

**CITY OF NORWICH**  
**COMMUNITY DEVELOPMENT BLOCK GRANT • APPLICATION FOR FUNDING**  
**PUBLIC SERVICES**

**PROGRAM YEAR 2020 (PY 46) • SEPTEMBER 1, 2020 – AUGUST 31, 2021**

**DUE: WEDNESDAY MARCH 11, 2020 AT 4 PM AT 23 UNION STREET, NORWICH, 2<sup>ND</sup> FLOOR**

Office of Community Development  
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**PART I: GENERAL INFORMATION**

**AGENCY:** Thames Valley Council for Community Action, Inc. (TVCCA)

**LEGAL NAME**  
 (if different from Agency) \_\_\_\_\_

**ADDRESS:** 1 Sylvandale Road  
Jewett City, CT 06351

**E-MAIL:** mmilanese@tvcca.org

**EXECUTIVE DIRECTOR:** Deborah Monahan

**CONTACT NAME AND TITLE:** Mary Milanese, Development Director

**TELEPHONE:** 860-425-6508

**AGENCY FISCAL YEAR:** April 1, 2020 March 31, 2021  
 Begin End

**PROGRAM OR PROJECT NAME:** TVCCA Home Again-Homelessness Prevention/Diversion Assistance

**CDBG REQUEST & AWARD AMOUNTS:**

	REQUEST	AWARD
<b>UPCOMING FISCAL YEAR:</b> (September 1, 2020 - August 31, 2021)	\$ <u>20,000</u>	\$ _____
<b>CURRENT FISCAL YEAR:</b> (September 1, 2019 – August 31, 2020)	\$ <u>20,000</u>	\$ <u>20,000</u>

The information contained herein and attached as exhibits hereto is, to the best of our knowledge and belief, true, correct and complete and that the City of Norwich can rely upon these statements in determining whether to fund this project. We certify that the Agency Board of Directors has approved this application.

Deborah Monahan  
 EXECUTIVE DIRECTOR/DEPT. HEAD

Tammie Hullivan  
 PRESIDENT, BOARD OF DIRECTORS

Deborah Monahan  
 Printed Name  
3/11/2020  
 DATE

Tammie Hullivan  
 Printed Name  
5/1/20  
 DATE



## A. INTRODUCTION/AGENCY INFORMATION

### 1. Brief history of your organization, including its mission, structure and membership.

Thames Valley Council for Community Action, Inc. (TVCCA) traces its roots to the historic anti-poverty initiatives of the 1960s. President Lyndon B. Johnson launched the War on Poverty with the Economic Opportunity Act of 1964, which defined the scope of the Community Action Program, and the structure and functions of Community Action Agencies, the grass-roots organizations that would oversee and administer the Program nationwide. More than a half-century later, the vision of Community Action Agencies throughout the county remains focused on helping people in low-income and disadvantaged communities access the services they need at a local level, with the ultimate goal of guiding these citizens toward economic independence and sustainability.

Since its incorporation on March 22, 1965 as New London County's Community Action Agency, TVCCA has remained true to this vision, and steadfast in its commitment to address social and economic disparities in our area, and mitigate both the causes and consequences of poverty. Throughout the region, TVCCA is recognized as a community leader and a trusted partner in advocating for and meeting the needs of the area's most vulnerable residents.

TVCCA's mission is to increase self-sufficiency and economic security for low income individual and families in eastern Connecticut through a broad spectrum of community based collaborations, promoting community awareness, and comprehensive, quality services.

From a single service in 1965, TVCCA has developed a comprehensive network of 30 programs to assist people with great needs but few resources. Our annual operating budget of \$26,982,000 funds the following programs and services: **Housing Services** (Homelessness Prevention and Diversion, Rapid Rehousing, Permanent Supportive Housing, Rental Assistance, Section 8 Housing); **Community Services** (Low-Income Heating and Energy Assistance, Case Management, Financial Literacy, Volunteer Income Tax Assistance); **Employment and Training Programs** (Jobs First, Youth services, Workforce Innovation & Opportunity Act services); **Early Childhood Education** (Head Start, Early Head Start, Little Learners); **Nutrition Programs** (Meals on Wheels, Senior Congregate Meals, SNAP, WIC); and **Retired & Senior Volunteer Program (RSVP)**. TVCCA serves all 21 New London Country municipalities. Our Housing, Senior Nutrition, and RSVP programs are also available in 18 Windham and Tolland County towns.

Utilizing a comprehensive case management approach known as the Human Services Infrastructure, TVCCA provides a customer-focused, integrated service delivery system that connects clients to the tools, resources, programs, and services they require – within TVCCA as well as through other community-based human services organizations – all in an effort to promote self-reliance, and help people achieve both short- and long-term economic security. The Human Services Infrastructure coordinates all social services to address client needs holistically and comprehensively; it is designed to foster self-sufficiency over time and reduce clients' need for social services in the future.

TVCCA has a record of superb administration, has benefited from astute and remarkably consistent management, and has maintained financial stability even through the gravest of

economic times. The agency's Executive Director reports directly a 21-member, tripartite Board of Trustees, which is composed of representatives from seven New London County municipalities, seven individuals who represent the low-to mid-income clientele TVCCA serves, and seven members of the local business and nonprofit community. The unique composition of TVCCA's Board reflects the diversity of the agency's efforts, its breadth of support within the communities it serves, and its innately collaborative nature. TVCCA's Board is a "hands-on" group which meets ten times a year. Meetings require a quorum, and detailed minutes are kept. The Board is kept apprised of and must approve all TVCCA activities, initiatives, plans and financial matters. Each contract, grant, and agreement must be reviewed and ratified by the Board.

The Executive Director oversees senior management team of five – Chief Operations Officer, Chief Fiscal Officer, Chief Human Resources Officer, and Senior Directors of Marketing/ Development and Finance – who supervise essential agency functions, oversee the administration of all programs, and manage 243 full-time and 108 part-time employees.

