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CITY OF NORWICH
COMMUNITY DEVELOPMENT BLOCK GRANT • APPLICATION FOR FUNDING
PUBLIC SERVICES
PROGRAM YEAR 2021 (PY 47) • SEPTEMBER 1, 2021 – AUGUST 31, 2022

DUE: WEDNESDAY FEBRUARY 17, 2021 AT 4 PM AT 23 UNION STREET, NORWICH, 2ND FLOOR

Office of Community Development
23 Union Street, 2nd floor • Tel (860) 823-3770 • Fax (860) 823-3715

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krees@cityofnorwich.org (Community Development Director)

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PART I: GENERAL INFORMATION

AGENCY: Thames Valley Council for Community Action Inc.

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, 2021 March 31, 2022
Begin End

PROGRAM OR PROJECT NAME: TVCCA Homelessness Prevention Program

CDBG REQUEST & AWARD AMOUNTS:

	REQUEST	AWARD
UPCOMING FISCAL YEAR (This Request) (September 1, 2021 – August 31, 2022)	\$ <u>20,000</u>	\$ _____
CURRENT FISCAL YEAR (Prior Year Award) (September 1, 2020 – August 31, 2021)	\$ <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
Deborah Monahan
Printed Name
2/10/2021
DATE

Tammie Hullivan
PRESIDENT, BOARD OF DIRECTORS
Tammie Hullivan
Printed Name
2/10/2021
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 provide services and partner with other organizations to address the social determinants of health -- housing, food security, employment, education, and basic needs -- of low-income and vulnerable households in Eastern Connecticut, with a focus on building the community's self-sufficiency and resiliency.

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 \$27,791,460 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, 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 an integrated service delivery approach known as the Human Services Infrastructure, TVCCA provides a customer-focused framework that connects clients to the tools, resources, programs, and services they require – within TVCCA or 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 and reduce clients' need for social services over time.

The agency's Chief Executive Officer reports directly a 21-member, tripartite Board of Trustees, composed of representatives from seven New London County municipalities, seven individuals

representing 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 Chief Executive Officer 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 232 full-time and 100 part-time employees.

ACCOMPLISHMENTS: The impact of TVCCA's comprehensive services can be seen in the lives of 22,564 people in 39 towns in Eastern Connecticut town who turned to TVCCA for help. Some notable examples in the past year:

- 95% of unemployed adults who found jobs through TVCCA's Employment & Training Programs remained employed for at least 180 days;
- 89% of children in our Early Childhood Education programs demonstrated the necessary skills for school readiness;
- 7,113 households received Energy Assistance to warm their homes in the winter;
- Eight out of ten people participating in TVCCA's Individual Development Account program increased their savings; four clients were able to use their savings to purchase a home;
- 3,436 seniors (age 65+) received assistance to maintain an independent living situation;
- 34,264 service hours were volunteered by local citizens working with TVCCA to improve the well-being of their neighbors;
- 3,150 individuals participating in TVCCA's WIC program increased their nutrition skills, e.g. cooking, shopping, and growing food.

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 in Norwich also serve clients on Saturdays from 8 am - 1:30 pm. Evening appointments are available to accommodate our clients' work schedules. Our Early Childhood Education Centers operate from 8 am-4 pm

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

TVCCA currently employs 232 full-time and 100 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 Chief Executive Officer

5. Do you receive more than \$500,000 Federal Funding through any means, including grants & loans?

Yes, TVCCA provides a wide range of government-funded programs to address low-income area residents' basic needs. Although the agency's largest funders are Federal and State entities, these sources offer only limited support for housing efforts aimed at averting homelessness.

Even now, in the wake of the COVID-19 pandemic and the ensuing economic collapse, the use of government resources to prevent evictions and homelessness is subject to narrow and often confusing eligibility requirements, including household income, employment status, amount of rent arrearages, and whether the client is enrolled in another government funded housing program. In some instances, landlords must agree to participate before tenants can receive rental assistance.

TVCCA's Homelessness Prevention/Diversion program targets both poverty-level households as well as the "gap group" of individuals and families who are disqualified from government housing programs because of these arcane requirements.

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.

Well before COVID-19, the City of Norwich faced a shortage of affordable rental housing. The City's low vacancy rates have caused rents to rise far faster than incomes. Fully 50% of Norwich renters are considered cost-burdened – that is, housing expenses take up one-third of their income. The City likely reflects the findings of a 2020 Harvard study*, which reported that one in four U.S. renters spend half their pre-tax income on housing.

Even in the best of times, life is a struggle for low-income residents of Norwich. It is the largest city in New London County, but its poverty rate has historically been 50% higher than the county as a whole. Before the COVID-19 economic crash, nearly 15% of Norwich's population lived at or below the Federal Poverty Rate (\$26,500 for a family of four). Many more – close to 40% of residents – are identified as "working poor," aptly described by the acronym **ALICE: Asset-Limited, Income Constrained, Employed**. Given the impact of the pandemic – increased unemployment, business closures, and uncertainty about how and when the economy will recover – it is likely many more Norwich residents will fall into poverty in the coming year.

