

# Executive Summary

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

### 1. Introduction

The City of Norwich is pleased to present its 2025 Consolidated Plan a strategic planning document developed in accordance with guidelines established by the U.S. Department of Housing and Urban Development (HUD). This five-year plan outlines the city's direction for community development, affordable housing, and economic investment in Norwich.

Norwich is a city in New London County, in southeastern Connecticut. The city is located at the confluence of the Yantic, Shetucket and Quinnebaug Rivers, joining to form a harbor from which the Thames River flows south approximately 15 miles to Long Island Sound. Norwich has a culturally rich and diverse population of approximately 40,000 people, and the city serves the surrounding communities as a hub for commerce, health services, education, dining and entertainment. The city is also home to a growing number of workers who are employed by a variety of businesses, including government contractors in nearby Groton and New London, and private enterprises such as casinos, restaurants, spas and hotels. While the city's long history is reflected in the unique architectural styles that can be found throughout neighborhoods and downtown, and the city continues to build and grow its housing stock, much of the available housing was built before 1948.

This Executive Summary is provided to assist in the facilitation of the citizen review and comment, based on HUD requirements in 24 CFR 91.200(c) and 91.220(b). This summary includes the objectives and outcomes identified in the plan as well as an evaluation of past performance. The plan also provides a summary of the citizen participation process, public comments, and efforts made to broaden public participation in the development of the consolidated plan.

The purpose of the City of Norwich's Five Year 2025-2029 Consolidated Plan and 2025 Annual Plan is to develop a viable community by 1) providing decent, affordable and safe housing; 2) creating a suitable living environment; and 3) expanding economic opportunities, principally for low and moderate-income persons. The plan sets forth how HUD Community Development Block Grant funding, will be used with investment priorities to achieve specific HUD objectives and outcomes performance measures. Norwich does not receive HOME Investment Partnership and Emergency Solution Grant funding.

### 2. Summary of the objectives and outcomes identified in the Plan

For the 5-year period beginning in 2025, the City will focus on three main priorities that have multiple objectives and outcomes:

- 1.) Providing Decent, Affordable and Safe Housing: includes conserving & improving existing housing; assist in providing homeownership; assisting in the development of affordable housing; removing barriers related to accessibility; improving housing specific to shelters, homelessness prevention and/or rapid rehousing and/or permanent supportive housing.
- 2.) Create a Suitable Living Environment: includes programs that focus on self-sufficiency, health and safety. These objectives and outcomes include providing funding for financial education, outreach, access to benefits, removing barriers around transportation related to medical/health, reducing domestic violence; providing funding for education and/or training related to residents under the age of 18, that may lead to improved employment opportunities; providing funding for projects that create neighborhood or infrastructure improvements, including community facilities/infrastructure in income qualified census tract/block groups.
- 3.) Expanding Opportunities for Low-to-Moderate Income Persons: includes services associated with job creation, job training and increasing employment opportunities for Norwich residents.

### **3. Evaluation of past performance**

The three above-mentioned goals have been established by the community through multiple planning processes and continue to prioritize the selection of projects that are funded annually by the CDBG program in Norwich. The impact of the CDBG program is felt throughout the community, by homeowners assisted by the housing rehabilitation program, by residents of the Norwich Housing Authority, by clients of the social services agencies the city partners with and assists financially and by city residents who benefit by city infrastructure, streets and sidewalk projects assisted by CDBG funds.

Throughout the many years that Norwich has received CDBG funds, the city has been diligent in ensuring that we meet our timeliness goals. As part of the effort to ensure the timely execution of projects by our sub-recipients, we regularly monitor the progress of the CDBG funded projects and are clear and firm in our expectations. The city has not hesitated to recapture funding that cannot be spent in a timely manner.

### **4. Summary of citizen participation process and consultation process**

The City of Norwich's citizen participation process followed the City of Norwich's Citizen Participation Plan and included community forums and public outreach hearings for the public, surveys designed to encourage input from PHA residents, neighborhood associations, minorities, non-English speaking, predominantly low and moderate income neighborhoods, the disabled, and the continuum of care, and mailings to gain input from entities with specific expertise in the areas of housing, non-housing, community development, homelessness and the near homeless. This effort met and exceeded the

requirements of the Citizen Participation Plan and provided meaningful input in establishing goals and strategies for the 2025-2029 Consolidated Plan and activities for the 2025 Annual Action Plan.

A Request for Proposals was released by the Norwich Office of Community Development in January 2025, seeking proposals from qualified organizations interested in receiving funding through the grant. A series of public meetings were held by the Community Development Advisory Committee to review and consider these proposals, leading up to the final selection of sub-recipients projects.

A public hearing was held on July 7, 2025, in which details of the PY51 Annual Action Plan were approved and information on the 5-year Consolidated Plan was provided. Meanwhile, the citizen participation process continued with a public meeting on July 2nd to discuss housing issues, followed by a public hearing held July 16, 2025, to obtain citizen comments on all issues including housing, non-housing and community development needs in the City of Norwich. Public notices for the hearings were published in the Norwich Bulletin, as well as posted at the Norwich Housing Authority, the Otis Public Library, Madonna House, the Norwich Recreation Dept, the Senior Center, and a number of other organizations throughout the city. These public meetings and hearings allowed the public to provide input and comment on the development of the 2025-2029 Consolidated Plan and 2029 Action Plan.

The City of Norwich's 2025-2029 Consolidated Plan and 2025 Annual Action Plan was made available for public review and comment from July 15 to August 15. Notice of the 30-day comment period was published in the Norwich Bulletin. Copies of both the 2025-2029 Consolidated Plan and 2025 Annual Action Plan were available for review.

See the Citizen Participation Section PR-15 for more information.

## **5. Summary of public comments**

Public comments included expressed concerns in general areas such as housing quality and affordability, community development and services, public infrastructure and homeless issues.

Specific issues consisted of Housing Needs/Concerns: Lack of adequate affordable housing in the city, despite Norwich having a higher-than-average percentage of affordable units as compared to most Connecticut cities. Support continued to be strong for targeted housing revitalization, homeowner occupied rehabilitation, rental housing rehabilitation, absentee landlords, poor tenants, down payment or utility assistance, quality of the affordable housing stock/supply, and the need for permanent housing capacity building for the homeless population. Community Development Issues: sidewalk improvements, curbs and gutters, drainage, lighting in neighborhood (specifically alleys), blighted and unsafe buildings. Homelessness (Continuum of Care): more transitional housing units and capacity building opportunities within that cohort to coordinate access to financial self-sufficiency opportunities, loss/decrease of federal funding, need for case workers and keep existing, client/rental assistance funds, long term case management, units for single men, lack of units/beds for disabled. Issues around overall

transportation barriers. This included transportation to and from work as well as medical/health appointments.

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

All comments and views were accepted.

## **7. Summary**

Developing the City of Norwich's 2025-2029 Consolidated Plan and 2025 Annual Plan has been an inclusive process conducted in an inclusive manner, with the intent of allowing input from Norwich residents, city officials and staff, housing planners and advocates, as well as social services and mental health experts, in order to facilitate the goals and outcomes of the Plan. The overall goal was to develop a viable city community by providing decent housing, a suitable living environment, and economic opportunities principally for low and moderate-income persons, comprehensive neighborhood revitalization and programs that will address the needs of homeless and near homeless persons. An approved Citizen Participation Plan was used to gather public comments through public meetings and the consultation process provided additional input. Information gathered from the public, a market analysis, and data provided by HUD are all included in this Plan.

# The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator		Office of Community Development

Table 1 – Responsible Agencies

### Narrative

#### Consolidated Plan Public Contact Information

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## **PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)**

### **1. Introduction**

The City of Norwich recognizes the importance of collaboration and coordination between public and private housing as well as health and social service agencies. The city planning department published an Affordable Housing Plan in 2022, and considerable outreach was conducted as part of that process and helps to inform the current understanding of housing constraints and opportunities in Norwich. For CDBG, the city has adopted a Citizen Participation Plan for its Consolidated Plan and Annual Action Plan that identifies when public hearings and other consultations are to take place. This Plan was used in preparing this 2025-2029 Consolidated Plan and 2025 Annual Action Plan. The City of Norwich's Five-Year Consolidated Plan and Annual Action Plan were also prepared to comply with the consultation requirements of the CDBG, including consultation with the local Continuum of Care agencies.

Consultation on the development of the plan began in January 2025 and was accomplished through a variety of strategies, including public notices, public and community meetings, direct correspondence and surveys. All efforts were made to contact appropriate parties and obtain their input for the content of this plan. These consultations, coupled with citizen participation, provided the direction for the plan development.

HOME, HOPWA and ESG programs consultations are not a component since the city does not receive said funding.

### **Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).**

The Norwich Office of Community Development has facilitated the coordination between public and private housing providers as well as private and governmental health, mental health and services agencies by convening workshops and focus groups including hosting the May 2, 2025 Focus Group on Homelessness, attended by 10 individuals and representative of 5 agencies, and the July 2 Focus Group on Housing, attended by 12 individuals representing 6 agencies. The Director and staff of the Norwich Office of Community Development regularly seek out opportunities to organize and assist in workshops and symposiums throughout Norwich, the Southeastern CT region, the State of Connecticut and Southern New England in order to remain familiar and engaged with colleagues, agencies, advocates, trends and conditions impacting housing, homelessness, the creation of healthy environments and support for vulnerable populations and with mental health issues.

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

Coordination has been, and will continue to be, strengthened through regular interaction and meetings with the Continuum of Care and other social services agencies and advocates. Local networks address several priorities outlined in the CDBG plan. The CD staff and key municipal leaders participate on boards and commissions that represent these agencies. Connectivity to the subject matter provides for access to data and organizational trends. Example: the CD Director is a member for the Connecticut Housing Coalition, a state-wide agency that focuses on expanding housing opportunity and the quantity and quality of affordable housing available to people with low and moderate incomes in Connecticut. The Director of Norwich Human Services, another city department, is a past chairperson of the CT Coalition to End Homelessness (CCEH). CCEH is a statewide advocacy group that focuses on the most at-risk population and provides the Point-in-Time count for homelessness. Several employees and team members are associated with Continuum of Care (CoC) organizations. The CoC is a group of public and private agencies who meet monthly to coordinate and discuss services to address and prevent homelessness in New London County includes representatives from mental health/social service agencies. The City participates in a Coordinated Access Network (CAN) plan to increase preventative measures around homelessness, mental health and human service needs. This provides for a streamlined process to ensure fewer people “slip through the cracks” – higher level of attention ensures greater outcome. The City met with service providers, the Norwich Housing Authority and other assisted housing providers several times during the creation of this document. The City identified needs, conditions, programs, and activities. The discussion and data provided during the meeting is detailed in the Market Analysis section, MA-25, under Public and Assisted Housing. The City has long partnered with the PHA in updating PHA facilities by providing CDBG funds for renovations and improvements, with dozens of projects completed using CDBG funds since the early 1990’s through the planned activities for 2025. Other assisted housing providers include Thames Valley Council for Community Action (TVCCA). Among other things, these agencies received CDBG funds in order to provide rapid rehousing, shelter diversion and temporary housing subsidies.

Coordination between the City and private and governmental health, mental health and service agencies is primarily accomplished through the Norwich Human Services (NHS) department.

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

The coordination between the City and homeless service providers, agencies and shelters is primarily accomplished through the Norwich Human Services (NHS) department. The city does not receive or allocate ESG funds, but the draft City of Norwich 2025-2029 Consolidated Plan and the PY 2025 Action Plan is available to all Continuum of Care (CoC) providers within the city’s jurisdiction. The CD Office

held 2 public hearings and several public meetings to discuss the 5 Year Plan. The CoC meets regularly and provides an annual update to the city. The NHS Director participates in the CoC meetings and is a lead partner in the Coordinated Access Network (CAN) which focuses on high level process to provide holistic services to CoC related participants. The CDBG office reviews meeting minutes and attends partner agency meetings as schedules allow in order to better determine if any additional collaborations need to be encouraged. This process is on-going and will continue.

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

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	Norwich Housing Authority
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Public forum and consultations were held on July 2, July 7 and July 16 in which NHA participated. In addition, a consultation and tour of NHA properties occurred between the NHA Director and the CD Director on July 11. The City received considerable input on the public housing needs, plans, goals and programs of the PHA. This information will be considered to improve programming and outcomes of the 2025-2029 Consolidated Plan and FY 2025 Annual Action Plan and coordination between the City of Norwich and the PHA.
2	<b>Agency/Group/Organization</b>	RELIANCE HEALTH INC
	<b>Agency/Group/Organization Type</b>	Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health

<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs	
<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Representatives from the Agency attended a May 2 2025 Focus Group on Homelessness organized by the Norwich Office on Community Development and their input was critical to understanding the challenges facing the homeless population and organizations attempting to provide support for them.	
3	<b>Agency/Group/Organization</b>	Alliance For Living Inc
<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Service-Fair Housing Services - Victims Regional organization	
<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis Anti-poverty Strategy	

	<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>A public forum/consultation was held on July 2, and public hearings were held on July 7 and July 16, 2025. As a result, the City received considerable input on the housing and community development needs, plans, goals and programs associated with this organization. Improved coordination and need focused on the need for counselor training in order to better impact behavior and circumstances of those affected/effectuated by HIV/AIDS and the general population as a whole. Additional outreach and education opportunities would also work to decrease risk as treatments are available that will increase prevention. Additional dollars are required in order to improve outcomes. This information will be considered to improve programming and outcomes of the 2025-2029 Consolidated Plan and 2025 Annual Action Plan and coordination between the City of Norwich and the needs of Norwich residents.</p>
4	<p><b>Agency/Group/Organization</b></p>	<p>Southeastern Mental Health Authority</p>
	<p><b>Agency/Group/Organization Type</b></p>	<p>Housing  Services - Housing  Services-Children  Services-Elderly Persons  Services-Persons with Disabilities  Services-Persons with HIV/AIDS  Services-Victims of Domestic Violence  Services-homeless  Services-Health  Services - Victims  Regional organization</p>
	<p><b>What section of the Plan was addressed by Consultation?</b></p>	<p>Housing Need Assessment  Public Housing Needs  Homelessness Strategy  Homeless Needs - Chronically homeless  Homeless Needs - Families with children  Homelessness Needs - Veterans  Homelessness Needs - Unaccompanied youth  Non-Homeless Special Needs  Anti-poverty Strategy</p>

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Public forums and hearings took place on July 2, July 7 and July 16. As a result, the City received considerable input on the public housing and community development needs, plans, goals and programs. Discussed in detail use of Housing First Model and use of CAN (single point of entry) in order to improve coordination and outcomes. It was stressed that case management is necessary in order to change behavior and circumstances - and funding is needed for case management. This information will be considered to improve programming and outcomes of the 2025-2029 Consolidated Plan and 2025 Annual Action Plan and coordination between the City of Norwich, neighborhoods, residents and at-risk populations.
5	<b>Agency/Group/Organization</b>	Norwich Community Development Corporation
	<b>Agency/Group/Organization Type</b>	Regional organization Planning organization Business Leaders Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Economic Development Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A public forum/consultation was held on July 2, and public hearings were held on July 7 and July 16, 2025. The City received considerable input on the non-homeless needs of community. This information will be considered to improve programming and outcomes of the 2025-2029 Consolidated Plan and 2025 Annual Action Plan and coordination between the City of Norwich, the business community, residents and neighborhoods.

6	<b>Agency/Group/Organization</b>	United Community Family Services
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services - Victims Health Agency Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A public forum/consultation was held on July 2, and public hearings were held on July 7 and July 16, 2025. As a result, the City received considerable input on basic as well as medical needs of Norwich residents. Improved coordination includes connectivity to regional council of governments to address transportation issues related to health/medical professions. This information will be considered to improve programming and outcomes of the 2025-2029 Consolidated Plan and 2025 Annual Action Plan and coordination between the City of Norwich and its residents.

7	<b>Agency/Group/Organization</b>	NORWICH HUMAN SERVICES
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Services - Broadband Internet Service Providers
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy

	<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>The Director of Norwich Human Services and the Director of Community Development meet and consult regularly. A public forum/consultation was held on July 2 and public hearings on July 7 and July 16. The City received considerable input on the non-homeless and homeless needs of community. Outcomes include reduction in homelessness and increase in income. Additional outcomes/outputs are improved graduation rates, improved health and increase in employment. This information will be considered to improve programming and outcomes of the 2025-2029 Consolidated Plan and 2025 Annual Action Plan and coordination between the City of Norwich, the business community, residents and neighborhoods.</p>
8	<p><b>Agency/Group/Organization</b></p>	<p>Norwich Planning and Neighborhood Services</p>
	<p><b>Agency/Group/Organization Type</b></p>	<p>Housing  Agency - Managing Flood Prone Areas  Agency - Management of Public Land or Water Resources  Agency - Emergency Management  Other government - Local</p>
	<p><b>What section of the Plan was addressed by Consultation?</b></p>	<p>Housing Need Assessment  Public Housing Needs  Homelessness Strategy  Homeless Needs - Chronically homeless  Homeless Needs - Families with children  Homelessness Needs - Veterans  Homelessness Needs - Unaccompanied youth  Non-Homeless Special Needs  Economic Development  Market Analysis</p>

	<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p> <p>The Director of Planning and Neighborhood Services and the Director of Community Development meet and consult regularly. A public forum/consultation was held on July 2 and public hearings on July 7 and July 16. As a result, the City received considerable input on market needs and general zoning/planning regulations that impact development decisions as well as an anti-blight strategy. This information will be considered to improve programming and outcomes of the 2025-2029 Consolidated Plan and 2025 Annual Action Plan and coordination between the City of Norwich, future developments and Norwich residents</p>	
9	<p><b>Agency/Group/Organization</b></p>	<p>NORWICH RECREATION DEPARTMENT</p>
	<p><b>Agency/Group/Organization Type</b></p>	<p>Services-Children  Services-Elderly Persons  Services-Persons with Disabilities  Services-Persons with HIV/AIDS  Services-Victims of Domestic Violence  Services-Health  Services - Broadband Internet Service Providers  Other government - Local</p>
	<p><b>What section of the Plan was addressed by Consultation?</b></p>	<p>Homeless Needs - Families with children  Homelessness Needs - Veterans  Economic Development  Market Analysis  Anti-poverty Strategy</p>
	<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>In-person interviews with the department Director took place on July 9. As a result, the City received considerable input on quality-of-life issues related to suitable living environments and impacting youth, adults and seniors living in Norwich. This information will be considered to improve programming and outcomes of the 2025-2029 Consolidated Plan and 2025 Annual Action Plan and coordination between the City of Norwich and future quality of life program for Norwich residents.</p>

<b>Agency/Group/Organization</b>	THAMES VALLEY COUNCIL FOR COMMUNITY ACTION, INC.
<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Services - Broadband Internet Service Providers Health Agency Regional organization
<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A public forum/consultation was held on July 2 in which the TVCCA participated. TVCCA staff consult on a regular basis with CD staff. In addition, public hearings were held on July 7 and July 16. As a result, the City received considerable input on quality-of-life issues related to suitable living environments and impacting housing, homeless needs, workforce development programming, needs of seniors, adults and children living in Norwich. This information will be considered to improve programming and outcomes of the 2025-2029 Consolidated Plan and 2025 Annual Action Plan and coordination between the City of Norwich and future quality of life program for Norwich residents.
11	<b>Agency/Group/Organization</b>	CHO-EC
	<b>Agency/Group/Organization Type</b>	Services - Broadband Internet Service Providers Regional Housing Consultants and Advocates
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A public forum/consultation on Housing was held on July 2 in which 2 CHO-EC staff participated. CHO-EC (Center for Housing-Eastern CT) is recognized for its deep knowledge of housing issues in CT. CHO-EC shared perspectives and data on topics related to housing and household income in order to provide a clearer understanding on the socioeconomic conditions in eastern CT over the past 5 years.

