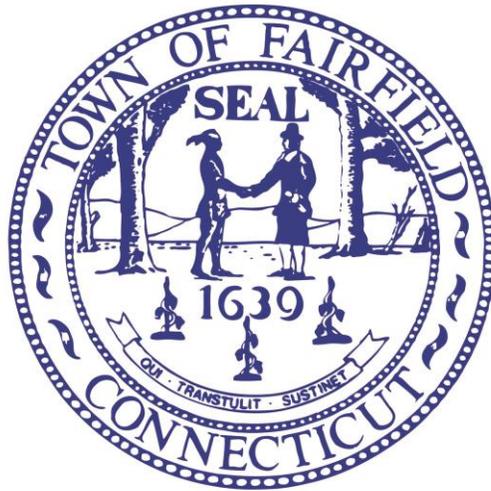


TOWN OF FAIRFIELD



CONSOLIDATED PLAN 2015-2019

Annual Action Plan, 2015-2016

Prepared by the Office of Community & Economic Development
Town of Fairfield

Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The Community Development Block Grant (CDBG) Program is authorized under Title I of the Housing and Community Development Act of 1974, and is administered by the U.S. Department of Housing and Urban Development (HUD) through its Office of Community Planning and Development. The primary objective of this program is the development of viable communities by providing decent housing, a suitable living environment and expanded economic opportunities, principally for persons of low and moderate income. As a municipality with a population of more than 50,000 persons, the Town of Fairfield qualifies as an entitlement community, meaning that it receives an annual allocation of CDBG funds.

As a condition of receipt of such funds, the Town is required to engage in a collaborative planning process and to prepare a Five-Year Consolidated Plan that identifies the housing, community and economic development needs of the Town and its residents. This Consolidated Plan was developed in accordance with the requirements of 24 CFR Part 91, and represents an effort to establish a unified vision of community needs, priorities and resources. This Consolidated Plan covers the five year period from October 1, 2015 through September 30, 2019.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

As a result of this planning effort, the Town has established the following strategic goals and objectives:

- To increase the supply and availability of affordable elderly rental housing by supporting the acquisition, rehabilitation and/or new construction of elderly rental units;
- To increase the supply and availability of affordable rental housing, particularly for extremely low and very low income residents, through the acquisition and/or rehabilitation of existing multi-family units;
- To enhance the provision of housing and other supportive services to address the needs of the homeless, including special needs populations, and those at risk of homelessness;
- To cultivate affordable homeownership opportunities through the provision of financial assistance to first-time homebuyers, and through the acquisition, development of infrastructure and rehabilitation of housing units or other means to preserve or increase the supply of affordable home ownership opportunities;
- To enhance the affordability and quality of the existing housing stock through the rehabilitation of owner-occupied, single family properties;

- To support the development, continuance or expansion of public service programs designed to assist the elderly, the disabled, disadvantaged youth and other populations with special needs;
- To eliminate barriers to accessibility in public buildings and facilities;
- To expand and/or improve existing parks and recreational facilities, particularly those located in distressed areas with high concentrations of low-income populations;
- To support and encourage the construction, replacement or reconstruction of local sidewalks, streets and/or other vital infrastructure to enhance the livability of neighborhoods and to encourage economic development; and
- To encourage the creation and/or retention of jobs for low to moderate income persons by providing start-up capital and technical assistance to new or expanding small businesses.

These priorities will help guide future funding allocation decisions. The projects and activities proposed for the upcoming program year are consistent with these priorities.

3. Evaluation of past performance

The Town reports annually on the progress that it has made in addressing the priority needs identified in its Strategic Plan through the Consolidated Annual Performance Evaluation Report (CAPER). During the preceding five year period, the Town made considerable strides in meeting the needs of its lower income residents, but there remains much work to be done.

The Town deems its performance in administering the CDBG program to be satisfactory. In response to a monitoring finding in 2010, the Town revamped its lead safe work practices and procedures. The Town also failed to meet its timeliness standard in 2013. The Town believes that it has taken steps to prevent a recurrence primarily through selecting projects that are more "shovel ready" and pro-actively working with recipients to ensure timely completion of funded projects.

While the Town met or exceeded most of its CDBG program objectives, it fell short in a few noteworthy areas, specifically in its multi-family rehabilitation and micro-enterprise assistance programs. In both cases, applications fell short of expectations. Nevertheless, the Town remains committed to both programs and believes that they meet an identifiable need within the community. It should be noted that both are susceptible to economic cycles and market forces that are largely beyond the control of the municipality. For the 2015-2019 Strategic Plan, the Town has adjusted its goals accordingly, and will continue to aggressively market these programs through various means.

4. Summary of citizen participation process and consultation process

The Town held several topical workshops to solicit input from key community partners, stakeholders and the general public on housing and community development needs. The Affordable Housing Committee hosted a workshop on housing needs on February 11th, which was attended by several housing providers as well as members of the public. The Office of Community & Economic Development met with non-profit agencies and community partners on February 13th to discuss public service needs and priorities. Finally, on March 5th, the Economic Development Commission hosted a discussion regarding economic development needs.

The Town adheres to a written Citizen Participation Plan, which was last updated in March of 2010, in the development of its Consolidated Plan. In accordance with this Plan, a public hearing was held on February 24, 2015 to solicit input from citizens and organizations regarding housing and community development needs. At this public hearing, applications for CDBG funding assistance were made available to interested members of the public. Additionally, information packets and applications were mailed to current and past recipients of CDBG funding and to other individuals and groups upon request. The instructions indicated that applications for funding assistance would be accepted through March 20, 2015. A second public hearing was held on May 26, 2015. The proposed activities and allocation of resources specified herein were subsequently approved by vote of the Board of Selectmen and Representative Town Meeting (RTM) at their meetings of June 3, and June 22, 2015, respectively.

Formal notice of this Plan was provided on July 9 and July 10, 2015 which dates mark the beginning of a 30-day public comment period. Citizens were instructed to mail all written comments or questions directly to the Office of the Community and Economic Development, Old Town

5. Summary of public comments

The Town received no written comments regarding the draft Consolidated Plan.

6. Summary of comments or views not accepted and the reasons for not accepting them

Not applicable. The Town received no written comments regarding the draft Consolidated Plan.

7. Summary

By most measures, the Town of Fairfield, located in one of the most affluent parts of the country and frequently cited as one of the best places to live by state and national publications, would seem to have few housing or social service needs. Although this may be true to some extent, a closer examination

reveals tremendous wealth inequalities, pockets of extreme poverty and persons living in our midst for whom life is a daily struggle.

The Town has a history of developing a variety of effective social service and community development programs, creating affordable housing opportunities for its residents and being pro-active in addressing the region's homelessness issue. Despite these efforts, rapidly rising home prices have generally decreased the supply of affordable housing and increased the cost burden on households who can least afford it.

The high cost of housing and living in general places considerable stress on lower and middle income working families. Household incomes have not kept pace with rising home prices, and homeownership is effectively out of reach for many young people and families. The elderly, many of whom live on fixed incomes and are "housing rich, but cash poor" also face challenges to remain in the community in which they grew up.

The Department of Community & Economic Development, as Lead Agency for the Town, is well positioned to coordinate initiatives to meet these challenges, to identify opportunities in which to maximize limited resources and leverage those resources to greatest effect. The Department has effective working relationships with many community organizations, area not-for profits, neighboring jurisdictions and State agencies. The Department continues to seek out new and innovative ways in which to efficiently and effectively utilize its resources to address the housing and community development needs identified through the consolidated planning process.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	FAIRFIELD	Community & Economic Development

Table 1 – Responsible Agencies

Narrative

The Office of Community and Economic Development has been designated as the Lead Agency for the Town of Fairfield, and is responsible for overseeing the development of the Consolidated Plan and all facets of the Town's participation in the CDBG program. The Director of Community & Economic Development and Grants Coordinator served as the key point of contacts during the consolidated planning process.

Consolidated Plan Public Contact Information

Consolidated Plan Public Contact Information

Department of Community and Economic Development

Town of Fairfield

Old Town Hall, 611 Old Post Road

Fairfield, CT 06824

Mark Barnhart, Director

(203) 256-3120

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PR-10 Consultation - 91.100, 91.200(b), 91.215(I)

1. Introduction

One of the major goals of the consolidated planning process is to enhance coordination among the various agencies involved in providing housing and social services. The Town will continue its efforts to improve communication with private industry, non-profit organizations, and public institutions as well as the general public to best allocate its Federal dollars to address the most pressing needs of the community. Toward this end, Fairfield will make every effort to coordinate all funding and in-kind resources available to the jurisdiction. The Town recognizes the benefits and need for this type of hands-on coordination, which will maximize the potential of resources to ameliorate the housing and non-housing community development needs of the Town.

The Department of Economic and Community Development will coordinate public participation in the CDBG process as required by HUD regulations. Along with coordinating public participation for Annual Plans and Five Year Consolidated Plan, the Department will continue to support and participate in public participation processes which encourage and assist community development. More specifically, neighborhood groups will be consulted to develop planning and funding strategies for improving their neighborhoods. The Town will also continue to work with local non-profits, citizen, government agencies and other community organizations to ensure that the needs and concerns of the community are addressed.

Fairfield has a small network of capable non-profit housing and social service providers. The Town has been and will continue to effect coordination among these providers and the local government. The Town will also encourage new or existing service providers to create new innovative programs to serve the needs of the community.

As part of the development process for the Consolidated Plan, the Town held public hearings and invited housing and social service providers to discuss the most pressing needs of the community. This process has helped bring groups together in an effort to coordinate their resources and efforts.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

The Town consults regularly with both public and private agencies that provide assisted housing, health, mental health and other social services to the Fairfield community. In developing this Strategic Plan, the Town invited the active participation of these groups through targeted mailings, public workshops and one-on-one interviews with key stakeholders, such as the Health Department, Operation Hope and the

Fairfield Housing Authority. The Town has found that the workshops themselves are a very effective tool for information-sharing and collaboration.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The Opening Doors of Fairfield County Continuum of Care is a network of community leaders working together to end homelessness through the creation of permanent affordable supportive housing and other resources that prevent homelessness and provide real opportunities for housing. The Continuum of Care is the driving force behind the region's Ten Year Plan to End Homelessness. The Continuum is responsible for conducting the Annual Point in Time Count as well other activities such as the Project Homeless Connect, a one-day, one-stop event for homeless people or those at risk of homelessness.

The Opening Doors of Fairfield County Continuum is the result of a merger between the Bridgeport, Norwalk and Stamford Continuums. The Opening Doors Continuum, which now stretches from Greenwich to Stratford, has created a region-wide coordinated wait list and intake system utilizing the statewide 211 Infoline. The Continuum has also implemented a vulnerability index system that identifies homeless individuals and families who are most at risk for mortality and/or those who have been homeless the longest. Using this index and ranking system, Individuals and families identified as chronically homeless and medically vulnerable are given prioritization for rapid housing securitization.

By centralizing intake and program admissions decisions, a coordinated entry process to access housing makes it more likely that individuals and families will be served more quickly. Each point of entry uses the same assessment tool and makes decisions based on need and a comprehensive understanding of each program's specific requirements, target population, and available beds and services.

Continuum partners provide rapid re-housing as a short term intervention to help stabilize and support the most vulnerable families and individuals. Rapid Re-housing provides case management support that helps the clients build skill sets around maintaining housing, employment, and access to primary health care and connections to other social capital.

The Opening Doors Continuum is continuing its work to end homelessness by working to strengthen the housing delivery system; create supportive and affordable housing; foster housing retention through income growth and employment; support the housing stability of vulnerable families, children and youth; and break the cycle of homelessness and re-incarceration.

The above strategies are carried out through the efforts of committees and workgroups which meet regularly, and of which Fairfield is a part.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The Town of Fairfield is not a direct recipient of Emergency Shelter Grant (ESG) funds, but will continue to work closely with service providers such as Operation Hope and with the Greater Bridgeport Continuum of Care to meet the needs of its homeless and at risk populations.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

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Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Operation Hope
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted through direct mailing, through one on one interviews and through participation in a workshop.
2	Agency/Group/Organization	Church Housing for Fairfield
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted through direct mailing and through participation in a workshop.
3	Agency/Group/Organization	FAIRFIELD DEPARTMENT OF HEALTH
	Agency/Group/Organization Type	Services-Health Health Agency Other government - Local
	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted through direct mailing and through one on one interviews with the Director of Health.
4	Agency/Group/Organization	FAIRFIELD HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted through direct mailing and through follow up one on one interviews.
5	Agency/Group/Organization	CENTER FOR WOMEN AND FAMILIES
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services - Victims Regional organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted through direct mailing and through participation in a workshop.
6	Agency/Group/Organization	Jewish Home for the Elderly
	Agency/Group/Organization Type	Housing Services-Elderly Persons Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted through direct mailing and through participation in a workshop.
7	Agency/Group/Organization	TOWN OF FAIRFIELD SOCIAL SERVICES DEPARTMENT
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted through direct mailing and through one on one interviews with the Director of Human Services.

Identify any Agency Types not consulted and provide rationale for not consulting

The Town made reasonable efforts to engage a broad array of agency types and the general public. No agency types were excluded or intentionally omitted from this planning effort.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Opening Doors of Fairfield County	Goals and strategies are consistent with Strategic Plan
Affordable Housing Plan	Affordable Housing Committee	Goals and strategies are consistent with Strategic Plan
Plan of Conservation & Development	Town Plan & Zoning	Goals and strategies are consistent with Strategic Plan
Fair Housing Plan	Community & Economic Development	Goals and strategies are consistent with Strategic Plan

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The Town works closely with a number of state agencies and regional organizations in the implementation of the Consolidated Plan. These organizations include the Connecticut Department of Housing, Supportive Housing Works, the Housing Development Fund of Fairfield County, Connecticut Legal Services, the Connecticut Fair Housing Center, the United Way of Coastal Fairfield County, the Center for Women & Families and the Greater Bridgeport Regional Council, among others.

Narrative (optional):

PR-15 Citizen Participation

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The Lead Agency employed a variety of methods to engage the public in the consolidated planning process. The Lead Agency did a direct mailing to community partners, key stakeholders and other interested partners, government agencies and area non-profits to invite their participation and solicit input. The Town posted materials on its website and provide notices of upcoming workshops and public hearings through the local media. The Town held a series of topical workshops around the issues of affordable housing, economic development and public service needs. The Town held two public hearings to solicit input on housing and community development needs from the general public. The Lead Agency conducted interviews with key partners including the Fairfield Housing Authority and Operation Hope to discuss the needs of the public housing residents as well as the homeless and at-risk populations, respectively. The initial allocation plan and strategic priorities were reviewed and approved by the Board of Selectmen and Representative Town Meeting in public session. The Town believes that this inclusive and participatory process enabled it to establish goals that are reflective of the Town’s priority housing and community development needs, particularly to address the needs of its most vulnerable residents.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Targeted Mailing	Community Partners & Public	None	None	Not applicable	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Meeting	Residents of Public and Assisted Housing Housing Providers & Advocates	9 members of public + 2 staff attended workshop on 2/11/15	Need for more housing opportunities/affordable housing	All comments accepted	
3	Public Meeting	Govt. Agencies & Non-Profits	2 service providers + 1 staff person attended workshop on 2/13/15	Support continued funding to meet community needs	All comments accepted	
4	Public Hearing	Non-targeted/broad community	2 members of the public + 1 staff person attended hearing on 2/24/15	Supported continued funding for programs meeting community needs	All comments accepted	
5	Public Meeting	Non-targeted/broad community Economic Development Commission	4 Commission members; 3 members of public and 2 staff persons attended workshop on 3/12/15	Support continuation of funding for micro-enterprise assistance	All comments accepted	
6	Public Hearing	Non-targeted/broad community	2 members of public + 2 staff members attended	Support maintenance of existing housing & community development priorities	All comments accepted	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
7	Public Meeting	Non-targeted/broad community Board of Selectmen	3 Board members + approximately 20 members of public & staff attended meeting on 6/3/15	Support maintenance of existing program priorities	All comments accepted	
8	Public Meeting	Non-targeted/broad community Representative Town Meeting	36 members of RTM + approximately 30 members of public & staff attended RTM Meeting of 6/22/15	Support for Proposed Plan	All comments accepted	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Many low to moderate income households struggle to achieve economic self-sufficiency and to provide a quality living environment for their families. Much of the frustration borne of this challenge is due to the lack of affordable housing in the area. Fairfield has some areas that are very densely populated, with the highest densities located in census tracts 612, 613 and 614. These census tracts are also areas with higher concentrations of low to moderate income persons and racial and ethnic minorities. These areas usually consist of very small lots, narrow streets, many of which are in need of paving, sidewalk and drainage improvements, and limited off-street parking. The housing stock in these areas is generally older, and may require abatement of lead-based paint hazards.

Housing cost burden is the most prevalent housing problem. Over 87% of extremely low income owner households pay more than 30% of their income toward housing, with nearly 78% reporting that they devote more than half of their income for housing. For very low income owners, 85% report housing problems related to cost burden, with over 51% paying more than half of their income for housing. Among low (51-80% MFI) income owners, nearly 56% report moderate to severe housing cost burdens. Even among middle income (81-95% MFI) owners, more than half experience some form of housing problem, nearly all related to cost burden.

Almost 80% of extremely low income renter households pay more than 30% of their income for housing, as compared to more than 87% of owner households of similar means. Even as income rises, it appears that housing costs remain quite onerous for low to moderate income renter households.

Fairfield witnessed mixed results over the last decade in terms of population and household growth. According to figures from the 2007-2011 American Community Survey, Fairfield's population increased by 3% to 59,078 inhabitants, but saw the number of households decline by 3% to 19,765 households during the same period. Roughly half of all Fairfield households are small family households, defined as having 2-4 members. The median household size is 2.69 persons per household per the 2010 Census

Fairfield is considered a relatively affluent community, with median household income of \$118,476, which is significantly above the median household income for Fairfield County and the State of Connecticut as a whole, at \$82,558 and \$ 69,243 respectively. Moreover, median incomes in Fairfield have risen at a much faster pace (42%) than those at the county (27%) and state (29%) levels.

