

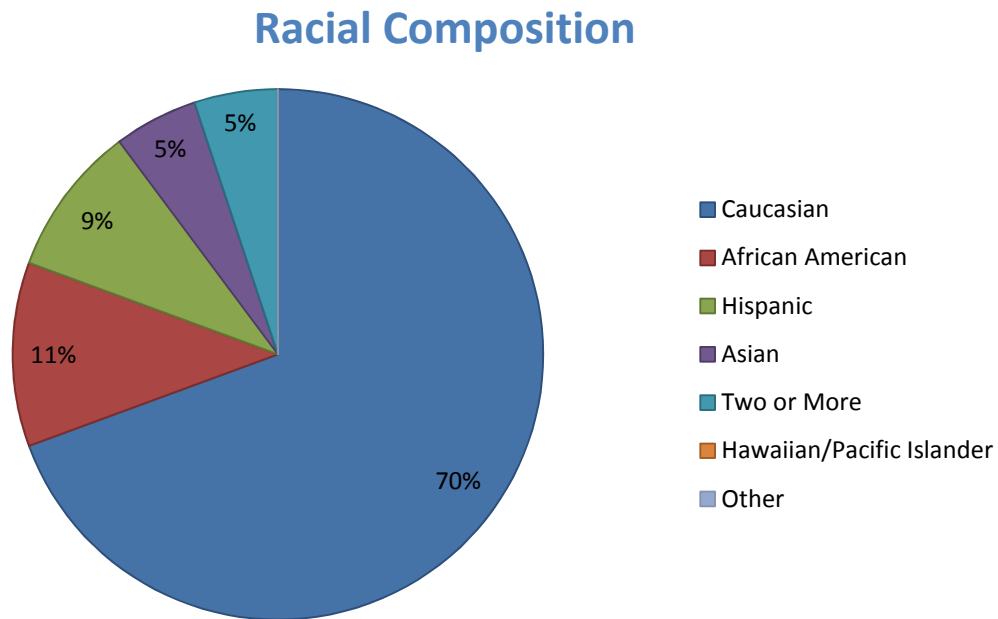


**Consolidated Annual Performance  
and Evaluation Report  
(CAPER)  
CD-35 Program Year**

**2009**

# I. Executive Summary

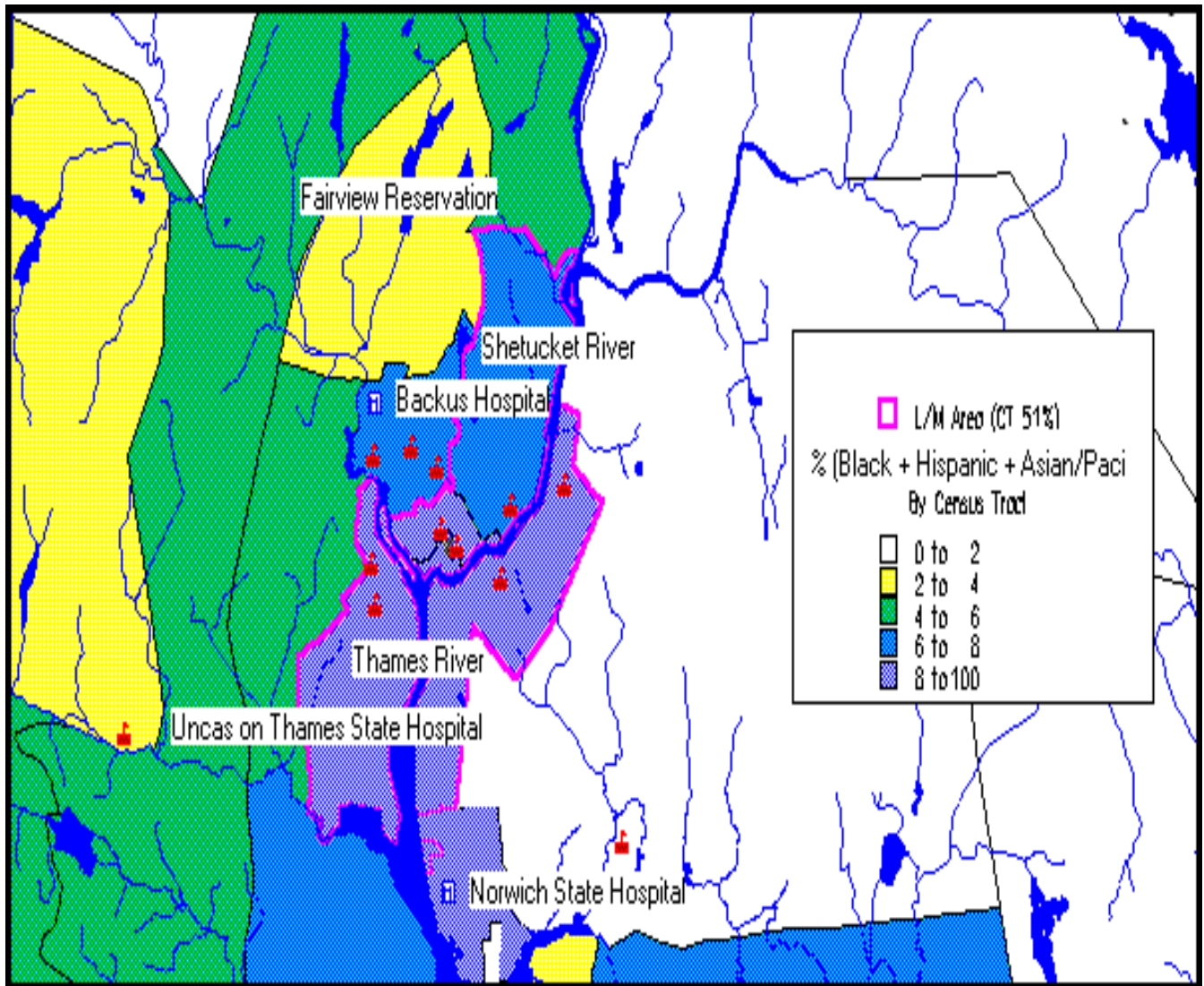
Founded in 1659, the City of Norwich is a thriving community with a stable population of 36,639 as of July 2009. Located in southeastern Connecticut in New London County, Norwich contains a wide variety of municipal services, an industrial park, its own utility company, and increasing opportunities for residential and business growth. The City of Norwich covers approximately 28 square miles on three rivers, the Yantic, Thames, and Shetucket and has a population density of 1,293 people per square mile. An estimated 47.5% of the City’s population is male and 52.5% female. The City of Norwich is comprised of various race/ethnicities with the Caucasian race being the majority at 68%. The following chart demonstrates the racial composition of Norwich.



Recognizing the community’s racial and ethnic composition allows the City to better understand impediments to fair housing such as language barriers and allows a community to properly address housing discrimination based on race. The map below demonstrates racial/ethnic concentrations in the City of Norwich.

*City of Norwich*

*Minority Concentrations Map*



Being aware of the City's income profile is important for identifying the needs of low-and moderate-income persons and revealing income trends leading to poverty in specific target areas throughout the community. Income is directly related to increasing housing opportunity. As of 2008, 11.5% of City residents were living on incomes below the poverty level and 4.8% included residents with income below 50% of the poverty level (city-data.com). The median household income in Norwich was \$50,331.

## **Strategic Plan Objectives**

The City's 2005-2009 Consolidated Plan set forth specific goals and objectives for addressing community needs. Through an extensive process including public outreach, agency consultation, and a housing and community development needs analysis the City outlined the following priorities for 2005-2009.

### **Mission**

- **Revitalization of the City's economic base and the revitalization of older deteriorating neighborhoods.**

### **Objectives**

- Provision of decent housing.
- Suitable living environment.
- Expanded economic opportunity.

### **Sub-Objectives**

#### Housing

- Reduce the number of substandard and deficient units.
- Rehabilitate and conserve existing units.

#### Social Service

- Provision of coordinated social service programs targeted towards low-and moderate-income persons.

#### Youth and Recreation

- Provision of recreational facilities and programs targeted towards low-and moderate-income persons.

#### Public Facilities/Infrastructure

- Removal of blighted conditions in low-and moderate-income target areas.
- Increase safety for residents.

#### Economic Development

- Establish the downtown as a viable commercial service center.
- Increase opportunities for commercial and industrial site development.
- Promote new business and expansion of existing businesses.

- Provide job opportunities targeted towards low-and moderate-income persons.
- Increase the tax base of the City.

## **Initiatives in Meeting Objectives**

Addressing community needs is dependent on the availability of resources. The City of Norwich utilizes its Community Development Block Grant (CDBG) funding through the U.S. Department of Housing and Urban Development (HUD) as its primary source of funding to meet priority needs. The City also capitalizes on every opportunity to secure additional funding to increase revitalization efforts.

The City of Norwich has implemented its CDBG program for many years and each year initiates programs that will best meet community needs. The City re-evaluates its program every five years during the Consolidated Plan process and develops its strategic plan in a manner that ensures a comprehensive approach to addressing the priority needs of residents, specifically low-and moderate-income persons. Through collaboration with local housing and community development agencies and non-profit organizations, the City funds programs imperative to serving the low-and moderate-income population, the special needs population, the homeless population, youth, and the elderly. The City also implements projects serving all members of the community. The initiatives taken through the various programs and projects funded by the City directly increases affordable housing, creates a suitable living environment, and expands economic opportunity in Norwich. Specific initiatives taken to meet the objectives outlined in the 2005-2009 Consolidated Plan are identified in the following sections of this CAPER.

## **Resources Available**

The City of Norwich received \$1,003,051 of Community Development Block Grant (CDBG) funding for the 2009-2010 program year. Norwich also previously received \$269,000 in American Recovery and Reinvestment Act (CDBG-R) funds through HUD and is administering \$867,000 in Neighborhood Stabilization Program (NSP) funds. The City also received \$1.6 million in Lead Hazard Reduction grant funds through HUD's Office of Healthy Homes. The City also coordinates with local agencies that may receive other state or federal assistance for the provision of services.

The City of Norwich funds activities consistent with the goals and objectives of the 2005-2009 Consolidated Plan and activities also having the greatest impact on addressing community needs. As in previous years, the City funded various activities in 2009-10 intended to provide decent housing, improve the living environment, and expand economic opportunities in Norwich.

## *Funding Distribution by Objective*

*September 1, 2009 – August 31, 2010*

<b>Program Objective</b>	<b>Resources Available</b>	<b>Resources Committed</b>	<b>Resources Expended</b>	<b>Program Income</b>
<b>1. Decent Housing</b>	\$1,297,551	\$1,297,551	\$978,387	\$73,330
<b>2. Suitable Living Environment</b>	\$841,500	\$841,500	\$516,704	N/A
<b>3. Economic Opportunity</b>	\$75,000	\$75,000	\$74,983	N/A

\* Decent Housing objective available/committed/expended includes NSP Program funds. Does not include Lead Hazard Reduction funds.

\* Suitable Living Environment objective available/committed/expended includes CDBG-R funds.

