

# City of Norwich Affordable Housing Plan



Adopted: 05/16/2022

Prepared by City of Norwich Community Development, Planning & Neighborhood Services, and Human Services Departments in collaboration with the Norwich Housing Authority and the Southeastern Connecticut Council of Governments.

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# Introduction

## What is Affordable Housing?

Generally, housing is considered *affordable housing* if its occupants are lower-income households who pay no more than 30% of their income toward housing costs, including mortgage, rent, property tax, and utilities. *Affordable housing* created or maintained under government subsidies or programs is usually intended for occupancy by households earning no more than 80% of median income, which funding programs often measure at the regional or state level. HUD’s calculations for the Norwich-New London area define a family of four earning up to \$79,990 per year as low-income under HUD’s 80% Area Median Income (AMI) calculations.<sup>1</sup>

Households in the 50% to 80% AMI income bracket include teachers, carpenters, and office workers.<sup>2</sup>The 30% to 50% AMI income bracket includes people working in retail, as well as home health care aides, and in warehousing. The 30% AMI and under bracket includes cashiers, wait staff, and childcare workers, as well as retirees and the unemployed. Housing programs usually require that occupants pay 30% of their income towards their housing, with other funding sources covering the remaining operating costs. For a single person earning \$40,000 per year, an affordable housing payment would be \$1,000 per month, including utilities.

FY 2021 Income Limits Summary									
FY 2021 Income Limit Area	FY 2021 Income Limit Category	Persons in Family							
		1	2	3	4	5	6	7	8
Norwich-New London, CT HUD Metro FMR Area	Very Low (50%) Income Limits (\$)	\$36,050	\$41,200	\$46,350	\$51,450	\$55,600	\$59,700	\$63,800	\$ 67,950
	Extremely Low Income Limits (\$)*	\$21,600	\$24,700	\$27,800	\$30,850	\$33,350	\$35,800	\$40,120	\$ 44,660
Median Family Income \$88,600	Low (80%) Income Limits (\$)	\$55,950	\$63,950	\$71,950	\$79,900	\$86,300	\$92,700	\$99,100	\$105,500

<sup>1</sup> HUD FY 2021 Income Limits Summary for Norwich-New London, CT HUD Metro FMR Area (towns of Bozrah, East Lyme, Franklin, Griswold, Groton, Ledyard, Lisbon, Lyme, Montville, New London, North Stonington, Norwich, Old Lyme, Preston, Salem, , Sprague, Stonington, Voluntown, Waterford).

<https://www.huduser.gov/portal/datasets/il/il2020/2020summary.odn>

<sup>2</sup> Connecticut Department of Labor, Average Incomes by Occupation.

Affordable housing is either built with the support of government subsidies assisting in the cost of its construction and long-term affordability provisions, or in the case of some mixed-income set-aside developments, through profits earned through the development of market-rate units supporting the construction cost and long-term affordability provisions of the affordable housing units. Recent public investments in affordable housing in southeastern Connecticut include the Lofts at Ponemah Mills (new mixed-income apartments in a converted historic mill), Waterford's Victoria Gardens (mixed-income elderly apartments), and Groton's Branford Manor (capital improvements to existing 100% affordable apartments)<sup>3</sup>. Three Common sources of funding include the federal government's Low Income Housing Tax Credit Program and the State of Connecticut's Competitive Assistance for Multifamily Properties (CHAMP) program. Different funding programs can target different types of housing or affordability for households at different income levels. Most affordable housing developments that depend on government subsidies receive funding from multiple State of Connecticut or federal programs.

### Why Plan For Affordable Housing?

Under Connecticut law, municipalities are delegated the authority to regulate the development and use of land by laws set forth in Title 8 of the Connecticut General Statutes. Local zoning regulations establish rules for the location and type of housing that can be constructed in Connecticut. State statutes specify the conditions under which municipalities may adopt local land use plans and regulations.

CGS § 8-23 establishes a requirement for municipalities to adopt local Plans of Conservation and Development, which document policies and goals for the physical and economic development of a municipality. CGS § 8-2 outlines the authorities municipalities are granted to adopt local zoning regulations. Both CGS § 8-23 (planning) and § 8-2 (zoning) direct

*§ 8-30j(a): "At least once every five years, each municipality shall prepare or amend and adopt an affordable housing plan for the municipality. Such plan shall specify how the municipality intends to increase the number of affordable housing developments in the municipality."*

Municipalities to consider the need for affordable housing, both locally and at the regional level, and to adopt zoning that encourages the development of multifamily dwellings and housing at different price points. CGS § 8-30j, added in 2017, established an additional obligation for municipalities to adopt Affordable Housing Plans that will specify how the municipality will increase the number of "affordable housing developments." The initial deadline for compliance with the requirement for an Affordable Housing Plan statute is June 2022, five years from the statute's effective date.

The § 8-30j requirement for Affordable Housing Plans was passed by the Connecticut General

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<sup>3</sup> CHFA 2019 Summary of Programs. [https://www.chfa.org/assets/1/6/2019\\_CGS\\_8-37bb.pdf](https://www.chfa.org/assets/1/6/2019_CGS_8-37bb.pdf).

