



General Assembly

Substitute Bill No. 6413

January Session, 2009

* HB06413FIN 050409 *

AN ACT REVISING CERTAIN HOUSING STATUTES.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. Section 8-114d of the general statutes is repealed and the
2 following is substituted in lieu thereof (*Effective from passage*):

3 (a) The Commissioner of Economic and Community Development
4 shall award grants-in-aid to housing authorities, municipal developers,
5 [and] nonprofit corporations and housing partnerships operating
6 elderly housing projects pursuant to this part to hire resident services
7 coordinators to (1) facilitate conflict resolution between residents,
8 including between seniors and younger residents, (2) establish and
9 maintain relationships with community service providers and link
10 residents to appropriate community services, (3) act as a liaison to
11 assist in problem solving, (4) assist residents of such housing to
12 maintain an independent living status, (5) assess the individual needs
13 of residents of such housing for the purpose of establishing and
14 maintaining support services, (6) provide orientation services to new
15 residents and maintain regular contact with residents of such housing,
16 (7) monitor the delivery of support services to residents of such
17 housing, (8) organize resident activities and meetings that promote
18 socialization among all residents, and (9) advocate changes in services
19 sought or required by residents of such housing. The commissioner
20 shall award grants-in-aid based on demonstration of need and

21 availability of matching funds. A joint application made by more than
22 one housing authority, municipal developer, [or] nonprofit corporation
23 or housing partnership shall have the same preference as an
24 application made by one housing authority, municipal developer, [or]
25 nonprofit corporation or housing partnership.

26 (b) The employment of resident services coordinators by a housing
27 authority, municipal developer, [or] nonprofit corporation or housing
28 partnership operating elderly housing projects pursuant to this part
29 shall be considered an allowable expense.

30 (c) The Commissioner of Economic and Community Development
31 may convene monthly meetings of the resident services coordinators
32 for in-service training and information sharing. Training topics shall
33 include, but not be limited to, the health care needs of seniors and
34 persons with disabilities, mediation and conflict resolution, and local
35 and regional service resources.

36 Sec. 2. Section 8-119h of the general statutes is repealed and the
37 following is substituted in lieu thereof (*Effective from passage*):

38 Upon preliminary approval by the State Bond Commission
39 pursuant to the provisions of section 3-20, the state, acting by and
40 through the Commissioner of Economic and Community
41 Development, may enter into a contract or contracts with an authority,
42 a municipal developer, [or] a nonprofit corporation or a housing
43 partnership for state financial assistance for a congregate housing
44 project, in the form of capital grants, interim loans, permanent loans,
45 deferred loans or any combination thereof for application to the
46 development cost of such project or projects. A contract with an
47 authority, a municipal developer, a nonprofit corporation or a housing
48 partnership may provide that in the case of any loan made in
49 conjunction with any housing assistance funds provided by an agency
50 of the United States government, if such housing assistance funds
51 terminate prior to complete repayment of a loan made pursuant to this
52 section, the remaining balance of such loan may be converted to a

53 capital grant or decreased loan. Any such state assistance contract with
54 an authority, a municipal developer, a nonprofit corporation or a
55 housing partnership for a capital grant or loan entered into prior to the
56 time housing assistance funds became available from an agency of the
57 United States government, may, upon the mutual consent of the
58 commissioner and the authority, a municipal developer, a nonprofit
59 corporation or a housing partnership, be renegotiated to provide for a
60 loan or increased loan in the place of a capital grant or loan or a part
61 thereof, consistent with the above conditions. Such capital grants or
62 loans shall be in an amount not in excess of the development cost of
63 the project or projects, including, in the case of grants or loans financed
64 from the proceeds of the state's general obligation bonds issued
65 pursuant to any authorization, allocation or approval of the State Bond
66 Commission made prior to July 1, 1990, administrative or other cost or
67 expense to be incurred by the state in connection therewith, as
68 approved by said commissioner. In anticipation of final payment of
69 such capital grants or loans, the state, acting by and through said
70 commissioner and in accordance with such contract, may make
71 temporary advances to the authority, municipal developer, [or]
72 nonprofit corporation or housing partnership for preliminary planning
73 expense or other development cost of such project or projects. Any
74 loan provided pursuant to this section shall bear interest at a rate to be
75 determined in accordance with subsection (t) of section 3-20. Any such
76 authority, municipal developer, [or] nonprofit corporation or housing
77 partnership may, subject to the approval of the Commissioner of
78 Economic and Community Development, contract with any other
79 person approved by the Commissioner of Economic and Community
80 Development for the operation of a project undertaken pursuant to this
81 part.

