



Second Program Year Action Plan

The CPMP Second Annual Action Plan includes the [SF 424](#) and Narrative Responses to Action Plan questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The Executive Summary narratives are optional.

Narrative Responses

GENERAL

Executive Summary

The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

EXECUTIVE SUMMARY

The City of Norwich, CT hereby submits the Fiscal Year (FY) 2011-2012 Consolidated Annual Action Plan to the U.S. Department of Housing & Urban Development (HUD).

This is the second year of the City's 5-year Consolidated Plan. This Annual Action Plan is an implementation strategy for FY 2011-2012 designed to address the City's priority community development and housing needs as identified through its Citizen Participation process. In accordance with HUD regulations under Title 24 of the Code of Federal Regulations (24 CFR), the City receives Consolidated Plan Grant funds under the Community Development Block Grant (CDBG) entitlement program.

The annual allocation from the U.S. Congress to the City of Norwich is \$910,512. The City receives revolving loan income through the *Property Rehabilitation Loan* program. However, the City disburses these "return of loan revolving funds" directly to Property Rehabilitation projects prior to using any Property Rehabilitation entitlement funds. In addition, we anticipate projects may "fall-back" as a result of project de-obligation. Since we cannot predict or estimate these additional funds we have not included the number as part of our annual allocation. However, the City will reallocate any funds using the proper procedures located within our Citizen Participation Plan. This process is in compliance with 24 CFR, part 91. The City of Norwich will utilize these funds to address the following priority needs that are specific to the Consolidated Plan:

- Provide Safe, Decent, Affordable Housing
- Support Public Service Programs Promoting Self-Sufficiency, Health & Safety
- Upgrade Facilities that Serve Low Income Populations & Neighborhoods

It is important to note that at the time of deliberations, the approved allocation was still not known. As a result, the Community Development Advisory Council (CDAC) charged with reviewing applications, used a conservative estimate of \$872,800. Per HUD regulation 24 CFR 91.220 (I), the difference between \$910,512 and \$872,800 (\$37,712) will be in a "Contingency for Cost Overruns" line item. As stated previously, those funds, along with other program related funds that may be recaptured, will be allocated following our Citizen Participation Plan in the near future.

All available funds budgeted for FY 2011-2012 are targeted to meet the needs of very low-to-moderate income residents, including but not limited to residential rehabilitation, energy conservation, temporary homeless assistance, job training, assisting individuals with limited English proficiency, public safety, access to youth recreational and mental growth activities, handicap accessibility, wellness supports, and improving facilities that serve very low income neighborhoods.

The City will focus on 3 pinnacle priorities and objectives during the next year. We will work to (1) Provide Decent Affordable Housing by managing programs that increase homeownership opportunities as well as promote code improvement and energy efficient housing; (2) Create a Suitable Living Environment by focusing on activities working to address quality of life issues that encourage collaboration and foster a sense of community on a city-wide scale; and (3) Expand Economic Opportunities for Low-to-Moderate Income Residents by supporting programs that increase self-sufficiency and stability of residents.

To achieve those objectives, the Office of Community Development has chosen outcomes that adequately measure the impact of our proposed activities:

<i>KEY OUTCOME MEASUREMENTS</i>
#/% Code Compliance
#/% Reduction in Crime Rate
#/% Blight/Abandoned/Vacant
#/% Increase in Property Values
#/% People with a high cost burden
#/% Increase in Tax Revenues
#/% of public service participants with a budget
#/% of public service participants with a bank acct
#/% of participants improve employment
#/% of participants increase financial self-sufficiency
#/% of participants sustain financial self-sufficiency
#/% of participants who become permanently housed
Reduce #/% of repeat occurrences of domestic violence
#/% of target area community meetings in public facility

In some cases, these outcomes extend the outcomes already tracked by each subrecipient. We believe these outcomes will directly measure stabilization within the target areas, the neighborhood and the community as a whole.

In PY 36, subrecipients were successful in achieving goals based on needs defined in the Community Development Needs chart. Those goals include:

Activity	Goal	Actual
Sidewalks - linear feet	1292	1141
Fire Station/Community Facility Projects	2	2
Operating Costs of Homeless Program - Homeless Participants	60	58
Public Services - Unduplicated participants	6550	6313
Youth Services	770	720
Employment/Training	150	109
Child Care - Safety Net	30	30
Rehab; Single-Unit	5	7
Rehab; Multi-unit	5	14
Public Modernization	27	27

The City successfully added/repared 1141 linear feet of sidewalks in targeted areas where there are high concentrations of pedestrians who use those areas for access to employment and food stores. The Fire Department continued efforts to stabilize an historic fire house in a targeted LMI Census tract. The building is also to be used as a community facility and at present, has hosted a series of neighborhood meetings. Our winter shelter has aided homeless individuals through the most difficult months and programs have been successful in providing permanent housing to 27 individuals. The overall public service programs assisted 6313 unduplicated clients and 720 youth participated in a multitude of organized activities centered on positive development. Norwich currently has a 10% unemployment rate. In order to reduce that rate, jobs and a talented workforce are required. In PY 36, 109 individuals participated in training and education programs.

There were no citizen’s comments during the Community Development Advisory Council’s public hearings. During the Public Hearing for the proposed Action Plan, however, one citizen spoke out against excepting grant funding from any resource that has general fund match requirements as part of the condition of accepting funding. The individual’s comments were not rejected, but addressed verbally with an explanation that CDBG funds do not have a match requirement from the federal perspective. We do, however, on the local level ask applicants to inform us of sources of match or leverage they will use to accomplish CDBG funded activities. No further explanation or detail was requested from the individual.

The department is using the reduction in CDBG funding over the last year as an opportunity to help organizations focus their outcomes and measurement process. We believe that in order for true community development to

happen, deep and meaningful collaborations must be created. Prior to achieving those collaborations, however, organizations must define their purpose. Agencies must look beyond measuring the number of people served in the program. The focus must be on the change in behavior, attitude, circumstance, knowledge or skill that has been created as a result of the assistance they provide. The focal point should be on community impact and not just on the effort.

In order to increase competitiveness for organizations providing services in Norwich, the Community Development Department will facilitate a multi-part, educational venue that helps agencies focus their activities on developing community-wide performance outcomes. This will result in improving the community while diversifying agencies funding pools.

General Questions

GENERAL QUESTIONS

- 1. Describe the geographic areas of the jurisdiction in which assistance will be directed during the next year. Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.**

The City of Norwich, CT was settled in 1659 and has a population of 40,493 (2010). We are a mostly urban city covering 27.1 square miles. The City is located 50 miles South-West of Providence and 40 miles South-East of Hartford. As of this year, Norwich has become the largest populated municipality in Southeastern Connecticut.

According to the American Community Survey Data (2009), the City of Norwich is greater than 51% low-to-moderate income in the majority of Census tracts. Regardless of this fact, program funds have been geographically targeted in two ways: (1) funds will be directed toward CDBG eligible census tracts within boundaries of the City of Norwich or (2) funds will be directed toward very-low to moderate income persons on a city-wide basis. Funds allocated under criteria (2) will be based on verification of income or based on benefit to a category of persons presumed to be very-low to moderate income (such as homeless or disabled clientele). The ultimate goal is to strengthen the economic base of the entire community.

Although most projects in the Action Plan are city-wide, some projects fall geographically within CDBG-eligible areas where very-low to moderate-income individuals are directly benefited. Therefore, those projects will meet the Low-Mod Area (LMA) national objective. It is important to note, however, that the majority of projects will be directed to meet the Low-Mod Clientele national objective (LMC).

Census Tract 6964 is home to a population of almost 5,000 residents. 36% of those residents are at or below 30% AMI and 55% are at or below 50% AMI. An estimated 30% of the total residents in this tract are considered “minority”. This Census tract contains residential and commercial properties. 79% of the residential housing stock was built prior to 1978 (48% was built prior to 1940). The age and condition of the housing stock leads to a concern for overall community safety – which includes suppressing the high potential for fire. In addition, limited access to transportation and safe pedestrian walkways further restricts a resident’s ability to patronize food markets, businesses, restaurants and direct employment opportunities. Funds will also go to supporting a targeted community policing strategy that uses assigned police officers that strengthen block watch activities. Specifically, the funding will build key relationships with residents as well as business owners and revitalize the Neighborhood Crime Watch program. This will take place in several other Census tracts, as stated following paragraph.

Census Tracts 6961 and 6968. Please note, the information listed below is listed respectively. *6961 and 6968* have a population of approximately 4400 residents and 3667 residents. 32% and 35% of residents are at or below 30% AMI and 53% and 55% are at or below 50% AMI. These Census tracts (including 6964) also carry the highest crime rates in the City. The majority of housing units in these tracts were built prior to proper zoning laws, creating densely settled areas that may promote undesirable activities. A very high population of impressionable youth make up 30%, 38% and 49% of the population residing in these tracts. The convergence of high crime rates and a significant concentration of low-to-moderate income residents living in thickly settled neighborhoods make these areas a high need in terms of community investment.

100% of project related funds will be used to benefit low-to-moderate income populations. 80% of funds will go towards activities benefiting Low-Mod Clientele (LMC) on a city-wide basis and 20% will go towards activities benefiting Low-Mod Area (LMA) – specifically Census tract 6964.

2. Describe the basis for allocating investments geographically within the jurisdiction during the next year and the rationale for assigning the priorities.

Norwich allocates the majority of investment dollars towards Low-Mod Clientele (LMC) versus Low-Mod Area (LMA). The general demographic of Norwich residents provides for a greater than 51% LMI concentration in almost all Census tracts. As a result, the City of Norwich does not allocate investments based on geographic location as much as on the priority needs identified in the Consolidated Plan.