12	<b>Agency/Group/Organization</b>	CHILDREN IN PLACEMENT
	<b>Agency/Group/Organization Type</b>	Services-Children Services - Broadband Internet Service Providers Child Welfare Agency Regional organization Child Advocates
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation was facilitated through interview. Children in Placement provides recommendations for support services and permanency placement for child victims of abuse and neglect to the court for court-ordered services. They assist children to be able to access the internet and complete homework assignments. They also recruit, train and manage advocates for this program and mentors for our Youth Sponsor program. The youth sponsor program is a mentoring program for at-risk youth to provide a stable, consistent adult to help youth navigate adulthood.
13	<b>Agency/Group/Organization</b>	Partnership for Strong Communities
	<b>Agency/Group/Organization Type</b>	Services - Broadband Internet Service Providers Regional organization Housing Research, Policy and Advocacy
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Economic Development Market Analysis Anti-poverty Strategy

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A public forum/consultation was held on July 2 in which staff from the Partnership for Strong Communities participated. Partnership staff consult on a regular basis with CD staff. In addition, public hearings were held on July 7 and July 16. As a result, the City received considerable input on quality-of-life issues related to suitable living environments and impacting housing, homeless needs, workforce development programming, the needs of seniors, adults and children living in the southeastern CT region and Norwich in particular. This information will be considered to improve programming and outcomes of the 2025-2029 Consolidated Plan and 2025 Annual Action Plan and coordination between the City of Norwich and future quality of life program for Norwich residents.
14	<b>Agency/Group/Organization</b>	The Southeastern Connecticut Council of Governments
	<b>Agency/Group/Organization Type</b>	Services - Narrowing the Digital Divide Regional organization Planning organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy Strategies for Broadband Access
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Southeastern Ct Council of Government was consulted on housing, economic development, and broadband strategies during the preparation of the Consolidated.

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Continuum of Care	The goals of the Strategic Plan have been coordinated with those of the Continuum of Care to make sure that areas of need such as homelessness, housing, case management and programming are addressed.
Plan of Conservation and Development	City of Norwich Department of Planning and Neighborhood Services	The goals of the Strategic Plan have been coordinated with those of the POCD. The POCD and the Comprehensive plan are the housing/business development regulations for the City as they relate to land use as well as the protection/advancement of neighborhoods. Overlapping these plans allows for positive, fair and measured growth for our community in a way that benefits the population as a whole.
City of Norwich Housing Needs Assessment & Norwich	City of Norwich Community Development Department	The goals of the Strategic Plan have been developed based on recent data and analysis and in concert with those contained in the Needs Assessment, and the 2022 Affordable Housing Plan.
City of Norwich Economic Development Strategic Pla	Mayor of Norwich	The goals of the Strategic Plan have been developed in concert with those contained in the Mayor's Economic Development Strategic Plan in order to ensure priorities of both plans are addressed. Both plans have been created based on review of Economic Development Market Analysis and an understanding of growth capacity.
Comprehensive Economic Development Strategy	Southeastern CT Enterprise Region	The goals of the Strategic Plan have been developed in concert with the regional CEDS in order to ensure priorities of job creation and economic stabilization are addressed.
Broadband Access and Deployment Program	Southeastern CT Council of Governments	The goals of the Strategic Plan were developed in concert with the State of CT 2023 Five-year Broadband Action Plan and CT's 2024 Broadband mission to achieve universal broadband access and to close the digital divide, and to bring internet access to all Norwich households.

**Table 3 – Other local / regional / federal planning efforts**

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

The city works closely with a number of state and regional organizations in the implementation of the Consolidated Plan. These entities include the State Departments of Housing and Economic & Community Development, Mental Health and Addiction Services, Veterans Affairs and the Southeastern CT Council of Governments.

**Narrative**

These organizations coordinate with us on anti-poverty strategies, homelessness prevention, protection of youth and adults and programs that benefit special needs populations. Regionally we participate with multiple municipalities through our Southeastern Connecticut Regional Council of Government (SCCOG) and Southeastern Connecticut Enterprise Region (seCTer). These organizations allow us to coordinate regional planning and economic development initiatives that help benefit the region. This includes increasing employment opportunities for low-to-moderate income people, development of affordable housing projects, and regional transportation initiatives.

## **PR-15 Citizen Participation - 91.105, 91.115, 91.200 (c) and 91.300(c)**

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

The citizen participation process for development of the Consolidated Plan a robust outreach effort conducted over the last 6 months that included 2 public hearings and 6 posted public meetings, during which the public was invited, and included Community Development Advisory Committee, comprised of Norwich citizens, The Norwich City Council, various housing and social services advocates, and staff from the Office of Community Development as well as the Norwich Human Services and Planning and Neighborhood Services departments. It also included several less formal meetings at senior centers and youth centers, as well as 2 surveys directed at the general population and Norwich youth.

## Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	6 Public Meetings Held	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish, Chinese, Haitian</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>local housing advocates</p>	<p>Six (6) meetings inviting a cross-section of representatives from local cultural organizations, neighborhood residents, business associations/organizations, social service agencies and non-profits were held, beginning in January of 2025. This resulted in 30 residents or organization representatives attending. Four organizations were represented.</p>	<p>Expressed concerns in following general areas: housing quality and affordability, community development and services, public infrastructure, homeless and transportation issues were key discussion points.</p>	<p>All comments were accepted and integrated into the Plan</p>	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	6 Public Meetings Held	Minorities  Non-English Speaking - Specify other language: Spanish & Chinese  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing	10 question survey was made available online and distributed at key locations: Otis Library, Norwich Housing Authority, Norwich Human Services, Norwich Community Development Office. The survey was translated into the two most prominent languages: English and Spanish. A 10 questions survey specific to Norwich Youth was also distributed with 22 responses received.	A total of 82 people responded to the survey. Survey expressed that programs focusing on human services, special needs services, housing and businesses and jobs (job creation/retention and employment) had the highest priority. Special Needs Services	All comments were accepted and integrated into the Plan	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	6 Public Meetings Held	Minorities  Non-English Speaking - Specify other language: Spanish  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing	Attendance included elected officials, residents, housing advocates, and administrative personnel. Public Notice was posted in the Norwich Bulletin. Notice was also posted in a variety of agencies and public offices and neighborhood locations, such as the Norwich City Hall, Norwich Housing Authority, Norwich Senior Center and the Otis Public Library. Hearings were broadcast on local cable access television.	A total of 82 people responded to the survey. Survey expressed that programs focusing on human services, special needs services, housing and businesses and jobs (job creation/retention and employment) had the highest priority. Special Needs Services	All comments were accepted and integrated into the Plan	

**Table 4 – Citizen Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

#### Needs Assessment Overview

The City of Norwich used the 2000 Census, 2020 Census when available, 2016-2020 CHAS default needs assessment data, and 2016-2020 ACS data. Comments were received during the citizen participation and consultation process to identify the following affordable housing, community development and homeless needs for the next five years, as indicated on the attached Priority Housing Needs/Investment Plan Goals Tables 2A and 2B.

Using the overall needs listed on the above mentioned tables, the City obtained additional input from the Norwich Public Housing Authority, Norwich Human Services, Alliance for Living (the Living Center), Southeastern Mental Health Associates (SMHA), and other organizations previously listed on page 7-11, City staff, and comments from the citizen participation and consultation processes to further refine these overall needs into priority needs consistent with a recent housing needs assessment.

Housing cost burden of renters and owners with incomes of less than 30% of area median income is the largest housing problem in the City of Norwich. Until the last few years, the cost of housing was generally affordable in the City of Norwich, but the recent escalation in housing costs, including both home purchase prices and rental fees has created additional pressure on many households. The issue is household income, as it relates to housing cost burdens. Additional rental assistance, education around financial self-sufficiency and capacity building around case management is needed. At the same time, at risk populations have improved success when crisis associated with lack of housing is addressed first. Therefore, available funding needs to focus on increasing the quality of the existing housing stock, decreasing housing cost burden for residents and finding creative ways to house at-risk populations

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

## Summary of Housing Needs

The housing needs in the City of Norwich are clearly identified with the information provided by the 2000 (Base Year) Census, ACS 2016-2020 estimates and 2016-2020 CHAS data. The largest housing problem is the housing cost burden of renters and owners with incomes of less than 30% of area median income. In addition, most of the owners and renters noted in the Housing Problems 2 table with less than 30% AMI have at least one or more of four housing problems. Other housing needs by family type, income level, tenure type and household type are summarized as crowding (more than one person per room) below.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	40,255	39,110	-3%
Households	16,080	16,380	2%
Median Income	\$50,078.00	\$57,565.00	15%

**Table 5 - Housing Needs Assessment Demographics**

**Data Source:** 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

## Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	3,240	2,635	3,760	1,650	5,090
Small Family Households	885	1,110	1,655	620	2,625
Large Family Households	125	245	225	160	445
Household contains at least one person 62-74 years of age	600	435	660	585	1,510
Household contains at least one person age 75 or older	655	415	635	109	355
Households with one or more children 6 years old or younger	360	265	405	235	685

**Table 6 - Total Households Table**

**Data Source:** 2016-2020 CHAS

## Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	55	25	140	0	220	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	15	0	0	10	25	0	0	0	10	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	105	55	4	4	168	0	0	4	0	4
Housing cost burden greater than 50% of income (and none of the above problems)	1,050	95	0	0	1,145	525	310	65	0	900

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	460	1,285	465	0	2,210	280	350	610	115	1,355
Zero/negative Income (and none of the above problems)	110	0	0	0	110	15	0	0	0	15

**Table 7 – Housing Problems Table**

Data 2016-2020 CHAS  
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	1,230	170	140	10	1,550	525	310	70	10	915
Having none of four housing problems	1,120	1,625	1,730	605	5,080	370	525	1,820	1,025	3,740
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

**Table 8 – Housing Problems 2**

Data 2016-2020 CHAS  
Source:

### 3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	665	860	220	1,745	60	215	320	595
Large Related	105	130	0	235	0	90	65	155
Elderly	470	180	10	660	405	320	130	855
Other	425	275	235	935	335	30	160	525
Total need by income	1,665	1,445	465	3,575	800	655	675	2,130

**Table 9 – Cost Burden > 30%**

Data 2016-2020 CHAS  
Source:

### 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	75	75	35	140	0	175
Large Related	0	0	20	20	0	60	0	60
Elderly	230	25	0	255	290	110	40	440
Other	0	400	0	400	195	0	0	195
Total need by income	230	425	95	750	520	310	40	870

**Table 10 – Cost Burden > 50%**

Data 2016-2020 CHAS  
Source:

### 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	120	55	4	14	193	0	0	0	10	10

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	0	0	0	0	0	0	0	4	0	4
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	120	55	4	14	193	0	0	4	10	14

**Table 11 – Crowding Information – 1/2**

Data Source: 2016-2020 CHAS

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

**Table 12 – Crowding Information – 2/2**

Data Source  
Comments:

**Describe the number and type of single person households in need of housing assistance.**

The largest number and type of single person household needing assistance is renters at or below 50% AMI. Based on data provided above by CHAS, approximately 2,495 households experience one or more housing problem including lacking complete plumbing or kitchen facilities, having a housing cost burden greater than 30 and/or 50% of income and overcrowding. The greatest need is for reduction in housing cost burden, especially for persons earning less than 50% of AMI.

**Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**

The City works with multiple organizations to complete these questions. This included housing associated organizations, such as Norwich Human Services, Norwich Public Housing Authority, and TVCCA. The City met with Disabilities Network of Eastern Connecticut (DNEC), who helps people with overcoming barriers related to housing accessible due to disabilities and Safe Futures, who works with victims of domestic violence issues. Safe Futures provides victim serves that include a 24-hour crisis line, legal assistance, court advocates and temporary housing in undefined locations. Safe Futures services averages more than 1700 clients a year. According to the 2016-2020 Census.gov (5-Year), 11.1% of the population has some level of disability. Norwich has more than 6,000 residents over the age of

65. Forty percent of those over the age of 65 are deemed disabled, which equates to approximately 7% of the total population. Service providers and agencies state that although new units are coming online or have been recently built, there is no documented set-aside for the elderly and/or disabled; there is concern that there is not enough to meet the demand of this growing population.

### **What are the most common housing problems?**

According to HUD, there are four priority housing problems: 1) overcrowding, 2) lack of complete kitchen, 3) lack of complete plumbing and 4) housing cost burden. The most common problem is housing cost burden.

The charts indicate that some 1,455 owners and 3,110 renters with incomes at 50% of the AMI or less, are paying more than 30% of their income on housing costs. Additionally, 520 owners and 230 renters, with incomes of less than 30% AMI, are paying greater than 50% of their income on housing costs. Another 425 renters and 310 owners with incomes between 30% and 50% AMI are paying greater than 50% of their income on housing costs.

Renters seem to bear the greatest of housing burdens, specifically the *small related*, followed by the *elderly* and then *other* households.

The Cost Burden table notes that the less than 30% AMI renter segment has 665 *small, related* renting households and 470 *elderly* renter households that experience housing cost burdens. Within that same housing cost burden category are 425 *other* households and 105 *large, related* households, all at or below 30% AMI.

For renters with incomes below 80% AMI, at least 560 households are paying more than 30% of their income for housing costs, including 465 at 30% cost burden and 95 at 50% cost burden.

Owners at 50-80% AMI also experience cost burdens, with 675 households paying more than 30% of income for housing costs, and an additional 40 paying over 50% of the household income towards housing costs.

In addition, 1145 of the renters and 835 of the owners who are at or below 30% AMI have 1 or more of the four previously mentioned housing problems.

This means that 61% of Norwich households with incomes at 30% AMI are grappling with at least 1 of the 4 housing problems listed above.

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

As mentioned above, those at or below 30% AMI (extremely low) being the most affected, but many residents between 30%-50% AMI and 50%-80% AMI are also profoundly affected.

As previously mentioned, *small related* as well as *elderly* renter and owner households combined are particularly vulnerable and represent the highest concern. Additional concerns are:

- *Small-related*, renter households at or below 30% AMI with a housing cost burden greater than 30%
- Single family, renter households, at or below 50% AMI
- Housing cost burden greater than 50% and at or below 30% AMI
- Housing cost burden greater than 30% for all renters and owners, combined (35% of category households)
- Housing cost burden greater than 30% for renters and owners, *elderly* (45% of category households)

It is important to note other populations that may not be accurately reflected in housing problems, specifically people living at or below the federal poverty level or line. Approximately 15% of the population in Norwich, or 6,000 people, live below the poverty line, according to the 2020 census data. According to the State of ALICE in Connecticut 2025 Update on Financial Hardship, 32% of female headed households with a child or children in Connecticut are living below the poverty line.

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

Individuals and families within this category share a common characteristic – negative financial factors present in their lives. Of these financial factors, lack of full-time, good paying employment (unemployment/ underemployment) and inability to pay rent/mortgage were the most common factors that contribute to becoming or being at risk for homelessness. We are seeing the effects of the "gig economy" here in Southeastern CT, where workers have temporary and multiple part-time jobs that are still insufficient to be able to afford the high rents in Norwich. Other factors included high child care costs, limited access to affordable medical/health services and lack of adequate transportation. Some require additional assistance with domestic violence, mental health issues, chemical dependency, and/or difficulty accessing services.

Many service providers separately commented on the same needs – a need to increase financial self-sufficiency. In Southeastern CT the sub-CoC has worked to rapidly rehouse people and were trend setters in doing this. Crisis intervention is a critical need to keep people housed. The Norwich area providers "Housing First" model provides housing stabilization to individuals through the provision of safe, permanent housing. The belief is that once individuals are housed, case management and education around removing barriers to long term stability can be addressed.

Small related, single-parent households at or below 30% AMI are at imminent risk of becoming unsheltered. A high percentage of individuals in poverty are single-parent, female head of household with a child/children 5 years old or younger. The 2024 ALICE report, released by the United Way, reports that an estimated 40% of people living in Norwich do not earn enough to be able to afford to live in Norwich. Based on previously described characteristics, service providers are closely monitoring changes or needs related to this at-risk population.

Those nearing the termination of that assistance have had a reasonable amount of success in becoming more financially sufficient. The HEARTH ACT helped create a paradigm shift. As a result, Norwich and local providers now use a collaborative system called the Coordinated Access Network (CAN) allowing for a holistic approach to reducing homelessness of at-risk populations. Shelter beds have decreased as data shows that shelter should be the option of last resort and that shelter stays should be brief, rare and non-recurring for families and individuals. Providing shelter diversion funds and access to rapid rehousing funds has gone a long way to stabilize housing or at-risk populations. Identified needs for this population are: Subsidies and vouchers to improve access to stable, permanent and affordable housing; Affordable and accessible childcare; improved public transportation; Job training and temporary opportunities for building employment experience.

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

HUD defines a family as “a household composed of two or more related persons, at least one of whom is a child accompanied by an adult or a juvenile parent.” According to the Connecticut Coalition to End Homelessness’ (CCEH) 2019 Point-in-Time data, 42% of homeless counted during the Point in Time (PIT) count were families. Therefore, a large population of small related households at or below 30% AMI poses a high level of concern as it relates to being at-risk.

CCEH was founded in 1982 as a membership organization by staff and volunteers of homeless shelters in response to increasing homelessness. The organizations work with members and allied organizations and have developed a strong grassroots base and mobilized supporters to achieve policy gains over the years. These include:

- Lead, implement and manage the statewide Homeless Management Information System, a database of more than 45,000 individuals;
- Co-sponsor of the statewide Point in Time Count which provides a snapshot of homelessness each year;
- Support shelters, housing and services programs via education, training and networking opportunities, including the organization of Annual Training Institute attended by several hundred community leaders, providers and activists since 2000;
- Design, advocate and coordinate Beyond Shelter in 2000, a state-funded program which supports the rapid exit of homeless families from shelters to housing in twelve communities;

- Collaborate with community and statewide partners including the Partnership for Strong Communities (Reaching Home Campaign) beginning in 1995; the Corporation for Supportive Housing (FUSE); the Welfare Working Group and the Family Economic Success Network.
- Work with the Connecticut Housing Finance Authority and Opening Doors Connecticut to establish a Connecticut funded Rapid Re-housing Program.
- Ending Youth Homelessness

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

The needs assessment and consultations found clients faced issues in accessing safe, affordable housing; handicap accessible housing; and housing assistance. In addition, insufficient property/housing maintenance has resulted in inhabitable living conditions. In turn, building code violations has increased displacement of tenants and may lead to an increased risk of homelessness. These tenants typically have income instability, coupled with issues around bad credit histories, previous evictions, and lack of money for deposit. These all present barriers to accessing housing. Many also agreed that people with a criminal history and the long waiting list of housing assistance result in an increased risk of homelessness.

### **Discussion**

The largest housing problem in the City of Norwich is the housing cost burden of renters and owners with incomes of less than 30% of area median income. Housing costs are generally affordable in the City of Norwich. The problem is household income, as it relates to cost burdens. Additional rental assistance is needed. However, the service providers in the region who focus on providing housing and case management related to this at-risk population understand that rental assistance alone is not the answer.

It requires a coordinated effort focusing on financial self-sufficiency and it begins by removing the crisis associated with lack of suitable housing. It is recommended that funding focusing on increasing the quality of the existing housing stock and decreasing housing cost burden for residents continues. This includes property rehabilitation, code compliance, and energy efficiency improvements for both renter and owner housing stock. In addition, investing in projects that address accessibility in private as well as public housing is necessary in order to meet the gap associated with the lack of disabled and elderly related units. Investing in the public housing authority would also help address the renter housing cost burden problem. Norwich has re-invigorated its Blight Office in an effort to stem the need to shut down a property and displace tenants. The Blight Officer also markets the Property Rehabilitation Program to owners of property in need of repairs.

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

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

### Introduction

A "disproportionate greater number of housing problems are defined as when a member of a racial or ethnic group at an income level experience housing problems at a greater rate (10% or more ) than the income level as a whole". The City of Norwich's population is 39,110 with 64% White, 11% Black/African American, 5% Asian, and 15% Hispanic according to the 2024 CTdata Collaborative town profile. It is important to note that almost 5% of the population designates themselves as being of two or more **rac**es. Other race categories represent a smaller proportion of the population and do not show as having a disproportionate greater need housing problem.

The data reflects that in the 0%-30% of Area Median Income chart below, while a significant percentage of households overall experience housing problems, these issues are disproportionately impacting the Hispanic population, which make up 9% of the total households in this income category and who experience one or more housing problems at a rate of 87% of the total Hispanic households in the category. This rate is followed by White households, at 74% and Black households at 67% and Asian households at 65%.

The data shown in the 30%-50% of Area Median Income chart below notes that a disproportionate greater need also exists for Hispanic, where 99% have one or more of four housing problems and Blacks, where 92% have one of four or more housing problems. This reflects a disproportionate need of more than 19% and 12% respectively. In the 30-50% AMI category, Hispanic makes up 16% of the jurisdiction as a whole.

