



3-5 Year Strategic Plan

This document includes Narrative Responses to specific questions that grantees of the Community Development Block Grant, HOME Investment Partnership, Housing Opportunities for People with AIDS and Emergency Shelter Grants Programs must respond to in order to be compliant with the Consolidated Planning Regulations.

GENERAL

Executive Summary

The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

3-5 Year Strategic Plan Executive Summary:

Every 5 years the City of Middletown undertakes an extensive outreach and planning process to formulate the priorities and strategies with which to direct the use of federal Community Development Block Grant (CDBG) funds.

CDBG is an annual entitlement that the City of Middletown receives from the US Department of Housing and Urban Development. Middletown received approximately \$400,000 in funding each year. CDBG is a very flexible source of funding that can be used to improve the lives of low and moderate income residents or address issues of slum and blight through economic development projects, public service programs, housing rehabilitation, homeownership assistance and creation and improvement of public facilities.

A similar but separate document will be the official 5 Year Strategic Plan that will be approved by the Common Council and submitted to the U.S. Department of Housing and Urban Development (HUD). That document will be in a different format that is required by HUD, but is not user-friendly by the public and requires significant additional information that creates a lengthy document. The formal 5 Year Strategic document is available for public review at the Middletown Department of Planning, Conservation and Development, at the Russell Library, and online at <http://www.middletownplanning.com>.

The City developed a shorter document that was meant to facilitate public understanding and encourage public feedback. The city also hosted round table discussions with residents and stakeholders in the community.

Middletown's Five-Year Consolidated Plan for 2010-2015 follows the guidelines established by the U.S. Department of Housing and Urban Development's Office of Community Development and Planning using the Consolidated Plan Management Process (CPMP) Tool. HUD questions are in bold and the City's responses follow.

The City has 13 objectives which are as follows:

Priority # 1- Jobs, jobs, jobs!

Strategy J1- Middletown Job Launch Grants

Strategy J2- Multi-year grants to provide Career Services Job Placement and Job Coaching Programs to Middletown.

Strategy J3- Establish a \$1,500 grant program to assist small business creation or expansion tied to specific training, where an addition \$500 is available.

Priority # 2- Livable neighborhoods!

Strategy LN1- Correcting structural problems that have caused a weak housing market in the Downtown and surrounding neighborhoods through targeted investment and proper project design.

Strategy LN2- Rapid Response Blight Revolving Fund Program

Strategy LN3- Establish a Rental Housing Re-inspection License Program

Strategy LN4- Support programs that address and reduce crimes and quality of life problems in neighborhoods

Strategy LN5- Support the creation and improvement of neighborhood parks, community gardens, sidewalks, bike paths, public spaces and other public amenities in low and moderate income neighborhoods.

Priority # 3- Access for All!

Strategy AA1- Multi-year grant to establish mirco-grant or loan program to elimination issues affecting the seniors and the disabled in their own homes or apartments.

Strategy AA2- Develop an after-school scholarship program to assist low and moderate income household send their children to approved after-school programs.

Strategy AA3- Support the Middlesex County 10-year plan to end homelessness.

Strategy AA4- Eliminate architectural barriers that prevent seniors and the disabled from benefiting from public facilities

Strategy AA5- Reducing Hunger Grants

Strategic Plan

Due every three, four, or five years (length of period is at the grantee's discretion) no less than 45 days prior to the start of the grantee's program

year start date. HUD does not accept plans between August 15 and November 15.

Mission:

Why is this Five-Year Consolidated Plan is important?

While the City should be proud of the 35 years Middletown has participated in the Community Development Block Grant program, it needs to understand that there are serious shortcomings that needs to be acknowledged. Addressing these shortcomings will make the next 5 year plan better at acting on opportunities.

The previous five year plan, 2005-2009, was a lengthy document that sought to prioritize funding across five priorities with 39 strategies to address the priorities. \$2,228,020 in federal Community Development Block Grant (CDBG) funds were spending in the community, leveraging at least an estimated \$33,367,283 in other federal, state and private funding. Year end reports and project accomplishments for 2009 determined that at least 23,228 individuals benefited directly from CDBG funded projects. The majority of the funding went to address priority one: addressing issues in the North End of Middletown. The bulk of the funding, over \$1 million in CDBG funds and \$23,000,000 in leveraged resources, went to the development of the 96-unit Wharfside Commons affordable rental project and the 17-unit affordable condo homeownership development on Ferry Street, Green Street and Rapallo Avenue. However, the shortcomings that have become apparent over the last five years are as follows:

First, other than knowing number of dollars spent and number of people benefiting, we know little about what impact these efforts had.

Second, organizations seeking CDBG funds had little understanding about what the overall goals of the program were or where they fit into the plan. The open solicitation of requests diluted the effectiveness of CDBG dollars and often efforts were temporary in nature and priorities and strategies were not consistently addressed over the plan timeframe.

Third, the previous five year plan was too broad and offered too many strategies given the limited resources available.

Fourth, progress made in one year was frequently not follow-up in a second year, resulting in the likely erosion of any gains realized by the programs. This is caused by the open solicitation process requiring renewed competition for dollars each year, making multi-year projects few and far between.

Fifth, the plan was nothing more than a document. It was referenced once as year a part of the funding allocation process and used for little else beyond this requirement.

In looking forward, we have an opportunity to do better.

Middletown is entering its second decade of the downtown renaissance, but this second decade of renaissance is met with economic turbulence and specific community challenges. Middletown needs to invest its precious resources strategically and assess their success or failure. With this understanding better

programs can be developed to make Middletown the best community it can possibly be. This plan attempts to accomplish this with the following changes:

First, monitoring of programs needs to go beyond dollars spent and number of people served. Performance measurement systems need to be developed to understand the impact we are having and to address new threats and opportunities in order to stay on track to meet 5 year goals.

Second, CDBG dollars need to be better targeted, while having an open solicitation for projects has a role to play, it is not a framework to ensure that 5 year goals will be met. Using a Request for Proposals method to receive proposals with specific goal in mind should be incorporated as a standard process.

Third, the City needs to narrow its scope; five priorities and 39 strategies were too many. Hard choices need to be made to bring the number of priorities and strategies to a manageable number.

Fourth, for some projects, a multi-year commitment can result in solidifying programmatic gains. Some grant funding should be set aside each year for efforts that are in the interest of Middletown.

Fifth, nothing can be accomplished without a support network to champion and carry projects forward. Middletown's CDBG program doesn't need applicants, it needs partners that understand their role and believe in the goals developed for the plan.

General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed.

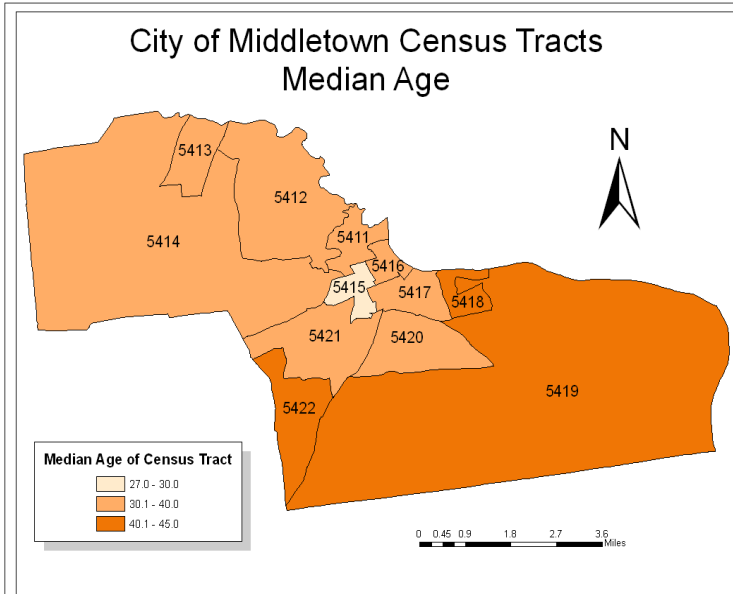
Before decisions can even begin to be made with the allocation of CDBG funds, decision-makers and the public need to have a clear understanding of the facts on the ground. This section is an attempt to provide a brief overview of the challenges and needs facing Middletown.

This section is divided into five parts: 'Demographics'; 'Housing & Affordable Housing'; 'Labor Force, Employment & Employment Opportunities'; 'Low- and Moderate-Income, Poverty & Homelessness', and 'Foreclosures, Blight, & Crime'.

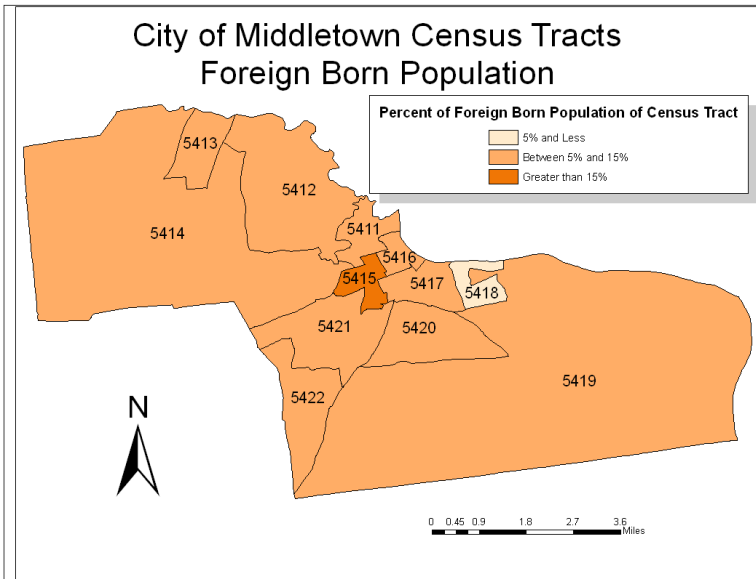
Demographics

The City of Middletown covers 42.5 square miles, or approximately 27,190 acres. The city's 2000 population totaled 45,563 persons, giving it a population density of 1,072 people per square mile. Middletown is the most densely populated of Middlesex County. Average household size is 2.23. Average household size of an owner-occupied unit is 2.49 and average household size of a renter-occupied unit is 1.95 persons. Average family size (related) is 2.90 persons.

Since 2001, Middletown's population has increased by 4.4% from 45,563 to 47,568. Middletown has an estimated growth rate of 0.6% for each year. This equals to an estimated 273 new residents per year or an estimated 10 households per year.



Middletown is also growing older as a community. Between 2001 and 2008, median age has risen from 35 years to 38. The largest age segment of the community is the 25-49 years old cohort. But this segment decrease in size by 3.4% since 2001. The 50-64 years old cohort saw the largest gain of 29.9%, an increase from 6,246 people to 8,113. The cohort to experience the second largest gain was the 65 years of age and older cohort, with a gain of 16.3%. While Middletown will likely continue to get older, recent trends in the 0-4 year cohort could counter the aging trend for Middletown. With an 11.1% increase in young children, Middletown could be experiencing a local baby-boom, however evidence is sketchy at this time. Therefore Middletown could be challenged with the competing needs of seniors and very young children, over the next five years.



Middletown continues to be attractive to immigrants. 4,137, or 9.6%, of

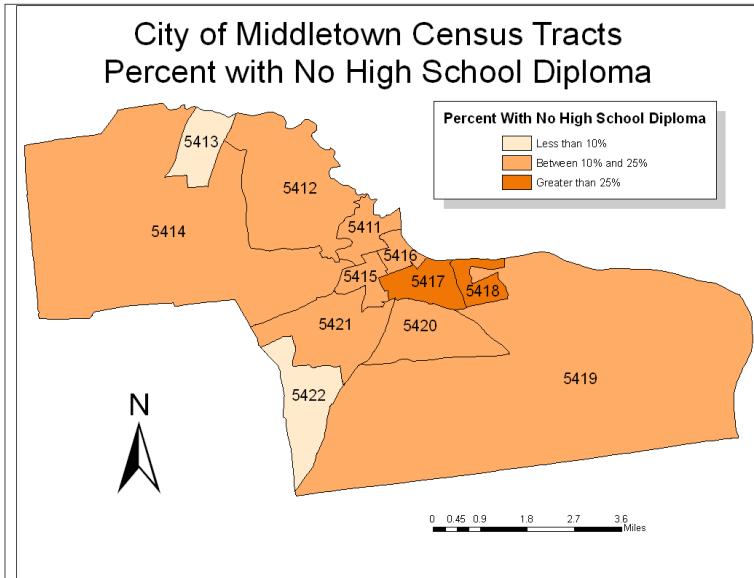
Middletown's residents are foreign born. 50.9% of the foreign born population has become naturalized citizens. From 1990 to 2000, 1,606 foreign born residents of Middletown entered the United States. This is an increase of 113% from the period 1980 to 1990, where 752 foreign born residents of Middletown entered the United States. 45.7% of the foreign born residents originated from Europe. The predominate non-English languages spoken in Middletown are Spanish, Italian and Polish. 1,092 residents speak little to no English.

Middletown is also growing more diverse, with the exception of the Native American cohort, Middletown's racial minority cohorts are all increasing in population from 2001 to 2008. The largest percent increase was record by those claiming to be either a multi-racial or declared themselves as other. This segment saw an increase of 299%. Asian and Pacific Islander segment saw an increase of 118%. Hispanics saw an increase of 32.7%. African-American community is still the largest minority population in Middletown. However, the African-American population experienced the

smallest increase of 15.1%, growing from 4,790 in 2001 to 5,514 in 2008. Caucasians decreased in population by -7%, from 36,856 to 34,279.

