



2025-2029 Consolidated Plan for HUD Programs and 2025 Annual Action Plan

City of New Britain

May 2025

Executive Summary

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

1. Introduction

As required by the U.S. Department of Housing and Urban Development (HUD), the Consolidated Plan is a planning document that must be prepared by cities every five years and contain a needs assessment and strategic plan to pursue the HUD goals of developing viable communities, providing decent housing and suitable living environments, and expand economic opportunities for low- and moderate-income individuals. The Consolidated Plan requires cities to assess their affordable housing and community development needs, taking into account market conditions, and propose strategies to meet those needs.

In response, New Britain convened a city-wide strategic planning process that included the input of governmental, nonprofit, business, and other community partners, as well as members of the public. The attached Five (5) Year Consolidated Plan for 2025-2029 and the 2025-26 Annual Plan resulting from this effort is based on the foundation of providing affordable, safe, decent housing to low-moderate income citizens, homeless people or those at risk of homelessness, and people from special needs populations. Additionally, it offers a plan to provide services to these populations and to build on the existing community assets throughout the City.

The Consolidated Plan is intended to help cities make data-driven, place-based investment decisions for use of HUD grant funds. In order to receive grant funds from HUD under the Community Development Block Grant (CDBG) and HOME Program, the City is required to prepare an Annual Action Plan that is aligned with the housing and community development priorities set forth in the Five-Year Consolidated Plan.

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

New Britain's 2020-2024 Consolidated Plan identified a range of housing and community development needs, relating primarily to the City's aging housing stock as well as changing socioeconomic trends within the City's population. While these needs remain the same, there are new trends/opportunities that have emerged over the last five years:

Housing prices continue to climb. In late March 2025, according to Zillow, the average New Britain home value is \$273,542, up 6.9% from 2024. (<https://www.zillow.com/home-values/19573/new-britain-ct/>)

Median household incomes, at \$57,036 (2023 ACS), have not kept up with the high cost of housing. Further, overall median rents in New Britain in late March 2025 are \$1,550, high outside the range affordable for most households. (<https://www.zillow.com/rental-manager/market-trends/new-britain-ct/>)

While New Britain's poverty rate has decreased to 18.6% (July 23) from 2020 levels, people on fixed incomes continue to struggle with housing costs. As of March 14, 2025, there are 549 seniors/people with disabilities on the Housing Authority waitlist. There are 221 seniors/people with disabilities on the HCV/Section 8 waitlist. Housing waitlists have been closed since September 2023.

While the City and its partner agencies have made great strides in reducing chronic homelessness over the last five years, the Connecticut Coalition to End Homelessness (CCEH) estimates that the rate of homelessness has increased across the state by more than 30% since 2021. The rate is expected to increase as COVID-era programming and funding expire.

City leadership and community members recognize the importance of revitalizing the downtown New Britain area as a way to increase economic empowerment and housing options for citizens. Such efforts can include job training and job creation, small business support, and infrastructure needs.

As a result of these identified needs and priorities, the City has identified five priority needs for the 2025-2029 plan:

- Increasing Affordable Housing: Including new rental and and home ownership units, repairs, rehabs, ADUs, with a focus on seniors, people with disabilities, and low-income or fixed income households
- Housing and Services for Homeless People and those at-Risk of Homelessness
- Services and Facilities for Vulnerable Groups, particularly for:SeniorsVictims of Domestic ViolencePeople with DisabilitiesPeople on fixed incomes
- Employment and Job Training Services
- Improved Neighborhood Facilities to Increase Livability, Economic Expansion, and OpportunityIncluding potential lead service line replacement, tree planting, focus on downtown

3. Evaluation of past performance

The City has made strong progress on the goals outlined in its 2020-2024 Consolidated Plan. For example, the City has funded on average 19 public services each year, per the 2020-2023 CAPER reports, benefitting thousands of New Britain residents. Additionally, thousands of people within the ADA community have benefitted from ADA improvements throughout this period. Over 930 residents received support and health services through various ConPlan initiatives in the first four years of ConPlan initiatives. The accomplishment of these goals helps to shape the 2025-2029 ConPlan.

4. Summary of citizen participation process and consultation process

The lead entity responsible for administering the programs covered by the Consolidated Plan for the City of New Britain is the Department of Planning and Development (DPD). In January of 2025, Mayor Stewart issued informational materials prepared by the DPD and requested proposals for funding consideration for the 2025 Program Year. This information was directly sent to all City departments and non-profit agencies. As part of the notice of funding availability, information about the Goals of the HUD programs and the five-year plan development was shared. The Commission on Community and Neighborhood Development (CCND) and the staff of the Department of Planning and Development prepared the Proposed Consolidated Plan in consideration of the results of previous questionnaires, review of proposals submitted for funding consideration and the needs described by organizations and citizens at the January 2025 focus groups, a community survey, a CCND Public Hearing in March, and a public hearing with the Common Council on April 22nd.

During the planning process, DPD and Mayor's staff directly engaged housing and social service agencies, economic development organizations, other City departments, Neighborhood Revitalization Zones, and organizations that work with special needs and at-risk populations. The Mayor and City staff continue to coordinate and consult with local, regional, and state agencies, and participate in collaborative initiatives such as the New Britain Recovers Consortium, Central Connecticut Coordinated Access Network (CCAN), Balance of State Continuum of Care (CoC). These interactions and discussions were vital in gathering pertinent and up to date data on the needs of New Britain's population; identifying the existing inventory of facilities and services that address the needs of the population; and the development of appropriate goals and objectives for New Britain's CDBG and HOME programs for the next five years.

5. Summary of public comments

No written comments were received.

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

N/A

7. Summary

The City of New Britain's Department of Planning and Development works to serve low- and moderate-income residents. This work requires communication with nonprofits, community leaders, homeless service providers, stakeholders, and others who have an interest in the outcomes for low- and moderate-income residents and the community. The work of the DPD could not be done without input from other sources. The findings in this document contributed to the creation of goals and objectives that will assist the City of New Britain in allocating funds through 2029.

The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	NEW BRITAIN	Department of Planning & Development
HOME Administrator	NEW BRITAIN	Department of Planning & Development
ESG Administrator	NEW BRITAIN	Department of Planning & Development

Table 1 – Responsible Agencies

Narrative

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

Consolidated Plan Public Contact Information

Scott Williams

Grants Administrator

City of New Britain Department of Planning & Development

27 West Main Street-Suite 311 New Britain, CT 06051

860-826-3329

scott.williams@newbritainct.gov

PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

The City of New Britain conducted a broad and in-depth consultation process to gather the feedback of a variety of community partners, including local, state, and federal government officials; nonprofit and social service partners; the New Britain school district; the business community; the faith community; our Balance of State Continuum of Care on Homelessness, Central Connecticut Coordinated Access Network (CCAN), and other providers of services and shelter to homeless individuals and families; and health care providers, including mental health providers. The City has found it particularly helpful to work with organizations serving neighboring cities such as Meriden or Berlin on cohesive regional responses to common challenges facing our low- and moderate-income residents.

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

The City works closely with other government, regional, and nonprofit partners through ongoing coordination and meetings. Local networks address several priorities outlined in the CDBG plan, and through its participation New Britain has access to data and organizational trends. The Department of Planning and Development (DPD) staff and key municipal leaders participate on boards and commissions that represent these agencies. The City participates in a Coordinated Access Network (CAN) plan to increase preventative measures around homelessness, mental health and human service needs. This provides for a streamlined process that reduces incidents of people "slipping through the cracks." The City discussed projects with service providers, the New Britain Housing Authority, and other assisted housing providers during the creation of the Consolidated Plan and its Annual Action Plans.

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

Coordinated Access Network (CCAN) that supports homeless people through its regional network of agencies. The CCAN is one of eight CANs, or regions, set up by the state based on the transient movement of people experiencing homelessness. Within the CCAN, CoCs and towns work together to develop specific Coordinated Access protocols and procedures for access to housing and shelter services.

The City's Homeless Prevention and Housing Coordinator attends the CCAN leadership meetings and reports back to the City regarding their initiatives and needs, in addition to supporting initiatives such as

the current Encampment initiative. She is also in contact with the central leadership of the Continuum of Care and helps with their work.

Additionally, the City's Grants Administrator works with agencies supporting homeless people to help them apply for funding.

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

New Britain did not receive ESG funds in 2024 and does not anticipate receiving them in 2025. In the past, the City's Homeless Prevention and Housing Coordinator inputted the funding data into HMIS for other funding sources as needed.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	CHRYSLIS CENTER
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Non-Homeless Special Needs HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Chrysalis Center works with individuals living below the poverty level and struggling with food insecurity, dealing with substance abuse, HIV/AIDS, release from incarceration and homelessness. The agency offers community support, case management, community employment services, community supportive housing, recovery services and affordable housing. Anticipated outcomes include reduction of poverty and homelessness as people are given tools and supports to strengthen their self-sufficiency.
2	Agency/Group/Organization	FRIENDSHIP SERVICE CENTER
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Education Services-Employment Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A January focus groups participant, the Friendship Service Center offers 37 beds and full-services to homeless people; they hope to double the number of beds by the end of 2027. The FSC also offers a drop-in center. The FSC offers support to any homeless person, and they focus on helping 18-24 year olds transition into housing, and also assist veterans, people with HIV/AIDs, and domestic violence victims. Anticipated outcomes are continued coordination among agencies supporting homeless people to help stabilize their housing and living conditions.
3	Agency/Group/Organization	NEIGHBORHOOD HOUSING SERVICES (NEW BRITIAN)
	Agency/Group/Organization Type	Housing Services - Housing Services-Education CHDO
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As a January focus group participant, Neighborhood Housing Services, discussed the need for more affordable housing in New Britain, including subsidized housing. Anticipated outcomes include additional City efforts into finding ways to make the development of affordable housing less expensive.
4	Agency/Group/Organization	Meriden-New Britain-Berlin YMCA
	Agency/Group/Organization Type	Services-Children Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	YMCA attended our January 2025 focus groups. Anticipated outcomes include services to additional children, families, and homeless people.

5	Agency/Group/Organization	HUMAN RESOURCES AGENCY
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS Services-Health Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Public Services HIV/AIDS
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	HRA attended our January 2025 focus groups. Anticipated outcomes include increased services to children, families, and individuals, including those with HIV/AIDS.
6	Agency/Group/Organization	City of New Britain Economic Development
	Agency/Group/Organization Type	Economic Development
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	In an interview with the Consultant team, Planning officials provided their insights regarding the City's housing market and neighborhoods, as well as ongoing fair market and <80% AMI housing initiatives. Anticipated outcomes include additional low- and moderate-income housing.
7	Agency/Group/Organization	PRUDENCE CRANDALL CENTER
	Agency/Group/Organization Type	Services-Children Services-Victims of Domestic Violence Services-homeless Transitional/PSH Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Families with children Public Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	In a focus group and follow up interview, the Prudence Crandall Center provided their insights regarding the needs of victims of domestic violence and the services the organization provides to help people make a new start. Anticipated outcomes include more support and services for domestic violence victims.

8	Agency/Group/Organization	New Britain Downtown District
	Agency/Group/Organization Type	Business Leaders Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	In an interview the Downtown District New Britain discussed the challenges and opportunities of revitalizing the downtown district. Anticipated outcomes include additional residential projects and revitalization efforts in downtown New Britain.
9	Agency/Group/Organization	HOUSING AUTHORITY OF THE CITY OF NEW BRITAIN
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Housing Authority Director provided detailed information regarding the supports and services provided to public housing residents and voucher holds, as well as the needs of the populations they serve. Anticipated outcomes are additional housing support services available to low-mod income households, particularly those of seniors.
10	Agency/Group/Organization	Planning & Development - City of New Britain
	Agency/Group/Organization Type	Planning organization Local Government
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Housing Market Overview
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	In an interview with the Consultant team, Planning officials provided their insights regarding the's housing market and neighborhoods, as well as ongoing fair market and <80% AMI housing initiatives. Anticipated outcomes include additional low- and moderate-income housing.

11	Agency/Group/Organization	Community Services - Disability Services Advocate - City of New Britain
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Health Local Government
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	In two interviews, the Disabilities Services Advocate provided their insights regarding the needs of people with disabilities in terms of services and housing in New Britain. Anticipated outcomes are additional support and housing services for people with disabilities.
12	Agency/Group/Organization	Commission on Human Rights & Opportunities - City of New Britain
	Agency/Group/Organization Type	Service-Fair Housing Local Government
	What section of the Plan was addressed by Consultation?	Market Analysis Fair Housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	In an interview, the Human Rights Officer explained how Fair Housing complaints are filed within New Britain, as well as the Fair Housing challenges faced by some residents. Anticipated outcomes include additional supports, education, and resources for people experiencing Fair housing situations.
13	Agency/Group/Organization	Community Services - Homeless Prevention & Housing Coordinator City of New Britain
	Agency/Group/Organization Type	Services-homeless Local Government & Those at Risk of Homelessness

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	In an interview, the Homeless Prevention and Housing Coordinator discussed the challenges of supporting the City's homeless population, as well as those at risk of homelessness. Anticipated outcomes include increased shelter and services for homeless individuals and families.
14	Agency/Group/Organization	Capital Regional Council of Governments (CROG)
	Agency/Group/Organization Type	Agency - Emergency Management Other government - Local Hazard Mitigation
	What section of the Plan was addressed by Consultation?	Housing Mitigation Planning (HMP)
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The consultant team extensively reviewed the CRCOG's Hazard Mitigation Plan, including the New Britain annex, which was prepared by the New Britain Director of Public Works, Fire Chief and Emergency Management Director, and other staff. Anticipated outcomes include further education and supports to people living in areas more affected by natural hazards.
15	Agency/Group/Organization	City of New Britain Healthy Homes New Britain Lead Hazard Control Program
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Market Analysis - Condition of Housing Lead-Based Paint Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Healthy Homes Program works to identify young children at risk of lead-paint exposure and to take steps to remove lead-based paint from homes built before 1978. Anticipated outcomes include additional education regarding lead hazards and the removal of lead-based paint from affected homes.
16	Agency/Group/Organization	US HUD FHEO
	Agency/Group/Organization Type	Service-Fair Housing Other government - Federal
	What section of the Plan was addressed by Consultation?	Market Analysis Fair Housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The FHEO provided a list of Fair Housing Complaints/Cases filed in New Britain from Jan 1, 2020. December 31, 2024. Anticipated outcomes include increased understanding of Fair Housing issues, which can help inform Fair Housing education and supports.
17	Agency/Group/Organization	Journey Home CT
	Agency/Group/Organization Type	Services-homeless Non-Profit Homelessness Continuum of Care on Homelessness
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	In a focus group and follow up interview, Journey Home officials provided an understanding of the shelters and services available to homeless people within New Britain. Anticipated outcomes include more shelter and services for people within the City.
18	Agency/Group/Organization	CT Dept. of Administrative Services Commission for Educational Technology
	Agency/Group/Organization Type	Services - Narrowing the Digital Divide Other government - State
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The consultant team conducted extensive research of Connecticut's \$9 million investment in the state's digital equity plan, Connecticut: Everyone Connected. Anticipated outcomes are further closure of the digital access and digital skills gap, enabling further personal and professional advancement, and increased economic opportunity.
19	Agency/Group/Organization	New Britain Conservation Commission
	Agency/Group/Organization Type	Other government - Local Wetlands
	What section of the Plan was addressed by Consultation?	Wetlands
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City's Wetlands Agent reviews the draft ConPlan and Annual Action Plan for any issues prior to approval by the Common Council.
20	Agency/Group/Organization	Hospital of Central Connecticut
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Health Agency Publicly Funded Institution/System of Care Business Leaders Civic Leaders
	What section of the Plan was addressed by Consultation?	Healthcare Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Hospital of Central Connecticut's Family Enrichment Center Community Outreach Coordinator provided information regarding programs available to people leaving institutionalized care. Anticipated outcomes include more supports for people leaving residential physical or mental/behavioral health care facilities.

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

N/A

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Connecticut Balance of State CoC	Services-homeless
New Britain Housing Affordability Plan	City of New Britain Planning & Development City Plan Commission	The Housing Affordability Plan includes Short-, Medium-, and Long-term actions, as well as ongoing actions, to increase the supply of affordable housing. These strategies align very well with the goals of increasing access to affordable housing with this Consolidated Plan.
Plan New Britain Plan of Conservation and Dev 2021	City of New Britain	The POCD's vision includes offering strong residential neighborhoods that provide safe and affordable housing choices for all households. The plan also prioritizes high-quality community facilities and efficient public services to ensure access to opportunity for all residents.
New Britain Mayor's Strategic Planning Committee	City of New Britain	The Mayor's Strategic Planning Committee has numerous initiatives supporting our target populations, including development in target areas, and work with the Housing Authority regarding childcare.
CT Health Foundation Strategic Plan 2024-20255	Connecticut Health Foundation	The CHF Strategic Plan focuses on supporting health equity and vulnerable populations.
Greater Hartford Community Wellbeing Index 2023	DataHaven	The report provides analysis regarding economic and housing cost indicators that highlight the different experiences of lower-income residents and higher-income residents.

Table 3 – Other local / regional / federal planning efforts

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

The City coordinates and cooperates with numerous public entities to ensure the successful implementation of the Consolidated Plan. New Britain's activities and goals align with the goals of the Connecticut Department of Housing through the City's Affordable Housing Plan. New Britain is also a member of the Capital Region Council of Governments (CRCOG). Other state agency partners include

the Connecticut Department of Social Services, the Department of Economic and Community Development, and the state Department of Energy and Environment.

Narrative

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

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

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
------------	------------------	--------------------	--------------------------------	------------------------------	--	---------------------

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Public Low-Mod Citizens	January 7, 2025 - Community stakeholders were invited to join the Department of Planning & Development in a Public Service focus group Zoom meeting to discuss the unique challenges and opportunities which are present in the City.	The comments received were used to determine the Needs & Goals for its Consolidated Plan.	All Comments were accepted.	

NEW BRITAIN

19

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Meeting	Public Low-Mod Citizens	January 14, 2025 - Community stakeholders were invited to join the Department of Planning & Development in a Housing & Homeless focus group Zoom meeting to discuss the unique challenges and opportunities which are present in the City.	The comments received were used to determine the Needs & Goals for its Consolidated Plan.	All Comments were accepted.	NEW BRITAIN

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Newspaper Ad	Public Low-Mod Citizens	January 24, 2025 - A notice for the solicitation of proposals was printed in the Hartford Courant.	No written comments received	No written comments received	
4	Internet Outreach	Non-targeted/ broad community	January 24, 2025 - Applications packages emailed and placed on the City website.	No written comments received.	No written comments received.	https://resources.finalsite.net/images/v1737729415/newbritainctgov/erey95wvj4sn1pthzcoi/FY2025AnnualPlanApplicationPackage1.pdf

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Public Meeting	Non-targeted/broad community	March 8, 2025 - The Commission on Community & Neighborhood Development held a public hearing which was attended by approximately 45 people.	Attendees discussed the need for more funding for supporting homeless people, seniors, children, victims of domestic violence, and other special populations.	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	Newspaper Ad	Non-targeted/ broad community	April 11, 2025 - Availability of a draft Consolidated Plan and Annual Action Plan for public review was advertised in the Hartford Courant . The public comment period begins.	No written comments received.	No written comments received.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
7	Newspaper Ad	Non-targeted/ broad community	April 18, 2025 - Advertisement of the Common Council Public Hearing for the Consolidated Plan and Annual Plan is advertised on the Hartford Courant.	4 comments were received supporting the Greater New Britain Teen Pregnancy Prevention Program. The comments were forwarded to the Common Council for their consideration.	No comments rejected.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
8	Public Hearing	Non-targeted/ broad community	April 22, 2025 - Public Hearing of the New Britain Common Council.	Approximately 50 people spoke in favor of the proposals.	No written comments received.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
9	Public Meeting	Non-targeted/ broad community	May 15, 2025 - At the Common Council meeting of May 15, 2025 the public comment period was held at the beginning of the meeting. No one spoke regarding the Consolidated Plan & Annual Plan. The Common Council approved the Consolidated Plan & Annual Plan.	No comments were received at this meeting.	No comments received.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

As in many jurisdictions in Connecticut and around the country, New Britain has a shortage of attainable, affordable housing for low- and moderate-income households, for starter homes, for people on fixed incomes, and for essential but lower-paid workers. A focus group attendee noted that Connecticut is estimated to have a shortage of 100,000 affordable homes across the state. (<https://www.ncsha.org/hfa-news/connecticut-expands-support-for-middle-income-housing-with-build-for-ct/#:~:text=Connecticut%27s%20housing%20market%20faces%20a%20nearly%20100%2C000%2Dunit,t hat%20are%20affordably%20priced%20for%20middle%2Dincome%20renters.>)

Housing of all sizes is needed. While young people and seniors may seek out studio or one-bedroom housing, single parents with children may need 2- or 3-bedroom units. The National Low Income Housing Coalition estimates that a worker would need to earn \$31.81 per hour to afford a fair market 2-bedroom apartment in New Britain (\$1,654). A minimum wage worker could afford a rent of \$815 per month, less than half this amount. Workers in many fields do not earn \$31.81 per hour, including Office and Administrative Support Workers, Cashiers, Childcare Workers, Food Preparation Workers, Physical Therapist Aides, Home Health Aides and Personal Care Aides, Multiple Machine Tool Setters, and Healthcare Support Workers. (National Low Income Housing Coalition 2025 (<https://nlihc.org/or/state/ct>, wages per 2023 BLS estimates)

One local Community Housing Development Organization (CHDO) official noted that New Britain has a good range of housing types, but that need for affordable housing outpaces supply. His organization will be opening a 16-unit building in spring '25, for which they had 30+ applicants. The same builder built one owner-occupied single family home last year, for which they had 100 applicants, with 12 applicants being qualified for the home. The agency is now building a second owner-occupied single family home, for which he expects another 12-15 applicant households will qualify.

One focus group attendee suggested that, while some affordable units may be available, their availability may not be as transparent to everyone as possible. For example, people might not know where those units are, when they are available, or how to apply. The state of Connecticut is considering developing a state-level database listing this information.

One organization works with first-time homebuyers to help them understand the process of applying for housing, how to manage their finances, and how to avoid foreclosure.

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

Summary of Housing Needs

Per American Community Survey (ACS) 2023 estimates, 74,080 people live in New Britain, ranking it the 8th largest city in Connecticut.

Housing cost burden is a challenge in communities throughout the nation. The US Census reports that 21 million renter households, or nearly half (49.6%) of the country's 42.5 million renter households, spend more than 30% of their income on housing costs in 2023. The median ratio of income to housing costs for renters remained unchanged from 2022 at 31%, but the Census found that 56.2% of Black or African American renter households, and 54.7% of Some Other Race renter households, were cost burdened. (<https://www.census.gov/newsroom/press-releases/2024/renter-households-cost-burdened-race.html>)

In our discussion section below, we discuss the needs of New Britain's households as reflected in the following tables.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	72,990	72,545	-1%
Households	27,860	27,685	-1%
Median Income	\$40,457.00	\$47,393.00	17%

Table 5 - Housing Needs Assessment Demographics

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

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	7,525	4,740	6,370	2,415	6,630
Small Family Households	2,890	1,590	2,230	1,050	3,525
Large Family Households	375	405	500	130	520
Household contains at least one person 62-74 years of age	1,470	1,115	1,245	545	1,540
Household contains at least one person age 75 or older	855	605	590	254	445
Households with one or more children 6 years old or younger	1,130	875	1,109	429	550

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	140	65	40	30	275	4	10	0	0	14
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	60	95	50	25	230	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	165	160	55	0	380	15	90	185	25	315
Housing cost burden greater than 50% of income (and none of the above problems)	3,515	340	0	0	3,855	540	600	150	40	1,330
Housing cost burden greater than 30% of income (and none of the above problems)	1,005	1,655	745	35	3,440	255	515	915	155	1,840

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	480	0	0	0	480	90	0	0	0	90

Table 7 – Housing Problems Table

Data 2016-2020 CHAS
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	3,875	660	140	55	4,730	565	700	335	65	1,665
Having none of four housing problems	2,600	2,535	3,650	825	9,610	485	850	2,240	1,470	5,045
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data 2016-2020 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	2,280	945	200	3,425	240	315	340	895
Large Related	290	165	0	455	50	80	60	190
Elderly	795	440	190	1,425	420	625	420	1,465

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Other	1,475	600	360	2,435	105	170	255	530
Total need by income	4,840	2,150	750	7,740	815	1,190	1,075	3,080

Table 9 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	100	100	110	200	0	310
Large Related	0	0	0	0	35	50	0	85
Elderly	495	65	0	560	300	270	130	700
Other	0	1,215	180	1,395	95	0	0	95
Total need by income	495	1,280	280	2,055	540	520	130	1,190

Table 10 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	160	155	100	25	440	15	85	165	25	290
Multiple, unrelated family households	34	85	4	0	123	0	4	20	0	24
Other, non-family households	30	15	0	0	45	0	0	0	0	0
Total need by income	224	255	104	25	608	15	89	185	25	314

Table 11 – Crowding Information – 1/2

Data 2016-2020 CHAS
Source:

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

Table 12 – Crowding Information – 2/2

Data Source
Comments:

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

Per City stakeholders, single person households comprised of seniors or people with disabilities on fixed incomes are most in need of housing assistance. As of March 14, 2025, there are 549 seniors/people with disabilities on the Housing Authority waitlist. There are 221 seniors/people with disabilities on the HCV/Section 8 waitlist. Housing waitlists have been closed since September 2023. Because social security or disability income hasn't increased at the same rate as housing costs, more people face housing crises, particularly if they don't want a roommate or to be a burden to their children, noted the City's Homeless Prevention and Housing Coordinator.

