

CITY OF MERIDEN

2010-2015 CONSOLIDATED PLAN FOR HOUSING AND COMMUNITY DEVELOPMENT



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ES-1 EXECUTIVE SUMMARY

The *2010-2015 Consolidated Plan* for Housing and Community Development is a plan and strategy to address housing and non-housing community development needs, principally of low and moderate income persons, in Meriden. The overall goal of the Consolidated Plan is to achieve viable community development by providing decent housing and a suitable living environment and expanding economic opportunities principally for low and moderate income persons. The Consolidated Plan promotes citizen participation and collaboration while “consolidating” planning, application and reporting requirements for the City’s HUD entitlement programs.

The Office of Community Development, housed with the City’s Manager’s office, is the lead agency in Meriden’s Consolidated Plan process and is also responsible for the formulation, preparation and development of each year’s Annual Action Plan. Meriden’s City Council has the ultimate responsibility for the allocation of CDBG funds and the City’s local resources associated with the implementation of projects and activities referenced in this plan. Overseeing the implementation of projects related to housing and community development are two committees of the Meriden City Council: 1) Economic Development, Housing and Zoning, and 2) Human Services. The Meriden Housing Authority has the authority and responsibility for coordinating and implementing Public Housing projects referenced in this plan. The Council of Neighborhoods coordinates various neighborhood association activities referenced in this plan. The Grant Administrator, housed within the City Manager’s office, is responsible for coordinating the activities and gathering the information and data from all of the organizations and City departments involved in the City’s housing and community development activities.

The following summarizes the City’s planning process, housing and community development needs, and respective goals, objectives and strategies.

ES-1.1 Housing & Community Development Needs

Community involvement is an essential and integral component of the planning process, and is key to the success of its housing and community development programs. A survey was conducted to gauge the community’s views and establish priority needs for community facilities and services, infrastructure, housing, economic development, transportation and quality of life. In addition, the City of Meriden held two public hearings and a 30-day public comment period to solicit the input of the citizenry on funding and program decisions.

The Plan was developed through collaboration with housing, health and social service providers and public agencies, and other entities, including those focusing on

services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, homeless and chronically homeless persons, as well as businesses, developers and community organizations. A local survey conducted as part of the Consolidated Plan process provides insight into community priorities. Overall, youth services, economic development, quality of life improvement and poverty reduction were identified as priority issues. Priority needs related to housing included single family housing, homeless emergency shelter, energy assistance and first time homebuyer assistance. For economic development, job retention or creation and employment training were rated as important. For community service needs, youth, poverty reduction and anti-crime programs were rated the highest. In terms of infrastructure, flood control and street improvement were the key issues. Lastly, for special needs services, neglected/abused children, the mentally disabled, domestic violence victims and substance abusers were identified as target populations. These issues and needs, along with others, are discussed below.

In this Plan, “low income” refers to households earning incomes less than 50 percent of the median family income. “Moderate income” households earn between 50 and 80 percent of the median family income. Based on U.S. Census data, of Meriden’s total households in 2000, 30 percent were low income, and about 20 percent were moderate income households. The City’s low income and minority population is concentrated in US Census tracts 1701-1704, 1706, 1708-1710 and 1713-1715. The total population of these tracts is 28,954. These areas comprise a large portion of the central downtown area. The City will direct its Community Development Block Grant funding to implement and support programs that serve the moderate, low and very low incomes of the City as well as its minority population.

Meriden continues to experience a number of housing problems, including overcrowding (more than one person per room) and/or without complete kitchen or plumbing facilities and/or “cost burden” (paying excessive costs for housing). Households with “moderate” cost burden pay between 30 and 50 percent of their income for housing costs, and households with “severe” cost burden pay over 50 percent of their income. In Meriden, nearly 75 percent of very low income households were moderately cost burdened, and close to 56 percent were severely cost burdened. For low income households, almost 55 percent spent between 30 and 50 percent of their income on housing costs, and 13 percent paid more than 50 percent.

ES-1.2 Strategic Plan

Meriden’s inner-City neighborhoods contain its housing stock most in need of attention, its neediest residents, under-utilized properties with economic development potential, and numerous institutions that provide social services. Meriden’s inner-City area contains high concentrations of low and moderate income

and minority households, a high percentage of renters, and much of the City's older multi-family housing stock. The inner-City neighborhoods, which were most severely affected by the recession and housing market collapse of the early 90s, have experienced the City's highest levels of disinvestment and decline in owner occupancy. These are also the most densely populated areas of the City that historically exhibit the City's highest unemployment levels. Many inner-City residents frequently are cost burdened, and homeowners struggle to maintain their properties. Further, most Public Housing Developments, with the exception of one in South Meriden, and most of the City's social service providers and religious institutions are located in the inner-City. These same areas contain the City's State Enterprise Zone area, two brownfield sites (Factory H and the HUB), the former VMMC hospital, the Lewis Avenue Corridor, Colony Street, and West Main Street. These areas have been identified as needing economic development and revitalization efforts to foster economic growth. Flooding of Harbor Brook has adversely impacted the inner-City; periodic and seasonal flooding over the years has driven businesses out of the area. The City of Meriden is considered a "distressed" community under Section 32-9J of the Connecticut General Statutes.

This Plan supports the goal of regenerating the City of Meriden from within by revitalizing its inner-City neighborhoods—maximizing its economic development potential and enhancing its residences.

The Plan advances the following goals:

1) To Provide Decent Housing (DH)

- To maintain and rehabilitate its existing housing stock both privately and publicly owned
- To retain its housing stock in a standard, livable condition
- To reduce and eliminate slum and blighting influences
- To reduce severe cost burden problems of rental households
- To promote development and expand homeownership opportunities
- To reduce isolation and increase housing choice for lower income persons
- To reduce and prevent lead poisoning
- To provide for the housing needs of the homeless, victims of domestic violence, the emotionally challenged, and other special populations
- To upgrade and improve the local infrastructure

2) To Provide a Suitable Living Environment (SL)

- To improve safety and security
- To reduce youth gang involvement and provide other needed youth services

- To promote and develop neighborhood and tenant association organizations and cohesion to empower such residents
- To provide and expand needed day care services
- To establish efficient, cost effective, safe and economically productive transportation networks and systems serving the City and the region
- To reduce the incidence and effects of child abuse and neglect and sexual assault and abuse
- To provide services that enable Hispanic persons to participate in economic and housing opportunities available within the community
- To promote and assist energy conservation in public and private facilities
- To reduce substance abuse and teen pregnancy
- To reduce illiteracy
- To increase access to medical care
- To create, promote and expand the arts, entertainment and recruitment venues and opportunities within the City
- To provide and assist services that enable persons to maintain an independent living status
- To ensure that needed behavioral health services are maintained

3) To Create Economic Opportunities (EO)

- To redevelop underutilized or vacant properties
- To promote the growth of small business and entrepreneurial enterprises
- To retain and expand existing industries
- To recruit and attract new industries and businesses
- To develop and/or adapt the skills of the local labor force to meet business needs and ensure worker future employability
- To expand employment opportunities for the economically disadvantaged, long-term unemployed and special needs population through work training, supportive services and life skill training
- To empower and attain self sufficiency for persons residing in public housing and/or receiving Section 8 assistance
- To improve the transportation corridors, hubs and gateways of the City to improve its image
- To establish an economically stable, vibrant and sustainable downtown.

The *2010-2011 Annual Action Plan* sets forth the specific use of the City's annual entitlement program funds in compliance with the goals, objectives and funding priorities outlined in the five-year Consolidated Plan. The City intends to use \$1,015,286.17 of CDBG funding to improve housing conditions, improve the living environment, and provide economic opportunities in Meriden's inner-City neighborhoods during the 2010-2011 program year. Of the total amount available,

\$934,000 is CDBG-36 funds and \$81,286.17 is reprogrammed CDBG funds from prior years.

CDBG-36 Cost Breakdown

	CD-36 & Reprogrammed	% of funds	% Low/Mod benefit
DECENT HOUSING	\$431,000.00	43	100
SUITABLE LIVING ENVIRONMENT	\$ 297,502.00	29	100
ECONOMIC OPPORTUNITY	\$ 100,000.00	10	100
Administration	\$ 186,783.00	18	NA
Homeless	\$43,635.00		100
Non-Homeless Special Needs	\$44,415.20		100

What follows is a summary of activities that the City will to achieve its objectives for decent housing, a suitable living environment, and economic opportunities:

[Activities furthering the provision of Decent Housing.](#) The City will use \$431,000 for strategies to provide decent housing in Meriden’s low income and minority areas. Projects include: 1) Housing Code Enforcement and 2) Legal Services. Prior year CDBG funds and revolving loan funds may also be used to further decent housing goals in Meriden during the program year. These activities will be primarily focused in Census tracts 1701-1704, 1706, 1708-1710 and 1713-1715 which have above average levels of minorities and/or low income residents.

[Activities furthering the provision of Suitable Living Environments.](#) The City will use \$192,857.20 for strategies to provide a suitable living environment in Meriden’s inner-City. Projects include: 1) housing for the homeless and victims of domestic violence, 2) economic opportunities for the mentally challenged, 3) activities for at-risk youth, 4) literacy training, 5) child advocacy training, 6) general public services for special needs populations, 7) job training, and 8) legal counseling. Specific groups that will benefit include renters with severe cost burden, the homeless, elderly, the disabled, the poor and at-risk youth. These activities will be primarily focused in Census tracts 1701-1704, 1706, 1708-1710 and 1713-1715 which have above average levels of minorities and/or low income residents.

[Activities furthering Economic Opportunities.](#) The City will allocate \$100,000 in CD-36 funds for the repayment of a Section 108 Loan for the Demolition of Factory H, a blighted, brownfields site located in Census Tract 1709. Participating in these activities are the Grants Administrator, Economic Development Director, the Public Works Department and the Department of Planning and Enforcement. Also working with the City Manager on economic development initiatives are the Economic Development Task Force, the Blight and Brownfields Committee, the Greater Meriden Chamber of Commerce and the Economic, Housing and Zoning Committee.

Administration. The City will use \$186,783 in CDBG funds for administrative costs. Administrative costs are used to support the following positions working CDBG-related activities: Grants Administrator, Administrative Secretary (City Manager Dept.), NPP/NSP Specialist, Director of Development and Enforcement, and an Administrative Secretary (Department of Development and Enforcement).

DRAFT

1.0 INTRODUCTION

1.1 Plan Purpose

The Consolidated Plan is a five-year comprehensive strategy to address the housing and community development needs of low and moderate income residents in the City of Meriden. The Plan identifies and prioritizes needs, and provides a strategy for addressing them, and serves as a request to HUD for \$1,005,552 in CDBG-36 program funds.

Along with the Consolidated Plan, HUD requires that the City prepare an Annual Action Plan which describes how funds will be spent each year to address the needs identified in the Five Year Consolidated Plan. Finally, the City provides an accounting of how it spent its funds each year in the Consolidated Annual Performance and Evaluation Report (CAPER). The CAPER is submitted to HUD by September 28 following the end of each program year.

Low and moderate income definitions used in this Plan correspond to HUD definitions. Households with incomes less than 80 percent of the area median income (AMI) fall within the “target income” for purposes of the goals, objectives and strategies of the Plan. In addition, Census block groups where 51 percent or more of households have incomes less than 80 percent of AMI are referred to as CDBG target areas for purposes of the CDBG program.

1.2 Institutional Framework for Managing the Plan

Lead Agency Coordination

The designated lead agency for overseeing the development and implementation of the Consolidated Plan, and “grantee” of HUD program funds, is the City’s Office of Community Development, which is housed within the City Manager’s office. The Grants Administrator is primarily responsible for coordinating services of public, private and non-profit entities, and activities related to housing and community development, to promote an integrated service delivery system.

Meriden’s City Council has responsibility for the administration and allocation of CDBG funds and the City’s local resources associated with implementation of projects and activities referenced in this Plan. Two committees of the Meriden City Council oversee the implementation of projects related to housing and community development: (1) Economic Development, Housing and Zoning and (2) Human Services. The Meriden Housing Authority has the authority and responsibility for coordinating and

implementing public housing projects referenced in this Plan. The Council of Neighborhoods coordinates various neighborhood association activities.

The following describes some of Meriden's local and regional partners that provide housing and community development services to support the City in implementing the ConPlan.

MERIDEN HOUSING AUTHORITY: The Meriden Housing Authority is an autonomous body, established in 1943 and governed by a board of five commissioners. Although the Housing Authority in Meriden operates under federal and state regulations, the MHA does work closely with the City Manager and other departments within the City of Meriden in a cooperative effort to address housing issues of low and moderate income persons.

THE GREATER MERIDEN CHAMBER OF COMMERCE: The Chamber is an independent not-for-profit 501(c)(6) organization serving the greater Meriden area, dedicated to supporting and improving the business climate in the region. The Greater Meriden Chamber of Commerce exists to deliver on four cornerstones of development: promotion, education, networking and leadership

CONTINUUM OF CARE, INC: CoC provides comprehensive planning for community-based residential and support services that enable persons challenged by psychiatric and developmental disabilities, homelessness, substance abuse treatment needs and other specialized needs to live as fully and independently in the community as possible.

UNITED WAY OF MERIDEN: The mission of United Way is to advance the common good by focusing on the building blocks for a good life--a quality education that leads to a stable job, enough income to support a family through retirement, and good health. Its goal is to create long-lasting changes that prevent problems from happening in the first place.

SOUTH CENTRAL CONNECTICUT REGIONAL COUNCIL OF GOVERNMENTS: SCRCOG brings together local governments to coordinate land use and transportation planning. The Council provides a forum to foster communication, coordination and collaboration in identifying and addressing regional issues.

NON-PROFIT HOUSING DEVELOPERS: The primary purpose of non-profit housing development corporations is rehabilitation or production of affordable housing, including emergency shelters and transitional living facilities. Non-profit housing organizations develop small scale, affordable housing, leverage a broad range of private financing, and are committed to residential empowerment. The City has a clear commitment to supporting and preserving community-based, non-profit housing development capacity.

MERIDEN ECONOMIC DEVELOPMENT OFFICE: The Meriden Economic Development Office aims to promote business and economic development. The agency develops strategies and programs to attract and retain businesses, and provides technical and financial assistance to businesses, local government and community organizations.

MERIDEN DEPARTMENT OF HEALTH AND HUMAN SERVICES: The Meriden Health Department serves families and individuals who need assistance in maintaining or achieving their full potential for self-direction, self-reliance and independent living.

Monitoring

The Grants Administrator of the City of Meriden is responsible for the coordination, oversight and general monitoring of all activities funded by CDBG-36. In addition, the CDBG program is also staffed with an Administrative Secretary. As administrator of the CDBG funds, the Grants Administrator ensures compliance with Federal regulations through its review of grant application funding requests, recipient contracts, quarterly performance reports, and subgrantee monitoring. All financial transactions are conducted through the City's Finance Department, and subject to the annual audit of the City's municipal finances.

2.0 CONSULTATION PROCESS

The Citizen Participation Plan (included in **Appendix A**) sets forth the City's policies and procedures for citizen participation in the development of Meriden's Consolidated Plan and Annual Plan documents.

2.1 Public Meetings

In January 2010, the City's Community Development Office mailed directly to some 100 public, private and non-profit organizations a public information document which described the schedule of events for development of the Plan, availability of CDBG-36 funding, guidelines for the range of uses and eligible activities that may be undertaken, an outline of the application process for potential grantees regarding, and forms for submitting, proposals.

The City of Meriden held two public meetings to obtain views of citizens, public agencies and other interested parties on housing and community development needs. A notice of the first public meeting was published on February 16, 2010 in the *Record Journal* newspaper, which included a summary of the citizen participation process and described the purpose of Consolidated and Annual Action Plans.

The first public meeting was held on Thursday, March 4, 2010 at 6:30pm at the Senior Citizens Center (22 West Main Street, Meriden, CT). At this meeting, the City solicited input on the proposed use of funds for the 36th Program Year, and provided an opportunity for participants to identify five-year community development needs. The process and timeline for developing the Five-Year Consolidated and Annual Action Plan was discussed, as well as the amount of assistance the City expects to receive annually (including grant funds and CDBG program income), the range of activities eligible for funding, and estimated amount of funds that will benefit low and moderate income persons. Some 25 members of the public were in attendance at the public hearing. Five Council members, who are also members of the Human Services Committee, were also in attendance, along with Grant Administrator and Administrative Secretary.

The Grants Administrator reviewed each proposal submission from City departments and non-profit organizations that provide community development services in Meriden, and then recommended funding the proposal based on several criteria including level of funding requested versus available funds, number of low income and minority residents served, evidence of past success, eligibility of the organization as a non-profit or other qualified organization and compliance with the Comprehensive Plan. Public services proposals were also reviewed by the Meriden Department of Health & Human Services Director.

On April 2, 2010, the draft 2010-2015 ConPlan was submitted to the City Council, along with a substantial Amendment to the 2005-2010 Consolidated Plan and the Proposed Annual Action Plan, and was published on the City's web site.

On March 16, 2010 a public hearing notice announcing the second CDBG public hearing was published in the *Record Journal*. The public hearing notice was also posted on the City's web site. In the public hearing notice, applicants and members of the public were invited to participate in the April 21, 2010 public hearing and to comment on the proposed use of funds for the 36th program year.

The second public meeting, followed by a 30-day public comment period, was held on April 21, 2010. At the hearing, comments were elicited on the Draft Consolidated Plan (2010-2015), the Substantial Amendment to the 2005-2010 Consolidated Plan, and on the Draft Analysis of Impediments to Fair Housing Choice.

The City considered all comments and views of citizens received in writing or orally at these public meetings in preparing the Final Five-Year Consolidated Plan and Annual Action Plan. A summary of comments is included in **Appendix B**.

2.2 Survey

In developing the Five-Year Consolidated Plan and Annual Action Plan, the City conducted a survey (**Appendix C**), which was mailed to all interested agencies and stakeholders, and also made available on the City's web site. The survey comprised 111 questions in three categories: (1) priorities for overall community development needs, (2) priorities for specific community development needs (which had 8 sub-categories), and (3) analysis of impediments to fair housing choice (which had 3 sub-categories). The survey posed the priority of specific needs, and asked the participant to rate the priority of that need on a four point scale—with 1 being the lowest need and 4 being the highest need. Also, each category and sub-category of the survey provided room for comments. Thirty-six (36) stakeholders participated in the survey. The results were tabulated by the Community Development Department and are presented below.

Overall Community Development Priorities: Of the ten questions, overall “public services targeted to youth” was ranked as the highest priority, with a 3.4 average and mode of 4.0. Other relatively high priority needs included “economic development,” with a 3.38 average and mode of 4.0, as well as “improving quality of life,” with a 3.35 average and mode of 3.0. The lowest priority needs ranked by participants were “programs to address fair housing,” with a 2.47 average and mode of 2.0, “new/improved public facilities,” with a 2.49 average and 2.0 mode, and “new/improved infrastructure” with a 2.65 average and a mode of 2.0. The issue of “affordable housing” scored a 2.85 average, but had a mode of 4.0.

Specific Community Development Needs: The next part of the survey comprised 8 categories of specific community development services/needs: public facilities, public services, infrastructure, special needs services, economic opportunities, improving quality of life, affordable housing and new/improved housing. A summary for each category is presented below.

Public Facilities: Ten of the eleven questions scored an average in the range of 2.0. The need for “youth centers” was ranked as the highest priority, with a 3.12 average and a mode of 3.0. The “historic preservation” category of need was ranked as the lowest priority, with a 2.18 average and a mode of 2.0. Two participants noted other needs: “mental health care facilities” and “programs for single moms and seniors.”

Public Services: Overall, the need for public services category was ranked as a high priority. The need for “services to reduce poverty” scored the highest average of 3.44 and a mode of 4.0. The need for “youth services” scored a 3.4 average and a mode of 4.0, while “anti-crime programs” had a 3.19 average and a mode of 3.0. The need for “legal services” was ranked as the lowest priority, with a 2.58 average and a mode of

3.0. Another low priority was “cultural/entertainment,” with a 2.63 average and a mode of 2.0.

Infrastructure: The infrastructure category was ranked as a relatively low priority. All eleven needs had an average score in the range of 2.0. The highest priority need was “flood control,” with a 2.97 average and a mode of 4.0, followed by the need for “street improvement,” with a 2.94 average and a mode of 3.0. Another high priority need was sidewalk improvements, with an average of 2.81 and a mode of 3.0. The lowest priority need was “signage improvement,” with a 2.10 average and a mode of 2.0. “Parking” was also a low priority, with a 2.3 average and a mode of 2.0. In addition, one participant indicated a need for “weatherization.”

Special Needs/Services: The highest ranked priority need was “abused children service,” with an average score of 3.44 and a mode of 4.0. Other categories of need that were rated as high priorities in this category included “substance abuse services,” with a 3.18 average and a mode of 4.0, “domestic violence services,” with a 3.12 average and a mode of 3.0, and “mental health services” with a 3.12 average and a mode of 3.0. The lowest priority need was “accessibility improvements,” with a 2.53 average and a mode of 2.0. Another low priority need was “HIV/AIDS services,” with a 2.63 average and a mode of 3.0. One participant indicated a need for “rape crisis services.”

Economic Opportunities: Of the eleven needs, nine had an average score in the range of 2.0. The highest priority need was “job creation or retention,” with a 3.55 average and a mode of 4.0, followed by “employment training,” with a 3.24 average and a mode of 4.0. The lowest priority need was “commercial façade improvement,” with a 2.13 average and a mode of 2.0. Another low priority category of need was “site acquisition,” with a 2.14 average and a mode of 3.0.

Improving Quality of Life: The highest ranked priority need was “trash and debris removal,” with a 3.19 average and a mode of 4.0. Other high priority needs included “community policing,” with an average of 3.10 and mode of 3.0, and “cleanup of abandoned lots,” with an average of 3.06 and mode of 3.0. The lowest ranked need was “planning/studies,” with a 2.10 average and a mode of 2.0. Other low priority needs included “tree planting,” with an average of 2.23 and a mode of 2.0, and “parking facilities,” with an average of 2.34 and a mode of 2.0.

Affordable Housing: The highest ranked priority need was “energy assistance,” with an average of 2.94 and a mode of 4. Another high priority need was “first time homebuyer assistance,” with an average score of 2.77 and a mode of 3.0. The lowest priority need was “down-payment assistance,” with an average of 2.57 and a mode of 2.0. Another relatively low priority was “fair housing counseling,” with an average of 2.61 and a mode of 3.0. One participant indicated a need for “landlord accountability for property appearance.”

New/Improved Housing: The highest ranked priority need was “single family housing,” with an average score of 2.97 and a mode of 3.0. Other high priority needs indicated were “homeless emergency shelter” with a 2.94 average and a mode of 3.0, and “homeless transitional housing” with a 2.88 average and a mode of 4.0. The lowest priority was “historic preservation assistance,” with an average score of 2.0 and a mode of 2.0. Other low priority needs included “multifamily housing,” with a 2.37 average and a mode of 2.0, and “residential rehab – rental units” with a 2.52 average and a mode of 2.0.

Analysis of Impediments to Fair Housing: For this portion of the survey, a four point scale was used to rank level of concern—with 1 being the least level and four being the highest level of concern. This portion of the survey comprised three subcategories: basis of housing discrimination, role in housing discrimination and other impediments to fair housing choice. A summary for each subcategory is presented below:

Basis for Housing Discrimination: When asked what participants considered to be the reason for housing discrimination, the response with the highest average score was “disability” with an a 2.9 average and a mode of 3.0. Other reasons that had high average scores included “level/source of household income,” with a 2.8 average and a mode of 4.0, and “race” with a 2.77 average and a mode of 4.0. The basis of housing discrimination given the lowest score was “gender,” with an average of 2.13 and a mode of 1.0. Other reasons for housing discrimination with low scores included “religion,” with a 2.19 average and a mode of 1.0, and “age” with a 2.26 average and a mode of 2.0. Participants indicated other areas of housing discrimination including: “smoking/use of tobacco,” “background check for sex offender status” and “domestic violence incited eviction.”

Who Plays a Role in Housing Discrimination: This category asked participants who plays the largest role in housing discrimination. The highest average score was “landlord,” with an average of 3.39 and a mode of 4. The lowest average score was “developer” with an average of 2.31 and a mode of 2. Participants indicated other agents of housing discrimination: “POCD seeks to increase high income housing” and “programs offering assistance.”

Other Impediments to Fair Housing Choice: This category asked participants about other impediments to fair housing choice. The response with the highest average score was “predatory lending practices,” with an average of 3.07 and a mode of 3.0. The response with the lowest score was “local zoning laws,” with an average of 2.29 and a mode of 2.0. One participant indicated “no first time homebuyer program.”

2.3 Stakeholder Consultation

The Plan was developed through collaboration with housing, health and social service providers and public agencies, and other entities, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, homeless and chronically homeless persons, as well as businesses, developers and community organizations. As part of the planning process, stakeholders consulted included City staff, the Meriden Housing Authority, Continuum of Care, the South Central Regional Council of Governments (SCRCOG), Connecticut Coalition to End Homelessness, and Shelter NOW operated by New Opportunities, Inc. The City conducted outreach to over 35 organizations including Connecticut Legal Services, Boys & Girls Club of Meriden, Hunter's EMS Explorer Post 181, Christmas in Action, Meriden Youth Wrestling, My City Kitchen, Inc., Archdiocese of Hartford, Meriden Children First, Nutmeg Big Brothers Big Sisters, Meriden YMCA, Beat the Street Community Center, American Legion Post 45, Immanuel Lutheran Church, Quinnipiac River Watershed, Casa Boricua de Meriden, Inc., Meriden Police Department, Women and Families Center, Kuhn Employment Opportunities, Meriden Senior Center, Meriden WIC Program, Meriden Youth Services, Hebron Community Development Corporation, Meriden-Wallingford NAACP, and Meriden Wallingford Chrysalis, among others. The City also met with the City of Middletown and is actively working with the public health organization, Lead Action for Medicare Prevention Program (LAMPP), to address lead paint hazards, and with State and Federal stakeholders with respect to the Neighborhood Stabilization Program (NSP), as well as the Connecticut Department of Economic and Community Development (DECD). In addition, the City met several times with the Human Rights Advisory Board to address fair housing issues.

3.0 COMMUNITY PROFILE

The City of Meriden is a mid-size urban community in central Connecticut, midway between Hartford and New Haven, and about 100 miles to New York City and 150 miles to Boston. Traversed by Interstates 91 and 691 and State Route 15, the City's central location is an asset for economic development growth (**Map 1**). Approximately 65 percent of Meriden's land area is developed, 18 percent is categorized as open space, and 10 percent remains vacant and is developable. The balance of 7 percent is vacant land that is not developable due to extreme slope, topography, poor soil types, wetlands and/or areas subject to flooding.

In 2009, the population of Meriden was 58,495. The population density was approximately 2,427 persons per square mile. In 2000, Meriden was the 12th most densely populated community in the State. The inner-City neighborhoods, where multi-family housing is concentrated, have the highest density.

3.1 Demographics

The Consolidated Plan draws on demographic data from the 2000 U.S. Census for purposes of determining areas of the City which are eligible to receive CDBG assistance; however, demographic projections from DemographicsNow (a proprietary data vendor) are also used to help assess where the needs may be changing over the next five years. The Plan uses DemographicsNow data since the 2010 Census will not be available until 2011 or 2012.

Population

Based on estimates by DemographicsNow, the City of Meriden had a population of 58,495 in 2009, a 0.4 percent increase from its 2000 population of 58,244. Projections indicate slight growth in Meriden between 2009 and 2014, which is estimated to be considerably less than neighboring municipalities. Table 1 below presents a comparison of population changes in the City and New Haven County.

Table 1

Population, City of Meriden and County of New Haven (2000-2014)

	2000	2005	2009	2014	% Chg (2000-2014)
Meriden	58,244	59,653	58,495	58,914	1.2
New Haven County	824,008	846,766	846,072	847,326	2.8

Source: U.S. Bureau of Census, DemographicsNow.com.

Meriden is comprised of seventeen Census Tracts (see Map 1). By 2014, it is estimated that the population in eleven of the seventeen census tracts will decline. The population in Census Tract 1716 (which is in the southwest portion of the City with Census Tracts 1705 and 1708) will decrease 16.0 percent. The largest increase will occur in Census Tract 1708. Table 2 presents population data by Census Tract from 2000 to 2014.

Race

In 2009, the racial makeup of Meriden's population was 77.8 percent White, 7.4 percent Black, and 27.5 percent Hispanic. Table 3 presents race population data for the City of Meriden and New Haven County. Table 4 shows the City's racial composition by Census Tract in 2009.

Table 3

Population of the City of Meriden and County of New Haven by Race (2000-2014)

Race	City of Meriden				New Haven County			
	2000	2009	2014	% Chg (2000-2014)	2000	2009	2014	% Chg (2000-2014)
TOTAL	58,244	58,495	58,914	1.2	824,008	846,072	847,326	2.8
White	46,734	45,532	45,526	(2.6)	654,244	650,447	652,546	(0.3)
African American	3,754	4,313	4,072	8.5	93,239	98,913	91,797	(1.5)
AIAN	229	241	325	41.9	2,035	2,363	3,280	61.2
Asian or Pacific Islander	807	1,400	1,584	96.3	19,510	31,382	35,641	82.7
Some Other Race	5,036	5,151	5,498	9.2	37,160	40,379	42,903	15.5
Two or More Races	1,684	1,858	1,908	13.3	17,820	22,588	21,160	18.7
Hispanic Ethnicity	12,296	16,099	17,030	38.5	83,131	115,202	133,474	60.6

Source: U.S. Census Bureau, DemographicsNow.com.

Table 4

Racial Composition by Census Tract, City of Meriden (2009)

Census Tract	White	African American	American Indian and Alaskan Native	Asian or Pacific Islander	Some Other Race	Two or More Races	Hispanic Ethnicity	Total Population
TOTAL	45,532	4,313	241	1,400	5,151	1,858	16,099	58,495
1701	972	230	11	44	385	102	1,282	1,744
1702	1,422	302	25	32	486	102	1,381	2,369
1703	1,202	185	21	55	599	98	1,511	2,160
1704	1,336	97	7	32	75	61	296	1,608
1705	5,093	214	9	121	135	90	521	5,662
1706	1,880	91	1	67	102	42	272	2,183
1707	2,174	151	7	39	273	65	720	2,709
1708	4,202	414	16	123	386	157	1,143	5,298
1709	1,267	206	10	27	297	67	951	1,874
1710	1,120	161	15	40	242	79	926	1,657
1711	4,569	358	27	224	286	144	885	5,608
1712	7,334	327	9	171	120	132	668	8,093
1713	2,663	312	18	79	375	133	1,131	3,580
1714	1,178	191	9	27	328	73	924	1,806
1715	2,035	508	29	66	636	253	2,110	3,527
1716	3,583	411	16	148	338	210	1,077	4,706
1717	3,447	153	11	101	86	50	295	3,848

Source: DemographicsNow.com.

Minority concentrations are defined as those census tracts within Meriden in which the percentage of persons of any particular racial or ethnic minority is at least 20 percent higher than the percentage of that racial or ethnic group in the City as a whole. Areas of minority concentration in Meriden included: Census Tracts 1701, 1703, 1709, 1710, 1714 and 1715.

Table 5

Areas of Minority Concentration, City of Meriden (2009)

Census Tract	Hispanic Ethnicity
1701	73.5
1703	70.0
1709	50.7
1710	55.9
1714	51.2
1715	59.8

Source: DemographicsNow.com

Age

In 2009, 14.1 percent of the City's population was age 65 years or older. The median age of the population was 38.3, which is expected to increase to 39.5 to 2014. The most prominent age group in 2009 was 45 to 54 years, followed by 35 to 44 years and 25 to 34 years. Table 6 presents the population by age groups.

Table 6

Population by Age, City of Meriden (2000-2014)

Age Group	2000		2009		2014		Percent Change (2000-2014)
	Number	Percent	Number	Percent	Number	Percent	
0-4	4,143	7.1	3,833	6.6	4,028	6.8	(2.8)
5-14	8,520	14.6	7,540	12.9	7,116	12.1	(16.5)
15-19	3,572	6.1	3,788	6.5	3,395	5.8	(5.0)
20-24	3,470	6.0	3,907	6.7	3,840	6.5	10.7
25-34	8,236	14.1	7,645	13.1	7,946	13.5	(3.5)
35-44	9,355	16.1	8,044	13.8	7,210	12.2	(22.9)
45-54	7,880	13.5	8,825	15.1	8,599	14.6	9.1
55-64	4,857	8.3	6,661	11.4	7,631	13.0	57.1
65-74	3,867	6.6	4,097	7.0	5,153	8.7	33.3
75-84	3,229	5.5	2,695	4.6	2,744	4.7	(15.0)
85 or older	1,115	1.9	1,459	2.5	1,252	2.1	12.3
TOTAL	58,244	100.0	58,495	100.0	58,914	100.0	1.2
Median Age	36.3	-	38.3	-	39.5	-	8.8

Source: U.S. Census Bureau, DemographicsNow.com.

Observing age composition by Census Tract can be helpful in determining where age specific community services (e.g. senior services, youth programs, etc.) are most needed. Census Tract 1715 has the youngest median age (27.9), while Census Tracts 1706 and 1712 have the highest median age (43.7). The most densely populated Census Tracts – 1712, 1705 and 1711 – tend to have the highest median ages (43.7, 41.8 and 36.1). Table 7 below details the estimated population by age in Census Tracts.

Table 7

Age by Census Tract, City of Meriden (2009)

Census Tract	0-4	5-14	15-19	20-24	25-34	35-44	45-54	55-64	65-74	75-84	85+	Total	Median Age
1701	171	286	119	163	269	213	199	196	70	38	20	1,744	29.9
1702	163	317	176	211	287	254	274	285	213	139	50	2,369	36.2
1703	202	424	187	154	324	258	242	178	99	65	27	2,160	27.9
1704	117	180	115	126	221	245	256	160	86	65	37	1,608	36.9
1705	315	709	361	324	593	823	1,000	764	476	227	67	5,662	41.8
1706	116	250	124	110	244	287	351	276	197	168	60	2,183	43.7
1707	177	387	220	160	366	400	420	267	153	104	55	2,709	36.1
1708	333	583	292	335	699	707	752	679	472	307	139	5,298	40.9
1709	159	325	143	151	276	262	235	156	88	56	23	1,874	30.7
1710	115	202	97	154	256	227	218	174	102	74	38	1,657	40.9
1711	315	649	322	390	784	780	905	676	336	262	189	5,608	36.1
1712	387	885	482	365	864	1,111	1,390	1,056	700	485	368	8,093	43.7
1713	275	522	243	262	464	500	529	335	199	169	82	3,580	41.8
1714	141	252	127	181	293	265	211	140	95	64	37	1,806	36.9
1715	358	595	283	349	634	431	376	266	133	68	34	3,527	27.9
1716	306	555	280	305	708	704	745	525	294	167	117	4,706	36.2
1717	179	412	213	164	350	565	712	521	381	265	116	3,848	29.9

Source: DemographicsNow.com.

Households

It is estimated that the City will grow by 90 households from 2000 to 2014. The number of households with 1 to 3 persons will decline in the City. Table 8 presents household composition for the City of Meriden and New Haven County.

Table 8

Population by Household, City of Meriden and County of New Haven (2000-2014)

Household size	City of Meriden				New Haven County			
	2000	2009	2014	Change (2000-2014)	2000	2009	2014	Change (2000-2014)
1 Person	6,629	6,567	7,053	(62)	90,086	90,865	96,942	6,856
2 Persons	7,235	6,972	6,867	(263)	100,928	98,965	96,051	(4,877)
3 Persons	3,798	3,653	3,550	(145)	52,803	51,751	50,055	(2,748)
4 Persons	3,093	3,229	3,259	136	45,650	48,684	48,641	2,991
5 Persons	1,396	1,456	1,464	60	19,834	21,202	21,294	1,460
6 Persons	539	568	572	29	6,460	6,923	6,984	524
7+ Persons	261	264	276	3	3,279	3,521	3,578	299
TOTAL	22,951	22,709	23,041	90	319,040	321,911	323,545	4,505
Avg. Size	2.5	2.5	2.5	0.0	2.5	2.5	2.5	0.0

Source: U.S. Census Bureau, DemographicsNow.com.

The Census Tract with the largest average household size (3.1) was 1703, and the Census tract with the smallest average household size (2.0) was 1710. Table 9 below presents household composition by Census Tract in 2009.

Table 9

Population by Household by Census Tract, City of Meriden (2009)

Census Tract	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7+ Persons	TOTAL	Avg. Size
1701	264	175	100	80	41	22	11	693	2.4
1702	608	195	113	99	52	32	21	1,120	2.1
1703	132	180	127	118	76	37	26	696	3.1
1704	173	204	115	90	31	11	8	632	2.5
1705	360	713	400	384	148	40	17	2,062	2.8
1706	352	293	128	107	51	19	8	958	2.3
1707	251	295	179	169	78	29	11	1,012	2.7
1708	666	665	331	267	111	43	21	2,084	2.4
1709	186	169	112	103	59	37	7	673	2.8
1710	399	179	82	69	33	14	12	788	2.0
1711	619	732	368	304	141	40	15	2,219	2.5
1712	689	1,069	504	465	203	53	28	3,002	2.6
1713	360	417	256	193	90	40	16	1,372	2.6
1714	260	167	112	98	43	26	14	720	2.5
1715	292	305	223	196	105	71	26	1,218	2.9
1716	538	634	279	267	120	34	13	1,885	2.5
1717	411	570	239	224	72	20	10	1,546	2.4
TOTAL	6,567	6,972	3,653	3,229	1,456	568	264	22,709	2.5

Source: DemographicsNow.com.

Income

In 2000, Meriden's median household income was \$43,237, and its per capita income was \$20,597. In 2009, the estimated median household income was \$54,825, and is expected to increase by 7.4 percent to \$58,864 in 2014. The per-capita income was \$25,351 in 2009, and will increase by 13.2 percent to \$28,709 in 2014. Table 10 below presents household incomes for the City of Meriden and New Haven County.

Table 10

Household Income, City of Meriden and County of New Haven (2000-2014)

		\$0- 14,999	\$15,000- \$24,999	\$25,000- \$34,999	\$35,000- \$49,999	\$50,000- \$74,999	\$75,000- \$99,999	\$100,000- \$149,999	\$150,000 or more	Median Income	Per Capita Income	
City of Meriden	2000	3,557	2,844	2,777	3,903	4,782	2,846	1,766	483	\$43,237	\$20,597	
		%	15.5	12.4	12.1	17.0	20.8	12.4	7.7	2.1	-	-
	2009	2,692	2,346	1,982	3,348	4,479	3,308	3,286	1,268	\$54,825	\$25,351	
		%	10.3	11.9	8.7	14.7	19.7	14.6	14.5	5.6	-	-
Change (2000-2014)		(1,021)	(657)	(862)	(903)	(166)	399	2,070	1,222	\$15,627	\$8,112	
	%	(28.7)	(23.1)	(31.0)	(23.1)	(3.5)	14.0	117.2	253.0	36.1	39.4	
New Haven County	2000	46,200	34,675	33,829	48,124	64,826	41,255	33,010	17,390	48,834	\$24,110	
		%	14.5	10.9	10.6	15.1	20.3	12.9	10.3	5.4	-	-
	2009	35,714	29,638	26,763	40,522	58,322	45,601	51,410	33,941	\$61,329	\$31,029	
		%	11.1	9.2	8.3	12.6	18.1	14.2	16.0	10.5	-	-
Change (2000-2014)		34,115	27,640	25,307	36,736	11.4	43,937	57,395	40,820	\$65,566	\$34,723	
	%	10.5	8.5	7.8	11.4	17.8	13.6	17.7	12.6	-	-	
Change (2000-2014)		(12,085)	(7,035)	(8,522)	(11,388)	(64,815)	2,682	24,385	23,430	\$16,732	10,613	
	%	(26.2)	(20.3)	(25.2)	(23.7)	(100.0)	6.5	73.9	134.7	34.3	44.0	

Source: U.S. Census Bureau and DemographicsNow.com.

HUD defines households that earn less than 50 percent of the median family income as “low income” households, and households earning between 50 and 80 percent of the median family income as “moderate income” households. Table 11 shows the census tracts with areas of low and moderate income concentrations: 1701, 1702, 1703 and 1710, three of which are also areas of minority concentration.

Table 11
Areas of Low Income Concentration (2009)

Census Tract	Median Household Income	Percent of City’s Median	HUD Classification
1701*	\$24,911	45.4	Low Income
1702	\$21,304	38.9	Low Income
1703*	\$30,962	56.5	Moderate Income
1710*	\$22,996	41.9	Low Income

Source: DemographicsNow.com.

*Indicates census tract that is also an Area of Minority Concentration

Note: To determine client or project eligibility for CDBG funding, the City uses HUD Income Limits documentation system and the Fair Market Rents documentation system available online at www.huduser.org/datasets/il.html.

3.2 Labor Force and Employment

In 2000, there were 29,653 people over the age of 16 in Meriden’s labor force, and its unemployment rate was 4.8 percent. According to the *2006-2008 American Community Survey*, there were 32,048 people in the City’s labor force. Of these, 8.0 percent were unemployed. Table 12 presents labor data for the City of Meriden and New Haven County from the *2006-2008 American Community Survey*. In 2009, there were 31,352 people in the labor force. Of these, 93 percent were employed and 6.7 percent were unemployed; 32.3 percent were not in the labor force.

Table 12
Occupation/Employment, City of Meriden and County of New Haven (2006-2008)

	Meriden		New Haven County	
	Number	Percent	Number	Percent
Employed Population 16+	45,920	100.0	671,836	100.0
In Labor Force	32,048	69.8	456,849	68.0
Employed	29,478	92.0	424,390	92.9
Unemployed	2,570	8.0	31,931	7.0
Armed Forces	0	0.0	528	0.1
Not in Labor Force	13,872	30.2	21,987	32.0

Source: *American Community Survey, 2006-2008*.

In 2008, almost 30 percent of Meriden’s workers were employed in management, professional and related occupations. Approximately 43 percent of the labor force was employed in blue-collar occupations, while white-collar employment made up 56.7

percent. Meriden's employment trends mirror those of New Haven County. Table 13 presents occupation trends for the City of Meriden and New Haven County. In 2009, there were 27,763 employees in Meriden.

Table 13

Occupations, City of Meriden and County of New Haven (2006-2008)

Occupational Groups	Meriden		New Haven County	
	Number	Percent	Number	Percent
Civilian Employed Population 16 +	29,478	100.0	424,390	100.0
Management, Professional And Related	8,706	29.5	161,250	38.0
Service	4,711	16.0	68,984	16.3
Sales and Office	7,920	26.9	109,222	25.7
Farming, Fishing and Forestry	148	0.5	635	0.1
Construction, Extraction, Maintenance and Repair	2,901	9.8	34,526	8.1
Production, Transportation and Material Moving	5,092	17.3	49,773	11.7

Source: *American Community Survey, 2006-2008.*

The bulk of Meriden's white collar workers were employed in educational services and health care and social assistance, and the majority of blue-collar workers in manufacturing. Table 14 presents industry composition for the City of Meriden and New Haven County.

Table 14

Employment by Industry, City of Meriden and County of New Haven (2006-2008)

	Meriden		New Haven County	
	Number	Percent	Number	Percent
Civilian Employed Population 16 years and over	29,478	100.0	424,390	100.0
Agriculture, Forestry, Fishing and Hunting and Mining	188	0.6	1,341	0.3
Construction	1,912	6.5	26,786	6.3
Manufacturing	4,775	16.2	55,923	13.2
Wholesale Trade	1,128	3.8	12,329	2.9
Retail Trade	4,048	13.7	51,188	12.1
Transportation	1,350	4.6	17,445	4.1
Information	805	2.7	11,932	2.8
Finance and Insurance and Real Estate and Rental and Leasing	2,244	7.6	29,730	7.0
Professional, Scientific and Mgt and Admin. & Waste Mgt Services	2,255	7.6	38,965	9.2
Educational Services and Health Care and Social Assistance	6,386	21.7	116,372	27.4
Arts, Entertainment and Recreation and Accommodation and Food Services	1,941	6.6	27,672	6.5
Other Services, Except Public Administration	1,278	4.3	18,147	4.3
Public Administration	1,168	4.0	16,560	3.9

Source: *American Community Survey, 2006-2008.*

According to the *2002 Economic Census*, retail trade was the industry with the most establishments and employees in Meriden, followed by manufacturing. The largest white-collar employer was the health care and social assistance industry, with 133 establishments and 3,955 employees. Table 15 presents the number of establishments

in each industry and estimated number of employees in 2002. It is estimated that in 2009 there were 2,097 establishments in Meriden.

Table 15

Business Establishments by Industry, City of Meriden (2002)

NAICS Code	Industry	Establishments	Employees
31-33	Manufacturing	84	4,087
42	Wholesale Trade	56	556
44-45	Retail Trade	276	4,254
51	Information	20	1,525
53	Real Estate and Rental and Leasing	50	330
54	Professional, Scientific and Technical Services	85	927
56	Admin. and Support and Waste Mgt and Remediation Service	66	1,352
61	Educational Services	10	56
62	Health Care and Social Assistance	133	3,955
71	Arts, Entertainment and Recreation	10	100-249
72	Accommodation and Food Services	109	1,070
81	Other Services (Except Public Administration)	113	533

Source: Economic Census, 2002.

It is estimated that the population of Meriden with higher education degrees (Associate's, Bachelor's and Graduate) will increase between 2009 and 2014. Table 16 presents educational attainment for the City of Meriden and New Haven County.