In 2000, 39% of Middletown residents, who are 18 years of age and older, had not

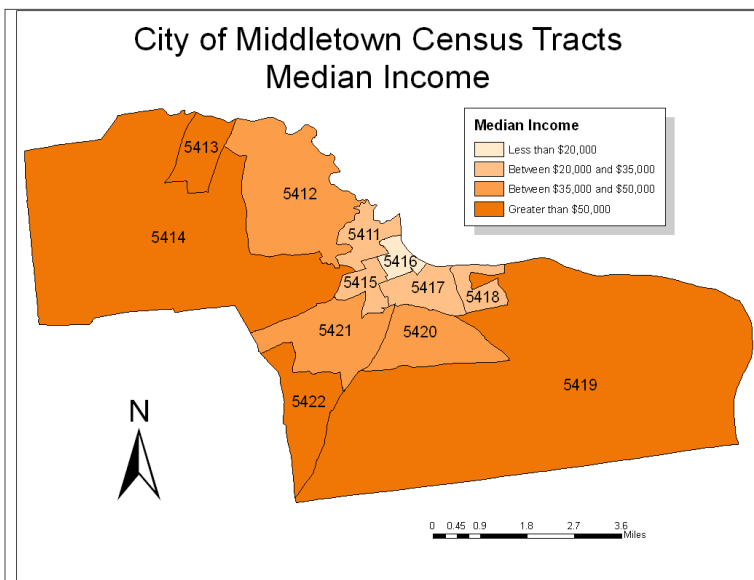
obtained a high school diploma. In the downtown and north end 51% of residents, 18 years of age and older, had not obtained a high school diploma.



In 2000, 10% of Middletown's residents that had a Masters or Doctorate degree. While in the Downtown and North End only 4% of these residents had a Masters and Doctorate degree.

Middletown's median household income for 2008 is \$60,542. The

wealthiest census tract is 5419, with an income of \$74,904 or 158% of the median income in 2000 and consists of Maromas and South Farm south of Randolph Road. The poorest census tract is 5416 which consists of the downtown core with an income of \$13,699 or 29% of the median income in 2000. The wealthiest census tract has a median income of nearly 550% times larger than the poorest census tract.



From 1990 to 2000, three census tracts became poorer over the decade. The downtown core, census tract 5416, experienced a drop of median income of \$2,529; or a drop from 43% area median income (AMI) to 29%. The neighborhoods south of downtown, census tract 5417, experienced a drop of median income of \$881; or a drop from 82% AMI to 63% AMI. The most severe drop was experienced by the Connecticut Valley Hospital Campus, census

tract 5418, with a drop of \$15,625; or a drop from 120% area median income AMI to 64%.

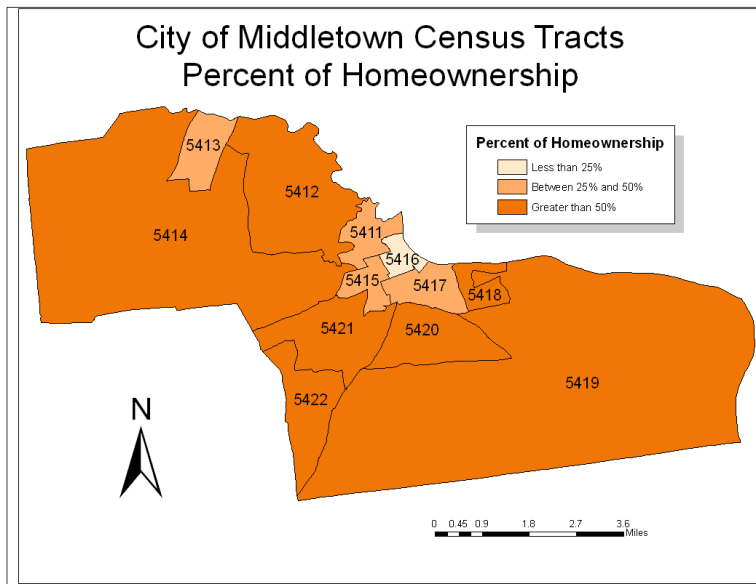
Conclusions:

- Middletown is growing older.
- Middletown is growing more diverse.
- Middletown's rural areas are wealthy and Middletown's urban core is poor.

Housing & Affordable Housing

Middletown housing market consists of 19,618 housing units. 46.5% of these housing units are single-family dwellings, 11.4% are condos, 8.7% are two-family dwellings, 2.8% are three-family dwellings, 3% are 4-8 unit apartment buildings and 25.4% are apartment buildings with over 8 units. The section of the City with the most diverse housing stock is the downtown with only 33.8% consisting of single-family dwellings. The most homogeneous section of the City is west of I-91 with 99.3% of the housing as single-family dwellings.

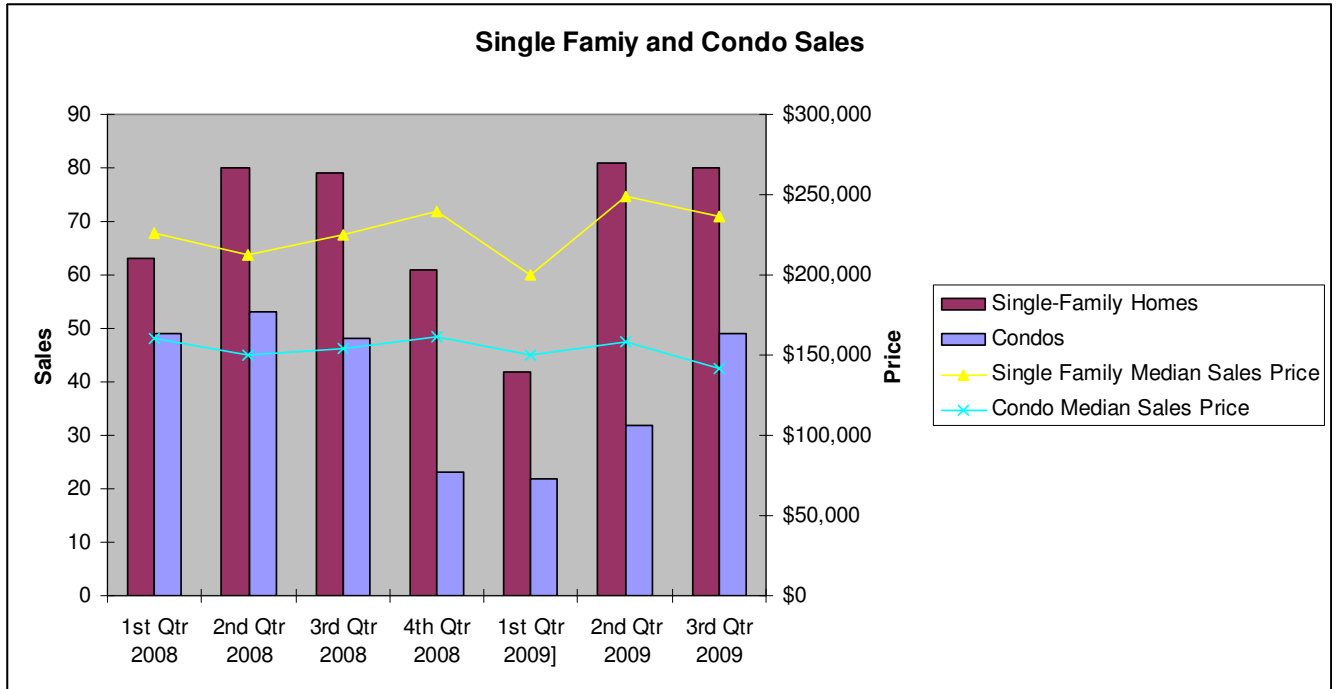
Middletown has a homeownership rate of 52%. The downtown and surrounding neighborhoods have a homeownership rate of 19%.



Middletown saw a significant rise in home values from 1991 to 2008. The median home sales price increased by 165%. However, this is lower than the national increase of 290% in the Case-Shiller Index over the same period.

A median sales price for a single-family home in 1996 was \$126,000. In 2008 the median sales price was \$224,000 for a single-family home. This

is 6.6% less than the peak median sales prices of \$240,000 reported in 2007. For 2009, single family housing prices have begun to increase again. The median price from June 2008 to June 2009 was up by 1%.



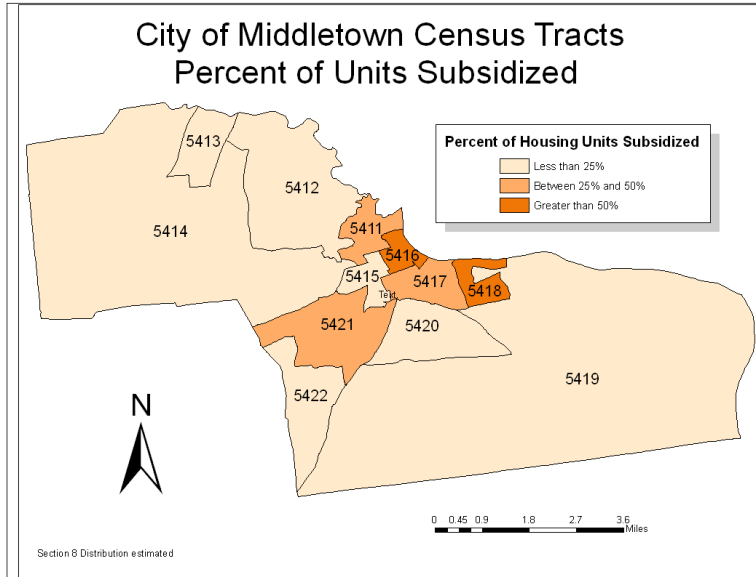
As of July, interest rates of 5.3% for 30 year mortgage can allow a median income family in Middletown to afford a \$264,800 home with 20% down payment or \$204,660 with 3% down payment. These prices are in line with recent sales prices and therefore prices should remain stable.

However, using accepted models to determine if the local real estate market is fairly valued showed that compared to long-term trends the current prices are at least 14% higher than what should be expected compared to income and 8% higher than what should be expected compared to rental rates. The most likely reason is that home values have not dropped to their long-term trend values is that interest rates are still at historic lows. At some point interest rates will have to rise, which will increase borrowing costs. Higher borrowing costs will have an effect on what households can afford and could cause a renewed decrease in property values in Middletown.

Looking forward, the value of homes will likely remain flat over the next few years, but a modest decrease has not been eliminated as a possibility. Middletown has been spared the dramatic decreases in property values the have been experienced around the country, but sudden increase in interests and continued elevated levels of unemployment are a risk factor to future home values.

Middletown has a large stock of affordable housing. The State of Connecticut estimates that 20% of Middletown housing units are considered to be affordable, either through subsidized rents or fixed rents. The City estimates the number of affordable units at 3,727. 751 are for elderly residents and 801 units are made available though the Middletown Housing Authority's Section 8 housing voucher program. Nearly a third of the City's affordable housing stock is located in the downtown and North End. Furthermore 63% of the housing units in the downtown census tract (5416) are subsidized or restricted in someway. The North End census

tract (5411, 33%) and South End (5417, 26%) also have higher rates of subsidized or restricted housing than the rest of the City (17%).



Conclusions:

- Middletown’s housing market has not suffered the dramatic declines experienced elsewhere but demand will remain lower for the next few years.
- Homeownership is weak in the urban core, and unless it is strengthened it will continue to

have associated negative effects.

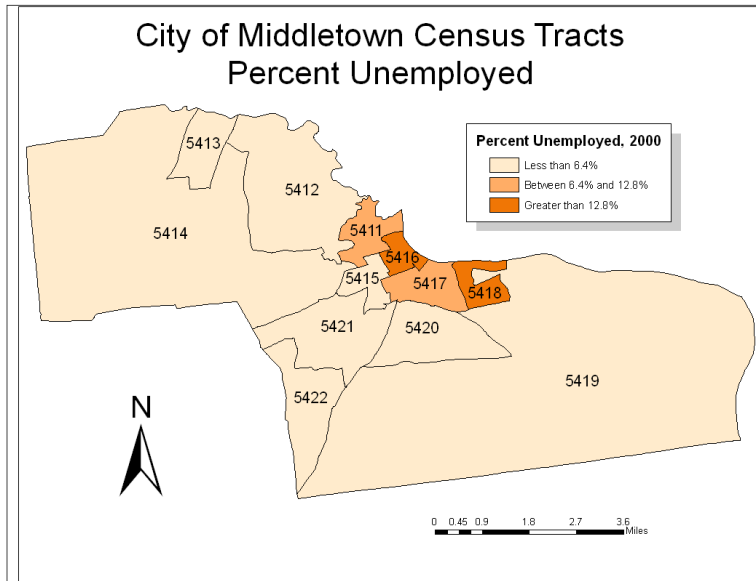
- Middletown’s subsidized housing is highly concentrated in the urban core census tracts.

Labor Force, Employment & Employment Opportunities

Middletown has experienced consistent growth in its labor force over the last five years, growing from 26,132 to 27,363 between 2005 and 2009. Middletown's unemployment rate typically matches or is lower than the state and national unemployment rates.