The Homeless Prevention and Housing Coordinator has found that seniors and people on fixed incomes most often come to her regarding their housing situations when their landlords raise their rents. Some seniors, for example, may have lived in a particular building for 20-30 years, and the landlord has never raised their rent. If the landlord passes away, or sells the building, the new owners may wish to receive higher rents. Seniors express frustration that they've always been able to pay their rents but can't do so now, even if the landlord raises it to the HUD Fair Market rent level – which could be double what they are currently paying.

Other officials also noted the shortage of housing for seniors, based on anecdotal evidence and based on the major wait lists for existing affordable senior facilities.

Focus group attendees noted that young people just graduating high school or college find it challenging to find affordable housing as they begin their careers. They “need to rely on others’ situations in order to remain in housing,” one attendee stated.

Single person elderly households may also find a need for transportation, and assistance in navigating a housing assistance system they don't understand. One official said that people still prefer paper applications and being able to contact someone by phone rather than apply online. Additionally, when they request housing for elderly or disabled people, they may face a 5-10 year wait list. In essence, said

the New Britain Homeless Prevention and Housing Coordinator, people experiencing large rent increases on fixed budgets need vouchers so that their income determines their rent.

In terms of single person housing, the City has focused on new housing that supports single person households. Developers have built lots of studios and one-bedroom apartments.

One focus group attendee noted the importance of reviewing data to determine populations most in need. For example, her organization has found that the number of homeless families has decreased over the last three months, but the number of medically complex individuals, particularly seniors, has increased due to the high costs of rent on fixed incomes.

One attendee noted that New Britain and larger cities, like New York, used to rely more on SROs to support single person households, as the YMCA does today. She felt the SROs provided a single room for a person who might still want a communal experience. They are not as prevalent a housing solution today.

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

As of March 14, 2025, there are 549 seniors/people with disabilities on the Housing Authority waitlist. There are 221 seniors/people with disabilities on the HCV/Section 8 waitlist. Housing waitlists have been closed since September 2023.

A new development that opened in March, 2025 is, 321 Ellis; all of its 154 units are designated as LMI units, will also include some housing for people with disabilities. In the past, the City has had difficulty finding eligible low-moderate income people with disabilities who meet the narrow financial requirements to own accessible units. While the number of victims of domestic violence, dating violence, sexual assault and stalking in need of housing is not known, one provider offers a 220-bed emergency shelter and wrap-around support services to women, men, and children who have experienced domestic violence. The leader of the organization notes that, in its 50 years of service, the organization has never served as many households as it is doing today.

What are the most common housing problems?

Housing costs remain a large housing problem; as the tables above show, housing cost burden >30% and housing cost burden >50% are the two most common problems for owners; for renters, housing cost burden >50% and housing cost burden >30% are the two highest. Focus group attendees noted that low- or no-income people exiting homelessness, working poor, and/or ALICE families (Asset Limited, Income Constrained, Employed) with multiple jobs may not be able to afford rents, and they may not be able to fund first and last month's rent, security deposits, etc. for an apartment.

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

Excluding households labelled “Other” in the tables above, small related and elderly households tend to have the greatest number of housing problems, again primarily related to housing costs. Per focus group attendees, people on fixed incomes, such as elderly persons or people with disabilities, are more affected by housing costs. For example, if an apartment building is sold to a new landlord, and that landlord would like to increase rents, perhaps to HUD Fair Market Rent levels, these tenants may not be able to afford the increase.

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

Families in domestic violence situations or doubled up or couch surfing are at greatest risk of becoming homeless. Although many of these families may be working, they cannot afford rents. These families need livable wages and, if they have children, access to child care. According to the United Way of Central and Northeastern Connecticut, 59% of New Britain’s household live either in poverty or at ALICE levels (Asset Limited, Income Constrained, Employed – households that earn more than the federal poverty level but less than the basic cost of living for the county.) (https://alice.ctunitedway.org/wp-content/uploads/2024/10/CentralNortheastern_Alice.pdf)

For families ending their rapid re-housing assistance, there may be a need for continued rental assistance; help with security, rent, or utility deposits; job training supports services; and mental health and physical health care.

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

The City does not have an operational definition of the at-risk group.

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

At an individual level, multiple factors can lead to housing instability and an increased risk of homelessness, including unemployment or job loss, underemployment, mental illness, substance abuse, domestic violence, or family changes such as divorce or death. Additionally, if homes fall into disrepair and become uninhabitable, families can be at increased risk of instability and homelessness. Such changes can have a profound effect on individuals’, and particularly children’s, mental health.

On a societal level, a lack of livable wage jobs, high costs for housing and other essentials, a lack of new housing construction, and high mortgage rates can create instability for households seeking to avoid homelessness.

Healthy People 2030, which takes a Social Determinants of Health (SDOH) approach to health, notes that housing instability – and particularly overcrowding -- can affect mental health, stress levels, relationships, sleep, and it may increase the risk of infectious disease. Multiple moves can lead to chronic health conditions and poor physical health, and people may have difficulty maintaining consistent health insurance coverage. (<https://odphp.health.gov/healthypeople/priority-areas/social-determinants-health/literature-summaries/housing-instability>)

Stakeholders in focus groups suggested that people with low- or fixed incomes, especially those renters whose building ownership has changed and rents have been raised, are at increased risk of instability and homelessness. Additionally, families in domestic violence situations are particularly vulnerable to increased instability as they seek shelter, financial supports, legal supports, counseling, and care for their children.

Discussion

Among 27,680 households, 41% are small family households. Seven percent are large family households, 21% are households with at least one person 62-74 years old, 15% have one or more children 6 years or younger, and 10% have at least one person 75 or older.

Within the different household income groups, 38% of all households with 0-30% HAMFI are small family households. The two senior groups comprise 31% of the extremely low income group, and another 15% are households with children 6 or younger.

Among renter households with housing problems, extremely low income households tend to have the greatest share of particular housing problems, with the exception of Severe Overcrowding and Housing Cost Burden >30%, which were more concentrated among >30-50% AMI renters. Among owner households, those earning >30-50% AMI had the greatest share of Substandard Housing, Overcrowded Households, and Housing Cost Burden greater than 50%.

For households with incomes up to 100% of AMI, 82% of renters with 1 or more housing problems are in the 0-30% AMI group. Sixty percent of renter households in the 0-30% AMI group have 1 or more household problems, vs. only 6% of renters in the >80-100 AMI group. Among owners, 54% of those in the 0-30% AMI group have 1 or more household problems.

Considering households under 80% AMI, the renter group whose cost burden is greater than 30% is comprised of 62.5% of renter households within 0-30% AMI, 27.8% within >30-50% AMI, and 9.7% from >50-80% AMI. Among elderly rental households with cost burden > 30%, 55.8% have household incomes 0-30% AMI, likely a reflection of fixed social security incomes. Among elderly owner households with cost burdens >30%, the share of elderly households within 0-30% AMI is

28.7%. Additionally, 42.1% of elderly owner households with this cost burden are in the >30-50% AMI group, and 28.7% are in the >50-80% AMI.

The challenges for elderly households are more acute among the 0-30% AMI households for whom cost burden is >50%. Among elderly renter households with household incomes up to 80% AMI, those within the 0-30% AMI comprise 88.4% of all those with cost burdens >50%. The share for elderly owner households is 42.9%.

The vast majority of renter or owner households experiencing overcrowding are single family households, or 72% of crowded renter households and 92% of crowded owner households.

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

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

Introduction

Per the Robert Wood Johnson Foundation/University of Wisconsin Population Health Institute, Housing and Transit are two key factors related to Physical Environment that are included within their rankings of the health of citizens in over 3,000 counties across the U.S. Per the Foundation, “Good health depends on having homes that are safe and free from physical hazards. When adequate housing protects individuals and families from harmful exposures and provides them with a sense of privacy, security, stability, and control, it can make important contributions to health. In contrast, poor quality and inadequate housing contributes to health problems such as infectious and chronic diseases, injuries, and poor development during childhood. Housing measures can also be considered proxy indicators of more general socioeconomic circumstances. Households experiencing severe cost burdens have to face difficult trade-offs in meeting other basic needs. When the majority of a paycheck goes toward the rent or mortgage, it makes it hard to afford health insurance, health care and medication, healthy foods, utility bills, or reliable transportation to work or school. This, in turn, can lead to increased stress levels and emotional strain.” (<https://www.countyhealthrankings.org/health-data/health-factors/physical-environment/housing-and-transit/severe-housing-problems?year=2024>)

In order to identify whether an ethnic/racial or gender group is considered to have a disproportionately greater share of housing problems, we indicate those groups for which the percentage of people in a group with housing problems exceeds the percentage for all ethnic/racial/gender groups as a whole by ten percentage points.

With an average of 76% of 0-30%AMI households experiencing housing problems, no racial/ethnic groups experienced a disproportionate share of household problems. A significantly lower percentage of Asian 0-30%AMI households, 60% had housing problems.

Within the 30-50 AMI group, 74% of households experienced housing problems. However, 100% of Asian households in this income group experienced housing problems, representing a disproportionate shares of housing problems.

Thirty four percent of households in the 50-80 AMI group had housing problems; however, 62% of Asian households in this income group had housing problems, representing being disproportionately affected by housing problems.

Among households in the 80-100 AMI group, 13% had housing problems. No racial or ethnic group in this income range was disproportionately affected.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,700	1,825	0
White	1,775	680	0
Black / African American	595	185	0
Asian	45	30	0
American Indian, Alaska Native	0	0	0
Pacific Islander	10	0	0
Hispanic	3,145	880	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,530	1,210	0
White	1,645	580	0
Black / African American	450	150	0
Asian	60	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1,325	485	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,140	4,230	0
White	875	2,060	0
Black / African American	340	480	0
Asian	80	50	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	830	1,400	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	315	2,105	0
White	225	1,235	0
Black / African American	45	360	0
Asian	0	55	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	40	440	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

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

Discussion

0%-30% of Area Median Income

There are 7,525 households in the 0%-30% median income level, with 76% of this income population report housing problems. The 0%-30% median income group is the largest income population group, comprising 36% of the 0%-100% median income populations.

30%-50% of Area Median Income

There are 4,740 households in the 30%-50% median income level with 74% of this population as a whole reporting one or more housing problems.

50%-80% of Area Median Income

There are 6,370 households in the 50%-80% median income level with 34% of this population as a whole reporting one or more housing problems.

80%-100% of Area Median Income

There are 2,420 households in the 80%-100% median income level with 13% of this population as a whole reporting one or more housing problems. This is the smallest income group of the four reviewed, consisting of 11.5% of the 0%- 100% population.

Summary

In the 30%-50%, and 50%-80% median income groups, Asian households had a disproportionately higher share of housing problems, while Asian households in the 0%-30% range had a much lower share of housing problems. No other racial/ethnic group had a disproportionate share of housing problems.

The 0%-30%, 30%-50%, and 50%-80% median income groups, comprise 88.5% of the 0%-100% median income populations. Approximately 3 in 4 households within the two lowest income groups have at least one housing problem. The share of housing problems decreases to 1/3 of the 50-80% AMI population and 11.5% of the 80-100%AMI population.

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

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

Introduction

Severe household problems are defined as: those households occupying units without a complete kitchen or complete plumbing facilities; those that contain more than 1.5 persons per room; and/or those that pay more than 50% of their income to cover housing expenses.

The percentage of household problems encountered may vary based on ethnicity/race. An ethnic/racial group is considered to have a disproportionately greater number of housing problems when the percentage of people in an ethnic group reporting housing problems exceeds the percentage for all ethnic/racial groups as a whole by ten percentage points. While varying by income range, Black or African-American households and Asian householders experienced disproportionate shares of housing problems.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,440	3,085	0
White	1,355	1,095	0
Black / African American	535	245	0
Asian	45	30	0
American Indian, Alaska Native	0	0	0
Pacific Islander	10	0	0
Hispanic	2,365	1,660	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,360	3,385	0
White	630	1,590	0
Black / African American	140	455	0
Asian	60	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	520	1,285	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	475	5,890	0
White	175	2,760	0
Black / African American	45	770	0
Asian	30	100	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	215	2,015	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	120	2,295	0
White	70	1,385	0
Black / African American	15	390	0
Asian	0	55	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	35	445	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

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

Discussion

In order to identify whether an ethnic/racial or gender group is considered to have a disproportionately greater share of severe housing problems, we indicate those groups for which the percentage of people in a group with severe housing problems exceeds the percentage for all ethnic/racial/gender groups as a whole by ten percentage points.

With an average of 59% of 0-30% AMI households experiencing severe housing problems, 69% of Black or African-American households, and 100% of Pacific Islander households experienced disproportionate shares of severe housing problems. Please note that there were 10 Pacific Islander households.

Within the 30-50% AMI group, 29% of households experienced severe housing problems. However, 100% of Asian households experienced severe housing problems, representing a disproportionate share of severe housing problems.

Seven percent of households in the 50-80% AMI group had severe housing problems, and 23% of Asian households experienced severe housing problems, representing a disproportionate share of severe housing problems. Please note that there were 30 Asian households.

Among households in the 80-100% AMI group, 5% had severe housing problems. No racial or ethnic group experienced a disproportionate share of severe housing problems within this income group.

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

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

Introduction

Per the New Britain Affordable Housing Plan, in 2022 the share of New Britain renters who pay more than 30% of their income towards housing was about 50%. Additionally, about 37% of homeowners with mortgages reported being cost-burdened.

A large percentage of extremely low- income and very low-income households in New Britain experience one or more housing problems. One significant household problem is the financial burden created by those households who pay more than 30% or more than 50% of their income to cover housing expenses.

The percentage of cost-burdened households may vary based on ethnicity/race. An ethnic/racial population is considered to have a disproportionately greater number of housing problems when the percentage of people in an ethnic/racial population reporting housing problems exceeds the percentage for all ethnic/racial populations as a whole by ten percentage points. Native American and households and Pacific Islander households had a disproportionate share of housing cost burden, but it should be noted that sample sizes for these two populations are small and therefore not conclusive.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	15,920	5,680	5,505	580
White	8,380	2,390	2,040	270
Black / African American	1,750	750	660	35
Asian	380	60	95	30
American Indian, Alaska Native	15	0	0	0
Pacific Islander	0	0	10	0
Hispanic	4,975	2,420	2,560	205

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion

In order to identify whether an ethnic/racial or gender group is considered to have a disproportionately greater share of severe housing problems, we indicate those groups for which the percentage of people

in a group with severe housing problems exceeds the percentage for all ethnic/racial/gender groups as a whole by ten percentage points.

With an average of 58% of households having a housing cost burden of 0-30%, 100% of Native American had this level of burden, a disproportionate difference. Please note that the Native American sample size was just 15 households.

Twenty one percent of households had a housing cost burden of 30-50%. No racial/ethnic groups were disproportionately affected by this level of burden.

Twenty percent of households experienced housing cost burdens greater than 50%, with 100% of Pacific Islanders had this level of burden, a disproportionate difference. Please note that the Pacific Islander sample size was just 10 households.

The National Low Income Housing Coalition estimates that a worker would need to earn \$31.81 per hour to afford a fair market 2-bedroom apartment in New Britain (\$1,654). A minimum wage worker could afford a rent of \$815 per month, less than half this amount. Workers in many fields do not earn \$31.81 per hour, including Office and Administrative Support Workers, Cashiers, Childcare Workers, Food Preparation Workers, Physical Therapist Aides, Home Health Aides and Personal Care Aides, Multiple Machine Tool Setters, and Healthcare Support Workers. (National Low Income Housing Coalition 2025 <https://nlihc.org/oor/state/ct>)

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

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

A large percentage of extremely low- income and very low-income households in New Britain experience one or more housing problems, with 76% of those in the 0-30% median income level and also 74% of those in the 30-50% median income level reporting one or more housing problems.

For households with incomes up to 100% of AMI, 82% of renters with 1 or more housing problems are in the 0-30% AMI group. Sixty percent of renter households in the 0-30% AMI group have 1 or more household problems, vs. only 6% of renters in the >80-100 AMI group. Among owners, 54% of those in the 0-30% AMI group have 1 or more household problems.

For two income groups, Asians had a disproportionate share of housing problems. Within the 30-50 AMI group, 74% of households experienced housing problems. However, 100% of Asian households in this income group experienced housing problems, representing a disproportionate shares of housing problems.

Thirty four percent of households in the 50-80 AMI group had housing problems; however, 62% of Asian households in this income group had housing problems, representing being disproportionately affected by housing problems.

In three of the four income groups under study, disproportionate shares of severe housing problems were evident. With an average of 59% of 0-30% AMI households experiencing severe housing problems, 69% of Black or African-American households, and 100% of Pacific Islander households experienced disproportionate shares of severe housing problems. Please note that there were 10 Pacific Islander households.

Within the 30-50% AMI group, 29% of households experienced severe housing problems. However, 100% of Asian households experienced severe housing problems, representing a disproportionate shares of severe housing problems.

Seven percent of households in the 50-80% AMI group had severe housing problems, and 23% of Asian households experienced severe housing problems, representing a disproportionate share of severe housing problems. Please note that there were 30 Asian households.

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

Overall, housing problems and severe housing problems experienced in New Britain are mainly related to housing cost burden. However, 87% of owner homes were built before 1980 (including 35% built

before 1950), as well as 85% of renter homes (including 47% built before 1950). (see MA-20, Year Unit Built Table). Citizens and representatives of county and local government and nonprofit agencies noted general needs for renovation and rehabilitation of older homes. Such is need is particularly strong among seniors on fixed incomes so that people can age in place. In some of these older neighborhoods, sidewalks and streets may also need some repair work.

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

The two groups most affected, Black or African American households and Asian households, are located in different areas of the City.

The Census tracts with the highest proportion of Black residents (up to 21.57%) are mostly concentrated in the southern half of New Britain. However, several tracts with significant Black populations extend north of downtown. A Census tract in the northeastern corner of New Britain reaches 17.33% of residents identifying as Asian Alone. This is the most significant representation in the city, and in other areas, the percentage of residents identifying as Asian Alone is 10% or less. (Please see NA-30 Asian Population Map and NA-30 Black or African American Population Map.)

In terms of poverty rates, the tract with the highest poverty rate, close to the downtown area, reports 45.93% of residents living at or below the federal poverty level. In general, the center of New Britain exhibits higher rates of poverty. One Census tract in the northeast of New Britain reports no data, which skews the rate to appear as 100%. (Please see NA-30 Poverty Rates Map.)

NA-35 Public Housing - 91.205 (b)

Introduction

New Britain has two housing developments for families at its Mt. Pleasant and Oval Grove Developments. For residents age 62 or older, and/or disabled, the Housing Authority provides affordable and comfortable units at six different properties.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	796	811	0	768	8	35	0

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	11,881	14,820	0	14,962	13,488	12,005	
Average length of stay	0	0	7	6	0	6	0	0	

Consolidated Plan

NEW BRITAIN

50

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Household size	0	0	1	2	0	2	1	3
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	296	116	0	114	2	0
# of Disabled Families	0	0	244	181	0	179	1	1
# of Families requesting accessibility features	0	0	796	811	0	768	8	35
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	700	705	0	666	8	31	0
Black/African American	0	0	94	103	0	99	0	4	0
Asian	0	0	1	0	0	0	0	0	0

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
American Indian/Alaska Native	0	0	0	3	0	3	0	0	0
Pacific Islander	0	0	1	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	538	598	0	575	1	22	0
Not Hispanic	0	0	258	213	0	193	7	13	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

The City has waitlists for Public Housing for Families; Public Housing for Seniors or People with Disabilities; and Elderly/Disabled and Non-Elderly Housing Choice /Section 8 Vouchers. Officials noted that, based on its current waitlist, access to housing for persons with disabilities is a significant need. Housing waitlists have been closed since September 2023.

(Please note: the City's reporting software does not allow them to pull reports by specific accessibility requests.)

The City has 505 families on its Family Housing Waitlist

- 54 non-elderly disabled
- 411 non-elderly
- 16 elderly disabled
- 24 elderly

The City has 511 families on its Elderly/Disabled Housing List

- 249 non-elderly, disabled
- 19 non-elderly
- 198 elderly and disabled
- 45 elderly

On the Housing Choice Voucher waitlist are 1,319 households

- 188 non-elderly/disabled on waitlist
- 1,051 non-elderly
- 33 elderly disabled
- 47 elderly

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

Public Housing officials note that their residents' needs mirror those of the surrounding community. Based on recent surveying, residents have identified employment opportunities, access to transportation, childcare and food resources, as their critical needs. Residents have also expressed a desire for programs and activities for their children to keep them engaged in activities outside of school.

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

As stated above, officials felt that these needs are similar to those of the general population.

Discussion

Several focus group members questioned the federal policy of evicting public housing residents who are sheltering other family members or friends who are facing homelessness. One focus group member felt that, if a homeowner can have as many people staying at their home as they'd like, public housing residents should also have this right. She felt that it was important that our nation consider how we value people who are poor, or brown, or speak another language, or come from another country, and to consider whether implicit bias was built into some of our housing policies.

NA-40 Homeless Needs Assessment - 91.205 (c)

Introduction:

The Connecticut Coalition to End Homelessness (CCEH) estimates that the rate of homelessness has increased across the state by more than 30% since 2021. The rate is expected to increase as COVID-era programming and funding expire. (<https://www.nhpr.org/2025-01-08/ct-warming-centers-funding-homeless-covid-funds>) Some of the shelters funded by COVID-19 dollars, such as “warming centers” offering overnight accommodations during the coldest winter nights, will not receive additional funding once the COVID funding expires.

One official suggested that across central Connecticut, there’s generally a 100-150-person waitlist; with the addition of the warming centers, that number was down to 70 in mid-January 2025. She noted that the Connecticut Department of Housing’s data for January 14, 2025 shows that 197 new heads of household have experienced homelessness in the last week, with 22 in central Connecticut. In all 418 people are now homeless.

One focus group attendee noted a need for “more and better” Rapid Rehousing and transitional housing to help people with multiple challenges. Another noted the need for more transition housing; his agency houses 88 men, many of whom have lived there for 20 years. Because there’s insufficient transition housing, people are fearful of dealing with landlords and losing their connections and services with the agency. There is a waiting list for his agency’s housing, and he’d like to help current clients move to the next level of housing so that others may be served. His colleague noted that “we need to do more. Where do people we turn away go?”

One agency that works with victims of domestic violence noted that case management services are incredibly important for families as they transition to new housing and new lives. Case management can connect these families to a network of support.

The focus group members agreed that emergency shelter is helpful, but that a true solution to homelessness requires equal investment in affordable housing. One cited a National Alliance to End Homelessness December 2024 report that stressed the importance of investing in permanent housing solutions for homeless people. (<https://endhomelessness.org/resource/interim-strategies-for-responding-to-unsheltered-homelessness/>)

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

The state of Connecticut Department of Housing, Statewide CAN Manager, Data Analysis collects detailed weekly data regarding homelessness by region; New Britain is considered part of the Central region of Connecticut. A detailed look at weekly data for the period 10-22-2024 to 1-21-2025 shows the following averages:

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Data Source

Comments:

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

One attendee whose organization serves victims of domestic violence noted that her agency has never seen such a high demand for shelter and services in 50 years. Because of such high demand, over the last six months that agency has had to utilize (for the first time) a risk assessment tool to assess the risk of a family. She said it's a very difficult decision to make to turn a family away and recognizes this is an untenable situation.

Another attendee noted that families can have multiple challenges related to and exacerbated by homelessness. For example, if a landlord increases rent without notice, a single parent might be forced to live with her children in her car. Agencies may deem her a bad parent, and she and her children become engaged with the Connecticut Department of Children and Families (DCF).

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

While this data is not available for New Britain only, the state's homeless population by race and ethnicity shows that, for 2024, the following percentages of homeless people. People identifying as White or Black, African American, or African comprise 63.3% of the homeless population. (<https://cthmis.com/pit/pit-dashboard/>)

Race/Ethnicity, 2024 PIT Count

White - 1,094 (32.1%)

Black, African American, or African - 1,065 (31.2%)

White & Hispanic - 491 (14.4%)

Hispanic - 433 (12.7%)

Black and Hispanic - 123 (3.6%)

Multiple Races - 79 (2.3%)

Multiple Races & Hispanic - 54 (1.6%)

American Indian, Alaska Native, or Indigenous - 20 (0.6%)

Asian or Asian American - 19 (0.6%)

American Indian or Alaska Native & Hispanic - 12 (.4%)

Native Hawaiian or Other Pacific Islander - 8 (0.2%)

Native Hawaiian or Other Pacific Islander & Hispanic - 5 (0.1%)

Middle Eastern or North African - 5 (0.1%)

Asian & Hispanic - 1 (1.1%)

Middle Eastern or North African & Hispanic - 1 (0.0%)

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

City officials pointed out that, with the Warming Centers open from December 1 – March 31st, the number of unsheltered homeless people should decline during the winter. Warming Centers offer overnight accommodations during the coldest winter nights. Weekly data from October 24 – January 25 from the Connecticut Department of Housing bears out this trend, with the number of unsheltered people declining from a high of 109 in the first week of December to 72 on January 21st (up from 70 on January 7th).