Table 16

Educational Attainment, City of Meriden and County of New Haven (2000-2014)

	City of Meriden				New Haven County			
	2000	2009	2014	Chg (2000-2014)	2000	2009	2014	Chg (2000-2014)
Population 25 Years and Over	38,581	39,427	40,535	1,954	550,820	572,208	581,479	30,659
Grade K-8	2,480	2,233	1,918	(562)	27,782	26,610	22,751	(5,031)
Grade 9-12	5,805	4,428	5,170	(635)	60,304	48,189	56,235	(4,069)
High School Graduate	13,488	14,048	13,817	329	169,660	178,977	175,476	5,816
Some College, No Degree	7,483	6,922	5,997	(1,486)	100,263	92,842	78,920	(21,343)
Associates Degree	2,640	3,144	3,181	541	35,068	41,736	41,341	6,273
Bachelor's Degree	4,140	5,095	5,664	1,524	84,114	94,446	99,157	15,043
Graduate Degree	2,185	3,557	4,788	2,603	68,140	89,408	107,599	39,459

Source: U.S. Census Bureau and DemographicsNow.com.

4.0 HOUSING AND HOMELESS NEEDS ASSESSMENT

4.1 Low and Moderate Income Households

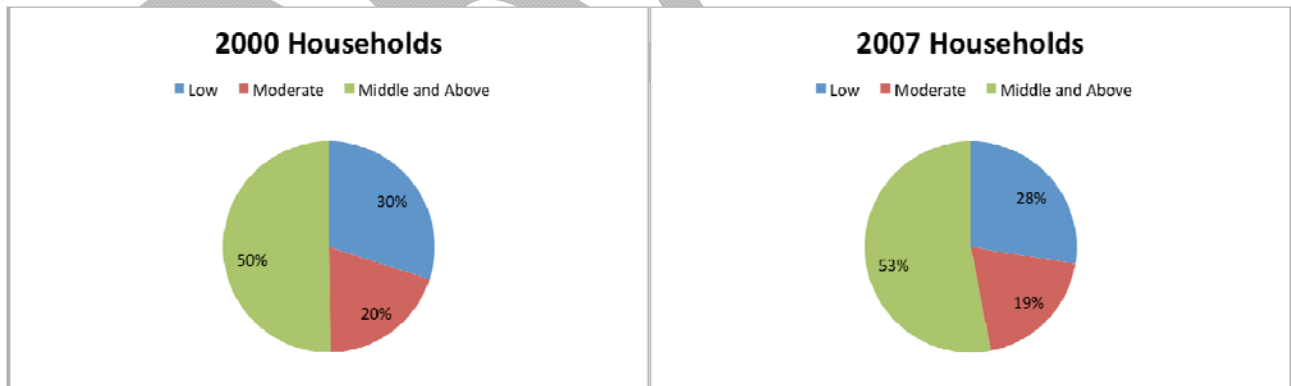
“Low income” households earn incomes less than 50 percent of the median family income. “Moderate income” households earn between 50 and 80 percent of the median family income. Based upon the *2000 & 2009 CHAS Data Book*, data are provided on owners and renters by HUD specified household types, including elderly (1 or 2 person, either person 62 years old or older), small family (2 to 4 related members), large family (5 or more related members) and other household types. Note: the recently released *2009 CHAS Data Book* was used as a comparison for total households by income range, but it does not contain data on specific household types.

In 2000, of Meriden’s total households, 30.0 percent were low income, and 19.8 percent were moderate income households. Renters represented a higher proportion of low income households; owners predominated among middle income households.

Table 17
Households by Income Category, City of Meriden (2000-2007)

Income Category	2000		2007		Percent Change
	Households	Percent	Households	Percent	
Low	6,874	30.0	6,320	27.5	(8.1)
Moderate	4,542	19.8	4,465	19.5	(1.7)
Middle and Above	11,515	50.2	12,170	53.0	5.7
TOTAL	22,931	100.0	22,955	100.0	0.1

Source: *SOCDS CHAS Data Book, 2000 and 2009.*



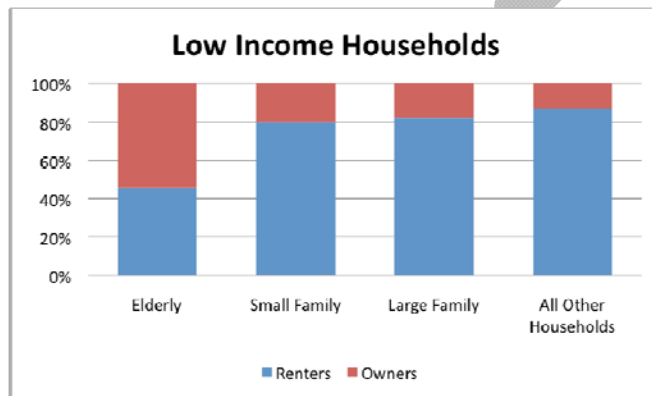
Low Income Households by Type

Table 18 below shows low income households by household types. Elderly households comprised 70 percent of low income owners. Small family households represented 34.5 percent of low income renters.

Table 18
Low Income Households by Household Type, City of Meriden (2000)

Household Type	Renter		Owner	
	Number	Percent	Number	Percent
Elderly	1,343	29.3	1,602	70.0
Small Family	1,584	34.5	403	17.6
Large Family	455	9.9	99	4.3
All Other Households	1,204	26.3	184	8.0

Source: *SOCDS CHAS Data book, 2000.*



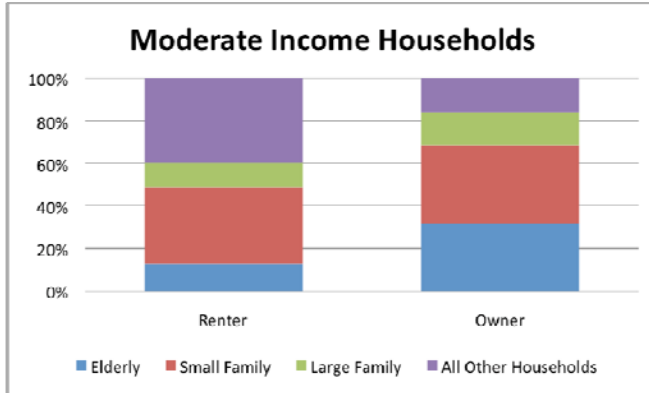
Moderate Income Households by Type

Table 19 below shows moderate income households by household type. Small family and all other households represented the majority of low income renters, while the bulk of low income owners was small family and elderly households.

Table 19
Moderate Income Households by Household Type, City of Meriden (2000)

Household Type	Renter		Owner	
	Number	Percent	Number	Percent
Elderly	254	12.7	806	31.7
Small Family	724	36.2	929	36.6
Large Family	230	11.5	400	15.7
All Other Households	794	39.7	405	15.9

Source: *SOCDS CHAS Databook, 2000.*



Low and Moderate Income Households with “Housing Problems”

Housing problems consist of overcrowding (more than one person per room) and/or without complete kitchen or plumbing facilities and/or “cost burden.” Households with “moderate” cost burden pay between 30 and 50 percent of their income for housing costs, and households with “severe” cost burden pay over 50 percent of their reported income.

Housing cost burdens were highest among very low income households. Nearly 75 percent of very low income households were moderately cost burdened, and close to 56 percent were severely cost burdened. For low income households, almost 55 percent spent between 30 and 50 percent of their income on housing costs, and 13 percent paid more than 50 percent.

Low Income Households with Housing Problems (by Household Type)

The majority of low income (<50% MFI) households, including both renters and owners, had housing problems. Elderly owner households and small family renter households were most affected by housing problems. Large family households experienced a disproportionate amount of housing problems.

Table 20
Housing Problems, Low Income Households, City of Meriden (2000)

		Low Income			
		Elderly	Small Family	Large Family	All Other Households
Renter	Housing Problems	703	1,184	400	879
	Cost burden >30%	689	1,164	305	865
	Cost Burden >50%	304	634	195	505
Owner	Housing Problems	943	339	85	125
	Cost burden >30%	939	339	85	115
	Cost Burden >50%	474	240	40	95

Source: SOCDs CHAS Databook, 2000.



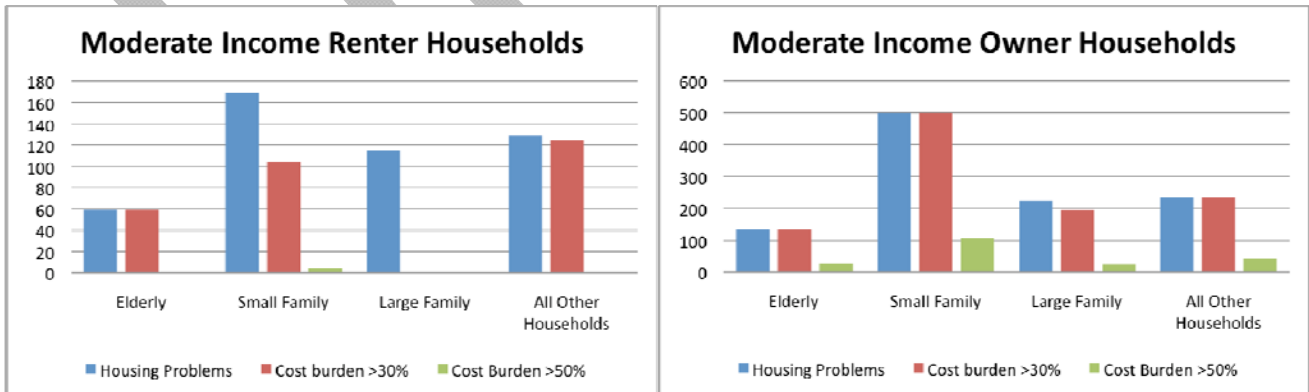
Moderate Income Households with Housing Problems (by Household Type)

Most moderate income (50-80%MFI) households also experienced housing problems in 2000. Compared with moderate income renters, small family and large family owners experienced a disproportionate share of housing problems. Half of large family renters experienced housing problems due to overcrowding and/or lack of complete plumbing and/or kitchen facilities.

Table 21
Housing Problems, Moderate Income Households, City of Meriden (2000)

Households with Housing Problems		Elderly	Small Family	Large Family	All Other Households
Renter	Housing Problems	59	169	115	129
	Cost burden >30%	59	104	0	125
	Cost Burden >50%	0	4	0	0
Owner	Housing Problems	132	499	225	235
	Cost burden >30%	132	499	195	235
	Cost Burden >50%	29	105	25	40

Source: SOCDs CHAS Databook, 2000.



4.2 Homeless

Homeless persons include individuals who lack a fixed, regular and adequate nighttime residence; and individuals who have a primary nighttime residence that is (a) a supervised publicly or privately operated shelter designed to provide temporary living accommodations, (b) an institution that provides a temporary residence for individuals intended to be institutionalized, or (c) a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings. A chronically homeless person is an unaccompanied individual who has been continuously homeless for over one year.

Special needs housing addresses a critical and growing need within the City of Meriden. Economic circumstances play a critical part in the plight of the homeless. This has been particularly true with public assistance programs, where benefit levels have not kept pace with the cost of living. Reductions in grants to the extremely poor, including individuals, seniors and families, along with the potential reductions in Section 8 rental assistance, are expected to increase the number of homeless.

At any point in time in Connecticut, it is estimated that there are close to 4,200 people who are homeless. According to the 2009 Annual-Point-in-Time Count, Meriden was listed as the place of last residence for 33 homeless households – 30 adult single and 3 adults in families. The Annual-Point-in-Time Count projected 0 homeless households unobserved in 2009 in Meriden.

Table 22
Continuum of Care Housing Gap Analysis Chart (2009)

		Current Inventory	Under Development	Unmet Need/ Gap
Individuals				
Beds	Emergency Shelter	38	0	22
	Transitional Housing	18	0	349
	Permanent Supportive Housing	48	0	32
	Total	104	0	403
Persons in Families with Children				
Beds	Emergency Shelter	110	0	92
	Transitional Housing	15	0	0
	Permanent Supportive Housing	0	0	0
	Total	125	0	92

Source: Continuum of Care, March 2010.

Table 23

Continuum of Care: Homeless Population and Subpopulations Chart, 2009

Part 1: Homeless Population	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Number of Families with Children (Family Households):	475	23	40	538
1. Number of Persons in Families with Children	50	5	0	55
2. Number of Single Individuals and Persons in Households without children	150	15	0	165
(Add Lines Numbered 1 & 2 Total Persons)	625	38	40	703
Part 2: Homeless Subpopulations	Sheltered		Unsheltered	Total
a. Chronically Homeless	31			
b. Seriously Mentally Ill	137			
c. Chronic Substance Abuse	118			
d. Veterans	5			
e. Persons with HIV/AIDS	6			
f. Victims of Domestic Violence	30			
g. Unaccompanied Youth (Under 18)	50			

Source: Continuum of Care, March 2010.

4.3 Non-Homeless Special Needs

Non-homeless populations in Meriden with specialized supportive housing needs include the elderly, frail elderly, persons with disabilities (mental, physical or developmental) and persons with HIV/AIDS and their families.

Elderly and Frail Elderly

Elderly households are defined as 1 or 2 member households, either person 62 to 74 years old; extra elderly households includes 1 or 2 member households, either person 75 years or older. Throughout Meriden, elderly households experienced overcrowding, living in units with physical defects and/or spending in excess of 30 percent of household income on housing. Over 60 percent of low income households with mobility or self care limitations had housing problems. Of total households, 50.1 percent of renters and 39.2 percent of owners had housing problems. Among low income elderly households or households with mobility or self care limitations, 37.5 percent of renters and 62.2 percent of owners suffered from housing problems. All elderly owners with extremely low income experienced housing problems, which is disproportionately higher than other households within this income category. The moderate income category renter households contained 21.0 percent households with housing problems and 39.1 percent of total owners with housing problems. Non-elderly owner households with mobility or self care limitations experienced the most housing problems (60.9 percent).

Challenges continually faced by the elderly in maintaining an independent environment include: fixed incomes, which limit their ability to pay increasing rents, maintenance, utilities and property tax costs; medical care expenses (including prescription medications); special transportation needs due to medical and physical conditions; daily assistance needs; housing that accommodates changing physical needs; lack of housing choice; and eligibility requirements which force seniors to 'spend down' assets in order to access housing and care. Non-elderly residents with mobility and self care limitations share many of these challenges.

Table 24

Housing Problems for Elderly and Non-Elderly Households, City of Meriden (2000)

	Renters				Owners				Total HH
	Extra Elderly 1 & 2 Member HH	Elderly 1 & 2 Member HH	All Other HH	Total Renters	Extra Elderly 1 & 2 Member HH	Elderly 1 & 2 Member HH	All Other HH	Total Owners	
Income <=50% MFI	365	255	925	1,545	389	94	139	622	2,167
Income <=30% MFI	225	155	585	365	149	45	29	223	1,188
% w/housing problems	66.7	58.1	71.8	68.4	76.5	100.0	86.2	82.5	71.0
Income >30 to <=50% MFI	140	100	340	580	240	49	110	399	979
% w/housing problems	50.0	45.0	63.2	56.9	35.4	28.6	68.2	43.6	51.5
Income >50 to <=80% MFI	65	45	200	310	149	130	230	509	819
% w/housing problems	0.0	44.4	22.5	21.0	22.8	19.2	60.9	39.1	32.2
Income >80% MFI	10	23	255	288	212	159	745	1,116	1,404
% w/housing problems	0.0	17.4	5.9	6.6	3.8	8.8	9.4	8.2	7.9
Total Households	440	323	1,380	2,143	750	383	1,114	2,247	4,390
% w/housing problems	50.0	49.2	50.4	50.1	32.1	25.6	27.8	28.9	39.2

Source: SOCDs CHAS Databook, 2000.

Persons with Disabilities

Persons with disabilities are in the midst of an increasingly acute affordable housing crisis. In Connecticut, no one receiving Federal Supplemental Security Income (SSI) and State Supplemental Income (AABD) benefits can meet the Federal criteria for affordable housing and pay only 30 percent of their monthly income for rent. Neither the Federal nor State entitlement/income streams have kept pace with the rising cost of living. The vast majority of persons with disabilities in Connecticut severely lack housing choices, and face the very real prospect of becoming homeless.

Individuals were classified as having a disability if they (1) were five years old and over and reported a long-lasting sensory, physical, mental or self-care disability, (2) were 16 years old and over and reported difficulty going outside the home because of a physical, mental or emotional condition lasting six months or more, or (3) were 16 to 64 years old and reported difficulty working at a job or business because of a physical, mental or emotional condition lasting six months or more. In 2000, there were 11,083 persons with disabilities in Meriden. Of this population, 28.7 percent were 65 years or older, and 31.6 percent were unemployed.

Table 25

Persons with Disabilities by Employment Status, City of Meriden (2000)

	Number	Percent
Age 5-64, Employed with Disability	4,402	39.7
Age 5-64, Unemployed with Disability	3,502	31.6
Persons 65 and Older with Disability	3,179	28.7
TOTAL PERSONS WITH DISABILITIES	11,083	100.0

Source: U.S. Census Bureau, Summary File 3, 2000.

Table 26

Persons with Disabilities by Disability Type, City of Meriden (2000)

	Number	Percent
Age 5 to 64 Years Old	13,865	69.9
Sensory Disability	1,133	5.7
Physical Disability	2,625	13.2
Mental Disability	2,184	11.0
Self-Care Disability	779	3.9
Go-Outside-Home Disability	2,599	13.1
Employment Disability	4,545	22.9
Age 65 Years and Older	5,968	30.1
Sensory Disability	1,149	5.8
Physical Disability	1,959	9.9
Mental Disability	630	3.2
Self-Care Disability	626	3.2
Go-Outside-Home Disability	1,604	8.1
TOTAL	19,833	100.0

Source: U.S. Census Bureau, Summary File 3, 2000.

Persons with HIV/Aids

According to the Connecticut Department of Health *AIDS Surveillance Data*, there were 338 persons, or 0.57 percent of the City’s population living with HIV/AIDS (this did not include people with HIV who may have tested positive prior to 2002 when HIV became a reportable disease). Of persons who reported HIV/AIDS, 1 or 0.3 percent were under the age of 19.

Table 27

Meriden Population Living with HIV/AIDS by Sex/Race, City of Meriden (1980-2009)

Total	Sex		Race			
	Male	Female	White	Black	Hispanic	Other
338	66.6	33.4	36.7	16.0	47.0	0.3

Source: Connecticut Department of Health, *AIDS Surveillance Data*, 2009.

Statewide, there were 538 new cases of HIV/AIDS reported. There is no group residence for persons with HIV/AIDS in Meriden; however, Shelter NOW, a homeless shelter, reserves up to six beds for persons with HIV/AIDS. As noted in the *2005-2010 Consolidated Plan*, there was no mention of a need for group residences for persons with HIV/AIDS at public hearings and no requests for public funding were made.

4.4 Lead Based Paint Hazards

The number of housing units constructed before 1970 in Meriden was used to approximate the extent of Lead Based Paint (LBP) hazards. HUD provides a general formula to estimate the potential presence of LBP in housing units built before this type of paint was banned for residential use in 1979. The estimates for Meriden are shown in Table 28.

Table 28
Estimates for Units with Lead Based Paint, City of Meriden (2008)

	Year Built	Housing Units	Estimated % of Units with LBP	Households in LBP Units
Renter Occupied	Pre-1940	2,877	90%	2,589
	1940-1959	1,025	80%	820
	1960-1979	3,124	62%	1,937
	TOTAL	7,026	-	5,346
Owner Occupied	Pre-1940	3,628	90%	3,265
	1940-1959	3,638	80%	2,910
	1960-1979	3,810	62%	2,362
	TOTAL	11,076	-	8,537
TOTAL				13,883

Source: U.S. Census Bureau, Summary File 3, 2000.

As noted in the *2005-2010 Consolidated Plan*, the City does not have a lead-free “safe” house for temporary relocation of a family with a diagnosed child while treatment and housing abatement are done. The City works collaboratively with the Lead Action for Medicare Prevention Program (LAMPP) to reduce residential lead hazards in Meriden.

5.0 HOUSING MARKET ANALYSIS

5.1 General Characteristics

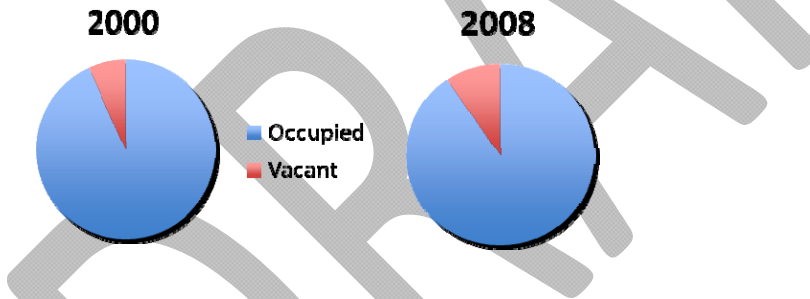
Housing Units

In 2008, Meriden’s housing stock totaled 25,162 units. Since 2000, the total number of housing units increased 2.2 percent and vacant housing increased 43.2 percent. In 2000, about 93.2 percent of housing units in Meriden were occupied, which decreased to 90.4 percent in 2008.

Table 29
Housing Units by Tenure, City of Meriden (2000-2008)

	2000		2008		Change in Percent
	Number	Percent	Number	Percent	
Housing Units	24,631	100.0	25,162	100.0	2.2
Occupied	22,951	93.2	22,756	90.4	(0.8)
Vacant	1,680	6.8	2,406	9.6	43.2

Source: American Community Survey, 2008 and U.S. Census Bureau, Summary File 3, 2000.



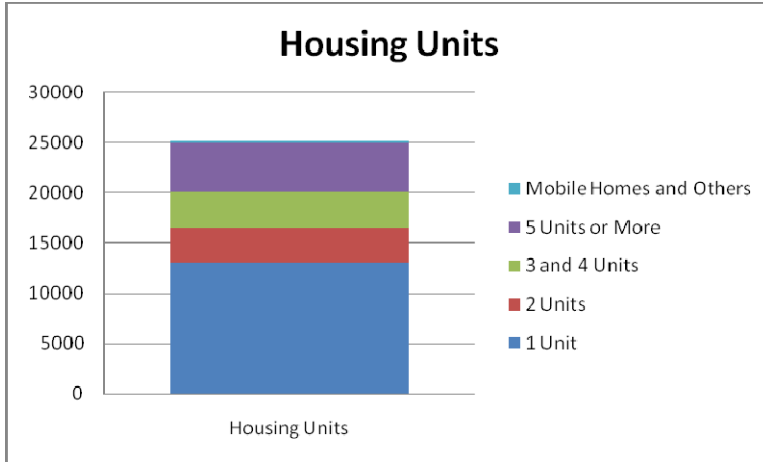
Types of Structures

Of the 25,162 housing units in 2008, some 13,109 units or 52.1 percent were single family attached or detached housing units. Large multifamily developments (more than 5 units) represented 19.6 percent of total housing units.

Table 30
Housing Units by Number of Units, City of Meriden (2008)

	Number of Housing Units				
	1 Unit	2 Units	3 and 4 Units	5 Units or More	Mobile Homes & Others
Total	13,109	3,412	3,552	4,935	154
	Percent				
	52.1	13.6	14.1	19.6	0.6

Source: U.S. Census Bureau, Summary File 3, 2000.

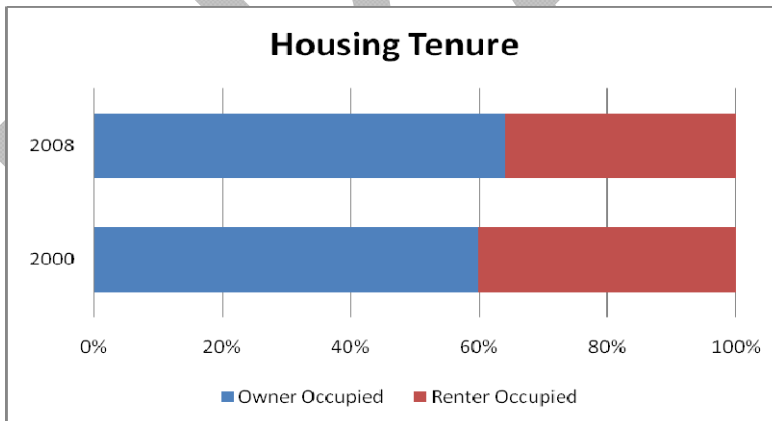


In 2008, owner occupied housing units increased by 821 units or 6.0 percent from 2000. Total occupied units decreased by 195 housing units, or 0.8 percent.

Table 31
Tenure, City of Meriden (2000-2008)

	Total Occupied Units	Owner Occupied		Renter Occupied	
		Number	Percent	Number	Percent
2000	22,951	13,732	59.8	9,219	40.2
2008	22,756	14,553	64.0	8,203	36.0

Source: American Community Survey, 2008 and U.S. Census Bureau, Summary File 3, 2000.



Age/Condition of Housing Stock

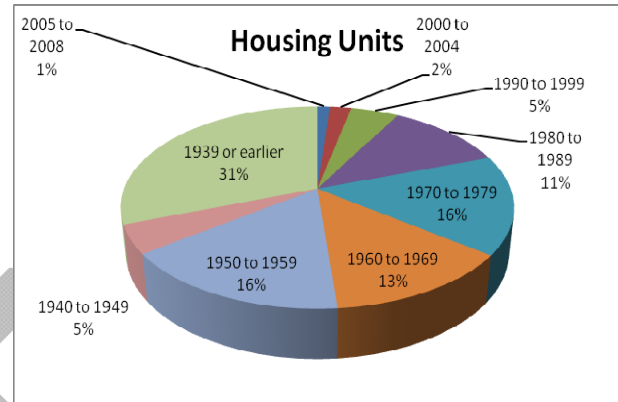
The age of housing stock provides an indicator of the structural quality of housing, and the amount of maintenance that may be necessary. Generally, as the age of a housing structure approaches or exceeds 20 years, the need for maintenance is common. The age threshold commonly used to signal a potential deficiency is represented by the year built: units that are more than 50 years old (i.e. built prior to 1960). Over fifty percent of

Meriden’s housing stock was built before 1960. A majority of older housing stock can translate to a greater risk for lead based paint poisoning, as lead based paint was used primarily before 1970.

Table 32
Year Housing Structure Built, City of Meriden(2008)

Total Housing Units	25,162
2005 to 2008	315
2000 to 2004	529
1990 to 1999	1,176
1980 to 1989	2,903
1970 to 1979	3,981
1960 to 1969	3,332
1950 to 1959	4,076
1940 to 1949	1,150
1939 or earlier	7,700

Source: American Community Survey, 2008.



An overcrowded housing unit is defined as a unit with more than one occupant per room, excluding bathrooms, kitchens, hallways and porches. Severely overcrowded households are those with more than 1.5 persons per room. In 2008, it was estimated that 464 housing units or 2 percent of total housing units were overcrowded and that 110 units or 0.5 percent of total housing units were severely overcrowded. A higher proportion of renter households (5.0 percent) than owner households (0.4 percent) experienced overcrowding. Severe overcrowding was more prevalent in renter occupied units (0.9 percent) compared with owner occupied units (0.3 percent).

Table 33
Tenure by Occupants per Room – Occupied Housing Units, City of Meriden (2008)

	Number	Percent
TOTAL	22,756	100.0
Owner Occupied	14,553	64.0
0.50 or less occupants per room	10,860	47.7
0.51 to 1.00 occupants per room	3,642	16.0
1.01 to 1.50 occupants per room	14	0.1
1.51 to 2.00 occupants per room	0	0.0
2.01 or more occupants per room	37	0.2
Renter Occupied	8,203	36.0
0.50 or less occupants per room	4,792	21.1
0.51 to 1.00 occupants per room	2,998	13.2
1.01 to 1.50 occupants per room	340	1.5
1.51 to 2.00 occupants per room	73	0.3
2.01 or more occupants per room	0	0.0

Source: American Community Survey, 2008.

One indicator of housing stock condition is the presence of kitchen facilities and plumbing facilities. In 2008, 28 owner occupied and 92 renter occupied housing units lacked complete plumbing facilities and 126 renter occupied housing units lacked complete kitchen facilities, for a total of 246 substandard units or 1.1 percent of total housing units.

Table 34

Tenure by Kitchen and Plumbing Facilities, City of Meriden (2008)

	Number	Percent
TOTAL	22,756	100.0
Owner Occupied	14,553	64.0
Complete plumbing facilities	14,525	63.8
Lacking plumbing facilities	28	0.1
Complete kitchen facilities	14,553	64.0
Lacking kitchen facilities	0	0.0
Renter Occupied	8,203	36.0
Complete plumbing facilities	8,111	35.6
Lacking plumbing facilities	92	0.4
Complete kitchen facilities	8,077	35.5
Lacking kitchen facilities	126	0.6

Source: *American Community Survey, 2008.*

Vacancy

In 2008, nearly 10 percent of the total housing units in Meriden were vacant. Typically, a 5 percent vacancy rate suggests some equilibrium in the market, meaning that there is sufficient supply of housing.

Table 35

Vacancy Status, City of Meriden (2008)

	Number	Percent of Total Housing Stock
Total vacant	2,406	9.6
For rent, for sale only, and rented or sold, not occupied	1,760	7.0
All other vacant units	646	2.6

Source: *American Community Survey, 2008.*

Housing Costs

The following considers four measures of housing costs: Value and monthly home-ownership costs for owner occupied units and contract rent and gross rent for renter occupied units.

Between 2000 and 2008, Meriden's median home value increased 84.0 percent—from \$114,700 to \$211,000. Monthly homeowner costs tabulated by the U.S. Census Bureau consist of the total mortgage, real estate taxes, fire and hazard insurance, utilities and fuels. In 2008, the median cost per month for units with a mortgage in Meriden was \$1,710. For units without a mortgage, the median cost was \$663 per month. Contract rent is the monthly rent agreed to or contracted for, regardless of any furnishings, utilities, fees, meals or services that may be included. In 2008, the median contract rent

in Meriden was \$709, a 33.8 percent increase since 2000. Gross rent is the monthly rent and utilities combined. In 2000, the median gross rent in Meriden was \$618; in 2008, the median gross rent was \$837, an increase of 35.4 percent.

Housing Affordability

Affordable housing is broadly defined as those units costing a household 30 percent or less of its income for rent and utilities. HUD sets income limits that determine the eligibility of applications for its assisting housing programs. The major active assisted housing programs include the Public Housing program, Section 8 Housing Assistance Payments program, Section 220 housing for the elderly, and Section 811 housing for persons with disabilities.

HUD uses the Section 8 program’s Fair Market Rent (FMR) area definitions in developing median family income (MFI) estimates.

Table 36
FY 2010 FMRs by Unit Bedrooms

Efficiency	1	2	3	4
\$862	\$978	\$1,181	\$1,414	\$1,616

Source: U.S. Department of Housing and Urban Development, March 2010.

HUD income limits are calculated with adjustments for family size and for FMR areas that have unusually high or low family income or housing-cost-to-income relationships. Moderate income families have incomes below 80 percent of the MFI. Low income families have incomes below 50 percent of the MFI. Very low income families have incomes below 30 percent of the MFI. Household income limits for the New Haven-Meriden HMFA are presented below.

Table 37
New Haven-Meriden HMFA FY 2009 Median Family Income

	Income Limits (by Number of Persons in Family)							
	1	2	3	4	5	6	7	8
30% of median	\$16,850	\$19,300	\$21,700	\$24,100	\$26,050	\$27,950	\$29,900	\$31,800
50% of median	\$28,100	\$32,100	\$36,150	\$40,150	\$43,350	\$46,550	\$49,800	\$53,000
80% of median	\$44,800	\$51,200	\$57,600	\$64,000	\$69,100	\$74,250	\$79,350	\$84,500

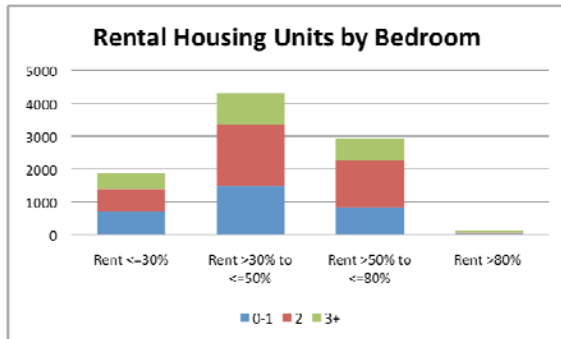
Source: U.S. Department of Housing and Urban Development, March 2010.

In 2000, 2,060 renter units were available to very low income households; 4,820 renter units and 3,064 owner units were available to low income households; and 3,014 renter units and 8,182 owner units were affordable to moderate income households. There were 205 very low, 515 low and 89 moderate income units vacant for rent. Owner vacancies included 139 very low income, 90 low income and 48 moderate income units.

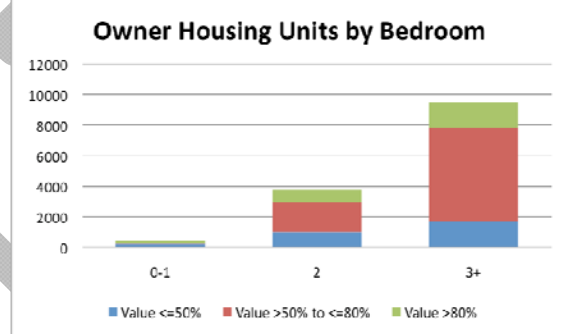
Of very low income renter occupied units, 39 percent were 1 bedroom, 36 percent were 2 bedrooms and 25 percent were 3 or more bedrooms; the largest share of vacancies was for 2 and 3 or more bedrooms units. The majority of very low and low income units were 2 bedroom units; 12 percent of very low income units were vacant.

The bulk of owner housing was 3 or more bedroom units, most of which was constructed before 1970. A majority of vacant owner units in the very low income ranges were 3 or more bedroom units.

Total Renter Housing Units by Affordability, 2000



Total Owner Housing Units by Affordability, 2000



Demand for affordable housing was initially assessed based upon the number of households and supply of housing units in each affordability category. For each income group, it was assumed that households are matched to units in the corresponding affordability range. In actuality, however, higher income households often reside in units affordable to the lowest income households. Based upon the number of housing units available at a rent or value affordable to very low, low and moderate income households, there was a surplus of 1,038 units.

Another way to measure mismatch in supply and demand is by the allocation of housing units. Units are not generally allocated on the basis of need—e.g., even if units are rented or sold at a price affordable to low income households, households with low incomes are not necessarily occupying the units. The surplus or deficit of housing units affordable to each income group, for both renter and owner households in 2000, can be estimated based on (1) the number of households in the income category, (2) the total number of housing units affordable to these households, and (3) the number of these affordable units that were occupied by households with higher incomes. This found a deficit of 7,020 units; that housing needs exceeded supply in all low income categories. Severe shortages of affordable housing among renters and owners were the result of higher income households out-bidding the lower income segment, occupying more than one half of the units affordable to this income group. Over half of extremely low income units and almost half of renter units affordable to very low income households were occupied by higher income households.

Table 38

Affordability Mismatch, City of Meriden (2000)

	Renter Units by # of Bedrooms				Owned or For Sale Units by # of Bedrooms				
	0-1	2	3+	Total		0-1	2	3+	Total
Rent <=30%					Value <=30%				
# occupied units	715	670	470	1,855		N/A	N/A	N/A	N/A
% occupied <=30%	565	295	180	1,040		N/A	N/A	N/A	N/A
% some problem	200	175	115	490		N/A	N/A	N/A	N/A
# vacant for rent	25	115	65	205	# vacant for sale	N/A	N/A	N/A	N/A
	<u>(25)</u>	<u>315</u>	<u>240</u>	<u>530</u>		N/A	N/A	N/A	N/A
Rent >30% to <=50%					Value >30% to <50%				
# occupied units	1,460	1,880	965	4,305		210	990	1,725	2,925
% occupied <=50%	800	979	385	2,135		55	220	385	661
% some problem	650	850	736	1,946		20	105	95	219
# vacant for rent	110	315	90	515	# vacant for sale	4	30	105	139
	<u>120</u>	<u>315</u>	<u>90</u>	<u>515</u>		<u>139</u>	<u>695</u>	<u>1,350</u>	<u>2,184</u>
Rent >50% to <=80%					Value >50% to <=80%				
# occupied units	830	1,430	665	2,925		92	1,925	6,075	8,092
% occupied <=80%	625	635	340	1,600		74	739	1,762	2,573
% some problem	500	470	280	1,249		25	94	261	380
# vacant for rent	20	65	4	89	# vacant for sale	10	50	30	90
	<u>(275)</u>	<u>390</u>	<u>49</u>	<u>165</u>		<u>3</u>	<u>1,141</u>	<u>4,082</u>	<u>5,228</u>
Rent >80%					Value >80%				
# occupied units	30	39	58	127		161	813	1,745	2,719
# vacant for rent	0	10	0	10	# vacant for sale	0	44	4	48
	<u>30</u>	<u>40</u>	<u>58</u>	<u>137</u>		<u>161</u>	<u>857</u>	<u>1,749</u>	<u>2,767</u>

Source: SOCDs CHAS Databook, 2000.

Housing Needs Summary

Housing needs may be defined both in terms of total housing production/rehabilitation requirements and by gaps between what a household can afford for housing and what that household actually spends. For this analysis, housing need was determined by estimating the total number of low and moderate income households living in deficient or overcrowded units. As shown in the table below, there is a need for a total of 4,284 housing units in Meriden.

Table 39

Housing Need in Meriden (2000)

	Low (0-50% MFI)		Moderate (50.1-80% MFI)	
	Renter	Owner	Renter	Owner
Low-Mod HH occupying sub-standard* or overcrowded housing units	2,436	219	1,249	380

*Sub-standard housing is defined as lacking complete plumbing and/or kitchen facilities.

Source: SOCDs CHAS Databook, 2000. Extrapolated by Ferrandino & Associates Inc.

5.2 Public and Assisted Housing

A portion of Meriden's affordable housing inventory falls under the jurisdiction of the Meriden Housing Authority (MHA), which owns and manages the City's stock of Federally assisted public housing. The MHA manages 607 units in Meriden. Of these, 171 units are located within Mills Memorial and Chamberlain Heights, scatter site Federal low income public housing family developments. An additional 221 units are located within Community Towers, a Federal low income public housing development for the disabled and elderly, on Willow Street. The MHA also manages 215 units of State funded moderate income housing, located within Yale Acres and Johnson Farms, two developments totaling 76 buildings. The MHA currently administers 656 Section 8 Housing Choice Vouchers and 314 Federal, State and Section 8 Housing Choice Vouchers (including 101 relocation vouchers for the Chamberlain Heights renovation). A breakdown of the Authority's holdings is provided below.

Table 40

Federal Low Income Public Housing Developments, City of Meriden

Project	Name	Designation	# of Units
CT 11-1	Mills Memorial	Family	140
CT 11-2	Community Towers North/South	Disabled/Elderly	221
CT 11-5	Chamberlain Heights	Family	31
TOTAL			392

Source: Meriden Housing Authority, Phone Interviews in March 2010 and Meriden Public Housing Authority Page on the City of Meriden web site.

Table 41

State Moderate Income Housing Developments, City of Meriden

Project	Name	Designation	# of Units
MR – 5	Johnson Farms	Family	52
MR – 24	Yale Acres	Family	163
TOTAL:			215

Source: Meriden Housing Authority, Phone Interviews in March 2010 and Meriden Public Housing Authority Page on the City of Meriden web site.

The following is a unit breakdown of Meriden's five developments.

Table 42

Unit Breakdown of Public Housing, City of Meriden

Site Name	Designation	0 BR	1 BR	2 BR	3 BR	4 BR
Mills Memorial	Family	0	26	52	44	18
Community Towers	Disabled/Elderly	0	221	0	0	0
Chamberlain Heights	Family	0	1	14	13	3
Yale Acres	Family	0	0	119	22	22
Johnson Farms	Family	0	0	52	0	0
TOTAL:		0	248	237	79	43

Source: Meriden Housing Authority, Phone Interviews in March 2010, and the 2008 Affordable Housing Appeals List from the Connecticut Department of Economic and Community Development

According to the 2008 Affordable Housing Appeals List from the State of Connecticut Department of Economic and Community Development, as of 2008 there was an additional 1,031 housing units of privately managed assisted housing, 519 Federally assisted and 512 State assisted units.

Table 43

Federally Assisted Privately Managed Developments, City of Meriden

Name	Designation	# of Units
Oakland Gardens	Family	23
Hillside Apartments	Family	33
Parkside Apartments	Family	51
Crestwood Park I	Family	55
Crestwood Park II	Family	150
Brookside Apartments	Family	32
Charles Street Place Apartments	Family & Elderly	80
TOTAL		424

Source: 2008 Affordable Housing Appeals List, Connecticut Department of Economic and Community Development

Table 44

State Assisted Privately Managed Developments, City of Meriden

Name	Designation	# of Units
Bradley Estates I	Family	74
Bradley Estates II	Family	42
Hanover Towers	Elderly	100
Harbor Towers	Elderly	216
Maple Hill	Family	32
Second Stage	Family	8
Second Step	Family	18
Village Apartments	Family	22
TOTAL:		512

Source: 2008 Affordable Housing Appeals List, Connecticut Department of Economic and Community Development

Waiting Lists

The Section 8 Rental Voucher Program provides rent subsidies for income-eligible families, funded by HUD. The MHA generally pays the landlord the difference between 30 percent of household income and the MHA-determined payment standard – about 80 to 100 percent of the fair market rent (FMR). Currently, the waiting list for Section 8 vouchers is closed.

The waiting list for public housing is still open. As of March 2010, the MHA had a waiting list of 497 applicants. The MHA does not maintain demographic information on the waiting list applicants. The table below identifies waiting list applicants by Federal, State or elderly development and bedroom number.

Table 45

MHA Public Housing Waiting List by Development and Bedroom, City of Meriden

Number	Federal				State		Elderly
	1 BR	2 BR	3 BR	4 BR	2 BR	3 BR	1 BR
	86	179	87	7	57	54	27

Percent	17.3	36.0	17.5	1.4	11.5	10.9	5.4
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Source: Meriden Housing Authority, Phone Interviews in March 2010.

5.3 Homeless Facilities and Services

There is one homeless shelter in the City of Meriden, Shelter NOW, which is operated by New Opportunities, Inc. It has 70 emergency beds (26 single male, 12 single female and 32 for women with children) and 18 transitional beds, for a total of 88 beds. If available, Shelter Now can accommodate 6 beds for homeless persons with HIV/AIDS.

Other programs and services for the homeless include the Community Support Services project, operated by Rushford, which as part of its Residential Supportive Services project which assists in securing Section 8 certificate reservations for rental assistance, placing persons in privately managed assisted housing and identifying housing need for rental assistance vouchers. Another service is the Meriden Soup Kitchen and lunch program, which is operated by the First Baptist Church, the Salvation Army Soup Kitchen, Catholic Family Services’ “Homeless with Child” program and NOW’s Community Action Agency of Meriden (CAM) Eviction Prevention Program.

5.4 Special Needs Facilities and Services

The supply of housing for the elderly and frail elderly includes independent living, assisted living, full service nursing facilities and skilled care options. Level of care offered by these facilities varies based on the individual or household need.

Adult Residential Care Homes

The Bradley Home	320 Colony Street
Connecticut Baptist Home	292 Thorpe Avenue
The Corner House	1 Griswold Street
Curtis Home	380 Crown Street
East Ridge Manor	43 Preston Avenue
Silver Manor Home for the Aged	128 Curtis Street

Assisted Living Facilities

The Village at Kensington Place	511 Kensington Avenue
Miller Memorial Community	360 Broad Place

Convalescent Homes

Cocomo Memorial Health Care Center	33 Cone Avneue
Connecticut Baptist Home	292 Thorpe Avenue
Curtis Home, St. Elizabeth Center	380 Crown Street
Meriden Center	845 Paddock Avenue
Miller Memorial Community	360 Broad Street
Silver Springs Care Center	33 Roy Street

Westfield Care and Rehab Center	65 Westfield Road
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Independent Living

Carabetta Management	200 Pratt Street
Cedar Ridge	292 Thorpe Avenue
Charles Street Place	122 Charles Street
MHA-22 Church Street	22 Church Street
MHA-Community Towers	55 Willow Street

The City of Meriden has one senior center, the Max E. Muravnick Meriden Senior Citizen's Center, a 32,000 square foot, air conditioned, handicapped accessible building located in the downtown. The Center is a hub for senior services and activities.

The Center's services are primarily to provide adequate transportation, proper health screening and healthy nutrition. Transportation services include: the mini-bus, a free service that provides transportation from the Center to the supermarket, medical appointments (within the City of Meriden) and convalescent home appointments; and medical transportation, a free service (donated contributions accepted) that provides senior residents with transportation to out of town medical appointments. Health screening services include the LaPlanche Clinic—a free service that provides health screenings, counseling, nutritional guidance and monthly seminars—and a weekly consultation from a social worker to discuss personal or financial problems, financial benefits and home care or medical claim forms. Nutritional services include the Senior Community Café—which provides free meals (donated contributions accepted) at the Center—and Meals-on-Wheels, a fee-provided service of home delivered meals.

The Center's activities are mostly recreational, which include: day trips to Broadway shows and other regional entertainment, classes in knitting, various arts and crafts, physical fitness (aerobics, weight training, yoga) and recreational equipment at the Center (pool tables, exercise bikes, puzzles and a big screen TV).

6.0 NON-HOUSING COMMUNITY DEVELOPMENT NEEDS

The following is an evaluation of non-housing needs and activities directed toward revitalizing neighborhoods, economic development, and providing improved community facilities and services.

The local survey conducted as part of the Consolidated Plan process provides insight into community priorities. Overall, youth services, economic development, quality of life improvement and poverty reduction were identified as priority needs. Priorities for housing included single family housing, homeless emergency shelter, energy assistance and first-time homebuyer assistance. For economic development, priorities were job retention/creation and employment training. Priorities for community service needs included youth, poverty reduction and anti-crime programs. In terms of infrastructure, flood control and sidewalk improvements were rated as high priorities. Lastly, for special needs services, neglected/abused children, the mentally disabled, domestic violence victims and substance abusers were identified as target populations. These issues and priority needs, along with others, are discussed below.