Despite this overall wealth, insufficient income remains a problem for many households in Fairfield. According to the 2007-2011 ACS data, approximately 9% of Fairfield households reported

incomes of less than \$25,000 and an estimated 5% of the population lives below the federal poverty line.

The situation is most acute among the elderly with extremely low incomes. Half of all extremely low income households contain at least one person who is at least 75 years of age. Expressed differently, roughly 20% of all households with at least one member who is at least 75 years of age or older are extremely low income, while another 18% are considered very low income.

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NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	57,340	59,078	3%
Households	20,428	19,765	-3%
Median Income	\$83,512.00	\$118,476.00	42%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	1,190	1,155	1,505	1,410	14,500
Small Family Households *	165	210	405	445	8,050
Large Family Households *	40	70	70	60	1,775
Household contains at least one person 62-74 years of age	195	245	465	310	2,440
Household contains at least one person age 75 or older	595	535	419	310	1,165
Households with one or more children 6 years old or younger *	95	110	65	150	1,435
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data Source: 2007-2011 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	10	35	0	0	45	45	0	20	0	65
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	0	20	20	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	10	10	0	20	0	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	200	70	65	90	425	550	500	455	290	1,795
Housing cost burden greater than 30% of income (and none of the above problems)	35	85	75	175	370	95	260	335	315	1,005

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	70	0	0	0	70	30	0	0	0	30

Table 7 – Housing Problems Table

Data 2007-2011 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	205	110	75	110	500	595	500	475	290	1,860
Having none of four housing problems	170	170	255	300	895	125	375	700	710	1,910
Household has negative income, but none of the other housing problems	70	0	0	0	70	30	0	0	0	30

Table 8 – Housing Problems 2

Data 2007-2011 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	60	65	44	169	55	145	265	465
Large Related	0	10	0	10	40	55	55	150
Elderly	40	75	40	155	580	535	399	1,514
Other	135	49	65	249	10	35	100	145
Total need by income	235	199	149	583	685	770	819	2,274

Table 9 – Cost Burden > 30%

Data 2007-2011 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	60	40	4	104	55	135	200	390
Large Related	0	0	0	0	40	55	35	130
Elderly	30	25	20	75	485	290	165	940
Other	110	4	40	154	10	25	60	95
Total need by income	200	69	64	333	590	505	460	1,555

Table 10 – Cost Burden > 50%

Data 2007-2011 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	0	10	10	0	20	0	0	0	0	0
Multiple, unrelated family households	0	0	0	0	0	0	0	0	0	0
Other, non-family households	0	0	0	20	20	0	0	0	0	0
Total need by income	0	10	10	20	40	0	0	0	0	0

Table 11 – Crowding Information – 1/2

Data 2007-2011 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source
Comments:

Describe the number and type of single person households in need of housing assistance.

According to data from the 2010 Census, 22.3% of Fairfield households are single-person households. Nearly two-thirds of these single person households are women living alone, of which 55% are 65 years of age or older. Overall, 46.3% of all single person households are elderly persons living alone. More than two-thirds of owner-occupied elderly households with incomes at or below 80% of the area median income report paying more than 30% of their income toward housing costs. 81% of extremely low income owner households with severe cost burdens are elderly households.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Persons with Disabilities

According to the 2009-2013 American Community Survey, it was estimated that there were 4,696 persons, or 7.9% of the population 5 years of age or older in Fairfield who reported some form of disability, including some 428 persons with income below the federal poverty level. The most prevalent disabilities reported include ambulatory (2059 persons), cognitive (1700 persons) and hearing (1630 persons) disabilities. Not surprisingly, more than a quarter of the population over 65 years of age report some form of disability. Several individuals interviewed for this report noted the need for more accessible, affordable housing in Fairfield.

Victims of Domestic Violence & Assault

Domestic violence is a leading contributor to homelessness. Survivors of domestic violence are often isolated from support networks and financial resources by their abusers, which puts them at risk of becoming homeless. As a result, they may lack steady income, employment history, credit history, and landlord references. They also often suffer from anxiety, panic disorder, major depression, and substance abuse.

Studies also suggest that many women experiencing homelessness are survivors of domestic violence, even if it's not the cause of their homelessness. One study in Massachusetts found that 92 percent of homeless women had experienced severe physical or sexual assault at some point in their lives, 63 percent had been victims of violence by an intimate partner, and 32 percent had been assaulted by their current or most recent partner. Such studies suggest a correlation between domestic violence and homelessness.

In the Bridgeport area, 22.5% of sheltered adults and 18.9% of unsheltered adults in the 2015 PIT count indicated they were survivors of domestic violence. Domestic violence affects people of all races, backgrounds and income levels, though poor women, who are already at risk of homelessness, are also at increased risk of domestic violence, according to a U.S. Department of Justice report. This past year, the Center for Women & Families provided services to 168 Fairfield residents through its Criminal Court Advocacy Program.

Survivors of domestic violence have both short- and long-term housing needs. Immediately, survivors require safe housing away from the abuser. Ultimately, the family requires access to safe, stable, affordable housing. A strong investment in affordable housing is crucial to this population, so that the family or woman is able to leave the shelter system as quickly as possible without returning to the abuser.

What are the most common housing problems?

HUD identifies four types of housing problems: (1) lack of complete plumbing facilities; (2) lack of complete kitchen facilities; (3) overcrowding or (4) housing cost burdens. Overcrowding is defined as condition in which there is more than one inhabitant per room. Severe over-crowding is defined by HUD as situations in which there are 1.5 persons per room.

HUD defines a situation in which housing costs represent more than 30% of household income as being “cost burdened.” When a household pays more than 50% of their household income to secure housing or shelter, that household is defined as being “severely cost burdened.”

Roughly one in five Fairfield households experiences some type of housing problem. Overall, some 17% of owner-occupied households report some type of housing problem, while nearly double that number of renter-occupied households (33%) experience one or more housing problems. Across all income levels and tenure, cost burden is by far the most prevalent housing problem experienced by Fairfield householders. 84% of renters and 97% of owners experiencing some type of housing problem identify cost burden as the source.

Are any populations/household types more affected than others by these problems?

34% of renter households with incomes at or below 100% AMI report a severe housing problem, the vast majority of which (85%) are attributable to severe cost burden. Similarly, 49% of owner-occupied households at similar income levels (\leq 100% AMI) report a severe housing problem, nearly all of which (97%) are severely-cost burdened. As one might suspect, these problems are more pronounced at

extremely low (<30%AMI) and very low (30-50%AMI) income levels, but 22% of all moderate income renters with incomes between 80-100% AMI also report severe housing problems

Among renters experiencing cost burden (>30%), the need is most pronounced among extremely low income households, where 40% report being cost burdened. More than two-thirds of owner-occupied elderly households with incomes at or below 80% of the area median income report paying more than 30% of their income toward housing costs.

Roughly 60% of renter households with severe cost burdens are extremely low income (<30% AMI). Six out of ten owner households with severe housing cost burdens are elderly households, and roughly half of these report extremely low income of less than 30% of the area median income. Expressed differently, 81% of extremely low income owner households with severe cost burdens are elderly households.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

As noted above, cost burden is a significant issue particularly for low income populations. These individuals and families often live paycheck to paycheck, and rely upon food pantries and other forms of assistance to get by. For low income populations in particular, there is a need for more affordable housing.

Rapid re-housing is needed to provide shelter and services, but it is temporary in nature and its reach is limited due to funding constraints. These types of interventions are critical in order to identify populations most in need and to connect them to service providers and match them to the services that they need.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

At risk populations are those households with low incomes (<80%AMI) that devote more than 30% of their household income toward securing housing. Extremely at risk populations are extremely low income households (<30%AMI) that are severely cost burdened (i.e. they pay more than 50% of their income toward housing).

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Acute housing crisis can occur quickly for those households with extremely or very low incomes and who spend a large portion of their household income on housing. For these families living on the edge, a medical emergency, other unplanned expense or sudden loss in employment could quickly lead to financial catastrophe.

Discussion

See above narrative.

DRAFT

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Fairfield is becoming more racially and ethnically diverse, though it remains less so than the State and County as a whole. According to the 2010 Census, 92% of Fairfield's population is White/Non-Hispanic, compared to 75% for the county and 78% for the State as a whole. In 1990, however, nearly 98% of Fairfield's citizens were White/Non-Hispanic, as compared to 85% for the county and 87% for the State of Connecticut.

From the 1980 to the 2010 census, the Hispanic and African-American populations grew by 277% and 171% respectively, while the White, Non-Hispanic population grew by less than 1%. The Asian population grew by an even more astounding 701% during the same 30-year span.

The largest concentrations of racial and ethnic minorities can be found in the easternmost areas of Town bordering the City of Bridgeport. Census tracts 610, 612, 613 and 614 report significant non-white populations exceeding ten percent. Census tract 614 has the highest proportion (7.1%) and concentration (17.9%) of Black/African American residents.

Persons of Hispanic descent now represent 5.0% of the overall population, with the highest concentrations found in Census Tract 614, where Hispanics comprise 15.3% of the population. Not surprisingly, given the significant increase in the Hispanic population during the last decade, this census tract exhibited the highest gain in overall population.

The median incomes for African American households are 45% of those reported for White/Non-Hispanic households in Fairfield, mirroring trends at both the State and county levels. Interestingly, household median incomes for persons of Hispanic/Latino descent in Fairfield are roughly the same as for White/Non-Hispanic households, but quite disparate at the State and County levels.

Poverty rates are generally higher among African Americans and others persons of color. According to data from the 2009-2013 ACS, 17% of the African American population lives below the poverty line—the highest percentage of any minority group. Roughly two-thirds of all African Americans and Hispanics living in poverty are children under 18 years of age. Nearly half of all African American children under the age of 18 are living in poverty.

HUD defines a housing problem as those lacking complete plumbing or kitchen facilities, overcrowding of more than 1 person per room or cost burdens in which housing costs are more than 30% of household income.

HUD defines “disproportionate” as a difference of ten percentage points or more. Owing to the limited sample size of some minority populations, use of this metric can produce some skewed results. Suffice it to say, however, that populations of color, which generally tend to be lower income, have a disproportionate need.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	935	165	95
White	865	165	85
Black / African American	10	0	10
Asian	35	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	30	0	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,085	260	0
White	975	250	0
Black / African American	0	0	0
Asian	35	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	75	10	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	880	690	0
White	795	615	0
Black / African American	30	0	0
Asian	4	45	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	50	10	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	660	545	0
White	580	520	0
Black / African American	4	0	0
Asian	65	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	10	15	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

Of those populations with one or more of the above listed housing problems, Asians demonstrate a disproportionately greater need among the extremely low (<30% AMI), very low (30-50% AMI) and moderate (80-100% AMI) income populations, with all or nearly all persons exhibiting one or more housing problem. Those of Hispanic descent show a disproportionately greater need within the extremely low (<30%AMI) and low (50-80% AMI) income groupings. The Black/African American population has a disproportionately greater need among the low (50-80%AMI) and moderate income (80-100% AMI) brackets, where 100% of the subject population has one or more of the four housing problems.

DRAFT

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

HUD defines “disproportionate” as a difference of ten percentage points or more. Owing to the limited sample size of some minority populations, use of this metric can produce some skewed results. Suffice it to say, however, that populations of color, which generally tend to be lower income, have a disproportionate need.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	755	345	95
White	695	335	85
Black / African American	10	0	10
Asian	25	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	30	0	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	660	690	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
White	565	665	0
Black / African American	0	0	0
Asian	35	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	65	20	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	535	1,040	0
White	500	910	0
Black / African American	10	19	0
Asian	0	50	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	20	35	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	250	955	0
White	205	895	0
Black / African American	0	4	0
Asian	35	40	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	10	15	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

Of those populations with severe housing problems (i.e. those lacking complete plumbing or kitchen facilities, overcrowding of more than 1.5 persons per room or severe cost burdens in which housing costs are more than 50% of income), Hispanics have a disproportionately greater need, particularly among the extremely low (<30% AMI) and very low (30-50% AMI) income populations. The Asian population also demonstrated a disproportionately greater need within these two income groupings. These same two populations had a disproportionately greater need at higher incomes (80-100% AMI) as well.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

Cost burden is defined as a situation in which a household pays between 30% and 50% of household income toward housing costs. A situation in which a household pays more than 50% of household income toward the cost of housing is characterized as being severely cost burdened.

Cost burden is the most prevalent form of housing problem in Fairfield.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	12,185	3,870	2,475	95
White	11,235	3,565	2,210	85
Black / African American	55	35	50	10
Asian	440	155	95	0
American Indian, Alaska Native	4	0	0	0
Pacific Islander	0	0	0	0
Hispanic	370	105	120	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

Discussion:

Roughly two in ten Fairfield households are cost burdened, while approximately 13% are severely cost burdened. Black/African American households are 2.5 times more likely than their White counterparts to be severely cost burdened, while Hispanic households were 1.5 times more likely than the jurisdiction as a whole to exhibit severe cost burdens.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

As noted above, the most common form of housing problem experienced by Fairfield householders is cost burden. While a relatively small sample size, Black/African American households are 2.5 times more likely than their White counterparts to be severely cost burdened, while Hispanic households were 1.5 times more likely than the jurisdiction as a whole to exhibit severe cost burdens.

If they have needs not identified above, what are those needs?

There is a need for more affordable and subsidized housing.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The largest concentrations of racial and ethnic minorities can be found in the easternmost areas of Town bordering the City of Bridgeport. Census tracts 610, 612, 613 and 614 report significant non-white populations exceeding ten percent. Census tract 614 has the highest proportion (7.1%) and concentration (17.9%) of Black/African American residents.

NA-35 Public Housing – 91.205(b)

Introduction

The Fairfield Housing Authority is a small housing authority that operates two elderly/disabled housing complexes that together provides sixty-eight (68) units of affordable rental housing at Pine Tree Lane and Treefoil Court. Additionally, the FHA provides tenant-based rental assistance through its participation in the Housing Choice Voucher (HCV) Program, where it has budgetary authority for 171 vouchers.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	0	72	0	72	0	0	0

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	0	15,415	0	15,415	0	0
Average length of stay	0	0	0	8	0	8	0	0
Average Household size	0	0	0	2	0	2	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	0	25	0	25	0	0
# of Disabled Families	0	0	0	17	0	17	0	0
# of Families requesting accessibility features	0	0	0	72	0	72	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	55	0	55	0	0	0
Black/African American	0	0	0	16	0	16	0	0	0
Asian	0	0	0	0	0	0	0	0	0
American Indian/Alaska Native	0	0	0	1	0	1	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	18	0	18	0	0	0
Not Hispanic	0	0	0	54	0	54	0	0	0

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

DRAFT

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Section 504 of the Rehabilitation Act of 1973 prohibits federal agencies or non-federal agencies receiving federal funds from excluding persons with disabilities from participating in or receiving benefits under any program or activity receiving federal financial assistance.

While the Fairfield Housing Authority complies with all federal laws regarding non-discrimination, as a small housing authority, it is not required to develop a Section 504 Plan. The FHA presently serves an elderly and disabled population at its two housing facilities. Moreover, approximately one-quarter of its HCV tenant population is disabled, and 35% are 62 years of age or older. Further, all of its HCV participants have requested units with accessible features. Consequently, there is an on-going need for more barrier-free, accessible units.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The FHA maintains long waiting lists for both its public housing facilities at Treefoil and Pine Tree as well as its housing choice voucher program. Consequently, there is a pressing need for more affordable rental units to serve this low income (<50%AMI) population.

The HCV wait list was closed at the time of this report. The current wait list is comprised of 90 individuals/families. There is very little turnover in the HCV program.

As of this writing, there were no reported vacancies within the units under management by the FHA. Pine Tree, which is slated for redevelopment and expansion, has a wait list of 102 applicants, 26 of whom have requested accessible units. Treefoil has a wait list of 115 applicants, 16 of whom have requested accessible units. The Housing Authority regularly reviews and purges its wait lists to remove persons who may have found other housing or may no longer have a need for FHA housing.

Lack of funding and payment standards that are not reflective of local market realities are significant barriers to achieving these objectives

How do these needs compare to the housing needs of the population at large

The high cost of housing is a significant issue for low to moderate income residents in Fairfield. Housing cost burden for many elderly and low income households. There is a need for more affordable housing in general.

Discussion

See above narrative.

DRAFT

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Since 2005, HUD has required communities to count and report the number of people experiencing homelessness on one night during the last ten days of January of each year. This year, the night of the “point in time” (PIT) count was moved from January 25th to February 18th because of inclement weather.

On February 18, 2015, 4038 persons were identified as being homeless statewide—the lowest reported total ever in a statewide PIT count. Among other findings reported in the statewide count:

- The unsheltered homeless population declined by 32% since the last unsheltered count conducted in 2013.
- The percentage of people experiencing chronic homelessness (i.e. an individual with a disabling condition who has either been continuously homeless for a year or more or has had at least four episodes of homelessness during the past three years) has declined by 21% in the last year.
- Family homelessness in shelters is down by 4% since 2014.
- Only 80 veterans were found in emergency shelters; while 161 veterans were sheltered in transitional housing.
- An estimated 3000 youth under the age of 25 are experiencing homelessness in Connecticut.

Locally, there were 244 adults and 133 children living in emergency shelters or transitional housing in the Bridgeport-Fairfield area during the night of the count. 16.5% of all children statewide residing in emergency shelters or transitional housing were in the Bridgeport-Fairfield area.

In Fairfield, Operation Hope operates an emergency shelter with 18 beds for men, 6 beds for women and 3 brites for families. Operation Hope reports that it served 180 unique individuals this past year, and that its shelter is at capacity. Demand for its other services, such as the food pantry and community kitchen, have also increased. Last year, Operation Hope served over 800 households through its food pantry.