In the circumstances where we allocate geographically, we base the decision on 3 key factors:

- a. Project supports the general protection and/or safety of residents as well as housing stock

- b. Project allows for an opportunity to improve quality of life, including improved accessibility to transportation, employers and businesses
- c. Project allows for stabilization of physical housing structures and works to reduce the overall housing cost burden

The rationale is based on an analysis of the Norwich community during the 2010-2014 Consolidated Plan process.

The approved allocations are as follows:

PY 37 CDBG Allocation	\$910,512
<u>PUBLIC/SOCIAL SERVICES</u>	<u>Council Approved</u>
Big Brothers/Big Sisters	\$4,000
NHS/Norwich Food Pantries	\$8,000
NHS/Norwich Hospitality Center	\$23,000
NHS/Childcare Assistance Program	\$7,500
NHS/Norwich Works	\$42,000
NHS/Supportive Housing Services	\$7,500
UCFS	\$7,500
Norwich Adult Education	\$10,000
Norwich Police Department	\$92,500
Literacy Volunteers	\$10,000
The Women's Center of SE C T	\$5,000
TOTAL PUBLIC SERVICES REQUESTS	\$217,000
<u>CONSTRUCTION/INFRASTRUCTURE</u>	
Norwich Fire Dept.	\$40,000
Norwich Housing Authority	\$75,000
Norwich Dept. Public Works	\$40,000
SCADD	\$4,000
Disabilities Network of Eastern CT	\$7,500
CD/Rehabilitation Program	\$314,740
TOTAL CONSTRUCTION REQUESTS	\$481,240
<u>OTHER</u>	
CD/Administration	\$174,560
Contingency of Cost Overruns	\$37,712
TOTAL OTHER	\$212,253
Total Requests	\$910,512

3. Describe actions that will take place during the next year to address obstacles to meeting underserved needs.

Obstacles to meeting underserved needs include: high housing cost burden; lack of centrally located community meeting places which help foster a sense of civic synergy; an under-educated workforce with limited English proficiency and barriers to training programs, transportation, accessibility as well as accompanying safety-nets; limited means to obtain adequate and

appropriate health care; and an increase in crime and overall public safety concerns.

As a result, Norwich will continue the funding of property rehabilitation projects that work to reduce the housing cost burden of low-to-moderate income individuals. Through the Rehabilitation/Lead Program, the City will aid homeowners in bringing properties “up-to-code” while making the home “lead safe”. Units receive energy efficiency upgrades helping to reduce utility costs which increases available income. Reduced cost burden, increase in property values and reduction in crime are a few consequential outcomes. We will also repair deteriorated roof systems at state public housing. The new systems will reduce energy costs and environmental hazards. Energy costs are currently paid for by the residents. Lastly, the City will complete renovations on a firehouse which will also serve as a new community meeting room in a predominately low-income neighborhood. The neighborhood also contains the oldest and most distressed housing stock – posing a serious risk for resident’s safety.

Independence for citizens with disabilities has proven to be economically beneficial to communities. An immediate economic benefit is the elimination of institutional care. More significant to Norwich, however, are the increases in income producing opportunities (self-sufficiency) for the physically disabled and the positive financial impact added to a community through the patronizing of its goods and services.

The City of Norwich will increase activities and safety for residents with mobility issues by providing/constructing ramps on their property. Reducing barriers around mobility is essential to strengthening Norwich’s economy and improving the lives of residents in this protected class.

The City of Norwich is working to fill the gaps in basic needs support services due to the lack of a comprehensive federal strategy for poverty reduction. Norwich plans to assist working people in meeting their basic needs in a variety of ways.

A significant community need for assisting working people and those pursuing educational degrees with their debilitating expenses for childcare has been identified. In order to be economically secure, heads of households must be able to keep more of their earnings, attain education and have access to childcare at hours convenient for working people.

Families struggle to attain economic security partly due to inherent barriers created through everyday expenses, such as child care. The cost of full-time childcare prevents many women from remaining in or entering the workforce. For those parent(s) currently working multiple jobs or full-time, this cost also works to discourage young parents from furthering their education. Many households earn slightly more than the state childcare related programs allow. Therefore, those on the cusp of becoming more financial self-

sufficient, are prevented from obtaining assistance. 32% of children in Norwich are being raised by female head of household, making the need for accessible and affordable childcare even more urgent.

Low wages coupled with the rising cost of food and easy access to food that is “unhealthy” is detrimental for low-to-moderate income residents. The cost of many staples such as fresh produce and fish is out of reach for low and moderate-income people. Food continues to go up in price due to operational costs, such as fuel; thereby creating a great need for food pantry assistance. As with childcare assistance, the federal poverty guidelines result in the need for gap-funding programs to assist people in meeting their basic needs. Local food pantries are uniformly reporting an upsurge in demand during this recession, with a majority of users being working people.

The City of Norwich is home to a diverse population, emigrating from many countries. The inability to communicate can create social, economical and environmental issues. Providing opportunities to increase and improve communication is therefore an essential ingredient to lifting individuals out of poverty. We are addressing the language needs of the population(s) who have difficulty communicating and attaining economic stability due to a lack of English language skills. To improve resident’s opportunities to gain access to language training, the City will fund two programs that utilize different methodology to accomplish English language proficiency. Both models have activities that ensure participants achieve language skill comfort prior to moving on to the next level of education. Limited English speakers can gain or improve their language skills through Norwich Adult Education’s, “English as a Second Language” program or through the non-profit organization, “Literacy Volunteers” program. These programs are complementary, with one offering grammar instruction and the other offering conversational practice.

The need is so great in Norwich, that these programs have waiting lists. To create a holistic approach to impacting the community, these organizations will receive funding to continue their services while partnering with other non-funded community agencies. As an example, Madonna Place, whose mission is to “provide services which strengthen families, promote health, and help to prevent child abuse and neglect” will partner with Norwich Adult Education. The partnership creates an innovative program that provides on-site childcare to those that need English language instruction. This allows parents who cannot arrange for childcare to access educational services.

The Norwich community works hard to reach out to homeless and those at risk of being homeless on a year-round, non-stop basis. During warmer months, residents find “homes” in unexpected and sometimes unpleasant places. During the winter months, however, housing for this at risk population becomes difficult. It has sadly become lethal over the last several years. To address the issue of homelessness, Norwich will operate its Hospitality Center which addresses overflow shelter needs during the winter; financial assistance for childcare; food pantry assistance; domestic violence

intervention; youth education and mentoring; English language education; and job training.

For many very-low-mod income residents, the limited access to safe walkways to work has been a mounting concern. As a result, the City will continue its efforts to improve resident's safety through the installation of sidewalks on a busy roadway that low-income workers use as a direct walk way to work. It will also increase traffic to local, minority owned small businesses.

Affordable childcare is a significant component that assists residents in becoming financial self-sufficient. The removal of one barrier alone, however, is not enough. Providing parent(s) access to education and training programs in fields that have opportunities as well as higher incomes is also necessary. Therefore, the City of Norwich will continue to invest in the successful Norwich Works program. The program partners with a local community college and local "specialized" training programs to ensure LMI clientele have learning opportunities/training in the allied health fields. This program also helps limit incidental barriers that trained participants encounter upon successful graduation, such as temporary access to transportation and uniform/protective clothing restrictions.

Becoming self-sufficient can be a long road. Crisis is the most influential and unanticipated variable to achieving sufficiency. Crisis around housing can quickly destabilize a resident's effort work to overcome barriers. To help decrease the destabilization effects on residents working to become self-sufficient, the City of Norwich will fund a program that provides no greater than a 3-month housing subsidy. Residents eligible to receive these funds must be awaiting a near-future benefit and the resident must be otherwise financially self-sufficient and at risk of becoming homeless.

Youth and adults who have limited financial assistance for mental and physical health care are most at risk in Norwich. Norwich is proud to support programs that develop personal growth, social competence and a caring attitude in our youth; thereby decreasing the possibility of a child's using drugs and alcohol, engaging in inappropriate behavior and giving in to pressure of peers to act in harmful unlawful ways. The program will work to increase a child's chance of becoming a productive active adult.

Lack of affordable care is a specific issue mentioned under the Public Services Needs Analysis in the 5-year Consolidated Plan. Recently, a private practice that provided gynecological services and accepted a variety of payment arrangements closed. To aid in overcoming this barrier, the City will fund a program to provide gynecology services to uninsured women - improving their access to comprehensive on-site specialized women's health services. Due to insurance and economic reasons, there are currently no other gynecology practices in the area that provide a discounted or sliding fee scale to uninsured women is. Without this crucial service, low-moderate income

women of Norwich are then forced to seek services in Hartford or New Haven, if they seek service at all. This creates a significant barrier, poses a serious health and financial concern.

Over the last several years, there has been an surge in domestic violence in Southeastern Connecticut. Problems like job loss and reduction in income leading to foreclosure or eviction has increased as a result of the economy. Now more than ever there is a need to (1) address this issue at the time of the incident, (2) provide support services during the criminal court cases and (3) provide crisis intervention as well as on-going support. For program year 37, the City of Norwich will provide assistance to programs that retain Domestic Violence Counselor/Advocates who can provide professional level assistance to battered and abused spouses.

4. Identify the federal, state, and local resources expected to be made available to address the needs identified in the plan.