As Norwich struggles to control the spread of COVID-19 and rebuild its once-robust economy, the City's low-income residents face a major housing crisis. Although unemployment in the region has eased since its peak last spring, it is still among the highest in Connecticut, with low-wage workers bearing the brunt of job losses. Data from the state Department of Labor shows that nearly two-thirds of local residents who filed for unemployment since March earned less than \$35,000, meaning the people most adversely affected by the economic collapse are least

*https://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard_JCHS_Americas_Rental_Housing_2020.pdf

equipped to ride it out. It remains to be seen if many of the low-paying jobs our clients held – especially in hard-hit casino sector – will ever return. As a result, many low-income households have fallen behind on rent and other monthly expenses.

Normally a housing catastrophe of this magnitude could be addressed by increasing capacity of local homeless shelters. But these are far from normal times: in fact, Connecticut has mandated a 50% reduction in shelter occupancy in an effort to lower transmission of this highly contagious virus.

So far, a surge in homelessness has been averted by a series of eviction moratoria that prevent landlords from taking action against tenants for non-payment of rent. The initial two-month moratorium has been extended at least six times since last spring. As each deadline approaches, TVCCA is inundated with calls for rental assistance, but requests drop off once a new end date is announced.

Our low-income clientele are already overwhelmed by job loss, food insecurity, and their children's unpredictable school schedules – not to mention the existential threat of COVID-19 which is infecting poor and minority communities at a far higher rate. They know at some point they will have to make good on back rent, but for today, they feel at least their housing is secure given the eviction moratorium. For this reason, the Homeless Prevention/Diversion program has not provided rental assistance to as many clients as it would in “normal” times. That being said, TVCCA is preparing for an eventual surge in evictions, leaving many low-income constituents at risk of homelessness in the midst of the unprecedented public health emergency of COVID-19.

It should also be noted that in spite of protections provided by eviction moratoria, some 427 evictions have been filed in New London County since the start of the pandemic; more than one-quarter of them (121) are in the City of Norwich.

The U.S. Census Pulse Survey confirms a steady rise statewide in low-income households in arrears. The most recent survey (January 6-18) reports that nearly one-third of tenants earning <\$35,000 owe back rent; 25% of tenants in arrears have no confidence that they will make next month's rent; and almost half of tenants behind on rent expect to be evicted within two months.

All this has happened despite \$25 billion in emergency housing assistance authorized by last spring's CARES Act. Connecticut directed part of its \$10 million CARES housing allocation to create the Temporary Rental Housing Assistance Program (THRAP), an effort that was immediately oversubscribed. No further Federal assistance was forthcoming until the COVID-19 Relief and FY2021 Appropriations legislation was passed in late December, which provided an additional \$25 billion for emergency rental assistance.

Federal aid for housing has been in decline for decades, reflecting a continued disinvestment in the social safety net. Therefore, while this government housing assistance is certainly welcomed, it is also woefully inadequate for a crisis of this scale. Estimates for rent arrearages alone range from \$24 billion to \$53 billion. And that's before considering the future housing costs of low-income residents whose jobs have disappeared

Exacerbating the situation are the strict (and often confusing) eligibility parameters attached to government funding: each source has specifics regarding income, duration of unemployment, amount of rent arrearages, “affordability” of unit, etc. Furthermore, funding sources have

varying caps for assistance (e.g., for the CARES Act, up to two months' rent; for THRAP, as much as \$4,000 per qualifying household). Connecticut's new Homelessness Prevention Program is limited to rental households in arrears that earn <50% AMI, but applicants must not be receiving any other government funded COVID-related rental mitigation assistance, and landlords must agree before tenants can access aid.

Such eligibility requirements often disqualify TVCCA's neediest clients, e.g., debt-burdened renters, or formerly stable households now at risk of homelessness in the wake of this economic crisis. Similarly, credit checks run on tenants renewing their leases can provide landlords with reasonable cause to deny a new lease. Also, government funds can't be used for ancillary but essential housing costs, like temporary motel stays or utility reconnections fees.

Since the emergence of the pandemic, housing advocacy groups have warned that the economic fallout from this crisis could trigger mass displacement of low-income renters – a tsunami of evictions that would endanger everyone. It is essential not only for those vulnerable residents directly affected, but for the City of Norwich as a whole. It is integral to mitigating the spread of the virus, and safeguarding the health and well-being of all Norwich residents.

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

TVCCA has long collaborated with other area providers to resolve housing problems faced by low-income 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 regional human service organizations, healthcare providers and municipal/state government agencies that meet regularly to review client cases and determine which agency is best positioned to resolve each housing crisis, based on household location, available funding, and agency caseloads.

Affiliates in regional CANs collaborate to standardize intake, organization, planning, and to streamline the provision of housing services in their area. Over the past decade, the statewide CAN system has not only dramatically improved services to at-risk households; it has also increased the effectiveness and efficiencies of participating agencies.

