by Census Tract*. Maps are included as an attachment to the plan in the "Additional Attachments and Maps" attachment.

NA-35 Public Housing – 91.205(b)

Introduction

The following tables and narrative provide background on the housing programs and units available through Danbury's Public Housing Authority.

Totals in Use

| | Program Type | | | | | | | | |
|----------------------------|--------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|------------|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | Special Purpose Voucher | | |
| | | | | Total | Project - based | Tenant - based | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| # of units vouchers in use | 158 | 55 | 367 | 1,410 | 138 | 865 | 18 | 66 | 263 |

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Alternate Data Source Name:

Danbury Housing Authority

Data Source Comments: Includes Danbury Housing Choice Vouchers, Public Housing and State Department of Housing Program Units and Vouchers

Characteristics of Residents

| | Program Type | | | | | | | | |
|-----------------------|--------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|--|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | Special Purpose Voucher | | |
| | | | | Total | Project - based | Tenant - based | Veterans Affairs Supportive Housing | Family Unification Program | |
| Average Annual Income | 0 | 0 | 18,848 | 15,993 | 0 | 15,826 | 6,492 | 0 | |

| | Program Type | | | | | | | |
|---|--------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | Special Purpose Voucher | |
| | | | | Total | Project - based | Tenant - based | Veterans Affairs Supportive Housing | Family Unification Program |
| Average length of stay | 0 | 0 | 7 | 5 | 0 | 5 | 1 | 0 |
| Average Household size | 0 | 0 | 2 | 2 | 0 | 2 | 1 | 0 |
| # Homeless at admission | 0 | 0 | 0 | 1 | 0 | 1 | 0 | 0 |
| # of Elderly Program Participants (>62) | 0 | 0 | 188 | 68 | 0 | 67 | 0 | 0 |
| # of Disabled Families | 0 | 0 | 40 | 247 | 0 | 234 | 1 | 0 |
| # of Families requesting accessibility features | 0 | 0 | 350 | 664 | 0 | 641 | 1 | 0 |
| # of HIV/AIDS program participants | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| # of DV victims | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

| Race | Program Type | | | | | | | | |
|------------------------|--------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|------------|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | Special Purpose Voucher | | |
| | | | | Total | Project - based | Tenant - based | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| White | 0 | 0 | 159 | 425 | 0 | 409 | 1 | 0 | 0 |
| Black/African American | 0 | 0 | 174 | 232 | 0 | 225 | 0 | 0 | 0 |

| Program Type | | | | | | | | | |
|-------------------------------|-------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|------------|
| Race | Certificate | Mod-Rehab | Public Housing | Vouchers | | | | | |
| | | | | Total | Project - based | Tenant - based | Special Purpose Voucher | | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| Asian | 0 | 0 | 16 | 4 | 0 | 4 | 0 | 0 | 0 |
| American Indian/Alaska Native | 0 | 0 | 1 | 3 | 0 | 3 | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

| Program Type | | | | | | | | | |
|--------------|-------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|------------|
| Ethnicity | Certificate | Mod-Rehab | Public Housing | Vouchers | | | | | |
| | | | | Total | Project - based | Tenant - based | Special Purpose Voucher | | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| Hispanic | 0 | 0 | 173 | 205 | 0 | 195 | 0 | 0 | 0 |
| Not Hispanic | 0 | 0 | 177 | 459 | 0 | 446 | 1 | 0 | 0 |

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Section 504 of the Rehabilitation Act of 1973 prohibits federal agencies and all non-federal agencies receiving federal funds from excluding people with disabilities, including psychiatric disabilities, from programs or activities - including specific housing programs - because of their disability. The publicDanbury Housing Authority's 504 plan discusses the elements and goals involved in converting housing units to render them handicap accessible. Accessibility Needs are depicted as a high priority.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

Applicants are tracked with a variety of waiting list formats for multiple programs. The applicants are transferred directly to Section 8 where the system maintains records of tenants and landlord payments, as well as utility schedules. Rent changes and recertifications are automatically calculated and then printed together with all requisite recertification forms and documents. In addition to providing on-line maintenance of tenant and landlord data, the system tracks portability payments, invoices PHAs for vouchers it administers. The Authority also has complete electronic submission capabilities for the HUD 50058 and TRACS 50059, which it currently employs in administering its current programs.

Residents of Public Housing and Housing Choice voucher holders are in need of permanent affordable housing. Economic realities often make it difficult for households to save the required funds for a house down payment or two months' rent for a security deposit. Other common needs of low and moderate income households include social and medical services, as low and moderate income households are often without or have inadequate insurance.

How do these needs compare to the housing needs of the population at large

The households of low and moderate income across the city face many of the same housing issues: high cost and short supply of available land for development, shortage of new affordable housing stock, and shortage of assistance funds create financial impediments to housing for many. Price pressures on housing are being felt along the spectrum of the housing market due to large influxes of both high and low income households to the area.

Discussion

See narratives above.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Largely due to a lack of funding for services and housing, there is a shortage of services to affirmatively address the crisis of homelessness throughout the region, including to some extent the City of Danbury. While the total number of homeless is not an alarmingly high figure for a city the size of Danbury, any number of homeless warrants public attention and support. Further, the provision of services to those currently homeless and to those currently at risk of becoming homeless will help curb the spread of homelessness, as would an increase in the supply of affordable housing.

The most pressing need of low-income individuals and families with children, especially those with incomes at or below 30% of the median income, is decent, safe and affordable housing. Several programs currently exist to help these individuals and families with children so that they are able to find and retain housing and thus lessen the threat of homelessness. Among these are the services provided by the Housing Mediation Program operated through the Community Action Committee of Danbury (CACD). This program seeks to help low-income individuals and families with children by finding affordable housing and to act as an intermediary in tenant/landlord disputes in situations regarding safe housing and possible eviction. In addition, several area organizations, such as the Community Action Committee of Danbury (CACD) and TBICO, have programs that provide emergency utility and rental assistance. CACD also administers a program that provides emergency mortgage assistance. However, the greatest need is for a homeless shelter which provides housing for families with children. The lack of such a resource results in the separation of family members.

The tables and related data represent information on the City of Danbury's homeless population drawn from the Greater Danbury Continuum of Care's "Point-in-Time" count of the homeless population in the Greater Danbury area, conducted in January 2012. The data also includes sub-populations within the homeless community, such as persons/families with service needs related to domestic violence, mental illness, drug and/or alcohol abuse, etc. It is important to note that the most pressing concern is to serve families with children.

Homeless Needs Assessment

| Population | Estimate the # of persons experiencing homelessness on a given night | | Estimate the # experiencing homelessness each year | Estimate the # becoming homeless each year | Estimate the # exiting homelessness each year | Estimate the # of days persons experience homelessness |
|--|--|-------------|--|--|---|--|
| | Sheltered | Unsheltered | | | | |
| Persons in Households with Adult(s) and Child(ren) | 0 | 21 | 0 | 0 | 5 | 0 |
| Persons in Households with Only Children | 0 | 0 | 0 | 0 | 0 | 0 |
| Persons in Households with Only Adults | 31 | 123 | 0 | 24 | 0 | 0 |
| Chronically Homeless Individuals | 15 | 32 | 0 | 10 | 0 | 0 |
| Chronically Homeless Families | 0 | 1 | 0 | 1 | 0 | 0 |
| Veterans | 2 | 16 | 0 | 8 | 0 | 0 |
| Unaccompanied Child | 0 | 0 | 0 | 0 | 0 | 0 |
| Persons with HIV | 0 | 2 | 0 | 0 | 1 | 0 |

Table 26 - Homeless Needs Assessment

Data Source Comments:

Indicate if the homeless population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Service providers in Danbury have observed that there is often both a lack of short-term resources available for families, as well as a lack of longer-term resources and case management for single homeless individuals. Many recently homeless families only need temporary housing and services, but there is often a lack of shelter options that allow families to stay together, as many shelters are adult-only or have limited space for families. Under these circumstances, some families are forced to split up or travel to different towns in order to find shelter.

Conversely, once single homeless individuals have temporary housing, service providers have to prioritize housing services for other individuals. Lacking long-term follow-up care and resources, these individuals often fall back into homelessness.

Unaccompanied youth tend to couch surf and double up with other families, making it difficult to obtain accurate numbers on their numbers.

Nature and Extent of Homelessness: (Optional)

| Race: | Sheltered: | Unsheltered (optional) |
|----------------------------------|-------------------|-------------------------------|
| White | 0 | 0 |
| Black or African American | 0 | 0 |
| Asian | 0 | 0 |
| American Indian or Alaska Native | 0 | 0 |
| Pacific Islander | 0 | 0 |
| Ethnicity: | Sheltered: | Unsheltered (optional) |
| Hispanic | 0 | 0 |
| Not Hispanic | 0 | 0 |

Data Source
Comments:

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Service providers in Danbury have observed that there is often both a lack of short-term resources available for families, as well as a lack of longer-term resources and case management for single homeless individuals. Many recently homeless families only need temporary housing and services, but there is often a lack of shelter options that allow families to stay together, as many shelters are adult-only or have limited space for families. Under these circumstances, some families are forced to split up or travel to different towns in order to find shelter.

Conversely, once single homeless individuals have temporary housing, service providers have to prioritize housing services for other individuals. Lacking long-term follow-up care and resources, these individuals often fall back into homelessness.

Unaccompanied youth tend to couch surf and double up with other families, making it difficult to obtain accurate numbers on their numbers.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

The City of Danbury keeps records on the racial and ethnic classifications of clients visiting the Day Center and the Night Shelter. According to the City of Danbury Health and Human Services subrecipient application form for 2013, the Day Center served 335 people in the last four quarters, and the Night Shelter served 123 people. Of these 458 total people, about 12% were Black or African American, 1% was either Asian or American Indian/Native American, and 87% were White. Of the total people served by the Danbury City Shelter, about 19% were Hispanic or Latino and 81% were non-Hispanic.

These numbers can be used as a rough estimation of the racial and ethnic makeup of the homeless population in Danbury, as racial and ethnic classifications were not provided by other shelters serving Danbury. Also, many homeless persons may not be reflected in this estimate as they do not seek shelter, or are instead doubling up with other families.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Table 25 shows Point-In-Time estimates for homeless populations in Danbury. Of the sheltered population of 195, about 10% are persons in households with adult(s) and child(ren), 63% are persons in households with only adults, 16% are chronically homeless individuals, 0.5% are chronically homeless families, 8% are veterans, and 1% are persons with HIV.

Of the estimated unsheltered population, about 65% are persons in households with only adults, 31% are chronically homeless individuals, and 4% are veterans.

Discussion:

Because the City does not receive Emergency Solutions Grant (ESG) funding through HUD with which to fund programs and activities that directly benefit homeless and at risk populations, the Consolidated Planning software does not automatically provide access to the screens which allow the development of a local Homelessness Five-Year Strategy (SP-60) or Annual Homelessness Strategy (AP-65). The City does however have such strategies in place and has included them as attachments to this plan as part of the "Additional Attachments and Maps" attachment.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

The following narratives provide a description of the housing and supportive service needs of the non-homeless special needs population.

Describe the characteristics of special needs populations in your community:

The Fair Housing Plan update provided estimates of various special needs populations in the City of Danbury. The Housing Authority of the City of Danbury estimates are based on population counts and national percentages per category.

- Frail elderly: there are an estimated 384 frail elderly in Danbury, and 384 frail elderly potentially in need of supportive housing.
- Severely Mentally Ill: there are an estimated 580 individuals with severe mental illness in Danbury. HUD estimates that approximately 9% of patients entering mental hospitals are homeless or in potential danger or being homeless, which would result in Danbury having approximately 54 severely mentally ill persons who are either homeless or threatened with homelessness.
- Developmentally Disabled: The estimate for developmentally disabled individuals in Danbury is between 780 and 2,100 persons.
- Physically Disabled: The Housing Authority of the City of Danbury estimates that there are 19,000 people in Danbury with a disability.
- Persons with AIDS and Related Diseases: The State Department of Health reported 222 individuals living with AIDS/HIV.

The Housing Authority of the City of Danbury suggests that elderly households of 1 or 2 members represent the most expanding need group. Many seniors are living with fixed incomes and high housing and medical costs, as well as a lack of social and economic opportunities. Appropriate housing stock for the elderly and/or disabled is expensive and difficult to provide to very low income persons.

Another future expanding need group is Hispanic or Latino elderly. In many recent immigrant families, the grandmothers traditionally provide childcare and household upkeep while the working adults are away. These elders typically are housebound, and are unable to engage in the wider community due to language barriers. As this population ages and becomes frail, families will have many difficulties both in providing their grandmothers with health care, and also with being able to replace the grandmothers' contributions to the household economy.

What are the housing and supportive service needs of these populations and how are these needs determined?

Housing and supportive service needs for special needs populations include:

- Physically accessible units that are ADA-compliant, including ramps, railings and grab bars, etc. for the frail elderly or other physically disabled persons
- Medical support services for people with special health needs
- Counseling and/or treatment not only for the severely mentally ill, but other people who may be suffering from depression and isolation

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

According to the Epidemiologic Profile of HIV in Connecticut, 2013 compiled by the Connecticut Department of Public Health, there are 222 people living with HIV/AIDS in Danbury, or about 2% of the population. The reported characteristics of the people living with HIV/AIDS are:

- 66.2% are male and 33.8% are female
- 37.8% are White, 23% are Black or African-American, 34.2% are Hispanic or Latino, and 5% are some other racial/ethnic category
- 29.7% are injected drug users
- 25.2% are men who have sex with men, and 24.8% are men who do not have sex with men.
- 1.4% are men who have sex with men and injected drug users
- 0.9% are perinatal
- 18% are from other or unknown causes

Discussion:

See previous discussion

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction’s need for Public Facilities:

The City of Danbury has been working to improve the quality of public facilities. This includes the provision of a new Head Start Program facility and a new Senior Center.

How were these needs determined?

Danbury has a comprehensive program for public improvement. CDBG funds are used to support this program with targeted investments. This includes street and sidewalk improvements to provide improved pedestrian access to facilities as well as neighborhood revitalization.

Describe the jurisdiction’s need for Public Improvements:

Danbury has a comprehensive program for public improvement. CDBG funds are used to support this program with targeted investments. This includes street and sidewalk improvements to provide improved pedestrian access to facilities as well as neighborhood revitalization.

How were these needs determined?

For future public improvements, the City has approved an additional \$3 million for sidewalk repair and replacement. Other projects include installation of new traffic signals, bridge maintenance, and Still River improvements to remove vegetation, dredging, and river wall repair. Other infrastructure improvements are planned for the airport, fire station, and highway.

Describe the jurisdiction’s need for Public Services:

Danbury has a comprehensive program through which services are provided to residents. This includes an annual allocation to the United Way for the funding of services. CDBG funds are used with a focus on special needs populations.

How were these needs determined?

According to the United Way Community Report Card for Western Connecticut, levels of poverty in Danbury are high compared to the other communities in the Housatonic Valley Region. Danbury’s poverty rate in 2009 stood at 8.5%, compared to the next highest in Bethel at 4.8% and the lowest in Redding at 1.6%. However, Danbury’s poverty rate is similar to Connecticut as a whole at 8.7%, and substantially lower than the nationwide poverty rate of 14.3%.

Market Analysis

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

According to American Community Survey (ACS) estimates, over 67% of Danbury's housing stock was built before 1980. Between the 2000 and 2010 Census, total housing units in Danbury increased by 2,635 units. Many older housing units need to be upgraded to today's standards. At the same time, many low and moderate-income households struggle for economic self-sufficiency and to preserve a decent environment for their families. Much of this frustration is due to the lack of affordable housing in the area.

Many older neighborhoods are located on main or arterial streets with small pockets of one, two and other multi-family dwellings. These areas usually consist of very small lots, narrow streets, many of which are in need of paving and drainage improvements, and limited off-street parking. Many of the dwelling units are well over 90 years old and in many cases require lead abatement. Due to the age of the housing stock and the paucity of private funds being invested in these areas, the City has, in recent years, made a concerted effort to revitalize the central city area.

Significant general housing market and inventory conditions reflect an expensive housing stock fueled by high cost, fixed supply and family income characteristics with a capacity to meet market demands for price. According to the 2000 Census, the City's total number of housing units was 28,519; ACS now estimates the total number of housing units in Danbury for 2005-2009 at 29,160 units. The overall value of Danbury homes has generally increased significantly over the past three decades. ACS data also indicate a vacancy rate of only 6.6% citywide for all housing.

Danbury has a healthy mix of owner-occupied homes and renter-occupied housing units, with a percentage breakdown of 62.0% and 38.0% respectively as of the 2005-2009 ACS. This is greater than the Housatonic Valley region, which is 78.8% owner-occupied and 21.2% renter-occupied in 2010. Estimates from ACS indicate that as of the 2005-2009 survey, the City had 29,160 occupied housing units. Owner-occupied housing units with three bedrooms comprised the highest percentage of the housing stock, with 7,898 units or 27.1%. Two bedroom owner-occupied and renter-occupied units were the next highest, with 17.8% and 16.0%, respectively. Owner-occupied homes with more than three bedrooms were next at 13.8%, followed by three bedroom rental units at 6.5%.

While the housing stock was 51.6% detached single family homes in 2000, it is now estimated that only 44.6% of Danbury's housing stock in 2005-2009 was single-family detached homes. Other housing types, such as two to four unit structures and large multi-family apartment buildings and developments, now account for an increasing percentage of the City's housing stock. These characteristics make

Danbury's housing stock the most diverse of the towns in the immediate region, and one of the most diverse in the entirety of Fairfield County.

Based upon the relative affluence of the community and the high value of real estate, few units remained substandard as of 2005-2009 – less than 1% of units. Danbury does not suffer from extreme blighted conditions in concentrated neighborhoods.

The financial cost of housing represents one of the true impediments to providing affordable housing to those in need.

Available housing types and configurations are suitable for occupancy by most any need population in the community. These include, but are not limited to, the elderly, persons with disabilities and families with children. Housing stock for the elderly, presumably smaller in size, accessible and conveniently located, exists in small numbers, but remains expensive. Housing for persons with disabilities can be adapted; however, cost remains an issue.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

The narratives which follow present an overview of the City's housing market in terms of property type and tenure.

All residential properties by number of units

| Property Type | Number | % |
|---------------------------------|---------------|-------------|
| 1-unit detached structure | 13,914 | 45% |
| 1-unit, attached structure | 3,725 | 12% |
| 2-4 units | 6,829 | 22% |
| 5-19 units | 3,763 | 12% |
| 20 or more units | 2,520 | 8% |
| Mobile Home, boat, RV, van, etc | 463 | 1% |
| Total | 31,214 | 100% |

Table 27 – Residential Properties by Unit Number

Data Source: 2005-2009 ACS Data

Unit Size by Tenure

| | Owners | | Renters | |
|--------------------|---------------|-------------|---------------|-------------|
| | Number | % | Number | % |
| No bedroom | 36 | 0% | 777 | 7% |
| 1 bedroom | 945 | 5% | 3,309 | 30% |
| 2 bedrooms | 5,181 | 29% | 4,663 | 42% |
| 3 or more bedrooms | 11,921 | 66% | 2,328 | 21% |
| Total | 18,083 | 100% | 11,077 | 100% |

Table 28 – Unit Size by Tenure

Data Source: 2005-2009 ACS Data

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The number of units in Danbury is weighted toward owner-occupied units 62% to 38% renter-occupied. Owner-occupied units are heavily weighted toward having more bedrooms, with 95% of units with 2 or more bedrooms, while only 63% of renter-occupied units have 2 or more bedrooms.

The number of bedrooms in units does not reflect the number of people residing in households. For example, 1-person households are 26.7% of total households (24.1% of owners and 31.0% of renters), yet efficiency and 1 bedroom housing is only 17.38% of total housing units (5.0% of owner-occupied and 37% of renter-occupied). At the other end of the spectrum, 4 or more person households are only 24.6% of the total households (25.6% of owners and 22.8% of renters), but 3 or more bedroom housing is 48.9% of the housing stock (66% of renter-occupied and 21% of owner-occupied). In general, the rental units more accurately reflect the housing composition based on number of persons, while owner-occupied housing is skewed to providing more units with more bedrooms.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

While there may be some loss of units from the inventory due to private development or redevelopment as well as destructive fires and other such random events, there is no public policy or programs projected to result in the loss of units.

The Zoning Commission has enacted zoning regulations designed to encourage the replacement of old, deteriorated housing with new, attractive and safe housing. This program applies to deteriorated apartment houses, garden apartments, row houses, and two and three family dwellings in the RMF-4 and RH-3 zoning districts, though properties on the National Register of Historic Places would not be eligible.

Under this Option, a deteriorated residential building may be demolished and reconstructed with the same number of dwelling units, even if the maximum number of units allowed by the Zoning Regulations would otherwise be less. That is, there would be no loss or penalty for reconstruction. For example, if a lot contained an existing deteriorated apartment house with twenty dwelling units, and current zoning density restrictions would allow only sixteen units if it were demolished and rebuilt, the landowner would still be eligible to replace it with a building housing up to twenty new dwelling units. The deteriorated building would be replaced with new, code compliant dwelling units.

Does the availability of housing units meet the needs of the population?

The housing stock changes in Danbury are indicative of a housing stock diversifying to meet the ever-changing housing needs of the local citizenry. Currently, housing in Danbury seems to be weighted heavily toward single-family, owner-occupied housing with three or more bedrooms compared to the actual number of households with four or more members. Danbury has clearly given ample provision for other types of housing, especially small and large unit complexes. A diverse housing stock, in turn, provides more opportunities for expanding housing affordability.

Describe the need for specific types of housing:

Smaller, affordable, accessible units will continue to be needed to cater to the growing numbers of baby boomers wishing to live independently.

Discussion

See previous discussions

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

The following tables present an overview of housing cost and affordability in the City. Data sources include the 2000 Census and the American Community Survey.

Cost of Housing

| | Base Year: 2000 | Most Recent Year: 2009 | % Change |
|----------------------|-----------------|------------------------|----------|
| Median Home Value | 174,600 | 345,900 | 98% |
| Median Contract Rent | 709 | 985 | 39% |

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2005-2009 ACS (Most Recent Year)

| Rent Paid | Number | % |
|-----------------|---------------|---------------|
| Less than \$500 | 2,108 | 19.0% |
| \$500-999 | 3,739 | 33.8% |
| \$1,000-1,499 | 3,897 | 35.2% |
| \$1,500-1,999 | 1,122 | 10.1% |
| \$2,000 or more | 211 | 1.9% |
| Total | 11,077 | 100.0% |

Table 30 - Rent Paid

Data Source: 2005-2009 ACS Data

Housing Affordability

| % Units affordable to Households earning | Renter | Owner |
|--|--------------|--------------|
| 30% HAMFI | 1,280 | No Data |
| 50% HAMFI | 3,460 | 605 |
| 80% HAMFI | 4,685 | 1,035 |
| 100% HAMFI | No Data | 1,415 |
| Total | 9,425 | 3,055 |

Table 31 – Housing Affordability

Data Source: 2005-2009 CHAS

Monthly Rent

| Monthly Rent (\$) | Efficiency (no bedroom) | 1 Bedroom | 2 Bedroom | 3 Bedroom | 4 Bedroom |
|-------------------|-------------------------|-----------|-----------|-----------|-----------|
| Fair Market Rent | 981 | 1,191 | 1,512 | 1,810 | 2,244 |

| Monthly Rent (\$) | Efficiency (no bedroom) | 1 Bedroom | 2 Bedroom | 3 Bedroom | 4 Bedroom |
|-------------------|-------------------------|-----------|-----------|-----------|-----------|
| High HOME Rent | 1,039 | 1,191 | 1,441 | 1,656 | 1,828 |
| Low HOME Rent | 966 | 1,035 | 1,242 | 1,435 | 1,601 |

Table 32 – Monthly Rent

Data Source Comments: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

The vacancy rate in Danbury for all housing units is about 6.6%. Industry standards consider a 6% vacancy rate to reflect a housing market in balance. High demand pushes rents and prices higher – Danbury experienced a 98% increase in median home value and a 39% increase in contract rent from the 2000 Census to the 2005-2009 American Community Survey.

How is affordability of housing likely to change considering changes to home values and/or rents?

It is expected that housing prices will continue to increase particularly as the economy improves and prices which declined in the 2008 burst of the housing bubble rebound. Unfortunately increases in income have not matched this price rebound. If the trend continues the lack of affordable housing will increase in relation to financial resources.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

According to the U.S. Census 2005-2009 ACS data, Danbury’s median gross rent is roughly comparable to neighboring communities. The median gross rent in Danbury is \$1,166, compared to \$961 in New Milford \$1,214 in Bethel, \$1,345 in Brookfield, and \$1,184 in Fairfield County as a whole.

Fair Market Rents are calculated by HUD according to Metro FMR areas. Danbury is in the Danbury, CT HUD Metro FMR Area, which includes: Bethel, Brookfield, Danbury, New Fairfield, Newtown, Redding, Ridgefield, and Sherman. Compared to the other Fair Market Rent areas in Fairfield County, the Danbury FMR area is on average 18% more expensive than the Bridgeport FMR area (Bridgeport, Easton, Fairfield, Monroe, Shelton, Stratford, and Trumbull), and 18% less expensive than the Stamford-Norwalk FMR area (Darien, Greenwich, New Canaan, Norwalk, Stamford, Weston, Westport, and Wilton). To the east, Danbury is on average 39% more expensive than fair market rents in the Litchfield County FMR area.

Discussion

See previous discussions.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

Older homes are more likely to have lead-based paint than newer homes. Any house or apartment built before 1979 may contain lead-based paint. In fact, an estimated 62% of all homes in the United States built between 1960 and 1979 have been found to contain lead-based paint. In addition, it has been found that an estimated 90% of the dwelling units built before 1940 have lead-based paint in the interior or on the exterior.

A total of 32.5% of Danbury’s housing stock was built after 1980 versus 25.1% before 1950. Although children living in older homes within the community are the most at risk due to the age of the housing stock, elevated blood-levels in children is not perceived as a problem in many of these units.

Studies have shown that the age of a housing unit is the most significant attribute that determines the likelihood of the presence of lead-based paint. In particular, it has been found that there are no significant differences in the incidence of lead-based paint by household income, the value of the housing unit, or the amount of rent paid. Although elevated blood-levels are more commonly found among lower income children, wealthy households are as likely to occupy homes with lead-based paint as lower income households. Similarly, there is no significant difference between single-family and multi-family housing units.

Definitions

“Standard condition” refers to housing units that meet HUD Housing Quality Standards and all state and local codes. “Substandard condition but suitable for rehabilitation” refers to housing units that are in poor condition and is both structurally and financially feasible to rehabilitate.

Condition of Units

| Condition of Units | Owner-Occupied | | Renter-Occupied | |
|--------------------------------|----------------|-------------|-----------------|------------|
| | Number | % | Number | % |
| With one selected Condition | 6,543 | 36% | 4,861 | 44% |
| With two selected Conditions | 168 | 1% | 496 | 4% |
| With three selected Conditions | 13 | 0% | 50 | 0% |
| With four selected Conditions | 0 | 0% | 0 | 0% |
| No selected Conditions | 11,359 | 63% | 5,670 | 51% |
| Total | 18,083 | 100% | 11,077 | 99% |

Table 33 - Condition of Units

Data Source: 2005-2009 ACS Data

Year Unit Built

| Year Unit Built | Owner-Occupied | | Renter-Occupied | |
|-----------------|----------------|------------|-----------------|-------------|
| | Number | % | Number | % |
| 2000 or later | 1,431 | 8% | 969 | 9% |
| 1980-1999 | 4,609 | 25% | 2,481 | 22% |
| 1950-1979 | 8,728 | 48% | 3,619 | 33% |
| Before 1950 | 3,315 | 18% | 4,008 | 36% |
| Total | 18,083 | 99% | 11,077 | 100% |

Table 34 – Year Unit Built

Data Source: 2005-2009 CHAS

Risk of Lead-Based Paint Hazard

| Risk of Lead-Based Paint Hazard | Owner-Occupied | | Renter-Occupied | |
|---|----------------|-----|-----------------|-----|
| | Number | % | Number | % |
| Total Number of Units Built Before 1980 | 12,043 | 67% | 7,627 | 69% |
| Housing Units build before 1980 with children present | 3,570 | 20% | 2,105 | 19% |

Table 35 – Risk of Lead-Based Paint

Data Source: 2005-2009 ACS (Total Units) 2005-2009 CHAS (Units with Children present)

Vacant Units

| | Suitable for Rehabilitation | Not Suitable for Rehabilitation | Total |
|--------------------------|-----------------------------|---------------------------------|-------|
| Vacant Units | 1,531 | 523 | 2,054 |
| Abandoned Vacant Units | 119 | 357 | 476 |
| REO Properties | 150 | 450 | 600 |
| Abandoned REO Properties | 13 | 39 | 52 |

Table 36 - Vacant Units

Alternate Data Source Name:
2005-2009 CHAS Data

Data Source Comments: These figures combine local estimates with 2005-2009 CHAS estimates

Need for Owner and Rental Rehabilitation

- The older existing housing stock can serve as a major resource for affordable homeownership with renovation or rehabilitation.
- Home rehabilitation reflects a continuum from minor fix-up, through remodeling and renovation, all the way to total “gut” rehabilitation, with each action presenting technical and financial issues requiring regulatory flexibility. Given the wide range of conditions and choices, home rehabilitation entails difficult regulatory challenges.

- In the past building codes generally required that when a given percentage of a structure was replaced, the entire building had to be brought up to new construction code requirements.
- New requirements in areas such as lead-based paint abatement asbestos removal, energy efficiency, fire safety, and protection from natural hazards represent further constraints to cost-effective home rehabilitation.
- Other new requirements involve off-street parking accommodations and zoning restrictions intended for new construction, or design rules more appropriately applicable to new construction. Although many of these requirements protect public health and safety, they can add to costs, deter rehabilitation, and inadvertently lead to abandonment or disinvestment rather than improvement of existing structures.
- Unfortunately the amount of CDBG funds received by Danbury does not support a comprehensive rehabilitation program.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Discussion

See previous narratives

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The following tables and narratives provide an overview of the City's public and assisted housing inventory.

Totals Number of Units

| | Program Type | | | | | | | | |
|-------------------------------|--------------|-----------|----------------|----------|----------------|---------------|-------------------------------------|----------------------------|------------|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | | | |
| | | | | Total | Project -based | Tenant -based | Special Purpose Voucher | | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| # of units vouchers available | 158 | 55 | 367 | 1,410 | 138 | 865 | 18 | 66 | 263 |
| # of accessible units | | | 13 | | | | | | |

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 37 – Total Number of Units by Program Type

Alternate Data Source Name:

Danbury Housing Authority

Data Source Comments: Includes Danbury Housing Choice Vouchers, Public Housing and State housing program units

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The City of Danbury supports the following inventory of assisted housing developed over the years by many public and quasi-public agencies including the Housing Authority to serve a broad range of owner and renter housing needs for low and moderate income families and the elderly in the City.

- Wooster Manor, 98 total units

- Putnam Towers, 54 total units
- Crosby Manor, 50 total units
- Laurel Gardens, 64 total units
- Eden Drive, 60 total units
- Scattered Sites, 41 total units
- State Moderate Rental, 290 units
- Glen Apartments, 100 units
- Fairfield Ridge Rehab, 25 units
- Mill Ridge/Fairfield Ridge Rehab, 30 units
- Ives Manor Elderly, 98 units
- Transitional Living Program/SRO, 20 units
- NSP, 4 units

Of these 934 total units, roughly 365 are occupied by an elderly head of household, and 140 by a non-elderly disabled head of household.

There are 19 families currently enrolled in the housing authority's Family Self-Sufficiency program with plans to add an additional 7 families for a total of 26.

Public Housing Condition

| Public Housing Development | Average Inspection Score |
|---|--------------------------|
| Housing Authority City of Danbury- PHAS Total Score | 85 |

Table 38 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

In the past, the Danbury Housing Authority had undertaken an extensive rehabilitation and renovation program for many of its units, including the completion of the Laurel Gardens Project. The Highridge development complex, which was also slated for completion, has been partially demolished and turned over to a private-sector developer who is converting the units into private homeownership units.