Assembly in recognition of increasing challenges for Connecticut residents in finding adequate affordable housing, especially outside of Connecticut's most urban communities. The share of Connecticut renters who pay more than 30% of their income towards housing rose from 37% in 2000 to 46% in 2019. Homeowners with mortgages also saw their budgets stretched, with 20% of homeowners housing cost-burdened in 2000 and 31% in 2019. **In Southeastern Connecticut, one in four households earns less than 80% of the area median income and is housing cost-burdened.**

The Affordable Housing Plan is an opportunity for municipalities to more closely examine housing needs and to review how existing housing inventories and land use policies do or do not address those needs. The planning process also prompts a review of potential actions that municipalities may take that would enable or promote the development of housing that is affordable and accessible to lower-income residents.

The 8-30j Affordable Housing Plan statute references the definition of *affordable housing developments* included in CGS § 8-30g, which defines them as *assisted housing* that receives government subsidies to provide affordable housing for low and moderate households, or a *set-aside development* where deed restrictions ensure that at least 30% of the housing units are occupied by low-income households at affordable rates for at least 40 years. This definition of housing would include any deed-restricted affordable housing created as part of a mixed-income development, as well as affordable housing built or preserved with the support of state or federal programs.

### Plan Development Process

The development of an Affordable Housing Plan for the City of Norwich is being overseen by multiple city departments and the Norwich Housing Authority, with opportunities for members of the public to provide suggestions and feedback. Ultimately, the Plan will be considered and adopted by the Norwich City Council.

# Housing Conditions in Norwich and Southeastern Connecticut

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## Current and Future Needs

A 2018 review of housing conditions in southeastern Connecticut prepared by the Southeastern Connecticut Council of Governments (SCCOG) in partnership with the Southeastern Connecticut Housing Alliance (SECHA) showed that demand in southeastern Connecticut is most acute for lower-cost housing and rental housing. The portion of southeastern Connecticut households that can afford the housing they live in has dramatically decreased in the last twenty years. Since 2000, the share of renters who cannot afford their housing, and are therefore housing-cost-burdened, increased from 31% to 46%. As previously mentioned, as of 2018, 29,000 households in southeastern Connecticut earned less than 80% of the area's median income and were housing cost-burdened, or one in four households.

The rise in housing challenges is linked to a growing mismatch between incomes and housing costs. Adjusted for inflation, income growth in the region has been stagnant, growing less than 1% between 2000 and 2019, while for-sale housing values and rents have increased 23% and 19%, respectively.<sup>4</sup>

SCCOG's projections of future housing needs estimate that based on the expected demographics of future southeastern Connecticut households, demand will continue to increase for lower-cost and multifamily housing. Of the approximately 7,000 additional households expected by 2030, more than half are expected to be low-income, partially due to growth in the number of senior citizens, as baby boomers continue to age into retirement, as well as young workers who typically earn lower wages. New housing production of a little more than 500 units per year would satisfy expected new need for housing, but not address existing unmet needs.

## Existing Conditions

Median household income in Norwich approximately \$57,565, lower than the county median of \$75,831.<sup>5</sup> As illustrated in Figure 1, nearly 62% of Norwich Households earn less than \$75,000 per year in 2020, and many of these households could qualify for affordable housing if it were available. Of the total Norwich population of 38,742 10.3% of the population live in poverty.<sup>6</sup> Of that, 12.1% of children under the age of 5 live in poverty, and 10.8% of children under the 18 are in poverty. The share of Senior Citizens living in poverty is slightly lower, at 8.9 percent.

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<sup>4</sup> U.S. Census 2010 Decennial Survey and 2020 American Community Survey 1-Year Estimates.

<sup>5</sup> Ibid.

<sup>6</sup> U.S. Census American Community Survey 2020 5-Year Estimates.