The following resources are made available to assist the City of Norwich in addressing the needs identified in the strategic plan:

<u>Program</u>	<u>Federal Funds</u>	<u>State Funds</u>	<u>Local Funds(non-CDBG)</u>
CDBG	910,512	0	0
Section 8	4,549,696	526,244	0
NSP	0	400,000	0
Lead Hazard Control	315,000	0	52000
Total	5,775,208	926,244	52000

The Norwich Housing Authority receives approximately \$5.0 million in federal and state housing choice voucher related revenue. The City of Norwich Human Service Department does not receive McKinney-Vento funding. The City, however, is a partner in the Southeastern Connecticut Continuum of Care, which does receive this and other funding. It is projected that the Continuum will receive \$2.0 million of related funding. The residents of Norwich will receive direct benefits from these funds, but with only a percentage of the total dollars being allocated within our community. In addition to the City’s CDBG funding for property rehabilitation, the Community Development department is anticipating an award of \$400,000 for the Neighborhood Stabilization Program 3 (NSP3). The City of Norwich is entering the third and final year of the federal Lead Based Paint Hazard Control program (LBPHC). \$315,000 of LBPHC will be used will be used in conjunction with the CDBG funded Rehabilitation Program.

MANAGING THE PROCESS

1. Identify the lead agency, entity, and agencies responsible for administering programs covered by the consolidated plan

The City of Norwich is organized as a City Council/City Manager form of local government, with a Mayor who is a member of the Council. The City Manager is the Chief Executive Officer of the City of Norwich and has statutory responsibility for community development and other City programs. The City Manager has delegated the responsibility for planning and implementation of the community development program to the Office of Community Development. This office is the lead agency for implementing and managing the Consolidated Plan programs.

Requests for funding are first reviewed by the Office of Community Development to ensure applicability with the 3 National Objectives. Applicants are provided the opportunity to minimally attend one of two public meetings to discuss their program with the Community Development Advisory Committee (CDAC). This seven member committee is composed of Norwich residents and is appointed by the City Council. The Committee members are actively involved in the assessment and determination of community development needs, and the establishment of funding priorities. The CDAC provides an important link between the City government and the community at large. All funding allocations are deliberated by the CDAC prior to being referred to the Council for a vote on the recommended allocation. At least one public hearing to attain resident input will be held prior to the final vote.

2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations and others who participated in the process

As the lead agency, the Office of Community Development (CD) coordinated meetings, public hearings and consultations with a variety of entities. Key stakeholders include housing providers, non-profit partners and community representatives. To ensure funds are being used to impact very low to moderate income individuals, the CD consults with social service agencies regarding overall community needs, job training needs, elderly needs, homeless needs, and mechanisms for economic empowerment. Partners such as Norwich Human Services (which provides programming similar to Community Action Agencies), Norwich Adult Education, Literacy Volunteers and Big Brothers/Big Sisters help us look deeply into the needs of adults as well as at-risk youth.

We work in collaboration with housing agencies such as the Norwich Housing Authority, Neighborworks New Horizon, Eastern Connecticut Housing Organization (ECHO) and Habitat for Humanity to aide in driving down

housing cost burden and improving the quality of affordable housing in Norwich.

Consolidated Plan programs are administered through CD with input from the following organizations:

- Community Members
- Norwich Public Safety (Police and Fire)
- Norwich Public Works
- Lending Institutions
- Women’s Center of Southeastern Connecticut
- Norwich Recreation Department
- Board of Education
- Norwich Building Department
- Norwich Public Utilities
- Norwich Fire Marshall’s Office

3. Describe actions that will take place during the next year to enhance coordination between public and private housing, health, and social service agencies

CD was recently successful in obtaining funding to establish a learning circle with local level social service agencies within Norwich. This program will work to forge new partnerships, leverage resources and drive the achievement of personal self-sufficiency of very low income residents. The “circle” will work to coordinate efforts of the multiple public service agencies that typically compete against each other for scarce resources. The effort should produce better trained agencies looking to partner in order to achieve city-wide outcomes that improve the quality of life to very-low to moderate income residents. The training will provide a high focus on outcomes that change behavior, attitude, circumstances, knowledge and skills. This is pertinent to driving change in Norwich. Members will be involved with developing high impact outcomes using Results Based Accountability (RBA) and/or the logic model. Conversations will address capacity building and how to gain available resources to surmount barriers preventing impactful outcomes.

This proactive approach will tie into work being done in conjunction with regional agencies such as SECTPOH (Southeastern Connecticut Partnership on Housing and Homelessness) SCCOG (Southeastern Connecticut Council of Government) and the United Way of Southeastern Connecticut. These partnerships help address local public service concerns with a regional resolution. SECTPOH, SCCOG and United Way are essential to leveraging private resources to impact universally public concerns.

We will use our Diversity Outreach Coordinators to provide information to residents with limited English proficiency at least twice a year at Norwich Housing Authority resident service meetings. Norwich Properties Owner Association is a group of dedicated landlords who meet monthly. The

Intake/Outreach Specialist will attend quarterly meetings to ensure adequate education and information about fair housing practices are addressed.

Lastly, the State Department of Economic and Community Development is active in coordinating community development through Neighborhood Stabilization Program (NSP) and if available, the limited HOME funds.

CITIZEN PARTICIPATION

1. Provide a summary of the citizen participation process.

The City of Norwich's Citizen Participation Plan is available online at: <http://www.norwichct.org/content/43/87/default.aspx> and is available to citizens by request. The citizen participation process follows HUD's guidelines and regulations to afford all citizens, particularly those living in low income neighborhoods and other special needs populations, with the opportunity to participate in CDBG planning.

As excerpted from the CPP, the City of Norwich followed the following process:

ANNUAL ACTION PLAN PROCESS

As part of 24 CFR Part 91, the City of Norwich is required to develop an annual Action Plan that details the projects to be undertaken with CDBG funds for the upcoming year. The following steps must be taken with the development of the *Annual Action Plan*.

1. A Request For Proposals will be published in the local newspaper in January for applicants eligible to apply for CDBG funds. Funding applications will be made available to the public at the Office of Community Development and on the Community Development page on the City website; www.norwichct.org. Staff will review the applications received by the application deadline in March for compliance and eligibility. Categories may be limited if the CDAC chooses to focus funds on activities identified as great needs
2. The CDAC will hold at least two public hearings after the applications are due but prior to deliberations. At least one public hearing will be in the evening and at least one public hearing will be in the afternoon. These two general public hearings will be held at Norwich City Hall and all applicants will be notified of the hearings by the Office of Community Development.
 - (a) An additional public hearing will take place at the meeting of the Norwich City Council prior to the date the City Council is scheduled to vote on expenditures for the Annual Action Plan (Action Plan). Notice for all public hearings will be published a minimum of 14 days in advance.

- (b) The City will consider any comments or views of citizens received in writing, or orally at the public hearings, in preparing the final consolidated plan. A summary of these comments or views, and a summary of any comments or views not accepted and the reasons therefore, shall be attached to the final Action plan.
3. After the public hearing and discussion, City Council will adopt a Resolution approving the Action Plan.
 4. The Office of Community Development will provide technical assistance to groups representing persons of low-and moderate-income that request such assistance in writing applications in response to the City's Annual Request for Proposals.
 5. The Office of Community Development will prepare a draft of the Annual Action Plan. The draft will be made available for citizen comment 30 days prior to Council approval. The availability of the draft Plan will be published in the *Norwich Bulletin* at the beginning of the comment period. A summary of any comments received at the public hearing and during the comment period will be attached to the Action Plan.

2. Provide a summary of citizen comments or views on the plan.

In keeping with the aforementioned participation plan, the City of Norwich held two public hearings prior to the CDAC's deliberation:

- April 12th, 4:00 P.M. Room 319 of City Hall
- April 14th, 6:30 P.M. Room 334 of City Hall

A notice was posted in the *Norwich Bulletin* (regional newspaper) of the request for citizen's comments during a 30-day comment period. The ad ran on May 17, 2011 (see appendix).

The City of Norwich held two public hearings prior to the Council's final vote on the recommended allocation

- June 6th, 7:30 Council Chambers, City Hall
- July 5th, 7:30 Council Chambers, City Hall

Public notices of the hearings, deliberations and the vote were published in advance in the *Norwich Bulletin* (regional newspaper) and online at www.norwichct.org. An article ran both before and after the first meeting in the *New London Day* (regional newspaper). Comments from public hearings are in the appendix. A notice regarding the final Council decision will be posted online at www.norwichct.org. Information will also be sent to the *Norwich Bulletin* and the *New London Day* through a press release.

There were no citizen's comments during the Community Development Advisory Council's public hearings. During the first Public Hearing for the proposed Action Plan, however, one citizen spoke out against excepting grant funding from any resource that has general fund match requirements as part of the condition of accepting funding. The individual's comments were not rejected, but addressed verbally with an explanation that CDBG funds do not have a match requirement from the federal perspective. We do, however, on the local level ask applicants to inform us of sources of match or leverage they will use to accomplish CDBG funded activities. No further explanation or detail was requested from the individual.

3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disability.

The CD office works hard to engage community-members at all levels of the CDBG process – from creating the application through close out of programs. In year 1 of the Consolidated Plan, public service groups were heavily engaged in round-table discussions. Clients participating in activities through those agencies responded to questions regarding service needs. The focus was on needs in the community, gaps in services that could be provided and long-term planning. The development of the PY37 application and the focus on outcomes were as a result of these conversations.

Using leveraged funding, the CD office is able to utilize translators of the City's most commonly used non-English languages (Haitian-Creole, Chinese, and Spanish). This has allowed us to increase the diversity of participants, especially in the property rehabilitation and lead based paint hazard control programs. Translators and staff attended multiple community events as well as religious and property owner association meetings to talk about City-wide programs. The CD office works with organizations such as Disabilities Network of Eastern Connecticut to make sure our programs accurately reflect the needs of disabled populations.

The City will increase efforts this year by participating in community events that are run by minority organizations and groups. The idea is to increase our presence at events where at-risk community members are. It is less intimidating and will make us more approachable. We will also continue attending large-scale community events that reach all residents. These events include: Touch-A-Truck, National Night Out, and The Weekly Farmer's Market.