6.1 Brownfields and Economic Development

A primary goal of the City's CEDS is to "eliminate blighted structures and reclaim brownfield properties to create sites for redevelopment and open spaces." In pursuit of the effort, 15 vacant or underutilized commercial and industrial sites in Meriden were identified and, in 1999, property owners were provided financial assistance to conduct environmental site assessments. An inventory of some 150 underutilized sites within a one mile radius of Meriden's downtown was created. Two of the key brownfield sites located in Meriden's Central City are the old Factory H site and the former Hub site.

The old Factory H site, part of the former International Silver INSILCO complex known as Factory H, was analyzed for its development potential. The 7+ acre industrial site on Cooper Street was donated to Meriden's hospital, and part of it was redeveloped into a medical condominium building. The rest of the property, including deteriorating factory buildings and contaminated land, has remained dormant. The Factory H site, which straddles both sides of Harbor Brook, is a key resource for implementing the City's Harbor Brook Flood Control Plan, which includes soils remediation and demolition of derelict buildings on the site in order to widen the riverbed. Work at the Factory H site is estimated at \$5,000,000.

The Hub is an area of the downtown subject to frequent flooding by Harbor Brook (which runs by culvert underneath the Hub). The Hub site requires soils remediation and flood control infrastructure. Planned flood control activities include opening the Harbor

Brook from the culvert and utilizing part of the site for water storage, thereby alleviating flooding risk in the downtown and central Meriden. The area would also provide common green space for Meriden. Work at the Hub site is estimated at \$8,500,000. The Hub site is part of a larger redevelopment effort, the Center City Initiative.

The Center City Initiative is a long-range redevelopment plan for revitalizing the central city area of Meriden. The plan considers the redevelopment potential of the Hub, the two adjoining housing complexes—Mills and Parkside Gardens—and the surrounding areas including the downtown. It addresses the need for major transportation improvements along with flood control measures to improve the attractiveness of this area to private investment.

Two other central city areas targeted for economic development include the VMMC Complex (across the street from the Factory H site) and Meriden’s downtown (an area of West Main and Colony Street).

The VMMC (former hospital) is located on Cook Avenue. This site is closely woven into a residential neighborhood, just south of Meriden’s central business district. The 330,000 sf hospital building on this property was largely vacated in 1998 when operations were moved to a new location on Lewis Avenue. Several buildings, ranging from two to seven stories, make up the complex, which is serviced by a three level parking garage and additional surface lots nearby. The City owns nearby 116 Cook Avenue and the Factory H brownfields site, which are planned redevelopment areas.

Meriden’s downtown also represents redevelopment potential. The downtown is accessible via I-691 from exits 6, 7 and 8; however, upgrades to these access points are necessary. The downtown retail sector competes with a regional mall, the Meriden Square Shopping Center, located less than one mile north of I-691, as well as other retailers along that corridor and South Broad Street. Extensive streetscape, utility infrastructure and traffic flow redesign undertaken for revitalization has not yet attracted significant redevelopment interest by the private sector. While economic activity has improved in recent years, there remains a high level of vacancies in the downtown.

6.2 Education and Employment Opportunities

At one time, Meriden’s local economy, like a number of Connecticut cities, relied on one or two industries. Companies such as INSILCO and New Departure employed as many as 8,000 people each during the 1950s. In the 1970s, however, Meriden’s large dominating employers had drastically reduced their employment as the age of new technology, alternative labor supplies, and changing business reinvestment strategies took its toll. Today, Meriden’s economic employment base has substantially changed. A 2004 CERC report made the following key points:

- Three of Meriden’s top ten employers are manufacturing firms and two are service firms.
- Three of the ten industries with the largest recent employment growth (between 1996 and 2003) are in the manufacturing sector (primary metals, transportation equipment and miscellaneous manufacturing), and three are in the services sector (health services, business services and social services).
- Three manufacturing industries in Meriden that have seen the largest employment declines during recent years—rubber and miscellaneous plastics, printing and publishing, and electronic components.
- Meriden has relative employment concentrations in utilities, manufacturing, retail, information, health care and social assistance, and other services. Meriden has a specialization in these sectors, and the local economy depends on the success of these industries in order to prosper.
- The most significant issue facing the City of Meriden in its business retention efforts and economic development efforts in general is the scarcity of developable land due to the densely built up character of the City.”

The CERC report indicates that while Meriden lost employers during the 1990s, recently its local economy is creating more jobs. Meriden’s local economy, like other urban centers, relies on small and mid-sized businesses, and has more mid-sized businesses than the State average.

A primary goal of Meriden’s CED’s is to “Support Educational Programs that Enhance Employment Opportunities for the underemployed and the unemployed and support career advancement through post secondary education programming in the Greater Meriden area.” Local job training service providers, as a result of welfare reform, have seen increased demands for training by welfare clients. Because this population has greater barriers to employment, training needs have increased for GED, basic literacy, and English as a Second Language services, along with basic life skills, budgeting, pre-employment skills, and career path training. The City’s Adult Education division, the Meriden Business and Learning Center, Chamber of Commerce, and Middlesex College’s downtown campus, Community Action of Meriden, Women and Family Center, Kuhn Training, Meriden Housing Authority and Casa Boricua are major players in this training effort.

Other special populations that have been identified as having special employment training needs are single parent women who need to enter and/or reenter the work force, public housing residents who are training to become self-sufficient, youth, physically and/or mentally handicapped persons and the unskilled or underemployed. Their training needs include basic education and life skills training, specific and non-traditional career training, supervised work experience, and job specific and career training.

There are three key issues or problems in the area of employment and training. The first problem is a lack of employment and training programs available for youth, single parents and, in particular, the Hispanic community. A second issue is related to transportation. The City's public transit system does not currently operate during evenings or weekends, which creates an impediment to not only attending training activities but also to accessing job opportunities that require work hours beyond the system's operation times. A third issue is availability of day care services in evening or weekend hours.

6.3 Transportation and Infrastructure

Meriden is centrally located in the State. I-91 and Route 15 traverse through it. I-691 connects to I-84, and a short journey north links it to Route 9. Meriden provides rail service, commuter bus service to and from Hartford, and a local public transit system. Transportation needs for youth, the elderly, and for those who require public transportation are identified as problems in Meriden. In 2000, some 2,769 households or 12.1 percent of all Meriden households reported they had no vehicle available. As previously noted, a serious limitation of Meriden's transportation network is that the bus system does not presently operate after 6PM, and offers only limited Saturday service and no Sunday service. For youth, getting to and from activities within the community after school is a problem. Likewise, for working age persons, limited evening and weekend services presents a challenge. It is further complicated for those who need child day care service and must also bring a child to a center before going to work. Elderly persons, who cannot drive to out-of-town medical appointments, for example, are also affected.

The City's primary infrastructure needs relate to the Harbor Brook Flood Control project, drainage improvements for other areas of the City, road and sidewalk reconstruction, upgrade and improvement to the water and sewer system, new elementary and high school improvements, and rehabilitation and improvements to local parks and recreation facilities. Other costs pertain to the need to upgrade municipal buildings, and costs associated with vehicle and equipment upgrades.

6.4 Community Services

Youth. A priority issue in the community is the need for and expansion of pre-school, early learning experiences for children. Local social service providers and the Board of Education recognize that Head Start, School Readiness and other pre-school programs positively impact the academic and social outcome for children. Youth behavioral health issues are also identified as an emerging need. For some youth this is a habitual family problem; for others it relates to economic pressures at home i.e. poverty, both parents working, etc. There is a need for both preventive education activities, and counseling

and residential day treatment services. Presently, day treatment service providers such as Rushford are at capacity. The demand for parenting skills training and early childhood intervention programs such as the Children's First Initiative has increased. Based on the City's Juvenile Justice Program's experience, most juvenile problems are related to a bad home environment and a troubled family. The Child Guidance Clinic Crisis Intervention Program for abused and/or neglected children is at capacity. Expanded employment and training activities are identified as a need for youth, especially summer and year-round work experience opportunities for 14-15 year olds. Pre-employment and life skills training is needed to prepare youth for the world of work. At the same time, another important need is substance abuse education. Finally, teen pregnancy remains a local problem. While the incidence of local teen pregnancies has remained relatively stable, the local incidences of such is nearly double that of the statewide average, 15 percent for Meriden and 8 percent for Connecticut.

Elderly Care. An overriding concern of the elderly is their ability to maintain their independence. Transportation, as previously noted, is an issue. While there are a number of transportation services and programs locally operating to address senior needs, evening and weekend transportation and transportation to medical appointments and for shopping remain issues. Like transportation mobility, a lack of evening or weekend activities for seniors is a common complaint. While there are some local services which provide non-health related homemaker/chore services for seniors, the demand for these services exceeds present capacity. Likewise, there is increasing evidence for more companion type services to accompany an elderly person to a medical appointment or periodically drop in to see "how things are going." Presently, there are no adult day care programs operating in Meriden. The former two local programs were terminated because they were not financially viable. There are a couple of programs in Southington and Middletown. While participation in the Elderly Nutrition lunch program has remained constant, there has been an increase in demand for the Meals on Wheels service, which currently serves about 140 meals a day. Lastly, health care costs and insurance are a priority concern of the elderly. Not only are increasing costs of insurance and prescription drugs a chronic problem, but also changes in the health care industry policies have created considerable confusion and anxiety.

Day Care. The need and priority for day care services remains high in the community. The increased numbers of households that are becoming two wage earner families, the increase in single-parent families, and the requirements of welfare reform laws for recipients to receive training and obtain employment have all escalated the demand for child day care. While child day care services have expanded in the community most notably for 3-4 year olds through the School Readiness program, there are service gaps. There is an estimated need for an additional 300 slots locally. Child day care services for infants and toddlers are particularly limited. For those who need this type of service, it is difficult if not impossible to enroll in slots available. In Meriden, there is a need for evening and weekend child day care services. Most services operate between the hours

of 6 am to 6 pm weekdays. For those who work at a second shift job or are employed in service/retail type jobs, which tend to require evening and/or weekend work hours, there are no day care services available to accommodate their needs. Also, for individuals who are in substance abuse treatment and need to attend support groups and counseling services programs, which typically involves meeting in the evening, and/or on the weekend, lack of day care services is an issue. Affordable and flexible hour day care services are a key supportive service for persons to successfully enter and remain in the workforce.

Health and Mental Health. A major issue in the community, particularly for persons and their families in the 21 to 65 years age range, is the lack of or limited health insurance. About 25 percent of the patient visits at the Community Health Center are self-pay. Some of this is the result of employers not providing coverage, and there are apparently many temporary type jobs which have no benefits. Also, State budgeting problems have resulted in cuts to health insurance programs that either reduced benefits or dropped people from the programs. This lack of health insurance is straining the local health care system.

The incidence of sexually transmitted diseases has declined somewhat in the last few years, and statistics on HIV and AIDS have remained stable. There are some 200 active HIV cases in Meriden. Due to advances in medicines and treatments, HIV is becoming more of a chronic condition and lifelong issue, which can also strain the local health care system.

While the incidence of substance abuse does not appear to be changing, the experimentation with alcohol and drugs is occurring at early ages. A concern is that the community may be becoming complacent on the drug issue. Continued drug prevention education and a “basic no tolerance” message throughout the community on all substance abuse is needed.

In the context of current mental health services, there continues to be a need to assist persons with psychological and emotional difficulties to reintegrate into the community. The two primary issues in this effort are finding affordable housing and provisions for mental health counseling and support services. Supportive housing venues were identified as a need, along with meaningful employment opportunities and training, to obtain those jobs. Overall, there is a consensus that the local behavioral health service providers such as Rushford and the Child Guidance clinic are at service capacity.

Violence and Abuse. Beyond general criminal violence and activity, the community recognizes the need for continued efforts in services to address sexual assault and domestic violence. For these issues, crisis and emergency services, counseling and community education, and outreach are primary activities identified. The local sexual assault program reports that it has more clients in need of mental health and substance

abuse services. The local domestic violence agency finds that their clients are remaining at the shelter for a shorter term, as they want to move into an independent living environment sooner. Further, intervention and counseling services are needed to address abused and neglected children situations. As a result of the increased efforts of the State Department of Children and Families, referrals for these problems have increased and the ability to address these needs is near capacity. Lastly, there has been an increase in requests by the elderly for services in the areas of counseling related to prior abuse or present abuse by a family member.

DRAFT

7.0 STRATEGIC PLAN

The City of Meriden intends to use a total of \$1,015,286.17 CDBG funding to improve the housing conditions, improve the living environment, and provide economic opportunities in Meriden's inner-City neighborhoods during the 2010-2011 program year. Of the total amount available, \$934,000 is CD-36 funds and \$81,286.17 is reprogrammed CDBG funds from prior years. The CD-35 budget allocation was used as the basis for estimating the CD-36 budget.

Meriden's inner-City neighborhoods contain its housing stock most in need of attention, its neediest residents, under-utilized properties with economic development potential, and numerous institutions that provide social services. Meriden's inner-City area contains high concentrations of low and moderate income and minority households, a high percentage of renters, and much of the City's older multi-family housing stock. The inner-City neighborhoods, which were most severely affected by the recession and housing market collapse of the early 90s, have experienced the City's highest levels of disinvestment and decline in owner occupancy. These are also the most densely populated areas of the City that historically exhibit the City's highest unemployment levels. Many inner-City residents frequently are cost burdened, and homeowners struggle to maintain their properties. Further, most Public Housing Developments, with the exception of one in South Meriden, and most of the City's social service providers and religious institutions are located in the inner-City. These same areas contain the City's State Enterprise Zone area, two brownfield sites (Factory H and the HUB), the former VMMC hospital, the Lewis Avenue Corridor, Colony Street, and West Main Street. These areas have been identified as needing economic development and revitalization efforts to foster economic growth. Flooding of Harbor Brook has adversely impacted the inner-City; periodic and seasonal flooding over the years has driven businesses out of the area. The City of Meriden is considered a "distressed" community under Section 32-9J of the Connecticut General Statutes.

This Plan supports the goal of regenerating the City of Meriden from within by revitalizing its inner-City neighborhoods—maximizing its economic development potential and enhancing its residences.

7.1 Affordable Housing

The City's objectives specifically related to the provision affordable housing include:

- Affordability for the purpose of provision of decent housing
- Sustainability for the purpose of provision of decent housing
- Availability/accessibility for the purpose of enhancement of the living environment and quality of life

The Plan is intended to assist in the provision of decent housing for special needs populations, including the homeless, elderly and homeowners experiencing severe cost burden by:

- Identifying and prosecuting housing code violators
- Providing grants to social service organizations that provide temporary housing, transitional housing and counseling services to the homeless population and those at risk of becoming homeless
- Providing grants to social service organizations to help make their services to low income households more affordable, thereby reducing the cost burden of low income households

The City will use \$431,000 during Program Year 36 for projects aimed at revitalizing Meriden's inner-city neighborhoods. Projects include: Housing Code Enforcement, and Legal Services. Prior year CDBG funds may also be used for Home Rehabilitation and lead paint compliance activities.

Housing Code Enforcement

The purpose of the City of Meriden Housing Code enforcement program is to maintain and improve its existing housing stock, proactively enforce local housing, building, health, fire and zoning codes and eliminate and reduce slum and blighting influences in Meriden. CDBG-funded Housing Code enforcement activities are conducted in the City's low moderate income areas, which include Census Tracts 1701, 1702, 1703, 1704, 1706, 1708, 1709, 1710 and 1713, 1714 and 1715. CDBG funding allows the City to adequately staff the Housing Code Division with Housing Inspectors capable of working with other City Departments to enforce code compliance in targeted geographical areas and to implement programs aimed at further deterioration of the housing stock in the City's most vulnerable areas. The City has as a goal the inspection of 1,800 housing units annually. There are 12,853 housing units located in the low moderate income areas. Therefore, as a goal, the City will inspect all housing units every 7 years and housing units will continue to be inspected until all code violations have been corrected.

The Plan designates "Meriden's Inner-City area" as the area in which the rehabilitation and maintenance of the housing stock will be undertaken using CDBG funds. The inner City area comprises the low and moderate income census tracts outlined above. Generally, the criteria used by the City to define the CDBG-target area as deteriorated or deteriorating includes: 1) percentage of owner occupied and renter occupied compared to the citywide average, 2) age of the housing units, 3) median value of the owner occupied buildings, 4) median gross rent, 5) percentage of renters paying above 30% and 35% of income for rent, and other key statistics such as minority population, unemployment, median household income, per capita income and poverty rate by census tract compared to the City wide average. All of the Census tracts targeted by the

City of Meriden for CDBG-funded Housing Code enforcement activities are low and moderate income Census tracts and have housing and demographic conditions below the City-wide area.

The Housing Code Division includes six staff members who work under the direction of the Director of the Department of Development and Enforcement. Key activities of the Housing Code Division staff personnel include daily housing inspections and maintenance of activity logs, interdepartmental referrals of housing code violations, and the coordination of "Code Walks". First, each Housing Inspector is responsible for inspection of rental units within an assigned geographical area to determine compliance with the Housing Code. Housing Code Inspectors respond to complaints from tenants, City departments and social agencies, neighbors and the general public. Second, the Housing Division is the central tracking agency for the referral system currently used by the City of Meriden. Participating Departments include: Development and Enforcement, Law, Health, Police Department, City Manager, Public Works, and Fire Marshal. City personnel that suspect a code violation enforced by another department fill out a referral form. The Housing Division logs, sends referrals to the appropriate Department for action, and regularly monitors the status of these violations. Third, Housing Division staff persons also coordinate monthly "Code Walks." During the "Code Walks," various code (housing, health, fire, etc.) inspectors along with department heads, Community Police Officers, and City officials jointly inspect a targeted area to identify any and all code or slum and blighting problems. The Housing Division personnel maintain a summary of the activities for the CDBG program administrator.

Housing Legal Services

The purpose of the Law Department's CDBG funded Housing Legal Services is to assist help the Housing Code Division enforce local housing, building, health, fire and zoning codes and eliminate and reduce slum and blighting influences in Meriden. CDBG-funded Housing Legal Services also allows the City Law Department staff to serve as a clearinghouse for information for members of the general public who have questions regarding housing in Meriden.

Code Enforcement Activities completed by the City of Meriden Law Department may include one or more of the following activities:

Code Drafting and Interpretation: The Law Department may interpret the City Code when required.

Implementation of Enforcement Procedures: The Law Department worked with the Housing and Building Staff to develop an effective citation process that included hand-delivering citations to property owners.

Citation Process: This Law Department receives copies of unpaid citations and files them with the Superior court in an effort to obtain judgments.

Demolition Liens: The Law Department with the Housing & Building staff to file demolition liens on any property which the city expended funds on to make it safe. This process ensures that the City of Meriden would have an opportunity to recoup its expenses.

Property Maintenance Liens: The Law Department works with the Housing & Building staff to file property maintenance liens on any property which the city expended funds on in order to bring the property into compliance with local or state codes, in accordance with the applicable state statutes. This process ensures that the property was brought into some compliance and that the City of Meriden would have an opportunity to recoup its expenses.

Anti-blight Liens: This office works with the Housing and Building staff to file the appropriate anti-blight liens in accordance with Meriden's anti-blight ordinance.

Civil Actions: This office works with the Housing & Building staff to bring civil actions on behalf of the City of Meriden to enforce its orders brought pursuant to the Meriden City Code, to defend appeals from the decision of the Citation Hearing Officer, and to represent the City of Meriden's interests before State Boards and Commissions in Housing matters.

Foreclosures: This office monitors the foreclosures in which the City of Meriden has an interest, such as a second mortgage, motor vehicle tax liens, compliance orders from the Health Department, Fire Marshal, etc..

Services to the Public Completed by the Law Department may include one of more of the following:

Information Clearinghouse: The Law Department serves as a clearinghouse for information for members of the general public who have questions regarding housing in Meriden.

Respond to Housing Inquiries: The Law Department responds to both landlords and tenants who contact the City with questions or concerns about housing matters.

Eviction Information: The Law Department provides information on evictions and the court eviction procedures.

Staff Liaison to the Human Rights Advisory Board: Every month there is a meeting of the Human Rights Advisory Board. One of their responsibilities is to determine the conditions, needs and problems concerning Human Rights in the City of Meriden, and one of those areas involves housing. The City Manager's office works closely with the Human Rights Advisory Board, and serves as its staff liaison.

Other Programs

The City manages numerous activities funded with both governmental and private funds aimed at arresting the deterioration of Meriden's inner-City area.

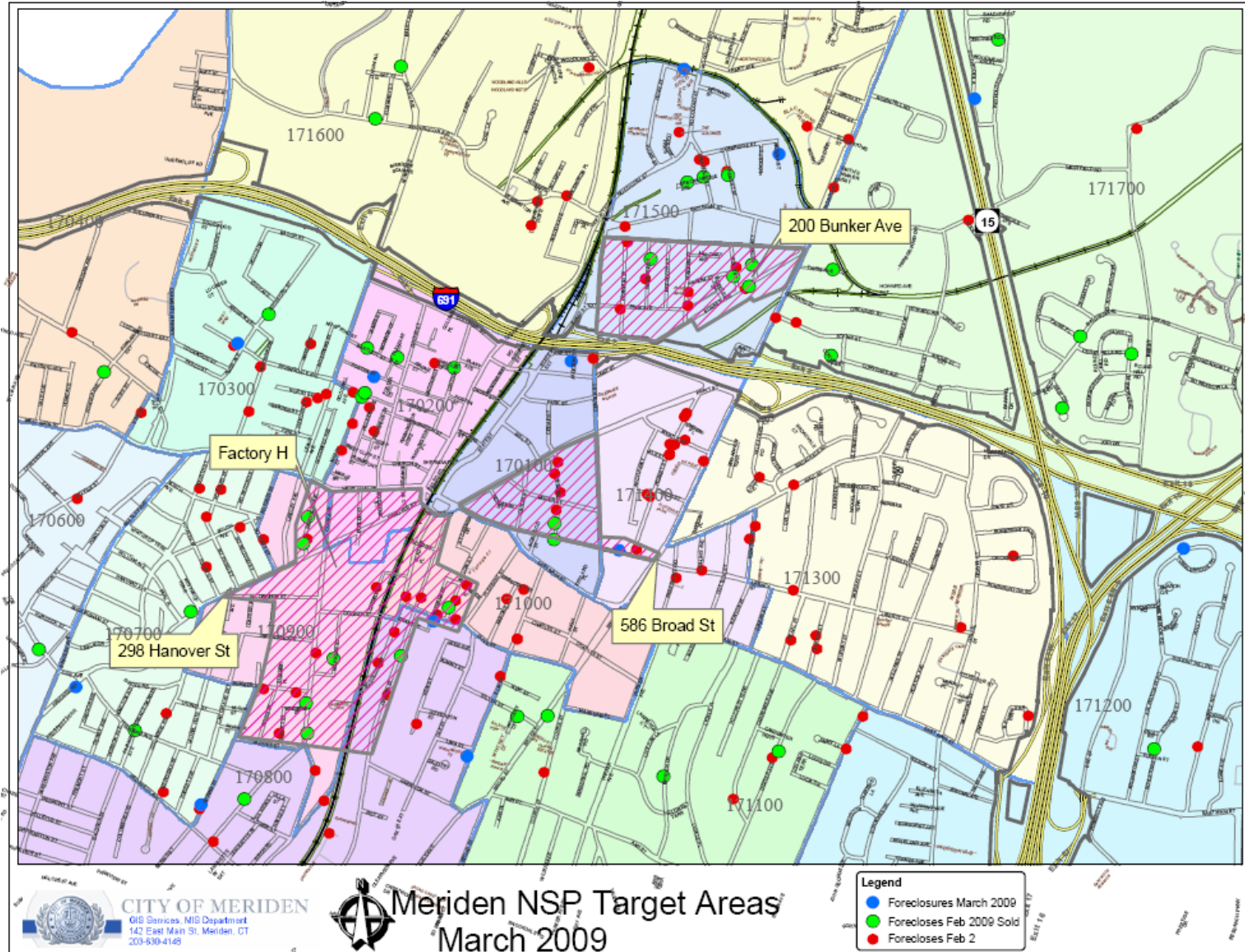
1. Demolition of Hazardous Vacant Structures: The City will continue the demolition of hazardous vacant structures which are deemed to be a safety threat and a detriment to the neighborhood. It is estimated two structures per year will require such removal. Also, it is estimated 30 structures per year will require being boarded up and secured. The City currently has \$232,000 in NSP Funds, \$160,000 in prior year CDBG allocations and Program Income, and City Bond funds to implement this program. Demolition activities are managed by the City of Meriden Department of Development and Enforcement.
2. Neighborhood Stabilization Program: The City will purchase, rehabilitate and resell foreclosed home to low and moderate income clients in the "Neighborhood Stabilization Program (NSP)" target areas. The NSP Target Area (**Map 2**) comprises three residential areas where the number of vacant, foreclosed homes is high. The entire NSP area lies within the low moderate income area. Seven foreclosed properties have been purchased in the NSP target areas to date. The City currently has \$1,785,000 in NSP Funds and \$400,000 in private financing to implement this program. The NSP program is managed by Meriden's City Manager Department.
3. Community Service Initiative: The City will continue the Community Service Initiative, which provides City staff that is responsible for removing graffiti, maintaining vacant lots, and removing and clean-up litter and trash in inner-City areas. Some 75 sites per year will be improved. The City will also continue the enforcement and removal of abandoned motor vehicles. An estimated 50 vehicles per year will be removed. The City currently provides approximately \$150,000 in City General funds annually. The Community Service Initiative is managed by the City of Meriden Department of Parks, Recreation and Public Buildings.
4. Enforcement of Housing Code and Anti-Blight Ordinance: The City will continue enforcement of Housing Code and Anti-Blight Ordinance. Participating departments include: Development and Enforcement, Law, Health, Police Department, City Manager, Public Works, and Fire Marshal.
5. Neighborhood Assoc. & City-sponsored neighborhood cleanup/anti-litter campaigns: Private and government groups will work together to support at least one neighborhood cleanup event per year. Approximately \$15,000 per year from local and private funding sources is raised to support this activity on an annual basis.
6. Lead Paint Abatement: The City will continue to work with LAMPP, a statewide Lead Hazard Control program. LAMPP currently has over \$2 million for statewide lead paint abatement activities. It is estimated that approximately \$200,000 of those

funds will be spent annually in Meriden to abate four housing units per year. The City will also allocate CDBG and NSP funds to lead inspection and abatement work associated with the implementation of the NPP and NSP programs.

7. Sidewalk Improvement: The City will continue repair and replacement of sidewalks in inner City area. Since 2006, the City of Meriden has improved 11,875 linear feet of sidewalk in Meriden's residential neighborhoods. The City currently has approximately \$240,000 in CDBG and CDBG-Recovery Act funds for new sidewalk improvements in inner city areas. The City also will continue the implementation of the "CIDEWALK" cost sharing program whereby the City provides 65% of the cost of rebuilding the sidewalks adjacent to a participating property owner and the balance is paid by the property owner. Currently, \$150,000 in City Capital Improvement Bond funds is allocated to the "CIDEWALK" program in FY 2010.
8. Fund local infrastructure improvements: The City will continue to invest in maintenance of infrastructure in Meriden's inner City areas. Key activities include Harbor Brook Flood Control project, upgrades to West Main Street, and road paving. Resources include State bond funds, state and federal bridge and highway improvement funds, and City Capital Improvement Program (CIP) bond funds. Since 2006, the City has paved over 9 miles of City roads and spent several hundred thousand dollars on flood control planning and engineering. The City currently has \$700,000 in 2007 and 2008 Federal Appropriations and City Bond Funds for improvement of West Main Street, \$1 million in CIP funds for road paving and sidewalk reconstruction in FY 2010, and \$600,000 in State of Connecticut bond funds for flood control permitting and planning at the Meriden HUB site.

Redevelop and Reuse underutilized or vacant properties: The City will continue efforts to redevelop Factory H and Meriden HUB brownfields sites and redevelop and improve City-owned sites such as 116 Cook Ave. and the Meriden Transit Center. Over \$3.4 million in EPA and State funds has been spent to date for brownfields remediation. The City recently spent \$750,000 in City Bond funds to acquire 116 Cook Ave and is planning to use a HUD Section 108 loan to demolish and clear the adjacent Factory H site for redevelopment and flood control uses. The Section 108 Loan requires the City to pledge future years' CDBG entitlement funds to repay the loan. Specific plans for the use of \$100,000 annually for the repayment of a Section 108 Loan to demolish Factory H is included in the *City of Meriden Section 108 Loan Application for Demolition of Factory H (Appendix D)*.
9. Community Policing: City will continue to fund the Neighborhood Initiative Police Program wherein officers are assigned to a specific inner-city neighborhood area. Neighborhood Initiative officers work together with Neighborhood Associations, the Housing Code Division staff and other City officials and employees to reduce crime and blight in the inner city area. Costs of the Neighborhood Initiative are paid from the City's General Fund.

Map 2: Neighborhood Stabilization Program Target Areas



7.2 Homelessness

The City will allocate \$43,635 of the CD-36 funds to address homelessness. Specifically, through its public services grants, the City supports the operations of several private non-profit organizations whose mission is to provide temporary and transitional housing and other related counseling services for the homeless in Meriden. During 2010-2011, the City of Meriden will implement projects that impact homelessness and relieve the cost burden on special needs populations. The following funding allocations specifically address the homeless needs identified in the Consolidated Plan:

- Meriden-Wallingford Chrysalis, Inc. Child Advocacy
- Meriden-Wallingford Chrysalis, Inc. Domestic Violence Services
- Shelter NOW
- Women and Families Center Project REACH
- Women and Families Center SACS
- Connecticut Legal Services
- Child Guidance Clinic

The Meriden Housing Authority (MHA) also works to address homelessness in the City of Meriden. MHA is responsible for providing decent, safe and sanitary housing for individuals residing in Meriden with low and moderate incomes. The Meriden Housing Authority has the following goals to address homeless needs and to prevent homelessness:

- “Expand the supply of assisted housing”
- “Increase assisted housing choices”
- “Promote self-sufficiency and asset development of families and individuals”
- “Ensure equal opportunity in housing for all Americans”

The Meriden Housing Authority will address homelessness by providing Section 8 vouchers and to provide first time homeowner loan assistance aimed at transitioning residents from public housing into the private housing market. The Meriden Housing Authority will apply if funds are available for new Section 8 Certificates or vouchers for households experience severe cost burden.

Homelessness. To address its homelessness objectives, the City will allocate resources towards the provision of housing and counseling services to individuals who are either homeless or are at risk of becoming homeless. The City estimated that 663 unduplicated persons receive emergency shelter during the course of a year and an additional 40 individuals are unsheltered.

Chronic homelessness. To end chronic homelessness, the City intends to implement the strategies outlined in its 2010-2015 Comprehensive Plan as well as to support public service projects that provide counseling and support services to the homeless. These programs include the Meriden-Wallingford Chrysalis, Inc. Domestic Violence Services and Child Advocacy programs, Shelter NOW, Women and Family Center-Sexual Assault Crisis Service (SACS), and Women and Family Center-Project Reach. In addition, the City will support the Child Guidance Clinic, which provides counseling to at-risk youth in order to alleviate future behavioral and other developmental problems that could lead to chronic homelessness, and Connecticut Legal Services, which provides legal assistance to Meriden residents facing homelessness.

Homelessness Prevention. The Meriden Housing Authority has found that providing rental subsidies to households below 80% of the median income level for the area is the most cost effective and practical means to address pending homelessness. The Meriden Housing Authority currently provides 485 units of Federal Public Housing at Mills Memorial (140), Community Towers (221) and Chamberlain Heights (77) housing complexes; 626 Section 8 Housing Assistance vouchers; and 215 units of State Moderate Income housing at Johnson Acres (52) and Yale Acres (163). The Meriden Housing Authority will secure additional Section 8 Housing Assistance vouchers as they become available so that more individuals can be served. MHA also has 213 relocation vouchers associated with the renovation of Chamberlain Heights.

7.3 Other Special Needs

The City of Meriden will allocate \$45,391 to non-homeless special needs projects. Projects include: New Opportunities, Inc.-Chore Project for Elders, Casa Boricua de Meriden, Inc., Kuhn Employment Opportunities, Inc.-Mobile Work Crew, Franciscan Home Care and Hospice Care. This year, the City will also fund the Nurturing Families program administered by the Community Health Center. The project will fund a Spanish prenatal group intended to foster parenting skills to reduce the incidence of child abuse and neglect.

Table 1B
Special Needs (Non-Homeless) Populations

Special Needs (Non-Homeless) Subpopulations	Priority Need Level High, Medium, Low, No Such Need	Unmet Need	Multi-Year Goals	Annual Goals
Elderly	M	873	10	2
Frail Elderly	M	617	0	0
Severe Mental Illness	H	374	0	0
Developmentally Disabled	L	0	0	0
Physically Disabled	L	2,256	10	2
Persons w/ Alcohol/Other Drug Addictions	M	43	0	0
Persons w/HIV/AIDS	M	148	0	0
Victims of Domestic Violence				
Other (Public Housing Residents)	H	1,968	0	0
TOTAL	-	6,279	20	4

Table 2A
Priority Housing Needs

PRIORITY HOUSING NEEDS (households)	Priority		Unmet Need	
Renter		0-30%	-	784
	Small Related	31-50%	-	385
		51-80%	-	168
		0-30%	-	255
	Large Related	31-50%	-	139
		51-80%	-	108
		0-30%	-	439
	Elderly	31-50%	H	237
		51-80%	-	58
		0-30%	-	490
Owner	All Other	31-50%	-	374
		51-80%	-	118
		0-30%	-	139
	Small Related	31-50%	-	195
		51-80%	-	491
		0-30%	-	10
	Large Related	31-50%	-	71
		51-80%	-	220
		0-30%	-	549
	Elderly	31-50%	-	340
Non-Homeless Special Needs		51-80%	-	132
		0-30%	H	72
	All Other	31-50%	-	54
		51-80%	-	226
	Elderly	0-80%	M	873
	Frail Elderly	0-80%	M	617
	Severe Mental Illness	0-80%	H	374
	Physical Disability	0-80%	L	2,256
	Developmental Disability	0-80%	-	-
	Alcohol/Drug Abuse	0-80%	M	43
HIV/AIDS	0-80%	M	148	
Victims of Domestic	0-80%	-	-	

Table 2A

Priority Housing Activities

Priority Need	5-Yr. Goal <u>Plan/Act</u>	Yr. 1 Goal Plan/Act	Yr. 2 Goal Plan/Act	Yr. 3 Goal Plan/Act	Yr. 4 Goal Plan/Act	Yr. 5 Goal <i>Plan/Act</i>
CDBG						
Acquisition of existing rental units	0	0	0	0	0	0
Production of new rental units	0	0	0	0	0	0
Rehabilitation of existing rental units	0	0	0	0	0	0
Rental assistance	0	0	0	0	0	0
Acquisition of existing owner units	0	0	0	0	0	0
Production of new owner units	0	0	0	0	0	0
Rehabilitation of existing owner units	125	25	25	25	25	25
Homeownership assistance	9	2	2	2	2	1

Priority Housing Needs/Investment Plan Goals

Priority Need	5-Yr. Goal <u>Plan/Act</u>	Yr. 1 Goal Plan/Act	Yr. 2 Goal Plan/Act	Yr. 3 Goal Plan/Act	Yr. 4 Goal Plan/Act	Yr. 5 Goal <i>Plan/Act</i>
Renters						
0 - 30 of MFI	249	0	0	0	0	0
31 - 50% of MFI	35	0	0	0	0	0
51 - 80% of MFI	30	6	6	6	6	6
Owners						
0 - 30 of MFI	170	0	0	0	0	0
31 - 50 of MFI	0	0	0	0	0	0
51 - 80% of MFI	60	12	12	12	12	12
Homeless*						
Individuals	0	0	0	0	0	0
Families	0	0	0	0	0	0
Non-Homeless Special Needs						
Elderly	10	2	2	2	2	2
Frail Elderly	0	0	0	0	0	0
Severe Mental Illness	0	0	0	0	0	0
Physical Disability	10	2	2	2	2	2
Developmental Disability	0	0	0	0	0	0
Alcohol/Drug Abuse	0	0	0	0	0	0
HIV/AIDS	0	0	0	0	0	0
Victims of Domestic Violence						
TOTAL	564	22	22	22	22	22

* Homeless individuals and families assisted with transitional and permanent housing.

7.4 Non-Housing Community Development

The City of Meriden will use \$192,857 in CDBG-36 funds for priority community development social service needs. Funding will be spent on various public services activities and one public facilities project that correspond to an identified need outlined in the Consolidated Plan. Together, the implementation of the projects will help develop a viable urban community by providing a suitable living environment—improving the safety and livability of neighborhoods, increasing access to quality public and private facilities and services, and reducing the isolation of income groups within a the community. The public services activities included address Community Development needs, in some cases simultaneously addressing the needs of the homeless and special needs populations.

The City views the expenditure of funds on public service related programs as a way to create economic opportunity in the community, which, in turn, serves as a means to improved self-sufficiency and reduced homelessness over the long term. Specifically, proposed activities will help accomplish the following objectives:

- Provide counseling services to 7,275 individuals who are either homeless or at risk of becoming homeless in Meriden during the program year. Programs include MW Chrysalis, Shelter NOW, SACS, and Project Reach, Connecticut Legal Services and Child Guidance Clinic. Project will provide a suitable living environment by making services accessible to needy individuals.
- Provide counseling services to 300 children that are the victims of domestic violence and sexual abuse. Program includes Child Guidance Clinic. Project will provide a suitable living environment by making services accessible to needy individuals.
- Provide 642 special needs residents, including elderly, the poor, and the handicapped, jobs, meals or other daily functions in order to provide a suitable living environment. Programs include Casa, Kuhn, Chore Service, Circles, and Nurturing Families. Project will provide a suitable living environment by making services accessible to needy individuals.
- Provide 2,487 low-income Meriden youth access to recreational, job training and other projects aimed at reducing youth violence and crime in order to provide a suitable living environment. Projects include Beat the Street, Summer Basketball, Boys & Girls Club, Summer Safe Havens, Teen Center, Karate, Rec Express, BBBS, QRWA Summer Paddling, Gallery 53, My City Kitchen and Catholic Charities. Project will help create a suitable living environment through provision of affordable services to youth and their families.
- Provide literacy training to 100 adults and train 15 volunteers to help increase literacy over the long term. Project includes Literacy Volunteers. Project will help provide a suitable living environment through the implementation of programs aimed at sustaining learning over the long term.

- Provide employment and training services for 4 low income men and women in the Allied Health field including CAN training, Medical Receptionist training, job placement assistance, computer instruction and employment readiness workshops.

The City will also use \$104,645 in CD-36 funds for inner city sidewalk improvement. Project will coordinate CDBG expenditures with other CDBG-programs including NSP, NPP and Code Enforcement activities in residential areas where the City has confirmed that the sidewalks are in need of reconstruction. The project will help maintain accessibility for low and moderate income residents as well as the elderly, disabled and youth.

Table 2B

Priority Community Development Needs

Priority Need	Priority Need Level	Unmet Priority Need	Dollars to Address Need	5 Yr Goal Plan/Act	Annual Goal Plan/Act	Percent Goal Completed
Clearance and Demolition			100,000			
Code Enforcement	-	9,000	381,000	9,000	1,800	20.0
Public Facility (General)	M	5	0	5	1	20.0
Homeless Facilities	-	1	0	0	0	0.0
Youth Centers	-	1	0	0	0	0.0
Neighborhood Facilities	-	15	0	0	0	0.0
Water/Sewer Improvements	-	1	0	0	0	0.0
Street Improvements	-	1	0	0	0	0.0
Sidewalks	H	5	104,645	5	1	0.0
Flood Drainage Improvements	-	1	0	0	0	0.0
Public Services (General)	H	28,954	28,954	480	295	61.5
Senior Services	H	2,000	19,415.20	1,225	610	49.8
Handicapped Services	H	100	25,000	24	12	50.0
Legal Services	H		50,000	50	1	3.8
Youth Services	H	3,000	81,557	4,744	2,487	52.4
Child Care Services	-		6,750	0	0	0.0
Transportation Services	H	1,000		0	0	0.0
Employment/Training Services	H	7,500	7,500	4	4	100.0
Lead Hazard Screening	H	11,076	11,076	60	12	20.0
Fair Housing Activities	H	1	1	1		

Addressing Obstacles to Meeting Underserved Needs

The City's will complete the following activities related to addressing obstacles to meeting underserved needs:

- Continue advocacy with Regional Planning Agency and Department of Transportation for additional resources to enhance local public transportation for persons who need such to obtain employment
- Coordinate referrals concerning housing to City Departments or local agencies
- Review available data pertaining to income levels, labor status, or other economic indicators

- Review City policies regarding the use of federal funds as required
- Seek other Federal, State or local funding to augment and support existing programs when feasible
- Support the activities of the Meriden Council of Neighborhoods, including neighborhood organizing, crime awareness and prevention activities, and public safety activities
- Submit on behalf of interested non-profit organizations the City's application to the state Neighborhood Assistance Act program.

7.5 Barriers to Affordable Housing

Meriden's inner-City area contains high concentrations of low and moderate income and minority households and much of its older housing stock. In Meriden's inner-City neighborhoods, many residents frequently experience cost burden problems and homeowners struggle to maintain their properties. With Neighborhood Stabilization Program (NSP) program funds, the City will acquire, rehabilitate and resell homes to low and moderate income households, including minority households, in the inner-City area. Similarly, the objective of the Meriden Neighborhood Preservation Program is the recovery of the inner-City neighborhoods through housing rehabilitation. Using a portion of its CDBG funds and other public subsidies, the City provides below market interest rate loans to low to moderate income property owners (living within designated "Neighborhood Strategy Areas") for housing rehabilitation.

In addition to the activities undertaken by the City, the Meriden Housing Authority addresses barriers to affordable housing by providing economic subsidies. The Meriden Housing Authority states the following goal related to the removal of barriers to affordable housing: "Increase the availability of decent, safe and affordable housing by applying for additional rental vouchers, reducing public housing vacancies, and leveraging private or other public funds to create additional housing opportunities." Towards this end, the Meriden Housing Authority will continue to reduce the barriers to affordable housing by providing Section 8 vouchers and to provide first time homeowner loan assistance aimed at transitioning residents from public housing into the private housing market.

7.6 Lead Paint Hazards

The City will continue to address and secure lead paint clearance for NPP-funded home rehabilitation loans completed since 2006 per HUD requirements. The City of Meriden is currently implementing the following actions for non-exempt housing units that received NPP Loan funds for home rehabilitation activities since July 1, 2006:

- For properties not exempt in which a child under six did not reside during the rehabilitation work or does not now reside, the City will provide a report to HUD clearing the property from lead hazards. Clearance testing is being performed by two certified organizations in accordance with the regulations.
- For properties not exempt in which a child under six resided during the rehabilitation work or now resides, the City will complete all steps required by the regulations to identify and remediate lead hazards. The City will provide documentation to evidence that the requirements of the regulations were followed and a copy of the clearance report. The City has a Memorandum of Understanding with the Lead Action for Medicaid Primary Prevention (LAMPP) project to assist the City in completing these activities.

In addition to these activities, the City works collaboratively with the LAMPP project to reduce residential lead hazards for low-income children under six years old. LAMPP has access to several federal funding programs that will be used to conduct risk assessments and inspections of housing units within targeted communities, provide lead hazard control education to families and property owners within targeted communities and provide property owners with financial assistance to rehabilitate housing units in targeted communities with identified lead hazards. Meriden is one of the target communities for the LAMPP activities. The City maintains programs in lead poisoning prevention and regulation enforcement through its Health Department. Meriden supports housing preservation and improvement through enforcement of a housing code and a Certificate of Apartment Occupancy program.

7.7 Fair Housing

An Analysis of Impediments to Fair Housing Choice (AI) is required by HUD from jurisdictions receiving Community Development Block Grant (CDBG) funding. The overall goal of the AI is to review and assess impediments to fair housing within Meriden. According to HUD, impediments to fair housing choice are:

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

The AI report (**Appendix E**) was developed in conjunction with this Consolidated Plan. It evaluates Meriden's current fair housing legal status, and its and public and private fair housing programs and activities, and provides recommendations for fair housing initiatives critical to ensuring equal housing opportunity within the City.

7.8 Anti-Poverty Strategy

Based on US Census tract data, some 8,217 residents of Meriden are living below the Federal poverty line. All of the programs outlined in this plan are intended to provide benefits principally to low and moderate income persons, including persons living below the Federal poverty line.

The City recognizes the interrelationship between housing and economic opportunities and the need to pursue both in order to assist households attain self-sufficiency. While the City has defined three priority strategy areas, they are not separate or isolated strategies. The City believes these strategies are inter-related and impact, reinforce and contribute to each other to achieve the common goal of a viable, vibrant City. The health of the inner-City, its special needs populations, and the community at large cannot be artificially separated, as they are an integral part of the whole. The betterment and improvement of any part inevitably contributes to the betterment of the other segments of the community. The City believes the implementation of the housing, neighborhood revitalization, economic development activities and community services to special populations outlined in this Plan will help reduce the number of households in poverty. This is due to the interrelationship of suitable, decent housing and an individual's employability.

This year, CD-36 funds will continue to support the Circles Campaign, a program that is specifically intended to assist at least 15 individuals overcome poverty. The Circles Campaign will be administered by New Opportunities Inc. of Greater Waterbury. This program will help individuals overcome poverty by connecting individuals and families living in poverty to successful individuals in the community that can provide personal and professional support to them. The program works by arranging a series of classes and group meetings designed to help individuals in poverty understand and improve their circumstances and to create awareness about poverty and its causes and what others not living in poverty can do as individuals and as a community to assist those in poverty better their situation. The Circles program has been proven to be effective in other locations by providing people living in poverty the skills needed to improve their lives.

7.9 Public Housing

The Meriden Housing Authority (MHA) is responsible for providing decent, safe and sanitary housing for individuals residing in Meriden who have low and moderate incomes. MHA is an autonomous corporation which is allowed to act as a municipal entity and participate in municipal benefits. The City's Community Development division and the MHA operate independently, and therefore the Community Development division's direct role in providing public housing is very limited.