The data shown in the 50%-80% of Area Median Income chart below notes that a disproportionate greater need exists, as compared to the jurisdiction as a whole, as follows: housing problems exist for Black/African American, where one or more housing problems occurs in 70% of households, followed by Hispanic households with problems occurring at a rate of 56%, and White households at 54% and Asian households at 12%. This income category reflects a significant issue in terms of housing concerns and should be addressed in Annual Action Plans and future strategic plans of the City.

Lastly, the data shown in 80%-100% AMI suggests that households experiencing one or more housing problems is considerably lessened, with 8% White, 8% Black, 7% Hispanic, all experiencing similar rates for housing problems. Only 1% of Asian households report housing problems in this category.

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,495	745	0
White	1,725	440	0
Black / African American	305	100	0
Asian	85	30	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	300	40	0

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data Source: 2016-2020 CHAS

\*The four housing problems are:

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

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,120	520	0
White	1,080	440	0
Black / African American	345	30	0
Asian	130	40	0
American Indian, Alaska Native	45	0	0
Pacific Islander	0	0	0
Hispanic	425	4	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data Source: 2016-2020 CHAS

\*The four housing problems are:

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

### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,285	2,475	0
White	685	1,710	0
Black / African American	195	85	0
Asian	25	205	0
American Indian, Alaska Native	15	59	0
Pacific Islander	0	0	0
Hispanic	370	290	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data Source: 2016-2020 CHAS

\*The four housing problems are:

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

### 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	135	1,510	0
White	95	1,080	0
Black / African American	4	45	0
Asian	20	180	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	15	205	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data Source: 2016-2020 CHAS

\*The four housing problems are:

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

### Discussion

When reviewing overall housing problems for households at or below 80% AMI, the racial and/or ethnic grouping with a disproportionate greater housing problem appears to be consistently Hispanic and Black. However, White households that fall between 30-50% AMI experience a disproportionately greater need in this income category. These housing problems and low to no/negative income can be compounded with other expenses, such as childcare, medical costs, and transportation. Additional rental assistance, housing rehabilitation assistance, funding for safety-net programming and the ability to increase household income would have a positive effect on reducing these housing problems.

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

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

### Introduction

A "disproportionate greater number of housing problems is defined as when a member of a racial or ethnic group at an income level experience housing problems at a greater rate (10% or more ) than the income level as a whole". The City of Norwich's population is 39,110 with 64% White, 11% Black/African American, 5% Asian, and 15% Hispanic according to the 2020 census.gov. Significantly, at least 5% of the population designates themselves as being of two or more races. Other race categories represent a smaller proportion of the population and do not show as having a disproportionate greater need housing problem.

The data shown in the 0%-30% of Area Median Income chart below notes that a disproportionate greater need regarding severe housing problem exists for Hispanic. This represents a disproportionate need greater than 54%, where 63% of households has one or more of four housing problems.

The data shown in the 30%-50% of Area Median Income chart below notes that a disproportionate greater need exists as follows: housing problems exist only for Black African Americans households, with the derivation being 24%, or more than 6% higher than the jurisdiction as a whole.

The data shown in the 50%-80% of Area Median Income chart below notes that a disproportionate greater need exists, as compared to the jurisdiction as a whole, for severe housing problem Hispanic households at 17%.

The data shown in the 80%-100% of Area Median Income chart below notes that a disproportionate greater need exists for Black/African American households, with a rate greater than 8%.

### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,755	1,490	0
White	1,200	970	0
Black / African American	205	205	0
Asian	85	30	0
American Indian, Alaska Native	0	0	0

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Pacific Islander	0	0	0
Hispanic	215	125	0

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data Source: 2016-2020 CHAS

\*The four severe housing problems are:

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

### 30%-50% of Area Median Income

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	480	2,150	0
White	300	1,230	0
Black / African American	90	285	0
Asian	4	170	0
American Indian, Alaska Native	45	0	0
Pacific Islander	0	0	0
Hispanic	50	380	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data Source: 2016-2020 CHAS

\*The four severe housing problems are:

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

### 50%-80% of Area Median Income

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	210	3,550	0
White	95	2,300	0

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Black / African American	0	280	0
Asian	4	220	0
American Indian, Alaska Native	0	74	0
Pacific Islander	0	0	0
Hispanic	115	545	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data Source: 2016-2020 CHAS

\*The four severe housing problems are:

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

### 80%-100% of Area Median Income

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	20	1,630	0
White	10	1,165	0
Black / African American	4	45	0
Asian	0	200	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	4	215	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data Source: 2016-2020 CHAS

\*The four severe housing problems are:

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

### Discussion

The racial grouping with a disproportionate greater need, severe housing problem, are Hispanics at 0-30% AMI; Black African Americans with income at 30%-50% AMI; Hispanics at 50-80% AMI; and Black/African Americans at 80-100% AMI. The housing problem of having one or more of four

housing problems and low to no/negative income can be compounded with other costs such as child care, medical costs, and transportation. Severe housing problems can be more expensive to correct and can move a household closer to homelessness.

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

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

### Introduction

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	10,365	3,695	2,200	125
White	7,590	2,065	1,540	70
Black / African American	455	585	240	40
Asian	780	165	90	0
American Indian, Alaska Native	120	15	25	0
Pacific Islander	0	0	0	0
Hispanic	1,040	745	245	0

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2016-2020 CHAS

### Discussion

A "disproportionate greater number of 'housing problems' is defined as when a member of a racial or ethnic group at an income level experience housing problems at a greater rate (10% or more) than the income level as a whole". The City of Norwich's population is 39,110 with 64% White, 11% Black/African American, 5% Asian, and 15% Hispanic with 5%% of the population designating themselves as being of two or more races. Other race categories represent a smaller proportion of the population and do not show as having a disproportionate greater need housing problem.

The data shown in the 0%-30% of Area Median Income chart above notes that a disproportionate greater need exists as follows: housing problem exists for White (73% greater rate than the jurisdiction as a whole);

The data shown in the 30%-50% of Area Median Income chart below notes that a disproportionate greater need exists for White (56% as it relates to housing cost burdens. It is important to note that this does not indicate whether or not a housing cost burden exists, as indicated under NA-05.

The data shown in the 50% and greater Area Median Income chart above notes that a disproportionate greater need exists for White (70% as it relates to housing cost burdens). It is important to note that this does not indicate whether or not a housing cost burden exists, as indicated under NA-05.

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

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

According to the data provided, the following concerns represent income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole.

**Housing Problems:** Hispanic households have a disproportionately greater need at incomes at or below 30%, 30-50% and 50-80% AMI. Hispanic Households have a disproportionately greater need in the 30-50% and 50-80% category. Black/African American households have a disproportionately greater need at incomes at 50-80% and 80-100% AMI.

**Severe Housing Problems:** Asian households have a disproportionately greater need at incomes at or below 30-50% and at 50-80% AMI, but not at 80-100% AMI. White households have a disproportionately greater need at 30-50%; Black/African American households have a disproportionately greater need at incomes 0-30, 50-80% and 80-100% AMI. Hispanic households have a disproportionately greater need at 30%-50%.

**Housing Cost Burden:** White households have a disproportionately greater need at incomes at or below 30% AMI, 30%-50% and 50% AMI. Black/African American households have a disproportionately greater need at incomes at or below 30-50% AMI, but not at other income levels. Hispanics have a disproportionately greater need at 50% AMI.

It is important to note that this summary addresses disproportionately greater needs specific to racial and ethnic grouping. As mentioned in NA-05, housing problems, severe housing problems and housing cost burden issues exist across the jurisdiction as a whole and within each of the aforementioned racial and/or ethnic groups. Different from section NA-05, the data used to complete this section suggests that certain racial and/or ethnic groups may have a higher concentration (disproportionate) of one or more of four housing problems. In addition, having households with no/negative income but none of the other housing problems creates an added problem as lack of income suggests a greater propensity towards homelessness.

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

The needs not identified above are the need for improved incomes, housing rehabilitation assistance, homebuyer education, asset building (education around financial self-sufficiency), demolition of deteriorated structures, access to decent, affordable housing, additional Section 8 funding, and public services identified in the citizen participation section, including job training, medical/healthcare assistance, and transportation.

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

When reviewing the data, there are statistical deviations between two ethnic groups. Most Black/African American residents reside predominantly in Census tracts 6968 (14.4%), 6964 (18.8%), and 6967 (15.4%). Asian residents reside predominantly in Census tracts 6966 (13.7%), 6967 (13.9%) and 6968 (17.9%). Hispanic residents reside predominantly in 6968 (14.6%), 6964 (16.8%), 6967 (18.4%) 6970 (23.4%). Census tracts 6968, 6967, 6964 and 6961 are identified as having the lowest income in the City. As the data presents, these Census tracts represent areas of minority concentration, with the exception of Asian households, who predominantly reside in the higher income tracts. This suggests that Norwich's ethnic groups reside in low-to-moderate as well as mid-to-high income Census tracts that have disproportionate greater need.

## NA-35 Public Housing - 91.205 (b)

### Introduction

Low-income residents largely depend on local housing authorities for access to affordable housing and related services. The purpose of public housing authorities (PHA) is to ensure safe, decent, affordable housing and to create opportunities for resident’s self-sufficiency and economic independence. There are currently 686 public housing units and over 782 housing choice vouchers throughout Norwich. In consultation with Norwich Public Housing Authority, data has determined the needs of residents to include access to transportation, job training, employment opportunities, access to specialized medical/health care and affordable child care.

The Norwich Housing Authority's needs are identified in its 5-Year and Annual Plan. There are a total of 686 public housing units and 514 Section 8 Housing Choice Vouchers under the jurisdiction of the housing authority, with 268 vouchers available from other agencies. Of those 686 units, 177 units are federal and the remaining 509 units are state sponsored.

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	174	450	0	450	0	0	0

**Table 22 - Public Housing by Program Type**

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

Data Source: PIC (PIH Information Center)

## Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	14,775	15,458	0	15,458	0	0
Average length of stay	0	0	5	5	0	5	0	0
Average Household size	0	0	1	2	0	2	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	71	61	0	61	0	0
# of Disabled Families	0	0	39	113	0	113	0	0
# of Families requesting accessibility features	0	0	174	450	0	450	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 24 – Characteristics of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

## Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	141	313	0	313	0	0	0
Black/African American	0	0	29	128	0	128	0	0	0
Asian	0	0	1	1	0	1	0	0	0
American Indian/Alaska Native	0	0	1	8	0	8	0	0	0
Pacific Islander	0	0	2	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 25 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

## Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	31	126	0	126	0	0	0
Not Hispanic	0	0	143	324	0	324	0	0	0

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

Table 26 – Ethnicity of Public Housing Residents by Program Type

**Data Source:** PIC (PIH Information Center)

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

There are applicants on the Public Housing and on the Housing Choice Voucher waiting lists that need handicapped accessible units. The Authority has 17 such units. Needs of existing tenants are addressed on a case by case basis, including, but not limited to, audio/visual modifications. The Section 8 office assists people on the waiting list to find an apartment that addresses their particular situation.

### **What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?**

There are applicants on the Public Housing and on the Housing Choice Voucher waiting lists that need handicapped accessible units. The Authority has 17 such units. Needs of existing tenants are addressed on a case by case basis, including, but not limited to, audio/visual modifications. The Section 8 office assists people on the waiting list to find an apartment that addresses their particular situation.

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

The public housing needs noted above are slightly different than those of the population at large. The housing needs of Non-Public Housing residents are primarily for general maintenance/improvements such as: roofs, furnaces, water heaters, plumbing, windows, siding and sewer work. The PHA's capital improvement needs/plan, indicates there are the following public housing unit restoration and revitalization needs: Funds to renovate/rehab state units that may need general repairs such as new roofing, gutters, chimneys, flooring, and ADA accessibility improvements. ADA improvement needs consist of ramps, bathrooms with support bars in the tub, bath area, and stools. The major difference relates to housing cost burden, where the burden seems to be higher in the non-PHA, private market units.

### **Discussion**

Norwich does not currently have a high rate of unemployment. At the start of 2019 Norwich was on the up rise for employment and jobs in the region were on the upswing. However, from 2020 through 2023 many businesses failed as a result of being unable to withstand the challenges of the pandemic and post-COVID environment. Additionally, there has been great uncertainty regarding how many of those currently laid off will return to their jobs. However, there has been recent growth in employment of service industry jobs and we anticipate that as a result, the number of individuals seeking affordable housing (rental and homeownership) in Norwich and throughout the region will grow. Having a total of 686 dwelling units and 514 Section 8 certificates leaves a serious gap in available affordable housing for an at-risk population. There is generally a lack of funding to meet the public housing needs within the

city. Therefore, the PHA units work to protect the most at-risk of populations by providing housing that benefits their needs.

## NA-40 Homeless Needs Assessment - 91.205 ( c )

### Introduction:

Throughout the country and in the Norwich area, homelessness has become an increasing problem. Factors contributing to the rise in homelessness include a lack of affordable housing; increases in the number of persons whose income fall below the poverty level; reductions in subsidies to the low to moderate income households; high unemployment and under-employment; drug/alcohol abuse; delays in social security grants; lack of inpatient mental health and detox beds; and the reduction in care facilities that focused on the mentally challenged.

### Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	4	115	164	0	0	30
Persons in Households with Only Children	0	56	0	0	0	0
Persons in Households with Only Adults	16	40	130	0	0	30
Chronically Homeless Individuals	4	161	35	0	0	365
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Child	0	3	0	0	0	0
Persons with HIV	0	0	0	0	0	0

**Table 27 - Homeless Needs Assessment**

Data Source Comments:

Indicate if the homeless population is: Partially Rural Homeless

## Rural Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	4	25	25	0	0	30
Persons in Households with Only Children	0	10	0	0	0	0
Persons in Households with Only Adults	4	15	50	0	0	30
Chronically Homeless Individuals	0	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Data Source Comments:

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

Norwich is characterized as a mix of urban and rural living, offering a dense suburban feel in its downtown and residential areas, alongside more rural areas with open spaces, small farms, and acre lots. After a decade of decline, homelessness in Connecticut is rising again. The 2024 Point-In-Time (PIT) count showed a 13% increase in people experiencing homelessness statewide compared to the previous year. Despite increased funding and bed inventory statewide, Connecticut's homeless population has grown for three consecutive years. The critical lack of affordable housing, coupled with transportation

difficulties, means that many will continue to face unstable living situations. Progress will depend on the continued availability of funding and the ability to expand affordable housing options, which remains a significant hurdle.

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

In emergency shelter, the number of persons living in Norwich becoming/entering homelessness is estimated at 71 families with children. Number of days/nights that persons experience homelessness is an average length of 14 days. There are approximately 17 Veterans and their families who are deemed homeless and/or requiring the need for shelter.

**Nature and Extent of Homelessness: (Optional)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	162	14
Black or African American	69	2
Asian	0	0
American Indian or Alaska Native	2	0
Pacific Islander	2	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	49	2
Not Hispanic	186	14

Data Source  
Comments:

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

Available data indicates that there are 83 Norwich families with children and 17 Veterans and their families

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

The largest documented race experiencing homelessness is White (65%) with approximately 8% of that race being categorized as “unsheltered”. Black/African American is also a considerably larger percentage of the total (28%) considering the city-wide demographic percentage of approximately 12%. Approximately 3% of that race is categorized as “unsheltered”. Almost 20% of the homeless population is Hispanic.

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

59 of the listed homeless and/or sheltered in the Norwich area are as a result of domestic violence issues, 11 have substance abuse issues, and 4 are chronically homeless individuals.

**Discussion:**

Homelessness affects and impacts individuals regardless of age, race and/or ethnicity. Issues around alcohol/drug dependency, domestic violence and high unemployment/underemployment leading to lack of income are cause for concern in Norwich. Without adequate affordable housing and case

management to triage concerns that reduce opportunities for change, homelessness may remain a high concern in the region.

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

### **Introduction**

Discussions with service providers during the Consolidated Plan consultation process indicated that there is need for additional supportive services in the City. For persons with disabilities and other special conditions, finding housing in Norwich can be challenging, but not impossible. The Norwich Public Housing Authority, the Norwich Human Services Department, and a variety of other local and regional social service agencies all work together to help provide resources as available.

### **Describe the characteristics of special needs populations in your community:**

Certain households, because of their special characteristics and needs, may require special accommodations and may have difficulty finding housing due to special needs. Special needs groups may include the elderly, persons with disabilities, persons with HIV/AIDS, female-headed households, large households, and homeless persons and persons at-risk of homelessness.

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

Discussions with service providers during the Consolidated Plan consultation process indicated that there is need for additional supportive services in the City. Overall, the City has extensive needs for supportive services, including affordable housing, rapid rehousing assistance, youth and childcare services, recreational activities, senior services, immigrant support services (including providing education to those with limited English proficiency), health/medical care, counseling, employment, case management, transportation, and coordination and information/referral services.

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

The most recent documentable statistic by the State of Connecticut Department of Public Health in their Epidemiological Profile of HIV Connecticut -2020- indicates that 564 individuals are living with HIV in New London County, which is 213 cases per 100,000 individuals.

Norwich does not receive HOPWA funding and does not track population data with HIV/AIDS.

**If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))**

**Discussion:**

For persons with disabilities and other special conditions, finding housing in Norwich can be challenging, but not impossible. The Norwich Public Housing Authority, the Norwich Human Services Department, and a variety of other local and regional social service agencies all work together to help provide resources as available.

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

### **Describe the jurisdiction's need for Public Facilities:**

Public facilities needs in the City of Norwich include improvements to buildings, parks, senior centers, handicapped accessibility improvements to buildings, streets and sidewalks, and to increase participation in recreation activities, recreation/youth centers, neighborhood facilities, and facilities for special needs. CDBG funds may be used for such facilities when they are used for eligible populations or located within and serving income eligible neighborhoods.

### **How were these needs determined?**

Non-housing community development needs and priorities were identified through surveys, public meetings, attendance at meetings, and department level discussions regarding usage (i.e. Planning, City Manager, Police and Fire, Recreation Department, Public Works, Norwich Public Utilities, and the Harbor Management Commission).

Improvements can include work on City owned property as well as property owned by others. Future projects will be rated by a team of City staff with an emphasis on need, budget, and how well each addresses the City's Plan of Conservation and Development (POCD), the Mayor's Economic Development Strategic Plan, the City's Capital Projects plan and the City's **Comprehensive Plan**. Projects will then receive City Manager approval prior to applying for CDBG funds to the Community Development Advisory Committee (CDAC).

### **Describe the jurisdiction's need for Public Improvements:**

The City of Norwich's public improvement needs include street improvements, street right-of-way repair and replacement, new streets, and all associated improvements including sewer, streets lighting, parking facilities, street signals, street trees and other landscaping, flood drainage, water hydrants, sidewalks, curb and gutter, street pavement, and stripping. CDBG funds may be used for sidewalks and other public facility improvements in the road right of way in low and moderate-income areas

### **How were these needs determined?**

Needed public improvements in the City of Norwich are identified through the community improvement planning process used for public facilities. Based on statistical review of need, sidewalk installation is based on safety and an analysis of the areas walking capacity. In some target areas, greater than 25% of employed residents utilize walking and/or public transportation to commute to work. These areas typically have congested and dangerous pedestrian routes as well as local shopping requiring safe walkways. These improvements can include work on City owned property as well as property owned by others. Projects will be rated by a City staff team with an emphasis on need, budget, and how well each

addresses the City's Plan of Conservation and Development (POCD), the Mayor's Economic Development Strategic Plan, the City's Capital Projects plan and the City's Comprehensive Plan. Projects will then receive City Manager approval prior to applying for CDBG funds to the Community Development Advisory Committee (CDAC).

### **Describe the jurisdiction's need for Public Services:**

The city has found there is a need for the following public services: employment services (e.g., job training); education around financial self-sufficiency and financial decision making; crime prevention and public safety; medical/health services (including access to specialized medical care); substance abuse services (e.g., counseling and treatment); fair housing counseling; services for senior citizens; services for youth that increase opportunities and reduce barriers to becoming sufficient adults; services for homeless persons; provisions to reduce/remove transportation barriers; and provisions for childcare assistance.

### **How were these needs determined?**

The need for public services in the City of Norwich was one of the many topics discussed during the public forums/consultation with service providers and survey. The needs are also identified through a Grant Application process used for community development grant solicitation of public service and other related projects when applicable.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

The City of Norwich has a diverse and changing housing supply. There are an estimated 19,224 (2023 ACS) housing units, including single family homes, apartments, duplexes, condominiums, townhouses and mobile homes. The foundation of that estimate is the 2023 American Community Survey (ACS) estimates.

