

ES-05 Executive Summary

Introduction

This Five Year Consolidated Plan replaces the Plan prepared for the period between August 2008 and August 2013. The process of preparing the 2013-2017 Plan has included the following:

Update of statistical data describing housing and non-housing community development needs.

Review and revision as appropriate priorities and objectives to address needs.

Analysis of resources available to address identified needs.

Focus on a strategy to use CDBG funds to leverage other resources to address identified needs.

Establishment of measurement benchmarks.

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

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

Housing Priorities

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

Homeless Priorities

- **Increase the level and delivery of support services to the homeless and those at-risk of becoming homeless.**
- **Continue to address the issue of homelessness consistent with the Mayor's Task Force To End Homelessness Plan released in 2006.**
- **Address the needs of homeless veterans in the community through the expansion of facilities to meet their needs.**

Other Special Needs/Non-Homeless Priorities

- **Support and promote supportive housing services through programs which may include health services, family counseling, substance abuse counseling, parenting skills, and other appropriate services which would assist them in overcoming or better dealing with their special needs.**

Non-Housing Community Development Priorities

- **Maintain and improve existing public facilities and encourage the development of upgraded facilities, particularly with regard to, clean up of contaminated sites, parks/recreation facilities and parking facilities serving low-income populations.**
- **Encourage the continued maintenance and improvement of the City's infrastructure, particularly with regard to street and sidewalk improvements, as well as flood drain improvements.**
- **Support the continuance and/or expansion of existing public service programs including those which provide services to the handicapped, youth, an/or substance abusers or which offer transportation services and employment training.**
- **To expand existing efforts to meet the needs of the City's physically handicapped population by supporting projects designed to make current facilities accessible or to provide new handicapped accessible facilities/equipment.**
- **To enhance and expand other community development efforts, particularly with regard to lead-based paint remediation/education and code enforcement activities.**
- **To promote and encourage the continued operation of existing senior programs and services such as those offered by the Department of Elderly Services**
- **To promote the development of supportive programs for youth including job/career development extracurricular activity, computer literacy, and volunteerism**
- **To continue support of anti-crime programs in cooperation with the City of Danbury Police Department**
- **To continue existing administrative and planning activities necessary for the implementation of the objectives, actions and programs outlined in this Strategic Plan including fair housing counseling, tenant-landlord counseling and/or public awareness**
- **Increase the effectiveness of the delivery of services and programs to low- and moderate-income persons by increasing the capacity of non-profit providers.**
- **Support energy conservation to address environmental impacts and the increasing cost burden resulting from escalating energy costs.**

The proposed 2013-2014 Annual Action Plan funding allocations are consistent with these priorities.

Evaluation of past performance

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

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

Summary of citizen participation process and consultation process

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

- Public Hearings

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

Summary of public comments

This section will be completed at the end of the 30 day comment period.

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

This section will be completed at the end of the 30 day comment period.

Summary

This section will be completed at the end of the 30 day comment period.

PR-05 Lead & Responsible Agencies

Agency/entity responsible for preparing/administering the Consolidated Plan

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

Agency Role	Name	Department/Agency
Lead Agency	DANBURY	Finance Department

Table 1 – Responsible Agencies

Narrative

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

Consolidated Plan Public Contact Information

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PR-10 Consultation

Introduction

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

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

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

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

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

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

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

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

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

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

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

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

Agencies, groups, organizations and others who participated in the process and consultations

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
Danbury Housing Authority	PHA	Housing Need Assessment	Consulted with PHA so that information can be made available at public hearings
		Public Housing Needs	
Danbury residents	The public	General comments, submission of views and proposals	Public notice was provided through newspaper and direct release to LMI community groups
Social Service Providers	Public and private agencies	Submission of proposals identifying needs.	Direct mail, annual Application workshop and technical information session, small meetings
Special populations and under-represented groups	The public	General comments, submission of views and proposals	Targeted publishing and circulation of informational pamphlets, public notices

Table 2 – Agencies, groups, organizations who participated

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

This section will be completed at the end of the 30 day comment period.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care		

Table 3 – Other local / regional / federal planning efforts

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

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

Narrative

PR-15 Citizen Participation

Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

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

- Participation

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

- Access to Meetings

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

- Access to Information

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

The City provided a period, not less than 30 days (May 6, 2013 to June 6, 2013), to review comments from citizens, or units of general local government, on the PY39 Plan. The City has considered the views of citizens, public agencies and other interested parties in preparing its final draft Plan submission and has attached a summary of any citizen comments, which includes a written explanation of comments not accepted, and the reasons why comments were not accepted.

The PY39 Action Plan was also made available as part of the Consolidated Plan for a 30 day period commencing on July 1, 2013.

- Technical Assistance

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

- Public Hearings

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

- Timely Response

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

- Amendments

Prior to the submission of any substantial change in the proposed uses of funds, citizens must have reasonable notice of, and opportunity to comment on, the proposed amendment. The citizen participation plan, which

follows this narrative, outlines the specific steps being taken to satisfy the requirements of sub-part B.91.100 and 91.105.

Citizen Participation Outreach

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
Needs Public Hearing	General Public				
Action Plan Available for a 30 day comment period	General Public				
Draft Consolidated Plan including Action Plan available for 30 day period	General Public				

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

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

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

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

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

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

NA-10 Housing Needs Assessment

Summary of Housing Needs

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

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

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

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

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

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

Demographics	2000 Census (Base Year)	2005-2009 ACS (Most Recent Year)	% Change
Population	74,848	78,708	5%
Households	28,519	29,160	2%
Median Income	\$53,664	\$65,419	22%

Table 5 - Housing Needs Assessment Demographics

Data Source: HUD

Number of Households Table

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

Table 6 - Total Households Table

Data

Source: HUD

Housing Needs Summary Tables for several types of Housing Problems

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

	Renter						%	Owner						%
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total			0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total		
Substandard Housing - Lacking complete plumbing or kitchen facilities	115	15	10	0	140	3%	0	0	10	15	25	1%		
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	185	135	35	80	435	8%	0	4	0	15	19	0%		
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	95	180	90	20	385	7%	10	45	10	90	155	3%		
Housing cost burden greater than 50% of income (and none of the above problems)	1,780	355	0	0	2,135	41%	925	1,025	445	210	2,605	56%		
Housing cost burden greater than 30% of income (and none of the above problems)	425	890	400	230	1,945	38%	260	550	390	610	1,810	39%		
Zero/negative Income (and	135	0	0	0	135	3%	50	0	0	0	50	1%		

none of the above problems)												
Total need by income	2,735	1,575	535	330	5,175	100%	1,245	1,624	855	940	4,664	100%