The Danbury Housing Authority intends to continue its efforts to upgrade its various facilities. Over the next five years, the Housing Authority plans to complete major capital upgrades to its housing complexes, including heating investments and other capital systems.

Due to the exceedingly high costs of construction, the lack of available sites and the lack of funding mechanisms, publicly-sponsored new construction of dwelling units in the City is a difficult task. It is not anticipated that the construction of new public housing units will meet the projected public housing needs in an efficient manner. At this juncture, it seems more appropriate to support/investigate opportunities for rehabilitation and/or revitalization of housing units within the City. In an effort to create additional housing public units, the Authority has applied for funding from various sources for the acquisition and/or construction of units, as well as the rehabilitation of existing units. Participation in the Neighborhood Stabilization Program to acquire foreclosed Properties for affordable housing is an example of this.

Lead-based paint can cause serious health effects, particularly in children. Children are more likely than adults to be exposed to lead because they engage in greater hand-to-mouth activity and because they, by nature, can absorb more lead than adults. According to the Agency for Toxic Substances and Disease Registry, about one in six children in America have high levels of lead in their blood. Although the average blood-lead level of U.S. children has been reduced over the last twenty years, concern about the effects of low lead levels in children has risen.

The City of Danbury has determined that a number of housing units currently occupied by low, very low, and extremely low-income residents contain lead-based paint hazards, as defined in Section 104 of the Residential Lead-Based Paint Hazard Reduction Act of 1992. While there are relatively few Elevated Blood Level cases (>20g/dL) in the City (averaging 1.4 a year from 2004-2011, according to the Connecticut Department of Health), information obtained from various health officials in the City indicate that elevated lead-levels in children may remain and/or become more of a concern. Further, a

large percentage of the City's rental stock - many of the older, poorly maintained units - is believed to contain lead and could be in violation of State regulations. These State regulations have a significant impact on affordability and availability of rental housing.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

Preservation and improvement of social and housing programs will add value to the integrity of the community and the well being of its population in need. In addition to being inclusive of persons with disabilities in our housing programs, the City has consistently recognized the importance of eliminating physical barriers to persons with disabilities at public sites not used for the general conduct of government

Danbury has generally included activities for Public Facilities and Improvements in its Annual Action Plans. Public Facilities and Improvement dollars are used to leverage or be allocated in concert with private dollars for new initiatives in public/private partnerships adopted in the community. We anticipate meeting needs in the areas of housing, deterioration of neighborhood business districts and addressing economic development of key importance.

Public investment in infrastructure, if carefully planned and programmed, contributes to both maintaining economic competitiveness and sustained growth. Maintenance and expansion of existing infrastructure in the City is a key component of continued economic growth as well as improving the quality of life for the lower income residents of these neighborhoods.

Downtown Danbury, like so many other New England downtowns, has fluctuated in terms of economic development over the past few decades. The downtown area will require sustained resources from and will continue as an identified need within the CDBG program. The City has acknowledged that the downtown is in need of attention, energy and revitalization. As such, the Lead Agency supports and encourages activities that would help to encourage economic growth in the City and its downtown.

Discussion:

See previous narratives.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

Several years ago, the City, under the direction of Mayor Mark Boughton, created the Mayor’s Task Force to End Homelessness (available <http://www.danburyhousingpartnership.org/filestorage/51/homelessnessfinalreport.pdf>). The task force was asked to create a comprehensive plan to end homelessness in Danbury over a 10 year period. In early 2006, the task force completed its work with the publication of a 10 Year Plan to End Homelessness. The Plan called for the development of over 300 units of transitional and permanent housing, as well as providing homeless individuals, families and households with a variety of economic, social, and health issues with the resources they need to find housing and remain housed for the long-term.

Emergency Shelters: The City of Danbury has 4 emergency shelters serving individuals and families. These include the Dorothy Day Hospitality House, the Jericho Overflow Shelter, the Danbury City Shelter and the Woman’s Center of Greater Danbury. While shelters have been successful at providing temporary shelter, they have been ineffective in reducing the incidence of homelessness. Provision of emergency shelters addresses the immediate need for housing, but does little to address the underlying social, economic and physical causes of homelessness. These four facilities provide a total of 46 year-round beds plus 3 family “units”. Of the 46 year-round beds, 40 are for individuals and 6 are for families. These facilities also have the capacity for 25 additional seasonal beds and 2 overflow or voucher (O/V) beds. Housing for homeless veterans is about to open on New Street with accommodations for 10 veterans.

Transitional Housing: The Housing Authority of the City of Danbury (HACD) operates a 20 unit SRO that serves homeless individuals. The purpose of the SRO is to offer up to two years of stable housing while engaging and serving these individuals in the community. Amos House is a transitional housing program serving families where the parent experiences a substance abuse problem. Children & Family Aid operates Harmony House as a family transitional shelter. In a unique collaborative venture, the HACD and the GDMHA have developed a short-term transitional housing program intended to serve up to 23 individuals with a serious psychiatric disability who are homeless. The Shelter of the Cross facility provides transitional housing for up to six elderly persons at their main facility. In total, these facilities provide 66 year-round beds, of which 29 beds are for individuals and 37 beds are for families. These facilities also offer a total of 14 family “units” for homeless families.

The McDonough House provides 30 day housing for adults with chemical addiction, and the GDMHA operates a Condo Program and a Supportive Living Community. Interlude provides Intensive Residential and Recovery programs as well.

Permanent Housing: The Housing Authority currently has three programs which target homeless families. Through the State Department of Economic and Community Development it administers 14 units under their Rental Assistance Program. Through the US Department of Housing and Urban Development it has targeted homeless psychiatrically disabled people with set aside vouchers. The Housing Authority has successfully operated a Section 8 Leased Housing program consisting of over 800 vouchers, since the program was started. The Housing Authority also administers 962 units of housing within the City of Danbury.

Facilities and Housing Targeted to Homeless Households

| | Emergency Shelter Beds | | Transitional Housing Beds | Permanent Supportive Housing Beds | |
|---|---------------------------------|------------------------------------|---------------------------|-----------------------------------|-------------------|
| | Year Round Beds (Current & New) | Voucher / Seasonal / Overflow Beds | Current & New | Current & New | Under Development |
| Households with Adult(s) and Child(ren) | 6 | 25 | 37 | 0 | 0 |
| Households with Only Adults | 40 | 0 | 29 | 0 | 0 |
| Chronically Homeless Households | 0 | 0 | 0 | 0 | 0 |
| Veterans | 0 | 0 | 0 | 0 | 0 |
| Unaccompanied Youth | 0 | 0 | 0 | 0 | 0 |

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: Danbury Housing Partnership

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

The Housing Authority of the City of Danbury has applied for, and received, funding from the Shelter Plus Care program, in cooperation with area service providers, in order to assist and provide opportunities to homeless individuals and families with disabilities in our area. Tenant Based Rental Assistance certificates are used by a wide-ranging group of people in order to provide permanent housing with supportive services. Danbury is the home of a large, well-integrated system of housing and supportive service providers, dedicated to the ongoing development evaluation and maintenance of a continuum of care to individuals and families who are homeless and have a disability.

System of Outreach and Assessment in Danbury: Catholic Charities (CC) of Fairfield County has a long and rich history of providing outreach and assessment services to the shelters and streets of Danbury. As the contract agency for PATH, CC outreach workers have developed a very strong linkage to local shelters, police and health care providers in our area. This team provides services to all individuals who are homeless (e.g. veterans, persons with a mental illness, persons with a substance abuse problem, persons with HIV/AIDS, etc.)

The GDMHA Dual Diagnosis ACT psychiatrist and social workers make routine “rounds” at the shelter to assess and engage potential clients for our service system. In addition to this, the Danbury Hospital Crisis Outreach Team and Responsive Services Program (RSP) ACT provide inreach, assessment and treatment to homeless people who are in the shelters or on the CC Homeless Outreach Team (HOT) and the aforementioned ACT and DH programs. This program provides a direct monetary subsidy to psychiatrically disabled people while they await Section 8 or other public housing in our area.

Crisis Intervention/Clinical Services: The consortium of providers in the Danbury area recognizes the need to provide immediate access to homeless individuals to the service system. To that end, a variety of agencies in Danbury offer crisis intervention/clinical services to people in the local shelters and on the streets. The Greater Danbury Mental Health Authority, the Danbury Hospital Mobile Crisis Team, the Danbury Hospital Community Center for Behavioral Health and Community Psychiatric Center, Greater Bridgeport Mental Health Center Inpatient Detoxification Unit, the Midwestern Council on Chemical Abuse (MCCA), and AIDS Project-Greater Danbury offer services that provide for acute as well as long term needs of the homeless in our area.

Case Management Services: These services are provided by a wide variety of agencies in the Danbury area. The mental health system has organized a single point of entry through the Dream Homes consortium. This has enabled the provision of a less confusing support system to consumers of these services.

Vocational Services: These services are provided by a small number agencies in the Danbury area, including Education Connection; Ability Beyond Disability; the Bureau of Rehabilitation Services; the State of Connecticut Department of Labor; TBICO; ULA-Senior Aide; and DATHAR. These agencies and organizations provide individual employment placement and support as well as supported education

programs. The Housing Authority also provides access to vocational materials through the community rooms/resource rooms in each housing development under its jurisdiction.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Transitional Housing

Provides a supervised setting within which formerly homeless persons can regroup and receive training or guidance in household management, parenting, job training and education.

SRO

Operated by the Danbury Housing Authority, the SRO provides 20 rooms for a period not to exceed 2 years for single adults coming from the homeless shelters.

Amos House Inc. provides housing for five to seven homeless women with children for a period not to exceed 2 years.

Children and Family Aid and Harmony House has 16 beds as well as 7 family “units”, and serves single women and women with children.

The Shelter of the Cross Renewal House facility provides transitional housing for the elderly with six beds and three apartments.

The Interlude Intensive Residential Program and Intensive Recovery Program provides transitional housing for adults who are dually diagnosed with mental illness and substance abuse/dependence disorder.

Midwestern Connecticut Council on Alcoholism (MCCA)

MCCA operates a number of facilities that provide both short-term and long-term transitional housing for individuals with substance abuse issues. These include:

The McDonough House, a facility for single adults with chemical addiction that provides housing for 20 individuals for up to 30 days.

Trinity Glen, a 50-bed facility providing long-term residential care for adults with substance abuse issues. This facility is physically located in Sharon, CT.

Sunrise Terrace, a long-term residential facility comprised of 16 beds in two-bedroom townhouse condominiums in Danbury that are rented to individuals recovering from substance abuse.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

A consortium of many social service agencies combine to provide supportive services, counseling, rehabilitation and financial assistance to non-homeless special needs populations. The level of service and area of specialization are particular to each agency. The presence of a comprehensive approach to supportive housing services is commensurate with adequate funding and staffing. The critical issue for supportive service providers is the preservation of funding levels in order to sustain needed services.

Persons with Disabilities: Information on persons with certain types of disabilities, except persons with work disabilities as documented in the ACS, is difficult to obtain for municipalities. This is not only attributable to the lack of documentation on the subject that is in part due to the difficulty in diagnosing certain developmental disabilities like acute attention deprivation, etc., but also to the lack of sufficient agencies to service and track persons with disabilities.

Developmental Disabilities: A developmental disability is one that continually and indefinitely prevents an individual from functioning, including but not limited to mental retardation, autism, cerebral palsy, epilepsy, and learning disabilities. Approximately 0.6% of the homeless population in Danbury experiences a developmentally disabling condition, according to the Point-in-Time Survey. The nationally accepted percentage of the population, which can be categorized as developmentally disabled, is 1 to 3%, as published by the Association for Retarded Citizens (ARC). This standard would result in an estimate between 780 and 2,100 persons in Danbury are developmentally disabled.

As evidenced by the presence of developmental disabilities, there is a need to provide services that are currently lacking within or within access to lower income City residents. These include insufficient intervention/treatment programming of day, residential and in-home care facilities; staffing of persons trained to work in this field; transportation for persons with the disabilities to access the needed services; crisis beds at local facilities; community-wide acceptance of residential programming for persons with developmental disabilities; sufficient State funding; and start-up funds for fledgling outreach programs.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The primary population in this category is persons with mental illness and emotional disorders. The presence of psychiatric disabilities impedes an individual's ability to provide self-care, interpersonal relations, daily tasks, and experience difficulty in adapting to change.

These individuals are often chronically unemployed due to stigma and discrimination, as well as their inability to perform tasks and related activities that might be required in a work place. Throughout the City, approximately 34% of the homeless population (109 individuals) self-reported as having these types of disorders, while an additional 40.5% (130 individuals) reported that they were already receiving psychiatric services. Thus, almost three-quarters of Danbury's homeless population are facing some form of mental illness or emotional disorder. As such, it is important to address any gaps in services that address the needs of this population.

In particular, the Greater Danbury Mental Health Authority sees the needs for decent, safe, affordable, rental housing for persons with these types of disabilities. According to GDMHA, it is a lack of adequate permanent supportive housing supply income that is a leading cause of homelessness among the psychiatrically disabled population in Danbury.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

See response for entitlement communities below.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

Interfaith AIDS \$10,000 – Provide staff costs for continued nutritional assistance through its Food Bank the "Living Pantry" for HIV/AIDS persons.

WeCAHR \$10,000 – Continue to provide staff support to carry out outreach, referral and case management of approximately 30-35 cases for handicapped and disabled throughout the community.

Family and Children's Aid \$8,000 – Remove existing carpeting and install a new energy efficient gas furnace.

Ability Beyond Disability \$40,000 – This project will provide funding in PY39 to install sprinklers in a group home occupied by LMI/disabled persons.

Fire Department - \$10,000 – This activity will provide funding for the purchase of smoke/CO2 detectors specifically designed to alert disabled occupants of fires/CO2 buildup.

Spring Street Improvements - \$150,000 – This project will continue the City’s investment to revitalize this LMI neighborhood by constructing new sidewalks and curb cuts and security cameras. This area is undergoing revitalization in an effort by the City to work with non-profits such as the Jericho Partnership, a local faith based non-profit group.

Hispanic Center - \$25,000 – The 39th year funding will assist this non-profit counseling and advocacy group dealing primarily with the City’s Hispanic population in expanding their services to additional hours in the evenings and/or Saturdays.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

While Danbury has met and exceeded affordability guidelines, all of the suburban neighbors have lagged behind. Such agencies as mentioned above who might aspire to correct that situation might seek out appropriately priced homes in the suburbs and apply the acquisition and resale strategy outlined above. However, that strategy has lost viability due to the rising suburban price levels over the first half of this decade.

Even with a decrease in the number of affordable housing units in the City over the past several years, Danbury has shown a solid commitment as a community to expanding affordable housing options for its residents. However, there is still an unmet demand for affordable housing in the City. This demand is almost certainly attributable to the general lack of affordable housing in the communities surrounding Danbury. As a result, an increasing demand for affordable housing and a lack of affordable housing construction in the suburbs are combining to shift the entire regional demand for affordable housing onto Danbury's shoulders. Thus, a difficult and unfair situation exists where Danbury may build new affordable units, yet is still unable to keep pace with demand.

Constraints associated with local policies, which may influence the development of affordable housing, include tax policies, zoning or land use controls, building codes, fees and charges, growth limits, and other. For example, no new multi-family housing zones are being created, largely due to the absence of available land. Rezoning of land, which is already developed, is extremely difficult. As a result affordable housing must compete with private economic forces associated with existing properties that are far too expensive to acquire.

According to 2005-2009 ACS data, low and moderate income households represent 41.7%, or 12,160 households, in the City. The very nature of these demographic characteristics speaks to an impediment which is extremely difficult to overcome.

The most constraining state controlled policy, which affects affordable housing, is the availability of public funds. Resources to develop new housing are controlled by the legislature at levels consistent with overall state budget objectives. The absence of consistency in funding levels is a major variable, which has an effect on affordable housing development statewide.

An additional constraint in the development of affordable housing is the State's internal policies regarding targeting resources to certain applicant groups. State agencies' often target housing development and supportive service funds to applicant groups such as private non-profits, to the exclusion of municipalities, Housing Authorities and other affordable housing development entities. This dilutes the City's attempts at developing additional affordable housing.

The last constraining condition relates to the processing of external funding applications at the State and Federal levels. Many times funding applications take months to approve and many more months to contract for and actually receive funds.

For those projects that are “ready to go”, this delay can sometimes be devastating to the projects’ success. Although internal improvements are proposed at both levels, it is important to recognize that funding sources designed to promote affordable housing involve lengthy, time consuming processes.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

According to the HVCEO, during World War II Danbury diversified its industrial base with new technology and new firms producing war-related goods, as the former hatting industry collapsed. Expanding from precision ball bearings, surgical instruments, and gun sight equipment during the war, more than 60 new industries came to Danbury from 1950 to 1969, including Viking Wire, Branson Sonic Power, and National Semi-conductor. Corporate offices, high-tech industry, and research firms were the dominant economic development forces between 1970 and 1990. Danbury continues to be attractive to biological, medical, and pharmaceutical companies due to its strategic location in relation to New York City, available land, highway and utility facilities, and attractive residential environment. Danbury is also a strong commercial retail center, and is home to the Danbury Fair Mall.

Economic Development Market Analysis

Business Activity

| Business by Sector | Number of Workers | Number of Jobs | Share of Workers % | Share of Jobs % | Jobs less workers % |
|---|-------------------|----------------|--------------------|-----------------|---------------------|
| Agriculture, Mining, Oil & Gas Extraction | 171 | 390 | 0 | 2 | 2 |
| Arts, Entertainment, Accommodations | 3,196 | 1,948 | 8 | 8 | 0 |
| Construction | 5,353 | 1,025 | 13 | 4 | -9 |
| Education and Health Care Services | 7,950 | 7,737 | 19 | 31 | 12 |
| Finance, Insurance, and Real Estate | 2,803 | 1,430 | 7 | 6 | -1 |
| Information | 1,027 | 569 | 2 | 2 | 0 |
| Manufacturing | 5,394 | 1,312 | 13 | 5 | -8 |
| Other Services | 2,634 | 1,166 | 6 | 5 | -1 |
| Professional, Scientific, Management Services | 5,254 | 1,668 | 12 | 7 | -5 |

| Business by Sector | Number of Workers | Number of Jobs | Share of Workers % | Share of Jobs % | Jobs less workers % |
|--------------------------------|-------------------|----------------|--------------------|-----------------|---------------------|
| Public Administration | 902 | 620 | 2 | 2 | 0 |
| Retail Trade | 5,167 | 4,127 | 12 | 16 | 4 |
| Transportation and Warehousing | 1,424 | 383 | 3 | 2 | -1 |
| Wholesale Trade | 1,074 | 2,933 | 3 | 12 | 9 |
| Total | 42,349 | 25,308 | -- | -- | -- |

Table 40 - Business Activity

Data Source: 2005-2009 ACS (Workers), 2010 ESRI Business Analyst Package (Jobs)

Labor Force

| | |
|--|--------|
| Total Population in the Civilian Labor Force | 45,021 |
| Civilian Employed Population 16 years and over | 42,349 |
| Unemployment Rate | 5.94 |
| Unemployment Rate for Ages 16-24 | 25.83 |
| Unemployment Rate for Ages 25-65 | 3.68 |

Table 41 - Labor Force

Data Source: 2005-2009 ACS Data

| Occupations by Sector | Number of People |
|--|------------------|
| Management, business and financial | 13,276 |
| Farming, fisheries and forestry occupations | 84 |
| Service | 8,370 |
| Sales and office | 9,623 |
| Construction, extraction, maintenance and repair | 5,825 |
| Production, transportation and material moving | 5,171 |

Table 42 – Occupations by Sector

Data Source: 2005-2009 ACS Data

Travel Time

| Travel Time | Number | Percentage |
|--------------------|---------------|-------------|
| < 30 Minutes | 26,068 | 66% |
| 30-59 Minutes | 9,312 | 24% |
| 60 or More Minutes | 4,134 | 10% |
| Total | 39,514 | 100% |

Table 43 - Travel Time

Data Source: 2005-2009 ACS Data

Education:

Educational Attainment by Employment Status (Population 16 and Older)

| Educational Attainment | In Labor Force | | Not in Labor Force |
|---|-------------------|------------|--------------------|
| | Civilian Employed | Unemployed | |
| Less than high school graduate | 5,196 | 342 | 1,829 |
| High school graduate (includes equivalency) | 10,014 | 546 | 2,630 |
| Some college or Associate's degree | 7,212 | 327 | 2,120 |

| Educational Attainment | In Labor Force | | Not in Labor Force |
|-----------------------------|-------------------|------------|--------------------|
| | Civilian Employed | Unemployed | |
| Bachelor's degree or higher | 12,355 | 455 | 2,284 |

Table 44 - Educational Attainment by Employment Status

Data Source: 2005-2009 ACS Data

Educational Attainment by Age

| | Age | | | | |
|---|-----------|-----------|-----------|-----------|---------|
| | 18–24 yrs | 25–34 yrs | 35–44 yrs | 45–65 yrs | 65+ yrs |
| Less than 9th grade | 446 | 832 | 950 | 1,510 | 1,430 |
| 9th to 12th grade, no diploma | 613 | 1,067 | 1,221 | 1,787 | 1,170 |
| High school graduate, GED, or alternative | 2,285 | 4,192 | 3,149 | 5,849 | 3,146 |
| Some college, no degree | 3,483 | 1,859 | 1,567 | 3,622 | 985 |
| Associate's degree | 205 | 509 | 753 | 1,349 | 280 |
| Bachelor's degree | 671 | 2,817 | 3,219 | 3,507 | 719 |
| Graduate or professional degree | 113 | 1,382 | 1,740 | 2,494 | 722 |

Table 45 - Educational Attainment by Age

Data Source: 2005-2009 ACS Data

Educational Attainment – Median Earnings in the Past 12 Months

| Educational Attainment | Median Earnings in the Past 12 Months |
|---|---------------------------------------|
| Less than high school graduate | 22,698 |
| High school graduate (includes equivalency) | 30,076 |
| Some college or Associate's degree | 39,050 |
| Bachelor's degree | 54,618 |
| Graduate or professional degree | 70,884 |

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2005-2009 ACS Data

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Danbury has a diverse industry base, with major employment sectors including biological, medical, and pharmacy industries, manufacturing, and retail.

Describe the workforce and infrastructure needs of the business community:

In discussion with Danbury's Office of Economic Development, a major workforce need among the advanced manufacturing sectors is for "half-engineers," workers who can read plans, use machinery, and use engineering software such as CAD. Danbury reflects a nation-wide trend in the need for skilled labor for advanced manufacturing. A related infrastructure need is a supply of affordable workforce housing to help attract young, educated workers to the area.

In discussion with the director of the Multicultural Center of Western Connecticut, transit and transportation were listed as vital economic infrastructure for the area. Public transportation such as bus and train lines allow workers without drivers licenses to reach places of employment.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Danbury has seen the development of several economic development important projects:

- Western Connecticut Health Network's three-year \$150 million expansion project, is on schedule to be completed by the summer of 2014. The project will add a new patient tower with an expanded ER, a new critical care unit and new medical-surgical patient care floors. The projected economic impact to Danbury is \$200 million.
- Western Connecticut State University broke ground in October 2011 on a new \$97 million Visual and Performing Arts including a 350 seat concert hall, a 350 seat theater, an art gallery, a recording studio and state-of-the-art rehearsal, classroom, and studio art facilities.
- In May 2012, Belimo Air Controls announced a \$40 million expansion of its U.S. Headquarters and Manufacturing facility in Danbury. Belimo will construct a 200,000 ft² building and double its 250 member workforce.
- Also in May 2012, the U.S. Army Reserve began construction of a \$33.8 million weekend training facility for 600-700 reservists on Lee Farm. The target completion date is August 2013. A projected \$2 million will be generated annually for the local economy.
- Pitney Bowes dedicated its Global Technology Center in Danbury in February 2012, the result of a \$6.2 million building renovation and expansion. There are 200 new employees, and 650 total at the facility.
- Construction began in June 2011 on the Shops at Marcus Dairy, a two building retail center on 10-acres. The shops will open in Spring 2013 with anchor tenant Whole Foods.
- The Danbury Sports Dome broke ground in June 2012. The 95 foot high air-supported dome will have 120,000 ft² of floor space for indoor sports training.
- The Danbury Fair Mall has added several new shops and restaurants in the past year including LL Bean, Microsoft Retail, Brooks Brothers, The Cheesecake Factory and Brio.
- Major commercial and residential developments by the Matrix Corporate Center, Toll Brothers, Building and Land Technologies, the Steiners and others are ongoing.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

About 20% of Danbury’s employed workforce has some college or an Associate’s degree, and another 35% have a Bachelor’s degree or higher. Danbury’s higher paying jobs in advanced manufacturing and the bio-medical sectors will require an educated workforce to expand. While Danbury also has a robust retail sector and service industries that may or may not require college degrees, fewer of these jobs provide for full-time employment at a living wage.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The Naugatuck Valley Community College at Danbury Center, in partnership with the Northwest Regional Workforce Investment Board, provides credit programs and courses, workforce development classes, and lifelong learning courses. For-credit programs include accounting, alternative energy, CNC certificates, gerontology, and others in growing area industries. Non-credit programs include skill development in areas such as basic computer proficiency, central sterile processing technician, medical billing and coding, welding, and others.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The Office of Economic Development is working with the public and private sectors in the 10-town greater Danbury region to develop a regional CEDS.

At the time of the writing of the Consolidated Plan, the CEDS is still in development.

Discussion

See narratives above.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Populations that are low income are more likely to have other housing problems, including cost burdens and overcrowding from doubling up. Anecdotal evidence from service providers suggests that illegal doubling up in housing units is more prevalent than reported, especially among illegal or undocumented new immigrants. Doubling or tripling up causes crowded or overcrowded conditions, as well as potential building and fire code violations. These households are driven by lack of funds in relation to high housing prices, as well as social service and employment barriers arising from a lack of legal documentation.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

The Hispanic or Latino and/or low-income households are concentrated in the urban core of Danbury in the Spring Street area.

What are the characteristics of the market in these areas/neighborhoods?

Older housing stock and multi-family dwellings are clustered in the downtown area, along with commercial development.

Are there any community assets in these areas/neighborhoods?

A study by the Main Street Renaissance Task Force of Danbury was published in 2009. The Task Force found that the strengths of Danbury's downtown include:

- The diversity of the population, strong immigrant community groups, and cultural pride.
- Good access to major roads and mass transit; adequate parking.
- Extensive public amenities (e.g. streetscape improvements and parks).
- Favorable tax rate.
- Availability of office space.
- The variety and beauty of historic buildings and other attractive buildings.
- Functions as the urban core of the Housatonic Valley.
- Location of many community events, the Danbury Library and the Ice Arena.

- Location of City Center Danbury, the Greater Danbury Chamber of Commerce and the Western Connecticut Convention and Visitors Bureau.
- Financial center of the region.
- A concentration of churches.

Are there other strategic opportunities in any of these areas?

The same Main Street Task Force found the following opportunities in this area:

- Greater interface with Western Connecticut State University and Naugatuck Valley Community College.
- Additional housing (especially for singles, elderly, students).
- Additional commercial development.
- Palace Theater opening.
- Historic preservation, façade and signage improvements.
- Additional parking lot landscaping and streetscape improvements.
- Enhancing neighborhood sidewalks and lighting.
- Expanding efforts to promote downtown as a destination for culture, arts and entertainment.
- Capitalizing on social trends portending strong futures for downtowns.
- Additional promotion/public relations.
- Additional community activities and facilities.
- Establishing cooperative efforts with the Chamber of Commerce.
- Expansion of cultural activities.
- Availability of parcels for new development.
- Additional pedestrian safety amenities (e.g. brick crosswalks).