The market reflects an increase in units since 2010 in terms of total available housing stock, percent of occupied housing units versus vacant units, percent of owner-occupied units versus investor/rental units, and number of Building Permits issued. Eastern CT Realtors Association indicates home prices have risen almost 10% since 2020. The projected increase is tied to improved market conditions including national government spending on projects such as the multi-year railroad improvements, military product development, and the ensuing manufacturing associated with these investments.

Norwich's median home sales prices are equal to 2.8 times resident income, compared to the statewide and national averages of approximately 3.3 times resident income. This translates to a more affordable housing stock. At the same time, while prices are increasing overall, Norwich's rental cost average remains 17% lower than the national rental cost average. In addition, the rental vacancy rate is currently at 2,805 units with a homeowner vacancy rate of approximately 9% and rental vacancy rate of 5% (2020 ACS). New, higher-end rental unit developments have appeared in the market over the last few years, diversifying Norwich's housing stock and the rental market. These units are priced above HUD Fair Market Rent rates yet demand remains high. More rental housing units are currently anticipated in Norwich as they are clearing the final hurdles to development.

Population growth is associated with job growth. Housing demand and housing type is directly related to the availability of employment, the job category and the ultimate income level provided by employment. Affordable housing is based upon local wages and salaries. In order to meet the demand of a variety of occupations, multiple types of housing and various pricing levels must be maintained in order to balance the housing market.

The most recent estimate of housing units is 19,076 unit. As of the 2018 Census, (9,734) of the units were single family, which includes single unit attached or detached and mobile homes. The vacancy rate in Norwich is 14.7% percent, which includes owner-occupied and renter units, according to the ACS 2018 .

There are six categories of “vacant”: 1) for rent; 2) rented not occupied; 3) for sale only; 4) sold, not occupied; 5) for seasonal/recreational/occasional use; and 6) other. While “other” is undefined, it is suggested that this type of housing unit may not be eligible for occupancy and/or otherwise a blighted structure. This may mean that there is excess inventory. Excess inventory is not the same as vacant; it is the amount of housing units in excess of what can be considered a healthy level of vacancies.

Additional units will be coming on board in Norwich within the next few years as developers are filing plans with the City.

# MA-10 Housing Market Analysis: Number of Housing Units - 91.210(a)&(b)(2)

## Introduction

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	8,460	44%
1-unit, attached structure	1,065	6%
2-4 units	5,035	26%
5-19 units	2,355	12%
20 or more units	1,560	8%
Mobile Home, boat, RV, van, etc	640	3%
<b>Total</b>	<b>19,115</b>	<b>100%</b>

**Table 31 – Residential Properties by Unit Number**

Data Source: 2016-2020 ACS

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	15	0%	210	3%
1 bedroom	340	4%	2,290	30%
2 bedrooms	2,155	25%	2,865	37%
3 or more bedrooms	6,170	71%	2,340	30%
<b>Total</b>	<b>8,680</b>	<b>100%</b>	<b>7,705</b>	<b>100%</b>

**Table 32 – Unit Size by Tenure**

Data Source: 2016-2020 ACS

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

The State of Connecticut maintains a list of affordable housing units in Connecticut. This is to ensure affordable housing levels maintain an equalized affordability among municipalities. According to the most recent list, Norwich has the following units assisted with federal, state and local programs: 1) 2,225 governmentally assisted units; 2) 784 units receiving temporary rental assistance; and 3) 484 single family, CHFA/USDA backed units. This totals 3,493 units focusing on low-moderate income individuals.

Low-income residents largely depend on local housing authorities for access to affordable housing and related services. The purpose of public housing authorities (PHA) is to ensure safe, decent, affordable housing and to create opportunities for resident’s self-sufficiency and economic independence. There

are currently 686 public housing units (177 are federal with the remainder being state) and over 782 housing choice vouchers throughout Norwich.

The city needs to review existing housing conditions to determine what percentage of the vacant market is serving the needs of the community. As part of that analysis, the City should target veterans, senior and disabled housing units, owner occupied rehabilitation and consider development of more affordable rental units only to the extent that replacing the vacant, condemned/abandoned and dilapidated units is necessary.

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

No reduction in the number of public housing units or the Section 8 Voucher portfolio is anticipated, barring changes in the HUD allocation of such vouchers.

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

According to the Southeastern CT Housing Needs Assessment 2018 the number of household in the region is projected to increase by 7,200 between 2015 and 2030 (6.3%). Household growth for those over the age of 65 is anticipated to be the majority of need. It is also anticipated that adults aged 25-44 will represent a large segment of housing need. Single floor housing will be needed for elderly aging out of multi-story homes and households formed by younger residents

Current housing stock indicates there are a considerable number of rental units that are currently not rentable due to a variety of issues that include: blight, condemnation, code violation, and incomplete utilities. These units work to suppress market demand and work to inflate supply. It is necessary to evaluate these units and either return them to the market, or remove them from the supply-side. If employment expands, the 200 plus units may be absorbed leaving a deficit in available rental units. That being the case, there may be small capacity in the rental market if the economy begins to show signs of recovery. Having a short supply will increase demand, driving rental prices upward, potentially stimulating the market. Unfortunately, much of the success in the housing market is driven by timing. There is a limited window of opportunity to build supply in order to capture market growth demand that is anticipated in the region.

**Describe the need for specific types of housing:**

Norwich needs more affordable housing for low and moderate-income residents, both rental and homeownership options. Based on the Needs Assessment in the previous section of this plan, there is an overwhelming need for affordable housing to eliminate housing cost burden for households earning less than 80 percent AMI. Housing cost burden of renters and owners with incomes of less than 30% of area median income is the largest housing problem in the City of Norwich. While the cost of housing is generally affordable in the City of Norwich, the problem is household income as it relates to cost

burdens. Those households with incomes of less than 50% AMI are the second largest housing problem.

## **Discussion**

Population growth is associated with job growth. Housing demand and housing type is directly related to the availability of employment, the job category and the ultimate income level provided by employment. Affordable housing is based upon local wages and salaries. In order to meet the demand of a variety of occupations, multiple types of housing and various pricing levels must be maintained in order to balance the housing market.

The city needs to review existing housing conditions to determine what percentage of the vacant market is serving the needs of the community. While a deeper analysis is warranted, the City should target veterans, senior and disabled housing units, owner occupied rehabilitation and consider development of more affordable rental units only to the extent that replacing the vacant, condemned/abandoned and dilapidated units is necessary.

Need for housing is based on the existing supply-demand relationship. A potential need exists to increase housing stock if two things occur. The first is an increase in employment opportunities. New job growth and new housing growth needs to be as simultaneous as possible in order to stabilize the market. In the absence of a balanced approach, the second method to increase the housing stock can be utilized – that is renovating and/or removing and returning the condemned, dilapidated, abandoned, blighted units to the market.

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

### Introduction

Norwich home values are lower than the state average and that difference is likely to remain. However, median home value has dramatically increased since 2020. Previous to that year, prices fell; according to 2011-2015 ACS the city's median home value was \$208,800 according to the 2010 Census. Yet in the 2015 ACS, the median value is approximately \$176,400. Comparatively, the median sales price for New London County was \$200,475. Since 2020, prices have increased by approximately 15%, so while still lower than the nation as a whole, this represents a significant increase at the local level. Norwich continues to have favorable purchase prices for buyers however, part of the reason for that is the reality that the economy of Norwich is not yet thriving. Rents increased from 2009 to 2015 minimally with the median rent being \$786, but fair market rent is currently hovering around \$1200 er month for a 2-bedroom apartment.

### Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	176,400	170,800	(3%)
Median Contract Rent	786	871	11%

Table 33 – Cost of Housing

Rent Paid	Number	%
Less than \$500	1,285	16.7%
\$500-999	4,000	51.9%
\$1,000-1,499	2,070	26.9%
\$1,500-1,999	295	3.8%
\$2,000 or more	55	0.7%
<b>Total</b>	<b>7,705</b>	<b>100.0%</b>

Table 34 - Rent Paid

Data Source: 2016-2020 ACS

### Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	1,165	No Data
50% HAMFI	3,425	1,165
80% HAMFI	6,095	3,390
100% HAMFI	No Data	4,525
<b>Total</b>	<b>10,685</b>	<b>9,080</b>

**Table 35 – Housing Affordability**

Data Source: 2016-2020 CHAS

**Monthly Rent**

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	0	0	0	0	0
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

**Table 36 – Monthly Rent**

Data Source Comments:

**Is there sufficient housing for households at all income levels?**

Norwich’s median home sales prices are low but the median incomes are low as well at \$55,391 (2019 census.gov) compared to Connecticut which is \$76,106 and the United States at \$60,293. This translates to a more affordable housing stock. While rental costs have increased dramatically, the same time, Norwich’s rental cost average remains lower than the national rental cost average. In addition, the rental vacancy rate has not been severely impacted though there has been an increase in monthly rental prices. A number of new, higher-end rental unit developments have appeared in the market over the last few years, diversifying Norwich’s housing stock and the rental market. These units are priced above HUD Fair Market Rent rates yet lease agreements are being executed prior to completion. Additional units are being added to Norwich to entice the 25-44 age group to live in upgraded apartments.

Norwich has gaps at the upper and lower end of the market, both in owner occupied and rental units. The previous tables in this section provided data on the existing housing supply. Assessing the existing and future housing demand are more complicated than outlining the existing supply. Demand is a function of the unmet demand of existing population, the changing needs of the existing population, and the needs of future residents. Existing population demand is being met. As employment and income increase, the existing population will increase demand on certain types of units. It is anticipated that the demand will be for more modernized housing units, which could include rehabilitated properties. The needs of future residents will change only in as much as employability increases.

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

Owner occupied housing is at historically affordable levels within the City. More recent Census data (2015 ACS) shows a decrease of housing values of approximately 16% since 2009. The decrease in values may provide for movement of residents from rental to ownership. However, the income levels of Norwich remain suppressed as wages remain low and ownership costs, such as high property tax

rates, remain out of reach for many. It is anticipated that owner-occupied housing will remain affordable during the period covered by this Plan but increases in interest rates could affect affordability.

Having a current rental supply with an above average vacancy rate places downward pressure on rental costs. Combine the market pressure with low living wages and the rents remain affordable in the 50-80% AMI range. However, 50% AMI or below residents remain stressed as it relates to housing cost burden. Therefore, change in rental affordability will be determined based on two factors: 1) returning existing inventory to the market with energy efficiency, code, and safety improvements; and 2) the combination of one and removing blighted, abandoned, condemned structures from the market.

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

Area median rents are lower than HOME/Fair market rents with the exception of three and four bedroom units. Larger units are equal to and in some cases higher than Fair Market Rent. Since those units represent a smaller percentage of the rental market (73% of the market has fewer than 3 bedrooms), this data does little in terms of impacting the community's strategy to produce or preserve affordable housing.

### **Discussion**

Norwich has a mix of housing units and values adjust based on location within the City. However, values in Norwich trend lower than New London County and the State, but is on par with the national average. The housing stock value in relation to income of residents remains affordable in Norwich when compared to state-wide values in relation to income. However, the percent of household income allocated for housing costs remains higher than recommended "housing cost burdens". This is true in both the upper and lower ends of the market and for both owner occupied and rental housing. Since demand is a function of the unmet demand of the existing or current population, the ever changing needs of the existing population and the needs of the future residents may be different.

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

## Introduction

The following section outlines “selected” housing conditions as defined by the Census. These conditions are generally considered identifiers of substandard housing, although the last two conditions on the list relate to household, not the housing unit. The census defines a “selected” condition as:

- Lacking complete plumbing facilities
- Lacking complete kitchen facilities
- More than one person per room (crowding)
- Housing costs greater than 30% of household income

According to the 2016-2020 CHAS data, 6,325 units of housing have one selected condition. 30% of those units are owner occupied, 50% are renter-occupied. Approximately 135 units have two selected conditions and 90 renter-occupied units have three selected conditions.

### Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

*Standard* condition means a housing unit that meets or exceeds HUD’s Housing Quality Standards (HQS) (24 CFR 982.401) and all state and local codes and zoning ordinances.

*Substandard* means a housing unit lacking complete plumbing and kitchen facilities, and/or not meeting local building, fire, health and safety codes.

*Substandard suitable for rehabilitation* means a housing unit (or in the case of multiple unit buildings the building or buildings containing the housing units) which have at least three major systems in need of replacement or repair and the estimated cost of making the needed replacements and the repairs is less than 75% of the estimated cost of new construction of a comparable unit or units. (I.e. it is both financially and structurally feasible for rehabilitation).

## Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,410	28%	3,555	46%
With two selected Conditions	0	0%	160	2%
With three selected Conditions	0	0%	75	1%
With four selected Conditions	0	0%	0	0%
No selected Conditions	6,265	72%	3,915	51%
<b>Total</b>	<b>8,675</b>	<b>100%</b>	<b>7,705</b>	<b>100%</b>

Table 37 - Condition of Units

Data Source: 2016-2020 ACS

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	935	11%	770	10%
1980-1999	870	10%	1,440	19%
1950-1979	3,215	37%	2,545	33%
Before 1950	3,650	42%	2,945	38%
<b>Total</b>	<b>8,670</b>	<b>100%</b>	<b>7,700</b>	<b>100%</b>

**Table 38 – Year Unit Built**

Data Source: 2016-2020 CHAS

### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	6,865	79%	5,490	71%
Housing Units build before 1980 with children present	630	7%	370	5%

**Table 39 – Risk of Lead-Based Paint**

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

### Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 40 - Vacant Units**

Data Source: 2005-2009 CHAS

**Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.**

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**Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405**

Lead Based Paint Hazards were prevalent and used specifically prior to 1978. Therefore, it is assumed housing units built prior to this date have the presence of lead. Therefore, we estimate 12,470 units contain lead based paint hazards. Of those, 52% are owner-occupied and 48% are renter-occupied. LMI residents represent greater than 51% of the residents City-wide and as much as 74% of the residents in targeted Census tracts.

## **Discussion**

Norwich has an older housing stock which requires a high focus on maintenance. Issues such as code, safety, health, blight, and housing cost burden are among the top concerns of residents and the City. In order to adequately maintain property and reduce these issues, residents must utilize available resources. Since the population is predominately low-to-moderate income and the cost to renovate/remove/reduce lead based paint can be insurmountable, owners and renters need assistance provided through CDBG. Although rent levels are affordable, the suppression of rent in order to meet market demand could be reducing investor-owners reserve funds available for adequate property maintenance. By providing alternate funding that increases rental opportunities to LMI households (the City requires marketing to Section 8 tenants as part of receipt of funding), while protecting the city's financial investment through liens, the City can help protect its residents while stabilizing neighborhoods.

## MA-25 Public And Assisted Housing - 91.210(b)

### Introduction

Assisted housing can happen in two ways. In some cases the unit itself is subsidized, and renters are qualified to live there based on their lower incomes. In other cases, low-income residents receive subsidization through vouchers, which they can apply toward rent at different units. Public housing in Norwich is managed by the Norwich Housing Authority (NHA). There are approximately 686 public housing units and 782 housing vouchers managed by the housing authority. The number of properties varies month to month and year to year. The properties include units owned by the Norwich Housing Authority (NHA), private developers and non-profit groups.

The Connecticut Department of Housing (DOH) provides an annual list of affordable housing units receiving assistance. According to the most recent state housing list, Norwich has the following units assisted with federal, state and local programs: 1) 2,225 governmentally assisted units; 2) 784 units receiving temporary rental assistance; and 3) 484 single family, CHFA/USDA backed units. This totals 3,493 units focusing on low-moderate income individuals.

### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			177	514			0	0	0
# of accessible units									

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

Table 41 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

### Describe the supply of public housing developments:

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

The Authority has 686 public housing units and 514 rental vouchers. All of the Authority's units are on-line. Vacancies are renovated and reoccupied within three (3) weeks. Normally, there is less than (10) vacancies at any given point in time. 99% of residents are low income.

The physical condition of the Authority's federal complexes has been judged by HUD to be good as attested to by the last REAC inspection in which the Authority attained a high rating. Reduced federal capital funds make it challenging for the Authority to tackle needed capital improvements like modernization of kitchens and bathrooms. The State Department of Housing and CHFA have likewise found the Authority's state units to be in good condition, however, securing capital funds is an even greater challenge given the fact that the primary source of funding is derived from rental income from tenants. Since it is necessary to keep rents low in order to house the neediest, disabled and handicapped, there are limited reserves available.

## Public Housing Condition

Public Housing Development	Average Inspection Score

Table 42 - Public Housing Condition

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

Work can vary, including heating and plumbing upgrades, site work of concrete, removal of trees to renovations of kitchen/bathrooms, flooring, roofs-gutters-siding, to insulation or electrical updates, or HVAC replacement. Capital funds are spent on public housing units when funding is available. NHA has been successful in securing funding to improve federal and state units. Funding may come from federal programs directly, or locally through CDBG.

NHA has an excellent maintenance department that maintains their units and the property grounds on a daily basis. Maintenance's goal is to respond to all work orders within three days and to emergency work orders within 24 hours.

Thorough inspections are done annually on all units.

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

The mission of the Norwich Housing Authority is to develop and operate each development solely for the purpose of providing decent, safe and sanitary housing for eligible individuals and families in a manner that promotes the serviceability, economy, efficiency and stability of the developments, and the economic and social well-being of the residents.

To effectuate the above, the Authority places a high priority on maintaining and rehabbing existing developments. The Authority strives to balance the needs of residents versus the economic realities facing all public housing authorities. The goal is to retain the existing affordable housing stock.

The Authority focuses on reducing the cost burden for extremely low income and very low income renter households and improving energy efficiency of its housing stock.

Through the efforts of the property managers and resident services coordinators, the Authority tries to be more than just a landlord by meeting the overall requirements of its residents.

### Discussion:

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

### Introduction

#### Facilities Targeted to Homeless Persons

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

**Table 43 - Facilities Targeted to Homeless Persons**

Data Source Comments:

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

There are a few agencies that provide services that are available and targeted to homeless persons. Agencies provide counseling and advocacy; street outreach through the police department as well as numerous state and non-profit human service agencies; and supportive services for alcohol & drug abuse, child care, healthcare, HIV/AIDS, life skills, mental health counseling and job training. The services are supplemental to the services and case management provided by the emergency shelters.

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

Housing for people with AIDS is offered by Alliance for Living, a Continuum of Care partner located in New London. 27 individuals with HIV/AIDS were counted as unsheltered during the most recent point in time count of the homeless. As previously stated, the Continuum of Care has a regional approach to addressing homelessness.

The Norwich Human Services Department, a municipal department, works intensely with several at-risk populations to avoid homelessness and end domestic abuse, unemployment and a range of other issues. Among other duties, NHS connects people with mental health and substance abuse to resources. This organization facilitates the Community Care Team where over 20 local agencies including Norwich Police, Backus Hospital and Adult Probation meet weekly to discuss all homeless or at risk individuals in the community and plan jointly to assist them in becoming or staying housed. NHS also offers job training slots in the city's jobs programs that prepares people for employment and is part of rapidly rehousing Norwich residents.

St. Vincent de Paul Soup Kitchen is instrumental in helping to identify homeless people and connect them with services. Providers come directly to the kitchen to interact with the most vulnerable population.

Madonna Place, a Norwich non-profit, is dedicated to preventing child abuse and restoring functional family relations, particularly with non-custodial fathers. Madonna Place operates a play center where single mothers can bring their children for respite and operates a baby formula program.

Several Norwich non-profits offer supportive housing including the Thames River Family program, Martin House, Katie Blair House and Reliance House.

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

### **Introduction**

This plan provides, to the extent information is available, the facilities and services that assist persons who are not homeless but who require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

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

**Elderly/Seniors:** 16.2% of households had at least one individual who was 65 years of age or older (ACS 2019). 40% over the age of 65 are deemed disabled, (approximately 6% of the population). The current population of 65+ is approximately 6,280, an 11% increase since 2015. The trend suggests that the senior population could be closer to 20% as the population in shifts into another age bracket. The City needs to evaluate demands for services as the age group reaches retirement years and beyond. This includes property maintenance, accessibility barriers, health care related assistance (including at-home-care, hospice, etc...) and emergency response services. 10.2% of the City's population was affected by one or more disabilities (ACS 2019). Ambulatory disabilities were most prevalent, followed by cognitive, and independent living disabilities. The largest percentage of the city's population with disabilities is senior 65+. Persons with disabilities often have limited incomes with greater needs for services. As the majority of the City's housing stock is pre-1990 (pre-American with Disabilities Act), accessible housing is in limited supply. Service providers state that although new units are coming online, there is no documented set-aside for the elderly/disabled; there is concern that there is not enough supply to meet the growing demand.