Table 7 – Housing Problems Table

Data

Source: HUD

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

	Renter						Owner						
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	%	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	%	
Having 1 or more of four housing problems	2,175	690	135	95	3,095	38%	940	1,075	465	330	2,810	40%	
Having none of four housing problems	1,110	1,525	1,160	1,060	4,855	60%	460	1,330	910	1,450	4,150	59%	
Household has negative income, but none of the other housing problems	135	0	0	0	135	2%	50	0	0	0	50	1%	

Total by income	3,420	2,215	1,295	1,155	8,085	100%	1,450	2,405	1,375	1,780	7,010	100%
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Table 8 – Housing Problems 2

Data

Source: HUD

3. Cost Burden > 30%

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	%	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	%
Small Related	915	745	215	1,875	43%	220	730	490	1,440	39%
Large Related	190	155	4	349	8%	20	165	175	360	10%
Elderly	525	130	20	675	15%	740	415	95	1,250	34%
Other	925	405	170	1,500	34%	220	285	95	600	16%
Total need by income	2,555	1,435	409	4,399	100%	1,200	1,595	855	3,650	100%
% need by income	58%	33%	9%	x	x	33%	44%	23%	x	x

Table 9 – Cost Burden > 30%

Data

Source: HUD

4. Cost Burden > 50%

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	%	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	%
Small Related	675	255	0	930	38%	205	535	325	1,065	44%
Large Related	145	30	0	175	7%	20	140	90	250	10%
Elderly	425	10	0	435	18%	540	165	20	725	30%
Other	835	95	0	930	38%	175	200	10	385	16%
Total need by income	2,080	390	0	2,470	100%	940	1,040	445	2,425	100%
% need by income	84%	16%	0%	x	x	38%	42%	18%	x	x

Table 10 – Cost Burden > 50%

Data

Source: HUD

5. Crowding (More than one person per room)

	Renter						Owner						
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	%	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	%	
Single family households	220	245	80	100	645	77%	10	49	10	80	149	83%	
Multiple, unrelated family households	0	0	0	0	0	0%	0	0	0	30	30	17%	
Other, non-family households	75	75	45	0	195	23%	0	0	0	0	0	0%	
Total need by income	295	320	125	100	840	100%	10	49	10	110	179	100%	
% need by income	35%	38%	15%	12%	x	x	6%	27%	6%	61%	x	x	

Table 11 – Crowding Information

Data

Source: HUD

What are the most common housing problems?

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

Of all households, 9,839 out of 29,160 households (34% total, 47% of renters and 26% of owners) have one of several housing problems. Across all income levels, cost burdens are a much more common problem than substandard housing or overcrowding. This is the predominate housing problem throughout Connecticut. For the 9,839 households experiencing one of the selected housing problems, 38% of renters and 39% of owners experienced cost burdens between 30% and 50% of income, and 41% of renters and 56% of owners experienced cost burdens of greater than 50% of income. Among total households experiencing one of several housing problems, 86% are experiencing cost burdens of over 30% of AMI as opposed to overcrowding or substandard living conditions. Across all households, 40% of renters and 20% of owners have cost burdens over 30% of income, with 22% of renters and 13% of owners reported with burdens over 50% of income.

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

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

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

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

Only 4% of households in Danbury experience crowding, having more than one person per room. Among owners, 83% of crowding cases were in single family homes. Thirty owner-occupied, multiple, unrelated family households with income of 80-100% AMI also had crowding. Among renters, 77% of crowding occurred in single family households as well with 23% of crowded households in the other, non-family households category.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)).

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

family, non-elderly) 27.6%, small families 22.4%, and elderly non-families 10.4%. Among owners, the largest group is among elderly non-families at 13.2%.

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

Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

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

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

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

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

NA-15 Disproportionately Greater Need: Housing Problems

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

Cost Burden/Race and Ethnicity:

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

HUD defines “disproportionate” as ten or more percentage points. By that metric, the only minority group that has disproportionately greater needs in comparison to the total population of that minority group is Hispanic and Latino householders making 50% to 80% of AMI. While they are 23% of the total population in the HUD-provided data, they account for 36% of the population in the 50% to 80% AMI group that has one or more of four housing problems.

0%-30% of Area Median Income

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

Table 12 - Disproportionally Greater Need 0 - 30% AMI

Data

Source: HUD

*The four housing problems are:

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

30%-50% of Area Median Income

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

Table 13 - Disproportionally Greater Need 30 - 50% AMI

Data

Source: HUD

*The four housing problems are:

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

50%-80% of Area Median Income

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

Table 14 - Disproportionally Greater Need 50 - 80% AMI

Data

Source: HUD

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

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

Table 15 - Disproportionally Greater Need 80 - 100% AMI

Data

Source: HUD

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

NA-20 Disproportionately Greater Need: Severe Housing Problems

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

Among householders experiencing severe housing problems, Hispanic and Latino households are disproportionately impacted at higher income levels. 48% of households earning 50% - 80% of AMI experiencing severe housing problems are Hispanic and Latino householders, as well as 47% of households earning 80% - 100% of AMI experiencing severe housing problems. Hispanic and Latino householders are only 23% of this sample.

0%-30% of Area Median Income

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

Table 16 – Severe Housing Problems 0 - 30% AMI

Data

Source: HUD

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,765	2,855	0
White	955	2,015	0
Black / African American	75	185	0
Asian	165	85	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
American Indian, Alaska Native	0	35	0
Pacific Islander	0	0	0
Hispanic	495	465	0

Table 17 – Severe Housing Problems 30 - 50% AMI

Data

Source: HUD

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

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

Table 18 – Severe Housing Problems 50 - 80% AMI

Data

Source: HUD

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

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

Table 19 – Severe Housing Problems 80 - 100% AMI

Data

Source: HUD

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

NA-25 Disproportionately Greater Need: Housing Cost Burdens

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

Housing Cost Burden

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

Table 20 – Greater Need: Housing Cost Burdens AMI

Data

Source: HUD

NA-30 Disproportionately Greater Need: Discussion

Income categories in which a racial or ethnic group has disproportionately greater need

