

Planning and Development Committee Hearing  
March 3, 2007

By: Debra K. Winzell, Executive Director  
Immanuel House  
15 Woodland Street  
Hartford, CT 06105  
(860) 525-4228, Ext. 10

Ladies and gentlemen of the Committee, my name is Debra Winzell, and I am the Executive Director of Immanuel House, located at 15 Woodland Street here in Hartford.

I have recently testified at both the Appropriations Committee and the Select Housing Committee hearings in support of restoring the tax abatement grant program, and I appreciate this opportunity today to reaffirm my support of re-instating this program. I am providing you with my testimony from the two previous hearings. Both provide you with details of Immanuel House and the critical situation we face without the help of the tax abatement. I would urge you to not only read my testimony, but to listen to all of the testimonies from the Select Housing Committee hearing. To Ethel Smith, who came to Immanuel House from the projects and who is living a life today that she never dreamed possible – to the stream of professionals who are stymied at what to do short of literally putting people in the streets if the tax abatement is not restored – to the residents, young and old, of varied ethnicities and physical capacities – each one with their own story to tell – each one who asked -- who begged -- that they be allowed to remain in their homes without the burden of a huge rent increase that will surely be caused by the lack of tax abatement relief.

I am also providing you with early documents from the archives of Immanuel House that date back as far as 1972. These documents for me, as someone who had never heard of a tax abatement until I came to Connecticut in 2001, serves as a history book of sorts, and clearly infers the intent of our lawmakers in those early days. There seemed to be a partnership formed – between the state of Connecticut, the City of Hartford, and the facility owners. The abatement program was the incentive by the state to attract housing to Connecticut, the Owner agreed to maintain quality housing, HUD provided the money to build the facilities, and the State and City entered a contractual agreement to last the life of the mortgage.

Ladies and gentlemen, we have kept our end of the bargain. We have provided this City and State with low-income, rental housing that is second to none. We keep people out of nursing homes, saving the State hundreds of thousands of Medicaid dollars. We bring quality of life to all those we serve. Failure to reinstate the Abatement Program would be a crippling blow to all that we have built over these past 37 years.

Please restore this tax abatement grant program. It is simply the RIGHT thing to do!

Thank you.

Select Housing Committee Hearing  
February 19, 2008

By: Debra K. Winzell, Executive Director  
Immanuel House, 15 Woodland Street  
Hartford, CT 06105  
(860) 525-4228, Ext 10

My name is Debbie Winzell, and I am the Executive Director of the Immanuel House located at 15 Woodland Street in Hartford.

Recently, I listened to Governor Reil on the radio talk about the "good shape" the state was in. She said that the budget is balanced and there is even "money in the rainy day fund and a projected surplus." Ironically, I had burned the midnight oil just the night before trying to balance the Immanuel House budget with an additional \$90,000 expense for taxes that previously had been taken care of through the Tax Abatement Program. I was searching for ways to prevent staff layoffs, cuts in critical services, or rent increases in excess of \$100 per person, so that I, too, could balance a budget that affects the lives of hundreds of elderly people with varying incomes, frailties and ethnicities who do, or will, call Immanuel House their home.

122 of the 190 units at Immanuel House are covered by Section 8 Assistance. Seventy of our units have recently been converted to affordable Assisted Living, a new concept that HUD has adopted for the low income elder who cannot afford to live in market-rate assisted living facilities. Since the inclusion of Assisted Living at Immanuel House, we have seen vacancy rates and nursing home referrals drop dramatically. Of the sixty residents currently receiving services, at least 90% of them would be in nursing homes were it not for this program. That alone equates to a \$324,000 annual savings in Medicaid dollars to the State of Connecticut. Immanuel House has been nationally recognized as a champion in developing partnerships with service providers throughout the State, however many of the services do not come without cost to the facility, and it is those services - and ultimately, the Assisted Living program - that will be lost without the relief of the tax abatement.

Immanuel House has had a tax abatement program in place for most of its 37-year history. We are providing you today with copies of communications from the archives of Immanuel House that date back as far as 1972. I urge you to read this correspondence because when you do, I am sure it will be as obvious to you as it is to me, that back in those early days, a partnership of sorts was formed between the City and State that was intended - by contract it was actually agreed upon - to last the life of our 40-year mortgage. Both HUD and the Owner took the State of Connecticut and the City of Hartford at its word and contractual obligation to maintain this Tax Abatement program.