Homelessness is a problem that faces many people in this community. From conversations with local service providers, it would appear that housing problems are not abating. The high cost of living, exacerbated by job dislocation and financial difficulties brought on by the economic contraction and stagnant wage growth, present real challenges for many. Increasingly, social service agencies and shelter providers are hearing

from people who have never previously needed help and now find themselves in urgent need. The lack of safe, affordable supportive housing is a major factor in the need for homelessness assistance, as well as the length of stay in shelters. Simply put, there is nowhere for people to go.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	0	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	0	0	0	0	0	0
Chronically Homeless Individuals	0	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments:

Indicate if the homeless population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

During the 2015 PIT Count, there were:

- 59 families in emergency shelters or transitional housing in the Bridgeport area, three of whom were identified as chronically homeless. There were 122 children in families residing in shelters or transitional housing in the region. There were no unsheltered families or children in the Bridgeport area during the 2015 Count.
- 40 homeless veterans residing in shelters or transitional housing in the Bridgeport area, none of whom were identified as chronically homeless. There were four unsheltered veterans in the Bridgeport region during the PIT Count.
- 11 unaccompanied youth statewide, all of whom were residing in shelters or transitional housing.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Data Source
Comments:

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

During the 2015 PIT Count, there were a total of 59 families in emergency shelters or transitional housing in the Bridgeport area, representing just over 13% of the statewide population. Three of these families were identified as chronically homeless. There were 122 children in families living in shelters or transitional housing during the night of the count. There were no unsheltered families or children in the Bridgeport area during the 2015 count.

There were 40 homeless veterans residing in shelters or transitional housing in the Bridgeport area during the 2015 PIT Count, representing nearly 17% of the population statewide. None were identified as chronically homeless. There were four unsheltered veterans living in the Bridgeport area during the 2015 count.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

This information was not available at time of publication.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The 2015 Count identified 244 adults and 133 children residing in emergency shelters or transitional housing in the Bridgeport area, representing 11% of the statewide total. Of the adults, 177 or 73% were

single adults, of which 14 were identified as chronically homeless. Of the sheltered adults residing in the Bridgeport area, 42 (17%) presented with a severe mental illness, 11 (5%) had a history of chronic substance abuse and 11 (5%) were afflicted with HIV/AIDS. 55 adults had some record of domestic violence.

During the same period, there were 53 unsheltered adults living in the Bridgeport area, all of whom were single adults. A little more than half (29 individuals) were identified as chronically homeless. Of the unsheltered population in the Bridgeport area, 18 (34%) were identified as having a severe mental illness, 23 individuals (43%) had a history of chronic substance abuse and 1 individual (2%) was suffering from HIV/AIDS. 10 adults (19%) had some history of domestic violence.

Discussion:

See above narrative.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

Within the Town of Fairfield there are a number of persons who are not homeless but require supportive housing services. These populations include the elderly, the frail elderly, persons with severe mental illness, persons with developmental or physical disabilities, victims of domestic violence, persons with alcohol or other substance abuse addictions; persons with HIV/AIDS and their families, survivors of domestic violence and public housing residents

Describe the characteristics of special needs populations in your community:

Special needs populations include the elderly, frail elderly, persons with disabilities, persons with substance abuse issues, persons afflicted with HIV/AIDS and survivors of domestic violence. These persons generally have lower incomes and fewer resources in general to respond to challenges. Some, particularly those with severe mental illness, substance abuse issue or a history of domestic violence, may struggle with homelessness. In general these special needs populations need housing and other support services. Of note:

- According to the most recent census data, roughly 14.5% of Fairfield's population is over the age of 65. Many live on fixed incomes which may not be adequate to cover all housing and other costs.
- Fairfield has 3024 extra-elderly households, that being defined as an elderly household where at least one member is 75 years of age or older. Many of these elderly live on fixed or limited incomes and have few resources available to them to address special care needs.
- Estimates as to the number of persons afflicted with a serious mental illness vary, but according to a 2010 report by the National Alliance on Mental Illness, it was estimated that roughly 3% of the adult population having a serious mental illness.
- Approximately 7.9% of the population 5 years of age or older in Fairfield report some form of disability. Persons with disabilities are more than twice as likely to have incomes at or below the federal poverty level than non-disabled individuals.
- According to data from the Substance Abuse and Mental Health Services Administration (SAMHSA), in 2013, there were 33,267 clients in substance abuse treatment statewide, an increase of 34% over 2009. This figure represents about 1% of the State's adult population.
- Domestic violence is a leading contributor to homelessness. Domestic violence affects people of all races, backgrounds and income levels, though poor women, who are already at risk of homelessness, are also at increased risk of domestic violence, according to a U.S. Department of Justice report.

What are the housing and supportive service needs of these populations and how are these needs determined?

Cost burden and the lack of affordable housing is an issue for special needs populations as it is for other low-moderate income populations. Many of these vulnerable populations have an on-going need for wrap-around services to maintain stable housing.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

According to the most recently published (2013) data from the Connecticut Department of Public Health, there were 51 people living with HIV/AIDS in Fairfield. The HIV/AIDS population was further characterized as follows:

- The population is predominantly male: 74.5% are male while only 25.5% are female.
- 74.5% of those living with HIV/AIDS in Fairfield are White; 9.8% are Black/African-American; 13.7% are Hispanic and 2.5% are some other race or ethnic category.
- 15.7% are injected drug users, while 39.2% are men who have sex with other men
- 17.6% are cases involving heterosexual contact with a person known to have, or to be at high risk for HIV infection
- 3.9% are pediatric cases involving an individual of less than 13 years of age.
- 23.5% are from other or unknown causes.

During the 2015 PIT Count, there were 11 sheltered and 1 unsheltered homeless adults with HIV/AIDS residing in the Bridgeport area.

Discussion:

See above narrative.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Improvements to parks and recreational facilities, particularly those serving low/moderate income populations, remain high priority need of the Town. Based on the current inventory, there appear to be a sufficient number of parks and recreational facilities in Town, and most neighborhoods enjoy reasonably good access to one or more such facilities nearby. There are areas of Town where this is not the case, however, such as the Commerce Drive area, where available open space is limited. For this reason, the Commerce Drive Area Master Plan Study recommended that the Town look to make additional investments in this part of Fairfield to provide green space for passive and/or active recreational use in proximity to adjoining residential areas. These neighborhoods historically have contained some of the Town's more modestly priced housing stock and have been identified as areas of low/moderate income.

While the condition of parks and recreational facilities throughout Town is generally good, there is an on-going capital requirement necessary to maintain as well as to improve these facilities. Given the Town's limited resources, the targeted use of CDBG funds would seem warranted. Oftentimes, these neighborhood parks are the only recreational outlet available for many people, particularly for low income families who cannot afford, or lack transportation to, recreational facilities beyond their immediate neighborhood. It is for these reasons that parks and recreational facilities are designated a priority need in Fairfield.

Several years ago, the Town conducted an assessment of its public facilities to determine the degree to which they were accessible to persons with disabilities. Since that time, The Town has been making slow but steady progress in eliminating barriers to accessibility. Many of these improvements have been made possible, at least in part, through investment of CDBG resources. Despite these advances, there remain a number of public facilities in which such barriers currently exist, inhibiting access to persons with disabilities. According to the data from the American Community Survey, approximately 8% of the Town's population reports having some form of disability. Eliminating such barriers in all public facilities remains a high priority need of the Town.

How were these needs determined?

In documenting the public facility needs of Fairfield, the Town utilized various documents and sources including a review of past applications for CDBG funding assistance, discussions with local service providers, community leaders, the Economic Development Commission, the Human Services Commission and the Affordable Housing Committee as well as citizen input provided during the consolidated planning process.

Describe the jurisdiction's need for Public Improvements:

Fairfield has more than 270 miles of locally-maintained roads and streets, providing its residents with much-needed access to jobs, services and recreational outlets. Continued investments to maintain and to improve this infrastructure are essential to the vitality of neighborhoods and to the Town's long-term economic prosperity. Sidewalks provide important linkages between and among residential areas, employment centers, commercial districts, schools, neighborhood parks and mass transit facilities. Dedicated walkways improve pedestrian safety and lead to higher mobility, healthier lifestyles, less congestion and less dependence on motorized transport. The Commerce Drive Area Master Plan Study identified gaps in the existing sidewalk network as well as walkways in poor condition, which if not addressed, would limit the reach and impact of the new commuter rail station in creating a sense of place and pedestrian friendly neighborhood. The allocation of funds to finance street and sidewalk improvements is therefore considered a priority need.

How were these needs determined?

In documenting the public improvement needs of Fairfield, the Town utilized various documents and sources including a review of past applications for CDBG funding assistance, discussions with local service providers, community leaders, the Economic Development Commission, the Human Services Commission and the Affordable Housing Committee as well as citizen input provided during the consolidated planning process.

Describe the jurisdiction's need for Public Services:

According to the 2010 Census, 15% of the Town's population is over the age of 65, which is a significantly higher percentage than the County (14%) or State (14%) as a whole. Moreover, 1510 individuals or 2.6% of the Town's population is over 85 years of age, which again is higher than county or statewide averages. The data suggests that this segment of the population will continue to grow as people live longer and the baby boom generation reaches retirement age. This has obvious implications for public policy and future service demands, among them:

- People will remain in their homes longer, and require an increase in home healthcare services as well as assistance in performing maintenance and upkeep to their primary residence;
- While living longer, there may be physical frailties which limit mobility and increase the need for targeted outreach and transportation services to reduce social isolation and access to services;

- While many active seniors may continue to gravitate toward programs and activities at a senior center, there may be increased demand for recreational, cultural and educational programming in less traditional settings.

According to data from the Census Bureau, approximately 8% of Fairfield residents report having a disability. As noted above, a number of public buildings and facilities still require modifications to eliminate barriers to accessibility, the existence of which inhibit full use and enjoyment of these facilities, especially for the mobility impaired. There is also a need to create new units of accessible, affordable housing to meet the needs of disabled persons with extremely low and very low incomes.

The most recent survey conducted by the Regional Youth/Adult Substance Abuse Program (RYASAP) noted higher incidences of alcohol and marijuana use among youth in Fairfield than in other communities in the region, although rates of usage were in decline. A statewide survey of student health noted that supportive adult involvement was a key determinant in reducing risky behaviors among young people. According to the last census, 43.8% of Fairfield families with young children have all parents in the labor force. Consequently, there is an on-going need for after-school activities focused on academic support, especially among younger school-aged children. The Fairfield Public Schools 2008-13 Strategic Plan also identified priorities surrounding character education, civic responsibility and cultural awareness.

In discussions with local providers, demand for mental health services have increased significantly as people struggle with job loss, reductions in life savings and other financial stresses brought on by the economic contraction. Economists generally predict slow growth with minimal job creation for the foreseeable future. Sustained unemployment and underemployment will likely create continued demand for counseling, crisis intervention and other mental health services.

How were these needs determined?

Based upon a review of past applications for funding assistance, interviews with local service providers and community leaders as well as citizen input during the consolidated planning process, the Town has determined that public service needs are most pressing among the following groups: the elderly; disadvantaged youth; persons with disabilities; victims of domestic violence; the developmentally disabled; and persons with psychiatric or mental health issues. The needs within these population groups will be further discussed elsewhere within this Plan.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

According to data from the 2007-2011 American Community Survey, 84% of the Town's housing stock is comprised of single family residences, as compared to 65% for the rest of Fairfield County. Approximately three-quarters of the Town's housing stock consist of units having at least three bedrooms. The lack of more-modestly-sized homes makes it difficult for seniors, young couples and single adults to obtain reasonably-priced housing.

The Town is an older community and enjoyed a significant growth spurt in population during the decades following World War II. Predictably, roughly 60% of the Town's housing stock was constructed in a four-decade span between 1940 and 1980. It is noteworthy that 23% of the Town's housing stock was built prior to 1940. Homes built prior to 1979 are more likely to have lead-based paint hazards. Older homes are more likely to be found in the more densely populated areas along the Bridgeport city line, which also tend to be areas with higher low/moderate income and minority populations.

Rental units are concentrated in the eastern and southern parts of Town. 80% of the Town's rental stock can be found in these areas. Census tract 614 boasts the highest concentration of rental units, amounting to a little less than half of all housing units, more than two and one-half times the town-wide average.

Housing is expensive, with the median price of a single family home topping \$570,000 in 2014 according to data from the Connecticut Multiple Listing Service. According to MLS, only 42 sales, or 6.5% of sales transactions were for homes valued at less than \$300,000, which is the unofficial benchmark used by the Town's Affordable Housing Committee to determine affordability.

Housing costs are high in part due to limited supply. Net new housing production has averaged less than 40 units per year over the last decade. Most of the new units produced are single family detached homes, which predominant the market.

The Town is also feeling the lingering effects of Superstorm Sandy, which in 2012 ravaged the Connecticut coast and re-shaped many beachfront communities. Fairfield was one of the worst hit communities in Connecticut in terms of the number of homes that sustained flooding or were damaged. As a result of this storm, modest capes, cottages and ranches—many originally built for seasonal occupancy—are being torn down and replaced by significantly larger, multi-million dollar homes. This activity was occurring prior to the storm, but has accelerated significantly in the years since Sandy.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

Fairfield has a relatively diverse housing stock compared to its suburban neighbors but more than three-quarters of its housing stock are single-family detached structures. Only two percent of the Town's housing stock are in complexes of twenty units or more. 85% of the owner-occupied units have three bedrooms or more.

A recent rent market analysis commissioned by the Fairfield Housing Authority noted a well-developed rental market, representing 18% of occupied units, primarily associated with 2-4 family homes and condominium rentals. The report identified a lack of professionally managed apartment complexes—particularly luxury rental—which the authors deemed noteworthy in light of the high rent structure in Town.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	16,611	78%
1-unit, attached structure	1,318	6%
2-4 units	2,003	9%
5-19 units	677	3%
20 or more units	467	2%
Mobile Home, boat, RV, van, etc	108	1%
Total	21,184	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	108	4%
1 bedroom	242	1%	725	25%
2 bedrooms	2,264	13%	1,133	39%
3 or more bedrooms	14,367	85%	926	32%
Total	16,873	99%	2,892	100%

Table 28 – Unit Size by Tenure

Data Source: 2007-2011 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Much of the public housing is targeted to the elderly and disabled populations earning less than 50% AMI. Operation Hope has 30 units of permanent supportive housing for adult individuals as well as families. These units serve a predominantly very low income population. Much of the other affordable housing in Town is a mix of affordable home ownership (80%AMI) as well as elderly and family rentals.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

The Town has a program whereby it provides housing rehabilitation funds to non-owner occupied rental properties in exchange for a deed restriction limiting rental of 51% of the affected units to the fair market rents. The terms of the deed restriction is commensurate with the amount of investment required. This program has been successful in maintaining the quality and availability of affordable rental units in Town. Each year, some restrictions expire; however, the Town strives to identify new ones to replace expiring contracts.

Does the availability of housing units meet the needs of the population?

There is a need for additional housing options for low income seniors and others.

Describe the need for specific types of housing:

See above.

Discussion

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

Housing is expensive in this part of the State and country. While the global financial crisis and economic contraction did produce some temporary moderation in housing prices, recent data suggests that with an improving economy and increasing consumer confidence, prices have begun to climb once more. According to figures from the Census Bureau, the median home value in Fairfield increased by 97% from 2000 to 2011, while the median contract rent increased 41% during the same period. Generally, housing prices have risen at a faster rate than household incomes.

At the same time, due to more stringent underwriting criteria, continued economic uncertainty, general indebtedness and lifestyle choices, demand for rental properties has increased, pushing up rent prices. A more recent rental market analysis suggests that average rent prices across all units types is closer to \$1865/month, which aligns closely with rent prices in Norwalk and is significantly higher than rents in Shelton, Stratford or Bridgeport.

According to the most recent annual report by the Fairfield Affordable Housing Committee, there were only 42 single family home sales in Fairfield for less than \$300,000 in 2014, representing less than 7% of the total. By comparison, there were 272 such sales in 2000, accounting for more than a third of such real estate transactions.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	311,200	613,900	97%
Median Contract Rent	918	1,294	41%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	627	21.7%
\$500-999	424	14.7%
\$1,000-1,499	1,054	36.4%
\$1,500-1,999	429	14.8%
\$2,000 or more	358	12.4%
Total	2,892	100.0%

Table 30 - Rent Paid

Data Source: 2007-2011 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	220	No Data
50% HAMFI	405	60
80% HAMFI	755	125
100% HAMFI	No Data	275
Total	1,380	460

Table 31 – Housing Affordability

Data Source: 2007-2011 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	0	0	0	0	0
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

Table 32 – Monthly Rent

Data Source Comments:

Is there sufficient housing for households at all income levels?

In 2014, there were a total of 644 residential sales, as compared to 717 sales in 2013, representing a ten percent decline. The median sales price for a single family home in Fairfield was \$570,000 in 2014, virtually unchanged from the year prior, but up nearly ten percent from 2012. In 2014, only 42 sales, representing 6.5% of the total, were for less than \$300,000. By comparison, in 2000, there were 795 residential sales, of which 272 or 34.2% were for less than \$300,000, with a median sales price of \$343,750. Thus, despite continued low interest rates, housing remains unaffordable and out of reach for many lower to middle-class working families.

How is affordability of housing likely to change considering changes to home values and/or rents?