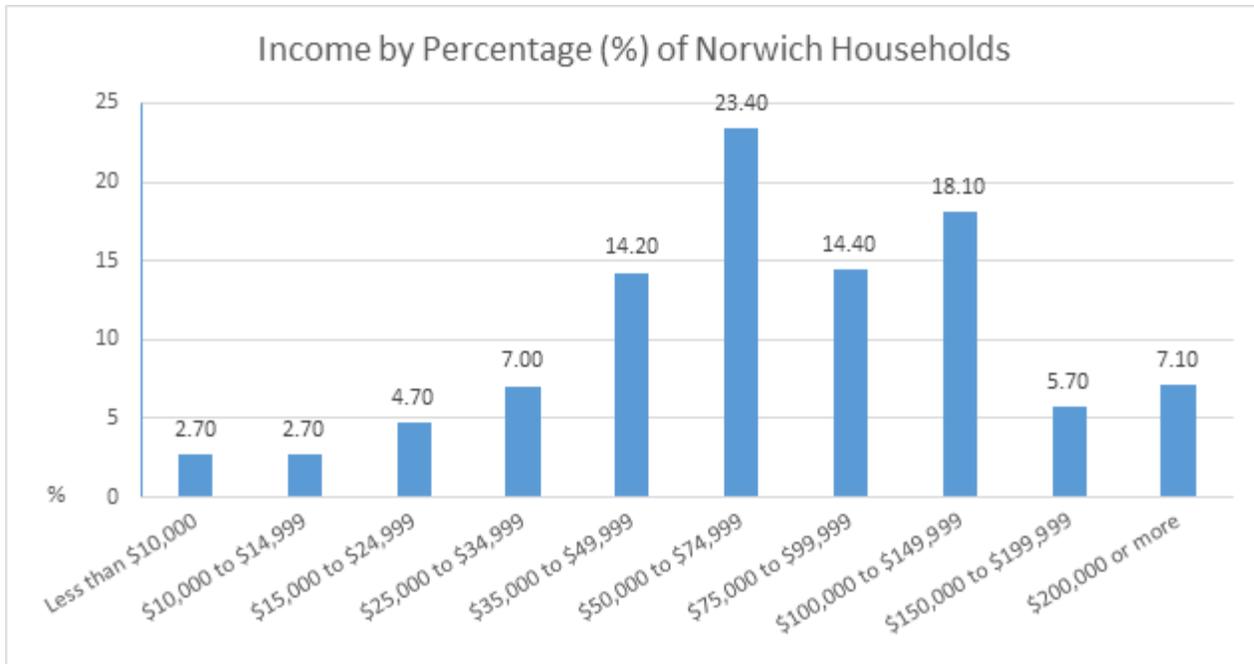


Figure 1. Household Incomes of Norwich Households in 2020. Source: 2020 American Community Survey 1-Year Estimates.

Norwich has 19,120 housing units, of which approximately 55% are owner-occupied. The median value of an owner-occupied home in Norwich is approximately \$170,800, significantly lower than the area median value of \$246,800.<sup>7</sup>

### Norwich Housing Stock

According to census data, 47% (or 9,008) of Norwich's housing units are multifamily homes. This indicates that Norwich has more townhouses, two-family homes, and structures containing more than 3 units than most southeastern Connecticut towns. According to census data, the average rent in New London County is \$1,117 per month, which includes the rental of multifamily homes as well as single-family homes. Unlike most neighboring communities, Norwich's housing includes many attached single-family homes (townhouses) and two-family homes,

<sup>7</sup> U.S. Census American Community Survey 2018 5-Year Estimates.  
City of Norwich Affordable Housing Plan

A high percentage (perhaps more than half) of 2 or more family homes in Norwich are rented out by absentee landlords, based on assessor information. The over-all age of the housing is another factor where 38% of the housing stock was built prior to 1929; 29% prior to 1969 and 24% prior to 1999. The condition of these historic homes varies significantly, with some well maintained and others deteriorating due to lack of maintenance.

### Local and Regional Housing Market

Housing in southeastern Connecticut’s suburban and rural municipalities skews toward larger single-family homes, while one-bedroom units are concentrated in the region’s urban centers. Many of the region’s suburban and rural communities have few alternatives to the single-family home, with single-family housing making up over 90% of housing in some communities. Homeownership is also more common in rural/suburban towns, with urban households slightly more likely to rent (54%) than own, and suburban/rural households much more likely to own their homes (80.1%).<sup>8</sup>

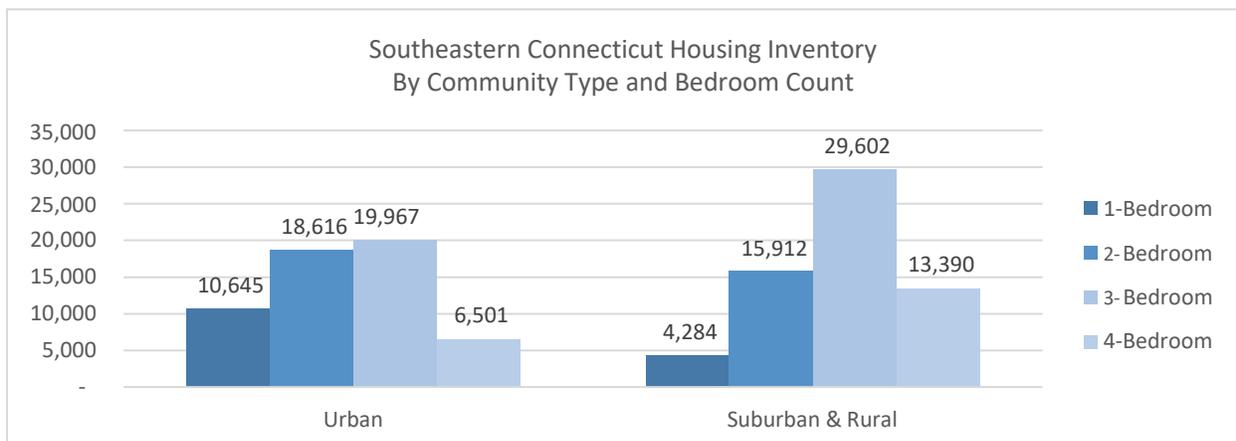


Figure 3. Housing in Southeastern Connecticut: Units by Number of Bedroom and Urban or Suburban/Rural Community Type. Additional 0-bedroom and 5+ bedroom units not shown. Source: U.S. Census American Community Survey (ACS) 2018 5-Year Estimates.