Discussion:

One focus group attendee noted that, no matter what the count of homeless people is, it doesn't take into account the clients whom her social service agency sees who are living doubled-up or "couch-surfing." These clients are not receiving Rapid Rehousing, Transitional Housing, or any services that place them in a stable situation with a service organization.

One homeless shelter official noted that 30% of the people in their system have jobs but cannot afford housing.

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

Introduction

Our discussions with community members and agencies supporting special needs populations highlights the difficulties the high cost of housing has had on residents of all backgrounds. As housing costs rise, fewer funds are available for transportation, medical care, food, and other necessities.

Additionally, several focus group participants noted that their clients are challenged by increasing landlord demands for more application fees and for larger security deposits. These additional costs making it harder for tenants to find new housing situations. Additionally, without adequate transportation, it's harder for tenants to move to a new home.

Describe the characteristics of special needs populations in your community:

Nonprofits and government agencies providing public services noted a variety of needs among vulnerable groups, from additional infant/toddler/childcare services to supporting people who are victims of domestic violence. Additionally, people who are dealing with substance abuse or mental health challenges need additional transition services and supports, including from providers with lived experience. In the section below we discuss these populations and their needs in more detail.

The school district reports that 2,740 students are receiving special education services. Their child's condition can also affect parents' ability to work and maintain funding for housing, transportation, and other needs.

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

For all populations, the discussion of needs is based on in-depth focus groups, interviews, and surveys of government officials, organizations providing social services, members of the public, and research of socioeconomic, demographic, and housing data.

Children and Families: New Britain has a high share of family households headed by a single mother. While New Britain has a high teenage pregnancy rate, it is not as high as other jurisdictions; however, these women may not graduate high school. For single parent families, increased access to childcare and transportation would help mothers to obtain employment to support their families. One organization has a waitlist of 100 for childcare for children age 3 and under. There's very little to no childcare available for parents who'd like to work a 2nd or 3rd shift position.

Training for employment would also increase single parents' chances of success. One agency noted that some women would like to start home daycares, but they cannot do so if they are renters because landlords often don't want the liability.

Seniors/Elderly: Agencies serving the elderly report that their fixed incomes make finding affordable housing – and accessible affordable housing – even more of a challenge. One City official spoke of several seniors whom she was helping who had worked their entire lives but who, in retirement, were finding housing increasingly difficult to afford.

Seniors may also have mobility challenges. These seniors may also experience isolation if they are unable to be mobile. One agency offers an Elder Abuse program to help seniors who are victimized. New Britain maintains a waitlist for seniors/people with disabilities seeking housing supports; the waitlist has been closed since September 2023. One City employee recently met with a client who was 435 on the waitlist. The waitlist for Section 8 vouchers is also closed.

People with Disabilities: While some housing is available for people with disabilities, it tends to be for seniors with disabilities, and often is one-bedroom units. For families with a member with disabilities, it is harder to find larger units to house the whole family. Most people with disabilities seek housing that is one floor because of mobility concerns.

Domestic Violence Victims: Attendees reported seeing a large increase in the number of people in domestic violence situations after the pandemic. With expected Victims of Crime Act (VOCA) funding cuts of 80% set to take place in July 2025, many expressed concerns about how they can help survivors of domestic violence. One agency will lose most of its staff for Court Advocacy Services, which supported 4,500 victims last year in navigating the court system. Another agency that includes Sexual Assault Crisis Services also expects to lose funding to provide crisis intervention services; last year it served 700-800 people in this capacity alone.

After emergency shelter, domestic violence victims need housing; the city has 20 units of PSH available to domestic violence victims but it isn't sufficient to meet the need.

Veterans: Veterans, particularly senior veterans or those with disabilities, also face challenges in obtaining housing to meet their needs. As one City official discussed, veterans have reached out to ask for assistance but feel uncomfortable doing so. Some are in housing situations that are challenging: for example, a senior veteran who lives on the third floor of a building and must go to the basement to do laundry.

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

Per the State of Connecticut Department of Public Health, in 2020 New Britain had 37 people newly diagnosed with HIV/AIDs and 388 people living with HIV/AIDs. The Department notes that New Britain

has recorded 749 people ever reporting HIV/AIDS. (https://portal.ct.gov/-/media/departments-and-agencies/dph/aids--chronic-diseases/surveillance/statewide/ct_hiv_aids_town_currentyear_table.pdf?rev=479fe29b96044885aa5bc261c721700&hash=D977814D3F1A1564FB05C4DD266DD0E3)

One agency that works with this population noted that some of their clients have been with the organization for 25 years, and that as they age they are dealing with co-occurring diseases and additional health concerns. The agency recognizes that some clients still deal with the stigma of their condition and try to support clients' healthy living, including medication adherence and engagement with medical providers.

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

New Britain provides TBRA for people with HIV/AIDS. This is administered through the City's nonprofit partner, the Human Resources Agency of New Britain (HRA), which also offers wellness services and case management services to support people with HIV/AIDS.

Discussion:

Due to space limitations, this section continues the discussion regarding the housing and supportive service needs of special populations.

People with Substance Abuse Issues: Agencies noted the stigma of people with substance abuse issues. Landlords don't want to accept their vouchers, and they might not meet credit score or income requirements. One agency official noted that "after awhile, people get discouraged." Another agency discussed how hard it can be to help people with substance abuse issues transition to housing and employment. For example, for those needing medication-assisted treatment, it may be difficult to find outreach providers or transportation to receive those treatments.

People leaving Incarceration: One agency noted that people leaving incarceration often have difficulty finding housing because of the stigma of their incarceration; this is a particular challenge for sex offenders. The agency had over 100 referrals for their Re-entry Center, and noted it is hard for their clients to find a job due to the stigma.

For people at risk of homelessness, who are doubled up or "couch-surfing," there are challenges when they are living with public housing residents. Because rules limit the number of people in public housing, the hosting tenant may be evicted, creating challenges for two families. One attendee

expressed the hope that federal regulations could be changed to allow Public housing residents to shelter family members or others at risk of homelessness.

One attendee discussed the challenges for the City's school system, which has lower graduation rates. She felt that children with special needs, and gifted and talented children, generally receive additional targeted services, but that children in the middle might not get the tools and attention to succeed.

Attendees generally agreed that a lack of living wages jobs, including those for nonprofit staff members, was a huge challenge for most vulnerable populations in terms of being self-supporting, having stable housing, and having food security.

Nonprofit Staff: Several agencies noted that their own employees share many of the financial difficulties of their clients. The agencies cannot compete in salaries with the local government or private companies, and there is significant turnover within agencies as people seek higher wages. It is difficult to retain high-quality staff. The agencies then have inexperienced employees dealing with people with complex needs and challenges, requiring significant training time. Additionally, one agency noted that if staff need help with food and basic living expenses, they are perpetuating the challenges of low-income people.

People leaving Institutional Care: One attendee stressed the importance of transitions from structured institutional settings to private life. For example, people in institutions have developed a daily routine and schedule, and they would benefit from transitional supports – particularly through peers – to help them adjust to a less structured life and develop their new routines.

Another attendee noted that New Britain is home to Community Mental Health Affiliates (CMHA) that offer step down programs for attendees. Attendees are first supported through ACT teams, which offer 10-1 ratios of care. They are then transitioned to Case Management Services with a Recovery Specialist, but there are not enough case managers to meet the need.

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

Describe the jurisdiction's need for Public Facilities:

In interviews, focus groups, and community surveys, community stakeholders noted the need for strengthening the school system generally, and the need for an additional high school building. Respondents also expressed interest in more downtown area shopping facilities and parking facilities.

How were these needs determined?

These needs were determined through a combination of demographic, socioeconomic, housing, and other research; community surveys; public feedback via public meetings; and partner agency feedback through focus groups and key stakeholder interviews.

Describe the jurisdiction's need for Public Improvements:

In interviews, stakeholders discussed the need for a greater tree canopy in the downtown area. Additionally, stakeholders expressed interest in replacing some of the lead pipe service lines in some communities. Within community surveys, respondents ranked most highly the need for water/sewer improvements and street/sidewalk improvements.

How were these needs determined?

These needs were determined through a combination of demographic, socioeconomic, housing, and other research; community surveys; public feedback via public meetings; and partner agency feedback through focus groups and key stakeholder interviews.

Describe the jurisdiction's need for Public Services:

Stakeholders noted the greatest needs for services for Homeless persons, mental health, substance abuse, veterans, domestic violence prevention. Additionally, there was strong interest in workforce development, including job training and job creation/retention services. Lastly, citizens were interested in more safety services in the downtown area and at the Fasttrack bus stops.

How were these needs determined?

These needs were determined through a combination of demographic, socioeconomic, housing, and other research; community surveys; public feedback via public meetings; and partner agency feedback through focus groups and key stakeholder interviews.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

In New Britain, housing prices continue to climb. In late March 2025, according to Zillow, the average New Britain home value is \$273,542, up 6.9% from 2024. City officials note the need for all types of homes – single family, 2-4 family, apartments, and townhomes. (<https://www.zillow.com/home-values/19573/new-britain-ct/>)

New Britain has made enormous strides in creating affordable housing for its citizens. Per Connecticut General Statute 8-30g (CGS 8-30g), all towns in Connecticut must meet the minimum standard of 10% of its housing stock be deed-restricted affordable housing. New Britain is among the 29 (of 169 towns) that have met this standard. In fact, of the 31,226 housing units in New Britain per the 2022 Census, 5,848 (18.73%) received assistance (in the form of subsidized mortgages, governmentally assisted units, Tenant Rental Assistance, or Deed Restricted.) (New Britain Affordable Housing Plan, City Plan Commission, July 2023).

Affordable Housing Projects: In the last five years, the City has seen 20 development projects in various stages of development, with a planned total of 1,349 units, including 382 LMI units. Six of the developments are all LMI units. The <60% AMI units are funded through HOME Funding, city contributions, or state funding. The <80% LMI units are funded through the Connecticut Communities Challenge Grant. Nonetheless, City leaders recognize that the HOME funding has fallen significantly over the last 12 years, and that, while helpful, the need is so much greater, and that sometimes developers don't want to work within its restrictions.

New Britain stays aware of any state funding available for low-income or affordable housing. City officials also refer developers of low-income housing to the Connecticut Department of Housing, which has more funding available.

The Jefferson is a public-private community developed in 2013 for seniors. However, as the senior population grows, the need for more senior housing continues to rise.

The New Britain housing market maintains some fluidity, despite the challenges of high home prices and high interest rates, both of which are common nationwide. For the 3 month period from December 24 – February 25, Redfin's migration estimates suggest that 1,471 people moved to New Britain from New York, NY. The second highest metro area for inbound residents was Los Angeles, CA, at 43 people. Redfin estimates that, during that same period, 2,723 people left New Britain for Boston, MA, and another 1,253 left for Washington, DC. (<https://www.redfin.com/city/12956/CT/New-Britain/housing-market>)

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

Introduction

Per the New Britain Affordable Housing Plan, about 60% of the City's units are renter-occupied and 40% are owner occupied, with a relatively even split between single family homes (34%), 2- to 4-family homes (37%), and 5+ unit apartments (28%). (<https://resources.finalsite.net/images/v1689083755/newbritainctgov/bba3hrvg2olqli3giwuc/AffordableHousingPlanAdopted230710.pdf>)

Per the Residential Properties by Unit Number Table below, New Britain is home to 31,010 housing units, with 31% single family homes. Another 12% of units are in properties of 20 or more units.

As the Unit Size by Tenure Table shows, 70% of owner-occupied homes consist of 3 or more bedrooms. For renters, the greatest share of size is 2 bedroom units, representing 43% of all rentals, followed by 3+ bedrooms (28% of rentals).

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	9,605	31%
1-unit, attached structure	1,060	3%
2-4 units	11,660	38%
5-19 units	4,725	15%
20 or more units	3,875	12%
Mobile Home, boat, RV, van, etc	85	0%
Total	31,010	100 %

Table 26 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	55	0%	810	5%
1 bedroom	315	3%	4,000	24%
2 bedrooms	3,000	27%	7,015	43%
3 or more bedrooms	7,870	70%	4,615	28%
Total	11,240	100 %	16,440	100 %

Table 27 – Unit Size by Tenure

Data Source: 2016-2020 ACS

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

The New Britain Housing Authority (NBHA) does not target based on income. NBHA's preferences, as identified in its Admin Plan, include elderly/disabled, veterans, displaced due to government action, victims/survivors of domestic violence and human trafficking, and the unsheltered. NBHA recently met with the local school district to establish a working together agreement that would also make unstably housed families with school aged children a preference.

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

As part of the redevelopment of Mt. Pleasant and Bond Street housing developments, there will be a temporary loss of units. As units are vacated prior to the redevelopment, if they are in need of significant repair, those units will be taken offline, as approved by HUD. Once rebuilt, the City will replace units 1:1 and also anticipate adding 90 more units to the City's housing inventory.

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

Affordability continues to be an issue, in both the homeowner and rental markets. Per City officials, about 60% of New Britain's housing is rental stock, with the remaining 40% owner-occupied housing. City officials recognize a need for more workforce housing. The City would like to see more townhomes available for homeownership, as there isn't as much townhome stock in New Britain and they are generally more affordable. Some areas, on the east side, downtown, and north of Arch Street don't have as much owner-occupied housing.

Describe the need for specific types of housing:

As previously stated, the City would like to see more townhomes available for homeownership, as there aren't as many townhomes available in New Britain and they are generally more affordable. Some areas, on the east side, downtown, and north of Arch Street don't have as much owner-occupied housing. Additionally, 2-4 family homes can be great starter homes, as a family can own one unit and rent out other units to help pay for the mortgage.

City officials note that there's not as much 3-bedroom housing as they would like, which suits the needs of families. Units of this size are often carved up into three 1-bedroom units. The City would like to make 2-3 bedroom units a priority.

Discussion

New Britain is one of 29 Connecticut towns or cities (out of 169) that have met the state's statutory requirement that 10% of homes be deed-restricted affordable housing. Based on the 2022 census,

approximately 19% of households received assistance through subsidized mortgages, Tenant Based Rental Assistance, governmentally assisted units, or Deed Restricted. (See New Britain Affordable Housing Plan, <https://resources.finalsite.net/images/v1689083755/newbritainctgov/bba3hrvg2olqli3giwuc/AffordableHousingPlanAdopted230710.pdf>).

As part of the City's efforts, over the last five years, 20 development projects are in various stages of development, with a planned total of 1,349 units, including 382 LMI units. Six of the 20 developments are all LMI units.

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

Introduction

Housing prices continue to climb. In late March 2025, according to Zillow, the average New Britain home value is \$273,542, up 6.9% from 2024. (<https://www.zillow.com/home-values/19573/new-britain-ct/>)

Redfin's analysis of the New Britain housing market concludes the market is "very competitive." Per Redfin, the median sales price per square foot is \$177, up 13.5% from last year. In February, 2025, houses were on the market approximately 45 days, versus 54 days in February 2024. This is indicative of a more competitive market where homes are selling more quickly.

Looking at home values rather than sales, the Cost of Housing Table below shows that median home values increased 1% over the 11-year period from 2009 to 2020. The median home value is consistent across most of New Britain in the range of \$0-181,300.01. Two tracts in the southwest of the city have higher median home values of \$183,700 and \$226,100, with the latter overlapping with an area with a higher percentage of residents who are White Alone. (Please see MA-15 Median Home Values Map.)

Per Zillow, the New Britain rental market is classified as "cool," yet median prices are still out of reach for many households. Overall median rents in New Britain in late March 2025 are \$1,550. The median rent for a studio is \$1,050, and \$1,225 for a one bedroom (1BR), \$1,500 for 2BR, \$1,800 for 3BR, and \$2,400 for 4 or more BR. (<https://www.zillow.com/rental-manager/market-trends/new-britain-ct/>) Per the Cost of Housing Table below, median contract rents increased 17% from 2009 to 2020, and our Zillow data cited above show significant increases from 2020 to 2025.

Mapping shows that across all of New Britain, the median contract rent exceeds \$948.01. Areas to the west, east, and north of New Britain have the highest median contract rents, exceeding \$1,654.01. (Please see MA-15 Median Contract Rent Map.)

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	159,900	161,900	1%
Median Contract Rent	739	867	17%

Table 28 – Cost of Housing

Rent Paid	Number	%
Less than \$500	2,755	16.8%

Rent Paid	Number	%
\$500-999	9,075	55.2%
\$1,000-1,499	4,355	26.5%
\$1,500-1,999	225	1.4%
\$2,000 or more	25	0.2%
Total	16,435	100.0 %

Table 29 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	2,385	No Data
50% HAMFI	8,065	1,775
80% HAMFI	14,375	5,030
100% HAMFI	No Data	6,669
Total	24,825	13,474

Table 30 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,002	1,207	1,499	1,824	2,226
High HOME Rent	768	960	1,194	1,496	1,674
Low HOME Rent	768	946	1,136	1,311	1,463

Table 31 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

According to local officials, a shortage of housing exists for extremely low income and low income households, which is a problem throughout central Connecticut.

The city has a good stock of traditional single-family starter houses of 900-1,200 square feet but has found that these homes, which might have sold for \$150,000 five years ago, now cost around \$300,000.

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

One local nonprofit official noted that there are two types of affordable housing: while “Affordable Housing” is a strength of New Britain’s, in terms of providing supports and housing for very-low income households, for the working poor, “affordable housing” is lacking. The New Britain Affordable Housing portfolio “looks good,” but, she noted, the City alone cannot do anything to stabilize the rental market overall. She noted that since 2020, rents in central Connecticut have increased 24%, while there have been no increases in the minimum wage or supplementary income sources.

Another felt that affordability and accessibility were two different concepts; the rate of pay for stable, long-term employment still might not increase as much as the affordability index; therefore, these households might not qualify for market rents but might also be ineligible for rental assistance. She and others saw prevailing wages as a barrier to housing accessibility.

One person noted that 1/3 of the homeless population in the US is seniors, and she wondered how jurisdictions might create more of a community experience for those people through housing. One suggestion was to allow more Accessory Dwelling Units (ADUs) throughout the City.

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

One focus group attendee noted that New Britain rents had increased 24% since 2020, and another noted that their agency’s voucher payments had gone up 24% since 2020. New Britain is part of the HUD Hartford-West Hartford-East Hartford Metro Fair Rent Market Area (HHMA). Due to the high cost of rents, the New Britain Housing Authority (NBHA) currently uses 110% of the SAFMR to determine a maximum assistance to households. NBHA uses 120% of the SAFMR for hard to house families (e.g., 4-bedroom vouchers and up and ADA-accessible units.)

Per Zillow, overall median rents in New Britain in March 2025 are \$1,550. The median rent for a studio is \$1,050, and \$1,225 for a one bedroom (1BR), \$1,500 for 2BR, \$1,800 for 3BR, and \$2,400 for 4 or more BR. (<https://www.zillow.com/rental-manager/market-trends/new-britain-ct/>)

Per HUD, based on the Hartford-West Hartford-East Hartford, CT HUD Metro area, Fair Market Rents for New Britain’s four zip codes in 2025 average \$1,033 for an efficiency, \$1,188 for a 1BR, \$1,505 for 2BR, \$1,813 for 3BR, and \$2,153 for 4 BR.

As is to be expected, the zip code based SAFMR are closer to prevailing market rents than HOME rent guidelines are. HOME High and Low Rents are approximately 80% of these rents for up to 2 BR units, with more distinction between HOME High and Low Rents for 3 bedroom or 4+ bedroom units, (Please see Monthly Rent Table above). Compared to March 2025 rents per Zillow (referenced earlier), SAFMRs are considerably lower for units of 4BRs or more but otherwise well-aligned with prevailing rents. (https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2025_code/2025summary_sa.odn)

Discussion

The City continues to strategically utilize SAFMR rent guidelines, and 110% or 120% of the guidelines, in order to increase the chances of success for voucher holders in finding a rental, particularly for larger families and for people with disabilities.

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

Introduction

Per the New Britain Affordable Housing Plan, approximately 2/3 of New Britain's homes were built prior to 1960. New Britain has a large percentage of housing built before 1950, including housing built prior to 1939. Many of these homes are, according to City officials, "habitable but need work."

According to Attom Data, New Britain zip code 06053 has 7,896 residential properties, and the average age for a single family home in this zip code is 71 years old. For New Britain 06052, there are 2,291 residential properties, and the average age for a single family home in this zip is 77 years old. For 06051, those numbers are 4,791 and 72 years old. (Please note that the data was unavailable for 06050).

For the 06051, 06052, and 06053 zip codes, there were 704 total residential sales in 2024. (<https://www.attomdata.com/data/us-real-estate/ct/hartford-county/new-britain/06053/>)

Per the US Census, the City has 3,190 vacant properties, with a 0.8% Homeowner vacancy rate and a 7.1% Rental vacancy rate. It is unclear how many are suitable for rehabilitation. According to RealtyTrac, there are 11 foreclosed properties in the City of New Britain as of April 2025. The areas of the City with the highest vacancy rates are in the south central and eastern parts of the City.

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

The City defines substandard generally as units not meeting HUD Housing Quality Standards

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	3,580	32%	7,725	47%
With two selected Conditions	120	1%	520	3%
With three selected Conditions	0	0%	20	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	7,535	67%	8,180	50%
Total	11,235	100 %	16,445	100 %

Table 32 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	265	2%	665	4%
1980-1999	1,170	10%	1,840	11%
1950-1979	5,865	52%	6,200	38%
Before 1950	3,940	35%	7,735	47%
Total	11,240	99 %	16,440	100 %

Table 33 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	9,805	87%	13,935	85%
Housing Units build before 1980 with children present	633	6%	188	1%

Table 34 – Risk of Lead-Based Paint

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

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	3,190	0	3,190
Abandoned Vacant Units	0	0	0
REO Properties	11	0	11
Abandoned REO Properties	0	0	0

Table 35 - Vacant Units

Alternate Data Source Name:

US CENSUS and RealtyTrac (per consultant team)

Data Source Comments:

Vacant Units - 3,190 REO Properties - 11 foreclosed props According to the US Census, there are 3,190 vacant housing units in New Britain. The Census suggests a 0.8% Homeowner vacancy rate and a 7.1% Rental vacancy rate. (<https://data.census.gov/table/DECENNIALPL2020.H1?q=vacant&g=160XX00US0950370>) It is unclear how many are suitable for rehabilitation. According to RealtyTrac, there are 11 foreclosed properties in the City of New Britain as of April 2025. The areas of the City with the highest vacancy rates are in the south central and eastern parts of the City. (Please see MA-20 Vacancy Rates Map.)

According to the US Census, there are 3,190 vacant housing units in New Britain. The Census suggests a 0.8% Homeowner vacancy rate and a 7.1% Rental vacancy rate. (<https://data.census.gov/table/DECENNIALPL2020.H1?q=vacant&g=160XX00US0950370>) It is unclear how many are suitable for rehabilitation. According to RealtyTrac, there are 11 foreclosed

properties in the City of New Britain as of April 2025. The areas of the City with the highest vacancy rates are in the south central and eastern parts of the City. (Please see MA-20 Vacancy Rates Map.)

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

<TYPE=[text] REPORT_GUID=[F8DC4D3147433947165558A235C46686]
PLAN_SECTION_ID=[1313801000]>

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

According to the Risk of Lead-Based Paint Table, there are approximately 9,805 owner-occupied units in the City that may pose a risk of lead-based paint exposure, with 633 of those units having children.

According to the Risk of Lead-Based Paint Table, there are approximately 13,935 renter-occupied units with potential lead-based paint, with 188 of those occupied by children.

Per the 2020 Connecticut Department of Public Health Lead Surveillance Report, New Britain reported 41 new cases of elevated lead levels in children under the age of 6. More than 85% of housing units were built before 1980, and these units have the greatest risk of lead-based paint hazards. As previously stated, these older homes are likely more affordable to low and moderate-income families, which places their children at increased risk, although the number of low- and moderate-income families exposed to LBP hazards is unknown.

Discussion

Per the Condition of Units Table, 32% of owner-occupied and 47% of renter occupied housing has at least 1 selected condition, which equals 3,580 owner-occupied and 7,725 renter-occupied homes. Another 120 owner-occupied and 520 renter-occupied homes have two conditions, and 20 renter-occupied homes have three conditions.

In January, 2025, New Britain Mayor Erin Stewart highlighted the work of the New Britain Blight Task Force on her Facebook Page. (<https://www.facebook.com/ErinStewartCT/posts/the-citys-blight-task-force-meets-regularly-to-fight-back-against-landlordsprope/1152059279617156/>)

“The City's Blight Task Force meets regularly to fight back against landlords/property owners who do not care about this community and allow their properties to fall in to disrepair, negatively impacting the surrounding neighborhoods.

At a recent task force meeting we compiled the below list of some of the most blighted properties in our City, and pictured here are some of the worst offenders.

We know this is unacceptable, and we are doing everything we can to hold these property owners responsible.

Here's the list of our top blighted properties:

43 Osgood Avenue

227 Main Street

476 Arch Street

495 Myrtle Street

62 Spring Street

19 Webster Street

212 Clark Street

124 Beaver Street

59 High Street

14 Gilbert Street

225 Oak Street

210 Arch Street

15 Winthrop Street

156 Washington Street"

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

Introduction

New Britain is part of the HUD Hartford-West Hartford-East Hartford Metro Fair Rent Market Area (HHMA).

One participant noted that the Housing Authority had revitalized an area of Mt. Pleasant and Pine Street.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			804	851			0	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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

Describe the supply of public housing developments:

The City has two public housing developments for families, Mount Pleasant and Oval Grove.