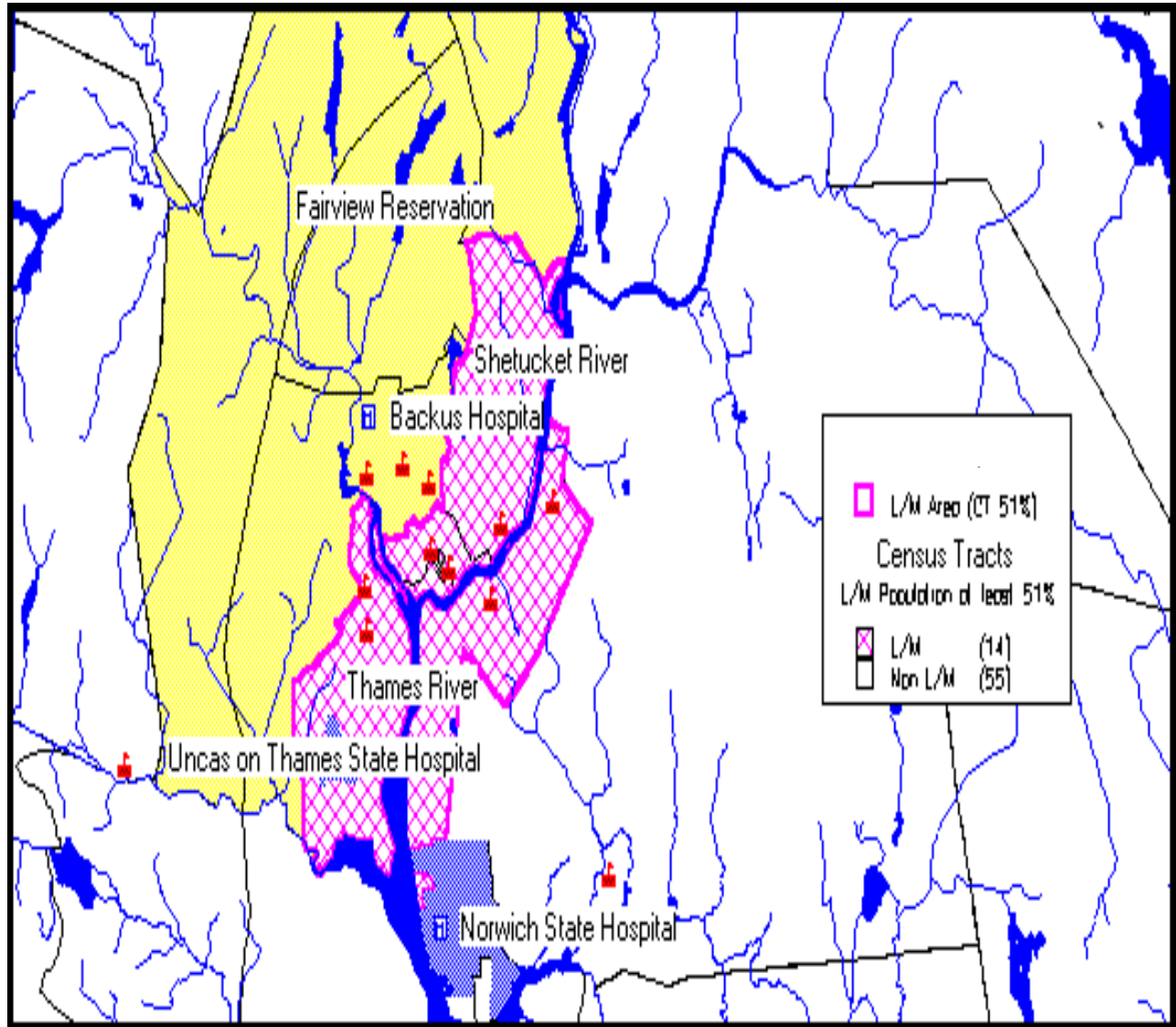
\* Economic Development objective available/committed/expended includes activities that support economic opportunity but are also categorized and reported under suitable living environment objective.

### **Geographic Distribution**

The City of Norwich primarily funds activities within designated target areas, with the exception of direct benefit housing activities. For the purpose of the CDBG program, a target area is defined as having at least 51% low-to moderate-income population. Census tracts in Norwich designated as CDBG target areas include 6961, 6964, 6967, 6968, and 6970. The City implements its projects and programs to specifically serve these low/mod census tracts while also benefitting the community as a whole. The map below identifies Norwich's CDBG target areas.

City of Norwich

CDBG Target Area Map



## II. Five-Year Plan Assessment of Progress

The City of Norwich established the following mission related to housing and community development:

- **Revitalization of the City’s economic base and the revitalization of older deteriorating neighborhoods.**

The 2009-2010 program year marks the fifth and final year covered under the 2005-2009 Consolidated Plan. In assessing the City’s progress in meeting its five-year goals, it important to demonstrate accomplishments made during this reporting period.

### Performance Measurements

The City of Norwich uses HUD’s performance measurements to measure the success towards the accomplishment of the stated goals. Towards this end, each of activities funded by CDBG is the assigned one of the following objectives: 1) Decent Housing, 2) Suitable Living Environments, and 3) Creating Economic Development Opportunities. Activities are also assigned a specific outcome. HUD objectives and outcomes are shown below.

<b>Outcomes→ ↓Objectives</b>	<b>Availability/Accessibility</b>	<b>Affordability</b>	<b>Sustainability</b>
Suitable Living Environment	1. Enhance Suitable Living Environment Through Improved/New Accessibility	2. Enhance Suitable Living Environment Through Improved/New Affordability	3. Enhance Suitable Living Environment Through Improved/New Sustainability
Decent Housing	4. Create Decent Housing with Improved/New Availability	5. Create Decent Housing with Improved/New Affordability	6. Create Decent Housing with Improved/New Sustainability
Economic Opportunity	7. Provide Economic Opportunity through Improved/New Accessibility	8. Provide Economic Opportunity through Improved/New Affordability	9. Provide Economic Opportunity through Improved/New Sustainability

## **Progress**

### **Decent Housing**

The City allocated \$1,297,551 of CDBG funds, including NSP funds, and \$1.6 million in lead hazard reduction funds during the program year for strategies to provide decent housing in Norwich's low income and minority areas. Projects include: 1) the Property Rehabilitation Program; 2) lead-based paint hazard reduction; and 3) acquisition and rehabilitation of foreclosed homes to be available to low income persons for rent or purchase. These activities were primarily focused in US Census tracts 6961, 6964, 6967, 6968, and 6970 which have above average levels of minorities and/or low income residents. Funding for these activities comes from CD-35, NSP, Lead Hazard Reduction grant, and revolving loan funds.

### **Provision of Suitable Living Environments**

The City allocated \$572,500 during the program year for strategies to provide a suitable living environment in Norwich. Available resources for activities supporting a suitable living environment also included \$269,000 of CDBG-R grant funds. Projects include: 1) homeless and special needs population services; 2) job training; 3) adult education; 4) English as a second language instruction; 5) childcare assistance; 6) literacy program; 7) food pantry service; 8) youth recreation services; 9) and therapeutic art programs.

Specific groups proposed to benefit include renters with severe cost burden, the homeless, elderly and at-risk youth. Activities were primarily focused in US Census tracts 6961, 6964, 6967, 6968, and 6970 which have above average levels of minorities and/or low income residents.

### **Furthering Economic Opportunities**

The City has allocated \$75,000 in C-35 for activities that support economic opportunity in Norwich. Activities include job training, English as a second language, and literacy programs. Programs such as these are essential to providing the skills needed for self-sufficiency and providing expanded economic opportunities. Activities were primarily focused in US Census tracts 6961, 6964, 6967, 6968, and 6970 which have above average levels of minorities and/or low income residents.

The City of Norwich also administers a \$200,000 Brownfield Cleanup Grant from 2008-9 and uses reallocated CDBG funds as they become available to augment project funding. The subject property was the site of a former metal plating company and has redevelopment value due to its proximity to the Thames waterfront and public transportation.

### **Objectives Accomplished During CD Year 35**

The City has also established sub-objectives that once accomplished will help make significant strides towards the revitalization of Norwich. The use of CDBG and other funds during the program year helped the City accomplish the following sub-objectives during the reporting period:

### **Reduce the Number of Substandard and Deficient Units**

The City provides full property rehabilitation to owner-occupants and investor-owners including lead hazard reduction. The program requires rents to remain accessible to low-and moderate-income renters after completion of the rehabilitation. Repayment terms are in the form of no-interest loans so that homeowners with zero equity can have access to the program.

### **Promote Home Ownership and Housing Choice**

The City allocated \$867,000 of NSP funds for rehabilitation of abandoned or foreclosed properties which will be made available to low-and moderate-income persons for purchase and increase homeownership opportunities.

### **Reduce Lead Hazards**

The City received a \$1.6 million grant for lead paint reduction through HUD's Office of Healthy Homes. The City provides temporary relocation for clients whose properties are in the process of having lead hazards addressed and other services as required. The Uncas Health District also provides lead screenings in conjunction with United Community and Family Services.

The \$1.6 million lead hazard reduction grant has resulted in the Norwich Property Rehabilitation Program increasing its volume of lead safe housing unit production by 30% annually. An additional staff member that specializes in community outreach for the lead hazard reduction program implements an extensive outreach and education program about lead hazard reduction and the availability of funds for rehabilitation. This outreach will specifically target families with young children and the minority community.

### **Reduce Renter Cost Burden**

The Norwich Housing Authority continues to implement the Housing Choice Voucher Rental Assistance Program provides vouchers to very low - and extremely low – income households that are in need of housing, are potentially at risk of being homeless, or have special needs. Priority renter households for Norwich's Section 8 Program are those below 50% of the area median income (AMI), with an emphasis on those below 30% AMI and experiencing severe cost burden. Rental assistance provides affordable housing opportunities which leads to families moving towards self-sufficiency. The Housing Authority currently manages 686 affordable housing units that meet the Section 215 definition of affordable housing.

### **Provision of Coordinated Social Service Programs**

The City of Norwich's Department of Human Services began a number of collaborative efforts to bring together social service providers, non-profit housing providers, health and mental health professionals, youth development program providers and others. The intention of this effort is to use this network of providers to spin off a task force effort and expand the role of this group to provide a more effective delivery of resources.

The City funds several social service agencies providing services to low income persons, the homeless, special needs population, youth, adults, and minorities. The City and its sub-recipients work in a

collaborative effort in providing essential programs necessary for the growth of individuals and the community as a whole.

### **Provision of Recreational Programs**

The City provides CDBG funding to the Norwich Recreation Department to provide scholarships for youth to participate in an 8 week program. The program the youth participate in gives them the opportunity to develop social and educational skills and also assists with childcare for low income families.

The City also funds two art programs that provide educational and therapeutic benefits such as cultural education and therapy for disabled teens, adults, children, and victims of domestic violence.

### **Removal of Blighted Conditions/Increase Safety for Residents**

The City recognizes the importance of eliminating blighting or hazardous conditions in creating a safe community. Many residents in Norwich are employed at surrounding casinos and do not have access to their own transportation forcing them to walk to work. The City utilizes its CDBG funding for infrastructure improvements including sidewalk improvements along Route 32 allowing workers to safely get to work and back and also revitalizing a low income target area.

### **Job Training**

The City provides funding for the training of individuals as CNAs where they will make a living wage. Many individuals that have used this program are leaving work in fast -food establishments. The majority of participants have been parents of young children. The program assists several students in becoming registered nurses, a well-paid skill in high demand in the region. In the future, the program hopes to expand to address other well-paid skills such as auto and computer repair and other areas identified as high-need.

### **English as a Second Language**

Adult Education and Literacy Volunteers receive funding to increase the level of service offered to those in need of English language skills. Currently, Adult Education has a waiting list of over 100 individuals that need English language instructed but cannot attain it due to insufficient funding of Norwich Adult Ed. Until individuals attain proficiency in English, the likelihood of escaping poverty is low.

### **Brownfield Revitalization to Combat Blight and Foster Economic Development**

There are many contaminated properties in Norwich that contribute to blight, prevent economic development and depress the property values of adjacent properties. The City of Norwich administers a \$200,000 Brownfield Cleanup Grant from 2008-9 and uses reallocated CDBG funds as they become available to augment project funding. The subject property was the site of a former metal plating company and has redevelopment value due to its proximity to the Thames waterfront and public transportation.

### *Funding Allocation by Activity*

<b>Activity</b>	<b>CD 35 Anticipated</b>	<b>CD 35 Actual</b>	<b>CD 35 Expended</b>	<b>HUD Outcome</b>
NSP/CDBG-R Administration	\$69,000	\$69,000	\$16,186	Administration
CD Administration	\$190,000	\$190,000	\$173,754	Administration
NSP Acquisition, Rehab, Resale	\$867,000	\$867,000	\$786,567	Decent Housing
Housing (CDBG only)	\$430,551	\$430,551	\$175,633	Decent Housing
Social Services	\$215,000	\$215,000	\$214,475	Suitable Living
Public Facilities	\$167,500	\$167,500	\$38,101	Suitable Living
Economic Development	\$75,000	\$75,000	\$74,983	Economic Opportunities

City projects may also be multi-year projects utilizing funding from previous program years. Accomplishments for these activities will be reported in the year the project is completed unless the project is currently showing beneficiaries. Below demonstrates multi-year projects.