TVCCA and some 30 other agencies that form the Eastern Connecticut Coordinated Access Network (ECAN) take an integrated, regional approach to the problem of homelessness. All ECAN participants 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 Norwich ECAN partners – Norwich Human Services, Thames River Community Services, Catholic Charities, Salvation Army – offer rental assistance programs similar to TVCCA, their financial assistance is generally 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.

Indeed, member agencies often pool resources to ensure clients with greatest needs receive assistance promptly. Rather than focus on the success of any one agency, ECAN members engage in ongoing collaboration to solve problems and develop creative housing solutions for their shared clientele. Working collectively, partner agencies can accomplish much more than they could as separate entities. This collaborative approach has never been more important than in the time of COVID, when

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

When TVCCA clients – those at poverty level or the working poor (people 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 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 Norwich 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.

In the most recent service year (7/1/19-6/30/20), TVCCA provided Homelessness Prevention/Diversion financial assistance to 102 New London County families facing homelessness and possible entry into the shelter system, 38 of whom were Norwich residents (37%). At the same time, we screened, assessed and successfully resolved housing crises of another 40 households without the need for financial assistance; 17 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, or the ongoing economic downturn set off by COVID-19 – 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 in-depth screening and evaluation. Clients are then assigned to an ECAN 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 ECAN 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 goes without saying that living in a shelter during COVID-19 increases the risk of contracting the highly contagious virus. It is also worth noting the detrimental effect shelters have on children: any time kids spend in homeless shelters can negatively impact their development and educational achievement over the long-term.

The program keeps 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)

TVCCA’s Homelessness Prevention/Diversion program aligns with the priorities of the City of Norwich’s Consolidated Plan 2020-2024. 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 low-income residents, especially 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 everyday emergencies, and certainly not a crisis like the unprecedented COVID-19 pandemic . The program for which we seek funding addresses and endeavors to make progress in three areas, and provides a portal for constituents to access services that will improve their short- and long-term prospects, including employment & training, early care and education, nutrition, as well as referrals to healthcare, counseling and much more.

- 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, a consortium that draws

on the experience and resources of 30+ providers in the eastern third of the state. TVCCA and its ECAN 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 (virtual) 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 ECAN 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 ECAN 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 ECAN partners 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 ECAN services; all member agencies 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, 2020-2024: 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 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) enabling us to

assess our region's Homelessness Prevention efforts with those of other Connecticut CANS. 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 ECAN 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. TVCCA continues to partner with CCEH and benefit from resources it offers CANS statewide for shelter diversion, rapid exit and emergency housing assistance. These include access to CCEH's Bezos Day 1 Families Fund grant as well as Connecticut's Department of Housing matching funds to end family and child homelessness. As the leading provider of homelessness prevention and shelter diversion services in Eastern Connecticut, TVCCA is eager to participate in this coordinated effort to curtail family homelessness.

TVCCA is also an active participant in a similar initiative launched by Connecticut's Office of Early Childhood (OEC) that 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 been participating in work 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 that assists Norwich residents in housing crisis. TVCCA has long endeavored to ensure any incidence of homelessness is rare, brief, and non-recurring. Low-income Norwich households lacking the financial means to weather the COVID-19 pandemic and the ensuing economic collapse are at increasing risk of homelessness; never has ensuring their housing security been more important than now.

In a tight rental market, not to mention a global pandemic, the chronically homeless are far from the 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. Since the start of the pandemic, Housing staff have provided many services virtually - via phone and email. However, they continue to work in-person, meeting with clients, landlords, etc., as needed. They help clients with transportation to apartments, banks, stores, and can deliver case management services in participants' homes as required.

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 United Way's 211 hotline are immediately forwarded to ECAN 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 - 4 pm Monday through Friday. The Norwich Program office is also open every Saturday from 8 - 11 am. Housing staff flex their hours to accommodate schedules of the clients, landlords, property managers. Since the start of the pandemic, ~75% of Homelessness Prevention services are delivered virtually (via phone or email), but case managers are available for in-person meetings as needed. 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:

Since the start of the pandemic, TVCCA has provided financial assistance to 38 Norwich households through our Homelessness Prevention program; we anticipate serving at least as many in the coming year. As noted in B.1. Statement of Need, many struggling households have not reached out for rental assistance because they believe their housing is secure by virtue of COVID-related eviction moratoria. It is difficult to project how many individual/families will need help once this safeguard ends, but it will likely be considerably more than the current 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, financial literacy, 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; commitment to setting longer-term goals and to creating evidence-based plans to achieve same

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, enroll in additional support programs, actively participate in goal setting, and engage with case managers on plans to achieve goals.

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 \$94,000 in grant funding for Homelessness Prevention/Diversion services throughout New London County. Of that total \$25,000 was restricted for use in the City of Norwich (\$20,000 in Norwich CDBG funds and a \$5,000 grant from R. S. Gernon Trust), and \$50,000 was designated for City of New London and shoreline communities. 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 2021-2022 have been submitted to all sources.