The makeup of the labor force by industry has changed over time. The two industries that have shrunk significantly have been manufacturing and services. Both saw approximately a 1,000 job decrease from 1998 to 2007. The industry with the largest gain in jobs has been government, growing by 2,850 jobs. This has more than compensated the losses suffered in other industries. All other industries experienced modest increases; even agriculture saw a net gain of 51 jobs.

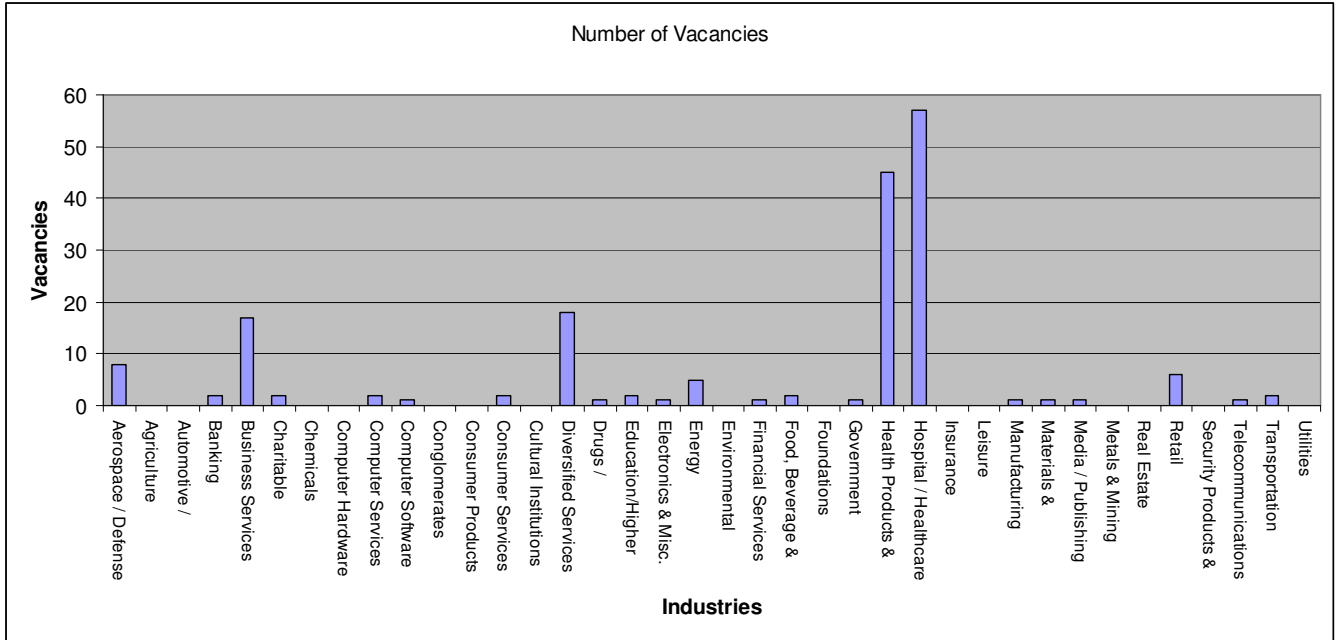
Middletown has been affected by the recession. Current unemployment is at 8.2% (Jun 2009). In the last fifteen years the highest unemployment rate was 8.3% which was in January of 1996. Unemployment has a positive role to play in our local economy by allowing companies hire the best talent from a pool of labor. However, unemployment becomes a negative drag on the local economy through reducing their spending at local business and increase in illegal behavior to make ends meet. The recognized full employment threshold is 6.4%. Whenever unemployment rises above this level, Middletown can expect negative impacts on the local economy and positive impacts when unemployment is below 6.4%. With an unemployment rate of 8.2%, Middletown would need to create 492 jobs filled by Middletown residents to bring employment back to full employment.



In 2000, unemployment in the Downtown and North End was at least double the rate for the rest of the City and minority unemployment was over 8% or three times the City rate of unemployment. Using these ratios for 2009, the downtown could currently have an unemployment rate of 18.5% and minorities in Middletown could have an unemployment rate as high as 22%.

As of July 2009, Middletown is fortunate

enough to have at least 547 vacancies. Of these 547 vacancies, 80 are in the hospital healthcare industry and 50 are in the health products and services industry. These are high paying jobs, but also require trained individuals. Having the appropriate training is often the largest hurdle for the unemployed. Many of these positions will likely be filled by individuals not residing in Middletown.



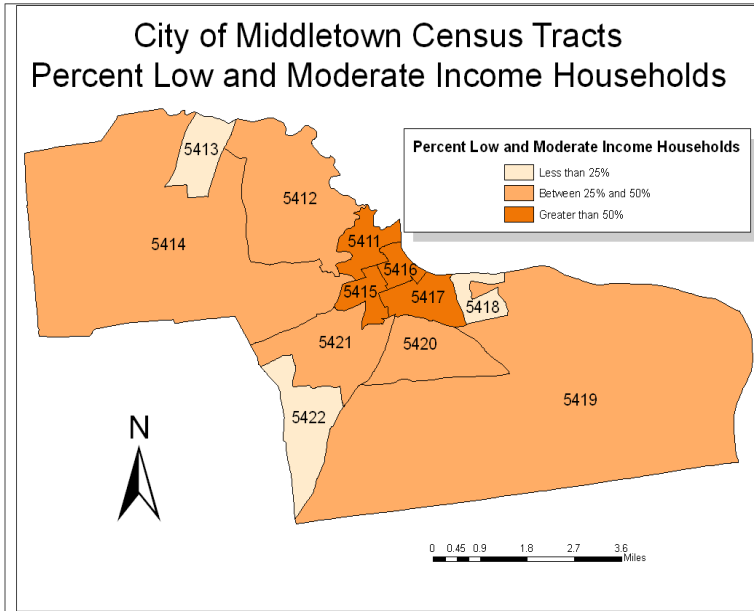
Looking forward, healthcare, education and government will likely be the main engines of employment growth in Middletown.

Conclusions:

- Middletown’s labor force will continue to grow in the next five years.
- Middletown’s higher than normal unemployment rates are manageable, provided that firms continue to seek new employees.
- Institutional employment, such as healthcare, education and government, will likely provide the bulk of hiring in the next five years.
- Small business hiring is relatively weak and will need to strengthen for an economic recovery to take hold.

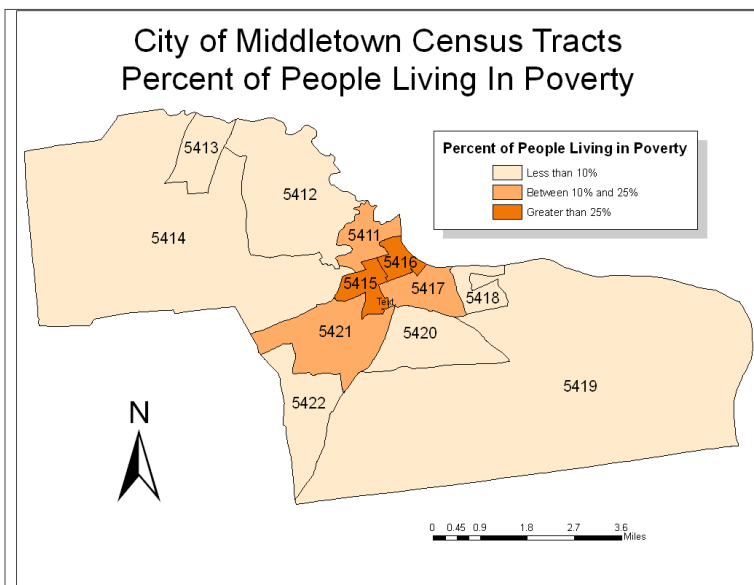
Low- and Moderate-Income, Poverty & Homelessness

The 2000 Census reports that there were 9,640 households that are considered to be low and moderate income. In 2009, low and moderate income is considered to be an income of less than \$34,350 for an individual or \$49,050 in a family of four. Approximately 38% of Middletown's households are considered low and moderate income.



The 2000 Census reports that there are 450 families, representing 3,142 individuals, living in poverty. This represents 6.5% of Middletown's population. The majority, 265 families, consist of single female mothers with children. 7% of children (696) are living in poverty and 6% of seniors (344) are living in poverty. For 2009, poverty level is an income of \$10,830 for an individual and an income of \$22,050 for a family of four.

The highest concentration of low- and moderate-income households and those living in poverty can be found in and around the downtown. In the downtown, 79% of the households are low- and moderate-income and 37% live below the poverty level.



In 2009, an estimated living wage for a Middletown household falls between \$40,800 (two-bedroom) and \$48,996 (three-bedroom) in annual income. Living wage is a term used to describe the minimum wage necessary for shelter and nutrition for a person for an extended period of time. Typically, this is calculated by determining what wage achieves a 30% expense for local housing costs. These figures are based on renting a two or three

bedroom apartment at fair-market rates and keeping the housing cost under 30% of income.

To afford a two-bedroom apartment at fair-market rent, a single income household would need an hourly wage of \$19.62 or a two income household would need an hourly wage of \$9.81 a piece. To afford a three-bedroom apartment at fair-market rent, a single income household would need an hourly wage of \$23.56 or a two-income household would need an hourly wage of \$11.78 a piece.

Working a Connecticut minimum wage job, \$8.00 an hour, would force a household to spend far more than 30% on housing costs. It is estimated that roughly 34.7% (6,435) of Middletown's households are spending more than 30% of their income on housing.

The downtown and surrounding neighborhoods have nearly 60% of household earning less than a living wage.

The Middlesex Continuum of Care reports that in 2005 there were 381 homeless in Middlesex. The majority of these homeless are found in Middletown at shelters. Middletown has approximately 117 beds available to the homeless in shelters. Some of these beds are seasonal and are only available during the winter. Middletown also has 126 units of transitional housing units. In 2007, the Middlesex Continuum of Care reported that there were 246 homeless in Middletown a 35% decrease from 2005. The majority of those identified as homeless were single adults with 206 homeless. 39 were homeless families that contained a total of 67 children.

Most of Middletown's homeless are homeless due to temporary situations, evictions, unemployment, illness or domestic violence. These individuals or families need only temporary housing or services to be able to get back on their feet. Only 12% are chronically homeless and need sustained support programs to be able to live independently.

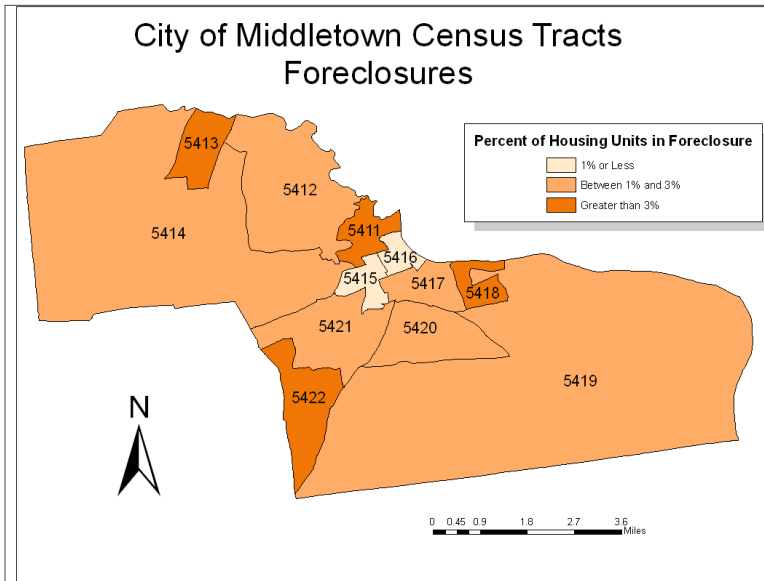
Conclusions:

- The urban core of Middletown contains a significantly higher proportion of low and moderate income residents, as well as a higher proportion of households living below the poverty level than the rest of the City.
- Sixty percent of urban core households likely earn less than a living wage.
- Middlesex County has 246 homeless individuals with a majority being single adults, however only 12% need sustained programs to keep them in housing.