Housing prices are expected to increase particularly as the economy continues to improve. The median value of a home in Fairfield increased by 97% during the period between the 2000 Census and the 2007-2011 ACS Survey. The median contract rent in Fairfield increased by 41% during the same period. Unfortunately, household income growth has not kept pace with the run-up in home

values. There is also a lack of inventory among smaller, more modestly priced “starter” homes. These factors coupled with more stringent underwriting and lending criteria, make it more difficult for many individuals and families, particularly at lower income brackets, to make the jump to home ownership.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Fair Market Rents are established by HUD for each metropolitan area. Fairfield is part of the Bridgeport, CT HUD Metro FMR Area, which includes Bridgeport, Easton, Fairfield, Monroe, Shelton, Stratford and Trumbull. Market rents are generally much higher in Fairfield than in surrounding communities with a similarly well-established rental markets. Market rents in Fairfield are all also much higher than the HUD Fair Market Rents for the Bridgeport, CT HUD Metro FMR Area, thus limiting housing options for housing choice voucher recipients.

According to U.S. Census 2007-2011 ACS data, the median gross rent in Fairfield (\$1509) is roughly comparable to that of Monroe and Trumbull, but significantly higher than that found in Bridgeport (\$1032), Shelton (\$1101) or Stratford (\$1072).

A more recent rental market analysis conducted on behalf of the Fairfield Housing Authority (FHA) and using data from the Connecticut Multiple Listing Service found that average rents in Fairfield across all rental properties were \$1865, or roughly on par with those found in Norwalk (\$1819) and Trumbull (\$1807) but 30-40% higher than those found in Shelton (\$1437), Stratford (\$1407) and Bridgeport (\$1327).

Discussion

See above narrative.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

The Town is an older community and enjoyed a significant growth spurt in population during the decades following World War II. Predictably, nearly half of the Town’s housing stock was constructed in a three-decade span between 1950 and 1980. Some 35% of the Town’s housing stock was constructed prior to 1950. All told, then, some 83% of the Town’s housing stock pre-dates 1980, which is noteworthy since homes built prior to 1979 are more likely to have lead-based paint hazards. Older homes are more likely to be found in the more densely populated areas along the Bridgeport city line, which also tend to be areas with higher low/moderate income and minority populations.

According to data from the Census Bureau presented below, 35% of owner-occupied and 32% of renter-occupied housing units have one or more housing conditions, which may involve lack of complete plumbing or kitchen facilities, overcrowding or cost burden. As noted earlier, the most prevalent housing problem is cost burden; however, there is a small subset of housing that lacks adequate plumbing or kitchen facilities.

Definitions

HUD identifies four types of housing problems: (1) lack of complete plumbing facilities; (2) lack of complete kitchen facilities; (3) overcrowding or (4) housing cost burdens. Overcrowding is defined as condition in which there is more than one inhabitant per room. Severe over-crowding is defined by HUD as situations in which there are 1.5 persons per room.

Substandard condition refers to a dwelling unit that does not meet minimum health and/or building code requirements and is need of renovation or rehabilitation, or in extreme cases, condemnation/demolition. Substandard condition but suitable for rehabilitation refers to a unit that has one or more code violations but for which renovation is feasible to address these outstanding code requirements.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	5,840	35%	930	32%
With two selected Conditions	65	0%	74	3%
With three selected Conditions	38	0%	0	0%

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With four selected Conditions	0	0%	0	0%
No selected Conditions	10,930	65%	1,888	65%
Total	16,873	100%	2,892	100%

Table 33 - Condition of Units

Data Source: 2007-2011 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	893	5%	129	4%
1980-1999	1,966	12%	154	5%
1950-1979	8,043	48%	1,479	51%
Before 1950	5,971	35%	1,130	39%
Total	16,873	100%	2,892	99%

Table 34 – Year Unit Built

Data Source: 2007-2011 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	14,014	83%	2,609	90%
Housing Units build before 1980 with children present	565	3%	55	2%

Table 35 – Risk of Lead-Based Paint

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

While cost burden is clearly the most prevalent housing problem facing low income households, substandard housing conditions is also an issue, particularly among renter households. Given the age of the housing stock, and the possibility of lead-based paint hazards, there is an on-going need for housing rehabilitation initiatives.

Owner-occupied households make up 83% of total households, with nearly 20% having incomes at or below 80% MFI. Cost burden is the most significant concern, with nearly 80% of all extremely low and 66% of all very low owner households experiencing a moderate cost burden. More than 88% of all extremely low elderly households face moderate cost burdens, while 58% experience severe cost burdens. Consequently, the Town will continue to focus on housing rehabilitation programs to provide assistance to these low income households.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

As noted above 83% of the Town's owner-occupied units and 90% of all renter-occupied units pre-dates 1980, which is noteworthy since homes built prior to 1979 are more likely to have lead-based paint hazards. However, only 3% of all owner-occupied units and 2% of all renter-occupied units built before 1980 have children under the age of 6 years of age present. Older homes are more likely to be found in the more densely populated areas along the Bridgeport city line, which also tend to be areas with higher low/moderate income and minority populations.

Discussion

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The Fairfield Housing Authority is a small housing authority that operates two elderly/disabled housing complexes that together provides sixty-eight (68) units of affordable rental housing at Pine Tree Lane and Treefoil Court. Additionally, the FHA provides tenant-based rental assistance through its participation in the Housing Choice Voucher (HCV) Program, where it has budgetary authority for 171 vouchers.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available				171			0	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The Fairfield Housing Authority (FHA) operates two facilities that together provide 68 units of affordable rental housing for elderly and disabled residents. Of these, 42 are classified as studio apartments and 26 are labeled as 1-bedroom units. Though aged, these units are estimated to be in generally sound condition.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 38 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

The FHA just completed a capital refinancing of Treefoil Court, which enabled it to restructure its debt and complete much-needed capital improvements including critical upgrades to life safety systems, replacement of individual hot water tanks, installation of an emergency generator and radon mitigation systems and expansion of parking facilities and other accessibility improvements. The FHA intends to make additional improvements to the community facilities at Treefoil Court as budget constraints allow.

The FHA has secured all local approvals to redevelop its aged Pine Tree Lane facility, where the thirty-eight outmoded and small studio and 1-bedroom units would be replaced by fifty (50) new, affordable rental units. Of the fifty new units, 40 would be one-bedroom units while the remaining ten would be two-bedroom units, each with their own separate entrances. The project would feature the latest in modern, high performance, energy efficient building envelope design with high efficiency heating, cooling and ventilation systems. Each unit would have its own washer and dryer hook-ups. The project is presently seeking financing from the State Department of Housing.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

As evidenced above, the Fairfield Housing Authority is committed to bettering the lives of the families it serves who reside in public housing. The FHA continues to explore ways, subject to funding constraints, to expand its program offerings and services.

Discussion:

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

Operation Hope manages an emergency shelter at a town-owned building at 50 Nichols Street that provides emergency housing for 18 men, 6 women and three families. Additionally, Operation Hope owns and manages 30 units of permanent supportive housing in Fairfield.

Through the Opening Doors Continuum, regional service providers have one coordinated intake, assessment and registry system that enables providers to match resources to those most in need.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	3	12	0	60	0
Households with Only Adults	24	27	0	12	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Operation Hope provides clinical case management and mental health services. It works with other community partners to provide work readiness training, health care services, day care enrichment programs, etc. Each client has an individualized plan that works toward self-sufficiency.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Operation Hope is the Town's local homeless provider. Operation Hope operates an emergency shelter in a town-owned building at 50 Nichols Street, which can provide temporary housing to 18 men, 6 women and three families. As noted above, Operation Hope provides case management and other services intended to increase income and promote greater self-sufficiency. Additionally, Operation Hope manages a food pantry and community kitchen. Operation Hope provides meals for over 50 persons per day.

Operation Hope works collaboratively with other local partners to secure housing and other services. In the region, Operation Hope provides wrap around services to over 200 individuals residing in market rate housing through the Housing First and Rapid Rehousing programs.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

Special needs populations, including persons with alcohol or drug addictions, the mentally ill, victims of domestic violence, runaway youth or those afflicted by HIV/AIDS, are served by a number of programs and providers. Many of the organizations that are represented on the Opening Doors Continuum of Care have broad experience with case management, supportive services and long-term counseling of individuals who are striving to achieve self-sufficiency.

There are several group homes located in Fairfield that serve the needs of the developmentally disabled. There is also one residence in Town for persons suffering from HIV/AIDS. Dedicated facilities for runaway youth, persons with alcohol and drug addictions and victims of domestic violence can be found in surrounding jurisdictions. The Town, both through the CDBG program as well as other resources, has supported a number of these agencies that work with or provide services to special needs populations, including The Center for Family Justice, Southwest Regional Mental Health Board, Fairfield Counseling Services, the Janus Center, the Kennedy Center and Pilot House.

The Town has no data on the number of Fairfield residents who are presently utilizing these facilities.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Regarding the supportive housing needs of special needs populations, it is noted that:

- Roughly 14.5% of Fairfield's population is over the age of 65. Two-thirds of all cost-burdened low income (<80%AMI) owner households are elderly. Among low income (<80%AMI) owner households experiencing severe cost burdens, 60% are elderly. Elderly owners may need help doing minor repairs or otherwise maintaining their property.
- Fairfield has 3024 extra-elderly households, that being defined as an elderly household where at least one member is 75 years of age or older. Many of these elderly live on fixed or limited incomes and have few resources available to them to address special care needs. 37.4% have incomes at or below 50% AMI. Many of these extra-elderly low income households experience some form of housing problem, most typically cost burden.
- Estimates as to the number of persons afflicted with a serious mental illness vary, but according to a 2010 report by the National Alliance on Mental Illness, it was estimated that roughly 3% of

the adult population having a serious mental illness. These individuals may require support services to keep them housed.

- 7.9% of the population 5 years of age or older in Fairfield report some form of disability, including some 428 persons with income below the federal poverty level. More than a quarter of the population over 65 years of age report some form of disability. Persons with disabilities are more than twice as likely to have incomes at or below the federal poverty level than non-disabled individuals. There is a need for more accessible, affordable housing.
- According to data from the Substance Abuse and Mental Health Services Administration (SAMHSA), in 2013, there were 33,267 clients in substance abuse treatment statewide, an increase of 34% over 2009. This figure represents about 1% of the State's adult population. While some are persons with higher incomes and those fortunate enough to have support mechanisms in place to help cope with their addictions, others do not.
- Domestic violence is a leading contributor to homelessness. In the Bridgeport area, 22% of sheltered adults in the 2015 PIT count had some record of domestic violence while 19% of unsheltered adults were domestic violence survivors. Domestic violence affects people of all races, backgrounds and income levels, though poor women, who are already at risk of homelessness, are also at increased risk of domestic violence, according to a U.S. Department of Justice report.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The State Department of Mental Health & Addiction Services requires that each patient treated in a State mental health facility have a specialized treatment plan including a discharge plan for appropriate aftercare. The policy prohibits discharge from a DMH facility to an emergency shelter. The clinician or treatment team responsible for inpatient care is also responsible for planning aftercare services in conjunction with a community case manager. The goal of this program is to ensure continuity of care as well as to allow the patient to remain in the community in the least restrictive environment possible.

The State Department of Social Services has also developed a community education and awareness program in conjunction with the Connecticut Association of Centers for Independent Living. Funded by a federal grant, the program is entitled "My Community Choices" and provides information on various options available to nursing home patients returning to the community.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

See below.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

In the coming year, the Town of Fairfield will support a number of programs to assist the elderly, frail elderly, survivors of domestic violence, persons with psychiatric or other mental health disorders, persons with substance abuse issues or other special needs populations. These organizations and programs include:

- **Center for Family Justice:** crisis intervention, long term case management, advocacy and other support to survivors of domestic violence.
- **Grasmere by the Sea:** needs assessment and care planning for frail elderly clients and their families.
- **Jewish Senior Services:** crisis intervention, care management, victim advocacy and support to survivors of elder abuse.
- **Lifebridge/Fairfield Counseling Services:** crisis management, substance abuse treatment, psychiatric and other mental health and counseling services to low income residents.
- **Connecticut Legal Services:** assessment, advocacy and referral, and legal representation to persons at risk of homelessness.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

There are several barriers to the development and preservation of affordable housing in Fairfield. The primary barrier is the cost and availability of land, but there are other economic, financial and regulatory barriers as well. The Town attempts to address these barriers as resources permit.

Fairfield is a mature community with very few vacant or undeveloped parcels of land suitable for new development. Much of the new residential development that has taken place in recent years is infill or redevelopment. At the same time, Fairfield remains a highly desirable place in which to live, with high performing schools, well kept neighborhoods, numerous public amenities, a low crime rate and top notch public services. This combination of high demand and limited supply places considerable upward pressure on housing prices, with those at the lower end of the income spectrum feeling the impact more acutely.

The recent global financial crisis has only served to exacerbate these economic barriers, especially for persons of lower income. While housing prices have moderated somewhat as of late, increases in household income have not kept pace. In its latest annual report, the Affordable Housing Committee (AHC) noted that the median sales price for a single family home in Fairfield had increased by 66% since 2000, outpacing growth in household median income, which increased by 41% over the same period. The same report noted that in 2014, there were only 42 sales of single family homes for less than \$300,000, which the AHC has used as the “unofficial” cut-off for affordability.

Additionally, land use policies, zoning regulations, building fees and the like can also have a negative impact on affordable housing development. Land use policies and regulations clearly impact the degree to which a parcel may be developed, if at all, and for what purpose. Building height restrictions, mandatory setbacks, maximum lot coverage restrictions, open space set asides, parking requirements and other policies and regulations all serve to limit development, which may in turn impact development costs and the developer’s expected return on investment. Building and fire code requirements, which provide obvious life safety benefits, impact development costs as well.

The Town Plan & Zoning (TPZ) Commission enacted new zoning regulations for the Commerce Drive area around a new Metro Center commuter rail station. The amendment, which was approved unanimously in May of 2011, contains a first-ever inclusionary component that requires applicants to set aside not less than ten percent of any housing units created in a new residential overlay zone to be affordable to persons with household incomes at or below 80% of the area median. The Town, through its Affordable Housing Committee, is proposing to extend these inclusionary provisions town-wide for any development project that would result in a net increase of ten or more residential dwelling units. The Committee is also proposing modifications to the above-referenced density bonus provisions to align more closely with the State’s incentive housing zone regulations (otherwise known as Home

Connecticut). Both policy recommendations are consistent with the recommendations contained in the Town's Affordable Housing Plan update completed this past year.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Throughout the last century, Fairfield had a strong industrial presence for a Town of its size. Due to its close proximity to Bridgeport and access to the rail line, Fairfield was home to a number of mills, factories and other manufacturing facilities. In more recent times, these establishments have ceased operations and been abandoned. While a number of these sites have been successfully redeveloped, there are others that remain vacant and underutilized. Many of these sites have barriers to redevelopment such as environmental contamination, aging or inadequate infrastructure, present land use requirements and the lack of development financing. The redevelopment of these brownfield sites has been made even more difficult by the present economic climate.

The Connecticut economy has regained more than 85,000 jobs since the end of the great recession, however growth continues to lag behind the rest of the country. Economic forecasts predict modest but steady economic growth through 2015, but the recovery has been uneven and less skilled and lower wage workers have not seen real wage growth. The slow recovery will make it difficult for the chronically underemployed and those lacking the necessary job skills to enter the labor force.

There is a need to assist low and moderate income persons who have the interest, motivation and entrepreneurial skill sets necessary to start or expand a small business. Small businesses remain the most important driver of the economy, accounting for the vast majority of private sector net job creation over the last two decades. According to the Bureau of Labor Statistics, small businesses create about 65% of net new jobs. Small firms also tend to support underserved populations, employing higher percentages of racial and ethnic minorities, individuals with lower educational attainment and elderly persons according to the U.S. Small Business Administration's Office of Advocacy.

Given recent trends toward a more service oriented economy, the Town should continue to focus on education and job-training programs that will help the workforce adapt to these new realities. The Fairfield Public Library recently conducted a highly successful and awarding winning job series. The provision of technical assistance will encourage business development and enhance economic development opportunities in Town.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	31	4	0	0	0
Arts, Entertainment, Accommodations	2,172	2,999	10	14	4
Construction	699	447	3	2	-1
Education and Health Care Services	4,543	7,743	21	36	15
Finance, Insurance, and Real Estate	3,005	1,455	14	7	-7
Information	781	258	4	1	-3
Manufacturing	1,484	657	7	3	-4
Other Services	1,027	1,231	5	6	1
Professional, Scientific, Management Services	3,143	2,514	14	12	-2
Public Administration	0	0	0	0	0
Retail Trade	3,149	3,117	14	15	1
Transportation and Warehousing	575	179	3	1	-2
Wholesale Trade	1,285	613	6	3	-3
Total	21,894	21,217	--	--	--

Table 40 - Business Activity

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	29,662
Civilian Employed Population 16 years and over	27,363
Unemployment Rate	7.75
Unemployment Rate for Ages 16-24	12.58
Unemployment Rate for Ages 25-65	5.18

Table 41 - Labor Force

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	10,506
Farming, fisheries and forestry occupations	844
Service	1,669
Sales and office	7,390
Construction, extraction, maintenance and repair	1,219
Production, transportation and material moving	465

Table 42 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	14,728	59%
30-59 Minutes	5,978	24%
60 or More Minutes	4,171	17%
Total	24,877	100%

Table 43 - Travel Time

Data Source: 2007-2011 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	368	50	318
High school graduate (includes equivalency)	2,300	287	569
Some college or Associate's degree	4,145	320	989

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	15,226	819	3,116

Table 44 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	0	54	5	173	501
9th to 12th grade, no diploma	103	63	121	320	682
High school graduate, GED, or alternative	1,934	370	642	2,144	2,620
Some college, no degree	3,854	541	843	2,456	1,209
Associate's degree	156	143	455	1,016	476
Bachelor's degree	667	1,898	3,448	5,320	1,607
Graduate or professional degree	49	1,223	2,812	4,460	1,615

Table 45 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	0
High school graduate (includes equivalency)	0
Some college or Associate's degree	0
Bachelor's degree	0
Graduate or professional degree	0

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Fairfield has a diverse local economy. Not surprisingly, given the presence of major employers such as Fairfield University, Sacred Heart University and Carolton Chronic and Convalescent Hospital, educational and health care services account for 34% of all jobs in Fairfield. Other major local employment sectors, and the percentage of jobs that they account for, include: retail trade (14%) arts, entertainment and accommodations (13%); and professional, scientific and management services

(11%). Finance, Insurance and Real Estate—traditionally a bedrock of the Fairfield County economy—also accounts for a significant share of local workers.