Norwich CDBG funds, if awarded, would enable TVCCA to leverage Federal funding (i.e., CARES allocations) and respond to the needs of people outside the CARES Act parameters – the low-income clients excluded by CARES criteria, as well as formerly stable households in danger of homelessness and eviction as a result of COVID-19 reversals. 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. Having non-government resources available to fund rental assistance provides flexibility needed to address complex housing situations, particularly for clients at risk of eviction. In these cases, a quick turnaround is mandatory but nearly impossible when dealing the government funders. Further, it is especially important to have funding sources dedicated to Norwich residents since such a large percentage

of TVCCA's disadvantaged clients live in the City. That being said, we will continue to seek out new funders for the program, and to collaborate with our ECAN 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 ECAN 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 for use in the City of Norwich; we have also been awarded \$5,000 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 (\$12,500) and People's United Community Foundation (\$7,500). Both of these organizations historically have supported this important program. And finally, our Homelessness Prevention program has received \$38,500 from two foundations (Frank Loomis Palmer Fund and Bodenwein Benevolent Charitable Trust); that restrict grant usage to shoreline communities; another application pending to the Community Foundation of Eastern Connecticut for a \$20,000 grant, is 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 guideline

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 2020 Income Limits Summary									
FY 2020 Income Limit Area	FY 2020 Income Limit Category	Persons in Family							
		1	2	3	4	5	6	7	8
Norwich-New London, CTHUDMetroFMRArea	Very Low (50%) Income Limits	\$35,950	\$41,050	\$46,200	\$51,300	\$55,450	\$59,550	\$63,650	\$67,750
Median Family Income	Extremely Low Income Limits	\$21,600	\$24,650	\$27,750	\$30,800	\$33,300	\$35,750	\$39,640	\$44,120
	Low (80%) Income Limits	\$54,950	\$62,800	\$70,650	\$78,500	\$84,800	\$91,100	\$97,350	\$103,650
\$91,800									

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

SUPPORT & REVENUE	Current FY 20-21	Anticipated FY 21-22
Program fees	\$1,803,313	\$1,857,412
Other Grants including foundations	\$678,153	\$698,498
Donations	\$275,060	\$284,402
CDBG	\$53,000	\$53,500
General Fund	\$0	\$0
State & Federal Grants	\$23,791,871	\$24,505,627
Other Revenue (specify)	\$380,603	\$392,021
(Debt service paid on behalf of TVCCA by state of CT)		
TOTAL REVENUE	\$26,982,000	\$27,791,460

EXPENSES	Anticipated FY 20-21	Anticipated FY 21-22
Salaries	\$10,052,656	\$10,354,236
Employee Benefits	\$2,203,322	\$2,269,422
Payroll Taxes	\$1,514,783	\$1,560,226
Professional Fees & Services	\$903,897	\$931,014
Operations/Phones/Postage/Occupancy	\$2,726,112	\$2,807,895
Insurance (other)	\$169,533	\$174,619
Equipment Rental, Maintenance & Acquisition	\$149,587	\$154,075
Printing & Publication	\$0	\$0
Travel/Conferences/Conventions	\$220,570	\$227,187
Depreciation/Amortization	\$584,000	\$601,520
Other (Client Assistance)	\$8,457,540	\$8,711,266
TOTAL EXPENSES	\$26,982,000	\$27,791,460

BALANCE (total revenue less expenses)	\$0	\$0
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B. PROGRAM SPECIFIC FINANCIAL DATA

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

EXPENSES	CDBG-Funded Portion	Non-CDBG-Funded Portion	% of CDBG Funds used for Program
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			
TOTAL EXPENSES	\$20,000	\$20,000	50%

BALANCE (total revenue less expenses)	\$0	\$0	
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Outcome: Norwich 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>	2019 Actual	2020 Estimated	2021 Anticipated
Total Number of Participants:	26	38	45
Total Number of Participants Achieving Outcome:	23	38	45
Percent Who Achieved Outcome:	88%	100%	100%

<i>Interim Outcome: Families awarded financial assistance</i>			
Total Number of Participants:	51	63	55
Total Number of Participants Achieving Outcome:	26	38	45
Percent Who Achieved Outcome:	51%	60%	82%

<i>Short Term Outcome: Clients met with case manager to determine assistance</i>			
Total Number of Participants:	51	63	75
Total Number of Participants Achieving Outcome:	51	63	70
Percent Who Achieved Outcome:	100%	100%	93%

<i>Output: Families screened for program eligibility</i>			
Total Number of Participants:	51	63	75
Total Participants that are Norwich Residents:	51	63	75
Total Number of Participants Achieving Outcome:	51	63	75
Percent Who Achieved Outcome:	100%	100%	100%



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
03/30/2020

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(les) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Smith Insurance Brown & Brown of CT, Inc. 55 Capital Blvd. Rocky Hill CT 06067	CONTACT NAME: Sarah Nave	
	PHONE (A/C, No, Ext): (860) 665-8430 FAX (A/C, No): E-MAIL ADDRESS: snave@bbofct.com	
INSURED TVCCA, Inc. 401 West Thames Street #201 Norwich CT 06360	INSURER(S) AFFORDING COVERAGE	NAIC #
	INSURER A: Philadelphia Indemnity Insurance Company	18058
	INSURER B: Workers' Compensation Trust, Inc.	
	INSURER C:	
	INSURER D:	
	INSURER E:	