INSTITUTIONAL STRUCTURE

The City's Office of Community Development serves as the Lead Agency for administration of the Community Development Block Grant Program. The

Office of Community Development recently hired a Community Development Supervisor, who manages a highly experienced team, to coordinate the CDBG program. Information on the team is listed below.

Community Development Supervisor, Gary A. Evans, has 12 years experience creating and implementing programs that help low-moderate income individuals become financially stable and self-sufficient. He will monitor activities for all aspects of program compliance with assistance from other key staff. Mr. Evans provides technical and programmatic design, overall management, liaison with City Manager and City Council, and supervises Community Development staff.

Program Assistant, Susan Goldman, who is currently in this position, has ten years of experience administering community development programs. Ms. Goldman has the following responsibilities: oversight of department activity budget and related ledgers, management of program income and revolving loan accounts, monitors expenditures for timeliness compliance as well as reviews submitted invoices and supporting documentation, manages daily financial aspects of grants, including accounts receivable and payable, tracks financial aspects of all rehab/lead contracts and change orders, prepares documentation for Lead Program LOCCS draw downs, IDIS, and works with the City Accountant in the Finance Department to reconcile accounts monthly ensuring funds are not co-mingled.

Lead/Rehab Officer, Program Manager. Wayne Sharkey has extensive housing rehabilitation experience with a background in environmental construction issues. Previously, Mr. Sharkey held positions with private contractors as a project estimator and job supervisor for construction projects with a specific focus on environmental issues (lead paint, asbestos, hazmat). Mr. Sharkey is a lead paint inspector/risk assessor, licensed by the State of Connecticut and holds asbestos abatement supervisor credentials. Mr. Sharkey has been providing program management on behalf of the City for 10 years and manages rehabilitation activities for the CDBG funded Housing Rehab Program and administers the existing ARRA funded lead paint hazard control grant. In his capacity some key duties include: direction and oversight of intake and enrollment activities; coordinate/monitor work specification development; execute and monitor construction contracts/implementation; monitor lead paint hazard control work and unit production; coordinate and collaborate with program partners/sub-contractors to ensure benchmark goals are achieved; provide direction and monitor Intake/Outreach Specialist; track data and submit quarterly reports; interface with state and local entities to ensure program compliance.

The Intake/Outreach Specialist, Denise Blake has 12 years experience in human service programming, and has been the Intake/Outreach Specialist for the last 2 years. This position will be in charge of case management services including all client intake, qualification and data management. Ms. Blake works under the general supervision of the Community Development

Supervisor and the Lead/Rehabilitation Officer.

Essential Duties and Responsibilities include: provide homeowners and residential property dwellers with information regarding the City of Norwich's Lead Based Paint Hazard Control and Property Rehabilitation Programs; assist applicants (homeowners and tenants) throughout the application process to facilitate the collection of information and determine eligibility; process applications and support documents for the Lead Based Paint Hazard Control and Property Rehabilitation Programs in accordance with state and federal guidelines; manage all aspects of occupant relocation; maintain and update lead hazard control project files; prepare requisitions to the City Finance Department to insure payment to all vendors; maintain project information in database for reporting purposes; develop/update program documents, and as a Notary Public, notarize contract documents to facilitate project delivery; design and implement outreach program to inform the Norwich community about the hazards of lead based paint, techniques to deal with lead paint, and program benefits (including but not limited to: multi-media outlets, community events, faith-based organization and public school functions); oversee event scheduling and literature translation performed by the Diversity Outreach Specialists; work closely with the Uncas Health District to plan and market community-wide blood lead level testing for children ages 6 and under; organize all training classes for contractors, property managers and homeowners.

As is evidenced by staff experiences listed above, the team's knowledge is part of the institutional structure. From a management perspective, the greatest concern is losing a valued member of the team. Lack of future funding is part of the concern. To avoid any reduction in delivery of service, staff will go through several cross-training exercises to ensure any decrease in staff does not impact service delivery. The Community Development Supervisor has been working with staff to develop a list of core duties with concurrent timelines/due dates. Staff will "swap" duties occasionally in order to simulate the impact of staff reduction.

Staff also meet weekly to discuss opportunities to evolve the Community Development department – including Results Based Accountability (RBA) training to improve community outcomes and the creation of public-private partnerships that stabilize the local economy.

In addition, Norwich Human Services takes responsibility for administering the funds for staffing of the temporary winter shelter for the homeless. Norwich Human Services has been doing this work for many years and has social workers and administrators that specialize in working with the homeless population. Norwich Human Services has also administered a successful job-training program called *Norwich Works* that will be continued this year and augmented to add training in non-health related fields. The Office of Community Development partners with Norwich Human Services

and Three Rivers Community College to administer the professional component of the expanded job-training program.

Norwich Human Services also assists in the administration of the *Childcare Assistance Program*. A staff member at Norwich Human Services that specializes in childcare will use this program for families that do not qualify or are receiving inadequate assistance from other programs. The staff worker at Norwich Human Services is experienced in qualifying families for aid programs by documenting income and eligibility. Parents will be referred to the program from childcare providers, schools, local hospitals and pediatricians. The public awareness campaign about the program's availability will be undertaken by the Office of Community Development.

The Office of Community Development will oversee the bid process for all construction projects not done by the Norwich Housing Authority. The Norwich Housing Authority oversees their own bid process and has staff trained to conduct fair and open bidding in accordance with all federal and state requirements. The Norwich Housing Authority will provide the Office of Community Development with copies of bid notices, bid sheets, employee interviews and other required materials. The Office of Community Development will have access to job sites on demand for inspection. Invoices will be sent to the Office of Community Development for payment.

Subgrantees that are social service providers including UCFS, Women's Center, Big Brother/Big Sister, Norwich Adult Education and Literacy Volunteers administer their own programs. These social service agencies are instructed on the income-eligibility and residency requirements that their beneficiaries must provide. Norwich Police Department will receive training on adequate tracking of activities and reporting. They are instructed on the recordkeeping requirements of the Office of Community Development and are monitored by the Office of Community Development through quarterly reports and on-site visits.

The Office of Community Development uses professional engineers at Norwich Public Works and Norwich Public Utilities to perform project oversight on construction jobs. The Norwich Purchasing Agent oversees the bid process and attends contract signings to make sure contractors meet bond and insurance requirements. The Norwich Corporation Counsel of the law firm Brown Jacobson approves all legal documents.

MONITORING

- 1. Describe actions that will take place during the next year to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.**

It is important to note that the Office of Community Development will implement two in-depth trainings beginning in September 2011. The first formal training will be on proper recordkeeping and ensuring client eligibility requirements are met. The second formal training will be on creating and managing defined outcomes that more accurately align with the 5-Year Consolidated Plan. All social service subrecipients and relevant administrators in will be required to attend.

Prior to receiving funding or work beginning, the City requires subrecipients to execute an agreement with specific performance requirements. The City of Norwich handles all infrastructure projects not administered by the Norwich Housing Authority. The Office of Community Development performs on-site employee interviews with construction personnel to ensure that contractors are adhering to the requirements of the Davis-Bacon Act. The Purchasing Agent collaborates with the Office of Community Development regarding the bidding process for non-Housing Authority infrastructure jobs. The Office of Community Development requests income information based on the HUD methodology of qualifying income on clients served by infrastructure programs. This information is stored in a secure place in the Office of Community Development. Per HUD guidelines, homeless and/or disabled individuals and clients receiving assistance as a result of domestic violence are presumed to be low-income.

To ensure long-term compliance with program requirements and comprehensive planning requirements, the City of Norwich Office of Community Development will continue to monitor all programs. All social service subrecipients are required to submit quarterly reports to the Office of Community Development and submit to at least one on-site visit per year. During the on-site visit, a CD staff member will conduct a questionnaire regarding performance measures established during the training session and will review financial records. All clients receiving direct assistance will be required to submit income information per program guidelines. Clients of subrecipients will submit this information to the subrecipients who will certify that at least 51% of the population they serve are low or moderate-income.

Property owners receiving assistance will certify that they will not exceed the applicable fair market rents for the period of time required by regulation for units rehabilitated with Norwich Property Rehab funds. Specific monitoring for lead-based paint compliance will continue in the Property Rehab Program. Section 504 Handicapped Accessibility will be monitored through individual inspections by the Community Development Office and the Housing Department. Adherence to Davis Bacon wage requirements will be assured through on-site visits and interviews to any CDBG funded construction project by a member of the Community Development Office or the Norwich Housing Authority. The Community Development Office will seek authorization from the State Historic Commission whenever work on a historic structure is contemplated. Environmental review will be performed on all projects, as applicable, by the Community Development Office in concert with the Planning Director and the Fire Marshall. Further monitoring procedures will be developed in conjunction with the initiation of new programs, as required by HUD.

LEAD-BASED PAINT

- 1. Describe the actions that will take place during the next year to evaluate and reduce the number of housing units containing lead-based paint hazards in order to increase the inventory of lead-safe housing available to extremely low-income, low-income, and moderate-income families, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.**

The City will continue to address Lead Based Paint, as well as other environmental concerns, through its Property Rehabilitation Program, which received a \$1.6 million grant for reduction of lead based paint hazards in residential properties from HUD's Office of Healthy Homes. The Office of Community Development has successfully administered this grant for the last two years.

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

Progress and Performance: The City of Norwich Community Development Office is currently administering the final year of our 2009 ARRA funded Lead Based Paint Hazard Control (LBPHC) Grant. The existing program's performance has been excellent, achieving a "green" designation on all HUD quarterly evaluations with numerical scores never below 95%.

YTD Program	Category	YTD Actual	Program Goal	% to Goal YTD
	Enrolled	105	102	103%
	Assessed	86	85	101%
	Cleared	63	72	88%
Anticipated Final	Category	Final Actual (Projected)	Program Goal	% to Goal Final (Projected)
	Enrolled	105	102	103%
	Assessed	105	85	124%
	Cleared	95	72	132%

As shown in this chart, we are ahead of schedule in all categories and anticipate achieving 132% of original program goal (outcomes). Our capacity and ability to handle impediments are evidenced by exceeding outcomes.