<b>PY</b>			
<b>35</b>	NHS - Hosp Ctr		\$ 29,500.00
	TVCCA Shelter		\$ 30,000.00
	NHS - Job Training		\$ 49,983.63
	Norwich Adult Ed - Madonna		\$ 15,000.00
	NHS - Childcare		\$ 15,000.00
	Literacy Volunteers		\$ 10,000.00
	Connecticut Pardon Team		\$ 5,500.00
	NHS - Food Pantry		\$ 10,000.00
	Norwich Rec/Summer Scholar		\$ 20,000.00
	Women's Center		\$ 4,999.70
	ArtWorks		\$ 5,000.00
	NHS - Supportive Housing		\$ 15,000.00
	NAACP Art Program		\$ 4,993.02
	Property Rehab Projects		\$ -
	NPS - EE		\$ 38,101.00
	NHA - Rosewood Bathroom		\$ 80,551.00
	CD Admin		\$ 173,754.35
	DPW Sidewalks		\$ -
	Rehab Admin		\$ 95,082.45

<b>34</b>	NHA Insulation		\$ 111,836.00
	NPS - Control Syst		\$ 43,509.40
	Property Rehab Proj		\$ 56,625.15
	Property Rehab Admin		\$ 4,217.91
	CD Admin		\$ 13,420.91
<b>32</b>	Norwich Fire		\$ 39,100.00
<b>31</b>	Property Rehab Projects		\$ 193,575.17
			\$ 1,064,749.69
	PY 35 Property Rehab Projects Revolving Loan		\$ 73,330.86
	<b>TOTAL</b>		<b>\$ 1,138,080.55</b>

### Assessment

In assessing accomplishments to date Norwich continues to progress in meeting its five-year plan goals. The City continues to fund activities benefitting at least 70% low-to moderate-income persons as certified to in its Consolidated Plan. In fact, in each program year covered by the 2005-2009 Consolidated Plan, Norwich has provided funding for activities benefitting a percentage of LMI persons well above the required 70%. Norwich also continues to fund various housing, social service, and economic development activities meeting the objectives of the program including decent housing, providing a suitable living environment, and creating economic opportunities. As in previous years, Norwich also continues to provide maximum social service assistance imperative to meeting its Consolidated Plan objectives. Norwich believes that funding social service activities creates economic opportunity leading to increased self-sufficiency, increased housing opportunities, and reducing homelessness.

## III. Assessment of Annual Progress

### Affirmatively Furthering Fair Housing

The City of Norwich is committed to furthering fair housing and coordinates with various local agencies in undertaking housing and neighborhood revitalization activities to assist in providing housing choice. Coordination with various state and local agencies has resulted in the ability to provide a vast array of programs and services to assist in meeting housing needs throughout the community. Though the City is dedicated to increasing fair housing, lack of available funding and scarce land to develop new housing can create barriers in providing housing choice. The City works in conjunction with private and public organizations to increase fair housing opportunities and will review and re-evaluate current programs and activities consistently to ensure compliance in furthering fair housing efforts. The following demonstrates actions taken to affirmatively further fair housing.

### Community Development Block Grant (CDBG)

The Community Development Block Grant (CDBG) program is a versatile program providing communities with resources to address a wide range of community development needs. Created under Title I of the Housing and Community Development Act, CDBG funding has become a staple funding source for the City of Norwich in addressing community revitalization, housing, and economic development needs. The CDBG program contains a regulatory requirement to affirmatively further fair housing based upon HUD's obligation under Section 808 of the Fair Housing Act. Grantees under the CDBG program must comply with this requirement and certify that it will further fair housing efforts. For the purpose of the CDBG program, HUD defines "affirmatively furthering fair housing" as requiring a grantee to:

- Conduct an analysis to identify impediments to fair housing choice within the jurisdiction;
- Take appropriate actions to overcome the effects of any impediments identified through the analysis; and
- Maintain records reflecting the analysis and actions taken in this regard.

The City of Norwich initially conducted an Analysis of Impediments to Fair Housing (AI) in 2002 and updated in 2006. The City is committed to eliminating discriminatory practices in housing opportunities for all protected groups identified under fair housing laws.

In furthering fair housing efforts, the City has established the following housing objective:

- Continuation of a comprehensive program to substantially reduce the number of substandard and deficient units and the rehabilitation and conservation of existing units.

The City has also identified the following as housing priorities:

- Rehabilitation of substandard housing units;
- Increase affordability of housing units and provide additional opportunities for homeownership; and
- Increase housing options available to the homeless.

The City of Norwich furthers fair housing efforts through its CDBG program by funding activities including housing rehabilitation, lead hazard reduction, and homeless services. The City is also dedicated to improving the livability of neighborhoods, increasing access to quality public and private facilities and services, and reducing the isolation of income groups through public service activities and public facility improvements. Neighborhood revitalization and the provision of services within a community are essential to fair housing choice and often times, lower-income areas lack the necessary services that help to provide a suitable living environment.

## **Housing Programs**

### ***Housing Rehabilitation***

The City provides a Property Rehabilitation Program available to owner-occupants and investor-owners. Through this program, the City performs full rehabilitation including lead hazard reduction. The rehabilitation program requires rents to remain accessible to low-and moderate-income renters after completion ensuring fair housing choice. Repayment terms for the rehabilitation program are in the form of no-interest loans so that homeowners with zero equity can have access to the program.

The Property Rehabilitation Program also sets-aside a fund for emergency repairs for senior citizens on fixed incomes to repair or replace boilers during the winter months.

### ***Lead Based Paint Hazard Reduction***

Compliance with state and local housing codes plays a key role in maintaining the affordable housing stock within the City and in promoting neighborhood investment that can lead to increased housing opportunities. The City receives a grant for lead paint reduction through HUD's Office of Healthy Homes. The City provides temporary relocation for clients whose properties are in the process of having lead hazards addresses and other services as required. The Uncas Health District provides lead screenings in conjunction with United Community and Family Services.

### ***Homeownership Opportunities***

The City is dedicated to promoting, developing, and expanding homeownership opportunities, reducing isolation, and increasing housing choice. Homeownership tends to create a greater sense of neighborhood investment leading to stability. The City is administering a Neighborhood Stabilization Program for foreclosed homes. The City works in conjunction with local non-profit housing developers to produce new affordable housing units in foreclosed residential properties.

### ***Affordable Housing Incentives***

The City's DIME Savings Bank operates the CHAMP program offering below market rate loans to developers of affordable housing. The incentive requires that rents remain affordable. The DIME Savings Bank also offers a downpayment assistance program where low-and moderate-income client funds are matched by the bank up to \$5,000 for a required downpayment.

### ***Rental Rebate Program***

State law provides a reimbursement program for Connecticut renters who are elderly or totally disabled, and whose incomes do not exceed certain limits. Persons renting an apartment or room, or living in cooperative housing or a mobile home may be eligible for this program. Renters' rebates can be up to \$900 for married couples and \$700 for single persons.

### **Public Facility/Infrastructure Improvements**

The City continues to fund various street improvement projects including sidewalk improvements and road resurfacing. Infrastructure improvements such as these assist in revitalizing neighborhoods and provide for safer living environments.

### **Safety and Security Improvements**

Fair housing includes the opportunity for all residents to live in a decent and safe living environment and have safe transit routes to and from places of employment. Mohegan Sun casino is a major employer for Norwich's low income residents who often walk to work. The City utilizes CDBG funding to continue a sidewalk program on this route to increase safety.

### **Social Service Programs**

The City of Norwich provides the following services through various social service programs offered. Public service programs are essential to promoting self-sufficiency leading to increased employment and housing opportunities.

- Job training;
- Adult education;
- Literacy program;
- Child care assistance;
- Energy efficiency program;
- English as a second language; and
- Homeless services.

## **Norwich Public Housing Authority**

Connecticut Public Housing Authorities were created by the Connecticut Legislature in an effort to provide housing for low income persons. Although the Housing Authority in Norwich operates under federal and state regulations, the NPHA does work closely with the City Manager and other departments within the City of Norwich in a cooperative effort to resolve housing issues for low and moderate income persons.

### ***Housing Choice Voucher (Section 8) Program***

The Housing Choice Voucher Rental Assistance Program provides vouchers to very low - and extremely low – income households that are in need of housing, are potentially at risk of being homeless, or have special needs. Priority renter households for Norwich’s Section 8 Program are those below 50% of the area median income (AMI), with an emphasis on those below 30% AMI and experiencing severe cost burden. Rental assistance provides affordable housing opportunities which leads to families moving towards self-sufficiency.

## **Connecticut Legal Services**

Connecticut Legal Services provides legal support services to assist people at risk of being homeless access services and resources in order to stabilize their lives and strengthen their financial security. Connecticut Legal Services educates persons with limited income on the variety of programs that Connecticut offers including seven cash assistance programs, six medical access programs (including special needs programs for disabled working adults, women with breast or cervical cancer, children above Medicaid guidelines, and persons with HIV/AIDS), four major food programs, one child care assistance program, and seven programs that improve access to affordable energy and utility services.

## **Fair Housing Laws**

The Federal Fair Housing Act, passed in 1968 and amended in 1988, prohibits discrimination on the basis of race, color, national origin, religion, gender, familial status or disability. The Fair Housing Act covers most types of housing activity including rental housing, home sales, mortgage and home improvement lending, land use and zoning law. Excluded from the Act are owner-occupied buildings with no more than four units, single family housing sold or rented without use of a real estate agent or broker, housing operated by organizations and private clubs that limit occupancy to members and elder housing.

Connecticut, like many States, has passed a fair housing law that prohibits unlawful discriminatory practice. Connecticut law prohibits the refusal to sell or rent after the making of a bona fide offer, or to refuse to negotiate for the sale or rental of, or otherwise make unavailable or deny, a dwelling to any person because of race, creed, color, national origin, ancestry, sex, marital status, age, lawful source of income or familial status. Complaints can be directed to the Connecticut Commission on Human Rights and Opportunities that maintains an office in Norwich City Hall.

## **Impediments Identified**

The City of Norwich initially conducted its AI in 2002 with an update in 2006. The Analysis of Impediments was developed as a tool to identify potential areas of discrimination in housing choice. The preparation of the AI was a collaborative effort between government/public agencies, private agencies, housing and community development groups, and social service providers. The City also held public hearings in the development of the AI to ensure proper public participation. The City gathered demographic information to analyze racial and ethnic trends within the City and consulted with various agencies regarding fair housing issues. The City also provided outreach to financial institutions to analyze mortgage data and lending trends in Norwich. Through the AI process, the following impediments to fair housing were identified:

- Accessibility barriers at the City's Office of Planning and Zoning, Building & Housing and Community Development;
- High cost of housing;
- Housing demand has forced landlords to convert Section 8 housing units to market rate units, limiting choice of location for low income residents;
- Lack of sufficient infrastructure in certain target area neighborhoods;
- Lack of sufficient income; and
- Lack of education regarding fair housing rights and how to submit fair housing complaints.

## **Efforts to Remove Impediments to Fair Housing Choice**

The City, through its Community Development Office, will attend Fair Housing Training sessions and will commit to conducting Fair Housing training sessions and hearings to the public and local service providers.

The Norwich Department of Public Utilities applied for State funding to make upgrades at the utility plant to expand services. The City of Norwich planned to send out informational material to local realtors regarding the Fair Housing Act and ask realtors to be vigilant about reporting predatory lending practices.

The City has made information regarding the Fair Housing Act available at public meetings and has alerted the housing office and corporation counsel to advise the community development office of any complaints received. All participants in housing programs are provided information as to their rights under the Fair Housing Act. The City, through the community development office, has also provided training and information on fair housing to the Norwich Property Owners Association. The City also participated in an educational forum held at a local stadium, where information on community development programs was available.

The City is currently exceeding its fair housing goals under the five-year plan. However, there is still a need to create more affordable housing, due to the great disparity between housing market prices and

wage rates in Connecticut and the region. A recent study completed by the Southeastern Connecticut Council of Governments indicated a need for an additional 5,000 affordable units regionally. Although Norwich has made more progress than most Connecticut towns to remove the impediments to housing choice, the larger context of high housing costs in Connecticut makes it difficult for low wage workers within the State to achieve a great degree of housing choice.

## **Affordable Housing**

Norwich has done more to develop affordable housing than most Connecticut municipalities. The City has an equitable zoning plan that integrates multifamily zones throughout the city. The city's most notable investment in affordable housing was a city grant of \$800,000 to renovate the Wauregan Hotel in downtown Norwich. That project created 70 units of mandated low-income housing in a newly refurbished historic building. The city also supported the developer's application to the State Finance Department for low income tax credits and played a major role in the execution of the project. While the State of Connecticut advocates that towns should meet a target of 10% affordable housing units, Norwich has far exceeded that benchmark by providing 22% affordable housing.

The City of Norwich conducts various housing activities through its CDBG program to support affordable housing efforts. The City allocated \$1,297,551 towards affordable housing activities including its NSP allocation of \$867,000. Housing activities directly benefit persons of low-and moderate-income within the City of Norwich. Below demonstrates housing activities funded in the 2009-10 program year.

## **Programs/Activities**

### **Property Rehabilitation Program**

The City allocated \$350,000 for the Property Rehabilitation Program which provides full property rehabilitation to owner-occupants and investor-owners including lead hazard reduction. The program requires rents to remain accessible to low-and moderate-income renters after completion of the rehabilitation. Repayment terms are in the form of no-interest loans so that homeowners with zero equity can have access to the program. The City proposed to assist 15 housing units and accomplished assisting 19 units using 2005 and 2008 program year funds.