COVERAGES CERTIFICATE NUMBER: 4/1/2020 Master REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input checked="" type="checkbox"/> LOC OTHER:			PHPK2114336	04/01/2020	04/01/2021	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000
A	AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS NON-OWNED AUTOS ONLY <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input checked="" type="checkbox"/>			PHPK2114336	04/01/2020	04/01/2021	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
A	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input checked="" type="checkbox"/> RETENTION \$ 10,000			PHUB716449	04/01/2020	04/01/2021	EACH OCCURRENCE \$ 5,000,000 AGGREGATE \$ 5,000,000
B	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) <input type="checkbox"/> Y/N If yes, describe under DESCRIPTION OF OPERATIONS below		N/A	WCP00915	01/01/2020	01/01/2021	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTHER E.L EACH ACCIDENT \$ 2,500,000 E.L DISEASE - EA EMPLOYEE \$ 2,500,000 E.L DISEASE - POLICY LIMIT \$ 2,500,000
A	Directors & Officers Liability (D&O) Employment Practices Liability (EPLI)			PHSD1533487	04/01/2020	04/01/2021	D&O \$5,000 Deductible \$1,000,000 EPLI \$15,000 Deductible \$1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Fiduciary Liability Limit: \$1,000,000 shared with D&O Limit, \$1,000 Deductible. Professional Liability Limit: \$1,000,000
Employee Dishonesty # 01BDDHB4431, Hartford Fire Insurance Co. - Limit: \$250,000 ERISA Bond # 02BDDCF9531, Hartford Casualty Insurance Co., - Limit: \$1,600,000 Additional Insured: Connecticut Health & Education Facilities Authority (CHEFA)
Health & Accident Daycare Program: #02SR363927 - \$10,000 Health & Accident Headstart Program: 302SR364995 - \$10,000

CERTIFICATE HOLDER City of Norwich, Community Development Block Grant Office of Community Development; 23 Union St. Norwich CT 06360	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE 

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Internal Revenue Service

Department of the Treasury

**P. O. Box 2508
Cincinnati, OH 45201**

Date:

JUL 17 2001

Thames Valley Council for
Community Action, Inc.
One Sylvandale Road
Jewett City, CT 06351-2220

Person to Contact:
Kenneth W. Schmitt

Toll Free Telephone Number:
8:00 a.m. to 9:30 p.m. EST
877-829-5500

Fax Number:
513-263-3756

Federal Identification Number:
06-0806128

Dear Sir or Madam:

This letter is in response to your request for a copy of your organization's determination letter. This letter will take the place of the copy you requested.

Our records indicate that a determination letter issued in April 1995, granted your organization exemption from federal income tax under section 501(c)(3) of the Internal Revenue Code. That letter is still in effect.

Based on information subsequently submitted, we classified your organization as one that is not a private foundation within the meaning of section 509(a) of the Code because it is an organization described in section 509(a)(1).

This classification was based on the assumption that your organization's operations would continue as stated in the application. If your organization's sources of support, or its character, method of operations, or purposes have changed, please let us know so we can consider the effect of the change on the exempt status and foundation status of your organization.

Your organization is required to file Form 990, Return of Organization Exempt from Income Tax, only if its gross receipts each year are normally more than \$25,000. If a return is required, it must be filed by the 15th day of the fifth month after the end of the organization's annual accounting period. The law imposes a penalty of \$20 a day, up to a maximum of \$10,000, when a return is filed late, unless there is reasonable cause for the delay.

All exempt organizations (unless specifically excluded) are liable for taxes under the Federal Insurance Contributions Act (social security taxes) on remuneration of \$100 or more paid to each employee during a calendar year. Your organization is not liable for the tax imposed under the Federal Unemployment Tax Act (FUTA).

Organizations that are not private foundations are not subject to the excise taxes under Chapter 42 of the Code. However, these organizations are not automatically exempt from other federal excise taxes.

Donors may deduct contributions to your organization as provided in section 170 of the Code. Bequests, legacies, devises, transfers, or gifts to your organization or for its use are deductible for federal estate and gift tax purposes if they meet the applicable provisions of sections 2055, 2106, and 2522 of the Code.