The City has six public housing developments for seniors and/or people with disabilities. Those properties are:

- Arthur D’Amato
- Benjamin Knapp Village
- Bond Street
- Charles Graham
- John F Kennedy
- Ribicoff Building

The City noted the need for redevelopment and revitalization for some legacy housing projects, including the Mt Pleasant Housing Project and Malikowski Circle in the Oval Grove Public Housing development.

The former Pinnacle Heights Extension was a densely packed public housing development made up of 90 residential units arranged in 12 masonry buildings. A comprehensive public-private redevelopment resulted in 66 modern apartment homes in a transformed community newly branded as Brytania Commons. Corbin Heights was redeveloped, including demolition of 20 existing buildings and new construction of affordable townhouse-style homes. New construction consisted of 56 multi-storied buildings, 235 units, community center, laundry room, infrastructure and roads. (<https://haynesconstruction.com/portfolio/affordable-housing-projects/corbin-heights-revitalization-development>)

Public Housing Condition

Public Housing Development	Average Inspection Score
Mt. Pleasant - Consultant found in PH_Inspections_Data_05Aug2024	59

Table 37 - Public Housing Condition

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

The Housing Authority has access to HUD training and resources to help them identify property deficiencies and establish plans to address deficiencies. There is currently a redevelopment plan underway that is made possible by HUD, State, City, and private funding and support.

The City noted the need for redevelopment and revitalization for some legacy housing projects, including the Mt Pleasant Housing Project and Malikowski Circle in the Oval Grove Public Housing development.

The former Pinnacle Heights Extension was a densely packed public housing development made up of 90 residential units arranged in 12 masonry buildings. A comprehensive public-private redevelopment resulted in 66 modern apartment homes in a transformed community newly branded as Brytania Commons. Corbin Heights was redeveloped, including demolition of 20 existing buildings and new construction of affordable townhouse-style homes. New construction consisted of 56 multi-storied buildings, 235 units, community center, laundry room, infrastructure and roads.
(<https://haynesconstruction.com/portfolio/affordable-housing-projects/corbin-heights-revitalization-development>)

Jubilee Estates, a privately-owned property close to a public bus stop, would also benefit from revitalization.

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

The Housing Authority invests in the training and development of its staff. Through intentional training and mentoring, the City encourages its staff to take proactive and preventative efforts to keep housing units and properties clean, safe, and sanitary. New Britain conducts HUD required inspections; in addition, the City also has additional in-house inspections to identify and address property deficiencies. In 2024, the City created an in-house position of inspector to conduct unit inspections of our HCV properties.

In 2023, an election was held to reconvene a resident advisory council. This council, made up of 9 members serves as ambassadors to the residents of Mt. Pleasant and Bond Street and also advocates for improvements and changes within their community.

Discussion:

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

Introduction

In addition to year round shelters, the City and other organizations open “overflow” shelters during the winter months, ending March 31st. As of mid-March, 92 people were utilizing overflow shelters.

The Friendship Service Center offers 37 beds and full-services to homeless people; they hope to double the number of beds by the end of 2027. The FSC also offers a drop-in center. The FSC offers support to any homeless person, and they focus on helping 18-24 year olds transition into housing, and also assist veterans, people with HIV/AIDs, and domestic violence victims.

The Chrysalis Center has 50 scattered site units in New Britain. Officials noted that the units rarely turn over. In the fall of 2025, the agency will open 28 units of affordable housing, including 6 units set aside for families.

The Prudence Crandall Center offers emergency shelter, transitional shelter, PSH, and rapid re-housing assistance to victims of domestic violence. They have 22 emergency shelter beds and two overflow spaces. Sometimes they can refer people to other Connecticut shelters.

The Meriden-New Britain-Berlin YMCA has 88 rooms in a dorm-style setting with shared bathrooms and showers. In applying to join this shelter, applicants have to have a source of income – either a job or SSI or SSDI benefits, for example. The YMCA tries to create a community for residents, some who may reside there for a few weeks and others for 25 years. They also have a waitlist.

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	66	68	0	0	0
Households with Only Adults	15	0	47	6	0

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	4	0	0

Table 38 - Facilities Targeted to Homeless Persons

Data Source Comments: Data per New Britain Community Services and Transitional/PSH research of CMHA Website

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

The shelter at the Friendship Center offers case management support and works with the Hospital of Central Connecticut to provide onsite medical care for shelter residents. Case management services include food and nutrition; health assessment; income and Medicare; veteran issues; service homeless or those who live in a shelter; and who have severe mental illness and/or co-occurring disorders. St Vincent DePaul Mission of Bristol also works with medical providers to offer medical assistance to shelter residents, and the Salvation Army, which has recently reorganized, will start up these services again soon if they aren't already available.

Some stakeholders felt, however, that the needs of today's homeless population are more complex than those in the past. In addition to mental health and substance abuse issues, residents might also have chronic diseases that require ongoing, skilled treatment. Stakeholders felt that most shelter staff don't have the training or expertise to provide such services. Rather, on-site medical care, nursing care, and psychiatric services would help shelter residents tremendously.

The Chrysalis Center works with individuals living below the poverty level and struggling with food insecurity, dealing with substance abuse, HIV/AIDS, release from incarceration and homelessness. The agency offers community support, case management, community employment services, community supportive housing, recovery services and affordable housing.

Community Mental Health Associates, Inc. (CMHA) provides permanent supportive housing vouchers and case management for persons with mental illness or co-occurring disorders. CMHA offers Parkview 5, a 16-bed residential program that offers the highest level of care available, being one of only two such facilities in the state, for people with chronic medical and mental health issues. People who transition from Parkview 5 then go to the CMHA's Transitional Living Center (TLC) for step-down care. CMHA also offers permanent supportive housing through Pleasant House, a 6-bed facility for adult women who have left Community Valley Hospital.

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

Focus group participants discussed how their combined efforts to support chronically homeless individuals had reduced this population to near zero in New Britain.

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

Introduction

For many of the City's special needs populations, supportive housing needs are similar, in terms of helping them to lead independent, healthy lives. Access to health care, including mental health care, is important. Job training, and support for small businesses, can help people increase their earning capacity and support their family. For seniors, people with disabilities, and others with limited mobility, the need for transportation to access food, employment, school, medical care, and other essentials is key. Developing a sense of community is also a particular need for people with less mobility.

Research has shown that supportive housing can help maintain vulnerable people's physical and mental health, reduce the number of emergency room visits, reduce the likelihood of incarceration, and help people with disabilities and seniors to stay in the community as they age.

(<https://www.cbpp.org/research/supportive-housing-helps-vulnerable-people-live-and-thrive-in-the-community>)

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

In addition to the common challenges noted in the introduction section above, one challenge for people with disabilities in securing accessible housing is the City's hilly landscape and the small lot sizes of many New Britain homes. Combined with zoning regulations related to the building of handicapped-accessible ramps in front of homes, the small lot size does not allow enough room to build a ramp at the appropriate steepness (1" per one foot).

Perhaps the City can revisit these ramp regulations to see if there might be an opportunity to work with landlords or homeowners to build accessible ramps on smaller lots.

One City official noted that some people with mental health challenges may hoard items in their homes, which can lead to their eviction if they are renters. With an eviction on one's record, finding appropriate housing becomes even more challenging.

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

<TYPE=[text] REPORT_GUID=[F8DC4D3147433947165558A235C46686]
PLAN_SECTION_ID=[1350402000]>

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

One agency is working on how to help seniors with food insecurity who also have mobility challenges to access nutritious food.

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

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

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

Per Connecticut General Statute 8-30g (CGS 8-30g), all towns in Connecticut must meet the minimum standard of 10% of its housing stock be deed-restricted affordable housing. New Britain is among the 29 (of 169 towns) that have met this standard. In fact, of the 31,226 housing units in New Britain per the 2022 Census, 5,848 (18.73%) received assistance (in the form of subsidized mortgages, governmentally assisted units, Tenant Rental Assistance, or Deed Restricted.)). Every five years, each municipality must specify how it intends to increase the number of affordable housing units in the municipality. (New Britain Affordable Housing Plan, City Plan Commission, July 2023)

Within its Affordable Housing Plan, the City notes that affordable housing offers many benefits to the community, including

- Allowing people with roots in the community to continue living there after a change in economic status
- Young adults could move back to the community in which they grew up
- Seniors would remain in the community after retirement or downsize if they chose
- Households that experience a loss of income due to economic circumstances, disability, divorce, or loss of a spouse would not be displaced from their community due to their inability to pay for housing
- Workers in essential jobs, such as teachers, home health aides, childcare workers, restaurant workers, and first responders would have an opportunity to live near where they work

One local organization, Independence Unlimited, provides a variety of services that benefit persons with disabilities such as aging in place assessments and resources so people can remain in their own home, live in the community and pursue their dreams.

The City has also done creative zoning to encourage mixed use of the area, including more small shops. For example, zoning regulations were amended in Downtown, the East Main Street, and the East Street TOD areas to facilitate higher-density, market-rate housing within walking distance of CTfastrak. There may be additional zoning opportunities related to allowing ADU's (accessory dwelling units), which would allow for small structures to be built on residential properties for rent.

City officials note that, with New Britain surrounded by Farmington, Plainville, West Hartford, and other more expensive housing markets, the New Britain housing market is affected by increases in rents in those communities.

New Britain also has a higher mill rate than surrounding towns.

One focus group attendee noted that New Britain rents had increased 24% since 2020, and another noted that their agency's voucher payments had gone up 24% since 2020. One suggested that that HUD Fair Market Rents had not kept up with these large increases.

The group discussed the possibility of the City strengthening its Fair Rent Commission, one of the first in the state of Connecticut, to support tenants further. A CHDO member noted that costs for developers have increased significantly over the last few years, in terms of borrowing costs, insurance, and operating costs, and that it seems reasonable that some rent increases can help cover increased costs.

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

Introduction

New Britain has a diverse base of employers, including the Hospital of Central Connecticut, the Hospital for Special Care, Central CT State University, Stanley Black and Decker, the City's Parks and Recreation Department, and New Britain High School. Per the City's Economic Development team, the major employment sectors are:

- Aerospace manufacturing
- Higher education
- Healthcare
- Automotive
- General manufacturing
- Medical device manufacturing
- Retail
- Restaurant and food service
- Construction and building trades

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	41	0	0	0	0
Arts, Entertainment, Accommodations	3,179	1,313	12	7	-5
Construction	1,141	601	4	3	-1
Education and Health Care Services	6,486	7,069	24	37	13
Finance, Insurance, and Real Estate	1,744	1,043	6	5	-1
Information	419	206	2	1	-1

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Manufacturing	4,058	3,806	15	20	5
Other Services	1,348	1,128	5	6	1
Professional, Scientific, Management Services	2,013	758	7	4	-3
Public Administration	0	0	0	0	0
Retail Trade	3,923	1,971	15	10	-5
Transportation and Warehousing	1,351	624	5	3	-2
Wholesale Trade	1,166	627	4	3	-1
Total	26,869	19,146	--	--	--

Table 39 - Business Activity

Data Source Comments:

Labor Force

Total Population in the Civilian Labor Force	36,000
Civilian Employed Population 16 years and over	32,575
Unemployment Rate	9.56
Unemployment Rate for Ages 16-24	28.25
Unemployment Rate for Ages 25-65	5.68

Table 40 - Labor Force

Data Source Comments:

Occupations by Sector	Number of People
Management, business and financial	5,485
Farming, fisheries and forestry occupations	1,320
Service	4,845
Sales and office	6,770
Construction, extraction, maintenance and repair	2,595
Production, transportation and material moving	2,980

Table 41 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	0	0%
30-59 Minutes	0	0%
60 or More Minutes	0	0%
Total	0	0 %

Table 42 - Travel Time

Data Source Comments:

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	3,315	320	2,490
High school graduate (includes equivalency)	9,050	790	3,325
Some college or Associate's degree	7,615	695	1,710

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	5,755	245	760

Table 43 - Educational Attainment by Employment Status

Data Source Comments:

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	225	315	570	1,685	1,360
9th to 12th grade, no diploma	830	905	955	1,700	1,085
High school graduate, GED, or alternative	3,420	3,800	3,050	6,315	3,470
Some college, no degree	4,100	2,645	1,615	2,775	1,580
Associate's degree	415	1,025	675	1,310	375
Bachelor's degree	670	2,390	915	1,250	1,015
Graduate or professional degree	90	695	505	1,000	655

Table 44 - Educational Attainment by Age

Data Source Comments:

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	22,729
High school graduate (includes equivalency)	33,647
Some college or Associate's degree	40,892
Bachelor's degree	49,867
Graduate or professional degree	54,048

Table 45 – Median Earnings in the Past 12 Months

Data Source Comments:

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

Based on the Business Activity Table above, the top three employment sectors, measured by the percentage of jobs or percentage of workers, are Education and Healthcare Services, Manufacturing, and Retail.

Describe the workforce and infrastructure needs of the business community:

Both employers and employees in manufacturing are likely to need re-tooling and re-training respectively in the coming years due to advances in AI and robotics; aerospace and medical device manufacturers are likely to be most impacted.

In terms of infrastructure, low-mod income workers and employers are always in need of reliable transportation or public transit; employer healthcare; child care; and on-the-job training.

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

Although not public yet, two major downtown businesses are contemplating additional expansion within New Britain. The City has also entered discussions with a local university to create a satellite campus in downtown New Britain, bringing student housing, classroom space, and amenities to the heart of the City.

Within the areas of the East Main Street CTFastrak station, two major mixed-use development sites are expected to be developed within the next 36 months. Other parcels are also being considered for additional development. In early 2025, completion of The Brit (107 units), The Strand (100), The Highrailer (114), and 102 West Main Street (79) will make major impacts on Downtown (all projects include ground floor retail/restaurant space as well).

New Britain has also partnered with the New Britain Museum of American Art to expand its facilities; they have applied for a \$20 million grant to fund expansion and redesign of the site.

New Britain's Complete Streets program will continue down three major downtown streets, making public spaces more attractive to pedestrians and encouraging business investment.

Depending on the scale of the proposed company expansions, 300-2,000 jobs may be produced, with salaries ranging from \$35,000/year to \$300,000-400,000 per year. The jobs will require skills ranging from maintenance/custodial to tech workers to upper management.

In terms of housing needs, the City recognizes that workforce housing remains the greatest gap in housing stock, particularly for newly-built units. Connecticut has recently released a medical workers housing program; the City will consider targeting specific industries or employment bases to develop this housing.

For Affordable, Low-Moderate Income housing, the City is building new housing at an 80-20 rate, with 20% being income-restricted and generally low-moderate, not workforce housing.

The City recognizes a shortage of new market rate single family housing, as well as 2-3 family homes. In terms of Executive Housing, the City has found that executives tend to prefer living among housing stock and school systems located in Farmington, Avon, Simsbury, West Hartford, Berlin and similar suburbs.

In terms of infrastructure, low-mod income workers and employers are always in need of reliable transportation or public transit; employer healthcare; child care; and on-the-job training.

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

According to City officials, there is a sizeable gap/mismatch between young-middle aged adults with families looking for work and their skillsets, according to New Britain's largest employers (and mostly manufacturers). Rich Products Corporation, which offers a variety of baked goods and food products, is a great example of low-skill, train-on-the-job opportunities for low-mod income employees.

Both employers and employees in manufacturing are likely to need re-tooling and re-training respectively in the coming years due to advances in AI and robotics; aerospace and medical device manufacturers are likely to be most impacted.

Consulting firm Deloitte suggests that some of those skills manufacturers nationwide will be seeking include simulation and simulation software skills; manufacturing-specific skills, including those related to advanced processes like 3D printing, as well as cloud-based enterprise resource planning (ERP) solutions; and soft skills such as critical thinking, problem-solving, and creativity; and customer service and client support skills. (<https://action.deloitte.com/insight/3897/evolving-skills-ratchet-up-talent-needs-in-manufacturing>)

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

The City is planning a job fair with Central Connecticut State University (CCSU) and Capital Workforce Partners in April. While the City believes most workforce development efforts should live with the Chamber of Commerce, New Britain is ready to assist in these efforts as needed.

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

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

<TYPE=[text] REPORT_GUID=[F8DC4D3147433947165558A235C46686]
PLAN_SECTION_ID=[1370705000]>

Discussion

Although the Labor Force Table above suggests a 2016-2020 unemployment rate of 9.56%, the current New Britain unemployment rate is 3.7%.

`(https://datacommons.stanford.edu/ranking/UnemploymentRate_Person/City/geold/09?h=geold%2F0983500&unit=%25).

To help revitalize the downtown area, the New Britain Downtown District offers businesses and property owners the opportunity apply for grants through the Façade Improvement Program, which covers costs associated with exterior improvements including business signage, painting and siding, lighting installation, restoration services, historical rehabilitation and preservation, outside improvements to enhance outside dining, and other improvements. Property owners and business owners may apply for a 50% matching grant for costs related to the eligible improvements mentioned above. The maximum grant to be awarded is \$6,500.

The organization's Bee-autifiul Clean Campaign, conducted with the City's Department of Public Works, helps to keep the downtown area clean of debris and welcoming of incoming foot traffic.
(<https://www.downtownnewbritain.com/about>)

MA-50 Needs and Market Analysis Discussion

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

City officials have identified the following neighborhoods as areas where multiple housing problems are concentrated:

North and Oak: This area has many absentee landlords and older housing. When the downtown area was originally built, this area was built as a neighborhood for low-income workers. There are 2-6 family homes on each individual lot. This area is cordoned off from the downtown by Route 72, which separates people from the downtown economy. The City's Blight Task Force list of the 14 top blighted properties includes 225 Oak Street. (<https://www.facebook.com/ErinStewartCT/posts/the-citys-blight-task-force-meets-regularly-to-fight-back-against-landlordsprope/1152059279617156/>)

South Main Street near Little Poland: This area is right next to the Little Poland business district.

Arch Street: On the City's Blight Task Force list of the 14 top blighted properties, 210 Arch Street and 476 Arch Street are listed. (<https://www.facebook.com/ErinStewartCT/posts/the-citys-blight-task-force-meets-regularly-to-fight-back-against-landlordsprope/1152059279617156/>) This area has a high share of Hispanic/Latino residents as well as high poverty levels.

(Please see MA-50 Hispanic/Latino Population Map.)

East Side: This area has the highest share of residential housing, mostly 2-3 family homes, with one industrial park and very little commercial. The area is not walkable, and is cut off from the downtown area by Route 9.

CPD maps show the areas of the City with concentrations of severe housing problems experienced by extremely low income, low income, and moderate income households.

Extreme Low Income Housing with Severe Housing Problems is concentrated within generally wealthier neighborhoods, indicating that the very low-income households in these areas may struggle with the local cost burden compared to other areas of New Britain.

The percentage of low income households with one of the four severe housing problems falls mostly in the 38.54-53.93% range. One Census tract west of downtown reaches 73.64% of low income households reporting severe housing problems.

In most Census tracts, under 40% of moderate income households in New Britain face any of HUD's four severe housing problems. The exception is one tract directly west of the downtown area, where 66.92% of moderate income households face at least one severe housing problem.

(Please see MA-50 ELI-HH Severe Housing Probs Map, MA-50 LI-HH Severe Housing Probs Map, and MA-50 MOD-HH Severe Housing Probs Map.)

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

Utilizing HUD R-ECAPS maps, the following areas are designated RE/CAPS.

Source: <https://hudgis-hud.opendata.arcgis.com/datasets/HUD::racially-or-ethnically-concentrated-areas-of-poverty-r-ecaps/explore?location=41.661210%2C-72.779540%2C13.74>

(Please see MA-50 RECAPS Map.)

Per City officials, the North & Oak area is majority Hispanic/Latino, as is the Arch Street area, which has higher concentrations of poverty. The Mount Pleasant Public Housing project, which the City hopes to redevelop through HUD RAD funding, is majority African American and some Hispanic/Latino.

The City also has a small Arabic-speaking Yemeni immigrant population, whom studies suggest live closer to the downtown area. (<https://fic.tufts.edu/publication-item/new-britain-connecticut-a-case-report-of-refugees-in-towns/>)

The East Side of town is considered quite racially and ethnically diverse.

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

As stated above, some of the areas have been cut off from the downtown economy by the building of major roads such as route 9 and route 72. The Arch Street area does not have as much housing as other areas.

Are there any community assets in these areas/neighborhoods?

Some of the communities have great public parks. For example, the North & Oak area has Willow Street Park, which also has a facility for a large urban farm. With the City owning 2 of the 3 lots that comprise the area, the City has leased their lots to an agricultural company to build an urban agriculture area, but the company has not been active.

In the revitalized Corbin Heights community, the City has invested \$11.2 million into Osgood Park, which also features Police Athletic League programs.

Are there other strategic opportunities in any of these areas?

New Britain officials would like to revitalize the North & Oak area by re-energizing the concept of an urban agricultural area for the community.

The City has also done creative zoning to encourage mixed use of the area, including more small shops. For example, zoning regulations were amended in Downtown, the East Main Street, and the East Street TOD areas to facilitate higher-density, market-rate housing within walking distance of CTfastrak.

With the revitalization of the downtown area, developers are more interested in the Arch Street area.

The City utilizes Neighborhood Revitalization Zones (NRZs) at Arch Street, East Side, North & Oak, and at Broad Street. Unfortunately, attendance is spotty at these meetings, and leadership participation has waned.

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

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

The City of New Britain is well-served by both Fixed and Mobile Broadband, with 100% coverage throughout the entire city. (Please see MA 60 New Britain Broadband Coverage Map.)

Nationwide, eighty-seven percent of households with incomes of less than \$30,000 utilize the internet, vs. 96% of households earning \$30,000-69,999 and 98% of households earning \$70,000-99,999. (<https://www.statista.com/statistics/327146/internet-penetration-usa-income/>)

A Pew Research study across the US shows that the percentage of adults with incomes below \$30,000 who subscribe to home broadband is less than 50%, while for households earning \$100,000 or more, over 90% have a home broadband subscription. (PLEASE see MA-60 Pew Research Study of Households with Broadband by Income Level.)

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

For Fixed Broadband, New Britain providers include Frontier, Xfinity from Comcast, and GoNetSpeed (<https://ispreports.org/internet-service-providers-new-britain-ct/>). Mobile broadband providers include AT&T, Project Genesis, T-Mobile, and Verizon.

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

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

New Britain's top natural hazard challenge is flooding, and the areas most affected by flooding tend to be in heavily populated areas. The City has submitted a number of grant applications to address flooding concerns, including a Protect Grant to USDOT in September 2023 and Hazard Mitigation Grants Programs applications to the State of Connecticut DEMS in July 2021, November 2022 and February 2023.

The other top natural hazards, ranked by average annualized losses, are Hurricanes/Tropical Storms, Tornadoes/High Winds, Earthquakes, Winter Storms, Extreme Heat, Wildfire, and Dam Failure.

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

The City participated in the Capital Regional Council of Governments (CRCOG) Hazard Mitigation Planning (HMP) process, with the New Britain Annex to that plan published in 2024. Representatives from the 38 member municipalities of the Capitol Region Council of Governments provided their expertise to the development of the 2024-2029 Plan, including New Britain's Director of Public Works, Fire Chief and Emergency Management Director, and other staff. The planning process involved aligning the planning with that of the Resilient Connecticut program in order to identify unmet climate-related needs related to flooding and extreme heat. Per the HMP, the alignment of the planning efforts, and the adoption of this combined Hazard Mitigation and Climate Adaptation Plan, will help position local hazard mitigation, climate adaptation, and resilience efforts for the State's "resilience project pipeline."

Per the City's HMP Annex, New Britain pays close attention to its most vulnerable citizens, including people living under the poverty line, people with limited or no English proficiency, minorities, and people who are dependent on transit. Since the 2019 HMP, the City has used targeted mailings to particularly vulnerable areas, such as special flood hazard areas and dam failure inundation areas, to encourage signups for the CT Alerts emergency notification system.

Development over the last five years has occurred in downtown New Britain, including affordable housing, multi-story and mixed-use buildings (residential/commercial), throughout the downtown area. However, city staff don't believe any of these developments are in high-risk areas; thus, development/redevelopment is not increasing risk to natural hazards.

Please see 2024 New Britain Annex in the Appendix.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

This section provides information on the City of New Britain's goals and priorities over the next five years.

New Britain officials and other community stakeholders, including the public, recognize the need for more affordable and attainable housing for low- and moderate-income households, fixed-income households, seniors and people with disabilities, essential workers, and starter home families. The City intends to pursue its multi-faceted approach to this challenge, through helping to build additional affordable units, rehabilitating owner and renter units, and providing down payment assistance for low- and moderate-income home buyers.

For example, per Attom Data, the median down payment for a New Britain home in January, 2025 was \$20,892, which is a significant cost for low- or moderate income households and for starter home buyers. (<https://www.attomdata.com/data/us-real-estate/ct/hartford-county/new-britain/>)

With the average age of a New Britain single family home over 70 years old, rehabilitating homes so that seniors can age in place is a key strategy in keeping housing attainable and stable for residents.

New Britain is a city with a proud history of leadership in manufacturing. Along with that history comes an aging infrastructure and public facilities, including lead service lines. City officials, other community stakeholders, and members of the public recognize that revitalizing the downtown area can provide economic development, new housing, retail and dining options, and a stronger sense of community to the area.