### **Lead Hazard Reduction**

The City received a \$1.6 million grant for lead paint reduction through HUD's Office of Healthy Homes. The City provides temporary relocation for clients whose properties are in the process of having lead hazards addressed and other services as required. The Uncas Health District provides lead screenings in conjunction with United Community and Family Services. The City performs lead abatement in conjunction with the Property Rehabilitation Program. The City has assisted 28 units during the 2009-10 program year and 19 of those units also received property rehabilitation funds.

### **Rosewood Manor Rehabilitation**

The City allocated \$80,551 of CDBG funding and \$62,750 of CDBG-R funds to assist the Norwich Housing Authority with the rehabilitation of bathrooms in Rosewood Manor. The complex is a 110 unit low-income State Elderly/Disabled public housing complex. Rehabilitation of the deteriorated bathrooms through the use of CDBG funding lowers maintenance costs allowing the housing authority to maintain affordable rents for residents who otherwise may be displaced or rendered homeless. The City proposed to assist 55 persons and accomplished assisting 80 during the 2009-10 program year.

### **Neighborhood Stabilization Program**

The NSP program provides \$867,000 in funding to acquire abandoned or foreclosed homes to be rehabilitated for rental to low-income persons or resale to eligible first-time homebuyers. Rehabilitated units for rental or resale assists in maintaining the City's affordable housing stock and can increase homeownership opportunities. The NSP program allows the City to rent or resell abandoned or foreclosed homes to homebuyers at an affordable rate. The City is administering a Neighborhood Stabilization Program for foreclosed homes and works in conjunction with local non-profit housing developers to produce new affordable housing units in foreclosed residential properties. The City acquired and is rehabilitating 17 units during the 2009-10 program year.

### **Section 215**

The Norwich Housing Authority works closely with the City Manager and other departments within the City of Norwich in a cooperative effort to resolve housing issues for low and moderate income persons. The Housing Authority currently manages approximately 700 affordable housing units that meet the Section 215 definition of affordable housing.

### **Housing Choice Voucher Program (Section 8)**

The Norwich Housing Authority also administers the Housing Choice Voucher Rental Assistance Program providing vouchers to very low - and extremely low – income households that are in need of housing, are potentially at risk of being homeless, or have special needs. Priority renter households for Norwich's Section 8 Program are those below 50% of the area median income (AMI), with an emphasis on those below 30% AMI and experiencing severe cost burden. Rental assistance provides affordable housing opportunities which leads to families moving towards self-sufficiency.

### **Assessment**

The housing programs stated above allow the City to ensure that its current housing stock remains affordable while also revitalizing target area neighborhoods. Rehabilitation activities support efforts in addressing worst case needs. Eliminating substandard housing conditions reduces the potential cost burden to renters that often comes with substandard housing units including energy costs and medical costs from hazardous conditions. The programs and activities implemented above demonstrate actions taken to reduce severe cost burden problems of rental households. Activities such as rehabilitation and

provision of rental subsidies to LMI households appear to be the most cost effective and practical means to address worst case needs.

Rehabilitation activities also support compliance with ADA regulations in an effort to reduce barriers to persons with disabilities and the Norwich Housing Authority will continue efforts to modify units for handicap accessibility within its resources. NPHA will also continue to apply for special purpose vouchers targeted for the elderly and families with disabilities should they become available.

Through these housing activities Norwich successfully meets its Consolidated Plan objective of providing decent housing by maintaining its existing housing stock, eliminating and reducing slum and blight influences; promoting home ownership and housing choice; reducing lead hazards; and improving safety and security.

## *Affordable Housing Development Accomplishments*

*2009-2010*

Priority Need	Proposed	Actual
<i>Renters</i>		
0 - 30 of MFI		
31 - 50% of MFI		
51 - 80% of MFI		
81 – 120% of MFI (eligible for NSP program)	15	15
<i>Owners</i>		
0 - 30 of MFI		
31 - 50 of MFI		
51 - 80% of MFI		
81 – 120% of MFI (eligible for NSP program)	2	1
<i>Total</i>		
<i>Total Section 215</i>		
<i>215 Renter</i>	15	15
<i>215 Owner</i>	2	1

\*Properties reported in this chart are currently under rehabilitation to create affordable housing units using NSP funding.

### **Continuum of Care**

The City of Norwich participates in the New London County Continuum of Care and supports efforts to end homelessness by funding various social service activities serving the homeless and special needs population. Representing the Continuum of Care is a partnership formed in 2000 known as the Southeastern Connecticut Partnership on Housing and Homelessness (SECTPHOH). This group has recognized homelessness as a regional issue and is comprised of several non-profits and government agencies. HUD awards approximately \$1 million dollars annually to the various non-profits and municipal agencies listed in the Continuum of Care application for serving residents in the Norwich-New London area. A vast array of services are offered through these public service agencies including two-year transitional housing for homeless women and women with children, a family homeless shelter,

supportive housing for single adults, security deposit, rental assistance, utility assistance and food assistance programs for populations at risk for homelessness, landlord-tenant mediation programs, mobile and stationary medical care for homeless individuals and individuals with HIV, case management services, mental health services, life skills counseling, and transportation for residents of supportive housing. The City of Norwich currently offers 36 beds of supportive housing and 123 beds for transitional housing.

Below demonstrates activities funded for the 2009-10 program year to support efforts to end homelessness and also serving the special needs population.

## **Programs/Activities**

### **Norwich Human Services/Winter Hospitality Center**

The City allocated \$29,500 to assist in addressing the needs of single homeless adults by funding the Winter Shelter and case management services. The City funds operational costs at the shelter. The Winter Shelter is essential to keeping homeless adults safe throughout the winter months. The Community Care team, a consortium of caseworkers, and volunteers work with homeless individuals at the Winter Shelter in an effort to assist them in securing permanent housing, disability benefits, or other care they may need. Caseworkers typically locate permanent housing for the majority of people using the shelter annually, however the rise in homelessness continues to bring new people to the shelter each year. The City proposed assisting 60 people and accomplished assisting 53 for the 2009-10 program year.

The City also funds a nurse caseworker to assist chronically homeless individuals apply for SSI benefits and pay for three months of emergency housing when it is appropriate.

### **TVCCA Shelter for Homeless Families/Rehousing Program**

The City provided \$30,000 to help address the issue of rising homelessness among families by implementing a security deposit program for those families in the Thames Valley Council for Community Action (TVCCA). Families receiving assistance must be determined by a social worker to be able to sustain housing though unable to attain it for lack of security deposit and two months rent up front. The City proposed assisting 10 people and assisted 13 for the 2009-10 program year.

### **Area Food Pantry Consortium**

The City allocated \$10,000 to assist in addressing the food insecurity needs of Norwich residents that are exacerbated by low wages and the rising cost of food by providing food pantry assistance. The food pantry assists low-income persons, but also assists working people who earn wages above the poverty guidelines of the federal government but do live in poverty and are unable to meet their basic needs. Local food pantries have uniformly reported a tripling of demand over the past three years, with the majority of users being working people. The City proposed to assist 1,500 people and assisted 4,715 for the 2009-10 program year.

### **Norwich Human Services Supportive Housing Services**

The City allocated \$15,000 to assist in meeting the objective of providing decent housing by providing supportive housing services for the homeless and those at risk of becoming homeless. The City proposed to assist 20 people and assisted 38 for the 2009-10 program year.

### **Women's Center**

The City provided \$5,000 to the Women's Center to help assist in addressing special population needs. The Women's Center provides case management services for victims of domestic violence. The City proposed assisting 9 people and assisted 12 for the 2009-10 program year

### **Artworks**

The City allocated \$5,000 for Artworks which provides expressive arts therapy programs to disadvantaged and disabled children, teens, and adults. The program also serves many victims of domestic violence or other traumas. This program aims to provide therapeutic services and a community forum that enhances the hope and self-esteem of those populations and enriches the community. The City proposed assisting 250 persons and accomplished assisting 274 for the 2009-10 program year.

### **Housing Choice Voucher Program (Section 8)**

The Norwich Housing Authority (NPHA) also works to address homelessness in the City of Norwich. NPHA is responsible for providing decent, safe and sanitary housing for individuals residing in Norwich who have low and moderate incomes.

The Norwich Housing Authority administers the Housing Choice Voucher Rental Assistance Program providing vouchers to very low - and extremely low – income households that are in need of housing, are potentially at risk of being homeless, or have special needs. Priority renter households for Norwich's Section 8 Program are those below 50% of the area median income (AMI), with an emphasis on those below 30% AMI and experiencing severe cost burden. Rental assistance provides affordable housing opportunities which leads to families moving towards self-sufficiency.

The Norwich Housing Authority will continue to apply if funds are available for new Section 8 certificates or vouchers for households experiencing severe cost burden.

### **Assessment**

CDBG funds provided supports homeless individuals and special needs populations in several ways including emergency rental assistance, a security deposit assistance program for homeless families, support of a winter shelter and case management services for the homeless, and programs that assist youth, the disabled, and victims of domestic violence.

The programs and activities implemented above are indicative of actions taken to implement the City of Norwich's continuum of care strategy outlined in the 2005-2009 Consolidated Plan and to assist in

preventing homelessness. Norwich recognizes that supportive services are critical in making the transition into permanent housing and independent living. Funding organizations that provide related services to the homeless and special needs population continues to be a high priority. Norwich, as well as the NPHA and local organizations, continue to seek additional funding to address homelessness and the needs of special populations.

The partners of the Continuum of Care also receive funding from the State of Connecticut Mental Health and Addiction Services, Federal PATH Funds, grants from private entities such as Pfizer, Dime Bank, People's Bank, local churches, and private fundraisers.

The City also partners with several agencies and local non-profit agencies to support affordable and supportive housing for its residents including the Reliance House, the Thames River Family Program, the Martin House, and the Flora O'Neil Apartments. Members of the Continuum of Care also provide homeless prevention services, mortgage assistance, utility assistance, legal assistance, and counseling and advocacy.

*Homeless/At Risk of Being Homeless Accomplishments*

*2009-2010*

<b>Summary-All Quarters</b>	<b>Food Pantry Service</b>	<b>Norwich Hospitality Center</b>	<b>TVCCA Shelter</b>	<b>Supportive Housing for the Homeless</b>
<b>TOTAL</b>	<b>4,751</b>	<b>53</b>	<b>13</b>	<b>38</b>
a. White, Non-Hispanic	2,257	45	9	34
b. Black, Non-Hispanic	1,197	7	4	3
c. American Indian, Non-Hispanic	123	0	0	1
d. Asian, Non-Hispanic	22	0	0	0
e. Pacific Islander, Non-Hispanic	23	0	0	0
f. Multi-Racial, Non-Hispanic	158	1	0	0
g. Other, Non-Hispanic	971	0	0	0
h. White/Hispanic	268	3	2	0
i. Black/Hispanic	36	0	0	0
j. American Indian/Hispanic	14	0	0	0
k. Asian/Hispanic	3	0	0	0
l. Pacific Islander/Hispanic	0	0	0	0
m. Multi-Racial/Hispanic	17	0	0	0
n. Other	384	0	0	0
<b>Low Income</b>	<b>362</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Very Low Income</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Extremely Low Income</b>	<b>4,268</b>	<b>53</b>	<b>13</b>	<b>38</b>
<b>Female head of Household</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>% LMI</b>	<b>99.8%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

*Special Needs/Mental Health Accomplishments*

*2009-2010*

<b>Summary-All Quarters</b>	<b>Artworks</b>	<b>Women's Center</b>	<b>Norwich Housing Authority (elderly/disabled)</b>
<b>TOTAL</b>	<b>274</b>	<b>12</b>	<b>80</b>
a. White, Non-Hispanic	190	9	70
b. Black, Non-Hispanic	50	3	5
c. American Indian, Non-Hispanic	9	0	0
d. Asian, Non-Hispanic	4	0	3
e. Pacific Islander, Non-Hispanic	0	0	2
f. Multi-Racial, Non-Hispanic	15	0	0
g. Other, Non-Hispanic	6	0	0
h. White/Hispanic	15	0	5
i. Black/Hispanic	0	0	0
j. American Indian/Hispanic	0	0	0
k. Asian/Hispanic	0	0	0
l. Pacific Islander/Hispanic	0	0	0
m. Multi-Racial/Hispanic	0	0	0
n. Other	0	0	0
<b>Low Income</b>	<b>55</b>	<b>0</b>	<b>13</b>
<b>Very Low Income</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Extremely Low Income</b>	<b>174</b>	<b>12</b>	<b>66</b>
<b>Female head of Household</b>	<b>0</b>	<b>0</b>	<b>43</b>
<b>% below income</b>	<b>89.1%</b>	<b>100%</b>	<b>100%</b>

## Other Actions

### Addressing Obstacles to Meeting Underserved Needs

There are various elements that produce obstacles to meeting need within the community. Addressing all housing, homeless, and community developments needs is a difficult task due to lack of funding. The City utilized all possible resources and continued to seek leveraging sources to meet as many underserved needs as possible. The current housing market and economic environment also serve as barriers to meeting needs. Unemployment rates have increased adding to the number of families and individuals needing access to services and many times the capacity to fund and implement existing or additional programs is limited.