Housing construction in southeastern Connecticut has remained sluggish since the 2008 recession began, with annual production hovering around 300 units per year. Housing construction has traditionally focused on the production of single-family homes in suburban and rural municipalities (Figure 4). Recent spikes in multifamily construction in suburban/rural towns occurred in 2014 and 2015, but these levels were not sustained in 2016 and 2017. In comparative data reported by the U.S. Census indicates that housing units increased in Norwich by 810 units from the 2011-2015 estimates to the 2016 – 2020 estimates. The median sales price for a single-family home in Norwich was \$206,000, with 421 sales in 2021.<sup>9</sup>

<sup>8</sup> Ibid.

<sup>9</sup> New London County 2021 Sales by Town, Eastern CT Association of Realtors. City of Norwich Affordable Housing Plan

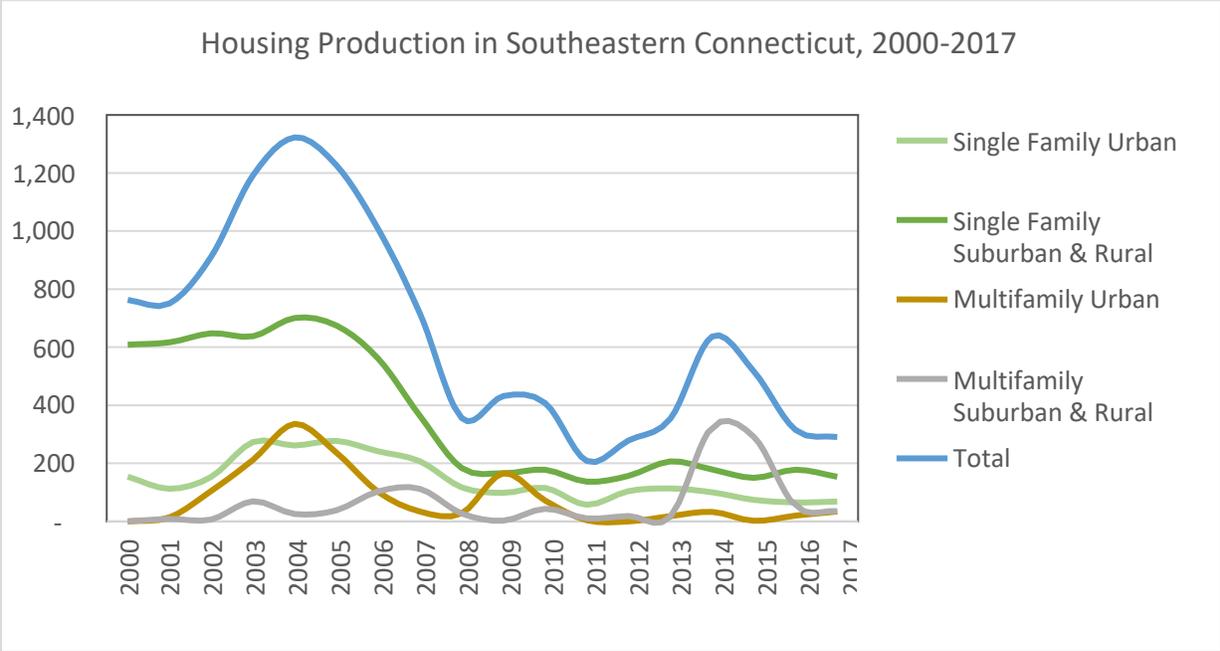


Figure 4. Housing Production Levels by Housing Type and Community Type, 2000-2017. Source: U.S. Census via Connecticut Department of Economic and Community Development.

# State and Local Regulations Affecting Housing Production in Norwich

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## Municipal Zoning

SCCOG's 2018 Regional Housing Needs Assessment reviewed zoning regulations and the availability of vacant land in all of its member municipalities. The review revealed that large-lot, residential zoning is the most common in the region, based on overall land area. New opportunities for single-family homes exist in all towns, while 14 of the region's towns have opportunities for multifamily development on land in or close to sewer service areas and an additional four municipalities enable multifamily development in areas not served by sewer.

### **Summary of Norwich Housing Production Regulations (from 2018 Southeastern Connecticut Regional Housing Needs Assessment)**

Single-Family: Permitted in all residential zones, accounting for most the town.

Two-family: Permitted in the Multi-Family (MF) zone, only.

Multi-Family: "Garden apartments" permitted in the MF zone allowed by Special Permit in the Neighborhood Commercial (NC), General Commercial (GC), Waterfront Development, and Chelsea Commercial (CC) districts. "High Rise" apartment complexes allowed by Special Permit in the MF, WD, and CC Districts.