It its five-year plan (2005-2009), the Meriden Housing Authority specifically states the following goal related to encouraging public housing residents to become more involved in management and participate in home ownership: *“Increase assisted housing choices by conducting outreach efforts to potential voucher landlords, implementing voucher homeownership program, implement public housing or other homeownership programs, convert public housing to vouchers.”*

The City of Meriden, in partnership with the Meriden Housing Authority assists those in public housing move towards home ownership with a program that loans up to \$5000 towards closing costs. Funds for this program were allocated in 2005 under the CD-31 program year. Under the current program, MHA provides the first-time homeowner a low-interest loan for the purposes of purchasing a private home outside of the public housing system. The City has \$45,500 in prior year CDBG funds available for this program during the CD-36 program year.

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8.0 ACTION PLAN

The City of Meriden will complete a one year action plan each year in accordance with the CDBG guidelines. The first year annual plan for the 2010-2015 ConPlan timeframe is summarized below. The complete annual plan will be submitted separately to HUD and is available for public review.

8.1 Resources

Federal Funds:

Community Development Block Grant: The City of Meriden intends to utilize \$1,015,286.17 of Community Development Block Grant funding to improve the housing conditions, improve the living environment, and provide economic opportunities in Meriden's inner-city neighborhoods during the 2010-2011 program year. Of the total amount available, \$934,000 is CD-36 funds and \$81,286.17 is reprogrammed CDBG funds from prior years.

Community Development Block Grant-Recovery Act: During FY 2009, the City was awarded \$244,198 in CDBG-R/American Recovery and Reinvestment Act Funds Specific plans for the use of these funds are included in the *CD-34 Annual Action Plan Substantial Amendment*. During the program year, the City expects to complete the expenditure of CDBG-R funds.

Neighborhood Stabilization Program: The City of Meriden has an agreement with the State of Connecticut Department of Economic and Community Development to implement \$1,785,000 in programs to alleviate the conditions associated with the home foreclosure crisis. Specific plans for the use of these funds are included in the *NSP Local Action Plan*. During the program year, the City expects to complete the expenditure of NSP funds during the program year.

Meriden Housing Authority (MHA): The MHA anticipates using \$10,000,000 during the program year for public housing. Of these monies, approximately \$5.2 million is from the HUD Section 8 Voucher contract (for 611 Housing Choice vouchers), \$1.2 million is from the HUD Federal Low-Income Public Housing Program contract, and the remainder is state and other revenue.

U.S. Environmental Protection Agency: The EPA has \$800,000 million for brownfields projects including grants to complete brownfields assessment and remediation activities at Factory H and the HUB brownfields sites.

Other Federal Opportunities: The City will review opportunities provided by HUD and other Federal resources that are offered for competitive application. Notices of Funding Availability published by the Federal Register will be reviewed regularly by the Grants Administrator. Priority will be given to opportunities for funding in the areas of housing rehabilitation funding, neighborhood, economic development, neighborhood revitalization, brownfields clean up and redevelopment, social services, special needs assistance, energy conservation, and public safety.

STATE FUNDS:

City of Meriden Department of Health and Human Services: Approximately \$2 million to administer social service projects that benefit Meriden’s low income, minority and elderly residents.

Connecticut Department of Economic and Community Development: \$600,000 in State Bond funds to complete the design, engineering and permitting of the Meriden HUB site reuse plan and to complete a traffic study and Transit Oriented Development Plan for the Meriden Transit Center and the one-half mile surrounding it.

LOCAL FUNDS:

City of Meriden: The City of Meriden provides annual operating budget funds, provided primarily through local tax revenue, provides funding for general services. Municipal Departments discussed within this Action Plan, such as the Department of Health and Human Services, Planning and Enforcement, Public Works, are primarily funded by the City through this mechanism. Specific projects related to Community Development funded through the General fund include: \$250,000 of General Fund monies to be expended on Building Code compliance activities and \$150,000 of General Fund monies to be expended on Economic Development activities. The City also issues bonds for Capital Improvement needs, such as infrastructure, improvements and public facility construction or renovation.

8.2 Activities

The City of Meriden has incorporated performance measurements into its Action Plan. This includes the determination of an objective for each activity proposed and an assignment of an outcome for each activity included in the Annual Plan. The three priority objectives are: 1) Decent Housing, 2) Suitable Living Environments, and 3) Creating Economic Development Opportunities. Each proposed activity to be undertaken with CD-36 funds has been assigned an outcome/objective code as follows:

	Availability/Accessibility	Affordability	Sustainability
Decent Housing	DH-1	DH-2	DH-3
Suitable Living Environment	SL-1	SL-2	SL-3
Economic Opportunity	EO-1	EO-2	EO-3

Table 3A
Summary of Specific Annual Objectives

Program Administration - \$186,783.00

The City will use \$186,783 for program administration. The City of Meriden Community Development Office is responsible for the overall administration and implementation of the City’s Community Development Block Grant Program. The program will be administered in accordance with HUD guidelines.

O-1 Other					
Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number
O-1 (1)	Administer the CDBG funding and help ensure the City meets the statutory and regulatory objectives.	#1: CDBG	Compliance with all regulatory requirements	2010	1
				2011	1
				2012	1
				2013	1
				2014	1
MULTI-YEAR GOAL				5	

Activities furthering the provision of Decent Housing - \$431,000

The City will use \$431,000 for projects aimed at revitalizing Meriden’s inner-city neighborhoods. Projects include: 1) Housing Code Enforcement and 2) Legal Services. Prior year CDBG funds may also be used for home rehab loans and for environmental compliance activities. These activities will be primarily focused in US Census tracks 1701-1704, 1706, 1708-1710 and 1713-1715 which have above average levels of minorities and/or low income residents. The projected amount of funding is \$431,000 in CD-36 funds.

DH-2 Affordability of Decent Housing					
Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number
DH-2 (1)	Provide low interest forbearance loans for single unit and multi-unit residential rehabilitation projects within the target area. Includes NPP Program to increase affordable, decent housing in the City center.	#1: CDBG #2: prev. yr. P.I. #3: City of Meriden (non-DBG)	#1: Executed Loan Agreement	2010	
				2011	12
				2012	12
				2013	12
				2014	
MULTI-YEAR GOAL				36	
	Provide home rehabilitation loans to properties acquired with Neighborhood Stabilization Program funds.	#1: Program Income	#2: Executed Loan Agreement on NSP Acquired property	2010	
				2011	
				2012	
				2013	
				2014	
MULTI-YEAR GOAL				5	

DH-3 Suitability of Decent Housing							
Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number		
DH-3 (1)	Clean up 125 City-owned sites annually. Includes Community Services Initiative.	#1: City of Meriden	#1: Completed clean up at a minimum of 100 sites	2010	100		
				2011	100		
				2012	100		
				2013	100		
				2014	100		
				MULTI-YEAR GOAL			
	Inspect 1,800 d.u. annually and prosecute 50 major code violators. Includes City Housing Code Enforcement and Legal Services.	#1: CDBG	#2: List of houses inspected and code violations addressed	2010	1,800		
				2011	1,800		
		#2: City of Meriden		2012	1,800		
				2013	1,800		
		MULTI-YEAR GOAL				9,000	
		#1 CDBG		#2 City of Meriden	Performance Indicator #3: Code Violators Prosecuted	2010	50
	2011		50				
	2012		50				
	2013		50				
2014	50						
MULTI-YEAR GOAL				250			

Strategies to Create a Suitable Living Environment - \$297,502

The City will use \$297,502 for projects aimed at creating a suitable living environment in Meriden’s inner-city neighborhoods. Projects will enhance a suitable living environment through increased affordability and accessibility for special needs populations, including renters with severe cost burden, the homeless and elderly. Funding will also support youth service projects aimed at reducing youth gang involvement and neighborhood crime. Projects will be implemented primarily in the target areas (US Census tracts 1701-1704, 1706, 1708-1710 and 1713-1715). All funding for these activities comes from CD-36.

SL-1 Availability/Accessibility of Suitable Living						
Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	
SL-1(1)	Provide those in need of temporary housing and counseling services--including adults and children who are victims of domestic violence and sexual abuse--access to needed services in Meriden. Programs include MW Chrysalis TLC and General Operations, Shelter NOW, SAIR Corps, and Project REACH. Project will provide a suitable living environment by making services accessible to needy individuals.	#1: CDBG	#1: Individuals identified as homeless, near homeless or victims of sexual or domestic abuse provided services during program year.	2010		
				2011		
				2012		
				2013		
				2014		
		MULTI-YEAR GOAL				4,500
		#1:CDBG	#2: Special needs residents identified provided access to	2010		
				2011		
				2012		

	Provide Meriden's special needs populations-including elderly, the poor, and the handicapped, access to services used by the public at large. Programs include Casa, Kuhn, and Chore Service. Project will provide a suitable living environment by making services accessible to needy individuals.		medical appts., jobs, meals or other daily functions.	2013	
				2014	
			MULTI-YEAR GOAL		10,000

SL-2		Affordability of Suitable Living			
Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number
SL-2 (1)	Allow Meriden's low-income youth access to recreational, job training and other programs aimed at reducing youth violence and crime. Includes Beat the Street, Summer Basketball, Boys & Girls Club, Summer Safe Havens, Teen Center, Karate, Rec Express, BBBS, Police Explorers, QRWA Summer Paddling, YMCA Youth Theater, Galley 53/Arts & Crafts Assoc of Meriden, Meriden Kids Walk Safe, Hunters EMS Explorers, ACCC, YMCA Camperships, B&G Club Camperships, and the BOE Meriden Family Resource Program. Project will help create a suitable living environment through provision of affordable services to youth and their families. Complete improvements to community park facility.	#1: CDBG	#1: Low income youth completing approved programs during year.	2010	
				2011	
				2012	
				2013	
				2014	
			MULTI-YEAR GOAL		10,000
	Provide day care services at a reduced rate to qualifying families to encourage participation in the workforce. Includes WFC Day Care. Project will help create a suitable living environment through provision of affordable services to youth and their families.	#1: CDBG #2: Local Funds #3: State funds	#2 Number of meals served at Soup Kitchen	2010	
				2011	
				2012	
				2013	
2014					
		MULTI-YEAR GOAL		750	

SL-3		Sustainability of Suitable Living			
Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number
SL-3 (1)	Decrease illiteracy. Includes Literacy Volunteers. Project will help provide a suitable living environment through the implementation of programs aimed at sustaining learning over the long term.	#1: CDBG #2: Local funds	#1: Number of students whose literacy levels improved & individuals trained to help increase literacy	2010	
				2011	
				2012	
				2013	
				2014	
			MULTI-YEAR GOAL		200
	Provide parents necessary skills to advocate for their children in local government and board of education. Includes Children's First PLTI. Project will help provide a suitable living environment through the implementation of programs aimed at sustaining child advocacy over the long term. Provide Father Motivation training for fathers in target areas. Provide skills training to adults through Circles Campaign training.	#1: CDBG #2: Local funds	#2: Number of parents graduating from Parent Leadership Training course	2010	
				2011	
				2012	
				2013	
2014					
		MULTI-YEAR GOAL		250	
		#3: Number of fathers participating in Father Motivation and # of individuals participating in Circles	2010		
			2011		
			2012		
			2013		
			2014		
		MULTI-YEAR GOAL		100	

EO-1 Availability/Accessibility of Economic Opportunity					
Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number
EO-1(1)	Project provides employment and training services for 10 low income men and women in the Allied Health field including CAN training, Medical Receptionist training, job placement assistance, computer instruction and employment readiness workshops	#1: CDBG	Number of completed employment trainings.	2010	10
				2011	10
				2012	10
				2013	10
				2014	10
MULTI-YEAR GOAL				50	

EO-3 Sustainability of Economic Opportunity					
Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number
EO-3(1)	Complete demolition of Factory H through implementation of Section 108 Loan	#1: CDBG	Demolition completed and area suitable for redevelopment	2010	
				2011	
				2012	
				2013	
				2014	
MULTI-YEAR GOAL				1	

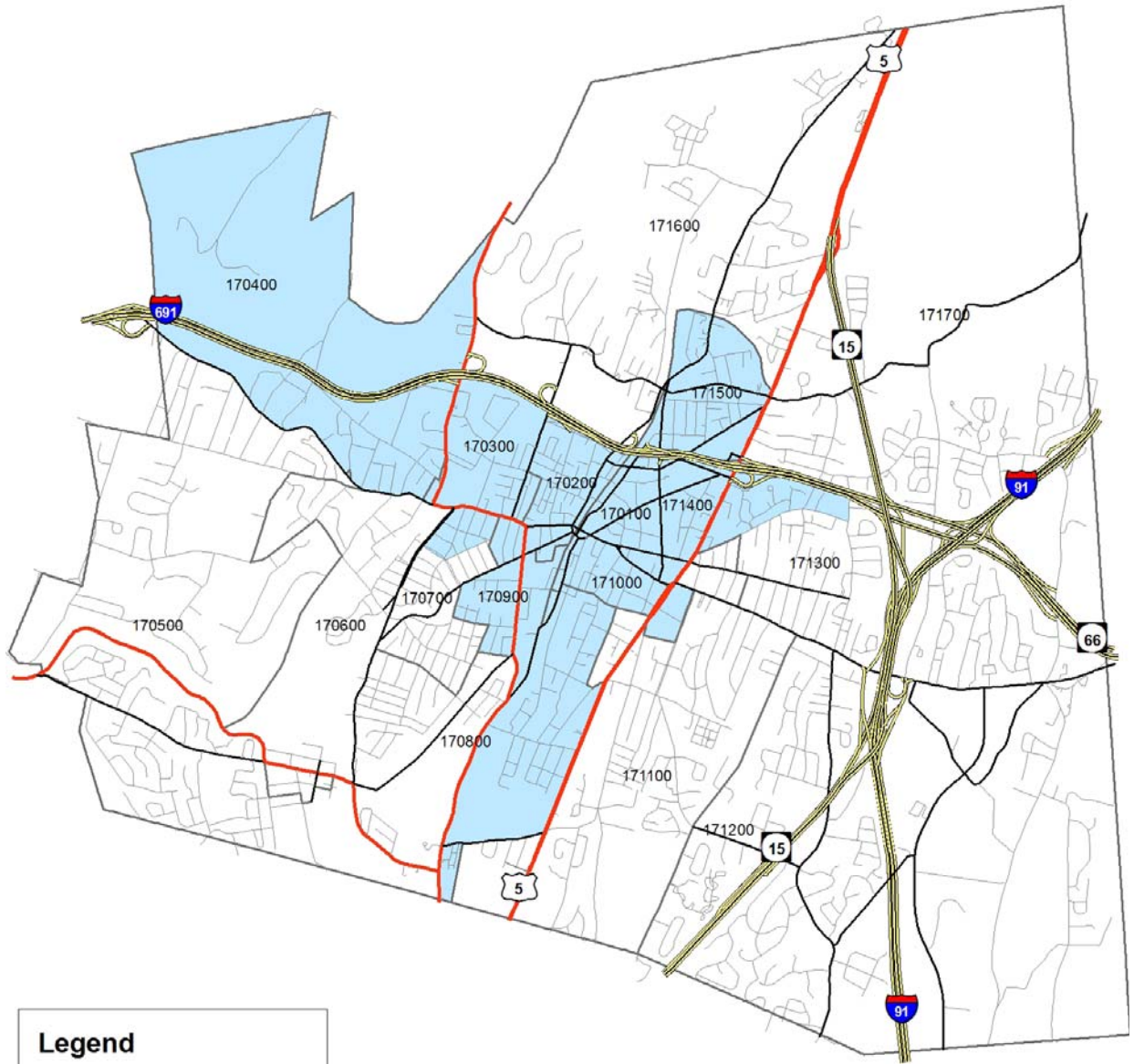
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8.3 Geographic Distribution

Investment in Meriden is specifically targeted to its “inner-City” neighborhoods, which contain low-moderate income households, sub-standard housing conditions, and a concentration of vacant or underutilized properties. The City recognizes that the revitalization of its inner-City neighborhoods is linked to the revitalization of its economy. The CEDS identifies as a primary goal for its success to “improve and stabilize neighborhoods and promote homeownership opportunities,” and as a secondary goal to “expand employment opportunities for economically disadvantaged, long-term unemployed, and special needs populations through work training, support services and life skills training.” This Consolidated Plan supports these goals to revitalize the inner-City neighborhoods and the local economy.

CDBG allocations provide support for activities that benefit low-moderate income households, as well as the City’s minority population, concentrated in the following Census tracts: 1701-1704, 1706, 1708-1710 and 1713-1715 (**Map 3**). These areas comprise a large portion of the central downtown area. Concentrations are based on the 2000 U.S. Census. The City will examine the 2010 Census data when it becomes available to determine if any change in the geographic distribution of CDBG funds is justified.

Map 3: Low and Moderate Income Census Tracts – CDBG Target Area



Legend

- ALL CENSUS TRACTS
- CDBG TARGET AREA

 **CITY OF MERIDEN**
GIS Services, MIS Department
142 East Main St, Meriden, CT
203-630-4148

\\CommunityDevelopment\FairHousingMaps\FairHousingMap.mxd

Source: Census 2000

MARCH 2010



1 inch = 4,000 feet

The City has several mechanisms in place to ensure that the CD-36 goes to the neediest individuals. First, City Code Enforcement activities funded by CDBG are limited to the low income census tracts outlined above. Second, all sub-grantees under the Public Services category must provide documentation that the service is going to low income and minority families. Finally, US Census data shows that an estimated 50 percent of Meriden's residents can be classified as low income. Therefore, the projects that benefit the general area also will benefit 50 percent of the City's low income population by definition. Further, an estimated 28 percent of the low income population in Meriden are minority residents. Therefore, it is assumed for planning purposes that at least 28% of program funds will go to minority households.

The City of Meriden intends to use \$1,015,286.17 of CDBG funding to improve the housing conditions, improve the living environment, and provide economic opportunities in Meriden's inner-City neighborhoods during the 2010-2011 program year. Of the total amount available, \$934,000 is CD-36 funds and \$81,286.17 is reprogrammed CDBG funds from prior years:

- 43% of all funds available will be spent on the provision of Decent Housing in Meriden's low income and minority areas (Census tracts 1701-1704, 1706, 1708-1710 and 1713-1715).
- 10% of all funds available will be spent on creation of economic opportunities in the City's low income areas.
- 29% of all funds available will be spent of maintaining a Suitable Living Environment.
- 18% of all funds available will be spent on Administration.

Several programs specifically address the one-year goals for homeless, non-homeless and special needs households to be provided affordable housing. Specific special needs programs (affordability for homeless, non-homeless, special needs) include:

- \$43,635 will be spent to provide counseling to homeless and near homeless individuals or those at risk of becoming homeless at shelter and counseling facilities in Meriden.
- \$46,415 will be spent on non-homeless special needs projects.

Other programs make access to social services more affordable, thereby reducing the overall cost burden to the low income family.

- \$81,557 will be spent on youth service programs with the goal of reducing the cost burden of these services on low income households.

8.4 Coordination

The City of Meriden has responsibility for administration and allocation of the Community Development Block grant funds. The Meriden City Council, comprised of the Mayor and (12) twelve members, is the legislative and fiscal body of the City of Meriden. There are five Council Standing Committees which conduct the majority of the Council's activities at regularly scheduled meetings. Comprised solely of Council members, they hold public hearings, review Council referrals, and forward recommendations to the full City Council for its consideration and approval. The Standing Committee that handles the CDBG funds related to public services is the Human Services Committee. The Standing Committee that handles the CDBG funds related to housing initiatives is the Economic Development, Housing and Zoning Committee.

The City Council appoints a City Manager to manage the day to day operations of the City. The Office of Community Development, located within the City Manager's Office, manages the CD-36 funding. The City employs a Grants Administrator who is responsible for the coordination, oversight and general monitoring of all CD-related activities. In addition to the Grants Administrator, the CDBG program is also staffed with an Administrative Secretary. Beginning in 2009, the CDBG program will also be staffed by an NSP Program Specialist. The Department of Development, Planning and Enforcement oversees the implementation of the Code Enforcement projects. The City Legal Department conducts the housing legal service activities.

As administrator of the CDBG funds, the Grants Administrator ensures compliance with federal regulations through its review of grant application funding requests, recipient contracts, quarterly performance reports, and subgrantee monitoring. All financial and purchasing transactions are conducted through the City's Finance Department. All financial transactions are subject to the annual audit of the City's municipal finances. Copies of all financial transactions are maintained in the Community Development office. This information is available to the public upon request.

8.5 Monitoring

The City of Meriden Community Development Office is responsible for the overall administration and implementation of the City's CDBG Program. The City maintains records of program accomplishments, funding spent, population served, housing units rehabilitated, and other information in the HUD-provided "CPMP" tool to help ensure compliance with the Federal regulations. All data will be inputted into the IDIS reporting system on a quarterly basis.

Per the requirements of 24 CFR Part 91.230, the City monitors all CDBG sub-recipients and City Departments to ensure that all Plan activities are carried out in compliance with program requirements. The City evaluates the performance of each sub-grantee and City Department based on the specific milestones outlined in each project proposal. Progress towards those goals is reported on a quarterly and on an annual basis. The Grants Administrator also conducts annual on-site visits to each CDBG funded Public Service Agency to ensure compliance with applicable regulations and to review progress toward goals outlined in their application for funding. In addition to the City staff, an ad-hoc committee comprised of the Grants Administrator, City Manager, Chairman of the Human Services Committee and the Mayor, and the Director of the Health and Human Services Department work in cooperation to ensure the success of the program. The group assists, for example, by identifying needs, advising on program guidelines, and overseeing activities funded by the CDBG program.

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APPENDIX A
CONSOLIDATED PLAN - CITIZEN PARTICIPATION PLAN

CONSOLIDATED PLAN - CITIZEN PARTICIPATION PLAN

The City of Meriden shall follow this Citizen Participation Plan that sets forth the City's policies and procedures for citizen participation in the development of Meriden's Consolidated Plan and Annual Plan documents. The Annual Plan and Consolidated Plan are planning documents that the City of Meriden submits to the U.S. Department of Housing and Urban Development. The Consolidated Plan includes Meriden's housing strategy and its community development plan. The Annual Plan serves as an application for Community Development Block Grant funding. This Citizen Participation Plan provides for and encourages citizens to participate in the development of any substantial amendments to the Annual Plan and/or Consolidated Plan and review of performance reports.

PUBLIC MEETINGS

The City of Meriden will hold two public meetings annually to obtain citizens' views and to respond to proposals and questions. These public meetings will be held in locations convenient to residents of low/moderate income areas where program funds are proposed to be used. One public meeting will be held before the proposed Annual Plan and/or Consolidated Plan is published for comment. At this public meeting, the City will:

- review program performance
- obtain citizen views on housing and community development needs, including priority non-housing community development needs
- discuss the process/timeline for development of the Consolidated and/or Annual Plan
- discuss requirements/criteria for development of proposed activities to be funded under the Annual and/or Consolidated Plan

The City will also provide the following information to citizens, public agencies, and other interested parties:

- the amount of annual assistance the City expects to receive (including grant funds and program income)
- the range of activities that may be undertaken
- the estimated amount of funds that will benefit persons of low and moderate income

One public meeting and a 30-day public comment period will be held after the proposed Annual Plan and/or Consolidated Plan is published for comment.

ANNUAL PROPOSALS FOR FUNDING

The City will accept written proposals for CDBG funding in the manner prescribed by the City of Meriden in the Public Information Document. The City will consider funding eligible activities that are consistent with the City's housing and community development objectives. Proposals must be submitted on the City of Meriden CDBG Proposal Forms. Only complete proposals will be considered.

TECHNICAL ASSISTANCE

The City will provide technical assistance to groups and representatives of persons of low and moderate income that request such assistance in developing proposals for funding assistance under programs covered by the Consolidated Plan.

PUBLIC COMMENT

One public meeting and a 30-day public comment period will be held after the proposed Annual Plan and/or Consolidated Plan is published for comment. Prior to the public comment period, the City of Meriden will publish a summary of its Proposed Consolidated Plan and Annual Plan in the *Record Journal Newspaper* and on the City of Meriden website. The summary will describe the contents and purpose of the Consolidated Plan and/or Annual Plan and will include a list of locations where copies are

available. Once approved, copies of the final allocation of funds and annual plan will be made available to the public.

CITIZEN COMMENTS

The City of Meriden will consider all comments and/or views of citizens received in writing or orally at public meetings or hearings, in preparing the Final Consolidated Plan and/or Annual Plan. A summary of these comments or views, and a summary of any comments or views not accepted and the reasons therefore, will be attached to the Final Consolidated Plan and to the Annual Action Plan.

SUBSTANTIAL AMENDMENTS TO THE CONSOLIDATED PLAN

The City of Meriden will provide citizens with the opportunity to comment on substantial amendments to the Consolidated Plan. The City of Meriden will amend its approved Consolidated Plan whenever it makes one of the following decisions:

- to make a change in its allocation priorities or a change in the method of distribution of funds
- to carry out an activity using funds from any program covered by the Consolidated Plan (includes program income) not previously described in its Annual Action Plan, or
- to significantly change the scope, location, or beneficiaries of an activity

Prior to implementing any substantial change, the City of Meriden will provide citizens with information on any proposed amendment(s) by publishing a public notice of the proposed amendments as a display advertisement in the *Record Journal* and by posting a description of the proposed amendment(s) to the City of Meriden website. The City will provide at least 30 days for citizens to submit written or oral comments or views on the proposed amendment(s). The City will consider these comments or views of citizens in preparing the substantial amendment of the Consolidated Plan. A summary of these comments or views, and a summary of any comments or views not accepted and the reasons therefore, will be attached to the substantial amendment of the Consolidated Plan. The City will also comply with any additional actions required by local law.

SUBSTANTIAL AMENDMENTS TO THE ANNUAL PLAN

A substantial change to the allocation of funds in the Annual Plan requiring an amendment will be defined as the use of funds for an activity not previously identified, or the increase/ decrease by transfer/ reallocation of funds in excess of 20% of the original allocation between existing projects and programs. If such an amendment is required, a notice stating the reason, amounts and projects to be effected will be published at least 15 days prior to a public hearing to receive comments on the proposed amendment.

PERFORMANCE REPORTS

The City of Meriden must submit an annual performance report on the progress it has made in carrying out its Annual Action Plan. This document is the Consolidated Annual Performance and Evaluation Report (CAPER). The City will submit an annual performance report to the U.S. Department of Housing and Urban Development (HUD) by **September 28 following the end of each program year**. The CAPER will be posted on the City website for public review.

CONTACT INFORMATION

All correspondence, comments, questions or requests for information regarding the Consolidated Plan and/or the CDBG programs should be directed to:

Juliet Burdelski, Grants Administrator

City of Meriden

142 East Main Street, Meriden, CT 06426

P. 203 630 4015 | F. 203 630 4274

jburdelski@ci.meriden.ct.us

TIMELINE OF ACTIVITIES:

The following timeline of activities has been established to facilitate public review and comment on the 2010-2015 Consolidated Plan, Fair Housing Plan, and on the CD 36 Annual Plan.

December 28, 2009	CDBG Public Information Document Distributed
JANUARY 21, 2010	CDBG Consolidated Plan Survey Form Due
February 3, 2010	Human Rights Advisory Board
February 11, 2010	Deadline for Submission of CD-36 Funding Application Forms by Non-profits, Government Agencies and City Departments
February 16, 2010	Notice of March 4, 2010 Public Hearing Published in Meriden Record Journal <u>and</u> City of Meriden 2005-2010 Consolidated Plan Substantial Amendment 1 Available for Public Review
February 19, 2010	Fair Housing Online Survey due, go to: http://www.surveymonkey.com/s/TV5WFKN
March 3, 2010	(Human Rights Advisory Board (review Fair Housing Plan)
March 4, 2010	First Public Hearing on CDBG Funding Requests, One-Year and Five Year Community Development Goals & Needs, and Substantial Amendment to the 2005-2010 Consolidated Plan 6:30 P.M. Senior Citizens Center, 22 West Main Street, Meriden, CT.
April 2, 2010	Recommendations for Allocation of CDBG-36 Funds, <i>DRAFT Consolidated Plan 2010-2015</i> , and <i>DRAFT Fair Housing Plan</i> Available for Public Review and submitted to City Council for April 5, 2010 Council Meeting. Summaries published in <i>Record Journal</i> and on City website.
April 2 - May 3	30-day Public Comment Period on CDBG 36 Recommended Use of Funds, <i>DRAFT Consolidated Plan 2010-2015</i> , and <i>DRAFT Fair Housing Plan</i> , and <i>City of Meriden 2005-2010 Consolidated Plan Substantial Amendment 1</i>
April 21, 2010	Second Public Hearing on CDBG-36 Funds, Consolidated Plan 2010-2015, and 2005-2010 Consolidated Plan Substantial Amendment 1 —6PM Meriden City Hall Council Chambers
April 21, 2010	Meriden City Council Human Services Committee
May 3, 2010	Council Adopts and Approves Annual Plan for CDBG-36 (Final Funding Program Allocations), Adopts and Approves Consolidated Plan 2010-2015 and Fair Housing Plan for Submittal to HUD, and Adopts and Approves 2005-2010 Consolidated Plan Substantial Amendment 1 for Submittal to HUD.
May 15, 2010	CDBG-36 Annual Plan, 2010-2015 Consolidated Plan and Fair Housing Plan, and 2005-2010 Consolidated Plan Amendment 1 submitted to HUD

APPENDIX B

Summary of Public Hearing Comments

Consolidated Plan Survey Form
 City of Meriden 2010-2015 CDBG Consolidated Plan
PLEASE RETURN BY Thursday, January 21, 2010 to:

City of Meriden, Office of Community Development
 142 East Main Street, Meriden, CT 06450
 FAX: (203) 630 4274
 EMAIL: jburdelski@ci.meriden.ct.us

NAME OF RESPONDING ORGANIZATION OR INDIVIDUAL

Name:	Donald Maleto
Organization:	Boys and Girls Club of Meriden
Address:	15 Lincoln Street Meriden CT 06451
Telephone:	203-235-8185
Email:	Donmaleto@bgcmeriden.org

I. PRIORITIES FOR OVERALL COMMUNITY DEVELOPMENT SERVICES/NEEDS

Please circle or highlight 1 for 'Lowest' need up through 4 for 'Highest' need.

	Lowest			Highest
New/Improved Public Services	<u>1</u>	2	3	4
New/Improved Public Facilities	<u>1</u>	2	3	4
New/Improved Infrastructure	<u>1</u>	2	3	4
Public Services Targeted to Special Needs Residents	1	<u>2</u>	3	4
Public Services Targeted to Meriden Youth	1	2	3	<u>4</u>
Economic Development	<u>1</u>	2	3	4
Improving Quality of Life in Neighborhoods	1	2	<u>3</u>	4
Affordable Housing	<u>1</u>	2	3	4
New/Improved Housing	<u>1</u>	2	3	4
Programs to Address Fair Housing	<u>1</u>	2	3	4
OTHER: Provide a safe haven center in the downtown area.				

II. PRIORITIES FOR COMMUNITY DEVELOPMENT SERVICES/NEEDS, continued
Please circle or highlight 1 for 'Lowest' need up through 4 for 'Highest' need.

Economic Opportunities	Lowest			Highest	Improving Quality of Life	Lowest			Highest
Start Up Business Help	<u>1</u>	2	3	4	Tree Planting	<u>1</u>	2	3	4
Small Business Loans	<u>1</u>	2	3	4	Trash & Debris Removal	<u>1</u>	2	3	4
Job Creation/Retention	<u>1</u>	2	3	4	Graffiti Removal	1	2	<u>3</u>	4
Employment Training	<u>1</u>	2	3	4	Code Enforcement	<u>1</u>	2	3	4
Commercial Façade Impr.	<u>1</u>	2	3	4	Parking Facilities	1	2	<u>3</u>	4
Business Mentoring	1	<u>2</u>	3	4	Cleanup abandoned lot	<u>1</u>	2	3	4
Site Acquisition	<u>1</u>	2	3	4	Demo abandoned buildings	<u>1</u>	2	3	4
Brownfields Redevelopment	<u>1</u>	2	3	4	Planning/Studies	<u>1</u>	2	3	4
Infrastructure for Ec. Dev.	<u>1</u>	2	3	4	Assist Neighborhood Assoc.	<u>1</u>	2	3	4
Direct Assistance	1	2	<u>3</u>	4	Community Policing	1	2	<u>3</u>	4
Demolition for Ec. Dev.	<u>1</u>	2	3	4	Outreach/Awareness	1	<u>2</u>	3	4
Other:					Other:				

Affordable Housing	Lowest			Highest	New/Improved Housing	Lowest			Highest
First time Homebuyer Assistance	<u>1</u>	2	3	4	Residential Rehab.-Owner Occupied	<u>1</u>	2	3	4
Downpayment Assistance	<u>1</u>	2	3	4	Residential Rehab.-Rental Units	<u>1</u>	2	3	4
Rental Assistance	<u>1</u>	2	3	4	Housing for Disabled	<u>1</u>	2	3	4
Fair Housing Counseling	<u>1</u>	2	3	4	Homeless Emergency Shelter	<u>1</u>	2	3	4
Homebuyer Counseling	<u>1</u>	2	3	4	Homeless Transitional Housing	<u>1</u>	2	3	4
Fair Housing Counseling	<u>1</u>	2	3	4	Elderly Housing	<u>1</u>	2	3	4
Legal Assistance	<u>1</u>	2	3	4	Single Family Housing	<u>1</u>	2	3	4
Energy Assistance	<u>1</u>	2	3	4	Multi Family Housing	<u>1</u>	2	3	4
Other:					Historic Preservation Assistance	<u>1</u>	2	3	4
					Weatherization	<u>1</u>	2	3	4
					Other:				

Please list any needs not listed above: _____

III. Analysis of Impediments to Fair Housing Choice

While creating its Consolidated Plan for 2010 – 2015, we must also examine factors that impede fair housing choice. Please share your concerns with the following issues that may impede fair housing choice in Meriden.

Please highlight or circle 1 for 'Lowest' concern up through 4 for 'Highest' concern

Impediments to Fair Housing	Low	Concern	High	Concern
Housing Discrimination based on the following:				
Age	<u>1</u>	2	3	4
Race	1	2	3	<u>4</u>
National Origin	1	2	3	<u>4</u>
Religion	1	2	3	<u>4</u>
Gender	1	2	3	<u>4</u>
Disability	1	2	3	<u>4</u>
Marital Status/Family Size	<u>1</u>	2	3	4
Level/Source of Household Income	<u>1</u>	2	3	4
Other: _____	1	2	3	4
Who Plays a Role in Housing Discrimination?				
Landlord	1	2	3	<u>4</u>
Real Estate Agent	1	2	3	4
Mortgage Lender	1	2	3	4
Developer	1	2	3	4
Other: _____	1	2	3	4
Other Impediments to Fair Housing Choice:				
Local Zoning Laws	<u>1</u>	2	3	4
Availability of housing supply	<u>1</u>	2	3	4
Lack of Information/Understanding of Fair Housing Laws	<u>1</u>	2	3	4
Cost/Availability of Legal Assistance	<u>1</u>	2	3	4
Predatory Lending Practices	<u>1</u>	2	3	4
Other: _____	1	2	3	4

APPENDIX C

Consolidated Plan Survey

**CDBG 36 Public Hearing
March 4, 2010
Meriden Senior Center
6:30 PM**

Juliet Burdelski opened the public hearing promptly at 6:30 by introducing the members of the City's Human Services Committee, Hilda Santiago, chair, Trevor Thorpe, vice-chair, Brian Daniels, Dan Brunet and Bob Williams. Attached are Juliet's opening remarks. 25 citizens signed up to speak for proposals that were submitted for consideration. In actuality there were only 23 who spoke. The speakers were as follows:

Cathy Shanley and Robert Stephens spoke about Kuhn Employment item II D;
Carissa Conway from the Women and Families Center spoke about their two proposals, Project REACH (Reaching Every Adolescent to Create Hope) item II B, and SACS (Sexual Assault Crisis Service), item II A;
Steve Markoja from the Meriden YMCA spoke for three proposals, the Teen Center, item II K, the Rec Express, item II T, and the Youth Theater Scholarships, item II Y;
Ray Rodriguez, also from the YMCA spoke as the Youth Karate Program instructor, item II O;
Michael Buccilli from the Women and Families Center spoke about the Open DOHR Program, item II C;
Angie Lopez, Elizabeth Rosado and Leonora Rodriguez from Casa Boricua de Meriden spoke about the Hispanic programs that Casa offers, item II M;
Larry Pelletier from Beat the Street Community Center, item II I, spoke about the youth programs they offer;
Ginny Chirsky, President of the Quinnipiac River Watershed Association and **Anna Neumon** spoke about their public facility project to replace the three bathroom facilities, item III C at the Dossin Beach building which they rent from the City for \$1 per year;
Joanne Grabinski, also from QRWA wants to build a Butterfly and Bee Garden, item II V, at the Dossin Beach site;
Marie Laffin from the Franciscan Home Care and Hospice Care spoke about their proposal, item II EE;
Tony Gianakos, Gary Cosgrove, Jr., Gary Huse, and Wayne McConnell spoke to the proposal to replace the furnace at the American Legion Post 45 building on Hanover Street, item III B;
Mary Myers, Naomi Gonzales and Marisol Estrada Soto from Meriden Children First spoke about their two proposals, the Parent Leadership Training Institute, item II G, and Meriden Children Zone, item II H;
Sadie Witherspoon from Meriden Shelter NOW, the local homeless shelter, spoke for their proposal, item II L; and the final speaker was
Doss Venema from Literacy Volunteers who spoke to their proposal Literacy Volunteers, item II N.

Juliet adjourned the public hearing at 7:30 PM.

Doreen Roddy



CDBG Public Hearing
6:30 PM Thursday, March 4, 2010
Meriden Senior Center

A. Call the Hearing to Order

B. Welcome attendees. Thank you all for taking time to participate tonight.

C. Introduction of staff and Council Members

Juliet Burdelski, Grants Administrator

Doreen Roddy, CDBG Assistant

Hilda Santiago, Chairwoman, Health and Human Services Committee

City Council Members Matt Domminello, Trevor Thorpe, Brian Daniels, Bob Williams and Dan Brunet.

D. Purpose of the Public Hearing

Each year, the City of Meriden submits an application for federal assistance to the U.S. Department of Housing and Urban Development for CDBG entitlement funds. Meriden is eligible to apply for approximately \$930,000 annually. Every five years, the City is required to submit a five year plan which outlines how it intends to spend its CDBG funds over a five year period. The purpose of tonight's public hearing is to provide an opportunity for the public to present their views on Meriden's five year Community Development needs and on the funding requests for the upcoming fiscal year. Further, anyone wishing to present opinions on the City's Substantial Amendment to the 2005-2010 Consolidated Plan, which includes the Section 108 Loan application for the demolition of Factory H, is encouraged to express their views as well.

For the upcoming program year, which runs from July 1, 2010 through June 30, 2011, we expect to receive approximately \$930,000 in new CDBG funds. CDBG entitlement funds may be spent on a wide variety of community development activities, but under HUD regulations, no more than 20% of the available entitlement funds can be spent on administrative activities and no more than 22% of the entitlement funds can be spent on public service activities. At least 70% of the CDBG funds must go towards projects benefiting low and moderate income

Meriden residents. This year, non-profit organizations and City departments submitted proposals for 44 projects and programs totaling approximately \$1.6 million. Public Service requests totaled approximately \$470,000. A summary of the proposals submitted has been provided as a handout.

E. Timeline

The proposed schedule for submittal of the City's CDBG Annual Plan and Consolidated Plan is as follows:

- | | |
|-----------------|---|
| March 4 | Tonight is the 1 st of two CDBG public hearings. Over the next few weeks, City staff will review the applications and will submit recommendations to the Meriden City Council on the proposed use of CDBG funds for the upcoming year. Over the next few weeks, the City will also finalize the draft Analysis of Impediments to Fair Housing Choice and the 2010-2015 Consolidated Plan. These documents will be available for public review on April 2. Public review drafts will be available for review at City Hall, at the Meriden Public Library, and for download from the City website. |
| April 2 - May 3 | April 2 through May 3 has been set aside as the 30-day Public Comment Period. Public comments may be submitted for the 2010-2015 Con Plan, CD-36 Annual Plan, and for the Section 108 Loan application. Public comments received will be reviewed and considered and will be included with the final documents that are submitted to HUD. |
| Wed, Apr 21 | The second CDBG Public Hearing has been scheduled for Wednesday April 21 at 6 PM at City Hall. At the public hearing, we will have a presentation that summarizes the 2010-2015 Consolidated Plan. Following the Public Hearing, a meeting of the Meriden Human Services Committee will be held. |
| May 3 | Annual Plan and Con Plan, and Section 108 Loan application will go to the City Council for final approval. |
| May 15 | Annual Plan and Con Plan Submitted to HUD. |
| July 1 | CDBG Program Year Begins. |

At this time, we would like the public to speak based on the order of the sign in sheet. Please state your name, organization, what you will speak about. Please try to limit your comments to 3 minutes.

CDBG 36 PUBLIC HEARING

March 4, 2010

		Name	Organization
D ✓	1	Cathy Stanley Rob Stephans	Kuhn Employment
A+B ✓	2	Carissa Conway	Women & Families Center
→ K, O, T, Y ✓	3	Steve Markosja	MERIDEN YMCA
C ✓	4	Michael Buccilli	Women & Families Center
M ✓	5	Angie Lopez/Elizabeth Rosado	Casa Boricua
→ ✓	6	Ray Rodriguez	MERIDEN YMCA Karate
I ✓	7	Larry Pelletier	Beat the Street
	8	Ginny Chirsky	QRWA
V, FF ✓	9	Anna Neumon	QRWA
Public ✓	10	David James	QRWA
EE ✓	11	Marie Laffin	FRANCISCAN Home Care & Hospice Care
	12	Janne GRABINSKI	QRWA
Pub Fac '09 ✓	13	Tony Giarakas	AMERICAN LEGION
	14	Gary Casgrave, Jr.	AMERICAN LEGION
	15	Gary Huse	AMERICAN LEGION
	16	Wayne McConnell	AMERICAN LEGION
✓	17	Leonora Rodriguez	Casa Boricua
	18	Mary Myers	MERIDEN CHILDREN FIRST PLTI
G, # ✓	19	Naomi Gonzalez	" " " "
	20	MARISOL ESTRADA Soto	" " " "
	21	David Radcliffe	" " " "
	22	John Brooks	" " " "
	23	Yvonne Jimenez	" " " "
L ✓	24	Sadie Witherspoon	NOT/ Shelter
N ✓	25	Doss Venema	Utterby. Volunteers
	26		
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SUMMARY OF CD-36 PROPOSALS

- | | | |
|-----------|---|-----------------------------|
| I. | <u>Neighborhood Preservation, Rehabilitation, and Housing</u> | <u>\$ 731,000.00</u> |
| A. | Housing Code Enforcement - Housing Code Division -
Project will provide house-to-house inspections principally within the inner-city target neighborhoods in order to ensure compliance with the City's Housing Code and Zoning Ordinance and identify housing units suitable for rehabilitation. Estimate 3,800 dwelling units will be inspected. The Housing Division of the City of Meriden will be project administrator. | 381,000.00 |
| B. | Demolition of Hazardous Structures - Building Division -
Project will allow for boarding and securing of deteriorated buildings and the demolition of approximately 4 hazardous structures which pose a threat to the general safety and welfare of the public in the inner-city neighborhoods. The Building Department of the City of Meriden will be project administrator. | 200,000.00 |
| C. | Demolition of Hazardous Structures – Section 108 Loan For Demolition of Factory H Building –
Project will allow for demolition of Factory H building. | 100,000.00 |
| D. | Housing Legal Services - Law Dept. - Project will provide legal services necessary to successfully prosecute major housing code violators. Estimate 50 cases will be undertaken. City Law Department will be project administrator. | 50,000.00 |
| II | <u>Public Services</u> | <u>\$ 466,703.00</u> |
| A. | SACS (Sexual Assault Crisis Services)- Women and Families Center - Project offers support for survivors of sexual violence and their loved ones, including individual and group counseling, advocacy and accompaniment services. SACS works to eliminate sexual and other forms of violence by changing the social conditions and beliefs that perpetuate the occurrence of these crimes. Estimate 500 residents will be served. The WFC will be project administrator. Office location – 169 Colony Street. | 4,000.00 |

- | | | |
|-----------|--|------------------|
| B. | Project REACH (Reaching Every Adolescent to Create Hope –Women and Families Center - Project will provide outreach and drop-in services to runaway, homeless, at-risk and street youth through the age of 21, to empower them to make choices in the best interest of their safety, well-being and future selves, through outreach, counseling, education, case management, and service linkages. Estimate 4100 will be served. The WFC will be project administrator. Office location - 169 Colony Street. | 8,000.00 |
| C. | Open DOHR Employment and Training-Women and Families Center
Project will provide employment and training services for four low-income men and women in the Allied Health field including CNA training, Medical Receptionist training, job placement assistance, computer instruction and employment readiness workshops. Meriden WFC will be project administrator. Site location – 169 Colony Street. | 8,000.00 |
| D. | Mobile Work Crew - Kuhn Employment Opportunities
Project will provide handicapped persons work experience activities for job training and therapy. Estimate 12 persons to be served. The Meriden Parks Department and Kuhn Employment Opportunities, Inc. will jointly administer this project. Office location – 1630 No. Colony Rd. | 65,350.00 |
| E. | Crisis Intervention Services - Child Guidance Clinic for Central CT, Inc. - Project will provide to both at risk and abused/neglected children and their families a variety of crisis intervention counseling, parenting, and advocacy services. Estimate 300 persons to be served. The Child Guidance Clinic will be the project administrator. Office location - 117 Lincoln Street. | 20,492.00 |
| F. | NBBBS School Based One-to-One Mentoring Program – Big Brothers/Big Sisters – Project will help vulnerable children avoid destructive behaviors and reach their full potential through creation and maintenance of mentoring relationships. Estimate 35 youth will participate. Nutmeg Big Brothers/Big Sisters will be project administrator. Office location – 30 Laurel St., Suite 3, Hartford. | 5,000.00 |
| G. | Parent Leadership Training – Meriden Children First
Project will provide parent leadership training to 50 adults | 12,000.00 |

to be child advocates. Meriden Children First will be the project administrator. Office location - 105 Miller Street.