Describe the workforce and infrastructure needs of the business community:

Access to transportation remains a critical infrastructure need for the business community. Businesses must rely on an aging transportation infrastructure to move people, goods and services, and the State has underinvested in this critical area for many years and is only now just beginning to address this situation. Despite budgetary constraints, the Town continues to make necessary investments in its physical infrastructure.

The Town has a deep and highly educated talent pool that is attractive to many employers. However, the cost of living generally, and housing costs in particular, are quite high in this part of the country, which can be a deterrent to business attraction and investment. Providing a diverse array of housing options remains a key issue.

Many aspiring entrepreneurs also lack access to sufficient capital or other resources with which to start or expand a business. In response to this need, the Town has developed, and will continue to support, programs designed to provide start-up capital to such micro-enterprises. Small businesses are the main driver of economic activity, accounting for the majority of new private sector job creation. Encouraging the formation or expansion of existing micro-enterprises will create and preserve jobs and lead to sustainable economic growth.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The Town of Fairfield has enjoyed modest, but stable economic growth over the past decade until the economic contraction. The presence of two major universities and the significant concentration of health care providers—two relatively recession proof industries—did help shield Fairfield from the worst effects of the Great Recession.

The most significant development opportunity on the immediate horizon concerns the area surrounding the new Fairfield Metro commuter rail station which was opened to the public in December 2011. The 35-acre site is presently approved for roughly 1 million square feet of commercial office as well as ancillary retail and hotel space; unfortunately, in light of current inventories of commercial office space in lower Fairfield County and other market realties, realization of this ambitious development goal

seems unlikely in the near term. Nevertheless, the area around the new station has attracted substantial investment and development opportunities abound.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Fairfield residents are highly educated, with more than a quarter of the population ages 25 years and older possessing advanced degrees, far above the norm for the County or State as a whole. More than six out of ten Fairfield adults possess at least a four year degree. Not surprisingly, many residents are in professional fields such as engineering, law, health care or education, and the unemployment rate for Fairfield has consistently trended much lower than that for the Bridgeport Labor Market Area, the State of Connecticut and the United States as a whole.

However, slightly more than 5% of the population does not have a high school diploma or equivalency degree, and 2% have less than a 9th grade education. These individuals are nearly six times more likely to live in poverty than their college-educated counterparts. Moreover, their earning power is significantly diminished, as those that failed to complete high school earn roughly 30% of their college educated peers. These individuals are often relegated to low wage jobs in the service and retail sectors.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The Workplace, located in Bridgeport and serving the twenty towns located in southwestern Connecticut, is one of five regional workforce development boards authorized by the State to coordinate regional workforce development policy and programs. The Workforce is particularly focused on meeting the needs of area employers, assisting people in retraining and returning to the workforce, and empowering those who face barriers to employment including the chronically unemployed. The Town of Fairfield will continue to work with the Workplace and others to achieve these objectives.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDs)?

No

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The Town of Fairfield is not participating in a Comprehensive Economic Development Strategy at this time. The Town is part of the Greater Bridgeport Regional Council which coordinates transportation and other regional planning initiatives. The Town is also a member of the Economic Development Committee of the Greater Bridgeport Regional Business Council, which seeks to monitor and report on economic development initiatives taking place within the six town region.

Discussion

The Town of Fairfield recently partnered with the Dolan School of Business at Fairfield University to launch a business accelerator/co-working space in Fairfield Center. The purpose of the Fairfield Accelerator and Mentoring Enterprise (FAME) is to connect entrepreneurs with the financial and technical resources needed to succeed.

A problem that confronts many aspiring entrepreneurs, particularly for persons of low to moderate income, is insufficient capital with which to start or expand a business. In response to this need, the Town has developed, and will continue to support, programs designed to provide start-up capital to such micro-enterprises. Small businesses are the main driver of economic activity, accounting for the majority of new private sector job creation. Encouraging the formation or expansion of existing micro-enterprises will create and preserve jobs and lead to sustainable economic growth.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

The most prevalent housing problem in Fairfield is housing cost burden. Households who are cost burdened are not concentrated in a particular geographical area, but may be found townwide.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

HUD typically defines an area of low-moderate income concentration as one in which the median income for the geographical subset to be 50% of the median income for the jurisdiction as a whole. Likewise, an area of minority concentration is generally defined as a situation in which: (a) the percentage of a particular minority group in a geographical subset is 20 percentage points higher than the jurisdiction as whole; (b) the percentage of minority persons in general in a geographical subset is 20 percentage points higher than the jurisdiction as whole; or (c) the neighborhood's total percentage of minority persons exceeds 50% of its population. None of these conditions exists in Fairfield.

Nevertheless, there are census tracts that have significant low/moderate and minority populations. The largest concentrations of racial and ethnic minorities and of low/moderate income populations can be found in the easternmost areas of Town bordering the City of Bridgeport. Census tracts 610, 612, 613 and 614 have significant non-white populations exceeding ten percent (10%). Census Tract 614 has the highest concentration of Black/African American residents at 7.1% versus the town-wide average of 1.8%; 17.9% of all Black/African American Fairfielders reside in Census Tract 614. Census Tract 614 also has the highest concentration of Hispanic/Latinos at 15.3 %, more than three times the average town-wide (5.0%). Fourteen percent (14%) of the Hispanic/Latino population lives in Census Tract 614. Census Tract 613 boasts the largest concentration of persons of Asian descent at 9.1%, approximately 2.5 times the average found town-wide (3.7%). Approximately 12% of the Asian population resides in Census tract 613. The largest concentration of low/moderate persons can be found in Census Tract 614 at 43.7%. Census Tract 610 reports the lowest median household income of \$70,603, which is roughly 60% of the median household income of \$118,476 for the Town as a whole.

What are the characteristics of the market in these areas/neighborhoods?

Approximately 45% of the Town's rental housing stock can be found in Census Tracts 610, 612, 613 and 614. These areas are generally characterized by relatively small lots and more dense development patterns, but otherwise offer a relatively diverse mix of housing with both single-family residential

homes and smaller (2-4 unit) multi-family dwellings. The Commerce Drive area remains an important commercial and employment hub, while the Tunxis Hill/Kings Highway area also has significant commercial development.

Are there any community assets in these areas/neighborhoods?

There are significant community assets within each of, or in close proximity to these neighborhoods. Census Tract 610 is home to several neighborhood parks and play areas including Melville Park, Burroughs Park, Drew Park and Knapps Green, as well as McKinley Elementary School. Jennings Elementary School, Stratfield Elementary School, Fairfield Woods Middle School and Fairfield Warde High School are also located in Census Tract 610. Tunxis Hill Park is located in Census Tract 612, while Gould Manor Park borders on Census Tract 614. The new Fairfield Metro station also borders on Census Tract 614, affording residents with Metro North rail and GBTA bus connections. Many of these park facilities have seen significant investments of CDBG funds in recent years. The Town has also devoted CDBG dollars toward sidewalk and roadway infrastructure in these neighborhoods.

Are there other strategic opportunities in any of these areas?

The Town is hoping to leverage the significant investments made to date in opening the new Fairfield Metro commuter rail station, and create linkages between the station and anticipated commercial development and the surrounding neighborhoods.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The intent of this Strategic Plan is to bring the Town's needs and resources together in a coordinated housing and community development strategy. This strategy is intended to address the three primary objectives of the Community Development Block Grant Program, which are:

- The provision of decent housing
- The provision of a suitable living environment
- And the expansion of economic opportunities

Fairfield's Strategic Plan was developed by building on the analyses presented in the Housing & Community Needs Assessment. The purpose of this section is to consider the needs that have been identified and to establish funding priorities over the next five year period to address these needs using all available resources

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	Low Moderate Income Areas
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Other
	Other Revital Description:	Public Facility & Infrastructure Improvements
	Identify the neighborhood boundaries for this target area.	These areas include census tract block groups that contain low and moderate income concentrations per census data.
	Include specific housing and commercial characteristics of this target area.	These areas are generally characterized by relatively small lots and more dense development patterns, but otherwise offer a relatively diverse mix of housing with both single-family residential homes and smaller (2-4 unit) multi-family dwellings. The housing stock is generally older and lead paint hazards are more prevalent. The Commerce Drive area remains an important commercial and employment hub, while the Tunxis Hill/Kings Highway area also has significant commercial development.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	These areas were identified initially through census data. The consultation and citizen participation process helped validate the need for targeted investments in these neighborhoods.
Identify the needs in this target area.	Needs include neighborhood revitalization as well as investments in infrastructure and public facilities. A recent study identified gaps in the existing sidewalk network as well as walkways in poor condition in the vicinity of the new commuter rail station.	

	What are the opportunities for improvement in this target area?	There are opportunities to improve the quality of the housing stock and preserve existing affordable housing. There are also opportunities to make neighborhood specific investments in public facilities such as parks and playgrounds as well infrastructure to connect people to transit and employment centers.
	Are there barriers to improvement in this target area?	The barriers to improvement are generally lack of financial resources. Efforts to preserve affordable housing stock are also impacted by increased gentrification and market forces.
2	Area Name:	Townwide
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Municipal boundaries
	Include specific housing and commercial characteristics of this target area.	Fairfield is a relatively mature, developed community with a diverse mix of housing. Commercial areas are predominantly found along U.S. Route 1 (Post Road) as well as Black Rock Turnpike.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Public comments supported continued investments in existing programs.
Identify the needs in this target area.	The needs are to address the cost, quality and availability of housing. Cost burden is the most pressing housing problem. There is a need to provide social and community services to at risk and other disadvantaged populations. Continued investments in public facilities to eliminate barriers.	
What are the opportunities for improvement in this target area?	The Town has programs to maintain the quality of its housing and preserve its affordable housing stock. Support for these programs are crucial.	

Are there barriers to improvement in this target area?	Lack of financial resources
---------------------------------------------------------------	-----------------------------

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

According to data from the 2010 Census, the following census tracts/block groups qualify as low/moderate income areas: 602.2 (31.70%); 607.2 (20.21%); 608.2 (25.85%); 610.1 (28.12%); 610.2 (40.43%); 610.3 (27.02%); 613.1 (44.28%); 613.2 (21.24%); 614.1 (35.58%); 615.1 (38.89%); 615.4 (21.77%) and 616.2 (22.54%).

Since the Town has limited resources with which to pursue its housing and community development goals, the Town generally seeks to target its investments in areas of low to moderate income where service demands or resident needs are highest. The Town also takes into account the condition of existing facilities, if any, and the degree to which other funding is available and the extent to which CDBG funds can be leveraged. Finally, the Town is more supportive of those projects that address several complimentary housing and/or community development goals.

The Town of Fairfield is committed to utilizing its CDBG funding towards programs and activities that address the needs of its low to moderate income populations. The data continues to show that housing cost burden is a significant issue, particularly for extremely low and very low income renters and among owners with incomes at or below 80% AMI, especially elderly owners, many of whom are living on fixed incomes. Consequently, the Town sees a need to create more affordable housing, to maintain the quality of the Town’s housing stock and to expand opportunities for homeownership among persons of low to moderate income. These priorities are not limited to a specific area of town; consequently, the Town will direct its resources to address these issues on a town-wide basis through its neighborhood revitalization, homeownership assistance and handyman programs. The location of specific infrastructure investments are selected in consultation with the Department of Public Works, which maintains an extensive database detailing pavement condition, frequency and severity of drainage-related complaints and prior work actions. Generally, the Department targets specific neighborhoods within eligible census tract areas and upgrades all street, drainage systems and sidewalks in the area that require such improvements in order to maximize efficiency and cost-effectiveness.

In making allocation decisions, the Town is also guided by public input and the degree to which proposed projects meet specific housing and community development priority needs identified in its Consolidated Plan.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Increase Supply of Affordable Rental Housing
	Priority Level	High
	Population	Extremely Low Low Families with Children Elderly Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	Townwide
	Associated Goals	Increase Supply of Affordable Rental Housing
	Description	<ul style="list-style-type: none"> To increase the supply and availability of affordable elderly rental housing by supporting the rehabilitation and/or new construction of elderly rental units To increase the supply and availability of affordable rental housing, particularly for extremely low and very low income residents, through the acquisition and/or rehabilitation of existing multi-family units
	Basis for Relative Priority	Housing cost burden is the most prevalent housing problem. There is an on-going need for more affordable housing.
2	Priority Need Name	Expand Homeownership Opportunities
	Priority Level	High
	Population	Low Moderate Middle Families with Children
	Geographic Areas Affected	Townwide

	Associated Goals	Expand Affordable Homeownership Opportunities
	Description	<ul style="list-style-type: none"> To cultivate affordable homeownership opportunities through the provision of financial assistance to first-time homebuyers
	Basis for Relative Priority	Priority was established based on prior program experience as well as community input and analysis undertaken in connection with the development of this Strategic Plan. Housing costs are high, and homeownership is frequently out-of-reach for many working families of more modest means.
3	Priority Need Name	Preserve Quality of Owner Occupied Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Families with Children Elderly
	Geographic Areas Affected	Townwide
	Associated Goals	Preserve Quality of Owner Occupied Housing
	Description	<ul style="list-style-type: none"> To enhance the affordability and quality of the existing housing stock through the rehabilitation of owner-occupied, single family properties
	Basis for Relative Priority	Priority based on prior program experience as well as community input and data analysis undertaken in connection with the development of this Strategic Plan.
4	Priority Need Name	Provide Support to Homeless & At Risk Populations
	Priority Level	High

	Population	Extremely Low Low Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Townwide
	Associated Goals	Address Needs of Homeless & At Risk Populations
	Description	<ul style="list-style-type: none"> To enhance the provision of housing and other supportive services to address the needs of the homeless, including special needs populations, and those at risk of homelessness
	Basis for Relative Priority	Priority based on prior program experience as well as community input and data analysis undertaken in connection with the development of this Strategic Plan.
5	Priority Need Name	Improve Public Facilities and Infrastructure
	Priority Level	High
	Population	Low Moderate Non-housing Community Development
	Geographic Areas Affected	Low Moderate Income Areas
	Associated Goals	Maintain & Improve Public Facilities Maintain & Improve Public Infrastructure

	Description	<ul style="list-style-type: none"> To eliminate barriers to accessibility in public buildings and facilities To expand and/or improve existing parks and recreational facilities, particularly those located in distressed areas with high concentrations of low-income populations To support and encourage the construction, replacement or reconstruction of local sidewalks and/or streets to enhance the livability of neighborhoods and to encourage economic development
	Basis for Relative Priority	Priority based on prior program experience as well as community input and analysis of data conducted in connection with the development of this Strategic Plan.
6	Priority Need Name	Provide Public Service Support
	Priority Level	High
	Population	Extremely Low Low Moderate Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Townwide
	Associated Goals	Provide Public Service Program Support
	Description	
	Basis for Relative Priority	Priority based on prior program experience as well as community input and data analysis conducted as part of this Strategic Planning effort.

7	Priority Need Name	Support Economic Development Efforts
	Priority Level	Low
	Population	Low Moderate Non-housing Community Development
	Geographic Areas Affected	Townwide
	Associated Goals	Support Economic Development Efforts
	Description	<ul style="list-style-type: none"> To encourage the creation and/or retention of jobs for low to moderate income persons by providing start-up capital and technical assistance to new or expanding small businesses
	Basis for Relative Priority	Priority based on prior program experience as well as community input and data analysis conducted as part of this strategic planning effort.
8	Priority Need Name	Provide Administrative Support & Planning
	Priority Level	Low
	Population	Other
	Geographic Areas Affected	Townwide
	Associated Goals	Support Administrative & Planning Activities
	Description	This program is designed to provide appropriate administrative support and planning to oversee the CDBG program and to meet the goals outline in the Strategic Plan.
	Basis for Relative Priority	Priority based on prior program experinece and necessity to provide required oversight and compliance with CDBG program requirements.

Narrative (Optional)

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	<p>The most prevalent housing problem faced by lower income households in Fairfield is cost burden. Tenant-based rental assistance can be an effective strategy to address this problem. Market forces are expected to result in increased asking rents, exacerbating this problem.</p> <p>The Fairfield Housing Authority provides tenant based rental assistance through participation in the Housing Choice Voucher program. The Town can support these efforts by creating additional rental housing and maintaining the quality of its existing rental stock.</p>
TBRA for Non-Homeless Special Needs	Rental assistance for non-homeless special needs populations is likely to focus on the elderly populations, who are disproportionately at greater risk for cost burden. Again, the FHA is the likely source of assistance through its HCV program
New Unit Production	Net new housing production has been very modest over the past several decades, averaging less than 40 units/year. Funding constraints and the lack of available public land suitable for development limit opportunities for new construction. Land is very expensive and development costs are very high. The per unit subsidy to develop affordable units is comparatively high, making applications for limited State funding less competitive. The Town will seek to explore ways to incentivize the private sector to create affordable housing through mixed income development through incentives or inclusionary provisions.
Rehabilitation	Given the age of the existing housing stock in Fairfield, and the Town’s desires to maintain both the quality and affordability of its housing stock, particularly for low/moderate populations and the elderly, rehabilitation of both owner and renter-occupied units remains a high priority.
Acquisition, including preservation	Given funding constraints and the high cost of land, the Town envisions limited opportunities for acquisition. Emphasis will be placed on preserving existing units where possible.