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Strategic Plan

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan has been prepared to meet those needs identified in the preceding needs analyses. The Strategy will address both housing and non-housing needs. The non-housing needs include public services to address special needs populations as well as public facility and infrastructure needs.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

| | | |
|--|---|--|
| 1 | Area Name: | Spring Street Target Area |
| | Area Type: | Downtown Neighborhood Revitalization Area |
| | Other Target Area Description: | Downtown Neighborhood Revitalization Area |
| | HUD Approval Date: | |
| | % of Low/ Mod: | |
| | Revital Type: | |
| | Other Revital Description: | |
| | Identify the neighborhood boundaries for this target area. | Spring, Beaver, and Foster Streets are in the downtown urban core of Danbury, containing parts of Census Tracts 2101, 2106, and 2107.01. |
| | Include specific housing and commercial characteristics of this target area. | The urban core of Danbury has older housing stock, houses almost half of the City’s minority population, and lower median incomes than Danbury as whole. This area includes the highest percentages of cost burdened households. These Census tracts contain mostly older neighborhoods with small pockets of commercial development adjacent to one, two, and other multi-family dwellings. |
| | How did your consultation and citizen participation process help you to identify this neighborhood as a target area? | The Spring Street area has long been an area of concern for social service providers due to its central location and high proportion of low income and minority households. |
| Identify the needs in this target area. | Concentrations of low income people may indicate the type of community development, public services, or affordable housing that a community needs to re-focus, examine and formulate a viable plan of action. There are also substantial infrastructure needs in the area, requiring capital improvement funds. | |
| What are the opportunities for improvement in this target area? | The City of Danbury will continue the City’s investment to revitalize this LMI neighborhood by constructing new sidewalks and curb cuts and security cameras. This area is undergoing revitalization in an effort by the City to work with non-profits such as the Jericho Partnership, a local faith based non-profit group. | |

| | | |
|---|---|--|
| | Are there barriers to improvement in this target area? | The barriers to improvement in the Spring Street area are largely the same seen in the rest of the City of Danbury: high housing costs driven by private market forces, lack of funds for security deposits, tight housing markets leading some families to double up or violate fire and building codes, and preventing the abandonment of housing and preserve the older, existing housing stock, among others. The minority and low income concentrations in the central city Census tracts are also a result of historical factors such as former lending discrimination, and the former City/Town divide that concentrated commercial and multi-family development downtown. The new influx of migration of people from Central and South America settling in the area has also contributed to minority and low income concentration in the central urban area. |
| 2 | Area Name: | Citywide |
| | Area Type: | Citywide Benefit |
| | Other Target Area Description: | Citywide Benefit |
| | HUD Approval Date: | |
| | % of Low/ Mod: | |
| | Revital Type: | |
| | Other Revital Description: | |
| | Identify the neighborhood boundaries for this target area. | Municipal boundaries. |
| | Include specific housing and commercial characteristics of this target area. | Housing and commercial characteristics are described throughout the Consolidated Plan. |
| | How did your consultation and citizen participation process help you to identify this neighborhood as a target area? | This area was included for those programs and projects that were eligible to all individuals and families citywide. |
| | Identify the needs in this target area. | The needs met by the program within this area were cost burden, social service needs, infrastructure and community service needs. |
| | What are the opportunities for improvement in this target area? | The city contains a variety of housing stock and programs to meet the needs of its low and moderate income population. Support of these programs and revitalization of its neighborhoods represents an opportunity to improve the city and benefit its residents. |
| | Are there barriers to improvement in this target area? | Lack of financial resources. |

| | | |
|---|---|---|
| 3 | Area Name: | CDBG Income-Eligible Neighborhoods & Target Areas |
| | Area Type: | CDBG Program-Eligible Areas |
| | Other Target Area Description: | CDBG Program-Eligible Areas |
| | HUD Approval Date: | |
| | % of Low/ Mod: | |
| | Revital Type: | |
| | Other Revital Description: | |
| | Identify the neighborhood boundaries for this target area. | These areas include neighborhoods, target areas and other locations within the community that contain low and moderate income population concentrations and/or CDBG program eligible clientele. Program eligibility is determined by census data or survey. |
| | Include specific housing and commercial characteristics of this target area. | |
| | How did your consultation and citizen participation process help you to identify this neighborhood as a target area? | |
| | Identify the needs in this target area. | |
| | What are the opportunities for improvement in this target area? | |
| Are there barriers to improvement in this target area? | | |

Table 47 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Danbury focuses CDBG resources in low and moderate income areas with the greatest needs as well as support of other investments which serves low and moderate income persons. The neighborhood where many CDBG funded activities take place is in the vicinity of Spring, Beaver and Foster Streets.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

| | | |
|---|------------------------------------|---|
| 1 | Priority Need Name | Provide affordable rental housing opportunities |
| | Priority Level | High |
| | Population | Extremely Low Low Large Families Families with Children Public Housing Residents |
| | Geographic Areas Affected | Downtown Neighborhood Revitalization Area Citywide Benefit CDBG Program-Eligible Areas |
| | Associated Goals | Provide Affordable Rental Opportunities Support Energy Conservation |
| | Description | <p>Provide affordable rental housing opportunities for extremely low and very-low income renters by increasing the supply and maintaining the availability of affordable rental housing in the City</p> <ul style="list-style-type: none"> Continue the provision of existing rental assistance and support applications for additional rental assistance and rental subsidies (i.e. Section 8 vouchers and certificates and other forms of rent subsidization). In addition, encourage the provision of supportive services aimed at promoting self-sufficiency. Increase the supply of quality, affordable rental housing in the City by supporting both the rehabilitation of affordable rental units, and the construction of new affordable rental housing. Increase the supply and availability of affordable rental units, especially with two or more bedrooms. |
| | Basis for Relative Priority | Priority was established in response to past program experience and as a result of community input, citizen participation and data analysis undertaken as part of the preparation of this Consolidated Plan as well as other local planning and needs analysis processes. |
| 2 | Priority Need Name | Cultivate Affordable Homeownership Opportunities |
| | Priority Level | High |
| | Population | Low Moderate Middle |

| | | |
|----------|------------------------------------|--|
| | Geographic Areas Affected | Citywide Benefit CDBG Program-Eligible Areas |
| | Associated Goals | Provide Affordable Homeownership Opportunities Support Energy Conservation |
| | Description | <p>Cultivate affordable homeownership opportunities through the financing or construction of housing for first time homebuyers, the preservation of existing ownership housing through rehabilitation and improving the availability of supportive social services to homeowners.</p> <ul style="list-style-type: none"> • Support and encourage the development of new affordable ownership housing in the City. • Support and encourage the rehabilitation of existing owner-occupied housing units • Enhance the delivery of support services which will alleviate or reduce the problems of cost burden and overcrowding experienced by extremely low-income homeowners, resulting from limited economic resources. • Assist and protect existing homeowners from the potential fall-out from severe changes in the housing market, should they materialize, through programs and services that help prevent or limit foreclosures. |
| | Basis for Relative Priority | Priority was established in response to past program experience and as a result of community input, citizen participation and data analysis undertaken as part of the preparation of this Consolidated Plan as well as other local planning and needs analysis processes. |
| 3 | Priority Need Name | Provide Support Services to Homeless & At-Risk HH |
| | Priority Level | High |
| | Population | Chronic Homelessness Individuals Families with Children |
| | Geographic Areas Affected | Citywide Benefit |
| | Associated Goals | Address Homelessness with Housing & Services Support and Promote Supportive Housing Services |

| | | |
|---|------------------------------------|---|
| | Description | <p>Increase the level and delivery of support services to the homeless and those at-risk of becoming homeless.</p> <ul style="list-style-type: none"> • Continue to address the issue of homelessness consistent with the Mayor’s Task Force to End Homelessness report released in 2006. • Expand existing programs of assessment and outreach targeted to serve homeless families, individuals and persons with special needs, as well as programs, which are designed to prevent at-risk populations from becoming homeless. • Provide transitional housing and companion support services to assist homeless families and persons with special needs to break the cycle of homelessness. • Increase the provision of permanent supportive housing and permanent housing for homeless families, individuals and persons with special needs. • Assist local service providers in expanding their existing programming designed to provide permanent supportive housing and/or permanent housing for these individuals. • Support the development of housing for specifically identified groups, such as veterans, at every point along the continuum of care spectrum (emergency shelter, transitional housing, supportive permanent housing and permanent housing). • Address the needs of homeless veterans in the community through the expansion of facilities to meet their needs. |
| | Basis for Relative Priority | Priority was established in response to past program experience and as a result of community input, citizen participation and data analysis undertaken as part of the preparation of this Consolidated Plan as well as other local planning and needs analysis processes. Strategies also address the local Plan to End Homelessness. |
| 4 | Priority Need Name | Address Issue of Homelessness |
| | Priority Level | High |
| | Population | Extremely Low Low Moderate Chronic Homelessness Individuals Families with Children Mentally Ill veterans |
| | Geographic Areas Affected | Citywide Benefit |

| | | |
|----------|------------------------------------|---|
| | Associated Goals | Address Homelessness with Housing & Services |
| | Description | Continue to address the issue of homelessness consistent with the Mayor’s Task Force To End Homelessness Plan released in 2006. |
| | Basis for Relative Priority | Priority was established in response to past program experience and as a result of community input, citizen participation and data analysis undertaken as part of the preparation of this Consolidated Plan as well as other local planning and needs analysis processes. Strategies also address the local Plan to End Homelessness. |
| 5 | Priority Need Name | Address Needs of Homeless Veterans |
| | Priority Level | High |
| | Population | veterans |
| | Geographic Areas Affected | Citywide Benefit |
| | Associated Goals | Address Homelessness with Housing & Services Support and Promote Supportive Housing Services |
| | Description | Address the needs of homeless veterans in the community through the expansion of facilities to meet their needs. |
| | Basis for Relative Priority | Priority was established in response to past program experience and as a result of community input, citizen participation and data analysis undertaken as part of the preparation of this Consolidated Plan as well as other local planning and needs analysis processes. Strategies also address the local Plan to End Homelessness. |
| 6 | Priority Need Name | Support and Promote Supportive Housing Services |
| | Priority Level | High |

| | | |
|---|------------------------------------|---|
| | Population | Extremely Low Low Moderate Families with Children Elderly Public Housing Residents Individuals Families with Children Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence |
| | Geographic Areas Affected | Citywide Benefit |
| | Associated Goals | Address Homelessness with Housing & Services Support and Promote Supportive Housing Services |
| | Description | Support and promote supportive housing services through programs which may include health services, family counseling, substance abuse counseling, parenting skills, and other appropriate services which would assist them in overcoming or better dealing with their special needs. <ul style="list-style-type: none"> Expand supportive housing activity to serve various need groups |
| | Basis for Relative Priority | Priority was established in response to past program experience and as a result of community input, citizen participation and data analysis undertaken as part of the preparation of this Consolidated Plan as well as other local planning and needs analysis processes. |
| 7 | Priority Need Name | Maintain and Improve Public Facilities |
| | Priority Level | High |
| | Population | Non-housing Community Development |
| | Geographic Areas Affected | Downtown Neighborhood Revitalization Area Citywide Benefit CDBG Program-Eligible Areas |
| | Associated Goals | Maintain and Improve Existing Public Facilities Meet Accessibility Needs of Physically Disabled Support Remediation and Anti-Blight Efforts Support Energy Conservation |

| | | |
|----------|------------------------------------|---|
| | Description | <p>Maintain and improve existing public facilities and encourage the development of upgraded facilities, particularly with regard to, cleanup of contaminated sites, parks/recreation facilities and parking facilities serving low-income populations.</p> <ul style="list-style-type: none"> • Develop and implement plans to address contaminated sites and therefore, further economic development and enhance public safety • Expand and improve existing recreational facilities, particularly those located in distressed areas with high concentrations of low-income populations. • Expand and improve parking facilities, particularly existing facilities, which serve the commercial business district, where necessary and feasible. • Expand facilities for seniors to improve quality of services and increase capacity and effectiveness of program. |
| | Basis for Relative Priority | Priority was established in response to past program experience and as a result of community input, citizen participation and data analysis undertaken as part of the preparation of this Consolidated Plan as well as other local planning and needs analysis processes. |
| 8 | Priority Need Name | Maintain & Improve Infrastructure |
| | Priority Level | High |
| | Population | Non-housing Community Development |
| | Geographic Areas Affected | Downtown Neighborhood Revitalization Area Citywide Benefit CDBG Program-Eligible Areas |
| | Associated Goals | Maintain and Improve Public Infrastructure Meet Accessibility Needs of Physically Disabled Support Economic Development Efforts Support Remediation and Anti-Blight Efforts |
| | Description | <p>Encourage the continued maintenance and improvement of the City’s infrastructure, particularly with regard to street and sidewalk improvements, as well as flood drain improvements.</p> <ul style="list-style-type: none"> • Support and encourage the repair, replacement or reconstruction of local sidewalks and/or streets for neighborhood enhancement and to encourage economic development • Support and encourage repair, replacement or reconstruction of local flood drainage facilities for neighborhood enhancement and to facilitate economic development |
| | Basis for Relative Priority | Priority was established in response to past program experience and as a result of community input, citizen participation and data analysis undertaken as part of the preparation of this Consolidated Plan as well as other local planning and needs analysis processes. |

| | | |
|----|------------------------------------|--|
| 9 | Priority Need Name | Support Public Service Programs |
| | Priority Level | High |
| | Population | Extremely Low Low Moderate Non-housing Community Development |
| | Geographic Areas Affected | Downtown Neighborhood Revitalization Area Citywide Benefit CDBG Program-Eligible Areas |
| | Associated Goals | Provide Public Service Program Support Support Economic Development Efforts |
| | Description | <p>Support the continuance and/or expansion of existing public service programs including those which provide services to the handicapped, youth, and/or substance abusers or which offer transportation services and employment training.</p> <ul style="list-style-type: none"> • Support the continuance and/or expansion of existing public service programs designed to assist seniors, the handicapped, youth and/or substance abusers. • Support the development, continuance and/or expansion of existing public service programs designed to provide transportation services to low-income City residents and persons with special needs. • Encourage the development continuance and/or expansion of existing employment training programs • Continue to support and encourage the development of programs designed to promote crime awareness and prevention. • Wherever feasible, support the expansion of existing child care programs to provide a wider array of services to children in need • Endorse and support the activities and programs of youth centers and child care Centers already in existence in the City and support the development of new centers, if feasible • Support the continuance and/or expansion of existing public service programs that provide health services to low-income populations in the City. |
| | Basis for Relative Priority | Priority was established in response to past program experience and as a result of community input, citizen participation and data analysis undertaken as part of the preparation of this Consolidated Plan as well as other local planning and needs analysis processes. |
| 10 | Priority Need Name | Provide Improvements to Meet Accessibility Needs |
| | Priority Level | High |

| | | |
|-----------|------------------------------------|---|
| | Population | Persons with Physical Disabilities Non-housing Community Development |
| | Geographic Areas Affected | Citywide Benefit |
| | Associated Goals | Meet Accessibility Needs of Physically Disabled |
| | Description | To expand existing efforts to meet the needs of the City’s physically handicapped population by supporting projects designed to make current facilities accessible or to provide new handicapped accessible facilities/equipment. <ul style="list-style-type: none"> Support the continuance and/or expansion of activities designed to improve access for persons with disabilities. |
| | Basis for Relative Priority | Priority was established in response to past program experience and as a result of community input, citizen participation and data analysis undertaken as part of the preparation of this Consolidated Plan as well as other local planning and needs analysis processes. |
| 11 | Priority Need Name | Expand Remediation & Code Enforcement Efforts |
| | Priority Level | High |
| | Population | Non-housing Community Development |
| | Geographic Areas Affected | Downtown Neighborhood Revitalization Area Citywide Benefit CDBG Program-Eligible Areas |
| | Associated Goals | Support Economic Development Efforts Support Remediation and Anti-Blight Efforts |
| | Description | To enhance and expand other community development efforts, particularly with regard to lead-based paint remediation/education and code enforcement activities. <ul style="list-style-type: none"> Support the development of programs and policies designed to improve lead-based paint education and remediation in City-funded housing rehabilitation projects Support existing efforts of code enforcement, including the demolition of unsafe housing in low-income neighborhoods. Continue to encourage and support asbestos removal activities in all City-funded housing rehabilitation projects |
| | Basis for Relative Priority | Priority was established in response to past program experience and as a result of community input, citizen participation and data analysis undertaken as part of the preparation of this Consolidated Plan as well as other local planning and needs analysis processes. |

| | | |
|----|------------------------------------|---|
| 12 | Priority Need Name | Support Senior Programming & Services |
| | Priority Level | High |
| | Population | Elderly Frail Elderly Non-housing Community Development |
| | Geographic Areas Affected | Downtown Neighborhood Revitalization Area Citywide Benefit CDBG Program-Eligible Areas |
| | Associated Goals | Provide Public Service Program Support |
| | Description | To promote and encourage the continued operation of existing senior programs and services such as those offered by the Department of Elderly Services |
| | Basis for Relative Priority | Priority was established in response to past program experience and as a result of community input, citizen participation and data analysis undertaken as part of the preparation of this Consolidated Plan as well as other local planning and needs analysis processes. |
| 13 | Priority Need Name | Promote Programming for Youth |
| | Priority Level | High |
| | Population | Non-housing Community Development |
| | Geographic Areas Affected | Downtown Neighborhood Revitalization Area Citywide Benefit CDBG Program-Eligible Areas |
| | Associated Goals | Provide Public Service Program Support |
| | Description | To promote the development of supportive programs for youth including job/career development extracurricular activity, computer literacy, and volunteerism |
| | Basis for Relative Priority | Priority was established in response to past program experience and as a result of community input, citizen participation and data analysis undertaken as part of the preparation of this Consolidated Plan as well as other local planning and needs analysis processes. |
| 14 | Priority Need Name | Support of Anti-Crime Programs |
| | Priority Level | High |
| | Population | Non-housing Community Development |
| | Geographic Areas Affected | Downtown Neighborhood Revitalization Area CDBG Program-Eligible Areas |

| | | |
|----|------------------------------------|--|
| | Associated Goals | Provide Public Service Program Support |
| | Description | To continue support of anti-crime programs in cooperation with the City of Danbury Police Department |
| | Basis for Relative Priority | Priority was established in response to past program experience and as a result of community input, citizen participation and data analysis undertaken as part of the preparation of this Consolidated Plan as well as other local planning and needs analysis processes. |
| 15 | Priority Need Name | Provide Administrative and Planning Activities |
| | Priority Level | High |
| | Population | Other |
| | Geographic Areas Affected | Downtown Neighborhood Revitalization Area Citywide Benefit CDBG Program-Eligible Areas |
| | Associated Goals | Support Administrative & Planning Activities |
| | Description | To continue existing administrative and planning activities necessary for the implementation of the objectives, actions and programs outlined in this Strategic Plan including fair housing counseling, tenant-landlord counseling and/or public awareness <ul style="list-style-type: none"> • Continue to fund the necessary planning and administrative activities undertaken by the Lead Agency to improve coordination of housing and community development activities in Danbury. • Support and encourage the development of public service programs designed to provide fair housing counseling and tenant/landlord counseling to low-income City residents. |
| | Basis for Relative Priority | Priority was established in response to past program experience and as a result of community input, citizen participation and data analysis undertaken as part of the preparation of this Consolidated Plan as well as other local planning and needs analysis processes. |
| 16 | Priority Need Name | Build Capacity of Non-Profit Providers |
| | Priority Level | Low |
| | Population | Other |
| | Geographic Areas Affected | Downtown Neighborhood Revitalization Area Citywide Benefit CDBG Program-Eligible Areas |
| | Associated Goals | Support Capacity Building of Local Non-Profits |

| | | |
|-----------|------------------------------------|---|
| | Description | Increase the effectiveness of the delivery of services and programs to low- and moderate-income persons by increasing the capacity of non-profit providers |
| | Basis for Relative Priority | Priority was established in response to past program experience and as a result of community input, citizen participation and data analysis undertaken as part of the preparation of this Consolidated Plan as well as other local planning and needs analysis processes. |
| 17 | Priority Need Name | Support Energy Conservation |
| | Priority Level | High |
| | Population | Extremely Low Low Moderate Middle |
| | Geographic Areas Affected | Downtown Neighborhood Revitalization Area Citywide Benefit CDBG Program-Eligible Areas |
| | Associated Goals | Support Energy Conservation |
| | Description | Support energy conservation to address environmental impacts and the increasing cost burden resulting from escalating energy costs. |
| | Basis for Relative Priority | Priority was established in response to past program experience and as a result of community input, citizen participation and data analysis undertaken as part of the preparation of this Consolidated Plan as well as other local planning and needs analysis processes. |

Table 48 – Priority Needs Summary

Narrative (Optional)

NA

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

| Affordable Housing Type | Market Characteristics that will influence the use of funds available for housing type |
|---------------------------------------|--|
| Tenant Based Rental Assistance (TBRA) | Lack of units with rents within the FMR limits. |
| TBRA for Non-Homeless Special Needs | Lack of units with physical facilities to accommodate special needs. |
| New Unit Production | Many households that have previously been excluded from homeownership, including minority and lower income families, reside in central cities where the housing stock is older and opportunities for new construction are limited. Thus, any large effort to expand homeownership among these families must include rehabilitation of the housing stock in these areas. |
| Rehabilitation | Home rehabilitation reflects a continuum from minor fix up, through remodeling and renovation, all the way to total “gut” rehabilitation, with each action presenting technical and financial issues requiring regulatory flexibility. Given the wide range of conditions and choices, home rehabilitation entails difficult regulatory challenges and significant costs. |
| Acquisition, including preservation | Limiting the costs of homeownership, including financing, production, and transaction costs and fees, to make homeownership more affordable, make financing more available, and simplify the home buying process to make it easier to purchase and own a home. Streamlining transaction costs, expanding creative financing and public gap financing, and making technological improvements in loan underwriting will reduce the costs of homeownership. |

Table 49 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City of Danbury receives Federal Community Development Block Grant (CDBG) funds through the U.S. Department of Housing and Urban Development on an annual basis. During the first Program Year of this Five Year Plan, the City will receive CDBG funds in the amount of \$526,230. For the purpose of this Strategic Plan the City has made the assumption that its allocation will remain similar over the five-year period. If this assumption changes, with the City receiving an allocation significantly different than its current amount, the ability to provide services and meet the identified housing and community development needs of its residents will be affected accordingly.

Anticipated Resources

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Reminder of ConPlan \$ | Narrative Description |
|---------|------------------|--|----------------------------------|--------------------|--------------------------|-----------|--|---|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| CDBG | public - federal | Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services | 526,230 | 0 | 0 | 526,230 | 2,104,000 | Expected amount available assumes a similar annual allocation over each of the remaining 4 years. |

Table 50 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City receives and utilizes a variety of other resources including general and capital funds to either directly or indirectly meet its housing and community development needs. In some instances federal CDBG funds are used to leverage private resources, state funding and other resources for specific projects and help the City provide much needed services and program assistance to some of its lowest income residents. The implementation of the First Year Action Plan activities and additional funds received in subsequent years will generate matching funds from a variety of sources either directly or indirectly to meet community needs.

Additional Resources

Additional resources are leveraged in support of local housing and community development efforts. In any given year the City has a combination of federal, state and local funds. Over the upcoming 2013-2014 Program Year the City anticipates over \$3 million in federal and \$9 million in state funding to be available to support local efforts. Federal sources include the US Department of Education, the Department of Justice, the Federal Emergency Management Administration as well as other HUD sources. State resources include the Department of Education, Department of Transportation, Department of Environmental Protection, Department of Social Services and the Office of Policy and Management. A listing of the additional resources anticipated for the upcoming program year is attached as part of this plan in the "Additional Attachment and Maps" attachment.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

At this time, there are no publicly owned properties within the jurisdiction that may be used to address needs identified in the plan.

Discussion

See narratives above.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

| Responsible Entity | Responsible Entity Type | Role | Geographic Area Served |
|--|-------------------------|--|------------------------|
| DANBURY | Government | Non-homeless special needs Ownership Planning Rental | Jurisdiction |
| Finance Department | Other | Non-homeless special needs Planning | Jurisdiction |
| DANBURY HOUSING AUTHORITY | PHA | Public Housing | Jurisdiction |
| CDBG Policy Committee | Other | Non-homeless special needs Planning | Jurisdiction |
| Danbury Health and Human Services Department | Government | Homelessness Non-homeless special needs public facilities public services | Jurisdiction |
| Danbury Public Works Department | Government | Non-homeless special needs neighborhood improvements public facilities | Jurisdiction |
| Danbury Corporation Counsel | Government | Planning | Jurisdiction |

**Table 51 - Institutional Delivery Structure
Assess of Strengths and Gaps in the Institutional Delivery System**

Overcoming gaps in the institutional structure

The City has refined the process through which it will carry out its consolidated strategy and plan. This process will involve a team approach to delivering Community Development services to the citizens of Danbury. Under this administrative structure, the Lead Agency is the Finance Department.

The combined strength of the CDBG administrative team is to improve cost-effectiveness and coordination of service delivery for all CDBG funded and co-funded activities designed to serve low and moderate income persons. The City has assessed the strengths and gaps in its service delivery system. It has adopted the basic assumptions put forth in the previous Consolidated Plan for Housing and Community Development.

Various actions can be taken over time to eliminate any gaps that may occur in the City’s service delivery system and to strengthen, coordinate and integrate the institutional structure and its component parts. In particular, current service levels can be enhanced if there is an unfulfilled need, and any service gaps that are identified can be immediately addressed.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

| Homelessness Prevention Services | Available in the Community | Targeted to Homeless | Targeted to People with HIV |
|---|----------------------------|----------------------|-----------------------------|
| Homelessness Prevention Services | | | |
| Counseling/Advocacy | X | X | X |
| Legal Assistance | X | | |
| Mortgage Assistance | X | | |
| Rental Assistance | X | X | |
| Utilities Assistance | X | X | |
| Street Outreach Services | | | |
| Law Enforcement | X | X | |
| Mobile Clinics | X | X | |
| Other Street Outreach Services | X | X | |
| Supportive Services | | | |
| Alcohol & Drug Abuse | X | X | |
| Child Care | X | | |
| Education | X | X | |
| Employment and Employment Training | X | X | |
| Healthcare | X | X | X |
| HIV/AIDS | | X | X |
| Life Skills | X | X | |
| Mental Health Counseling | X | X | X |
| Transportation | X | X | |
| Other | | | |
| | | | |

Table 52 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Multiple service delivery points have reduced the overall effectiveness of many public services to specific need groups. Mental health, family counseling, substance abuse, public health and related services are included in this dilemma. Linkage between various agencies through coordinated programming and budgeting is necessary for improved service delivery.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The City has refined the process through which it will carry out its consolidated strategy and plan. This new process will involve a team approach to delivering community development services to the citizens of Danbury. The Lead Agency continues to be the Finance Department.

The combined strength of the new CDBG administrative team is to improve cost-effectiveness and coordination of service delivery for all CDBG funded and co-funded activities designed to serve low and moderate income persons. The City has assessed the strengths and gaps in its service delivery system. It has adopted the basic assumptions put forth in the previous Consolidated Plan for Housing and Community Development, and is prepared to subscribe to the following protocols to overcome identifiable gaps:

- there is a decrease in responsiveness, untimeliness of publication, etc. in the outreach conducted by the Lead Agency that would result in an uninformed public
- the public is not active in the planning process
- the service providers are not active in the planning process
- there is a delay in funding resulting from the approved extension for submission of the document

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

Toward addressing these gaps,, the Lead Agency and its staff will:

- provide in-house technical assistance to those participating
- keep information flowing among the various bodies to maintain informed participation
- serve as liaison to the Common Council, Policy Committee and the public and provide them with support services as appropriate

Various actions can be taken over time to eliminate any gaps that may occur in the City's service delivery system and to strengthen and integrate the institutional structure and its component parts. In particular, current service levels can be enhanced if there is an unfulfilled need, and any service gaps that are identified can be immediately addressed.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|--|------------|----------|---|---|---|--------------------|---|
| 1 | Provide Affordable Rental Opportunities | 2013 | 2018 | Affordable Housing Public Housing Homeless Non-Homeless Special Needs | Spring Street Target Area Citywide CDBG Income-Eligible Neighborhoods & Target Areas | Provide affordable rental housing opportunities | CDBG: \$550,000 | Rental units rehabilitated: 50 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 50 Households Assisted |
| 2 | Provide Affordable Homeownership Opportunities | 2013 | 2018 | Affordable Housing | Citywide | Cultivate Affordable Homeownership Opportunities | | |
| 3 | Address Homelessness with Housing & Services | 2013 | 2018 | Affordable Housing Public Housing Homeless Non-Homeless Special Needs | Citywide | Provide Support Services to Homeless & At-Risk HH Address Issue of Homelessness Address Needs of Homeless Veterans Support and Promote Supportive Housing Services | CDBG: \$175,000 | Homeless Person Overnight Shelter: 750 Persons Assisted |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|---|------------|----------|---|---|--|--------------------|--|
| 4 | Support and Promote Supportive Housing Services | 2013 | 2018 | Homeless Non-Homeless Special Needs | Citywide | Provide Support Services to Homeless & At-Risk HH Address Needs of Homeless Veterans Support and Promote Supportive Housing Services | CDBG: \$225,000 | Rental units rehabilitated: 25 Household Housing Unit |
| 5 | Maintain and Improve Existing Public Facilities | 2013 | 2018 | Non-Housing Community Development | Spring Street Target Area Citywide CDBG Income-Eligible Neighborhoods & Target Areas | Maintain and Improve Public Facilities | | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 78708 Persons Assisted |
| 6 | Maintain and Improve Public Infrastructure | 2013 | 2018 | Non-Housing Community Development | Spring Street Target Area Citywide CDBG Income-Eligible Neighborhoods & Target Areas | Maintain & Improve Infrastructure | CDBG: \$750,000 | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 78708 Persons Assisted |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|---|------------|----------|-----------------------------------|---|---|--------------------|---|
| 7 | Provide Public Service Program Support | 2013 | 2018 | Non-Housing Community Development | Spring Street Target Area Citywide CDBG Income-Eligible Neighborhoods & Target Areas | Support Public Service Programs Support Senior Programming & Services Promote Programming for Youth Support of Anti-Crime Programs | CDBG: \$275,000 | Public service activities other than Low/Moderate Income Housing Benefit: 17500 Persons Assisted |
| 8 | Meet Accessibility Needs of Physically Disabled | 2013 | 2018 | Non-Housing Community Development | Spring Street Target Area Citywide CDBG Income-Eligible Neighborhoods & Target Areas | Maintain and Improve Public Facilities Maintain & Improve Infrastructure Provide Improvements to Meet Accessibility Needs | | |
| 9 | Support Economic Development Efforts | 2013 | 2018 | Non-Housing Community Development | Spring Street Target Area Citywide CDBG Income-Eligible Neighborhoods & Target Areas | Maintain & Improve Infrastructure Support Public Service Programs Expand Remediation & Code Enforcement Efforts | | |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|--|------------|----------|---|---|--|---------|------------------------|
| 10 | Support Remediation and Anti-Blight Efforts | 2013 | 2018 | Non-Housing Community Development | Spring Street Target Area Citywide CDBG Income-Eligible Neighborhoods & Target Areas | Maintain and Improve Public Facilities Maintain & Improve Infrastructure Expand Remediation & Code Enforcement Efforts | | |
| 12 | Support Capacity Building of Local Non-Profits | 2013 | 2018 | Non-Housing Community Development | Spring Street Target Area Citywide CDBG Income-Eligible Neighborhoods & Target Areas | Build Capacity of Non-Profit Providers | | |
| 13 | Support Energy Conservation | 2013 | 2018 | Affordable Housing Public Housing Non-Housing Community Development | Spring Street Target Area Citywide CDBG Income-Eligible Neighborhoods & Target Areas | Provide affordable rental housing opportunities Cultivate Affordable Homeownership Opportunities Maintain and Improve Public Facilities Support Energy Conservation | | |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|--|------------|----------|---------------------------|-----------------|--|-----------------|------------------------|
| 14 | Support Administrative & Planning Activities | 2013 | 2018 | Administration & Planning | Citywide | Provide Administrative and Planning Activities | CDBG: \$500,000 | |

Table 53 – Goals Summary

Goal Descriptions

| | | |
|---|-------------------------|--|
| 1 | Goal Name | Provide Affordable Rental Opportunities |
| | Goal Description | <p>Provide rental housing opportunity by increasing the supply and maintaining the availability of rental housing in the City.</p> <ul style="list-style-type: none"> • Continue the provision of existing rental assistance and support applications for additional rental assistance and rental subsidies (i.e. Section 8 vouchers and certificates and other forms of rent subsidization). In addition, encourage the provision of supportive services aimed at promoting self-sufficiency. • Increase the supply of quality, affordable rental housing in the City by supporting both the rehabilitation of affordable rental units, and the construction of new affordable rental housing. • Increase the supply and availability of affordable rental units, especially with two or more bedrooms. |
| 2 | Goal Name | Provide Affordable Homeownership Opportunities |
| | Goal Description | <p>Cultivate affordable homeownership opportunities through the financing or construction of housing for first time homebuyers, the preservation of existing ownership housing through rehabilitation and improving the availability of supportive social services to homeowners.</p> <ul style="list-style-type: none"> • Support and encourage the development of new affordable ownership housing in the City. • Support and encourage the rehabilitation of existing owner-occupied housing units • Enhance the delivery of support services which will alleviate or reduce the problems of cost burden and overcrowding experienced by extremely low-income homeowners, resulting from limited economic resources. • Assist and protect existing homeowners from the potential fall-out from severe changes in the housing market, should they materialize, through programs and services that help prevent or limit foreclosures. |

| | | |
|----------|-------------------------|---|
| 3 | Goal Name | Address Homelessness with Housing & Services |
| | Goal Description | <p>Increase availability of housing and the level and delivery of support services to meet the needs of the homeless and those at-risk of becoming homeless.</p> <ul style="list-style-type: none"> • Expand existing programs of assessment and outreach targeted to serve homeless families, individuals and persons with special needs, as well as programs, which are designed to prevent at-risk populations from becoming homeless. • Provide transitional housing and companion support services to assist homeless families and persons with special needs to break the cycle of homelessness. • Increase the provision of permanent supportive housing and permanent housing for homeless families, individuals and persons with special needs. • Assist local service providers in expanding their existing programming designed to provide permanent supportive housing and/or permanent housing for individuals in these special need categories. • Support the development of housing for specifically identified groups, such as veterans, at every point along the continuum of care spectrum (emergency shelter, transitional housing, supportive permanent housing and permanent housing). • Address the needs of homeless veterans in the community through the expansion of facilities to meet their needs. • Continue to address the issue of homelessness consistent with the Mayor’s Task Force to End Homelessness report released in 2006 |
| 4 | Goal Name | Support and Promote Supportive Housing Services |
| | Goal Description | <p>Support and promote supportive housing services through programs which may include health services, family counseling, substance abuse counseling, parenting skills, and other appropriate services which would assist them in overcoming or better dealing with their special needs.</p> <ul style="list-style-type: none"> • Expand supportive housing activity to serve various need groups |

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| 5 | Goal Name | Maintain and Improve Existing Public Facilities |
| | Goal Description | <p>Maintain and improve existing public facilities and encourage the development of upgraded facilities, particularly with regard to, cleanup of contaminated sites, parks/recreation facilities and parking facilities serving low-income populations.</p> <ul style="list-style-type: none"> • Develop and implement plans to address contaminated sites and therefore, further economic development and enhance public safety • Expand and improve existing recreational facilities, particularly those located in distressed areas with high concentrations of low-income populations. • Expand and improve parking facilities, particularly existing facilities, which serve the commercial business district, where necessary and feasible. • Expand facilities for seniors to improve quality of services and increase capacity and effectiveness of program. |
| 6 | Goal Name | Maintain and Improve Public Infrastructure |
| | Goal Description | <p>Encourage the continued maintenance and improvement of the City's infrastructure, particularly with regard to street and sidewalk improvements, as well as flood drain improvements.</p> <ul style="list-style-type: none"> • Support and encourage the repair, replacement or reconstruction of local sidewalks and/or streets for neighborhood enhancement and to encourage economic development • Support and encourage repair, replacement or reconstruction of local flood drainage facilities for neighborhood enhancement and to facilitate economic development |