82 Sec. 3. Section 8-119l of the general statutes is repealed and the
83 following is substituted in lieu thereof (*Effective from passage*):

84 The state, acting by and through the Commissioner of Economic
85 and Community Development, may enter into a contract or contracts
86 with an authority, a municipal developer, [or] a nonprofit corporation

87 or a housing partnership for state financial assistance in the form of a
88 grant-in-aid for an operating cost subsidy for state-financed congregate
89 housing projects developed pursuant to this part. In calculating the
90 amount of the grant-in-aid, the commissioner shall use adjusted gross
91 income of tenants. As used in this section, "adjusted gross income"
92 means annual aggregate income from all sources minus fifty per cent
93 of all unreimbursable medical expenses.

94 Sec. 4. Section 8-119x of the general statutes is repealed and the
95 following is substituted in lieu thereof (*Effective from passage*):

96 The Commissioner of Economic and Community Development
97 shall, in consultation with the Department of Social Services, the State
98 Building Inspector, the Office of Protection and Advocacy for Persons
99 with Disabilities, the Department of Information and Technology and
100 the Office of Policy and Management, establish a state-wide electronic
101 database of information on the availability of dwelling units in the
102 state which are accessible to or adaptable for persons with disabilities.
103 [Such] To the extent practicable, such database shall include such
104 information as: (1) The location of, the monthly rent for and the
105 number of bedrooms in each such dwelling unit, (2) the type of
106 housing and neighborhood in which each such dwelling unit is
107 located, (3) the vacancy status of each such dwelling unit, (4) if a unit is
108 unavailable, the date such unit is expected to become available or the
109 date when a waiting list is expected to open, and (5) any feature of
110 each such unit that makes it accessible to or adaptable for persons with
111 disabilities. [To the extent feasible, the Commissioner of Economic and
112 Community Development shall use information from the computer-
113 assisted mass appraisal systems.]

114 Sec. 5. Section 8-410 of the general statutes is repealed and the
115 following is substituted in lieu thereof (*Effective from passage*):

116 (a) As used in this section, "eligible applicant" means: (1) A
117 nonprofit entity; (2) a municipal developer; (3) a housing authority; (4)
118 a business corporation incorporated pursuant to chapter 601 or any

119 predecessor statutes thereto or authorized to do business pursuant to
120 chapter 601 having as one of its purposes the construction, financing,
121 acquisition, rehabilitation or operation of affordable housing, and
122 having a certificate or articles of incorporation approved by the
123 Commissioner of Economic and Community Development; (5) any
124 partnership, limited partnership, limited liability company, joint
125 venture, sole proprietorship, trust or association having as one of its
126 purposes the construction, financing, acquisition, rehabilitation or
127 operation of affordable housing; or (6) any combination thereof if such
128 combination includes a nonprofit corporation, housing authority or
129 municipal developer.

130 [(a)] (b) There is established a fund to be known as the "Low and
131 Moderate Income Housing Predevelopment Cost Revolving Loan
132 Fund". The fund shall contain any moneys required by law to be
133 deposited in the fund. Any balance remaining in the fund at the end of
134 any fiscal year shall be carried forward in the fund for the fiscal year
135 next succeeding. The fund shall be used to make loans pursuant to
136 subsection [(b)] (c) of this section and to pay reasonable and necessary
137 expenses incurred in administering loans under this section. The
138 Commissioner of Economic and Community Development may enter
139 into a contract with a nonprofit corporation to provide for the
140 administration of the Low and Moderate Income Housing
141 Predevelopment Cost Revolving Loan Fund by such nonprofit
142 corporation, provided no loan shall be made from the fund without the
143 authorization of the commissioner as provided in subsection [(b)] (c) of
144 this section.