City stakeholders also recognize that, in addition to housing, public services for special populations remain an urgent need. These services include homeless services, mental health services, case management, addiction recovery, family services, senior services, disabled services, transportation, and basic needs such as food and clothing. The Plan's Goals are to support the continuance of essential public services; and to provide support for the homeless population, and those at risk.

Finally, the City's economic and workforce development goals are focused on addressing two key needs – the need to grow incomes of low-income residents, as well as supporting local businesses, whose growth will provide greater employment opportunities for residents and will help grow the City's tax base, which in turn helps funds essential services. The five-year goals of the Plan are to continue to support job training and employment programs that support community and business needs; and to support new and expanded businesses to create job opportunities.

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

Geographic Area

Table 46 - Geographic Priority Areas

1	Area Name:	City of New Britain
	Area Type:	City
	Other Target Area Description:	City
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Citywide
	Include specific housing and commercial characteristics of this target area.	The City generally has an older commercial and housing stock, particularly in Downtown New Britain and the surrounding neighborhoods. The average age of a single family home in New Britain is over 71 years old. The City is nearly built-out, meaning that vacant land is in limited supply and new commercial and housing development will likely be through redevelopment or rehabilitation.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The consultation and citizen participation process for the development of this plan reaffirmed the need to address issues on a city-wide scale including housing rehabilitation and construction, public facilities and services, and economic development initiatives.
	Identify the needs in this target area.	These areas need housing rehabilitation and community reinvestment, infrastructure and public facility improvements, and the provision of supportive and social-service programming.
	What are the opportunities for improvement in this target area?	The opening of <i>CTfastrak</i> bus rapid transit has provided the City with an opportunity to pursue transit-oriented development in Downtown and in the East Street and East Main Street neighborhoods.

	Are there barriers to improvement in this target area?	Low incomes of many residents, and low market rents have caused a cycle of disinvestment in many neighborhoods. Due to low rents, property owners cannot afford to adequately maintain their properties, furthering the cycle of deterioration.
2	Area Name:	NEIGHBORHOOD REVITALIZATION ZONES
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	North-Oak Neighborhood Revitalization Zone Broad Street Neighborhood Revitalization Zone Arch Street Neighborhood Revitalization Zone East Side Neighborhood Revitalization Zone
	Include specific housing and commercial characteristics of this target area.	These neighborhoods have housing stock in need of renovation, abandoned properties, and infrastructure and facilities in need of repair and replacement. For example, in the 06052 zip code, the average age of a single family home is 77 years old.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	These neighborhood strategy areas have existed over many years. The consultation and citizen participation process for the development of this plan reaffirmed their importance to the overall revitalization of the city.
	Identify the needs in this target area.	These areas need housing rehabilitation and community reinvestment, infrastructure and public facility improvements, and the provision of supportive and social-service programming. Infrastructure needs include lead service line replacement and tree planting.
	What are the opportunities for improvement in this target area?	The neighborhood has access to existing community facilities and services that benefit local residents. All three neighborhoods are within walking distance to a <i>CTfastrak</i> bus rapid transit station.

	Are there barriers to improvement in this target area?	Age and condition of infrastructure and buildings can present problems with reinvestment and renovation in a cost-effective way.
3	Area Name:	Opportunity Zone
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Other
	Other Revital Description:	Econmic Development
	Identify the neighborhood boundaries for this target area.	Downtown (Tract 4171), the Broad Street neighborhood (Tract 4159), and the East Side (Tract 4153)
	Include specific housing and commercial characteristics of this target area.	These neighborhoods generally consist of older residential and commercial structures, including many old manufacturing facilities that are in varying states of repair. These neighborhoods generally lack vacant developable land, therefore future economic development efforts will focus on redevelopment or building reuse.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The Federal Opportunity Zones program was designed to incentivize public and private stakeholders to work together to rebuild American cities. Further, citizen surveys and stakeholder feedback indicates strong prioritization of the downtown area as a means for strengthening the City's economy.
	Identify the needs in this target area.	Aging commercial and residential structures, aging sewer and water infrastructure, lack of developable land. Infrastructure needs include lead service line replacement and tree planting.
	What are the opportunities for improvement in this target area?	New streetscape infrastructure in the Downtown, proximity to <i>CTfastrak</i> bus rapid transit service
	Are there barriers to improvement in this target area?	Many key redevelopment sites are former factories that are likely to have significant environmental contamination and associated cleanup costs.

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

A review of the Census Tracts identified as Opportunity Zones shows that these communities have low levels of education, with high poverty and senior poverty rates and low median household incomes.

Census Tract	Med HH Inc	Below Poverty Level	65+ Below Poverty Level	Less than HS Diploma	ge 25+
4171	\$31,830	32.2%	13.6%		30.3%
4159	\$26,771	42.5%	39.3%		29.9%
4153	\$44,009	27.3%	30.3%		23.6%
Census Table	S1901	S1701	S1701		S1501

The City has maintained its Neighborhood Revitalization Zones (NRZs) as a target area. These encompass three of the lowest-income neighborhoods and contain some of the oldest and most deteriorated housing in the City. These neighborhoods are target areas for housing rehabilitation, infrastructure, and social services. Opportunity Zones (OZs) are a relatively new target area to this Plan, aligning with the U.S. Department of the Treasury's designations, which provide tax incentives to private investors who develop projects in low-income neighborhoods. Opportunity Zones are economic development priority areas, and CDBG funds could be used as part of a funding stack to incent private projects that grow jobs and the tax base. Other projects that provide area-wide benefits or are located in other low- and moderate-income areas outside of the NRZs and OZs, fall into the City-wide target area.

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

Priority Needs

Table 47 – Priority Needs Summary

1	Priority Need Name	Affordable and Appropriate Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	City
	Associated Goals	Affordable and Appropriate Rental Housing
	Description	Affordable and appropriate housing for single persons and families, with a focus on seniors and people on fixed incomes. The need is urgent: as of March 14, 2025, there are 549 seniors/people with disabilities on the Housing Authority waitlist. There are 221 seniors/people with disabilities on the HCV/Section 8 waitlist.
	Basis for Relative Priority	Needs designed as high are urgent needs, over and above normal city business.

2	Priority Need Name	High Cost Burden
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Mentally Ill veterans Persons with Physical Disabilities Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	City
	Associated Goals	Affordable and Appropriate Rental Housing Affordable Homeownership Opportunities
	Description	High cost burden for extremely low, low-income, and moderate-income renters and owners. Per the New Britain Affordable Housing Plan, in 2022 the share of New Britain renters who pay more than 30% of their income towards housing was about 50%. About 37% of homeowners with mortgages reported being cost-burdened.
	Basis for Relative Priority	Needs designated as High are urgent needs, over and above normal City business.
3	Priority Need Name	Support and Mental Health Services
	Priority Level	High

	Population	Extremely Low Low Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence
	Geographic Areas Affected	City
	Associated Goals	Support Services to the Homeless and Those At-Risk
	Description	Support and mental health services for the homeless, and homeless prevention strategies and services for at-risk individuals and families. The Connecticut Coalition to End Homelessness (CCEH) estimates that the rate of homelessness has increased across the state by more than 30% since 2021. For central Connecticut, from late October 2024-late January 2025, 403 households were homeless.
	Basis for Relative Priority	Needs designated as High are urgent needs, over and above normal City business.
4	Priority Need Name	Employment Options and Skills Training
	Priority Level	High
	Population	Extremely Low Low Moderate Chronic Homelessness veterans Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Other

	Geographic Areas Affected	City
	Associated Goals	Support Job Training and Employment Programs
	Description	Workforce development, skills training, and employment programs that lead to economic advancement for residents and meet local business needs. The City reports that manufacturing workers especially will need new skills training in the next few years related to the new technology and AI advances in this employment sector.
	Basis for Relative Priority	Needs designated as High are urgent needs, over and above normal City business.
5	Priority Need Name	Housing Property Improvements
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly veterans Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions
	Geographic Areas Affected	City
	Associated Goals	Affordable and Appropriate Rental Housing Affordable Homeownership Opportunities
	Description	Housing and property improvements, perhaps including supporting homeowners' development of ADUs. Eighty seven percent of homeowner housing and 85% of rental housing was built before 1980, and the average age of a New Britain home is over 70 years old.

	Basis for Relative Priority	Needs designated as High are urgent needs, over and above normal City business.
6	Priority Need Name	Public Facilities
	Priority Level	Low
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	City
	Associated Goals	Improve Public Facilities
	Description	Continued operation and expansion of parks and recreational facilities, neighborhood centers, and senior centers.
	Basis for Relative Priority	Needs designated as High are urgent needs, over and above normal City business.
7	Priority Need Name	Public Improvements
	Priority Level	Low
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	City

	Associated Goals	Improve Infrastructure
	Description	Street and sidewalk improvements, tree planting, and replacement of lead service lines in support of neighborhood revitalization. Lead was commonly used for water service lines until 1960 and in household plumbing fixtures and solder until 1986, when it was banned.
	Basis for Relative Priority	Needs designated as High are urgent needs, over and above normal City business.
8	Priority Need Name	Public Services
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Other
	Geographic Areas Affected	City
	Associated Goals	Continuance of Public Services
	Description	Public services for low-income and at-risk people.
	Basis for Relative Priority	Needs designated as High are urgent needs, over and above normal City business.
9	Priority Need Name	Business Expansion
	Priority Level	Low
	Population	Non-housing Community Development

Geographic Areas Affected	City
Associated Goals	Economic Development
Description	New and expended businesses to create job opportunities, with a focus on downtown and areas around the CTFastrak station.
Basis for Relative Priority	Needs designated as High are urgent needs, over and above normal City business.

Narrative (Optional)

The City's Priority needs encompass a variety of approaches to helping families to secure stable, safe housing and services through economic empowerment, rental- and owner-housing supports, and public services, facilities, and infrastructure improvements.

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The costs of rental housing out of reach for many New Britain residents; for example, a Fair Market rent for a 2-bedroom apartment is \$1,654, which would require an hourly wage of \$31.81. While HOME funds can assist households through TBRA, the City has found that the funds can be leveraged further if utilized to leverage private investment in support of housing rehabilitation with long-term affordability requirements related to income limit standards.
TBRA for Non-Homeless Special Needs	In 2020 New Britain had 37 people newly diagnosed with HIV/AIDs and 388 people living with HIV/AIDs. New Britain uses HOME funds to help this smaller special needs population with extremely low incomes to find housing that is accessible and safe, and to prevent homelessness.
New Unit Production	The City has deployed HOME funds for new housing construction to enforce long-term affordability requirements related to income limit standards in order to make housing more accessible for extremely low- and low-income households. These funds can also be used for new construction of fair market housing as part of planned transit-oriented developments.
Rehabilitation	CDBG and HOME funds are utilized to rehabilitate the housing stock through a variety of loan and forgivable loan programs, including the City's Healthy Homes Program to qualified property owners to remediate lead-based paint conditions in their homes; and the Neighborhood Preservation Program (NPP) for home improvement and emergency work, such as repairing boilers or roofs, etc. Loans are also available to property owners who will be committed to long-term affordability requirements for renters related to income limit standards.
Acquisition, including preservation	Both CDBG and HOME funds may be used for acquisition of properties, especially including when necessary for the City to protect its investment of HUD funding on assisted preservation housing that may be lost through foreclosure.

Table 48 – Influence of Market Conditions

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

Introduction

The City of New Britain is a CDBG and HOME entitlement jurisdiction received \$1,593,937 in CDBG funds and \$561,434 in HOME funds for FY 2024. Although New Britain received \$146,468 in ESG funding in FY2022, \$148,646 in FY2023, and \$148,251 in FY2024, it is unclear if New Britain will receive funding under the Emergency Solutions Grant (ESG) in 2025-2029. New Britain does not receive funding for Housing Opportunities for Persons with AIDS (HOPWA) programs.

Any program income that might be received from the repayment of any future (CDBG) grants/loans will automatically be re-programmed for grant activities in those same or similar programs from which the funds were originally provided. In addition, the city intends to apply for Section 108 funding to capitalize programming that benefits the LMI community, advance downtown revitalization, and promote economic development to the extent possible. If additional program income funds are received that are not automatically reprogrammed, specific projects will be identified during the Action Plan process.

In addition, the city intends to apply for and secure resources to advance economic and community development. One resource available to the City is the Section 108 Loan Guarantee Program. Through this program, the city can leverage a portion of its CDBG funding to complete a host of activities including, but not limited to, loans to for-profit businesses for economic development purposes to the acquisition, construction, reconstruction, or installation of public facilities. In accordance with Section 108's maximum commitment amounts, the City will apply for up to five times its latest approved CDBG allocation for the completion of eligible activities.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,554,807	284,185	0	1,838,992	6,375,748	The City anticipates receiving \$284,185 in Program Income through the Neighborhood Preservation Program; the Business Assistance Program; and the Clean and Lien Program, which will be used for various projects.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	548,358	124,048	0	672,406	2,245,736	The City anticipates receiving \$120,048 in Program Income through the Homeownership Program, which will be used for various projects.

Table 49 - Anticipated Resources

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

The city encourages matching or leveraged funds with any CDBG award it makes to any non-profit requesting funding. The city typically leverages \$4 for every \$1 of HUD funding. The City and its sub-recipients will leverage HOME funding with a minimum 25% non-federal match.

Emergency Solutions Grant Program (ESG)

In 2021, the City received ESG funding for the first time in 7 years, and additional ESG funding in 2022 and 2023. It is unclear if the City will receive ESG funding for 2025-2029, but it is possible that the City's ESG funding eligibility will be reinstated, if there were to be another re-evaluation or if the Federal annual funding levels are increased. The City continues to apply to the State of Connecticut for a share of the ESG funds that HUD allocates to the State.

ESG funds were allocated in accordance with 24 CFR 576 Subpart B. Administrative funding is capped at 7.5% and street outreach & emergency shelter activities are capped at 60%. Matching funds, in accordance with 576.201, will be documented for each expenditure. Leveraged sources will include private and non-federal cash match.

Continuum of Care

Funding for various supportive housing, transitional housing, permanent housing and shelter-plus-care programs provided to three nonprofit agencies in New Britain – the Friendship Service Center, Community Mental Health Affiliates, and the Prudence Crandall Center.

Source: Public – Federal

General Funds

Tax revenues provide funding for general City services. Many of the programs including senior services, social services, and health services described in this Consolidated Plan are supported by these funds.

Source: Public-Local

Neighborhood Preservation Program

New Britain's Neighborhood Preservation Program uses CFHA, DOH, DECD, and HUD loan and grant programs to for housing rehabilitation projects in low income neighborhoods.

Source: Public – State and Federal

Business Assistance Program

Revolving loan fund used to support business expansion and growth. As loans are paid off, they can be used to support new projects.

Source: Public – Local

Clean and Lien

The Clean and Lien program is part of the City's anti-blight program. This program allows the city to secure and clean foreclosed, abandoned, and neglected buildings.

Source: Public-Local

Home Ownership Program

The program aids eligible households for the purchase of homes in New Britain. The program is intended to work in conjunction with approved community-based home ownership training. Funds are used to cover down payment assistance and closing costs. Program income is then used to reinvest in similar projects

Veterans Affairs Supportive Housing (HUD-VASH)

The Friendship Center receives funds under the Grant and Per Diem Program. The VA reimburses them up to \$29.31 for each of up to five beds per night that are reserved for homeless veterans.

Veterans Inc., a nonprofit from Massachusetts used funds from the U. S. Veterans Affairs awarded funds under the Capital Grant component of the VA Homeless Providers Program to develop veterans housing in New Britain. Veterans Inc. is the largest provider of services to veterans and their families in New England. The VA funds were used for building renovations that resulted in 18 units of transitional housing for chronically homeless single men. The City contributed HOME funds for this project. VA funds are being used to subsidize the rent cost.

Source: Public-Federal

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

The City is using previous acquired City-owned property to develop 11 single family homes at 74 Kelsey Street. New construction will also take place at city-owned 312 South Main Street to develop a 2-4 family residence for first time homebuyers. On another city-owned series of lots, from 312-249 Farmington Avenue, which has been rezoned for density, multifamily senior housing is planned.

Discussion

SP-40 Institutional Delivery Structure - 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of New Britain Mayor's Office	Government	Planning	Jurisdiction
Planning & Development - City of New Britain	Government	Economic Development Ownership Rental	Jurisdiction
New Britain Parks & Recreation	Government	public facilities	Jurisdiction
New Britain Public Works	Government	public facilities	Jurisdiction
HOUSING AUTHORITY OF THE CITY OF NEW BRITAIN	PHA	Homelessness Public Housing Rental	Jurisdiction
FRIENDSHIP SERVICE CENTER	Non-profit organizations	Homelessness Non-homeless special needs	Jurisdiction
PRUDENCE CRANDALL CENTER	Non-profit organizations	Homelessness	Jurisdiction
Community Mental Health Affiliates	Non-profit organizations	Homelessness Non-homeless special needs	Jurisdiction
Neighborhood Housing Services of New Britain, Inc.	Non-profit organizations	Ownership Rental	Jurisdiction

Table 50 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

New Britain works with the public, nonprofit and private sector organizations, other government agencies, and partnerships with public and private agencies to support housing, homelessness, and other social and economic development needs.

Federal Agencies

The Federal government, through the U.S. Department of Housing and Urban Development (HUD), provides a major funding source for housing development and rehabilitation, as well as community development activities through the direct allocation of CDBG funds to the City of New Britain.

State Agencies

Several State agencies are involved in the development and implementation of housing and community development activities in the City. The Connecticut Housing Finance Authority (CHFA) provides financing and loans for the development of affordable housing, as well as low-interest mortgages to first-time home buyers. The State Department of Economic and Community Development and the Department of Housing also provide grants and loans for the economic development and construction, rehabilitation and improvement of affordable housing through a variety of programs. Other State agencies, such as the State Department of Children and Families, the State Department of Mental Health and Addiction Services, and the State Department of Health and Human Services, together with non-profit agencies, support programs targeted specifically to the lowest income households

Local Agencies

The City of New Britain DPD is involved with implementation of housing and community development activities and has primary responsibility for implementing the priorities and objectives outlined in the Strategic Plan. The New Britain Housing Authority is responsible for a large supply of public housing stock, the Section 8 existing rental and housing voucher assistance and Family Self-sufficiency programs. Other City agencies which play a role in implementing various community development activities and programs in New Britain include the Department of Community Services and the City Health Department. Many of the public works projects that are funded through the CDBG program, such as park improvements, street and sidewalk repairs, etc. are implemented by City departments.

Non-Profit Organizations

Non-profit agencies play a role in the provision of affordable housing, supportive social services, and economic development activities. These organizations have constant contact with the public, which provides them with a unique understanding of the strengths and weaknesses of the City's housing and human service delivery system. These agencies include but are not limited to: New Britain Legacies Youth Program, Chrysalis Center, Inc., New Britain Recovers., New Britain Downtown District, Trinity on Main, Hospital for Special Care, CCARC, Greater New Britain Teen Pregnancy Prevention Inc., Lions Club of New Britain, Boys' and Girls' Club of New Britain, YWCA of New Britain, Community Health Center, OIC of New Britain, Human Resources Agency of New Britain, Inc.

Private Industry

The private sector participants in the development of affordable housing include contractors, builders, developers, foundations and financial institutions, that provide construction financing, low- interest

rehabilitation loans, mortgage financing and loan servicing. Many private businesses are involved in organizations which support the efforts of human service agencies and work to increase economic opportunities in New Britain.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	
Mortgage Assistance	X	X	
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics		X	
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X		X
Education	X		
Employment and Employment Training	X	X	X
Healthcare	X		
HIV/AIDS	X		
Life Skills	X		
Mental Health Counseling	X		
Transportation	X		
Other			

Table 51 - Homeless Prevention Services Summary

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

Many agencies work together to help both homeless people and those at risk of homelessness through emergency, transitional, and permanent housing, as well as a variety of services. To reduce the risk of homelessness, some agencies offer rental assistance, or utility or rent deposit assistance. One organization works with tenants and landlords to help people avoid evictions and learn how to be a good tenant. The agency also helps tenants work out payment plans with their landlords so that they

can maintain their housing. Because they are always very busy with this training, the agency feels there's a great need for this education.

Other agencies seek to support people transitioning back to their communities so that they do not return to homelessness. For example, the Re-Entrance Assisted Community Housing (REACH) provides 10 beds of scattered site housing and supportive services in New Britain through The Community Initiative (TCI) for individuals leaving the Department of Corrections. (<https://biznet.ct.gov/rfpdoc/doc/results/doc-res-081-rb.pdf>)

Community Mental Health Affiliates (CMHA) offers Parkview 5, a 16-bed residential program that offers the highest level of care available, being one of only two such facilities in the state, for people with chronic medical and mental health issues. People who transition from Parkview 5 then go to the CMHA's Transitional Living Center (TLC) for step-down care. CMHA also offers permanent supportive housing through Pleasant House, a 6-bed facility for adult women who have left Community Valley Hospital.

The Prudence Crandall Center offers emergency shelter, transitional shelter, PSH, and rapid rehousing assistance to victims of domestic violence.

Another agency representative noted that it's important for organizations helping homeless people to return to stable housing to show compassion and understanding for their recovery to happen fully. She pointed out that people experiencing homelessness have been through a crisis, and that in order to prevent them from returning to homelessness, agencies must realize it takes time to create a sense of stability and maintain that stability for one's self.

This participant noted how the "cliff" of homelessness has grown since the end of the pandemic, when families might have been "stably" housed because of various pandemic-era policies. She spoke of how the structure to support homeless people – with case management and other financial resources – had been falling apart right before COVID hit.

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

The City of New Britain and surrounding communities have a robust delivery system of care for special needs populations and persons experiencing homelessness, backed by a strong state structure whose housing, social service, economic empowerment, and poverty reduction goals align with those of New Britain. Nonetheless, gaps in institutional structure include a lack of enough resources, particularly in light of funding changes at the federal level; growing but still limited coordination between service providers; and the occasional difficulty of social services agencies in obtaining New Britain-specific data.

The City continues its efforts to collaborate with other city, county, and state departments, as well as nonprofit partners and regional collaboratives, to increase the range of services and benefits for residents.

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

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable and Appropriate Rental Housing	2025	2029	Affordable Housing	City of New Britain	Affordable and Appropriate Housing High Cost Burden Housing Property Improvements	CDBG: \$1,750,000 HOME: \$250,000	Rental units constructed: 5 Household Housing Unit Rental units rehabilitated: 25 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 5 Households Assisted
2	Affordable Homeownership Opportunities	2025	2029	Affordable Housing	NEIGHBORHOOD REVITALIZATION ZONES City of New Britain	High Cost Burden Housing Property Improvements	CDBG: \$120,000 HOME: \$2,276,453	Homeowner Housing Added: 5 Household Housing Unit Homeowner Housing Rehabilitated: 25 Household Housing Unit Direct Financial Assistance to Homebuyers: 100 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Support Services to the Homeless and Those At-Risk	2025	2029	Homeless	City of New Britain	Support and Mental Health Services	CDBG: \$300,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 550 Persons Assisted Public service activities other than Low/Moderate Income Housing Benefit: 250 Persons Assisted
4	Improve Public Facilities	2025	2029	Non-Housing Community Development	City of New Britain	Public Facilities	CDBG: \$1,200,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted
5	Improve Infrastructure	2025	2029	Non-Housing Community Development	City of New Britain Opportunity Zone	Public Improvements	CDBG: \$1,250,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 12490 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 11105 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Continuance of Public Services	2025	2029	Public Services	City of New Britain	Public Services	CDBG: \$955,000	Public service activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted
7	Support Job Training and Employment Programs	2025	2029	Public Services	City of New Britain	Employment Options and Skills Training	CDBG: \$50,000	Public service activities other than Low/Moderate Income Housing Benefit: 20 Persons Assisted
8	Economic Development	2025	2029	Non-Housing Community Development	City of New Britain	Business Expansion	CDBG: \$750,000	Jobs created/retained: 50 Jobs

Table 52 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable and Appropriate Rental Housing
	Goal Description	Provide affordable and appropriate rental housing opportunities by increasing the supply and availability of affordable rental housing in the city and affordable market housing in strategic locations
2	Goal Name	Affordable Homeownership Opportunities
	Goal Description	Support affordable homeownership opportunities through the rehabilitation of existing ownership housing, provision of down payment assistance and improving the availability of supportive social services to homeowners.
3	Goal Name	Support Services to the Homeless and Those At-Risk
	Goal Description	Increase the level and delivery of support and mental health services to the homeless and those at-risk of becoming homeless

4	Goal Name	Improve Public Facilities
	Goal Description	Improve existing, and encourage development of, public facilities that serve community needs, including public health needs.
5	Goal Name	Improve Infrastructure
	Goal Description	Encourage the continued improvement of the City's infrastructure, particularly with regard to street and sidewalk improvements and removal of architectural barriers activities.
6	Goal Name	Continuance of Public Services
	Goal Description	Continue to support public service programs that address community needs including public health needs.
7	Goal Name	Support Job Training and Employment Programs
	Goal Description	Continue to support job training and employment programs that support community and business needs.
8	Goal Name	Economic Development
	Goal Description	Support new and expanded businesses to create job opportunities

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

Annually (on average) over the Strategy Period, the City of New Britain estimates aiding 25 homebuyer units with down payment assistance; creating 8 decent and affordable rental units per program year through rehabilitation, new construction, or ADU construction; creating 6 decent and affordable ownership units per program year through rehabilitation or new construction. Over the Five Year Strategy Period, this average would assist 125 first-time homebuyers; create 40 decent, safe, and affordable rental units; and create 30 decent, safe, and affordable ownership units. All of these units will be reserved for extremely low-income, low-income, and moderate income families in accordance with HUD and HOME Fair Market Rents, with a focus on households of seniors and people with disabilities.