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

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

Case managers state this is a real issue with homeless population. In 2018, the national survey from Health and Human Services found that 11 percent of Americans were dependent on alcohol/drug addiction issues. Applying this percent to Norwich's population, it is estimated that nearly

4,300 persons may have issues with alcohol and or drugs. It should be noted, however, that these estimates are based on national averages and may not reflect Norwich's population with 100% accuracy. Supportive housing with case management could help people change behavior in a safe environment.

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

The City of Norwich will continue to work with local nonprofit agencies and the CoC to provide housing and supportive services for persons who are not homeless or who may have special needs. The City will also utilize CDBG funding to address the needs of non-homeless persons with special needs. Norwich staffs a human services department (NHS) that incorporates the Adult and Family Services, Senior and Youth Service Bureau Departments. Through the coordinated efforts of these divisions and in collaboration with the Community Care Team, service needs of the population can be met efficiently. Some of these activities include:

Evaluate existing resources and programs that educate individuals on becoming financially self-sufficient, including budgeting, establishing/maintaining credit and building assets - this could apply to elderly, disabled, victims of domestic violence, and in public housing.

Develop a framework for promoting collaboration in providing services to persons experiencing chronic homelessness, at risk of homelessness or need access to various support services at federal, state, and local levels.

Use the local homelessness service providers and other community agencies to coordinate planning, programmatic activities, and evaluation that address chronic homelessness efforts in Norwich.

Promote programs and policies designed to ensure that persons returning to the community from institutional or other sheltered settings (including foster care) do not become homeless and have access to income supports.

Promote programs and policies that address the service and housing needs of persons identified as at-risk of housing loss who are currently participating in subsidized programs.

## **MA-40 Barriers to Affordable Housing - 91.210(e)**

### **Describe any negative effects of public policies on affordable housing and residential investment**

The State of Connecticut restricts the way in which municipalities raise revenue through public policy. As a result, municipalities across the state must rely on local real estate/property taxes to stabilize revenue. Having a small taxable commercial/industrial base with limited developable land results in the potential for limited employment opportunities for Norwich residents. Areas with reduced employment opportunities typically have residents with limited discretionary income; thereby impacting things such as housing cost burden.

This taxing method impacts owner-occupants and renters because even an affordable mortgage or rent payment can be increased drastically by the taxes related to the property. In other words, the taxes on the property can make it unaffordable, not just the mortgage. This also reduces the amount of money property owners have to invest in maintaining their property, which can negatively impact neighborhood safety.

Norwich has its "fair share" of affordable housing compared to area towns as noted in the 2018 Southeastern Connecticut Housing Needs Assessment. Towns must be encouraged to build and accept multi-family dwelling units. "Future housing development will be impacted by restrictions on land use that differ between municipalities and by the presence of lack of supportive infrastructure." "The absence of sewers is usually the greatest factor limiting potential housing production".

In 2018, a report released by the Southeastern Connecticut Council of Governments (SCCOG) stated the following issues:

- Sites physically suitable and appropriately zoned for new housing are limited and expensive;
- The availability of public water and sewerage systems is limited;
- Residential builders and labor in the construction trades are in short supply;
- Most suburban and rural towns have adopted restrictive residential zoning;
- The local regulatory process for residential development is complex;
- The high dependence on the property tax to fund local government makes residential development financially undesirable to most municipalities; and
- Public attitudes generally do not support the construction of additional housing, particularly lower-cost housing.

The report indicated that the scale and complexity of the affordable housing issue calls for a regional response.

Affordable housing development in Norwich is also hampered by the following factors:

- Lack of developable land

- Continuing housing market correction and tight supply of credit (specifically for LMI borrowers)
- Presence of substantial existing, but dilapidated, affordable housing supply
- Social opinions discouraging affordable development, particular in neighborhoods
- Lack of living wage employment opportunities in area, reducing private market interest in investment of affordable housing

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

### Introduction

The consolidated plan is required to provide a summary of the city's priority non-housing community development needs that are eligible for assistance under HUD's community development programs by CDBG eligibility category. This is done in accordance with a table prescribed by HUD. This community development component of the plan must focus on data specific to the city's long-term and short-term community development objectives (including economic development activities that create jobs), which must be developed in accordance with the primary objective of the CDBG program. This includes developing viable urban communities by: 1) providing decent housing; 2) a suitable living environment; and 3) expanding economic opportunities, principally for low-income and moderate- income persons.

This section identifies economic sectors in the City of Norwich where job opportunities exists and identifies reasons why some employment sector positions are not being filed. The main employment challenges are education, training, and certification deficiencies.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	138	24	1	0	-1
Arts, Entertainment, Accommodations	2,404	1,518	17	11	-6
Construction	572	554	4	4	0
Education and Health Care Services	3,451	5,524	24	40	16
Finance, Insurance, and Real Estate	747	643	5	5	0
Information	207	148	1	1	0
Manufacturing	1,730	476	12	3	-9
Other Services	677	684	5	5	0
Professional, Scientific, Management Services	901	904	6	7	1
Public Administration	0	0	0	0	0
Retail Trade	2,248	1,830	16	13	-3

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Transportation and Warehousing	589	738	4	5	1
Wholesale Trade	533	799	4	6	2
Total	14,197	13,842	--	--	--

**Table 45 - Business Activity**

**Data Source:** 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	20,935
Civilian Employed Population 16 years and over	19,530
Unemployment Rate	6.68
Unemployment Rate for Ages 16-24	20.26
Unemployment Rate for Ages 25-65	4.93

**Table 46 - Labor Force**

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	3,715
Farming, fisheries and forestry occupations	495
Service	3,605
Sales and office	3,685
Construction, extraction, maintenance and repair	1,490
Production, transportation and material moving	1,050

**Table 47 – Occupations by Sector**

Data Source: 2016-2020 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	13,016	70%
30-59 Minutes	4,768	26%
60 or More Minutes	847	5%
<b>Total</b>	<b>18,631</b>	<b>100%</b>

**Table 48 - Travel Time**

Data Source: 2016-2020 ACS

## Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,115	180	640

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	5,690	590	1,615
Some college or Associate's degree	5,185	155	1,215
Bachelor's degree or higher	3,810	115	650

**Table 49 - Educational Attainment by Employment Status**

Data Source: 2016-2020 ACS

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	25	45	75	405	605
9th to 12th grade, no diploma	445	540	280	590	605
High school graduate, GED, or alternative	1,130	2,265	1,335	4,300	2,510
Some college, no degree	1,220	1,520	1,410	2,115	1,105
Associate's degree	200	455	340	790	530
Bachelor's degree	385	1,035	725	1,055	740
Graduate or professional degree	0	385	340	1,100	565

**Table 50 - Educational Attainment by Age**

Data Source: 2016-2020 ACS

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	25,396
High school graduate (includes equivalency)	33,394
Some college or Associate's degree	38,818
Bachelor's degree	46,587
Graduate or professional degree	68,506

**Table 51 – Median Earnings in the Past 12 Months**

Data Source: 2016-2020 ACS

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

According to the table above, the major employment sectors are management and financial with 3,715, sales and office with 3,685, education and health care services with 3,451 workers and 5,524 available jobs; and service industry positions with 3,605 jobs.

### **Describe the workforce and infrastructure needs of the business community:**

See the Norwich Plan of Conservation & Development (2023)

Businesses look for a number of factors when considering relocation and expansion in an area – operational costs, access to major transportation routes and a trained/talented workforce. In reviewing the above data and addressing the needs of workforce and infrastructure, a number of things become apparent.

First, the operational costs for businesses in the City are highly competitive in terms of utility costs and costs per square foot (including construction). Real property and real estate tax rates, however, drive total operational costs upward making it closer to average in terms of being competitive with other Connecticut municipalities. There are multiple barriers for expansion and relocation into the municipality. Norwich Public Utilities (NPU) is a city owned utility company which provides electricity, sewer, water and gas to residents and businesses. NPU also provides fiber optic lines which could provide low cost/high speed internet connectivity, a now-a-day necessity, to both LMI individuals and businesses. Removing barriers for businesses to upgrade utility lines and access high speed fiber optic is a current need.

Second, the City has multiple transit routes, including access to major interstates such as RT 395 (provides access to RT 95 which covers Maine to Florida and access to RT 90 which covers Boston to Albany); Rte. 2 (provides access to RT 84 and RT 91 gaining access to northern VT); access to a deep water port and federal turning basin in close proximity to commercial rail provides for an advantage for expanding manufacturing opportunities. Unfortunately, transportation for residents is limited. In the Census tracts with the lowest median household income, more than 25% require public transportation, carpooling and/or walk to work. Arguably, efficient transportation, including buses and rail lines, is a key commercial workforce need.

Third, approximately 86% of the workforce over the age of 18 has greater than a high school diploma/GED. The need of the workforce would be an increase of employment opportunities that pay a living wage. The need of the business community is to have talented/trained workforce. Therefore, access to training and educational programs that generates trained and talented workforce is one need. Based on employment gaps from the above data, training Norwich residents in the fields of education and healthcare could provide workforce opportunities.

Regardless of the sector, job training needs to include topics such as job readiness, job preparedness of employees with post-secondary education, and competence in basic and technical skills. The community's infrastructure needs are an efficient, safe and reliable transportation system, including

street, water, public transportation and rail; internet service to access online learning opportunities and education; and reliable and low cost electric, gas and water service that helps reduce housing cost burden.

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

Businesses look for a number of factors when considering relocation and expansion in an area – operational costs, access to major transportation routes and a trained/talented workforce. In reviewing the above data and addressing the needs of workforce and infrastructure, a number of things become apparent.

First, the operational costs for businesses in the City are highly competitive in terms of utility costs and costs per square foot (including construction). Real property and real estate tax rates, however, drive total operational costs upward making it closer to average in terms of being competitive with other Connecticut municipalities. There are multiple barriers for expansion and relocation into the municipality. Norwich Public Utilities (NPU) is a city owned utility company which provides electricity, sewer, water and gas to residents and businesses. NPU also provides fiber optic lines which could provide low cost/high speed internet connectivity, a now-a-day necessity, to both LMI individuals and businesses. Removing barriers for businesses to upgrade utility lines and access high speed fiber optic is a current need.

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community's infrastructure needs are an efficient, safe and reliable transportation system, including street, water, public transportation and rail; internet service to access online learning opportunities and education; and reliable and low cost electric, gas and water service that helps reduce housing cost burden.

Since 2020 we must consider the lasting effect of the Corona Virus and how it has negatively impacted businesses globally. In Norwich we have seen further businesses close down within the next year to two. It will be necessary to work with lenders, landlords, NCDC and others to prevent businesses from closing or assisting others to open.

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

Some of the major impacts have been from the economic development growth and investments from local companies.

- General Dynamic, a large-scale manufacturer of submarines and related components was recently awarded a multi-year building contract which will positively impact the region for close to a decade.
- Ponemah Mill Adaptive Reuse Project. This \$72 million project converted a 19th century Taftville mill into 237 residential apartment units. The first phase was 113 units and approximately \$24 million which is nearing the completion of finance assembly. The third phase of the project is expected to be finished in 2020.
- Medical centers. Several walk-in medical centers have opened in Norwich in the last few years.
- Expanded business development on Route 82 where a chain restaurant and automotive parts store opened
- Several small businesses in the downtown area have opened working with NCDC
- The State in conjunction with the City is going to add rotaries (roundabouts) on heavily travelled Route 82 which should allow for safer travel to area businesses
- Starwood Market closed in Greeneville/Taftville section of the City which leaves that area without a grocery store.

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

There are several workforce training initiatives, including: NHS Job Training Program; Three Rivers Community College's (located in Norwich) Manufacturing and Advanced Manufacturing Training Program; and Norwich Technical High Schools Work-Based Learning Model, introducing students to hands-on learning opportunities in the trades.

The Eastern Workforce Investment Board (EWIB) is also providing the following:

- Jobs First Employment Services (JFES) Adults and Out-of-School minor recipients of Temporary Assistance to Needy Families learn to gain and maintain independence from federal and state financial assistance through employment, education, training services, and case management. All participants receive assistance in preparing and looking for a job, transportation assistance, and help with payment for childcare.
- Summer Youth Employment Program is a short-term summer work experience for income eligible youth ages 14-21. Youth are placed in individual worksites or in teams for a project based experience. Youth work on average 15-25 hours per week, for approximately 6 weeks and earn no less than state minimum wage. The work experience provides youth with an opportunity to not only earn money but to also gain experience. The experience also develops educational and work maturity skills.
- Regional Transportation Collaborative assists with transportation for employment related purposes, including transportation to and from job interviews, training, or employment. "Car Based Solutions" also provides flexible and individualized options for transportation to employment related activities including car insurance, registrations, car inspections, back taxes, and car repairs. Car Based Solutions is designed to increase the individuals' ability to secure and maintain employment by providing them with reliable transportation, especially in areas where public transportation is unable to accommodate them.
- The Incumbent Worker Training provides grant funding for customized training for existing businesses. Through this customer-driven program, the EWIB is able to effectively retain and keep businesses competitive through upgrade skills training for existing full-time employees. The program has been structured to be flexible to meet the business's training objectives. The training is designed to benefit business and industry by assisting in the skill development of existing employees, increasing employee productivity and the growth of the company.
- Science, Technology, Engineering & Math (STEM) Pathway Project will create a statewide, web-based interface that will: a) facilitate the linkage of scientists, engineers, and other technical professionals with K-12 teachers in Connecticut looking for curriculum resources and guest lectures; and b) inventory and track student internship opportunities and summer youth jobs. The value proposition relates directly to the synergy produced by combining a common interface between the education system and the workforce development system to maximize employer participation and improve relationship management with employers.
- Healthcare Advisor prepares person for a career in healthcare, thus addressing Connecticut's healthcare workforce needs.
- Eastern CT Manufacturing Pipeline provides free training for area manufacturers to hire directly from

These programs: work to train resident for a variety of employment opportunities which typically begin at living wage levels; incentivize businesses to move existing employees into higher paying jobs while opening up the previous position to a new employee; improve transportation opportunities thereby removing a large barrier to employment; and provides job experience to increase future opportunities

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

Yes

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

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### Discussion

Norwich has opportunities for growth within the existing market. It would be advantageous to bridge the gap between business activity and the current labor force. In other words, there is capacity in the labor force and there remains some availability in the number of jobs that match the skill set. Where there is currently a mismatch, Norwich is leveraging local, state and federal programs to build capacity and/or retrain the workforce to increase employment. A simultaneous track that actively seeks bringing in new employers/employment into the area is a must if Norwich is to impact low, moderate, middle, and high income residents. The biggest barriers to achieving this continue to be the lack of clean (non-brownfield), available, developable space, access to public transportation, and the statewide issues surrounding taxation (land, personal property, commercial and residential property).

In 2020 we must consider the lasting effect of the Corona Virus and how it has negatively impacted businesses globally. In Norwich we have seen businesses close down and we anticipate there may be other closures within the next year to two. It will be necessary to work with lenders, landlords, NCDC and others to prevent businesses from closing or assisting others to open.

## **MA-50 Needs and Market Analysis Discussion**

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

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

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

**Are there any community assets in these areas/neighborhoods?**

**Are there other strategic opportunities in any of these areas?**

## **MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)**

### **Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

In Norwich several broadband internet service providers offer a range of options, including cable, fiber, DSL, and satellite internet.

Spectrum and Xfinity are widely available cable providers, while Frontier offers both fiber and DSL. T-Mobile Home Internet and Verizon 5G are also available, providing wireless internet options. Satellite options include HughesNet and Viasat.

Broadband services and connections for residential neighborhoods are highly accessible according to the Federal Communication Commission (FCC) datasets.

In 2020, during the Covid pandemic, Norwich broadband services were put to the test as school-work was done from home. All children, who were in need, received devices to work with from home utilizing the internet. Internet services were provided to ensure that children could access their school. The low and moderate-income households and neighborhoods have access to internet and, when needed, were provided the service by ComCast.

### **Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

The dominant providers are ComCast and Frontier. Having more than one provider allows for competition which should result in better services for the customer. ComCast offers the quickest service for both downloading and uploading.

## **MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)**

### **Describe the jurisdiction's increased natural hazard risks associated with climate change.**

The City of Norwich has three rivers that converge and flow through it, with a 1% annual floodplain as defined by FEMA in some low lying areas. As such, Norwich has the risk of flooding and more frequent storms can cause flooding issues in areas. The City has compiled a list of addresses of structures within its Special Flood Hazard Area, and uses this information to send out warnings and alerts.

### **Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

Norwich developed a Hazard Mitigation Plan in 2017. Low to Moderate-income households are vulnerable to flooding. The low-lying shoreline areas of the city along these rivers are subject to periodic inland flooding. In general, areas potentially flooded by storm surge is not as extensive as the 1% annual chance floodplain.

In the coming years Norwich will continue to reassess and to mitigate risks through consistent analysis of Coastal Flood Maps and regulatory enforcement.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The purpose of the strategic plan section is to describe the city's objectives and priorities to be addressed over the five-year period of the Consolidated Plan. The Consolidated Plan compiles all the planning document/elements and serves as the principal resource for city's allocation of CDBG funds during this period. CDBG funds are the main resource for housing and community development projects for the city. Other local tax dollars, which the city has some discretion in allocating to different activities, will be used as leverage with the CDBG funds where appropriate. Other than public housing authority monies, the city does not receive any other direct housing funding from HUD. Since the city has limited funds to address the numerous community needs, it is extremely important that the plan define these needs and then establish priorities and identify strategies to best use their resources. These needs were derived from demographic data, reports, studies and the public participation process.