145 [(b)] (c) The state, acting by and in the discretion of the
146 Commissioner of Economic and Community Development, may enter
147 into a contract to provide financial assistance in the form of interest-
148 free loans or deferred loans to [nonprofit corporations, housing
149 authorities or municipal developers, or to partnerships which include
150 a nonprofit corporation, housing authority or municipal developer,] an
151 eligible applicant for predevelopment costs incurred in connection
152 with the construction, rehabilitation or renovation of housing for low

153 and moderate income persons and families. Such predevelopment
154 costs may include: (1) Feasibility studies, (2) expenses incurred in
155 project planning and design, including architectural expenses, (3) legal
156 and financial expenses, (4) expenses incurred in obtaining required
157 permits and approvals, (5) options to purchase land, (6) expenses
158 incurred in obtaining required insurance, and (7) other preliminary
159 expenses authorized by the commissioner. Notwithstanding the
160 provisions of this section, financial assistance shall be limited to
161 predevelopment costs incurred in connection with the construction,
162 rehabilitation or renovation of housing for low and moderate income
163 persons and families in the case of an eligible applicant that is a (A)
164 business corporation incorporated pursuant to chapter 601 or any
165 predecessor statutes thereto or authorized to do business pursuant to
166 chapter 601 having as one of its purposes the construction, financing,
167 acquisition, rehabilitation or operation of affordable housing and
168 having a certificate or articles of incorporation approved by the
169 commissioner, or (B) partnership, limited partnership, limited liability
170 company, joint venture, sole proprietorship, trust or association having
171 as one of its purposes the construction, financing, acquisition,
172 rehabilitation or operation of affordable housing. Repayment of [such]
173 loans or deferred loans shall be made upon receipt of permanent
174 financing by the borrower, except the commissioner may forgive any
175 such loan or deferred loan in any case where the forgiveness of such
176 loan is in the best interest of the state and the borrower (i) is an eligible
177 applicant that is a nonprofit entity, a municipal developer or a housing
178 authority, or any combination thereof, if such combination includes a
179 nonprofit corporation, housing authority or municipal developer, (ii)
180 has made a good faith effort to obtain permanent financing, and (iii)
181 has been refused such financing. [and where the forgiveness of such
182 loan is in the best interest of the state.] If the eligible applicant is an
183 entity described in subparagraph (A) or (B) of this subsection, the
184 commissioner may forgive a portion of such loan or deferred loan as
185 follows: (I) If the housing is located in a distressed municipality, as
186 defined in section 32-9p, then the commissioner may forgive up to one
187 hundred per cent of such loan or deferred loan, and (II) if the housing

188 is not located in a distressed municipality, then the commissioner may
189 forgive up to fifty per cent of such loan or deferred loan. Payments of
190 principal on such loans or deferred loans shall be paid to the Treasurer
191 for deposit in the Housing Repayment and Revolving Loan Fund. [In
192 the case of a deferred loan, the contract shall require that payments on
193 interest are due immediately but that payments on principal may be
194 made at a later time.]

195 Sec. 6. Section 8-336m of the general statutes is repealed and the
196 following is substituted in lieu thereof (*Effective from passage*):

197 As used in this [section] chapter the following terms shall have the
198 following meanings, unless the context clearly indicates a different
199 meaning or intent:

200 (1) "Authority" means the Connecticut Housing Finance Authority.

201 (2) "Commissioner" means the Commissioner of Economic and
202 Community Development.

203 (3) "Department" means the Department of Economic and
204 Community Development.

205 (4) "Eligible applicant" means: (A) A nonprofit entity; (B) a
206 municipality; (C) a housing authority; (D) a business corporation
207 incorporated pursuant to chapter 601 or any predecessor statutes
208 thereto or authorized to do business pursuant to said chapter 601
209 having as one of its purposes the construction, financing, acquisition,
210 rehabilitation or operation of affordable housing, and having a
211 certificate or articles of incorporation approved by the commissioner;
212 (E) any partnership, limited partnership, limited liability company,
213 joint venture, sole proprietorship, trust or association having as one of
214 its purposes the construction, financing, acquisition, rehabilitation or
215 operation of affordable housing; (F) the Connecticut Housing Finance
216 Authority; (G) a municipal developer; (H) any community
217 development financial institution; or (I) any combination thereof.

218 (5) "Housing", "housing development" or "development" means a
219 work or undertaking having as its primary purpose the provision of
220 safe, well-designed and adequate housing and related facilities for low
221 and moderate income families and persons and includes existing
222 housing for low and moderate income families and persons and
223 housing whose primary purpose is to provide dwelling
224 accommodations for low and moderate income families and persons
225 but has dwelling accommodations for others.