We implore you to restore this tax abatement grant program during this 2008 session. I have spent 31 years dedicating my career to the welfare of low-income elderly residents, and never has this mission felt any more in jeopardy. Please help us to serve the elders of our community with the quality of life they so richly deserve.

Thank you.



DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

AREA OFFICE

999 ASYLUM AVENUE, HARTFORD, CONNECTICUT 06105

AREA OFFICES

Boston, Massachusetts

Hartford, Connecticut

Manchester, New Hampshire

REGION I  
REGIONAL OFFICE  
BOSTON, MASSACHUSETTS

March 31, 1972

IN REPLY REFER TO:

1.2G

Mr. Roger M. Tarpay  
Manager  
Immanuel House  
15 Woodland Street  
Hartford, Connecticut 06105

Dear Mr. Tarpay:

Subject: Project No. 017-44002-NP  
Immanuel House  
Hartford, Connecticut

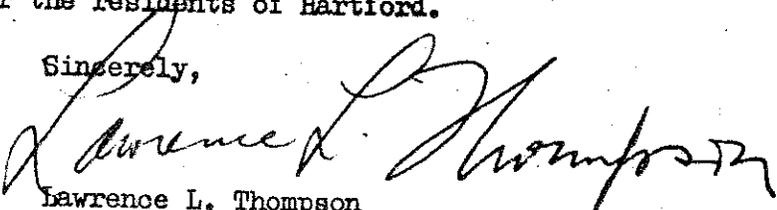
This is in reply to your letter of February 18, 1972 wherein you request our assistance in resolving the difficult tax abatement situation with regard to Immanuel House.

As you indicated, the Immanuel House Project was approved for HUD-FHA mortgage insurance with the expectation that there would be local tax abatement and State tax assistance. In fact, based on our analysis, the Project would not have been approved because of its inability to absorb the taxes as an operating expense, but for tax abatement.

As we view the contracts between the Immanuel Church Housing Corporation and the City of Hartford, and between the City of Hartford and the State of Connecticut, the City has agreed to abate taxes to the extent it will receive reimbursement from the State. The State, on the other hand, has, in our opinion, obligated itself to reimburse the City under the terms of the contract, such obligation being paid on an annual basis, but lasting for 40 consecutive years. It is our understanding that the position of the City of Hartford is that if the tax assistance from the State is reduced, the abatement to Sponsors must be reduced in like amounts since the City will not absorb any loss due to a housing project's or Sponsor's inability to pay taxes.

Your recourse, at this point, would seem to lie principally with the Department of Community Affairs, hopefully with the support of the City of Hartford, which has not only a financial stake in the outcome, but also an interest in the continued availability of lower and moderate income housing for the residents of Hartford.

Sincerely,

  
Lawrence L. Thompson  
Area Director

cc:  
Department of Community Affairs

City of Hartford

Immanuel Church Housing Corporation

## Immanuel House

15 WOODLAND STREET

HARTFORD, CONNECTICUT 06105

April 9, 1973

Mr. M. M. Shouse  
Chief of Insured Property Section  
Office of General Counsel  
Department of Housing & Urban Development  
Washington, D. C.

Attention: Miss Bess Dantzig

Reference: Loan #017-44002-NP  
Immanuel Church Housing Corp.

Gentlemen:

The above mortgage is in the process of being reassigned to you by the Connecticut Bank & Trust Company of Hartford, Connecticut. The Federal National Mortgage Association could not accept our mortgage because we were unable to escrow the real estate taxes. Since we had been assured there would be no real estate taxes, such a cost was not provided for in our budget. Neither would it be possible to charge rents to provide for the taxes as assessed by the City of Hartford.

Immanuel Church Housing Corporation has a contract with the City and State approved by the FHA that we would receive 100% tax abatement. In spite of this contract, there has been a continuing dispute between the City and the State concerning when the subsidy would start and the amount of state reimbursement per dwelling unit. Even though we have been assured we would have no real estate taxes to pay, we were billed \$124,970.98 for 1971 taxes. These taxes were for 9 months of construction and 3 months of occupancy.

The above problem concerning real estate taxes is to be solved as follows:

1. A bill #5909 now in the State Legislature, will allow a municipality to enter into an agreement with the owner of low income housing. The municipality can set a special tax base for low income housing for the period of the mortgage. We have been assured that the City will establish a real estate tax that will be paid in its entirety by the State tax abatement.
2. The City and the State are entering into a contract which will result in all low income housing being taxed \$350.00 per unit, payable for the lifetime of the mortgage but not to exceed 40 years.
3. The City will pay a portion of the 1971 taxes but we will be required to pay \$70,896.98.