ACCOMPLISHMENTS: The impact of TVCCA's comprehensive services can be seen in the lives of people who turn to us for help:

- 1,697 households obtained and/or maintained safe and affordable housing through TVCCA's Housing Services;
- 8,151 households received Energy Assistance benefits, which injected \$5,437,100 into the local economy;
- 992 low-income clients found employment as a result of TVCCA Employment programs;
- 997 area residents qualified for \$1,640,637 in Federal and State tax refunds through our free Volunteer Income Tax Assistance (VITA) program;
- 1,217 children participated in Head Start and Little Learners programs that develop school readiness skills;
- 267,004 meals were delivered to seniors in Eastern Connecticut, supporting their wish to age in place in their communities;
- 5,683 service hours were volunteered by local citizens working with TVCCA to improve the well-being of their neighbors;
- 5,179 women, infants and children received food assistance through TVCCA's WIC services.

2. What are the hours of operation for your agency?

TVCCA program office hours are 8 am - 6 pm Monday and Wednesday, 8 am - 4:30 pm Tuesday and Thursday, and 8 am - 4 pm Friday. Program offices are also open 8 am - noon the third Saturday of each month; weekend and evening appointments are available to accommodate our clients' work schedules. Our Early Childhood Education Centers operate from 7 am - 5 pm.

3. What is the total number of persons employed by your agency?

TVCCA currently employs 243 full-time and 108 part-time staff members, and we benefit greatly from the assistance of approximately 600 volunteers.

4. Person responsible for compliance with Section 504 of Rehabilitation Act of 1973 - Nondiscrimination under Federal Programs: Deborah Monahan, TVCCA Executive Director
5. Do you receive more than \$500,000 Federal Funding through any means, including grants & loans?

Yes, Federal and State entities are the largest funders of TVCCA programs; however, these sources offer no support for housing efforts aimed at averting homelessness. Collectively, government funding agencies have narrowed the definition of “homelessness” to the point that the only clients eligible for assistance are those literally on the street. TVCCA’s Homelessness Prevention/Diversion program targets the “gap group” of working poor individuals and families whose earnings are insufficient to cover basic living expenses, but who are disqualified from government funded housing assistance because their incomes exceed the unrealistically low levels set by state and federal programs.

## **B. STATEMENT OF NEED**

1. Define the problem or need to be addressed through your program and provide evidence to support the need as well as citing resources for verification of any statistical information provided.

While the region’s economy has continued to improve in the past year, the fact is that the tangible benefits of the recovery from the Great Recession have largely bypassed low-income residents: nowhere is this more evident than the City of Norwich. According to the Connecticut Department of Labor, unemployment in Norwich averaged 4.06% for the year ending 12/31/19, compared to a seasonally adjusted average of 4.5% for 2018. This is encouraging, but Norwich’s jobless rate still is higher than both New London County’s (3.6%) and the state’s (3.7%). (Source: Connecticut Department of Labor) Furthermore, the US Department of Labor’s Bureau of Labor Statistics identifies an additional 4% of the region’s work force as “under-employed,” a category that includes discouraged job seekers, marginally attached workers, and people working part-time because they are unable to find full-time positions. It is worth noting that Connecticut has the fourth highest under-employment rate in the nation.

Unemployment and under-employment, however, tell only part of the story. Although the percentage of Norwich residents living at or below the Federal Poverty Level\* has declined from 15.8% in 2018 to 14.5% in 2019, more residents are living paycheck-to-paycheck, as wages stagnate, private market rental costs trend upward, and the cost of living continues to climb. This growing segment of “working poor” is identified by the acronym ALICE (Asset Limited, Income Constrained, Employed). These are households where adults work (often at multiple jobs) but don’t earn enough to afford even the basics – housing, food, healthcare, transportation, childcare. (Sources: 2018, 2019 Norwich CERC Profiles; 2018 ALICE Report) Low wage jobs, tight budgets, and negligible financial reserves make this population especially vulnerable to the inevitable crises all households face – lost jobs, reduced hours, accidents, illness, or other emergencies.

\*2019 Federal Poverty Level: \$12,490 for a single person, \$16,910 for two-person household, \$25,750 for a family of four

According to ALICE: A Study of Financial Hardship in Connecticut, United Way's 2018 analysis of residents caught in this "gap," nearly 40% of Norwich area households are in the ALICE category. While the hiring boom at Electric Boat has boosted Southeastern Connecticut's economic recovery, it has also adversely impacted the region's tight housing market, exacerbating a long-standing concern. Indeed, the City of Norwich's Five-Year Consolidated Plan lists "Decent Affordable Housing" as a top priority, citing homelessness prevention and reductions in overall housing cost burden as specific areas of concern. Housing cost burden (i.e., housing expenses in excess of 30% of gross income) remains a problem, especially for Norwich renters. Norwich's 2019 CERC Profile notes that 51.3% of Norwich renters are cost burdened, up from 48.7% in 2018. This is evidence that the influx of new residents EB has attracted continues to pressure the local rental market, forcing asset-limited households into ever more precarious situations.

Furthermore, because many clients in this program have poor credit ratings and/or rental histories, they often must lay out a security deposit of two or three months' rent. Norwich Public Utilities had similarly onerous security requirements for new customers until recently. Thanks to an agreement negotiated by Norwich Human Services and TVCCA, the company will adjust its policy and create a pilot program to help hardship customers with security deposits. (Source: Norwich Public Utilities Makes Changes to Security Deposit Requirements, The Day, 2020 March 7).

Even as low-income families' budgets are being squeezed by rising costs, resources to assist struggling households have all but disappeared. While state and federal housing programs are in place to help low-income and working poor families, these sources have stringent eligibility requirements and do not cover some simple expenditures such as utility arrearages or temporary motel stays that could keep a household from becoming homeless. It has been four years since Connecticut eliminated its Eviction/Foreclosure Prevention Program, which had helped TVCCA avert homelessness for nearly 2,000 area families. As noted above, government agencies continue to tighten eligibility requirements for use of housing dollars for homelessness prevention and diversion, further limiting our ability to intervene before families lose their housing and are forced into the shelter system.

And finally, there is Norwich's eviction rate: at 4.8%, it is fifth highest in Connecticut and accounts for 62% of all evictions in New London County. Indeed, the eviction rate in Norwich is 22 times higher than in the City of New London, even though its median income is higher and its poverty rate is less than half of New London's. (Source: Seaberry, Camille (2018 April 22). Connecticut's eviction rate slightly higher than average. Retrieved from: CTV viewpoints.org)

2. Are the services you provide offered by other agencies serving Norwich? If yes, please explain uniqueness.

TVCCA has long worked with area agencies to find solutions to housing barriers faced by Norwich residents. The agency was one of four founding members of Connecticut's first Coordinated Access Network (CAN) in 2011. CANs are essentially working groups of local human service organizations, healthcare providers and local/state government agencies that deliver multi-programmatic coordination of services to improve access to community housing resources for the low-income constituents they serve.