- | | | |
|-----------|---|------------------|
| H. | Meriden Children Zone – Meriden Children First
Project will improve health, early learning and self-sufficiency outcomes for young children and their families in a targeted, lower-income Meriden neighborhood. Estimate 90 people will be served. Meriden Children First will be the project administrator. Office location - 105 Miller Street. | 15,000.00 |
| I. | Beat the Street Community Center - “Beat the Street”, Inc. Project will assist with operational expenses for inner-city youth boxing, Music, Dance, Literacy, Life Skill Education and Fitness programs. Estimate 547 youth will participate. Beat the Street Community Center, Inc. will be project administrator. Site location - 121 South Colony Street. | 26,600.00 |
| J. | Summer Safe Haven - Boys & Girls Club of Meriden -
Project will provide a full day summer program for children ages 6-18. Various recreational opportunities offered at Lincoln Street facility including Art, Sports, Outdoor ed., Social Recreation and games. Field trips are also offered to members of the program. Estimate 250 youth will participate. Boys & Girls Club of Meriden will be project administrator. Office location -15 Lincoln Street. | 13,200.00 |
| K. | South Meriden Teen Center - YMCA - Project will provide Friday evening recreational activities for teens in the South Meriden area. Estimate 125 youths per week will participate. YMCA will administer project. | 8,000.00 |
| L. | Shelter NOW - New Opportunities of Waterbury -
Project will provide case management and support services to clients residing in Shelter NOW. Estimate 500 persons to be served. NOW, Inc. will be project administrator. Site location - 43 St. Casimir Drive. | 12,000.00 |
| M. | Casa Boricua Operations - Casa Boricua de Meriden -
Project will allow the continued development and operations of this local agency which provides a variety of educational, employment, nutritional and service activities directed toward the Hispanic community. CDBG funds will meet certain operational expenses not currently covered by other grant fund sources. Casa Boricua de Meriden will be project administrator. Office location - 204 Colony Street. | 40,000.00 |

- N. Literacy Tutoring - Literacy Volunteers of Greater New Haven** - Project will assist with recruiting and training volunteers to work with adult residents to overcome low literacy skills. Estimate recruiting 15 volunteers to work with at least 100 students in Meriden. Literacy Volunteers of Greater New Haven/Meriden will be project administrator. Site location - 105 Miller Street. **9,320.00**
- O. Youth Karate Program - YMCA** - Provide year round Karate, Self Defense and Stranger Danger classes for 5 to 15 year old youth. Estimate 150 youth to be served. YMCA and CT Dojo Goju Karate will jointly administer this project. Site location - 110 West Main Street. **18,950.00**
- P. Summer Basketball League - New Opportunities of Waterbury** - Project will provide summer basketball league to promote positive youth development and improved self-esteem for 250 at-risk youth, 9 - 19 years of age, for six weeks during the summer. New Opportunities will be project administrator. Office location - 191 Pratt Street. **14,400.00**
- Q. Chore Project for Elders - New Opportunities of Waterbury** - Project will provide chore and shopping services for some 100, low-income, minority and at-risk seniors. New Opportunities will be project administrator. Office location - 191 Pratt Street. **11,383.00**
- R. Domestic Violence Services - Meriden-Wallingford Chrysalis, Inc.** - Project will provide individual and group support, children's support, court based advocacy and community education through the agency's community based services which are free and confidential. Estimate 1,600 persons will be served. The Meriden-Wallingford Chrysalis, Inc. will be project administrator. **12,000.00**
- S. Child Advocacy Services - Meriden-Wallingford Chrysalis, Inc.** - Project will provide free and confidential support, intervention, safety planning, education, parenting support and education to children who have witnessed or experienced domestic violence through the agency's SafeHouse, transitional Living and Community-Based programs. Estimate 75 individuals will be served. The Meriden-Wallingford Chrysalis, Inc. will be project administrator. **12,000.00**

T.	Rec-Express - Meriden YMCA Project will travel to low income parks and bring recreational camp activities to the area youth. Estimate 200 youth will participate. Meriden YMCA will be project administrator.	3,208.00
U.	Circles Meriden – New Opportunities, Inc. Circles is an intentional strategy for building relationships across class and race lines in order to end poverty in the Meriden community. Estimate 15 families will be served. New Opportunities, Inc. will be project administrator.	4,800.00
V.	QRWA Butterfly & Bee Garden – Quinnipiac River Watershed Association - Project will create a Butterfly and Bee garden at the QRWA property to increase plant pollination and enhance the area between the two linear trails. QRWA will be project administrator.	3,750.00
W.	Team Parenting – Separated Fathers & Mothers, Motivated for Best Interests of Children - Father Motivation Center – Apostolic Community Church Project will provide six sessions designed to empower mothers and fathers and equip them to constructively address issues surrounding co-parenting from separate households. Estimate 30 people will be served. Apostolic Community Church will be project administrator. Site location – 144 Center Street.	4,500.00
X.	Strengthening Meriden’s Children and Families – Catholic Charities, Inc. – Archdiocese of Hartford Project will provide essential supplies for Catholic Charities school readiness program, which helps low and moderate income children acquire the critical skills (oral language, cognitive, and pre-literacy) that they need to enter school ready to learn and succeed. Estimate up to 50 youth will be served. Catholic Charities, Inc. Archdiocese of Hartford will be project administrator.	5,000.00
Y.	Meriden YMCA Youth Theatre Scholarships – Meriden YMCA Project will provide opportunities for children to learn and participate in the performing arts. Meriden YMCA will be project administrator. Site location – YMCA Youth Theatre Hall on Crown Street.	900.00
Z.	Meriden Soup Kitchen, Inc. –	3,000.00

Project will provide food and supplies to the local soup Kitchen in order to allow them to continue feeding a Mid-day meal to local residents. Meriden Soup Kitchen, Inc. will be project administrator. Site location -460 Broad Street, the First Baptist Church.

- | | | |
|------------|---|------------------|
| AA. | “Gallery 53” Classes & Workshops – Arts and Crafts Association of Meriden, Inc. | 10,000.00 |
| | Project will provide art classes and workshops for low and moderate income children and disabled adults. Estimate 175 people will be served. The Arts and Crafts Association of Meriden, Inc. (Gallery 53) will be project administrator. Site location - 53 Colony Street. | |
| BB. | “Club Kids”- Boys and Girls Club of Meriden | 17,900.00 |
| | Project will provide 150 boys and girls from financially challenged families in Meriden with full access to the Boys & Girls Club and all its “drop-in” and special programs for 12 months. Boys & Girls Club of Meriden will be project administrator. Site location – 15 Lincoln Street. | |
| CC. | File of Life Medical Information Cards – Hunter’s EMS Explorer Post 181 | 1,000.00 |
| | Project will distribute 1,000 File of Life packets to citizens of Meriden. Hunter’s EMS Explorer Post 181 will be project administrator. Office location – 450 W. Main St. | |
| DD. | Legal Support Services Project - Connecticut Legal Services, Inc. | 20,000.00 |
| | Project will assist people at risk of homelessness in Meriden access services and resources in order to stabilize their lives and strengthen their financial security. It will also focus on helping tenants in foreclosure secure the rights and benefits afforded to them under recently enacted legislation. Approximately 200 people will be served. CT Legal Services will be project administrator. Office location – 62 Washington St., Middletown | |
| EE. | Homemaker/Companion Services for Elderly and Disabled – Franciscan Home Care and Hospice Care | 5,000.00 |
| | Project will provide home health care and hospice care Services to low-moderate income families in Meriden. Franciscan Home Care and Hospice Care will be project administrator. Office location – 267 Finch Ave., Meriden | |
| FF. | Summer Paddling Program – Quinnipiac River | 5,000.00 |

B. Construction of New Bathroom Facilities at Dossin Beach Bathhouse-Quinnipiac River Watershed Association 15,000.00
Project will reconstruct 3 bathrooms and replace all plumbing and plumbing fixtures of City-owned property known as the Dossin Beach Bathhouse that will be a year-round regional environmental education center and headquarters for the Quinnipiac River Watershed Association. Quinnipiac River Watershed Association will be project administrator. Site Location 562 Oregon Road.

IV. General Program Administration **\$186,783.00**

A. General Program Administration and Economic Development Planning - Project is responsible for the overall administration and implementation of the City's Community Development Block Grant program and the Neighborhood Preservation Program. 186,783.00

TOTAL PROPOSAL REQUESTS **\$ 1,613,946.00**

CDBG 36	CD 36 Recommended	CD 36 Requested	CD 35 Approved	HUD Matrix Code
I. CDBG Administration:				
Administration		\$ 186,783.00	\$ 171,474	
			\$ -	
Admin Total		\$ 186,783.00	\$ 171,474	20-Admin/Planning
II. Neighborhood Pres., Housing Rehab, Code, Legal				
Section 108 Loan for Demolition of Factory H		\$ 100,000.00	\$ 100,000	03-Public Facilities
Legal Staff, Benefits & Misc		\$ 50,000.00	\$ 50,000	05C-Legal Services
Code Enforcement Staff, Benefits & Misc		\$ 381,000.00	\$ 408,000	15 Demo
Demolition of Hazardous Structures		\$ 200,000.00		04-Clearance & Demo
TOTAL		\$ 731,000.00	\$ 558,000	
III. Public Services-Applicants				
CT Legal Services-Legal Support Services Project		\$ 20,000.00	\$ 5,000	05C-Legal Services 5 Public Services General
WFC-Open DOHR Employment and Training		\$ 8,000.00	\$ 4,500	
Casa Boricua de Meriden, Inc.-Operations		\$ 40,000.00	\$ 7,057	5a-Elderly Services
New Opportunities, Inc.-Chore Project for Elders		\$ 11,383.00	\$ 6,415	5a-Elderly Services
St. John Lutheran Church and Preschool-Central CT Christmas in Action			\$ 1,500	5a-Elderly Services
Kuhn Employment Opportunities, Inc.-Mobile Work Crew		\$ 65,350.00	\$ 25,019	5b-Handicapped services
Arts & Crafts Assoc.'Gallery 53'-Children's Free Workshops		\$ 10,000.00	\$ 2,250	5d-youth services
ARTS Throughout the City-Augusta Curtis Cultural Center, Inc.			\$ 4,000	5d-youth services
Beat the Street Community Center, Inc.		\$ 26,600.00	\$ 15,614	5d-youth services
Big Brothers Big Sisters- Community Based Mentoring		\$ 5,000.00	\$ 2,245	5d-youth services
Boys & Girls Club Camperships			\$ 2,736	5d-youth services
Children's First PLT		\$ 12,000.00	\$ 12,189	5d-youth services
Hebron Community Dev. Corp.-Summer Youth Chore & Mentor Program		\$ 3,500.00		5d-youth services
Hunter's EMS Explorers-BoyScout Activity			\$ 2,000	5D-youth services
Jospeh F. Coffey Boys and Girls Club of Meriden-Project 'Club Kids'		\$ 17,900.00	\$ 5,000	5D-youth services
Jospeh F. Coffey Boys and Girls Club of Meriden-Summer Safe Haven Program		\$ 13,200.00	\$ 8,019	5d-youth services
Meriden Kids Walk Safe			\$ 900	5d-youth services
Meriden YMCA Youth Theater Scholarships		\$ 900.00	\$ 900	5d-youth services
Meriden YMCA/Raymond Rodriguez of CT Dojo Goju Karate-Youth Karate		\$ 18,950.00	\$ 3,528	5d-youth services
Meriden YMCA/Rec Express		\$ 3,208.00	\$ 3,208	5d-youth services
Meriden YMCA/South Meriden Teen Center		\$ 8,000.00	\$ 8,000	5d-youth services
New Opportunities Inc.-Summer Basketball League		\$ 14,400.00	\$ 8,212	5d-youth services
Q-River Watershed Association-Summer Paddling		\$ 5,000.00	\$ 3,000	5d-youth services
YMCA Camperships			\$ 2,736	5d-youth services
American Red Cross-Medical Transportation			\$ 5,400	5e-Transportation Services
Meriden-Wallingford Chrysalis, Inc. Domestic Violence Services-Shelter Operations			\$ 8,019	5g-Battered/Abused Spouses
Meriden-Wallingford Chrysalis, Inc. Domestic Violence Services-Transitional Living Program			\$ 8,019	5g-Battered/Abused Spouses

CDBG 36	CD 36 Recommended	CD 36 Requested	CD 35 Approved	HUD Matrix Code
New Opportunities Inc-Shelter NOW		\$ 12,000.00	\$ 7,698	5g-Battered/Abused Spouses
Women and Family Center-Sexual Assault Crisis Services		\$ 4,000.00	\$ 2,887	5g-Battered/Abused Spouses
WFC-Project Reach (Reaching Every Adolescent to Create Hope)		\$ 8,000.00	\$ 6,750	5n-abused/neglected children
Child Guidance Clinic for Central CT, Inc.-Crisis Intervention		\$ 20,492.00	\$ 5,301	5o-Mental health services
Father Motivation Center at the Apostolic Comm. Church		\$ 4,500.00	\$ 450	5-Public Services General
Literacy Volunteers of Greater New Haven/Meriden-Literacy Tutoring		\$ 9,320.00	\$ 2,245	5-Public Services General
Meriden Soup Kitchen, Inc.-Feed the Hungry		\$ 3,000.00	\$ 2,250	5-Public Services General
NOW-Circles Campaign		\$ 4,800.00	\$ 2,250	5-Public Services General
MW Chrysalis Community Based Services		\$ 12,000.00		5-Public Services General
MW Chrysalis Child Advocacy Services		\$ 12,000.00		5-Public Services General
EMS Explorers File of Life Information Cards		\$ 1,000.00		5d-youth services non profit status pending
My City Kitchen-Healthy Cooking Classes for Meriden youth		\$ 30,600.00		5d-youth services
Catholic Charities-Strengthening Meriden's Children		\$ 5,000.00		5a-Elderly Services
Franciscan Home Care-Homemaker Companion Services		\$ 5,000.00		5-Public Services General
Meriden Children's First-Meriden Children Zone		\$ 15,000.00		5-Public Services General
QRWA Bee & Butterfly Project		\$ 3,750.00		5-Public Services General
Community Health Center		\$ 32,850.00		5-Public Services General
Public Services Total		\$ 466,703.00	\$ 185,297	
Percentage of Total				
IV. Public Facilities				
Inner City Sidewalks		\$ 200,000.00		03 Public Facilities
Q-River Watershed Association-bathroom renovation		\$ 15,000.00	\$ 5,000	03F-Parks Rec Facilities
American Legion Public Facility Improvement-new furnace		\$ 14,460.00		
Public Facilities Total		\$ 229,460.00	\$ 5,000	
TOTAL REQUESTS		\$ 1,613,946.00		

From: Darnell Moss <mrdndarnell@aol.com>
To: "DRoddy@ci.meriden.ct.us" <DRoddy@ci.meriden.ct.us>
Date: Thursday, March 04, 2010 04:57PM
Subject: Re: CDBG 36 RFP

Doreen,

Thank you for this opportunity to submit my voice at tonight's public hearing.

I appreciate the support the City of Meriden has provided for me to personally make a difference in our fair city. Many of you may have observed fathers impacted by our Fathers Motivation Programs at the annual National Night Out at City Park or our workshops for fathers struggling to get involved in their Children's lives.

The point is that these grants have allowed me to help others more thoroughly and effectively. I have not sought out self serving publicity, but have instead endeavored to quietly make our city a better place for children & families to live. Going forward I hope to use the funding you provide to impact at-risk children more thoroughly by sponsoring workshops that help fathers and mothers living separately to partner more effectively and with better conflict resolution skills. Furthermore we'd like to sponsor father and children trips to family oriented events as well as services to encourage and engage struggling mothers and fathers. Thank you distinguished members of our City Counsel. I am at a funeral in NY. I would otherwise be with you. However I am with you in spirit. Again, thank you.

Darnell Moss

On Feb 8, 2010, at 3:27 PM, DRoddy@ci.meriden.ct.us wrote:

Just a reminder that the CDBG 36 RFP is due in the City Manager's Office this Thursday, February 11th by 5:00 PM.

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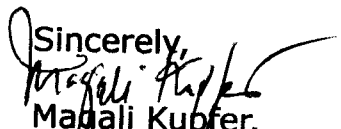
CASA BORICUA DE MERIDEN, INC.
204, Colony Street, Meriden, Ct. 06451

3/4/10

Dear Ms. Burdelski,

Thank you for the past support to Casa Boricua de Meriden. We know that economical times are difficult for everyone. We want you to know that we are having a difficult time paying and keeping up with the maintenance of our building. The amount we have receive in the past two years has put us in a hardship situation. The building is in needs some repairs which is difficult for us to pay for. We have had some community business help us. Has you know the oil prices and utilities keep going up. Our clients needs also have increase. Our expenses for this year at this time is well over \$18,000. Community funds are only \$7,057.

I hope you and your committee take into considerations on how valuable our services are and the need to continued serving the Hispanic/Latinos of greater Meriden, Ct. We ask all of you for your support. Thank You!

Sincerely,

Magali Kupfer,
Executive, Director

APPENDIX D

Section 108 Loan Application

City of Meriden 2005-2010 Consolidated Plan
Substantial Amendment 1

Presubmission DRAFT for Public Review and Comment
February 16, 2010

Summary

The City seeks \$1.5 million in CDBG Section 108 financing, which will be paid back from CDBG entitlement funds over 15 years, to demolish two blighted structures at the seven-acre, City-owned Factory H Brownfield site in downtown Meriden. After the demolition is completed, the City will complete environmental assessment and clean up activities, and redevelop the site to include flood control infrastructure, City-owned green/open space, and privately developed residential units and/or commercial space.

Applicable rules and regulations

Section 108 Loans are eligible under CFR 24 Part 570.705. The project is an eligible activity under 24 CFR 570.703(l) public facilities. The project is not expected to generate Program Income.

Summary of Public Input/Citizen Participation Plan

The City of Meriden Consolidated Plan 2005-2010 states that substantial amendments to the Five Year Consolidated Plan require an amendment be submitted to HUD. Specifically, *“Any substantial change in the priorities or strategies identified in the five year Consolidated Plan will require an amendment to be submitted to HUD. A “substantial change” will be considered any newly identified community need and priority, or major change in the de-emphasis or increased emphasis in and/or between an existing priority strategy(s) previously described i.e. infrastructure vs. housing rehabilitation, youth vs. elderly, etc. If such occurs, the City will review the information, data, and needs necessitating the change, and review the proposed strategy(s) recommended to address the change. After this review, a draft of the proposed change will be published. Copies of the draft change will be circulated to local agencies and organizations for comment, with additional copies available at the Library and the Community Development Office. There will be a thirty-day public comment period. During the public comment period there will be at least one public hearing held. If the proposed amendment or change is adopted, copies of the final amendment will be made available to the general public.”*

In accordance with the 2005-2010 Consolidated Plan, the City is proposing a substantial amendment to the 2005-2010 Consolidated Plan comprising the inclusion of the Section 108 Loan Application for the demolition of Factory H. The City will follow the Citizen Participation Plan, attached. A copy of the public comments received during the public comment period will be included with the final submission to HUD. The City will consider these comments or views of citizens in preparing the substantial amendment of the Consolidated Plan. A summary of these comments or views, and a summary of any comments or views not accepted and the reasons therefore, will be attached to the substantial amendment of the Consolidated Plan.

Summary of Environmental Review

The City of Meriden will complete an environmental review in accordance with 24 CFR Section 58.35.

City of Meriden, CT
SECTION 108 APPLICATION FORM

Presubmission DRAFT for Public Review and Comment
February 16, 2010

1. Project Description

Describe your project in sufficient detail to provide a clear understanding. For example:

- *What is the purpose of the project? The community development objectives?*
- *Who will own the land?*
- *Who will own the improvements?*
- *What type of business(es) will be assisted?*
- *Where is the project located? Address? Neighborhood? Please include a map.*

Purpose of the Project:

The purpose of the project is to demolish two vacant, blighted former commercial structures at the seven-acre, City-owned Factory H Brownfield site in downtown Meriden. Section 108 Loans are eligible under CFR 24 Part 570.705. The project is an eligible activity under 24 CFR 570.703(l) public facilities. The proposed activities will not result in displacement of Meriden residents because the structures are vacant. After the demolition is completed, the City will complete environmental assessment and clean up activities, and redevelop the site to include flood control infrastructure, City-owned green/open space, and privately developed residential units and/or commercial space. The City seeks \$1.5 million in CDBG Section 108 financing, which will be paid back from CDBG entitlement funds over 15 years. The project will be matched with \$3,380,000 in committed local and other federal funds.

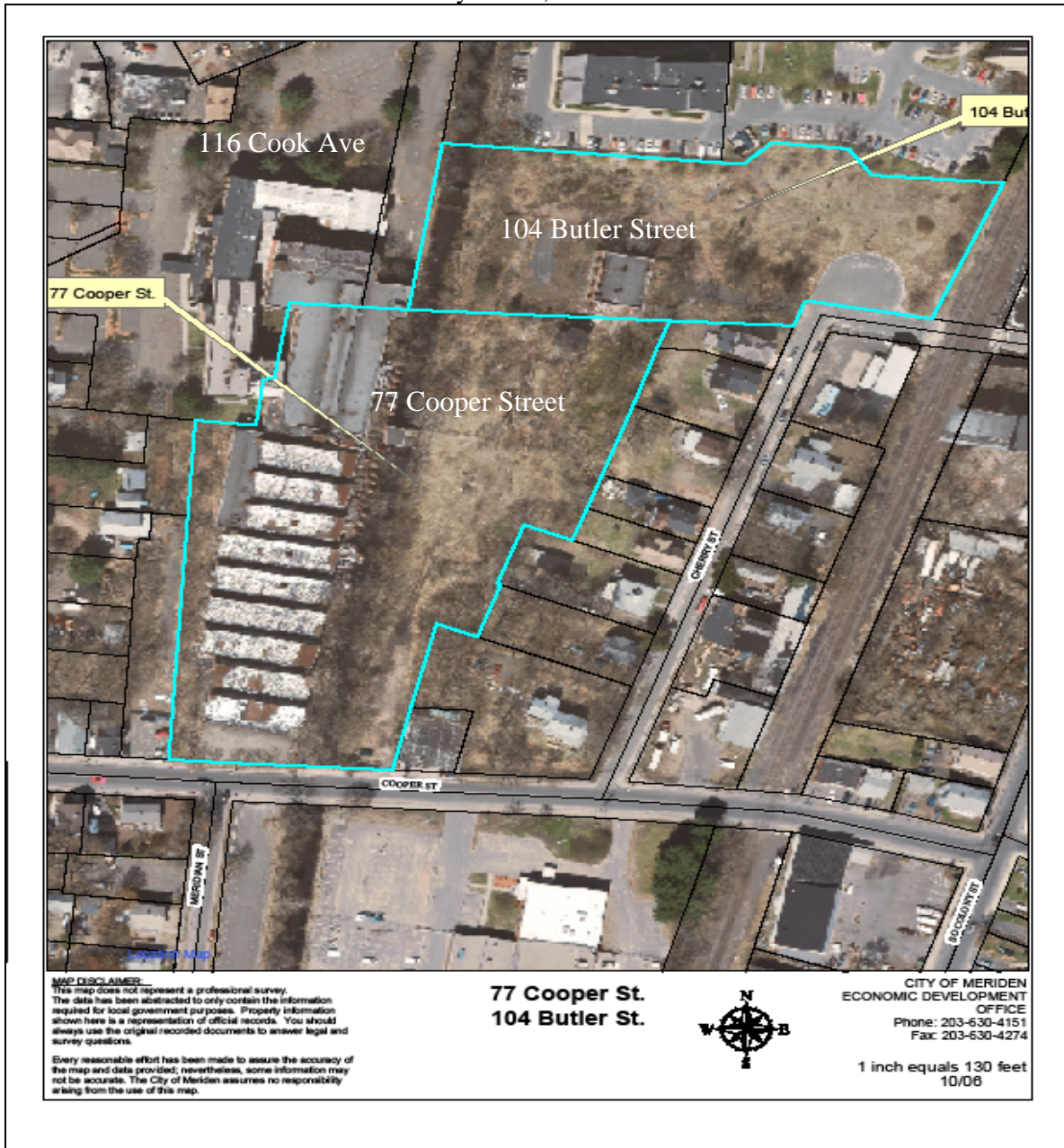
The Factory H Brownfield site is located in Census Tract 1709, which is a Low Moderate Income (LMI) inner city area whereby at least 51% of the residents are low and moderate income. The blight associated with Factory H has had a significant impact on the surrounding Dutch Hill/Action 13 Area residential neighborhood, has hindered the City's economic development efforts and presents potential threats to human health and the environment. The removal of the buildings will allow the City to complete environmental assessment and remediation activities using local funding and grants previously awarded by the US Environmental Protection Agency. The demolition of the blighted Factory H structures will allow the City to achieve several of its community development objectives, including: 1) to Provide Decent Housing by reducing and eliminating slum and blight influences and upgrading and improving the local infrastructure, and 2) to Create Economic Opportunities by redeveloping underutilized or vacant properties; improving transportation corridors, hubs and gateways of the City to improve its image; and establishing an economically stable, vibrant and sustainable downtown.

Project Location/Ownership:

The Factory H brownfield site comprises two tax parcels, 77 Cooper Street and 104 Butler Street in Meriden, CT. The site is zoned M-3 (Industrial). The City acquired title to the seven-acre Factory H property in 2007 through condemnation. The City intends to retain ownership of the property throughout the term of the Section 108 Loan agreement. After the demolition activities are completed, the City will undertake environmental assessment and remediation activities necessary to redevelop the parcels. The City's preliminary reuse plan for the site includes reusing the majority of the land area from 77 Cooper Street and 104 Butler Street for open space and flood control infrastructure--particularly along the Harbor

Brook, which flows through the middle of the 77 Cooper Street parcel. A small portion of 77 Cooper Street may be privately developed as a mixed-use area (commercial with some residential units). Transfer of property following demolition will follow Use of Real Property requirements outlined in 24 CFR 570.505. The most promising area for economic development includes adjacent property located at 116 Cook Ave. The City recently acquired 116 Cook Ave. with City funds for future redevelopment.

Area Map
 Factory H Site, Meriden CT



2. Sources and Uses

Indicate how the financial sources (including the Section 108 loan) will relate to the project costs (uses). For example:

- Show each financing source and its related dollar amount; be sure to include the of debt and/or equity the owner(s) or developer(s) will be investing into the project;
- Show how the sources will be allocated to the principal project cost components.

The demolition project has four key components: demolition, environmental assessment and clean up, adjacent land acquisition, and site construction. A description of each component is included below.

Summary of Sources and Uses

	Cash (\$)	Grants to date	Funding Source	TOTAL (\$)
A. Demolition:				
Development of Bid Specifications, Demo Management, Community Outreach	\$200,000	0	US EPA	\$200,000
Completion of Demolition per bid specifications	\$1,500,000	0	HUD Section 108 financing	\$1,500,000
B. Environmental:				0
Assessment		\$600,000	US EPA	\$600,000
Engineering-Flood control planning prerequisite to Remedial Action Plan	\$80,000		City of Meriden	\$80,000
Remediation/Abatement: USEPA Hazard Removal asbestos/lead in structures (2007)	0	\$1,500,000	USEPA	\$1,500,000
CT DEP Site Stabilization (2005)	0	\$1,000,000	CT DEP	\$1,000,000
C. Property Acquisition: 116 Cook Ave	TBD	0	City of Meriden	TBD
D. Site Construction: To be determined-estimate only based on 2007 State Bond Authorization	0	0	CT Special Act 05-1 \$3 million authorized	TBD
TOTAL				\$4,880,000

A. Demolition: \$1,700,000

Demolition Bid Specification, Construction Management, and Community Planning (\$200,000)

In 2009, the City was awarded \$200,000 in US Environmental Protection Agency Brownfield Assessment Grant funds (#2B-96110701). The City has hired a Licensed Environmental Professional (LEP) to complete several tasks including completion of the HUD Environmental Review (24 CFR Section 58.35), development of Demolition Bid Specifications, and Construction Management services associated with the implementation of the demolition project. The grant will also be used to hire a Community Planner to facilitate outreach to the community during the demolition project. All work will be completed in accordance with EPA Brownfields program guidelines.

Demolition (\$1,500,000)

The City will use \$1,500,000 in Section 108 Financing to demolish the blighted structures at the Factory H site in accordance with all applicable City and federal guidelines. The Scope of Work, which will be fully detailed in the Demolition Bid Specifications developed by the Licensed Environmental Planner, generally includes the demolition of the existing factory building, demolition of the four story office building, demolition of the ancillary buildings, removal of all demolition debris, and stabilization of the site in accordance with EPA regulations. The demolition project is ready to proceed immediately after Section 108 funds are made available and after the bid specification work is completed.

In 2007, AECOM (formerly Metcalf & Eddy) provided the City with a cost estimate for the demolition project. The estimated included \$130,000 to secure the site and for site preparation (fencing, etc.), and \$1,353,257 for all other demolition activities, such as demolition of wood debris, concrete, brick, etc. The City will seek competitive bids for all demolition work in accordance with City and federal procurement guidelines.

B. Environmental: \$3,180,000

USEPA Hazard Removal & CT DEP Site Stabilization (\$2,500,000)

Prior to the City taking title to the property, the Connecticut Department of Environmental Protection spent approximately \$1,000,000 in CT DEP site stabilization funds on the Factory H Site. After the City took title to the property in 2007, the US EPA spent another \$1.5 million (estimate) on asbestos/lead removal activities using funds provided by the USEPA's Hazards Removal Program. As a result of these activities, the factory building and the four-story office building are now free of visible asbestos and lead contamination. Any remaining hazards within the building walls and roof will be removed as part of the structural demolition.

Environmental Assessment and Clean-up (\$680,000)

Following the demolition of the buildings, the City will complete further environmental assessment work needed to investigate the below-grade areas. Environmental Engineering firm AECOM is under contract with the City to complete environmental assessment activities at the Factory H site. AECOM completed the Phase I, II & III Environmental Assessments on the above grade building components in 2007. The City expects to continue to contract with AECOM or other qualified Licensed Environmental firm to complete the additional environmental assessment work following the building demolition.

Funding for the environmental assessment activities will be paid from three existing EPA grants totaling \$680,000. Grants include: \$200,000 in FY 2007 USEPA Brownfields Assessment and Cleanup Grant funds (agreement # BF97182101-0) for assessment of properties around Factory H Brownfields

site/Dutch Hill Neighborhood; \$200,000 in FY 2007 USEPA Brownfields Assessment and Cleanup Grant (agreement # BF97182201-0) for assessment and clean up activities at 77 Cooper Street and a \$40,000 City match for Engineering Services related to flood control planning; and \$200,000 FY 2007 US EPA Brownfields Assessment and Cleanup Grant (agreement # BF97182301) for assessment and clean up activities at 104 Butler Street and a \$40,000 City match for Engineering Services related to flood control planning.

C. Property Acquisition

The City recently acquired 116 Cook Ave for redevelopment purposes. 116 Cook Ave, which is adjacent to the Factory H site, has economic development potential. The site comprises a 2.8-acre site containing a vacant, 70,000 sq foot office complex. The property has a current assessed value of \$596,708 and is zoned C-1 Commercial. If this site is acquired by the City, its redevelopment will be incorporated into the reuse of the Factory H site.

D. Site Construction

Two previous State of Connecticut Legislative Authorizations, Public Act 96-191, 1996 (originally PA 89-52, 1989) and Special Act No. 05-1, 2005, if approved, would allocate up to \$3.2 million to construct the flood control infrastructure and park improvements. Such funding is subject to approval by the State Bond Commission.

3. Project Structure and Participants

Describe the principal parties in your proposal and how funds will flow to the project. For example:

- *Who will be the principal developer?*
- *Who will be the developers' contractor? Leasing agency?*
- *Who will provide the equity?*
- *Who will provide the permanent financing?*
- *Who will own the assets upon completion?*

Indicate the type of entity that will act as the borrower of the Section 108 loan funds and undertake the project. For example:

- *The City will borrow loan funds to undertake the project;*
- *A designated public agency (DPA) will borrow loan funds to carry out the project;*
- *The City or its DPA will borrow loan funds and re-lend them to a "qualified" community-based development organization (CBDO) [defined at §570.204(c)] or a subrecipient to carry out the project;*
- *The City or its DPA will borrow loan funds and re-lend them to a third-party, such as a non-profit organization or a for-profit business, to carry out the project.*

The City seeks to borrow \$1.5 million in CDBG Section 108 Loan funds that will be paid back from CDBG entitlement funds over 15 years. The City of Meriden will be responsible for administering the project in accordance with all applicable City and federal guidelines.

The City will use US EPA Brownfields funds under agreement #2B-96110701 to retain the services of a Licensed Environmental Professional (LEP) to complete Bid Specifications for the demolition project. US EPA Funds will also be used for demolition/construction management and community planning. Completion of the Bid Specifications and necessary permits will be completed by July 2010.

Following completion of the Bid Specifications, the City will advertise for qualified bidders. The City of Meriden will make an award and enter into a contractual agreement with one or more qualified firms to

implement demolition project. Section 108 Loan funds will be used to cover the costs associated with the demolition activities outlined in the contractual agreement. The City expects to select a demolition contractor by August 2010 and to complete all demolition activities by December 2010. All financial and purchasing transactions will be conducted through the City's Finance Department. All financial transactions are subject to the annual audit of the City's municipal finances. Copies of all financial transactions will be maintained in the Community Development office and also in the City Finance Department.

4.Repayment Schedule

Indicate your preferred repayment schedule to advise HUD on how to structure the Sec. 108 bonds. Include a table that shows the amount of principal (only) to be repaid annually in \$1,000 increments. Interest will be determined later when the bonds are issued. Note that the maximum allowable term is 20 years. [See Instructions.]

The City prefers to repay the debt annually over 15 years at a rate of \$100,000 per year. CDBG funds will be used to repay the loans and interest payment. The City has approved the use of \$100,000 in FY 2009 CDBG funds for the repayment of the first year's Section 108 Loan Repayment (principal). The City will allocate subsequent years of CDBG funds to cover the principal and interest payments. The project is not expect to result in the generation of Program Income.

Repayment schedule

Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15
\$100*	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100

* All entries x \$1000 = \$100,000 per year for 15 years = \$1,500,000

5.Collateral

Apart from the underlying pledge of the CDBG entitlement, the Section 108 program requires that each loan be collateralized. Describe the collateral for the Section 108 loan; and, if applicable, the proposed collateral for other project debt. Examples of collateral might be:

- *A first or second lien on real property (if available, indicate the appraised market value of the as-completed project and the loan-to-value (LTV) ratio);*
- *A lien on machinery or equipment (indicate the new or used value and the LTV);*
- *The pledge of an income stream; or*
- *A pledge of future tax increments.*

Describe the source of funds to repay the loan. [See 24 CFR §570.209(a) and Appendix A to Part 570 for financial underwriting guidelines.]

Per the recommendation of HUD, this section is not applicable. The City will be repaying the Section 108 Loan with CDBG entitlement funds.

6.Project Implementation

Indicate the estimated project *schedule*, and at what point Section 108 financing will need to be in place.

Project Schedule:

Feb 2010: City issues agreement to LEP to develop bid specifications for demolition activities and to manage demolition activities
Feb 2010 City issues agreement to Community Planner to facilitate community outreach
June/July 2010: LEP completes demo specifications
July 2010: City of Meriden seeks qualified bids from demo contractors
August 2010: City of Meriden awards contract to demo contract
August 2010: Demo begins; Section 108 Funds needed
Dec. 2010: Demo completed
Dec. 2010- 2011: Environmental Assessment and Cleanup work implemented

7. Eligible Activity

Indicate how the activity(ies) you will be undertaking is eligible under the Section 108 Loan Guarantee Program at 24 CFR §570.703 and identify the subparagraph(s). The requirements of §570.200 apply to both entitlement and nonentitlement communities.

The demolition of Factory H is an eligible activity under 24 CFR 570.703(1), public facilities. A small portion of 77 Cooper Street may be privately developed as a mixed use area (commercial with some residential units). Transfer of property following demolition will follow Use of Real Property requirements outlined in 24 CFR 570.505.

8. National Objective

Each eligible activity must meet a national objective. Indicate how your activity(ies) will meet one of the three national objectives found at 24 CFR §570.208.

The demolition of Factory H meets the national objective under 24 CFR **570.208 (a) (1) Area Benefit Activities**. The demolition of Factory H will provide an Area Benefit to the residents living in Census Tract 1709 by removing two blighted structures that are harming the quality of life in the surrounding residential areas and by allowing for the assessment and clean up of hazardous materials from the area that poses a threat to public safety and human health. The project will benefit the neighborhoods immediately adjacent to the Factory H site, including the residents of Cherry Street, those living in the Community Towers complex, and along Cook Ave. At least 51 percent of the residents living in census tract 1709 are low and moderate income persons. The parcel that will be improved is zoned C1- Commercial and is an area that is not primarily residential. The removal of the blighted buildings will also pave the way for the future construction of needed flood control infrastructure and public open space. The project is not expected to result in the displacement of Meriden residents since the demolition activities will be limited to the vacant structures.

Tract	2000 Pop.	Non-white pop.	Non-white %	Median Household Income	Median Household Income (2000)	% of Median Income level	Definition
1709	1,925	589	31%	\$36,864.00	58000	64%	Low

58% of households (638 or 726) had incomes below \$50,000 in 2000.
44% of households (322 of 726) had incomes below \$35,000 in 2000.

9. Public Benefit Standards

If your proposed project will be an eligible special economic development activity [defined at 24 CFR §570.703(i)(1) or (2) and §570.203(a) or (b)], it must provide a certain level of public benefit. For example, if it is a job creation or retention activity, it must create or retain a proportionate number of jobs for the dollar amount of CDBG assistance. If the project serves a low- and moderate-income community, the amount borrowed must result in a proportionate level of benefit to low- and moderate-income persons living within the service area. [See §570.209(b).]

Therefore, if applicable, indicate the following:

- *The total amount of CDBG funds (e.g., Section 108 funds, Economic Development Initiative, Brownfields Economic Development Initiative, and any other CDBG-related funds) to be used in the project: \$_____;*
- *The total number of permanent full-time-equivalent jobs to be created or retained as a result of the project: _____; and*
- *The cost per job created: \$_____; or*
- *The total number of low- and moderate-income persons living within the project's service area: _____; and*
- *The total amount of CDBG assistance per low- and moderate-income person: \$_____.*

This section is not applicable.

10. Whom May We Contact

In order for a CPD Representative to contact you directly, please provide the following:

- The name and title of contact person
- A street mailing address (No PO Boxes please)
- A telephone number and fax number
- An e-mail address

Juliet Burdelski, Grants Administrator, 142 East Main Street, Meriden, CT 06450, phone 203 630 4105, fax 203 630 4274, email jburdelski@ci.meriden.ct.us

SUBMITTING YOUR SAMPLE APPLICATION FORM

To submit your Sample Application Form, attach it to an e-mail message and send it to your local CPD Director (or their designated representative).

Upon receipt of your Sample Application Form, a local CPD Representative or Economic Development Specialist will contact you. At that time, you'll have an opportunity to obtain answers to any additional questions you may have about Section 108 financing.

Thank you for allowing the U.S. Department of Housing and Urban Development assist you.

Section 108 Loan Program Application
INSTRUCTIONS & Responses

Repayment Schedule (Sample Application Form Question #4)

The Sec. 108 loan funds you borrow are generated through the sale of HUD serial bonds (“Government Guaranteed Participation Certificates”). The Secretary of HUD guarantees to pay (“pass-through” your payments of) interest and principal to the buyers. Thus, **your debt is structured as a series of separate notes, one note for each year you repay principal. Each note is charged a different interest rate, depending on term**, determined when the bonds are issued. For example, if you repay principal each year for 20 years, only the one-year note (the principal you repay the first year) is charged the one-year rate. The 10-year note is charged the 10-year rate every year for 10 years. The 20-year note is charged the 20-year rate, etc.

Complete Section 108 Submission Requirements (24 CFR §570.704)

The 10 questions of the *Section 108 Sample Application Form* (SAF) provide project specific, eligibility, national objective, public benefit, and financial information requested at 24 CFR §570.704(b)(1) and (2). A complete and final Section 108 submission to HUD requires prior actions to be taken by the community and a number of certifications, which may be different for entitlement or nonentitlement communities.

§570.704(a) Presubmission and Citizen Participation Requirements

(1) Presubmission. *An entitlement community must include planned Section 108 activities in its current Consolidated Plan and Action Plan (24 CFR §91.200), including the pledge of grants required under §570.705(b)(2). The community may amend its Consolidated Plan and Action Plan to include the proposed Section 108 project. The State government of a nonentitlement community must include a Section 108 program in its current Consolidated Plan and Action Plan (24 CFR §91.300), including the pledge of grants required under §570.705(b)(2).*

City of Meriden Response: The City will amend its 2005-2010 Consolidated Plan to include the Section 108 activities. The Section 108 Loan has been included in the Action Plan covering CD 35/Federal Fiscal Year 2009. The project will be included in each subsequent Annual Action Plan throughout the term of the loan agreement. To assure the repayment of debt obligations and the charges incurred under paragraph (g) of this section and as a condition for receiving loan guarantee assistance, the City of Meriden shall:

- (1) Enter into a contract for loan guarantee assistance with HUD, in a form acceptable to HUD, including provisions for repayment of debt obligations guaranteed hereunder;
- (2) Pledge all grants made or for which the public entity or State may become eligible under this part; and
- (3) Furnish, at the discretion of HUD, such other security as may be deemed appropriate by HUD in making such guarantees.”

(2) Citizen Participation Plan. The community may follow the same citizen participation plan for the Consolidated Plan or Action Plan and may obtain citizens’ views on the Section 108 activities at the same public hearing for the Consolidated Plan or Action Plan.

City of Meriden Response: As outlined in the City of Meriden 2005-2010 Consolidated Plan, any substantial change in the priorities or strategies identified in the five year Consolidated Plan will require an amendment to be submitted to HUD. A “substantial change” will be considered any newly identified community need and priority, or major change in the de-emphasis or increased emphasis in and/or between an existing priority strategy(ies) previously described. The proposed Section 108 Loan Application is a substantial change.

The City of Meriden will provide citizens with the opportunity to comment on substantial amendments to the Consolidated Plan. The City of Meriden will amend its approved Consolidated Plan whenever it makes one of the following decisions:

- to make a change in its allocation priorities or a change in the method of distribution of funds;
- to carry out an activity using funds from any program covered by the Consolidated Plan (includes program income), not previously described in its Annual Action Plan action plan; or
- to significantly change the scope, location, or beneficiaries of an activity.

Prior to implementing any substantial change, the City of Meriden will provide citizens with information on any proposed amendment(s) by publishing a public notice of the proposed amendments as a display advertisement in the *Record Journal* at least 15 days prior to a public hearing and by posting a description of the proposed amendment(s) to the City of Meriden website. The City will provide at least 30 days for citizens to submit written or oral comments or views on the proposed amendment(s). During the public comment period there will be at least one public hearing held. The City will consider these comments or views of citizens in preparing the substantial amendment of the Consolidated Plan. A summary of these comments or views, and a summary of any comments or views not accepted and the reasons therefore, will be attached to the substantial amendment of the Consolidated Plan. The City will also comply with any additional actions required by local law. If the proposed amendment or change is adopted, copies of the final amendment will be made available to the general public.

SUBSTANTIAL AMENDMENTS TO THE CONSOLIDATED PLAN-TIMELINE

February 16, 2010	Notice of March 4, 2010 Public Hearing Published in Meriden Record Journal <u>and</u> City of Meriden 2005-2010 Consolidated Plan Substantial Amendment 1 Available for Public Review
March 4, 2010	First Public Hearing on CDBG Funding Requests, One-Year and Five Year Community Development Goals & Needs, and proposed Substantial Amendment to the 2005-2010 Consolidated Plan 6:30 P.M. Senior Citizens Center, 22 West Main Street, Meriden, CT.
April 2, 2010	Recommendations for Allocation of CDBG-36 Funds, <i>DRAFT Consolidated Plan 2010-2015</i> , and <i>DRAFT Fair Housing Plan</i> Available for Public Review and submitted to City Council for April 5, 2010 Council Meeting.
April 2 - May 3	30-day Public Comment Period on CDBG 36 Recommended Use of Funds, <i>DRAFT Consolidated Plan 2010-2015</i> , and <i>DRAFT Fair Housing Plan</i> , and <i>City of Meriden 2005-2010 Consolidated Plan Substantial Amendment 1</i>
April 21, 2010	Second Public Hearing on CDBG-36 Funds, Consolidated Plan 2010-2015, and 2005-2010 Consolidated Plan Substantial Amendment 1 —6PM Meriden City Hall Council Chambers
April 21, 2010	Meriden City Council Human Services Committee
May 3, 2010	Council Adopts and Approves Annual Plan for CDBG-36 (Final Funding Program Allocations), Adopts and Approves Consolidated Plan 2010-2015 Fair Housing Plan for Submittal to HUD, Adopts and Approves 2005-2010 Consolidated Plan Substantial Amendment 1 for Submittal to HUD.

May 15, 2010 CDBG-36 Annual Plan, 2010-2015 Consolidated Plan and Fair Housing Plan,
and 2005-2010 Consolidated Plan Amendment 1 submitted to HUD

June, 2010 CDBG Grantee Orientation Workshop

July 1, 2010 CDBG-36 Program Year Begins

§570.704(b) Submission Requirements and Certifications

- (1) National objective criteria*** (SAF question #8).
- (2) Repayment schedule, financial information, and project structure*** (SAF questions #1, 2, 3, 4, and 5).
- (3) Pledge of CDBG grant funds*** (select appropriate certification form attached for *Entitlement* or *Nonentitlement Public Entities*).
- (4) “Other financing” certification*** (attached certification form).
- (5) Drug-free workplace certification*** (see below).
- (6) Debarment and suspension certification*** (see below).
- (7) Anti-lobbying certification*** (see below).
- (8) Additional Section 108 certifications*** (attached certification form).
- (9) State certifications*** for nonentitlement communities only (see below).