226 (6) "Housing Trust Fund" or "fund" means the Housing Trust Fund
227 created under section 8-336o.

228 (7) "Housing Trust Fund program" or "program" means the housing
229 trust fund program developed and administered under section 8-336p.

230 (8) "Low and moderate income families and persons" means families
231 and persons whose income falls within the income levels set by the
232 commissioner pursuant to regulations adopted under subsection (a) of
233 section 8-336q, except that the commissioner may establish income
234 levels up to and including one hundred twenty per cent of the area
235 median income, as determined by the United States Department of
236 Housing and Urban Development.

237 (9) "Municipal developer" means a municipality acting by and
238 through its legislative body, except that in any town in which a town
239 meeting or representative town meeting is the legislative body,
240 "municipal developer" means the board of selectmen if such board is
241 authorized to act as the municipal developer by the town meeting or
242 representative town meeting.

243 (10) "Secretary" means the Secretary of the Office of Policy and
244 Management.

245 (11) "State Bond Commission" means the commission established
246 under section 3-20.

247 (12) "Treasurer" means the State Treasurer and includes each

248 successor in office or authority.

249 Sec. 7. Section 8-336o of the general statutes is repealed and the
250 following is substituted in lieu thereof (*Effective from passage*):

251 (a) There is established the "Housing Trust Fund" which shall be a
252 nonlapsing fund held by the Treasurer separate and apart from all
253 other moneys, funds and accounts. The following funds shall be
254 deposited in the fund: (1) Proceeds of bonds authorized by section 8-
255 336n; (2) all moneys received in return for financial assistance awarded
256 from the Housing Trust Fund pursuant to the Housing Trust Fund
257 program established under section 8-336p, as amended by this act;
258 [and] (3) all private contributions received pursuant to section 8-336p,
259 as amended by this act; and (4) to the extent not otherwise prohibited
260 by state or federal law, any federal housing funds or other public
261 funds received. Investment earnings credited to the assets of said fund
262 shall become part of the assets of said fund. The Treasurer shall invest
263 the moneys held by the Housing Trust Fund subject to use for financial
264 assistance under the Housing Trust Fund program.

265 (b) Any moneys held in the Housing Trust Fund may, pending the
266 use or application of the proceeds thereof for an authorized purpose,
267 be (1) invested and reinvested in such obligations, securities and
268 investments as are set forth in subsection (f) of section 3-20, in
269 participation certificates in the Short Term Investment Fund created
270 under sections 3-27a and 3-27f and in participation certificates or
271 securities of the Tax-Exempt Proceeds Fund created under section 3-
272 24a, (2) deposited or redeposited in such bank or banks at the direction
273 of the Treasurer, or (3) invested in participation units in the combined
274 investment funds, as defined in section 3-31b. Unless otherwise
275 provided pursuant to subsection (c) of this section, proceeds from
276 investments authorized by this subsection shall be credited to the
277 Housing Trust Fund.

278 (c) The moneys [of] held in the Housing Trust Fund shall be used to
279 fund the Housing Trust Fund program established under section 8-

280 336p, as amended by this act, and are in addition to any other
281 resources available from state, federal or other entities that support the
282 program goals established in said section 8-336p.

283 (d) (1) The commissioner may select an eligible applicant to be a
284 third-party contract administrator to administer a revolving loan fund
285 or to carry out some of the duties of the department under the Housing
286 Trust Fund program. The third-party contract administrator shall be
287 selected through a competitive process in the case of a contract having
288 a cost of more than fifty thousand dollars. No more than fifteen per
289 cent of the cost of the contract may be used for administrative
290 expenses.

291 (2) Moneys held in the Housing Trust Fund may be used by the
292 department and awarded to a third-party contract administrator for
293 the purpose of establishing or maintaining a revolving loan fund,
294 provided all outstanding loans are assigned to the department when
295 the third-party contract administrator is (A) no longer administering
296 the revolving loan fund; (B) in default of its obligations to the
297 department; or (C) no longer functioning as an entity.