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| 7 | Goal Name | Provide Public Service Program Support |
| | Goal Description | <p>Support the continuance and/or expansion of existing public service programs including those which provide services to the handicapped, youth, elderly and/or substance abusers or which offer transportation services and employment training.</p> <ul style="list-style-type: none"> • Support the continuance and/or expansion of existing public service programs designed to assist seniors, the handicapped, youth and/or substance abusers. • Support the development, continuance and/or expansion of existing public service programs designed to provide transportation services to low-income City residents and persons with special needs. • Encourage the development continuance and/or expansion of existing employment training programs • Continue to support and encourage the development of programs designed to promote crime awareness and prevention. • Wherever feasible, support the expansion of existing child care programs to provide a wider array of services to children in need • Endorse and support the activities and programs of youth centers and child care Centers already in existence in the City and support the development of new centers, if feasible • Support the continuance and/or expansion of existing public service programs that provide health services to low-income populations in the City. <p>Special emphasis includes:</p> <p><u>Senior Programs</u> - To promote and encourage the continued operation of existing senior programs and services such as those offered by the Department of Elderly Services</p> <p><u>Youth Programs</u> - To promote the development of supportive programs for youth including job/career development extracurricular activity, computer literacy, and volunteerism</p> <p><u>Anti-Crime Programs</u> - To continue support of anti-crime programs in cooperation with the City of Danbury Police Department</p> |
| 8 | Goal Name | Meet Accessibility Needs of Physically Disabled |
| | Goal Description | <p>To expand existing efforts to meet the needs of the City's physically handicapped population by supporting projects designed to make current facilities accessible or to provide new handicapped accessible facilities/equipment.</p> <ul style="list-style-type: none"> • Support the continuance and/or expansion of activities designed to improve access for persons with disabilities. |

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| 9 | Goal Name | Support Economic Development Efforts |
| | Goal Description | <p>To enhance and expand existing economic development efforts, particularly with regard to the rehabilitation of commercial/industrial structures, improvement of infrastructure to benefit commercial/industrial businesses, micro-business development and the provision of technical assistance to new and established businesses.</p> <ul style="list-style-type: none"> • Support the development of loan and/or other programs designed to assist new and/or <i>existing</i> businesses to rehabilitate commercial/industrial structures • Provide funding to finance infrastructure improvements that will benefit industrial/commercial properties wherever feasible and appropriate. Wherever possible, identify/leverage alternate sources of funding to finance such improvements. • Encourage the development of programs designed to provide “start-up” capital to small businesses in an effort to increase the number of new micro-businesses in the City. • Continue to support entities, which provide technical assistance to the business community and facilitate the development of new programs designed to provide technical assistance to those who wish to start a new business in the City. |
| 10 | Goal Name | Support Remediation and Anti-Blight Efforts |
| | Goal Description | <p>To enhance and expand other community development efforts, particularly with regard to lead-based paint remediation/education and code enforcement activities.</p> <ul style="list-style-type: none"> • Support the development of programs and policies designed to improve lead-based paint education and remediation in City-funded housing rehabilitation projects • Support existing efforts of code enforcement, including the demolition of unsafe housing in low-income neighborhoods. • Continue to encourage and support asbestos removal activities in all City-funded housing rehabilitation projects |
| 12 | Goal Name | Support Capacity Building of Local Non-Profits |
| | Goal Description | Support programs to build the capacity of non-profit agencies and organizations to meet non-housing community development needs. |
| 13 | Goal Name | Support Energy Conservation |
| | Goal Description | Support energy conservation to address environmental impacts and the increasing cost burden from escalating energy costs. |

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|----|-------------------------|---|
| 14 | Goal Name | Support Administrative & Planning Activities |
| | Goal Description | <p>Continue to support existing administrative and planning activities necessary for the implementation of the objectives, actions and programs outlined in this Strategic Plan including fair housing counseling, tenant-landlord counseling and/or public awareness</p> <ul style="list-style-type: none"> • Continue to fund the necessary planning and administrative activities undertaken by the Lead Agency to improve coordination of housing and community development activities in Danbury. • Support and encourage the development of public service programs designed to provide fair housing counseling and tenant/landlord counseling to low-income City residents. |

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Section 504 of the Rehabilitation Act of 1973 prohibits federal agencies and all nonfederal agencies receiving federal funds from excluding people with disabilities, including psychiatric disabilities, from programs or activities - including specific housing programs - because of their disability. The present 504 discusses the elements and goals involved in converting housing units to render them handicap accessible. Accessibility Needs are depicted as a high priority

Activities to Increase Resident Involvements

The plan provides for and encourages citizen participation, emphasizing the involvement of low-, very low-, and extremely low-income residents where housing and community development funds may be spent. The City encourages the participation of all its residents, including minorities and non-English speaking persons, as well as persons with mobility, visual or hearing impairments in all stages of the process.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the ‘troubled’ designation

NA. The Danbury Public Housing Authority is not designated as troubled under 24 CFR part 902.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

While Danbury has met and exceeded affordability guidelines, all of the suburban neighbors have lagged behind. Such agencies as mentioned above who might aspire to correct that situation might seek out appropriately priced homes in the suburbs and apply the acquisition and resale strategy outlined above. However, that strategy has lost viability due to the rising suburban price levels over the first half of this decade.

Even with a decrease in the number of affordable housing units in the City over the past several years, Danbury has shown a solid commitment as a community to expanding affordable housing options for its residents. However, there is still an unmet demand for affordable housing in the City. This demand is almost certainly attributable to the general lack of affordable housing in the communities surrounding Danbury. As a result, an increasing demand for affordable housing and a lack of affordable housing construction in the suburbs are combining to shift the entire regional demand for affordable housing onto Danbury's shoulders. Thus, a difficult and unfair situation exists where Danbury may build new affordable units, yet is still unable to keep pace with demand.

Constraints associated with local policies, which may influence the development of affordable housing, include tax policies, zoning or land use controls, building codes, fees and charges, growth limits, and other. For example, no new multi-family housing zones are being created, largely due to the absence of available land. Rezoning of land, which is already developed, is extremely difficult. As a result affordable housing must compete with private economic forces associated with existing properties that are far too expensive to acquire.

According to 2005-2009 ACS data, low and moderate income households represent 41.7%, or 12,160 households, in the City. The very nature of these demographic characteristics speaks to an impediment which is extremely difficult to overcome.

The most constraining state controlled policy, which affects affordable housing, is the availability of public funds. Resources to develop new housing are controlled by the legislature at levels consistent with overall state budget objectives. The absence of consistency in funding levels is a major variable, which has an effect on affordable housing development statewide.

An additional constraint in the development of affordable housing is the State's internal policies regarding targeting resources to certain applicant groups. State agencies' often target housing development and supportive service funds to applicant groups such as private non-profits, to the exclusion of municipalities, Housing Authorities and other affordable housing development entities. This dilutes the City's attempts at developing additional affordable housing.

The last constraining condition relates to the processing of external funding applications at the State and Federal levels. Many times funding applications take months to approve and many more months to contract for and actually receive funds.

For those projects that are “ready to go”, this delay can sometimes be devastating to the projects’ success. Although internal improvements are proposed at both levels, it is important to recognize that funding sources designed to promote affordable housing involve lengthy, time consuming processes.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

State

Petition Legislators to support new authorizations of housing development funds; attend and present evidence at budget hearings to increase housing fund allocation; petition DECD (Department of Economic and Community Development) to broaden its applicant pool on more programs to allow municipalities to apply for state funds; discuss and offer local assistance on streamlining DECD applicant review process in an effort to reduce processing time and not jeopardize project viability.

Local

Continue to support, create regulatory solutions to broaden affordable housing opportunities with the existing zoning structure of the City; attend meetings, present evidence of opportunities available, which are not harmful to the integrity of current zoning standards. Based on the constraints we believe to be present within state and local policies, we find that no impact will be felt on most of the fundamental activities associated with our priority attributions.

These programs or activities include moderate rehabilitation, rental assistance, homebuyer assistance, and support facilities and services. Only new construction may be affected based on density considerations and/or funding considerations related to the above mentioned constraints.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Addressing the emergency and transitional housing needs of homeless persons

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Online IDIS software did not allow access to this screen. This information is available in attachments.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

Environmental Investigation and Enforcement: The department enforces the State’s Lead Poisoning Prevention and Control Regulations. The regulations are applicable when a child under the age of six resides in a residence and defective paint surfaces are present. The department enforces these regulations in conjunction with its inspection activities under the City’s Housing Maintenance and Occupancy Code. When a child under six and defective paint surfaces are documented in a rental unit, the owner is ordered to submit a lead test from a licensed lead inspector. If the test documents the presence of defective lead surfaces, an order is issued to have the surfaces abated in accordance with the State regulations.

The department also conducts environmental investigations whenever notification is received of a child blood lead test exceeding the State action level of 20 micrograms per deciliter. Under such circumstances a full epidemiological investigation is conducted by the department which includes lead testing of the dwelling.

How are the actions listed above related to the extent of lead poisoning and hazards?

The State Department of Health tabulates and reports blood lead levels in children under six. Blood lead levels are measured in micrograms of lead per deciliter of blood ($\mu\text{g}/\text{dL}$). While recent CDC findings have shown that blood lead levels as low as 5 $\mu\text{g}/\text{dL}$ can have adverse developmental effects, the most recent Department of Health report lists ≥ 10 mg/dL as being “lead poisoned.” The number of children under six who have been tested and reached that threshold has not exceeded 1% since 2001. Between 2000 and 2011, there has been an average of 11 lead-poisoned children per year. When a child’s blood lead levels are ≥ 10 mg/dL , the child’s local health department must provide the parent or guardian of the child with information describing the dangers of lead poisoning.

Since January 2009, a local health department must conduct an on-site comprehensive lead inspection and order remediation of the sources of lead exposure to the child if blood lead levels are 15 to 19 mg/dL . Since the Department of Health started tracking 15 mg/dL in 2006, Danbury has averaged about 5 children per year, or 0.275%.

For blood lead levels exceeding 20 mg/dL , a local health department must conduct an epidemiological investigation and order the elimination (abatement) of the sources of lead exposure for that child. Since 2000, 2 children per year, or 0.12%, have exceeded this level.

How are the actions listed above integrated into housing policies and procedures?

The Health, Housing and Human Services Department of the City of Danbury protects the public’s health through health promotion programs, clinical services and the enforcement of State and City health

regulations. Program services include inspection of rental housing and hotels for compliance with Danbury's housing maintenance code. This division also provides housing discrimination complaint investigation, non-profit affordable housing development and staff support for Danbury's Fair Rent Commission and the Danbury Housing Partnership.

Lead-based paint was often used in homes built before 1980. Particularly high concentrations of lead in paint were used before 1950. This paint can peel, crack or chip away. People who breathe contaminated paint dust from older inner city housing or from older houses being restored can be exposed to the harmful substance. Children eating paint during normal childhood hand-to-mouth activities are also exposed to lead.

A child's playing environment is the area in which first experiences and life impressions take place. Touch, hearing, smell, sight and taste are the information gathering senses through which the child learns. If the child is playing in an older home, or outside next to the home, paint dust may enter the child's system through normal hand-to-mouth activities. Lead poisoning is entirely preventable through education and action.

One out of six children has unacceptable levels of lead in their bodies. Significant lead exposure at a young age can cause brain damage, short attention span, and lower IQ. Lead has also been linked to difficulties in learning language. Exposure during pregnancy can jeopardize fetal development. At high doses, some signs of childhood lead poisoning are hyperactivity, emotional outbursts, lack of attention, fatigue, delinquency, loss of coordination, pain and soreness.

It is important to realize that children in the early stages of lead poisoning often show few symptoms. Only as the poisoning continues, or increase in severity, do the signs become evident. The best way to combat lead poisoning is by removing lead from the child's environment. Prevention is key to avoiding lead exposure. A lead-free environment is best for the developing child.

Blood Lead Screening: The effects of low-level lead exposure are subtle. Not until levels are very high do symptoms of lead poisoning become evident. Lead screening is a means of early detection of elevated blood lead levels in children who may be asymptomatic. If an elevated blood lead level is detected, steps can be taken to remove the lead source from the child's environment and provide medical treatment as needed. The sooner these steps are taken, the less damage will be done to the child's health.

Lead-Based Paint Incidence Among Lower Income Persons: The issue of substandard housing and lead poisoning parallel the housing inventory, which serves low and moderate income people. This stock is generally older, multifamily housing serving as rental units to large families. According to the 2005-2009 American Community Survey, over 67% of all housing units in Danbury were built before 1980. Although a substantial portion of Danbury residents are housed in owner-occupied single-family housing, 69% of the rental housing in Danbury was built before 1980 and 28% of all rental units were built in 1939 or earlier; these units may be particularly susceptible to concern. The Connecticut

Department of Public Health keeps records on screenings and blood lead levels in children under the age of six.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The nature and extent of poverty is often hidden from the majority of the City's population in their day to day lives. The geographic distribution of persons below the poverty line is symptomatic of how silent the affliction of poverty can be on a community. The factors over which the City has direct control are few.

The City's inability to effectively resolve this issue is further exacerbated by lack of available funding and by lack of control over areas external to it such as the private real estate market and its recent dramatic changes. However, in an effort to address the needs of impoverished people and reflect a unified approach in the reduction of poverty, we support the strategy as follows:

1. **Jobs:** Create new jobs and retain employment. Provide outreach and assistance programs; maintenance of certain aid once jobs are obtained to promote self-sufficiency and utilize innovative ways to assist the poor in job placement and training.

Most of our economic development efforts are not funded by CDBG but include marketing of available site, regional coordination and tax benefits for proposed private development.

1. **Housing:** Reinforce supportive housing services, especially to special needs population, to reduce becoming impoverished due to poor conditions or needs, preserve housing stock currently serving low income people, seek additional Section 8 and other rental subsidy certificates, sustain local budget levels for the preservation and production to affordable housing.

The preservation and support of those currently in need will reduce further economic deterioration and housing concerns. The development of new housing opportunities, plus related support services will serve to reduce the number of impoverished people.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

To meet the housing needs of the Danbury community, the City considers these actions as a part of its Anti-poverty strategy:

- Continue support to agencies addressing the need for permanent affordable rental and ownership housing units.
- Support non-profit organizations that are formed to expand the affordable housing market.

- Support eviction prevention programs for individuals and families at-risk of becoming homeless.
- Support budget and credit counseling programs for individuals and families at-risk of becoming homeless.
- Increase community awareness of effective, affordable housing models.
- Encourage full local community involvement in the development of affordable housing.
- Work with existing coalitions and organizations to foster innovative approaches to expanding the affordable housing market.
- Form coalitions involving the public, private and voluntary sectors in an effort to produce more low-cost housing.
- Establish dialogue among financial institutions to expand their role in developing affordable housing.
- Advocate changes in legislation that encourage the building of affordable housing and the preservation of existing affordable housing.
- Advocate legislation enabling creative housing approaches for seniors.
- Research innovative approaches to developing affordable, permanent housing for senior citizens and other special needs populations.

The City of Danbury will utilize all means, programs and services available to reduce the number of households in the community with incomes at or below the poverty level. Although this does not approach the estimated population in poverty, it represents a realistic accomplishment based on the amount and availability of resources. We can only hope to maintain these levels of support while those factors out of our direct control are being addressed.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

To manage its CDBG Program and monitor its sub-recipients, the city has developed an internal management plan to assure proper and timely oversight of activities and projects. As part of this plan, the CD Administrator monitors program and project activities utilizing IDIS, internal budget reviews and on-site visits and periodically reports on project progress and compliance. The CD Administrator is responsible for oversight of all sub-recipients including the preparation of written agreements; periodic review to ensure program requirements are being met; and the recommendation of corrective and remedial actions for those who do not comply.

Monitoring - There are at least two types of sub-recipient monitoring: 1) a “desk audit” of quarterly reports and payment requests, and 2) on-site monitoring visits. The City recognizes that monitoring is an important and ongoing component of the CDBG program and is committed to completing at least one on-site visit at each program site per year. The CD Administrator is responsible for monitoring all projects and activities with priority given to newly funded projects and/or organizations. On-site monitoring will provide an opportunity for the CD Administrator to ensure that sub-recipients are in compliance with Federal regulations and are actively working to achieve the objectives outlined in their sub-recipient agreement and Annual Action Plan. Site visits also allow sub-recipients to receive technical assistance and provide feedback about program administration. A post monitoring review of sub-recipient/project performance will be used to determine if action or reallocations of funds should occur.

Davis Bacon Compliance - The City has designated the Corporation Counsel Office as the Davis Bacon Compliance Manager to oversee any projects that require Davis Bacon compliance. The CD Administrator will include all necessary information that must be included to meet DBRA/Sec 3 requirements for construction projects, including HUD forms, wage determinations, brochures and posters and summaries of the regulatory requirements of the programs, in all appropriate bid documents and agreements. The Corporation Counsel Office conducts site visits, conducts employee interviews, and checks the weekly payroll forms for accuracy and compliance during construction and acknowledge compliance prior to payment of related invoices for construction.

Minority and Women Business Outreach Program - There are several procedures in place to encourage the participation of Minority Business Enterprises (MBE) and Women Business Enterprises (WBE) in City contracts and construction projects. A formal written policy exists regarding the City’s MBE/WBE Program. This policy deals with goods, services, and supplies and is explained to and monitored with regard to City department heads and via pre-construction conferences dealing with all construction projects in the City. Minority utilization is also encouraged in all hiring practices with regard to City

projects. The City goes beyond its written policies to encourage the utilization of minority and women-owned businesses and low-income local residents in CDBG activities. It includes a MBE/WBE/SBE and Section 3 businesses statement to participate in all advertised bids; sends out letters soliciting MBE/WBE/SBE and Section 3 certified businesses; and maintains and distributes a resource list to each project contractor.

Code Compliance - The City ensures compliance with housing codes consistent with program requirements. All properties assisted with Housing Rehab funds will be inspected prior to assistance by a trained technician for code compliance and require that violations be addressed as a condition of funding.

Action Plan

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The City of Danbury receives Federal Community Development Block Grant (CDBG) funds through the U.S. Department of Housing and Urban Development on an annual basis. During the first Program Year of this Five Year Plan, the City will receive CDBG funds in the amount of \$526,230. For the purpose of this Strategic Plan the City has made the assumption that its allocation will remain similar over the five-year period. If this assumption changes, with the City receiving an allocation significantly different than its current amount, the ability to provide services and meet the identified housing and community development needs of its residents will be affected accordingly.

Anticipated Resources

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Reminder of ConPlan \$ | Narrative Description |
|---------|------------------|--|----------------------------------|--------------------|--------------------------|-----------|--|---|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| CDBG | public - federal | Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services | 526,230 | 0 | 0 | 526,230 | 2,104,000 | Expected amount available assumes a similar annual allocation over each of the remaining 4 years. |

Table 54 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City receives and utilizes a variety of other resources including general and capital funds to either directly or indirectly meet its housing and community development needs. In some instances federal CDBG funds are used to leverage private resources, state funding and other resources for specific projects and help the City provide much needed services and program assistance to some of its lowest income residents. The implementation of the First Year Action Plan activities and additional funds received in subsequent years will generate matching funds from a variety of sources either directly or indirectly to meet community needs.

Additional Resources

Additional resources are leveraged in support of local housing and community development efforts. In any given year the City has a combination of federal, state and local funds. Over the upcoming 2013-2014 Program Year the City anticipates over \$3 million in federal and \$9 million in state funding to be available to support local efforts. Federal sources include the US Department of Education, the Department of Justice, the Federal Emergency Management Administration as well as other HUD sources. State resources include the Department of Education, Department of Transportation, Department of Environmental Protection, Department of Social Services and the Office of Policy and Management. A listing of the additional resources anticipated for the upcoming program year is attached as part of this plan in the "Additional Attachment and Maps" attachment.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

At this time, there are no publicly owned properties within the jurisdiction that may be used to address needs identified in the plan.

Discussion

See narratives above.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|--|------------|----------|---|-----------------|---|--------------------|---|
| 1 | Provide Affordable Rental Opportunities | 2013 | 2018 | Affordable Housing Public Housing Homeless Non-Homeless Special Needs | Citywide | Provide affordable rental housing opportunities Address Issue of Homelessness Support Energy Conservation | CDBG: \$122,000 | Rental units rehabilitated: 25 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 12 Households Assisted |
| 2 | Address Homelessness with Housing & Services | 2013 | 2018 | Affordable Housing Public Housing Homeless Non-Homeless Special Needs | Citywide | Provide Support Services to Homeless & At-Risk HH Address Issue of Homelessness | CDBG: \$35,000 | Homeless Person Overnight Shelter: 136 Persons Assisted Homelessness Prevention: 30 Persons Assisted |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|---|------------|----------|---|--|---|--------------------|---|
| 3 | Support and Promote Supportive Housing Services | 2013 | 2018 | Homeless Non-Homeless Special Needs | Citywide | Support and Promote Supportive Housing Services Maintain and Improve Public Facilities | CDBG: \$48,000 | Rental units rehabilitated: 26 Household Housing Unit |
| 5 | Maintain and Improve Public Infrastructure | 2013 | 2018 | Non-Housing Community Development | Spring Street Target Area CDBG Income-Eligible Neighborhoods & Target Areas | Maintain & Improve Infrastructure | CDBG: \$150,000 | |
| 6 | Provide Public Service Program Support | 2013 | 2018 | Non-Housing Community Development | Citywide CDBG Income-Eligible Neighborhoods & Target Areas | Support and Promote Supportive Housing Services Support Public Service Programs | CDBG: \$55,000 | Public service activities other than Low/Moderate Income Housing Benefit: 350 Persons Assisted |
| 7 | Support Administrative & Planning Activities | 2013 | 2018 | Administration & Planning | Spring Street Target Area Citywide CDBG Income-Eligible Neighborhoods & Target Areas | Provide Administrative and Planning Activities | CDBG: \$100,000 | |

Table 55 – Goals Summary

Goal Descriptions

| | | |
|---|-------------------------|---|
| 1 | Goal Name | Provide Affordable Rental Opportunities |
| | Goal Description | The projects that address this goal selected for funding over the 2013-2014 Program Year are TBICO and the Housing Authority Rehabilitation Project at Fairfield Ridge. |
| 2 | Goal Name | Address Homelessness with Housing & Services |
| | Goal Description | Projects to be funded over the Program year that address this goal include the Danbury Emergency Shelter and ARC Dream Homes Projects. |
| 3 | Goal Name | Support and Promote Supportive Housing Services |
| | Goal Description | Over the Program Year this goal will be addressed by the Ability Beyond Disabilities and Family & Childrens Aid Projects. |
| 5 | Goal Name | Maintain and Improve Public Infrastructure |
| | Goal Description | This goal will be addressed through the implementation of the Spring Street Improvements Project - Phase II |
| 6 | Goal Name | Provide Public Service Program Support |
| | Goal Description | This goal is addressed by the support of the Interfaith AIDS, WeCAHR, Fire Dept., and Hispanic Center projects. |
| 7 | Goal Name | Support Administrative & Planning Activities |
| | Goal Description | |

Projects

AP-35 Projects – 91.220(d)

Introduction

Following its adopted citizen participation and formal review process for the Annual Action Plan, the City of Danbury allocated its CDBG resources in a manner that addresses its identified housing and community development needs. The projects and programs selected for funding over the upcoming program year are described briefly in the following table.

Interfaith AIDS \$10,000 – Provide staff costs for continued nutritional assistance through its Food Bank the “Living Pantry” to assist approximately 100 HIV/AIDS persons.

ARC Dream Homes \$30,000 - This project will continue funding to assist with staff and operating costs for the City’s designated Point of Contact (POC) provider for its 10 Year Plan to End Homelessness and provide specific case management support for 30 homeless households/person.

WeCAHR \$10,000 – Continue to provide staff support to carry out outreach, referral and case management of approximately 30-50 new clients who are handicapped and disabled throughout the community.

Ability Beyond Disability \$40,000 – This project will provide funding in PY39 to install sprinklers in a group home occupied by three LMI/disabled persons.

Family and Children’s Aid \$8,000 – Remove existing carpeting and install a new energy efficient gas furnace at this transitional shelter for women with children.

Danbury Emergency Shelter – Program will provide \$5,000 to support operating costs for City’s Emergency Homeless Shelter used by approximately 136 persons throughout the year.

TBICO – This activity will provide \$10,000 to this nonprofit to provide financial counseling and rental down-payment assistance to approximately 12 LMI households to help in securing private rental housing.

Danbury Housing Authority \$112,000 – This project will allow the Authority to install 25 new gas boilers at Fairfield Ridge to improve energy efficiency and replace the obsolete oil fired systems now in place.

Fire Department - \$10,000 – This activity will provide funding for the purchase of smoke/CO2 detectors specifically designed to alert disabled occupants of fires/CO2 buildup in approximately 50 units throughout the City.

Spring Street Improvements – Phase II - \$150,000 – This project will continue the City’s investment to

revitalize this LMI neighborhood by constructing street improvements, new sidewalks and curb cuts and security cameras as part of its long range strategy. This area is undergoing revitalization in an effort by the City in cooperation with non-profits such as the Jericho Partnership, a local faith based non-profit group.

Hispanic Center - \$25,000 – The 2013-2014 year funding will assist this non-profit counseling and advocacy group dealing primarily with the City’s Hispanic population in expanding their services to additional hours in the evenings and/or Saturdays to assist approximately 150 LMI clients.

Projects

| # | Project Name |
|----|---------------------------------------|
| 1 | Interfaith AIDS |
| 2 | ARC Dream Homes |
| 3 | WeCAHR |
| 4 | Ability Beyond Disability |
| 5 | Family and Children's Aid |
| 6 | Danbury Emergency Shelter |
| 7 | TBICO |
| 8 | Danbury Housing Authority |
| 9 | Fire Department |
| 10 | Spring Street Improvements - Phase II |
| 11 | Hispanic Center |

Table 56 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The projects were selected to meet CDBG eligibility requirements and identified needs in the community with the resources provided. Limited financial resources with which to finance programs and projects is the greatest obstacle to meeting the City’s underserved needs.

AP-38 Project Summary

Project Summary Information

| | | |
|---|---------------------------|--|
| 1 | Project Name | Interfaith AIDS |
| | Target Area | Citywide |
| | Goals Supported | Provide Public Service Program Support |
| | Needs Addressed | Support Public Service Programs |
| | Funding | CDBG: \$10,000 |
| | Description | Provide staff costs for continued nutritional assistance through its Food Bank the "Living Pantry" to assist approximately 100 HIV/AIDS persons. |
| | Planned Activities | |
| 2 | Project Name | ARC Dream Homes |
| | Target Area | Citywide |
| | Goals Supported | Address Homelessness with Housing & Services |
| | Needs Addressed | Provide Support Services to Homeless & At-Risk HH |
| | Funding | CDBG: \$30,000 |
| | Description | This project will continue funding to assist with staff and operating costs for the City's designated Point of Contact (POC) provider for its 10 Year Plan to End Homelessness and provide specific case management support for 30 homeless households/person. |
| | Planned Activities | |

| | | |
|----------|---------------------------|---|
| 3 | Project Name | WeCAHR |
| | Target Area | Citywide |
| | Goals Supported | Support and Promote Supportive Housing Services |
| | Needs Addressed | Support Public Service Programs |
| | Funding | CDBG: \$10,000 |
| | Description | Continue to provide staff support to carry out outreach, referral and case management of approximately 30-50 new clients who are handicapped and disabled throughout the community. |
| | Planned Activities | |
| 4 | Project Name | Ability Beyond Disability |
| | Target Area | Citywide |
| | Goals Supported | Support and Promote Supportive Housing Services |
| | Needs Addressed | Support and Promote Supportive Housing Services |
| | Funding | CDBG: \$40,000 |
| | Description | This project will provide funding in PY39 to install sprinklers in a group home occupied by three LMI/disabled persons. |
| | Planned Activities | |
| 5 | Project Name | Family and Children's Aid |
| | Target Area | Citywide |
| | Goals Supported | Address Homelessness with Housing & Services |

| | | |
|---|---------------------------|---|
| | Needs Addressed | Address Issue of Homelessness Maintain and Improve Public Facilities |
| | Funding | CDBG: \$8,000 |
| | Description | Remove existing carpeting and install a new energy efficient gas furnace at this transitional shelter for women with children. |
| | Planned Activities | |
| 6 | Project Name | Danbury Emergency Shelter |
| | Target Area | Citywide |
| | Goals Supported | Address Homelessness with Housing & Services |
| | Needs Addressed | Provide Support Services to Homeless & At-Risk HH Address Issue of Homelessness |
| | Funding | CDBG: \$5,000 |
| | Description | Program will provide \$5,000 to support operating costs for City's Emergency Homeless Shelter used by approximately 136 persons throughout the year. |
| | Planned Activities | |
| 7 | Project Name | TBICO |
| | Target Area | Citywide |
| | Goals Supported | Provide Affordable Rental Opportunities Provide Public Service Program Support |
| | Needs Addressed | Provide affordable rental housing opportunities Support Public Service Programs |
| | Funding | CDBG: \$10,000 |
| | Description | This activity will provide \$10,000 to this nonprofit to provide financial counseling and rental down-payment assistance to approximately 12 LMI households to help in securing private rental housing. |

| | | |
|-----------|---------------------------|--|
| | Planned Activities | |
| 8 | Project Name | Danbury Housing Authority |
| | Target Area | Citywide |
| | Goals Supported | Provide Affordable Rental Opportunities |
| | Needs Addressed | Provide affordable rental housing opportunities |
| | Funding | CDBG: \$112,000 |
| | Description | This project will allow the Authority to install 25 new gas boilers at Fairfield Ridge to improve energy efficiency and replace the obsolete oil fired systems now in place. |
| | Planned Activities | |
| 9 | Project Name | Fire Department |
| | Target Area | Citywide |
| | Goals Supported | Provide Public Service Program Support |
| | Needs Addressed | Provide affordable rental housing opportunities Cultivate Affordable Homeownership Opportunities Expand Remediation & Code Enforcement Efforts |
| | Funding | CDBG: \$10,000 |
| | Description | This activity will provide funding for the purchase of smoke/CO2 detectors specifically designed to alert disabled occupants of fires/CO2 buildup in approximately 50 units throughout the City. |
| | Planned Activities | |
| 10 | Project Name | Spring Street Improvements - Phase II |

| | | |
|-----------|---------------------------|---|
| | Target Area | Spring Street Target Area |
| | Goals Supported | Maintain and Improve Public Infrastructure |
| | Needs Addressed | Maintain & Improve Infrastructure |
| | Funding | CDBG: \$150,000 |
| | Description | This project will continue the City's investment to revitalize this LMI neighborhood by constructing street improvements, new sidewalks and curb cuts and security cameras as part of its long range strategy. This area is undergoing revitalization in an effort by the City in cooperation with non-profits such as the Jericho Partnership, a local faith based non-profit group. |
| | Planned Activities | |
| 11 | Project Name | Hispanic Center |
| | Target Area | Citywide |
| | Goals Supported | Provide Public Service Program Support |
| | Needs Addressed | Support Public Service Programs |
| | Funding | CDBG: \$25,000 |
| | Description | The 2013-2014 year funding will assist this non-profit counseling and advocacy group dealing primarily with the City's Hispanic population in expanding their services to additional hours in the evenings and/or Saturdays to assist approximately 150 LMI clients. |
| | Planned Activities | |

Table 57 – Project Summary

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The activities proposed for funding in this Annual Action Plan have not been specifically distributed geographically.