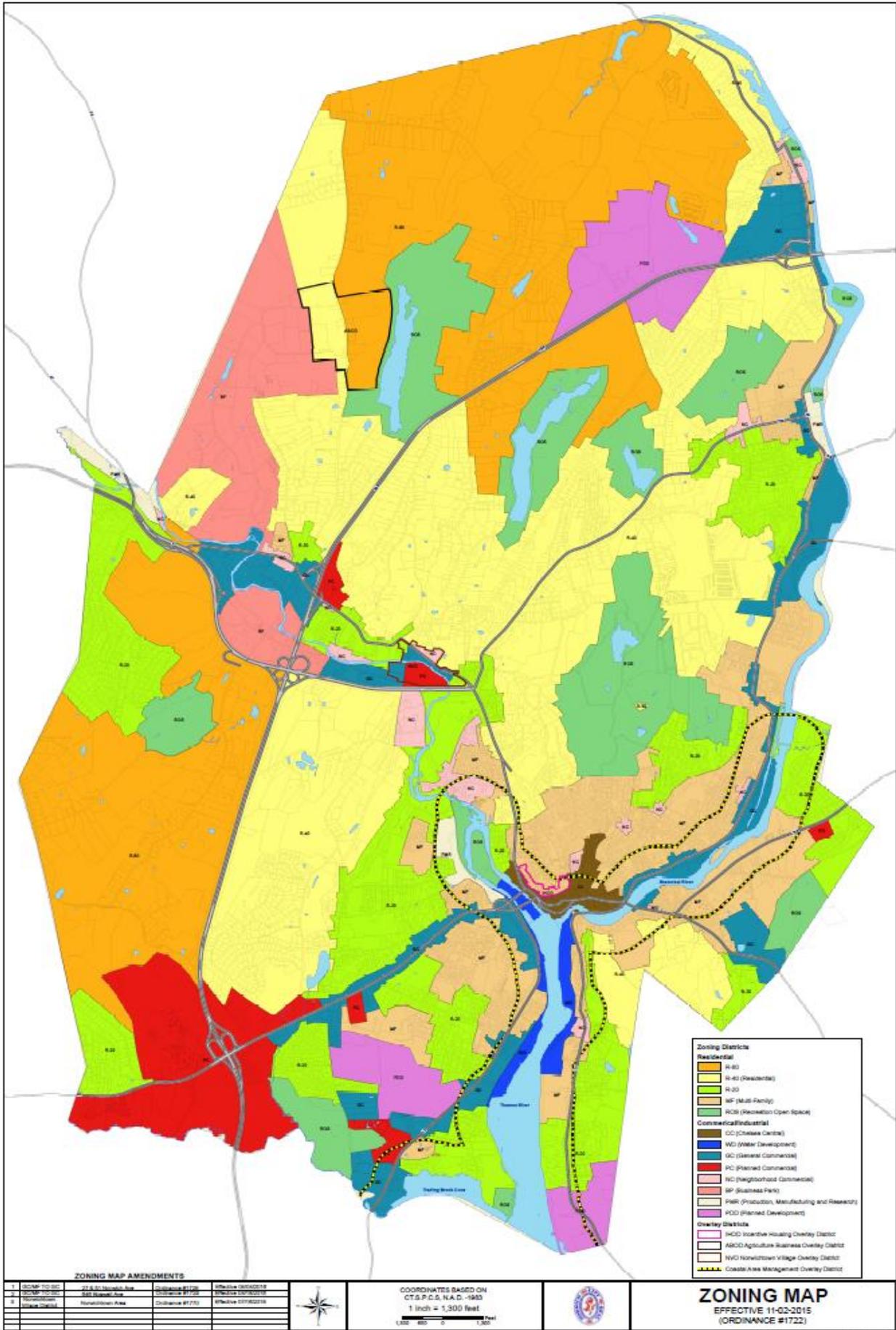
Mixed-Use: Permitted in the Planned Commercial (PC), NC, GC, WD, and CC districts. A Special Permit may be required, depending on the zoning district and the number of residential units.

Accessory Apartments: Require a Special Permit in all residential zones. Required to be deed-restricted to rents affordable for a person or family earning less than the Area Median Income.

Clustered Development: Allowed by Special Permit in single-family residential zones (R-80, R-40, and R-20).

Affordable Housing Opportunities: Incentive Housing Overlay District (IHOD). Requires 20% of all units to be deed-restricted at affordable rents or prices.

Other: The Mill Reuse Overlay District, Adaptive Reuse Overlay District, Neighborhood Redevelopment District are tools that may be used by developers to increase housing opportunities through creative reuse of deteriorating and/or historic properties and neighborhoods.



## Municipal Plan of Conservation and Development

Norwich's Plan of Conservation and Development (POCD) was most recently adopted in August 2013. The Norwich POCD Committee began meeting in March 2022 to start the process of updating the plan for adoption in 2023.

In the POCD Chapter, "Grow Strategically", there is a section dedicated to supporting a range of housing opportunities and choices in appropriate locations to accommodate a variety of types and needs.

### Promote Neighborhood Stability

Maintaining stable residential neighborhoods is a key strategy for the City. Since research indicates, that owner occupants help promote neighborhood stability and quality of life, the City will strive to promote home ownership and resident owners.

In addition, in order to provide a more organized and logical approach to creating multi-family housing opportunities, the City will consider modifying how it allows multi-family residential development. While a simpler approach (such as site plan approval only) may be appropriate in the downtown Chelsea Central District and other core areas, a more rigorous approval process would be appropriate in fringe areas and other outlying areas where the introduction of multi-family housing might have the potential to destabilize some single-family areas. A hierarchal permit structure should be considered to facilitate multi-family development in core areas while more carefully manage residential development in outlying areas.