TVCCA and some 30 other agencies in the recently-expanded Eastern Connecticut Coordinated Access Network (ECAN) take an integrated, regional approach to the problem of homelessness. All participating agencies share a commitment to the service delivery model known as **Housing First**, which prioritizes stable housing as the starting point from which clients can work towards greater self-sufficiency. Although several of our CAN partners – Norwich Human Services, Thames River Community Services, Catholic Charities, Salvation Army – also offer rental assistance programs similar to TVCCA’s in Norwich, their financial assistance is capped at \$500 per household. ECAN members are aware that TVCCA is one of the few local organizations raising private funds for Homelessness Prevention/Diversion services, so we are often sought out to help clients with especially high housing barriers. This is very much in the spirit of the CAN: members working collectively can accomplish much more than they could as individual entities. Multiple organizations regularly pool resources to assist clients with great needs.

3. Describe how the program will address the needs of the community and help solve the need.

When working poor individuals and families – those who make too much to qualify for government housing assistance but not nearly enough to cover basic living expenses – find themselves in housing crises, TVCCA offers a safety net in the form of the Homelessness Prevention/Diversion Financial Assistance Program. By providing one-time monetary assistance for rent, security deposits, overdue utility bills, rent arrearages and ancillary expenses, the program promotes stable housing for struggling families, and ensures their ability to forestall entry into homeless shelters.

Through the program, clients also receive case management services to identify and resolve underlying issues that contribute to their housing instability. TVCCA provides life skills coaching (e.g., financial literacy, budgeting, tenancy best practices), referrals to services within TVCCA, (e.g., employment/job training, nutrition, early childhood education, energy assistance), and/or services from other community agencies to address clients’ healthcare, mental health counseling and treatment needs.

By creating a pathway to stable housing, the program benefits the most vulnerable members of our society. It supports family cohesion, helps households build and maintain social continuity within neighborhoods, and ultimately enhances the vitality of our communities as a whole.

From a community perspective, TVCCA’s Homelessness Prevention program enables local government to avoid eviction-related expenses; these include costs associated with storing an evicted family’s belongings, temporary hotel stays for evictees with children, transporting evicted children to school once the family is placed in emergency housing. Similarly, the program enables small business owners (landlords) to avoid the considerable expense of a full eviction process, which can total \$5,000 or more for a single eviction: for example, cleaning service, income foregone while unit is empty, advertising and cost to screen new tenants.

3. Does your program have a waiting list? If yes, how many people are on the waiting list?

TVCCA’s Homelessness Prevention/Diversion Program does not have a waiting list.

### **C. PROGRAM DESCRIPTION**

1. Provide a general description of the program for which you are requesting funding by identifying the specific activities and/or services provided.

Preventing homelessness has been central to TVCCA's Housing program for more than 30 years, as have shelter diversion services. Our Homelessness Prevention/Diversion program became even more important when the agency's family shelter closed in 2016, a move that reflected a shift away from the temporary fix of homeless shelters, and toward efforts that stop homelessness before it starts, namely homelessness prevention and shelter diversion.

Last year throughout our service area, TVCCA provided Homelessness Prevention/Diversion financial assistance to 86 families facing homelessness and possible entry into the shelter system; (44%) 38 of whom were Norwich residents. At the same time, we screened, assessed and successfully resolved housing crises of another 57 households without the need for financial assistance; 25 of these constituents lived in Norwich.

The program provides a range of interventions to forestall homelessness and avoid entry into shelter. When an extenuating circumstance – job loss, domestic dispute, medical emergency, etc. – endangers a family's housing, TVCCA Homelessness Prevention program has a number of practical strategies for resolving the crisis. Case managers first determine whether it's possible to preserve the family's current housing. If needed, we provide mediation and conflict resolution (e.g., negotiating with landlords to create a payment plan and forestall eviction), and/or financial assistance (i.e., payment of back rent or utility arrearages). Housing staff can also help clients identify alternative living arrangements – for example, doubling up with a friend or relative. If these efforts are unproductive, TVCCA offers housing navigation services to find a new unit, as well as advocacy and financial assistance for same.

To access program services, residents in housing crisis call United Way's 211 hotline, where initial intake information is collected then forwarded to the ECAN for screening and evaluation. Clients are then assigned to a CAN Housing Team, where staffers from area agencies review and assess each household's needs. These teams collaborate closely and can quickly match clients to appropriate services within the CAN network. As noted earlier, because TVCCA is the region's major provider of diversion services, many such cases are referred to us.

When financial assistance is required, TVCCA staff thoroughly vets and documents requests, issuing payments directly to landlords, property managers, utility companies, et al, on behalf of clients. Households are expected to contribute towards these payments; we find that most are eager to share in such settlements, perhaps because it provides a way to regain a sense of agency and self-reliance in difficult times.

The program incorporates comprehensive case management services to identify and resolve less apparent issues that may be interfering with clients' ability to progress toward stable housing. Among these services are coaching sessions (e.g., guidance on how to budget, manage a checking account, be a successful tenant), recommendations for additional services within TVCCA, (e.g., employment/job training, WIC, Head Start, heat/energy assistance, free income

tax preparation), and/or services from other community agencies to meet clients' physical and mental wellness needs.

Such well-timed interventions – whether through financial assistance or support services – are essential to restoring vulnerable households' housing stability. Prevention/Diversion not only costs far less than the alternative -- eviction and shelter entry -- it also leads to better overall outcomes. It helps keep families together while providing case management guidance and a portal to access social services they need to move toward self-sufficiency and economic security. Furthermore, we have found that the process of resolving a family's housing crisis often provides opportunities to coach clients on skills they may be lacking. For example, a case manager's assistance negotiating a dispute with a landlord can serve as a model for self-advocacy. In this way, resolving a housing emergency becomes an occasion for imparting life-lessons that help clients become more self-reliant. A judicious combination of up-front financial assistance and on-going supportive case management has proven to be a winning strategy for many households at risk of eviction.