298 Sec. 8. Subsection (d) of section 8-336p of the general statutes is
299 repealed and the following is substituted in lieu thereof (*Effective from*
300 *passage*):

301 (d) The Commissioner of Economic and Community Development
302 may, with the approval of the Secretary of the Office of Policy and
303 Management, solicit and accept contributions from private entities,
304 nonprofit and for-profit corporations, philanthropic organizations and
305 financial institutions, to support and expand the resources available
306 through the Housing Trust Fund. All such funds shall be deposited in
307 the Housing Trust Fund. Funding from any other local, state or federal
308 agency may be deposited into the Housing Trust Fund, provided the
309 programmatic requirements of such agency does not conflict with the
310 purposes of the Housing Trust Fund program.

311 Sec. 9. Section 8-37yy of the general statutes is repealed and the

312 following is substituted in lieu thereof (*Effective from passage*):

313 (a) The Department of Economic and Community Development
314 shall, in consultation with the State-Assisted Housing Sustainability
315 Advisory Committee, established pursuant to section 8-37zz,* establish
316 and maintain the State-Assisted Housing Sustainability Fund for the
317 purpose of the preservation of eligible housing. The moneys of the
318 fund shall be available to the department to provide financial
319 assistance to the owners of eligible housing for the maintenance,
320 repair, rehabilitation, and modernization of eligible housing and for
321 other activities consistent with preservation of eligible housing,
322 including, but not limited to, (1) emergency repairs to abate actual or
323 imminent emergency conditions that would result in the loss of
324 habitable housing units, (2) major system repairs or upgrades,
325 including, but not limited to, repairs or upgrades to roofs, windows,
326 mechanical systems and security, (3) reduction of vacant units, (4)
327 remediation or abatement of hazardous materials, including lead, (5)
328 increases in development mobility and sensory impaired accessibility
329 in units, common areas and accessible routes, (6) relocation costs and
330 alternative housing for not more than sixty days, necessary because of
331 the failure of a major building system, and (7) a comprehensive
332 physical needs assessment. Financial assistance shall be awarded to
333 applicants consistent with standards and criteria adopted in
334 consultation with the [recommendations of the State-Assisted Housing
335 Sustainability Advisory Committee] Joint Standing Committee of the
336 General Assembly on Housing.

337 (b) In each of the fiscal years ending June 30, 2008, and June 30,
338 2009, the department may expend not more than seven hundred fifty
339 thousand dollars from the fund for reasonable administrative costs
340 related to the operation of the fund, including the expenses of the
341 State-Assisted Housing Sustainability Advisory Committee, the
342 development of analytic tools and research concerning the capital and
343 operating needs of eligible housing for the purpose of advising the
344 General Assembly on policy regarding eligible housing and the study
345 required by section 107 of public act 07-4 of the June special session*.

346 Thereafter, the department shall prepare an administrative budget.
347 [which shall be effective upon the approval of said committee.]

348 (c) [(1)] The department [shall] may adopt regulations, in
349 accordance with chapter 54, to implement the provisions of this section
350 and sections 8-37xx, 8-37zz and 8-37aaa. Such regulations shall
351 establish (A) guidelines for grants and loans, and (B) a process for
352 certifying an emergency condition in not more than forty-eight hours
353 and for committing emergency funds, including costs of resident
354 relocation, if necessary, not more than five business days after
355 application by the owner of eligible housing for emergency repair
356 financial assistance. [The guidelines under subparagraph (A) of this
357 subdivision shall provide for deferred payment of principal and
358 interest upon approval of the committee.

359 (2) The department shall adopt written policies and procedures to
360 implement such provisions while in the process of adopting such
361 policies and procedures in regulation form, and the commissioner shall
362 print a notice of intention to adopt the regulations in the Connecticut
363 Law Journal not later than twenty days prior to implementing such
364 policies and procedures. The department shall submit final regulations
365 to implement said sections to the legislative regulation review
366 committee not later than October 1, 2009. Policies and procedures
367 implemented pursuant to this subdivision shall be valid until the time
368 final regulations are effective.]

369 (d) In reviewing applications and providing financial assistance
370 under this section, the department, in consultation with the [State-
371 Assisted Housing Sustainability Advisory Committee] Joint Standing
372 Committee of the General Assembly on Housing, shall consider the
373 [long term] long-term viability of the eligible housing and the
374 likelihood that financial assistance will assure such long term viability.
375 As used in this section, "viability" includes, but is not limited to,
376 continuous habitability and adequate operating cash flow to maintain
377 the existing physical plant and any capital improvements and to
378 provide basic services required under the lease and otherwise required

379 by local codes and ordinances.

