



**HOME BUILDERS & REMODELERS ASSOCIATION  
OF CONNECTICUT, INC.**

3 Regency Drive, Suite 204, Bloomfield, CT 06002  
Tel: 860-216-5858 Fax: 860-206-8954 Web: [www.hbact.org](http://www.hbact.org)

*Your Home  
Is Our  
Business*

February 5, 2015

To: Senator Gary Winfield, Co-Chairman  
Representative Larry Butler, Co-Chairman  
Members of the Housing Committee

From: Bill Ethier, CAE, Chief Executive Officer

Re: **Support for HB 6640, AAC Allocations of Low Income Housing Tax Credits**

The HBRA of Connecticut is a professional trade association with about eight hundred (800) member firms statewide employing tens of thousands of CT's citizens. Our members, all small businesses, are residential and commercial builders, land developers, remodelers, general contractors, subcontractors, suppliers and those businesses and professionals that provide services to our diverse industry and to consumers. We build between 70% to 80% of all new homes and apartments in the state each year and engage in countless home remodeling projects.

**We support HB 6640 as another way to help developers who are successful in opening up certain communities to more affordable housing options.**

Many barriers to producing new homes and apartments continue to exist in too many communities. Some communities have "opened their gates" to an extent due to the eight-year Great Recession that persists to this date and the recognition that their local economies and tax base cannot survive without more housing. Yet, there still exist over fifty (50) possible steps in Connecticut, each one a possible stop, that a housing developer has to consider before being allowed to put a shovel in the ground to build a new home. Our regulatory barriers are well documented (see <http://www.hbact.org/RegulatoryHurdlesInCT>) and HB 6640 will help those developers who are successful in navigating the difficult task of producing more affordable homes in areas of higher opportunity for more of CT's citizens. These areas have high performing schools, safe neighborhoods, and access to good paying jobs. The factor that often limits access to these communities is the lack of affordable housing options.

The Low Income Housing Tax Credit (LIHTC) program is a worthy federal program that supports the creation of affordable housing. In order to expand its use in higher opportunity areas, LIHTC allocations need to be directed toward those areas. This will help the challenge of overcoming racial and economic segregation across the state by breaking down barriers to residing in places where one chooses to build a better life. While only a proposed bill, HB 6640 is sufficiently detailed to accomplish this goal, and we urge you draft and pass this legislation.

Thank you for the opportunity to express our views on this important topic.

**"Building CT's Economy, Communities and Better Lives with Advocacy and Knowledge that Solves Our Member's Problems."**