Capacity Building Efforts:

- Lead/Rehabilitation Officer providing overall project delivery and oversight
- Designate an Intake/Outreach Specialist to manage outreach, recruitment and community coordination
- Utilize per-diem Diversity Outreach Specialists to better assist/access underserved and limited English proficient populations
- Certified Contractor training/education
- Training/Education to property owners, renters and multiple housing/health inspectors (fire marshals, building inspectors, health inspectors)

Community Impacts: Our existing program has had numerous positive impacts in the community to date:

- Produced 63 newly lead-safe housing units
- Used lead funding in coordination with the Neighborhood Stabilization Program (NSP) to return foreclosed and uninhabitable/abandoned properties back to the market
- Increased property value assessments and tax revenues
- Used lead funding in coordination with CDBG to return 19 (30% of total units completed) condemned units to the market
- Conducted 41 educational/outreach events in the community to date reaching approximately 5000 unduplicated individuals with basic Lead Paint Hazard awareness
- “Diversity Outreach Specialists” employed to target the burgeoning populations of non-English speaking families here in Norwich (Chinese, Hispanic, Haitian). Through the use of these “Specialists” we have reached underserved immigrant populations (45% of enrolled units to date); this builds community relationships and trust
- Created employment opportunities for small and minority contractors

By analyzing key data, we confirmed that only approximately 41% (1,162) of Norwich children 6 years or younger were tested for lead. A transient and immigrant population with limited-English proficiency coupled with a higher than normal percentage of housing stock built prior to 1978 (61% are pre-1940) is an indicator that there is a high undocumented population residing in Norwich properties with an increased risk for lead paint hazards. In addition, our confirmed EBLs as a percent of documented tested children 6 and under are above the national average of 1.00% (CDC National Surveillance Data)

The data described below are relevant factors used to determine over need and extent of the problem:

a. Demographic Data

- Total population of the Target Area: 40,493
- Total population age 6 or under: 2,876
- 2009 data – % of total population with EBL: 12 (.04% of 2876)
- AMI is \$40,600 (fam. of 4); 53.9% are 80% AMI or below; 36.8% are 50% AMI or below

b. Housing Data

- Number of housing units built before 1978: 13,542 (79% of stock)
- Number of housing units built before 1940: 8,281 (48% of stock) – while this does not apply, it does further document the age of our housing stock
- Number/Percent occupied units: Rental: 6,579 (44%) Owner Occupied 8,519 (56%)

c. Other Contributing Factors

- Unemployment rate: 10.9%
- Number and Percentage of Children/Families receiving Medicaid: 8,823 (21%)
- Number and Percentage of families receiving:
 - WIC: 1,525 (16%)
 - Head Start: 126 (1%)
 - SNAP: 6,816 (17%)
- Data in Consolidated Plan and LBPE:
http://www.norwichct.org/filestorage/43/87/Consolidated_Plan_2010-2014_and_FY_2010_Action_Plan.pdf

The current Lead Based Paint Hazard Control grant will end in April 2012 and we have submitted an application for the next round of funding. We anticipate a response to the application by October 2011.

HOUSING

SPECIFIC HOUSING OBJECTIVES

*Please also refer to the Housing Needs Table in the Needs.xls workbook.

- 1. Describe the priorities and specific objectives the jurisdiction hopes to achieve during the next year.**
- 2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.**

The City will focus on 3 overarching priorities and objectives during the next year. We will work to (1) Provide Decent Affordable Housing by managing programs that increase homeownership opportunities as well as promote code improvement and energy efficient housing; (2) Create a Suitable Living Environment by focusing on activities working to address quality of life issues that encourage collaboration and foster a sense of community on a city-wide scale; and (3) Expand Economic Opportunities for Low-to-Moderate Income Residents by supporting programs that increase self-sufficiency and stability of residents.

Provide Decent Affordable Housing - The City will continue to provide a Property Rehabilitation Program, which is available to both owner-occupants and investor-owners. The program anticipates performing full property rehabilitation including lead hazard reduction for 28 housing units and associated project delivery costs (partial salary and fringe benefits for Rehab/Lead Officer, Secretary and Program Assistant.) The Lead Hazard Reduction Program will make units lead-safe. The program requires rents to remain accessible to low and moderate-income renters after completion of rehabilitation. The City of Norwich has altered its repayment terms for the Rehabilitation loans, transforming the funds from forgivable loans to no-interest loans. The Program previously altered its terms in 2008-9 so that homeowners with zero equity could access the program. The former equity requirement was too restrictive, especially given the decreased property values in the current economic environment. The Office of Community Development currently has an application pending with the State Department of Economic Community Development to capitalize the owner-occupant segment of the Property Rehabilitation Program with HOME funds.

The City of Norwich previously administered a \$867,000 Neighborhood Stabilization Program (NSP) for foreclosed homes in the target neighborhoods of Greeneville and Downtown Norwich. The City worked with two local non-profit housing developers ECHO and NeighborWorks to produce 16 new housing units in formerly foreclosed residential properties in the target neighborhoods. Over 50% of those units will be restricted to housing residents whose income does not exceed 50% of the Area Median Income. The housing partners will work closely with the TVCCA family shelter, transitional living facilities and Norwich Human Services to identify eligible tenants.

As the NSP1 program comes to a close, the City had the opportunity to apply

for NSP3, which would provide an additional estimated \$400,000.00 to stabilize neighborhoods. We will work to continue the successes achieved under NSP1 and leverage resources and skills of multiple non-profit developers of affordable housing. The application is pending approval through DECD and funding through HUD.

The DIME savings bank continues to operate the CHAMP program. The CHAMP program offers below market rate loans to developers of affordable housing. There is a requirement that the rents remain affordable. The DIME savings bank also has a down payment assistance program where low and moderate-income client funds are matched by the bank up to \$5,000 for a required down payment.

Norwich is unique in that it has its own utilities company. Norwich Public Utilities (NPU) provides electricity, gas, water and sewer to residents. We will partner using local dollars and the Connecticut Energy Efficiency Fund to help residents lower utility costs and their housing cost burden. NPU will provide energy audits and solutions, while working to incentivise residents to upgrade antiquated systems.

The City of Norwich continues to support efforts in the State legislature that increase opportunities to make housing affordable in Connecticut, including the HOME Connecticut Program and the CT Housing Trust Fund.

Create a Suitable Living Environment – Improving quality of life has a different meaning based on what your needs are. It can begin, for some, at a young age. Learning proper behavior, language, social skills, values, attitude and work ethic early on increases the opportunities in the future. It also works to strengthen community ties and improve neighborhood safety through better communication. That is why the City will continue its relationship with and funding of Big Brothers Big Sisters who will mentor youth to ensure opportunities to become vibrant and positive members of Norwich are not limited.

Southeastern Connecticut is home to a broad range of individuals who hail from diverse backgrounds in education, wealth, race and ethnicity. While the region is diverse, the community has the same concerns involving crime, education, poverty and infrastructure maintenance found in more densely settled regions. In those more densely populated settled regions, you will find a multitude of talented social service agencies and non-profits available to assist low-to-low-moderate income individuals. Norwich is now the largest city in New London County based on Census population data. Even prior to the increase in population, Norwich provided an inequitable amount of resources towards assisting low-income individuals.

Many programs are operated by Norwich Human Services, a City department. As a result, the lack of non-profit social service providers in the area increases the burden on the Norwich taxpayer to defray some of those costs

shared by agencies in other communities. With the assistance of CDBG, other federal and state resources, the City is able to create a suitable living environment through the provision of: nutritional food being made available for clients at 10 food pantries; safety-net programs for working parents that focus on ensuring daycare costs are covered if crisis arises; temporary supportive housing subsidies for clients awaiting public benefits that will create stability; and an overnight winter shelter that provides safety and security for those less fortunate.

Expand Economic Opportunity - There are a number of key methods to increase self-sufficiency and stability of residents. It can be achieved by increasing residents income, decreasing debt or financial obligations, increasing assets and improving their ability to communicate effectively. That is why funding English as a Second Language as well as Norwich Works job training and education programs are essential to improving the economic efficiency of LMI residents.

NEEDS OF PUBLIC HOUSING

- 1. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.**

For 2011-12 the Office of Community Development will invest \$75,000 in building rehabilitation of Norwich Housing Authority's John F. Kennedy Heights II. There are a total of 40 units spread out over 9 buildings. All 40-units are very low-income, State Elderly/Disabled public housing. This activity serves the national objective of serving low-mod housing 24 CFR 570.208 (3).

The units were constructed in 1989. The Norwich Housing Authority must upgrade the roofing at the facility due to deterioration of asphalt shingles and base layer. This project ensures current penetration will be stopped. Any leaking will lead to water damage to ceilings and insulation, which, in turn, can create mold and other problems in the interior of apartments.

This is a State, not a federal, public housing facility and therefore does not receive adequate funds for maintenance. There are 113 residents living within these 9 buildings. 39% of the households have an annual income of less than \$10,000. 65% have annual incomes less than \$15,000 and 80% have annual incomes less than \$20,000. Under federal guidelines, these individuals are regarded as extremely low income. The City is very much in need of affordable housing and consequently, it is imperative that existing resources are preserved and kept as affordable to those with very few

resources.

Maintaining decent housing for low-income and disabled individuals is much less expensive than having to maintain the same individuals in shelters, hospitals or at assisted living facilities at the government's expense. The maintenance of this housing at affordable levels keeps the cost of this service within reasonable limits for the government.