Immanuel House would not be able to pay \$70,896.98, nor would it be able to pay the approximately \$25,000.00 required to buy

additional time with the Federal National Mortgage Association. Our only choice was to go to reassignment. The bank has sufficient cash in reserves and trust accounts to pay the \$70,896.98. In addition, they were required to pay \$14,863.59 on a 3 month real estate tax. This last amount will be reimbursed when the Legislature passes the #5909 bill.

When the tax problem is solved, Immanuel House can operate within its budget as it has for the past year and a half. During this time, we have built up approximately \$35,000.00 of reserves and sufficient money has been put into savings accounts to cover this amount. We are requesting a reasonable length of time to build up the bank of reserves that the bank used to pay up the obligations of reassignment. We would like to discuss a plan with you at an early date.

We are proud of some of the statistics of Immanuel House. We have never had a vacancy since we occupied the apartment in October 1971. We have never had a rent loss in the 1 1/2 year's operation. We have consistently abided by the FHA ruling particularly concerning minority and low income people. We have used, on a limited and part time basis, many of the people who live here, in the operations of the apartment.

The sponsor, Immanuel Congregational Church, has provided a limited amount of money to conduct the social activities and a social service program to those of emotional and financial need. A large percentage of the residents volunteer for activities - some of which are a small store, social meals approximately once a week, a Women's Club with 150 members, a Men's Club, sewing instructions, organized card clubs, entertainment approximately once a week, an organized effort of gardening with 30 plots, are some of the activities of Immanuel House.

Very truly yours,

IMMANUEL CHURCH HOUSING CORPORATION



Roger M. Tarpy, Manager

RMT/nlt

ASSISTANCE AGREEMENT BETWEEN  
THE STATE OF CONNECTICUT AND  
THE CITY OF HARTFORD

THIS AGREEMENT, made and entered into at Hartford, Connecticut, by and between the State of Connecticut, acting herein by the Commissioner of Community Affairs, hereinafter referred to as the "Commissioner," pursuant to Section 8-216 of the Connecticut General Statutes, as amended, and the City of Hartford

acting herein by its City Manager  
duly authorized, hereinafter referred to as the "Municipality."

WITNESSETH THAT,

WHEREAS, the State and the Municipality intend to improve the quality and condition of housing for low and moderate income persons and families by a program of reimbursement for taxes abated on said housing, and

WHEREAS, the Municipality, pursuant to Section 8-215 of the Connecticut General Statutes, as amended, has authorized the abatement of up to 100% of the taxes upon the real property consisting of 205 dwelling units owned by Immanuel Church Housing Corporation

known as Immanuel House

located at 15 Woodlan Street, Hartford

and more completely described in Appendix A, and hereinafter referred to as the "subject property," and

WHEREAS, said tax abatement was made pursuant to a Contract between the Municipality and the Owner of the subject property, hereinafter referred to as the "Owner," a copy of which is incorporated herein by reference, and

WHEREAS, the Municipality has filed with the Commissioner an application for State financial assistance in the form of a State grant-in-aid as reimbursement for said tax abatement, and

WHEREAS, the Commissioner has approved said application and has agreed to extend to the Municipality the financial assistance of the State of Connecticut in the form of a grant-in-aid.

NOW THEREFORE, in consideration of the mutual promises of the parties hereto and of the mutual benefits to be gained by the performance thereof, the State and the Municipality hereby agree as follows:

## THE GRANT-IN-AID

1. The Commissioner will make a grant-in-aid to the Municipality in each fiscal year of the Municipality for a period not to exceed forty (40) such consecutive fiscal years in an amount not to exceed the amount of real property taxes abated by the Municipality on the subject property.

2. The grant-in-aid for the fiscal year April 1, 1972 through March 31, 1973 shall not exceed Fifty-two Thousand, Two Hundred Eighty-nine Dollars (\$52,289.00); the grant-in-aid for the fiscal period April 1, 1973 through June 30, 1973 shall not exceed Seventeen Thousand, Nine Hundred Thirty-seven Dollars (\$17,937.00); the grant-in-aid for each fiscal year in the period July 1, 1973 through June 30, 1975 shall not exceed Seventy-one Thousand, Seven Hundred Fifty Dollars (\$71,750.00); and the grant-in-aid for the fiscal year beginning July 1, 1975 and each subsequent fiscal year shall not exceed Ninety-two Thousand, Two Hundred Fifty Dollars (\$92,250.00).

