



Testimony of
Betsy Crum, Executive Director
Connecticut Housing Coalition

**SB 00946 – An Act Concerning Revenue Items to Implement the Governor’s Budget –
OPPOSE INTERCEPT OF COMMUNITY INVESTMENT ACT FUNDS**

Senator John Fonfara, Co-Chair, Representative Jeffrey Berger, Co-Chair, and Members of the Finance, Revenue and Bonding Committee:

Thank you for the opportunity to provide this testimony today. My name is Betsy Crum and I am the Executive Director of the Connecticut Housing Coalition. The Housing Coalition represents the broad, vibrant network of community-based affordable housing activity across the state. Our more than 250 member organizations include nonprofit developers, human service agencies, resident associations, and diverse other housing practitioners and advocates. Founded in 1981, the Coalition works to expand housing opportunity and to increase the quantity and quality of affordable housing in Connecticut.

The Connecticut Housing Coalition joins with our other statewide coalitions in **strongly supporting preserving the funding for Connecticut’s most successful community development program, the Community Investment Act (CIA)**. SB 00946 and the Governor’s proposed budget would intercept the revenue generated by this highly effective financing vehicle. CIA was enacted as PA 05-228 and directs document recording fees to four important uses: farmland protection, historic preservation, open space and affordable housing. CIA has benefitted nearly every city and town in Connecticut, providing important gap financing, technical assistance and resources to improve the quality of life for everyone in our state. In a year when we are all preparing to deal with less, eliminating CIA funding may be penny-wise, but is definitely pound-foolish.

The Community Investment Act supports activities that are unique and essential, and typically have no other source of funding. In the area of affordable housing, CIA provides approximately \$5 million annually to the Connecticut Department of Housing (formerly to the Connecticut Housing Finance Authority) supporting such flexible housing programs as:

- Rapid Rehousing programs that work to prevent and end homelessness by getting families quickly out of shelters and into housing;
- A Statewide Cold Weather Homelessness Response, including a variety of activities to ensure shelter for all persons in the State in the event of extreme cold weather, so critical during this past winter.
- Housing Connections, a technical assistance program working with scores of Connecticut’s suburban and rural communities to develop hundreds of units of affordable housing in their own backyards.

- The Housing Authority Tenants Special Opportunities Families Fund (HATS-OFF), which helps public housing authorities take steps to improve the living environment for their tenants.
- A Transit-oriented housing fund that provides acquisition and predevelopment financing to support housing projects located along Connecticut's growing transit corridors, ensuring that affordable housing will be incorporated in these zones.

These are just a few examples of the scores of ways in which CIA programs have supported our communities in ways that capital financing programs cannot. I have attached a few documents that illustrate some past and present uses supporting housing needs and programs. I think you will see that these programs fill gaps, leverage private dollars, meet local needs, improve the quality of life for local residents, and - in the case of homeless programs - save lives.

Please consider restoring this critical need that makes life better for all of Connecticut's communities and their residents. Thank you for the opportunity to testify today.

HOUSING CONNECTIONS

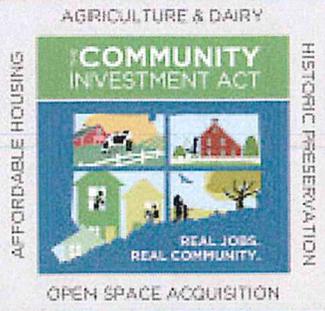
THE COMMUNITY INVESTMENT ACT SUCCESS STORIES

No
219

HOUSING CONNECTIONS of connecticut

A network of opportunities for community developers

Made possible by support from the
Community Investment Act



HOUSING CONNECTIONS
OF CONNECTICUT
Suburban & Rural CT

Affordable Housing

Housing Connections of Connecticut links local people with ideas and techniques that can create affordable housing to fit the needs of their communities.

Housing Connections works in Connecticut's suburban and rural towns, helping local residents address the affordable housing needs of their communities. Local Initiatives Support Corporation (LISC) and Connecticut Housing Coalition offer technical assistance with planning, site selection, design, financing, development and management of affordable housing. Since 2007, this program has been supported by the Connecticut Housing Finance Authority with funds from the Community Investment Act.

Housing Connections works with a variety of local partners including nonprofits, community organizations, local governments, housing authorities and small for-profit developers. From Greenwich to Killingly, Salisbury to Stonington, Housing Connections provides services to over one-third of the 151 eligible towns in the state.

Here are some highlights:

- Housing Connections is actively providing technical assistance in all 8 of Connecticut's counties.
- 115 requests for technical assistance have been received.
- 40 of the technical assistance requests are active clients--local groups with whom Housing Connections is working.
- 24 of the 40 groups are in various stages of project development and will produce 596 units.
- The Housing Connections portfolio includes 261 completed affordable housing units and over \$43 million in development.



THE COMMUNITY INVESTMENT ACT • PA 05-22B • PA 09-3 • WWW.COMMUNITYINVESTMENTACT.ORG

The Community Investment Act, enacted in 2005, stimulates private investment to protect our natural, agricultural, and historic resources, and to assist affordable housing. CIA funds come from a surcharge on real estate document recording fees. They are then invested in agriculture viability, dairy farm support, historic preservation, open space, farmland, affordable housing, Local Capital Improvement Projects and Town Clerk records management.