In order to promote employment opportunities for very-low to moderate income residents, when appropriate, all subrecipients will be required to sign the Section 3 Certification which states the purpose of Section 3 and that work performed under this contract is subject to the requirements of Section 3. The documentation lists requirements for recruiting Section 3 residents, which includes: where job notices/advertisements should be listed to ensure Section 3 residents have an opportunity to apply; maintaining a list of Section 3 residents who have previously applied for job opportunities; and that the contractor must certify that vacant employment and training positions were not filled to circumvent the contractor's obligation under 24 CFR Part 135. Contractors must sign that they will make every effort to "...comply to the greatest extent feasible with the objectives and percentage goals established in the Section 3 Plan for Housing and Community Development Assistance of the City of Norwich."

The opportunity to attend employment related trainings will be made available at the Norwich Public Housing Authority for residents who have related experience. Contractors will be provided with the list of individuals attending trainings in order to promote potential employment opportunities.

- 2. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.**

N/A – Norwich Housing Authority is not designated as "troubled".

BARRIERS TO AFFORDABLE HOUSING

- 1. Describe the actions that will take place during the next year to remove barriers to affordable housing.**

High state wide housing prices and low wages conspire to create a situation where housing choice is impaired. Insofar as high housing prices are a function of inadequate supply, the City of Norwich has taken significant steps to increase the supply of affordable housing. From 2006-2011, 123 units of affordable housing were created through City-supported projects.

In 2011-12, the Norwich Property Rehab Program will make 28 housing units lead safe and rehabilitate 37 housing units. As part of the rehabilitation program, the majority of units will receive energy efficiency upgrades that include windows, heating and insulation. Units will also receive pre-construction energy audits as well as information regarding rebates on energy efficient appliances. As a result, the rehabilitation program not only improves housing stock while providing adequate housing for very-low to moderate income individuals, it also works to reduce housing cost burden.

Low wages in the region work to impair housing choice. Therefore it requires more than just a housing rehabilitation strategy to make housing affordable. The City of Norwich has committed a significant portion of its grant to attacking the sources of poverty at the root. The job training assistance program will be augmented to train eligible applicants for higher paying jobs. Enabling people to earn living wages and retain more of their earnings by assisting them with basic needs such as education, childcare and food will improve their ability to have a choice of housing.

For existing homeowners, the City of Norwich also refers homeowners having difficulties paying mortgages to a HUD approved housing counseling service at Catholic Charities.

From a policy perspective, the City will focus on helping to support an increase in the housing and community development function in the Congressional budget resolution(s), specifically HUD related funding. Congress has already made significant funding cuts in low-income housing and related programs. We will pursue opportunities to advocate for Congress to increase appropriations back to the nominal 2010 level, at a minimum. Deep cuts decrease the availability of affordable housing. The lack of affordable housing impacts all facets of the American economy. It is a primary driver of homelessness, prevents stability in those slightly above poverty and works to create additional health and safety barriers for low-to-moderate income people. It, in turn, increases other line-items in the National budget.

As part of pursuing these opportunities to advocate, the City will work to advocate for Housing Choice Vouchers program and to restore cuts proposed to the HOME, 202 and 811 programs. Community Development will work to educate elected officials and residents on the real impact of supportive housing and affordable housing programs. We will work with organizations such as Corporation for Supportive Housing, Connecticut Housing Coalition, Connecticut Fair Housing, Connecticut Coalition to End Homelessness to help advocate for policies that not only remove barriers directly but also provide adequate resources to meet the HUD housing objectives.

HOME/ American Dream Down payment Initiative (ADDI)

1. Describe other forms of investment not described in § 92.205(b).
2. If the participating jurisdiction (PJ) will use HOME or ADDI funds for homebuyers, it must state the guidelines for resale or recapture, as required in § 92.254 of the HOME rule.
3. If the PJ will use HOME funds to refinance existing debt secured by multifamily housing that is that is being rehabilitated with HOME funds, it must state its refinancing guidelines required under § 92.206(b). The guidelines shall describe the conditions under which the PJ will refinance existing debt. At a minimum these guidelines must:
 - a. Demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.
 - b. Require a review of management practices to demonstrate that disinvestments in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated.
 - c. State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.
 - d. Specify the required period of affordability, whether it is the minimum 15 years or longer.
 - e. Specify whether the investment of HOME funds may be jurisdiction-wide or limited to a specific geographic area, such as a neighborhood identified in a neighborhood revitalization strategy under 24 CFR 91.215(e)(2) or a Federally designated Empowerment Zone or Enterprise Community.
 - f. State that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.
4. If the PJ is going to receive American Dream Down payment Initiative (ADDI) funds, please complete the following narratives:
 - a. Describe the planned use of the ADDI funds.
 - b. Describe the PJ's plan for conducting targeted outreach to residents and tenants of public housing and manufactured housing and to other families assisted by public housing agencies, for the purposes of ensuring that the ADDI funds are used to provide down payment assistance for such residents, tenants, and families.
 - c. Describe the actions to be taken to ensure the suitability of families receiving ADDI funds to undertake and maintain homeownership, such as provision of housing counseling to homebuyers.

HOMELESS

SPECIFIC HOMELESS PREVENTION ELEMENTS

- 1. Sources of Funds—Identify the private and public resources that the jurisdiction expects to receive during the next year to address homeless needs and to prevent homelessness. These include the McKinney-Vento Homeless Assistance Act programs, other special federal, state and local and private funds targeted to homeless individuals and families with children, especially the chronically homeless, the HUD formula programs, and any publicly-owned land or property. Please describe, briefly, the jurisdiction’s plan for the investment and use of funds directed toward homelessness.**

The Director of Norwich Human Services and her assistant, who are both municipal employees paid by local taxes, are on the Executive Committee of the Southeastern Connecticut Regional Partnership to End Homelessness. This group is responsible for the drafting and implementing of the region’s Ten Year Plan to End Homelessness. The group is also responsible for submitting the region’s Continuum of Care Application to HUD for funds to address homeless prevention and supportive Housing. HUD awards an average of approximately \$1 million dollars annually to the various non-profits and municipal agencies listed in the Continuum of Care application for serving residents in the Norwich-New London area.

The service providers funded by the Continuum of Care grant include a wide variety of service providers. The vast array of services offered through these programs include two-year transitional housing for homeless women and women with children, a family homeless shelter, supportive housing for single adults, security deposit , rental assistance, utility assistance and food assistance programs for populations at risk for homelessness, landlord-tenant mediation programs, mobile and stationary medical care for homeless individuals and individuals with HIV, case management services, mental health services, life skills counseling and transportation for residents of supportive housing. Currently, the combined services provide 36 beds of supportive housing in the City of Norwich and 123 beds for transitional housing.

CDBG funds administered through Norwich Department of Human Services will do several things to support homeless individuals in their quest to become housed and to prevent homelessness for individuals on the edge. Emergency rental assistance, a security deposit assistance program for homeless families, support of a winter shelter and case management services for homeless will be provided. The partners of the Continuum of Care also receive funding from the State of Connecticut Mental Health and Addiction Services, Federal PATH Funds, grants from private entities such as Pfizer, Dime Bank, People's Bank, local churches and private fundraisers.

The Norwich Public Schools uses the McKinney-Vento assistance to provide transportation to the school of origin of clients, to the staff salary for a paraprofessional who helps homeless children and to provide partial payment of a salary for the coordinator of homeless services at the Norwich Public Schools. The City of Norwich Housing Authority, Department of Human Services and Office of Community Development work closely together on retaining vouchers for residents living in subsidized complexes that have been privatizing. The local shelter, TVCCA, also administers additional vouchers to place families in permanent affordable housing. The Norwich Housing Authority managed 514 housing choice vouchers for Norwich residents in the past year.

The City of Norwich is committed to providing affordable and supportive housing for its residents in need through city departments, agencies and local non-profit agencies. The Reliance House is a local non-profit organization that provides 36 units of temporary supported housing for the homeless. It has received Community Development Block Grant funds in the past through the City of Norwich for a homeless shelter .

The Thames River Family Program, jointly funded by HUD and the state, provides 24 units of supportive housing for homeless women and children. The jurisdiction supports the project and has provided funds for salaries, architectural costs and a youth services coordinator in previous years.

The Martin House provides housing for mentally ill and dually diagnosed individuals. The city provides funding for client management and livability programming which teaches clients to become self-sufficient.

The Flora O'Neil Apartments provides 6 transitional living apartments for formerly homeless women. The Katie Blair House offers two-year supportive housing for formerly homeless women.

Lastly, the City of Norwich, in collaboration with non-profit developer Neighborworks New Horizons, utilized NSP funds to renovate a previously foreclosed property into 4-units of supportive housing. The property will be professionally managed by Neighborworks and the clients will receive on-going counseling and support through Reliance House.

2. Homelessness—In a narrative, describe how the action plan will address the specific objectives of the Strategic Plan and, ultimately, the priority needs identified. Please also identify potential obstacles to completing these action steps.

The Community Development Block Grant will fund operational costs at the emergency winter shelter. The winter shelter is essential to keeping homeless adults safe throughout the winter months. The Community Care team, a consortium of caseworkers and volunteers, work with homeless individuals at the winter shelter in an effort to assist their securing permanent housing, disability benefits or other care they may need. Caseworkers at the winter shelter typically locate permanent housing for the majority of people using the shelter annually. However, the winter shelter continues to service the same number of homeless individuals each year as new homeless individuals come to the shelter, replacing those that have found housing. CDBG funds will be used to pay for 3 months of emergency housing when it is appropriate.

The greatest obstacle to completing these action steps is the lack of available funding. In order for real impact to take place, strong client management and funding to reduce monthly living costs of at risk populations must occur.

3. Chronic homelessness—The jurisdiction must describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness by 2012. Again, please identify barriers to achieving this.