According to HUD data for 2005-2009, Danbury is a majority White, non-Hispanic city with 70% of householders (81% of owner occupied, 54% of renter occupied). The largest racial/ethnic group after White non-Hispanics is the Hispanic/Latino community, at 16% (8% of owners and 28% of renters). Black or African-Americans are 6% of householders (3% of owners, 10% of renters), Asians are 6% of householders (6% of owners and 6% of renters), and people of other races, including multiple races, are 2% of householders (1% of owners and 3% of renters). HUD defines “disproportionate” in this context as a 10 percentage point or more difference. By that definition, no racial or ethnic group experiences disproportionately greater need in housing problems or severe housing problems. The only group with disproportionately greater need is Hispanic or Latino households spending over 50% of their income on housing. While only 16% of all householders, they

account for 28% of householders with cost burdens greater than 50% (18% owners, 39% renters). Hispanics and Latinos are also disproportionately renters rather than owners, with 20 percentage points more Hispanic and Latino householders renting than owning (8% of owners are Hispanic/Latino compared to 28% of renters being Hispanic/Latino). Asian householders are the only group that is equally represented among owners and renters (6% of total householders, and 6% of owners and renters).

Needs not previously identified

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

NA-35 Public Housing

Totals in Use

Program Type									
	Certificate	Mod-Rehab	Public Housing						
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	350	664	0	641	1	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five_year, and Nursing Home Transition									

Table 21 - Public Housing by Program Type

Data

Source: HUD

Characteristics of Residents

Program Type									
	Certificate	Mod-Rehab	Public Housing						
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
Average Annual Income	0	0	18,848	15,993	0	15,826	6,492	0	0
Average length of stay	0	0	7	5	0	5	1	0	0
Average Household size	0	0	2	2	0	2	1	0	0
# Homeless at admission	0	0	0	1	0	1	0	0	0
# of Elderly Program Participants (>62)	0	0	188	68	0	67	0	0	0
# of Disabled Families	0	0	40	247	0	234	1	0	0
# of Families requesting accessibility features	0	0	350	664	0	641	1	0	0

Program Type									
	Certificate	Mod-Rehab	Public Housing						
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five_year, and Nursing Home Transition									

Table 22 – Characteristics of Public Housing Residents by Program Type

Data

Source: HUD

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing						
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
White	0	0	159	425	0	409	1	0	0
Black/African American	0	0	174	232	0	225	0	0	0
Asian	0	0	16	4	0	4	0	0	0
American Indian/Alaska Native	0	0	1	3	0	3	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five_year, and Nursing Home Transition									

Table 23 – Race of Public Housing Residents by Program Type

Data

Source: HUD

Ethnicity of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing						
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	173	205	0	195	0	0	0
Not Hispanic	0	0	177	459	0	446	1	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five_year, and Nursing Home Transition									

Table 24 – Ethnicity of Public Housing Residents by Program Type

Data

Source: HUD

Section 504 Needs Assessment

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

Needs of public housing tenants and applicants on the waiting list for accessible units

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

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

NA-40 Homeless Needs Assessment

Homeless Needs Assessment

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

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

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

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

Table 25 - Homeless Needs Assessment

Jurisdiction's Rural Homeless Population

The City of Danbury does not have a rural homeless population.

For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction

The City of Danbury does not have a rural homeless population.

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

Nature and Extent of Homelessness by Racial and Ethnic Group

Nature and Extent of Unsheltered and Sheltered Homelessness, including Rural Homelessness

NA-45 Non-Homeless Special Needs Assessment

Characteristics of Special Needs Populations

Housing and Supportive Service Needs and Determination

Public Size and Characteristics of Population with HIV / AIDS

NA-50 Non-Housing Community Development Needs

Public Facilities

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

Need Determination

Public Improvements

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

Need Determination

Public Services

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

Need Determination

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

According to 2005-2009 housing estimates from American Community Survey, over 67% of Danbury's housing stock was built before 1980. However, while Danbury did not experience substantial housing construction during the early to mid-1990s, as compared to historical patterns, the City has been in the midst of a housing construction boom that began in the late 1990s and continued to the 2008 building bubble. During the Great Recession following, new construction is likely to have leveled off. According to the 2000 and 2010 Decennial Census data, total housing units in Danbury increased 2,635 units in ten years. Along with this wave of new construction, the older housing stock in Danbury represents an identifiable housing market. Many of the older housing units, though, need to be upgraded to today's standards. At the same time, many low and moderate-income households struggle for economic self-sufficiency and to preserve a decent environment for their families. Much of this frustration is due to the lack of affordable housing in the area.

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

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

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

While the housing stock was 51.6% detached single family homes in 2000, it is now estimated that only 44.6% of Danbury’s housing stock in 2005-2009 was single-family detached homes. Other housing typologies such as two to four unit structures and large multi-family apartment buildings and developments are accounting for an increasing percentage of the City’s housing stock. These characteristics make Danbury’s housing stock the most diverse of the towns in the immediate region, and one of the most diverse in the entirety of Fairfield County.

Based upon the relative affluence of the community and the high value of real estate, few units remained substandard as of 2005-2009. Census figures indicate that only 195 total housing units or 0.7% lacked either plumbing or kitchen facilities meeting minimal standards, compared to even 469 total housing units or 1.6% in 2000 estimates. Significant general housing market and inventory conditions reflect an expensive housing stock fueled by high cost, fixed supply and family income characteristics with a capacity to meet market demands for price. Danbury does not suffer from extreme blighted conditions in concentrated neighborhoods.

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

Available housing types and configurations are suitable for occupancy by most any need population in the community. These include, but are not limited to, the elderly, persons with disabilities and families with children. 51.1% of all housing units have zero to two bedrooms, leaving about half of the housing stock suitable for larger families. Housing stock for the elderly, presumably smaller in size, accessible and conveniently located, exists in small numbers, but remains expensive. Housing for persons with disabilities can be adapted; however, cost remains an issue.

MA-10 Number of Housing Units

All residential properties by number of units

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

Property Type	Number	%
Total	31,214	100%

Table 28 – Residential Properties by Unit Number

Data HUD

Source:

Unit Size by Tenure

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

Table 29 – Unit Size by Tenure

Data HUD

Source:

Number and Targeting of Units

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

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

the housing composition based on number of persons, while owner-occupied housing is skewed to providing more units with more bedrooms.