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

### Geographic Area

Table 52 - Geographic Priority Areas

<b>1</b>	<b>Area Name:</b>	City-wide
	<b>Area Type:</b>	City-wide
	<b>Other Target Area Description:</b>	City-wide
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
<b>Are there barriers to improvement in this target area?</b>		

### General Allocation Priorities

Describe the basis for allocating investments geographically within the state

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

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

- Project supports the general protection and/or safety of residents as well as housing stock
- Project allows for an opportunity to improve quality of life, including improved accessibility to transportation, employers and businesses

- Project allows for stabilization of physical housing structures and works to reduce the overall housing cost burden

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

## Priority Needs

Table 53 – Priority Needs Summary

<b>1</b>	<b>Priority Need Name</b>	Affordable Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children veterans Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Alcohol or Other Addictions Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	City-wide
	<b>Associated Goals</b>	Decent, Affordable and Safe Housing Decent, Affordable and Safe Housing 2 Creating a Suitable Living Environment CD Administration
	<b>Description</b>	Affordable Housing in a high-priority City-wide need. Rental Assistance; Rehabilitation of Existing Units; Acquisition of Existing Units; Production of New Units for Special Needs Population

	<b>Basis for Relative Priority</b>	The need for more affordable housing in improved condition is required. Current market data shows an older, non-maintained housing stock and a considerable number of vacancies classified as “other”/non rentable due to the dilapidated condition. These units may need to be removed from the market in order to stimulate investment (public and private) into the affordable housing market.
2	<b>Priority Need Name</b>	Promotion of Self-sufficiency, health & Safety
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	City-wide

<b>Associated Goals</b>	Decent, Affordable and Safe Housing Decent, Affordable and Safe Housing 2 Creating a Suitable Living Environment Economic Opportunity CD Administration Create a Suitable Living Environment2				
<b>Description</b>	Support efforts (infrastructure or services) that fall under the Continuum of Care providing services and supportive housing for the homeless populations. This includes outreach; emergency shelter and transitional housing; and rapid rehousing and prevention.				
<b>Basis for Relative Priority</b>	Stabilizing most vulnerable and at risk populations of Norwich is necessary based on recent data trends and current economic conditions within the City. The loss of Continuum of Care funding and the growing need for case managers has reduced the potential positive impact needed in the Norwich area.				
<b>3</b>	<table border="1"> <tr> <td data-bbox="237 810 435 905"><b>Priority Need Name</b></td> <td data-bbox="448 810 1427 905">Non-housing Community Development</td> </tr> <tr> <td data-bbox="237 905 435 957"><b>Priority Level</b></td> <td data-bbox="448 905 1427 957">High</td> </tr> </table>	<b>Priority Need Name</b>	Non-housing Community Development	<b>Priority Level</b>	High
<b>Priority Need Name</b>	Non-housing Community Development				
<b>Priority Level</b>	High				

<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Non-housing Community Development	
<b>Geographic Areas Affected</b>	City-wide	
<b>Associated Goals</b>	Creating a Suitable Living Environment CD Administration Create a Suitable Living Environment2	
<b>Description</b>		
<b>Basis for Relative Priority</b>	Given the current economic climate with the 2020 Corona Virus pandemic the City may choose to utilize funds for Economic Development over the 5 year period.	
4	<b>Priority Need Name</b>	Economic Development
	<b>Priority Level</b>	High

<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Individuals Families with Children Mentally Ill veterans Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
<b>Geographic Areas Affected</b>	City-wide
<b>Associated Goals</b>	Creating a Suitable Living Environment Economic Opportunity CD Administration
<b>Description</b>	
<b>Basis for Relative Priority</b>	Economic stability is often a determining factor in the ability of individuals and families to sustain healthy outcomes with regard to housing and familial relationships

**Narrative (Optional)**

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

### Influence of Market Conditions

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Tenant Based Rental Assistance (TBRA)	Over the last three years, the City of Norwich has received less than \$900,000 annually in CDBG funds and does not receive HOME funds. Given the limited funding, the City does not plan to utilize CDBG funds for Tenant Based Rental Assistance (TBRA).
TBRA for Non-Homeless Special Needs	Over the last three years, the City of Norwich has received less than \$900,000 annually in CDBG funds and does not receive HOME funds. Given the limited funding, the City does not plan to utilize CDBG funds for Non-homeless special needs Tenant Based Rental
New Unit Production	Over the last three years, the City of Norwich has received less than \$900,000 annually in CDBG funds and does not receive HOME funds. Given the limited funding, and that CDBG cannot be used directly for new unit production, we do not anticipate allocating funding directly towards new unit production.
Rehabilitation	Over 80 percent of the City's housing stock is at least 35 years of age, indicating significant need for rehabilitation. The City will provide assistance to rehabilitate single-family and multi-family units.
Acquisition, including preservation	The City may utilize funds to acquire, preserve and/or provide clearance related activities in order to eliminate blight, preserve properties of historical significance, and stabilize neighborhoods and or benefit LMI populations

**Table 54 – Influence of Market Conditions**

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

### **Introduction**

The City of Norwich is a CDBG (only) entitlement jurisdiction and anticipates receiving approximately \$838,095 in CDBG funds and no HOME funds for FY 2025. Norwich does not receive funding under the Emergency Solutions Grant (ESG) or Housing Opportunities for Persons with AIDS (HOPWA) programs.

In recent years, the levels of CDBG funds for Norwich have fluctuated but have been primarily held steady. In estimating the amounts of funding available over this Consolidated Plan period, the City took a conservative approach to assume a level amount of funding.

The City does not run programs that generate program income, however, the Property Rehabilitation Program does generate return of loan funds. During the past five years, the level of return of loan received was approximately \$30,000 annually. Return of loan and any program income that might be received from the repayment of any future (CDBG) grants/loans will automatically be re-programmed for grant activities in those same or similar programs from which the funds were originally provided to the extent possible. If additional program income funds are received that are not automatically reprogrammed, specific projects will be identified during the Action Plan process.

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	838,095	29,421	0	867,516	3,470,064	Estimated amount of CDBG funds available over the remainder of the planning period, plus program income.

**Table 55 - Anticipated Resources**

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

The city encourages matching or leveraged funds with any CDBG award it makes to any non-profit requesting funding. Most activities undertaken through the CDBG program will be leveraged with a variety of other funding sources, including philanthropic foundations, capital development funds, general funds, and private donations of funds and/or services.

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

The City may acquire property through tax foreclosure during the 5-year period. If financially feasible and approved by Council, the City will make efforts to address needs identified in the plan, including creating open space, reducing blight, preserving affordable housing, and taking

steps to improve income of residents. Any actions will work to meet national objectives and/or eligible activities associated with CDBG requirements.

### **Discussion**

The extent of needs in Norwich far exceeds available local, state and federal resources. The importance of CDBG funding to the low to moderate income residents of Norwich cannot be overstated.

## SP-40 Institutional Delivery Structure - 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
CITY OF NORWICH	Government	Economic Development Homelessness Non-homeless special needs Planning neighborhood improvements public facilities public services	Jurisdiction
Norwich Housing Authority	PHA	Public Housing Rental	Jurisdiction

**Table 56 - Institutional Delivery Structure  
Assess of Strengths and Gaps in the Institutional Delivery System**

Norwich has a 6 member council, Mayor, and City Manager. The Council is elected every two years, the Mayor every 4 years. The CD Office serves as the lead entity in carrying out Consolidated Plan objectives; coordinates CDBG funding and the implementation process; and maintains the process for funding applications, private agency support, and program implementation to address established priorities.

City Council is responsible for review and approval policies of the CDBG program; to coordinate proposed activities & funding sources; and to evaluate policies as they affect the provision of affordable housing and other community development programs.

The City has also established a Community Development Advisory Committee (CDAC) comprised of 7 residents of the City who are actively involved in the assessment and determination of community development needs and establishment of funding priorities.

The City uses non-profit organizations that are often sub-recipients administering and implementing programs funded through the City. These agencies play a key role in delivering services to the public and providing programs essential to the community such as homeless services, youth programs, and special needs services.

Private entities can effectively support the delivery of programs and services by offering additional resources that can be leveraged to supplement existing services or fill in gaps.

The City will continue to do the following to enhance coordination of housing and community development: Consult with housing and social service providers; Encourage collaboration of service providers as opposed to competing as separate entities; Participate in regional discussions to address housing; Participate with SCCOG; Re-establish neighborhood investment groups such as NRZs/block watches.

NHS will continue the collaborative efforts to bring together social service providers, non-profit housing providers, health and mental health professionals, youth development program providers and others. This will provide a more effective delivery of resources.

Housing, supportive services, and community development activities for residents in Norwich are delivered by a large number of public agencies, nonprofit organizations, and private entities. Several gaps exist in the delivery system:

- **Staffing Capacity:** With limited CDBG allocations, as well as limited general funds, the City of Norwich, PHA and local housing providers are not in the position to maintain the staff capacity as in the past, limiting the implementation of housing and community development programs and providing necessary case management that impacts change.
- **Coordination:** Many residents are not aware or understand the programs and services available. According to statistics compiled by the 2-1-1 service, less than one-third of the callers for services have ever sought assistance from available programs and services.

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

<b>Homelessness Prevention Services</b>	<b>Available in the Community</b>	<b>Targeted to Homeless</b>	<b>Targeted to People with HIV</b>
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
<b>Street Outreach Services</b>			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	

<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	X
Child Care	X		
Education	X	X	X
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
<b>Other</b>			
	X		X

**Table 57 - Homeless Prevention Services Summary**

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

As previously discussed in the Needs Assessment and Housing Market Analysis sections, while services are available to Norwich residents, the level of services available is not adequate to meet the needs. An increase in trained case managers will help change behavior, attitude, circumstance, knowledge and skills of persons most at risk. This will have a noticeable impact on the most vulnerable population.

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

There are a variety of services for special needs population and persons experiencing homelessness in City of Norwich. However, major gaps in the service delivery system exist include:

- Inadequate funding to provide the level of services needed; and
- Too few case managers available to ensure appropriate impacts, such as changes in behavior, attitude circumstances, knowledge and skills

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

Gaps in institutional structure/service delivery relate to funding. Calls for service are disproportionate to available case managers. Research shows that the most impactful way to change behavior, attitude, circumstance knowledge and/or skills of individuals is through regular meetings. This form of counseling shows measured results compared to non-intervention. Case management is not possible without

funding. In addition, lack of adequate resources (the provision of safety-nets) creates barriers for people experiencing hardships or temporary set-backs in quickly returning to stability. The greatest set-back/barrier involves the provision of adequate shelter (permanent housing). The elimination of this issue allows for greater focus on long-term problems such as addiction, lack of employment, lack of education, health/medical issues, and transportation. Therefore, focusing on housing first, provides the greatest opportunity for success.

As a result, Norwich participates in the Coordinated Access Network (CAN). A CAN provides people facing housing crises a single access point to community resources. All continuums of care (CoC) must establish a comprehensive and standardized coordinated access system for shelter, prevention, rapid rehousing, transitional housing, and permanent supportive housing. (A CoC is a geographical administrative unit through which HUD funds are distributed. Each CoC serves as an area's lead agency for community-wide initiatives related to homelessness.) Norwich is now a member of the Balance of State CoC.

In a CAN, the 2-1-1 Infoline serves as the gateway to a streamlined process for helping clients facing homelessness. The 2-1-1 Infoline is a single telephone source for information about community services, referrals to human services programs, and crisis intervention. The 2-1-1 website ([www.211ct.org](http://www.211ct.org)) also provides information for individuals and families facing homelessness, including information about mortgage and rental payment assistance programs.

CAN PROCESS includes an initial screening over-the-phone to assess issues and other immediate resources available. If these options do not meet the client's needs, the screener refers the client to meet with a CAN intake team.

CAN Intake: the team first attempts shelter diversion, which may include (1) mediation between the client/landlord or (2) financial assistance. If shelter diversion efforts are not successful, the team completes a full assessment and refers the client (1) to a shelter or, (2) if a shelter is not available, to the homeless outreach team (HOT).

Housing Placement: focus is to move clients into a permanent living situation as quickly as possible through "rapid rehousing." Rapid rehousing means moving clients "from shelter or emergency situations into housing quickly and creating stability once they are housed." If a client needs more intensive assistance, a referral to CAN Housing Team occurs. The team, in collaboration with a community care team, assigns the client to housing. The care team provides community-level accountability for all housing placements, including:

1. permanent supportive housing (i.e., affordable housing linked to community based services such as case management and employment support);
2. critical time intervention (i.e., assistance is provided to individuals with mental illness transitioning from hospitals, shelters, prisons, or other facilities);

3. treatment and recovery housing (i.e., housing associated with intensive substance abuse recovery programs); and
4. transitional housing (i.e., short term supportive housing, generally from two to 24 months).

## SP-45 Goals - 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Decent, Affordable and Safe Housing	2025	2029	Affordable Housing Public Housing	City-wide	Affordable Housing Promotion of Self-sufficiency, health & Safety	CDBG: \$1,712,580	Rental units rehabilitated: 100 Household Housing Unit  Homeowner Housing Rehabilitated: 100 Household Housing Unit
2	Decent, Affordable and Safe Housing 2	2025	2029	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Health & Safety, Promotion of Self Sufficiency	City-wide	Affordable Housing Promotion of Self-sufficiency, health & Safety	CDBG: \$350,000	Tenant-based rental assistance / Rapid Rehousing: 100 Households Assisted  Homelessness Prevention: 75 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Creating a Suitable Living Environment	2025	2029	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	City-wide	Affordable Housing Promotion of Self-sufficiency, health & Safety Non-housing Community Development Economic Development	CDBG: \$375,000	Public service activities other than Low/Moderate Income Housing Benefit: 6125 Persons Assisted
4	Economic Opportunity	2025	2029	Economic Development	City-wide	Promotion of Self-sufficiency, health & Safety Economic Development	CDBG: \$250,000	Public service activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted  Jobs created/retained: 50 Jobs

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	CD Administration	2025	2029	Administration	City-wide	Affordable Housing Promotion of Self-sufficiency, health & Safety Non-housing Community Development Economic Development	CDBG: \$950,000	Other: 2 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Create a Suitable Living Environment <sup>2</sup>	2025	2029	Non-Housing Community Development	City-wide	Promotion of Self-sufficiency, health & Safety Non-housing Community Development	CDBG: \$700,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 21000 Persons Assisted  Public service activities other than Low/Moderate Income Housing Benefit: 250 Persons Assisted  Other: 2 Other

Table 58 – Goals Summary

### Goal Descriptions

1	<b>Goal Name</b>	Decent, Affordable and Safe Housing
	<b>Goal Description</b>	Conserve and improve existing affordable housing, providing home ownership assistance and assist in the development of affordable housing. Provide decent, affordable an safe housing for Norwich residents.

2	<b>Goal Name</b>	Decent, Affordable and Safe Housing 2
	<b>Goal Description</b>	Tenant based rental assistance; homeless prevention/rapid rehousing and/or permanent supportive housing
3	<b>Goal Name</b>	Creating a Suitable Living Environment
	<b>Goal Description</b>	Provide for funding of financial education, outreach, access to benefits, removing barriers around transportation related to medical/health, reducing domestic violence.
4	<b>Goal Name</b>	Economic Opportunity
	<b>Goal Description</b>	Provision of services related to job creation, job training and increasing employment opportunities for Norwich residents. Providing funding for education and/or training for youth and adults.
5	<b>Goal Name</b>	CD Administration
	<b>Goal Description</b>	Administration of CDBG grant by City of Norwich Office of Community Development
6	<b>Goal Name</b>	Create a Suitable Living Environment2
	<b>Goal Description</b>	Provide funding for projects such as neighborhood improvements through infrastructure upgrades, including community facilities in income qualified census tracts/blocks

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

The city of Norwich does not have a HOME funded program.

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

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

The Housing Authority has no such agreement. However, based on public inquiries, there is a need to increase the number of handicapped accessible apartments in the community, in particular, family units. In developing plans to upgrade/restore state elderly and family complexes, the Authority will incorporate additional handicapped accessible units, either by conversion or expansion.

### **Activities to Increase Resident Involvements**

In developing plans for upgrades and/or restoration of existing state and federal complexes, the Authority will develop Resident Participation Plans which will actively encourage resident participation at all stages of planning, development and execution. The Authority already has a tenant serving on the Board of Commissioners and a Resident Advisory Board that meets periodically to discuss annual budgets, finances, capital improvements and resident related concerns.

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

No

### **Plan to remove the 'troubled' designation**

N/A

## SP-55 Strategic Plan Barriers to Affordable Housing - 91.215(h)

### Barriers to Affordable Housing

The State of Connecticut restricts the way in which municipalities raise revenue through public policy. As a result, municipalities across the state must rely on local real estate/property taxes to stabilize revenue. Having a small taxable commercial/industrial base with limited developable land results in the potential for limited employment opportunities for Norwich residents. Areas with reduced employment opportunities typically have residents with limited discretionary income; thereby impacting things such as housing cost burden.

This taxing method impacts owner-occupants and renters because even an affordable mortgage or rent payment can be increased drastically by the taxes related to the property. In other words, the taxes on the property can make it unaffordable, not just the mortgage. This also reduces the amount of money property owners have to invest in maintaining their property, which can negatively impact neighborhood safety.

Norwich has its "fair share" of affordable housing compared to area towns as noted in the 2018 Southeastern Connecticut Housing Needs Assessment. Towns must be encouraged to build and accept multi-family dwelling units. "Future housing development will be impacted by restrictions on land use that differ between municipalities and by the presence of lack of supportive infrastructure." "The absence of sewers is usually the greatest factor limiting potential housing production".

In 2018, a report released by the Southeastern Connecticut Council of Governments (SCCOG) stated the following issues:

- Sites physically suitable and appropriately zoned for new housing are limited and expensive;
- The availability of public water and sewerage systems is limited;
- Residential builders and labor in the construction trades are in short supply;
- Most suburban and rural towns have adopted restrictive residential zoning;
- The local regulatory process for residential development is complex;
- The high dependence on the property tax to fund local government makes residential development financially undesirable to most municipalities; and
- Public attitudes generally do not support the construction of additional housing, particularly lower-cost housing.

The report indicated that the scale and complexity of the affordable housing issue calls for a regional response.

Affordable housing development in Norwich is also hampered by the following factors:

- Lack of developable land
- Continuing housing market correction and tight supply of credit (specifically for LMI borrowers)

- Presence of substantial existing, but dilapidated, affordable housing supply
- Social opinions discouraging affordable development, particular in neighborhoods
- Lack of living wage employment opportunities in area, reducing private market interest in investment of affordable housing

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## **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

The State of Connecticut restricts the way in which municipalities raise revenue through public policy. As a result, municipalities across the state must rely on local real estate/property taxes to stabilize revenue. Having a small taxable commercial/industrial base with limited developable land results in the potential for limited employment opportunities for Norwich residents. Areas with reduced employment opportunities typically have residents with limited discretionary income; thereby impacting things such as housing cost burden.

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- Social opinions discouraging affordable development, particular in neighborhoods
- Lack of living wage employment opportunities in area, reducing private market interest in investment of affordable housing

## **SP-60 Homelessness Strategy - 91.215(d)**

Describe how the jurisdiction's strategic plan goals contribute to:

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

A number of activities and services are funded to help the needs of the homeless and other special needs populations. Overall, these services address the high priority of reducing homelessness and the threat of becoming homeless. The allocations to alleviate homelessness include working with the Continuum of Care to ensure that Emergency Shelter Grant funds provide stability to those that are transitioning from a shelter to their own apartment; energy assistance; meals; food staples; and counseling. Other actions to help homeless persons transition to permanent housing and independent living through the Continuum of Care are:

- Supportive Housing Programs that provide housing units and congregate living units which include supportive services.
- Shelter Plus Care Program provides grants for rental assistance for homeless individuals and families with disabilities
- The Housing Opportunities for Persons with AIDS (HOPWA) through Alliance for Living provides individuals and families with permanent housing with supportive services that have been diagnosed with HIV/AIDS.
- Addressing the emergency and transitional housing needs of homeless persons

### **Addressing the emergency and transitional housing needs of homeless persons**

- Assess the capacity of area shelter and transitional housing programs to conform to rapid re-housing and Housing First strategies specified in the plan.
- Provide evaluation of transitional housing programs in the region.
- Utilize diversion funds from CDBG and foundations including the New London County Fund to End Homelessness to avoid shelter stay. P
- Previous success allocating resources to cover hotel stays in blizzards/crisis situations
- Work closely with CAN to ensure homeless are receiving appropriate care.
- Work with City to complete listing of available buildings for development as permanent supportive housing.
- Traditional funding opportunities and advocacy on a local and state level for inclusionary zoning and fast track development.
- NHS has worked with housing authority residents to provide job training opportunities, working to raise tenant income so they move towards private market rentals – thereby freeing up units.

### **Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to**

**permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

The City supports the continuum of care providers and agencies in an effort in ending chronic homelessness. NHS coordinates services and funding for the homeless to move people from homelessness to permanent housing. Rapid rehousing and diversion money is used create a paradigm shift where shelter becomes an absolute last resort versus first placement option when housing becomes difficult. Chronically homeless persons require rehabilitation services, employment training and placement, health services, and case management to move from homelessness to transitional housing, and then to supportive/permanent housing. The Continuum of Care Strategy coordinated by the partner agencies offers a full range of services and facilities. The City supports this strategy for constructing housing facilities that help transition chronically homeless persons to stable housing situation and to receive supportive services that would improve their employment skills. NHS and partner agencies have a long goal to ensure emergency housing and transitional to permanent housing for all with a long-term measure of having zero homeless population.

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

The State of Connecticut mandates that discharges from foster care, health care, mental health facilities and the Department of Corrections be done in such a way as to minimize risk of homelessness. The Continuum of Care partners ensure that the proper steps are taken with regard to discharge planning. The following narrative is from the Continuum of Care Application:

#### Foster Care

Connecticut has built in an Independent Living Program that offers young people a continuum of independent living services along with specialized case management to ensure a successful transition to productive community life. The Community Housing Assistance Program provides youth aging out of Foster Care with a subsidy to cover living expenses.

#### Health Care

The two local hospitals, Lawrence and Memorial (New London) and Backus Hospital (Norwich) verbally confirmed that current discharge practice includes providing case management services. With the exception of extreme situations, local hospitals do not discharge into emergency shelters, the street or

HUD McKinney–Vento funded beds. The New London Hospitality Center had 7 respite shelter beds funded by L&M Hospital for homeless people discharged from the hospital. These beds are monitored by Community Health Center medical staff.

#### Mental Health

The State of Connecticut Department of Mental Health and Addiction Services have policies in place that dictate that every attempt shall be made to verify discharge housing arrangements. Clients are not discharged into emergency shelters, the street or HUD McKinney–Vento funded beds.