Foreclosures, Blight, & Crime

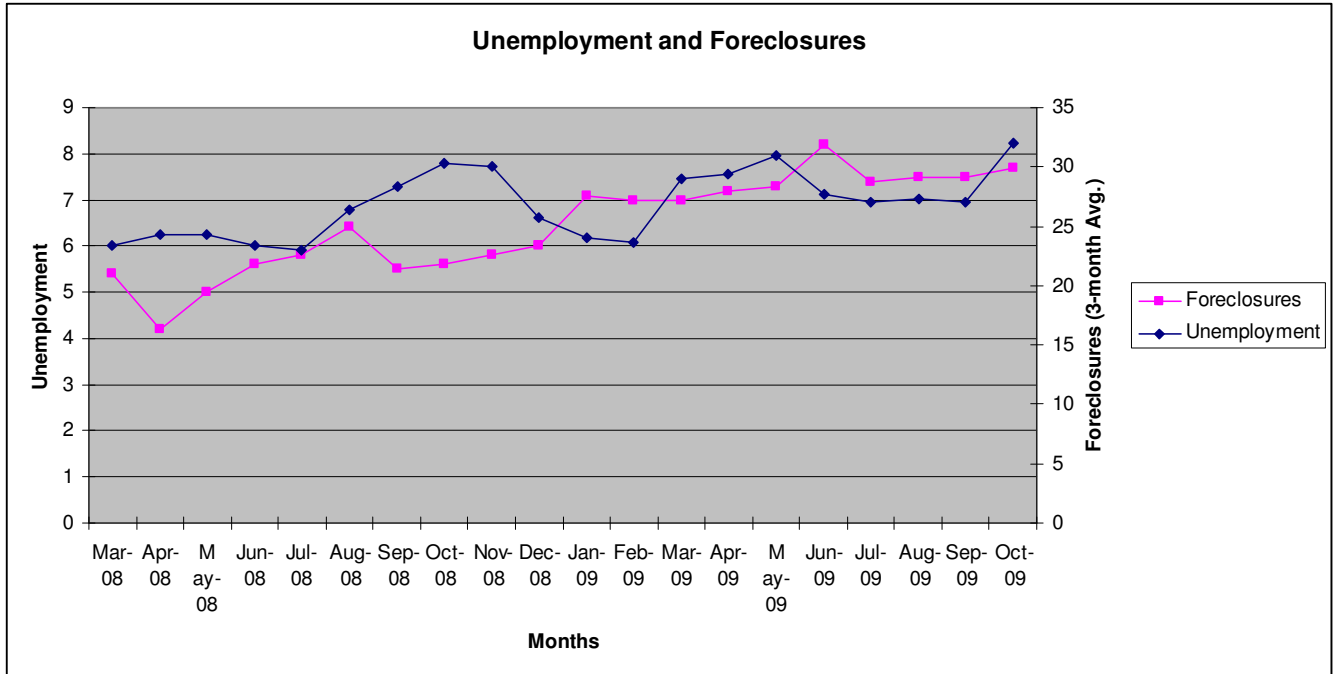
As of July 2009, 1 in 38 homes in Middletown are involved at some stage of a foreclosure proceeding. 2008, there were 302 foreclosure proceedings.

The highest number of foreclosures, 130 for 2008 and 2009 occurred in Census Tract 5413 in the Westfield section of the City. The highest percentage of foreclosures, 4% occurred in Census Tract 5422 in the Wesleyan Hills section of the City. The North End Census Tract also experienced a higher rate of foreclosures than the rest of the City.



Foreclosures are more common where populations of low and moderate income are disproportionately higher or areas with large numbers of condos.

Foreclosures will not decline significantly until unemployment is below 6.4% which is not expected until late 2010 at the earliest.



Middletown maintains a list of blighted properties. In 2009 the blight list contained 13 properties that were determined to meet the definition of blight under City Ordinance:

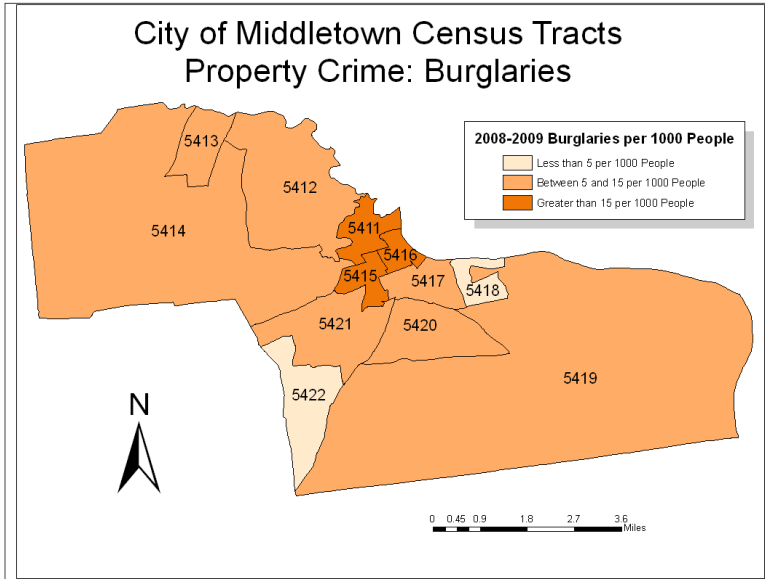
Any building or structure in which there is an extended vacancy and in which at least one of the following conditions exists:

- It is not being maintained.
- It is becoming dilapidated.
- It is attracting illegal activity.
- It is a fire hazard.
- It is a factor that is seriously depreciating property values in the neighborhood.
- It is a factor creating a substantial and unreasonable interference with the reasonable and lawful use and enjoyment of other space within the building or premises within the neighborhood.

While blight could occur anywhere in the City of Middletown, there are two neighborhoods that have been officially targeted for improvement due to issues of blight as defined above and they are:

- 1) North End. The City has focused its effort to revitalize the substandard housing stock located on Rapallo Avenue, Green Street and Ferry Street; as well as repopulate the neighborhood with families that care about the area that they live in.
- 2) the Miller Street and Bridge Street area. Since 2001 the City has determined that the neighborhood's isolation cause a lack on investment and its location was hazardous.

Middletown's violent crime rate is significantly lower than the state average. During the period of 2001 to 2006, the City experienced a decrease of nearly 14% in violent crime. Violent crimes consist of murder, rape, robbery and aggravated assault.



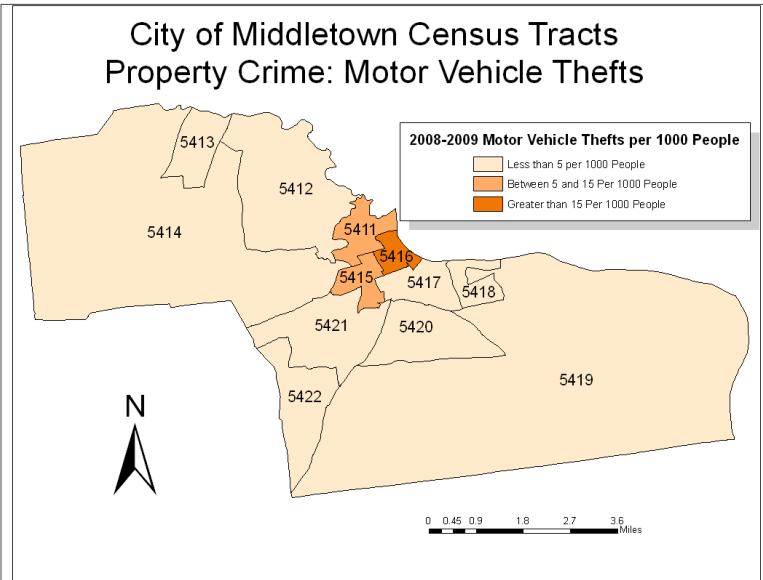
Middletown’s property crime rate equals the state average and there has been an increase in property crime between 2001 and 2006. Larceny and theft saw a 33% increase to 1101 reported incidents of property crime in 2006, up from 822 in 2001. Property crimes consist of burglary, larceny theft, motor vehicle theft and arson.

Higher rates of crime are concentrated in Census Tracts 5411 (North End),

5416 (Downtown) and 5415 (Wesleyan Campus area).

Conclusions:

- Foreclosures will not abate until Middletown returns to full employment (unemployment rate of 6.4% or less).
- Foreclosures are more common where populations of low and moderate income are disproportionately higher or areas with large numbers of condos.
- Crime is significantly higher in the urban core of Middletown.



- 2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2)). Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.**

Community Development Block Grant (CDBG) allocations are not limited to specific geographic areas of Middletown but must serve low- and moderate income Middletown residents. The City makes allocations based on level of benefit for very low, low and moderate-income residents and provides support for activities throughout its neighborhoods. The city as a whole has 40.64% of its population as having an income of either very low-, low- or moderate-income. The City does have pockets with high percentages of target income groups. These pockets are found in the downtown and surrounding neighborhoods. This is also where most CDBG funding is allocated to address the Five-Year plan priorities and objectives.

The priorities and associated objectives were the result of data gathering, census data, stakeholder interviews, surveys, and roundtable discussions. The objectives and strategies and specific activities are in the Community Development section of this plan, in the Five Year Goals, Objectives and Activities table. If priorities must be adjusted during the next five years, this can be accomplished through an amendment to this plan.

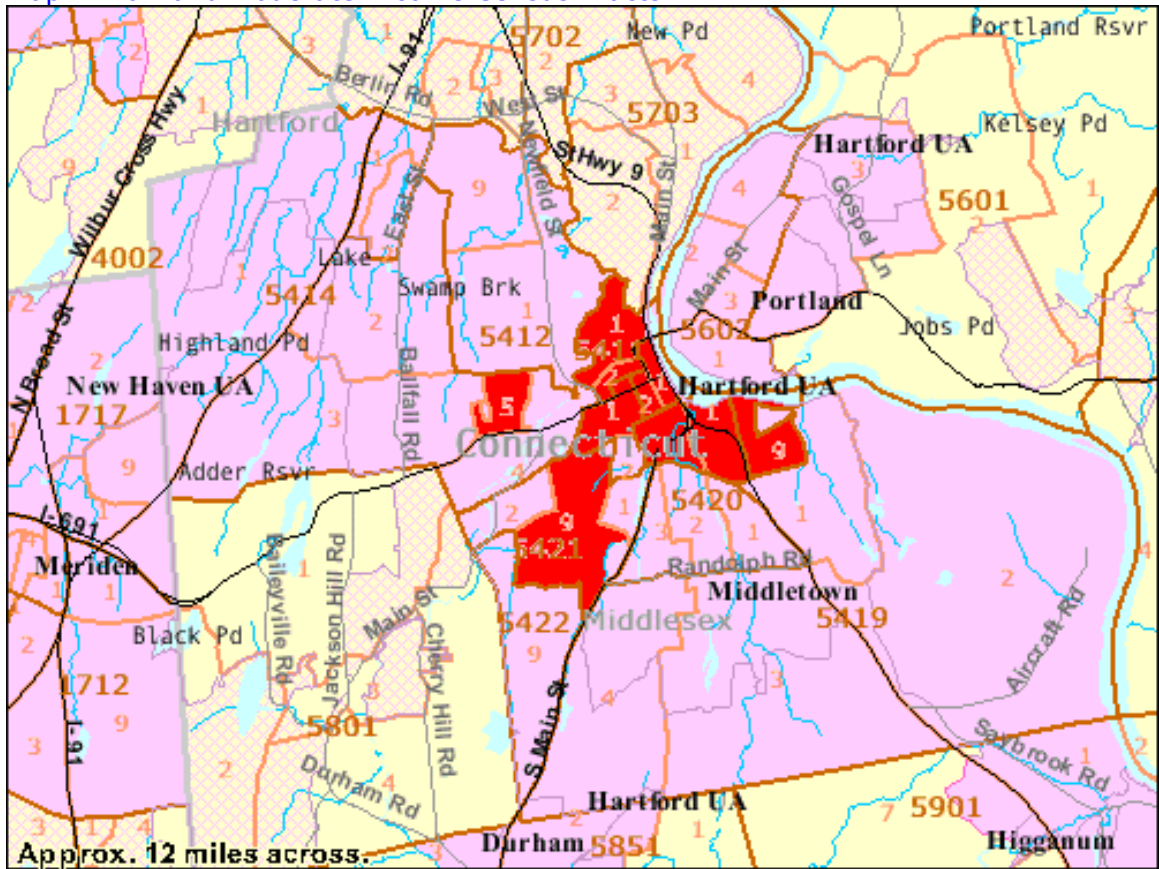
Income Categories	Household of 1	Household of 4	Number of Residents
Extremely Low-Income	\$17,800	\$25,400	3,398
Very Low-Income	\$29,650	\$42,350	2,047
Low-Income	\$45,100	\$64,400	4,195
Moderate Income	\$56,375	\$80,500	7,142
Greater than Moderate-Income	\$56376+	\$80501+	24,510

Low- and Moderate-income Census Blocks

Low & Mod Residents	Total Population	Low & Mod Percentage	Census Tract	Census Block
874	1220	71.64%	5411	1
742	1130	65.66%	5411	2
1639	3456	47.42%	5412	1
155	1016	15.26%	5412	9
688	2523	27.27%	5413	1
736	3426	21.48%	5413	2
136	1189	11.44%	5414	1
335	1875	17.87%	5414	2
186	1149	16.19%	5414	3
983	2060	47.72%	5414	4
821	1199	68.47%	5414	5
575	972	59.16%	5415	1
346	761	45.47%	5415	2
652	779	83.70%	5416	1
331	459	72.11%	5416	2
808	1449	55.76%	5417	1
1049	1543	67.98%	5417	2
47	47	100.00%	5418	9

326	852	38.26%	5419	1
772	1265	61.03%	5419	2
434	1920	22.60%	5419	3
636	1582	40.20%	5419	4
313	1142	27.41%	5420	1
631	1698	37.16%	5420	2
642	1468	43.73%	5420	3
351	804	43.66%	5421	1
460	1011	45.50%	5421	2
855	1667	51.29%	5421	9
259	1630	15.89%	5422	9
16,782	41,292	40.64%	Citywide	

Map 1- Low and Moderate Income Census Tracts



3. Identify any obstacles to meeting underserved needs (91.215(a)(3)).

There are a number of obstacles to meeting the needs of underserved groups and individuals in Middletown and this new Five-Year Consolidated Plan has attempted to understand these challenges in crafting ways to better implement the expenditure of CDBG funds.