Approximately 20-25 social service agencies receive funding through the City's CDBG program annually, however, the requests for funding and need for services is always 100% to 200% more than the City can support. To help address this obstacle, the City encourages those providing services to do so in a coordinated manner in order to achieve greater success from resources expended. Due to limited resources, the City will also strive to target the most vital needs and may consider limiting funding for a specified time period of not more than three years, doing so proportionally to other resources.

The City of Norwich continues to utilize its CDBG funding to the fullest extent to assist in meeting underserved needs. Leveraging efforts with public and private funding agencies were also made to supplement federal funds and increase the resources available to address community needs.

### Foster and Maintain Affordable Housing

Affordable housing is a challenge faced nationwide. It is important for a community to foster and maintain affordable housing to keep the housing market balanced and fair. The City of Norwich is committed to furthering fair housing efforts and dedicated to maintaining affordable housing. The City has previously conducted an Analysis of Impediments to Fair Housing Choice in accordance with HUD regulations, which includes a comprehensive review of administrative policies and zoning ordinances to ensure they do not interfere with affordable housing efforts.

The City will use CDBG funds to implement various programs that will assist in maintaining affordable housing including creating homeownership opportunities, bringing homes up to code through rehabilitation efforts, and reducing lead-paint hazards. The City will also continue to provide public service programs related to affordable housing programs to assist LMI persons. These programs also assist in eliminating barriers to affordable housing by providing economic opportunities and minimizing overall household expenses.

When undertaking housing activities, the City of Norwich implements HUD performance measures specifically related to the provision of affordable housing. The City has also identified the following housing and social service objectives in its Consolidated Plan which promote affordable housing efforts:

- Reduce the number of substandard and deficient units.
- Rehabilitate and conserve existing units.

- Provide coordinated social service programs targeted towards low-and moderate-income persons.

The City also provides grants to social service organizations that provide temporary housing, transitional housing and counseling services to the homeless population and to those at risk becoming homeless; and grants to social service organizations to help make their services to low income families more affordable, thereby reducing the cost burden.

### **Eliminate Barriers to Affordable Housing**

Various elements can create barriers to affordable housing including negative effects of public policy as well as national, regional, and local housing market conditions. The City of Norwich has established sufficient public policy regarding affordable housing however, the City will continue to re-evaluate policies to ensure they do not interfere with affordable housing efforts. The City previously conducted an Analysis of Impediments to Fair Housing Choice identifying the following barriers to affordable housing:

- High cost of housing;
- Housing demand has forced landlords to convert Section 8 housing units to market rate units, limiting choice of location for low income residents;
- Lack of sufficient infrastructure in certain target area neighborhoods;
- Lack of sufficient income.

To assist in reducing barriers to affordable housing, the City implements various programs targeted towards low-and moderate-income households. The City will create homeownership opportunities, bring homes up to code through rehabilitation efforts, and reduce lead-paint hazards. These programs also assist in eliminating barriers to affordable housing by providing economic opportunities and minimizing overall household expenses.

The City proposed to allocate \$867,000 to create new units of affordable rental homes for low and moderate income persons and homeownership opportunities through the purchase and rehabilitation of foreclosed homes. Specifically, the City will continue to use all of its NSP funds for strategies and projects aimed at eliminating barriers to affordable housing, maintaining the City's current housing stock, and creating homeownership opportunities. The NSP program is designed to make living in Norwich viable and affordable for low-income residents, including minority households.

In 2006-07, the City created 83 units of affordable housing through City-supported projects at the Wauregan Hotel and through City sponsored rehabilitation work at blighted properties on Chestnut Street. The City has also previously contributed \$120,000 of HUD grant funds to the ECHO rehabilitation projects on Mechanic Street and Mount Pleasant Street which rehabilitated 15 units of affordable housing for homeownership. The City will continue to support projects such as these.

Consistent with its Consolidated Plan, the City has also proposed and may establish a property rehabilitation set-aside fund for the purpose of creating incentives for local non-profits to assume ownership of vacant, abandoned and/or condemned properties. Funds would provide for rehabilitation loans and or grants to the local non-profit allowing units to be put back into the market for low-to moderate-income rental. The non-profit would be required to make payments in lieu of taxes to the City as a way of stabilizing the City's tax base.

The City also supports the Norwich Housing Authority's activities specifically intended to address barriers to affordable housing by providing economic subsidies to those most in need of affordable housing. Towards this end, the Housing Authority continues to reduce the barriers to affordable housing by providing Section 8 vouchers assistance aimed at transitioning residents from public housing into the private housing market.

### **Overcome Gaps in Institutional Structure and Enhance Coordination**

The City of Norwich's institutional structure is designed as a 6 member council, Mayor, and City Manager. The Council is elected on an at large basis every two years. The Mayor is elected every 4 years. The Development Office-Community Development Division serves as the lead entity in carrying out Consolidated Plan objectives with the Assistant City Manager overseeing the activities of the Office of Community Development. The Development Office-Community Development Division coordinates CDBG funding and the implementation process, providing the institutional structure necessary for funding applications, private agency support, and program implementation to address established priorities. The development of the Consolidated Plan is a coordinated effort between public agencies, housing and community development groups, social service providers, faith-based organizations, and interested citizens.

City Council is responsible for calling meetings to review and approve program policies of the CDBG program, to coordinate proposed activities and funding sources, and to evaluate policies as they affect the provision of affordable housing and other necessary community development programs.

The City has also established a Community Development Advisory Committee (CDAC). CDAC is comprised of 7 residents of the City who are actively involved in the assessment and determination of community development needs and establishment of funding priorities. CDAC is an important link between the City Administration, City Council, and community residents and is vital to enhancing coordination.

The Development Office, the City Council, and the Community Development Advisory Committee coordinate with various public, private, and non-profit agencies in carrying out its activities. Collaboration between local, county, and state agencies is important in successfully carrying out the goals and objectives identified in the Consolidated Plan and addressing community needs. It is essential that the City foster and maintain partnerships with other public and private agencies for the successful delivery of its housing and community development programs.

Non-profit organizations are often sub-recipients administering and implementing programs funded through the City and play a key role in delivering services to the public and providing programs essential

to the community such as homeless services, youth programs, and special needs services. The City of Norwich will continue to work with non-profit agencies in carrying out Consolidated Plan strategies.

Private entities can effectively support the delivery of programs and services by offering additional resources that can be leveraged to supplement existing services or fill in gaps. The City of Norwich will continue to seek additional funding sources for housing and community development activities when possible.

The City will also continue the following efforts in enhancing coordination as it relates to housing and community development:

- Consultation with housing and social service providers;
- Encourage service providers to work together as a collective group as opposed to separate entities;
- Participate in regional discussions to address housing problems;
- Participate with SECOG;
- Work with New London on the development of a HOME consortium;
- Re-establish the Neighborhood Investment Groups and initialize efforts in neighborhoods not currently addressed; and
- Allow for public comments at each meeting held by CDAC.

The City of Norwich's Department of Human Services also began a number of collaborative efforts to bring together social service providers, non-profit housing providers, health and mental health professionals, youth development program providers and others. The intention of this effort is to use this network of providers to spin off a task force effort and expand the role of this group to provide a more effective delivery of resources.

### **Improve Public Housing and Resident Initiatives**

Connecticut Public Housing Authorities were created by the Connecticut Legislature in an effort to provide housing for low income persons. The Norwich Housing Authority is a small entity managing and operating a federal low-income public housing development and 8 state developments. The federal development contains 177 units, 77 of which are family and 100 for the elderly/disabled. The Housing Authority also manages three state elderly developments containing 183 units, four state moderate developments containing 286 units, and one state affordable development containing 40 units. Both the state moderate and state affordable developments are 2-3 bedroom developments serving families.

The Norwich Housing Authority is utilizing the Housing Choice Voucher program at the 100% level and continues to secure additional Section 8 Housing Assistance vouchers as they become available so that

more individuals can be served. Currently the Housing Authority provides 514 Housing Choice Vouchers. The demand for vouchers is high, with a waiting list of 172. The waiting list has been closed since 2007.

Rents associated with the federal developments are in accordance with HUD regulations and are 30% of the total income of the household. This is monitored through a yearly income verification to determine any income changes. Eligible applicants are those whose income is within the limits as determined by HUD.

The Norwich Housing Authority has managed and maintained federal units well however, the need for rehabilitation of state complexes still remains and exceeds resources available. The state developments are over 60 years old and are deteriorating as a result of age. The Housing Authority relies greatly on CDBG funds to address maintenance needs of state public housing developments. CDBG funding has been used for capital improvement which has greatly enhanced livability.

Management, operation, and enhancement of resident initiatives in these public housing developments are accomplished through a team effort. The Housing Authority has designated two property managers, has a board of commissioners, and has established a Resident Advisory Board. The Housing Authority also has several other staff positions that aid in the operation of the public housing developments and in enhancing resident initiatives including a Modernization Coordinator, Special Projects Coordinator, Maintenance Supervisor, Assistance Maintenance Supervisor, Executive Director, and Deputy Executive Director/Finance Director.

As a result of being a small housing authority it is difficult to provide resident services due to lack of available resources, however, the Norwich Housing Authority has established an informal system where staff not only manages and operates properties but also provides social services when necessary and appropriate. Residents are able to go to property managers for assistance, references to services or programs, or for informational needs. Staff members are trained in fair housing and regularly attend fair housing trainings. Fair housing material is also posted on all properties providing residents with fair housing information and reference numbers to file any complaints.

Residents are also encouraged to attend posted meetings and to review the Housing Authority's Annual Plan and provide comments. The Resident Advisory Board is comprised of several public housing residents to provide the important connection between residents and the Housing Authority.

### **Evaluate and Reduce Lead-Based Paint Hazards**

The City of Norwich implements a housing rehabilitation program and will continue to operate that program within the HUD Lead-Safe Housing regulations. The rehabilitation program offered through the City assists in reducing lead hazard by focusing on code compliance. The City will also ensure that educational workshops are offered, staff is appropriately trained in lead-based paint, pamphlets are distributed, inspections and assessments are conducted when required, and that contractors trained in lead safe practices are used.

The City received a \$1.6 million grant for lead paint reduction through HUD's Office of Healthy Homes. The City provides temporary relocation for clients whose properties are in the process of having lead

hazards addressed and other services as required. The Uncas Health District also provides lead screenings in conjunction with United Community and Family Services.

The \$1.6 million lead hazard reduction grant will result in the Norwich Property Rehabilitation Program increasing its volume of lead safe housing unit production by 30% annually. An additional staff member that specializes in community outreach for the lead hazard reduction program will implement an extensive outreach and education program about lead hazard reduction and the availability of funds for rehabilitation. Thos outreach will specifically target families with young children and the minority community.

The Community Development Office will proactively seek assistance from other agencies to ensure that lead-based paint continues to be addressed in Norwich.

### **Ensure Compliance with Program/Comprehensive Planning Requirements**

Compliance with program and comprehensive planning requirements begins at the local level. The City is required to maintain accurate file documentation meeting local, state, and federal regulations. Establishing a recordkeeping system is critical in program implementation and in demonstrating compliance with program guidelines. The city maintains a filing system ensuring a successful monitoring from federal agencies and has also established monitoring guidelines for sub-recipients.

Monitoring program activities of sub-recipients is critical to ensuring the successful implementation of the City's community development programs. Monitoring is the mechanism by which the City provides administrative oversight to sub-recipients. Monitoring serves several purposes for both the City and its sub-recipients. First, monitoring is the primary means by which the City carries out its program management responsibilities including ensuring that funds are expended in a timely manner for the purpose for which they were made available; ensuring that programs are carried out in accordance with applicable laws, rules, and regulations; and minimizing opportunities for fraud, waste, and mismanagement.