Often a small, timely intervention is all that is needed to get a struggling family back on track. While Housing Services staff are guided by policies and observe protocols, they recognize each family is unique and that the circumstances of their housing crises are equally diverse. This is not a "one-size-fits-all" program, and every case must be approached with an eye to innovation and flexibility. Whether it's devising a creative, non-monetary plan to preserve a family's housing situation, or offering just enough financial assistance by covering security deposit and first month's rent, our goal in working with each family is to identify and deploy the right intervention at the right time.

- a. Explain how this program aligns with the 5-year Consolidated Plan (see [www.norwichct.org](http://www.norwichct.org))

TVCCA's Homelessness Prevention/Diversion program aligns with several priorities in Norwich's Five-Year Consolidated Plan. As mentioned above, we share the City's overarching commitment to ensuring decent, safe and affordable housing for the City's low-income residents, as well as its interest in alleviating the cost burden for Norwich renters. We are especially attuned to the needs of the working poor – those households that make too much to qualify for government housing assistance, but not enough to support their families, much less build up financial reserves to cope with emergencies. The program for which we seek funding addresses and endeavors to make progress in all three areas.

- b. Describe how this program collaborates with other programs and organizations

As noted above, TVCCA is a founding member and major provider of housing services within the framework of the Eastern Connecticut Coordinated Access Network, the newly-expanded system that brings together the resources of 30+ providers in the eastern third of the state. TVCCA and its CAN partners are committed to the **Housing First** service delivery model, which makes housing stability a priority for clients on the road to self-sufficiency and economic security. ECAN's weekly Housing Team meetings provide a forum for ongoing, inter-agency collaborations, enabling providers to enhance overall provision of services and maximizing each agency's limited resources. Not only does the CAN streamline access for people needing housing

assistance, it also strengthens collaboration, communication, efficiency, and transparency among participating agencies – all in an effort to promote housing stability for the region’s most vulnerable residents.

Participating CAN agencies ensure the clear dissemination of information on eligibility guidelines, walk clients through the application and referral processes, and raise community awareness of the goals and achievements of housing programs. The ongoing process of collaboration among ECAN members – their collective expertise and willingness to share resources – is integral to continued progress toward our common goal to end homelessness in our area and provide adequate housing as a starting point in guiding our clients towards self-reliance and financial independence.

Among our New London County partners in the newly expanded ECAN are Thames River Community Services, Norwich Human Services, Catholic Charities, Salvation Army, St. Vincent de Paul, Always Home, New London Homeless Hospitality Center, Southeastern Mental Health Authority, Safe Futures, Reliance Health, Covenant Shelter, The Connection, Sound Community Services, United Way of Southeastern Connecticut, Community Health Resources (CHR), and the Alliance for Living. In the northeast area, we work closely with Access Agency, Windham Regional Community Council, Holy Family Shelter, Perception Programs, United Services, and the Windham Region No Freeze Project.

Our Homelessness Prevention/Diversion program is totally integrated into CAN services; all CAN members can access it for their various constituencies -- families, singles, people with mental health issues or HIV/AIDS, women, victims of domestic violence. Similarly, TVCCA clients receiving Homelessness Prevention services are often referred to other agencies’ programs for help dealing with specific issues.

c. Elaborate on how this program links with local or regional plans

As noted above, our Homelessness Prevention program is closely aligned with Norwich’s 5-Year Consolidated Plan – its goals, objectives, outcomes, and its efforts to improve the quality of life for all Norwich residents. TVCCA plays a leadership role in many local inter-agency initiatives, including Health Improvement Collaborative of Northern New London County, Health Improvement Collaborative of Southern New London County, the Race and Equity Collaborative of the Corporation for Supportive Housing), United Way of SECT’s Partnership to End Homelessness, Southeastern CT Council of Governments, and the City of Norwich’s Census task force, Norwich Complete Count. At the state level, we interface with Connecticut’s Department of Children & Families (DCF), Department of Housing (DOH), Office of Early Childhood (OEC), the Department of Mental Health and Addition Services (DMHAS); our Housing Services’ data is aggregated in the state’s Homeless Management Information System (HMIS). TVCCA’s Housing programs are delivered in coordination with CT Coalition to End Homelessness (CCEH), CT Coalition against Domestic Violence (CTCADV), and CT Balance of State Continuum of Care (CT-BOS CoC).

d. Discuss any real or possible partnerships created as a result of this funding

CDBG funding supports numerous TVCCA partnerships at every level: In addition to our ongoing collaborations with CAN agencies throughout Eastern Connecticut, TVCCA is closely linked to scores of other organizations that share our commitment to ensuring families are able to secure and maintain stable housing.

The agency has long-standing Memorandums of Understanding with Connecticut Coalition to End Homelessness (CCEH) to access funds administered through their *be homeful* and *Rapid Exit* programs. CCEH, which was awarded a \$2.5 million Bezos Day 1 Families Fund grant last fall, recently announced that Connecticut's Department of Housing will add \$500,000 in matching funds which will be used by CANs statewide for shelter diversion, rapid exit and emergency housing assistance. As the leading provider of homelessness prevention and shelter diversion services in Eastern Connecticut, TVCCA is eager to participate in this coordinated push to end family and child homelessness.

A similar initiative is underway through Connecticut's Office of Early Childhood (OEC), which is making homelessness prevention funds available to agencies serving the housing needs of low-income families with children under age six. OEC's focus is on early intervention to mitigate the effects of poverty on young children. Numerous studies have demonstrated that stable housing is essential to kids' emotional, social and intellectual growth. Living in chronic poverty thwarts children's academic achievement, and is a primary factor in the Adverse Childhood Experiences (ACEs) inventory: children with multiple ACEs are more likely to have learning and behavioral problems, and are at higher risk early initiation of sexual activity and adolescent pregnancy. The residual impact of these early traumas can carry into adulthood, at enormous cost to individuals and society. TVCCA's Assistant Director of Housing Services has already begun participating in work through the CAN at both regional and state levels to strengthen collaboration among providers of Head Start/Early Head Start programs, OEC, the state Department of Children and Families, and Partnership for Strong Communities.

e. Comment on if this request for CDBG funding is for a new program or service

This request is for the renewal of an ongoing service which targets Norwich HH who, having fallen behind on their monthly housing-related expenses, face the possibility of eviction and entry into the shelter system. Grant funds will be used exclusively for Norwich residents who need financial assistance to maintain their current housing or quickly find a new unit. Official unemployment rates are deceiving because they do not include individuals who are underemployed – who have used up all unemployment benefits, are working part-time or are working full-time but not earning a living wage – and are struggling to survive.