Units Expected to be lost from Inventory

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

Housing Redevelopment Option

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

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

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

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

Need for Specific Types of Housing

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

MA-15 Cost of Housing

Cost of Housing

	2000 Census (Base Year)	2005-2009 ACS (Most Recent Year)	% Change
Median Home Value	174,600	345,900	98%
Median Contract Rent	709	985	39%

Table 30 – Cost of Housing

Data HUD

Source:

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

Table 31 - Rent Paid

Data HUD

Source:

Housing Affordability

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

Table 32 – Housing Affordability

Data HUD

Source:

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	897	1023	1384	1725	2183
High HOME Rent	992	1023	1384	1656	1828
Low HOME Rent	966	1023	1242	1435	1601

Table 33 – Monthly Rent

Data HUD 2013

Source:

Availability of Sufficient Housing

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

Expected Change of Housing Affordability

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

Rent Comparison

MA-20 Condition of Housing

Introduction

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

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

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

Definitions

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

Condition of Units

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

Table 34 - Condition of Units

Data HUD

Source:

Year Unit Built

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

Table 35 – Year Unit Built

Data HUD

Source:

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	12,043	67%	7,627	69%

Housing Units build before 1980 with children present	3,570	20%	2,105
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Table 36 – Risk of Lead-Based Paint

Data HUD

Source:

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			2,054
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

Table 37 - Vacant Units

Need for Owner and Rental Rehabilitation

- The older existing housing stock can serve as a major resource for affordable homeownership with renovation or rehabilitation.

- Home rehabilitation reflects a continuum from minor fix-up, through remodeling and renovation, all the way to total “gut” rehabilitation, with each action presenting technical and financial issues requiring regulatory flexibility. Given the wide range of conditions and choices, home rehabilitation entails difficult regulatory challenges.
- In the past building codes generally required that when a given percentage of a structure was replaced, the entire building had to be brought up to new construction code requirements.
- New requirements in areas such as lead-based paint abatement asbestos removal, energy efficiency, fire safety, and protection from natural hazards represent further constraints to cost-effective home rehabilitation.
- Other new requirements involve off-street parking accommodations and zoning restrictions intended for new construction, or design rules more appropriately applicable to new construction. Although many of these requirements protect public health and safety, they can add to costs, deter rehabilitation, and inadvertently lead to abandonment or disinvestment rather than improvement of existing structures.
- Unfortunately the amount of CDBG funds received by Danbury does not support a comprehensive rehabilitation program.

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

According to HUD and CHAS data, about 3,570 owner-occupied units and 2,105 renter-occupied units were built before 1980 and have children present. However, it has been found that there are no significant differences in the incidence of lead-based paint by household income, the value of the housing unit, or the amount of rent paid, making a closer estimate of low and moderate-income income families impacted by lead-based paint difficult.

MA-25 Public and Assisted Housing

Totals Number of Units

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			403	802			0	249	0
# of accessible units									
# of FSS participants									
# of FSS completions									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five_year, and Nursing Home Transition									

Table 38 – Total Number of Units by Program Type

Data HUD

Source:

Supply of Public Housing Development

- The City of Danbury supports the following inventory of assisted housing developed over the years by many public and quasi-public agencies including the Housing Authority to serve a broad range of owner and renter housing needs for low and moderate income families and the elderly in the City. "Danbury Commons" - a 188 unit elderly Section 8 Existing complex administered by the Connecticut Housing

Finance Authority (CHFA). Of these 188 units, 150 are 1-bedroom units and 38 are 2-bedroom units for families.

- “Kimberly Place” - an elderly housing complex consisting of 116 1-bedroom units.
- “The Godfrey” - a 9 unit affordable housing complex which received Section 8 financing from HUD.
- Beaver Street Housing Cooperative - 70 unit affordable housing development which received financing from HUD.
- “Danbury Tower” - an 81 unit elderly complex, managed, but not owned by the Housing Authority.
- “Ives Manor” - a 97 unit complex owned and operated by the Housing Authority.
- “Palace View Senior Housing” – Built in 1999 with City 108 assistance, the project houses 70 low/moderate income seniors.
- “Ability Beyond Disability (DATAHR)” – a 15 unit complex consisting of one-bedroom apartments for elderly and disabled residents funded by DECD and HUD.
- “Augustana Homes of Danbury” – 84 units of HUD-subsidized housing located at 88 Main Street
- “Eden Drive” – 59 units of subsidized housing funded by HUD.
- “Fairfield Mill Ridge” – a 30 unit complex with two-bedroom and three-bedroom units for families, funded by DECD and HUD.
- “Fairfield Ridge” – a 25 unit complex with two-bedroom and three-bedroom units for families, funded by DECD, HUD and CHFA.
- “Coalpit Hill” – 114 units of CHFA-supported housing on Coalpit Hill Road.
- “Crosby Manor” – 50 units of subsidized elderly housing on West Wooster Street.
- “Glen Apartments” – 100 units of subsidized elderly housing on Rogers park Road.
- “Putnam Tower” – 54 units of subsidized elderly housing on Beaver Street.
- “Wooster Manor” - 100 units of subsidized elderly housing on West Wooster Street.
- “Laurel Gardens” – 64 units of subsidized rental housing on Main Street.
- “Mill Ridge Extension” – 127 units of subsidized rental housing on Mill Ridge Road.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 39 - Public Housing Condition

Restoration and Revitalization Needs

In the past, the Danbury Housing Authority had undertaken an extensive rehabilitation and renovation program for many of its units, including the completion of the Laurel Gardens Project. The Highridge development complex, which was also slated for completion, has been partially demolished and turned over to a private-sector developer who is converting the units into private homeownership units. The extensive rehabilitation of Danbury's public housing units explains, to a great extent, the Authority's unit vacancy rate of approximately 4%.

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

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

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

The City of Danbury has determined that a number of housing units currently occupied by low, very low, and extremely low-income residents contain lead-based paint hazards, as defined in Section 104 of the Residential Lead-Based Paint Hazard Reduction Act of 1992. Fortunately, there are relatively few Elevated Blood Level cases (>20g/dL) in the City, information obtained from various health officials in the City indicate that elevated lead-levels in children may remain and/or become more of a concern. Further, a large percentage of the City's rental stock - many of the older, poorly maintained units - is believed to contain lead and could be in violation of State regulations. These State regulations have a significant impact on affordability and availability of rental housing.