Table 49 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The Town of Fairfield receives federal Community Development Block Grant (CDBG) funds through the United States Department of Housing & Urban Development on an annual basis. The Town of Fairfield expects to receive \$460,148 in CDBG funding for the first year of this Five Year Plan. The Town anticipates receiving a small amount of program income from repayment of non-interest bearing, indefinite term special program loans. For purposes of this Five Year Plan, the Town has assumed level funding for the remaining years of the Plan. In the event that there are significant changes to these assumptions in the outlying years, the Town will make the necessary adjustments to reflect current funding levels in order to meet its priority housing and community development needs.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	460,148	5,882	0	466,030	1,864,120	assumes level funding over the remaining four years of the Plan.

Table 50 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Funds received from HUD through the CDBG program may be used to leverage additional resources to address the Town's priority needs as identified in the Consolidated Plan. For example, CDBG funds are often used to leverage funds from State or Federal grant programs that require a local match. Many of the Town's programs, such as its first-time homebuyer, housing rehabilitation and micro-enterprise development require a private match to some degree. Some direct financial assistance is provided in the form of indefinite term no interest loans that are repaid upon sale or transfer. The Town also provides funding for technical assistance and operating costs to not-for-profit organizations based in Fairfield, enabling these organizations to seek out increasingly diversified funding sources. CDBG funds are often employed in this manner to augment local resources and help organizations meet increased service demands within the community.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

In addition to those resources described above, the Town may also utilize publicly owned land to help address the needs and priorities identified in the Consolidated Plan. In the past, for example, the Office of Community and Economic Development, working in conjunction with the Affordable Housing Committee (AHC) and others, spearheaded a plan to utilize a half-acre parcel of town-owned property for the creation of ten (10) units of senior affordable housing. Similarly, the Town purchased in December 2004 a 7-acre parcel from the United States Government that had been used to provide housing for military personnel and their dependent families. At the time of purchase, the property was improved with 28 single- family, ranch-style homes. In accordance with a reuse plan that was approved by the RTM, the property was subdivided into individual lots, twenty-two (22) of which were sold via a housing lottery to first-time homebuyers with incomes at or below 80% of the area median income. These units were conveyed with deed restrictions as to occupancy, use and resale in order to preserve them as owner-occupied affordable housing. A further four lots were sold to Micah Housing, a local non-profit housing developer, which in turn constructed four new duplexes on site, resulting in eight (8) units of new permanent supportive housing for chronically homeless families. The Town utilized CDBG funds to assist Operation Hope with asbestos abatement, building demolition and clearance activities as well as property acquisition, and to provide down-payment and closing cost assistance to income-eligible first-time homebuyers. The Town has exhausted its inventory of existing town-owned property suitable for new affordable housing development.

Discussion

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Interim Coordinating Council of Opening Doors Fairfield County	Continuum of care	Homelessness Planning Rental	Region
Operation Hope	Non-profit organizations	Homelessness Planning Rental	Region
FAIRFIELD		Economic Development Non-homeless special needs Ownership Planning neighborhood improvements public facilities public services	Jurisdiction

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Overall there is good coordination and little duplication of services locally. The region has a robust network of local non-profit service providers, which have become increasingly accustomed to collaborative ventures. The Fairfield Housing Authority, under new leadership, has become more active in seeking out new opportunities, as evidenced by its capital refinancing of Trefoil and plans to redevelop and add new units at Pine Tree. There is always room for improvement in piercing the "silo" mentality and in ensuring effective communication and coordination of services. The service delivery structure is hampered by continued uncertainty around future funding. Many non-profits have not only seen declining governmental aid, but cutbacks from corporate and philanthropic donors. This makes it even more imperative for agencies to not only explore alternative funding mechanisms, but to collaborate and leverage each other's talents and strength to address long-standing societal issues like homelessness and poverty.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics			
Other Street Outreach Services			
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X		
Education	X		
Employment and Employment Training	X	X	
Healthcare	X		
HIV/AIDS	X		X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X		
Other			

Table 52 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The Town works with local social service providers and other community partners to identify persons in crisis and to mobilize and coordinate resources in an effort to prevent at risk individuals and families from becoming homeless. The Town works with these same partners, particularly Operation Hope, to assist those that are homeless in obtaining safe affordable and permanent housing. The Town participates in the Opening Doors Continuum of Care to address the needs of the homeless and at risk populations within the broader community.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Participation in the broader Continuum of Care allows for a coordinated approach to address the issue of homelessness within the region and the direction of resources to combat this problem. This approach minimizes the duplication of effort and limited resources.

Despite regular meetings and communications, there are still opportunities to improve information sharing and coordination among municipalities, housing developers, homeless advocates, social service providers and case management agencies.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The institutional structure through which the Town of Fairfield will carry out its housing and community development plan consists of many public, private and nonprofit partners. As noted previously, the Office of Community and Economic Development is the lead agency responsible for coordinating this effort, and self-administers a number of programs serving needy and low to moderate income residents. The Office works closely with its counterparts at the federal and state levels to stay abreast of regulatory requirements, industry best practices and trends that may impact local service demands as well as to leverage other available sources of funding.

Several Town agencies and departments are involved in the development and implementation of specific programs and strategies outlined in this Plan. These include the Fairfield Health Department, the Board of Education, the Social Services Department and the Disability Services Coordinator. Many of the public infrastructure projects and improvements to public facilities are either implemented by, or closely coordinated with, Town departments such as the Public Works and Recreation Departments. Finally, the Office works with many volunteer committees and boards including the Economic Development Commission, the Affordable Housing Committee and the Human Services Commission. These groups play an important role in monitoring program performance and providing critical feedback on housing and community development needs within the community.

Nonprofit organizations are also instrumental in the provision of a wide array of services to the community. These agencies include Operation Hope, Fairfield Community Services, the Jewish Home for the Elderly, and the Center for Women & Families. The Office works with these partners to design and offer programs that work to address the community's needs and that complement, rather than compete, with other services being offered. These organizations are a critical part of the Town's institutional structure and service delivery system in that they are often mission-driven to serve lower income populations, in direct contact with persons or households in need and eligible to receive other governmental or private financing which the Town is not. These organizations can provide a unique perspective on local needs as well as the strengths and weaknesses of the service delivery network.

Private sector participants include financial institutions, local builders and developers, private charitable foundations and contractors. Local financial institutions provide capital for small businesses, construction/mortgage financing and loan servicing, while builders and for-profit developers are

instrumental in the development of new affordable and mixed income housing. Foundations may also provide an important source of financing for specific projects as well as initiatives aimed at increasing the capacity of local non-profit organizations. Business groups, such as the Chamber of Commerce, work to expand economic opportunities in Fairfield, and are often key collaborators on community development projects.

Despite efforts to develop a cohesive and integrated structure, service delivery gaps continue to exist. Many are clearly resource related. Others relate to lack of communication, disparate objectives and contrary program design. The Town seeks to identify and to address these gaps as best it can through its continued close working relationships with its many public/private partners. The Town will continue to meet with and inform its partners of its housing and community development needs, goals and strategies.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase Supply of Affordable Rental Housing	2015	2019	Affordable Housing	Townwide	Increase Supply of Affordable Rental Housing	CDBG: \$350,000	Rental units constructed: 4 Household Housing Unit Rental units rehabilitated: 10 Household Housing Unit Housing for Homeless added: 4 Household Housing Unit Buildings Demolished: 1 Buildings
2	Expand Affordable Homeownership Opportunities	2015	2019	Affordable Housing	Townwide	Expand Homeownership Opportunities	CDBG: \$350,000	Homeowner Housing Added: 5 Household Housing Unit Direct Financial Assistance to Homebuyers: 10 Households Assisted
3	Preserve Quality of Owner Occupied Housing	2015	2019	Affordable Housing	Townwide	Preserve Quality of Owner Occupied Housing	CDBG: \$250,000	Homeowner Housing Rehabilitated: 35 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Maintain & Improve Public Facilities	2015	2019	Non-Housing Community Development	Low Moderate Income Areas Townwide	Improve Public Facilities and Infrastructure	CDBG: \$200,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
5	Maintain & Improve Public Infrastructure	2015	2019	Non-Housing Community Development	Low Moderate Income Areas	Improve Public Facilities and Infrastructure	CDBG: \$300,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
6	Address Needs of Homeless & At Risk Populations	2015	2019	Homeless	Townwide	Provide Support to Homeless & At Risk Populations	CDBG: \$120,000	Homeless Person Overnight Shelter: 200 Persons Assisted Homelessness Prevention: 100 Persons Assisted Housing for Homeless added: 4 Household Housing Unit
7	Provide Public Service Program Support	2015	2019	Non-Homeless Special Needs Non-Housing Community Development	Townwide	Provide Public Service Support	CDBG: \$225,000	Public service activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Support Economic Development Efforts	2015	2019	Non-Housing Community Development	Townwide	Support Economic Development Efforts	CDBG: \$75,000	Jobs created/retained: 25 Jobs Businesses assisted: 10 Businesses Assisted
9	Support Administrative & Planning Activities	2015	2019	Administration & Planning	Townwide	Provide Administrative Support & Planning	CDBG: \$460,150	Other: 1 Other

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Increase Supply of Affordable Rental Housing
	Goal Description	<ul style="list-style-type: none"> To increase the supply and availability of affordable elderly rental housing by supporting the rehabilitation and/or new construction of elderly rental units To increase the supply and availability of affordable rental housing, particularly for extremely low and very low income residents, through the acquisition and/or rehabilitation of existing multi-family units
2	Goal Name	Expand Affordable Homeownership Opportunities
	Goal Description	<ul style="list-style-type: none"> To cultivate affordable homeownership opportunities through the provision of financial assistance to first-time homebuyers

3	Goal Name	Preserve Quality of Owner Occupied Housing
	Goal Description	<ul style="list-style-type: none"> To enhance the affordability and quality of the existing housing stock through the rehabilitation of owner-occupied, single family properties
4	Goal Name	Maintain & Improve Public Facilities
	Goal Description	<ul style="list-style-type: none"> To eliminate barriers to accessibility in public buildings and facilities To expand and/or improve existing parks and recreational facilities, particularly those located in distressed areas with high concentrations of low-income populations
5	Goal Name	Maintain & Improve Public Infrastructure
	Goal Description	<ul style="list-style-type: none"> To support and encourage the construction, replacement or reconstruction of local sidewalks, streets and/or other vital infrastructure to enhance the livability of neighborhoods and to encourage economic development
6	Goal Name	Address Needs of Homeless & At Risk Populations
	Goal Description	<ul style="list-style-type: none"> To enhance the provision of housing and other supportive services to address the needs of the homeless, including special needs populations, and those at risk of homelessness
7	Goal Name	Provide Public Service Program Support
	Goal Description	<ul style="list-style-type: none"> To support the development, continuance or expansion of public service programs designed to assist the elderly, the disabled, disadvantaged youth and other populations with special needs

8	Goal Name	Support Economic Development Efforts
	Goal Description	<ul style="list-style-type: none"> To encourage the creation and/or retention of jobs for low to moderate income persons by providing start-up capital and technical assistance to new or expanding small businesses
9	Goal Name	Support Administrative & Planning Activities
	Goal Description	<ul style="list-style-type: none"> Continue to fund necessary planning and administrative activities conducted by Lead Agency to facilitate and to improve coordination of housing and community development programs and activities in the Town of Fairfield. Support fair housing activities and initiatives in the Town of Fairfield

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Rehabilitation of Rental Units (via CDBG): 20 units

Rehabilitation of Owner-Occupied Units (via CDBG): 25 units

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

As a small housing authority, the FHA is exempt from this requirement. Nevertheless, given the characteristics of the population that it serves, there remains a need for additional barrier free accessible units.

Activities to Increase Resident Involvements

The FHA conducts monthly meetings with the residents of its Pine Tree and Treefoil facilities. Additionally, there is resident participation on its Board of Directors in accordance with its Resident Participation Plan on file with the State. The FHA constantly looks for ways to increase resident involvement and participation and to increase services to its resident population.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the ‘troubled’ designation

Not Applicable.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

There are several barriers to the development and preservation of affordable housing in Fairfield. The primary barrier is the cost and availability of land, but there are other economic, financial and regulatory barriers as well. The Town attempts to address these barriers as resources permit.

Fairfield is a mature community with very few vacant or undeveloped parcels of land suitable for new development. Much of the new residential development that has taken place in recent years is infill or redevelopment. At the same time, Fairfield remains a highly desirable place in which to live, with high performing schools, well kept neighborhoods, numerous public amenities, a low crime rate and top notch public services. This combination of high demand and limited supply places considerable upward pressure on housing prices, with those at the lower end of the income spectrum feeling the impact more acutely.

The recent global financial crisis has only served to exacerbate these economic barriers, especially for persons of lower income. While housing prices have moderated somewhat as of late, increases in household income have not kept pace. In its latest annual report, the Affordable Housing Committee (AHC) noted that the median sales price for a single family home in Fairfield had increased by 66% since 2000, outpacing growth in household median income, which increased by 41% over the same period. The same report noted that in 2014, there were only 42 sales of single family homes for less than \$300,000, which the AHC has used as the “unofficial” cut-off for affordability.

Additionally, land use policies, zoning regulations, building fees and the like can also have a negative impact on affordable housing development. Land use policies and regulations clearly impact the degree to which a parcel may be developed, if at all, and for what purpose. Building height restrictions, mandatory setbacks, maximum lot coverage restrictions, open space set asides, parking requirements and other policies and regulations all serve to limit development, which may in turn impact development costs and the developer’s expected return on investment. Building and fire code requirements, which provide obvious life safety benefits, impact development costs as well.

The Town Plan & Zoning (TPZ) Commission enacted new zoning regulations for the Commerce Drive area around a new Metro Center commuter rail station. The amendment, which was approved unanimously in May of 2011, contains a first-ever inclusionary component that requires applicants to set aside not less than ten percent of any housing units created in a new residential overlay zone to be affordable to persons with household incomes at or below 80% of the area median. The Town, through its Affordable Housing Committee, is proposing to extend these inclusionary provisions town-wide for any development project that would result in a net increase of ten or more residential dwelling units. The Committee is also proposing modifications to the above-referenced density bonus provisions to align more closely with the State’s incentive housing zone regulations (otherwise known as Home

Connecticut). Both policy recommendations are consistent with the recommendations contained in the Town's Affordable Housing Plan update completed this past year.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Despite these challenges, the Town remains committed to eliminating barriers to affordable housing and increasing the supply of decent, affordable housing in Fairfield. These actions include:

- Initiate and adopt regulations that eliminate barriers and/or provide incentives to develop new affordable housing.
- Expand and affirmatively market its existing homeownership programs.
- Advocate on multiple levels to create public awareness and support for supportive housing as a cost effective solution to chronic homelessness
- Promote and facilitate the development of new affordable housing.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Services for homeless individuals and families in the region are delivered through a consortium of non-profit organizations, faith-based groups, housing developers, governmental agencies and other service providers. These groups are all represented on the Opening Doors Continuum of Care.

Continuum partners use various means to reach out to and engage homeless individuals and families. Local soup kitchens and food pantries often provide an important opportunity to engage this community. Hospitals, police and other emergency service providers are often another crucial link, particularly with unsheltered persons. The region now employs a coordinated access network, utilizing the statewide 211 infoline as a central intake system. The Continuum has also adopted a vulnerability index system that attempts to identify those most in need for prioritized services.

The Continuum also conducts Project Homeless Connect, a one-day, one stop event for homeless persons or unstably housed community members to receive the community and social services they need. Providers of housing, mental health, legal, employment, and medical services are all represented at this event. Last year, Bridgeport's Project Homeless Connect event served more than 300 individuals and families.

Addressing the emergency and transitional housing needs of homeless persons

Emergency shelters are designed for short-term stays for individuals and families. Operation Hope manages a shelter in Fairfield which has 18 beds for men, 6 beds for women and three family suites. Operation Hope provides case management and other support services to help clients attain goals for increasing income, obtaining permanent housing, and achieve greater self-sufficiency. Operation Hope also operates and manages 30 permanent supportive housing units in Fairfield and 16 more in the surrounding area. The Town and Continuum remain committed to the goal of increasing the number of permanent supportive housing units in the region so that persons experiencing homelessness can quickly make the transition from emergency shelters to a more permanent housing situation.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The Town of Fairfield is committed to the preservation of existing affordable housing units, and is looking for opportunities to increase its affordable housing inventory in order to keep its most vulnerable residents housed.

The Continuum utilizes the statewide 211 infoline to provide a coordinated system of intake and the vulnerability index assessment tool to match limited resources to those most in need. The region attempts to serve the chronically homeless through the Housing First program, which combines intensive case management services with rent subsidies.

The Town and its Continuum partners are committed to eliminating chronic and veteran homelessness in the region by 2016, and have been making significant progress toward the realization of this goal. The Continuum is also committed to transitioning homeless persons into more stable, permanent housing as quickly as possible.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

A number of local agencies provide services aimed at preventing homelessness. The 211 infoline helps to identify those individuals and families who may be at risk, and direct resources in an effort to keep them housed.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

Many houses and apartments built prior to 1978 have painted surfaces that contain lead. Lead paint can pose serious health hazards, especially to small children, if not properly addressed. According to the 2000 Census, the Town had a total of 21,029 housing units, of which approximately two-thirds were constructed in the four decade span between 1940 and 1980. Of these, 8499 units or 40.4% were constructed between 1940 and 1960. Moreover, an additional 4386 properties, or 21% of the Town's housing stock, was constructed prior to 1940. In a 1991 report to Congress, HUD estimated that nationally nearly 80% of homes constructed between 1940 and 1959 and an even more astonishing 90% of dwelling units constructed prior to 1940 contain some lead-based paint.

The State of Connecticut and Town of Fairfield have an active lead screening program for children less than six years of age. Connecticut law now requires all primary care providers to perform annual blood lead screening on all children less than three (3) years of age and to screen any child between the ages of 36 and 72 months who has not been previously screened. In 2011, 77% of Fairfield children between the ages of nine months to two years were screened for exposure to lead hazards. This figure compares favorably to the average of 67.6% for the same age cohort statewide. Of those Fairfield children under the age of 6 who were screened, two children had elevated blood lead levels above 10 µg/dL, but below the actionable threshold of 15 µg/dL.