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

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

N/A

Activities to Increase Resident Involvements

In 2023, an election was held to reconvene a resident advisory council. This council, made up of 9 members serves as ambassadors to the residents of Mt. Pleasant and Bond Street and also advocates for improvements and changes within their community.

Board members of the Council were invited to weekly meetings in 2024 with leadership to participate in the review and preparation of the organization's ACOP. In 2025, Board members will be invited to participate in the same process. Also in 2025, the resident council will be having quarterly meetings with the Executive Director.

The City hopes to engage residents of NBHA's other developments to establish more resident advisory councils.

NBHA has two active HUD grants for resident services (Resident Opportunity and Self Sufficiency and Family Self Sufficiency). The staff regularly engage residents to help them identify barriers to self-sufficiency, establish household goals, connect them to local programs, and coach them toward goal attainment.

Through workshops and training programs offered at the NBHA Center of Excellence, residents are given a variety of opportunities to build their skills, engage in continued education, and improve the outcomes for themselves and their families. Workshops offered include homeownership programs, offered by Neighborhood Housing Services of Greater New Britain and the Neighborhood Assistance Corporation of America.

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

No

Plan to remove the 'troubled' designation

N/A

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

Barriers to Affordable Housing

Per Connecticut General Statute 8-30g (CGS 8-30g), all towns in Connecticut must meet the minimum standard of 10% of its housing stock be deed-restricted affordable housing. New Britain is among the 29 (of 169 towns) that have met this standard. In fact, of the 31,226 housing units in New Britain per the 2022 Census, 5,848 (18.73%) received assistance (in the form of subsidized mortgages, governmentally assisted units, Tenant Rental Assistance, or Deed Restricted.)). Every five years, each municipality must specify how it intends to increase the number of affordable housing units in the municipality. (New Britain Affordable Housing Plan, City Plan Commission, July 2023)

Within its Affordable Housing Plan, the City notes that affordable housing offers many benefits to the community, including

- Allowing people with roots in the community to continue living there after a change in economic status
- Young adults could move back to the community in which they grew up
- Seniors would remain in the community after retirement or downsize if they chose
- Households that experience a loss of income due to economic circumstances, disability, divorce, or loss of a spouse would not be displaced from their community due to their inability to pay for housing
- Workers in essential jobs, such as teachers, home health aides, childcare workers, restaurant workers, and first responders would have an opportunity to live near where they work

One local organization, Independence Unlimited, provides a variety of services that benefit persons with disabilities such as aging in place assessments and resources so people can remain in their own home, live in the community and pursue their dreams.

The City has also done creative zoning to encourage mixed use of the area, including more small shops. For example, zoning regulations were amended in Downtown, the East Main Street, and the East Street TOD areas to facilitate higher-density, market-rate housing within walking distance of CTfastrak. There may be additional zoning opportunities related to allowing ADUs (accessory dwelling units), which would allow for small structures to be built on residential properties for rent.

City officials note that, with New Britain surrounded by Farmington, Plainville, West Hartford, and other more expensive housing markets, the New Britain housing market is affected by increases in rents in those communities.

New Britain also has a higher mill rate than surrounding towns.

One focus group attendee noted that New Britain rents had increased 24% since 2020, and another noted that their agency's voucher payments had gone up 24% since 2020. One suggested that HUD Fair Market Rents had not kept up with these large increases.

The group discussed the possibility of the City strengthening its Fair Rent Commission, one of the first in the state of Connecticut, to support tenants further. A CHDO member noted that costs for developers have increased significantly over the last few years, in terms of borrowing costs, insurance, and operating costs, and that it seems reasonable that some rent increases can help cover increased costs.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

In February 2025, an affordable housing complex with 154 units for households earning less than 60% AMI, was opened, helping to move some households off the waiting list. Another development, with 28 units for households earning under 80% AMI, will be opening this summer.

The City offers numerous programs to make housing more affordable. They include:

The Homeowner Assistance Program: HOP is available to first-time buyers purchasing an existing or newly constructed 1-4 family property in New Britain. The City of New Britain receives funding from the U. S. Department of Housing & Urban Development called HOME funds, which it can then lend to qualifying parties as a second mortgage at a fixed-rate of 3% interest and no prepayment penalty.

The program is intended to work in conjunction with approved community-based home ownership training. Funds are used to cover down payment assistance and closing costs. Program income is then used to reinvest in similar projects.

Through this program, the City hopes to encourage homeowners to purchase a multifamily unit and earn rental income from the extra units.

Neighborhood Preservation Program: The Neighborhood Preservation Program provides technical and financial assistance to property owners for residential rehabilitation such as insulation, storm windows and doors, kitchen and/or bathroom remodeling, painting (interior & exterior), siding, plumbing, electrical upgrades, and stairway/porch repair. Funds also can be used for building code upgrades like fire code, lead abatement, and roof repair/replacement.

SP-60 Homelessness Strategy - 91.215(d)

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

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

The City's Homeless Prevention and Housing Coordinator serves as the Co-Chair for the Central Coordinated Access Network (CCAN) that supports homeless people through its regional network of agencies. The CCAN is one of eight CANs, or regions, set up by the state based on the transient movement of people experiencing homelessness. Within the CCAN, CoCs and towns work together to develop specific Coordinated Access protocols and procedures for assessing individual's needs and coordinating their access to housing and shelter services.

Agencies also provide street outreach to reduce the amount of time people are homeless. The Friendship Center's outreach program works to establish relationships with homeless individuals and to facilitate their connection to services and shelter. The Friendship Center also serves as the CCAN's in-person drop-in center, known as a hub, for individuals, families, and youth at imminent risk of homelessness. People can drop in to speak with a homeless diversion specialist in their community about their housing needs and situation. Diversion specialists will assess the person's needs and attempt to divert the person to community resources and problem solve to stabilize the housing situation.

Addressing the emergency and transitional housing needs of homeless persons

As previously stated, the City's Homeless Prevention and Housing Coordinator serves as the Co-Chair for the Central Coordinated Access Network (CCAN) that supports homeless people through its regional network of agencies. Within the CCAN, the CoC and towns work together to develop specific Coordinated Access protocols and procedures for assessing individual's needs and coordinating their access to housing and shelter services.

The City's Homeless Prevention and Housing Coordinator attends its leadership meetings and reports back to the City regarding their initiatives and needs, in addition to supporting initiatives such as the current Encampment initiative. She is also in contact with the central leadership of the Continuum of Care and helps with their work.

The New Britain Recovers initiative, a consortium of the City's Opioid Task Force, Youth Prevention initiatives, and Building Hope Together work together to serve those seeking to avoid or overcome homelessness. Additionally, the City's Grants Administrator works with agencies supporting homeless people to help them apply for funding.

In all, there are 81 emergency beds in New Britain, 68 overflow or "warming center" beds available during the winter months, and 51 transitional beds, to support the varying needs of homeless people and families. Transitional housing provides shelter for up to two years and is accompanied by supportive

social services and programs such as counseling, referral services, case management services, financial counseling, educational instruction, job skills development, etc.

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

In order to successfully break the cycle of homelessness, it is important to provide a smooth transition from professional facilities, emergency shelters and transitional housing to permanent housing. Several providers of homeless shelter and services, including the Friendship Center and the Chrysalis Center, offer case management services and programming to help homeless people or recently homeless people to develop more stable lives. Clients can learn how to find permanent housing, apply for housing subsidies, acquire furniture and furnishings, apply for and maintain employment, manage one's mental and physical health, learn daily living skills, apply for public benefits, and connect with community resources.

The Friendship Center's Fresh Start Initiative (FSI) focuses on helping those exiting homelessness with furnishings for their new place to live, or supporting participants who have transitioned into housing with housing longevity. Most housing subsidies do not offer furniture procurement, and because of a lack of storage space, furniture donations are a balancing act. Fresh Start Initiative provides move-in assistance and furniture acquisition for households transitioning out of homelessness into housing, and ensures housing longevity for program participants by addressing apartment restoration and maintenance.

Additionally, one focus group participant noted the need to continue working with landlords who are willing to accept their clients, as well as the need for housing locators, navigators, case managers, and other supportive services.

With the curtailing of ESG and HOME-ARP funding, focus group participants were concerned about how they may need to revamp their entire system of supporting homeless people. For one agency, a significant number of staff help homeless people find housing, find funds for security deposits, and provide long-term rental assistance.

The agency was also concerned that they will lose experienced staff who recognize sustainable funding isn't available to ensure their employment. One participant noted that people's needs don't change because funding resources change. She expressed hope that, no matter what resources are available, agencies will continue to support homeless people's needs to the best of their ability and resources.

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

The State of Connecticut mandates that discharges from foster care, health care, mental health facilities and the Department of Corrections be done in such a way as to minimize risk of homelessness.

For example, the Re-Entrance Assisted Community Housing (REACH) provides 10 beds of scattered site housing and supportive services in New Britain through The Community Initiative (TCI) for individuals leaving the Department of Corrections. (<https://biznet.ct.gov/rfpdoc/doc/results/doc-res-081-rb.pdf>)

Community Mental Health Affiliates (CMHA) offers Parkview 5, a 16-bed residential program that offers the highest level of care available, being one of only two such facilities in the state, for people with chronic medical and mental health issues. People who transition from Parkview 5 then go to the CMHA's Transitional Living Center (TLC) for step-down care. CMHA also offers permanent supportive housing through Pleasant House, a 6-bed facility for adult women who have left Community Valley Hospital.

The Prudence Crandall Center offers emergency shelter, transitional shelter, PSH, and rapid rehousing assistance to victims of domestic violence.

The Continuum of Care partners ensure that the proper steps are taken with regard to discharge planning. The following narrative is from the Continuum of Care Application:

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

Health Care - The two local hospitals, Hospital of Central Connecticut and Hospital for Special Care confirmed that current discharge practices include providing case management services. With the exception of extreme situations, local hospitals do not discharge into emergency shelters or the street.

Mental Health - CT Department of Mental Health and Addiction Services have policies in place that dictate that every attempt shall be made to verify discharge housing arrangements. Clients are not discharged into emergency shelters or the street.

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

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

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

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

The Healthy Homes New Britain Program, part of the Connecticut Children's Healthy Homes Program (CCHHP), will help address the removal of lead based paint from homes constructed prior to 1978. The Program helps assist property owners to finance the removal of lead-based hazards by providing inspections, scopes of work, bidding, selection of contractors, on site monitoring of abatement activities, and clearance testing and a letter of compliance. The Department of Planning and Development Program offers forgivable loans to qualified homeowners.

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

The Connecticut Department of Public Health reports that, in 2020, 42 new cases of high lead levels (5mcg/dL) among children under 6 years old in New Britain. As the CTDPH notes, childhood lead poisoning is the most common pediatric public health problem but is entirely preventable. Lead poisoning can affect children's nervous systems and is associated with reduced IQ, behavioral problems, and learning disabilities, among other health outcomes. The state's Lead Poisoning Prevention Program strives to prevent lead poisoning through education and a wide range of program activities that relate to lead poisoning prevention and intervention.

New Britain conducts testing of children through City schools, day care centers, and through the City's Health Department. While this 5mcg/dL blood lead concentration is not considered poisoning under the State of Connecticut Public Health Code, it requires that a formal response be made to ensure the management and reduction of childhood blood lead. If a home visit by a sanitarian is warranted to examine the condition of a housing unit remediation of poor housing conditions can be ordered prior to triggering a whole building abatement thereby reducing the cost to property owners. The expansion of CCHHP's role in inspecting additional target housing units with children under six will trigger statutory response ordering property owners to abate surfaces with toxic levels of lead based paint in poor condition and on friction and impact surfaces. The additional units which will be abated and deemed as lead safe will greatly improve the overall health outcomes for the children which reside in these target housing units.

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

The City recognizes that a number of housing units built before 1978 and occupied by extremely low-, low-, and moderate-income families may contain lead-based paint. As part of an overall effort to make homes and neighborhoods safe and healthy, the New Britain Healthy Homes program coordinates with the City's Neighborhood Preservation Program, which provides technical and financial assistance to property owners for residential rehabilitation such as insulation, storm windows and doors, kitchen and/or bathroom remodeling, painting (interior & exterior), siding, plumbing, electrical upgrades, and stairway/porch repair.

Additionally, radon testing as required by CPD will be conducted during the Environmental Review portion of all HUD-funded projects.

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

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

City officials, nonprofit, business, and faith partners, and the public recognize the many challenges to alleviating poverty. One focus group participant talked about the importance of a livable wage, for both their domestic violence clients and also the staff members who support them. For example, the MIT Living Wage calculator suggests that for a Hartford County family with two children, the living wage is as follows:

- With one Adult: \$59.56/hour
- With 2 Adults (1 working): \$43.94/hour
- With 2 Adults (2 working): \$32.17/hr

(<https://livingwage.mit.edu/counties/09003>)

Another participant felt that the City and its nonprofit partners needed to think forward about all aspects of the housing affordability issue, including issues of livable wages, equity, resources for security deposits, ensuring landlords don't go broke, etc.

DataHaven publishes a Community Index for different populations within the Greater Hartford area, based on factors such as homeownership rate, education, labor force participation, housing cost burden, childhood poverty rate, etc. Scores range from 0-1,000, with higher scores indicative of a stronger community. At 453, New Britain has the second lowest of 7 areas reviewed. However, when viewed by High-Income vs. Low Income Neighborhoods, New Britain's High-Income areas score 788, while Low-Income New Britain neighborhoods score 280. The greatest differences between the two populations occur in terms of Homeownership rates (62% vs 20%), Housing Cost Burden (28% vs 56%); and childhood poverty rates (11% vs 3%). (https://www.ctdatahaven.org/sites/ctdatahaven/files/DataHaven_GH2023-web.pdf)

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

The City works with community partners, such as Central Connecticut State University (CCSU), Capital Workforce Partners, and the Chamber of Commerce to offer job fairs and training, and works with local employers and other employers to expand or bring new businesses and jobs to New Britain.

One City official, with a background in vocational programming, noted that the Connecticut governor has invested lots of funds into vocational workforce training. This official felt that with additional training, more workers could build family wealth. With advances in technology, some workers with disabilities may be able to work from home.

Additionally, some of the City's housing work helps to build household wealth and generational wealth. For example, the City's homeownership programs can help a low-income homeowner to have six-figure wealth in their home when they choose to sell it.

Similarly, the City's Healthy Homes Program offers a forgivable loan to qualified property owners to remediate lead-based paint conditions in their homes. In doing so, homeowners can keep their homes in good condition, rather than seeing their lifelong investment in their home deteriorate.

Connecticut's \$9 million investment in the state's digital equity plan, "Connecticut: Everyone Connected" will also provide opportunities to close the digital access and digital skills gap, enabling further personal and professional advancement.

SP-80 Monitoring - 91.230

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

Agreements with City Departments and Subrecipient Contracts with non-profit agencies contain requirements for project management and compliance with HUD and OMB laws and regulations. The DPD monitors subrecipients through review of budgets, audits, requests for payments, Quarterly Financial Reports and Quarterly Program Benefit Reports and performs periodic on-site monitoring reviews. The DPD enforces long-term requirements such as affordability of units through deed restriction. DPD staff also performs construction inspections and contract compliance functions.

All activities submitted for funding consideration are reviewed for consistency with HUD requirements and the City's goals and objectives set forth in its Consolidated Plan. Once the activities are funded, if they are not meeting their goals and objectives, actions are taken to remedy the causes or the funds are reprogrammed to other eligible activities. In the event of timeliness concerns, the subrecipient will be placed on a performance improvement plan in order to remedy such concerns, including a work-out schedule starting from an end date to achieve compliance with revised benchmarks.

The priorities set forth in the five-year Consolidated Plan guide the selection and ranking of activities identified in the Annual Plan. Performance in meeting the goals is evaluated during preparation of the Annual Consolidated Plans and the Consolidated Annual Performance Reports. When accomplishments are higher or lower than the annualized goals, the five-year goals are adjusted or the activities are examined to identify problems and determine ways to improve performance.

All recipients of funds are subject to minority business as well as Section 3 outreach. This includes signing a Section 3 Certification which states the purpose and requirements of Section 3. Advertising of opportunities are in locations that increase likelihood for minority contractors to apply (public housing authority, City/State procurement websites, ESL programs, and Lead Based Paint certification trainings). In the event an unfair ratio of non-minority business owners were not responding to and/or winning bids, this office would implement requirements to ensure such contractors were fairly represented in the process. This may include additional statements promoting preference for and/or encouraging WBE/MBEs to apply.

Expected Resources

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

Introduction

The City of New Britain is a CDBG and HOME entitlement jurisdiction received \$1,593,937 in CDBG funds and \$561,434 in HOME funds for FY 2024. Although New Britain received \$146,468 in ESG funding in FY2022, \$148,646 in FY2023, and \$148,251 in FY2024, it is unclear if New Britain will receive funding under the Emergency Solutions Grant (ESG) in 2025-2029. New Britain does not receive funding for Housing Opportunities for Persons with AIDS (HOPWA) programs.

Any program income that might be received from the repayment of any future (CDBG) grants/loans will automatically be re-programmed for grant activities in those same or similar programs from which the funds were originally provided. In addition, the city intends to apply for Section 108 funding to capitalize programming that benefits the LMI community, advance downtown revitalization, and promote economic development to the extent possible. If additional program income funds are received that are not automatically reprogrammed, specific projects will be identified during the Action Plan process.

In addition, the city intends to apply for and secure resources to advance economic and community development. One resource available to the City is the Section 108 Loan Guarantee Program. Through this program, the city can leverage a portion of its CDBG funding to complete a host of activities including, but not limited to, loans to for-profit businesses for economic development purposes to the acquisition, construction, reconstruction, or installation of public facilities. In accordance with Section 108's maximum commitment amounts, the City will apply for up to five times its latest approved CDBG allocation for the completion of eligible activities.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,554,807.00	284,185.00	0.00	1,838,992.00	6,375,748.00	The City anticipates receiving \$284,185 in Program Income through the Neighborhood Preservation Program; the Business Assistance Program; and the Clean and Lien Program, which will be used for various projects.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	548,358.46	124,048.00	0.00	672,406.46	2,245,736.00	The City anticipates receiving \$120,048 in Program Income through the Homeownership Program, which will be used for various projects.

Table 53 - Expected Resources – Priority Table

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

The city encourages matching or leveraged funds with any CDBG award it makes to any non-profit requesting funding. The city typically leverages \$4 for every \$1 of HUD funding. The City and its sub-recipients will leverage HOME funding with a minimum 25% non-federal match.

Emergency Solutions Grant Program (ESG)

In 2021, the City received ESG funding for the first time in 7 years, and additional ESG funding in 2022 and 2023. It is unclear if the City will receive ESG funding for 2025-2029, but it is possible that the City's ESG funding eligibility will be reinstated, if there were to be another re-evaluation or if the Federal annual funding levels are increased. The City continues to apply to the State of Connecticut for a share of the ESG funds that HUD allocates to the State.

ESG funds were allocated in accordance with 24 CFR 576 Subpart B. Administrative funding is capped at 7.5% and street outreach & emergency shelter activities are capped at 60%. Matching funds, in accordance with 576.201, will be documented for each expenditure. Leveraged sources will include private and non-federal cash match.

Continuum of Care

Funding for various supportive housing, transitional housing, permanent housing and shelter-plus-care programs provided to three nonprofit agencies in New Britain – the Friendship Service Center, Community Mental Health Affiliates, and the Prudence Crandall Center.

Source: Public – Federal

General Funds

Tax revenues provide funding for general City services. Many of the programs including senior services, social services, and health services described in this Consolidated Plan are supported by these funds.

Source: Public-Local

Neighborhood Preservation Program

New Britain's Neighborhood Preservation Program uses CFHA, DOH, DECD, and HUD loan and grant programs to for housing rehabilitation projects in low income neighborhoods.

Source: Public – State and Federal

Business Assistance Program

Revolving loan fund used to support business expansion and growth. As loans are paid off, they can be used to support new projects.

Source: Public – Local

Clean and Lien

The Clean and Lien program is part of the City's anti-blight program. This program allows the city to secure and clean foreclosed, abandoned, and neglected buildings.

Source: Public-Local

Home Ownership Program

The program aids eligible households for the purchase of homes in New Britain. The program is intended to work in conjunction with approved community-based home ownership training. Funds are used to cover down payment assistance and closing costs. Program income is then used to reinvest in similar projects

Veterans Affairs Supportive Housing (HUD-VASH)

The Friendship Center receives funds under the Grant and Per Diem Program. The VA reimburses them up to \$29.31 for each of up to five beds per night that are reserved for homeless veterans.

Veterans Inc., a nonprofit from Massachusetts used funds from the U. S. Veterans Affairs awarded funds under the Capital Grant component of the VA Homeless Providers Program to develop veterans housing in New Britain. Veterans Inc. is the largest provider of services to veterans and their families in New England. The VA funds were used for building renovations that resulted in 18 units of transitional housing for chronically homeless single men. The City contributed HOME funds for this project. VA funds are being used to subsidize the rent cost.

Source: Public-Federal

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

The City is using previous acquired City-owned property to develop 11 single family homes at 74 Kelsey Street. New construction will also take place at city-owned 312 South Main Street to develop a 2-4 family residence for first time homebuyers. On another city-owned series of lots, from 312-249 Farmington Avenue, which has been rezoned for density, multifamily senior housing is planned.

Discussion

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable and Appropriate Rental Housing	2025	2029	Affordable Housing	City of New Britain	Affordable and Appropriate Housing High Cost Burden Housing Property Improvements	CDBG: \$310,000.00	Rental units constructed: 3 Household Housing Unit Rental units rehabilitated: 5 Household Housing Unit
2	Affordable Homeownership Opportunities	2025	2029	Affordable Housing	NEIGHBORHOOD REVITALIZATION ZONES City of New Britain	High Cost Burden Housing Property Improvements	CDBG: \$75,000.00 HOME: \$465,510.00	Homeowner Housing Added: 1 Household Housing Unit Homeowner Housing Rehabilitated: 20 Household Housing Unit Direct Financial Assistance to Homebuyers: 25 Households Assisted
3	Support Services to the Homeless and Those At-Risk	2025	2029	Homeless	City of New Britain	Support and Mental Health Services	CDBG: \$65,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 164 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Improve Public Facilities	2025	2029	Non-Housing Community Development	City of New Britain	Public Facilities	CDBG: \$210,400.00	Other: 1 Other
5	Improve Infrastructure	2025	2029	Non-Housing Community Development	City of New Britain Opportunity Zone	Public Improvements	CDBG: \$100,000.00	Other: 50 Other
6	Continuance of Public Services	2025	2029	Public Services	City of New Britain	Public Services	CDBG: \$196,614.00	Public service activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
7	Support Job Training and Employment Programs	2025	2029	Public Services	City of New Britain	Employment Options and Skills Training	CDBG: \$20,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 70 Persons Assisted
8	Economic Development	2025	2029	Non-Housing Community Development	NEIGHBORHOOD REVITALIZATION ZONES City of New Britain	Business Expansion	CDBG: \$20,000.00	Jobs created/retained: 10 Jobs

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable and Appropriate Rental Housing
	Goal Description	Provide affordable and appropriate rental housing opportunities by increasing the supply and availability of affordable rental housing in the city and affordable market housing in strategic locations.