3. The grant-in-aid will commence on the date the certificate of occupancy is granted for the use of said premises as housing for the tenants described in paragraph 7 hereof.

4. a. The Municipality and the Commissioner hereby agree that the assessed valuation of the subject property shall not exceed One Million, Six Hundred Thirty Seven Thousand, Nine Hundred Twenty Dollars (\$1,637,920.00).

b. No increase in the assessed valuation of the subject property shall be binding upon the Commissioner unless written notice of such increase shall have been given to the Commissioner in accordance with Section 8-216 of the Connecticut General Statutes.

5. Nothing in this Contract shall be construed or interpreted as a waiver of any of the procedural rights set out in Section 8-216 of the Connecticut General Statutes or of any of the procedural or substantive rights afforded the State as if it were a property owner under the laws of the State of Connecticut.

6. The grant-in-aid provided by this Contract shall continue so long as:

a. The subject property shall be used for housing solely for low or moderate income persons or families, as defined by the Federal Housing Administration;

b. Monies equal to the amount of such tax abatement shall be used for the following purpose: To reduce rents below the levels which would be achieved in the absence of such abatement and/or to improve the quality and design of such housing and/or to effect occupancy of such housing by persons and families of varying income levels within limits determined by the Commissioner and/or to provide necessary related facilities or services in such housing.

7. The State will make payments to the Municipality on account of the grant-in-aid provided by this Contract upon receipt of a requisition from the Municipality in the amount of the tax abatement on forms approved by the Commissioner. Said requisition shall state the assessed valuation of the subject property and the tax rate.

#### STANDARDS OF HOUSING

8. It is understood and agreed by the parties that the Municipality shall not receive reimbursement for taxes abated on subject property for that period of time during which the subject property does not comply with or conform to the housing code of the Municipality and/or that period of time during which the certificate of occupancy of subject property shall have been revoked or suspended.

9. The Municipality will provide, or cause the provision of, competent and adequate inspection of the subject property to insure compliance with the housing code of the Municipality.

10. a. The State shall have the right to inspect, to the extent deemed necessary by the Commissioner, all the premises including but not limited to: dwelling units, basements, buildings and grounds comprising the subject property.

b. Such inspections shall be made by authorized agents to the Commissioner at reasonable times between the hours of 8:00 a.m. to 5:00 p.m. or at such other times mutually satisfactory to and agreed upon by the Commissioner and the Owner or the occupant of a dwelling unit.

c. The purposes of such inspections shall be to determine the fulfillment of the purposes of this Contract and compliance with the municipal housing code.

11. If, in the determination of the Commissioner, the purposes of this Contract are not being fulfilled or the housing code is not being complied with, the Commissioner shall promptly notify the Municipality of the deficiency, in writing, and shall set forth a time limit for the correction of the deficiency.

12. Upon receipt of such notice, the Municipality shall take prompt action to effect a correction of the deficiency within the time limit set by the Commissioner.

13. In the event that the Municipality shall fail to take appropriate corrective action and/or the deficiency shall not have been corrected within the time limit set by the Commissioner, then the Commissioner may consider this Contract breached in whole or in part, at his discretion, and may withhold reimbursement for taxes abated for any period past the time limit for correction of the deficiency set by the Commissioner until such time as, in the discretion of the Commissioner, the deficiency has been corrected.

#### CONSTRUCTION AND REHABILITATION OF HOUSING EMPLOYMENT PRACTICES

14. The Municipality will insure that any construction or rehabilitation of housing upon the subject property shall be performed free of any discriminatory practices and will insure that:

a. Membership, referrals for employment and apprenticeships in unions and employment by all contractors performing such construction or rehabilitation shall be available to all persons regardless of such person's race, color, religion or national origin;

b. All such unions effectuate a community relations program designed to promote the full participation of all minority groups in apprenticeship, union membership and job referrals;

c. Objective uniform standards, reasonably relating to the job requirements of the trade, shall be used in passing upon the qualifications of applications for participation in apprenticeship programs, for enrollment as members in the union and for work referrals;

d. No standard or procedure shall be applied to any minority applicant for union membership that is more stringent than any standard or procedure used regarding any other applicant;

e. Each applicant or prospective applicant for union membership shall be informed in writing of the procedures followed and standards to be applied in acceptance of applications for union membership, apprenticeship training and work referrals; and

f. The Commission on Human Rights and Opportunities and the Commissioner shall have the opportunity and the right to inspect all such construction and rehabilitation.