No longer is it just the chronically homeless who find it challenging to accumulate sufficient funds to secure a two bedroom apartment - \$3,500 or more. Such steep requirements to remain housed mean that households previously considered middle class are increasingly housing-insecure, and often confront the very real threat of eviction and the possibility of actual homelessness. However, resources to assist these working poor families have become virtually non-existent.

2. For each activity or service, please also provide:

a. Location of services

Our Housing Services' main office is on the first floor of TVCCA's handicapped accessible Uncas-on-Thames facility, 401 West Thames Street, Unit 201. The department also maintains an office at TVCCA's New London office, 83 Huntington Street. Housing staff spend perhaps half their time out in the community, meeting with clients, landlords, etc. They help clients with transportation to apartments, banks, stores, and often provide case management appointments in participants' homes.

b. Frequency of services

Hours each client participates vary depending on complexity of situation: some problems can be worked out with several phone calls and referrals; more involved cases may require 2-5 hours a week over several months. All housing crisis calls to the 211 hotline are immediately forwarded to the ECT-CAN and assigned to a Housing Placement team, which conducts screening, assessment and evaluation (usually within 24 hours) to determine most appropriate actions to quickly rectify each household's housing problem.

c. Hours of operation (for the proposed program only)

Housing Services hours are 8 am - 6 pm Monday and Wednesday, 8 am - 4:30 pm Tuesday and Thursday, and 8 am - 4 pm Friday. Program offices are also open 8 am - noon the third Saturday of each month. Housing staff flex their hours to accommodate schedules of the clients, landlords, property managers, etc. they interface with in delivering services. Weekend and evening meetings are regular occurrences, and we have a protocol for emergency assistance after hours, i.e., TVCCA Housing staff is on call 24/7 to respond to 211 emergency housing assistance requests.

d. The anticipated number of persons (or families) from Norwich to be served:

In the most recent program year, 38 Norwich households received financial assistance through our Homelessness Prevention program; we anticipate serving an equal number the coming year.

e. If applicable, what are the hours of operation for your program.

Not applicable - see 2. c. above

3. Please specify the percentage of requested grant funds that will be used for administration and salaries as well as the total number of employees hired and/or retained as a result

None of the requested grant funds will be used for TVCCA administrative or salary expenses. All funding received from this request will be passed through on behalf of low-income and working poor clients in Norwich who need partial assistance with rent payments, security deposits, arrearages, etc. to maintain housing security. We will not need to hire additional employees; the program can be successfully executed with current staff whose salaries are covered by government grants. Although state and federal sources ended their support for homelessness prevention programs in 2012, the needs of working poor residents remain. Because TVCCA operates many housing programs, we have the flexibility to reallocate staff resources to meet shifting service needs.

4. Using the definitions and example located on pages 11-12, please complete the chart and provide a narrative (under C4) describing your “theory of change” on specific outcomes. Please use multiple pages if you have multiple outcomes that you measure. Please note that the narrative should describe the inputs used to achieve specific outputs in order to produce measurable outcomes. Please designate if outcomes are short term, interim or long term. Add as many outcomes as necessary to prove your success hypothesis (what you believe will result if your program is successful). Remember to include important definitions, including how your industry or service measures success. Please remember to discuss highlights that occurred last year and that will occur this year as a result of your program.

Inputs for this proposal include

- TVCCA’s human resources: the time, talent and expertise of our Housing staff, the depth of experience they bring to working with low-income clients in housing crises
- ECAN partner agencies: their collective competencies, their willingness to share resources and brainstorm solutions
- Clients: each person’s unique strengths, weaknesses, opportunities and potential
- Landlords, property managers, utility companies, and community members at large: clients’ family members, friends, neighbors

Project outputs

- Conduct screenings, eligibility interviews, housing navigation services
- Provide comprehensive case management: financial basics, tenancy best practices, referrals to services to meet other needs
- Provide referrals to additional services to address each client’s individual needs (employment/job training, WIC, early education and childcare, energy assistance, transportation vouchers, income tax preparation help, healthcare and mental health services)

Outcomes

- Short-term outcome: show up at appointment with necessary paperwork for determining Homelessness Prevention/Diversion financial assistance
- Medium-term outcomes: continue to actively participate in program after receiving financial assistance; meet all obligations of tenancy (e.g., timely payment of rent, utilities); access additional services and programs as needed
- Long-term outcomes: achieve stable housing for 180+ days. Also progress identifying/meeting other needs, all of which will result in increased sense of agency and self-sufficiency

We measure the success of our Homelessness Prevention program in the number of households diverted from homelessness, and of these, the percentage remaining stably housed without need of further financial assistance for 180 days. Our experience administering housing programs has demonstrated that clients receiving case management services in combination with financial assistance for housing are most likely to achieve housing stability; therefore, we also measure percentage of program participants who access case management services and enroll in additional support programs.

## **E. FUNDING QUESTIONS**

1. If the CDBG funding that you are requesting will leverage funding from another source, please note the amount and source of leveraged funding. Have these additional funds been secured at the time of this application. If not, what actions are you taking to apply for them?

In the last program year, TVCCA received approximately \$57,000 in grant funding for Homelessness Prevention/Diversion services throughout New London County. Of the total, \$25,000 was restricted for use in the City of Norwich (grants of \$20,000 from Norwich CDBG and \$5,000 from R. S. Gernon Trust). We were also awarded \$9,000 from the Electric Boat Employees' Community Services Association, half of which was allocated for use in Norwich. Grants from several bank foundations have also been used to assist Norwich residents. Applications for renewed funding for fiscal year 2020-21 have been submitted to all sources.

We have successfully utilized this type leveraging strategy in the City of New London, where there is a similar need for Homelessness Prevention services, as well as funding sources that restrict their grants to the City of New London and other towns. TVCCA is recognized as a knowledgeable and experienced fiduciary, skilled at administering resources within parameters set by funders.