**TVCCA Board of Trustees
February 2021**

2020-2021 Officers

Chairman: Tammie Hullivan
First Vice Chairman: Wendy Yagarich
Second Vice Chairman: Daniel Falkenstein
Secretary: Michael Lampasona
Treasurer: Bill Eyberse

GROUP I: Public Officials and Their Representatives

<u>Name</u>	<u>Representative of</u>	<u>Address</u>	<u>Phone/Email</u>
Bill Eyberse	City of Norwich	305 Old Canterbury Tpk Norwich, CT 06360	860-705-5855 eyberse@comcast.net
Kathleen D. McCarty	Town of Waterford	226 Great Neck Road Waterford, CT 06385	860-235-7502 kdunnmc@aol.com
Hugh McKenney	Town of Salem	33 Woodland Drive Salem, CT 06420	860-303-0042 hughemckenney@gmail.com
Juliette Parker	Town of Groton	520 F Shennecossett Road Groton, CT 06340	860-405-5070 jparker@groton-ct.gov
Kathleen Peck	Town of Montville	25 Sachem Lane Uncasville, CT 06382	860-848-3907 kpeck@montville-ct.org
Eleanor Phillips	Town of Colchester	4 Country Place Road Apt. 1 Colchester, CT 06415	860-301-6799 Ephillips525@msn.com
Thomas Sparkman	Town of Lisbon	One Newent Road Lisbon, CT 06351	860-234-0776 tsparkman@lisbonct.com

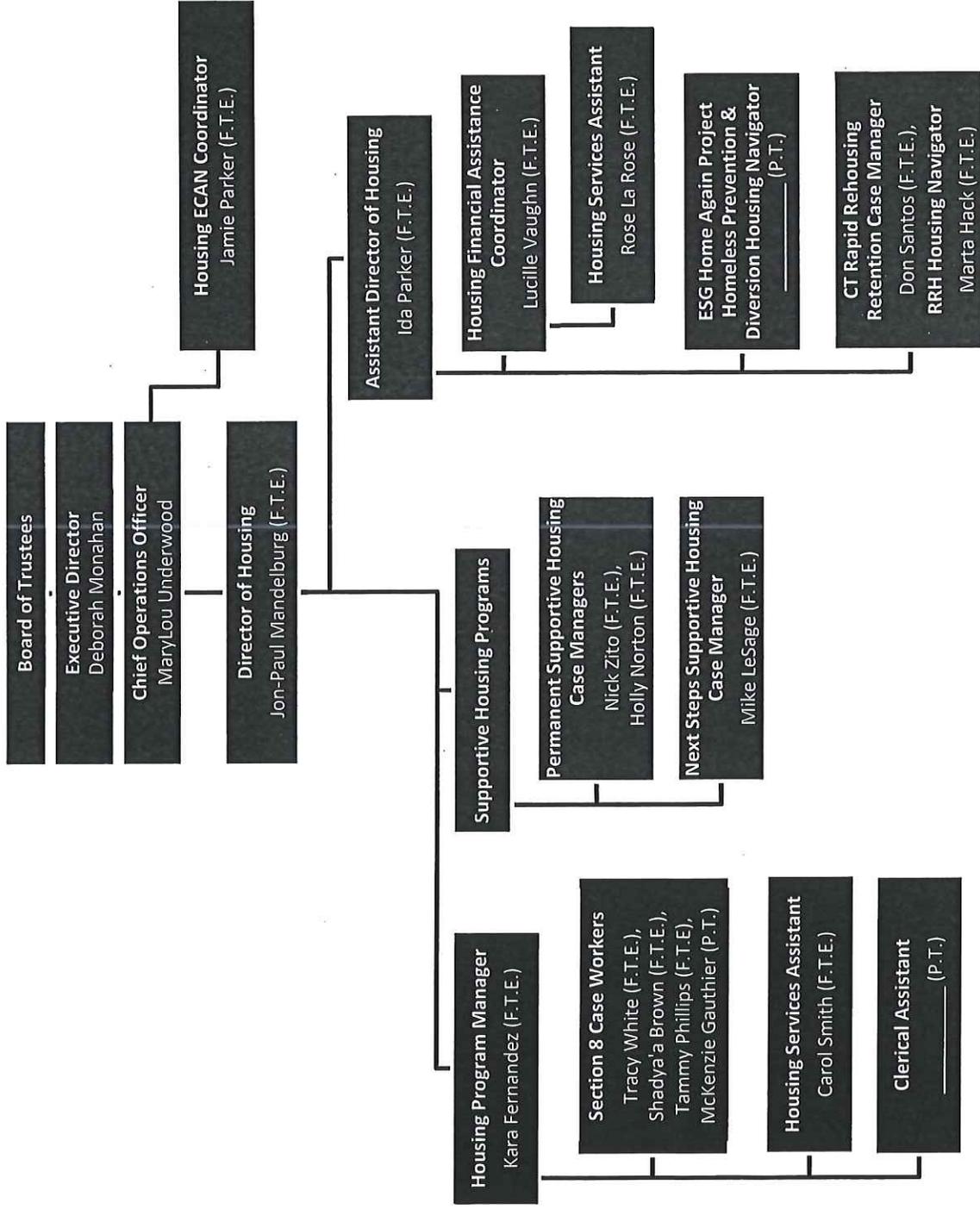
GROUP II: Representatives of the Groups to be Served