Strategy of Improving the Living Environment of low- and moderate Income Families

MA-30 Homeless Facilities

Introduction

Several years ago, the City, under the direction of Mayor Mark Boughton, created the Mayor's Task Force to End Homelessness. The task force was given the charge of creating a comprehensive plan to end homelessness in Danbury over a 10 year period. In early 2006, the task force completed its work with the publication of its 10 Year Plan to End Homelessness. This Plan called for the development of over 300 units of transitional and permanent housing over the next ten years, as well as providing homeless individuals and families and households with a variety of economic, social, medical, mental health and substance abuse issues with the resources they need to find housing and remain housed for the long-term.

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

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

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

Permanent Housing: In the past, the Housing Authority, through the State Finance Authority, started a first time homebuyer program for residents of authority properties. This program became the model program for the state. Through this program, 25 public housing families were able to purchase their own homes. The

Housing Authority is also working with the Housing Development Fund (HDF) to continue to provide opportunities for public housing residents to purchase their first homes.

The Housing Authority currently has three programs which target homeless families. Through the State Department of Economic and Community Development it administers 14 units under their Rental Assistance Program. Through the Federal Department of Housing and Urban Development it has targeted homeless psychiatrically disabled people with set aside vouchers. The Housing Authority, of the City of Danbury has successfully operated a Section 8 Leased Housing program consisting of over 800 vouchers, since the program was started. The Housing Authority of the City of Danbury also administers 962 units of housing within the City of Danbury. The Housing Authority has also created 4 two-bedroom units using NSP-1 funds.

Facilities Targeted to Homeless Persons

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

Table 40 - Facilities Targeted to Homeless Persons

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

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

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

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

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

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

Vocational Services: These services are provided by a small number agencies in the Danbury area, including Education Connection; Ability Beyond Disability; the Bureau of Rehabilitation Services; the State of Connecticut Department of Labor; TBICO; ULA-Senior Aide; and DATHAR. These agencies and organizations provide individual employment placement and support as well as supported education programs. The Housing Authority also provides access to vocational materials through the community rooms/resource rooms in each housing development under its jurisdiction.

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

Transitional Housing

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

SRO

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

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

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

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

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

Midwestern Connecticut Council on Alcoholism (MCCA)

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

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

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

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

MA-35 Special Needs Facilities and Services

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

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

Persons with Disabilities: Information on persons with certain types of disabilities, except persons with work disabilities as documented in the ACS, is difficult to obtain for municipalities. This is not only attributable to the lack of documentation on the subject that is in part due to the difficulty in diagnosing certain

developmental disabilities like acute attention deprivation, etc., but also to the lack of sufficient agencies to service and track persons with disabilities.

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

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

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

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

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

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

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

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

MA-40 Barriers to Affordable Housing

Negative Effects of Public Policies on Affordable Housing and Residential Investment

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

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

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

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

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

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

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

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

MA-45 Non-Housing Community Development Assets

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	171	390	0	2	1
Arts, Entertainment, Accommodations	3,196	1,948	8	8	0
Construction	5,353	1,025	13	4	-9
Education and Health Care Services	7,950	7,737	19	31	12
Finance, Insurance, and Real Estate	2,803	1,430	7	6	-1
Information	1,027	569	2	2	0
Manufacturing	5,394	1,312	13	5	-8
Other Services	2,634	1,166	6	5	-2
Professional, Scientific, Management Services	5,254	1,668	12	7	-6
Public Administration	902	620	2	2	0
Retail Trade	5,167	4,127	12	16	4
Transportation and Warehousing	1,424	383	3	2	-2

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Wholesale Trade	1,074	2,933	3	12	9
Total	42,349	25,308	--	--	--

Table 42 - Business Activity

Data HUD

Source:

Labor Force

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

Table 43 - Labor Force

Data HUD

Source:

Occupations by Sector

Management, business and financial	13,276
Farming, fisheries and forestry occupations	84
Service	8,370
Sales and office	9,623
Construction, extraction, maintenance and repair	5,825
Production, transportation and material moving	5,171

Table 44 – Occupations by Sector

Data HUD

Source:

Travel Time

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

Table 45 - Travel Time

Data HUD

Source:

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	5,196	342	1,829
High school graduate (includes equivalency)	10,014	546	2,630
Some college or Associate's degree	7,212	327	2,120
Bachelor's degree or higher	12,355	455	2,284

Table 46 - Educational Attainment by Employment Status

Data HUD

Source:

Educational Attainment by Age

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

Table 47 - Educational Attainment by Age

Data HUD

Source:

Educational Attainment – Median Earnings in the Past 12 Months

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

Table 48 – Median Earnings in the Past 12 Months

Data HUD

Source:

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

Describe the workforce and infrastructure needs of the business community:

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

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

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

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

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

MA-50 Needs and Market Analysis Discussion

Are there any populations or households in areas or neighborhoods that are more affected by multiple housing problems?

Are there areas in the Jurisdiction where these populations are concentrated?

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

Are there any community assets in these areas/neighborhoods?

Are there other strategic opportunities in any of these areas?

Strategic Plan

SP-05 Overview

Strategic Plan Overview

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

SP-10 Geographic Priorities

Geographic Area

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

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

SP-25 Priority Needs

Priority Needs

Priority Need Name	Priority Level	Population	Goals Addressing

Table 50 – Priority Needs Summary

Narrative (Optional)

SUMMARY OF PRIORITY NEEDS AND OBJECTIVES - Housing

Priority A:

Provide affordable rental housing opportunities for extremely low and very-low income renters by increasing the supply and maintaining the availability of affordable rental housing in the City

☐ Continue the provision of existing rental assistance and support applications for additional rental assistance and rental subsidies (i.e. Section 8 vouchers and certificates and other forms of rent subsidization). In addition, encourage the provision of supportive services aimed at promoting self-sufficiency.

☐ Increase the supply of quality, affordable rental housing in the City by supporting both the rehabilitation of affordable rental units, and the construction of new affordable rental housing.

☐ Increase the supply and availability of affordable rental units, especially with two or more bedrooms.

Priority B:

Cultivate affordable homeownership opportunities through the financing or construction of housing for first time homebuyers, the preservation of existing ownership housing through rehabilitation and improving the availability of supportive social services to homeowners.

☐ Support and encourage the development of new affordable ownership housing in the City.

☐ Support and encourage the rehabilitation of existing owner-occupied housing units

☐ Enhance the delivery of support services which will alleviate or reduce the problems of cost burden and overcrowding experienced by extremely low-income homeowners, resulting from limited economic resources.