In addition, as mentioned in C.1.c. (page 9), we are eligible for homelessness prevention funding from CCEH and through the state's Office of Early Childhood's initiative aimed at families with children under age six.

2. If you do not receive the amount of funds requested from CDBG, how do you propose to administer and/or complete the project in the manner presented and how will this affect your service population?

Given the need of rental assistance funding specifically targeted at keeping low-income households in Norwich securely housed, we would likely need to limit the dollar amount of assistance, and possibly serve fewer families during the grant period. That being said, we will continue to seek out new funders for the program, and to collaborate with our CAN partners -- perhaps working to bundle smaller amounts from multiple providers, depending of course on the availability of funding.

3. What items would you reduce/eliminate from your budget if the City wanted to (only) partially fund your application?

As noted above, a reduction in support would limit the number of Norwich clients we could help, and lower the size of financial assistance to each. There would be a greater need for our Housing staff's mediation services, more negotiations with landlords and utility companies on behalf of client to work out payment plans for arrearages and the like.

## **F. OTHER**

1. List other agencies that provide similar services and identify those with which you collaborate. If services are similar, please elaborate on what makes this service unique.

As noted earlier, Norwich Human Services, Thames River Community Services, Catholic Charities and Salvation Army offer a similar rental assistance program depending on availability of funds. Like TVCCA, they are challenged to find resources to help Norwich's struggling households -- families who make too much to qualify for government housing programs, but not nearly enough to cover basic living expenses. Any financial assistance these agencies provide is generally capped at \$500 per household. TVCCA seeks to assist families that need more than \$500 to remain housed and prevent eviction into homelessness. Often times, our experienced housing personnel find by delving deeper into the household's specific situation, it is possible to devise a more lasting solution for both the tenant and landlord.

TVCCA staff work closely with their peers from these agencies to identify households with the highest risk of homelessness, and seeks remedies that go beyond just housing.

TVCCA provides eligible clients with free supportive case management services that are integrated into other TVCCA programs, as well as those managed by our CAN partners - programs that work to remove barriers to housing stability. Among these case management services are housing navigation, conflict mediation, assistance completing application and screening forms, identification of other community resources, and most importantly, referral to other TVCCA programs (e.g., employment and training, energy assistance, WIC, Head Start, and free income tax preparation), as well as programs delivered by other agencies -- all efforts to ensure not just housing stability, but also increased economic independence and self-reliance for the people we serve.

2. Is your request for continuation of a previously-funded CDBG program?

- a. If yes, indicate if you have pursued funding from other sources, who those sources are/were and what are/were the results

Yes, in addition to this CDBG application, we have applied for and received a \$5,000 grant from the R. S. Gernon Trust which is restricted to use in the City of Norwich; we have also been awarded \$2,500 Homelessness Prevention grant from Berkshire Bank to be used throughout New London County. We have applications outstanding for two other grants, both for county-wide use: Electric Boat Employees' Community Services Association (\$10,000) and People's United Community Foundation (\$7,500). Both of these organizations historically have supported this important program. And finally, we have received \$31,000 that is restricted to shoreline communities (from Frank Loomis Palmer Fund and Bodenwein Benevolent Charitable Trust), and have an application pending to the Community Foundation of Eastern Connecticut for a \$20,000 grant, also limited for use in southern New London County.

**G. SECTION 3 REQUIREMENTS (Please See Sample on Page 16)**

The work to be performed under any contract utilizing CDBG funding may be subject to the requirements of Section 3 of the Housing and Urban Development Act of 1968, as amended. The purpose of Section 3 is to ensure that employment and other economic opportunities generated by HUD assistance or HUD assistance projects covered by Section 3, are, to the greatest extent

feasible, and consistent with existing Federal, State and local laws and regulations directed to low- and very-low income persons, particularly those who are recipients of government assistance for housing, and to business concerns which provide economic opportunities to low- and very-low income persons.

Please review page 16, "Section 3 Contractor Affidavit". Please note that if funding is approved, your contract may be required to review, implement and report on employment activities relating to Section 3 guidelines.

**ADDRESSING THE NATIONAL OBJECTIVE**

Does your program:

Address the needs of low- and/or moderate-income residents (see income chart below)?  
AND/OR

Serve seniors; severely disabled adults; homeless; battered spouses; abused/neglected children and youth; illiterate adults; migrant farm workers, persons living with HIV/AIDS and persons who use food banks or meals programs.

**FY 2019 Income Limits Summary**

FY 2019 Income Limit Area	FY 2019 Income Limit Category	Persons in Family							
		1	2	3	4	5	6	7	8
Norwich-New London, CTHUDMetroFMRArea	Very Low (50%) Income Limits	\$35,350.00	\$40,400.00	\$45,450.00	\$50,450.00	\$54,500.00	\$58,550.00	\$62,600.00	\$66,600.00
Median Family Income	Extremely Low Income Limits	\$21,200.00	\$24,200.00	\$27,250.00	\$30,250.00	\$32,700.00	\$35,100.00	\$39,010.00	\$43,430.00
\$94,500	Low (80%) Income Limits	\$52,850.00	\$60,400.00	\$67,950.00	\$75,500.00	\$81,550.00	\$87,600.00	\$93,650.00	\$99,700.00

**PROGRAM BENEFICIARY OUTCOME STATISTICS:**

Attach additional sheets for every outcome related to the funded program

**STAFFING RESOURCES:** Identify every person involved in the implementation and administration of the program. Use the chart below and additional sheets if necessary. Please refer to page 15 regarding Section 3 to determine if you are or will be a Section 3 concern. If you are/will meet Section 3 criteria, it will be mandatory for you to complete the attached Section 3 documentation.