380 (e) On or before February 1, 2009, and annually thereafter, the
381 department [, in consultation with the State-Assisted Housing
382 Sustainability Advisory Committee,] shall submit a report on the
383 operation of the fund, for the previous calendar year, to the General
384 Assembly, in accordance with section [11-4a] 32-1m, as amended by
385 this act. The report shall include an analysis of the distribution of
386 funds and an evaluation of the performance of said fund and may
387 include recommendations for modification to the program.

388 Sec. 10. Section 8-37zz of the general statutes is repealed and the
389 following is substituted in lieu thereof (*Effective from passage*):

390 (a) There is established a State-Assisted Housing Sustainability
391 Advisory Committee. The committee shall consist of the following
392 members:

393 (1) One appointed by the speaker of the House of Representatives,
394 who may be a member of the General Assembly;

395 (2) One appointed by the president pro tempore of the Senate, who
396 may be a member of the General Assembly;

397 (3) One appointed by the majority leader of the House of
398 Representatives, who shall represent a housing authority with one
399 hundred or more but less than two hundred fifty units of eligible
400 housing and be appointed from a list submitted by the Connecticut
401 Chapter of the National Association of Housing and Redevelopment
402 Officials;

403 (4) One appointed by the majority leader of the Senate, who shall
404 represent a housing authority with fewer than one hundred units of
405 eligible housing and be appointed from a list submitted by the
406 Connecticut Chapter of the National Association of Housing and
407 Redevelopment Officials;

408 (5) One appointed by the minority leader of the House of

409 Representatives, who shall represent a housing authority with two
410 hundred fifty or more units of eligible housing and be appointed from
411 a list submitted by the Connecticut Chapter of the National
412 Association of Housing and Redevelopment Officials;

413 (6) One appointed by the minority leader of the Senate, who shall
414 represent a housing authority with fewer than one hundred units of
415 eligible housing and be appointed from a list submitted by the
416 Connecticut Chapter of the National Association of Housing and
417 Redevelopment Officials;

418 (7) Four appointed by the Governor;

419 (8) The State Treasurer, or the Treasurer's designee; and

420 (9) The State Comptroller, or the Comptroller's designee.

421 (b) The committee shall meet at least quarterly and shall advise the
422 Commissioner of Economic and Community Development and the
423 Connecticut Housing Finance Authority on the administration,
424 management, procedures and objectives of the financial assistance
425 provided pursuant to section 8-37yy, as amended by this act,
426 including, but not limited to, the [establishment of criteria, priorities
427 and procedures for such financial assistance and the] adoption of
428 regulations pursuant to section 8-37yy, as amended by this act.

429 (c) The chairperson and vice-chairperson of the committee shall be
430 selected by the committee from among its members. The chairperson,
431 or the vice-chairperson in the absence of the chairperson, may establish
432 subcommittees and working groups of the members as needed and
433 designate a chairperson of each such subcommittee.

434 (d) The initial term of the members appointed to the committee
435 pursuant to subdivisions (1) to (7), inclusive, of subsection (a) of this
436 section shall be staggered by lottery conducted by the committee. After
437 the initial term, the terms of all members shall be three years. Members
438 may be reappointed for an unlimited number of terms.

439 Sec. 11. Subsection (a) of section 32-1m of the general statutes is
 440 amended by adding subdivision (17) as follows (*Effective from passage*):

441 (NEW) (17) A report on the State-Assisted Housing Sustainability
 442 Fund along with an analysis of the distribution of funds, an evaluation
 443 of the performance of the fund and any recommendations for
 444 modification of the program established by said section 8-37yy, as
 445 amended by this act, if any.

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>from passage</i>	8-114d
Sec. 2	<i>from passage</i>	8-119h
Sec. 3	<i>from passage</i>	8-119l
Sec. 4	<i>from passage</i>	8-119x
Sec. 5	<i>from passage</i>	8-410
Sec. 6	<i>from passage</i>	8-336m
Sec. 7	<i>from passage</i>	8-336o
Sec. 8	<i>from passage</i>	8-336p(d)
Sec. 9	<i>from passage</i>	8-37yy
Sec. 10	<i>from passage</i>	8-37zz
Sec. 11	<i>from passage</i>	32-1m(a)

PD *Joint Favorable Subst.*

FIN *Joint Favorable*