15. In the event that discriminatory practices are found and said practices are not corrected within ten (10) days of notice by the Commissioner of said practices to the Municipality, then the Commissioner may, at his discretion, consider this Contract breached and may refuse to extend any financial assistance pursuant to this Contract unless said practices are, in his determination, corrected.

16. This Assistance Agreement is subject to the provisions of Executive Order Number Seventeen of Governor Thomas J. Meskill promulgated February 15, 1973, and, as such, this Assistance Agreement may be cancelled, terminated or suspended by the Commissioner of Community Affairs or the State Labor Commissioner for violation of or noncompliance with said Executive Order Number Seventeen, notwithstanding that the Labor Commissioner may not be a party to this Assistance Agreement. The parties to this Assistance Agreement, as part of the consideration hereof, agree that Executive Order Number Seventeen is incorporated herein by reference and made a part hereof. The parties agree to abide by said Executive Order and agree that the Commissioner of Community Affairs and the State Labor Commissioner shall have joint and several continuing jurisdiction in respect to Assistance Agreement performance in regard to listing all employment openings with the Connecticut State Employment Service.

#### INSPECTION OF RECORDS

17. The Municipality will insure that full and accurate records are kept by the Owner regarding the utilization of housing on subject property, including such data as will permit a speedy and efficient audit and will fully disclose:

- a. The disposition, by the Owner, of the funds made available to him by the Municipality's abatement of the subject property's real property taxes;
- b. The rents paid for each dwelling unit on subject property;
- c. The yearly income and occupation of each resident of each such dwelling unit;
- d. The name of each resident of each such dwelling unit;
- e. The number of rooms in each such dwelling unit and the number of persons actually residing in each dwelling unit on subject property.

18. The State shall have the right to inspect, to the extent deemed necessary by the Commissioner, all records kept by the Owner and the Municipality regarding the operation and management of housing on subject property.

19. The Municipality will, at such times as the Commissioner may request, furnish him with periodic reports, statements, and documentary data pertaining to the purposes of this Contract.

#### COMPLIANCE WITH PERTINENT LAWS

20. The Municipality warrants that it has complied, and shall continue to comply with all pertinent provisions of local state and federal laws in connection with this Contract. Any noncompliance with said laws shall be deemed a breach of this Agreement.

#### NONDISCRIMINATION

21. a. The Municipality agrees and warrants that in the performance of this Contract it will not discriminate nor permit discrimination against any person or group of persons on the grounds of race, color, religion, national origin, sex or physical disability, including, but not limited to, blindness, unless it is shown by such contractor that such disability prevents performance of the work involved in any manner prohibited by the laws of the United States or of the State of Connecticut, and further agrees to provide the Commission on Human Rights and Opportunities with such information requested by that Commission concerning its employment practices and procedures.

b. This Contract is subject to the provisions of Executive Order Number Three of Governor Thomas J. Meskill promulgated June 16, 1971 and, as such, this Contract may be cancelled, terminated or suspended by the State Labor Commissioner for violation or non-compliance with said Executive Order Number Three, or any state or federal law concerning nondiscrimination, notwithstanding that the Labor Commissioner is not a party to this Contract. The parties to this Contract, as part of the consideration hereof, agree that said Executive Order Number Three is incorporated herein by reference and made a part hereof. The parties agree to abide by said Executive Order and agree that the State Labor Commissioner shall have continuing jurisdiction in respect to Contract performance in regard to nondiscrimination, until the Contract is completed or terminated prior to completion.

22. The Municipality agrees that it will require the Owner to rent housing on the subject property without regard to the race, color, religion or national origin of the prospective tenant.

#### WITHHOLDING PAYMENTS

23. Notwithstanding any other provisions of this Contract, the Commissioner may elect not to make a requested payment on account of the grant-in-aid provided pursuant to this Contract, if:

a. The Municipality shall have made any material misrepresentation in the application prerequisite to this Contract or any supplement thereto or amendment thereof, or in this Contract, or in or with respect to any document furnished pursuant thereto; or

b. The Municipality shall be in default with respect to any of the provisions of this Contract.

MISCELLANEOUS PROVISIONS

24. Nothing contained in this Contract shall create or justify any claim against the State, its agencies or officers, by any third party to a Contract entered into by the Municipality or the Owner pursuant to this Agreement.