As part of changes to the application, the City is trying something unique this year to coordinate efforts between food pantry recipients and shelter participants. Although we have collected client information from both cohorts, there has been limited case management coordinated between the two, due to the limitation of resources – both human and financial capital. As part of the CDBG application, these two programs will work closely to measure needs of the population through increased case management. Conversations about barriers, income, emotional, physical, and educational needs of the clients will be tracked. Case management teams will look to create a community profile to uncover city-wide needs that are not being addressed adequately or efficiently.

Using CDBG funds to provide operational costs at the emergency winter shelter is essential to keeping homeless adults safe throughout the winter months. Caseworkers at the winter shelter work to locate permanent housing for the majority of people using the shelter annually. The program has been successful in moving clients into permanent housing, however the number of clients serviced every year remains the same due to the number of new homeless individuals coming to the shelter. When it is appropriate, CDBG funds will be used to pay for 3 months of emergency housing.

4. Homelessness Prevention—The jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.

Several members of the Continuum of Care provide Homeless Prevention Services. Catholic Charities, Bethsaida Community Inc., DCF, Child and Family Agency, Reliance House, Salvation Army, Sound Community Services, SMHA, Stonington Institute, TVCCA, Thames River Family Program, the Women’s Center and Norwich Human Services provide emergency rental assistance. Mortgage assistance is provided by Catholic Charities, Child and Family Agency, Dime Bank, Liberty Bank, TVCCA and the Salvation Army. Bethsaida Inc., Catholic Charities, DCF, Norwich Human Services, Reliance House, Salvation Army, Sound Community Services, SMHA and TVCCA give utility assistance. Legal Assistance is provided by The Women’s Center, Connecticut AIDS Legal Network and Connecticut Legal Services. Counseling and Advocacy are provided by Bethsaida Inc., Catholic Charities, DCF Martin House, Norwich Human Services, Reliance House, Salvation Army, Sound Community Services, SMHA, Stonington Institute, TVCCA, TRFP, Veterans Center and the Women’s Center. Federal grant funds that provide emergency funds for food and shelter are managed by the local chapter of the United Way. The Alliance for Living provides security deposits, utilities assistance, counseling and rental assistance for people with HIV and AIDS.

CDBG funds will be used to pay for emergency rental assistance and security deposits in an effort to prevent homelessness.

5. Discharge Coordination Policy—Explain planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how, in the coming year, the community will move toward such a policy.

Formal discharge protocols are in effect for foster care, mental health care and incarceration. A health care discharge protocol is in development. A Chafee Plan has been written by the State of CT to outline the state’s plan for implementing the Foster Care Independence Act of 1999. A Community Housing Assistance Program provides discharged youth with a subsidy to cover living expenses. With few exceptions, foster care programs do not discharge youth to emergency shelters, the streets or McKinney-Vento funded beds.

The State of Connecticut Department of Mental Health and Addiction Services (DMHAS) have policies in place that ensure every attempt is made to verify discharge housing arrangements. Clients shall not be directly discharged by an inpatient facility to an emergency shelter or the street. No patient shall be discharged from a DMHAS facility without documented evidence that discharge and aftercare plans have been made an integral part of the

treatment plan.

The Department of Corrections completes an Offender Accountability Plan for each inmate. A standardized discharge plan is completed with inmates at the end of the sentence, identifying housing, identification and community resource needs. With few exceptions, the Department does not discharge youth to emergency shelters, the streets or McKinney-Vento funded beds.

Emergency Shelter Grants (ESG)

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

Error! Reference source not found.Action Plan ESG response:

COMMUNITY DEVELOPMENT

Community Development

- 1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), public facilities, public improvements, public services and economic development.**

The 2nd program year addresses the following non-housing community development needs which tie to the Needs Table:

- Provide targeted investments to upgrade and maintain key community and public facilities - *03 Public Facilities and Improvements (General) 570.201(c)*
- Target repair, replacement or reconstruction of sidewalks and/or streets for neighborhood enhancement and transportation improvement - *03L Sidewalks 570.201(c) Public Improvement*
- Support the continuance and/or expansion of construction or modification projects designed to improve access for mobility impaired persons and remove architectural barriers - *05B Handicapped Services 570.201(e) Public Services*
- Provide positive youth engagement in order to strengthen adolescent connectivity to self, education, life advancement and community- *05D Youth Services 570.201(e) Public Services*

- Provide services to victims of domestic violence in order to (1) address this issue at the time of the incident, (2) provide support services during the criminal court cases and (3) provide crisis intervention as well as on-going support. - *05G Battered and Abused Spouses 570.201(e) Public Services*
- Improve access for LMI residents to enroll in training/certificate programs in higher wage fields that currently have workforce shortages - *05H Employment Training 570.201(e) Economic Development*
- Support a targeted community policing strategy that uses assigned police officers to strengthen neighborhood and block watch activities. - *05I Crime Awareness 570.201(e) Public Services*
- Increase language learning opportunities for residents with limited-English proficiency in order to remove language barriers that impede higher wage employment - *05 Public Services (General) 570.201(e)*
- Provide services addressing the physical health needs of residents of the community - *05M Health Services 570.201(e) Public Services*

2. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

***Note: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.**

Norwich's high priority, non-housing community development needs center around promoting sustainability. This refers to financial and housing sustainability through rehab and energy efficiency on the capital improvement side. The social side of the program works to eradicate the causes of poverty. Lack of education and opportunities undermines personal self-sufficiency. Therefore, the jurisdiction is investing significant resources in job training, English language training and programs that allow working families to keep more of the money they earn to support their basic needs. Currently, working families with children and immigrants are high-risk categories for poverty.

Working families who do not earn sufficient wages to cover basic expenses such as the child care, housing and food find that they are ineligible for most assistance programs due to having wages above income limits set too low by state and federal programs. This “forgotten” or “gap” group earns too much to be assisted by state and federal programs but not enough to achieve stability. The needs of this working class or working poor group, are being almost completely un-served, and are emerging as a high priority community development need. The emergence of numerous single-parent households contributes to this emergency.

Norwich includes training for higher-paid professional jobs in addition to its vocational training courses. Many low and moderate-income people are capable of achieving greater earnings through more sophisticated education but cannot pay for that education. Therefore, the Community Development Office will invest in bringing workers into middle-class wage jobs and not just into subsistence level jobs. Vocational training will still be available to those who are best served by that type of training. The Office of Community Development will continue to expand its job skills training program by determining which positions are most needed in the local economy and which provide career ladders into financial security. The Office of Community Development also supports job training through an educational program in lead-safe construction work practices funded by the Lead Hazard Control Grant.

Achieving energy efficiency in buildings that serve the educational and housing needs of low and moderate-income individuals is a high priority that will achieve cost-savings for those individuals.

(see charts on next pages)

GOAL:	Improve Services For Low-to-Moderate Income Residents				
	Availability/Accessibility of Suitable Living Environment (SL-1)				
	<u>1-Year Objective</u>	<u>Source of Funds</u>	<u>Programs</u>	<u>Assisted Number</u>	<u>Outcomes</u>
SL-1	Provide community policing strategy/Neighborhood Crime Watch in min. 3 targeted census tracts; Provide positive youth development; Provide crisis intervention/advocacy for domestic violence victims; Provide nutritious food to maintain the health and well being of children and families; help families and individuals with food so that their income can be used for other basic needs; Provide health related evaluation, screening and proper medical assistance/referral to unemployed/ underemployed women	CDBG	Norwich Police Department-Community Policing	13,000	Decrease in Crime Rate by Category; Increase in resident participation in Block Watch
			Big Brothers Big Sisters Youth Mentoring;	50	Improved personal growth; Social competence; Attitude
			Women's Center Crisis Intervention & Advocacy	750	Improved Safety; Decreased repeat victimization
			Food Pantry	5000	People receive nutritional food; Connected to financial stabilizing resources through case management
			UCFS - Gynecology Services	345	50 uninsured women will receive free gynecological services

GOAL:	End Chronic Homelessness				
	Availability/Accessibility of Suitable Living Environment (SL-1)				
	<u>Multi-Year Objective</u>	<u>Source of Funds</u>	<u>Programs</u>	<u>Assisted Number</u>	<u>Outcomes</u>
SL-1	Provide shelter for homeless or at-risk of becoming homeless persons; Provide temporary supportive housing through interim rent subsidies for individuals awaiting awarded long-term financial assistance	CDBG; Continuum of Care; Local Foundations; State DSS	Norwich Hospitality Center	60	30 are permanently housed; 48 receive long-term financial assistance improving oppty to be self-sufficient
			Norwich Supportive Housing	15	15 are permanently housed and receive long-term financial assistance improving oppty to be self-sufficient

GOAL: Improve Quality/Increase Quantity of Neighborhood Facilities for LMI					
Sustainability of Suitable Living Environment					
	Multi-Year Objective	Source of Funds	Programs	Assisted Number	Outcomes
SL-3	Provide continuing renovations at Greenville Fire Station which will also serve as a new community meeting room in one of the highest concentrations of low-income, minority neighborhoods.	CDBG	Norwich Fire Department	5,000	Increase in community/block watch activity (meetings will take place in fire station) helping decrease crime rate
					Renovation allows for proper fire safety equipment to be located in Greenville, increasing response time/decreasing potential for severe injury & property destruction
					Historic property becomes preserved
	Provide increased safety and improved quality of entryway to be in-line with historic requirements of property/neighborhood		Southeastern Council on Alcoholism and Drug Dependence (SCADD)	13	Improve/preserve historic integrity of commercial housing unit
					Improve safety of residents through emergency rated locking/unlocking door