#### Strategies

- 1. Promote neighborhood stability and quality of life.
- 2. Continue efforts to increase homeownership and property values.
- 3. Consider modifying where and how multi-family development is allowed:
  - Allow multi-family development in node "core areas" as a permitted use (site plan approval).
  - Require a special permit process for multi-family development in node "fringe areas."
  - Consider discouraging multi-family development in other areas outside node "core areas" and node "fringe areas" unless it meets other community objectives
- 4. Consider rezoning areas in the "MF" Zone which contain established single-family streets or sub-neighborhoods to a single family zoning district.
- 5. Review zoning regulations in regard to standards for multi-family housing (location, scale, design, density, off-street parking requirements, etc.)
- 6. Support the maintenance/improvement of the existing housing stock (establish a revolving loan program, enforce codes, encourage maintenance, support housing renovation/rehabilitation, support urban homesteading, support first-time homebuyers, etc.)
- 7. Implement a team approach to enforcing housing and other codes to help prevent or eliminate blight.
- 8. Support and expand the Neighborhood Revitalization Zone program (CGS 7-600) to help revitalize neighborhoods through a collaborative process involving residents, businesses, and government.

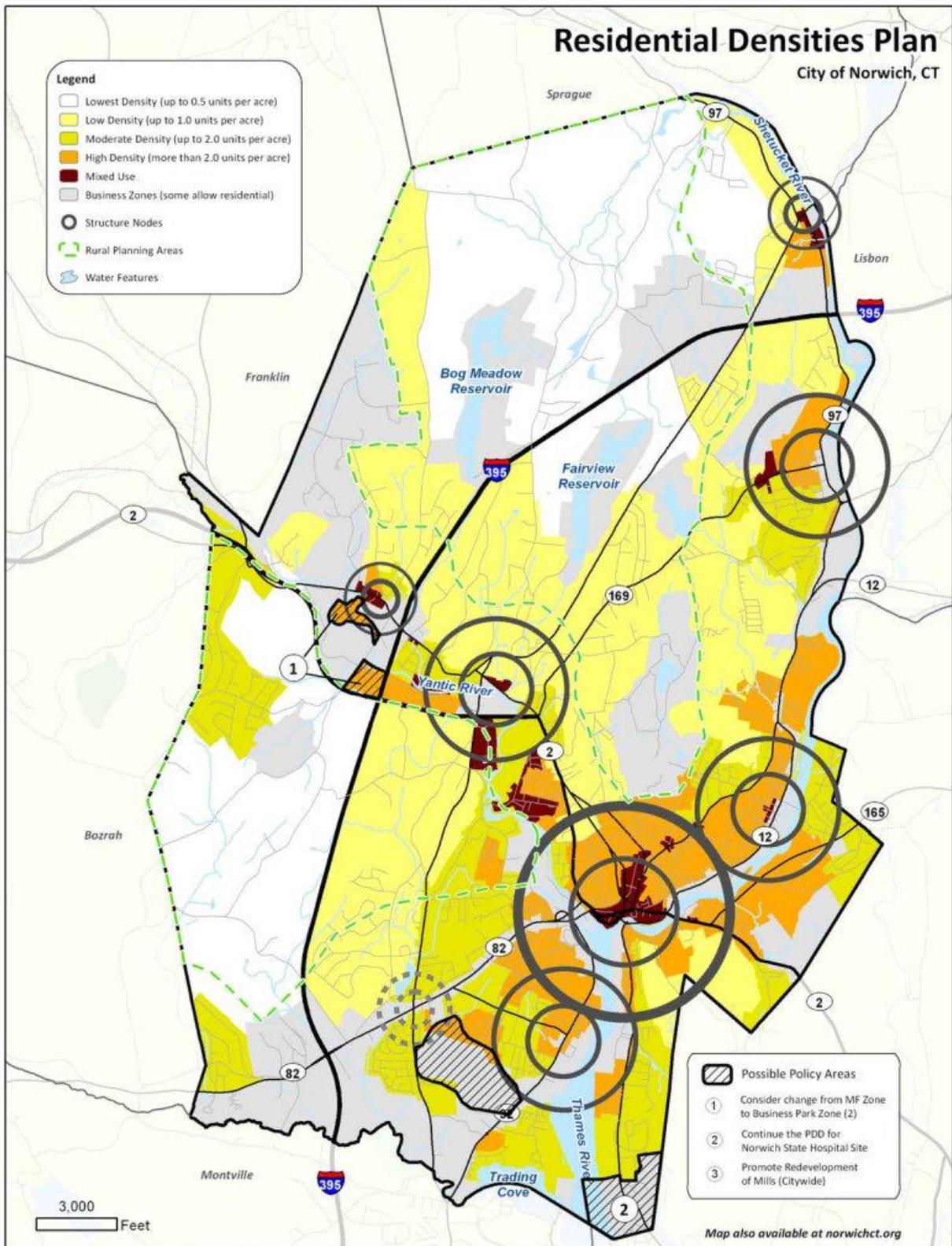
## Guide Housing Development

As for economic development, residential development which is consistent with the desired overall physical structure of the City will also help enhance the overall quality of life in Norwich and help support long-term goals. This includes several components:

- Encouraging multi-family development in node “core areas” and node “fringe areas”
- Preserving areas for single-family homes
- Continuing to promote adaptive reuse of historic mills as multi-family housing, and
- Maintaining low density residential patterns in “rural” planning districts and encouraging “conservation design” of residential subdivisions in order to help preserve natural resources, open space, agricultural land, and community character

### Strategies

- 1. Guide residential development in ways that support overall community structure.
- 2. Continue to promote adaptive reuse of historic mills as multi-family housing.
- 3. Encourage "conservation design" of residential subdivisions in rural planning areas in order to help preserve natural resources, open space, agricultural land, and community character.
- 4. Maintain low-density residential patterns in "rural" planning districts.
- 5. Continue to provide for the creation and maintenance of housing which is affordable.
- 6. Anticipate the potential housing needs of an aging population (assistance with maintenance, social services, etc.)