25. The Municipality agrees to protect and defend the State, its agencies, officers and employees and to hold the aforesaid harmless, from any claim, demand, suit, action or other proceeding by any person or persons, their heirs, successors or assigns arising from this Agreement.

26. The Municipality shall require the appropriate observance of the terms of this Agreement.

27. The Municipality is hereby advised that funds have not been appropriated for the entire term of this Agreement although it is anticipated that the legislature will provide appropriations to meet the obligations contained herein.

28. The Municipality agrees that no rights or obligations under this Agreement will be granted assigned or otherwise transferred from the Owner and/or Sponsor to any other entity without prior written approval of the Commissioner.

29. Special Conditions:

NONE

30. This Assistance Agreement shall be executed in four (4) counterparts, each of which shall be deemed an original.

31. This Assistance Agreement will not become effective unless and until approved by the Attorney General and Commissioner of Finance and Control. The Agreement shall not bind the State until a fully executed copy has been delivered to the Municipality.

32. This Assistance Agreement shall supersede and rescind all previous Agreements for the subject property and specifically the Agreement dated February 9, 1971.

IN WITNESS WHEREOF, the Municipality has caused this Agreement to be duly executed in its behalf and its seal hereunto affixed this <sup>7th</sup> day of June, 1976 and thereafter the State of Connecticut has caused these presents to be signed and sealed by the Commissioner of Community Affairs, duly authorized, this <sup>16th</sup> day of June, 1976.



CITY OF HARTFORD  
Municipality

(SEAL)

Maria J. Karapanos  
WITNESS

BY

Robert W. Sheeran  
Its City Manager (L.S.)

(SEAL)

Fritz J. Casarella  
WITNESS

STATE OF CONNECTICUT

W. James Rice  
Commissioner of Community Affairs (L.S.)

APPROVED:

JUN 17 1976

19

Anthony V. Malina

Commissioner of Finance and Control

APPROVED AS TO FORM:

June 18 1976

Robert W. Sheeran

Attorney General

DEP

Speech to Appropriations Committee Hearing  
February 11, 2008

My name is Debbie Winzell, and I am the Executive Director of the Immanuel House located at 15 Woodland Street in Hartford.

Over 200 elderly residents of varying incomes, frailties and ethnicities live at Immanuel House. We have a total of 190 units with only 122 units covered by Section 8 Assistance. Seventy of our units have recently been converted to affordable Assisted Living, a new concept that HUD has adopted for the low income elder who cannot afford to live in market-rate assisted living facilities. Since the inclusion of Assisted Living at Immanuel House, we have seen vacancy rates drop dramatically. Nursing Home referrals have dropped at least 90% - this program really does work! We are currently serving 60 people who normally would never be served in the Assisted Living arena and we are keeping people, at least 90% of those 60 people, OUT of over-crowded and expensive nursing homes. The State of Connecticut saves, just on these 54 residents, approximately \$324,000 annually in Medicaid dollars because of the success of this program, yet it cannot – and will not – continue to succeed unless we are given budget relief through the tax abatement grant program. Immanuel House has been nationally recognized as a champion in developing partnerships with service providers throughout the State, however many of the services do not come without cost to the facility, and it is those services that will be eliminated without the relief of the tax abatement.

Immanuel House has had a tax abatement program in place for most of its 37-year history. Since the year 2000 Grand List, we have received an average of \$80,000 per year. Without this abatement and because federal dollars are stretched to the maximum, Immanuel House cannot meet budgetary requirements necessary to maintain the level of care necessary to operate our program. Because our population as a whole is made up of extremely low income elders, the prospect of a significant rent increase is not a viable option. If these abatement dollars are lost, we may be forced to eliminate many assisted living services. This would result in many of our current assisted living residents having no alternative but to get their service needs met in a nursing home. If rents escalate to make up this budget deficit, our non-subsidized residents will find themselves faced with either a \$100 per month rent increase or with the decision to move from their current home.

We implore you to restore the tax abatement grant funds during this 2008 session. I have spent 31 years dedicating my career to the welfare and well-being of low-income elderly residents. There have been few times when I have felt as if the program and mission of providing service-rich, low income elderly housing was as much in jeopardy as it is with the prospect of losing this tax abatement relief. Please help us continue in our mission to serve elders of our community with the quality of care they so richly deserve.

Thank you.