- Assist and protect existing homeowners from the potential fall-out from severe changes in the housing market, should they materialize, through programs and services that help prevent or limit foreclosures.

-

SUMMARY OF PRIORITIES AND OBJECTIVES - Homeless

Priority A:

Increase the level and delivery of support services to the homeless and those at-risk of becoming homeless.

- Continue to address the issue of homelessness consistent with the Mayor's Task Force To End Homelessness report released in 2006 (attached as Appendix A).
- Expand existing programs of assessment and outreach targeted to serve homeless families, individuals and persons with special needs, as well as programs, which are designed to prevent at-risk populations from becoming homeless.
- Provide transitional housing and companion support services to assist homeless families and persons with special needs to break the cycle of homelessness.

- Increase the provision of permanent supportive housing and permanent housing for homeless families, individuals and persons with special needs.
- Assist local service providers in expanding their existing programming designed to provide permanent supportive housing and/or permanent housing for these individuals.
- Support the development of housing for specifically identified groups, such as veterans, at every point along the continuum of care spectrum (emergency shelter, transitional housing, supportive permanent housing and permanent housing).
- Address the needs of homeless veterans in the community through the expansion of facilities to meet their needs.

SUMMARY OF PRIORITIES AND OBJECTIVES - Other Special Needs/Non-Homeless

Priority A:

Support and promote supportive housing services through programs which may include health services, family counseling, substance abuse counseling, parenting skills, and other appropriate services which would assist them in overcoming or better dealing with their special needs.

- Expand supportive housing activity to serve various need groups

SUMMARY OF PRIORITIES AND OBJECTIVES - Non-Housing Community Development

Priority A: Maintain and improve existing public facilities and encourage the development of upgraded facilities, particularly with regard to, clean up of contaminated sites, parks/recreation facilities and parking facilities serving low-income populations.

- Develop and implement plans to address contaminated sites and therefore, further economic development and enhance public safety
- Expand and improve existing recreational facilities, particularly those located in distressed areas with high concentrations of low-income populations.
- Expand and improve parking facilities, particularly existing facilities, which serve the commercial business district, where necessary and feasible.
- Expand facilities for seniors to improve quality of services and increase capacity and effectiveness of program.

Priority B: Encourage the continued maintenance and improvement of the City's infrastructure, particularly with regard to street and sidewalk improvements, as well as flood drain improvements.

- Support and encourage the repair, replacement or reconstruction of local sidewalks and/or streets for neighborhood enhancement and to encourage economic development

- Support and encourage repair, replacement or reconstruction of local flood drainage facilities for neighborhood enhancement and to facilitate economic development

Priority C: Support the continuance and/or expansion of existing public service programs including those which provide services to the handicapped, youth, an/or substance abusers or which offer transportation services and employment training.

- Support the continuance and/or expansion of existing public service programs designed to assist seniors, the handicapped, youth and/or substance abusers.
- Support the development, continuance and/or expansion of existing public service programs designed to provide transportation services to low-income City residents and persons with special needs.
- Encourage the development continuance and/or expansion of existing employment training programs
- Continue to support and encourage the development of programs designed to promote crime awareness and prevention.
- Wherever feasible, support the expansion of existing child care programs to provide a wider array of services to children in need
- Endorse and support the activities and programs of youth centers and child care Centers already in existence in the City and support the development of new centers, if feasible
- Support the continuance and/or expansion of existing public service programs that provide health services to low-income populations in the City.

Priority D: To expand existing efforts to meet the needs of the City’s physically handicapped population by supporting projects designed to make current facilities accessible or to provide new handicapped accessible facilities/equipment.

- Support the continuance and/or expansion of activities designed to improve access for persons with disabilities.

Priority E: To enhance and expand existing economic development efforts, particularly with regard to the rehabilitation of commercial/industrial structures, improvement of infrastructure to benefit commercial/industrial businesses, micro-business development and the provision of technical assistance to new and established businesses.

- Support the development of loan and/or other programs designed to assist new and/or *existing* businesses to rehabilitate commercial/industrial structures
- Provide funding to finance infrastructure improvements that will benefit industrial/commercial properties wherever feasible and appropriate. Wherever possible, identify/leverage alternate sources of funding to finance such improvements.
- Encourage the development of programs designed to provide “start-up” capital to small businesses in an effort to increase the number of new micro-businesses in the City.

- Continue to support entities, which provide technical assistance to the business community and facilitate the development of new programs designed to provide technical assistance to those who wish to start a new business in the City.

Priority F: To enhance and expand other community development efforts, particularly with regard to lead-based paint remediation/education and code enforcement activities.

- Support the development of programs and policies designed to improve lead-based paint education and remediation in City-funded housing rehabilitation projects
- Support existing efforts of code enforcement, including the demolition of unsafe housing in low-income neighborhoods.
- Continue to encourage and support asbestos removal activities in all City-funded housing rehabilitation projects

Priority G: Senior Programs

To promote and encourage the continued operation of existing senior programs and services such as those offered by the Department of Elderly Services

Priority H: Youth Programs

To promote the development of supportive programs for youth including job/career development extracurricular activity, computer literacy, and volunteerism

Priority I: Anti-Crime Programs

To continue support of anti-crime programs in cooperation with the City of Danbury Police Department

Priority J: Support programs to build the capacity of non-profit agencies and organizations to meet non-housing community development needs.

Priority K: Support energy conservation to address environmental impacts and the increasing cost burden from escalating energy costs.

Priority L: To continue existing administrative and planning activities necessary for the implementation of the objectives, actions and programs outlined in this Strategic Plan including fair housing counseling, tenant-landlord counseling and/or public awareness

- Continue to fund the necessary planning and administrative activities undertaken by the Lead Agency to improve coordination of housing and community development activities in Danbury.
- Support and encourage the development of public service programs designed to provide fair housing counseling and tenant/landlord counseling to low-income City residents.

SP-30 Influence of Market Conditions

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	
TBRA for Non-Homeless Special Needs	
New Unit Production	
Rehabilitation	
Acquisition, including preservation	

Table 51 – Influence of Market Conditions

Strategies for Mitigating Housing Market Influences Over Investment Allocation

The City’s strategy is to combine private and public sector resources and commitments to implement approaches designed to make homeownership more affordable, accessible, and available. A multi-faceted ‘product line’ of programs and activities will be an effective way to mitigate the market impacts on rental, new construction, rehab and acquisition. The following strategies are consistent with the National plan:

Rental and Housing Rehabilitation

The older existing housing stock can serve as a major resource for affordable homeownership with renovation or rehabilitation. The City should undertake a strong effort to reduce the cost of rehabilitation and to reduce the regulatory barriers to low-cost affordable rehabilitation.