- 1) Consistence of implementation during all five years of the Five-Year plan by the City and its partners. The Five-Year planning process is a unique process that is less about money and more about community resources. However, the Annual Action plan is frequently not as consistent as is should be in addressing the over arching goals. Nor does the Annual Action Plan have the

- type of involvement from residents and local stakeholders that Five-Year plan has. This is due more to the funding process of open solicitations, rather than targeted request for proposals. The open solicitation process allows applicants to pursue their own interests and not necessarily those of the CDBG program, even though their projects might qualify on the basis of the regulations. The City is looking to improve consistence the education of residents and stakeholders through semi-annual roundtables, to ensure public understanding of the Five-Year Consolidated Plan.
- 2) Market forces undo any gains. The City and it's partners may make all the right moves and execute their plans flawlessly, only to have minimal or no impact on the community or programmatic benchmarks. Spending \$2 million over 5 years might seem small compared to the \$500 million that will be spent by the City on services and education, or the \$6 billion that will be spent Middletown households over the same period. There is little that the CDBG program can accomplish in the face of these larger macroeconomic forces. The hope is that CDBG funding can act as positive investment that attracts other similar investment, either through grants, public spending or private market driven initiatives. It is therefore critical that the strategies are thoroughly review and made better in order to maximized these investments in the hopes that they will exist alone unto themselves but act a as a catalyst for greater change.
 - 3) Existing resources are inadequate or reduction in anticipated resources. Resources are limited, but there are significant opportunities. Local and State fiscal constraints will likely continue to play a negative role in trying to implement this plan. While this will be difficult hurdle to surmount, it likely points to a greater need to create partnerships to better leverage existing resources, create efficiencies where they can be found and to be creative in securing new resources.
 - 4) Turnover in staff, appointed officials, elected officials, and partner organizations. It is a fact that people retire or move on to new positions for whatever the reason, but the CBDG program will need understand that this can sometime be a risk as much as any other to the successful implementation to the plan. It is hoped that a clearly defined 5 year plan, its supporting documents and increased communication via the round tables will help reduce any delays or hurdles resulting from staff turnover either on the City staff end or on the part of its partners.

Managing the Process (91.200 (b))

- 1. Lead Agency. Identify the lead agency or entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the consolidated plan.**

Under the leadership of the Mayor and the 12 elected members of the Common Council, the Department of Planning, Conservation and Development, assume the lead role in crafting the Five-Year Consolidated Plan FY 2010 – 2015.

2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.

The City of Middletown's 5 Year Strategic Plan (the Plan) covers the period of September 1, 2010 through August 31, 2015. The Plan was developed through a twelve month comprehensive process of consultations with housing and community development agencies, homeless and special needs organizations, the Middletown Housing Authority (MHA), citizen input and staff from various City Departments and public officials. The City conducted three surveys (a community wide needs survey and neighborhood survey and Strategic Plan feedback survey) soliciting input from over 500 residents, over 40 stakeholder meetings were held, and four public meetings and one public hearing with the Citizens Advisory Committee were held.

The Plan also includes collaboration and consultation with federal, state, local, private and regional agencies responsible for crucial services to city residents. Those who took part in the planning process were agencies involved in housing community development, economic development, workforce development, homelessness, HIV/AIDS, youth and senior agencies, recreation, public service, public safety, education, arts and cultural organizations.

3. Describe the jurisdiction's consultations with housing, social service agencies, and other entities, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.

***Note: HOPWA grantees must consult broadly to develop a metropolitan-wide strategy and other jurisdictions must assist in the preparation of the HOPWA submission.**

The City of Middletown undertook an extensive consultation process that spanned five months with 42 separate interviews with a wide variety of stakeholders at the local, state and federal level. Notes from all consultation meetings are available in the appendix.

Housing Services Consultation

St. Vincent DePaul, August 27, 2009
Nehemiah Housing Corporation, August 27, 2009
Middletown Housing Authority, August 28, 2009
Middletown ADA Coordinator, September 3, 2009
The Connection Inc.- September 9, 2009
Northern Middlesex Habitat for Humanity- September 11, 2009
Gilead Community Services- October 8, 2009
H.O.P.E.- October 14, 2009
Mercy Housing Corporation, October 16, 2009
Northern Middlesex YMCA, November 10, 2009
Liberty Bank, November 12, 2009
Connecticut Housing Finance Authority, December 1, 2009

Social Services Consultation- Children

North End Action Team- August 24, 2009
Russell Library, August 25, 2009

Cross Street Training Academy and Center- October 6, 2009
Oddfellows Playhouse- October 7, 2009
Middlesex United Way- October 7, 2009
Green Street Arts Center, October 9, 2009
Middletown Department of Parks and Recreation, October 16, 2009
Middletown Public Schools, October 20, 2009
Middletown Police Department, October 23, 2009
Northern Middlesex YMCA, November 10, 2009

Social Services Consultation- Elderly Persons
Senior Services Department of the City of Middletown, August 26, 2009
Middletown ADA Coordinator, September 3, 2009
St. Luke's- October 6, 2009
Middlesex United Way- October 7, 2009

Social Services Consultation- Persons with Disabilities
Senior Services Department of the City of Middletown, August 26, 2009
Middletown ADA Coordinator, September 3, 2009
St. Luke's- October 6, 2009
Middlesex United Way- October 7, 2009
Positive Solutions- October 7, 2009
Gilead Community Services- October 8, 2009
Middletown Public Schools, October 20, 2009

Social Services Consultation- Other
St. Vincent DePaul, August 27, 2009
Middlesex Chamber of Commerce- September 1, 2009
The Connection Inc.- September 9, 2009
Middlesex United Way- October 7, 2009
Gilead Community Services- October 8, 2009
United Labor Agency, October 15, 2009
Mercy Housing Corporation, October 16, 2009
Middletown Police Department, October 23, 2009

Fair Housing Services Consultation
North End Action Team- August 24, 2009
Middletown ADA Coordinator, September 3, 2009
H.O.P.E.- October 14, 2009
Middletown Office of Human Relations, November 9, 2009

Health Services Consultation
Community Health Center- September 23, 2009
Middlesex Hospital- October 9, 2009
Middletown Health Department, October 20, 2009
Middletown Public Schools, October 20, 2009
Northern Middlesex YMCA, November 10, 2009

Homeless and Chronically Homeless Services Consultation
St. Vincent DePaul, August 27, 2009
Middlesex United Way- October 7, 2009
Middlesex County Continuum of Care, October 13, 2009

Mercy Housing Corporation, October 16, 2009

Lead-based Paint Stakeholders Consultation

Nehemiah Housing Corporation, August 27, 2009

Middletown Housing Authority, August 28, 2009

The Connection Inc.- September 9, 2009

Northern Middlesex Habitat for Humanity- September 11, 2009

Gilead Community Services- October 8, 2009

H.O.P.E.- October 14, 2009

Mercy Housing Corporation, October 16, 2009

Adjacent Governments Consultation

City of Meriden, November 17, 2009

State Non-Housing Agencies Consultation

Metropolitan Planning Agencies Consultation

HOPWA Consultation

Positive Solutions- October 7, 2009

Public Housing Authority Plan Consultation

Middletown Housing Authority, August 28, 2009

Other Consultations

Downtown Business District, August 26, 2009

Middletown Arts Commission, August 26, 2009

Middlesex Community College, September 1, 2009

Friends of McCarthy Park, September 3, 2009

Friends of the Village District, September 3, 2009

Association of Wesleyan Area Residents (AWARE), September 3, 2009

Wesleyan University, October 9, 2009

Jonah Center for the Environment and Arts, October 15, 2009

Westfield Residents Association, December 15, 2009

Citizen Participation (91.200 (b))

1. Provide a summary of the citizen participation process.

Middletown's Citizen Participation Plan requires a 30 public comment period noticed in the paper for interested citizens, agencies and/or groups to submit comments at a public hearing or in writing.

In developing this Five-Year Consolidated Plan the City made extensive efforts to exceed this minimum requirement. The following is calendar of the Citizen Participation Process:

July 2009- Citizens' Advisory Committee review timeline for developing the Five-Year Consolidated Plan

August 2009- Eight stakeholder meetings conducted.

September 2009- Seven stakeholder meetings conducted. 1000 Community Priority surveys mailed to determine what types of activities should be priorities.

October 2009- Twenty stakeholder meetings conducted. Results of 1000 Community Priority presented to the Citizens' Advisory Committee.

November 2009- Four Stakeholder meetings conducted

December 2009- Two stakeholder meetings conducted. 2,000 Neighborhood Surveys mailed to residents to determine specific issues by neighborhoods.

January 2010- Preliminary Consolidated Plan Document created. Survey sent to 100 residents and stakeholders to receive input.

February 2010- Three roundtable meetings conducted with 30 participating organizations. Data from Preliminary Consolidated Plan survey compiled and presented to Citizens' Advisory Committee. Results from the 2,000 Neighborhood Surveys presented to the Citizens' Advisory Committee. The Citizens' Advisory Committee holds public hearing on Five-Year Consolidation Plan on February 17th, 2010, noticed in the Hartford Courant on January 12, 2010.

March 2010- Consolidated Plan Documented revised based on community and Citizens' Advisory Committee input.

April 2010- Citizens' Advisory Committee made final revisions to the Five-Year Consolidated Plan and recommended approval to the Common Council.

May 2010- The Common Council reviews and approves Five-Year Consolidated Plan.

July 2010- City of Middletown submits Five-Year Consolidated Plan to U.S. Department of Housing and Urban Development.

2. Provide a summary of citizen comments or views on the plan.

The City received 23 comments from citizens, mostly through the survey on the draft document. The City did not receive any comments at the public hearing. Most of the comments were supportive of the draft five-year plan. 86% of the respondents were in favor of the three priorities and their ranking. Only 9% were against the proposal, with the rest being neutral. The most obvious change that resulted from the public input was the lack of support for providing funding to the Community Health Center expansion. This strategy only received 13% support and the committee decided to not include this in the final report as a result.

3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.

The City consciously choose to broaden public participation from residents by using multiple surveys sent out to over 3,100 residents and four roundtable discussions

with over forty participants.

4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

3-5 Year Strategic Plan Citizen Participation response:

Institutional Structure (91.215 (i))

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

The City of Middletown is Mayor-Council form of government. The elected Mayor and the twelve elected council members make all financial and policy decisions for the City.

The Department of Planning, Conservation and Development serves to promote the orderly development and conservation of the City by helping residents and policy makers plan for Middletown's future, and to provide professional and administrative services to developers, businesses, Middletown residents, City land use regulatory boards and commissions and other City agencies. The Department is organized into five divisions: Community Development, Economic Development, Environmental, Planning and Zoning and Zoning Enforcement.

The Department's Community Development Division secures, manages and administers U.S. Housing and Urban Development Community Development Block Grant (CDBG) entitlement program. On an annual basis the CDBG funds are allocated to City Departments or partners in the community, to support low and moderate-income residents. The Community Development Division also ensures funds are used appropriately in accordance with federal regulations.

City leadership and the Community Development Division ensure collaboration throughout the municipality and facilitate partnerships with private industry, non-profit organizations and public institutions to enable the City of Middletown to meet its housing, homeless and community development plan goals. The following list includes several of the City's partners who have proven successful in delivering quality services to Middletown's low- and moderate income residents.

Association of Wesleyan Area Residents
City of Meriden
Community Health Center
Connecticut Housing Finance Authority
Cross Street Training Academy and Center
Downtown Business District
Friends of McCarthy Park
Gilead Community Services
H.O.P.E.
Jonah Center for the Environment and Arts

Liberty Bank
Mercy Housing Corporation
Middlesex Chamber of Commerce
Middlesex Hospital
Middlesex United Way
Middletown ADA Coordinator
Middletown Arts Commission
Middletown Department of Parks and Recreation
Middletown Health Department
Middletown Housing Authority
Middletown Office of Human Relations
Middletown Police Department
Middletown Public Schools
Nehemiah Housing Corporation,
North End Action Team
Northern Middlesex Habitat for Humanity
Northern Middlesex YMCA
Oddfellows Playhouse
Positive Solutions
Russell Library,
Senior Services Department of the City of Middletown
St. Luke's
St. Vincent DePaul
The Connection Inc
United Labor Agency
Wesleyan University
Westfield Residents Association

2. Assess the strengths and gaps in the delivery system.

The delivery system has been significantly strengthened over the last five years. The key aspects that have been implemented were: increasing reporting requirements from recipients from an annual basis to a quarterly basis; requiring all recipients to attend a training seminar in order to get grant contracts; and improved process for grantee monitoring.

While these improvements have benefited the program's delivery system, the city of Middletown has come to understand some new gaps in the delivery system. The gaps identified are:

- 1) Other than knowing number of dollars spent and number of people benefiting, we know little about what impact these efforts had.
- 2) Organizations seeking CDBG funds had little understanding about what the overall goals of the program were or where they fit into the plan. The open solicitation of requests diluted the effectiveness of CDBG dollars and often efforts were temporary in nature and priorities and strategies were not consistently addressed over the plan timeframe.
- 3) The previous five year plan was too broad and offered too many strategies given the limited resources available.

4) Progress made in one year was frequently not follow-up in a second year, resulting in the likely erosion of any gains realized by the programs. This is caused by the open solicitation process requiring renewed competition for dollars each year, making multi-year projects few and far between.

5) The plan was nothing more than a document. It was referenced once a year a part of the funding allocation process and used for little else beyond this requirement.

This Five-Year Consolidated Plan looks to address these gaps addressing the five cited examples above by doing the following over the next five years:

1) Monitoring of programs needs to go beyond dollars spent and number of people served. Performance measurement systems need to be developed to understand the impact we are having and to address new threats and opportunities in order to stay on track to meet 5 year goals.