2	Goal Name	Affordable Homeownership Opportunities
	Goal Description	Support affordable homeownership opportunities through the rehabilitation of existing ownership housing, provision of down payment assistance and improving the availability of supportive social services to homeowners.
3	Goal Name	Support Services to the Homeless and Those At-Risk
	Goal Description	Description: * Increase the level and delivery of support and mental health services to the homeless and those at-risk of becoming homeless.
4	Goal Name	Improve Public Facilities
	Goal Description	Improve existing, and encourage development of, public facilities that serve community needs, including public health needs.
5	Goal Name	Improve Infrastructure
	Goal Description	Encourage the continued improvement of the City's infrastructure, particularly with regard to street and sidewalk improvements and removal of architectural barriers activities.
6	Goal Name	Continuance of Public Services
	Goal Description	
7	Goal Name	Support Job Training and Employment Programs
	Goal Description	Continue to support job training and employment programs that support community and business needs.
8	Goal Name	Economic Development
	Goal Description	Support new and expanded businesses to create job opportunities

AP-35 Projects - 91.220(d)

Introduction

In following the intent of CDBG and HOME; the Annual Action Plan process produces projects that address priorities stated in the 5-Year Consolidated Plan. Those priorities include programs that: 1) provide decent and affordable housing; 2) create a suitable living environment; and 3) promote economic opportunities, principally for low and moderate-income persons. The following programs or projects cover at least one of the three priorities:

#	Project Name
1	FY25 The Vietnamese Cultural & Mutual Aid Community Center in CT Renovations
2	FY25 241 Arch St. Window Replacement - Friendship Service Center, Inc.
3	FY24 New Britain Fire Dept. Thermal Images
4	Boys & Girls Club Sewer & Storm Drain Improvements
5	FY25 Infrastructure Improvements - New Britain Dept. of Public Works
7	FY25 ADA Accessible Walkway Repairs
8	FY25 Senior Center Men's & Women's Restroom Restoration
9	FY25 Lead Water Service Replacement & Galvanized Water Services Needing Replacement
10	FY25 Security/Alarm System - Monsignor Bojnowski Manor
11	FY25 Exterior Renovations: Hawley Wing-Children's Dept. Roof - NB Public Library
12	FY25 Business Assistance Program - Dept. of Planning & Development
13	FY25 NPP Program - Dept. of Planning & Development
14	FY25 Spot Demolition Program - Dept. of Planning & Development
15	FY25 Pathways/Senderos Family Engagement Program - GNBTPP
16	FY25 After School & Saturday Program - Boys & Girls Club
17	FY25 Camp Schade Summer Field Trip Program - Boys & Girls Club
18	FY 25 Start Up: Outreach Services - The Platform for Support
19	FY25 Create Peace - Girls with Voices
20	FY25 Supportive Housing for Victims of Domestic Violence & their Children - Prudence Crandall
21	FY25 Every Kid Counts After School Program - NB Parks & Rec
22	FY25 Young Rising Men, Height of Success - OIC of New Britain
23	FY25 Career Pathways at New Britain High School - ReadyCT
25	FY25 YMCA Rec Express Drop In (Willow Park)
26	FY25 Literacy for Economic Self-Sufficiency - Literacy Volunteers
27	FY25 Community Support Worker - NB Senior Center
29	FY25 New Britain School & Community Gardens - New Britain Roots
30	FY25 PAL All-Year Activities
31	FY25 Senior Transportation Services
32	FY25 HRA Supportive Housing for People Living with HIV/AIDS
33	FY25 CCARC Osgood Ave. Group Home Sewer, Furnace, & Hot Water Heater Upgrade

#	Project Name
34	FY25 Tool Works - NHS
36	FY25 Home Ownership Program - Dept. of Planning & Development
37	FY25 General Administration
38	FY25 HOME Administration
39	FY25 CDBG Program Income
40	FY25 HOME Program Income
41	FY25 Facility Improvements: Acoustic & Window Treatments - NB Housing Authority
42	FY25 New Life/New Beginning Energy & Cost Efficient Rehabilitation
43	FY25 HRA Healthy Eating Initiatives at New Britain Food & Resource Center
44	FY25 We're Grownish Youth Enrichment Program - Queen Ann Nzinga Center
45	FY25 ParaDYM PRIDE - World Wide Youth Networks
46	FY25 Youth Football, Flag, Cheerleading, and Dance Program
47	FY24 CHDO - Tool Works - Neighborhood Housing Services

Table 55 – Project Information

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

The limited availability of funding requires prioritization of allocations. During this year's Annual Plan review process, the Commission on Community & Neighborhood Development along with the City's Common Council reviewed applications and made awards based on their specialty understanding of the City's community development needs. The loss of direct ESG allocation was identified as an obstacle to addressing the needs of the un-housed. The City will rely on HOME-ARP funds to offset these lost ESG monies and provide financial support for Rapid Rehousing and Case Management services.

AP-38 Project Summary
Project Summary Information

1	Project Name	FY25 The Vietnamese Cultural & Mutual Aid Community Center in CT Renovations
	Target Area	City of New Britain
	Goals Supported	Improve Public Facilities
	Needs Addressed	Public Facilities
	Funding	CDBG: \$71,835.00
	Description	Renovations to the Vietnamese Cultural & Mutual Aid Community Center building including but not limited to: repair of the roof, brick wall, and HVAC system.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	250 people
	Location Description	255 Cherry St., New Britain, CT
	Planned Activities	Renovations to the Vietnamese Cultural & Mutual Aid Community building including but not limited to: repair of the roof, brick wall, and HVAC system.
2	Project Name	FY25 241 Arch St. Window Replacement - Friendship Service Center, Inc.
	Target Area	City of New Britain
	Goals Supported	Support Services to the Homeless and Those At-Risk
	Needs Addressed	Public Facilities
	Funding	CDBG: \$100,569.00
	Description	Installation of triple-pane windows in 9 supportive housing units.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	60 people
	Location Description	241 Arch Street, New Britain, CT 06051
	Planned Activities	Replacement of 98 windows with triple-pane windows.
3	Project Name	FY24 New Britain Fire Dept. Thermal Images
	Target Area	City of New Britain

	Goals Supported	Improve Public Facilities
	Needs Addressed	Public Improvements
	Funding	CDBG: \$95,396.88
	Description	Funds will be used to replace obsolete Thermal Imaging Cameras for the City's Fire Department.
	Target Date	3/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	73,000 people
	Location Description	City Wide
	Planned Activities	Funds will be used to replace obsolete Thermal Imaging Cameras for the City's Fire Department.
4	Project Name	Boys & Girls Club Sewer & Storm Drain Improvements
	Target Area	City of New Britain
	Goals Supported	Improve Public Facilities
	Needs Addressed	Public Facilities
	Funding	CDBG: \$74,614.55
	Description	The project includes the removal and replacement of corroded and leaking interior storm drain piping in the pool and gymnasium. Work will also include the epoxying of 200 feet of sewer lines and installation of a new sewer clean-out.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	220 people
	Location Description	150 Washington Street, New Britain, CT 06051
5	Project Name	FY25 Infrastructure Improvements - New Britain Dept. of Public Works
	Target Area	City of New Britain

	Goals Supported	Improve Public Facilities
	Needs Addressed	Public Facilities
	Funding	CDBG: \$129,303.00
	Description	Construction of infrastructure improvements, including replacement of deteriorated sidewalks and pedestrian curb ramps to meet ADA standards.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	15,523 people
	Location Description	City Wide
	Planned Activities	Construction of infrastructure improvements, including replacement of deteriorated sidewalks and pedestrian curb ramps to meet ADA standards.
6	Project Name	FY25 ADA Accessible Walkway Repairs
	Target Area	City of New Britain
	Goals Supported	Improve Public Facilities
	Needs Addressed	Public Facilities
	Funding	CDBG: \$47,890.00
	Description	Spot repairs for city handicap accessible walkways.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	15,523 people
	Location Description	City Wide
	Planned Activities	Spot repairs for city handicap accessible walkways.
7	Project Name	FY25 Senior Center Men's & Women's Restroom Restoration
	Target Area	City of New Britain
	Goals Supported	Improve Public Facilities
	Needs Addressed	Public Facilities
	Funding	CDBG: \$134,092.00

	Description	Renovations to two restrooms at the senior center.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	15,523 people
	Location Description	55 Pearl Street, New Britain, CT 06051
	Planned Activities	Work to include, but not be limited to: replacement of finishes, fixtures, and some partitions to meet ADA requirements.
8	Project Name	FY25 Lead Water Service Replacement & Galvanized Water Services Needing Replacement
	Target Area	City of New Britain
	Goals Supported	Improve Public Facilities
	Needs Addressed	Public Facilities
	Funding	CDBG: \$95,780.00
	Description	Replacement of residential housing water services that are made of lead or water services that was once downstream of lead pipe.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	5 housing units
	Location Description	City Wide
	Planned Activities	Replacement of residential housing water services that are made of lead or water services that was once downstream of lead pipe.
9	Project Name	FY25 Security/Alarm System - Monsignor Bojnowski Manor
	Target Area	City of New Britain
	Goals Supported	Improve Public Facilities
	Needs Addressed	Public Facilities
	Funding	CDBG: \$9,578.00
	Description	Installation of cameras inside the building.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	210 people
	Location Description	50 Pulaski St., New Britain, CT 06053
	Planned Activities	Installation of cameras inside the building.
10	Project Name	FY25 Exterior Renovations: Hawley Wing-Children's Dept. Roof - NB Public Library
	Target Area	City of New Britain
	Goals Supported	Improve Public Facilities
	Needs Addressed	Public Facilities
	Funding	CDBG: \$9,578.00
	Description	Rehabilitation of the roof over the Children's Department.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	2,880 People
	Location Description	20 High St., New Britain, CT 06051
	Planned Activities	Rehabilitation of the roof over the Children's Department.
11	Project Name	FY25 Business Assistance Program - Dept. of Planning & Development
	Target Area	City of New Britain
	Goals Supported	Economic Development
	Needs Addressed	Business Expansion
	Funding	CDBG: \$71,835.00
	Description	Funds will be used to leverage private dollars to improve commercial and mixed-use properties.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	10 businesses
	Location Description	City Wide

	Planned Activities	Funds will be used for the purchase of equipment for businesses.
12	Project Name	FY25 NPP Program - Dept. of Planning & Development
	Target Area	City of New Britain
	Goals Supported	Affordable and Appropriate Rental Housing
	Needs Addressed	Affordable and Appropriate Housing
	Funding	CDBG: \$47,890.00
	Description	The program provides technical and financial assistance to property owners for residential rehabilitation.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	2 households
	Location Description	City Wide
	Planned Activities	Funds will be used to bring properties up to code.
13	Project Name	FY25 Spot Demolition Program - Dept. of Planning & Development
	Target Area	City of New Britain
	Goals Supported	Affordable and Appropriate Rental Housing
	Needs Addressed	Housing Property Improvements
	Funding	CDBG: \$40,850.17
	Description	Funds will be used to demolish structures that are blighted, unsafe, or unsuitable for living.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	1 building
	Location Description	City Wide
	Planned Activities	Funds will be used to demolish structures that are blighted, unsafe, or unsuitable for living.
14	Project Name	FY25 Pathways/Senderos Family Engagement Program - GNBTPP
	Target Area	City of New Britain
	Goals Supported	Continuance of Public Services

	Needs Addressed	Public Services
	Funding	CDBG: \$9,700.00
	Description	Funds will be used to establish a family engagement program for youth & their families.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	60 people
	Location Description	43 Viets St., New Britain, CT 06053
	Planned Activities	Funds will be used to establish a family engagement program for youth & their families.
15	Project Name	FY25 After School & Saturday Program - Boys & Girls Club
	Target Area	City of New Britain
	Goals Supported	Continuance of Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$14,550.00
	Description	The program will provide stimulating high yield learning activities in the areas of: academics, character & citizenship, and healthy lifestyles including social and emotional wellbeing.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	110 people
	Location Description	150 Washington St., New Britain, CT 06051
16	Planned Activities	The program will provide stimulating high yield learning activities in the areas of: academics, character & citizenship, and healthy lifestyles including social and emotional wellbeing.
	Project Name	FY25 Camp Schade Summer Field Trip Program - Boys & Girls Club
	Target Area	City of New Britain
	Goals Supported	Continuance of Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$19,821.00

	Description	The program will provide field trips to Camp Schade in Burlington, CT 4 days a week throughout the summer.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	250 people
	Location Description	140 Covey Rd., Burlington, CT 06013
	Planned Activities	Camp activities will include, but not be limited to: splash pad water recreation, nature study, pickle ball, basketball, playscape, cook-outs, special events and other sporting and educational activities.
17	Project Name	FY 25 Start Up: Outreach Services - The Platform for Support
	Target Area	City of New Britain
	Goals Supported	Continuance of Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$9,700.00
	Description	The project provides support to low- and moderate-income individuals by connecting to/collaboration with community resource for counseling, coaching, mentoring, education, shelter, and food.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	30 people
	Location Description	38 Beaver St., New Britain, CT 06051
	Planned Activities	The project provides support to low- and moderate-income individuals by connecting to/collaboration with community resource for counseling, coaching, mentoring, education, shelter, and food.
18	Project Name	FY25 Create Peace - Girls with Voices
	Target Area	City of New Britain
	Goals Supported	Continuance of Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$9,700.00

	Description	The program will provide innovative resources for participants, parents, caregivers, and others to recognize bullying as a serious community issue that impacts education and physical and emotional health.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	30 people
	Location Description	114 North St., New Britain, CT 06051
	Planned Activities	The program will provide innovative resources for participants, parents, caregivers, and others to recognize bullying as a serious community issue that impacts education and physical and emotional health.
19	Project Name	FY25 Supportive Housing for Victims of Domestic Violence & their Children - Prudence Crandall
	Target Area	City of New Britain
	Goals Supported	Continuance of Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$19,400.00
	Description	The program provides victims of domestic violence with access to stable, affordable housing, and comprehensive support services.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	88 people
	Location Description	594 Burritt St., New Britain, CT 06053
	Planned Activities	The program provides victims of domestic violence with access to stable, affordable housing, and comprehensive support services.
20	Project Name	FY25 Every Kid Counts After School Program - NB Parks & Rec
	Target Area	City of New Britain
	Goals Supported	Continuance of Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$19,400.00

	Description	The program will provide academic support, enrichment opportunities, and recreation & wellness activities to complement and enrich school day learning for students in grades 3-5.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	27 people
	Location Description	145 Steele St., New Britain, CT
	Planned Activities	The program will provide academic support, enrichment opportunities, and recreation & wellness activities to complement and enrich school day learning for students in grades 3-5.
21	Project Name	FY25 Young Rising Men, Height of Success - OIC of New Britain
	Target Area	City of New Britain
	Goals Supported	Continuance of Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$9,700.00
	Description	The program will teach young men how to prepare themselves for the real world after they graduate high school.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	10 people
	Location Description	114 North St., New Britain, CT 06051
	Planned Activities	The program will teach young men how to prepare themselves for the real world after they graduate high school.
22	Project Name	FY25 Career Pathways at New Britain High School - ReadyCT
	Target Area	City of New Britain
	Goals Supported	Continuance of Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$9,700.00

	Description	The program will provide students with career exploration and career readiness training - including paid internships - so that they can access the region's high-growth/high-demand job opportunities.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	150 people
	Location Description	110 Mill St., New Britain, CT 06051
	Planned Activities	The program will provide students with career exploration and career readiness training - including paid internships - so that they can access the region's high-growth/high-demand job opportunities.
23	Project Name	FY25 YMCA Rec Express Drop In (Willow Park)
	Target Area	City of New Britain
	Goals Supported	Continuance of Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$19,400.00
	Description	The program is a drop-in program designed to provide children and families an opportunity to go to Willow Street Park to participate in structured activities.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	50 people
	Location Description	43 Willow St., New Britain, CT 06051
	Planned Activities	The program is a drop-in program designed to provide children and families an opportunity to go to Willow Street Park to participate in structured activities.
24	Project Name	FY25 Literacy for Economic Self-Sufficiency - Literacy Volunteers
	Target Area	City of New Britain
	Goals Supported	Continuance of Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$9,700.00

	Description	Funds will be used to expand economic opportunities for illiterate adults and those with limited English proficiency to help them gain skills for self-sufficiency.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	270 People
	Location Description	20 High St., New Britain, CT 06051
	Planned Activities	Funds will be used to expand economic opportunities for illiterate adults and those with limited English proficiency to help them gain skills for self-sufficiency.
25	Project Name	FY25 Community Support Worker - NB Senior Center
	Target Area	City of New Britain
	Goals Supported	Continuance of Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$9,700.00
	Description	The program will assist low-income senior citizens in accessing a variety of support programs, to allow them to be viable and independent in the community.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	1,000 people
	Location Description	55 Pearl St., New Britain, CT 06051
	Planned Activities	The program will assist low-income senior citizens in accessing a variety of support programs, to allow them to be viable and independent in the community.
26	Project Name	FY25 New Britain School & Community Gardens - New Britain Roots
	Target Area	City of New Britain
	Goals Supported	Continuance of Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$9,700.00

	Description	Funds will be used to support 14 school and community gardens in partnership with the youth employment program.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	10 people
	Location Description	City Schools
	Planned Activities	Funds will be used to support 14 school and community gardens in partnership with the youth employment program.
27	Project Name	FY25 PAL All-Year Activities
	Target Area	City of New Britain
	Goals Supported	Continuance of Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$12,125.00
	Description	The program will provide sports activities to New Britain's youth.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	750 people
	Location Description	544 Osgood Ave., New Britain, CT 06053
	Planned Activities	The program will provide sports activities to New Britain's youth.
28	Project Name	FY25 Senior Transportation Services
	Target Area	City of New Britain
	Goals Supported	Continuance of Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$9,700.00
	Description	The program provides older adults, 50 and over, reliable and economical transportation in order to continue to live independently in their homes.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	70 people
	Location Description	830 Corbin Ave., New Britain, CT 06052
	Planned Activities	The program provides older adults, 50 and over, reliable and economical transportation in order to continue to live independently in their homes.
29	Project Name	FY25 HRA Supportive Housing for People Living with HIV/AIDS
	Target Area	City of New Britain
	Goals Supported	Affordable and Appropriate Rental Housing
	Needs Addressed	Affordable and Appropriate Housing
	Funding	HOME: \$30,689.00
	Description	The program helps New Britain residents who are living with HIV/AIDS secure and/or maintain safe, affordable housing and avoid homelessness, enabling them to maintain health and self-sufficiency.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	4 people
	Location Description	83 Whiting St., New Britain, CT 06052
	Planned Activities	The program helps New Britain residents who are living with HIV/AIDS secure and/or maintain safe, affordable housing and avoid homelessness, enabling them to maintain health and self-sufficiency.
30	Project Name	FY25 CCARC Osgood Ave. Group Home Sewer, Furnace, & Hot Water Heater Upgrade
	Target Area	City of New Britain
	Goals Supported	Affordable and Appropriate Rental Housing
	Needs Addressed	Affordable and Appropriate Housing
	Funding	HOME: \$68,745.00
	Description	Funds will be used to install a new sewer system to replace the existing system which is infiltrated with tree roots, two high-efficiency gas boilers and two water heaters.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	4 people
	Location Description	251 Osgood Ave., New Britain, CT 06052
	Planned Activities	Funds will be used to install a new sewer system to replace the existing system which is infiltrated with tree roots, two high-efficiency gas boilers and two water heaters.
31	Project Name	FY25 Tool Works - NHS
	Target Area	City of New Britain
	Goals Supported	Affordable and Appropriate Rental Housing
	Needs Addressed	Housing Property Improvements
	Funding	HOME: \$117,746.23
	Description	Conversion of two historic buildings, 56 Whiting St. & 132 Glen St., into low/mod income housing. The buildings will include supportive housing. This allocation includes the 15% CHDO set aside.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	8 housing units
	Location Description	56 Whiting St., New Britain, CT 132 Glen St., New Britain, CT
	Planned Activities	Conversion of two historic buildings, 56 Whiting St. & 132 Glen St., into low/mod income housing. The buildings will include supportive housing. This allocation includes the 15% CHDO set aside.
32	Project Name	FY25 Home Ownership Program - Dept. of Planning & Development
	Target Area	City of New Britain
	Goals Supported	Affordable Homeownership Opportunities
	Needs Addressed	Affordable and Appropriate Housing
	Funding	HOME: \$194,088.61
	Description	The program provides assistance to eligible first-time homebuyers to purchase a home.

	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	4 housing units
	Location Description	City Wide
	Planned Activities	The program provides assistance to eligible first-time homebuyers to purchase a home.
33	Project Name	FY25 General Administration
	Target Area	City of New Britain
	Goals Supported	Affordable and Appropriate Rental Housing
	Needs Addressed	Affordable and Appropriate Housing
	Funding	CDBG: \$310,961.40
	Description	Administration of the CDBG Program.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	1 municipality
	Location Description	27 West Main St., New Britain, CT 06051
	Planned Activities	Administration of the CDBG Program.
34	Project Name	FY25 HOME Administration
	Target Area	City of New Britain
	Goals Supported	Affordable and Appropriate Rental Housing
	Needs Addressed	Affordable and Appropriate Housing
	Funding	HOME: \$54,835.85
	Description	Administration of the HOME Program.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	1 municipality
	Location Description	27 West Main St., New Britain, CT 06051

	Planned Activities	Administration of the HOME Program.
35	Project Name	FY25 CDBG Program Income
	Target Area	City of New Britain
	Goals Supported	Affordable and Appropriate Rental Housing
	Needs Addressed	Affordable and Appropriate Housing
	Funding	CDBG: \$284,185.00
	Description	Program income from the CDBG loan programs.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	To be Determined
	Location Description	27 West Main St., New Britain, CT 06051
	Planned Activities	To be Determined
36	Project Name	FY25 HOME Program Income
	Target Area	City of New Britain
	Goals Supported	Affordable and Appropriate Rental Housing
	Needs Addressed	Affordable and Appropriate Housing
	Funding	HOME: \$124,048.00
	Description	Program Income from the HOME loan programs.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	To be Determined
	Location Description	27 West Main St., New Britain, CT 06051
	Planned Activities	Program Income from the HOME loan programs.
37	Project Name	FY25 Facility Improvements: Acoustic & Window Treatments - NB Housing Authority
	Target Area	City of New Britain
	Goals Supported	Improve Public Facilities
	Needs Addressed	Public Facilities

	Funding	CDBG: \$19,156.00
	Description	Installation of sound absorbing panels and motorized shades/window treatments in 2 training classrooms at the Center of Excellence; improvements will expand functionality and utilization of the space.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	1500 people
	Location Description	57 Fern St., New Britain, CT 06053
	Planned Activities	Installation of sound absorbing panels and motorized shades/window treatments in 2 training classrooms at the Center of Excellence; improvements will expand functionality and utilization of the space.
38	Project Name	FY25 New Life/New Beginning Energy & Cost Efficient Rehabilitation
	Target Area	City of New Britain
	Goals Supported	Improve Public Facilities
	Needs Addressed	Public Facilities
	Funding	CDBG: \$62,257.00
	Description	Installation of new windows at 74 Spring St.
	Target Date	6/30/0026
	Estimate the number and type of families that will benefit from the proposed activities	20 people
	Location Description	74 Spring St., New Britain, CT 06051
	Planned Activities	Installation of new windows.
39	Project Name	FY25 HRA Healthy Eating Initiatives at New Britain Food & Resource Center
	Target Area	City of New Britain
	Goals Supported	Continuance of Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$9,700.00

	Description	Funds will be used to increase food security in New Britain's northeastern region and provide a holistic safety net of services to those in need.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	350 people
	Location Description	550 Farmington Ave., New Britain, CT 06056
	Planned Activities	Funds will be used to increase food security in New Britain's northeastern region and provide a holistic safety net of services to those in need.
40	Project Name	FY25 We're Grownish Youth Enrichment Program - Queen Ann Nzinga Center
	Target Area	City of New Britain
	Goals Supported	Continuance of Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$9,700.00
	Description	The program imparts critical life-skills onto at-risk youth, while building self-confidence and social skills in a creative and engaging environment, helping youth grow into capable adults.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	35 people
	Location Description	57 Fern St., New Britain, CT 06053
	Planned Activities	The program imparts critical life-skills onto at-risk youth, while building self-confidence and social skills in a creative and engaging environment, helping youth grow into capable adults.
41	Project Name	FY25 ParaDYM PRIDE - World Wide Youth Networks
	Target Area	City of New Britain
	Goals Supported	Continuance of Public Services
	Needs Addressed	Public Services

	Funding	CDBG: \$9,700.00
	Description	ParaDYM Pride is an work based learning after school program that serves New Britian High School students and uses the high school's varsity Esports program to transition students into CTE trainings in peer mentorship (DBT training) Esports Management and coding for video game creation and robotics for biomedical applications like prosthetics.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	60 People
	Location Description	110 Mill St., New Britain, CT 06051
	Planned Activities	ParaDYM Pride is an work based learning after school program that serves New Britian High School students and uses the high school's varsity Esports program to transition students into CTE trainings in peer mentorship (DBT training) Esports Management and coding for video game creation and robotics for biomedical applications like prosthetics.
42	Project Name	FY25 Youth Football, Flag, Cheerleading, and Dance Program
	Target Area	City of New Britain
	Goals Supported	Continuance of Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$12,125.00
	Description	The program provides football, flag, cheerleading, & dance programs.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	350 people
	Location Description	95 Wildwood St., New Britain, CT 06051
	Planned Activities	The program provides football, flag, cheerleading, & dance programs.
43	Project Name	FY24 CHDO - Tool Works - Neighborhood Housing Services
	Target Area	City of New Britain
	Goals Supported	Affordable and Appropriate Rental Housing
	Needs Addressed	Affordable and Appropriate Housing

	Funding	HOME: \$82,253.77
	Description	Funds will be used by the Neighborhood Housing Services in conjunction with their project Tool Works for conversion of two historic building into housing including supportive housing.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	6 housing units
	Location Description	56 Whiting St., New Britain, CT & 132 Glen St. New Britain, CT
	Planned Activities	Funds will be used by the Neighborhood Housing Services in conjunction with their project Tool Works for conversion of two historic building into housing including supportive housing.

AP-50 Geographic Distribution - 91.220(f)

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

Grant funded projects are generally located within areas of the City with higher than average lower income and minority populations. Funds are directed to those activities which will have the greatest impact for the greatest number of low- and moderate-income persons in the City. Therefore, funds are focused within the four Neighborhood Revitalization Zones in New Britain -- the Arch Street NRZ, the Broad Street NRZ, the North-Oak NRZ, and the East Side NRZ. All four of these NRZs are comprised of primarily low- and moderate-income persons.

Geographic Distribution

Target Area	Percentage of Funds
NEIGHBORHOOD REVITALIZATION ZONES	14
City of New Britain	86
Opportunity Zone	

Table 56 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Public Services activities funded by the Community Development Block Grant Program in New Britain are operated out of centrally located facilities available for all income-eligible residents. The CDBG and HOME funds allocated for housing activities are qualified on a resident-income basis; the activities are available on a citywide basis.

There are approximately 28,000 occupied housing units in New Britain. Fifty-nine percent of all housing units are occupied by resident making less than \$50,000 per year, almost \$40,000 less than the Area Median Income. Sixty percent of housing units are rental occupied with seventy-three percent of those occupying rental properties making less than \$50,000 per year. Issues relating to decent affordable housing, creating suitable living environment and promoting economic opportunity are city-wide.