- Many households that have previously been excluded from homeownership, including minority and lower income families, reside in central cities where the housing stock is older and opportunities for new construction are limited. Thus, any large effort to expand homeownership among these families must include rehabilitation of the housing stock in these areas.
- Home rehabilitation reflects a continuum from minor fixup, through remodeling and renovation, all the way to total “gut” rehabilitation, with each action presenting technical and financial issues requiring regulatory flexibility. Given the wide range of conditions and choices, home rehabilitation entails difficult regulatory challenges and significant costs.

- In the past building codes generally required that when a given percentage of a structure was replaced, the entire building had to be brought up to new construction code requirements. Over the years improvements have been made in the regulatory system to accommodate home rehabilitation. In the late 1980s HUD developed a series of rehabilitation guidelines to permit localities, in a flexible manner, to make choices and tradeoffs in building codes, standards, and other requirements and thereby make cost-effective rehabilitation feasible.
- New or emerging requirements in areas such as lead-based paint abatement asbestos removal, energy efficiency, fire safety, and protection from natural hazards represent further constraints to cost-effective home rehabilitation.
- Other new requirements involve off-street parking accommodations and zoning restrictions intended for new construction, or design rules more appropriately applicable to new construction. Although many of these requirements protect public health and safety, they can also add to costs.
- Developing and applying new and innovative products and technologies is also a problem in the home rehabilitation industry. Rehabilitation contractors frequently adopt and modify technologies that have been developed for new construction and are not necessarily cost-effective for home rehabilitation.

Ownership and Housing Acquisition

- Limiting the costs of homeownership, including financing, production, and transaction costs and fees, to make homeownership more affordable, make financing more available, and simplify the homebuying process to make it easier to purchase and own a home. Streamlining transaction costs, expanding creative financing and public gap financing, and making technological improvements in loan underwriting will reduce the costs of homeownership.
- Changing conventional methods of design and building less expensive houses will enable many more low- and moderate-income families to purchase homes.
- Regulatory reforms will allow developers and builders to reduce the costs of land assembly, housing construction, and home rehabilitation, making homeownership more affordable for willing homebuyers who are now priced out of the housing market
- Across all income levels, African-American and Hispanic American households have lower homeownership rates compared to other groups with comparable incomes. At the same time, low- and moderate- income households are much less likely than higher income households to own homes. Breaking down racial and ethnic barriers and increasing access for other underserved households will extend homeownership opportunities to families and enable minority households to own homes.

Expanding opportunities for homeownership, to raise awareness and make homeownership a reality for people through education and counseling, information technology, communications media, and community involvement. Many would-be homeowners are not aware that they can own a home with-or more often without-special assistance. Broad-based outreach and marketing will spread the word to young and old, low-

and moderate-income as well as more affluent households, minority families, and new immigrant populations that they can indeed become successful homeowners.

SP-35 Anticipated Resources

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		

Table 52 - Anticipated Resources

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

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

SP-40 Institutional Delivery Structure

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Finance Department	City Department	Lead Agency, provides staff assistance, public participation outreach, supervision of CDBG administration, financial record keeping and disbursements	City of Danbury
CDBG Policy Committee	Committee of public and non-profit organizations and community representatives		City of Danbury
Health and Human Services Department	City Department	Primary support for specific activities	City of Danbury
Public Works Department	City Department	Primary support for specific activities	City of Danbury
Corporation Counsel	City Department	Primary support for specific activities	City of Danbury

Table 53 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Overcoming gaps in the institutional structure

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

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

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

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy			
Legal Assistance			
Mortgage Assistance			
Rental Assistance			
Utilities Assistance			

Street Outreach Services			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services			

Supportive Services			
Alcohol & Drug Abuse			

Child Care			
Education			
Employment and Employment Training			
Healthcare			
HIV/AIDS			
Life Skills			
Mental Health Counseling			
Transportation			

Other			
Other			

Table 54 - Homeless Prevention Services Summary

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

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

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

SP-45 Goals Summary

Goals Summary Information

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator

Table 55 – Goals Summary

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

SP-50 Public Housing Accessibility and Involvement

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

Activities to Increase Resident Involvements

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

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

Plan to remove the ‘troubled’ designation

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

SP-55 Barriers to affordable housing

Barriers to Affordable Housing

Even with a decrease in the number of affordable housing units in the City over the past several years, Danbury has shown a solid commitment as a community to expanding affordable housing options for its residents. However, there is still an unmet demand for affordable housing in the City. This demand is almost certainly attributable to the general lack of affordable housing in the communities surrounding Danbury. Under the State’s 10% requirement, the nine other towns in the Housatonic Valley region besides Danbury have an unmet requirement of 4,086 affordable units. As a result, an increasing demand for affordable housing and a lack of affordable housing construction in the suburbs are combining to shift the entire regional

demand for affordable housing onto Danbury's shoulders. Thus, a difficult and unfair situation exists where Danbury may build new affordable units, yet is still unable to keep pace with demand.

Constraints associated with local policies, which may influence the development of affordable housing, include tax policies, zoning or land use controls, building codes, fees and charges, growth limits, and other. Rezoning of land, which is already developed, is extremely difficult. As a result affordable housing must compete with private economic forces associated with existing properties that are far too expensive to acquire.

According to 2005-2009 ACS data, 12,153 households, or 41.7% of the City's households, are classified as low and moderate income households which are defined as those not making more than 50% and 80% of the median area income respectively. This concentration illustrates a need to target needed services to assist this population which represents over 43%, or 11,888 households, in the City. The very nature of these demographic characteristics speaks to an impediment which is extremely difficult to overcome.

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

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

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

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

State

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

Local

Continue to support, create regulatory solutions to broaden affordable housing opportunities with the existing zoning structure of the City; attend meetings, present evidence of opportunities available, which are not harmful to the integrity of current zoning standards. Based on the constraints we believe to be present within

state and local policies, we find that no impact will be felt on most of the fundamental activities associated with our priority attributions.

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

The City will undertake an update of its Plan of Conservation and Development which will specifically include and address issues/opportunities to remove barriers to affordable housing. CDBG resources will continue to be targeted toward programs to assist meeting basic housing needs in the City.