The Town will continue to educate its residents on the hazards of lead based paint, and observe lead safe work practices in the implementation of all of its housing programs. The Town will continue to fund the cost of lead testing and abatement in conjunction with its housing rehabilitation programs. In light of the requirement to report elevated leads screenings in children under the age of 6 years to the State and local health authorities, the Lead Agency intends to closely coordinate its public outreach efforts with the Town's Health Department.

How are the actions listed above related to the extent of lead poisoning and hazards?

While much of the Town's housing stock was constructed prior to 1980, and thus potentially could be at risk for lead based paint hazards, the percentage of these owner and rental units that have children under the age of six is quite low. Additionally, the number of incidences of lead exposure to children in Fairfield is also quite low.

How are the actions listed above integrated into housing policies and procedures?

Information on lead based paint hazards is provided to all applicants for rehabilitation assistance. Staff conduct a visual inspection of all subject properties and require testing of cracked, peeling or other deteriorated surfaces as required. The Office makes available information on its rehabilitation program to the Town's Health Department staff, Blight Committee, Zoning Enforcement personnel and Building Officials.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

According to the 2009-2013 American Community Survey, approximately 10% of Fairfield households reported incomes of less than \$25,000 and an estimated 4.7% of the population lives below the poverty line.

Poverty is a persistent problem, and not one that can be easily addressed. Its root causes are many, and largely beyond the reach of any one municipality. Nevertheless, the Town will utilize all means, programs and services available to reduce the number of households in the community with incomes at or below the poverty level.

All of the programs and activities proposed for funding in the upcoming year will in some way benefit persons of low to moderate income, including those with incomes below the federal poverty line. However, those programs aimed at providing permanent supportive housing to persons who were homeless or were at risk of becoming homeless, are clearly designed to promote greater self-sufficiency and to alleviate poverty. Additionally, housing programs directed to low income persons, including the elderly, such as the handyman program, are intended to address housing cost burden and provide funds for other living expenses. These and other proposed CDBG activities will either: 1) provide assistance to the homeless population; 2) reduce the risk of becoming homeless for special needs populations; or 3) provide life skills for employment, thus mitigating the causes and problems associated with poverty and ultimately reducing the number of households within the Town that fall below the poverty line.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

As a percentage of the total population, the number of residents living below the poverty line has remained fairly stable. Given the persistence of this problem, the many factors that contribute to

poverty--many of which are beyond the control of any one municipality—and the resources that this community can bring to bear, the impact on poverty of the above actions is expected to be modest.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The Town's Office of Community and Economic Development, as Lead Agency, will be responsible for monitoring the performance of CDBG-funded activities to assure that time schedules are being met, activities are being implemented, and other performance goals are being achieved. The Town's monitoring review process includes annual performance reviews conducted by the Lead Agency. Additionally, each recipient is required to submit quarterly progress reports detailing the status of each CDBG-funded activity. The Town's financial management system provides accurate, up-to-date, and complete disclosure of the financial results of each grant program. Records will adequately identify the source and application of funds for grant-supported activities. These records will be maintained in the Town's Office of Community and Economic Development.

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

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Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		

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CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	460,148	5,882	0	466,030	1,864,120	assumes level funding over the remaining four years of the Plan.

Table 54 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Funds received from HUD through the CDBG program may be used to leverage additional resources to address the Town’s priority needs as identified in the Consolidated Plan. For example, CDBG funds are often used to leverage funds from State or Federal grant programs that require a local match. Many of the Town’s programs, such as its first-time homebuyer, housing rehabilitation and micro-enterprise development require a private match to some degree. Some direct financial assistance is provided in the form of indefinite term no interest loans that are repaid upon sale or transfer. The Town also provides funding for technical assistance and operating costs to not-for-profit organizations based in Fairfield, enabling these organizations to seek out increasingly diversified funding sources. CDBG funds are often employed in this manner to augment local resources and help organizations meet increased service demands within the community.

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In addition to those resources described above, the Town may also utilize publicly owned land to help address the needs and priorities identified in the Consolidated Plan. In the past, for example, the Office of Community and Economic Development, working in conjunction with the Affordable Housing Committee (AHC) and others, spearheaded a plan to utilize a half-acre parcel of town-owned property for the creation of ten (10) units of senior affordable housing. Similarly, the Town purchased in December 2004 a 7-acre parcel from the United States Government that had been used to provide housing for military personnel and their dependent families. At the time of purchase, the property was improved with 28 single-family, ranch-style homes. In accordance with a reuse plan that was approved by the RTM, the property was subdivided into individual lots, twenty-two (22) of which were sold via a housing lottery to first-time homebuyers with incomes at or below 80% of the area median income. These units were conveyed with deed restrictions as to occupancy, use and resale in order to preserve them as owner-occupied affordable housing. A further four lots were sold to Micah Housing, a local non-profit housing developer, which in turn constructed four new duplexes on site, resulting in eight (8) units of new permanent supportive housing for chronically homeless families. The Town utilized CDBG funds to assist Operation Hope with asbestos abatement, building demolition and clearance activities as well as property acquisition, and to provide down-payment and closing cost assistance to income-eligible first-time homebuyers. The Town has exhausted its inventory of existing town-owned property suitable for new affordable housing development.

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase Supply of Affordable Rental Housing	2015	2019	Affordable Housing	Townwide	Increase Supply of Affordable Rental Housing	CDBG: \$105,000	Rental units rehabilitated: 200 Household Housing Unit
2	Preserve Quality of Owner Occupied Housing	2015	2019	Affordable Housing	Townwide	Preserve Quality of Owner Occupied Housing	CDBG: \$50,000	Homeowner Housing Rehabilitated: 3 Household Housing Unit
3	Expand Affordable Homeownership Opportunities	2015	2019	Affordable Housing	Townwide	Expand Homeownership Opportunities	CDBG: \$40,000	Direct Financial Assistance to Homebuyers: 2 Households Assisted
4	Maintain & Improve Public Facilities	2015	2019	Non-Housing Community Development	Low Moderate Income Areas Townwide	Improve Public Facilities and Infrastructure	CDBG: \$40,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
5	Maintain & Improve Public Infrastructure	2015	2019	Non-Housing Community Development	Low Moderate Income Areas	Improve Public Facilities and Infrastructure	CDBG: \$60,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Address Needs of Homeless & At Risk Populations	2015	2019	Homeless	Townwide	Provide Support to Homeless & At Risk Populations	CDBG: \$22,250	Homeless Person Overnight Shelter: 50 Persons Assisted Homelessness Prevention: 50 Persons Assisted
7	Provide Public Service Program Support	2015	2019	Non-Homeless Special Needs Non-Housing Community Development	Townwide	Provide Public Service Support	CDBG: \$46,750	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
8	Support Economic Development Efforts	2015	2019	Non-Housing Community Development	Townwide	Support Economic Development Efforts	CDBG: \$10,000	Jobs created/retained: 2 Jobs Businesses assisted: 2 Businesses Assisted
9	Support Administrative & Planning Activities	2015	2019	Administration & Planning	Townwide	Provide Administrative Support & Planning	CDBG: \$92,030	Other: 1 Other

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Increase Supply of Affordable Rental Housing
	Goal Description	<p>This program is intended:</p> <ul style="list-style-type: none"> To increase the supply and availability of affordable elderly rental housing by supporting the rehabilitation and/or new construction of elderly rental units To increase the supply and availability of affordable rental housing, particularly for extremely low and very low income residents, through the acquisition and/or rehabilitation of existing multi-family units

2	Goal Name	Preserve Quality of Owner Occupied Housing
	Goal Description	This program is intended to enhance the affordability and quality of the existing housing stock through the rehabilitation of owner-occupied, single family properties.
3	Goal Name	Expand Affordable Homeownership Opportunities
	Goal Description	This program is intended to cultivate affordable homeownership opportunities through the provision of financial assistance to first-time homebuyers.
4	Goal Name	Maintain & Improve Public Facilities
	Goal Description	<p>This program is intended to:</p> <ul style="list-style-type: none"> • eliminate barriers to accessibility in public buildings and facilities • expand and/or improve existing parks and recreational facilities, particularly those located in distressed areas with high concentrations of low-income populations
5	Goal Name	Maintain & Improve Public Infrastructure
	Goal Description	This program is designed to support and encourage the construction, replacement or reconstruction of local sidewalks and/or streets to enhance the livability of neighborhoods and to encourage economic development.
6	Goal Name	Address Needs of Homeless & At Risk Populations
	Goal Description	This program is intended to enhance the provision of housing and other supportive services to address the needs of the homeless, including special needs populations, and those at risk of homelessness

7	Goal Name	Provide Public Service Program Support
	Goal Description	This program is intended to support the development, continuance or expansion of public service programs designed to assist the elderly, the disabled, disadvantaged youth and other populations with special needs.
8	Goal Name	Support Economic Development Efforts
	Goal Description	This program is intended to encourage the creation and/or retention of jobs for low to moderate income persons by providing start-up capital and technical assistance to new or expanding small businesses.
9	Goal Name	Support Administrative & Planning Activities
	Goal Description	This program is intended to provide support for program planning and general administration of the CDBG program.

Projects

AP-35 Projects – 91.220(d)

Introduction

The Town seeks to direct resources each year to address the priority housing and community development needs identified in the Strategic Plan. The Consolidated Plan cited the high cost of housing and emphasized the need to create more affordable housing, to maintain the quality of the Town's housing stock and to expand opportunities for homeownership among persons of low to moderate income.

Projects

#	Project Name
1	Grasmere by the Sea
2	Family Strengthening Program
3	Elder Abuse and Intervention Program
4	Connecticut Legal Services
5	Case/Property Management Services
6	Vocational Training
7	Fairfield Counseling Services
8	Operation Hope Shelter Operating Support
9	Educational Enrichment Program
10	Owner-Occupied Rehabilitation
11	Handyman Services
12	Multi-Family Rehabilitation
13	Direct Homeownership
14	Sullivan-McKinney Elder Housing
15	Parish Court Life Safety Enhancements
16	Burr Homestead Accessibility Improvements
17	Street/Sidewalk Improvements
18	Micro-Enterprise Assistance
19	Program Administration & Planning

Table 56 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The Town of Fairfield is committed toward utilizing its CDBG funding toward programs and activities that address the needs of its low to moderate income populations. All of the proposed activities contained herein will meet this statutory requirement. Allocation priorities are guided by public input and the

degree to which proposed projects meet specific housing and community needs within the community.

A primary obstacle to meeting underserved needs within the community continues to be resource-related. Like many other Connecticut municipalities, Fairfield has witnessed declined intergovernmental aid and significant budget pressures. Unfortunately, the need for services among the most disadvantaged elements of society remain unabated. Local service providers report similar resource constraints, affecting their ability to respond to community needs.

The Office will continue to seek out other sources of financing to augment and support existing programs whenever feasible. Such efforts will likely include coordination of the Town's participation in the State Neighborhood Assistance Act (NAA) program, as well as pursuit of other grant opportunities as they arise.

AP-38 Project Summary
Project Summary Information

1	Project Name	Grasmere by the Sea
	Target Area	Townwide
	Goals Supported	Provide Public Service Program Support
	Needs Addressed	Provide Public Service Support
	Funding	CDBG: \$10,000
	Description	Project provides funding for on-going needs assessment and care planning for frail elderly clients and their families.
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	62 clients will benefit from this program: of whom 22 are expected to be extremely low income, 30 are expected to be low income and 10 persons of moderate income.
	Location Description	1 Post Road, Fairfield
	Planned Activities	Grasmere by the Sea is a model medical adult day care program that gives seniors the opportunity to age in place within their communities with skilled and affordable day-time assistance. Funding will assist with needs assessment and care planning for frail elderly clients and their families.
2	Project Name	Family Strengthening Program
	Target Area	Townwide
	Goals Supported	Provide Public Service Program Support
	Needs Addressed	Provide Public Service Support
	Funding	CDBG: \$9,250
	Description	Project provides funding for crisis intervention, long term case management and trauma and clinical services to survivors of domestic violence as well as their families.
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	100 survivors of domestic violence.
	Location Description	100 Mona Terrace, Fairfield (Satellite Office) 753 Fairfield Avenue, Bridgeport (Main Office)

	Planned Activities	Through this program the Center for Family Justice will provide: (1) Advocacy services, including crisis intervention, safety planning, counseling, referrals and support groups; (2) Integrated family Violence Services which includes long term case management, dyadic work with parents and children, education for survivors who are primary care givers and battered treatment services; (3) Trauma services including group and parenting support; individual and family counseling; and (4) Empowerment/Self Sufficiency to assist clients with career development, housing needs and other services.
3	Project Name	Elder Abuse and Intervention Program
	Target Area	Townwide
	Goals Supported	Provide Public Service Program Support
	Needs Addressed	Provide Public Service Support
	Funding	CDBG: \$4,500
	Description	Project provides funding to the Jewish Senior Services to support a program designed to reduce the incidence and severity of elder abuse.
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	50 persons, ages 65+
	Location Description	175 Jefferson Street, Fairfield
	Planned Activities	The program provides crisis intervention and care management services, victim advocacy and support to survivors of elder abuse. Among the services provided by JSS are a telephone hotline; crisis shelter, outpatient geriatric assessments and care management as well as community education and awareness programs.
4	Project Name	Connecticut Legal Services
	Target Area	Townwide
	Goals Supported	Address Needs of Homeless & At Risk Populations
	Needs Addressed	Provide Support to Homeless & At Risk Populations
	Funding	CDBG: \$4,000
	Description	Project provides funding for legal assistance to low income families and individuals who may be homeless or at risk of becoming homeless.
	Target Date	9/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	25 households/70 persons
	Location Description	211 State Street, Bridgeport
	Planned Activities	Program provides legal assistance to low income residents of Fairfield who are at risk of becoming homeless. Activities include individualized assessment, identification of other resources and support services, advocacy and legal representation in eviction and other proceedings.
5	Project Name	Case/Property Management Services
	Target Area	Townwide
	Goals Supported	Address Needs of Homeless & At Risk Populations
	Needs Addressed	Provide Support to Homeless & At Risk Populations
	Funding	CDBG: \$11,000
	Description	This program provides financial assistance to Operation Hope to provide case management and other support services to previously homeless families residing in permanent supportive housing units owned and managed by Operation Hope.
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	12 persons: 6 single men and two families with children.
	Location Description	Withheld at Client's Request
	Planned Activities	Funding allows for third-party property management as well as client case management services to increase self-sufficiency.
6	Project Name	Vocational Training
	Target Area	Townwide
	Goals Supported	Provide Public Service Program Support
	Needs Addressed	Provide Public Service Support
	Funding	CDBG: \$4,000
	Description	Project provides vocational training and job skill development for special needs students enrolled in the Fairfield Public School system.
	Target Date	9/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	8 students with special needs
	Location Description	Varies, but within Fairfield.
	Planned Activities	Program provides job placement, vocational training and job skill development to students with special needs. The program a small stipend to participants, allowing them to gain invaluable work experience.
7	Project Name	Fairfield Counseling Services
	Target Area	Townwide
	Goals Supported	Provide Public Service Program Support
	Needs Addressed	Provide Public Service Support
	Funding	CDBG: \$12,000
	Description	Program provides funding for crisis management, substance abuse treatment, psychiatric and other counseling services to low income individuals and families.
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	100 individuals
	Location Description	125 Penfield Road, Fairfield
	Planned Activities	Program provides funding for crisis management, substance abuse treatment, psychiatric and other counseling services to low income individuals and families.
8	Project Name	Operation Hope Shelter Operating Support
	Target Area	Townwide
	Goals Supported	Address Needs of Homeless & At Risk Populations
	Needs Addressed	Provide Support to Homeless & At Risk Populations
	Funding	CDBG: \$11,250
	Description	Project provides financial assistance to Operation Hope to provide emergency shelter, food assistance and other homeless support services.
	Target Date	9/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	150 persons
	Location Description	50 Nichols Street, Fairfield
	Planned Activities	Project provides financial assistance to Operation Hope to provide emergency shelter, food assistance and other homeless support services
9	Project Name	Educational Enrichment Program
	Target Area	Townwide
	Goals Supported	Provide Public Service Program Support
	Needs Addressed	Provide Public Service Support
	Funding	CDBG: \$3,000
	Description	Program provides funding to the Fairfield Museum & History Center to provide educational enrichment programs for low and moderate income students as well as day trips for frail elderly seniors
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	125 persons
	Location Description	370 Beach Road, Fairfield (also McKinley School and Grasmere by the Sea located at 1 Post Road, Fairfield)
Planned Activities	TEducational enrichment activities include a tour of the 1750 Ogden House, a walking tour of the historic Town Green and a living history program. Museum staff will also provide outreach and educational programming to frail elderly at Grasmere by the Sea.	
10	Project Name	Owner-Occupied Rehabilitation
	Target Area	Townwide
	Goals Supported	Preserve Quality of Owner Occupied Housing
	Needs Addressed	Preserve Quality of Owner Occupied Housing
	Funding	CDBG: \$40,000
	Description	Project provides funding for the rehabilitation of owner-occupied housing
	Target Date	9/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	5 low/moderate income households
	Location Description	Varies
	Planned Activities	Project provides funding for the rehabilitation of owner-occupied housing, including lead abatement
11	Project Name	Handyman Services
	Target Area	Townwide
	Goals Supported	Preserve Quality of Owner Occupied Housing
	Needs Addressed	Preserve Quality of Owner Occupied Housing
	Funding	CDBG: \$10,000
	Description	This project funds minor home repairs and improvements to owner-occupied housing for extremely low and very low income homeowners.
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	40 extremely low and very low income households
	Location Description	Varies
	Planned Activities	This project funds minor home repairs and improvements to owner-occupied housing that can be accomplished within eight (8) hours, including gutter cleaning and maintenance.
12	Project Name	Multi-Family Rehabilitation
	Target Area	Townwide
	Goals Supported	Increase Supply of Affordable Rental Housing
	Needs Addressed	Increase Supply of Affordable Rental Housing
	Funding	CDBG: \$40,000
	Description	This program funds improvements and rehabilitation work to non-owner occupied housing.
	Target Date	9/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	4 households
	Location Description	Varies
	Planned Activities	This program funds improvements and rehabilitation work to non-owner occupied housing.
13	Project Name	Direct Homeownership
	Target Area	Townwide
	Goals Supported	Expand Affordable Homeownership Opportunities
	Needs Addressed	Expand Homeownership Opportunities
	Funding	CDBG: \$40,000
	Description	This project provides direct financial support through down-payment and closing cost assistance to first time homebuyers
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	3 low/moderate income households
	Location Description	Varies
	Planned Activities	The program provides down-payment and closing cost assistance to income-eligible first-time homebuyers.
14	Project Name	Sullivan-McKinney Elder Housing
	Target Area	Townwide
	Goals Supported	Increase Supply of Affordable Rental Housing
	Needs Addressed	Increase Supply of Affordable Rental Housing
	Funding	CDBG: \$25,000
	Description	This project will fund exterior lighting and other safety enhancements at Sullivan McKinney Elder Housing
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	40 households