#### Corrections

The State of Connecticut Department of Corrections continues to complete an Offender Accountability Plan for each inmate, program outline and expectations during the entire time of incarceration. A standardized discharge plan is completed with inmates at the end of sentence, addressing issues including housing, identification and community resource needs. The Department has significantly increased staffing and the number of halfway house beds for parole and community services and contracts for a wide range of residential services in the community.

One of the key strategies for homeless prevention is employment development. The goal is enhance a person's ability to obtain and keep a job, and to make an adequate income to be self-sufficient. These resources are described under job training initiatives in Section MA-45 Non- Housing Community Development Assets of this Consolidated Plan. The City also works diligently to expand and conserve its affordable housing inventory, especially affordable rental housing that benefits the extremely low and low income households who are most at risk of becoming homeless. The Continuum of Care agencies work closely with hospital in the region to address their discharge policies to avoid discharging patients into homelessness and the school system families that are not falling through the cracks.

## **SP-65 Lead-based Paint Hazards - 91.215(i)**

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

The City will continue to address Lead Based Paint in coordination with the Property Rehabilitation Program. In 2025, the CD office received another \$3.2 million Lead Based Paint Hazard Control grant targeted to residential properties from HUD's Office of Healthy Homes. The \$3.2 million grant allows the Rehab Program to increase its volume of lead safe housing unit production annually and it allows us to provide full-time community outreach, educating people on lead hazards.

The program's performance is excellent, achieving a "green" designation on HUD quarterly evaluations. Due to the Corona Virus pandemic we are lagging in meeting goals/benchmarks but are continuing to accept and process applications.

#### Capacity Building Efforts:

- Retaining Lead/Rehabilitation Officer to provide overall project delivery and oversight
- Use of designated *Intake/Outreach Specialist* to manage outreach, recruitment and community coordination
- Utilize per-diem *Outreach Specialists* to better assist/access underserved populations
- Ability to provide blood screenings to children under 6
- Certified Contractor training/education to build a talented/trained workforce
- Training/Education to property owners, renters and multiple housing/health inspectors (fire marshals, building inspectors, health inspectors)

#### Community Impacts: we have had numerous positive impacts in the community to date:

- Produce 110 newly lead-safe housing units
- Used lead funding in coordination with the federal Neighborhood Stabilization Program (NSP) to return foreclosed and uninhabitable/abandoned properties back to the market
- Increased property value assessments and tax revenues within target area
- Use lead funding in coordination with CDBG
- Conduct educational/outreach events in the community
- Outreach Specialists employed to target underserved families here in Norwich. Through the use of these "Ambassadors" we will reach underserved populations; this builds community relationships and trust
- Create employment opportunities for small and minority contractors
- Test Children 6 and under, addressing elevations before they become poisonings
- Train local individuals to be hired by existing lead contractors
- Provided refresher/EPA training allowing contractors to maintain proper certification

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

The number of lead poisoning cases in Norwich is still too high. One child with an EBLL is unacceptable. The actions above have increased the knowledge of the dangers of lead paint in our community.

Our need is evidenced in our poisonings, population and housing stock. The state incident rate of EBLs > 5 ug/dl 5.6% as a percent of documented tested children under 6; > 10ug/dl is 1.2% ;> 15ug/dl 0.3 %and > 20 ug/dl 0.3 and the national is .56% (CDC National Surveillance Data). Norwich's incident rate is 1.4%, double the state and almost triple the national (2013 CT DPH Surveillance Report). In New London County, the average EBL >10 ug/dl is 0.3% (2013 CT DPH Surveillance Report).

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

When public funds are used to assist in the substantial rehabilitation of housing units, testing for lead-based paint is required and when lead-based paint is found, the abatement efforts are included in the scope of the rehabilitation assistance. Policies and Procedures exist for each program. The Department of Community Development is consulted when state and federal funds are used to address housing issues in properties built prior to 1978.

The City will continue to address Lead Based Paint, as well as other environmental concerns in coordination with the Property Rehabilitation Program. The City also provides brochures and information on the health and safety lead-based paint hazards and danger they pose to occupants. This information is provided in the City's three most predominantly languages in addition to English. The languages are Haitian-Creole, Spanish, and Chinese.

## **SP-70 Anti-Poverty Strategy - 91.215(j)**

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

The anti-poverty strategy utilizes existing job training and social service programs to increase employment marketability, household income, and housing options. The City's anti-poverty strategy also includes direct activities that focus on job creation. In Norwich, there are a number of barriers to employment, including transportation, affordable childcare, health/medical care, and even language skills.

As a means of reducing the number of persons with incomes below the poverty line and reducing employment barriers, the City will continue to coordinate its efforts with those of other public and private organizations providing economic development and job training programs. Over the last few years, the number of public, quasi-public, and nonprofit organizations providing economic development and job training services in Norwich has increased. This includes youth programming that teaches basic jobs skills and exposes youth to paid opportunities where they are counseled in the position by case managers as well as employee supervisors. This works to reduce future barriers to employment while building real life job experience.

As part of job training, participants have previously been eligible to receive safety-net assistance, such as temporary transportation and child-care assistance. However, these funds are limited based on application and allocation from CDBG or other resources. There is no on-going source of funding. To stimulate business growth, Norwich has been using CDBG funds to encourage Norwich businesses to hire Norwich residents that are LMI. The strategy not only focuses on individual businesses, but works to tie in the job training programs. This way, Norwich residents graduating from the training programs have a greater chance of becoming employed.

It is also important to note that English as a Second Language and/or specific outreach to individuals/families with limited English proficiency is seen as an important investment in Norwich. Without basic understanding of English and the ability to communicate with everyone from neighbors, employers, emergency responders and public safety, many will remain in poverty.

Our partners in this endeavor include, but are not limited to:

- Norwich Human Services
- Norwich Area Chamber of Commerce
- Norwich Adult Education
- Eastern Connecticut Workforce Investment Board
- Norwich Community Development Corporation
- Community Economic Development Fund

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

As previously mentioned, Norwich subscribes to the Housing First model, where housing issues (ensuring the availability of decent, permanent and affordable housing) are addressed first. Once housing is addressed, other opportunities for services are reviewed and appropriate referrals/connections are made.

It is also generally accepted by those dealing with poverty reducing programming and housing issues that expanding and preserving affordable housing opportunities will reduce the housing cost burden of households living in poverty. If we can successfully reduce housing cost burden, a portion of the disposable income may be used to pursue other educational or career goals, as well as for other daily necessities. This not only establishes an opportunity for longer-term financial stability/sufficiency, it also works to drive the local economy as more income is infused in the buying and selling of goods.

## **SP-80 Monitoring - 91.230**

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

Subrecipients execute an agreement with performance requirements prior to work beginning. On-site employee interviews for construction projects are handled by the CD Office to ensure adherence to the Davis-Bacon Act. The Purchasing Agent is involved with the bidding process for non-Housing Authority infrastructure jobs. All public service programs collect information based on the HUD methodology of qualifying clients. Information is maintained by the grantees and is available in a redacted form for monitoring purposes.

The CD Office conducts monitoring throughout the year for public service and construction. Public service subrecipients submit quarterly reports to the CD Office. During on-site visits, a CD staff member completes a questionnaire regarding performance measures and financial records. The questionnaire is a mix of questions, verifiable data requests, evidenced responses from multiple file review and anecdotal evidence. All clients receiving direct assistance will be required to submit income information per program guidelines. Clients of subrecipients will submit this information to the subrecipients who will certify that at least 51% of the population they serve are low or moderate-income.

Property owners receiving assistance certify they will maintain HUD fair market rents for the period of time required by regulation for units rehabilitated with CDBG funds. Section 504 discrimination regarding handicapped accessibility will be monitored through individual inspections by the CD Office and the Housing Department. Adherence to Davis Bacon requirements will be assured through on-site visits and interviews to any CDBG funded construction project by a member of the CD Office or the Norwich Housing Authority.

The CD Office will seek authorization from the State Historic Commission whenever work on a historic structure is contemplated. Environmental review will be performed on all projects, as applicable, and in concert with the Planning Director and the Fire Marshall.

In the event of timeliness concerns, the subrecipient will be placed on a performance improvement plan in order to remedy such concerns, including a work-out schedule starting from an end date to achieve compliance with revised benchmarks.

Per HUD guidelines and in coordination with our CDBG application process, all recipients of funds are subject to minority business as well as Section 3 outreach. This includes signing a Section 3 Certification which states the purpose and requirements of Section 3.

Advertising of opportunities are in locations that increase likelihood for minority contractors to apply (public housing authority, City/State procurement websites, ESL programs, and Lead Based Paint certification trainings). Many community based projects funded lend themselves to minority business owner opportunity criteria. In the event an unfair ratio of non-minority business owners were not responding to and/or winning bids, this office would implement requirements to ensure such contractors were fairly represented in the process. This may include additional statements promoting preference for and/or encouraging WBE/MBEs to apply.

## Expected Resources

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

#### Introduction

The City of Norwich is a CDBG (only) entitlement jurisdiction and anticipates receiving approximately \$838,095 in CDBG funds and no HOME funds for FY 2025. Norwich does not receive funding under the Emergency Solutions Grant (ESG) or Housing Opportunities for Persons with AIDS (HOPWA) programs.

In recent years, the levels of CDBG funds for Norwich have fluctuated but have been primarily held steady. In estimating the amounts of funding available over this Consolidated Plan period, the City took a conservative approach to assume a level amount of funding.

The City does not run programs that generate program income, however, the Property Rehabilitation Program does generate return of loan funds. During the past five years, the level of return of loan received was approximately \$30,000 annually. Return of loan and any program income that might be received from the repayment of any future (CDBG) grants/loans will automatically be re-programmed for grant activities in those same or similar programs from which the funds were originally provided to the extent possible. If additional program income funds are

received that are not automatically reprogrammed, specific projects will be identified during the Action Plan process.

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	838,095.00	29,421.00	0.00	867,516.00	3,470,064.00	Estimated amount of CDBG funds available over the remainder of the planning period, plus program income.

**Table 59 - Expected Resources – Priority Table**

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

The city encourages matching or leveraged funds with any CDBG award it makes to any non-profit requesting funding. Most activities undertaken through the CDBG program will be leveraged with a variety of other funding sources, including philanthropic foundations, capital development funds, general funds, and private donations of funds and/or services.

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

The City may acquire property through tax foreclosure during the 5-year period. If financially feasible and approved by Council, the City will make efforts to address needs identified in the plan, including creating open space, reducing blight, preserving affordable housing, and taking steps to improve income of residents. Any actions will work to meet national objectives and/or eligible activities associated with CDBG requirements.

**Discussion**

The extent of needs in Norwich far exceeds available local, state and federal resources. The importance of CDBG funding to the low to moderate income residents of Norwich cannot be overstated.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives - 91.220(c)(3)&(e)

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Decent, Affordable and Safe Housing	2025	2029	Affordable Housing Public Housing	City-wide	Affordable Housing	CDBG: \$453,476.00	Rental units rehabilitated: 20 Household Housing Unit Homeowner Housing Rehabilitated: 20 Household Housing Unit
2	Decent, Affordable and Safe Housing 2	2025	2029	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Health & Safety, Promotion of Self Sufficiency	City-wide	Affordable Housing	CDBG: \$70,000.00	Tenant-based rental assistance / Rapid Rehousing: 200 Households Assisted Homelessness Prevention: 25 Persons Assisted
3	Creating a Suitable Living Environment	2025	2029	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	City-wide	Affordable Housing Promotion of Self-sufficiency, health & Safety	CDBG: \$72,500.00	Public service activities other than Low/Moderate Income Housing Benefit: 1225 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Economic Opportunity	2025	2029	Economic Development	City-wide	Economic Development	CDBG: \$74,500.00	Jobs created/retained: 280 Jobs
5	CD Administration	2025	2029	Administration	City-wide	Affordable Housing Promotion of Self-sufficiency, health & Safety Non-housing Community Development Economic Development	CDBG: \$197,040.47	Other: 2 Other

Table 60 – Goals Summary

### Goal Descriptions

1	<b>Goal Name</b>	Decent, Affordable and Safe Housing
	<b>Goal Description</b>	Rental units rehabilitated:20 Household Housing Units - Norwich Housing Authority Homeowner Housing Rehabilitated: 20 Household Housing Unit
2	<b>Goal Name</b>	Decent, Affordable and Safe Housing 2
	<b>Goal Description</b>	Norwich Housing Assistance Program, TVCCA Homeless Prevention Program, Martin House

	<b>Goal Name</b>	Creating a Suitable Living Environment
	<b>Goal Description</b>	Create a Suitable Living Environment: Children in Placement; Madonna House, Safe Futures, Gemma E. Moran Food Drop
<b>4</b>	<b>Goal Name</b>	Economic Opportunity
	<b>Goal Description</b>	Norwich Works, Rose City Learning Center, Thames River Community Employment Support
<b>5</b>	<b>Goal Name</b>	CD Administration
	<b>Goal Description</b>	Administration of overall CDBG grant.

## AP-35 Projects - 91.220(d)

### Introduction

The Annual Action Plan process produced a number of projects to address priorities stated in the Consolidated Plan. Those priorities included provided: 1) decent housing; 2) a suitable living environment; and 3) economic opportunities, principally for low and moderate-income persons. The following 13 City Council approved programs/projects cover at least one of the three priorities, and includes a total of \$217,000.00 in Public Services.

#	Project Name
1	CD Administration PY51
2	Children in Placement - Guardian ad Litem (GAL)
3	Human Services - Norwich Works
4	Norwich Housing Assistance
5	Martin House Housing Advocacy and Placement
6	Madona Place - COPE
7	Gemma E. Moren - United Way Food Drop - Rose City Senior Center
8	Rose City Learning Center
9	TVCCA - Homeless Prevention Program
10	Thames River Community Employment Support
11	Safe Futures Norwich Domestic Violence Response Team
12	NHA - JFK Heights - Phase !! Boiler Replacement
13	Norwich Housing Property Rehabilitation & Code Correction

**Table 61 – Project Information**

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

**AP-38 Project Summary**  
**Project Summary Information**

1	<b>Project Name</b>	CD Administration PY51
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	CD Administration
	<b>Needs Addressed</b>	Affordable Housing Promotion of Self-sufficiency, health & Safety Non-housing Community Development Economic Development
	<b>Funding</b>	CDBG: \$167,619.00
	<b>Description</b>	Administration of CDBG program by City of Norwich Community Development staff
	<b>Target Date</b>	8/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	All city-wide beneficiaries of the Norwich CDBG program
	<b>Location Description</b>	Office of Community Development, 23 Union Street, Norwich CT
	<b>Planned Activities</b>	Administrative activities only
2	<b>Project Name</b>	Children in Placement - Guardian ad Litem (GAL)
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Creating a Suitable Living Environment
	<b>Needs Addressed</b>	Promotion of Self-sufficiency, health & Safety
	<b>Funding</b>	CDBG: \$22,500.00
	<b>Description</b>	
	<b>Target Date</b>	8/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	25
	<b>Location Description</b>	City-wide in Norwich CT
	<b>Planned Activities</b>	Social Services assistance to children
3	<b>Project Name</b>	Human Services - Norwich Works
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Economic Opportunity

	<b>Needs Addressed</b>	Promotion of Self-sufficiency, health & Safety Economic Development
	<b>Funding</b>	CDBG: \$30,000.00
	<b>Description</b>	
	<b>Target Date</b>	8/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	10 individuals
	<b>Location Description</b>	City-wide in Norwich
	<b>Planned Activities</b>	Job assistance for low to moderate income residents of Norwich
4	<b>Project Name</b>	Norwich Housing Assistance
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Decent, Affordable and Safe Housing 2
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$35,000.00
	<b>Description</b>	Rental Assistance for low to moderate income people
	<b>Target Date</b>	8/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	50 people
	<b>Location Description</b>	City-wide
	<b>Planned Activities</b>	Rental Assistance through Norwich Dept. of Human Services
5	<b>Project Name</b>	Martin House Housing Advocacy and Placement
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Decent, Affordable and Safe Housing 2
	<b>Needs Addressed</b>	Promotion of Self-sufficiency, health & Safety
	<b>Funding</b>	CDBG: \$20,000.00
	<b>Description</b>	Services to support homeless and mentally ill individuals in living independently
	<b>Target Date</b>	8/31/2026

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Target number is 5 individuals
	<b>Location Description</b>	City-wide
	<b>Planned Activities</b>	Services to support homeless and mentally ill individuals in living independently
<b>6</b>	<b>Project Name</b>	Madona Place - COPE
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Creating a Suitable Living Environment
	<b>Needs Addressed</b>	Promotion of Self-sufficiency, health & Safety
	<b>Funding</b>	CDBG: \$10,000.00
	<b>Description</b>	community Outreach Plus Education
	<b>Target Date</b>	8/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Up to 100 individuals
	<b>Location Description</b>	City-wide
	<b>Planned Activities</b>	Public Services
<b>7</b>	<b>Project Name</b>	Gemma E. Moren - United Way Food Drop - Rose City Senior Center
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Creating a Suitable Living Environment
	<b>Needs Addressed</b>	Promotion of Self-sufficiency, health & Safety
	<b>Funding</b>	CDBG: \$25,000.00
	<b>Description</b>	Food bank for low to moderate seniors
	<b>Target Date</b>	8/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Estimated 50 individuals
	<b>Location Description</b>	City-wide
	<b>Planned Activities</b>	Food distribution
<b>8</b>	<b>Project Name</b>	Rose City Learning Center
	<b>Target Area</b>	City-wide

	<b>Goals Supported</b>	Economic Opportunity
	<b>Needs Addressed</b>	Promotion of Self-sufficiency, health & Safety
	<b>Funding</b>	CDBG: \$24,500.00
	<b>Description</b>	Training people in English as a 2nd language to prepare for jobs and other life skills
	<b>Target Date</b>	8/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	35 individuals
	<b>Location Description</b>	City-wide
	<b>Planned Activities</b>	Instructional classes
9	<b>Project Name</b>	TVCCA - Homeless Prevention Program
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Decent, Affordable and Safe Housing 2
	<b>Needs Addressed</b>	Affordable Housing Promotion of Self-sufficiency, health & Safety
	<b>Funding</b>	CDBG: \$15,000.00
	<b>Description</b>	Homeless Prevention Program
	<b>Target Date</b>	8/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	20 individuals
	<b>Location Description</b>	City-wide
	<b>Planned Activities</b>	Rental assistance and other essentials for persons in crisis
10	<b>Project Name</b>	Thames River Community Employment Support
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Economic Opportunity
	<b>Needs Addressed</b>	Promotion of Self-sufficiency, health & Safety
	<b>Funding</b>	CDBG: \$20,000.00
	<b>Description</b>	Support services for young adults including job training
	<b>Target Date</b>	8/31/2026

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Estimated 40 individuals
	<b>Location Description</b>	
	<b>Planned Activities</b>	Program addresses significant barriers to securing employment & achieving financial independence
11	<b>Project Name</b>	Safe Futures Norwich Domestic Violence Response Team
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Creating a Suitable Living Environment
	<b>Needs Addressed</b>	Affordable Housing Promotion of Self-sufficiency, health & Safety
	<b>Funding</b>	CDBG: \$15,000.00
	<b>Description</b>	Domestic Violence Response Team Activities
	<b>Target Date</b>	8/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Services for up to 950 individuals
	<b>Location Description</b>	City-wide
	<b>Planned Activities</b>	Working with victims through operation of a hotline, providing counselors, and support and assistance from the Norwich Police Dept.
12	<b>Project Name</b>	NHA - JFK Heights - Phase II Boiler Replacement
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Decent, Affordable and Safe Housing
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$203,476.00
	<b>Description</b>	boiler replacement at Norwich Housing Authority property
	<b>Target Date</b>	8/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	20 households served
	<b>Location Description</b>	Norwich Housing Authority property

	<b>Planned Activities</b>	Replacement of boilers in 20 Section 8 rental units
13	<b>Project Name</b>	Norwich Housing Property Rehabilitation & Code Correction
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Decent, Affordable and Safe Housing
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$279,421.00
	<b>Description</b>	Housing rehab for low to moderate income residents
	<b>Target Date</b>	8/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Estimated 20 units/projects
	<b>Location Description</b>	City-wide as projects are selected
	<b>Planned Activities</b>	Housing rehab construction

## AP-50 Geographic Distribution - 91.220(f)

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

### Geographic Distribution

Target Area	Percentage of Funds

Table 62 - Geographic Distribution

### Rationale for the priorities for allocating investments geographically

### Discussion

# Affordable Housing

## AP-55 Affordable Housing - 91.220(g)

### Introduction

<b>One Year Goals for the Number of Households to be Supported</b>
Homeless
Non-Homeless
Special-Needs
Total

**Table 64 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>
Rental Assistance
The Production of New Units
Rehab of Existing Units
Acquisition of Existing Units
Total

**Table 65 - One Year Goals for Affordable Housing by Support Type**  
**Discussion**

## **AP-60 Public Housing - 91.220(h)**

### **Introduction**

The Norwich Housing Authority (NHA) owns and manages 686 units of public housing, of which 177 are federal and 509 are state. NHA also administers 514 Section 8 Vouchers that are tenant based. The mission of the NHA is to develop and operate each development solely for the purpose of providing decent, safe and sanitary housing for eligible individuals and families in a manner that promotes the serviceability, economy, efficiency and stability of the developments, and the economic and social well-being of the residents.