JEWETT CITY

AMERICAN LEGION VETERANS HOUSING

THE COMMUNITY INVESTMENT ACT

AFFORDABLE HOUSING

SUCCESS STORIES

American Veterans have a special place in our hearts; we appreciate and honor their bravery and valor. Yet, many struggle as they make the transition to civilian life, especially now when jobs are scarce and housing is expensive. The American Legion Veteran Housing, Inc. (TALVHI) is the first of its kind and a national model of affordable supportive housing for homeless and disabled vets and has been operating since 2012.

Veterans living in rural towns across the country may find it hard to get services from the U.S. Department of Veterans Affairs' local and regional offices, as most are located in large cities. This means that homeless and/or disabled vets living in the suburbs and out in the country can be left unassisted in towns unable to provide them services. Back in 2002, members of the LaFlamme-Kusek American Legion Post 15 in rural southeastern Connecticut sought to solve this problem along with finding a good use for their 130-year old building that was in great need of revitalization.

Set in small-town Jewett City, the revitalized historic American Legion Hall now includes 18 600-square-foot, one-bedroom apartments, each fully equipped and handicapped accessible. Two of the apartments are designed entirely for residents with physical disabilities. The façade of the old building was kept in tact and seamlessly connected to a new addition, which houses the project manager's office and common areas for formal and informal gathering that include a kitchen, exercise and laundry rooms, and multi-purpose room.

Funding for TALVHI was obtained from Connecticut's Community Investment Account (CIA), Connecticut Housing Tax Credits, Supportive Housing Next Steps, and the U.S. Department of Housing and Urban Development.



THE COMMUNITY INVESTMENT ACT

PA 05-228

PA 09 -3

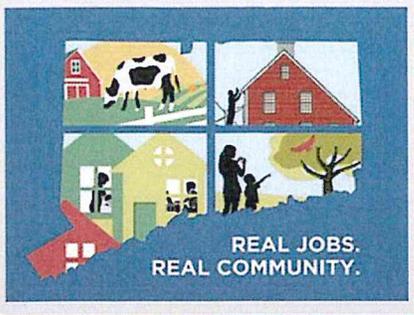
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The 2005 Community Investment Act implements the goals of the State of Connecticut to protect and preserve the beauty and unique character of the state for future generations through a designated funding stream. Funds from the Community Investment Act are used to save farms, preserve historic places and open space, and create affordable housing.

The Community Investment Act has helped to sustain the character and strengthen the economy of nearly every town and city in Connecticut.

STATEWIDE

RAPID RE-HOUSING PROGRAM



THE COMMUNITY INVESTMENT ACT

AFFORDABLE HOUSING

SUCCESS STORIES



Rapid Re-Housing is a strategy that can quickly end a family or individual's experience of homelessness by providing short-term financial assistance and case management support to help clients leave a shelter for permanent, stable housing. Financial assistance can be a security deposit, rent subsidy, utility payment or other housing-related expense and can be available for up to 12 months while the household stabilizes. Case management helps find safe housing, refer families for food assistance and health care and support the members of the household actually move from homelessness to housing.

The Connecticut Coalition to End Homelessness (CCEH) has administered a Rapid Re-Housing Financial Assistance Fund since 2012 with funding made possible by the Connecticut Housing Finance authority through the Community Investment Act. CCEH provides financial assistance to households enrolled in the Department of Housing's Connecticut's Rapid Re-Housing Program for case management services.



Rapid Re-Housing is an intervention that can change lives for the better. For many who experience homelessness, the Connecticut Rapid Re-Housing Program provides just what they need to get back on their feet and exit homelessness.

THE COMMUNITY INVESTMENT ACT

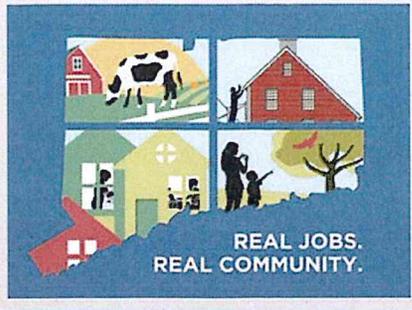
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WILTON

WILTON COMMONS

THE COMMUNITY INVESTMENT ACT

AFFORDABLE HOUSING

SUCCESS STORIES

Set on 4.8 acres of wooded land in central Wilton, Wilton Commons is a congregate senior housing facility that provides an ideal mix of convenience and rural living for its residents. The first phase includes 51 apartments with on-site amenities such as a central dining room, a library, crafts and recreation rooms, meditation space, beauty shop, and a small store. Twenty-three units will be added in phase two when state and federal funding become available.

Wilton Commons, Inc. (WCI), the nonprofit grassroots organization created to bring the project to fruition, was established in 2002. WCI board members actively worked to gain the support of Wilton residents for the affordable senior housing site.

Housing Connections staff provided

knowledge about the housing development process and helped WCI chose a nonprofit developer, Mutual Housing Association of Southwestern Connecticut, to manage the building project from processing zoning applications, putting together funding proposals, construction and lease-up.

Wilton Commons is a mixed-income development, serving people up to 60% of Area Median income.

Wilton Commons is funded through a mix of federal, state and local dollars. Sources include the National Equity Fund, the Connecticut Housing Finance Authority with funds from the Community Investment Act, the Connecticut Department of Economic and Community Development, and over \$2 million in private grants and donations.



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