<u>Name</u>	<u>Representative of</u>	<u>Address</u>	<u>Phone/Email</u>
Daniel Falkenstein	Head Start	264 Great Brook Road Groton, CT 06340	860-389-6329 secc02@hotmail.com
Tammie Hullivan	Little Learners	16 Center Street Waterford, CT 06385	860-941-6951
Debbie Kievits	United Community & Family Services	611 Norwich Avenue Apt 118 Taftville, CT 06380	860-373-8630 DASunflower@comcast.net
Michael Lampasona	Head Start	21 Baldwin Drive Waterford, CT 06385	860-884-9197 MICHAEL.LAMPASONA@ct.gov
Tricia Volpe	Permanent Supportive Housing	85 B Elderkin Avenue Groton, CT 06340	860-984-9880 amtay6169@gmail.com
Wendy Yagarich	Madonna Place	36 Iron Street #C Ledyard, CT 06339	860-334-5942 wyagarich@madonnaplace.org
Shirley Zaccheo	Norwich Bully Busters	30 Spring Street New London, CT 06320	860-514-1012 Sazzac68@gmail.com

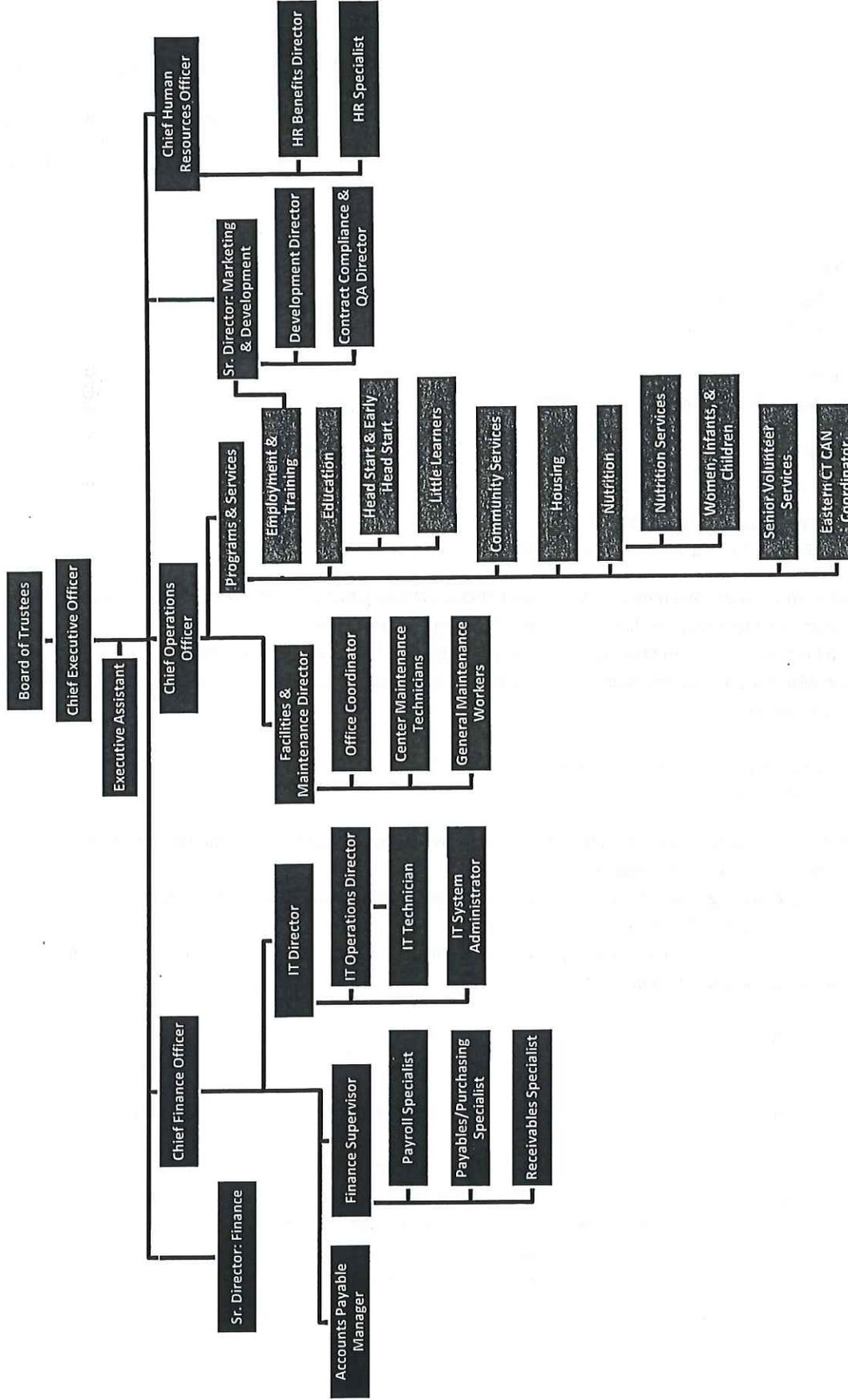
GROUP III: Other Groups and Interests

<u>Name</u>	<u>Representative of</u>	<u>Address</u>	<u>Phone/Email</u>
Joscelyn Conley	Veterans Representative	35 Sandy Lane Westerly, RI 02891	860-514-7536 joscelynevangeline@gmail.com
Franco Cristofaro	Eversource Energy	14 Partridge Hollow Ledyard, CT 06339	860-303-1071 Franco.Cristofaro@eversource.com
Audrey Leone	Doherty, Beals & Banks, P.C.	41 Strawberry Street Lisbon CT 06351	860-213-0671 audreyleone@dbbcpa.com
Anthony G. Madeira	Center for Financial Training Atlantic States	39 Laurel Drive Voluntown, CT 06384	860-608-4224 tonymadeira@comcast.net
Franca Parra- Polimeni	New London NAACP	65 Chapel Drive New London, CT 06320	860-303-9692 parrafranca@sbcglobal.net
Crystal Sides	Dime Bank	290 Salem Turnpike Norwich, CT 06360	860-859-4388 CSides@dime-bank.com

TVCCA Organizational Chart 2021_Housing Services



TVCCA Organizational Chart 2020_Job Titles



Jon-Paul Mandelburg

60 Old Norwich Road Quaker Hill, CT 06375

Phone: 860-367-4107

E-mail: jp.mandelburg@gmail.com

Education

BA in Psychology

Columbia University – New York, NY 2003 to 2007

Diploma (2003)

Norwich Free Academy – Norwich, CT 1999 to 2003

Experience

Director of Housing Services June 2017 –Present

Thames Valley Council for Community Action (Norwich, CT)

Overall management in the planning and direction of TVCCA's Housing Department to include Supportive Housing, Rapid Rehousing, and federally and State of CT subsidized housing programs

Oversight and management of multiple grants and budgets funding TVCCA housing programs

Coordination with TVCCA administrative team and various funding sources, as well as serving as the public face of TVCCA Housing Services

Director of Field Services April 2015-March 2017

Change Inc. (Middletown, CT)

Oversee statewide in home services for clientele with various diagnoses/disabilities, including mental health, acquired brain injury, and elderly populations.

Facilitate training of managerial and direct care staff on company policies and procedures, Connecticut waiver expectations, and CARF mandated topics

Ensure agency accreditation via continuous quality improvement of standardized practices, policy development and ongoing continuing education of employees

Shift Supervisor July 2010-April 2015

Vista Life Innovations (Madison, CT)

Providing leadership and supervision to on-shift direct service staff while working with intellectually disabled adults