Discussion

Affordable Housing

AP-55 Affordable Housing - 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	0
Special-Needs	0
Total	0

Table 57 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	0

Table 58 - One Year Goals for Affordable Housing by Support Type

Discussion

New Britain will continue to focus on projects that work to reduce the housing cost burden of low-to-moderate income individuals. This will be done through a combination of residential rehab, down payment assistance, new construction of affordable units, homeless prevention efforts and through public service agencies aiming to improve wages through workforce development.

AP-60 Public Housing - 91.220(h)

Introduction

The New Britain Housing Authority (NBHA) owns/manages more than 800 units of public housing. NBHA also administers approximately 800 Section 8 Vouchers that are combination of tenant based, elderly/disabled, or are family unification vouchers. The mission of the NBHA is to develop and operate each development solely for the purpose of providing decent, safe and sanitary housing for eligible individuals and families in a manner that promotes the serviceability, economy, efficiency and stability of the developments, and the economic and social well-being of the residents.

To effectuate the above, the Authority strives to balance the needs of residents versus the economic realities facing all public housing authorities. The goal is to retain the existing affordable housing stock.

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

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

To provide a safe and secure environment in the public housing developments, both in the senior housing and family housing. The NBHA is continuing to invest in security cameras and other essential security infrastructure for NBHA properties. Tenant security and safety remains a critical element of project design and planning. *2. To offer education and job opportunities to public housing tenants and voucher holders.* The training facility adjacent to Mt. Pleasant offers comprehensive education and training programs for residents lacking adequate job placement skills. The NBHA works with local agencies, schools, colleges and technical schools to improve job potential of the residents and is seeking commitment from one or more educational/training organizations to locate in the new training facility. *3. To promote self-sufficiency and asset development for residents.* The NBHA will continue to use HUD Family Self Sufficiency funding to employ Service Coordinators. These individuals assist public housing residents in obtaining jobs and education; improve their personal finances; and plan for homeownership. Programming increases access to computers so residents can be trained on the use of computers for job hunting or furthering their education. *4. To address the continued need for quality housing.* The NBHA will seek funding for the redevelopment of housing units will continue to take administrative measures that improve coordination between foremen, property manager, housing asset manager, director of operations, and modernization clerk. This will guide progress of the sites in reaching their goals.

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

Housing Authorities that engage residents show greater improvements over periods of time. To accomplish this, NBHA has been actively pursuing HUD resources that will allow the administration to

focus on the economic advancement of its residents. The NBHA secured Family Self-Sufficiency funds for both the Section 8 renters and public housing residents. The FSS program provides individual case management, helps participants further their education and find jobs, provides support services such as child care and transportation, and offers monetary incentives that promote financial independence. The Housing Authority coordinates, promotes and provides other programs to enhance the economic and social self-sufficiency of residents. These include after school homework program, scholarships and elderly services; and in September the Adult Ed will continue classes at Oval Grove.

The New Britain Housing Authority enforces a Community Service Policy that requires residents to perform eight hours of community service a month. Through community service, the Authority hopes that its residents will be able to improve not only their lives, but also improve the surrounding community in the process. Resident Councils are organized at each of the New Britain housing projects, including now at Mt. Pleasant. A Resident Advisory Board, comprised of tenants from each housing site, is actively involved with developing and approving the Housing Authority's Annual and Five-Year Plan required by HUD. According to the Housing Authority, representation from Public Housing residents will be assured during the planning for revitalization activities.

The City continues to operate a homeownership program which is available to public housing renters. FSS Service Coordinators are able to help residents improve their credit rating to better qualify for homebuyer opportunities. In order to encourage public housing residents to become more involved in homeownership opportunities, it is necessary to increase individuals earning potential. In order to purchase a home, residents must improve credit, decrease debt and save. This can only be accomplished through increasing income. This requires greater employability. To promote employment opportunities for very-low to moderate income residents, when appropriate, all subrecipients will be required to sign the Section 3 Certification which states the purpose of Section 3 and that work performed under this contract is subject to the requirements of Section 3.

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

N/A

Discussion

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

Introduction

CDBG and HOME funds are used by the City of New Britain to support services and facilities for the homeless.

There is a vast array of services offered through the Coordinated Access Network (CAN) partnership. Assistance may be in the form of transitional housing, family homeless shelters, supportive housing for single adults, security deposit, rental assistance, utility assistance and food assistance for populations at risk of homelessness, landlord-tenant mediation, mobile and stationary medical care for homeless individuals and individuals with HIV, case management services, mental health services, life skills counseling and transportation for residents of supportive housing.

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

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

CDBG and HOME funds are used by the City of New Britain to support services and facilities for the homeless.

There is a vast array of services offered through the Coordinated Access Network (CAN) partnership. Assistance may be in the form of transitional housing, family homeless shelters, supportive housing for single adults, security deposit, rental assistance, utility assistance and food assistance for populations at risk of homelessness, landlord-tenant mediation, mobile and stationary medical care for homeless individuals and individuals with HIV, case management services, mental health services, life skills counseling and transportation for residents of supportive housing.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City has allocated past years' ESG funding to the New Britain Recovers program which oversees homeless prevention and street outreach efforts in the City of New Britain. Prudence Crandall Center will receive CDBG public service funding to support targeted assistance to victims of domestic violence. All beneficiary metrics will be reported on in required database systems.

HUD Continuum of Care Homeless Assistance funds are used for Transitional and Permanent Supportive Housing. The majority of the funded projects are ongoing, and the funding is being used annually as renewal funding to continue the projects administered by the Friendship Service Center and Prudence Crandall Center. These organizations are providing a mix of programming that includes targeting homeless youth, ages 18-24.

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

Under the HOME Program, funds are allocated for the Supportive Housing for Persons with HIV/AIDS program which prevents homelessness for this very vulnerable population. HUD Continuum of Care Homeless Assistance funds are used for Permanent Supportive Housing.

The majority of the funded projects are ongoing, and the funding is being used annually as renewal funding to continue the projects administered by the Friendship Service Center, and Prudence Crandall Center.

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

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

Foster Care

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

Health Care

The Hospital of Central Connection verbally confirmed that current discharge practice includes providing case management services. With the exception of extreme situations, local hospitals do not discharge into emergency shelters, the street or HUD McKinney–Vento funded beds.

Mental Health

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

Corrections

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

The New Britain Consolidated School District assists with emergency needs to help stabilize families with children who are facing homelessness. The many non-profit agencies that are members of the Continuum of Care bring various Federal, State and private sources of support for homeless services and homeless prevention.

Many of the public service programs that will be funded by the CDBG Program will aid in the prevention of homelessness by providing essential

Discussion

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

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

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

Introduction

In developing the 2025-2029 Consolidated Plan, the City was required by the National Affordable Housing Act to address how the cost of housing and the incentives to develop affordable housing are affected by public policies. The Consolidated Plan identified barriers to affordable housing as being the cost and availability of land, costs of meeting current standards and codes at all governmental levels, and the lack of community banks. Also, the age of New Britain's housing stock complicates code compliance and inflates rehabilitation costs. Codes, fees, charges and other policies affect the return on residential investment, which in turn is passed on in the form of rent increases to tenants.

The City will work to advocate for Housing Choice Vouchers program and to restore cuts proposed to the HOME 202 and 811 programs. DPD will work to educate elected officials and residents on the real impact of supportive housing and affordable housing programs. We will work with organizations such as Corporation for Supportive Housing, Connecticut Housing Coalition, Connecticut Fair Housing, Connecticut Coalition to End Homelessness to help advocate for policies that not only remove barriers directly but also provide adequate resources to meet the HUD housing objectives.

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

To address these barriers, the Consolidated Plan's strategy is to: resume and continue operating the HUD-funded housing rehabilitation programs, since all housing produced or renovated under these programs must be affordable; investigate new strategies of financing and assistance to current owners and developers; advocate now through the Capital Region Council of Governments to emphasize the need for surrounding towns to develop affordable housing; develop affordable housing through the State of Connecticut's Incentive Housing Zones program which will encourage mixed-use development to capitalize on the transit oriented design concepts that will be conducive to the new busway and related infrastructure improvements; and continue to provide housing counseling, especially to minorities and social service recipients, to insure equal access to housing.

During this coming year, the City anticipates using HUD CDBG and HOME funds for rehabilitation of housing units to provide affordable rental and owner housing. This creates a comprehensive program that has greater impact in protecting residents and stabilizing the housing stock. New Britain will also look to find innovative ways to collaborate with the HOME Program's CHDO funding.

The City has in the past supported housing development with modified tax structure arrangements and fee waivers. The City has committed HOME funding to 321 Ellis Street which will see the adaptive-reuse of an industrial complex into 150+ units (including 11 HOME units). At 74 Kelsey Street, the City will be

constructing 11 single family homes to be made available for first-time homebuyers.

As part of the City's aggressive Brownfields Remediation activities, and with support from the State Department of Economic and Community Development, reclaimed land in the Downtown is being made available for development; and with the State and City's commitment to Transit Oriented Development principles and Incentive Housing Zones, there is likelihood that significant housing development in the downtown will occur. The preference for mixed use, higher density development will complement the State's CTfastrak bus transit ridership and build around the three CTfastrak stations in New Britain.

Lastly, the City continues to assess its abandoned coal and oil facility at 24 Dwight Court. The site is in the middle of a residential neighborhood and was acquired when its previous owner forfeited possession to the City. . This parcel is located adjacent to the busway and has been included in a master planning effort for the neighborhood. The current vision is to assemble this parcel with two additional abutters in order to create an additional 30-40 units of mixed-use and mixed-income property. In 2018, the City was awarded state brownfield funding to address environmental barriers on-site. In 2024, the City completed demolition and remediation of the site. This is a critical step in redeveloping the parcel and abutters.

Discussion

The City completed its housing needs assessment in 2022, and Transit Oriented Development Plan which identifies an inventory of sites with residential development, including sites that would be rezoned/up-zoned to higher density development or redevelopment. This expanded inventory of mixed use and multi-family sites could facilitate the development of affordable housing.

A number of recommendations have also been discussed, including:

1. Work with CT Fair Housing to conduct testing of sale and rental properties to identify violations of the Fair Housing Act at an early stage.
2. Work with Mid Connecticut Association of Realtors (Mid-CAR) to provide training of real estate professionals to discourage steering based on race, ethnicity, familial status, or disability, the four primary bases of fair housing complaints.
3. Require "affirmative marketing" of all new residential developments and buildings in order to receive a building permit, zoning, or subdivision approval. The underlying concept is to make home seekers aware of the full array of housing choices available to them. For the developer, affirmative marketing means taking special steps to promote traffic from particular racial or ethnic groups that are otherwise unlikely to compete for their housing.
4. Train key staff (including everybody who might answer the phone at the police department) to refer callers about fair housing to the designated staff person in City Hall. The designated individual should be well-versed in fair housing law and practices. At least one backup individual should be assigned to field calls for when the designated individual is not available.

Information about fair housing violations and remedies should be easy to find on the city's website. The proper number to call for assistance with fair housing should be listed on the "Who Do I Call?" web page under a clear heading like "Fair Housing Complaints." However, the city should not rely heavily on the Internet because many of those who face housing discrimination may not have ready access to the Internet, be very skilled on the Internet, or read English well enough to use the city's website effectively.

AP-85 Other Actions - 91.220(k)

Introduction

The City of New Britain's 2025-2029 Consolidated Plan identified many needs of the City, its residents and its neighborhoods, which were based on reviews and analyses of statistical data, community input and needs assessments, and evaluation of existing programs. It detailed the prevalence of cost burden and substandard housing that erodes the quality of life of New Britain residents. It identified the need to continue support of homelessness prevention and assisted housing.

Actions planned to address obstacles to meeting underserved needs

Obstacles to meeting the underserved needs comes in many forms. The City of New Britain will address a number of these obstacles through monitoring and performance evaluations of grantees. Specifically, we will focus on ensuring outcomes are being met within each program and that the recipients of funds adhere to CDBG related criteria.

The annual planning process concluded that meeting all the needs of New Britain's residents is beyond the limited financial means of the City and its partner organizations. Revenue shortages of the City and the escalating needs of the residents present constant challenges. The City will continue to support the important public service programs through the allocation and utilization of 2025 HUD funds.

Actions planned to foster and maintain affordable housing

The City will utilize CDBG and HOME funds to continue to address the substandard housing and cost burden problems through collaborations with private developers, Friendship Center, and Neighborhood Housing Services. New Britain will continue the Home Ownership Program which provides down payment assistance to LMI, first-time homebuyers. The Clean and Lien Program funded by CDBG will continue to be a key tool for enforcing anti-bligh ordinances.

Actions planned to reduce lead-based paint hazards

New Britain's Health Department and Department of Planning & Development is identifying properties and property owners that are potentially eligible for CCHHP program. These programs will provide incentives to property owners to remove lead hazards, improve weatherization, and address health, fire, safety, and building code issues at the property. The City is operating its Healthy Homes New Britain Program to address lead-based paint hazards.

Actions planned to reduce the number of poverty-level families

Many of the activities to be funded by the 2025 HUD grants will address crucial needs of low-income or poverty-level families. The activities provide an array of services for persons struggling with the threat or reality of homelessness and aim to remedy the problems that affect employability -- such problems as

generational poverty and teenage pregnancy, family and health issues, language barriers and disenfranchisement.

Among other things, programs that help lead to increased education and employability, provide transportation to and from necessary activities, and provide permanent housing instead of sheltered housing will be funded this year.

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

As a means of reducing the number of persons with incomes below the poverty line and reducing employment barriers, the City will continue to coordinate its efforts with those of other public and private organizations providing economic development and job training programs.

To stimulate business growth, New Britain has been using CDBG funds to encourage businesses to hire New Britain residents that are LMI. The strategy not only focuses on individual businesses, but works to tie in job training programs available through other organizations. Programs such as Property Rehabilitation aid in reducing housing cost burden and improving health as well as safety of residents. These activities help increase residents financial self-sufficiency, while providing safe, clean, and affordable places to live.

Actions planned to develop institutional structure

The institutional structure through which New Britain carries out its housing and community development plan is made up of organizations from the public, non-profit and private sectors, and involves public/private partnerships among many housing and social service organizations. The City provides support, not only through CDBG funds for operational costs, but also through the commitment of city staff who meet with the Neighborhood Revitalization Zones, provide them with information as required, respond to their concerns, follow-up on requests and advocate for their plans.

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

The City will use 2025 HUD grants to support programs operated by private, nonprofit agencies. The City will continue its participation with New Britain's Continuum of Care which is comprised of many of the agencies that serve or impact the homeless and poorest residents of the City, and will continue to convene meetings of the Mayor's Building Hope Together initiative to end homelessness which greatly benefit from the contributions of key members of the business community.

New Britain participates in a collaborative system called the Coordinated Access Network (CAN) allowing for a holistic approach to reducing homelessness of at-risk populations. The City will continue to do the following to enhance coordination of housing and community development: Consult with housing and social service providers; Encourage collaboration of service providers as opposed to competing as separate entities; Participate in regional discussions to address housing; Participate with CRCOG; Ensure strong communication with neighborhood investment groups such as NRZs/block watches. Last year, the City created the New Britain Recovers Program which serves as the lead agency of three existing, City-operated, service initiatives: Building Hope Together, the Mayor's Opioid Taskforce, and the Youth Prevention Council.

Discussion

Program Specific Requirements

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

Introduction

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
<TYPE=[text] REPORT_GUID=[A698417B4C924AE0218B42865313DACF] DELETE_TABLE_IF_EMPTY=[YES]>	
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The City of New Britain will not be using other forms of investment than described in 24 CFR

92.205(b).

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The City of New Britain's Home Ownership Program (HOP) provides funds for down-payment Assistance and closing costs.

HOME Funds must be used to assist income-eligible homebuyers, gross income must not exceed 80% of the area median income, as adjusted by household size.

Homebuyer is required to receive and complete homebuyer counseling from a HUD approved agency prior to purchase.

The buyer must agree to the following provisions related to the purchase of the property, all of which will be enforced through loan documents secured by the assisted property and publicly recorded:

- Affordability period in accordance with HUD's affordability period based on investment amount of HOME funds per unit.
- Property Value, the purchase price must not exceed the HUD HOME Homeownership Sales Price Limits. These limits are determined by HUD and published annually.
- Purchase Price will be limited to no more than the appraised value of the home.
- Resale Provision (for outside agency development): Required when HOME assistance is provided in the form of a developer subsidy. Resale Provisions will be enforced through a Restrictive Covenant which is to be signed by the homebuyer at closing. The Restrictive Covenant will specify minimum affordability period, residency requirements, conditions and obligations of the homebuyer should they wish to sell prior to the end of the affordability period, income/residency requirements for the subsequent purchaser, and sales price requirements for the subsequent purchaser. The City will ensure continued affordability to qualified homebuyers that are low-income and do not exceed 80% of the area's median income, as adjusted by household size. Sales prices shall be set such that the amount of Principal, Interest, Taxes, and Insurance does not exceed 30 percent of the subsequent buyer's annual income. The City will administer its resale provisions by ensuring that the homeowner receives a fair return on his/her investment and that the home will continue to be affordable to a specific range of incomes. Fair Return on Investment means the total homeowner investment which includes the total cash contribution, plus the approved capital improvements credits, and home value as described in the City's Resale Restrictions Attachment C of its HOP Agreement for Homebuyer Assistance.
- Recapture Provision (for City's HOP Program administered by Department of Planning & Development): the borrower agrees to repay all or a portion of the HOME Assistance if the Borrower

sells or otherwise transfers the Property within the Affordability Period. The City may recapture the entire amount of the HOME Assistance from the Borrower as set forth in the HOP Program Guidelines' Recapture Requirements if sufficient funds are available when the net proceeds are calculated. The method for calculating the Net Proceeds is set forth in the Recapture Requirements.

Principal Residency and occupancy requirement: the property must be the borrower's principal residence. The City may request verification of this residency requirement.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

Resale Provision (for outside agency development): Required when HOME assistance is provided in the form of a developer subsidy. Resale Provisions will be enforced through a Restrictive Covenant which is to be signed by the homebuyer at closing. The Restrictive Covenant will specify minimum affordability period, residency requirements, conditions and obligations of the homebuyer should they wish to sell prior to the end of the affordability period, income/residency requirements for the subsequent purchaser, and sales price requirements for the subsequent purchaser. The City will ensure continued affordability to qualified homebuyers that are low-income and do not exceed 80% of the area's median income, as adjusted by household size. Sales prices shall be set such that the amount of Principal, Interest, Taxes, and Insurance does not exceed 30 percent of the subsequent buyer's annual income. The City will administer its resale provisions by ensuring that the homeowner receives a fair return on his/her investment and that the home will continue to be affordable to a specific range of incomes. Fair Return on Investment means the total homeowner investment which includes the total cash contribution, plus the approved capital improvements credits, and home value as described below:

1. **Cash Contribution:** The amount of the down payment
2. **Capital Improvements:** cost of any capital improvements, documented with receipts provided by the homeowner, including but not limited to: a. Additions to the home; b. Replacement of HVAC; c. Accessibility improvements, any and all of which must have been paid for directly by the homeowner and which were not installed through a federal, state, or locally-funded grant program; and d. Outdoor improvements such as a new driveway, walkway, retaining wall, or fence.
3. **Home Value:** The percentage of change of value of home as calculated by the Housing Price Index (HPI) Calculator of the Federal Housing Finance Agency. The calculation shall be performed for the Hartford-West Hartford-East Hartford, CT Statistical Area. To ensure that all housing will be purchased by subsequent buyers who are low income, the City may provide down payment assistance or other mechanisms that enhance affordability, if needed.

Recapture Provision (for City's HOP Program administered by Department of Planning & Development): the borrower agrees to repay all or a portion of the HOME Assistance if the Borrower sells or otherwise transfers the Property within the Affordability Period. The City may

recapture the entire amount of the HOME Assistance from the Borrower as set forth in the HOP Program Guidelines' Recapture Requirements if sufficient funds are available when the net proceeds are calculated. The method for calculating the Net Proceeds is set forth in the Recapture Requirements.

1. The buyer must maintain, own and occupy the home as his or her principal place of residency for the length of the loan (the affordability period). Failure to occupy the property as the participant's principal residence for this period will constitute default.
 2. A minimum affordability period based on 923254(a)(4).
 3. Other causes of default include: sale or transfer of the property, default on the first mortgage loan, subleasing of the property, failure to maintain proper insurance coverage, or failure to pay property tax and water and/or sewer charges to the City.
 4. In the event of any default, the deferred principal and accrued interest will be immediately due and payable.
 5. A Recapture Provision will be included in all loan documents that will be signed by the homebuyer at closing.
-
4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

At this time the City of New Britain will not be refinancing existing debt.

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

N/A

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

N/A

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that

limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

N/A

Discussion

Appendix - Alternate/Local Data Sources

1	Data Source Name PIC (PIH Information Center) List the name of the organization or individual who originated the data set. New Britain Housing Authority Provide a brief summary of the data set. PIC (PIH Information Center) What was the purpose for developing this data set? Provide the year (and optionally month, or month and day) for when the data was collected. Briefly describe the methodology for the data collection. Describe the total population from which the sample was taken. Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.
2	Data Source Name Data from Housing Authority List the name of the organization or individual who originated the data set. Office of the Executive Director Housing Authority of the City of New Britain Provide a brief summary of the data set. The data provided replaces HUD data in Tables 22, 23, 24, 25, and 36 to provide more accurate and current information. What was the purpose for developing this data set? HUD data for Needs assessment did not show Project Based Vouchers or Disabled Special Purpose Vouchers, and it showed all public housing recipients to be requesting accessibility features. HUD data for Market Analysis did not show Project Based Vouchers or Disabled Special Needs Vouchers and did not show any accessible units.

	Provide the year (and optionally month, or month and day) for when the data was collected. The data provided reflects the Housing Authority's information as of January 2015.
	Briefly describe the methodology for the data collection. The data provided is from administrative records of the Housing Authority.
	Describe the total population from which the sample was taken. n/a
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. n/a
3	Data Source Name Connecticut Coalition to End Homelessness (CCEH)
	List the name of the organization or individual who originated the data set. The Connecticut Coalition to End Homelessness (CCEH) issued the data based on information received from agencies providing housing for the homeless in New Britain.
	Provide a brief summary of the data set. The data represents the numbers reported, and then verified, of persons found unsheltered or living in emergency or transitional shelters during the January 2014 Point in Time Count.
	What was the purpose for developing this data set? The Point in Time (PIT) Count is performed annually across the country to determine the number of homeless persons. The PIT Count is coordinated so that transient persons are counted only once, where they were located that night.
	Provide the year (and optionally month, or month and day) for when the data was collected. January 29, 2014
	Briefly describe the methodology for the data collection. Agency staff and other volunteers look to find homeless persons in locations such as abandoned buildings or parked cars or in specific areas known to police and emergency personnel. An intake form must be completed for each person found, as well as for all persons staying in shelters. The forms are forwarded to CCEH and HUD for verification and adjustment.
	Describe the total population from which the sample was taken. See Tables
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. See Tables

4	Data Source Name
	Note to Vacant Units Data
	List the name of the organization or individual who originated the data set.
	Office of Executive Director Housing Authority of the City of New Britain
	Provide a brief summary of the data set.
	The data provided replaces HUD data tables 22, 23, 24, 25, and 36 to provide more accurate and current information.
	What was the purpose for developing this data set?
	HUD data for Needs Assessment did not show Project Based Vouchers or Disabled Special Purpose Vouchers, and is showed all public housing recipients to be requesting accessibility features. HUD did not show Project Based Vouchers or Disabled Special Needs Vouchers and did not show any accessible units.
Provide the year (and optionally month, or month and day) for when the data was collected.	
The data reflects the Housing Authority's information as of January 2015.	
Briefly describe the methodology for the data collection.	
The data provided is from administrative records of the Housing Authority.	
Describe the total population from which the sample was taken.	
N/A	
Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.	
N/A	
5	Data Source Name
	OMB Control No:2506-0117 (exp. 3/30/2018)
	List the name of the organization or individual who originated the data set.
	Milone & MacBroom
	Provide a brief summary of the data set.
What was the purpose for developing this data set?	
Provide the year (and optionally month, or month and day) for when the data was collected.	

	Briefly describe the methodology for the data collection.
	Describe the total population from which the sample was taken.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.
6	Data Source Name 2017 American Community Survey
	List the name of the organization or individual who originated the data set. Milone & MacBroom
	Provide a brief summary of the data set.
	What was the purpose for developing this data set?
	Provide the year (and optionally month, or month and day) for when the data was collected. 2017
	Briefly describe the methodology for the data collection.
	Describe the total population from which the sample was taken.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.
7	Data Source Name CT Coalition to End Homelessness; Service Provider
	List the name of the organization or individual who originated the data set.
	Provide a brief summary of the data set.

	What was the purpose for developing this data set?
	Provide the year (and optionally month, or month and day) for when the data was collected.
	Briefly describe the methodology for the data collection.
	Describe the total population from which the sample was taken.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.
8	Data Source Name US CENSUS and RealtyTrac (per consultant team)
	List the name of the organization or individual who originated the data set.
	Provide a brief summary of the data set.
	What was the purpose for developing this data set?
	Provide the year (and optionally month, or month and day) for when the data was collected.
	Briefly describe the methodology for the data collection.
	Describe the total population from which the sample was taken.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.