Position/Title	Salary Range	CDBG portion of salary	Full-time or Part-time	Hired as result of funding?
Jon-Paul Mandelburg, Dir Housing Services	\$55,075-\$83,714	0	Full-time	No
Ida Parker, Asst Dir Housing Services	\$48,274 - \$72,411	0	Full-time	No
Brian Vanasse, CFO	\$92,040 - \$145,392	0	Full-time	No
Lisa Fessenden, AP Manager	\$39,585 - \$59,387	0	Full-time	No
Lucille Vaughn, Finan Assistance Coordinator	\$31,832 - \$47,120	0	Full-time	No

**PART III: BUDGET INFORMATION**

**A. AGENCY FINANCIAL DATA**

<b>SUPPORT &amp; REVENUE</b>	Current	Anticipated
	FY 19-20	FY 20-21
Program fees	\$1,630,000	\$1,803,313
Other Grants including foundations	\$629,000	\$678,153
Donations	\$263,000	\$275,060
CDBG	\$40,000	\$53,000
General Fund	\$0	\$0
State & Federal Grants	\$23,443,000	\$23,791,871
Other Revenue (specify)	\$365,000	\$380,603
(Debt service paid on behalf of TVCCA by state of CT)		
<b>TOTAL REVENUE</b>	<b>\$26,370,000</b>	<b>\$26,982,000</b>

<b>EXPENSES</b>	Current	Anticipated
	FY 19-20	FY 20-21
Salaries	\$9,760,100	\$10,052,656
Employee Benefits	\$2,139,200	\$2,203,322
Payroll Taxes	\$1,470,700	\$1,514,783
Professional Fees & Services	\$883,395	\$903,897
Operations/Phones/Postage/Occupancy	\$2,629,605	\$2,726,112
Insurance (other)	\$207,000	\$169,533
Equipment Rental, Maintenance & Acquisition	\$169,000	\$149,587
Printing & Publication	\$0	\$0
Travel/Conferences/Conventions	\$206,000	\$220,570
Depreciation/Amortization	\$595,000	\$584,000
Other (Client Assistance)	\$8,310,000	\$8,457,540
<b>TOTAL EXPENSES</b>	<b>\$26,370,000</b>	<b>\$26,982,000</b>

<b>BALANCE (total revenue less expenses)</b>	<b>\$0</b>	<b>\$0</b>
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**B. PROGRAM SPECIFIC FINANCIAL DATA**

	CDBG-Funded Portion	Non-CDBG-Funded Portion	% of CDBG Funds used for Program
<b>SUPPORT &amp; REVENUE</b>			
Program Fees			
Other grants/foundation (non-government)		\$20,000	
Donations			
CDBG	\$20,000		50%
General Fund			
State Government			
Federal Government			
Other Revenue (specify)			
<b>TOTAL REVENUE</b>	<b>\$20,000</b>	<b>\$20,000</b>	

	CDBG-Funded Portion	Non-CDBG-Funded Portion	% of CDBG Funds used for Program
<b>EXPENSES</b>			
Salaries			
Employee Benefits			
Payroll Taxes			
Professional Services (incl. accounts & attorneys)			
General Operations & Supplies (incl Overhead & Printing)			
Travel/Conferences			
Vehicle Expenses			
Other Expenses (specify)	\$20,000	\$20,000	50%
All grant funds are passed through to landlords, property managers on behalf of clients			
<b>TOTAL EXPENSES</b>	<b>\$20,000</b>	<b>\$20,000</b>	<b>50%</b>

<b>BALANCE</b> (total revenue less expenses)	\$0	\$0	
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**Outcome:** Families achieving housing stability through participation in Homelessness Prevention/Diversion Program

<i>Long Term Outcome: Families remaining housed 180+ days after intervention w/ financial assistance</i>	2018 Actual	Estimated 2019	2020 Anticipated
Total Number of Participants:	26	38	36
Total Number of Participants Achieving Outcome:	23	32	31
Percent Who Achieved Outcome:	88%	84%	86%

<i>Interim Outcome: Families awarded financial assistance</i>	2018 Actual	Estimated 2019	2020 Anticipated
Total Number of Participants:	51	63	60
Total Number of Participants Achieving Outcome:	26	38	36
Percent Who Achieved Outcome:	51%	60%	60%

<i>Short Term Outcome: Clients met with case manager to determine assistance</i>	2018 Actual	Estimated 2019	2020 Anticipated
Total Number of Participants:	51	63	60
Total Number of Participants Achieving Outcome:	51	63	60
Percent Who Achieved Outcome:	100%	100%	100%

<i>Output: Families screened for program eligibility</i>	2018 Actual	Estimated 2019	2020 Anticipated
Total Number of Participants:	51	63	60
Total Participants that are Norwich Residents:	51	63	60
Total Number of Participants Achieving Outcome:	51	63	60
Percent Who Achieved Outcome:	100%	100%	100%



what insuring agency.

- State whether or not the agency pays all payroll taxes and worker's compensation as required by Federal and State Law.
- State whether or not the agency has fidelity bond coverage for principal staff who handle the agency's accounts, in what amount and with what insuring agency.
- Provide a copy of your current insurance certificate, NOT YOUR POLICY.

EXHIBIT 3 Non-profit Determination

Non-profit organizations must submit tax-exemption determination letters from the Federal Internal Revenue Service.

EXHIBIT 4 List of Board of Directors

A list of the current board of directors or other governing body of the agency must be submitted. The list must include the name, telephone number, address, occupation or affiliation of each member; and must identify the principal officers of the governing body.

EXHIBIT 5 Organizational Chart

An organizational chart must be provided which describes the agency's administrative framework and staff positions, which indicates where the proposed project will fit into the organizational structure and which identifies any staff positions of shared responsibility.

EXHIBIT 6 Resumes of Chief Program Administrator and Chief Fiscal Officer

EXHIBIT 7 Conflict of Interest Disclosure

Form attached.

**PART V: CONFLICT OF INTEREST QUESTIONNAIRE**

**COMMUNITY DEVELOPMENT BLOCK GRANT CITY  
OF NORWICH, CONNECTICUT**

**APPLICANT CONFLICT OF INTEREST QUESTIONNAIRE  
2020-2021 PROGRAM YEAR**

Federal, State, and City law prohibits employees and public officials of the City of Norwich from participating on behalf of the City in any transaction in which they have a financial interest. This questionnaire must be completed and submitted by each applicant for Community Development Block Grant (CDBG) funding. The purpose of this questionnaire is to determine if the applicant, or any of the applicant's staff, or any of the applicant's Board of Directors would be in conflict of interest.