Oversee daily operations of assigned shifts to ensure all programming is being implemented

Interact with students/members, families, and community members to ensure any issues are resolved effectively

Make pertinent decisions as needed with relation to emergency situations

Perform twice yearly internal evaluations interdepartmentally to ensure effective and accurate programming

Work with directors, program managers to enhance program and operation

7 Egret Road
East Lyme, CT. 06333-1344
Phone 1-860-739-8848

Brian Vanasse

Summary of qualifications

A highly motivated professional, who has thirty (30) years experience in fund and financial accounting, twenty six (26) of which have been supervisory.

Has the experience and ability to;

- Increase work output at a short notice and to work on several projects concurrently.
- Gather, project and analyze fiscal data and make recommendations and presentations.
- Work under pressure in stressful situations meeting deadlines.
- Conducts positive open communication with all levels of staff and management to promote culture of the workplace.

Professional experience

1994 - Present Thames Valley Council For Community Action Inc.

Chief Fiscal Officer 1998-Present Jewett City, CT. 06351

Senior Accountant 1994-1998

- Developed and implemented fiscal operation policies in the Agency.
- Implemented Fixed Asset Control Procedure in my first year to comply with Auditing Standards. This resulted in TVCCA Inc. to produce an unqualified Audit Report for the first time in 30 years.
- Worked directly with financial Institutions to establish lines of credit.
- Directed staff to reconcile bank statements on the computer instead of manually, this resulted in fiscal department to operate more efficiently.
- Ability to work on many projects at a time in a deadline driven environment.
- On going knowledge of Federal & State Single Act requirements.
- Supervise fiscal department staff.
- Evaluated, recommended and implemented new accounting software to take TVCCA into the next millenium.

1986 - 1994 Lanza Smith & Company, Certified Public Accountants
New London, CT. 06320

Senior Accountant

- Responsible for all phases of business engagements.
- Prepared and analyzed corporate financial statements in accordance with Generally Accepted Accounting Principles.
- Prepared Tax Returns for payroll, pension, profit sharing, corporate and individuals.
- Supervised, trained and reviewed staff on various Accounting matters.

Education

1979 - 1981 Rhode Island Junior College Warwick, R.I.

A.S., Accounting

1981- 1983 University of Connecticut Storrs, CT.

Major: Accounting

1986- 1990 University of New Haven New Haven, CT

Major: Accounting

References

Available upon request

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
2021-2022 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, 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)
Anthony Madeira	Deputy Comptroller	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 CEO Date 2/10/2021

**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

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")

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

2/10/2021
Date

Deborah Monahan
Print Name