Geographic Distribution

| Target Area | Percentage of Funds |
|---|----------------------------|
| Spring Street Target Area | 28 |
| Citywide | 72 |
| CDBG Income-Eligible Neighborhoods & Target Areas | 0 |

Table 58 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The activities proposed for funding in this Annual Action Plan have not been specifically distributed geographically on a percentage basis. Decisions as to the funding of specific activities are based upon an evaluation of which ones best meet identified needs and CDBG eligibility requirements and National Objectives.

Discussion

The funding of specific activities is based upon an evaluation of which ones best meet identified needs.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Over the upcoming Program Year, as shown in the tables below, the City of Danbury has established housing goals to be met with its federal CDBG allocations. In terms of goals for households to be supported, homeless households include both single person and family households receiving emergency shelter, homelessness prevention and public housing rehabilitation.

| One Year Goals for the Number of Households to be Supported | |
|--|-----|
| Homeless | 184 |
| Non-Homeless | 265 |
| Special-Needs | 80 |
| Total | 529 |

Table 59 - One Year Goals for Affordable Housing by Support Requirement

| One Year Goals for the Number of Households Supported Through | |
|--|----|
| Rental Assistance | 0 |
| The Production of New Units | 25 |
| Rehab of Existing Units | 0 |
| Acquisition of Existing Units | 0 |
| Total | 25 |

Table 60 - One Year Goals for Affordable Housing by Support Type

Discussion

The Danbury Housing Authority is the main provider of affordable rental assistance to households in the City through their Housing Choice Voucher Program and existing Public Housing complexes.

AP-60 Public Housing – 91.220(h)

Introduction

The Danbury Housing Authority is the primary provider of housing to very low income households in the City. The HACD receives funding on an annual basis from HUD to support the provision of housing, to make repairs on its existing properties and to provide programs and supportive services to public housing residents.

Actions planned during the next year to address the needs to public housing

The PHA's Annual Plan outlines actions to be taken over the upcoming program year with the funds they receive. These actions are outlined in the PHA's Public Housing Authority (PHA) Annual Plan.

The City has directly allocated \$112,000 over 21% in the first year of its Consolidated Plan funding to support improvements on public housing properties.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

To promote self-sufficiency and asset development of assisted households the Danbury Housing Authority has hired a Resident initiatives Coordinator to work with clients to ensure that they receive the support and services they need to succeed. The HACD also offers a Family Self-Sufficiency Program to help families move from publically assisted housing to homeownership. These programs are outlined in the PHA's Public Housing Authority (PHA). Plan is attached in Exhibits.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

CDBG funds will be provided by the City through an executed Subrecipient Agreement which will require the PHA submit approved invoices for work completed for direct payment to vendors. The City will review and approve contract documents and the procurement process to insure compliance with CDBG requirements.

Discussion

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Addressing the emergency shelter and transitional housing needs of homeless persons

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

Discussion

Online IDIS software did not allow access to this screen. This information is available in attachments.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

There are a limited amount of public policies that serve as barriers to affordable housing.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

Discussion:

Barriers to affordable housing include a variety of issues such as lack of available funding to meet market demand for affordable housing, availability of resources and lack of priority for State funding to the City to assist in housing development/rehabilitation.

AP-85 Other Actions – 91.220(k)

Introduction:

The Strategic Plan addresses the issue of meeting underserved needs through a variety of initiatives. Several of these initiatives are proposed for funding in this Annual Plan. As has been the situation in the past and most likely in the future, the primary obstacle to these actions is a lack of funding.

Actions planned to address obstacles to meeting underserved needs

The coordination of actions and pursuit of additional resources will form the basis of actions.

Actions planned to foster and maintain affordable housing

The City will pursue additional state and federal resources as well as encourage creative financing with CDBG funds to leverage other resources.

Actions planned to reduce lead-based paint hazards

The City will continue to implement its lead safe policies and require compliance on CDBG funded projects.

Actions planned to reduce the number of poverty-level families

The City will continue to pursue an improvement in the local economy and increase income producing employment opportunities. This will include brownfields remediation, education initiatives and economic development marketing.

The City's construction of a \$6 million Head Start facility on the former Emmanuel Lutheran School site in one of the City's highest LMI percentage neighborhoods (61.7%) integrates improved educational facilities with neighborhood infrastructure and housing investments the City has completed and has proposed for this neighborhood (Section 108).

Actions planned to develop institutional structure

The current institutional structure is considered satisfactory but the City will monitor and fine tune as necessary.

Actions planned to enhance coordination between public and private housing and social service agencies

The Continuum of Care and the Policy Advisory Committee (CAC) will continue to assist the City to coordinate public and private housing and social service agencies.

Discussion:

NA

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

| | |
|--|----------|
| 1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed | 0 |
| 2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan. | 0 |
| 3. The amount of surplus funds from urban renewal settlements | 0 |
| 4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan | 0 |
| 5. The amount of income from float-funded activities | 0 |
| Total Program Income: | 0 |

Other CDBG Requirements

| | |
|---|---------|
| 1. The amount of urgent need activities | 0 |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 100.00% |

Discussion:

The Years covered in the three year period that include this Annual Action Plan are 2013, 2014 & 2015.

Citizen Participation Materials

LEGAL NOTICE OPPORTUNITY FOR PUBLIC INPUT/COMMENT AND PUBLIC HEARING ON 2013-2014 CDBG ANNUAL ACTION PLAN AND THE FIVE (5) YEAR CONSOLIDATED PLAN The City of Danbury, Connecticut announces the availability of the draft 2013-2014 CDBG ConPlan/Annual Action Plan. The City is required to prepare a five year ConPlan and submit to HUD an Annual Action Plan each year to identify and prioritize its community development needs and resources and provide information on the activities that will be funded in the 2013 year allocation of CDBG dollars. You are invited to attend a Public Hearing on the ConPlan/Action Plan on Tuesday, July 16, 2013 at 7:00 p.m. in the Council Chambers, 3rd Floor in City Hall, 155 Deer Hill Ave., Danbury, CT 06810. At this hearing, an overview of the City's 5 Year Consolidated Plan (2013-2018) will be presented and the activities that are proposed for the 2013-2014 Program year, which will begin on August 1, 2013 will be reviewed.

The primary components of the Consolidated Plan are a needs assessment, strategic plan and action plan inclusive of a description of the process of preparation, consultation and administration. The intent of the Consolidated Plan is to meet three basic objectives: 1) decent, affordable housing; 2) a suitable living environment; and 3) provide economic opportunities. The outcomes of the Consolidated Plan are the provision of 1) availability/accessibility; 2) affordability; and 3) sustainability. In order to establish the objectives and outcomes in this Consolidated Plan, the City of Danbury has completed an extensive needs assessment. This process has included consultation with numerous agencies, organizations, and individuals as well as analysis of available reports and data.

The City of Danbury has also prepared a Draft Analysis of Impediments to Fair Housing Choice (AI) as required by HUD. This document is required of all communities that receive HUD housing assistance funds and requires that all housing programs be implemented in a non-discriminatory manner without regard to race, color, religion, sex, disability, familial status or national origin.

In accordance with the primary objectives of the Housing and Community Development Act of 1987 (as amended) the City of Danbury, Connecticut is awarded annually Community Development Block Grant (CDBG) funds from the U.S. Department of Housing and Community Development (HUD). Congress allocates these funds with the condition that recipients give maximum feasible priority to activities that principally benefit persons of low and moderate income, aid in the prevention or elimination of slums and blight or meet urgent needs. An opportunity for public comment is being provided for any comments and/or suggestions pertaining to the ConPlan and proposed 2013-2014 Year allocations including the reallocation of prior year funds. Total funds available from HUD for 2013 will be \$526,230.00. Proposed activities for 2013/2014 include the following: ARC Dream Homes – case management - \$30,000.00, Danbury Shelter – operating costs - \$5,000.00, Hispanic Center – bilingual case management - \$25,000.00, Interfaith Aids – operating costs - \$10,000.00, TBICO – security deposit funding - \$10,000.00, WeCAHR – advocacy, counseling, referral - \$10,000.00, Ability Beyond Disability – fire safety improvements in a residential group home - \$40,000.00, Family & Children's Aid – energy improvements - \$8,000.00, Housing Authority – boiler replacement at Fairfield Ridge - \$112,000.00, Fire Department – purchase of smoke detectors - \$10,000.00, Spring St. – sidewalks, security improvements, paving - \$150,000.00, General Administration and program related costs - \$100,000.00. Contingency \$16,230 (unallocated).

The public hearing for 2013-2014 will be held on Tuesday, July 16, 2013 in City Hall, 155 Deer Hill Ave., Danbury, CT 06810 at 7:00 p.m. in Council Chambers, 3rd Floor.

Copies of the proposed Annual Action Plan and ConPlan will be available starting Monday, July 1, 2013 at the Finance Dept. in City Hall and at the Library. That date marks the start of the 30 day comment period for public input/comment on the ConPlan/Action Plan and project allocations as well as any proposed reallocations from prior years and ends on July 30, 2013. Any comments and/or suggestions pertaining to the ConPlan/Action Plan or project proposals recommended for funding during the upcoming year will be appended to the Plan. If anyone requires special assistance in attending this session (e.g., language, sign language, interpretation and/or mobility assistance), please advise the Director of Finance, Mr. David St. Hilaire, (203) 797-4652 at Danbury City Hall at least 3 days prior to the meeting so that such accommodations can be arranged in advance. Equal Opportunity Employer/Affirmative Action

Homelessness Strategies

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Expanding existing programs and support services will help homeless families and individuals make the transition from shelters to permanent housing, and will help prevent at-risk individuals and families from becoming homeless in the future.

The provision of support services to those currently homeless will help curb the spread of homelessness, by assisting those families and individuals in becoming economically and socially self-sufficient. Such support services may include counseling, referral services, case management services, financial counseling, educational instruction, job skill development etc. The City will continue to support existing facilities and non-profit agencies currently servicing homeless populations through the expenditure of CDBG and wherever feasible and/or necessary, will attempt to provide additional assistance to these entities to serve the most in need — i.e. special needs populations/mentally ill.

Addressing the emergency and transitional housing needs of homeless persons

The demand for emergency shelter care speaks to the need for transitional shelters, which bridge the gap between those without any shelter and those who may be preparing to move into permanent housing. This population in need has traditionally, inherent mental health or other issues, which require supportive housing service in addition to the housing unit itself.

The development of additional transitional shelters is currently being explored. Existing support services offered by transitional facilities should be continued, and expanded wherever possible to accommodate homeless families and special needs populations such as mentally ill, substance abusers, victims of domestic violence, and persons infected with HIV/AIDS.

In addition, formal linkages with other service providers and/or governmental agencies (such as the Federal Emergency Management Agency, the City's Health, Housing and Welfare Department and Department of Elderly Services, Community Action Committee of Danbury, etc.) That provide transitional and/or support services should be reinforced and/or cultivated.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

In order to successfully break the cycle of homelessness, it is important to provide a smooth transition from emergency shelters and transitional housing to permanent housing. This transition can be made easier for homeless populations through the provision of permanent supportive housing or permanent housing. There is a need in the City to provide permanent supportive housing and permanent affordable housing to homeless families, individuals and persons with special needs.

Based on 2012 Point-in-Time Counts, there are currently 9 homeless families with children, 4 of which are currently in transitional housing. In addition, of the 175 homeless individuals in Danbury, only 55 are currently in transitional housing. To facilitate the ultimate achievement of self-sufficiency and economic independence, these families and/or individuals could first be placed in permanent supportive housing which would provide the necessary support services to help them become self-sufficient. These support services may include child care, transportation, remedial education, job training, training in homemaking and parenting skills, money management household management job development and placement, and other appropriate services.

The City will make an effort to support those entities that provide referrals to permanent supportive housing for homeless families, and will support expansion of the supply of permanent supportive housing wherever feasible. In addition, the City will support the development of permanent affordable housing for use by homeless families and individuals that are able to make the transition to permanent housing.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Experience has shown that there are two principal reasons for the homelessness of the persons the City has sheltered and worked with. The first is the lack of rental housing available to the low and very low-income persons. Many of the shelter users receive a fixed income per month or a similarly low Social Security check.

The City has often had to place Danbury residents who became homeless and stayed in our shelter outside of Danbury when they were ready to live on their own again. There have been several situations where individuals did locate a room in Danbury to rent for a month, at times receiving groceries or meals at shelters and at other times maintaining themselves independently.

The other principal cause for persons becoming homeless relates to the “survival of the fittest”. In the highly competitive market for housing that has existed locally, those individuals who are burdened with problems in functioning become marketed out. The diseases of alcoholism, addiction or mental illness have often, though not always, played a role in the downward spiral in the lives of those the City serves. The consequent inability to maintain a steady job or income for those able to work becomes a factor. However, it is important to note that the bulk of our work involves assisting individuals to combat and overcome the debilitating effects of these conditions. Many have successfully stabilized, returned to work, etc. Housing, however, inevitably remains a problem for them, especially when they work at lower paying jobs.

An adequate supply of rental rooms or efficiency apartments affordable to those on fixed incomes or working for low wages (e.g. low and very low income population) that can live independently are needed.

Housing that embodies the SRO concept with related supportive services. This could mean, for example, an existing six room single family dwelling being converted to rooms rented to four individuals with common kitchen and living areas. The supportive service component can be located off-site. This

concept can similarly be smaller or larger and can be provided in various sections of City without disturbing the character of the neighborhood. This would be geared to those whose ability to live independently is heightened by a social service component (e.g. help with shopping, budgeting, transportation, etc.).

Subsidies funded at a level to make this available to singles are another needed component in making rental housing available to lower income singles. Additional rental units that can be subsidized through the HUD Section 8 certificates or housing vouchers (and the additional federal funds to provide these) would be beneficial for these people. Again, this housing need not necessarily be newly built, but rather created from existing housing stock of varied sizes and existing uses.

For those who need assistance in stabilizing their lives towards fully independent functioning, housing that is transitional in nature and includes a program that teaches families and basic living skills that many needy families today have never learned is much needed.

The characteristics of families and individuals that are at extreme risk of being unsheltered remains consistent with the symptoms of high cost housing and a fluctuating regional economy. At-Risk Population is borne out of eviction, loss of employment absence of affordable shelter, reduction in State or Federal subsidy levels or volume, increases in medical care costs as well as emotional factors such as drugs, alcohol and other conditions which afflict the special needs population.

AP-65 Homeless and Other Special Needs Activities

Introduction

The City has prepared a Ten Year Plan to end homelessness. This plan contains goals, outreach methods and how to address emergency shelter and transitional housing needs of the homeless. The Ten Year Plan to End Homelessness can be accessed at www.ci.danbury.ct.us.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

The City's activities over the first year of the ConPlan propose a variety of activities to reduce/end homelessness, including individual counseling and rental assistance through TBICO and WeCAHR, direct funding of the City's Emergency Shelter, renovations to Harmony House – a transitional housing resource for women with children and staff funding to ARC – the City's Point of Contact for its Ten Year Plan to End Homelessness for individual case management support and referral funding.

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

ARC, WeCAHR, the City Shelter all reach out to identify and assist homeless persons (especially those unsheltered individuals) and coordinate with other programs such as Harmony House, Amos House and the Continuum of Care to provide services and resources to meet individual needs.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City's Emergency Shelter as well as the Danbury Housing Partnership, Continuum of Care and ARC all work closely to identify the needs of homeless persons for transitional housing and emergency shelter.

ARC acts as a central POC to initiate and refer homeless persons/families to available and appropriate emergency housing resources.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The City's support network including ARC, Continuum of Care, Housing Partnership, etc. works closely with a variety of public and non-profit housing resources to assist with the transition to permanent housing and independent living.

These providers include Family and Children Aid, Amos House, Ability Beyond Disability, MCCA, HACD, TBICO, WeCAHR, and directly work with referral and case management agencies to meet this goal.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

Discussion

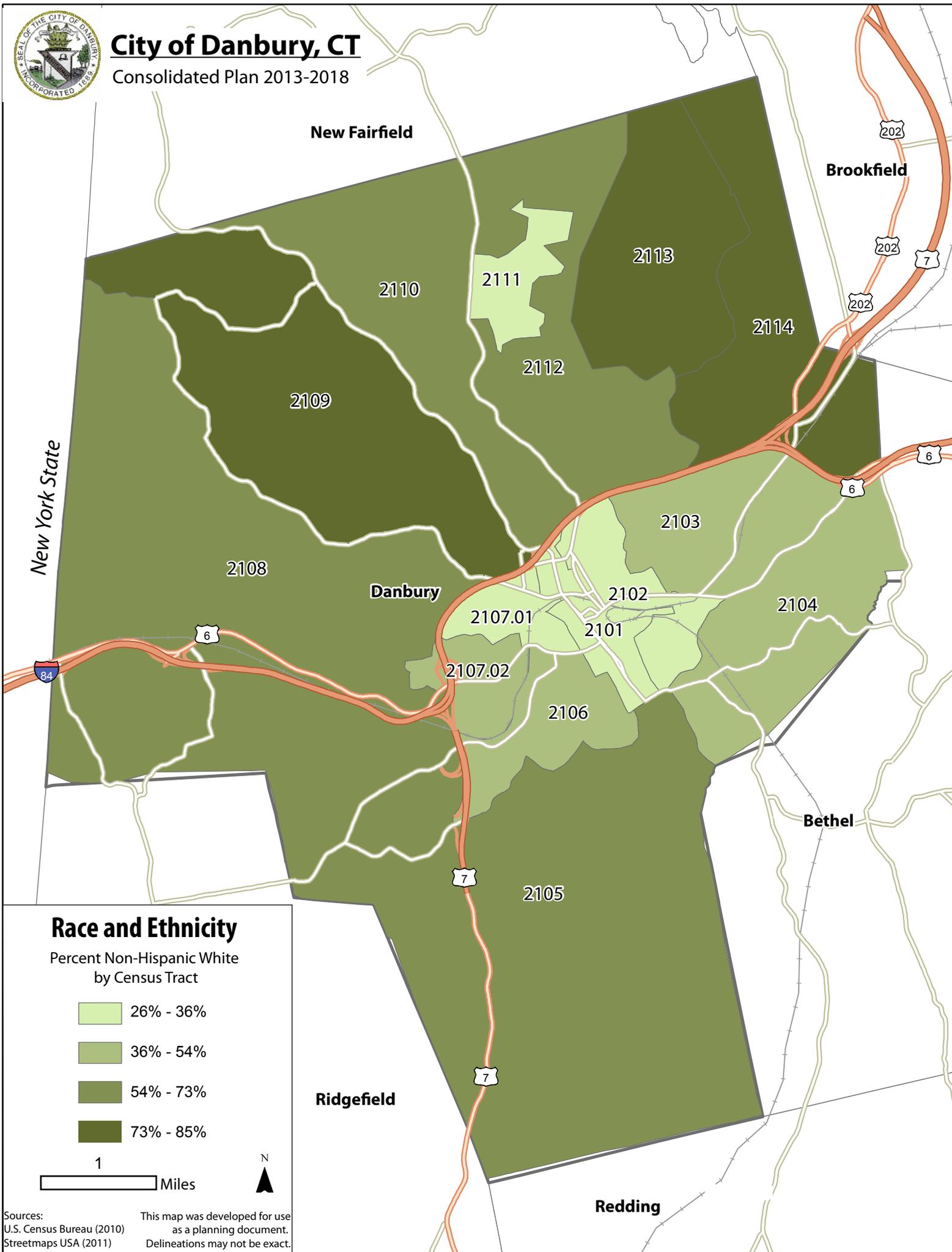
Support is available from several sources to help LMI persons and families avoid being homeless, including the Continuum of Care, TBICO, WeCAHR, ARC, and others who work together and communicate closely to provide the best integration of resources and support possible.

Maps



City of Danbury, CT

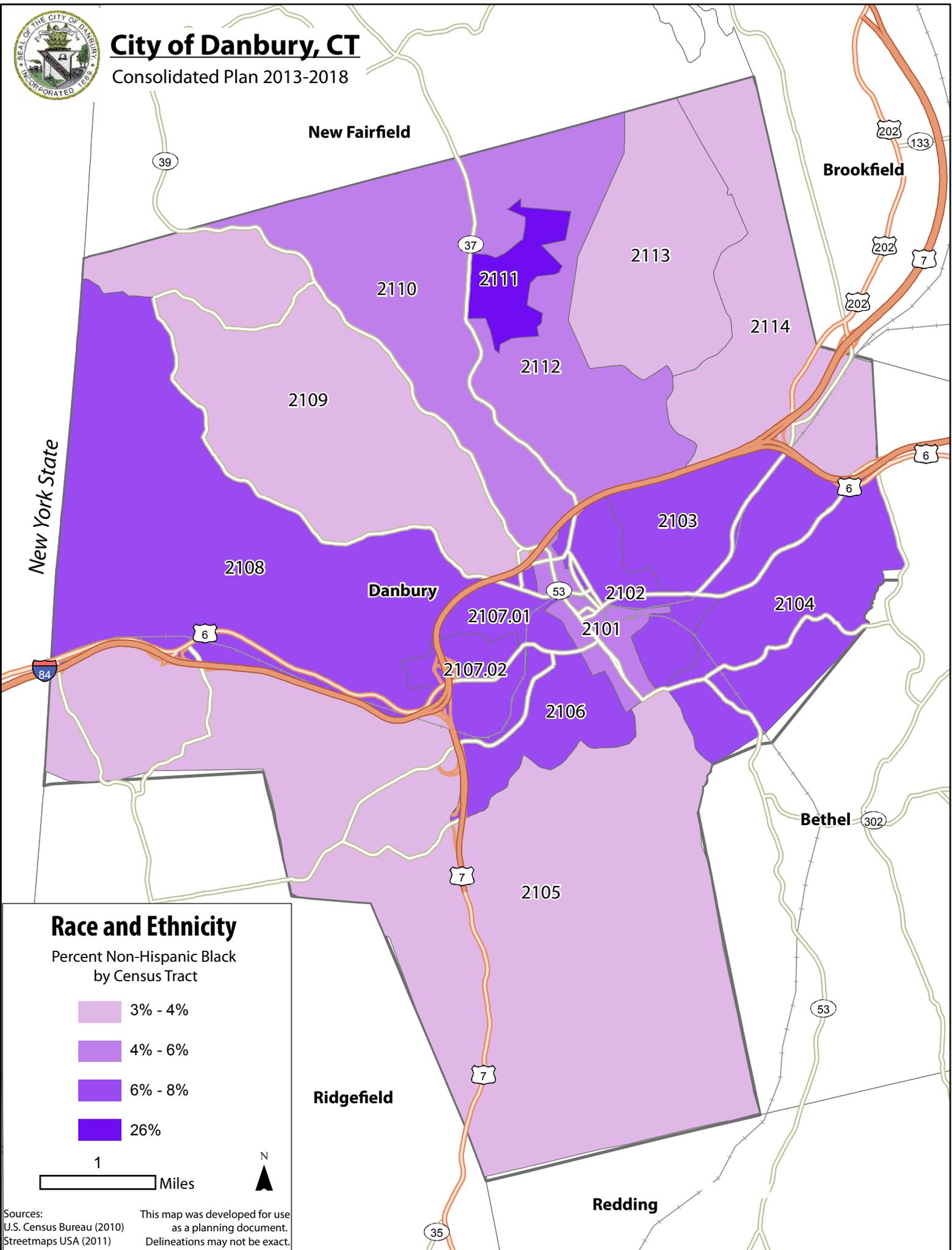
Consolidated Plan 2013-2018





City of Danbury, CT

Consolidated Plan 2013-2018



Race and Ethnicity

Percent Non-Hispanic Black
by Census Tract

-  3% - 4%
-  4% - 6%
-  6% - 8%
-  26%

1

Miles



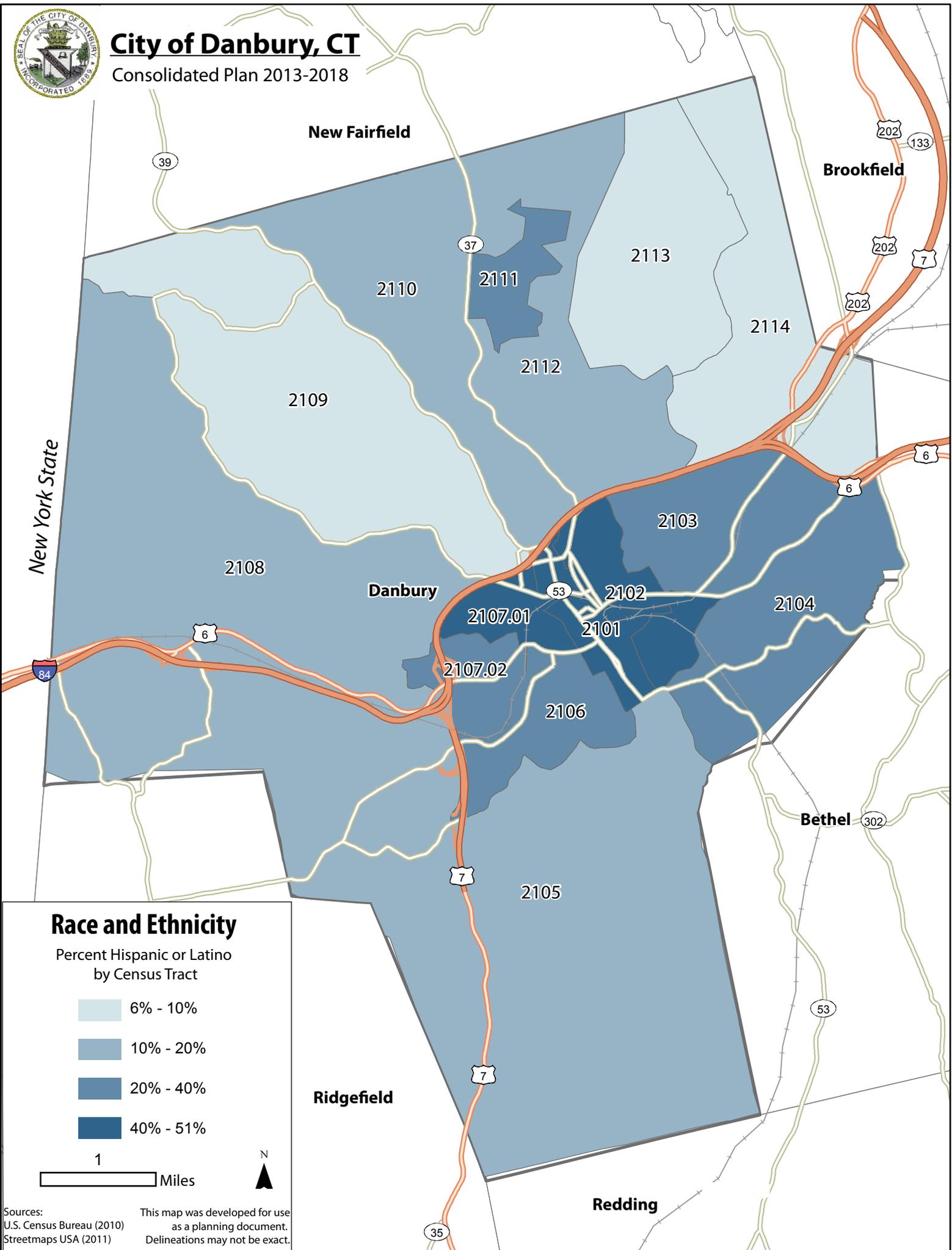
Sources: U.S. Census Bureau (2010)
Streetmaps USA (2011)

This map was developed for use
as a planning document.
Delineations may not be exact.



City of Danbury, CT

Consolidated Plan 2013-2018



Race and Ethnicity

Percent Hispanic or Latino
by Census Tract

- 6% - 10%
- 10% - 20%
- 20% - 40%
- 40% - 51%

1

Miles



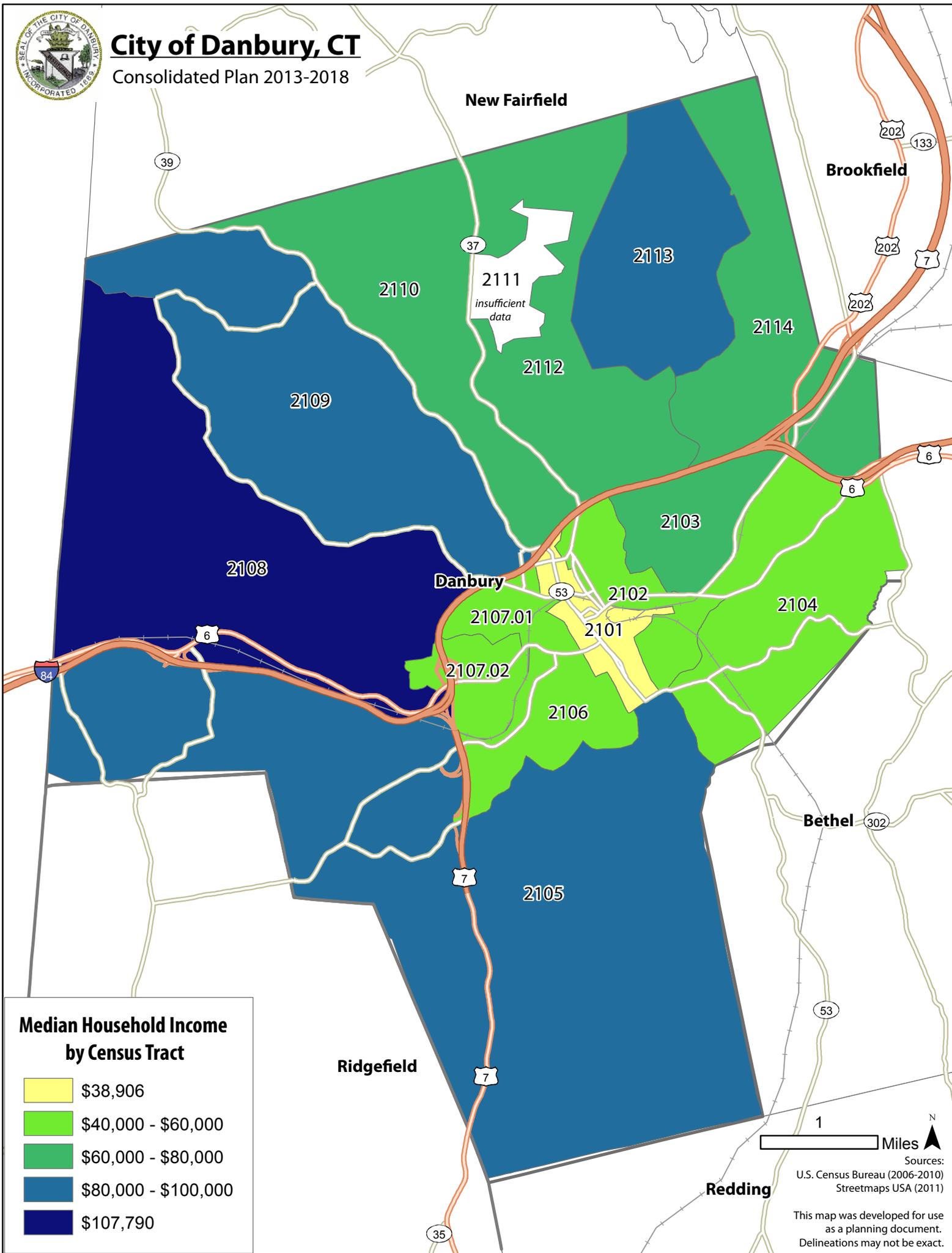
Sources: U.S. Census Bureau (2010)
Streetmaps USA (2011)

This map was developed for use
as a planning document.
Delineations may not be exact.