Monitoring activities also assist sub-recipients in systematically assessing the progress of their program, identifying obstacles to successful program implementation and alternatives or solutions to problems. Therefore, monitoring is an important part of the City's efforts to work with sub-recipients in a cooperative manner toward common objectives. Whenever possible, deficiencies are corrected through discussion, negotiation, or technical assistance and in a manner which preserves local discretion.

Sub-recipients are responsible for administering their CDBG projects in accordance with all applicable local, state, and federal program requirements. In addition to the City's monitoring of the program, sub-recipients of CDBG funds have the responsibility to ensure they are carrying out their projects in accordance with these requirements.

### **Sub-Recipient Monitoring**

To demonstrate compliance with applicable requirements, implement a successful program and enable self-monitoring, sub-recipients must maintain accurate records. Since the monitoring analysis is based on the review of maintained files, it is imperative that each sub-recipient establish an effective file-

keeping system. In addition, record keeping is a requirement governed by the Code of Federal Regulations, which states that files must be sufficient to facilitate reviews and audits to determine compliance.

The objectives of monitoring and reporting are to determine if sub-recipients:

- Are carrying out their projects as described in their grant agreement with the City and have obtained and organized documentation to support all actions and national objective compliance;
- Are carrying out the project in a timely manner in accordance with the time frames required by the grant agreement;
- Are charging costs to the program or project that are eligible under applicable regulations;
- Are complying with all applicable procedures, policies, laws, regulations and terms of the grant agreement;
- Are conducting the program in a manner which minimizes the opportunity for fraud, waste and mismanagement; and
- Have a continuing capacity to carry out the approved program or project.

## **Reducing Poverty**

The City designed its Consolidated Plan to be a collaborative process by which the City established a unified vision for community development actions. The City's five-year Strategic Plan was established as a specific course of action for revitalization. The City continues to follow the Strategic Plan in efforts to reduce poverty by building on local assets and coordinating responses to community needs. Through its various programs, the City integrates economic, physical, environmental, community, and human development in a comprehensive and coordinated fashion so that Norwich's families and neighborhoods can work together and thrive. The 2005-2009 Consolidated Plan allowed the City to analyze community issues and identify opportunities to reduce poverty.

The City believes the implementation of the housing, community development, and social service programs outlined in the Consolidated Plan will help reduce the number of households in poverty. This is due to the interrelationship of suitable, decent housing and an individual's employability. All of the programs outlined in the Consolidated Plan are intended to provide benefits to Norwich residents that are considered low income and/or fall below the federal poverty line.

The City utilizes its CDBG funds for various activities in an effort to reduce poverty including daycare to assist with childcare costs. This allows parents to pursue job training, attend adult education courses, or seek employment opportunities. Housing rehabilitation programs offered through the City to

assist in maintaining affordable housing and reduce household costs are operated in conjunction with infrastructure projects, economic development projects, and homeless prevention programs as well. Coordinating these programs and offering assistance in various manners aids in reducing poverty throughout the City. The City also encourages subsidized housing providers to move from “housing only practices” and incorporate facilities, programs, and services that promote tenant transition to self-sufficiency. The City works with various federal, state, and local agencies to leverage funding sources for the development of economic opportunities.

The City will also continue to fund the housing rehabilitation program to assist in maintaining affordable housing and reduce household costs. The City will coordinate programs when possible to assist in reducing poverty throughout the City and will continue to support subsidized housing providers. The following demonstrates specific activities the City will initiate in reducing poverty:

- The Office of Community Development will continue to invest in job training and education, a powerful tool against poverty. The components of the education and job training programs range from investment in English language skills to job training in the health sciences and other skilled trades. A local shortage of health care workers means that those trained in that area will be able to secure gainful employment and improve their financial situation. The Office of Community Development confers extensively with industry leaders and Human Service professionals to identify those trades with employment and earning potential. The Office of Community Development will continue to research which jobs are in demand in the region when expanding its job training program in the future.
- Investment in insulation at Norwich Public Housing will have a direct financial benefit for low-income residents of public housing residents that pay their own utility bills. The rise in oil and gas prices has made it difficult for low-income people to pay their utility bills, which in some cases can exceed the cost of rent. Housing without proper insulation in the Northeast causes heating bills to be much higher than necessary. The Office of Community Development will contribute in reducing energy consumption of low-income people.
- Norwich is a member of the Southeastern Connecticut Enterprise Region (Secter), an organization that maintains an office in New London. Secter provides technical assistance to entrepreneurs and operates a revolving loan fund where business owners can attain below-market rate loans.
- Norwich Human Services, a municipal agency, offers free tax filing assistance for low and moderate-income families and is an official VITA site. NHS and several area non-profits also offer assistance to prevent eviction, including landlord-tenant mediation, emergency rent assistance and utility assistance.
- United Community and Family Services in Norwich offers a range of medical services to uninsured individuals and those insured through Medicaid. Free OB-GYN services, including

mammography, are offered to uninsured women. Foster Care Support, child abuse prevention programs, and pediatric and adult primary care services are available at the clinic.

The City of Norwich is committed to eliminating the effects of poverty among its residents. The City recognizes that it may not be possible to end poverty all together, but is dedicated none the less to better understanding its causes and finding a way to reverse the cycle of privation. The City will continue to fund public service programs vital to reducing poverty.

## Leveraging Resources

The City and its sub-recipients often leverage other sources of funding when possible to supplement CDBG projects and provide maximum assistance in meeting community needs. The chart below demonstrates leveraging resources.

Project Name	CDBG	Other Funds
NHS Food Pantries	\$ 10,000.00	\$12,000 Individual and corporate donations
NHS Norwich Works	\$ 50,000.00	In-kind administration, \$6,000 value of social worker in Norwich Human Services (paid by Municipal Budget)
NHS Norwich Hospitality Center	\$ 29,500.00	\$12,000 Bank Foundations, \$4,000 Southeastern Mental Health Authority, \$4,000 private donations
Norwich Childcare Assistance Program	\$ 15,000.00	In-kind administration, \$6,000 value of social worker in Norwich Human Services (paid by Municipal Budget)
Artworks	\$ 5,000.00	\$10,000 Other grants, \$6,200 Donations
Literacy Volunteers	\$ 10,000.00	\$50,957 Other grants, \$30,000 Foundations, \$31,843 Donations, \$8,200 Municipal Budget, \$54,000 Other State & Federal Grants
Norwich Adult Ed - Madonna Place ESL program	\$ 15,000.00	\$1,379,097 (State and Federal Education Funding)

Women's Center	\$ 5,000.00	\$55,800 Other Grants, \$170,000 Foundations, \$148,650 Donations, \$536,801 State & Federal Grants, \$225,000 United Way, \$120,000 Special Events
Norwich Housing Authority	\$ 80,551.00	\$18,500 Norwich Housing Authority Capital Improvements Account
Norwich Public Works - Thamesville Sidewalks	\$ 100,000.00	\$8,000 in-kind engineering, inspection and overall management of project - value of Norwich Public Works engineer. (paid by municipal budget)
TVCCA - Shelter for Homeless Families	\$ 30,000.00	\$465,457 Other grants, \$46,365 Foundations, \$200,616 Donations, \$19,618,111 State & Federal Grants
Norwich Public Schools Energy Efficiency Program	\$ 67,500.00	\$10,000 In-kind architectural & engineering services from Norwich Public Utilities
Norwich Property Rehab Program	\$ 225,000.00	\$1,699,588 On-going 3 yr Lead Based Paint Hazard Reduction Program 4/2009 - 3/2012 to address lead portion of rehab work
Supportive Housing for the Homeless	\$ 15,000.00	\$20,000 In-kind administration - value of social worker in Norwich Human Services (paid by municipal budget)
Connecticut Pardon Team	\$ 5,500.00	\$10,000 Other Grants, \$4,972 Individual and Business Donations, \$25,000 State & Federal Grants
<b>OTHER GRANT FUNDING</b>		
<b>Grant/Funding</b>	<b>Amount</b>	<b>Description</b>
City of Norwich Capital Improvement Account	\$57,517.00	Greeneville Fire Station - repainting & sealing masonry (in addition to the PY32 funding still be used for this project)

Emergency Food & Shelter Program (passed through United Way)	\$27,500.00	Provides for emergency rent and utility assistance for Norwich families/individuals.
State of CT Kinship & Respite Programs	\$25,000.00	Funding received from State of CT Probate Court to assist non-parent relative guardians of minor children
Safety Net - local foundation grants and individual donations	\$20,000.00	Provision of programs such as food pantry, Golden Wishes Program for Norwich seniors, pharmacy fund, utility fund, job-related incidentals fund, Backpack it to School program and the Back to School Shoes & Clothing Program.
Senior Resources Area Agency on Aging	\$ 5,000.00	Augments preventative health programs
Senior Resources Area Agency on Aging	\$ 5,000.00	Provides additional hours for Outreach Worker
Department of Labor Workforce Investment Board	\$ 65,088.00	Provides funding for the COOL Directions Program (Careers of Our Lives), a youth readiness and employment program
<b>Department of Health &amp; Human Services</b>		
Department of Labor Workforce Investment Board	\$ 10,585.00	Provides funding for administration of Summer Youth Employment Program
Department of Education	\$ 87,468.00	Offsets Youth & Family Services staff salaries
Department of Social Services	\$ 6,000.00	HUSKY/CT behavioral Partnership provides funding for family counseling
Foundation Grants & Donations	\$ 10,000.00	Received for the Norwich Children First Initiative
Graustein Memorial Funds	\$ 45,000.00	Received for the Norwich Children First Initiative

## **Citizen Comments**

The City of Norwich understands the importance of citizen participation in developing its CAPER and related Annual Action Plan establishing the activities that will be reported on for the 2009-2010 program year.

The City's citizen participation process begins with the development of the 2009-2010 Action Plan. The City ensures compliance with citizen participation requirements by publishing an RFP, notices for public hearings, and recommendations for funding in a local newspaper and on the City's website. The City is sure to include all required information such as deadline dates, dates of public hearings, locations and times of public hearings, and information on how to obtain the RFP or request technical assistance.

The Office of Community Development confers with City agencies, non-profits, and other entities throughout the year to provide education about which projects are CBG eligible. On January 16, 2009, the City issued an RFP for the 2009-2010 program year. Proposals were due March 18, 2009. The Assistant City Manager and program staff are available to meet with applicants needing technical assistance during the application process.

Public hearings are held to solicit public comments on community needs and also provide applicants the opportunity to comment on their proposals. The Community Development Advisory Committee held public hearings related to the 2009-2010 Action Plan on April 20<sup>th</sup> and May 6<sup>th</sup>, 2009. CDAC met on May 11<sup>th</sup> to vote on social service projects and on May 27<sup>th</sup> to vote on capital projects. City Council adopted the final Action Plan on June 15, 2009. The activities established in the Action Plan are the current activities being reported in this CAPER.

An ad notifying the public of the availability of the Consolidated Annual Performance and Evaluation Report (CAPER) for citizen review was published in the Norwich Bulletin on November 9, 2010. Citizens were invited to comment on the CAPER during the public comment period (November 9, 2010 through November 23, 2010). A copy of the public notice and the public comments received are included as an attachment to this report. All public comments received were reviewed by City staff and considered. All CDBG documents, including the Annual Plan, Consolidated Plan, all CPMP worksheets, and Environmental Review Record documents are available for review by the general public during regular business hours at City Hall.

## **Self Evaluation**

The City of Norwich continues to make progress in meeting its mission to revitalize the City's economic base and older deteriorating neighborhoods as well as its Consolidated Plan objectives of providing decent housing, a suitable living environment, and expanding economic opportunity. The following demonstrates accomplishments in meeting each objective outlined in the plan:

### **Objective #1 – Provision of Decent Housing**

The City's historic housing stock is an asset to the community and adds character attractive to visitors or new residents, however, the age of housing structures also adds to the amount of substandard housing

conditions throughout the City and can affect the availability and affordability of a variety of housing types. Many older homes are difficult and expensive to maintain resulting in the rising number of deteriorating homes in need of revitalization. Housing rehabilitation, lead hazard reduction, and providing homeownership opportunities are significant factors in maintaining the City's affordable housing stock.

The City's activities funded under this objective including the Property Rehabilitation Program, homeownership and rental opportunities through the NSP Program, and lead hazard reduction increase the supply of affordable housing and reduces cost for renters assisting in addressing worst case needs. Units rehabilitated contain multiple hazardous conditions due to age and lack of routine maintenance. The City utilized its CDBG funding and lead hazard reduction grant to restore housing to code and eliminate substandard conditions vastly improving living conditions of the inhabitants while preventing widespread deterioration of neighborhoods. Efforts also reduced the loss of the older housing stock and abandoned or foreclosed homes affordable for rent by lower income residents. The impact of CDBG funds utilized for this objective depends on the amount of funding available. Assisted households and families are provided a new opportunity to access affordable housing.