GOAL: Improve Quality/Increase Quantity of Public Improvements for LMI					
Sustainability of Suitable Living Environment					
	Multi-Year Objective	Source of Funds	Programs	Assisted Number	Outcomes
SL-3	Provide safe access to work/minority businesses, including employers, food stores, and wellness centers in a targeted neighborhood with a high concentration of LMI residents who lack sufficient means of transportation	CDBG	Public Works Sidewalks - Greenville	5,000	Replace/repair 100 linear feet of sidewalk in Greenville area

GOAL:		Improve Economic Opportunities			
		Sustainability of Economic Opportunity			
	Multi-Year Objective	Source of Funds	Programs	Assisted Number	Outcomes
EO-1	Provide training to help improve English language skills allowing residents to increase opportunities for higher wage employment; Provide safety-net allowing LMI working adults to continue employment; Provide training on high-need employment opportunities that increase pay level;	CDBG	Adult Education	50	Students demonstrate they are prepared for employment; Students demonstrate active participation in child's education
			Literacy Volunteers	50	85% advance two levels in language skills
			Norwich Works	75	75 ppl participate, 60 sustain/increase income
			Norwich Childcare Assistance	100	30 ppl receive assistance

GOAL:		Improve Quality of Affordable Rental Housing AND Owner Occupied Housing			
		Availability/Accessibility of Decent Housing			
	Multi-Year Objective	Source of Funds	Programs	Assisted Number	Outcomes
DH-1 & 2	Rental AND Owner Occupied Properties: Acquire and/or rehabilitate 28 housing units in order to make properties code compliant and lead safe while improving overall energy efficiency; Install handicap ramps to increase accessibility; Replace aged/dilapidated roof on public housing units which will preserve structure and increase energy efficiency for LMI tenants	CDBG, Lead, NSP	Property Rehabilitation Program	28 units	28 units become lead safe and code compliant; Properties increase in value; Decrease in Housing Cost Burden;
			Disabilities Network (DNEAC)	3 units	Increase accessibility to activities and improve safety for disabled residents
			Norwich Housing Authority	40 units	Preserve aged/dilapidated public housing units; Increase energy efficiency for seniors/disabled

- **Job Training** - Obtain training for individuals in fields that have shortages, such as medical technology and CNAs, where they will make a living wage. Many individuals that have used this program are leaving work in fast-food establishments. The majority of participants have been parents of young

children. The program will assist several students in becoming registered nurses, a well-paid skill in high demand in the region. In the future, the program hopes to expand to address other well-paid skills such as auto and computer repair and other areas identified as high-need. A course in lead safe work practices for the construction trade will also be supported by the Office of Community Development.

- **Child Care Assistance-** Eligible parents who are having great difficulties paying for the costs of necessary childcare will receive assistance of up to \$1500 per family.
- **Public Housing Improvements-** Roof installation/repair will take place assisting 113 individuals and 40 units.
- **Energy Efficiency-** Norwich Rehabilitation program, will continue energy efficiency upgrades for eligible properties receiving lead/rehabilitation work.
- **English as a Second Language-** Adult Education and Literacy Volunteers will both receive funding to increase the level of service offered to those in need of English language skills. Until individuals attain proficiency in English, the likelihood of escaping poverty is low. Madonna Place will partner with Norwich Adult Education to provide access to ESL classes for parents lacking childcare. An ESL certified teacher employed by Adult Ed will go to Madonna Place, where free childcare will be offered. Parents can take the English class at Madonna Place and benefit from free educational and childcare services at the same time. This will allow people who need English instruction but cannot access it due to childcare concerns to take their class.
- **Homeless Services-** Funding for the winter homeless shelter will provide homeless adults with shelter and supportive services from November, 2011 to April, 2012. This year, the office of Community Development will support a security deposit program for homeless families.
- **Public Safety** – The Norwich Police Department will add a community policing program to the regular patrols. This program will take place in more intensified crime areas of very-low income neighborhoods in Norwich. In addition, sidewalks in high traffic areas along known walking routes to major employers, food stores, and wellness centers will be improved or added as new. Norwich’s very-low to low income population has limited access to public or private transportation. As a result, there is an excessive amount of walking related activities taking place near busy roadways. Improvements will be made to targeted neighborhoods with almost 70% of the population in these neighborhoods being at or below 50% of AMI.

ANTIPOVERTY STRATEGY

1. Describe the actions that will take place during the next year to reduce the number of poverty level families.

Poverty has many origins. For the City of Norwich, well paid technology and manufacturing jobs have been significantly reduced and replaced by the need to hire low skilled, poorly paid positions within the service industry. It is essential to create local level policies that work to stimulate employment opportunities. At the same time, it is necessary to at a minimum (1) raise the skill level of residents in order to increase their wage scale; (2) improve resident's ability to communicate effectively; and (3) introduce strategies that decrease monthly obligations in order to increase disposable income.

In order to address these issues in Program Year 37, the Office of Community Development is making a significant investment in job training, education, energy efficiency measures designed to reduce utility bills for low-income people and childcare assistance. We are also making significant investments to assist homeless working families to regain housing.

The housing crisis has resulted in a high number of foreclosures that has disadvantaged renters and homeowners alike. The Norwich Office of Community Development is responding to this situation by administering a Neighborhood Assistance Program that has resulted in 16 new rental units in formerly abandoned and foreclosed properties. The Office has also eliminated the equity requirement for homeowners to participate in the Norwich Property Rehab Program. Formerly, homeowners who lacked 20% equity in their property could not enter the program. Currently, no equity is required and even a homeowner with negative equity may be granted participation in the program. This allows struggling homeowners who cannot attain credit or afford home equity loans to maintain their properties in habitable condition. Without this program, many homeowners would be unable to sustain homeownership. Supporting continued homeownership is a powerful way to combat poverty.

Childcare is a debilitating expense for young families that can exceed the cost of state college. It is a cost for which no financing is available and typically is payable at the beginning of a person's career when they have less earning potential. It is an expense that discourages women from working and gaining job skills. It prevents young parents from furthering their education, as students are not eligible to participate in the state sponsored childcare assistance program. Even for higher earners, it decimates income, discouraging homeownership and saving. The duration of the full-time expense is from birth to age 6 for each child and continues on in an abbreviated form until puberty. The burden of childcare expenses that cause working people to deal with issues of poverty and prevent impoverished people from improving their economic situation can easily burden a worker for over a decade. As with most of the issues that the social service portion

of the grant addresses, these issues should be addressed in a variety of ways with several funding sources. The ability to do so is unfortunately non-existent and so block grant programs are the only resource available to ease the burden somewhat of these poverty-inducing conditions. The Norwich Office of Community Development has a Childcare Assistance Program in an effort to enable parents to improve their family's living conditions somewhat.

The Office of Community Development will continue to invest in job training and education, a powerful tool against poverty. The components of the education and job training programs range from investment in English language skills to job training in the health sciences and other skilled trades. A local shortage of health care workers means that those trained in that area will be able to secure gainful employment and improve their financial situation. The Office of Community Development confers extensively with industry leaders and human service professionals to identify those trades with employment and earning potential.. The Office of Community Development will continue to research which jobs are in demand in the region when expanding its job training program in the future.

Investment in Norwich Public Housing will have a direct financial benefit for low-income residents of public housing residents that pay their own utility bills. The rise in oil and gas prices has made it difficult for low-income people to pay their utility bills, which in some cases can exceed the cost of rent. For a third year in a row, the Office of Community Development is making a significant contribution to a project that will reduce energy consumption of low-income people.

Norwich is a member of the Southeastern Connecticut Enterprise Region (SeCter), an organization that maintains an office in New London. SeCter provides technical assistance to entrepreneurs and operates a revolving loan fund where business owners can attain below-market rate loans.

Norwich Human Services, a municipal agency, offers free tax filing assistance for low and moderate-income families and is an official VITA site. NHS and several area non-profits also offer assistance to prevent eviction, including landlord-tenant mediation, emergency rent assistance and utility assistance.

United Community and Family Services in Norwich offers a range of medical services to uninsured individuals and those insured through Medicaid. Free OB-GYN services, including mammography, are offered to uninsured women. Foster Care Support, child abuse prevention programs, and pediatric and adult primary care services are available at the clinic.

NON-HOMELESS SPECIAL NEEDS HOUSING

Non-homeless Special Needs (91.220 (c) and (e))

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve for the period covered by the Action Plan.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Error! Reference source not found.Action Plan Specific Objectives response:

Housing Opportunities for People with AIDS

*Please also refer to the HOPWA Table in the Needs.xls workbook.

1. Provide a Brief description of the organization, the area of service, the name of the program contacts, and a broad overview of the range/ type of housing activities to be done during the next year.
2. Report on the actions taken during the year that addressed the special needs of persons who are not homeless but require supportive housing, and assistance for persons who are homeless.
3. Evaluate the progress in meeting its specific objective of providing affordable housing, including a comparison of actual outputs and outcomes to proposed goals and progress made on the other planned actions indicated in the strategic and action plans. The evaluation can address any related program adjustments or future plans.
4. Report on annual HOPWA output goals for the number of households assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. Include any assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
5. Report on the use of committed leveraging from other public and private resources that helped to address needs identified in the plan.
6. Provide an analysis of the extent to which HOPWA funds were distributed among different categories of housing needs consistent with the geographic distribution plans identified in its approved Consolidated Plan.

7. Describe any barriers (including non-regulatory) encountered, actions in response to barriers, and recommendations for program improvement.
8. Please describe the expected trends facing the community in meeting the needs of persons living with HIV/AIDS and provide additional information regarding the administration of services to people with HIV/AIDS.
9. Please note any evaluations, studies or other assessments that will be conducted on the local HOPWA program during the next year.

Action Plan HOPWA response:

Specific HOPWA Objectives

Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the Action Plan.

Error! Reference source not found. Specific HOPWA Objectives response:

Other Narrative

Include any Action Plan information that was not covered by a narrative in any other section.