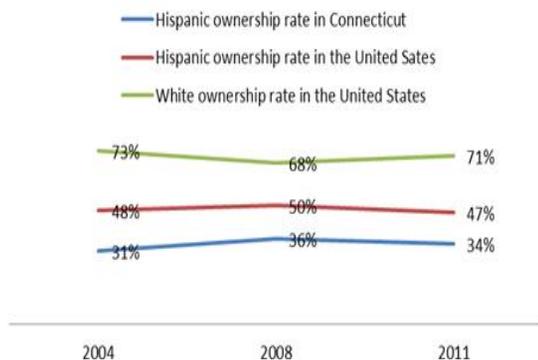


2012 Latino & Puerto Rican Affairs Commission Report on Quality Affordable Housing.

All Connecticut Latinos Have Access to Quality Affordable Housing

Partners: CT Attorney General's Office, CT Housing Finance Authority, Connecticut Children's Medical Center, Department of Public Health, CT Commission on Health Equity, CT Association of REALTORS, CT Fair Housing Center, CT Coalition to End Homelessness, CT Aids Resource Center, CT Judicial Branch, CT Housing Coalition, First Niagara Bank, Partnership for Strong Communities and South Eastern CT Housing Association (SECHA).

Hispanic Homeownership Rates



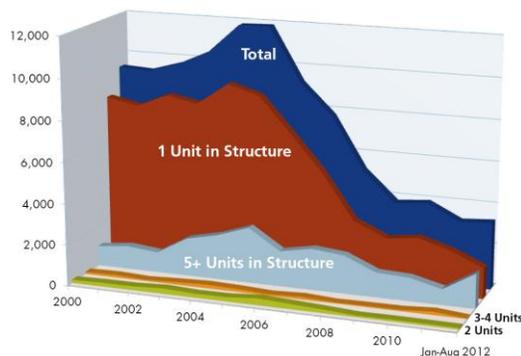
Story behind the baseline:

The agency identified a series of factors that are driving the inability of the Hispanic community to achieve quality affordable housing & these include the high cost of housing in CT, lack of quality affordable housing and lower income levels within the community.



Building Permits Issued in Connecticut by Number of Units in Structure, 2000-2012

Source: U.S. Census Bureau



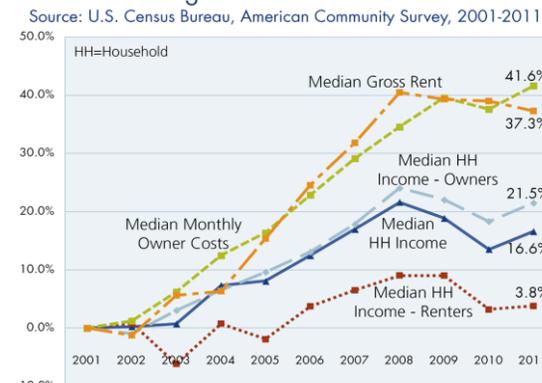
Story behind the baseline:

This chart reflects Connecticut's anemic housing production levels from 2000-2012, however 2012 has seen a slight increase in this trend. Chart courtesy of Partnership for Strong Communities.



Change in Median Household Income and Housing Prices from 2001-2011

Source: U.S. Census Bureau, American Community Survey, 2001-2011



Story behind the baseline:

The Partnership for Strong Communities also indicated that only 29 of CT's 169 cities & towns that have over 10% of their housing stock considered affordable in 2011. This is yet another barrier for the Hispanic community to overcome in addition to the issues of affordability, lower income ratios and availability.



Proposed Actions to Turn the Curve:

The Latino and Puerto Rican Affairs Commission (LPRAC) will work to prioritize the following tasks leading to achieving the goal of: identifying strategies that can ameliorate the issues facing us under the following areas of concern: financial-construction trust; educational programming-educating resident homebuyers and informing community about services available to them; gather data on health of children and adults living in sub-standard conditions that cause asthma and other disease then work with hospitals to reduce re-hospitalizations; Connecticut's income disparity-address minimum wage issue as in CT 51% of jobs do not pay enough to rent a 2 bedroom apartment; inclusion of young people; bringing them into the conversation. Next steps would be to invite partners who were missing at the conversation to continue the dialogue towards creation of a strategy to help us and our partners realize outcomes in the 10 key areas identified by the group on November 15, 2012 once the report is provided to each of the participants present and potentially those that we would invite to follow up conversations as we build the strategy that will begin to turn the curve.