SP-60 Homelessness Strategy

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

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

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

Addressing the emergency and transitional housing needs of homeless persons

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

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

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

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

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

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

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

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

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

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

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

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

Housing that embodies the SRO concept with related supportive services. This could mean, for example, an existing six room single family dwelling being converted to rooms rented to four individuals with common kitchen and living areas. The supportive service component can be located off-site. This concept can similarly be smaller or larger and can be provided in various sections of City without disturbing the character of the neighborhood. This would be geared to those whose ability to live independently is heightened by a social service component (e.g. help with shopping, budgeting, transportation, etc.).

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

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

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

SP-65 Lead based paint Hazards

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

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

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

The Health, Housing and Human Services Department of the City of Danbury protects the public's health through health promotion programs, clinical services and the enforcement of State and City health regulations. Program services include inspection of rental housing and hotels for compliance with Danbury's housing maintenance code. This division also provides housing discrimination complaint investigation, non-profit affordable housing development and staff support for Danbury's Fair Rent Commission and the Danbury Housing Partnership.

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

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

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

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

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

Lead-Based Paint Incidence Among Lower Income Persons: The issue of substandard housing and lead poisoning parallel the housing inventory, which serves low and moderate income people. This stock is generally older, multifamily housing serving as rental units to large families. According to the 2005-2009 American Community Survey, over 67% of all housing units in Danbury were built before 1980. Although a substantial portion of Danbury residents are housed in owner-occupied single-family housing, 69% of the rental housing in Danbury was built before 1980 and 28% of all rental units were built in 1939 or earlier; these units may be particularly susceptible to concern. The Health Department of the City of Danbury records lead paint poisoning cases in the last five years; the ten cases reported were evenly distributed around the City, with no Census tract having more than two cases during the time period of 1998 to 2006.

SP-70 Anti-Poverty Strategy

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

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

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

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

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

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

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

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

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

- Continue support to agencies addressing the need for permanent affordable rental and ownership housing units.
- Support non-profit organizations that are formed to expand the affordable housing market.
- Support eviction prevention programs for individuals and families at-risk of becoming homeless.
- Support budget and credit counseling programs for individuals and families at-risk of becoming homeless.

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

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

SP-80 Monitoring

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

In order for the City to effectively manage its CDBG Program and monitor sub-recipients and others, the City has developed an internal management plan to assure proper and timely oversight of activities and projects.

The CD Administrator will monitor program and project activities utilizing IDIS, internal budget reviews and on-site visits and advise the City periodically through reports or presentations of project progress and compliance.

Sub-recipient monitoring

The CD Administrator is responsible for oversight of all designated sub-recipients and will perform the following tasks:

- Distinguish between sub-recipients, contractors, and other entities;
- Prepare written agreements continuing all required elements before providing funds to sub-recipients;
- Periodically review sub-recipients in order to determine that program requirements are being met;
- Recommend effective corrective and remedial actions toward sub-recipients who do not comply;

Priority has been given to activities that appear to be delinquent in submitting monitoring paperwork in a timely fashion and newly funded activities.

Monitoring Plan

For FY2013-14, the Monitoring Plan will be in place on the first day of the program . There are at least two types of sub-recipient monitoring: 1) a “desk audit” of quarterly reports and payment requests, and 2) on-site monitoring visits. The City recognizes that monitoring is an important and ongoing component of the CDBG program and is committed to completing at least one on-site visit at each program site before December 31, 2013.

The CD Administrator will be responsible for monitoring all projects and activities, and priority will be given to newly CDBG funded projects and/or organizations. On-site monitoring will provide an opportunity for the CD Administrator to ensure that sub-recipients are in compliance with Federal regulations and are actively working to achieve the objectives outlined in their sub-recipient agreement and Annual Action Plan. Site visits also allow sub-recipients to receive technical assistance and provide feedback about program administration.

A review of Subrecipient/project performance will be conducted subsequent to the December monitoring as well as the March visits to determine if action or reallocations of funds should occur.

Davis Bacon Compliance

The City has designated the Corporation Counsel Office as the Davis Bacon Compliance Manager to oversee any projects that require Davis Bacon compliance. The CD Administrator will include in all appropriate bid documents and agreements all necessary information that must be included to meet DBRA/Sec 3 requirements for construction projects including but not limited to:

- HUD Form 4010 – Federal Labor Standards Provisions
- HUD Form 2992 – Certification Regarding Debarment and Suspension
- The appropriate wage determination
- A copy of the “Notice to All Employees” poster, to be posted at job site
- A copy of the “Contractor’s Guide to Prevailing Wage Requirements for Federally-Assisted Construction Projects”, which is to be provided to the prime contractor.

- Section 3 requirements.

The Corporation Counsel Office will conduct site visits, conduct employee interviews, and check the weekly payroll forms for accuracy and compliance during construction and acknowledge compliance prior to payment of related invoices for construction.

Minority and Women Business Outreach Program

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

The City goes beyond its written policies to encourage the utilization of minority and women-owned businesses and low-income local residents in CDBG activities by:

- a. Noting that MBE/WBE/SBE and Section 3 businesses are encouraged to participate in all bid ads advertised.
- b. By annually sending out letters encouraging the local and area MBE/WBE/SBE and Section 3 certified businesses to participate in City activities.
- c. An area agency recruitment list, and affirmative action assistance list is also mentioned and given to each project contractor, as well as anyone else who requests assistance.

Specifically, the City will take steps as part of its minority outreach program to establish procedures to include minorities and women, and minority and women owned businesses in the development and implementation of its CDBG Program activities. Utilizing the City's established practices and procedures, it will develop a systematic notification process for all services necessary to a CDBG funded activity that will include:

- a. Direct reference to encourage minority, women, small, and Section 3 business enterprises to participate in all solicitations for bids.
- b. Direct periodic mailing to all identified local and regional MBE's, WBE's, SBE's, and Section 3's encouraging participation in CDBG assisted activities.
- c. Direct periodic mailing to all identified minority and women oriented service agencies and associations that may assist in encouraging minority and women owned businesses and individuals to participate in CD assisted activities.
- d. Use of the State DAS website.

Code Compliance

The City will take several actions to ensure compliance with housing codes, consistent with the requirements of Consolidated Plan programs.

All properties assisted with Housing Rehab funds will be inspected prior to assistance by a trained technician for code compliance and require that violations be addressed as a condition of funding. In many cases, the rehab project itself will assist in addressing the violations.