Working in conjunction with the Norwich Housing Authority, providing rental subsidies to extremely-low and low-income households further addressed worst case needs and affordable housing initiatives. Waiting lists indicate a strong demand for rental assistance and the Housing Authority continued to maximize its subsidy programs and apply for new vouchers when available. The Housing Authority is currently utilizing 100% of its allocated vouchers to address affordable housing needs.

The City efficiently manages its housing programs and has not encountered any major programmatic problems. The City continues to move forward with addressing housing needs in target areas and no changes to objectives are anticipated. The City will utilize its CDBG, NSP, and Lead Hazard Reduction funding to the greatest extent to meet housing needs and also continue to seek additional funding when available.

### **Housing Sub-Objective Accomplishments**

#### **Reduce the Number of Substandard and Deficient Units**

The City provides full property rehabilitation to owner-occupants and investor-owners including lead hazard reduction. The program requires rents to remain accessible to low-and moderate-income renters after completion of the rehabilitation. Repayment terms are in the form of no-interest loans so that homeowners with zero equity can have access to the program. A portion of the Property Rehabilitation Program allocation is set-aside for emergency repairs or replacement of boilers for the elderly during the winter months.

#### **Promote Home Ownership and Housing Choice**

The City allocated \$867,000 of NSP funds for rehabilitation of abandoned or foreclosed properties which will be made available to low-and moderate-income persons for purchase and increase homeownership opportunities.

### **Reduce Lead Hazards**

The City received a \$1.6 million grant for lead paint reduction through HUD's Office of Healthy Homes. The City provides temporary relocation for clients whose properties are in the process of having lead hazards addressed and other services as required. The Uncas Health District also provides lead screenings in conjunction with United Community and Family Services.

The \$1.6 million lead hazard reduction grant will result in the Norwich Property Rehabilitation Program increasing its volume of lead safe housing unit production by 30% annually. An additional staff member that specializes in community outreach for the lead hazard reduction program will implement an extensive outreach and education program about lead hazard reduction and the availability of funds for rehabilitation. This outreach will specifically target families with young children and the minority community.

### **Reduce Renter Cost Burden**

The Norwich Housing Authority continues to implement the Housing Choice Voucher Rental Assistance Program provides vouchers to very low - and extremely low – income households that are in need of housing, are potentially at risk of being homeless, or have special needs. Priority renter households for Norwich's Section 8 Program are those below 50% of the area median income (AMI), with an emphasis on those below 30% AMI and experiencing severe cost burden. Rental assistance provides affordable housing opportunities which leads to families moving towards self-sufficiency. The Housing Authority currently manages 686 affordable housing units that meet the Section 215 definition of affordable housing.

### **Objective #2 - Enhancement of the Living Environment and Quality of Life**

In meeting this objective the City coordinates with various non-profit agencies to address public and social service needs throughout the community. Activities include 1) homeless and special needs population services; 2) job training; 3) adult education; 4) English as a second language instruction; 5) childcare assistance; 6) literacy program; 7) food pantry service; 8) youth recreation services; 9) and therapeutic art programs.

The City continues to allocate the majority of its 15% max on public services activities to address community needs. Norwich believes that funding social service activities creates economic opportunity leading to increased self-sufficiency, increased housing opportunities, and reducing homelessness.

Providing critical services is important in reversing the trends of poverty and the City continues to support social service agencies providing necessary services for low-income persons. The City is also confident that through its public service efforts low-income residents will receive the greatest benefit. The City continues to offer many social and public service programs funded through various resources that will directly benefit low-income residents and provide the services needed.

## **Suitable Living Environment Sub-Objective Accomplishments**

### **Provision of Coordinated Social Service Programs**

The City of Norwich's Department of Human Services began a number of collaborative efforts to bring together social service providers, non-profit housing providers, health and mental health professionals, youth development program providers and others. The intention of this effort is to use this network of providers to spin off a task force effort and expand the role of this group to provide a more effective delivery of resources.

The City funds several social service agencies providing services to low income persons, the homeless, special needs population, youth, adults, and minorities. The City and its sub-recipients work in a collaborative effort in providing essential programs necessary for the growth of individuals and the community as a whole.

### **Provision of Recreational Programs**

The City provides CDBG funding to the Norwich Recreation Department to operate an 8 week program for youth. The program provides youth with the opportunity to develop social and educational skills and also assists with childcare for low income families.

The City also funds two art programs that provide educational and therapeutic benefits such as cultural education and therapy for disabled teens, adults, children, and victims of domestic violence.

### **Removal of Blighted Conditions/Increase Safety for Residents**

The City recognizes the importance of eliminating blighting or hazardous conditions in creating a safe community. Many residents in Norwich are employed at surrounding casinos and do not have access to their own transportation forcing them to walk to work. The City utilizes its CDBG funding for infrastructure improvements including sidewalk improvements along Route 32 allowing workers to safely get to work and back and also revitalizing a low income target area.

## **Objective #3 -Economic Development and Expanded Economic Opportunities**

The City funds various activities supporting employment training, adult education, literacy, and English as a second language, all of which can increase economic opportunities for low income persons.

### **Economic Opportunity Sub-Objective Accomplishments**

#### **Job Training**

The City provides funding for the training of individuals as CNAs where they will make a living wage. Many individuals that have used this program are leaving work in fast -food establishments. The majority of participants have been parents of young children. The program assists several students in becoming registered nurses, a well-paid skill in high demand in the region. In the future, the program

hopes to expand to address other well-paid skills such as auto and computer repair and other areas identified as high-need.

### **English as a Second Language**

Adult Education and Literacy Volunteers receive funding to increase the level of service offered to those in need of English language skills. Currently, Adult Education has a waiting list of over 100 individuals that need English language instruction but cannot attain it due to insufficient funding of Norwich Adult Ed. Until individuals attain proficiency in English, the likelihood of escaping poverty is low.

### **Brownfield Revitalization to Combat Blight and Foster Economic Development**

There are many contaminated properties in Norwich that contribute to blight, prevent economic development and depress the property values of adjacent properties. The City of Norwich administers a \$200,000 Brownfield Cleanup Grant from 2008-9 and uses reallocated CDBG funds as they become available to augment project funding. The subject property was the site of a former metal plating company and has redevelopment value due to its proximity to the Thames waterfront and public transportation.

*Objective #1 - Provision of Decent Housing*

Evaluation of Proposed/Actual Accomplishments

Property Address	Unit #	NSP Eligible Activity	Date Acquired through NSP	Purchasing Entity	Total Development Cost	NSP Cost
Identify the address of the property. If the property contains more than one unit, list each unit separately.		1- Acquisition/rehab		Identify the entity purchasing the foreclosed property.	(include acquisition, rehab, carrying, and other costs)	(Identify the NSP costs related to the property)
		2 - Land Bank				
		3- Demolition				
		4 - Redevelopment				
		5 - Financing Mechanisms				
			(LIST ALL THAT APPLY)			
45-47 Division St.	1	1	6/25/2009	Eastern CT Housing Opportunities	146,486.000	79,545.00
45-47 Division St.	2	1	6/25/2009	Eastern CT Housing Opportunities	146,486.00	79,545.00
45-47 Division St.	3	1	6/25/2009	Eastern CT Housing Opportunities	146,486.00	79,545.00
154 Prospect St.	1	1	11/10/2009	Eastern CT Housing Opportunities	166,108.00	114,865.00
154 Prospect St.	2	1	11/10/2009	Eastern CT Housing Opportunities	166,108.00	114,865.00
154 Prospect St.	3	1	11/10/2009	Eastern CT Housing Opportunities	166,108.00	114,865.00
154 Prospect St.	4	1	11/10/2009	Eastern CT Housing Opportunities	166,108.00	144,865.00
39 Oakridge St.	1	1	11/23/2009	NeighborWorks New Horizons	269,394.00	160,000.00
122 Prospect St.	1	1	11/30/2009	Eastern CT Housing Opportunities	142,162.00	142,162.00
122 Prospect St.	2	1	11/30/2009	Eastern CT Housing Opportunities	142,162.00	142,162.00
155 Boswell Avenue	1	1	10/29/2009	Eastern CT Housing Opportunities	78,330.00	72,165.00
155 Boswell Avenue	2	1	10/29/2009	Eastern CT Housing Opportunities	78,330.00	72,165.00
500 Boswell Avenue	1	1	1/27/2010	NeighborWorks New Horizons	477,177.00	252,425.00
500 Boswell Avenue	2	1	1/27/2010	NeighborWorks New Horizons	477,177.00	252,425.00
500 Boswell Avenue	3	1	1/27/2010	NeighborWorks New Horizons	477,177.00	252,425.00
500 Boswell Avenue	4	1	1/27/2010	NeighborWorks New Horizons	477,177.00	252,425.00

<b>Priority Need</b>	<b>Proposed</b>	<b>Actual</b>
<i>Renters</i>		
0 - 30 of MFI		
31 - 50% of MFI		
51 - 80% of MFI		
81 – 120% of MFI (eligible for NSP program)	15	15
<i>Owners</i>		
0 - 30 of MFI		
31 - 50 of MFI		
51 - 80% of MFI		
81 – 120% of MFI (eligible for NSP program)	2	1
<i>Total</i>		
<i>Total Section 215</i>		
<b>215 Renter</b>	15	15
<b>215 Owner</b>	2	1

Objective #2 - Enhancement of the Living Environment and Quality of Life  
 Evaluation of Proposed/Actual Accomplishments

Summary for all Social Service Projects	Proposed/Actual	As % of total
<b>TOTAL</b>	<b>2,510/5,894</b>	
a. White, Non-Hispanic	<b>2,933</b>	<b>50%</b>
b. Black, Non-Hispanic	<b>1,448</b>	<b>25%</b>
c. American Indian, Non-Hispanic	<b>136</b>	<b>2%</b>
d. Asian, Non-Hispanic	<b>144</b>	<b>2%</b>
e. Pacific Islander, Non-Hispanic	<b>28</b>	<b>0%</b>
f. Multi-Racial, Non-Hispanic	<b>192</b>	<b>3%</b>
g. Other, Non-Hispanic	<b>1,013</b>	<b>17%</b>
h. White/Hispanic	<b>441</b>	<b>7%</b>
i. Black/Hispanic	<b>55</b>	<b>0%</b>
j. American Indian/Hispanic	<b>14</b>	<b>0%</b>
k. Asian/Hispanic	<b>3</b>	<b>0%</b>
l. Pacific Islander/Hispanic	<b>0</b>	<b>0%</b>
m. Multi-Racial/Hispanic	<b>17</b>	<b>0%</b>
n. Other	<b>393</b>	<b>6%</b>
<b>Low Income</b>	<b>667</b>	<b>11%</b>
<b>Extremely Low Income</b>	<b>4,972</b>	<b>84%</b>

### Objective #3 - Economic Development/Expanded Opportunity

#### Evaluation of Proposed/Actual Accomplishments

	Proposed/Actual	Available	Expended
<b>TOTAL</b>	<b>308/488</b>	<b>\$75,000</b>	<b>\$74,983</b>
a. White, Non-Hispanic	249		
b. Black, Non-Hispanic	91		
c. American Indian, Non-Hispanic	2		
d. Asian, Non-Hispanic	107		
e. Pacific Islander, Non-Hispanic	3		
f. Multi-Racial, Non-Hispanic	17		
g. Other, Non-Hispanic	19		
h. White/Hispanic	135		
i. Black/Hispanic	12		
j. American Indian/Hispanic	0		
k. Asian/Hispanic	0		
l. Pacific Islander/Hispanic	0		
m. Multi-Racial/Hispanic	0		
n. Other	0		
Low Income	164		
Extremely Low Income	302		

## Monitoring

The City of Norwich Office of Community Development is responsible for the overall administration and implementation of the City's Community Development Block Grant Program. The Office of Community Development ensures compliance with federal regulations through its review of grant application funding requests, recipient contracts, quarterly performance reports, and sub-recipient monitoring. Further, the City maintains records of program accomplishments, funding spent, people served, housing units rehabilitated, and other information to help ensure compliance with the federal regulations. All data will be submitted to HUD on a timely basis and will be inputted into the IDIS reporting system on a quarterly basis.

Per the requirements of 24 CFR Part 91.230, the City monitors all CDBG sub-recipients and City Departments to ensure that all activities are carried out in furtherance of the Annual Plan and to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements. The City gathers relevant data through required reports and monitoring of these organizations as required by federal regulations.