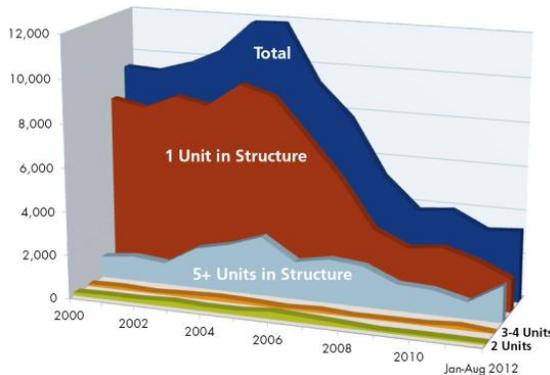
2012 Program Report Card: All Connecticut Latinos Having Access to Quality Affordable Housing

Quality of Life Result: Work to reduce barriers that allow Latinos in Connecticut to gain access to Quality Affordable Housing by ensuring that they receive equal treatment when applying for housing loans, they are not discriminated against when applying for rental housing, that they receive information about availability and opportunity to obtain housing.

Is Anyone Better Off?

How much new construction is being built in CT?

Building Permits Issued in Connecticut by Number of Units in Structure, 2000-2012
Source: U.S. Census Bureau



Story behind the baseline:

Housing production in Connecticut has been very low over the past five years, but 2012 has seen a slight upturn, driven by an increase in building permits issued for multifamily structures. (Report by Partnership for Strong Communities) We at the LPRAC would work in conjunction with our partners in creating educational programs that will inform the community about accessibility to newly built homes and apartments for lease. In addition, information about the types of funding mechanisms that can be accessed through state, federal and conventional loans will be offered. Finally, bringing in partners such as CT Economic and Community Development and the Department of Labor to talk about creation of better paying jobs opportunities.



Proposed Actions to Turn the Curve:

The Latino and Puerto Rican Affairs Commission will work with partner agencies to institute the following action items:

Action 1: Examine blight ordinances to begin implementing strategies to bring those properties back to the respective cities and towns to create new revenue and new housing for CT's residents.

Action 2: Work in collaboration with CHFA and other housing service agencies in order to develop and offer educational programs that will assist residents in obtaining quality affordable purchase and/or rental housing.

Action 3: Work to develop micro-lending institutions in order to make financing options available to the community.

Action 4: Begin the conversation with DECD to bring in other community partners in order to establish building trusts that will leverage funding for new construction in low-income communities.

Action 5: Begin discussions on how to obtain the \$250 million needed to capitalize development among public/private sectors.

Action 6: Work with CHIF to examine health and safety issues in housing.

Action 7: Address minimum wage concerns to see how new higher pay positions can be identified to make housing more affordable.

Data Development Agenda:

1) Develop a list of agencies that can be invited to help in realizing the actions identified.

2) Bring interns on board with an interest in research to assist in obtaining blighted property lists from area cities and towns.

3) Begin designing educational programs with the guidance of agencies such as CHFA to inform the community about available opportunities for purchase and rental of housing in CT.

4) Develop a timeline to work under for the respective tasks identified in this document.

5) Research how many micro-lending institutions are in CT and see which ones we can bring on board to help us realize this agenda.

6) Examine building trusts in CT and other states to see the viability of establishing similar trusts in CT with intention of reducing or eliminating blighted properties.

7) Analyze, in collaboration with participants and other partners, how best to raise the funding needed to capitalize public/private development.

8) Establish a contact and work group with the State DOL in order to look into jobs that may raise the average minimum wage for low-income residents of the state through added training and apprenticeships to provide new skills.