While accomplishing the above, the Authority places a high priority on maintaining and rehabbing existing developments. The Authority strives to balance the needs of residents versus the economic realities facing all public housing authorities. The goal is to retain the existing affordable housing stock.

The Norwich Housing Authority focuses on reducing the cost burden for extremely low income and very low-income renter households and improving energy efficiency of its housing stock. Through the efforts of the property managers and resident services coordinators, the Authority tries to be more than just a landlord by meeting the overall requirements of its residents.

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

For PY51, 2025 the Office of Community Development will invest \$203,476.00 in installing high efficiency boilers in the John F. Kennedy Heights II (JFK II) affordable housing complex, comprised of 8 buildings with a total of 40 family housing units.

The Norwich Housing Authority plans to install these boilers in order to increase the efficiency and lower the operating costs of heating the units.

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

In order to encourage public housing residents to become more involved in homeownership opportunities, it is necessary to increase individuals earning potential. In order to purchase a home, residents must improve credit, decrease debt and save. This can only be accomplished through increasing income. This requires greater employability. To promote employment opportunities for very-low to moderate income residents, when appropriate, all subrecipients will be required to sign the Section 3 Certification which states the purpose of Section 3 and that work performed under this contract is subject to the requirements of Section 3. The documentation lists requirements for recruiting Section 3 residents, which includes: where job notices/advertisements should be listed to ensure Section 3 residents have an opportunity to apply; maintaining a list of Section 3 residents who have previously applied for job opportunities; and that the contractor must certify that vacant employment and training positions were not filled to circumvent the contractor's obligation under 24 CFR Part

135. Contractors must agree and sign that they will make every effort to “...comply to the greatest extent feasible with the objectives and percentage goals established in the Section 3 Plan for Housing and Community Development Assistance of the City of Norwich.”

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

The Norwich Public Housing Authority is not designated as troubled.

**Discussion**

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

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

### **Introduction**

The Director of Norwich Human Services has served on the Executive Committee of the Southeastern Connecticut Regional Partnership to End Homelessness and is a lead in the region for prevention of homelessness. She also served on the Board of the Connecticut Coalition to End Homelessness.

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

CDBG funds administered through Norwich Department of Human Services will do several things to support homeless individuals in their quest to become housed and to prevent homelessness for individuals on the edge.

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

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

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

Norwich Community Care Team, a group made up of 19 agencies that provide services across an array of disciplines, will provide temporary rapid re-housing vouchers to allow individuals to remain housed instead of being accepted into a shelter. These individuals will receive counseling and financial self-sufficiency information that will work to increase personal stability. This assistance will not exceed more than 3-months per CDBG regulations. Sheltering is a temporary solution and has proven to be less cost effective than permanent housing. This program will work to reduce the single/individual population needing shelter and increase permanent housing opportunities. Another program managed by TVCCA will offer the same service, but targeting families needing shelter and permanent housing

opportunities.

A number of activities and services are funded to help the needs of the homeless and other special needs populations. Overall, these services address the high priority of reducing homelessness and the threat of becoming homeless. This year, the City will fund programs to alleviate homelessness include working with local providers to provide stability to those that are transitioning from a shelter to their own apartment; energy assistance; meals; food staples; and counseling.

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

Norwich participates in the Coordinated Access Network (CAN). A CAN provides people facing housing crises a single access point to community resources. All continuums of care (sub-CoC) must establish a comprehensive and standardized coordinated access system for shelter, prevention, rapid rehousing, transitional housing, and permanent supportive housing. (A CoC is a geographical administrative unit through which HUD funds are distributed. Each sub-CoC serves as an area's lead agency for community-wide initiatives related to homelessness.)

In a CAN, the 2-1-1 Infoline serves as the gateway to a streamlined process for helping clients facing homelessness. The 2-1-1 Infoline is a single telephone source for information about community services, referrals to human services programs, and crisis intervention. The 2-1-1 website ([www.211ct.org](http://www.211ct.org)) also provides information for individuals and families facing homelessness, including information about mortgage and rental payment assistance programs.

CAN PROCESS includes an initial screening over-the-phone to assess issues and other immediate resources available. If these options do not meet the client's needs, the screener refers the client to meet with a CAN intake team.

CAN Intake: the team first attempts shelter diversion, which may include (1) mediation between the client/landlord or (2) financial assistance. If shelter diversion efforts are not successful, the team completes a full assessment and refers the client (1) to a shelter or, (2) if a shelter is not available, to the homeless outreach team (HOT).

Housing Placement: focus is to move clients into a permanent living situation as quickly as possible through "rapid rehousing." Rapid rehousing means moving clients "from shelter or emergency situations into housing quickly and creating stability once they are housed." If a client needs more intensive assistance, a referral to CAN Housing Team occurs. The team, in collaboration with a community care team, assigns the client to housing. The care team provides community-level accountability for all housing placements, including:

1. permanent supportive housing (i.e., affordable housing linked to community based services such as case management and employment support);

2. critical time intervention (i.e., assistance is provided to individuals with mental illness transitioning from hospitals, shelters, prisons, or other facilities);
3. treatment and recovery housing (i.e., housing associated with intensive substance abuse recovery programs); and
4. transitional housing (i.e., short term supportive housing, generally from two to 24 months).

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

There are multiple levels of homelessness and multiple activities used to reduce and potentially end homelessness. The City is adjusting its current strategy to end homelessness by increasing permanent housing solutions through temporary rental subsidies and other means. The City closed its winter overflow shelter in 2013 to expend resources on the strategies of rapid re-housing and shelter diversion. (Shelter services were provided by the regional, state funded shelter, the New London Homeless Hospitality Center under the HUD mandated process of coordinated access to shelter.) At the same time, individuals are paired with resources that include: job training and job creation (incentives for businesses to hire LMI residents); shelters; mental health and addiction related services, financial counseling; utility assistance; and resources to reduce food scarcity concerns.

As previously mentioned, the City participates in the Continuum of Care and shares services along a broad array of providers. Homelessness Prevention Services are provided by several members including Norwich Human Services, the United Way, Catholic Charities, Bethsaida Community Inc., DCF, Child and Family Agency, Reliance House, Salvation Army, Sound Community Services, SMHA, Stonington Institute, TVCCA, Thames River Family Program, the Women's Center. In addition, Norwich Human Services will provide emergency rental assistance to a greater number of individuals in order to increase permanent housing opportunities. Extremely low income individuals receive free or reduced legal assistance, counseling and advocacy assistance, job training opportunities, and emergency funds for food as well as shelter support.

The City works with the Southeastern Partnership to End Homelessness and the other providers to meet the need and connect the most vulnerable of populations with supportive services that allow individual to achieve as much independency and self-sufficiency as possible. The Partnership is now a sub-continuum of care as it has merged with the Balance of State Continuum for better efficiencies.

Case management teams will look to create a community profile to uncover city-wide needs that are not being addressed adequately or efficiently. Conversations with residents include a focus on barriers to stability as well as income, emotional, physical, and educational needs of the clients. Norwich was the first to implement the Community Care Team model which is a recognized state best practice and is

incorporated into many towns Ten Year Plans for coordinating care within this population.

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

The State of Connecticut mandates that discharges from foster care, health care, mental health facilities and the Department of Corrections be done in such a way as to minimize risk of homelessness. The Continuum of Care partners ensure that the proper steps are taken with regard to discharge planning. The following narrative is from the Continuum of Care Application:

#### Foster Care

Connecticut has built in an Independent Living Program that offers young people a continuum of independent living services along with specialized case management to ensure a successful transition to productive community life. The Community Housing Assistance Program provides youth aging out of Foster Care with a subsidy to cover living expenses.

#### Health Care

The two local hospitals, Lawrence and Memorial (New London) and Backus Hospital (Norwich) verbally confirmed that current discharge practice includes providing case management services. With the exception of extreme situations, local hospitals do not discharge into emergency shelters, the street or HUD McKinney–Vento funded beds. The New London Hospitality Center had 7 respite shelter beds funded by L&M Hospital for homeless people discharged from the hospital. These beds are monitored by Community Health Center medical staff.

#### Mental Health

The State of Connecticut Department of Mental Health and Addiction Services have policies in place that dictate that every attempt shall be made to verify discharge housing arrangements. Clients are not discharged into emergency shelters, the street or HUD McKinney–Vento funded beds.

#### Corrections

The State of Connecticut Department of Corrections continues to complete an Offender Accountability Plan for each inmate, program outline and expectations during the entire time of incarceration. A standardized discharge plan is completed with inmates at the end of sentence, addressing issues including housing, identification and community resource needs. The Department has significantly

increased staffing and the number of halfway house beds for parole and community services and contracts for a wide range of residential services in the community.

## **Discussion**

One of the key strategies for homeless prevention is employment development. The goal is enhance a person's ability to obtain and keep a job, and to make an adequate income to be self-sufficient. These resources are described under job training initiatives in Section MA-45 Non- Housing Community Development Assets of this Consolidated Plan. The City also works diligently to expand and conserve its affordable housing inventory, especially affordable rental housing that benefits the extremely low and low income households who are most at risk of becoming homeless. The Continuum of Care agencies work closely with hospital in the region to address their discharge policies to avoid discharging patients into homelessness and the school system families that are not falling through the cracks.

The City will continue to address needs of the non-homeless special needs to ensure the most vulnerable of populations are protected. This includes working with the Continuum of Care, Southeastern Mental Health Affiliates and the partner agencies affiliated with these programs and the activities mentioned previously.

## **AP-75 Action Plan Barriers to Affordable Housing - 91.220(j)**

### **Introduction**

The State of Connecticut still remains the location as one of the highest state-wide housing prices. In New London County, the high prices combined with fewer jobs, lack of transportation and lower wages creates a situation where housing choice is impaired. The City of Norwich, while one of the highest providers of affordable housing in the region, continues to try to increase the supply of affordable housing.

In 2025, the Norwich Property Rehab Program will make 28 housing units lead safe and provide rehabilitation funding to 16 of those housing units. As part of the rehabilitation program, the majority of units will receive energy efficiency upgrades that include windows, heating and insulation. As a result, the rehabilitation program not only improves housing stock while providing adequate housing for very-low to moderate income individuals, it also works to reduce housing cost burden.

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

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

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

As part of pursuing these opportunities to advocate, the City will work to advocate for Housing Choice Vouchers program. Community Development will work to educate elected officials and residents on the real impact of supportive housing and affordable housing programs. We will work with organizations to help advocate for policies that not only remove barriers directly but also provide adequate resources to meet the HUD housing objectives.

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

## **return on residential investment**

City of Norwich plans to work to remove barriers to affordable housing and the financial impact of efforts to protect public health and safety by taking actions to reduce costs or provide off-setting financial incentives to assist in the production of safe, high quality, affordable housing. To mitigate the impacts of these barriers, the City will:

- Apply for State and federal funding to gap finance affordable housing production and rehabilitation of existing affordable housing stock.
- Continue to streamline the environmental review process for housing developments, using available state categorical exemptions and federal categorical exclusions, when applicable.
- Continue to improve the permit processing and planning approval processes to minimize the delay in housing development in general and affordable housing development in particular.
- Continue to provide rehabilitation assistance and homeownership assistance, and to assist in the construction and preservation of affordable housing.

The Southeastern Connecticut Housing Needs Assessment indicates that Norwich has already undertaken many actions that provide for the development of affordable housing. However, as progressive as the City has been the City's Plan of Conservation and Development and Comprehensive Plan which identifies an inventory of sites with residential development, including sites that would be rezoned/up zoned to higher density development or redevelopment. This expanded inventory of mixed use and multi-family sites could facilitate the development of affordable housing.

A number of recommendations have also been discussed, including:

1. Work with CT Fair Housing to conduct testing of sale and rental properties to identify violations of the Fair Housing Act at an early stage.
2. **2.** Adjust zoning regulations to work with larger undeveloped parcels of land

## **Discussion**

## **AP-85 Other Actions - 91.220(k)**

### **Introduction**

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

### **Actions planned to address obstacles to meeting underserved needs**

Provide Decent Affordable Housing - The City will continue to provide a Property Rehabilitation Program, which is available to both owner-occupants and investor-owners. The program anticipates performing full property rehabilitation including lead hazard reduction for 18 housing units and associated project delivery costs (partial salary and fringe benefits for Rehab/Lead Officer and Program Assistant.) The Lead Hazard Reduction Program will make units lead-safe. The program requires rents to remain accessible to low and moderate-income renters after completion of rehabilitation.

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

Chelsea Groton Savings Bank has offered a down payment "match program".

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

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

Southeastern Connecticut is home to a broad range of individuals who hail from diverse backgrounds in education, wealth, race and ethnicity. While the region is diverse, the community has the same concerns involving crime, education, poverty and infrastructure maintenance found in more densely settled regions. In those more densely populated settled regions, you will find a multitude of talented social service agencies and non-profits available to assist low-to-low-moderate income

individuals. Norwich provides an inequitable amount of resources towards assisting low-income individuals. In PY 2025, programs that help increase job training skills, provide transportation to and from work, and provide permanent housing instead of sheltered housing will be funded.

### **Actions planned to foster and maintain affordable housing**

The anti-poverty strategy utilizes existing job training and social service programs to increase employment marketability, household income, and housing options. The City's anti-poverty strategy also includes direct activities that focus on job creation. In Norwich, there are a number of barriers to employment, including transportation, affordable child care, health/medical care, and even language skills.

As a means of reducing the number of persons with incomes below the poverty line and reducing employment barriers, the City will continue to coordinate its efforts with those of other public and private organizations providing economic development and job training programs. Over the last few years, the number of public, quasi-public, and nonprofit organizations providing economic development and job training services in Norwich has increased. This includes youth programming that teaches basic jobs skills and exposes youth to paid opportunities where they are counseled in the position by case managers as well as employee supervisors. This works to reduce future barriers to employment while building real life job experience.

As part of job training, participants have previously been eligible to receive safety-net assistance, such as temporary transportation and child-care assistance. However, these funds are limited based on application and allocation from CDBG or other resources. There is no on-going source of funding. To stimulate business growth, Norwich has been using CDBG funds to encourage Norwich businesses to hire Norwich residents that are LMI. The strategy not only focuses on individual businesses, but works to tie in the job training programs. This way, Norwich residents graduating from the training programs have a greater chance of becoming employed.

In PY25 we are working with Norwich Human Services and NCDC to provide training to LMI individuals.

### **Actions planned to reduce lead-based paint hazards**

The Community Development Administration currently administers the Community Development Block Grant program and in past years, has administered a series of Connecticut Department of Economic and Community Development grants as well as the City's CDBG-R grant. As such, it has established itself as the lead agency in the City for housing related programs, except for the local public housing authority. Long-standing financial, as well as professional, ties serve to assist communications between the Community Development Office and the Norwich Housing Authority. The Community Development Director and the Executive Director/Staff of the Norwich Housing Authority are in contact with each

other on a regular basis to discuss the needs of the City.

### **Actions planned to reduce the number of poverty-level families**

Norwich has a good history of successful partnerships aimed at providing housing and community development programs to its citizens. A variety of public and private resources are coordinated to help Norwich families and individuals through traditional and innovative approaches to meeting the needs.

Annually, local service providers and departments are invited to submit applications for funding. The funds are awarded to eligible nonprofit, for-profit, faith-based, and other organizations to implement community and economic development programs. The funds through this process are primarily available for programs that benefit low and moderate-income persons of Memphis and must be aligned with the City of Norwich 5-year Consolidated Plan.

The Office of Community Development will continue to work with key local government departments to carry out housing and community development strategies. Other partners include but are not limited to: Police Department, Fire Department, Public Works, Engineering, Human Services, the Office of Planning and Neighborhood Services, Norwich Housing Authority, Uncas Health District, Norwich Public Utilities, Norwich Public Schools, Weatherization Programs, the Lead Hazard reduction Program. All of these departments have a role in shaping and maintaining healthy communities. The Office of Community Development will communicate and coordinate with appropriate departments as needed.

Equally important are the partnerships with local nonprofit service providers, homeless service and housing providers, community housing development organizations, community development corporations, faith-based institutions, organizations serving persons with special needs, foundations, intermediaries, private housing developers, quasi government agencies, and others. The partnerships may include the grant funding, coordination with programs provided through these organizations, leveraging resources, information sharing, and other activities aimed at identifying and meeting the needs within the community.

### **Actions planned to develop institutional structure**

The Office of Community Development will continue to work with key local government departments to carry out housing and community development strategies. Other partners include but are not limited to: Police Department, Fire Department, Public Works, Engineering, Human Services, the Office of Planning and Neighborhood Services, Norwich Housing Authority, Uncas Health District, Norwich Public Utilities, Norwich Public Schools, Weatherization Programs, the Lead Hazard reduction Program. All of these departments have a role in shaping and maintaining healthy communities. The Office of

Community Development will communicate and coordinate with appropriate departments as needed.

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

**Discussion**

## Program Specific Requirements

### AP-90 Program Specific Requirements - 91.220(l)(1,2,4)

#### Introduction

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(l)(1)

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

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

#### Other CDBG Requirements

1. The amount of urgent need activities

1. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)). <TYPE=[text] REPORT\_GUID=[A0BBB986408D8C25582AC4BE59FA99C5]>

#### Discussion

## Appendix - Alternate/Local Data Sources

1	<p><b>Data Source Name</b></p> <p>Southeastern Connecticut Housing Needs Assessment</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>Southeastern Connecticut Council of Governments and Southeastern Connecticut Housing Alliance.</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>A comprehensive regional housing study of the Southeastern Connecticut Housing market including Norwich. This study indicates the number of housing units necessary for the region, trends in housing, population trends etc. A look into the various planning and zoning issues of towns in the region as well as subsidized housing units in each locale.</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>The purpose of the data set is to determine the future growth and needs of the region and impact on the communities.</p>
	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>It is limited to housing need but is comprehensive in it's approach to type of housing, socio-economic needs of housing and is inclusive of aging population needs.</p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>The study was released to the public in 2018</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>Complete</p>
2	<p><b>Data Source Name</b></p> <p>Census Data</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>U.S. Census</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>Census data is utilized to provide low/mod area decisions as well as helpful in determining trends within the City.</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>Census data is necessary for CDBG allocations to ensure that low/mod area benefit is met.</p>

	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>Census data is available for each neighborhood in Norwich.</p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>We attempted to use the most current data and, you will note, that may vary depending on the data needed.</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>Consistently in progress</p>
3	<p><b>Data Source Name</b></p> <p>City of Norwich Community Development Needs</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>City of Norwich Community Development Office.</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>The data is attached for review. Essentially it showed that Norwich still has work to do with Human Services - job training, benefits. Housing services - still a need for rehabilitation funding. Infrastructure - Parks/sidewalks etc.</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>The purpose for developing the data set was to gather as much information, as possible, on community needs from individual members of the community.</p>
	<p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b></p> <p>Created: 02/05/2020   Closed: 06/11/2020</p>
	<p><b>Briefly describe the methodology for the data collection.</b></p> <p>We utilized survey monkey and past surveys for information. Due to Covid-19 data collection was tough as we were not allowed to hold public meetings. However, we were able to put a notice in the local newspaper, upload on our website and make available to the Senior Center.</p>
	<p><b>Describe the total population from which the sample was taken.</b></p> <p>City-Wide</p>

	<p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p> <p>Unfortunately the survey was sparsely responded to.</p>
4	<p><b>Data Source Name</b></p> <p>CT Point-in Time Count 2024</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>Connecticut Coalition to End Homelessness</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>The data provides a point in time look at homelessness in Norwich region.</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>To identify the trends in homelessness.</p>
	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>Certain population - homeless</p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>January 2024</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>Complete</p>