2) CDBG dollars need to be better targeted, while having an open solicitation for projects has a role to play, it is not a framework to ensure that 5 year goals will be met. Using a Request for Proposals method to receive proposals with specific goal in mind should be incorporated as a standard process.

3) The City needs to narrow its scope; five priorities and 39 strategies were too many. Hard choices need to be made to bring the number of priorities and strategies to a manageable number.

4) For some projects, a multi-year commitment can result in solidifying programmatic gains. Some grant funding should be set aside each year for efforts that are in the interest of Middletown.

5) Nothing can be accomplished without a support network to champion and carry projects forward. Middletown's CDBG program doesn't need applicants, it needs partners that understand their role and believe in the goals developed for the plan.

- 3. Assess the strengths and gaps in the delivery system for public housing, including a description of the organizational relationship between the jurisdiction and the public housing agency, including the appointing authority for the commissioners or board of housing agency, relationship regarding hiring, contracting and procurement; provision of services funded by the jurisdiction; review by the jurisdiction of proposed capital improvements as well as proposed development, demolition or disposition of public housing developments.**

3-5 Year Strategic Plan Institutional Structure response:

Monitoring (91.230)

1. Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

3-5 Year Strategic Plan Monitoring response:

The City of Middletown through its Community Development Division conducts both on-site monitoring and monitoring of submissions to the division of its housing and community development projects. The determination of which projects warrant on-site monitoring, the City performs a evaluation of the project based on amount of funds reimbursed, experience of the recipient with the CDBG program or if problems become apparent through review of submitted documentation or other sources.

The City follows federal regulations, program standards outlined in HUD's revised "Community Planning and Development Monitoring Handbook" and the City's Comprehensive Plan when monitoring housing and community development projects for compliance with program and comprehensive planning requirements. Areas of monitoring include, but are not limited to, national objective/eligibility, conformance with sub-recipient agreement, City priority needs and objectives, recordkeeping systems, financial management, insurance, procurement standards, and EEO/affirmative action requirements.

The City also prepares and submits annual to HUD the Minority Business Enterprise Contract and Sub-contract Activity Report, comprised of Minority Businesses receiving CDBG funds. Also in April and October of each program year, the City submits the Semi-Annual Labor Standard Enforcement Report of all construction contracts using CDBG monies is sent to HUD. This report includes a list on contracts subject to Davis-Bacon and Related Acts, Contract Work Hours and Safety Standards Act, amounts, wage decision, and effective dates. Compliance and enforcement of Davis-Bacon and Related Acts, Contract Work Hours and Safety Standards Act is monitored through the City's Office of Human Relations, enabling effective coordination to further ensure projects are compliant with federal, state and city requirements.

Monitoring annual performance against the Consolidated Plan is an ongoing process. The City utilizes four different

Priority Needs Analysis and Strategies (91.215 (a))

1. Describe the basis for assigning the priority given to each category of priority needs.
2. Identify any obstacles to meeting underserved needs.

3-5 Year Strategic Plan Priority Needs Analysis and Strategies response:

Lead-based Paint (91.215 (g))

1. Estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act

of 1992, and are occupied by extremely low-income, low-income, and moderate-income families.

A large portion of the housing stock of the City of Middletown is composed of rental and ownership units constructed before 1979. Approximately 2,724 renter households and approximately 1,203 owner-occupied households, have the highest risk for Lead Based Paint hazards. The State of CT Dept. of Public Health Services developed a Risk Index for Connecticut and its 169 towns for children, less than five years old, who are at high risk of lead exposure and poisoning. Middletown is among the twelve highest ranked towns. The properties owned by the Middletown Housing Authority were all constructed after 1978; therefore, assumed to be lead safe.

According to the 2000 Census, there are 13,334 structures that were built before 1978.

In determining how many of these units are occupied by low and moderate income families, we reviewed the census tracts and applied the percentages of those earning either low or moderate income to the number of structures built before 1978. These estimates are as follows:

Income Level	Households Estimated with Lead Paint
Extremely Low-Income	2,842
Very Low-Income	1,596
Low-Income	2,311
Moderate Income	1,779
Total	8,529

2. Outline actions proposed or being taken to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

The City of Middletown monitor's elevated blood lead levels (EBLL) in children in Middletown. Follow up on EBLL's are followed up on by a contractual agreement we have with Middlesex Home Care. Middlesex Home Care deals with all the medical and epi aspects of these cases.

The Middletown Health Department also followed up on confirmed EBLL's by looking into sources and then taking necessary enforcement action for abatement and or management plans as well as removal of the elevated child from the premises until such time the unit is declared safe.

In addition the Middletown Health Department works with the hospital and conduct regular screenings of school age children by way of clinics we run through out the year at the schools in the city. At these clinics the Middletown Health Department provides education as well as medical screenings.

HOUSING

Housing Needs (91.205)

*Please also refer to the Housing Needs Table in the Needs.xls workbook

1. Describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, victims of domestic violence, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost-burden, severe cost- burden, substandard housing, and overcrowding (especially large families).

	New Housing Units Needed Per Year	New Housing Units Needed Over 5 Years
Extremely Low Income	21	105
Very Low Income	13	65
Low Income	27	135
Moderate Income	45	225
Middle Income	13	65
Greater than Middle Income	151	755
Total	270	1,350

Renters	Paying More than 30% of Income on Housing	Paying More than 50% of Income on Housing
Very Low Income	1223 (68%)	920 (51%)
Low Income	769 (56%)	124 (9%)
Moderate Income	470 (25%)	40 (2%)

Homeowners	Paying More than 30% of Income on Housing	Paying More than 50% of Income on Housing
Very Low Income	445 (78%)	238 (42%)
Low Income	323 (45%)	190 (26%)
Moderate Income	573 (42%)	114 (8%)

The income categories for extremely low, very low and low- moderate-income families are derived as a percentage of median family income. The income ranges are as follows:

Extremely Low Income	0% to 30% of MFI
Very Low Income	31% to 50% of MFI
Low- to Moderate Income	51% to 80% of MFI
Middle Income	81 % to 90% of MFI

A review of the housing needs table shows that both extremely low-income elderly, small related families, large related families and all other households are all experiencing housing problems and cost burdens regardless of whether they are renters or owners. For very low-income families, small related family owners and large related family owners are experiencing housing problems and cost burdens. Small related family renters are experiencing housing problems and cost burdens, in the very low income category, but large related family renters in the very low income

category are much less so. For the low- to Moderate-income category, only the small related family owners are experiencing housing problems and cost problems.

RENTERS	Household Income <30% of MFI	Household Income >30% <50% MFI	Household Income >50% <80% MFI
Elderly			
With housing problems	51.5%	36.1%	23.5%
With Cost Burden > 30%	51.5%	33.6%	23.5%
With Cost Burden > 50%	29.9%	11.3%	11.8%
Small Related Families			
With housing problems	84.4%	59.4%	28.7%
With Cost Burden > 30%	84.4%	54.9%	19.9%
With Cost Burden > 50%	61.4%	4.3%	0.0%
Large Rated Families			
With housing problems	90.5%	59.2%	49.4%
With Cost Burden > 30%	90.5%	38.8%	25.3%
With Cost Burden > 50%	45.2%	0.0%	0.0%
All Other Households			
With housing problems	77.2%	79.9%	32.1%
With Cost Burden > 30%	76.7%	79.0%	30.4%
With Cost Burden > 50%	64.4%	12.7%	1.2%

OWNERS	Household Income <30% of MFI	Household Income >30% <50% MFI	Household Income >50% <80% MFI
Elderly			
With housing problems	80.0%	32.9%	11.0%
With Cost Burden > 30%	80.0%	32.9%	11.0%
With Cost Burden > 50%	40.5%	16.5%	0.9%
Small Related Families			
With housing problems	65.1%	90.0%	60.0%
With Cost Burden > 30%	65.1%	90.0%	60.0%

30%			
With Cost Burden > 50%	9.3%	30.0%	13.3%
Large Rated Families			
With housing problems	100.0%	74.4%	45.1%
With Cost Burden > 30%	100.0%	74.4%	36.0%
With Cost Burden > 50%	50.0%	64.1%	0.0%
All Other Households			
With housing problems	73.0%	53.8%	66.7%
With Cost Burden > 30%	73.0%	53.8%	66.7%
With Cost Burden > 50%	69.6%	30.8%	13.3%

An analysis of the waiting lists for Section 8 vouchers and public housing clearly define a need for rental housing assistance to the low and very low-income residents. At the present time the Middletown Housing Authority has a waiting list of

2. To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must complete an assessment of that specific need. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.

The 2000 CHAS data also reflects that the racial group for Black Non-Hispanic and Native American households has a disproportionately greater need in the extremely low income and very low income for both renters and owners. Hispanic Renters also have a disproportionate need.

Experiencing Housing Problems	Renters	Owners
White		
All	7.6%	19.6%
Income <30% MFI	64.3%	76.7%
Income >30% <50% MFI	54.0%	42.0%
Income >50% <80% MFI	29.%	42.7%
Black		
All	49.4%	30.9%
Income <30% MFI	88.5%	92.6%
Income >30% <50% MFI	72.4%	80.0%
Income >50% <80% MFI	23.5%	43.5%
Hispanic		
All	44.8%	10%
Income <30% MFI	79.6%	NA

Income >30% <50% MFI	66.7%	NA
Income >50% <80% MFI	45.5%	NA
Other Racial Groups		
Asian	39.8%	37.4%
Native American	75.8%	75.8%
Other		
Mobility & Self Care Limitations	39.3%	32.8%

Priority Housing Needs (91.215 (b))

1. Identify the priority housing needs and activities in accordance with the categories specified in the Housing Needs Table (formerly Table 2A). These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan.
2. Provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category.

Note: Family and income types may be grouped in the case of closely related categories of residents where the analysis would apply to more than one family or income type.

3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.

3-5 Year Strategic Plan Priority Housing Needs response:

Housing Market Analysis (91.210)

*Please also refer to the Housing Market Analysis Table in the Needs.xls workbook

- 1. Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families. Data on the housing market should include, to the extent information is available, an estimate of the number of vacant or abandoned buildings and whether units in these buildings are suitable for rehabilitation.**

HOUSING CHARACTERISTICS: In 2006-2008, Middletown city had a total of 21,000 housing units, 5 percent of which were vacant. Of the total housing units, 51 percent was in single-unit structures, 48 percent was in multi-unit structures, and less than 0.5 percent was mobile homes. Seventeen percent of the housing units were built since 1990.

OCCUPIED HOUSING UNIT CHARACTERISTICS: In 2006-2008, Middletown city had 20,000 occupied housing units - 11,000 (55 percent) owner occupied and 8,900 (45 percent) renter occupied. One percent of the households did not have telephone service and 8 percent of the households did not have access to a car, truck, or van for private use. Multi Vehicle households were not rare. Thirty-nine percent had two vehicles and another 16 percent had three or more.

HOUSING COSTS: The median monthly housing costs for mortgaged owners was \$1,849, non-mortgaged owners \$673, and renters \$866. Forty-four percent of owners with mortgages, 22 percent of owners without mortgages, and 46 percent of renters in Middletown city spent 30 percent or more of household income on housing.

	Estimate	Percent
Total Housing Units	21,015	100%
Occupied Housing Units	20,017	95.3%
Owner-occupied Housing Units	11,094	55.4%
Renter-occupied housing units	8,923	44.6%
Vacant housing units	998	4.7%
Owner-occupied homes		
Median value (dollars)	\$234,700	
Median of selected monthly owner costs		
With a mortgage (dollars)	\$1,849	
Not mortgaged (dollars)	\$673	
Renter-occupied homes		
Gross Rent	\$866	

2. Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).

The City of Middletown has 3,580 units that are currently assisted or create through local, state or federally funded programs. All of these programs serve 80% AMI, with the major serving 50% AMI or less.

There is a threat that Middletown could lose units under the ownership of Carabetta Management Company, since many of these developments were constructed in the 1970's and 1980's with 30 year deed restrictions. These 1,266 units comprise 35% of our affordable housing stock. Through discussions with Carabetta Management Company, the have indicated that these units will either continue to operate as affordable housing or will have new deed restricts placed on these properties as federal or state funding is used to maintain, rehab or upgrade these units.