City of Meriden Response: The City will include all certification forms in the final application.

Obtaining Required Certification Forms

Required certifications for (3) ***Pledge of CDBG grant funds***, (4) ***“Other financing,”*** and (8) ***Additional Section 108 certifications*** are found in the forms attached as *Entitlement Public Entity Certifications* or *Nonentitlement Public Entity Certifications*, as appropriate.

(5) Drug-free workplace certification.: *Drug Free Workplace* is now included in the *Consolidated Plan Certifications* available found at <http://www.hud.gov/offices/cpd/about/conplan/conplancertifications.pdf>. Or you may submit form HUD-50070 (3/98) *Certification for a Drug-Free Workplace*. This form is no longer available from the Department but is embedded here as a pdf file in the electronic version of the SAF:

Hud50070.pdf

(6) Debarment and suspension certification. Form HUD-2992 (3/98) *Certification Regarding Debarment and Suspension* is no longer available from the Department. Use the embedded pdf file here in the electronic version of the SAF, or the attached paper copy.

Hud2992.pdf

(7) Anti-lobbying certification. *Anti-Lobbying* is now included in the *Consolidated Plan Certifications* found at <http://www.hud.gov/offices/cpd/about/conplan/conplancertifications.pdf>. This certification is also available separately as form HUD-50071 (3/98) *Certification of Payments to Influence Federal Transactions* at http://www.hudclips.org/sub_nonhud/html/pdfforms/50071.pdf. In addition, form HUD-50071 is embedded here as a pdf file in the electronic version of the SAF.

Hud50071.pdf

(9) State certifications for nonentitlement communities only. Form HUD-40122 (5/2002) *State Certifications Related to Nonentitlement Public Entities* is available at http://www.hudclips.org/sub_nonhud/html/pdfforms/40122.pdf. This form is also embedded here as pdf file in the electronic version of the SAF.

Hud40122.pdf

SECTION 108 LOAN GUARANTEE
Entitlement Public Entity Certifications

In accordance with Section 108 of the Housing and Community Development Act of 1974, as amended (the “Act”), and with 24 CFR Part 570.704(b), the public entity certifies that:

- (3) It possesses the legal authority to make the pledge of grants required under §570.705(b)(2).
- (4) It has made efforts to obtain financing for activities described in the application without the use of the loan guarantee and cannot complete such financing consistent with the timely execution of the program plans without such guarantee.

In accordance with Section 108 of the Housing and Community Development Act of 1974, as amended (the “Act”), and with 24 CFR Part 570.704(b)(8), the public entity further certifies that:

- (i) It possesses the legal authority to submit the application for assistance under this subpart and to use the guaranteed loan funds in accordance with the requirements of this subpart.
- (ii) Its governing body has duly adopted or passed as an official act a resolution, motion or similar official action:
 - (A) Authorizing the person identified as the official representative of the public entity to submit the application and amendments thereto and all understandings and assurances containing therein, and directing and authorizing the person identified as the official representative of the public entity to act in connection with the application to provide such additional information as may be required; and
 - (B) Authorizing such official representative to execute such documents as may be required in order to implement the application and issue debt obligations pursuant thereto (provided that the authorization required by this paragraph (B) may be given by the local governing body after submission of the application but prior to execution of the contract required by §570.705(b).
- (iii) Before submission of its application to HUD, the public entity has:
 - (A) Furnished citizens with information required by §570.704(a)(2)(i);
 - (B) Held at least one public hearing to obtain the views of citizens on community development and housing needs; and
 - (C) Prepared its application in accordance with by §570.704(a)(1)(v) and made the application available to the public.
- (iv) It is following a detailed citizen participation plan which meets the requirements described in by §570.704(a)(2).
- (v) The public entity will affirmatively further fair housing, and the guaranteed loan funds will be administered in compliance with:
 - (A) Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d *et seq.*); and
 - (B) The Fair Housing Act (42 U.S.C. 3601-3619).
- (vi) In the aggregate, at least 70 percent of all CDBG funds, as defined at §570.3, to be expended during the one, two, or three consecutive years specified by the public entity for its CDBG program will be for activities which benefit low and moderate income persons, as described in criteria at §570.208(a).
- (vii) It will comply with the requirements governing displacement, relocation, real property acquisition, and the replacement of low and moderate income housing described in §570.606.
- (viii) It will comply with a the requirements of §570.200(c)(2) with regard to the use of special assessments to recover the capital costs of activities assisted with guaranteed loan funds.
- (ix) (Where applicable.) It lacks sufficient resources from funds provided under this subpart or program income to allow it to comply with the provisions of §570.200(c)(2), and it must therefore assess properties owned and occupied by moderate income persons, to recover the guaranteed loan funded portion of the capital cost without paying such assessments in their behalf from guaranteed loan funds.
- (x) It will comply with the other provisions of the Act and with other applicable laws.

Public Entity's Legal Name _____ Date _____

Signature of Authorized Representative _____

Printed Name and Title _____

APPENDIX E

Analysis of Impediments to Fair Housing Choice



City of Meriden, Connecticut

Community Development Office

JULIET BURDELSKI
GRANTS ADMINISTRATOR

CITY HALL
142 EAST MAIN STREET
MERIDEN, CT 06450-8022
TELEPHONE (203) 630-4105
FAX (203) 630-4274

MEMORANDUM

To: Interested Parties

From: Juliet Burdelski, ^{JB} Grants Administrator, CDBG Program

Date: April 1, 2010

RE: Analysis of Impediments to Fair Housing Choice

As an Entitlement Community under the US Department of Housing and Urban Development's Community Development Block Grant (CDBG) Program, the City of Meriden is required to engage in fair housing planning. Specifically, this includes conducting an analysis to identify impediments to fair housing choice, taking appropriate actions to overcome the effects of identified impediments, and maintaining records to document the analysis and the actions taken. The goal of the Fair Housing planning process is to help ensure that housing opportunities are available within the City of Meriden for all persons regardless of race, color, national origin, religion, sex, familial status, or disability.

Over the last several months, the City has conducted an analysis of impediments to fair housing choice and has completed a report of its findings and analysis. April 2 through May 3, 2010 has been established as the 30-day public comment period. Anyone from the general public is invited to submit written comments which will be reviewed and considered. Written comments may be submitted to the City of Meriden Community Development Office, 142 East Main Street, Meriden CT, 06450 or by email to jburdelski@ci.meriden.ct.us. Additionally, a public hearing is scheduled for Wednesday, April 21, 2010 at 6 PM in Council Chambers. The public is invited to attend and make known their comments.



DRAFT
APRIL 2010

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

City of Meriden | Community Development



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I. EXECUTIVE SUMMARY

The Analysis of Impediments to Fair Housing Choice (AI) is required by the U.S. Department of Housing and Urban Development (HUD) from local jurisdictions receiving federal housing and community development funds including Community Development Block Grant (CDBG) funding.

The overall goal of the AI is to review and assess impediments to fair housing within Meriden.

According to HUD, impediments to fair housing choice are:

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

The AI consists of seven components including:

1. Executive Summary;
2. Introduction;
3. Jurisdictional Background Data;
4. Evaluation of the Jurisdiction's Current Fair Housing Legal Status;
5. Identification of Impediments to Fair Housing Choice;
6. Assessment of the Current Public and Private Fair Housing Programs and Activities in the Jurisdiction; and
7. Conclusions and Recommendations.

Planning Preparation and Process

The AI was developed in conjunction with the 2010-2015 Consolidated Plan and required extensive outreach, consultation, and coordination among various government agencies, private groups, public service agencies, City staff, and individuals. A comprehensive list of participants can be found in Appendix D.

Citizen Participation

The City of Meriden understands the importance of citizen participation in the development of the AI and conducted extensive public outreach during the AI process including consultation with local public service agencies and commissions and with State organizations. A Fair Housing Survey was conducted and available for public and private organizations that provide services essential to fair housing and to the public to gather input relevant to fair housing efforts and impediments to fair housing in Meriden. A fair housing section was also part of the 2010-2015 Consolidated Plan survey to gather additional information.

Community Development staff also met with the Human Rights Advisory Board to summarize key components of the AI, present preliminary findings of the survey, and solicit input from the Board. The public is welcome to attend the meetings and provide comments. The City of Meriden made the draft plan available for public comment for 30 days and also held a public hearing on April 21, 2010 to solicit public input.

Fair Housing Initiatives

Fair housing initiatives are critical to ensuring equal housing opportunity within a community. A key element to achieving this goal is by updating the previous Analysis of Impediments to Fair Housing Choice. The previous AI was first conducted in July 1996 and updated as part of the 2000 and 2005 Consolidated Plan process.

The City of Meriden has continued to implement various housing and public service programs to assist with furthering fair housing efforts. In addition, State agencies provide an array of fair housing services including fair housing training and educational outreach.

Federal Resources

The primary federal resource for the City is the Community Development Block Grant (CDBG) program through the U.S. Department of Housing and Urban Development (HUD). The total estimated funding for the City of Meriden for fiscal year 2010-11 is \$934,000 of CDBG funds.

II. INTRODUCTION

Title VIII of the Civil Rights Act of 1968 (and subsequent amendment in 1988) mandates that it is unlawful to discriminate in the sale, rental, or financing of housing or, in the provision of brokerage services or facilities in connection with the sale or rental of housing, based on:

- Race;
- Color;
- Religion;
- National origin;
- Sex;
- Families with children; and
- Persons with handicaps.

The U.S. Department of Housing and Urban Development (HUD) requires that all recipients of federal funds under the Community Development Block (CDBG), HOME Investment Partnership (HOME), Emergency Shelter Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) programs take actions to affirmatively further fair housing. This obligation includes conducting an analysis to identify impediments to fair housing choice within the jurisdiction. The City of Meriden receives CDBG funding annually and therefore is required to update its Analysis of Impediments to Fair Housing Choice (AI).

The City's previous AI was first conducted in 1996 and updated in 2000 and 2005 by the City of Meriden. The purpose of this study is to update the AI in accordance with HUD regulations under 24 CFR 570.904(c)(1) for Entitlement CDBG grantees of the U.S. Department of Housing and Urban Development. The City is committed to furthering fair housing within Meriden.

Who Conducted the Study

The City's Community Development Department is responsible for the administration and implementation of the CDBG program and is the lead agency for the update of the Analysis of Impediments to Fair Housing Choice. The Community Development Office coordinated efforts with numerous other public service agencies and conducted extensive public outreach in preparing the AI.

Participants

To ensure compliance with citizen participation requirements and that all relevant information was gathered, the City utilized various resources in conducting the AI and collaborated with individuals and groups that represent the special interests of protected groups. A fair housing survey was provided online and a draft of the AI was available to various fair housing organizations and low-and moderate-income persons and families for comment. Participants included:

- City of Meriden Housing Authority;
- City of Meriden Planning Division;
- City of Meriden Community Development Division;
- City of Meriden Law Department;
- Connecticut Fair Housing Center;
- Connecticut Office of Protection and Advocacy for Persons with Disabilities;
- Connecticut Commission on Human Rights & Opportunities;
- City of Meriden Human Rights Advisory Board;
- New Opportunities, Inc.;
- Meriden Wallingford Chrysalis; and
- Neighborworks New Horizons.

Additionally, during the preparation of the 2010-2015 Consolidated Plan, public hearings were held March 4, 2010 and April 21, 2010 to solicit public input. As part of the Consolidated Plan Survey, participants provided fair housing information to be incorporated into the AI. Meetings were available to the public, various public service agencies, and non-profit organizations taking a special interest in housing-related activities. A draft of the AI was available at the Community Development Office and on the City's website for 30 days to provide the opportunity for public comment. A comprehensive outreach list can be found in Appendix D.

Methodology

The preparation of the AI included identifying strengths and weaknesses in fair housing practices and recommending courses of action to improve upon deficiencies found during the study. The analysis

included a review of jurisdictional background data including demographics, income, employment, and a housing profile. To properly update the AI it was also necessary to perform a comprehensive review of local laws, regulations, ordinances, and policies related to housing or affecting housing patterns and practices in Meriden. The AI was prepared in accordance with HUD's Fair Housing Planning Guide, Vol. I. Below demonstrates the approach taken during the AI process and the components reviewed.

Demographics and Trends

Utilizing resources such as the U.S. Census Bureau, HUD, and local studies demographic and housing data was collected for the City of Meriden to determine any patterns or trends that may indicate a concentration of protected classes in any one area of the City. Data collected and analyzed also included employment, income, and other relevant data.

Information on the availability of housing, including various housing types and sizes, affordability levels, and accessibility for disabled persons was also reviewed.

Data Collection

Data collection included an analysis of fair housing choice and any limitations due to existing conditions within the City or surrounding localities. A comprehensive review and assessment of current land use policies, local laws, ordinances, and practices that may affect fair housing choice within the City of Meriden was conducted. The review included an assessment of local codes that may influence the availability or accessibility of housing to protected groups including minorities, families with children, or people with disabilities. Policies, processes, procedures, or local decisions that may be a barrier to fair housing and impede the approval of construction assisting in the creation of subsidized and private housing was also reviewed.

Data collection also included an evaluation of local public policy and if it keeps housing and community development resources from areas with a large concentration of minorities or people with disabilities. Administrative policies were also reviewed.

Information related to the public and private sector was analyzed including zoning and site selection, neighborhood revitalization, municipal and other services, public and assisted housing tenant selection procedures, sale of subsidized housing, property tax policies, planning and zoning boards and building codes.

Data regarding fair housing enforcement, informational programs, and visitability in housing was collected and lending policies and practices was analyzed using the Home Mortgage Disclosure Act (HMDA) and Private Mortgage Insurance Companies (PMIC).

Maps

Maps were utilized to identify housing, job, and transportation relationships, areas of racial/ethnic integration and segregation, and locations of choices for publicly assisted housing.

Maps also provide information regarding where within the City housing for families with children and persons with disabilities is in short supply, as well as locations of multifamily complexes providing housing for families with children and the disabled.

Investigations and Enforcement Status and Performance

An evaluation and assessment of fair housing status and performance was conducted. HUD was utilized as a resource to analyze any complaints or compliance reviews where the Secretary has issued a charge or made a finding of discrimination and verification with the Department of Justice regarding any suits filed was also made.

Assessment of Housing Programs and Activities

The City of Meriden's current programs and activities and accomplishments already made to further fair housing were reviewed and included in the Analysis of Impediments.

Conclusions/Recommendations

Impediments identified and recommendations for addressing each impediment are included in the AI to assist the City in eliminating barriers to fair housing choice.

Funding

As a recipient of federal funds through the Department of Housing and Urban Development (HUD), the City of Meriden is required to conduct an Analysis of Impediments to Fair Housing Choice. The City supports fair housing and encourages citizen participation in identifying impediments to fair housing within the community. The AI was conducted by the City of Meriden utilizing its 2009 Community Development Block Grant (CDBG) funds. Information included in the AI will allow the City to continue efforts to improve fair housing throughout the community.

Funding is imperative to implementing activities and projects focused on continuing fair housing efforts. The City of Meriden expects to receive approximately \$930,000 in CDBG funding for the 2010-11 fiscal year. Other key agencies involved in promoting fair housing include the Meriden Housing Authority and the Connecticut Fair Housing Center. The Housing Authority receives both federal funding through HUD and also State funding through the Connecticut Housing Finance Authority (CHFA) and the Department of Economic and Community Development (DECD). The Connecticut Fair Housing Center operates as a state-wide non-profit.

Conclusions

The City gathered all pertinent data for the preparation of the AI including collecting demographic data, performing a comprehensive review of public sector laws, regulations, ordinances, and policies, and reviewing private sector lending policies and practices, fair housing enforcement, informational

programs, and visitability in Meriden. The Analysis also included an assessment of local fair housing programs and activities. The City consulted with various fair housing organizations and also conducted a fair housing survey which provided valuable input for the preparation of the plan. Review and assessment of the data presented in this analysis along with input received for various organizations and the public identified the following impediments to fair housing in Meriden:

- High income levels and fees required to rent apartments limits choices for persons with fixed incomes;
- Limited financial assistance for the elderly/low-income/disabled;
- Predatory lending practices;
- Lack of accessible housing for the disabled;
- Lack of affordable owner-occupied housing;
- Inadequate supply of Section 8 housing units;
- Discriminatory or unethical practices by landlords;
- Lack of available vacant land in Meriden to build affordable housing;
- Lack of education regarding fair housing laws;
- Poor financial history of potential homebuyers;
- The City's zoning ordinance does not recognize accessory apartments in single-family zones.

There are various approaches and actions the City can take in an effort to remedy fair housing impediments. Recommendations for resolutions to impediments and the continuation of fair housing efforts are detailed in Section VII of this Analysis of Impediments to Fair Housing Choice. The City may implement specific recommendations to address fair housing needs and selected actions will be determined by the amount of funding available to address impediments, priority community needs, and actions that are in the best interest of Meriden residents.

III. JURISDICTIONAL BACKGROUND

Framed by mountain ridges, the City of Meriden is located in New Haven County and is situated between the Cities of Hartford and New Haven Connecticut. Native Americans hunted and fished the lands of Meriden for thousands of years until it became a suburban sector of the Town of Wallingford, a resting place for traveling colonist. By 1727, difficulty attending religious services from the scattered farms of the 35 families residing in Wallingford resulted in a meeting house closer to their homes being constructed. The parish was known by the name Meriden. In 1806, the parish was recognized as the Town of Meriden and the City was incorporated in 1867. The 1800's brought a flood of manufacturing of silver products in the City dubbing Meriden the "Silver City" and the City continues to change, improve, and grow today.

Demographic Data

Population

As of 2006 the City's population was recorded at approximately 60,000, a 0.6% increase from 2005 which is consistent with the County and surrounding communities. The census tracts experiencing the greatest increase in population from 1990-2000 were located in the southern portion of the downtown, the east side and northern end of the City, and the northwest corner of the City.

Age

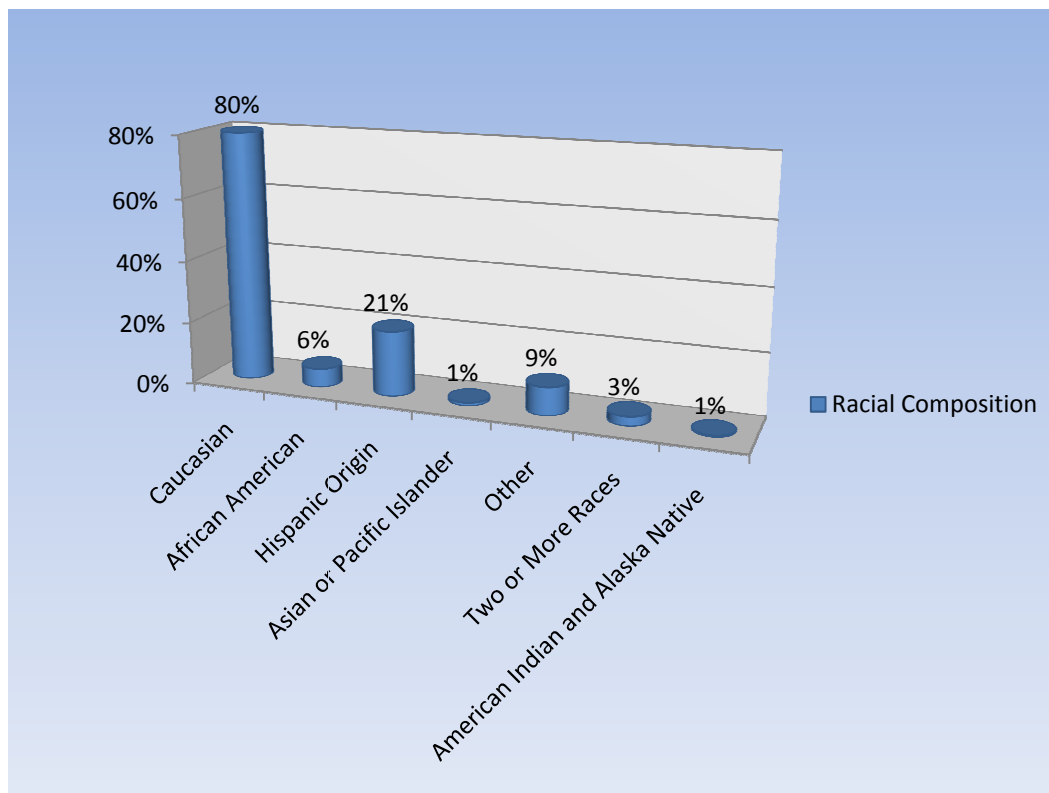
The median age of Meriden residents in 2000 was 36 years, generally consistent with the County and State as a whole.

- 43.7% of the population is between the 24 to 54 age range.
- 26.7% is residents under the age of 18.
- 15% is seniors, or residents 65 years or older.

Race/Ethnicity

Though the City of Meriden has a diverse population it is mainly comprised of White/Caucasian residents representing 80% of the population in 2000. Figure 1 below demonstrates the racial composition of Meriden in 2000. Recognizing the racial and ethnic composition of a community can help to address impediments to fair housing such as language barriers and allow a community to properly address housing discrimination based on race.

*Figure 1
Racial Composition*



**Hispanic origin can consist of any race.*

**Race can be claimed under multiple categories so total count will not equal 100%*

**Source: City of Meriden 2009 Plan of Conservation and Development*

Income Data

Being aware of the income profile for the City of Meriden is an important factor that can help identify the needs of low-and moderate-income persons and reveal income trends leading to poverty in specific target areas throughout the community. Income is directly related to increasing housing opportunity.

- Median household income in 1999 was \$43,237.
- ACS estimates a median household income increase as of 2008 at \$56,876.
- Median family income in 1999 was \$52,788.
- Median family income in 2008 was \$68,179.
- New Haven County's median household income in 1999 was \$48,834.

According to the 2000 census 6,306 persons or 11% of Meriden’s residents were living below the poverty level, a higher percentage than that of New Haven County at 9% and as the state as a whole at 8%. Female-headed households with children under 18 living below poverty accounted for 1.4% of the population. Families with children under 18 made up less than 1% of the population and less than 1% of persons in poverty were 65 years or older.

HUD uses the area median family income (AMI) to determine eligibility for HUD programs such as the Community Development Block Grant (CDBG) program, the HOME Investment Partnership (HOME) program, and the Emergency Shelter Grant (ESG) program. The AMI distinguishes families and individuals that are extremely low income, low income, and moderate income, meaning that their income is at or below 80% of the AMI. The AMI establishes areas within the City that have a high percentage of low-to moderate-income persons. Areas identified as having at least 51% low-to moderate-income persons are recognized as target areas. Figure 2 below shows HUD’s income levels for the CDBG, HOME, and ESG programs.

*Figure 2
HUD Income Levels*

<i>Income Level</i>	<i>%AMI</i>	<i>Income</i>
<i>Extremely Low</i>	<i>0-30%</i>	<i>Less than \$23,500</i>
<i>Low</i>	<i>31-50%</i>	<i>\$23,501-\$39,150</i>
<i>Moderate</i>	<i>51-80%</i>	<i>\$39,151-\$61,500</i>

Source: HUD 2008 Income Limits

**The income limits in this table are based off the median family income for a family of four.*

**Persons entering permanent housing through HUD’s ESG program must be “very low income”.*

Economic Data

Employment

The City of Meriden has several large businesses employing hundreds of people but the City’s economy seems to thrive from small business operations. In 2005, Meriden contained over 1,300 businesses providing a variety of goods and services. These businesses employed over 25,000 people. Census data reveals that in 2004 68% of businesses in Meriden have less than 10 employees. As of 2005 there were 25,067 person employed within the City of Meriden. The labor force generated by Meriden was 30,768 people. Meriden’s resident labor force exceeded the number of jobs located in the City by 22.7%.

In 2005, the service industry attested for the largest sector of employment with 11,808 persons being employed in that field followed by retail at 3,720. The manufacturing, government, and finance, insurance, and real estate industries round out the top five employment sectors in Meriden (refer to Figure 3).

*Figure 3
Top Five Employment Sectors*

Industry	Employed
Service/other	11,808
Retail Trade	3,720
Manufacturing	3,500
Government	2,917
Finance/Insurance/Real Estate	1,232

Source: U.S. Census Bureau/City of Meriden 2009 Plan of Conservation and Development Update

Housing Profile

The type, size, composition, condition, and cost of Meriden’s households must be taken into consideration in developing housing goals. Knowledge of housing patterns within the City allows for a comprehensive strategy for addressing fair housing needs. Housing information collected enables the City to evaluate the type and condition of the City’s current housing stock and the number and type of families or individuals in need of housing assistance. Data gathered will assist in identifying proper housing services that should be provided to sustain affordable housing and to address housing needs for all income levels and categories of persons affected.

Household Tenure

Meriden’s housing tenure is based off the total occupied housing units of 22,951.

- 60% of Meriden’s housing units are owner-occupied.
- 40% are renter-occupied.

Meriden’s percentage of rental units is slightly higher than that of New Haven County and significantly higher than most other surrounding communities. Meriden’s housing stock is similar to a moderate-sized urban community and the high percent of rental units may provide an explanation for higher vacancy rates than surrounding communities.

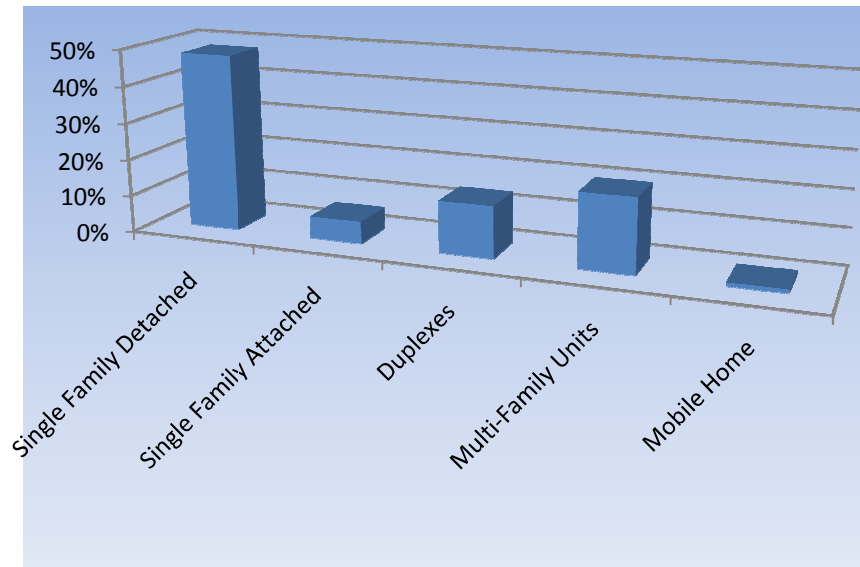
Household Type

The type of housing structures in the City of Meriden vary with single-family detached housing being the majority of Meriden’s housing stock followed by multi-family units and duplexes (refer to Figure 4).

- 48% - Single-family detached.

- 6% - Single-family attached.
- 14% - Duplexes.
- 20% - Multi-family units.
- 1% - Mobile Home.

*Figure 4
Household Type*



**Source: City of Meriden 2009 Plan of Conservation and Development*

Large Households

A large household is considered to have five or more people residing in the unit. Statistics regarding large households can assist with determining types of housing needed in the City of Meriden and can reveal overcrowding trends that may increase concentrations in target areas.

- 10%, of the total number of occupied housing units in Meriden contain five or more persons.
- 60% of large households own their homes and 40% rent.
- Of the total housing units in Meriden, 55% of owner-occupied units have three or more bedrooms.
- Of the total housing units in Meriden, 34% of renter-occupied units have three or more bedrooms.

Single Parent Households

Single parent households refer to family households where either a male householder has no wife present or a female householder has no husband present.

- 11% of Meriden's occupied households are single parent households with their own children under the age of 18.
- 82% of single parent households are female-headed households.
- 38% of female-headed households with their own children under 18 live at or below the poverty level.

Housing Vacancy

According to 2000 census data the City of Meriden had a total of 24,631 housing units, of which 22,951 are occupied. The City's vacancy rate is approximately 7% or 1,724 vacant housing units.

The City of Meriden's vacancy rate is higher compared to New Haven County, Hartford County, and State rates of 6%, 5%, and 6% respectively. Meriden's vacancy rate was also slightly higher than most surrounding communities. The abundance of rental housing may provide an explanation for the higher vacancy rates.

Housing Age and Condition

The median year that housing structures were built in Meriden, as stated by the U.S. Census Bureau, is 1958.

- 34% of Meriden's housing stock was built in 1939 or earlier.
- 60% of Meriden's housing structures were built between 1940 and 1990.
- 6% of the housing stock was built between 1990 and 2006.

Though the City's historic housing stock is an asset to the community and adds character attractive to visitors or new residents, the age of housing structures also adds to the amount of substandard housing conditions throughout the City and can affect the availability of a variety of housing types. Many older homes are difficult and expensive to maintain resulting in the rising number of deteriorating homes in need of revitalization. Housing rehabilitation is a significant factor in maintaining the City's affordable housing stock. However, the cost of rehabilitating a home continues to rise due to high prices for material and labor. This makes it difficult to perform even standard maintenance to homes. If the home is considered a historical structure the cost of rehabilitation could be increased even more due to strict code regulations.

Housing Costs

As of 2006, the median value of a home in the City of Meriden was \$203,000 and that price increases in 2007 to \$205,500. These prices are still well below the median sales prices of surrounding communities which range from \$245,000 to \$344,000. Though Meriden's home values have increased, the trends show that prices in other parts of the region are growing at a similar, if not greater, rate resulting in Meriden's housing stock being amongst the most affordable in the region.

Meriden's median rent in 2000 was \$618, the lowest rental rate amongst the surrounding communities and again rather affordable. Meriden, Middletown, and some of Wallingford contain the region's vast majority of rental housing. In 2000, 40% of the areas rentals fell between the \$500-749 range and approximately 11% of rental units were renting for more than \$1,000 per month.

Overcrowding

A household is considered to be overcrowded when the unit contains more than one occupant per room. The City of Meriden demonstrates relatively low levels of overcrowding with owner-occupied housing experiencing less overcrowding than rental units. For owner-occupied housing there are no units that contain more than two occupants per room.

- Owner households <1%
- Renter households 2%

IV. FAIR HOUSING LEGAL STATUS

The City recognizes that reviewing and evaluating housing discrimination reports filed within Meriden is imperative to identifying patterns or trends affecting fair housing opportunity. Several agencies are available in Connecticut and Meriden to either provide referrals or to receive housing complaints including the City of Meriden's Law Department, the Connecticut Fair Housing Center, and the State of Connecticut's Commission on Human Rights and Opportunities. The Connecticut Fair Housing Center is a lead agency in Connecticut dedicated to fair housing opportunity and provides education, informational, and training services to communities and also meets directly with potential victims of housing discrimination. The Center has provided information to:

- Residents and staff of homeless shelters;
- Social workers assisting families with children;
- Nursing home residents moving into the community;
- Social service agencies assisting clients with housing searches;
- Domestic violence advocates;
- Housing counselors; and
- Section 8 staff members.

To analyze potential impediments to fair housing choice, information from the Connecticut Fair Housing Center, the City of Meriden's Law Department, and the State of Connecticut's Commission on Human Rights and Opportunities was evaluated. The City requested and reviewed information on the number and types of complaints filed, involving the City of Meriden, and alleging housing discrimination. The figures below demonstrate housing inquiries and complaints involving Meriden since 2005.

*Figure 5
Inquiries Received by the Meriden Law Department
July 2007 – June 2009*

Complaint Regarding	Number of Complaints Received
Heat	16
Security Deposits	11
Eviction Procedures	49
Foreclosure	21
Housing & Disabilities	9
Conditions/Repairs of Rental Unit	11
Problems with Landlord	35
Rent Increases	13
Housing for Families with Children	2
Rights and Responsibilities for Landlord/Tenant	21
Housing and Human Rights	8
Homelessness	6
Elderly and Housing	5
Financial Assistance for Rent/Relocation	5
Purchase of Foreclosed Homes	31

**Source: City of Meriden Law Department*

Inquiries to the Law Department are received on an informal basis and are usually resolved in person, over the phone, or by mailing out information. If the case cannot be resolved in this manner it is referred to state agencies or legal services including:

- Meriden Social Services of the Meriden Health Department;
- New Opportunities/Meriden;
- Meriden Housing Authority;
- CT Legal Services;
- New Haven County Bar Association Legal referral program;
- Meriden Superior Court Services Center;
- Department of Social Security;
- Office of Protection and Advocacy for Persons with Disabilities;
- CT Commission on Human Rights & Opportunities;

- Center for Disabilities Rights; and
- CT Women’s Legal and Education Fund.

The State of Connecticut’s Commission on Human Rights and Opportunities received a total of 908 fair housing complaints from 2005-2009. Of the total number of reports filed, 26 involved the City of Meriden. The majority of the complaints received involved persons with disabilities with 22 complaints reporting a mental, physical, or learning disability as the basis for discrimination. Reports filed also involved 1 age related, 1 retaliation case, 2 cases citing race/color as the basis for discrimination, and 3 claiming sexual orientation. Some reports cited more than one basis for discrimination. Reasonable accommodation was cited in 20 claims as the discriminatory practice, 5 cases cited terms or conditions of sale, and 1 case cited retaliation. The figure below demonstrates fair housing complaints received by the Commission on Human Rights and Opportunities from 2005-2009.

*Figure 6
Fair Housing Complaints
Connecticut Commission on Human Rights & Opportunities*

Practices Cited as Discriminatory					Resolved/Withdrawn Complaints		
Type of Discrimination	Conditions of Sale or Rental	Refusal to Rent	Reasonable Accommodation	Retaliation	Number of Fair Housing Complaints Successfully Resolved/No Reasonable Cause	Number of Fair Housing Complaints Withdrawn w/o Settlement	Number of Fair Housing Complaints Referred to Other Agencies
Race/color	2	0	0	0	0	2	0
Sex	0	0	0	0	0	0	0
Religion	0	0	0	0	0	0	0
National Origin	0	0	0	0	0	0	0
Disability	2	0	20	0	16	4	2
Familial Status	0	0	0	0	0	0	0
Sexual Orientation	3	0	0	0	0	3	0
Retaliation	0	0	0	1	1	0	0
Age	0	0	1	0	1	0	0

**Some reports claimed more than one type of discrimination as the basis.*

**Source: Connecticut Commission on Human Rights and Opportunities*

If an individual feels that they have been discriminated against in regards to the purchase or rental of housing, they may contact the Connecticut Fair Housing Center or the Commission on Human Rights and Opportunities to file a formal complaint.

Further, if an individual feels that their housing rights have been violated and would like to make a complaint to the Department of Housing and Urban Development (HUD), they have one year from the

date of occurrence to file a formal report. HUD will initiate an investigation and if it is determined that there is reasonable cause to believe discrimination has occurred the Secretary of HUD will charge the respondent with violating fair housing laws. Upon a formal charge being issued a HUD Administrative Law Judge (ALJ) will hear the case and issue an initial decision. In the event the parties involved elect to have their case heard in federal court the Department of Justice (DOJ) will commence a civil action.

Between 2005 and 2009 there have been no fair housing complaints involving the City of Meriden where the Secretary of HUD has issued a charge against a respondent and no complaints required a decision by a HUD Administrative Law Judge.

V. IDENTIFICATION OF IMPEDIMENTS TO FAIR HOUSING

Public Sector

Public policies, practices, and procedures can directly affect housing choice making it imperative to review and evaluate possible actions or omissions in the public sector including public housing, community development, transportation, and community services.

Zoning and Site Selection

The City of Meriden's Zoning Codes are established in Chapter 213 of the City's Municipal Code and is known and cited as the "Zoning Ordinance of the City of Meriden, 1983."

The code defines 24 zoning districts divided into four classes including residential, commercial, industrial, and special districts. Two of the residential districts specifically permit multi-family uses, one district allows for the conversion of single-family units to four units, and one residential district specifically permits two and three family housing. Four commercial districts and three special districts specifically permit multi-family uses. The City's code also contains one district specifically dedicated to elderly housing.

Acknowledging that the City has faced increased urbanization and that the demand for housing was undergoing substantial and rapid changes, the City included in its codes a Planned Residential District with the intentions of encouraging variety and flexibility in land development for residential purposes. Planned Residential Districts are also specifically intended to encourage innovations in residential development so that the growing demands for housing of different types at all economic levels may be met through a greater variety in the type, design, and siting of dwellings. Planned Residential Districts also promote fair housing by establishing that there shall be no restrictions in the sale or lease of any property or dwelling unit within such development or membership in any association of residents in such development based on race, religion, creed, or national origin.

To encourage flexibility in the innovation and design of single-family residential developments that cannot be achieved on many sites due to conventional zoning restrictions, the City established Planned Residential Cluster Developments. This method of development permits a variation of lot sizes without an increase in density.

The City's code also provides for a Planned Elderly Housing Community specifically permitting the creation of developments for the elderly providing for a continuum of care including detached and attached residential units.

*Figure 7
Districts Permitting Multi-Family Housing*

District	Minimum Lot Requirements		Minimum Yard Requirements		
	Lot Area (SF)	Area Per Unit (SF)	Front	Rear	Side
R-2 Two-Three Family Residential	12,000	4,000	25	10	25
R-3 Multi-Family Residential	10,000	2,500	25	10	25
R-4 Multi-Family Professional	15,000	2,000	35	25	25
C-1 Central Commercial	4,000	500	-	10	15
C-2 General Commercial	15,000	1,500	35	25	25
C-4 Convenience or Neighbor. Commercial	12,000	4,000	25	10	25
Neighborhood Commercial Design (NCDD)	10,000	3,000	20	10	25
Planned Residential Development (PRD)	12,000	4,000	25	10	25

**Source: City of Meriden zoning "Schedule"*

Meriden is currently zoned so that the major land use category is residential. According to the City's 2009 Plan of Conservation and Development update, existing zoning regulations allow for approximately 6,000 new dwelling units to potentially be developed in the City. The City's residential development density also appears to be standard for a city of its size and composition. Meriden has the second highest rate of multi-family units in the region.

A review of the City's zoning codes and the Plan of Conservation and Development indicate that current zoning regulations are flexible in allowing a wide range of densities and housing types and that Meriden has built more affordable housing in the past ten years than any surrounding community with 3,572 affordable units as of 2006.

Community Revitalization and Municipal Services

Neighborhood revitalization efforts and the provision of municipal services are imperative to housing choice. The City funds and implements various programs with a focus on neighborhood preservation and the provision of public services. In an effort to support suitable living environments and ensure neighborhood livability, the City continues to implement various code enforcement programs and undertake demolition activities to eliminate hazardous structures in Meriden neighborhoods. The City offers a variety of public service programs providing assistance to many low-income residents. The provision of sufficient public services remains a high priority for the City of Meriden. Public service

activities include employment training, literacy skills outreach, assistance to victims of domestic violence and sexual assault, youth development and recreational services, shopping and chore services for the elderly, safety planning, parenting support, racial relationship building, and soup kitchen services. The target populations to be served by these services include youth, seniors, low-income residents, the homeless, and the disabled.

In addition, the City's Public Works Department assists in maintaining neighborhood livability. The Public Works Department operates various divisions including Curbside Recycling, Engineering, Highway Division, and the Traffic and Fire Alarm Division. The Engineering division of the Public Works Department issues right-of-way permits, storm and sanitary sewer permits, and sidewalk and driveway permits. This division is also responsible for various project stages including studies, analysis, design, surveys, and project management. Recent projects the Engineering Division was involved in include the reconstruction of Bradley Avenue and Coe Avenue bridges, realignment of Britannia Street, Colony Street, and Kensington Avenue, and North Colony Street reconstruction. The Highway Division provides paving, pothole repair, curbing repair and replacement, leaf collection, street sweeping, emergency calls for floods and storms, sanitation and recycling, and street maintenance. To provide safe neighborhoods the Traffic and Fire Alarm Division provides maintenance of all traffic signals on City streets and all traffic safety including traffic lights, signs, and pavement markings, fire alarms, and downtown streetlights.

The City also has 24 municipal parks citywide that are available and accessible to all residents at all income-levels. The Parks Division is responsible for the maintenance and improvement of the parks and their facilities.

Review of public service programs offered in the City of Meriden does not reveal any apparent impediments in the quality of services provided.

Employment, Transportation, and Housing

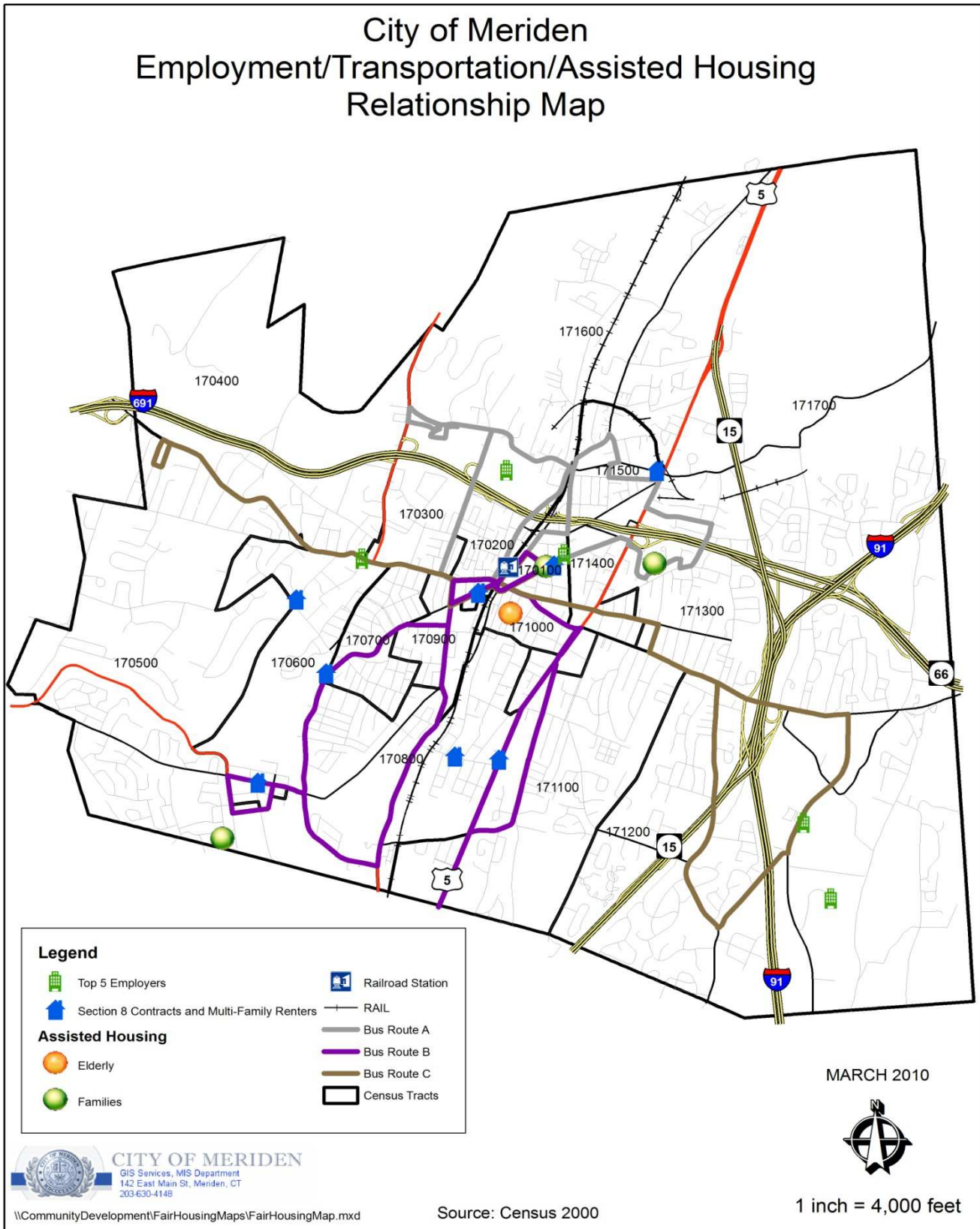
Identifying the relationship between major employers and transportation accessibility can be vital to housing choice. The five major employers in the City of Meriden include MidState Hospital, Carabetta Management, Hunters Ambulance Service, Cuno, Inc., and RFS Cablewave. According to City-Data.com, there are 10,158 workers who live and work in the City of Meriden. There is a daytime population change due to commuting of approximately -3,242 or -5.6%.

The Meriden train station is currently served by Amtrak, enabling commuters to travel to either Hartford or New Haven by train and providing access to the Metro North and Shoreline East rail services by way of the New Haven connection. Approximately six trains commute from Meriden daily to New Haven and Hartford. The Meriden rail station, located on State Street, also serves as the hub for three bus routes serving the City including the Yale Acres – Westfield Shoppingtown line, the Kohl's Plaza – South Meriden line, and the West Main Street – East Main Street line. Frequency of service varies with the Yale Acres – Westfield Shoppingtown line and the Kohl's Plaza – South Meriden line offering the most frequent service starting at 6:30 a.m. and running to approximately 6:00 p.m..

Meriden does offer public and assisted housing locations with access to the rail station hub by either the three operating bus routes or within walking distance. Bus routes also offer transportation to a majority of the City's top five employers. The City recognizes the need for a good relationship between affordable housing, transportation, and its major employers and will continue efforts to promote fair housing choice for lower income groups by assisting in eliminating restricted housing adjacent to congested and blighted areas close to the rail station. The Connecticut Department of Transportation has also selected the Meriden rail station as an "action station" for its implementation strategy. Work proposed includes a multimodal transportation center, increasing access to transportation.

Figure 8 below shows the employment, transportation, and assisted housing linkage in Meriden.