1. Is there any member(s) of the applicant's staff or any member(s) of the applicant's Board of Directors or governing body who is or has/have been within one year of the date of this questionnaire (a) a City employee or consultant, or (b) a City Council member, or (c) a member of the Community Development Advisory Committee (CDAC) member?  Yes  No

If yes, lease list the name(s) and information requested below:

Name of person	Job Title of person	Indicate City employee, consultant, City Council member, CDAC member or other official (named)
Anthony Madeira	Deputy Comptroller	City Employee
Aaron Daniels	Norwich Public Utilities	City Employee

2. Will the CDBG funds requested by the applicant be used to award a subcontract to any individual(s) or business affiliate(s) who is/are currently or has/have been within one year of the date of this questionnaire a City employee, consultant, City Council person or Community Development Advisory Committee member?  Yes  No

If yes, please list the name(s) and information requested below:

Name of person	Job Title of person	Indicate City employee, consultant, City Council member, CDAC member or other official (named)

3. Is there any member(s) of the applicant's staff or member(s) of the applicant's Board of Directors or other governing body who are business partners or family members of a City employee, consultant, City Council person, Community Development Advisory Committee member?  Yes  No

If yes, please identify below the City employee, consultant, or Council member with whom each individual has family or business ties.

Name of member	Name of City employee, Consultant, City Council member, CDAC member or other official (named)	Indicate type of tie (Family or Business)	If family, indicate relationship

4. Have you read and understood the HUD regulation regarding conflict of interest, 24 CFR 570.611 (attached)?

Name of Applicant: Thames Valley Council for Community Action, Inc.

Signature of Applicant's Representative Deborah Monahan

Title Executive Director Date 3/11/2020

**HUD REGULATION REGARDING CONFLICT OF INTEREST  
(NOT REQUIRED TO BE SUBMITTED WITH APPLICATION)**

**24 CFR § 570.611 Conflict of interest**

**(a) Applicability.** (1) In the procurement of supplies, equipment, construction, and services by recipients and by sub recipients, the conflict of interest provisions in 24 CFR 85.36 and 24 CFR 84.42, respectively, shall apply. (2) In all cases not governed by 24 CFR 85.36 and 84.42, the provisions of this section shall apply. Such cases include the acquisition and disposition of real property and the provision of assistance by the recipient or by its subrecipients to individuals, businesses, and other private entities under eligible activities that authorize such assistance (e.g., rehabilitation, preservation, and other improvements of private properties or facilities pursuant to Sec. 570.202; or grants, loans, and other assistance to businesses, individuals, and other private entities pursuant to Sec. 570.203, 570.204, 570.455, or 570.703(i)).

**(b) Conflicts prohibited.** The general rule is that no persons described in paragraph (c) of this section who exercise or have exercised any functions or responsibilities with respect to CDBG activities assisted under this part, or who are in a position to participate in a decision-making process or gain inside information with regard to such activities, may obtain a financial interest or benefit from a CDBG-assisted activity, or have a financial interest in any contract, subcontract, or agreement with respect to a CDBG-assisted activity, or with respect to the proceeds of the CDBG-assisted activity, either for themselves or those with whom they have business or immediate family ties, during their tenure or for one year

thereafter. For the UDAG program, the above restrictions shall apply to all activities that are a part of the UDAG project, and shall cover any such financial interest or benefit during, or at any time after, such person's tenure.

**(c) Persons covered.** The conflict of interest provisions of paragraph (b) of this section apply to any person who is an employee, agent, consultant, officer, or elected official or appointed official of the recipient, or of any designated public agencies, or of subrecipients that are receiving funds under this part.

**(d) Exceptions.** Upon the written request of the recipient, HUD may grant an exception to the provisions of paragraph (b) of this section on a case-by-case basis when it has satisfactorily met the threshold requirements of (d)(1) of this section, taking into account the cumulative effects of paragraph (d)(2) of this section.

**(1) Threshold requirements.** HUD will consider an exception only after the recipient has provided the following documentation:

- (i) A disclosure of the nature of the conflict, accompanied by an assurance that there has been public disclosure of the conflict and a description of how the public disclosure was made; and
- (ii) An opinion of the recipient's attorney that the interest for which the exception is sought would not violate State or local law.

**(2) Factors to be considered for exceptions.** In determining whether to grant a requested exception after the recipient has satisfactorily met the requirements of paragraph (d) (1) of this section, HUD shall conclude that such an exception will serve to further the purposes of the Act and the effective and efficient administration of the recipient's program or project, taking into account the cumulative effect of the following factors, as applicable:

- (i) Whether the exception would provide a significant cost benefit or an essential degree of expertise to the program or project that would otherwise not be available;
- (ii) Whether an opportunity was provided for open competitive bidding or negotiation;
- (iii) Whether the person affected is a member of a group or class of low- or moderate-income persons intended to be the beneficiaries of the assisted activity, and the exception will permit such person to receive generally the same interests or benefits as are being made available or provided to the group or class;
- (iv) Whether the affected person has withdrawn from his or her functions or responsibilities, or the decision-making process with respect to the specific assisted activity in question;
- (v) Whether the interest or benefit was present before the affected person was in a position as described in paragraph (b) of this section;
- (vi) Whether undue hardship will result either to the recipient or the person affected when weighed against the public interest served by avoiding the prohibited conflict; and
- (vii) Any other relevant considerations.

**Section 3 Contractor Affidavit**

A Section 3 Business Concern is a business or organization that:

- Is 51 percent or more owned by section 3 residents; or
- Has permanent, full-time employees at least 30 percent of whom are currently Section 3 residents, or within three years of the date of first employment with the business concern were section 3 residents; or
- Has a commitment to subcontract in excess of 25% of the dollar award of all subcontracts to be awarded to such businesses describe above

This is to certify that Thames Valley Council for Community Action, Inc.  
Business Name (Print)

         Is a Section 3 Business Concern (Please read, review and implement necessary items in document entitled "Section 3 Requirements")

         Is **NOT** a Section 3 Business Concern but the contract for work will require my business or sub-contractor to hire, train, or educate a new employee. (Please read, review and implement necessary items in document entitled "Section 3 Requirements")

  X   Is **NOT** a Section 3 Business Concern and the contract for work will **NOT** require my business or sub-contractor to hire, train or educate a new employee. (No further action is necessary unless an employee is hired during the contract period)

Deborah Monahan  
Authorized Signer

3/11/2020  
Date

Deborah Monahan  
Print Name

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