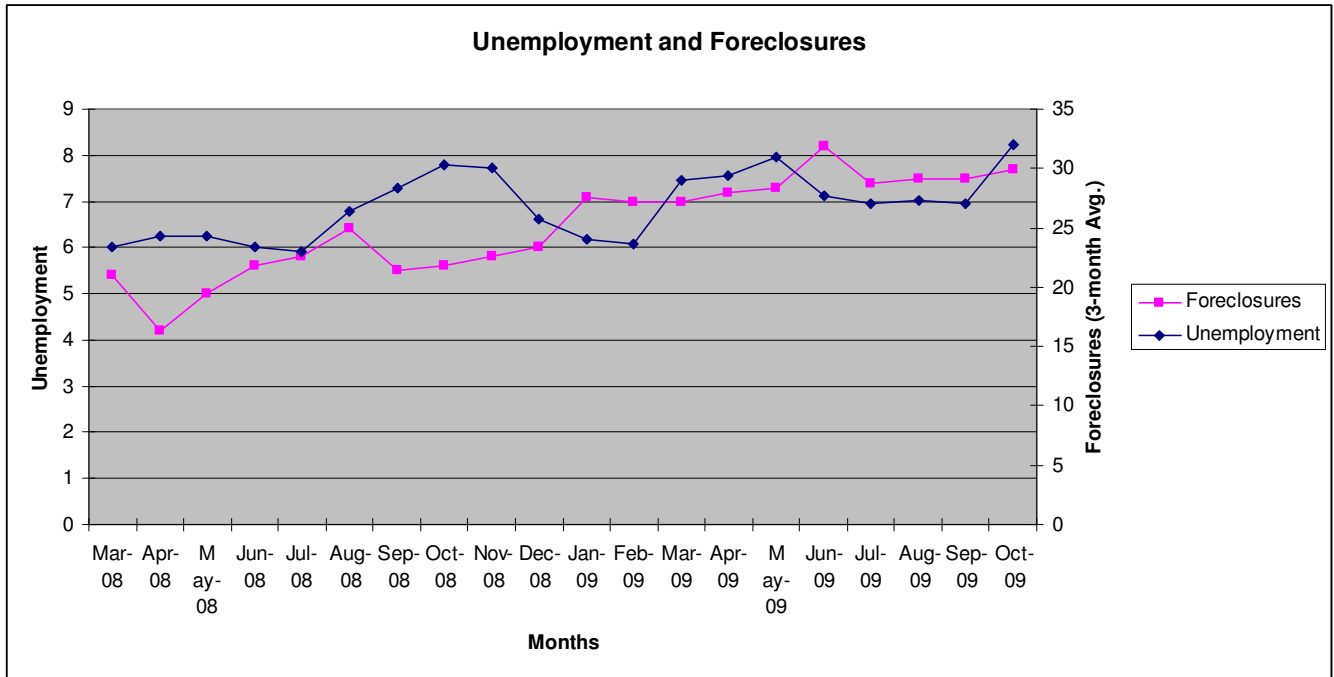
Wadsworth Grove is another affordable housing facility that is at risk. This is a 45 unit Co-op that was developed in the 1970's through HUD assistance. The Co-op is reaching the end of their deed commitment and the co-op members have the option to become market rate condos by majority vote.

Master List of Specified Affordable Housing in Middletown			
Name	Type	Location	# Units
Elderly			
Heritage Commons	Elderly	38 Boston Road	28
Luther Manor	Elderly	624 Congdon Street	45
Marino Manor	Elderly	1361 Randolph Road	40
Newfield Towers	Elderly	220 Newfield Street	100
Old Middletown High	Elderly/Disabled	251 Court Street	69
Pond View Apts.	Elderly/Disabled	335 Butternut Street	52
Sbona Towers	Elderly	40 Broad Street	126
Shiloh Manor	Elderly	330 Butternut Street	41
South Green	Elderly	65 Church Street	125
St. Luke's	Elderly	144 Broad Street	25
Stoneycrest Towers	Elderly	352 Newfield Street	100
		Total Elderly	751
Family/Other			
Alder House	Artist Co-op	Main Street	14
Bayberry Crest	Family	192 Plaza Drive	152
Berlin & Silver Street			3
Forge Square		South Main Street	81
Green Court	Family	11-20 Green Street	4
Habitat House 1	Family	141 Hotchkiss Street	1
Habitat House 2	Family	141 Berlin Street	1
Habitat House 3	Family	460 Washington Street	1
Habitat House 4	Family	5 Afton Terrace	1
Liberty Commons	SH	8 Liberty Street	40
Maplewood Terrace	Public Housing	23 Maplewood Terrace	50
Meadoway Gardens	Family	100 Rose Circle	100
Middletown Housing	Non-Profit Trust	Military Road	16
Moderate Rental		Daddario, Santangelo, Keift Road	198
New Meadows	Family	1 Plaza Drive	191
Rockwood Acres	Family		97
Rose Gardens	Family	184 Rose Circle	120
Rushwood Center	Family	1250 Silver Street	18
Santangelo Circle	Family		25
Sunset Ridge			76
Summer Hill Apts.	Family	716 Bartholomew Road	104
Traverse Square	Public Housing	Williams Street	60
Wadsworth Grove	Family	1 McKenna Drive	45
Wharfside Commons	Family	60 Ferry Street	96
Westfield			83
Willowcrest Apts.	Family/Rehab	Stoney Crest Drive	151
Woodbury Apts.	Family	818 Bartholomew Road	188
Woodrow Wilson	Family	339 Huntington Hill Avenue	48
YMCA	Single Resident	99 Union Street	64
		Total Family	2,028
Section 8 Vouchers			
Section 8 Vouchers		Scattered	801
		Total Section 8 Vouchers	801
		Total Elderly, Family, Section 8	3,580
Transitional Living/Shelter			
38-40 Ferry Street	Family, SP	38-40 Ferry Street	4
Community Health Center 1	Shelter (Beds)		10
Community Health Center 2	Transitional (Beds)		14
Connection Women's and Children Shelter	Transitional (Beds)		15
Eddy Shelter	Shelter (Beds)	1 Labella Circle	30

Gilead Community Services	Beds		14
Green Court/Nehemiah	Family, SP (Beds)	11-20 Green Street	14
Rainbow Court	Limited Equity Co-op		4
Red Cross Shelter 1	Transitional	Scattered	6
Red Cross Shelter 2	Shelter	118 Daddario Road	42
Rushford Center	Half-Way House (Beds)	1250 Silver Street	20
The Sheperd Home	Transitional	112 Bow Lane	70
		Total Transitional/Shelter	243
		Total All	3727

3. Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units. Please note, the goal of affordable housing is not met by beds in nursing homes.

Middletown along with the rest of the country has seen a significant reduction in demand for housing for existing and new construction. This reduction in demand has caused a decrease in property values by 14%. The cause of this weak demand is a result from the higher unemployment rate of 8% for Middletown and 8.5% for Connecticut. We have seen that this rise in unemployment has been matched by a rise in foreclosures, increasing the number of properties on market and therefore pushing down prices.



How do these characteristics influence Middletown use of funds for rental assistance, production of new units, rehabilitation of old units or the acquisition of existing units, is a difficult problem to unravel. The key thing that we know is that market is very much in transition. The need to increase affordable housing supply due to double-digit increases of 2003-2007 are not likely to occur in the near term. However, with out a recover of the employment market, housing is a basic need that will be out of reach for many people.

Therefore the City of Middletown is going to be influence to use its funds by taking the first year of the five year plan to craft a policy that creates demand and market oriented-investment.

The solution is to craft a policy that creates demand and market oriented-investment. Unfortunately, most non-profit developers, view the problem as a supply-oriented remedy and will always seek the lowest cost land possible. Invariably these are the least valuable sites, which are those in greatest distress. "More affordable housing and supportive housing on these sites is the very definition of counterproductive."

Neighborhoods are not static. Failing markets take years to fail. Neighborhoods must continually compete to retain their strong households, whether low-, moderate-, middle- or high-income, and creating new subsidized units cannot, in a weak market, address competitiveness on its own. It is simple supply and demand. The supply exists, the demand is lacking.

Therefore this strategy provides three-fold action plan to supporting our neighborhoods in order to correct structural challenges and to foster livable neighborhoods and housing choice for our low and moderate income-residents.

First, a property-by-property analyses of the downtown and surrounding neighborhoods. This is essential in identifying where sequentially strategic interventions will be most effective.

Second, a one-size fits all approach is not in the best interest of unique streets, blocks or sections of neighborhoods. Projects should be compatible with the needs of the market, not the needs of the developer in order to prevent over-supply of any one type of housing and to prevent continued concentration of poverty that would cause further market weakness as described above. The result will likely require more creative mix in housing proposals either by the City, its partners or housing developers. Including investment to possibly reduce density, improve attractiveness

Third, the City will review current practices undertaken by landlords, developers and agencies in siting and management of housing developments or housing programs and develop guidelines ensure that only best practices and neighborhood concerns are addressed in implementation of these activities.

The City of Middletown will spend the first year of the five year plan to studying the downtown and surrounding neighborhoods, on a property by property basis and determine what is cause weakness or failure in this market and what the appropriate solutions are.

The City of Middletown will not partner, approve, or support projects politically or financially if they do not reflect positive investment that will make neighborhoods stronger for the households that will reside in them.

While the City intends develop a housing plan for the downtown and surrounding neighborhoods in year one, the City will be allocating some funding in year one to help support homeownership in the Ferry Street, Green Street and Rapallo Avenue area of Middletown. This is a carry-over project from the last five-year plan that is in the final stages of development. In early 2010, the City's designated developers secured a \$3.6 million HOME grant to develop 15 units of affordable homeownership

for this area. Year one funds allocated under this strategy will fund a down payment assistance grants or closing cost grants of \$3,000 per household.

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The outcome of this housing plan for the downtown and surrounding neighborhoods will also determine the use of federal funds for rental assistance, production of new units, rehabilitation of old units or the acquisition of existing units.

Specific Housing Objectives (91.215 (b))

- 1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.**
- 2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.**

3-5 Year Strategic Plan Specific Housing Objectives response:

Strategy LN1- Correcting structural problems that have caused a weak housing market in the Downtown and surrounding neighborhoods through targeted investment and proper project design.

This strategy is a recognition that, while Middletown is a great City with many great neighborhoods and many great families living in them, the downtown and surrounding neighborhoods, especially the North End, have sections that can be considered to be in declining or are failing.

This decline can be shown through median sales prices. In 2008, the median sales price for a single-family home was \$224,000. For the downtown and North End the median sales price was \$142,500, a full 36% less. In 2009, 3.1% of City residential properties were in some stage of foreclosure. For the downtown and North End this rate was 4.9%, the highest percentage in the city.

The downtown area has saw its population remain stable from 1990 to 2000, but the median income for households dropped from \$22,473 (inflation adjusted) to \$13,699, or a 40% drop in purchasing power for the neighborhood. Those strong families, buyers of choice, opted to leave and were replaced by those who had nowhere else to go.

These numbers are more than just a sign of the times, but a realization of structure problems affecting the downtown and surrounding neighborhoods. The drastically lower median home price and higher ratio of foreclosures are indicators of a lack of confidence that the market. Owners conclude that any subsequent investment is over investment. The result is a pullback and denial of investments.

Unfortunately, remedies until now have lacked coordination in relation to the needs of the neighborhoods and have actually exacerbated the following structural issues in the market.

The first structural problem is that the City and local housing developers look to state and federal programs for assistance in these weak markets, but state and federal programs come with rules that prevent tailored solutions. In fact most of the state and federal programs promote and or support an increase in supply of affordable and supportive housing on the very blocks that are least likely to attract buyers of choice.

The second structural problem is that even in weak markets, such as the downtown and North End, there are still strong streets, blocks and sections, while other streets, blocks and section are in various stages of decline. No one is well served if all blocks are aggregated together into the same tract. Any policy or other market intervention decision based on city-wide or even neighborhood boundaries run the risk of putting scare dollars on the wrong street, wrong block or wrong section.

The solution is to craft a policy that creates demand and market oriented-investment. Unfortunately, most non-profit developers, view the problem as a supply-oriented remedy and will always seek the lowest cost land possible. Invariably these are the least valuable sites, which are those in greatest distress. "More affordable housing and supportive housing on these sites is the very definition of counterproductive."

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Priority- High

Geographical Target- TBD

Targeted Population- TBD

Goal- TBD

Programmatic Benchmark LN1A- TBD

Provider: City

HUD Regulation:

Advisory CDBG Funding Levels

	Public Service	Slum/ Blight	Public Facility	Econ. Dev.	Housing	Planning/ Admin
Year 1-					\$45,000	
Year 2-					\$62,500	
Year 3-					\$62,500	
Year 4-					\$62,500	
Year 5-					\$62,500	
Total-					\$295,000	

Estimated Output

	People	Households	Jobs	Public Facilities
Year 1-		TBD		
Year 2-		TBD		
Year 3-		TBD		
Year 4-		TBD		
Year 5-		TBD		
Total-		TBD		

Possible Additional Funding Opportunities from Private and Public Sources

TBD

Needs of Public Housing (91.210 (b))

In cooperation with the public housing agency or agencies located within its boundaries, describe the needs of public housing, including the number of public housing units in the jurisdiction, the physical condition of such units, the restoration and revitalization needs of public housing projects within the jurisdiction, and other factors, including the number of families on public housing and tenant-based waiting lists and results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25). The public housing

agency and jurisdiction can use the optional Priority Public Housing Needs Table (formerly Table 4) of the Consolidated Plan to identify priority public housing needs to assist in this process.

3-5 Year Strategic Plan Needs of Public Housing response:

The City awaiting additional information from the Middletown Housing Authority to adequately answer these questions.

Public Housing Strategy (91.210)

- 1. Describe the public housing agency's strategy to serve the needs of extremely low-income, low-income, and moderate-income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting list), the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing, and the public housing agency's strategy for improving the living environment of extremely low-income, low-income, and moderate families residing in public housing.**

The Middletown Housing Authority provides affordable housing to Middletown residents. Their annual operational budget is approximately \$8.8 million, with a full-time staff of 16 and part-time staff of two. Their housing inventory includes:

- 247 Federally-funded units
- 16 units of sensory impaired housing
- 124 family housing units, such as Maplewood Terrace and Traverse Square
- 200 State-funded moderate income units
- 40 State-funded elderly units

The Middletown Housing Authority currently receives funding to provide up to 781 Section 8 housing vouchers that provide direct payments to private landlords to make the rents affordable to the households income (Currently, 660 of the vouchers are funded). As of September 2009, 106 Section 8 vouchers will come under the control of the Middletown Housing Authority as a result of the end of affordable restricts with Carabetta units in Middletown. However, this is not an expansion of the Section 8 program in Middletown rather a transfer of site specific vouchers to the general use vouchers.