Figure 8



Public Housing Policies

Connecticut Public Housing Authorities were created by the Connecticut Legislature in an effort to provide housing for low income persons. Although the Housing Authority in Meriden operates under federal and state regulations, the MHA does work closely with the City Manager and other departments within the City of Meriden in a cooperative effort to resolve housing issues for low and moderate income persons. The Meriden Housing Authority is an autonomous body established in 1943 and is governed by a board of five commissioners. A commissioner's term is for a period of five years. The purpose of the Board of Commissioners is to formulate policy for the Meriden Housing Authority, with the Executive Director administering daily operations. The Meriden Housing Authority operates under the Department of Housing and Urban Development's (HUD) regulations for federal developments, and both the Connecticut Housing Finance Authority (CHFA) and the Department of Economic and Community Development (DECD) for state developments.

The Meriden Housing Authority operates three federal housing developments and two state developments totaling 700 assisted units. The Housing Authority does not utilize any preferences for selection of occupants to ensure equal housing opportunity for qualified residents. Four of the five assisted housing developments serve low-income families and one development serves low-income elderly and disabled residents. Meriden has developed an extensive inventory of assisted housing funded by various HUD programs including 479 family units and 221 units for the elderly and disabled. All of the elderly/disabled units provided in Community Towers, with the exception of 1 unit, are one bedroom units. Of the remaining 479 units there are 26 one-bedroom units, 287 two bedroom units, 116 three-bedroom units, and 50 four-bedroom units. The waiting list for assisted units is approximately three to six months with units for families being in higher demand than those assisting the elderly. Meriden also has approximately 1,500 privately managed assisted units, 20 units of deed restricted housing, 714 units of housing occupied by persons receiving federal or state rental subsidies, and 1,250 active CHFA mortgages.

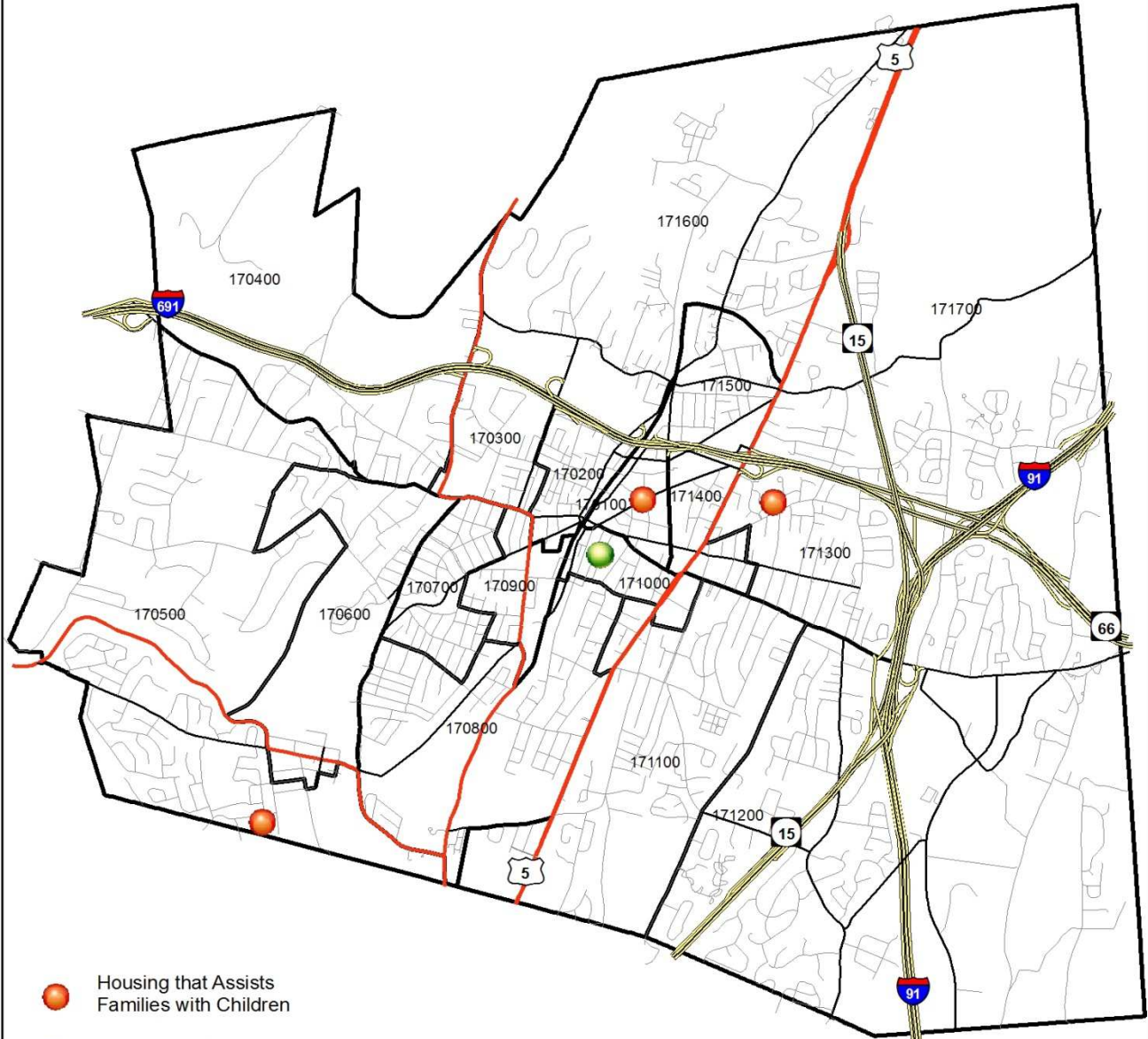
The Meriden Housing Authority also provides Section 8 housing assistance. The purpose of the Housing Choice Voucher Program is to promote adequate and affordable housing, economic opportunity, and a suitable living environment free from discrimination. Program objectives also include the provision of supportive services to improve recipients' employability. The Housing Authority currently has a total of 656 Housing Choice Vouchers. In addition, there are approximately 100 active State vouchers within Meriden.



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

Figure 9 shows assisted housing in Meriden that rents to families with children, disabled persons, and the elderly.

Figure 9

City of Meriden Location of Choice Map



-  Housing that Assists Families with Children
-  Housing that Assists the Elderly/Disabled

MARCH 2010



Housing Authority Programs

The Meriden Housing Authority offers and administers the Family Self-Sufficiency Program (FSS) and Homeownership Program which are eligible to Housing Choice Voucher participants.

The Family Self-Sufficiency Program is a voluntary program for families with the objective of assisting families in obtaining employment allowing them to no longer depend on welfare assistance. Over a five-year period, families work with FSS Coordinators to develop goals leading to self-sufficiency. Goals often include education, specialized training, job readiness and job placement activities, and career advancement objectives.

The Homeownership Program is available to participants of the FSS program. Homeownership allows first-time homeowners to use voucher subsidy to meet monthly expenses. Participants of the program must be eligible under HUD's Section 8 regulations, meet discretionary requirements, the Meriden Housing Authority elects, and they must be first-time homebuyers. Homeownership counseling is also a requirement of the program.

Housing Authority Services

The Meriden Housing Authority offers several resident service programs funded through the Department of Housing and Urban Development. These programs include:

- After School Homework Programming;
- Resource Center Program;
- Satellite Teen Center Programming;
- Head Start Satellite Classroom;
- Computer Training Program; and
- Welfare to Work.

The Meriden Housing Authority has managed and maintained federal units well however, the need for rehabilitation of complexes still remains and exceeds resources available. Improvement needs identified include making units handicapped accessible, parking lot security, replacement roofing, repainting of interiors, upgrades to entrances to enhance security, upgraded bath tubs, and sidewalk improvements. In addition, enhanced security, job training, resident organization training, self-sufficiency efforts, first-time homeowner opportunities, drug education, non-standard hour day care, and assistance with obtaining needed services have been identified as priority supportive service needs. Though the Housing Authority cannot address all needs due to lack of funding, it has initiated activities and has identified the need to assist public housing residents achieve self-sufficiency.

Displacement

The City of Meriden participates in the Neighborhood Stabilization Program (NSP) through HUD and will be re-launching its Neighborhood Preservation Program (NPP), which is a housing rehabilitation program, in July of 2010. As part of its Consolidated Plan under 24 CFR, Part 91, the City must certify that it has in effect and is following a Residential Antidisplacement and Relocation Assistance Plan (RARAP). The plan shall indicate steps that will be taken to minimize the displacement of families and individuals from their homes and neighborhoods as a result of federally assisted activities. The plan is required to provide one-for-one replacement units to the extent required.

The City has an updated RARAP developed in accordance with the Department of Housing and Urban Development (HUD) regulations at 24 CFR 42.325 and with Section 104(d) of the Housing and Community Development Act of 1974 (HCD Act of 1974), as amended. The City will comply with all federal regulations governing anti-displacement and relocation assistance.

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

1. Coordinate code enforcement with rehabilitation and housing assistance programs.
2. Evaluate housing codes and rehabilitation standards in reinvestment areas to prevent undue financial burden on established owners and tenants.
3. Stage rehabilitation of apartment units to allow tenants to remain in the building/complex during and after the rehabilitation, working with empty units first.
4. Adopt policies to identify and mitigate displacement resulting from intensive public investment in neighborhoods.
5. Adopt policies which provide reasonable protections for tenants faced with conversion to a condominium or cooperative.
6. Adopt tax assessment policies, such as deferred tax payment plans, to reduce impact of increasing property tax assessments on lower income owner-occupants or tenants in revitalizing areas.
7. Provide counseling or referrals to provide homeowners and tenants with information on assistance available to help them remain in their neighborhood in the face of revitalization pressures. Any displaced tenants or owner-occupants will be provided with advisory services or referral.

Should the City of Meriden acquire for the purpose of rehabilitation property subject to the URA using CDBG Entitlement or NSP funds, the City will complete the following:

1. Notification – Any occupants who may be relocated, either temporarily or permanently, will be provided 90 days written notice to vacate.
2. Advisory Services – Any displaced tenants or owner-occupants will be provided with relocation advisory services.
3. Moving Expenses – Any displaced tenants or owner-occupants will be reimbursed for reasonable and customary moving expenses.
4. Replacement Housing – Displaced tenants or owner-occupants will receive payment for the added cost (over and above the costs they are currently supporting) of renting or purchasing comparable replacement housing.

Tax Policies

The City of Meriden's property tax policies are found in Chapter 187 of the municipal codes. According to Article IV, Municipal Property Tax Relief, Section 187-10 provides tax relief to any taxpayer 65 years of age or over, his or her spouse, living with the taxpayer, who is 60 years of age or over and also for taxpayers under age 65 who are eligible in accordance with applicable federal regulations to receive permanent total disability benefits under Social Security. Taxpayers eligible under the above criteria can also apply for a tax deferral of 50% of the property taxes at an annual interest rate of 7 ¼ percent or tax abatements based on income. This policy helps to keep housing affordable for the elderly and disabled. Section 187-13 under Article IV also provides tax relief to owners of units in a cooperative. This assists in providing affordable housing opportunities to person of low-and moderate-income.

Article VII, Exemptions from Assessments and Taxes, encourages maintaining Meriden's housing stock. Section 187-20, Urban Rehabilitation Homeownership Program, allows the assessor to enter into an agreement with any real property owner who agrees to rehabilitate their property with assistance provided by the Connecticut Housing Finance Authority under the Urban Rehabilitation Homeownership Program. The agreement provides that any increase in assessment due to rehabilitation will be deferred for a period of five years.

Additionally, the State of Connecticut allows the option for municipalities to provide additional exemption for veterans under Connecticut General Statute 12-81bb and also allows for municipalities to provide property tax credits for affordable housing deed restrictions. Connecticut General Statute 12-65 also allows agreements fixing assessments on multi-family housing. Section 187-21 of Meriden's code adopts state regulations at Section 12-81 identifying tax exempt organizations.

Boards and Commissions

The City of Meriden has numerous boards and commissions that meet monthly. The Mayor and City Council encourage citizens to attend any public hearings.

Board of Ethics

Chapter 7 (C7-8) of the City's codes establishes the Board of Ethics. The Board of Ethics consists of five members and was established with the purpose of providing a code of ethics outlining guidelines for ethical standards of conduct for all City officials, employees, and contractors.

Human Rights Office

The Human Rights Office, which administers the commissions below, is responsible for the implementation and enforcement of Chapter 101 of the City Code, or the "Equal Opportunity Ordinance". Section 101-3 of the City code establishes a Human Rights Advocacy Program to be administered by the Human Rights Advocate. The Human Rights Advocate is responsible for prohibiting discriminatory employment, public accommodations, and housing practices. The Human Rights Advocate also acts as a liaison to any boards and commissions as deemed necessary by the City Manager.

- **Commission for Persons with Disabilities**

The Commission for Persons with Disabilities is a seven member commission under the Human Rights Division. This commission serves as a clearinghouse for information providing publications to the public promoting awareness regarding persons with disabilities. The commission acts as an advocate for new programs and services serving the disabled. The commission also performs accessibility audits of public buildings and reviews accessibility complaints.

- **Human Rights Advisory Board**

The Human Rights Advisory Board is a nine member advisory board that assists in determining the conditions, needs, and problems concerning human rights in the City of Meriden. The board reviews issues and makes recommendations to the City Manager, Director of Human Rights, and the Human Services Committee of the City Council. The Advisory board monitors the actions of the City of Meriden as well as the community.

Neighborhood Preservation Advisory Board

The Neighborhood Preservation Advisory Boards responsibilities include establishing policy per the Inner Core Task Force Report adopted by City Council August 14, 1994 and exercise policy oversight on neighborhood preservation and rehabilitation initiatives and activities.

The City of Meriden has several other boards and commissions established to perform specific duties as established in the Connecticut General Statutes. The following boards and commissions help to provide efficient, orderly, economical, and coordinated operation of the municipal government and also assist in encouraging fair housing efforts.

- Zoning Board of Appeals;
- Planning Commission; and
- Building Code Board of Appeals;
- Design Review Board; and

- Conservation Commission.

The City of Meriden amended its code in 1989 to include Chapter 6, Article XXXII, designating the Council of Concern Housing Development Corporation as a Housing Site Development Agency responsible for the property known as the Columbia Street/Platt Avenue Extension. The purpose of the agency was to secure funding from the State Housing and Community Development Program for the development of cooperative housing affordable to families of low-and moderate-income.

In accordance with Chapter 43 of the City's code and pursuant to Chapter 127 of the Connecticut General Statutes, the City of Meriden joined the Regional Planning Agency for the South Central Region as defined by the Connecticut Development Commission. The City has three representatives to the agency.

The City of Meriden also has over a dozen neighborhood associations consisting of residents and business owners who act to bring safety, pride, and a sense of togetherness to their neighborhoods. The City's community police officers and code enforcement officers support activities undertaken by the council of neighborhood associations.

Meriden's Boards and Commissions, agencies, and associations were established in the best interest of residents and the overall review of such indicates that the Boards and Commissions in place provide adequate protection for Meriden citizens.

Building Code Compliance

Meriden's permitting and building construction codes found in Chapter 77 are designed to protect the public safety and welfare of residents and the Housing Codes found in Chapter 125 upholds the idea of safe, clean, and sanitary housing.

The Code Enforcement Division is the primary department handling housing code compliance in Meriden with the main objective of ensuring a high quality of life in residential buildings. Code Enforcement housing inspectors conduct inspections of rental units to determine compliance with housing codes and protect existing housing stock. Code Enforcement also conducts exterior surveys and investigates all complaints regarding sub-standard, unsafe, and unsanitary housing conditions. The division provides Certificates of Compliance for rental units and rooming houses and also tracks suspected code violations enforced by other departments for referral to the appropriate agency for action.

The Building Division administers the review of applications for permits including building, electrical, plumbing, mechanical, and issues Certificates of Occupancy. The Building Division also conducts field inspections to ensure work being performed is in compliance with building codes and city regulations. This division ensures all buildings in the City are structurally stable and conform to all building codes, city codes, and city ordinances. The Building Division oversees erection of all structures, additions, alterations, repairs, removals, demolitions, and installation of mechanical equipment.

Accessibility

As of March 6, 1991, the Department of Housing and Urban Development (HUD) adopted Fair Housing Accessibility Guidelines to provide builders and developers with technical guidance on how to comply with the specific accessibility requirements of the Fair Housing Amendments Act of 1988.

The Connecticut State Office of Protection and Advocacy for Persons with Disabilities provides information and services to advance the cause of equal rights for persons with disabilities and their families. The Office of Protection and Advocacy offers information regarding accessibility including the Accessible Travel Guide and the Emergency Shelter Accessibility Checklist. These informational pieces provide educational information on accessibility requirements and how to include accessibility standards into the planning process.

The Connecticut Fair Housing Center also provides an informational brochure related to accessibility for people with physical disabilities. The brochure outlines reasonable accommodation requirements and landlord requirements for installing ramps and elevators.

For persons with disabilities, accessibility means more than just an accessible entrance to a structure. Accessibility encompasses interiors and exteriors of buildings as well as accessible routes, streets, and sidewalks. Chapter 180, Article III of the City's code prohibits the obstruction of streets and sidewalks. This ordinance helps to assist persons with disabilities. Section 180-29 also provides restrictions for placing materials on the street.

Private Sector

Lending policies and procedures can have a significant impact on fair housing choice. It is critical for potential homeowners and current homeowners looking to refinance or rehabilitate their home to have access to affordable and non-discriminatory financing.

The Home Mortgage Disclosure Act (HMDA), enacted by Congress in 1975, is implemented by the Federal Reserve Board's Regulation C. The regulations apply to certain financial institutions including banks, savings associations, credit unions, and other mortgage lending institutions. HMDA information is collected from public lending institutions and discloses public loan data used to:

- Determine if financial institutions are serving community housing needs;
- Assist public officials with public sector investment to help attract private investment to areas of need; and
- Identify possible discriminatory lending patterns and enforce anti-discrimination statutes.

The HMDA requires lenders to disclose home mortgage and home improvement lending transactions. Data collected for Meriden was analyzed and the table below consists of the aggregate disposition of loan applications by location of property and type of loan. Categories of information collected include

FHA, FSA/RHS & VA, conventional, refinancing, home improvement loans, and loans on dwellings for five or more families. Figure 10 demonstrates aggregate mortgage loan applications for Meriden in 2008. Appendix C includes the data tables used to calculate the information in this section by census tract for Meriden.

*Figure 10
HMDA Aggregate Loan Applications for Meriden*

	FHA, FSA/RHS&VA		Conventional		Refinancing		Home Improvement		Loans on Dwellings for 5 or more families	
	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's
Loans Originated	246	43,848	294	45,929	707	104,417	157	10,365	19	13,402
Approved, Not Accepted	20	3,707	37	5,667	180	25,058	35	1,376	1	2,600
Applications Denied	49	8,439	82	12,176	683	114,583	149	5,766	4	142
Applications Withdrawn	31	5,374	33	4,909	255	41,073	22	1,389	-	-
Files Closed for Incompleteness	6	1,107	15	2,778	53	10,449	8	293	-	-
Total	352	62,475	461	71,459	1,878	295,580	371	19,189	24	16,144

**Source: Home Mortgage Disclosure Act (HMDA)*

In 2008 (the most recent data available) there were 20 loans totaling \$3.7 million that were approved but not accepted through FHA, FSA/RHS & VA.

There were a total of 461 conventional loan applications totaling \$71 million. Of the total conventional loans 294 were originated, 37 were approved but not accepted, 82 were denied, 33 applications were withdrawn, and 15 were closed for incompleteness.

Refinancing loan applications totaled 1,878 for an amount of \$296 million. Of the total refinancing loans 707 were originated, 180 were approved and not accepted, 683 were denied, 255 were withdrawn, and 53 were closed for incompleteness.

Home improvement loan applications totaled 371 for an amount of \$19 million. There were 157 home improvement loans originated, 35 approved but not accepted, 149 denied, 22 withdrawn, and 8 closed for incompleteness.

Applications for dwellings for five or more families totaled 24 for an amount of \$16 million. Of the total loan requests, 19 loans were originated, 1 was approved but not accepted, and 4 were denied.

Review of the above data reveals that for all categories the percentage of loans denied is higher than for loans approved. The recent changes in loan products, the foreclosure crisis nationwide, effects of subprime lending, and the housing market in 2008 are probable causes for the higher percentage of loan denials.

Figure 11 below demonstrates home purchase, home improvement, and refinancing loan applications by race and income for the entire New Haven - Milford MSA/MD. Applications that were denied were largely due to debt to income ratio or credit history.

*Figure 11
Home Purchase/Home Improvement/Refinancing Loan
Applications by Race and Income
New Haven - Milford MSA/MD*

	Applications Received	Loans Originated	Approved but not Accepted	Denied	Withdrawn	Closed for Incompleteness
Asian	1	-	1	-	-	-
African American	2	-	-	1	1	-
Hispanic	6	1	-	5	-	-
>50 of MSA/MD Median	30	12	4	8	1	5

The Private Mortgage Insurance Companies (PMIC) also compiles data on the disposition of applications for mortgage insurance from eight major private mortgage insurance companies.

Figure 12 demonstrates mortgage insurance loan applications in Meriden from private mortgage insurance companies for 2008, which is the most recent data provided from PMIC.

*Figure 12
PMIC Aggregate Insurance Loan
Applications for Meriden*

	FHA, FSA/RHS&VA		Conventional		Refinancing		Home Improvement		Loans on Dwellings for 5 or more families	
	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's
Loans Insured	-		98	17,973	72	13,943	12	2,269	-	
Approved, Not Accepted	-		40	7,523	36	7,456	11	2,574	-	
Applications Denied	-		9	1,480	10	2,019	1	209	-	
Applications Withdrawn	-		4	788	1	138	2	398	-	
Files Closed for Incompleteness	-		3	561	2	363	-		-	
Total	-		154	28,325	121	23,919	26	5,450	-	

**Source: Private Mortgage Insurance Corporations data (PMIC)*

In 2008, there were a total of 154 conventional loan applications that amounted to \$28 million. Of the total conventional loan applications, there were 98 that were insured, 40 were approved but not accepted, 9 were denied, 4 were withdrawn, and 3 were closed for incompleteness.

There were 121 refinancing loan applications totaling \$24 million. Of the total refinancing loans 72 were insured, 36 were approved but not accepted, 10 were applications were denied, 1 was withdrawn, and 2 were closed for incompleteness.

Home improvement loan applications totaled 26 for an amount of \$5 million. Of the total home improvement loans 12 were insured, 11 were approved but not accepted, 1 application was denied, and 2 applications were withdrawn.

There were no applications for dwellings for 5 or more families.

For the New Haven – Milford MSA/MD, no applicants for insurance loans were of the Asian, African American, or Hispanic race/ethnicity and no applicant incomes were less than 50% of the MSA/MD median.

Real Estate Market Factors

Consistent with national statistics, housing affordability in the State of Connecticut continues to be a problem. The City of Meriden's 2009 Plan of Conservation and Development states that "the cost of housing is the result of a variety of factors including the demand for a specific location, availability of buildable land, and labor and material costs". Other factors to the lack of affordable housing include interest rates, job growth, and local economic conditions.

As of 2006, the median value of a home in the City of Meriden was \$203,000 and that price increases in 2007 to \$205,500. These prices are still well below the median sales prices of surrounding communities which range from \$245,000 to \$344,000. Though Meriden's home values have increased, the trends show that prices in other parts of the region are growing at a similar, if not greater, rate resulting in Meriden's housing stock being amongst the most affordable in the region.

Meriden's median rent in 2000 was \$618, the lowest rental rate amongst the surrounding communities and again rather affordable. Meriden, Middletown, and some of Wallingford contain the regions vast majority of rental housing. In 2000, 40% of the areas rentals fell between the \$500-749 range and approximately 11% of rental units were renting for more than \$1,000 per month.

The 2009 Plan of Conservation and Development examined a sample of units of various housing types for rent in 2007. Six apartment complexes were identified and revealed the following monthly rental rates:

- One bedroom: \$685 - \$1,430
- Two bedroom: \$790 - \$1,695
- Three bedroom: \$855 - \$1,340

Apartments for rent in multi-family structures revealed lower monthly rents of:

- Studio/One bedroom: \$500 - \$850
- Two bedroom: \$500 - \$895
- Three bedroom: \$795 - \$900

One-bedroom condominiums ranged from \$650 - \$900 and two-bedrooms from \$1,100 - \$1,250. Homes for rent accounted for the upper end of the market price range with three and four-bedroom units available from \$1,150 - \$1,950 per month.

The current market has affected the economy in many ways across the nation and people are being faced with the struggles of owning a home or buying a home as a result. Lending institutions are changing their policies and re-designing lending programs, making it much harder for potential buyers to get financed. Confidence amongst lenders has plummeted and needs to be increased encouraging them to lend to one another again. Credit struggles have impacted mortgages in several ways including:

- More strict lending conditions;

- Increased interest rates;
- Increased deposit requirements;
- Decrease in mortgage products;
- Increase in arrangement fees; and
- Decreased mortgage lending approvals.

Lenders are being very cautious regarding who they will lend to and about taking in new business. Many people cannot get financed because they cannot meet the new strict requirements or eligibility criteria. Even if potential applicants meet the eligibility requirements of the lending institution, high interest rates make it very difficult for homeowners to get an affordable mortgage payment. Many lenders are also asking for a 10% deposit instead of the typical 5% which is also making it near impossible for first-time homebuyers who have no savings or previous property to take equity from to get a loan.

Mortgage products available have also dropped by two thirds percent. This is limiting the choices that consumers have and limiting the chances for consumers to get a mortgage. Many lenders have eliminated important mortgage products such as the 125% and 100% mortgages as well. A combination of tighter lending policies, lack of confidence in buyers, and high housing prices have decreased the mortgage lending levels.

Due to declining value of homes in certain markets, both Fannie Mae and Freddie Mac have announced changes regarding maximum loan levels and that Fannie Mae will be subject to declining market guidelines. Effective January 15, 2008 Fannie Mae implemented a policy to restrict the maximum loan to value ratio and combined loan to value ratio for properties located within a declining market to 5% points less than the maximum permitted for the selected loan product. This means that if an appraiser indicates that the property is located in a declining market, than the buyer may be required to put an additional 5% down.

FHA and VA loans have not changed guidelines significantly like others making the opportunity for 100% financing still available. Both FHA and VA ask for specific details in the appraisal on whether the property is in a declining market or not, but neither program has indicated that they will force the borrower to put more money down.

FHA mortgage rules have changed as well with HUD's Letter 2008-25. This is in response to "walking buyers" who could not sell their homes because they were upside down on the loan. The homeowner would buy an affordable home and rent it, helping them to qualify for a new home. The old home would then go into foreclosure. FHA has changed this so now there are only certain circumstances where rental income can be used to qualify including:

- The homebuyer must be moving to a new city;
- The new home must be outside reasonable commuting distance from the old home;

- The old home must be leased for at least a year;
- The homebuyer must document the receipt of the security deposit;
- The existing home must have a 25% equity position.

FHA also extended financing for immediate purchase of foreclosed homes in June of 2008. Because of declining home values a policy was implemented that would extend government-backed mortgage insurance and allow for immediate sale of foreclosed properties. Properties will no longer be subject to 90 day waiting periods.

In July of 2008, the USDA Rural Housing lending program was implemented and designed to help low- and moderate-income families purchase homes in rural communities. Some of the benefits of this program include providing 102% LTV financing, available to low- and moderate-income families, no requirement to be a first-time homebuyer, lesser down payment requirements than conventional or FHA loans, no monthly mortgage insurance required; and 30 year fixed rate loans.

The federal homeowner stimulus plan has also been implemented with the purpose of allowing 4-5 million homeowners to refinance mortgages, reducing homeowner's monthly mortgage payments, assisting renters and homeowners displaced or facing foreclosure, and increasing the allowable mortgage backed securities through Fannie Mae and Freddie Mac.

The Housing and Economic Recovery Act (HERA) was signed into law July 30, 2008. HERA appropriates \$3.9 billion in emergency CDBG funding to assist with the foreclosure crisis facing our nation and to help further efforts to stabilize neighborhoods with high foreclosure rates and a significant amount of vacant homes. HERA funds are being distributed through the Neighborhood Stabilization Program (NSP) and the grants are to be considered CDBG funds. Allocations are being made to communities through a formula allocation process determined by HUD. The NSP will be administered by HUD's Office of Block Grant Assistant, within the Office of Community Planning and Development.

In conclusion, many changes have taken place with traditional loan products and guidelines and lending criteria have become much more strict. Interest rates and down payment expectations continue to rise making it hard for potential borrowers to get financing or achieve an affordable mortgage payment. The current credit and market struggles have greatly affected loan products throughout the nation.

Subprime Lending

A rapid increase in subprime lending posed a serious threat to Meriden's housing market. Subprime loans being disproportionately provided to low- and moderate-income neighborhoods can affect the financial stability of a community. Subprime loans characteristically have high interest-only payments or adjustable interest rates, which are attractive to homebuyers but lead to payments that are unaffordable for many borrowers. Subprime borrowers tend to end up paying substantially more for their loans than prime borrowers due to higher and adjustable interest rates.

Subprime lending is responsible for the foreclosure crisis nationwide negatively affecting many low-to moderate-income households and neighborhoods. Due to significant subprime lending to low-and moderate-income households, foreclosures increased and homes could not be resold due to the downturn in the for-sale market, leaving homes in low-income neighborhoods abandoned. This also affects the City's property tax revenue and increases the potential for code problems.

The City's percentage of subprime conventional loans ranks 83rd of 664 cities in the United States with a population of 50,000 or greater. Meriden's subprime lending rates are similar to surrounding communities but not nearly as pronounced as Hartford or Bridgeport with subprime percentages of 42.2% and 42.8% respectively. The City's 2009 Plan of Conservation and Development indicates that in 2004 32.3% of conventional home purchase mortgage loans issued in Meriden were from subprime lenders and 34.1% of refinancing loans were from subprime lenders. The plan also stated that 50% of refinancing loans to persons of the African-American race and 42.2% of refinancing loans to the Hispanic ethnicity were from subprime lenders.

Public and Private Sector

Fair Housing Enforcement

The City of Meriden is actively involved in enforcing fair housing through its various programs, public policies, and through fair housing organizations including non-profit organizations.

The Connecticut Fair Housing Center is a non-profit organization dedicated to ensuring equal housing opportunity and is considered to be the lead fair housing agency for New Haven County, including the City of Meriden. The Connecticut Fair Housing Center's enforcement program concentrates on changing illegal discriminatory housing practices with a particular emphasis on those illegal practices which affect low-income households. The Center responds to complaints of fair housing discrimination by investigating evidence to determine if a violation has occurred. The Center's in house attorneys will work to negotiate, mediate, or litigate to resolve discriminating practice and obtain compensation for victims of housing discrimination. Attorneys at the Connecticut Fair Housing Center often enforce actions at the Connecticut Commission on Human Rights and Opportunities, the Department of Housing and Urban Development, and in state and federal courts. The Center also works with private attorneys to better serve the interests of victims.

The Connecticut Fair Housing Center also partnered with the Kirwan Institute for the Study of Race and Ethnicity to conduct a study identifying how to support inclusive, diverse communities of choice. The purpose of the study was to reveal a better understanding of how to promote communities and neighborhoods where families choose to live; where housing and schools are stable and well supported; where employment is accessible; and where all racial and ethnic groups, and persons with disabilities, are an integral part of the larger community. The Center looked to the Kirwan Institute's work in the area of opportunity mapping to show the relationship between housing, schools, employment, transportation, and health care access and identify how fair housing can become an intervention point for communities throughout Connecticut.

The City of Meriden's Law Department enforces fair housing by referring discrimination complaints to appropriate agencies, including the Connecticut Fair Housing Center, to be resolved.

The City also enforces fair housing through its Community Development Block Grant (CDBG) program. Through the CDBG program, the City is required to affirmatively further fair housing and is actively involved in the preparation of an updated Analysis of Impediments to Fair Housing Choice (AI). The City collaborates with various public service organizations throughout Meriden to assure that any discriminatory housing practices are eliminated including the Meriden Housing Authority, the Meriden Law Department, New Opportunities, Inc., Meriden Wallingford Chrysalis Inc., and Connecticut Legal Services.

To ensure additional enforcement of fair housing laws, Chapter 122 of the City of Meriden's codes and regulations is dedicated to Housing Discrimination. The purpose of the chapter is to affirmatively further fair housing and equal opportunity for all Meriden residents in accordance with federal and state laws and executive orders related to housing. Chapter 122 is consistent with the United States Constitution, Title VI of the Civil Rights Act of 1964, Title VIII of the Civil Rights Act of 1968, Section 109 of the Housing and Community Development Act of 1974, Executive Order 11063, and any other applicable federal or state laws relative to equal opportunity in housing. Chapter 122 outlines prohibited acts in the sale or rental of housing units in the City of Meriden.

The City of Meriden's zoning codes have been developed in a way to protect fair housing choice. Existing zoning policies have allowed for the potential development of approximately 4,433 additional dwelling units within the City's residential zones and an additional 1,570 dwelling units within commercial zones. Zoning codes also allow for a convenience or neighborhood commercial district with the purpose of providing areas within or adjoining residential neighborhoods for local convenience scale commerce with a range of retail stores and services which cater to daily or recurring needs of nearby residents. Access to essential goods is imperative to fair housing choice. Codes also allow for planned elderly housing communities providing for a continuum of care including detached and attached residential units.

Informational Programs

The Connecticut Fair Housing Center is the lead agency providing information, education, and training for fair housing throughout the state. Fair housing information is available for all Connecticut residents with a focus on serving low-income households and low-income housing providers. Center staff provides education, informational, and training services on site at the community and also meets directly with potential victims of housing discrimination. The Center provides training programs for housing providers explaining fair housing laws, giving updates on fair housing court decisions, and answering questions regarding fair housing issues. The Center also provides court ordered training resulting from a fair housing discrimination case and provides training for compliance with Section 504 of the Rehabilitation Act of 1973.

The Connecticut Fair Housing Center also serves as a resource for borrowers, housing counselors, consumer attorneys, and policy makers on foreclosure prevention, responsible lending, and mortgage lending discrimination issues.

The Center has provided information to:

- Residents and staff of homeless shelters;
- Social workers assisting families with children;
- Nursing home residents moving into the community;
- Social service agencies assisting clients with housing searches;
- Domestic violence advocates;
- Housing counselors; and
- Section 8 staff members.

The Center provides the following information:

Brochures:

- Information for People with Mental Disabilities;
- Information for People with Physical Disabilities;
- Information for Individuals in Recovery from Drug or Alcohol Addiction;
- Information for Families with Children; and
- Information for Individuals with a Lawful Source of Income.

Fair Housing Education for Housing Providers:

- Basic Fair Housing Agenda;
- Fair Housing Poster;
- Fair Housing and Section 504 Training Agenda;
- Fair Housing Trainings for Housing Providers; and
- Summary of State and Federal Fair Housing Law.

The Center also provides foreclosure prevention information including a self-help guide, helpful links for borrowers in foreclosure, legal information for homeowners facing foreclosure, and the fair lending policy. The center also offers resources on what opportunities exist in communities. Information and requests for training can be found at <http://ctfairhousing.org>.

The City of Meriden's Law Department also acts as a clearinghouse for information regarding housing in Meriden. The Law Department responded to housing inquiries from both landlords and tenants. Upon request, the office distributes pamphlets and detailed information outlining landlord and tenant rights and responsibilities and regarding the eviction procedures for the State of Connecticut. Tenant pamphlets in Spanish and English include:

- How to Keep Utility Service;
- What to do if your Landlord is going through Foreclosure; and
- Tenant's Rights in the areas of:
 - Discrimination;
 - Eviction;
 - Housing Authority Grievance process;
 - Just Cause Evictions;
 - Lockouts;
 - Rent Increases;
 - Repairs;
 - Security Deposits; and
 - Utilities.

The Law Department provides information on evictions and the court eviction procedures to landlords who seek information on methods of eviction and to tenants who were looking for information on how to represent and defend themselves in eviction proceedings.

The City of Meriden is also actively involved in providing information to the public. Through the Community Development Block Grant (CDBG) program the City is required to affirmatively further fair housing and must provide information regarding fair housing in its Five-Year Consolidated Plan and Annual Action Plan. The City's website also has a link to the Housing Authority's Section 8 Housing Choice Voucher program which provides educational information on the program and how to access it.

Visitability

The Connecticut State Office of Protection and Advocacy for Persons with Disabilities provides information and services to advance the cause of equal rights for persons with disabilities and their families. The Office of Protection and Advocacy offers information regarding accessibility including the Accessible Travel Guide and the Emergency Shelter Accessibility Checklist. These informational pieces

provide educational information on accessibility requirements and how to include accessibility standards into the planning process.

The Connecticut Fair Housing Center also provides an informational brochure related to accessibility for people with physical disabilities. The brochure outlines reasonable accommodation requirements and landlord requirements for installing ramps and elevators. The Fair Housing Center also sponsored two trainings on visitability/accessibility. The trainings were held in 2006 and 2008, one in New Haven and the other in Hartford, and were available to surrounding local governments.

VI. ASSESSMENT OF PROGRAMS AND ACTIVITIES

Community Development Block Grant (CDBG)

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

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

The City of Meriden previously conducted an Analysis of Impediments to Fair Housing (AI) in August of 1996. This document will serve as the City's updated Analysis of Impediments in accordance with HUD regulation at 24 CFR 570.904(c)(1) for HUD CDBG Entitlement grantees. The City is committed to eliminating discriminatory practices in housing opportunities for all protected groups identified under fair housing laws. This Analysis of Impediments will coincide with the City's 2010-2014 Consolidated Plan, which includes the City's certification of compliance with fair housing requirements.

In furthering fair housing efforts, the City has established housing and community development goals including:

- Provide affordable housing opportunities;
- Provide decent housing for special needs populations including the homeless, elderly, and homeowners with severe cost burden;
- Increase assisted housing choice; and
- Develop and viable urban community by providing a suitable living environment.

The City of Meriden continues to further fair housing efforts through its CDBG program by funding activities including code enforcement, housing rehabilitation, homeownership programs, and homeless

services. The City is also dedicated to improving the livability of neighborhoods, increasing access to quality public and private facilities and services, and reducing the isolation of income groups through public service activities and public facility improvements. Neighborhood revitalization and the provision of services within a community are essential to fair housing choice and often times, lower-income areas lack the necessary services that help to provide a suitable living environment. Meriden believes that funding public service activities creates economic opportunity leading to increased self-sufficiency, increased housing opportunities, and reducing homelessness.

Housing Programs

Housing Rehabilitation

The City has made housing rehabilitation a priority in maintaining its inner-city housing stock, which is imperative to providing housing opportunities. The inner-city of Meriden contains a concentration of its oldest, multi-family residential structures and many of the property owners are low-to moderate-income experiencing cost burden. Many of the City's rental units are contained in these structures so rehabilitating the units assists in maintaining affordable housing and also allows the City to continue to offer housing opportunities for families with children or large households.

Code Enforcement

Compliance with state and local housing codes plays a key role in maintaining an affordable housing stock within the City and in promoting neighborhood investment that can lead to increased housing opportunities. The City is dedicated to its housing code enforcement and compliance efforts and will continue to develop crucial code policies and procedures that will ensure compliance with housing codes and provide a decent and suitable living environment for residents.

Homeownership Opportunities

The City is dedicated to promoting, developing, and expanding homeownership opportunities, reducing isolation, and increasing housing choice. Homeownership tends to create a greater sense of neighborhood investment resulting in improvement leading to stability. The City implements a downpayment assistance program for Meriden Housing Authority self-sufficient program households and/or low-and moderate-income renter households who wish to become first-time homebuyers. The City may also obtain residential structures suitable for rehabilitation and after rehabbing the structure will offer low/mod first-time homebuyer's the opportunity to purchase.

Public Facility/Infrastructure Improvements

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

Safety and Security Improvements

Fair housing includes the opportunity for all residents to live in a decent and safe living environment. The City is dedicated to maintaining stable neighborhoods by continuing the City's Community Police Program and community policing efforts, training police personnel in community policing techniques, and continuing targeted patrols.

Public Service Programs

The City of Meriden provides the following services through various public service programs funded through the CDBG program.

- Counseling services to the homeless or persons at risk of being homeless;
- Counseling services to children that are victims of domestic violence or sexual abuse;
- Access to medical appointments, jobs, meals, and other daily functions for the special needs population;
- Youth services;
- Senior services;
- Literacy training;
- Motivational training;
- Support network for overcoming poverty; and
- Employment and training services.

Meriden Law Department

The City of Meriden's Law Department provides housing legal services when necessary in resolving housing related needs throughout the community. The Law Department works closely with the Housing and Building staff in providing legal advice to assist with the development of appropriate policies for code enforcement and other activities. The Law Department also acts as a clearinghouse for information regarding housing in Meriden. Housing services the Law Department provided from July 2008 through June 2009 include:

Code Enforcement Activities

The Law Department worked extensively on all aspects of code enforcement activities including code drafting and interpretation and development of implementation and enforcement procedures.

Property Maintenance Liens

The Department worked to file property maintenance liens on properties the City expended funds on to bring into compliance with local or state codes. Maintaining the City's current housing stock is imperative to fair housing and filing liens helps to ensure properties will be brought into some compliance with regulatory codes.

Anti-Blight Liens

In an effort to provide suitable living environments for Meriden residents, the Law Department helped to file liens in accordance with the City's anti-blight ordinance.

Housing Inquiries

The Law Department responded to housing inquiries from both landlords and tenants. Upon request, the department distributes pamphlets and detailed information outlining landlord and tenant rights and responsibilities and regarding the eviction procedures for the State of Connecticut. Tenant pamphlets in Spanish and English include:

- How to Keep Utility Service;
- What to do if your Landlord is going through Foreclosure; and
- Tenant's Rights in the areas of:
 - Discrimination;
 - Eviction;
 - Housing Authority Grievance process;
 - Just Cause Evictions;
 - Lockouts;
 - Rent Increases;
 - Repairs;
 - Security Deposits; and
 - Utilities.

Eviction Information

The Law Department provides information on evictions and the court eviction procedures to landlords who seek information on methods of eviction and to tenants who were looking for information on how to represent and defend themselves in eviction proceedings.

Referrals to State and Legal Services

The Law Department makes referrals to state agencies that provide assistance on housing related matters including:

- Meriden Social Services (Meriden Health Department);
- New Opportunities;
- Meriden Housing Authority;
- CT Legal Services;
- Meriden Superior Court Services;
- Department of Social Security;
- Office of Protection and Advocacy for Persons with Disabilities;
- CT Commission on Human Rights & Opportunities;
- Center for Disabilities Rights; and
- CT Women's Legal and Education Fund.

Meetings and Forums

Meriden's Law Department works closely with the Human Rights Advisory Board, who is responsible for determining the conditions, needs, and problems concerning human rights in Meriden including housing issues. The Law Department helps promote seminars for neighborhoods and residents affected by the housing/mortgage crisis to provide information on available resources.

New Opportunities, Inc.

New Opportunities, Inc. is a community action agency with a mission to improve the quality of life for economically disadvantaged individuals by providing the necessary resources to increase their standard of living, foster self improvement, maximize self empowerment and increase economic self-sufficiency. New Opportunities, Inc. administers social service programs targeted to the low-income and elderly communities. Programs and services offered through New Opportunities, Inc. include:

Eviction and Foreclosure Prevention

This program is designed to assist low-and moderate-income persons at risk of becoming homeless as a result of being unable to afford their mortgage rates. Services offered through this program include

mediation, conflict resolution, and provision of payments through a state funded rent-bank administered by the Connecticut Department of Social Services (DSS).

Housing Opportunities for People with AIDS (HOPWA)

The HOPWA Program provides rental subsidies and case management services for individuals and families with HIV/AIDS or related disease. The target population is persons infected with HIV/AIDS and who are homeless or at risk of homelessness.

Shelter NOW

Shelter NOW offers a Transitional Living Program and a Supportive Service program for those infected with AIDS. Emergency shelter services are provided to men, women, and women and children, who without this program, would be residing on the street. Seventy beds have been allocated for the Emergency Shelter Services.

Meriden Supportive Housing Project

This program provides rental certificates to 3 homeless families infected/affected by HIV/AIDS at scattered site locations in Meriden. Self Sufficiency Case Managers assist the families in tenant/landlord mediation and educates the families about tenant rights and responsibilities.

Meriden Housing Authority

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

DEVELOPMENT	UNITS
Mills Memorial	140 family (26) – 1 bedroom (52) – 2 bedroom (44) – 3 bedroom (18) – 4 bedroom
Community Towers	221 Elderly/Disabled (220) – 1 bedroom (1) – 2 bedroom

Chamberlain Heights	124 Family (64) – 2 bedroom (50) – 3 bedroom (10) – 4 bedroom
Yale Acres	163 Family (119) – 2 bedroom (44) – 3 bedroom
Johnson Farms	52 Family (52) – 2 bedrooms

**Source: Meriden Housing Authority*

Housing Choice Voucher (Section 8) Program

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

Meriden Wallingford Chrysalis, Inc.

Chrysalis, Inc offers Bloom’s Place Transitional Living Program. This program provides up to 24 months of housing for victims of domestic violence and their children whom have reached the end of their emergency shelter stay and require additional assistance before living independently.

Connecticut Legal Services

Connecticut Legal Services provides legal support services to assist people at risk of being homeless access services and resources in order to stabilize their lives and strengthen their financial security. Connecticut Legal Services educates persons with limited income on the variety of programs that Connecticut offers including seven cash assistance programs, six medical access programs (including special needs programs for disabled working adults, women with breast or cervical cancer, children

above Medicaid guidelines, and persons with HIV/AIDS), four major food programs, one child care assistance program, and seven programs that improve access to affordable energy and utility services.

Program Assessment Conclusion

The City of Meriden is committed to furthering fair housing and continues to fund housing and neighborhood revitalization activities through its CDBG program to assist in providing housing choice. Coordination with various state and local agencies has resulted in the ability to provide a vast array of programs and services to assist in meeting housing needs throughout the community. Though the City is dedicated to increasing fair housing, lack of available funding and scarce land to develop new housing can create barriers in providing housing choice. The City will continue to work in conjunction with private and public organizations to increase fair housing opportunities and review and re-evaluate current programs and activities consistently to ensure compliance in furthering fair housing efforts.