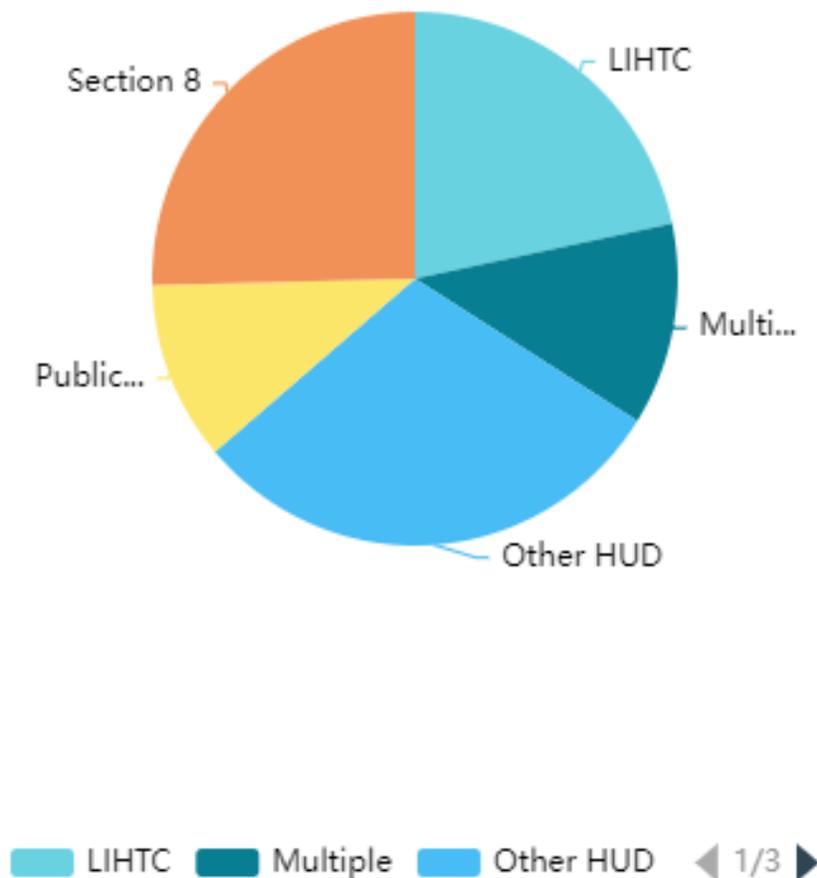
## Affordable Housing Appeals Act (§ 8-30g)

Connecticut's Affordable Housing Land Use Appeals statute, C.G.S. § 8-30g, was established in 1997 to enable the development of affordable housing in municipalities where zoning regulations would otherwise prevent its construction. Municipalities are subject to § 8-30g of the Connecticut General Statutes when less than 10% of the municipal housing stock meets the statute's definition of affordable. The statute encourages development approvals for deed-restricted affordable housing by requiring that upon appeal of a development proposal for affordable housing that is rejected by a municipality with less than 10% affordable housing, the municipality must demonstrate that public interests in health, safety, or other matters clearly outweigh the need for affordable housing.

The State of Connecticut's 2019 Housing Appeals List shows that **19.34% of housing in Norwich counts as affordable housing** for the purpose of determining the applicability of the § 8-30g statute. In determining the percent of affordable housing present in a municipality, the CT Department of Housing counts:

- Assisted housing units or housing receiving financial assistance under any governmental program for the construction or substantial rehabilitation of low and moderate income housing that was occupied or under construction by the end date of the report period for compilation of a given year's list;
- Rental housing occupied by persons receiving rental assistance under C.G.S. Chapter 138a (State Rental Assistance/RAP) or Section 142f of Title 42 of the U.S. Code (Section 8);
- Ownership housing or housing currently financed by the Connecticut Housing Finance Authority and/or the U.S. Department of Agriculture; and
- Deed-restricted properties or properties with deeds containing covenants or restrictions that require such dwelling unit(s) be sold or rented at or below prices that will preserve the unit(s) as affordable housing as defined in C.G.S. § 8-39a for persons or families whose incomes are less than or equal to 80% of the area median income.

Of the 3,608 qualifying units in Norwich listed on the current Department of Housing list, 191 have single-family CHFA/USDA mortgages, 2,296 are government assisted, 796 receive tenant rental assistance.



As mentioned, municipalities that have 10% or more of their housing inventory falling into the above categories are exempt from § 8-30g appeals. Norwich is one of these communities. Municipalities may also be granted four-year temporary exemptions by demonstrating progress in facilitating new affordable housing. The threshold for achieving a four-year moratorium is new affordable housing created in the municipality earning “Housing Unit Equivalent” points equal to the greater of two percent of existing housing or 75 points (as of October 1, 2022). New affordable housing qualifies for between ½ and three Housing Unit Equivalent points based on the size of the unit (more bedrooms earn more points), restrictions on occupancy (senior-only housing earns fewer points), and the affordability level of the unit (affordability to lower income levels earns more points).