	Location Description	224 Meadowbrook Road, Fairfield
	Planned Activities	Funding will enable installation of new LED exterior lighting fixtures and other safety enhancements for existing residents.
15	Project Name	Parish Court Life Safety Enhancements
	Target Area	Townwide
	Goals Supported	Increase Supply of Affordable Rental Housing
	Needs Addressed	Increase Supply of Affordable Rental Housing
	Funding	CDBG: \$40,000
	Description	This project will fund additional enhancements to the fire alarm/call for aid system at Parish Court.
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	106 elderly persons/100 households
	Location Description	175 Warde Terrace, Fairfield
	Planned Activities	Project will complete life safety enhancement to parish Court fire alarm/call for aid system, including the installation of electrical NAC extenders that will connect each apartment's fire alarm and call for aid horn to the emergency power generator.
16	Project Name	Burr Homestead Accessibility Improvements
	Target Area	Townwide
	Goals Supported	Maintain & Improve Public Facilities
	Needs Addressed	Improve Public Facilities and Infrastructure
	Funding	CDBG: \$40,000
	Description	This project will fund improvements to the Historic Burr Homestead to eliminate barriers to accessibility.
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	790 persons based on annual visitation/attendance of 10,000 persons of which 7.9% are estimated to be disabled.
	Location Description	Old Post Road, Fairfield

	Planned Activities	The proposed project will add two fully accessible bathrooms to the Burr Mansion's first floor to meet community access needs. One bathroom will replace an existing bathroom with an expanded one with updated ADA fixtures. The other bathroom will be a new facility installed adjacent to the existing one. The installation of both bathrooms will accommodate peak use of Burr mansion during community events.
17	Project Name	Street/Sidewalk Improvements
	Target Area	Low Moderate Income Areas
	Goals Supported	Maintain & Improve Public Infrastructure
	Needs Addressed	Improve Public Facilities and Infrastructure
	Funding	CDBG: \$60,000
	Description	This project will fund sidewalk, street and drainage improvements in the Kings Highway/Commerce Drive area.
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	2125 based on population of census tract 614
	Location Description	Kings Highway/Commerce Drive
	Planned Activities	Project will fund sidewalk, street and drainage improvements to Kings Highway/Commerce Drive area, enhancing pedestrian safety and creating linkages between residential neighborhoods and the new commuter rail station.
18	Project Name	Micro-Enterprise Assistance
	Target Area	Townwide
	Goals Supported	Support Economic Development Efforts
	Needs Addressed	Support Economic Development Efforts
	Funding	CDBG: \$10,000
	Description	This project will provide financial and technical assistance to new or expanding small businesses.
	Target Date	9/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	2 businesses/3 jobs
	Location Description	Varies
	Planned Activities	This project will provide financial and technical assistance to new or expanding small businesses to encourage job creation and retention for low/moderate income persons.
19	Project Name	Program Administration & Planning
	Target Area	Townwide
	Goals Supported	Support Administrative & Planning Activities
	Needs Addressed	Provide Administrative Support & Planning
	Funding	CDBG: \$92,030
	Description	Project provides funding for oversight of CDBG program
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	611 Old Post Road, Fairfield
	Planned Activities	Project provides funding for oversight of CDBG program

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

According to data from the 2010 Census, five census tracts qualify as low/moderate income areas. These census tracts and the percentage of the population considered low/moderate income are as follows: 614 (43.7%); 610 (34.8%); 613 (34.6%); 616 (34.1%) and 612 (29.4%). In addition, the following block groups located in census tracts other than those listed above meet the low/moderate income criteria: 608.2 (31.9%); 615.1 (36.6%) and 615.2 (27.3%).

Geographic Distribution

Target Area	Percentage of Funds
Low Moderate Income Areas	
Townwide	

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The Town of Fairfield is committed to utilizing its CDBG funding towards programs and activities that address the needs of its low to moderate income populations. All of the proposed projects will meet this statutory requirement. The Town's Consolidated Plan cited the high cost of housing and emphasized the need to create more affordable housing, to maintain the quality of the Town's housing stock and to expand opportunities for homeownership among persons of low to moderate income. These priorities are not limited to a specific area of town; consequently, the Town will direct its resources to address these issues on a town-wide basis through its neighborhood revitalization, homeownership assistance and handyman programs. The location of specific infrastructure investments are selected in consultation with the Department of Public Works, which maintains an extensive database detailing pavement condition, frequency and severity of drainage-related complaints and prior work actions. Generally, the Department targets specific neighborhoods and upgrades all street, drainage systems and sidewalks in the area that require such improvements in order to maximize efficiency and cost-effectiveness.

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The major barriers to affordable housing are the lack of developable land and the inadequate supply of modestly-priced, entry-level housing. These factors make it difficult for low to moderate income families to obtain suitable housing in Fairfield. The lack of developable land places upward pressure on price, making it extremely difficult to acquire land for affordable housing purposes. Moreover, many non-profit housing developers, which typically must cobble together funding from multiple sources, simply can't compete with their for-profit counterparts in a strong and active housing market. While the pace of new residential development has slowed, supply remains tight, making it difficult to produce new affordable housing.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	0
Special-Needs	0
Total	0

Table 58 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	0

Table 59 - One Year Goals for Affordable Housing by Support Type
Discussion

AP-60 Public Housing – 91.220(h)

Introduction

The Fairfield Housing Authority (FHA) operates two facilities that together provide 68 units of affordable rental housing for elderly and disabled residents. The Office of Community and Economic Development works closely with the Fairfield Housing Authority in meeting the needs of its residents. Under new leadership, the FHA is addressing long-standing institutional and financial management issues. The Office will continue to support these efforts. Specifically, the Office expects to provide assistance to the new Executive Director in re-positioning its existing assets as well as identifying opportunities to increase the number of units under management. The Town of Fairfield will continue to work with and support the Fairfield Housing Authority in meeting the needs of its residents.

Actions planned during the next year to address the needs to public housing

The Fairfield Housing Authority has secured all local zoning and regulatory approvals to redevelop the facility that FHA manages on Pine Tree Lane. The project entails the phased demolition and new construction of 50 new 1- and 2-bedroom units, replacing the 38 small studio and 1-BR units presently on site. The proposed development has three principal objectives:

- to maximize the number of dwelling units on site;
- to construct new units that provide an opportunity for a mixed income component while preserving the site as 100% affordable in perpetuity; and
- to preserve existing elderly/disabled needs through barrier free design of all first floor units.

The project is presently seeking financing for construction through an allocation of low income housing tax credits and the State Sponsored Housing Portfolio. The Town will continue to vigorously support these efforts.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The FHA conducts monthly meetings with the residents of its Pine Tree and Treefoil facilities. Additionally, there is resident participation on its Board of Directors in accordance with its Resident Participation Plan on file with the State. The FHA constantly looks for ways to increase resident involvement and participation and to increase services to its resident population. The Town will work with the Fairfield Housing Authority to encourage more resident involvement in management decisions.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

The Fairfield Housing Authority (FHA) has not been designated as "troubled" by HUD. The Office of Community & Economic Development will continue to work with and provide technical assistance as needed so that the FHA may continue to meet the needs of its residents.

Discussion

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The Town is part of the Opening Doors Continuum of Care and works closely with many of the member organizations and housing providers in developing strategies to combat and prevent homelessness. The Office of Community and Economic Development has been an active participant in the Continuum, particularly in the area of housing production, in an effort to meet the ambitious housing production goals embodied in the Region's 10-Year Plan to End Homelessness.

The Office works closely with local homeless and permanent supportive housing service providers, most particularly Operation Hope. The Town has provided Operation Hope with CDBG funds to help facilitate property acquisition, housing rehabilitation and facility improvements in addition to on-going operating assistance.

The Consolidated Plan identified as a priority the need to increase both the level and delivery of housing and support services to those who are homeless or at risk of becoming homeless. The stated goal was to reduce the number of homeless within the community. The Plan further outlined two objectives:

1. Recognizing the importance of providing permanent housing solutions and linking supportive services to promote greater self-sufficiency, the Plan called for an increase in the number of permanent supportive housing units. The plan set a five year goal of creating six (6) new or rehabbed units of permanent supportive housing.
2. Emphasizing homelessness prevention, the Plan advocated an expansion of programs of outreach and support to help not only those individuals and families making the transition from temporary shelters to more permanent housing, but also to address circumstances that might result in homelessness. The plan set an annual goal of serving 100 clients through provision of shelter and support services.

The Action Plan addresses both objectives, in that it continues to provide operating assistance to Operating Hope for maintenance of its emergency shelter as well as its permanent supportive housing units. Additionally, the Town is supporting organizations that provide programs to assist special needs populations, including victims of domestic violence, who are at risk of becoming homeless through its allocation of CDBG funds.

The chief obstacles impacting the Town's ability to achieve the goals outlined in the Strategic Plan remain the lack of developable land, the high cost of housing, the capacity of non-profit housing developers to meet the demand and the scarcity of resources.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness

including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The Town continues to support projects that assist in the prevention of homelessness. Specifically, it provides CDBG and other funds to organizations such as the Center or Women & Families, CT Legal Services, Operation Hope and Operation Hope Housing that serve homeless and at-risk populations. The Town provides financial support to Operation Hope so that it can continue to provide permanent supportive housing for formerly homeless individuals and families.

Addressing the emergency shelter and transitional housing needs of homeless persons

The Town proposes to allocate \$11,000 to this activity in FY 2015/16. This program is intended to provide financial assistance to Operation Hope so that it may continue to provide emergency shelter, food assistance and other homeless support services. This activity will be funded in accordance with Homeless Priority DH 1.3 of the Consolidated Plan which supports the provision of housing and other supportive services to address the needs of the homeless, including special needs populations, and those at risk of homelessness. This activity will help *create Decent Housing* and address the high priority needs identified in the Consolidated Plan, relative to the provision of supportive services to the Town's homeless population or those at risk of becoming homeless. The Town expects to assist 100 people through this modest contribution.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

This project will provide financial assistance to Operation Hope Housing so that it may continue to provide support services to previously homeless families that are residing in permanent housing units owned and operated by Operation Hope. This project will help meet the objective of *providing decent affordable housing*. The Town proposes to allocate \$11,000 to this activity in FY 2014/15 in furtherance of Homeless Priority Objective DH 1.3, which supports the provision of housing and other supportive services to address the needs of the homeless, including special needs populations, and those at risk of homelessness. This activity will address the high priority needs identified in the Consolidated Plan with regard to homeless families and persons with special needs. The Town anticipates that these funds will

assist twelve (12) persons in making decent, affordable housing more available and accessible.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The Town proposes to allocate \$4,000 to Connecticut Legal Services to provide legal assistance to low income families and individuals who may be homeless or at risk of becoming homeless. Assistance would enable these families and individuals to gain access to services and other resources so that they might stabilize and strengthen their living situation. This activity is intended to meet the objectives of Homeless Priority DH Objective 1.3, which supports the provision of housing and other supportive services to address the needs of the homeless, including special needs populations and those at risk of homelessness. This activity will help meet the objective of providing *decent affordable housing* and address the high priority needs identified in the Consolidated Plan, relative to the provision of supportive services to the Town's homeless population or those at risk of becoming homeless. The Town expects to assist 15 people through this initiative.

Discussion

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

The major barriers to affordable housing are the lack of developable land and the inadequate supply of modestly-priced, entry-level housing. These factors make it difficult for low to moderate income families to obtain suitable housing in Fairfield. The lack of developable land places upward pressure on price, making it extremely difficult to acquire land for affordable housing purposes. Moreover, many non-profit housing developers, which typically must cobble together funding from multiple sources, simply can't compete with their for-profit counterparts in a strong and active housing market. While the pace of new residential development has slowed, supply remains tight, making it difficult to produce new affordable housing.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

Despite these challenges, the Town remains committed to eliminating barriers to affordable housing and increasing the supply of decent, affordable housing in Fairfield. These actions include:

- Initiate and adopt regulations that eliminate barriers and/or provide incentives to develop new affordable housing;
- Expand and affirmatively market its existing homeownership programs, particularly to persons of color.
- Advocate on multiple levels to create public awareness and support for supportive housing as a cost effective solution to chronic homelessness.
- Promote and facilitate the development of new affordable housing.

Discussion:

AP-85 Other Actions – 91.220(k)

Introduction:

The Town of Fairfield seeks to advance and meet the priorities outlined in the Strategic Plan.

Actions planned to address obstacles to meeting underserved needs

The most significant obstacle to meeting underserved needs remains resource related. The Town will continue to provide CDBG funds in support of public service activities and other programs to meet these identified needs. The Town will also work with its community partners to identify and leverage other sources of financing, such as the Neighborhood Assistance Act (NAA) program, to address this issue.

Actions planned to foster and maintain affordable housing

The Town recently completed an update to its Affordable Housing Plan. The Plan identified a series of ten (10) action steps with the overarching goal of creating at least 100 newly affordable housing units by 2024. For the upcoming year, the Town and its Affordable Housing Committee are seeking to: (1) adopt an inclusionary zoning regulation; (2) update the Town's accessory apartment regulations; and (3) create a housing trust fund and fee schedule and/or other mechanism by which to fund it. The Action Plan includes funds to make needed life safety and accessibility improvements to Parish Court and Sullivan McKinney Elder Housing. Additionally, the Action Plan continues funding for the Town's Neighborhood Revitalization Program which seeks to preserve the quality of the Town's owner and rental housing stock as well as increase the number of affordable rental units.

Actions planned to reduce lead-based paint hazards

Many houses and apartments built prior to 1978 have painted surfaces that contain lead. Lead paint can pose serious health hazards, especially to small children, if not properly addressed. Both the State of Connecticut and Town of Fairfield have an active lead screening program for children less than six years of age. The Town will continue to educate its residents on the hazards of lead based paint, and observe lead safe work practices in the implementation of all of its housing programs. The Town will continue to fund the cost of lead testing and abatement in conjunction with its housing rehabilitation programs.

Actions planned to reduce the number of poverty-level families

Poverty is a persistent problem, and not one that can be easily addressed. Its root causes are many, and largely beyond the reach of any one municipality. Nevertheless, the Town will utilize all means, programs and services available to reduce the number of households in the community with incomes at or below the poverty level.

All of the programs and activities proposed for funding in the upcoming year will in some way benefit persons of low to moderate income, including those with incomes below the federal poverty line. However, those programs aimed at providing permanent supportive housing to persons who were homeless or were at risk of becoming homeless, are clearly designed to promote greater self-sufficiency and to alleviate poverty. Additionally, housing programs directed to low income persons, including the elderly, such as the handyman program, are intended to address housing cost burden and provide funds for other living expenses. These and other proposed CDBG activities will either: 1) provide assistance to the homeless population; 2) reduce the risk of becoming homeless for special needs populations; or 3) provide life skills for employment, thus mitigating the causes and problems associated with poverty and ultimately reducing the number of households within the Town that fall below the poverty line.

Actions planned to develop institutional structure

The Office of Community and Economic Development continues to work with a variety of governmental, not-for-profit and private sector actors, each of whom play an integral role in meeting the housing and community development needs of Fairfield residents. The Office attempts to involve the public and other service providers in the planning process through its Citizen Participation Plan. The Office remains committed to providing in-house, technical assistance to those seeking to take part in the planning process, to encouraging dialogue and the free flow of information to maintain informed participation, and to serving as the liaison to other town agencies and the public regarding the fulfillment of all program requirements

Actions planned to enhance coordination between public and private housing and social service agencies

The Office of Community and Economic Development, as Lead Agency, will continue to communicate and work with other municipal departments, agencies and non-profit organizations in the administration of the CDBG program. The Office will continue to assess gaps in the service delivery system and the strategies to overcome those gaps to insure that existing programs and services are being managed in accordance with the Consolidated Plan. The Town will explore ways in which to better coordinate services among local providers in order to maximize limited resources, gain greater efficiency and avoid

unnecessary duplication.

The Town will continue to work closely with local non-profits, private sector groups and other governmental agencies to strengthen and enhance linkages among service providers within the community. The Office of Community and Economic Development provides staff support to several community groups including the Affordable Housing Committee and Economic Development Commission, and is represented on several regional groups such as the United Way of Coastal Fairfield County and the Opening Doors Continuum of Care. These affiliations provide the Office with a unique vantage point and ability to coordinate efforts on a variety of community development and housing initiatives.

Discussion:

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed
 2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan
 3. The amount of surplus funds from urban renewal settlements
 4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.
 5. The amount of income from float-funded activities
- Total Program Income

Other CDBG Requirements

1. The amount of urgent need activities

Discussion:

Appendix - Alternate/Local Data Sources