The Office of Community Development holds formal trainings on recordkeeping and client eligibility requirements for all new social service sub-recipients and administrators in September annually. Individual meetings are arranged with capital project sub-recipients to assist them in developing an appropriate scope of work.

For infrastructure projects administered by the Office of Community Development on-site employee interviews with construction personnel are conducted to ensure that contractors are adhering to Davis Bacon requirements. The Purchasing Agent collaborates with the Office of Community Development regarding the bid process for non-Housing Authority infrastructure jobs. The Office of Community Development requests income information on clients served by infrastructure programs and such information is kept at the Office of Community Development. Homeless individuals are presumed to be low-income.

The City of Norwich Office of Community Development will continue to monitor all programs. All social service sub-recipients are required to submit quarterly reports to the Office of Community Development and the City conducts at least one on-site visit per year. During the on-site visit, the Assistant City Manager or other staff member will conduct a questionnaire regarding performance measures and will review financial records. All clients receiving direct assistance will be required to submit income information as per program guidelines. Clients of sub-recipients will submit this information to the sub-recipients who will certify that at least 51% of the population served is low or moderate-income.

Property owners are required to certify that they will not exceed the applicable fair market rents for the period of time required by regulation for units rehabilitated with Norwich Property Rehabilitation funds. Specific monitoring for lead-based paint compliance will continue in the Property Rehab Program. Section 504 Handicapped Accessibility will be monitored through individual inspections by the Community Development Office and the Housing Department. Adherence to Davis Bacon wage requirements will be assured through on-site visits to any CDBG funded construction project by a

member of the Community Development Office or the Norwich Housing Authority. The Community Development Office will seek authorization from the State Historic Commission whenever work on a historic structure is contemplated. Environmental review will be performed on all projects, as applicable, by the Community Development Office in concert with the Planning Director and the Fire Marshall.

### **Status of Grant Programs**

The City's grant programs are on track for meeting expenditure rates and completing their programs. The City has expended 77% of its available funding for housing activities including NSP funds, and 61% of its public facilities and social service allocation, including CDBG-R funding. Infrastructure projects are multiple year programs and still ongoing. The City is still using previous year funding for such activities and will report program CD-35 funds expended in future reports. The percentages above indicate that these programs are on track for completion on time and within budget.

The City will continue to monitor sub-recipients to ensure timely expenditures and will also continue to expend its housing allocation including NSP funds in a timely manner.

The City has not encountered any critical obstacles in implementing its programs.

## IV. Program Narrative

### Relationship of CDBG funds to Goals and Objectives

The City of Norwich utilizes 100% of its CDBG funds, including any program income, towards activities meeting the Consolidated Plan goals and objectives outlined above. Housing activities and public service activities have been established as high priorities and the City undertakes various activities to meet these needs. The City continues to fund housing activities such as housing rehabilitation, lead hazard reduction, and homeownership opportunities. The City also provides funding to several non-profit organizations to carry out priority social service activities serving low income persons, the homeless, special needs populations, youth, adults, and minorities. All CDBG funds allocated are targeted to benefit low-to moderate-income persons. The majority of activities undertaken by the City including housing activities and social service activities directly benefit low income clientele.

Priority activities identified in the Consolidated Plan were established through a comprehensive process including extensive public outreach, consultation with public and private agencies, a housing and community development needs assessment, and a housing market analysis. Results of that comprehensive review assisted in determining community needs to be addresses throughout the five-year period. The City has continued to fund activities to meet these needs using its CDBG funds and also by leveraging other funding sources when possible. The City funds priority needs first and if funding is available will then funds lower priority needs. Lack of available funding does not allow the City to meet all community needs identified.

Priority needs addressed with CDBG funds for the 2009-2010 program year include 1) maintaining its existing housing stock, 2) eliminating and reducing slum and blight influences, 3) promoting home ownership and housing choice, 4) reducing lead hazards, 5) improving safety and security, 6) providing needed supportive services, 7) reducing renter cost burden, 8) meeting homeless and other special population needs, and 9) training and developing the local labor force.

The City has made great strides in addressing affordable housing within its means. The City sets-aside a percentage of its annual CDBG allocation for housing activities and will continue to do so in the future. Refer to the affordable housing section above for affordable housing accomplishments utilizing CDBG funds, including the number and types of households served.

### Changes in Program Objectives

The City does not foresee any changes in program objectives for the ensuing five-year period. Housing and social service activities remain high priority needs in Norwich and the use of CDBG funds is essential to address these needs.

Accomplishments in addressing the objectives identified, greatly relies on the amount of funding available from the federal government. The City was able to receive additional funding from HUD through the Neighborhood Stabilization Program (NSP) and the American Recovery and Reinvestment

Act (CDBG-R). These funds will prove to be very useful in addressing Consolidated Plan objectives however, these sources of funding are not permanent or guaranteed for future use. The City will continue efforts to meet Consolidated Plan objectives utilizing available funding and if at any point in the program year the City determines there is a need to revise objectives identified, the City will provide proper documentation to support the need for a change and will follow proper amendment procedures.

## **Efforts in Carrying Out Planned Activities**

### **Resources Available**

The City successfully carried out its planned activities utilizing all resources indicated in the Consolidated Plan including its annual CDBG allocation, any program income received, and general funds. The City also coordinates with various agencies that utilize other sources of funding to carry out planned activities, such as the Norwich Housing Authority who participates in HUD's Housing Choice Voucher (Section 8) Program and the federal Low-Income Public Housing program.

The City also sought and successfully received additional HUD funding to carry out planned activities and increase benefit to low-income persons including Neighborhood Stabilization Program (NSP) and American Recovery and Reinvestment Act (CDBG-R) funds.

### **Certifications of Consistency**

Each year, the Office of Community Development seeks proposals from City agencies and qualified organizations that provide Community Development-related services in the City of Norwich. The Community Development Advisory Committee (CDAC) reviews each proposal and recommends funding the grant based on several criteria including compliance with the Consolidated Plan. Proposals for social service activities or public facility improvements that have not been identified in the Consolidated Plan as critical needs in the community are deemed not be consistent with the Consolidated Plan. Proposals are also evaluated for the number of extremely low, low and moderate income individuals and/or households that would be assisted by the plan; the number of individuals and/or households that would be aided in avoiding homelessness; by its ability to remove barriers to affordable, decent and suitable housing. Proposals that cannot demonstrate a benefit in their areas are deemed inconsistent with the Consolidated Plan. All social service grantees awarded funds during the program year were deemed to be compliant with the City's Consolidated Plan.

In addition to the CDBG RFP process, the Norwich Housing Authority seeks a certification of consistency from the City as a part of a non-CDBG related grant application. In this case, the proposed activities are evaluated for the number of extremely low, low and moderate income individuals and/or households that would be assisted by the plan; the number of individuals and/or households that would be aided in avoiding homelessness; by its ability to remove barriers to affordable, decent and suitable housing.

### **Hindering Consolidated Plan Implementation**

The City ensures that all activities funded are carried out are consistent with the Consolidated Plan and manages its programs in accordance with HUD regulations at 24 CFR Part 570 and other elated federal

regulations. The City monitors its sub-recipients to ensure compliance with federal regulations and also develops all HUD reporting materials including the Consolidated Plan, Action Plan, and CAPER in accordance with HUD regulation. The City does not deviate from federal regulations and will not fund activities non-compliant with HUD requirements. The City also manages its programs strictly in conformity with HUD regulations and has consistently been granted approval by HUD for all required reporting documents. The City continued to use the CPMP tool provided by HUD and other related guidance to complete both its CAPER and Annual Plan. By using the CPMP tool and strictly following HUD regulations, the City believes that it is appropriately monitoring consistency with the Consolidated Plan on an ongoing basis and that by doing so it did not hinder Consolidated Plan implementation.

### **Use of CDBG Funds for National Objectives**

The City utilizes 100% of its CDBG allocation towards meeting HUD national objectives and also the objectives identified in its Consolidated Plan. Through an organized financial tracking system and through data tracking, the City ensures that at least 70% of its annual allocation benefits low-to moderate-income persons. The City consistently exceeds this requirement by expending more than the required 70% on activities benefitting LMI persons.

### **Anti-Displacement and Relocation**

In accordance with the Department of Housing and Urban Development (HUD) regulations at 24 CFR 42.325 and with Section 104(d) of the Housing and Community Development Act of 1974 (HCD Act of 1974), as amended, the City encourages compliance with all federal regulations governing anti-displacement and relocation assistance.

Consistent with the goals and objectives of activities assisted under the Housing and Community Development Act (1974), the City of Norwich will take steps to minimize the direct and indirect displacement of persons from their homes.

The City administers a Property Rehabilitation Program including lead hazard reduction and is currently following a Residential Anti-Displacement and Relocation Assistance Plan. The City will take the following steps in minimizing displacement of persons from their housing units in connection with HUD-funded activities:

- Stage and/or aggregate all the hazardous materials abatement work items (e.g. lead based paint or asbestos hazard reduction work items) for a housing unit in a manner that will allow them to be completed in as short a time as possible.
- Coordinate and/or complete the lead-based hazard reduction work items for a housing unit in a manner that will allow the owner-occupant or tenant to remain in the unit accordance with the provisions of 24 CFR 35.1345 (a)(2).

The City's plan also outlines the following elements in association with the Property Rehabilitation Program:

- The City of Norwich, project sponsor of the Norwich Property Rehabilitation Program, proposes to temporarily relocate residents at properties where property rehabilitation of hazardous conditions requires that residents leave the site for periods ranging from 1 week-3 months, to ensure their safety. The determination to relocate will be made in accordance with the requirements of 24 CFR 35.1345(a)(2) for all housing units containing lead based paint.
- The elements of the owner-occupant relocation plan are effectual in instances where the agency works on single-family homes with no rental units.
- All relocations undertaken by the Office of Community Development will be temporary relocations not to exceed 12 months. Therefore, homeowners and tenants temporarily relocated by the agency will not be considered "displaced persons" under 49 CFR 24 (The Uniform Relocation Assistance Act) and will not be eligible for benefits afforded to displaced persons under the Act.
- There will be no permanent displacements as a result of activities of the agency.
- The properties that will be rehabilitated vary from year to year, depending on program applicants. However, temporary relocation is expected to occur in 30% of the properties rehabilitated, given the amount of lead remediation that must be done on Norwich properties.
- The Relocation officer is Wayne Sharkey, 23 Union Street, Norwich, CT Tel. (860) 823-3774; [wsharkey@cityofnorwich.org](mailto:wsharkey@cityofnorwich.org)
- The relocation officer will interview current homeowners of properties to be rehabilitated who are eligible for participation in the Property Rehab Program, and are therefore eligible for temporary relocation benefits.
- All relocation activities and coordination will be carried out by the agency.
- The relocation officer will consult with CT DECD as necessary throughout this process to assure appropriate adherence to all applicable regulations concerning relocation.
- Families will not be asked to split up during relocation. A family unit is a group of individuals associated by blood or marriage. Live-In aides for handicapped individuals may be considered part of a family unit for the purpose of HUD related activities according to Executive Order # 13217, the New Freedom Initiative.

## **Low/Mod Job Activities**

The economic development benefits during the program year were indirect and did not result in jobs made available to low income persons.

## **Program Income Received**

For the purposes of CDBG, program income is defined as gross income received by the Recipient or sub-recipient directly generated from the use of CDBG funding in an amount exceeding \$25,000.

During the current reporting period \$73,330.86 in revolving loan funds was allocated for the Property Rehabilitation Program. Income generated from the revolving loan fund will continue to be used for activities supporting decent housing, specifically the Property Rehabilitation Program. The City will comply with all HUD requirements related to program income.

## **Prior Period Adjustments**

No prior period adjustments were made.

## **Loans and Other Receivables**

### **NSP Loans**

The City of Norwich does not participate in float funding activities, however, administers NSP funds. NSP funds are used for the acquisition and rehabilitation of foreclosed homes to be made available to low income persons for rental or purchase. The City has acquired various properties for rehabilitation and resale using NSP funding, however no loans have been made to date.

City also operates the Property Rehabilitation Program which provides no-interest loans so that homeowners with zero equity can have access to the program. The City has proposed to assist 15 properties.

During the current reporting period \$73,330.86 in revolving loan funds was allocated for the Property Rehabilitation Program. Income generated from the revolving loan fund will continue to be used for activities supporting decent housing, specifically the Property Rehabilitation Program. The City will comply with all HUD requirements related to program income.

## **Lump Sum Agreements**

The City of Norwich has not entered into any lump sum agreements during the current reporting year.

## **Neighborhood Revitalization Strategies**

The City of Norwich does not have any HUD approved neighborhood revitalization strategies.