City of Danbury, CT

Consolidated Plan 2013-2018

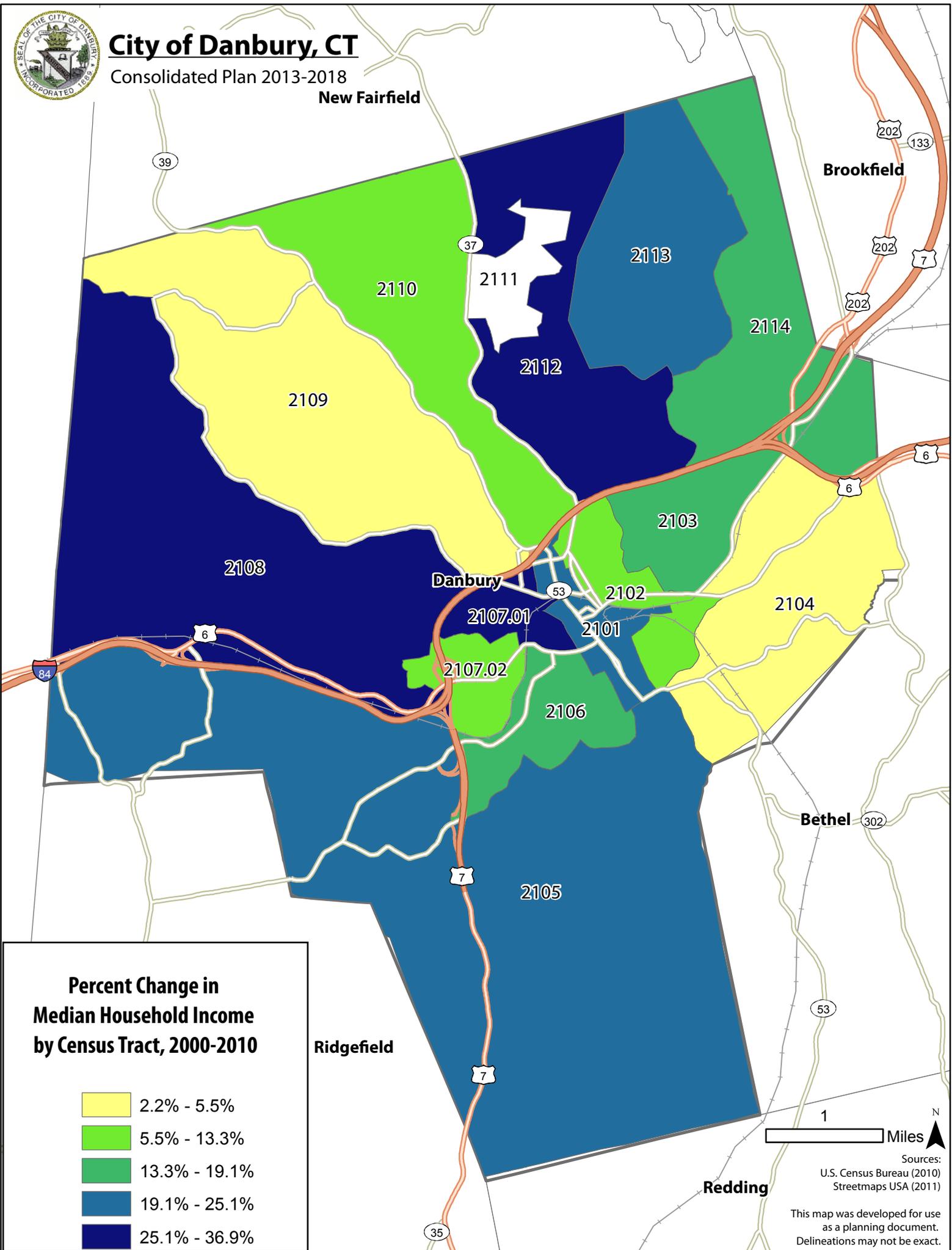




City of Danbury, CT

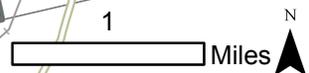
Consolidated Plan 2013-2018

New Fairfield



Percent Change in Median Household Income by Census Tract, 2000-2010

| |
|---------------|
| 2.2% - 5.5% |
| 5.5% - 13.3% |
| 13.3% - 19.1% |
| 19.1% - 25.1% |
| 25.1% - 36.9% |



Sources:
U.S. Census Bureau (2010)
Streetmaps USA (2011)

This map was developed for use as a planning document. Delineations may not be exact.

Additional Resources

| Description of Additional Funding Sources | Amount |
|---|----------------------|
| HUD Formula Grant Programs: | |
| CDBG Entitlement Grant | \$ 526,230 |
| Federal Sources: | |
| Department of Education | \$ 1,471,238 |
| Department of Housing & Urban Development - EDI | \$ 190,000 |
| Department of Justice | \$ 15,070 |
| Federal Aviation Administration | \$ 785,607 |
| Federal Emergency Management Administration | \$ 634,238 |
| Total | \$ 3,096,153 |
| State Sources: | |
| Commission on Culture & Tourism | \$ 6,500 |
| CT Historic Preservation Trust | \$ 25,000 |
| Department of Education | \$ 7,854,481 |
| Department of Environmental Protection | \$ 33,000 |
| Department of Public Health | \$ 28,162 |
| Department of Social Services | \$ 90,277 |
| Department of Transportation | \$ 378,538 |
| Northwest Regional Workforce Investment Board | \$ 15,544 |
| Office of Policy and Management | \$ 802,419 |
| Total | \$ 9,233,921 |
| Total Funding Sources | \$ 12,330,074 |

SF-424

Application for Federal Assistance SF-424

Version 02

| | | | | | |
|---|--|---|--------------------------------------|---|--|
| *1. Type of Submission | | *2. Type of Application | | *If Revision, select appropriate letter(s): | |
| <input type="checkbox"/> Preapplication | | <input checked="" type="checkbox"/> New | | | |
| <input checked="" type="checkbox"/> Application | | <input type="checkbox"/> Continuation | | * Other (Specify) | |
| <input type="checkbox"/> Changed/Corrected Application | | <input type="checkbox"/> Revision | | | |
| *3. Date Received: | | | 4. Application Identifier: | | |
| 5a. Federal Entity Identifier: | | | *5b. Federal Award Identifier: | | |
| State Use Only: | | | | | |
| 6. Date Received by State: | | | 7. State Application Identifier: | | |
| 8. APPLICANT INFORMATION: | | | | | |
| * a. Legal Name: City of Danbury | | | | | |
| * b. Employer/Taxpayer Identification Number (EIN/TIN): 06-6001868 | | | *c. Organizational DUNS: 72123250 | | |
| d. Address: | | | | | |
| *Street1: 155 Deer Hill Avenue | | | | | |
| Street 2: | | | | | |
| *City: Danbury | | | | | |
| County: | | | | | |
| *State: Connecticut | | | | | |
| Province: | | | | | |
| Country: USA | | | *Zip/ Postal Code: 06810 | | |
| e. Organizational Unit: | | | | | |
| Department Name: Finance | | | Division Name: | | |
| f. Name and contact information of person to be contacted on matters involving this application: | | | | | |
| Prefix: Mr. | | First Name: David | | | |
| Middle Name: | | | | | |
| *Last Name: St. Hilaire | | | | | |
| Suffix: | | | | | |
| Title: Finance Director | | | | | |
| Organizational Affiliation: | | | | | |
| *Telephone Number: (203) 797-4652 | | | Fax Number: (203) 796-1526 | | |
| *Email: d.sthilaire@danbury-ct.gov | | | | | |

Application for Federal Assistance SF-424

Version 02

9. Type of Applicant 1: Select Applicant Type: C. City or Township Government

Type of Applicant 2: Select Applicant Type:

- Select One -

Type of Applicant 3: Select Applicant Type:

- Select One -

*Other (specify):

*10. Name of Federal Agency:

U.S. Department of Housing and Urban Development

11. Catalog of Federal Domestic Assistance Number:

14.218

CFDA Title:

Entitlement Grant

*12. Funding Opportunity Number:

*Title:

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Danbury, CT

*15. Descriptive Title of Applicant's Project:

Annual Community Development Block Grant Entitlement

Attach supporting documents as specified in agency instructions.

Application for Federal Assistance SF-424

Version 02

***Applicant Federal Debt Delinquency Explanation**

The following field should contain an explanation if the Applicant organization is delinquent on any Federal Debt. Maximum number of characters that can be entered is 4,000. Try and avoid extra spaces and carriage returns to maximize the availability of space.

Certifications

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

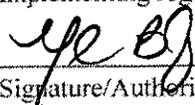
Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.


Signature/Authorized Official

8/3/13
Date

Specific CDBG Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

Following a Plan -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
2. Overall Benefit. The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2013, 14 + 15 (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its

jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

Compliance With Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, subparts A, B, J, K and R;

Compliance with Laws -- It will comply with applicable laws.

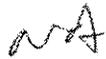
YCBJ 8/13/13
Signature/Authorized Official Date

Mayor
Title

**OPTIONAL CERTIFICATION
CDBG**

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having a particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.



Signature/Authorized Official

Date

Title

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If the participating jurisdiction intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

Eligible Activities and Costs -- it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

Appropriate Financial Assistance -- before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing:



Signature/Authorized Official

Date

Title

ESG Certifications

The Emergency Solutions Grants Program Recipient certifies that:

Major rehabilitation/conversion – If an emergency shelter's rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation. If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion. In all other cases where ESG funds are used for renovation, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

Essential Services and Operating Costs – In the case of assistance involving shelter operations or essential services related to street outreach or emergency shelter, the jurisdiction will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure, so long the jurisdiction serves the same type of persons (e.g., families with children, unaccompanied youth, disabled individuals, or victims of domestic violence) or persons in the same geographic area.

Renovation – Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

Supportive Services – The jurisdiction will assist homeless individuals in obtaining permanent housing, appropriate supportive services (including medical and mental health treatment, victim services, counseling, supervision, and other services essential for achieving independent living), and other Federal State, local, and private assistance available for such individuals.

Matching Funds – The jurisdiction will obtain matching amounts required under 24 CFR 576.201.

Confidentiality – The jurisdiction has established and is implementing procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project, except with the written authorization of the person responsible for the operation of that shelter.

Homeless Persons Involvement – To the maximum extent practicable, the jurisdiction will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under the ESG program, in providing services assisted under the ESG program, and in providing services for occupants of facilities assisted under the program.

Consolidated Plan – All activities the jurisdiction undertakes with assistance under ESG are consistent with the jurisdiction's consolidated plan.

Discharge Policy – The jurisdiction will establish and implement, to the maximum extent practicable and where appropriate policies and protocols for the discharge of persons from

publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.



Signature/Authorized Official

Date

Title

HOPWA Certifications

The HOPWA grantee certifies that:

Activities -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

Building -- Any building or structure assisted under that program shall be operated for the purpose specified in the plan:

1. For at least 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility,
2. For at least 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.



Signature/Authorized Official

Date

Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING:

A. Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

**Analysis of Impediments
To
Fair Housing Choice
And
Plans for Affirmatively Furthering
Fair Housing**

City of Danbury

January 14, 2013

Prepared by:

**Susan Zaborowski
Social Service Manager
City of Danbury
Health and Human Services
254 Main Street
Danbury, Connecticut 06810**

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I. INTRODUCTION

Connecticut has had a diverse economic expansion vs. economic depression along with the rest of the country's economic downfall in the mid 2000's. The national recovery is considered to be on the mend, but the impact can still be felt in small communities throughout our State. The 2000 Census indicated that per capita household income was \$28,766, while the median income was \$53,935. For the past five years, Connecticut has seen a decrease in housing permits, income, retail sales, tax revenues, exports, and gross state product. Despite risks that temper this outlook, the prospects for a recovery in the economy are expected.

More indicators of Connecticut's economy have looked initially strong going into the year 2000. Employment, income, output, housing permits, retail sales, tax collections, business starts, and business confidence all started on a strong note. According to the Office of Policy and Management (OPM), Connecticut's population totals 3,405,565 for the 2000 Census. The 2010 Census indicated a slight increase in State population to be 3,574,097. While Connecticut is a relatively small state in terms of square miles, there is extreme diversity in population density. The future population trend in Connecticut will be that of a slow population growth.

Housing activity, along with employment, labor force, taxes and exports are major indicators in measuring economic performance. The total number of housing units in Connecticut is approximately 1,399,819. Though this number may be considered large, the impact of affordability needs to be addressed. There is a significant demand in the Connecticut housing market for affordable, entry-level housing. A sizable down payment is needed to make monthly mortgage payments affordable even in a time of record lower interest rates. It can be difficult for entry-level buyers, even families with two incomes, to accumulate sufficient funds. Without assistance, these buyers enjoy little chance of ownership.

In some parts of the State, especially lower Fairfield County, there is an acute need for market rate housing stock, which, if not addressed, could constrain economic development. Restrictions/limitations on today's banking industry has forced extreme economic conditions for down payment, credit references, credit reports, long term/secure employment, etc., in meeting the demands for mortgage approvals. These complicated requirements for mortgage approval have diminished the opportunity of homeownership for most low and moderate income families.

In Connecticut, there are vast differences in population demographics, land use policies, land values, household composition, economic status, housing costs, and housing stock inventory from one area or even from town to town, city to city. Variances of the above mentioned factors can play a major role in determining housing affordability.

Throughout Connecticut, persons and households in the lowest income brackets have the fewest housing choices. These citizens are severely limited as to where they can reside due to the high cost of housing in various communities. Housing costs in neighboring communities can vary considerably. For instance, a variation of a few miles in one direction or the other, can double both the rental charges and selling prices of "affordable housing". This variable has a disparate impact on the low to moderate income individuals

and families. In essence, the limitations or economic sanctions can inevitably force families of low economic means to gravitate towards designated geographically affordable housing areas.

Because of the rural nature of some regions, public transportation systems, employment opportunities, health services, retail trade, and human service agencies/providers which are usually found in more developed urban centers are lacking. The absence of these amenities makes it difficult for lower income individuals and families to reside in non-urban areas even when affordable housing opportunities are present. Lower income groups rely heavily on support services to accomplish daily tasks.

At the local level, it was determined that the types of steps communities can take to encourage equal housing choice generally fall into seven broad categories:

- training
- outreach
- complaint processing and monitoring
- infrastructure development
- local financing of housing
- counseling and other services to promote diversity
- encouragement of private activity

II. PURPOSE

The Civil Rights Act of 1968, Title VIII, known as the Fair Housing Act of 1968, states that it is the policy of the United States to provide for fair housing throughout the country and the Act prohibits any person from discriminating in the sale or rental of housing, the financing of housing, or the provision of brokerage services, including or otherwise making **unavailable or denying** a dwelling to any person because of race, color, religion, sex, national origin, handicap or familial status.

Fair housing and impediments to fair housing choice are monitored by the Department of Housing and Urban Development (HUD). HUD also mandates fair housing planning through Community Development Block Grant (CDBG) program requirements. As a federal HUD funds recipient, the City of Danbury is required to work affirmatively to further fair housing. Danbury conducted their Analysis of Impediments (AI) as a part of its commitment to fair housing.

The obligation under HUD to submit an Affirmatively Furthering Fair Housing as part of the City's Consolidated Plan and Annual action Plan mandate will include:

- 1.) The completion of an Analysis to Impediments (AI);
- 2.) Responsible actions to eliminate any identified impediments;
- 3.) Maintain records reflecting the analysis and actions taken

The AI will serve as the substantive, logical basis for fair housing planning; provide essential and informative information to policy makers, housing providers, lenders, fair housing advocates; and assist in building public support for fair housing efforts made within the local community.

The objectives of Affirmatively Furthering Fair Housing will be provided through:

- ^ Analyze and eliminate housing discrimination in the City of Danbury;
- ^ Promote fair housing choice to all persons;
- ^ Promote housing that is structurally accessible to, and viable by all persons, especially persons with disabilities;
- ^ Provide opportunities for racially and ethnically inclusive patterns of housing occupancy; and
- ^ Encourage compliance with the nondiscrimination provisions of the Fair Housing Act.

The Impediments to Fair Housing Choice are defined as:

- ^ Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status or national origin that restrict housing choices or the availability of housing choice.

- ^ Any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin.

DEFINITIONS

Federal Laws

The Civil Rights Act of 1968, Title VIII (the "Fair Housing Act", 42 U.S.C.) is a federal law which normally prohibits discrimination in housing, including in the sale, rental, negotiation for, terms and conditions, and service related. Discrimination is prohibited on the basis of race, color, religion, nation's origin, and sex/gender. The law was amended through the Fair Housing Amendments of 1988, to also prohibit discrimination against families with children and individuals with disabilities (including mental or physical).

The 1988 amendments also provided people with disabilities the right to "reasonable accommodations" (i.e. service animals are allowed even under a "no animals allowed" rental policy) and "reasonable modifications" (allow physical structural changes in an apartment, i.e. grab bars in bathrooms, etc.) when such accommodations and modifications are needed because of the person's disability, and which then entitles that person to fully enjoy the home they are renting/occupying.

Connecticut Laws

In Connecticut, state law considers it illegal to discriminate against any person on the basis of race, color, ancestry, national origin, religion, familial status, sex, mental or physical disability, age, lawful source of income, marital status, sexual orientation, or gender identification in the:

- ^ Rental, lease or sale of a dwelling or a lot
- ^ Provision of a mortgage or rehabilitation financing
- ^ Provision of real estate brokerage services
- ^ Advertisement for sale or rental of housing
- ^ Appraisal of a property
- ^ Terms and conditions of rental or sale of housing or
- ^ Provision of property or hazard insurance.

Fair Housing Defined

There have been several pieces of fair housing legislation passed at both the federal and state levels, fair housing defined, as for this report, is as follows:

Fair housing is a condition in which individuals of similar income levels in the same housing market having a like range of housing choice available to them regardless of race, color, ancestry, national origin, religion, sex, disability, marital status, familial status, age, lawful source of income, sexual orientation and gender identification.

Impediments Defined

Based on both federal and state defined laws, HUD provides guidance on the definition of impediments to fair housing choice as:

Any actions, omissions, or decisions taken because of race, color, ancestry, national origin, religions, sex, disability, marital status, familial status, age, lawful source of income, sexual orientation, and gender identification which restricts housing choices or the availability of housing choices; or

Any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, ancestry, national origin, religion, sex, disability, marital status, familial status, age, lawful source of income, sexual orientation and gender identification.

III. METHODOLOGY

The City of Danbury has conducted an Analysis of Impediments (AI) and is placed on file with the Danbury Finance Department, the administrative agency for the CDBG program. While the existing analysis is reviewed on a regular basis, the City will be undertaking a complete new AI as part of the next 5 year Consolidated Plan process.

Information contained in the Consolidated Plan is incorporated throughout this analysis to create a picture of Danbury, its population and settlement patterns, its economy and its housing market. Information is primarily displayed in the form of graphs, charts and maps to illustrate relationships between persons and neighborhoods through characteristics such as income and race.

The development of the Consolidated Plan also represents the beginning of the development of the Analysis of Impediments to Fair Housing Choice. Additional analysis results in the examination of relationships between Danbury's population, housing market and economy with the goal of identifying beliefs, practices, trends and policies that may have the effect of limiting fair housing choice for persons living in or seeking to live in Danbury.

Major population shifts and changes in housing market conditions make it desirable to undertake a new analysis at this time. Due to the recent recession, the housing industry has taken a dismal position for those first time homebuyers, those seeking to refinance their present mortgage, and those wishing to sell and either upgrade or downsize their existing home. Preparatory to this effort, the City of Danbury's Housing Partnership has established a Fair Housing subcommittee to assist the Fair Housing Officer in identifying impediments and offering insight in revising the City's Fair Housing Plan.

The Danbury Housing Partnership operates under the authority granted under Section 10-75 of the Danbury Code of Ordinances. The purpose of the Partnership is to bring together representatives of the private, public and non-profit sectors to study and address housing issues within the community. The Partnership has taken a leading role in Fair Housing activities and established a permanent Fair Housing Committee to work with and advise the City's Fair Housing Officer on the development and implementation of fair housing activities. As such, the Partnership became the lead entity in conducting and reviewing the current update of the City's Analysis of Impediments to Fair Housing Choice. Partnership members represent large constituencies that encompass a cross-section of the community. Among the organizations and agencies participating in the review through the Partnership were:

- Danbury Housing Authority
- Danbury Board of Realtors
- Union Savings Bank
- Savings Bank of Danbury
- United Way of Western Connecticut
- Association of Religious Communities
- The Non-Profit Development Corporation of Danbury
- The Non-Profit Rental Housing Corporation
- Danbury Planning and Zoning Department
- Mayor's Office, City of Danbury
- Danbury Health and Human Services

- Danbury Fair Rent Commission
- Ability Beyond Disability
- Western Connecticut Mental Health Network
- Habitat for Humanity
- Catholic Charities
- Midwestern Ct. Council of Alcoholism

Other City agencies and community organizations were consulted on an individual basis, while public input and comment was sought through the Consolidated Plan development and approval process.

IV. JURISDICTIONAL BACKGROUND DATA

Danbury

The City of Danbury is located in Fairfield County, which is in the southwestern part of the State. Danbury lies along the Still River in the foothills of the Berkshire Hills. Settled in 1685, it was named in 1687 for Danbury, England, and was incorporated as a town in 1702. The municipality within the original town tract became a borough in 1822 and a City in 1889; the town and city were consolidated in 1965. Danbury is a diverse community with many ethnic type restaurants, manufacturer of optical equipment, ball bearings, pharmaceuticals, various sports activities, religious and civic minded organizations, social services/providers, hospital and university opportunities for both employment and health benefits and concerns, etc.

Danbury has seen a substantial growth in population as seen from both the 200 and 2010 census data. An increase in the minority population has been significant and thus, provided an increase burden in affordable housing and rental units. The recent census was not able to accurately produce the number of undocumented individuals and families residing in a multitude of illegal basement and attic apartments within the community. The total population number for census 2010 may not accurately reflect the true population count of Danbury. Through the skewed count, there are many individuals and families living in substandard or illegal rental units. The cost factor for these apartments may be considered "affordable" due to the high number of actual persons living in each dwelling unit.

The housing market in Danbury expanded rapidly during much of the early 2000's, which was due to a substantial increase in employment opportunities, an increase growth of household size, and competitive housing costs with the Tri-State Metropolitan Region. By 2008, however, the economic recession led to reductions in demand, increase vacancies, a large rate of foreclosures, forced short sales of existing housing, and a subsequent decline in median housing prices vs. actual housing equity of existing mortgaged homes. The combination of now an increase availability of housing, but a severe review of mortgage applications to purchase from existing housing stock, prohibited the advantage of home purchase for first time homebuyers, low and moderate income individuals/families, and those needing to refinancing their existing mortgages.

The sluggish housing market continued throughout much of 2008 to present day. In the past decade Danbury was the main leader in the State of Connecticut in residential construction. New construction included projects both large and small and of all housing types: single family homes, condominiums, and apartments. For those years, inventories were low and construction was limited only by a lack of available build-able land. Housing permits numbers have been on a steady decrease since 2009 (259), 2010 (128) and 2011 (103).

While most of the housing needs of the City are met by the private sector, problems relating to housing of selected age and income groups have remained. A variety of public and non-profit programs have been established to expand housing opportunities. Major objectives of City government have included the protection of existing neighborhoods from deterioration, the encouragement of innovative housing development, re-development and redistricting of downtown Danbury, an expansion of affordable

housing supply, and increase awareness and provisions for the housing needs of the elderly, the disabled, the homeless and the veteran populations.

Any municipality which is the recipient of Department of Housing and Urban Development (HUD) funds must prepare a Consolidated Plan to access housing needs, identify market and inventory conditions, and propose a prioritized five (5) year strategy and implementation plan to meet local needs, with due consideration given to available financial resources and opportunities.

The City of Danbury's Consolidated Plan addresses housing and community development and includes a wide range of proposed regulations which affect, either directly or indirectly, the supply and costs of housing. Prioritized housing needs indicated by recent census data of the community are summarized (See Charts 1A and 1B).

Adequate and desirable housing is essential not only for the health and welfare of the public, but also for the continual economic growth of the community. A variety of housing types at affordable costs should be available to meet the evolving needs of both a growing, dissimilar socio-economic group of individuals and families. It should also be recognized that Danbury should not nor could not shoulder the various types of housing needs of the Region. Unless the housing challenge is met by the surrounding communities, each City and local Town may find it increasingly difficult to provide for the vital housing needs of present and future generations. To meet this goal requires a continuing and expanding effort by both local governments and the housing industry itself.

Though Danbury has continued to be a diversified community with economic growth, some of the most significant barriers to fair housing choice in Danbury are those related to housing affordability. The Fair Housing Plan, along with implementation of the AI that has been prepared and implemented by the Fair Housing Officer under the direction of the Health and Human Services Department of the City of Danbury, intends to further fair housing choice, prevent housing discrimination, and encourage housing and lending opportunities (See chart 1C). The plan of action encompasses a number of goals and objectives, including:

1. Provision of educational and outreach services to increase the awareness of fair housing laws and practices;
2. Planning of participation programs to increase affordable housing opportunities;
3. Informal investigation of housing discrimination complaints and appropriate referrals;
4. Ongoing analysis of barriers to fair housing choice and the creation of fair housing choice;
5. Affirmative actions to remove barriers to free housing choice and positively impact racial and ethnic balance;
6. Cooperation of various housing groups to encourage affordable housing; and,
7. Monitoring of lending practices and advertising in the sale or rental of housing accommodations

The link between the need to affirmatively further fair housing choice and the need to increase the production and availability of affordable housing has been an identifiable obstacle in the Danbury

community. The need for actions directly by the City as well as the encouragement of efforts for non-profit and for-profit groups to increase the supply and availability of affordable housing is crucial to the promotion of fair housing choice and efforts to address historically placed residential type socio-economic patterns. Danbury is the only municipality in the planning region with significant supplies of housing and multi-family rental properties. The lack of affordable housing in surrounding municipalities puts a tremendous burden on Danbury's housing and social services. Because of this pressure, Danbury will continue to see a biased racial and income segregation within the planning region. While largely outside of Danbury's control, efforts to encourage affordable housing choice region-wide are increasingly necessary.

Through an ever changing economy, Danbury has continued to make remarkable changes over the past several decades, moving from an original small industrial town to an important corporate and retail center City. A healthy rate of population growth and changes in general demographic characteristics was noted in the 2000 and 2010 Census (See Chart 1D). As of the 2010 Census, there were 80,893 people and 29,465 households residing in the City. The population density was 1931.0 people per square mile. The 2000 data indicates a number of 28,519 housing units, but census 2010 indicates a number increase of 31,154 housing units within the Danbury community.

The racial makeup of the City 2010 Census was 57.2% White, 6.2% African American, 0.1% Native Americans, 6.7% Asian, 0.03% Pacific Islander, 2.3% from other races, and 2.5% from two or more races. Hispanic or Latino of any race were 25.0% of the population (this number may be skewed due to undocumented individuals "doubling up" in apartments and not taking part in the census taking) (See Chart 1E).

The post war period experienced a number of demographic trends that have had a profound influence on our nation. Among the most important of these has been the advent of the baby boomers generation, a significant increase in racial diversity, changes in living conditions, transportation issues, marketing opportunities, education, etc. All of these changes have been evident in Danbury, influencing its development and status within the Housatonic Valley Region (including the towns of Bethel, Bridgewater, Brookfield, New Fairfield, New Milford, Newtown, Redding, Ridgefield and Sherman).

The homogeneous neighborhoods of Danbury include a mixture of lower and other income families, young and older residents, white and other non-white ethnic and racial citizens. The composition and characteristics of Danbury's housing stock and population make up is very mixed. This necessitates strategic planning to address specific geographic or racial/ethnic warrants by targeting resources to need populations, regardless of geographic location. Due to the age of our housing stock and the lack of available funds in designated inner city neighborhoods (both federal and state cutbacks), the City has in recent years, focused its energy to revitalize these areas, especially downtown Danbury. Through concerted efforts of the Downtown Revitalization Committee and the City of Danbury's Planning Department, the downtown inner city areas will be promoted to provide decent, safe and affordable housing, job, retail, restaurant, fine arts, entertainment, sports and medical facility growth.

Due to that continuing theme of old housing stock in inner city Danbury, the mixture of lower and other income families is prevalent. Persons of very low income have been programmed for highest priority, in all activity areas, based on the premise that the City will continue to promote affordable housing under current and projected market conditions. Factors which contribute to an extreme gap of income families residing in the Danbury community include; high cost and short supply of available land for development, shortage of new housing stock affordable to such families, and, shortage of funds available to assist those in need.

The urban core of Danbury still reflects major distinctions that prevailed between old Town and City prior to consolidation in 1965. As in yesteryear, almost half of the City's minority population resides in the urban core. This area, with almost two-third of all housing constructed before 1940, continues to have the lowest median family income. Conversely, the old surrounding City of Danbury is more affluent and is largely distinguished by suburban development patterns.

While consolidation was a political union of lasting importance to the local community, it has not separated or caused a dispersion of social and economic distinction between the number of neighborhoods located within the urban core and surrounding low-density areas. Subsequently, preventing barriers from dividing this City into two separate but unequal communities remains a challenge to the future well being of the City.

Downtown Danbury supports sparse concentrations of racial/ethnic minorities living at extremely low-to lower income levels. Older housing stock with lower income residents, along with a concentration of extreme depressed areas, requires special attention and interaction. The highest percentages of these "cost burdened" households live in the City's central core area, composing of census tracts 2101, 2102, 2106 and 2107 (See Charts 2A and 2B). These tracts, due to the age and condition of housing property continue to encourage and shelter those of moderate to low and lowest income households. While overall household income levels continue to rise in Danbury, there was an increase in the percentages of low moderate income families in these tracts from 1990 to 2000.

Two tracts (2101 and 2102) have more than 51% of their households qualifying as low and moderate income under HUD definitions (See Chart 2C for 2010-2011) (See Chart 2D for 2012-2013). The median income for the Danbury area has not significantly increased over the past 4 years, but in actuality, **decreased** for 2013. This dichotomy reflects two distinct trends behind Danbury's explosive population growth: an increase in higher income families building, buying, and renovating single family homes and / or condominium units, and an increase in lower income populations moving into rental housing in the City's central neighborhoods. In fact, the official census numbers are suspected to have undercounted significant numbers of undocumented persons in the central core. Price pressures on housing are being felt at both the high and the low end of the housing rental market (See Charts 3A for 2010-2011) (See Charts 3B for 2012-2013).

The concentration of low and moderate income persons in the central core of Danbury is mirrored to a great extent by the rise in the minority population. The influx and growth of the Hispanic community/immigrants into the central core/downtown Danbury has affected both the lower income persons in these tracts but also the impacted minority concentration area. The percentage of minority populations (held mostly by those of Hispanic origin) has significantly increased in tracts 2101, 2102 and 2107. These tracts contain mostly older neighborhoods, consisting of main or arterial streets with small pockets of commercial development immediately adjacent to one, two and other multi-family dwellings.

The degree of racial/ethnic minority concentration does not necessarily indicate the type of housing or services a community needs to provide and/or produce. Concentrations of low income people may indicate the type of community development, public services, or affordable housing that a community needs to re-focus, examine and formulate a viable plan of action.

V. IDENTIFICATION OF IMPEDIMENTS TO FAIR HOUSING CHOICE

The analysis concluded that there both impediments caused by factors outside of Danbury's control and powers to address, as well as impediments that were within the power of Danbury to address to varying degrees. The impediments found are thus listed in two (2) categories. The analysis covered by public and private sector functions and activities. In the public sector, the analysis reviewed planning, zoning and permit policies, neighborhood revitalization efforts, municipal services, employment-housing-transportation linkages, Danbury Housing Authority policies and tenant section procedures, tax policies, fair housing programs and informational programs. The analysis also considered private sector lending policies and practices.

A. Impediments Outside of Danbury's Control

1. Private economic and financial forces driving high housing costs (both rental and sale).

The Housing market is primarily driven by forces outside the control of any municipality, due to such factors as interest rates, general economic conditions, population trends and the general principals of supply and demand. High cost of housing sales will lead to those who can not transcend from rental units to the purchase of a home.

2. Lack of State and Federal Funding for affordable housing.

The capacity to undertake programs needed to initiate purchasing, building, renovating or subsidize affordable housing is again beyond the control or limited resources made available to municipalities. This is especially true in a high-priced housing market or financial institutions with high requirements for mortgage approval and/or the large subsidies to make housing affordable. The State and Federal governments, which have decreased commitments to affordable housing funding, must be the primary lead motivators and providers of funding to local developers and the municipalities in which housing is being proposed.