## Action Plan

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Connecticut municipalities have flexibility in determining how they act to improve access to affordable housing. Norwich's unique characteristics suggest the following strategies would be effective to increase access to quality affordable housing that meets the needs of residents of Norwich and southeastern Connecticut.

### Actions Completed Since Passage of 2013 Plan of Conservation and Development

- Comprehensively amended the Zoning Regulations in 2015 to reflect recommendations of the 2013 Plan of Conservation and Development.
- Approved a 314 Units apartment complex (affordable and market-rate) within the historic north mill building at Ponemah Mills (aka the Lofts at Ponemah).
- Approved ARPA funds for Habitat for Humanity to assist in developing low-income homeownership opportunities and rehabilitation.

### Continued Actions

- Historic housing in Norwich is important to Norwich's identity and provides a resource of existing lower-cost housing, but it is at risk of physical deterioration due to age. Preservation efforts could achieve several goals—preserving housing for future generations, addressing existing deferred maintenance, protecting housing from flood risks, and maintaining these homes as stable housing options for low-income households. Rehabilitating homes and preserving them would improve the safety and appearance of Norwich housing while stabilizing household costs for existing and future residents. Work with housing land trusts or other non-profits to acquire and rehabilitate existing housing for deed-restricted affordable housing.
- Consider utilizing CDBG funding for rehabilitation of existing housing occupied by low-income residents.
- Utilizing funds to stabilize at risk tenants/owners by providing temporary assistance allowing them to stay housed.

### *Support Opportunities for the Creation of Quality Lower-Cost Housing*

- Encourage developers to set aside a percentage of units for affordable housing in the areas of the city where public transit is available.

### *Support First-Time Home-Ownership and Aging-In-Place*

- Work with local realtor community to publicize availability of USDA and CHFA low-interest home loans.

## Resources and Potential Partners

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[Connecticut Housing Finance Agency \(CHFA\)](#): CHFA administers the Federal Low-Income Housing Tax Credit (LIHTC) program and the State Housing Tax Credit Contribution (HTCC) program. LIHTC 9% tax credit funds can subsidize 70% of an affordable housing project's cost, and are highly competitive. LIHTC 4% tax credits fund 30% of project cost and are often used for acquisition and rehabilitation of existing properties for use as affordable housing. Other CHFA programs finance construction and rehabilitation.

CHFA also administers low-interest home ownership loan programs. Homes financed with CHFA loans are considered affordable for the purposes of 8-30g exemption calculations.

[Habitat for Humanity of Eastern Connecticut](#): Habitat projects are new construction or rehabilitations made available for purchase to low-income households through subsidized mortgages. Funding comes from individual gifts, re-invested Habitat homeowner mortgage payments, and grants from private foundations and government agencies.

[H.O.P.E., Inc.](#): A 501(c)(3) based in New London that renovates deteriorated properties and makes them available to low- and moderate-income families to purchase or rent-to-own. Projects are supported with funding from state tax credits, financial institutions, and donations.



[LISC Connecticut](#): The local office of this national organization promotes neighborhood revitalization and affordable housing production by providing financial and technical assistance to local, community-based organizations working to build strong and sustainable communities. LISC manages the Housing Connections program, offering training and technical assistance to build capacity of suburban and rural organizations to carry out effective affordable housing development. This program is supported by the Connecticut Housing Finance Authority.

[Southeastern Eastern Connecticut Community Land Trust](#): This membership-based 501(c)(3) nonprofit charitable organization holds land for the development and stewardship of permanently affordable housing, land for food production, green space, and facilities for community organizations. The Trust completed the renovation and resale of first affordable homeownership project in 2019. It works in partnership with the SE CT Fund for Land Equity.

[Historic Homes Rehabilitation Tax Credit](#): supports the rehabilitation of residential properties by new and existing owner-occupant homeowners through a 30% tax credit on rehabilitation costs, up to \$30,000 per dwelling unit. Homes benefitting from this program must remain owner-occupied for five years post-rehabilitation.

[CT Historic Rehabilitation Tax Credit Program](#): establishes a 25% tax credit on rehabilitation of a Certified Historic Structure that is non-residential, mixed-use or multifamily residential (5 units or more). The available credit increases to 30% for projects incorporating dedicated affordable housing. This program can be combined with 20% Federal Historic Tax Credits.

[Federal Historic Tax Preservation Tax Incentive](#): This tax credit is available to fund renovation of income-producing properties and is administered by the National Park Services, with the participation of CT SHPO.

[USDA Rural Development Loan Programs](#): Low interest, fixed-rate homeownership and rehabilitation loans are provided to qualified persons directly by USDA Rural Development and private financial institutions, with no down payment requirements. Homes financed with USDA loans are considered affordable for the purposes of 8-30g exemption calculations. USDA Rural Development also offers competitive grants to public and private non-profit organizations for homeownership projects. Technical assistance grants are available to local organizations that assist families in accessing loans. Loans are also available for the development of new housing for low- and moderate-income families.