VII. CONCLUSIONS AND RECOMMENDATIONS

The Department of Housing and Urban Development (HUD) requires that all recipients that receive federal funds from the Community Development Block Grant (CDBG) Program take actions to affirmatively further fair housing. This obligation includes conducting an analysis to identify impediments to fair housing choice within the jurisdiction.

According to HUD, impediments to fair housing choice are:

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

The City conducted a thorough review of current demographic data; all public sector laws, regulations, ordinances, and policies; private sector lending policies and practices; fair housing enforcement; informational programs; and visitability in Meriden. The analysis also included an assessment of the jurisdiction's fair housing programs and activities. The City consulted with local and State housing organizations and also conducted a fair housing survey which provided valuable input. Through the comprehensive review and input received from the various bureaus and agencies, the following impediments were identified.

Impediments to Fair Housing Choice

IMPEDIMENT 1

High income levels and fees requested to rent apartments limits choices for persons on fixed incomes.

Documentation

The fair housing survey, for the purpose of the AI, revealed rental challenges for persons on fixed incomes due to the high levels of income and fees requested to rent apartments. The median household income in 1999 was \$43,237. ACS estimates a median household income increase as of 2008 at \$56,876. According to the 2000 census 6,306 persons or 11% of Meriden's residents were living below the poverty level. Though Meriden's housing tends to be among the most affordable in the region, the 2009 Plan of Conservation and Development reveals that as of 2007, fair market rents for the New-Haven/Meriden area ranged from \$882 for a one-bedroom to \$1,457 for a four bedroom. Monthly rental rates combined with requests for security deposits or other up-front costs can prove to be burdensome for persons with fixed incomes.

Recommendation

- Identify resources available to supplement rental costs for persons on fixed incomes.
- Continue to implement the Section 8 program through the Meriden Housing Authority to assist in reducing rental costs for low-and moderate-income persons and persons on fixed incomes.
- Develop an affordable housing inventory that can be used to identify available affordable rental units.

IMPEDIMENT 2

Limited financial assistance for the elderly, low income, and disabled.

Documentation

The fair housing survey conducted for the AI revealed that the lack of available financial assistance for the elderly, low income, and disabled is limiting fair housing choice.

Recommendation

- Continue efforts to collaborate with lending institutions, public service agencies, and non-profits to identify available resources and programs to assist the elderly/low-income/and disabled.

IMPEDIMENT 3

Predatory lending practices to low-and moderate-income persons.

Documentation

The City's percentage of subprime conventional loans ranks 83rd of 664 cities in the United States with a population of 50,000 or greater. Meriden's subprime lending rates are similar to surrounding communities but not nearly as pronounced as Hartford or Bridgeport with subprime percentages of 42.2% and 42.8% respectively. The City's 2009 Plan of Conservation and Development indicates that in 2004 32.3% of conventional home purchase mortgage loans issued in Meriden were from subprime lenders and 34.1% of refinancing loans were from subprime lenders.

Recommendation

- Work with HUD approved non-profit organizations to provide homeownership education courses to potential homeowners. Courses should provide information regarding how to compare home prices and the importance of inspections.
- Develop a preferred list of qualified lenders and realtors to work with perspective homebuyers.

- Make available and refer potential homeowners to federal laws designed to protect consumers in mortgage lending including the Truth in Lending Act (TILA), the Homeownership and Equity Protection Act (HOEPA), and the Real Estate Settlement Procedures Act (RESPA).

IMPEDIMENT 4

Lack of accessible housing for the disabled.

Documentation

The fair housing survey and review of policies and procedures at the local level revealed that persons with disabilities face a restricted housing selection. Identifying information regarding accessibility was difficult at both the local and state level.

There is insufficient numbers of accessible units to meet the demand, as 34% of Meriden's population has a disability.

When accessible units are available and advertised, it may still be leased to non-disabled tenants. The City has no requirement that public or private property owners reserve or hold open accessible units, or seek referrals from agencies that provide services to people with disabilities.

Recommendation

- Review taxation codes and implement tax exemptions for making adaptations to make a home more accessible for persons with disabilities.
- Implement codes regulating that all new construction of multi-family (4 units or more), co-ops, and conversions must meet Section 504 of the American Disabilities Act (ADA).
- Conduct an assessment of accessible housing units and buildings in the City of Meriden for the purpose of developing an inventory of accessible housing and buildings and providing that information to the public.
- Refer people to the State Office for Protection and Advocacy for Persons with Disabilities for educational information and brochures.
- Enforce current City taxation codes allowing for tax relief and abatements for the elderly and disabled.
- Work with local housing organizations to provide a wide variety of housing services, including services to the disabled.

- Meet with design specialists to require and encourage housing designs that consider the needs of the disabled.
- Provide builders and developers with information about the advantages of providing housing for this market.

IMPEDIMENT 5

Lack of affordable owner-occupied housing.

Documentation

The City of Meriden's housing stock is amongst the most affordable in its region however, housing affordability is still an issue state-wide.

As of 2006, the median value of a home in the City of Meriden was \$203,000 and that price increases in 2007 to \$205,500. Though these prices are below the median sales prices of surrounding communities, which range from \$245,000 to \$344,000, the cost of housing is still unaffordable to low- and moderate - income homebuyers.

According to the 2009 Plan of Conservation and Development, Meriden's housing market greatly extends beyond adjacent communities due to the ease of commuting. The scale of the surrounding and extended market combined with the housing affordability problem state-wide, market pressures to develop affordable housing with continue to exist.

Recommendation

- Encourage private developers to construct affordable housing.
- Determine locations for the development of affordable housing and work with local non-profits to acquire land for affordable units.
- Continue the Homeownership Program through the Meriden Housing Authority providing homeownership opportunities to low-and moderate- income persons.
- Implement an inclusionary zoning policy aiding in the development of affordable housing.
- Continue the use of Community Development Block Grant Funds (CDBG) for housing rehabilitation activities to maintain the City's affordable housing stock.
- Work with housing organizations to continue efforts and collaborations on affordable housing and other fair housing needs.

IMPEDIMENT 6

Inadequate supply of Section 8 housing units.

Documentation

The fair housing survey conducted for the AI revealed the possibility that there is not a sufficient amount of Section 8 rentals/homes available in Meriden to meet the demand. Many voucher holders may not be able to find suitable housing due to the misperception that Section 8 tenants are undesirable.

The Meriden Housing Authority provides Section 8 housing assistance. The purpose of the Housing Choice Voucher Program is to promote adequate and affordable housing, economic opportunity, and a suitable living environment free from discrimination. Program objectives also include the provision of supportive services to improve recipients' employability and improve customer satisfaction. The Housing Authority currently has a total of 656 Housing Choice Vouchers.

Recommendation

- Work with landlords and large, privately-owned apartment complexes to identify misconceptions about the program and resources that will aid both tenants and landlords to match Section 8 tenants with affordable units based on fair housing criteria.
- Distribute written material to landlords, tenants, and the general public regularly through the Meriden Housing Authority and Meriden Realtors.
- Send individual letters to Section 8 landlords of multi-family properties encouraging their continued participation.

IMPEDIMENT 7

Discriminatory or unethical practices by landlords.

Documentation

The fair housing survey conducted for the AI revealed the possibility of limited housing choice due to discriminatory or unethical practices of landlords.

Recommendation

- Implement landlord training programs to educate landlords on ethical rental practices and provide information on Connecticut's landlord/tenant law.
- Conduct annual fair housing trainings for landlords or refer them to the Fair Housing Center for information on fair housing laws and regulations and available trainings.

IMPEDIMENT 8

Lack of available vacant land in Meriden to build affordable housing.

Documentation

The fair housing survey conducted for the AI and the 2009 Plan of Conservation and Development revealed that most of Meriden's vacant land and agricultural land zoned for residential use are scattered individual sites in established neighborhoods or in small clusters located on the fringe of developed areas. This indicates that the majority of future residential development in Meriden will have to be on an in-fill basis. Meriden has continued to develop and grow in the industrial, commercial, and residential categories and undeveloped land has decreased 48% as of 2007. Much of Meriden's vacant land is located in low-density residential zones.

Recommendation

- Continue efforts to determine locations for the development of affordable housing units and work with local-non-profits to acquire land for affordable units.
- Utilize the analysis of land uses in the 2009 Plan of Conservation and Development and implement suggestions for developing residential units.

IMPEDIMENT 9

Lack of education regarding fair housing laws.

Documentation

The fair housing survey conducted for the AI and outreach and discussions with the Connecticut Fair Housing Center and the Meriden Human Rights Advisory Board revealed that the lack of education regarding fair housing laws or how to submit a fair housing complaint impedes fair housing in the City of Meriden.

Recommendation

- Identify resources available to conduct education and outreach programs for protected classes to government, non-profits, and realtors with the intentions of raising awareness of housing discrimination violations and pertinent regulations.
- Develop fair housing brochures to be kept on site at City Hall, the public library, and other public venues.

- Publish contact information and referral information relating to fair housing in local newspapers or advertise where to obtain fair housing information through the local access channel.
- Collaborate with local housing organizations and the Fair Housing Center to provide educational outreach and fair housing trainings.

IMPEDIMENT 10

Poor financial history of potential homebuyers.

Documentation

In 2008 (the most recent data available) there were 20 loans totaling \$3.7 million that were approved but not accepted through FHA, FSA/RHS & VA.

There were a total of 461 conventional loan applications totaling \$71 million. Of the total conventional loans 294 were originated, 37 were approved but not accepted, 82 were denied, 33 applications were withdrawn, and 15 were closed for incompleteness.

Refinancing loan applications totaled 1,878 for an amount of \$296 million. Of the total refinancing loans 707 were originated, 180 were approved and not accepted, 683 were denied, 255 were withdrawn, and 53 were closed for incompleteness.

Home improvement loan applications totaled 371 for an amount of \$19 million. There were 157 home improvement loans originated, 35 approved but not accepted, 149 denied, 22 withdrawn, and 8 closed for incompleteness.

Applications for dwellings for five or more families totaled 24 for an amount of \$16 million. Of the total loan requests, 19 loans were originated, 1 was approved but not accepted, and 4 were denied.

Review of the above data reveals that for all categories the percentage of loans denied is higher than for loans approved. Applications that were denied were largely due to debt to income ratio or credit history.

Recommendation

- Continue to provide public services such as motivational training, literacy skills, and employment trainings that are offered through Meriden's various programs.
- Implement financial management programs and identify resources for financial counseling and training.

- Continue to implement the Homeownership Program and Family Self-Sufficiency program to assist families with homeownership opportunities and in obtaining employment allowing low- and moderate – income persons to become self-sufficient.

IMPEDIMENT 11

Zoning regulations do not recognize accessory apartments in single-family zones.

Documentation

The fair housing survey conducted for the AI, outreach to the Connecticut Fair Housing Center, and review of municipal zoning codes revealed that the current zoning regulations do not recognize accessory apartments in single-family zones.

Recommendation

- Review and assess current zoning regulations and modify as needed for the best interest of promoting and encouraging fair housing within the City of Meriden.
- Coordinate with the Fair Housing Center in continuing efforts to encourage fair housing opportunities in Meriden.

IMPEDIMENT 12

Lack of coordination, incentives, and capacity issues at the state level make it difficult for local governments to appropriately assess and address fair housing needs given the lack of resources and expertise available.

Documentation

The State of Connecticut’s Analysis of Impediments to Fair Housing Choice identified the following impediments demonstrating how the lack of coordination, incentives, and capacity issues at the state level makes it difficult for local governments to assess and address fair housing needs.

- Limited State funding for affordable housing development efforts;
- Limited staffing for fair housing enforcement within the Department of Economic and Community Development (DECD) including the lack of full-time fair housing staff;
- Lack of technical support for local housing partnerships and nonprofit organizations and other customers regarding the application of fair housing requirements;
- Lack of DECD monitoring and enforcement of local fair housing compliance particularly with regard to development plans, affirmative marketing plans and resident selection criteria and lack of long-term CDBG program monitoring in the area of fair housing. Note: Although DECD has begun monitoring local fair housing compliance and CDBG program monitoring in the area of fair housing, this monitoring will need to be maintained on a regular basis;

- A failure to prioritize fair housing within the allocation schemes of state housing funding including the Low Income Housing Tax Credit allocation plan;
- Insufficient pre-development funding to assist and support developers of affordable housing, particularly in communities where opposition to fair housing delays projects to the point of unfeasibility;
- Limited access to mass transportation throughout the state. Note: in 2006, the Connecticut legislature passed and the Governor signed legislation to fund a 10-year, \$2.3 billion transportation package that would fund mass transit improvements with a focus on reducing commutes and building livable communities; and
- Lack of funding for fair housing activities including fair housing testing and mobility counseling programs.

Recommendation

- Coordinate with state agencies including the Department of Economic and Community Development (DECD) and the Commission on Human Rights and Opportunities in receiving any updates to programmatic policies and obtaining information on new programs or incentives for local government fair housing efforts.
- Participate in inter-agency meetings, seminars, or technical assistance trainings offered at the state level.

Conclusion

The City of Meriden is committed to providing fair and affordable housing opportunities for all of its residents and will continue efforts towards eliminating fair housing impediments through implementing recommended actions. The City may implement some or all recommendations to address fair housing needs and selected programs will be determined by the amount of funding available to address impediments, priority community needs, and actions that are in the best interest of Meriden residents. All information gathered during the Analysis of Impediments process as well as input received from public service agencies and residents will be considered in determining the best approach to eliminating fair housing impediments in Meriden.



City of Meriden, Connecticut

The City of Meriden, Connecticut, as a recipient of Community Development Block Grant (CDBG) funds through the U.S. Department of Housing and Urban Development (HUD), and in order to comply with its certification to affirmatively further fair housing, has conducted an Analysis of Impediments to fair Housing Choice to assess the availability of fair housing choice within the City of Meriden. I affirm that the City of Meriden will support activities to assure non-discrimination in the provision of housing and its accompanying transactions.

Lawrence Kendzior
City Manager

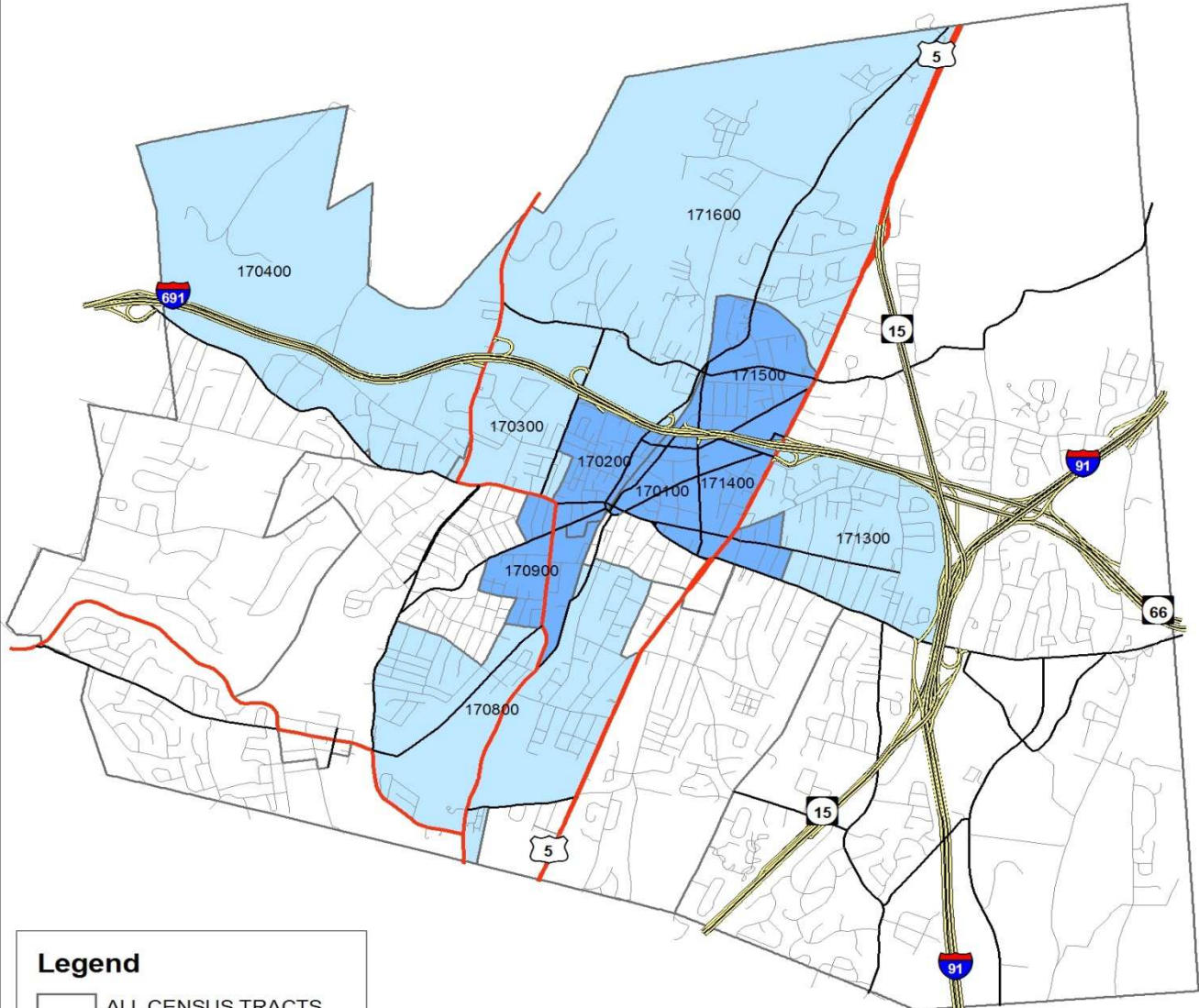
Date

Figure B-1

City of Meriden African American Concentration Map

Concentration: a census tract with a greater percentage than that group's overall percentage representation in the City

High Concentration: a census tract with twice that group's overall percentage representation in the City



Legend

- ALL CENSUS TRACTS
- CONCENTRATION
- HIGH CONCENTRATION

MARCH 2010



 **CITY OF MERIDEN**
GIS Services, MIS Department
142 East Main St, Meriden, CT
203-630-4148

\\CommunityDevelopment\FairHousingMaps\FairHousingMap.mxd

Source: Census 2000

1 inch = 4,000 feet

Figure B-2

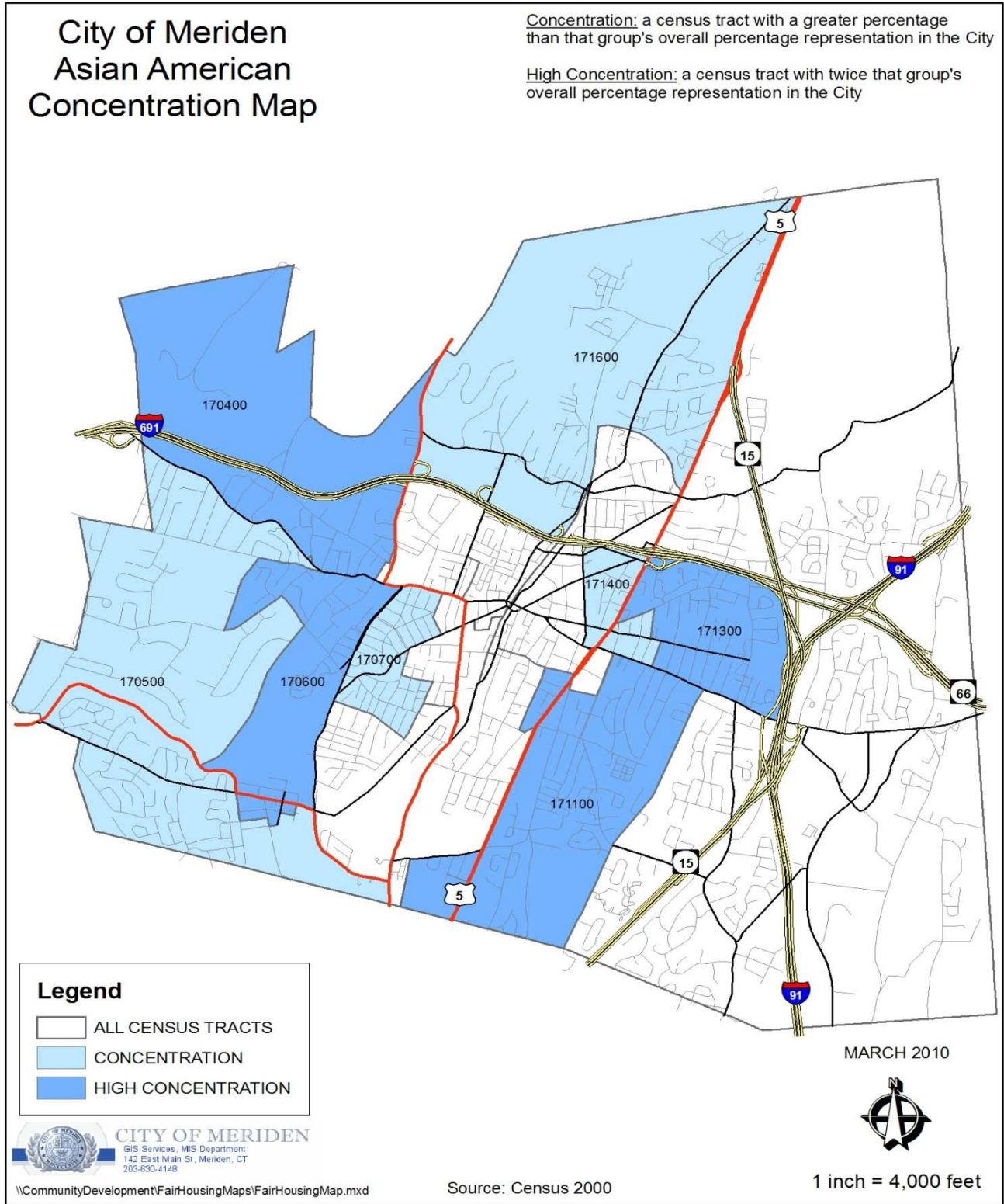
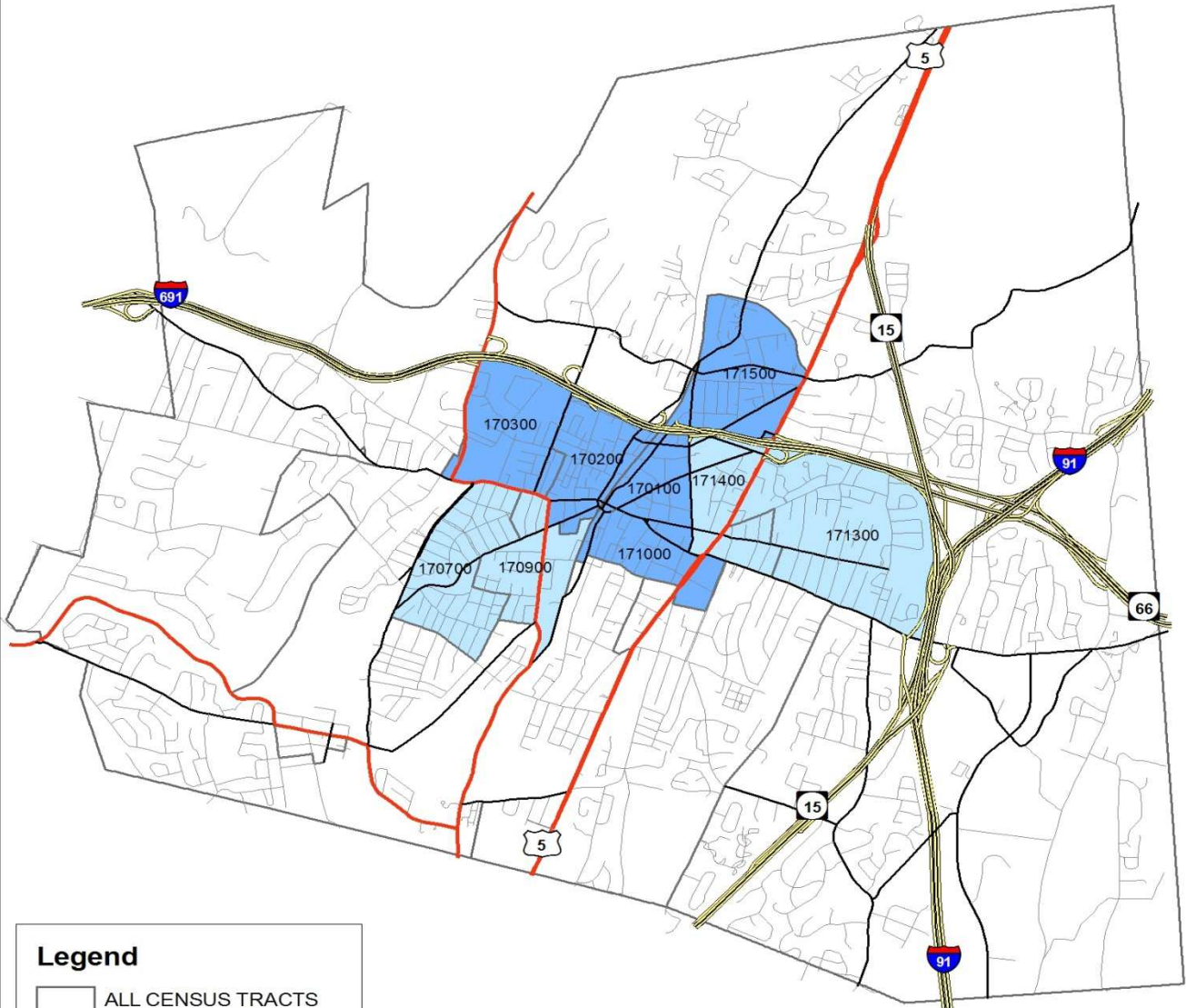


Figure B-3

City of Meriden Hispanic American Concentration Map

Concentration: a census tract with a greater percentage than that group's overall percentage representation in the City

High Concentration: a census tract with twice that group's overall percentage representation in the City



Legend

- ALL CENSUS TRACTS
- CONCENTRATION
- HIGH CONCENTRATION

MARCH 2010



CITY OF MERIDEN
GIS Services, MIS Department
142 East Main St. Meriden, CT
203-630-4148

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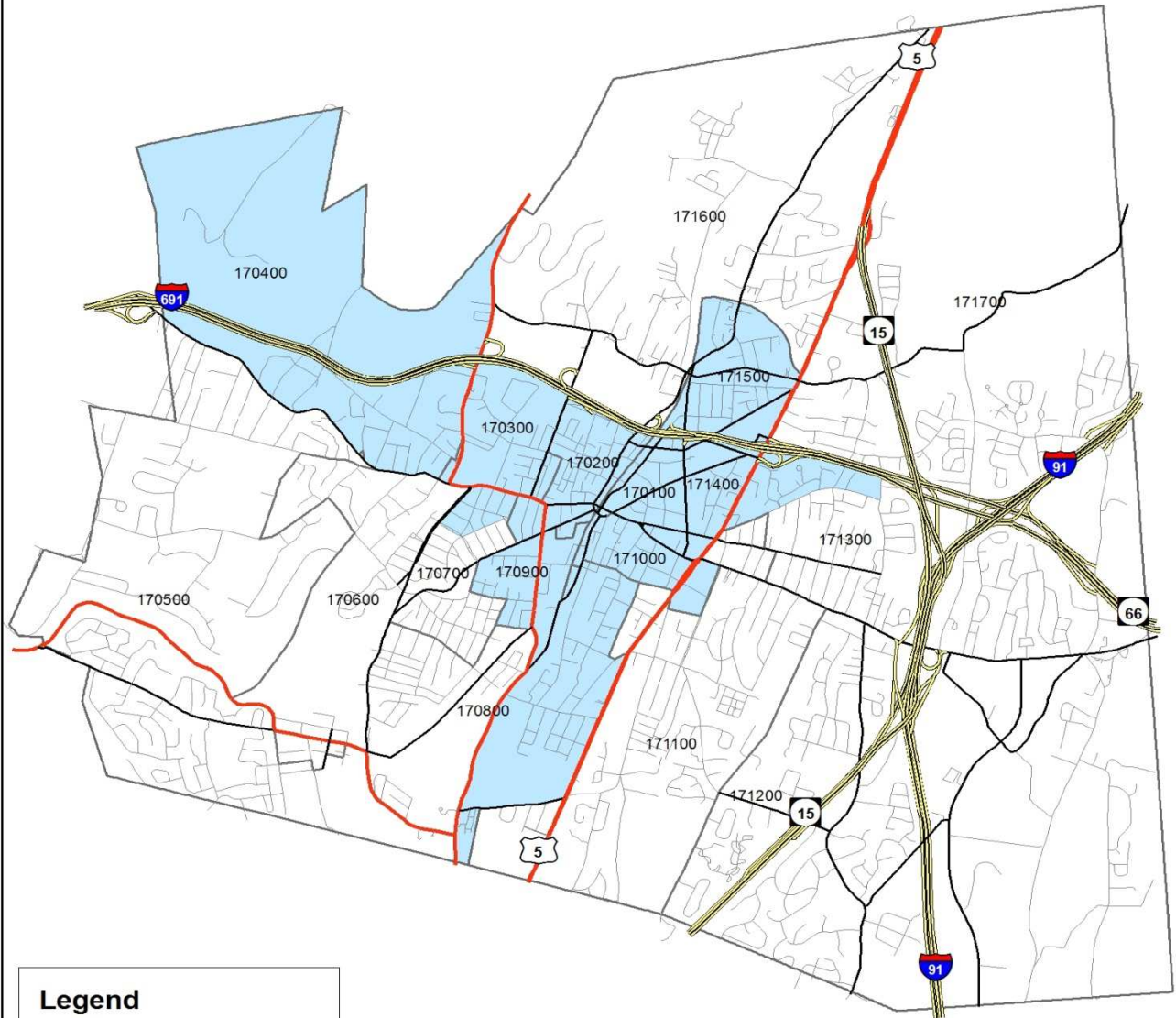
Source: Census 2000

1 inch = 4,000 feet

Figure B-4

City of Meriden Low and Moderate Income Target Area

A CDBG Target Area (low and moderate income area) is defined as a census block group where 51% of all households had an income of 80% or less of the median income in 2000.



Legend

- ALL CENSUS TRACTS
- CDBG TARGET AREA



\\CommunityDevelopment\FairHousingMaps\FairHousingMap.mxd

Source: Census 2000

MARCH 2010



1 inch = 4,000 feet

Appendix C: Home Mortgage Disclosure Act (HMDA) Data

Due to the size of the HMDA data charts, information will be inserted into the document upon final production. The data is available via the HMDA website at <http://www.ffiec.gov/hmda/>.

Outreach List

<p>Franciscan Life Center</p> <p>267 Finch Avenue</p> <p>Meriden, CT 06451</p>	<p>Executive Director</p> <p>Meriden Housing Authority</p> <p>22 Church Street</p> <p>Meriden, CT 06451</p>	<p>David Swedock</p> <p>77 Oak Street</p> <p>Meriden, CT 06450</p>
<p>Executive Director</p> <p>Woman and Families Center</p> <p>169 Colony Street</p> <p>Meriden, CT 06451</p>	<p>Lawrence J. Kendzior</p> <p>City Manager</p>	<p>Ray Rodriquez</p> <p>229 Gale Avenue</p> <p>Meriden, CT 06450</p>
<p>John Hogarth</p> <p>Senior Citizens Center</p> <p>22 West Main Street</p> <p>Meriden, CT 06451</p>	<p>Capt. James Stephenson</p> <p>Salvation Army</p> <p>St. Casimir Drive</p> <p>Meriden, CT 06450</p>	<p>So. Meriden Volunteer Fire Dept.</p> <p>31 Camp Street</p> <p>South Meriden, CT 06451</p>
<p>Curtis Home</p> <p>380 Crown Street</p> <p>Meriden, CT 06450</p>	<p>Dominick Caruso</p> <p>Director of Development and Enforcement</p>	<p>Peggy Brennan</p> <p>Economic Development Coordinator</p>
<p>Helen Kasperovich</p> <p>75 Lydale Place</p> <p>Meriden, CT 06450</p>	<p>Warren Stephan</p> <p>207 Jepson Lane</p> <p>South Meriden, CT 06451</p>	<p>Esther Kimball</p> <p>185 Carter Avenue Ext.</p> <p>Meriden, CT 06451</p>
<p>Immanuel Lutheran Church</p> <p>164 Hanover Street</p> <p>Meriden, CT 06451</p> <p>Attention: Rev. Harry Beaver</p>	<p>Children First Initiative</p> <p>105 Miller Street</p> <p>P.O. Box 868</p> <p>Meriden, CT 06450</p>	<p>Meriden/Wallingford Red Cross</p> <p>144 South Main Street</p> <p>Wallingford, CT 06492</p>

<p>Richard Fuqua</p> <p>Com. For People with Disabilities</p> <p>50 Meadow Street</p> <p>Meriden, CT 06450</p>	<p>Chief Financial Officer</p> <p>Community Econ Dev Funds</p> <p>965 East Main Street</p> <p>Meriden, CT 06450</p>	<p>Literacy Vol. of S. Central CT</p> <p>Meriden Public Library</p> <p>105 Miller Street</p> <p>Meriden, CT 06450</p>
<p>Nial Wagner</p> <p>Jack Barry Little League</p> <p>25 South Meadow Lane</p> <p>Meriden, CT 06450</p>	<p>Barbara W. Holloman</p> <p>Meriden-Wallingford NAACP</p> <p>P.O. Box 2663</p> <p>Meriden, CT 06450</p>	<p>Rev. Willie Young</p> <p>Mt. Hebron Baptist Church</p> <p>84 Franklin Street</p> <p>Meriden, CT 06450</p>
<p>Miller Memorial Community</p> <p>360 Broad Street</p> <p>Meriden, CT 06450</p>	<p>Meriden Youth Wrestling</p> <p>c/o Glen Gitterman</p> <p>169 Dexter Avenue</p> <p>Meriden, CT 06450</p>	<p>Augusta Curtis Cultural Center</p> <p>Staci Roy</p> <p>P.O. Box 4173</p> <p>Meriden, CT 06450</p>
<p>St. Joseph School</p> <p>Patricia M. Ritare</p> <p>159 West Main Street</p> <p>Meriden, CT 06451</p>	<p>Kashia Cave</p> <p>My City Kitchen</p> <p>P. O. Box 176</p> <p>Meriden, CT 06450</p>	<p>Stanley W. Konesky, Jr.</p> <p>CT Police Academy – POST</p> <p>285 Preston Avenue</p> <p>Meriden, CT 06450</p>
<p>St. Stanislaus Church</p> <p>82 Akron Street</p> <p>Meriden, CT 06450</p>	<p>Robert Bass, Director</p> <p>Public Works</p>	<p>Meriden/Wallingford United Way</p> <p>35 Pleasant Street</p> <p>Meriden, CT 06450</p>
<p>Mr. John Benigni</p> <p>YMCA</p> <p>West Main Street</p> <p>Meriden, CT 06451</p>	<p>Student Learning Center</p> <p>29 Village Lane</p> <p>Wallingford, CT 06492</p>	<p>Human Rights Office</p> <p>Debby Moore</p>

<p>Dept of Health/Human Services</p> <p>Denise Keating/Youth Services</p> <p>Miller Street</p> <p>Meriden, CT 06450</p>	<p>Shelter NOW</p> <p>43 Casimir Drive</p> <p>Meriden, CT 06450</p>	<p>Beth Vumbaco</p> <p>Department of Health</p> <p>Miller Street</p> <p>Meriden, CT 06450</p>
<p>Officer Tom Cirillo</p> <p>Meriden Police Department</p> <p>50 West Main Street</p> <p>Meriden, CT 06451</p>	<p>American Heart Association</p> <p>Pat Katon</p> <p>5 Brookside Drive</p> <p>P.O. Box 5022</p>	<p>The Bradley Home/Jodie Schmidt</p> <p>320 Colony Street</p> <p>P.O. Box 886</p> <p>Meriden, CT 06451</p>
<p>Rushford Center</p> <p>883 Paddock Avenue</p> <p>Meriden, CT 06450</p>	<p>Magali Kupfer</p> <p>Casa Boricua</p> <p>204 Colony Street</p> <p>Meriden, CT 06451</p>	<p>City of Meriden</p> <p>Corporation Counsel</p> <p>Michael D. Quinn, Esq.</p>
<p>MEDCO</p> <p>c/o Larry McGoldrick</p> <p>Castle Bank</p> <p>P.O. Box 903</p>	<p>Meriden Substance Abuse Council</p> <p>5 Brookside Drive</p> <p>Wallingford, CT 06492</p>	<p>Kuhn Employ. Opportunities</p> <p>1630 North Colony Road</p> <p>P.O. Box 941</p> <p>Meriden, CT 06450</p>
<p>Parks and Recreation Department</p> <p>Mr. Mark Zebora</p>	<p>Community Health Center</p> <p>134 State Street</p> <p>Meriden, CT 06450</p>	<p>Easter Seals Rehabilitation Center</p> <p>158 State Street</p> <p>Meriden, CT 06450</p>
<p>High Hopes, Inc.</p> <p>44 Woodlawn Terrace</p> <p>Meriden, CT 06450</p>	<p>Meriden/Wallingford Chrysalis</p> <p>5 Colony Street</p> <p>Suite 302</p> <p>Meriden, CT 06451</p>	<p>Bernice Shelberg</p> <p>Solomon Goffe House</p> <p>513 High Hill Road</p> <p>Meriden, CT 06450</p>

<p>Arts & Crafts Association</p> <p>53 Colony Street</p> <p>Meriden, CT 06451</p>	<p>Meriden Parking Commission</p> <p>City Hall</p>	<p>Louise Butcher</p> <p>American Diabetes Association</p> <p>306 Industrial Park Rd, Suite 105</p> <p>Middletown, CT 06457</p>
<p>Catholic Family Services</p> <p>61 Colony Street</p> <p>Meriden, CT 06451</p>	<p>Superintendent of Schools</p> <p>Meriden Board of Education</p> <p>22 Liberty Street</p> <p>Meriden, CT 06450</p>	<p>Neighborhood Preservation</p> <p>City Hall</p>
<p>Child Guidance Clinic</p> <p>117 Lincoln Street</p> <p>Meriden, CT 06451</p>	<p>Dept. of Social Services</p> <p>Miller Street</p> <p>Meriden, CT 06450</p>	<p>Meriden Public Library</p> <p>Miller Street</p> <p>Meriden, CT 06450</p>
<p>Andrews Homestead</p> <p>424 West Main Street</p> <p>Meriden, CT 06451</p>	<p>Chief Jeffry Cossette</p> <p>Meriden Police Department</p> <p>50 West Main Street</p> <p>Meriden, CT 06451</p>	<p>Ken Tripp</p> <p>The Salvation Army</p> <p>855 Asylum Avenue</p> <p>Hartford, CT 06105</p>
<p>Mary Mushinsky</p> <p>Quinnipiac River Watershed Assoc.</p> <p>P. O. Box 2825</p> <p>Meriden, CT 06450-1825</p>	<p>Retired and Senior Volunteer Program of Greater New Britain</p> <p>147 West Main Street</p> <p>P.O. Box 578</p> <p>New Britain, CT 06050-9578</p>	<p>ARC of Meriden</p> <p>200 Research Parkway</p> <p>Meriden, CT 06450</p>
<p>Family Services of CT</p> <p>5 Colony Street</p> <p>Meriden, CT 06451</p>	<p>Housing Code Division</p> <p>City Hall</p>	<p>WFC Sexual Assault Crisis Service</p> <p>169 Colony Street</p> <p>Meriden, CT 06451</p>

<p>Colleen Cyr 100 Edge Hill Road Meriden, CT 06451</p>	<p>Meriden Chamber of Commerce 5 Colony Street Meriden, CT 06451</p>	<p>Fire Marshal's Office City Hall</p>
<p>Meriden Visiting Nurses Assoc. 3 Research Parkway Second Floor Meriden, CT 06450</p>	<p>Michelle Bourdeau Girls, Inc. 130 Lincoln Street Meriden, CT 06451</p>	<p>CAGM of Meriden 74 Cambridge Street Meriden, CT 06450</p>
<p>Meriden Wallingford Day Care Women and Families Center 169 Colony Street Meriden, CT 06451</p>	<p>Donald Maletto Boys & Girls Club 15 Lincoln Street Meriden, CT 06451</p>	<p>Lynn Faria MidState Medical Center 435 Lewis Avenue Meriden, CT 06451</p>
<p>James Trainor Fire Chief Meriden Fire Department</p>	<p>Meriden Soup Kitchen, Inc. P.O. Box 2138 Meriden, CT 06450 Attention: Irene Traceski</p>	<p>Building Department City Hall</p>
<p>Nutmeg Big Brothers/Big Sisters 30 Laurel Street Suite 3 Hartford, CT 06106-1377</p>	<p>Ms. Toni Hirst N.O.W. 232 North Elm Street Waterbury, CT 06702</p>	<p>Meriden Business & Learning Center 500 Broad Street Meriden, CT 06450</p>
<p>Meriden Day Care 66 Crown Street Meriden, CT 06451</p>	<p>Mr. Larry Pelletier Beat the Street, Inc. 41 Marshall Road Meriden, CT 06450</p>	<p>Civil Air Patrol Major Janice Mihalak 518 Hobart Street Southington, CT 06489</p>

<p>John M. Gopoian</p> <p>Hunter's Ambulance Service</p> <p>450 West Main Street</p> <p>Meriden, CT 06451</p>	<p>Trenton Wright</p> <p>Middlesex Community College</p> <p>100 Training Hill Road</p> <p>Middletown, CT 06457</p>	<p>Lewis A. Slotnick</p> <p>ULA</p> <p>100 Riverview Center, Suite 270</p> <p>Middletown, CT 06457</p>
<p>John J. Nerden R.T.C. Camp, Inc.</p> <p>Laurie J. Russell, President</p> <p>P.O. Box 2617</p> <p>Meriden, CT 06450</p>	<p>Star Multi-Cultural Family Center, Inc.</p> <p>Mrs. Celeste Wright</p> <p>51 Apple Tree Hill Road, Suite B</p> <p>New Britain, CT 06053</p>	<p>Linda Ball</p> <p>20 Hayes Street</p> <p>Meriden, CT 06451</p>
<p>Tony Gianakos</p> <p>American Legion</p> <p>835 Hanover Street</p> <p>Meriden, CT 06451</p>	<p>Director</p> <p>MidState Medical Center</p> <p>435 Lewis Avenue</p> <p>Meriden, CT 06451</p>	<p>Human Rights Advisory Board</p> <p>c/o Roland Cockfield, Chairman</p> <p>50 Rockledge Drive</p> <p>Meriden, CT 06450</p>
<p>Walter Shamock</p> <p>City Council</p>	<p>Dante Bartolomeo</p> <p>City Council</p>	<p>Michael Rohde</p> <p>Mayor</p>
<p>Hilda Santiago</p> <p>City Council</p>	<p>Tony Tomassetti</p> <p>City Council</p>	<p>Trevor Thorpe</p> <p>City Council</p>
<p>John Thorp</p> <p>City Council</p>	<p>Matthew C. Dominello</p> <p>City Council</p>	<p>Bob Williams, Jr.</p> <p>City Council</p>

Dan Brunet City Council	Keith Gordon City Council	Brian Daniels City Council
George McGoldrick City Council		

Fair Housing Survey

City of Meriden Fair Housing Survey

As a recipient of federal funds through the Department of Housing and Urban Development (HUD), the City of Meriden is required to conduct an Analysis of Impediments to Fair Housing Choice. The City supports fair housing and encourages citizen participation in identifying impediments to fair housing within the community. Please take approximately 5 minutes to complete the following survey being conducted by the City of Meriden utilizing its 2009 Community Development Block Grant (CDBG) funds. Information provided will allow the City to continue efforts to improve fair housing throughout the community. Thank you for your time.

Special Needs Populations

Please answer the following questions regarding fair housing for persons with special needs.

1. Is there sufficient housing in Meriden for persons with disabilities?

Yes No Do Not Know

2. Is there sufficient housing in Meriden for low to moderate income persons?

Yes No Do Not Know

3. Is there adequate supply of Section 8 rentals/homes available in Meriden?

Yes No Do Not Know

4. Is there sufficient housing in Meriden for the elderly?

Yes No Do Not Know

Transportation

Please answer the following questions to help identify relationships between transportation, employment, and housing.

1. Does public transportation in Meriden lead to major employers?

Yes No Do Not Know

2. Is public transportation in Meriden accessible to residential neighborhoods?

Yes

No

Do Not Know

Fair Housing Complaints

Please describe the number and types of complaints alleging housing discrimination that your organization has received (skip question if not associated with a public service organization).

1. Please list the number of discrimination complaints your organization has received for each category.

Racial

Disability

Religious

Gender

Age

Families with Children

Other

2. Please list the number of times your organization has received a complaint citing discriminatory practice for each category.

Conditions of Sale or Resale

Refusal to Rent

Reasonable Accommodation/Relocation

3. Please list the number of fair housing complaints successfully resolved or referred to HUD.

Resolved

Referred to HUD

Referred to other organization

Fair Housing Impediments

Please check all impediments to fair housing that are applicable to the City of Meriden. Describe any other impediments to fair housing that may exist or check the appropriate box if you feel there are no impediments to fair housing.

1. Please identify the areas you feel are impediments to fair housing in the City of Meriden.

- Accessibility Barriers (sidewalks/infrastructure etc.)
- Availability of Affordable Owner-Occupied Housing
- Building or Zoning Code Provisions
- High Income Levels and Fees Required to Rent Apartments Limits Choice for Persons on Fixed Incomes
- Inadequate Supply of Disabled Housing
- Lack of Education and Outreach Regarding Fair Housing Law
- Lack of Vacant Land for New Construction of Affordable Housing
- Landlords Discriminatory or Unethical Practices
- Limited Financial Assistance for Elderly/Low Income/Disabled
- Locations of Banking Institutions and Real Estate Offices
- Municipal Regulations and Ordinances
- Poor Financial History of Potential Homebuyers
- Predatory Lending Practices/Subprime Mortgages
- There are no impediments to fair housing in the City of Meriden

Other (please specify)