3. Lack of suitable public transportation linking Danbury with other towns and cities.

The limitations of an existing transportation system will make it difficult for persons with limited income to commute to Danbury workplaces from other cities where the housing supply may be less expensive, such as Bridgeport and Waterbury. Recent proposed plans of action are being discussed to increase railway transportation services for such areas as Brookfield, New Milford, Bethel, Redding, Norwalk and New York City.

4. Large numbers of persons moving/migrating into Danbury.

Population growth is surpassing the ability to develop affordable housing in a viable manner, which in turn is increase the prices of existing housing stock as well as the potential for building new housing. Growth pressure is seen with those of low to lower incomes with the local municipality. Large number of new migrants, including an unknown number of undocumented persons, have settled in the downtown census tracts increasing, more so, the number of low income and minority concentrations in these tracts.

5. *Lack of available land in Danbury.*

Due to the substantial growth of Danbury in population size, the availability of further affordable housing and land development has decreased. Most prime, large-scale sites have been developed, leaving sites that are more problematic and require extensive improvements and conditions for city department approval. Danbury has rapidly expanded public water and sewer availability, but there no longer is suitable land available for affordable housing development. With respect to zoning changes and possible downtown redistricting and redevelopment, Danbury will need to be more innovative in such items as density requirements, building lot sizes and zoning easements.

6. *Lack of affordable housing in other cities and towns in the Danbury region.*

Danbury is the only municipality in the regional planning area that exceeded the ten percent (10%) affordable housing threshold exempting it from the provisions of the State's Affordable Housing Appeal Statute. State statistics from 2011 show Danbury with 31,154 affordable housing units or 10.03% of its total housing units. This total is more than twice the total number of affordable units in the other nine municipalities in the region combined. The highest level achieved by another region town was 5.18%, with one town having no affordable units at all. The lack of affordable housing options in surrounding communities places a tremendous strain on Danbury's housing stock as well as a variety of social and supportive services that assist our lower income individuals and families.

B. Impediments Within a Varying Degree of Danbury's Control.

1. *Permit Approval Process: extended approval process can lead to higher costs or disincentive to development.*

At the present time, some participants still identify the length and complexity of the development approval process as a potential barrier to affordable housing due to the fact that such delays can add to the cost of a project or discourage the development of an affordable housing project. The City has continued its efforts to improve and streamline the approval process through the implementation of a central Permit Center. The City will demonstrate continual review and *improvements* towards the permit process by expanding its authority and the interactions of City departments and Commissions involved in the review process. The City has also assessed its planning and zoning regulations and provided provisions for the development of affordable housing through the Affordable Housing Incentive Option.

2. *High Housing Costs: sales and rental prices are primarily driven by private market forces.*

The still high cost of housing purchase in the Danbury and surrounding communities continues to be a significant barrier to affordable housing and fair housing choice identified by participants in the analysis process. Cost trends are worsened by the influx of large numbers of persons seeking housing in the Danbury market at both the lower income strata (placing pressure on a limited rental market) as well as the higher income (causing increases in prices of condominiums and single family housing). The high cost of owner occupied housing for sale also inhibits the normal movement from rental to home ownership, which out prices the middle income worker and families. Though its resources are limited, Danbury has sought to address this problem by taking advantage of whatever State and Federal housing resources are available through such entities as the Danbury Housing

Authority as well as private and non-profit developers. The City also supports the Danbury Fair Rent Commission that addresses complaints of high and unjustified rental charges.

3. *Security Deposits: lack of funds to pay security deposits and the high cost of security deposits in a tight housing market prevents renters from obtaining affordable rents.*

The State of Connecticut allows for the requirement of two full months in security deposits. Given the high costs of rents, this requires a large initial outlay of funds to even qualify for an available rental unit. This presents difficulties for any renter, but especially for those of lower income who don't have the ready available resources. While the City can do little about the establishment and dictates of rental costs or of certain requirements approved by State law, it can assist in providing information as to the availability of resources to assist in security deposits. Social service agencies such as Association of Religious Communities (ARC/Dream Homes), Community Action Committee of Danbury (CACD), Salvation Army and private organizations, have provided some limited funds and/or grants for security deposit requests.

4. *Unsafe Conditions/Substandard Housing: with a tight housing market, many renters are taken advantage of and forced to live in illegal apartments or legal apartments with unsafe conditions, including fire, housing and building code violations.*

Many participants noted that fair housing choice should mean access to a housing unit that is both safe and sanitary. Lower income residents, particularly those living in the older housing stock in downtown neighborhoods, are particularly vulnerable and most apt to live in substandard housing. While the condition of Danbury's housing stock is generally good and maybe better than most cities of comparable size, there are pockets of substandard housing existing in the central city. Greed and pressures of a tight market also had led to the creation of illegal apartments that are viable threats to life and safety. Some residents, fearing eviction, are afraid to complain of the unsafe conditions to appropriate authorities. Substandard housing that is not addressed can also lead to abandonment and loss of housing units, loss of property taxes for the City, as well as the spread of deterioration to the surrounding neighborhoods by contributing to blight conditions. The City can directly address substandard housing through coordinated code enforcement efforts (Health Department, the Unit) as well as utilizing what State and Federal resources are available to provide rehabilitation and code abatement assistance.

5. *Neighborhoods In Need of Improvements and Stability: important to prevent abandoned housing and preserve older, existing housing stock.*

A large portion of Danbury's private rental housing stock is located in older, centrally located areas that were created prior to modern planning and zoning practices and are in need of updating and improvements. These include neighborhoods with high concentrations of low and moderately income minority individuals and families. Just as individual buildings need to be maintained and code compliant, older neighborhoods need to be examined and problems addressed and/or resolved in a timely and cost cohesive manner. An essential part of an affordable housing strategy must include efforts to preserve and improve existing housing units and the neighborhoods surrounding them. Efforts to address this issue would include systematic code enforcement and anti-blight efforts, establishment and support of neighborhood associations, churches and their activities, coordination of City wide services and improvements, targeted use of CDBG funds to make improvements in low and moderate income areas and efforts to strengthen neighborhoods through rehabilitation and responsible housing development.

6. *Minority and Low Income Concentrations in Central City Census Tracts Resulting from Historical Factors and New Migration.*

A significant challenge facing housing planners in Danbury is the overwhelming effects of historical factors that greatly contributed to the concentration of rental housing in central city census tracts. This, eventually, led to high concentrations of minority residents as well as low and moderate income residents in central city census tracts, especially tracts 2101, 2102, and 2104. A major historical reason for this trend was the dual form of municipal government that prevailed until the consolidation in 1968. This involved the City of Danbury government in control of the central City area and the Town of Danbury government in control of outlying areas. The dual government system produced fragmented public policy and dichotomy in the delivery of public services and infrastructure. The Town of Danbury was mostly residential in character with predominantly single family, owner occupied homes. The City of Danbury was commercial and industrial in nature with large numbers of multi-family rental units in addition to owner occupied housing.

Consolidation has resulted in the elimination of legal barriers between the two areas and with the expansion of city wide services to all sections of Danbury, the effects of certain differences still persist. Prior to the 1970's, it is possible that lending discrimination could have occurred that may have contributed to the now seemly segregated minority/low income residents settling in the downtown, central portion of the City of Danbury. The effects of recent in-migration of large numbers of persons from Central and South America have essentially over-whelmed the results of efforts to address minority impact concentrations through such basic strategies as the expansion of City water and sewer to outlying areas, the Danbury Housing Authority scattered site housing programs, integration of social services support and transitional housing units, affordable housing development incentives, and changes in planning, zoning, and building requirements. The City will continue these efforts to make housing opportunities available throughout the City but it must recognize that minority and income concentrations are likely to persist and can be best addressed by designing special services and programs to meet their significant needs.

7. *Credit and Financial Management Problems on Part of Owners and Renters.*

Credit problems and financial management problems on the part of potential owners as well as renters prevent them from obtaining housing in an already tight market where potential sellers, landlords, mortgage companies, brokers and financial institutions can be very choosy and harsh. Excessive credit card debt as well as poor credit histories was noted as major barriers to low-moderate income families seeking to obtain mortgages for first time homeownership. The need for ongoing consumer credit counseling education/services and financial management training on the part of city wide agencies and organizations geared towards persons seeking to buy homes or rent apartments was identified. Education regarding the process of buying, maintaining a home, and follow-up processes were also identified.

8. *Elderly Housing Needs; including under utilized larger homes occupied by empty nesters.*

Participants cited the need for more elderly and specialized housing as a barrier to free housing choice. It was also noted that lack of other options also contributed to elderly persons staying in large older homes that they have difficulty in maintaining. Again, while the production of subsidized rental housing is largely beyond the control of the City's capacity, the City should encourage the development of elderly housing and any available programs offered by either the State or Federal government. The City will also work through the Senior Center to develop a program

working with seniors to assist with such items as remodeling, maintenance, obtaining permits, house sharing and eventual selling and downsizing of their existing property.

9. Mortgage and Affirmative Lending Issues.

Participants identified the need for education and outreach efforts regarding mortgage and lending issues to make persons aware of their rights as well as to make potential buyers and renters aware of financial and documentation requirements to obtain housing. A specific barrier identified was the problem of persons working jobs and receiving undocumented income. Another problem identified was the potential dilution of the effectiveness of the Community Reinvestment Act due to the trends towards nationalized lenders and mortgage finance companies not regulated under banking statutes. The major strategy proposed to address these problems was aggressive outreach and education by the Fair Housing Officer in conjunction with area lenders.

10. Discrimination and Affirmative Marketing Issues in the Sale or Rental of Housing Insuring Equal Housing Access.

Discrimination against renters based on source of income, disability and families with children have been identified by the Fair Housing Officer in the City of Danbury. The need for outreach, education, media attention and referrals to the appropriate offices/agencies for legal resolution was identified. While no other widespread problem of discrimination was identified, the need for ongoing education and outreach is recognized and affirmed. Principle efforts should be conducted by the Fair Housing Officer acting in conjunction with the local Board of Realtors, landlords and various community agencies and organizations.

11. Barriers Affecting Special Needs Group.

Lack of resources and funding for dealing with special needs groups have been cited as barriers to free housing choice. Those special need groups; the disabled, immigrant populations, veterans, the homeless individuals have been identified as needing both internal and external intervention in being assisted to obtaining safe, decent and affordable housing. The inability for these special groups to not advocate for themselves indicates the need for community interaction among support services and agencies. The Danbury community will continue to make available support and case management services such as ARC's Point of Entry, Catholic Charities Homeless Outreach Team, various Emergency and Overflow Homeless Shelters, Mental and Addiction Services and Intervention Outreach Teams and various Religious Organizations. The City of Danbury's Health and Human Services Department will continue to spearhead efforts to address homelessness and transitional/supportive housing.

12. Re-organization and Assigned Duties of the Danbury Housing Partnership.

The Danbury Housing Partnership, under the direction of the City of Danbury Mayor and appointed community representatives, was re-organized and given the task to implement, monitor, and assess the effectiveness of measures as stated in the Ten Year Plan to End Homelessness, as adopted by the City Council. In addition, the Partnership has been charged with addressing the need for affordable housing and to study the housing needs of Danbury's elderly population. Among its tasks are to examine and identify housing needs and opportunities in the community; identify available public/private land suitable for developing affordable housing; review applicable laws, practices and regulations that may create barriers in developing affordable housing; addressing the housing needs of seniors and veterans; to establish priorities to meet identified housing needs in the community; and to recommend activities or projects to create additional affordable housing in Danbury consistent with fair housing choice.

Four standing committees have been established to address the major action areas. The committees include; Financial Resources and Fundraising Committee, Housing and Community Development Committee, Social and Supportive Services Committee, and Public Relations, Marketing and Education Committee.

13. Barriers to Creating Affordable Supportive Housing for the Homeless Population.

Homelessness is one of our most serious social problems. Due to continuous decreases in both State and Federal funding, affordable supportive housing, along with permanent affordable housing has been progressively reduced. There are many causes that have driven individuals into homelessness. The lack of employment (no income), recent or past histories of all types of substance abuses (drugs, alcohol), serious health (physical and mental) conditions/problems, criminal history and various hospitalizations can all attribute to why individuals and families are living on the street, temporary stay with family members/friends, living in cars, living in emergency shelters, etc. The homeless individual needs to be properly assessed and immediate interaction is needed to stabilize both the individual and the environment around them. The need for proper evaluation on the immediate needs of the client had been previously limited by the agency or organization evaluating that person. Today, through the coordinated efforts and service "a one-stop shop" method of available assistance can be provided by the Point of Entry of ARC. The homeless individual will be given various resources for local, state and federal aid and the eventual outcome of obtaining supportive housing and case management services.

The combination of housing relocation services and home-based case management enables homeless individuals to break the cycle of homelessness. The methodology of housing first approach facilitates long-term stability designed to empower participants and foster self-reliance and independence. The Health and Human Services Department will continue to provide advocacy, support, review and implementation of the Mayor's Ten Year Plan to End Homelessness to this much needed population.

VI. DESCRIPTION OF DANBURY'S CURRENT FAIR HOUSING PROGRAMS AND ACTIVITIES

Ongoing efforts are being undertaken within the City of Danbury to further fair housing choice, expand affordable housing opportunities, educate persons and groups about fair housing laws, regulate rental prices and investigate complaints of housing discrimination and increase rental charges. Among the major entities constituting Danbury's Fair Housing service delivery system are the following:

Fair Housing Officer, Health and Human Services Department.

The Fair Housing Officer (FHO) provides a variety of outreach, education and advocacy services. Included are counseling for landlords and tenants, interaction with realtors, public presentations regarding fair housing laws and practices, development and distribution of information brochures, analysis of housing patterns and practices, attendance and Board member to the State Fair Housing Association, assisting in the homeless population including individuals, families and veterans. The FHO also assists in monitoring affordable housing provisions and affirmative marketing efforts in connection with the developments/projects approved under the City of Danbury's Affordable Housing Incentive Option. The FHO investigates complaints of housing discrimination and assists residents in filing formal complaints with the State or in court. The FHO assists the State in any investigation upon request. The FHO will also connect complainants with legal assistance through various organizations (Fair Housing Center, FHACT, Legal Services, CHRO).

The Fair Housing Officer serves as Secretary to the Danbury Housing Partnership and all four (4) subcommittees to ensure the proper development of affordable housing initiatives and to ensure the implementation of the Mayor's Ten Year Plan to End Homelessness. The FHO also serves on the Board of Directors of the Fair Housing Association of Connecticut and is a liaison and advocate for fair housing issues with the State. The FHO also serves as staff support and field investigator for the Fair Rent Commission, which investigates and rules on complaints of excessive rental charges within the City of Danbury. The FHO participates in efforts to encourage affordable housing development and performs other housing related duties as necessary. The FHO works directly with community agencies and organizations to provide support services and supportive housing for the chronic homeless, those who are recently homeless and those at risk of becoming homeless. The FHO will also provide assistance in finding resources to aid the homeless population for medical and mental relief to promote the total well being of the person in question.

Besides promoting and encouraging fair housing choice within the Danbury community, the FHO works diligently with the following organization/commissions;

Danbury Housing Partnership

The Danbury Housing Partnership has taken a leading role in advising the Fair Housing Officer on the development and implementation of fair housing plans and activities. The Fair Housing Committee established by the Partnership meets on a quarterly basis to discuss affordable housing initiatives, encourage the development of affordable housing by having meeting with actual developers and architects. The Partnership organization, appointed members by the Mayor, is

composed of individuals from the private, public and non-profit sectors representing a broad cross section of the Danbury community. In addition to its emphasis on fair housing, the Partnership addresses a wide variety of issues designed to educate the community regarding housing issues and stimulate affordable housing development.

Danbury Fair Rent Commission

The Commission was established by the City to monitor and regulate rental prices and practices within Danbury's housing market. The Commission has jurisdiction to investigate allegations of alleged excessive rental charges, conduct investigations into rental costs, consider the physical quality of the rental housing, hold fact-finding hearings and issue rulings to establish appropriate rental charges. A significant percentage of complainants to the Commission are minorities, mainly Hispanic, reflecting the concentration of low income and minority persons in the older centrally located rental housing as determined in this analysis. The services provided by the Commission are thus a major contributor to efforts to ameliorate the barriers to fair housing choice identified by Danbury's analysis.

Americans With Disabilities Act (ADA) Compliance Officer, Personnel Department

The City's ADA Compliance Officer investigates complaints of violations of the Americans with Disabilities Act provisions not only in public buildings but in private housing as well. The Officer seeks to resolve complaints, counsels both tenants and property owners on compliance, and if necessary, seeks judicial relief.

VII. CONCLUSION AND RECOMMENDATIONS

The Analysis of Impediments (AI) was conducted without preconceived opinions regarding unlawful impediments to fair housing choice, as prohibited under the Fair Housing Law. There were several data sources researched and analyzed to ensure a thorough and complete identification of all impediments to fair housing choice. The very high cost of housing and housing related expenditures in Danbury has always been an impediment to housing availability and choice. However, this analysis has identified additional impediments and recommended actions to address such impediments.

Promoting awareness and educating the community through the dissemination of fair housing information will address the limited and/or lack of knowledge regarding fair housing laws. The inadequate supply of affordable housing can be resulted to restrictions of housing choice. Therefore, the City of Danbury should continue to promote and encourage the development of decent and safe housing units to increase the current stock of limited affordable housing, which will provide additional choices.

Public policies established at the local level can affect housing development and thereby, have an impact on the range and location of housing choices available to residents. Fair housing laws are designed to encourage an inclusive living environment and active community participation. An assessment of public policies and practices enacted by the City of Danbury can help determine potential impediments to fair housing opportunity. The FHO will continue to review and make recommendations to encourage fair housing choice, the continual need for affordable housing and the monitoring of the homeless population that can have both a positive and negative impact on our community.

APPENDIXES

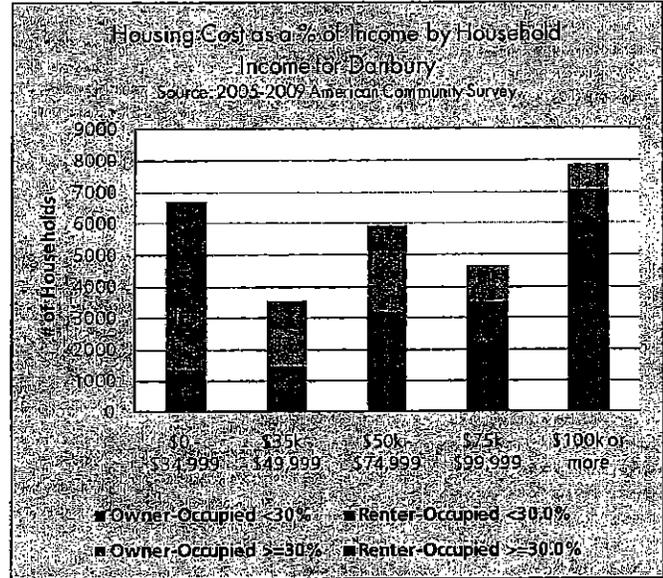


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 a campaign of the Partnership for Strong Communities

2011 HOPE Regional Housing Forums

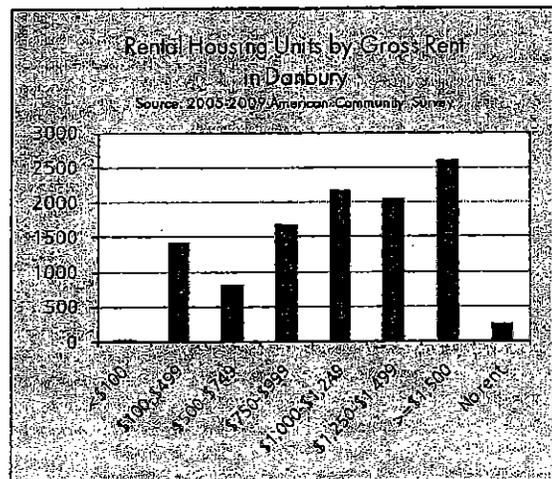
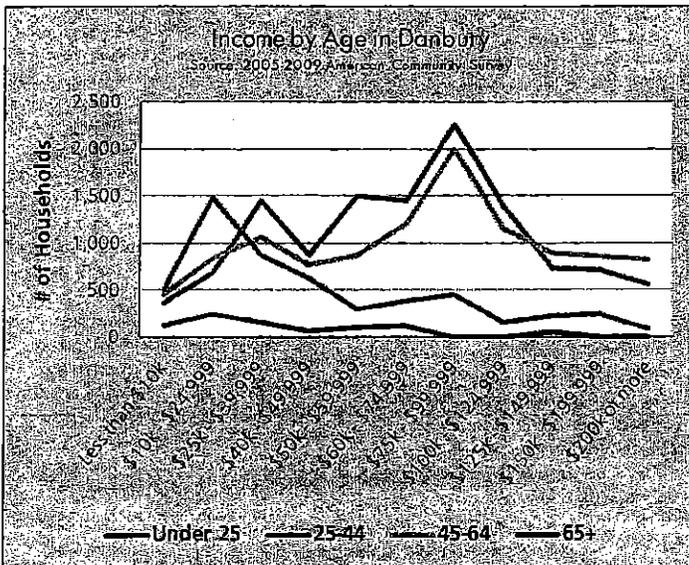
Town Housing Profile Danbury, CT

| Summary Information for Danbury | | |
|--|-------------|-------------|
| Source: Census Bureau | 2005-09 ACS | 2010 Census |
| Total Population | 78,708 | 74,848 |
| Total Housing Units | 31,217 | 28,519 |
| Owner-Occupied Housing Units | 18,083 | 15,849 |
| Renter-Occupied Housing Units | 11,077 | 11,334 |
| Vacant Housing Units | 2,054 | 1,336 |
| Vacant - Seasonal, Recreational or Occasional Use | 441 | 375 |
| Average Household Size | 2.58 | 2.64 |
| Median Age | 36.7 | 35.2 |
| Median Household Income | \$65,419 | \$53,664 |
| 80% of Median HH Income | \$52,335 | \$42,931 |
| 50% of Median HH Income | \$32,710 | \$26,832 |
| 30% of Median HH Income | \$19,626 | \$16,099 |
| Median Gross Rent | \$1,166 | \$818 |
| Median Monthly Costs for Owners with a Mortgage | \$2,076 | \$1,489 |
| Median Monthly Costs for Owners without a Mortgage | \$658 | \$450 |



Danbury 2010 Affordable Housing Appeals List Data

- 28,519 Housing Units, 2000 Census
- 2,526 Governmentally Assisted Units
- 257 CHFA Mortgages
- 223 Deed-Restricted Units
- 3,046 Total Assisted Units
- 10.68% Units Assisted



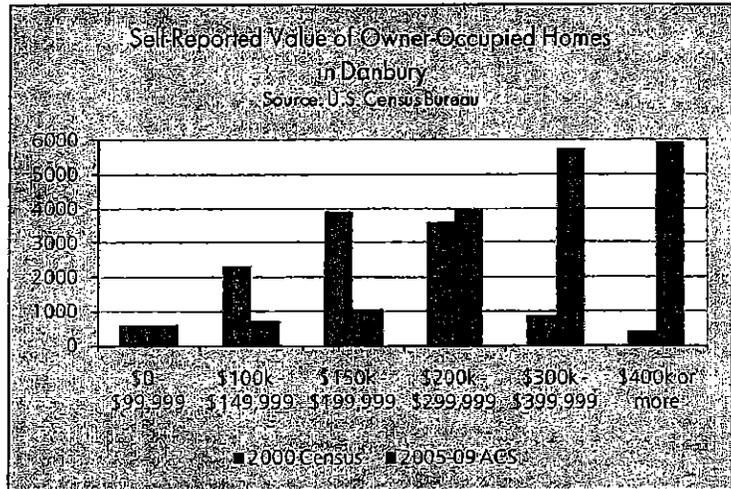


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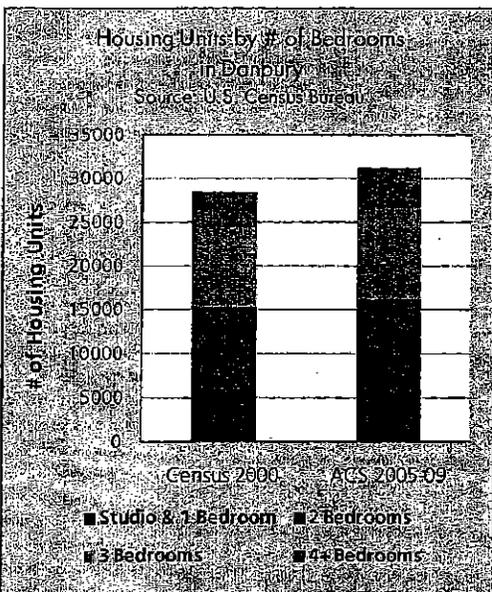
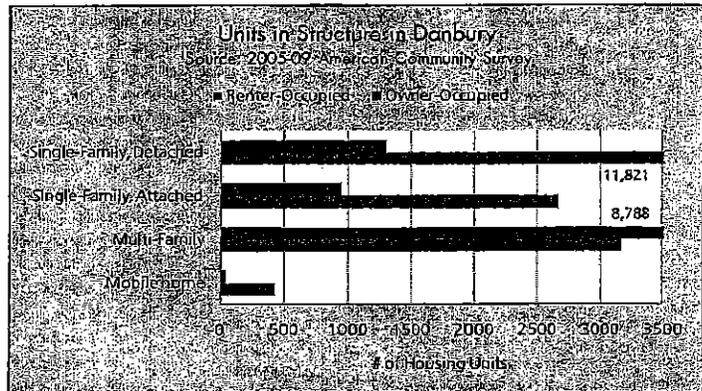
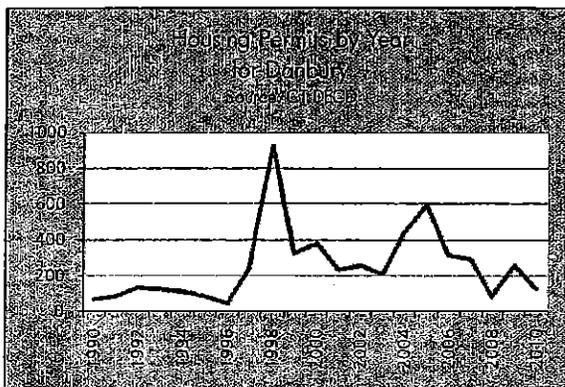
United Way 2-1-1 Top 5 Housing Related Requests for Service - Danbury

| Source: United Way | 2010 | 2009 |
|--|------------|------------|
| Total | 820 | 725 |
| Homelessness Prevention and Rapid Re-Housing | 480 | 66 |
| Housing Search and Information | 145 | 111 |
| Homeless Shelter | 121 | 161 |
| Rent Payment Assistance | 96 | 76 |
| Subsidized Rental Housing | 86 | 108 |

*Note: HPRP implemented Fall 2009



Population Density in Danbury
 Land Area: 42 Square Miles
 Population Density: 1745 persons/sq mile
 Source: CERS.gov/Infofiles



Housing Sales & Foreclosures - Danbury

Source: eRealty, The Warren Group

| | 2010 | 2009 | 2008 |
|----------------------------------|-----------|-----------|-----------|
| Median 1-Family Home Sales Price | \$256,500 | \$288,000 | \$322,600 |
| Number of 1-Family Home Sales | 73 | 319 | N/A |
| Lis Penden Filings | 532 | 652 | 102 |
| Foreclosure Deed Filings | 62 | 100 | 62 |

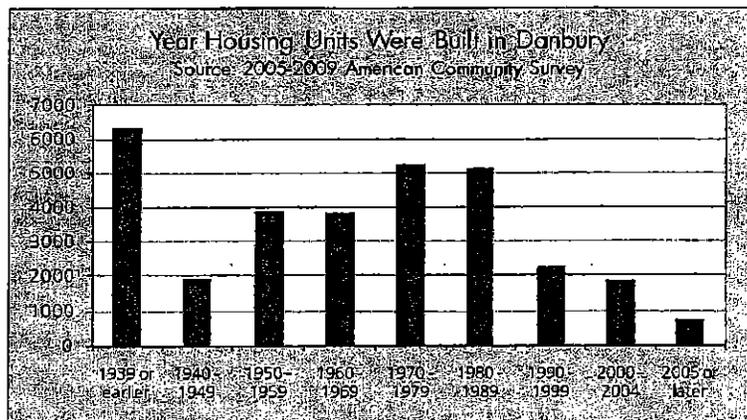


CHART 1C

Home Mortgage Disclosure Act Aggregated Statistics For Year 2009
(Based on 14 full tracts)

| | & VA Home Purchase Loans | | Home Purchase Loans | | Improvement Loans | | Dwellings For 5+ Families | | Loans on < 5 Family Dwellings (A B C & D) | | Manufactured Home Dwelling (A B C & D) | | | |
|-------------------------------------|--------------------------|---------------|---------------------|---------------|-------------------|---------------|---------------------------|---------------|---|---------------|--|---------------|---|-----------|
| | Number | Average Value | Number | Average Value | Number | Average Value | Number | Average Value | Number | Average Value | Number | Average Value | | |
| LOANS ORIGINATED | 203 | \$257,433 | 367 | \$231,450 | 1,320 | \$242,056 | 70 | \$180,943 | 2 | \$350,000 | 109 | \$239,349 | 5 | \$186,800 |
| APPLICATIONS APPROVED, NOT ACCEPTED | 13 | \$231,923 | 37 | \$209,946 | 131 | \$244,603 | 11 | \$125,545 | 0 | \$0 | 9 | \$141,111 | 2 | \$56,500 |
| APPLICATIONS DENIED | 38 | \$236,921 | 62 | \$212,597 | 535 | \$260,243 | 51 | \$111,667 | 0 | \$0 | 53 | \$210,226 | 3 | \$45,687 |
| APPLICATIONS WITHDRAWN | 37 | \$258,757 | 57 | \$195,053 | 299 | \$247,184 | 9 | \$206,778 | 0 | \$0 | 12 | \$167,667 | 0 | \$0 |
| FILES CLOSED FOR INCOMPLETENESS | 2 | \$260,000 | 7 | \$201,857 | 90 | \$239,889 | 4 | \$172,000 | 0 | \$0 | 10 | \$183,300 | 0 | \$0 |

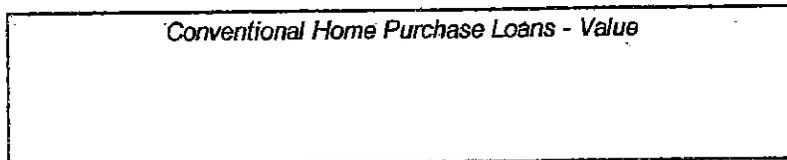
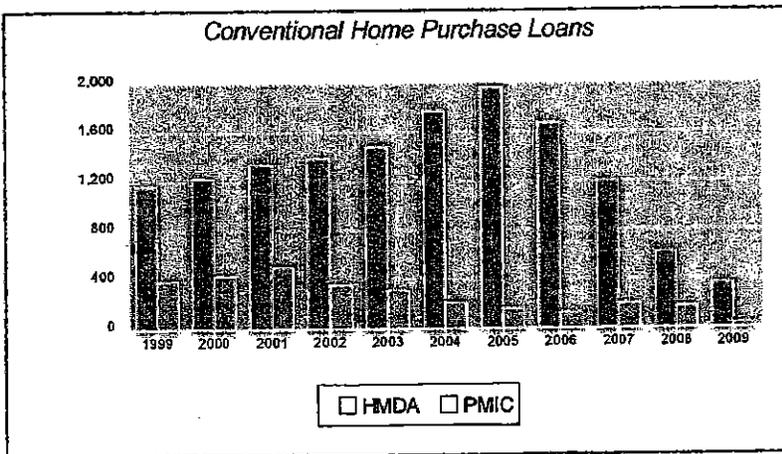
Choose year:

Detailed mortgage data for all 14 tracts in Danbury, CT

Private Mortgage Insurance Companies Aggregated Statistics For Year 2009
(Based on 13 full tracts)

| | A) Conventional Home Purchase Loans | | B) Refinancings | | C) Non-occupant Loans on < 5 Family Dwellings (A & B) | |
|-------------------------------------|-------------------------------------|---------------|-----------------|---------------|---|---------------|
| | Number | Average Value | Number | Average Value | Number | Average Value |
| LOANS ORIGINATED | 35 | \$277,257 | 30 | \$284,667 | 0 | \$0 |
| APPLICATIONS APPROVED, NOT ACCEPTED | 23 | \$276,913 | 14 | \$306,429 | 1 | \$270,000 |
| APPLICATIONS DENIED | 9 | \$239,111 | 16 | \$292,313 | 0 | \$0 |
| APPLICATIONS WITHDRAWN | 1 | \$175,000 | 5 | \$263,000 | 0 | \$0 |
| FILES CLOSED FOR INCOMPLETENESS | 4 | \$204,750 | 2 | \$302,000 | 0 | \$0 |

Choose year:

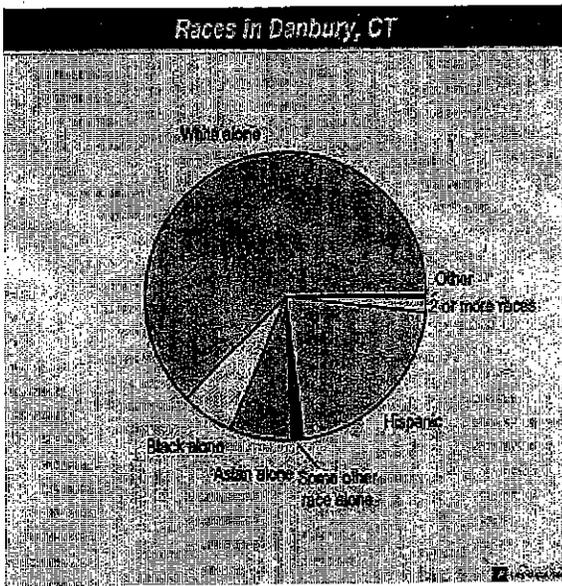


Danbury (city), Connecticut

CHART 1D

| People QuickFacts | Danbury | Connecticut |
|---|----------------|--------------------|
| Population, 2011 estimate | 81,671 | 3,580,709 |
| Population, 2010 (April 1) estimates base | 80,893 | 3,574,097 |
| Population, percent change, April 1, 2010 to July 1, 2011 | 1.0% | 0.2% |
| Population, 2010 | 80,893 | 3,574,097 |
| Persons under 5 years, percent, 2010 | 6.7% | 5.7% |
| Persons under 18 years, percent, 2010 | 21.1% | 22.9% |
| Persons 65 years and over, percent, 2010 | 11.1% | 14.2% |
| Female persons, percent, 2010 | 50.9% | 51.3% |
| White persons, percent, 2010 (a) | 68.2% | 77.6% |
| Black persons, percent, 2010 (a) | 7.2% | 10.1% |
| American Indian and Alaska Native persons, percent, 2010 (a) | 0.4% | 0.3% |
| Asian persons, percent, 2010 (a) | 6.8% | 3.8% |
| Native Hawaiian and Other Pacific Islander, percent, 2010 (a) | Z | 0.0% |
| Persons reporting two or more races, percent, 2010 | 4.5% | 2.6% |
| Persons of Hispanic or Latino origin, percent, 2010 (b) | 25.0% | 13.4% |
| White persons not Hispanic, percent, 2010 | 57.2% | 71.2% |
| Living in same house 1 year & over, percent, 2007-2011 | 87.0% | 88.0% |
| Foreign born persons, percent, 2007-2011 | 30.7% | 13.3% |
| Language other than English spoken at home, percent age 5+, 2007-2011 | 40.0% | 20.8% |
| High school graduate or higher, percent of persons age 25+, 2007-2011 | 82.3% | 88.6% |
| Bachelor's degree or higher, percent of persons age 25+, 2007-2011 | 30.0% | 35.7% |
| Veterans, 2007-2011 | 3,693 | 235,132 |
| Mean travel time to work (minutes), workers age 16+, 2007-2011 | 25.7 | 24.7 |
| Homeownership rate, 2007-2011 | 62.5% | 68.9% |
| Housing units in multi-unit structures, percent, 2007-2011 | 43.7% | 34.6% |
| Median value of owner-occupied housing units, 2007-2011 | \$330,100 | \$293,100 |
| Households, 2007-2011 | 29,465 | 1,360,115 |
| Persons per household, 2007-2011 | 2.61 | 2.53 |
| Per capita money income in the past 12 months (2011 dollars), 2007-2011 | \$30,838 | \$37,627 |
| Median household income, 2007-2011 | \$65,656 | \$69,243 |
| Persons below poverty level, percent, 2007-2011 | 10.0% | 9.5% |
| Business QuickFacts | Danbury | Connecticut |
| Total number of firms, 2007 | 7,723 | 332,150 |
| Black-owned firms, percent, 2007 | 3.7% | 4.4% |
| American Indian- and Alaska Native-owned firms, percent, 2007 | S | 0.5% |
| Asian-owned firms, percent, 2007 | 3.9% | 3.3% |
| Native Hawaiian and Other Pacific Islander-owned firms, percent, 2007 | F | 0.0% |
| Retail sales per capita, 2007 | \$27,736 | \$14,953 |
| Accommodation and food services sales, 2007 (\$1000) | 200,281 | 9,138,437 |
| Geography QuickFacts | Danbury | Connecticut |
| Land area in square miles, 2010 | 41.89 | 4,842.36 |
| Persons per square mile, 2010 | 1,931.0 | 738.1 |
| FIPS Code | 18430 | 09 |
| Counties | | |

CHART 1E



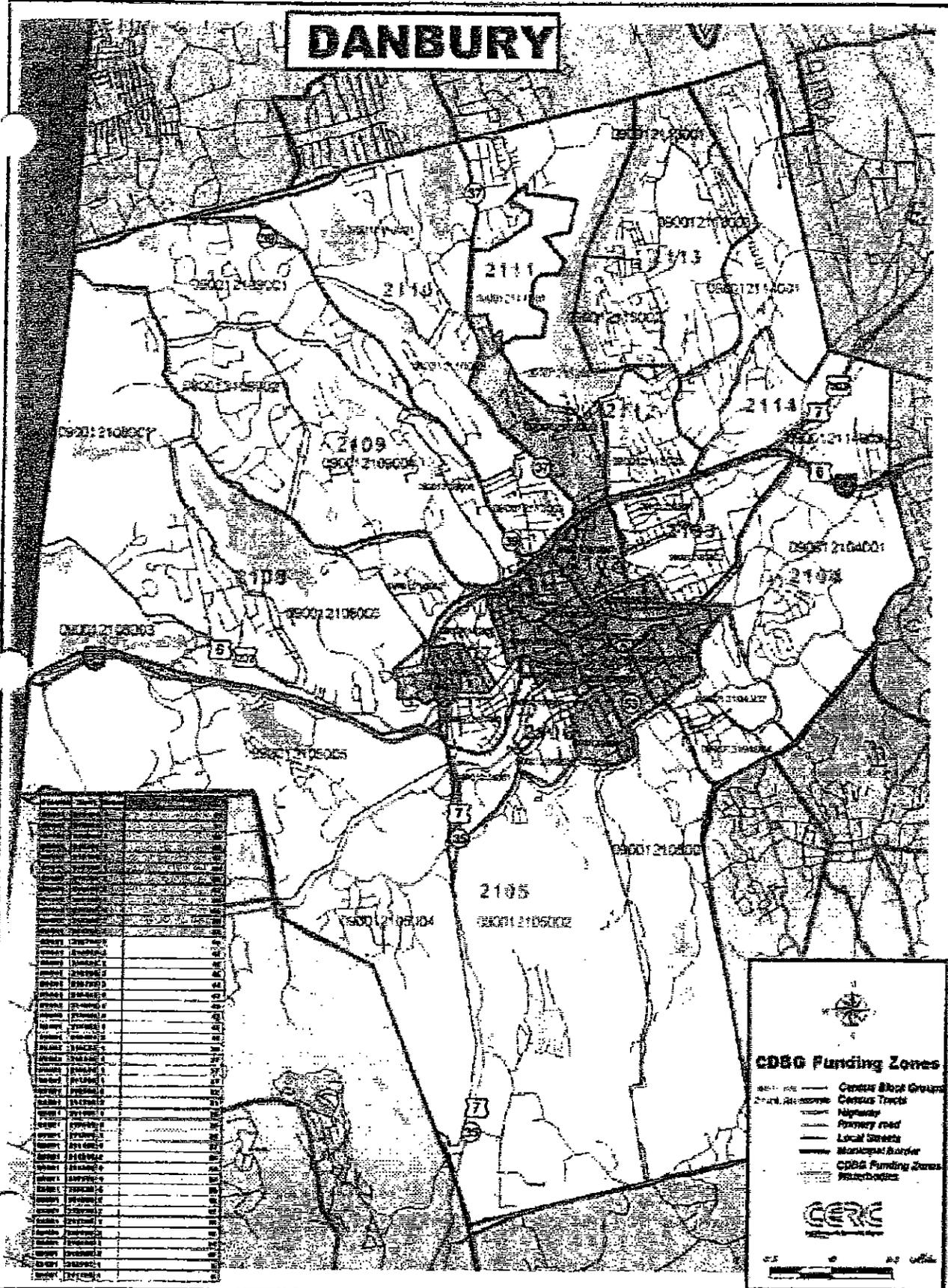
2010 Statistical Data/Population

- **White alone - 46,309 (57.2%)**
- **Hispanic - 20,185 (25.0%)**
- **Asian alone - 5,399 (6.7%)**
- **Black alone - 5,030 (6.2%)**
- **Two or more races - 1,998 (2.5%)**
- **Other race alone - 1,845 (2.3%)**
- **American Indian alone - 106 (0.1%)**
- **Native Hawaiian and Other Pacific Islander alone - 21 (0.03%)**

Previous population data by race:

| | White | Black | Am. Indian | Asian/Pacif. | Other | Total |
|-------|----------------|---------------|--------------|--------------------|---------------|--------|
| 1980: | 55,063 (white) | 3,452 (Black) | 115 (Eskimo) | 601 (Asian/Pacif.) | 1,239 (other) | 60,470 |
| 1990: | 57,056 | 4,397 | 179 | 2,393 | 1,550 | 65,585 |
| 2000: | 56,853 | 5,060 | 214 | 4,108 | 8,613 | 74,848 |
| 2010: | 56,202 | 5,803 | 326 | 5,504 | 14,058 | 80,893 |

DANBURY



| Block | Area | Population | Area (sq. ft.) | Area (sq. mi.) |
|-------|------|------------|----------------|----------------|
| 0001 | 0001 | 100 | 10000 | 0.0003 |
| 0002 | 0002 | 100 | 10000 | 0.0003 |
| 0003 | 0003 | 100 | 10000 | 0.0003 |
| 0004 | 0004 | 100 | 10000 | 0.0003 |
| 0005 | 0005 | 100 | 10000 | 0.0003 |
| 0006 | 0006 | 100 | 10000 | 0.0003 |
| 0007 | 0007 | 100 | 10000 | 0.0003 |
| 0008 | 0008 | 100 | 10000 | 0.0003 |
| 0009 | 0009 | 100 | 10000 | 0.0003 |
| 0010 | 0010 | 100 | 10000 | 0.0003 |
| 0011 | 0011 | 100 | 10000 | 0.0003 |
| 0012 | 0012 | 100 | 10000 | 0.0003 |
| 0013 | 0013 | 100 | 10000 | 0.0003 |
| 0014 | 0014 | 100 | 10000 | 0.0003 |
| 0015 | 0015 | 100 | 10000 | 0.0003 |
| 0016 | 0016 | 100 | 10000 | 0.0003 |
| 0017 | 0017 | 100 | 10000 | 0.0003 |
| 0018 | 0018 | 100 | 10000 | 0.0003 |
| 0019 | 0019 | 100 | 10000 | 0.0003 |
| 0020 | 0020 | 100 | 10000 | 0.0003 |
| 0021 | 0021 | 100 | 10000 | 0.0003 |
| 0022 | 0022 | 100 | 10000 | 0.0003 |
| 0023 | 0023 | 100 | 10000 | 0.0003 |
| 0024 | 0024 | 100 | 10000 | 0.0003 |
| 0025 | 0025 | 100 | 10000 | 0.0003 |
| 0026 | 0026 | 100 | 10000 | 0.0003 |
| 0027 | 0027 | 100 | 10000 | 0.0003 |
| 0028 | 0028 | 100 | 10000 | 0.0003 |
| 0029 | 0029 | 100 | 10000 | 0.0003 |
| 0030 | 0030 | 100 | 10000 | 0.0003 |
| 0031 | 0031 | 100 | 10000 | 0.0003 |
| 0032 | 0032 | 100 | 10000 | 0.0003 |
| 0033 | 0033 | 100 | 10000 | 0.0003 |
| 0034 | 0034 | 100 | 10000 | 0.0003 |
| 0035 | 0035 | 100 | 10000 | 0.0003 |
| 0036 | 0036 | 100 | 10000 | 0.0003 |
| 0037 | 0037 | 100 | 10000 | 0.0003 |
| 0038 | 0038 | 100 | 10000 | 0.0003 |
| 0039 | 0039 | 100 | 10000 | 0.0003 |
| 0040 | 0040 | 100 | 10000 | 0.0003 |
| 0041 | 0041 | 100 | 10000 | 0.0003 |
| 0042 | 0042 | 100 | 10000 | 0.0003 |
| 0043 | 0043 | 100 | 10000 | 0.0003 |
| 0044 | 0044 | 100 | 10000 | 0.0003 |
| 0045 | 0045 | 100 | 10000 | 0.0003 |
| 0046 | 0046 | 100 | 10000 | 0.0003 |
| 0047 | 0047 | 100 | 10000 | 0.0003 |
| 0048 | 0048 | 100 | 10000 | 0.0003 |
| 0049 | 0049 | 100 | 10000 | 0.0003 |
| 0050 | 0050 | 100 | 10000 | 0.0003 |
| 0051 | 0051 | 100 | 10000 | 0.0003 |
| 0052 | 0052 | 100 | 10000 | 0.0003 |
| 0053 | 0053 | 100 | 10000 | 0.0003 |
| 0054 | 0054 | 100 | 10000 | 0.0003 |
| 0055 | 0055 | 100 | 10000 | 0.0003 |
| 0056 | 0056 | 100 | 10000 | 0.0003 |
| 0057 | 0057 | 100 | 10000 | 0.0003 |
| 0058 | 0058 | 100 | 10000 | 0.0003 |
| 0059 | 0059 | 100 | 10000 | 0.0003 |
| 0060 | 0060 | 100 | 10000 | 0.0003 |
| 0061 | 0061 | 100 | 10000 | 0.0003 |
| 0062 | 0062 | 100 | 10000 | 0.0003 |
| 0063 | 0063 | 100 | 10000 | 0.0003 |
| 0064 | 0064 | 100 | 10000 | 0.0003 |
| 0065 | 0065 | 100 | 10000 | 0.0003 |
| 0066 | 0066 | 100 | 10000 | 0.0003 |
| 0067 | 0067 | 100 | 10000 | 0.0003 |
| 0068 | 0068 | 100 | 10000 | 0.0003 |
| 0069 | 0069 | 100 | 10000 | 0.0003 |
| 0070 | 0070 | 100 | 10000 | 0.0003 |
| 0071 | 0071 | 100 | 10000 | 0.0003 |
| 0072 | 0072 | 100 | 10000 | 0.0003 |
| 0073 | 0073 | 100 | 10000 | 0.0003 |
| 0074 | 0074 | 100 | 10000 | 0.0003 |
| 0075 | 0075 | 100 | 10000 | 0.0003 |
| 0076 | 0076 | 100 | 10000 | 0.0003 |
| 0077 | 0077 | 100 | 10000 | 0.0003 |
| 0078 | 0078 | 100 | 10000 | 0.0003 |
| 0079 | 0079 | 100 | 10000 | 0.0003 |
| 0080 | 0080 | 100 | 10000 | 0.0003 |
| 0081 | 0081 | 100 | 10000 | 0.0003 |
| 0082 | 0082 | 100 | 10000 | 0.0003 |
| 0083 | 0083 | 100 | 10000 | 0.0003 |
| 0084 | 0084 | 100 | 10000 | 0.0003 |
| 0085 | 0085 | 100 | 10000 | 0.0003 |
| 0086 | 0086 | 100 | 10000 | 0.0003 |
| 0087 | 0087 | 100 | 10000 | 0.0003 |
| 0088 | 0088 | 100 | 10000 | 0.0003 |
| 0089 | 0089 | 100 | 10000 | 0.0003 |
| 0090 | 0090 | 100 | 10000 | 0.0003 |
| 0091 | 0091 | 100 | 10000 | 0.0003 |
| 0092 | 0092 | 100 | 10000 | 0.0003 |
| 0093 | 0093 | 100 | 10000 | 0.0003 |
| 0094 | 0094 | 100 | 10000 | 0.0003 |
| 0095 | 0095 | 100 | 10000 | 0.0003 |
| 0096 | 0096 | 100 | 10000 | 0.0003 |
| 0097 | 0097 | 100 | 10000 | 0.0003 |
| 0098 | 0098 | 100 | 10000 | 0.0003 |
| 0099 | 0099 | 100 | 10000 | 0.0003 |
| 0100 | 0100 | 100 | 10000 | 0.0003 |

CDBG Funding Zones

- Census Block Groups
- Census Tracts
- Highway
- Primary road
- Local Streets
- Municipal Border
- CDBG Funding Zones
- Waterbody

CERC

U.S. 0 0.2 Miles

CHART 2C

FY 2010 Income Limits Documentation System
FY 2010 Income Limits Summary

| Danbury town, Connecticut | | | | | | | | | | |
|---------------------------|---------------|--|----------|----------|----------|----------|----------|----------|----------|----------|
| FY 2010 Income Limit Area | Median Income | FY 2010 Income Limit Category | 1 Person | 2 Person | 3 Person | 4 Person | 5 Person | 6 Person | 7 Person | 8 Person |
| Danbury town | \$107,600 | <u>Very Low (50%) Income Limits</u> | \$37,700 | \$43,050 | \$48,450 | \$53,800 | \$58,150 | \$62,450 | \$66,750 | \$71,050 |
| | | <u>Extremely Low (30%) Income Limits</u> | \$22,650 | \$25,850 | \$29,100 | \$32,300 | \$34,900 | \$37,500 | \$40,100 | \$42,650 |
| | | <u>Low (80%) Income Limits</u> | \$51,600 | \$58,950 | \$66,300 | \$73,650 | \$79,550 | \$85,450 | \$91,350 | \$97,250 |

**FY 2011 Income Limits Documentation System
 FY 2011 Income Limits Summary**

| Danbury town, Connecticut | | | | | | | | | | |
|---------------------------|---------------|--|----------|----------|----------|----------|----------|----------|----------|----------|
| FY 2011 Income Limit Area | Median Income | FY 2011 Income Limit Category | 1 Person | 2 Person | 3 Person | 4 Person | 5 Person | 6 Person | 7 Person | 8 Person |
| Danbury town | \$108,900 | <u>Very Low (50%) Income Limits</u> | \$38,150 | \$43,600 | \$49,050 | \$54,450 | \$58,850 | \$63,200 | \$67,550 | \$71,900 |
| | | <u>Extremely Low (30%) Income Limits</u> | \$22,900 | \$26,150 | \$29,400 | \$32,650 | \$35,300 | \$37,900 | \$40,500 | \$43,100 |
| | | <u>Low (80%) Income Limits</u> | \$52,300 | \$59,750 | \$67,200 | \$74,650 | \$80,650 | \$86,600 | \$92,600 | \$98,550 |

**FY 2012 Income Limits Documentation System
 FY 2012 Income Limits Summary**

| Danbury town, Connecticut | | | | | | | | | | |
|--|--------------------------|--|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| FY 2012 Income Limit Area | Median Income | FY 2012 Income Limit Category | 1 Person | 2 Person | 3 Person | 4 Person | 5 Person | 6 Person | 7 Person | 8 Person |
| Danbury town | \$110,400 | Very Low (50%) Income Limits | \$38,650 | \$44,200 | \$49,700 | \$55,200 | \$59,650 | \$64,050 | \$68,450 | \$72,900 |
| | | Extremely Low (30%) Income Limits | \$23,200 | \$26,500 | \$29,800 | \$33,100 | \$35,750 | \$38,400 | \$41,050 | \$43,700 |
| | | Low (80%) Income Limits | \$49,700 | \$56,800 | \$63,900 | \$70,950 | \$76,650 | \$82,350 | \$88,000 | \$93,700 |

FY 2013 Income Limits Documentation System

FY 2013 Income Limits Summary

| | | | Danbury town, Connecticut | | | | | | | |
|------------------------------------|------------------|--|---------------------------|-------------|-------------|-----------------|-------------|-------------|-------------|-------------|
| FY 2013 Income Limit Area | Median Income | FY 2013 Income Limit Category | 1 Person | 2 Person | 3 Person | 4 Person | 5 Person | 6 Person | 7 Person | 8 Person |
| | | <u>Very Low (50%) Income Limits</u> | \$37,700 | \$43,050 | \$48,450 | \$53,800 | \$58,150 | \$62,450 | \$66,750 | \$71,050 |
| Danbury town | \$107,600 | <u>Extremely Low (30%) Income Limits</u> | \$22,650 | \$25,850 | \$29,100 | \$32,300 | \$34,900 | \$37,500 | \$40,100 | \$42,650 |
| | | <u>Low (80%) Income Limits</u> | \$47,250 | \$54,000 | \$60,750 | \$67,450 | \$72,850 | \$78,250 | \$83,650 | \$89,050 |

Final FY 2010 Fair Market Rent Documentation System

The Final FY 2010 Danbury, CT HUD Metro FMR Area FMRs for All Bedroom Sizes

The following table shows the Final FY 2010 FMRs by unit bedrooms.

| Final FY 2010 FMRs By Unit Bedrooms | | | | | |
|-------------------------------------|------------|-------------|-------------|---------------|--------------|
| | Efficiency | One-Bedroom | Two-Bedroom | Three-Bedroom | Four-Bedroom |
| Final FY 2010 FMR | \$1,033 | \$1,254 | \$1,591 | \$1,904 | \$2,361 |

The remainder of this page provides complete documentation of the development of the Final FY 2010 Fair Market Rents (FMRs) for Danbury, CT HUD Metro FMR Area. This page provides a summary and details of how the Final FY 2010 FMRs were developed and updated starting with the formation of the FY 2010 FMR Areas from the metropolitan Core-Based Statistical Areas (CBSAs) as established by the Office of Management and Budget and incorporating newly available 2007 one and three year American Community Survey (ACS) Data. FY 2010 FMRs include information from local Random Digit Dialing (RDD) surveys conducted during 2008. Aspects of the derivation of Final FY 2010 rents exclusive to FY 2010 are made explicit in the following text. Aspects unchanged from FY 2009 can be reviewed by clicking on the associated link.

The following defines a summary of the steps taken to generate the Final FY 2010 FMR:

| Danbury, CT HUD Metro FMR Area Final FY 2010 FMR Calculation Summary | |
|---|------------------|
| Process Step | Step Result |
| 1. Begin with Final FY 2009 2 Bedroom FMR | \$1,505 |
| 2. Remove Trending and CPI Updates from Final FY 2009 2 Bedroom FMR | \$1,351 |
| 3. Determine 2006 to 2007 Update Factor | 1.0490 |
| 4. Apply Update Factor (#2 x #3) | \$1,417 |
| 5a. Calculate Update Factors to 2008 and 5b. Trend Factor to April 1, 2010 | 1.0821 1.0376 |
| 6. Apply Update Factor to 2008 and Trend to Get Final FY 2010 2BR FMR (#4 x #5a x #5b) | \$1,591 |

FY 2010 FMR Area Geography

FY 2010 FMR Areas Follow FY 2009 Area Definitions with Modifications

FY 2010 FMR areas continue to use the revised Office of Management and Budget (OMB) area definitions that were first issued in 2003 along with HUD defined Metropolitan areas (HMFAs) as described in the FY 2009 FMR documentation which can be found at ([Danbury, CT HUD Metro FMR Area FY 2009 FMR Documentation system](#)). FY 2010 areas reflect changes made to metropolitan areas by OMB through November 20, 2008 as published in OMB bulletin 09-01.

Danbury, CT HUD Metro FMR Area is made up of the following:

FAIRFIELD COUNTY, CT TOWNS OF Bethel town, CT ; Brookfield town, CT ; Danbury town, CT ; New Fairfield town, CT ; Newtown town, CT ; Redding town, CT ; Ridgefield town, CT ; Sherman town, CT .

Danbury, CT HUD Metro FMR Area FMR Area Derivation (RECAP)

Final FY 2011 Fair Market Rent Documentation System

The Final FY 2011 Danbury, CT HUD Metro FMR Area FMRs for All Bedroom Sizes

The following table shows the Final FY 2011 FMRs by unit bedrooms.

| Final FY 2011 FMRs By Unit Bedrooms | | | | | |
|-------------------------------------|------------|-------------|-------------|---------------|--------------|
| | Efficiency | One-Bedroom | Two-Bedroom | Three-Bedroom | Four-Bedroom |
| Final FY 2011 FMR | \$1,039 | \$1,262 | \$1,601 | \$1,916 | \$2,376 |

The remainder of this page provides complete documentation of the development of the Final FY 2011 Fair Market Rents (FMRs) for Danbury, CT HUD Metro FMR Area. This page provides a summary and details of how the Final FY 2011 FMRs were developed and updated starting with the formation of the FY 2011 FMR Areas from the metropolitan Core-Based Statistical Areas (CBSAs) as established by the Office of Management and Budget and incorporating newly available 2008 one and three year American Community Survey (ACS) Data. FY 2011 FMRs include information from local Random Digit Dialing (RDD) surveys conducted through 2009. Aspects of the derivation of Final FY 2011 rents exclusive to FY 2011 are made explicit in the following text. Aspects unchanged from FY 2010 can be reviewed by clicking on the associated link.

The following defines a summary of the steps taken to generate the Final FY 2011 FMR:

| Danbury, CT HUD Metro FMR Area Final FY 2011 FMR Calculation Summary | |
|---|------------------|
| Process Step | Step Result |
| 1. Begin with Final FY 2010 2 Bedroom FMR | \$1,591 |
| 2. Remove Trending and CPI Updates from Final FY 2010 2 Bedroom FMR | \$1,417 |
| 3. Determine Update Factor through 2008 | 1.0288 |
| 4. Apply Update Factor (#2 x #3) | \$1,458 |
| 5a. Calculate Update Factors to 2009 and 5b. Trend Factor to April 1, 2011 | 1.0584 1.0376 |
| 6. Apply Update Factor to 2009 and Trend to Get Final FY 2011 2BR FMR (#4 x #5a x #5b) | \$1,601 |

FY 2011 FMR Area Geography

FY 2011 FMR Areas Follow FY 2010 Area Definitions with Modifications

FY 2011 FMR areas continue to use the revised Office of Management and Budget (OMB) area definitions that were first issued in 2003 along with HUD defined Metropolitan areas (HMFAs) as described in the FY 2009 FMR documentation which can be found at [\(Danbury, CT HUD Metro FMR Area FY 2010 FMR Documentation system\)](#). FY 2011 areas reflect changes made to metropolitan areas by OMB through December 1, 2009 as published in OMB bulletin 10-02.

Danbury, CT HUD Metro FMR Area is made up of the following:

FAIRFIELD COUNTY, CT TOWNS OF Bethel town, CT ; Brookfield town, CT ; Danbury town, CT ; New Fairfield town, CT ; Newtown town, CT ; Redding town, CT ; Ridgefield town, CT ; Sherman town, CT .

Danbury, CT HUD Metro FMR Area FMR Area Derivation (RECAP)

FY2012 Fair Market Rent Documentation System

The Final FY2012 Danbury, CT HUD Metro FMR Area FMRs for All Bedroom Sizes

The following table shows the Final FY2012 FMRs by unit bedrooms for Danbury, CT HUD Metro FMR Area.

| Final FY2012 FMRs By Unit Bedrooms | | | | | |
|------------------------------------|------------|-------------|-------------|---------------|--------------|
| | Efficiency | One-Bedroom | Two-Bedroom | Three-Bedroom | Four-Bedroom |
| Final FY2012 FMR | \$981 | \$1,191 | \$1,512 | \$1,810 | \$2,244 |

FY2012 FMR areas continue to use the revised Office of Management and Budget (OMB) area definitions that were first issued in 2003 along with HUD defined Metropolitan areas (HMFAs) as described in the FY2011 FMR documentation which can be found at [\(Danbury, CT HUD Metro FMR Area FY2011 FMR Documentation system\)](#). No changes have been made to these OMB-defined areas since the publication of Final FY2011 FMRs

The Danbury, CT HUD Metro FMR Area is comprised of the following towns: Bethel town (Fairfield County), Connecticut; Brookfield town (Fairfield County), Connecticut; Danbury town (Fairfield County), Connecticut; New Fairfield town (Fairfield County), Connecticut; Newtown town (Fairfield County), Connecticut; Redding town (Fairfield County), Connecticut; Ridgefield town (Fairfield County), Connecticut; and Sherman town (Fairfield County), Connecticut.

All information here applies to the entirety of the Danbury, CT HUD Metro FMR Area.

Fair Market Rent Calculation Methodology - New for FY2012

Fair Market Rents for metropolitan areas and non-metropolitan FMR areas are developed as follows:

1. 2005-2009 5-year ACS estimates of 2-bedroom adjusted standard quality rents calculated for each FMR area are used as the new basis for FY2012.
2. In areas where the 2009 5-year ACS estimates are smaller than the reported margin of error, the state non-metro estimate of 2-bedroom adjusted standard quality rent is used.
3. HUD calculates a recent-mover adjustment factor by comparing a 2009 1-year adjusted recent-mover 2-bedroom rent to the 5-year adjusted standard quality rent for the same area in the following manner:
 - A. In areas where there are at least 100 observations included in the 2009 1-year ACS estimate of 2-bedroom recent-mover rents, a statistical comparison is made between the 5-year 2-bedroom adjusted standard quality rent and the 1-year 2-bedroom recent-mover rent available from the ACS.
 - If the 1-year data are statistically different than the 5-year data, HUD calculates a recent-mover adjustment factor between the 5-year data and the 1-year data and applies this to the 5-year data. This recent-mover adjustment factor is floored at 1.0.
 - If the 1-year data are not statistically different than the 5-year data, HUD applies a recent-mover adjustment factor of 1 to the 5-year data.
 - B. In areas where there are less than 100 observations of 2009 1-year ACS estimate of 2-bedroom recent-mover rent, a statistical comparison is made between the 5-year 2-bedroom adjusted standard quality rent and the 1-year 2-bedroom recent-mover rent for smallest geographic area containing the FMR area with at least 100 available observations of 2009 1-year ACS estimate of 2-bedroom recent-mover rent. For metropolitan areas, the order of geographies examined is: Entire Metropolitan Area (for Metropolitan Sub-Areas), State Metropolitan Portion, Entire State, and Entire US; for non-metropolitan areas, the order

CHART 3B

FY 2013 Fair Market Rent Documentation System

The Final FY 2013 Danbury, CT HUD Metro FMR Area FMRs for All Bedroom Sizes

The following table shows the Final FY 2013 FMRs by unit bedrooms for Danbury, CT HUD Metro FMR Area.

Final FY 2013 FMRs By Unit Bedrooms

| | Efficiency | One-Bedroom | Two-Bedroom | Three-Bedroom | Four-Bedroom |
|-------------------|------------|-------------|-------------|---------------|--------------|
| Final FY 2013 FMR | \$897 | \$1,023 | \$1,384 | \$1,725 | \$2,183 |