The Housing Authority sees that there is a need for one-bedroom apartments for young single residents and three-bedroom apartments for moderate income families.

The Middletown Housing Authority is looking to accomplish the following programs over the next five years:

- Grow other sources of revenue to support its activities.
- Would like to see greater economies of scale developed locally to provide better, more professional, and comprehensive property management to affordable housing projects throughout Middletown. The Housing Authority believes that resources are inefficiently allocated between too many organizations. Cooperative coalitions or agreements between affordable housing groups could provide savings and provide sustainable model for affordable housing in Middletown.

- Policies to selective decrease of concentration of poverty and affordable housing in the North End and downtown is an important step to reviving these neighborhoods.
- Sees following through on the elimination of the Miller and Bridge Street neighborhood as a priority for eliminating some of the City's worst housing stock, eliminating an eyesore along the gateway to downtown and eliminating a neighborhood with unsafe access issues.
- Implement the redevelopment of Spear Park. Short-term site clean up and preparation would provide the double benefit of eliminating activity that degrades quality of life in the downtown and a reduction in cost for the overall project.

2. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership. (NAHA Sec. 105 (b)(11) and 91.215 (k))

The City of Middletown Housing Authority provides many services and programs to and for its residents. All homebound public housing and Section 8 residents meeting specific criteria are eligible for Meals on Wheels, Visiting Nurse Services and VNA Homemakers programs. Legal services are made available to all public housing and Section 8 residents through the Legal Service Office. Elementary school aged children meeting specific criteria are eligible for an After-school Program hosted at the City Library.

All public housing residents who meet specific criteria are eligible for the School-to-Work and Family Support/Parent Skills programs at Traverse Square and Maple Terrace. Adult Basic Education and Drug Outreach and Prevention programs are available to all eligible public housing and section 8 residents at the Adult Ed Center and Rushford Center respectively. Thirty (30) Section 8 families are involved in a Family Self-Sufficiency program.

Economic Development Grant funding is used to provide job training, counseling, and outfitting of the learning centers in Traverse Square and Maplewood Terrace.

The Maplewood Terrace and Traverse Square developments have Tenant Councils with 3 elected officers each. They meet at least once a week to discuss any and all issues involving the development and its residents. At least one of the officers meets monthly with the Housing Authority director.

3. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation. (NAHA Sec. 105 (g))

The Middletown Housing Authority does not have a "troubled" designation by HUD.

Barriers to Affordable Housing (91.210 (e) and 91.215 (f))

1. Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies,

particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.

The City of Middletown believes that there is a need to:

- Educate for-profit developers about existing incentives and tax credits available through CHFA and work with the developers to access these credits to leverage affordable and supportive housing units out of potential development projects.
- Convene key stakeholders to identify barriers in zoning and work to advocate for changes in zoning rules and regulations in each and every community in Middlesex County that create barriers to the development of affordable and supportive housing.
- Work with CHFA to streamline the application process to receive tax credit incentives and to expedite the application process to obtain funding for development projects to begin.

- 2. Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this part, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.**

3-5 Year Strategic Plan Barriers to Affordable Housing response:

The City is working on committees specifically through the Middlesex County Ten Year Plan to End Homelessness to address the barriers to affordable housing.

HOMELESS

Homeless Needs (91.205 (b) and 91.215 (c))

*Please also refer to the Homeless Needs Table in the Needs.xls workbook

Homeless Needs— The jurisdiction must provide a concise summary of the nature and extent of homelessness in the jurisdiction, (including rural homelessness and chronic homelessness where applicable), addressing separately the need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with Table 1A. The summary must include the characteristics and needs of low-income individuals and children, (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered. In addition, to the extent information is available, the plan must include a description of the nature and extent of homelessness by racial and ethnic group. A quantitative analysis is not required. 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.

3-5 Year Strategic Plan Homeless Needs response:

Middletown is a member of the Middlesex County Ten Year Plan to End Homelessness. Middletown also has the two emergency shelters and the majority of the transitional housing units that are the basis and the resources addressing the nature and extent of homelessness in Middlesex County.

The nature and extent of homelessness can be summarized by the annual homeless counts conducted by the coalition around the ten year plan. On January 28, 2009, the count revealed 215 people experiencing homelessness. Most people experiencing homeless due to rental problems, while 14% of those found to be homes are chronically homeless. The majority, 88% were located in emergency shelters. 46 children were found to be homeless.

	Homeless
Total Experiencing Homeless	215
Households	169
Single Adults	144
Families	25
Children	46
Shelter Status	
In a Shelter	191
Not in a Shelter	24
Last Place of Residence	
Middletown	55
Middlesex County (non-Middletown)	24
Outside of Middlesex County	164
Cause of Homelessness	
Eviction	17
Rent Problems	100
Conflict with Family or Friends	25
Domestic Violence	6
Went to Prison or Jail	1
Other or Unknown	66
Type of Homelessness	
Chronically Homeless	31
Transitional Homeless	184
Education	
No High School Diploma	107
High School Diploma or Higher	72
Employment	
Employed	90
Unemployed	89
Mental Health Issues	63

Priority Homeless Needs

- 1. Using the results of the Continuum of Care planning process, identify the jurisdiction's homeless and homeless prevention priorities specified in Table 1A, the Homeless and Special Needs Populations Chart. The description of the jurisdiction's choice of priority needs and allocation priorities must be based on reliable data meeting HUD standards and**

should reflect the required consultation with homeless assistance providers, homeless persons, and other concerned citizens regarding the needs of homeless families with children and individuals. The jurisdiction must provide an analysis of how the needs of each category of residents provided the basis for determining the relative priority of each priority homeless need category. A separate brief narrative should be directed to addressing gaps in services and housing for the sheltered and unsheltered chronic homeless.

2. A community should give a high priority to chronically homeless persons, where the jurisdiction identifies sheltered and unsheltered chronic homeless persons in its Homeless Needs Table - Homeless Populations and Subpopulations.

3-5 Year Strategic Plan Priority Homeless Needs response:

The City is awaiting additional information to from the Continuum of Care to be able to answer these questions.

Homeless Inventory (91.210 (c))

The jurisdiction shall provide a concise summary of the existing facilities and services (including a brief inventory) that assist homeless persons and families with children and subpopulations identified in Table 1A. These include outreach and assessment, emergency shelters and services, transitional housing, permanent supportive housing, access to permanent housing, and activities to prevent low-income individuals and families with children (especially extremely low-income) from becoming homeless. The jurisdiction can use the optional Continuum of Care Housing Activity Chart and Service Activity Chart to meet this requirement.

3-5 Year Strategic Plan Homeless Inventory response:

Transitional Living/Shelter			
38-40 Ferry Street	Family, SP	38-40 Ferry Street	4
Community Health Center 1	Shelter (Beds)		10
Community Health Center 2	Transitional (Beds)		14
Connection Women's and Children Shelter	Transitional (Beds)		15
Eddy Shelter	Shelter (Beds)	1 Labella Circle	30
Gilead Community Services	Beds		14
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Rainbow Court	Limited Equity Co-op		4
Red Cross Shelter 1	Transitional	Scattered	6
Red Cross Shelter 2	Shelter	118 Daddario Road	42
Rushford Center	Half-Way House (Beds)	1250 Silver Street	20
The Sheperd Home	Transitional	112 Bow Lane	70
		Total Transitional/Shelter	243

Homeless Strategic Plan (91.215 (c))

1. Homelessness— Describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section). The jurisdiction's strategy must consider the housing

and supportive services needed in each stage of the process which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living. The jurisdiction must also describe its strategy for helping extremely low- and low-income individuals and families who are at imminent risk of becoming homeless.

The Middlesex County Ten Year Plan to End Homelessness has fifteen goals to address homelessness:

- 1) Develop project based and scattered site permanent supportive housing units through new development and the rehabilitation of existing units throughout Middlesex County
 - 2) Ensure the preservation of the existing inventory of housing for people experiencing homelessness
 - 3) Expand the existing development capacity in Middlesex County
 - 4) Ensure that the affordable housing crisis in Middlesex County is comprehensively addressed
 - 5) Eliminate the barriers and provide incentives for the development of affordable and supportive housing
 - 6) Sustain and expand annual state and federal investments for the expansion of affordable and supportive housing
 - 7) Develop seamless service delivery system and continuity in care for people experiencing homelessness
 - 8) Access to healthcare and dental care for everyone in Middlesex County experiencing homelessness
 - 9) People at-risk of homelessness will receive assistance and access to appropriate permanent housing upon being discharged from institutions and facilities.
 - 10) Build a seamless, integrated system for people experiencing homelessness to access mainstream employment services, which links homeless service providers, workforce development and the mainstream service system.
 - 11) Increase and expand strategies for people experiencing homelessness who become employed to retain and maintain employment.
 - 12) Increase access to higher education opportunities for people experiencing homelessness.
 - 13) Through advocacy and training, utilize existing resources to make sure daily impediments to employment are removed
 - 14) All individuals and families experiencing homelessness will access the income and entitlements for which they are eligible.
 - 15) Ensure people who are homeless have accessible transportation options available to them to obtain and retain employment.
- 2. Chronic homelessness—Describe the jurisdiction’s strategy for eliminating chronic homelessness by 2012. This should include the strategy for helping homeless persons make the transition to permanent housing and independent living. This strategy should, to the maximum extent feasible, be coordinated with the strategy presented Exhibit 1 of the Continuum of Care (CoC) application and any other strategy or plan to eliminate chronic homelessness. Also describe, in a narrative,**

relationships and efforts to coordinate the Conplan, CoC, and any other strategy or plan to address chronic homelessness.

The Middlesex County Ten Year Plan to End Homelessness has three goals to address chronic homelessness:

- 1) Develop project based and scattered site permanent supportive housing units through new development and the rehabilitation of existing units throughout Middlesex County.
- 2) Make harm-reduction-modeled services available to facilitate the continued engagement of people experiencing chronic homelessness.
- 3) Develop 50 Housing First modeled housing units to house people experiencing chronic homelessness and move them directly from the streets into housing.

3. Homelessness Prevention—Describe the jurisdiction’s strategy to help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless.

The Middlesex County Ten Year Plan to End Homelessness has six goals to address homeless prevention:

- 1) Establish flexible, immediately available and adequate supply of funds, in a coordinated county-wide accessibility pool to address risk of homelessness.
- 2) Make existing resources widely known among residents, community-based case managers and communities in Middlesex County.
- 3) Create appropriate financial support to stabilize low-income families.
- 4) Eliminate financial illiteracy and increase housing law understanding.
- 5) Create structure to review 2-1-1 call data to identify the most needed services and those that are under-funded; re-orient funds and services accordingly.
- 6) Create after-care case management with an emphasis on strengthening positive landlord/tenant relationships.

4. Institutional Structure—Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.

There are four working committees of the Middlesex County Ten Year Plan to End Homelessness. Each is charged with developing a set of goals and recommendations. Each committee consists of representatives from private industry, non-profit organizations, and public institutions. These recommendations are taken up by the executive committee that reviews and approves all recommendations which are then implemented by the Continuum of Care members. These committees are and their responsibilities are as follows:

Housing Committee

- Assess the production needs relative to affordable supportive housing and plan for development of appropriate resources through new development and subsidy programs.
- Develop recommendations relative to coordination of resources and data, standards for operation of housing programs, and related public policy measures.

Services Committee

- Assess existing supportive service needs relative to providing services to individuals and families when they become homeless and assuring that those who enter housing remain housed.
- Supportive services include case management, substance abuse and mental health services, health care, life skills support and more.
- The service system from outreach and engagement, emergency interventions including shelter and transitional housing, re-housing and housing retention are all part of the discussion.

Prevention Committee

- Assess the supportive service needs relative to preventing homelessness.
- Supportive services include case management, substance abuse and mental health services, health care, life skills support and more.
- Assess discharge planning from institutions such as prisons, inpatient treatment programs and hospitals and make recommendations to improve systems.
- The service system with regards to prevention will be the primary focus of the committee.

Employment and Income Committee

- Assess and make recommendations relative to mainstream and community based services which help homeless individuals and families gain sufficient income to live independently.
- Issues including access to entitlements, pre-employment counseling, employment services, vocational rehabilitation and job retention will be included in the work of this committee.

5. Discharge Coordination Policy—Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy, to the maximum extent practicable. Such a policy should include “policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons.” The jurisdiction should describe its planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how the community will move toward such a policy.

The City of Middletown does not receive ESG funding.

Emergency Shelter Grants (ESG)

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

3-5 Year Strategic Plan ESG response:

The City of Middletown is not a recipient of ESG

COMMUNITY DEVELOPMENT

Community Development (91.215 (e))

*Please also refer to the Community Development Table in the Needs.xls workbook

- 1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), – i.e., public facilities, public improvements, public services and economic development.**

The City's priority non-housing community development needs include the following categories: Public Facilities (General), Homeless Facilities, Public Service (General), Youth Services, Employment Services, Interim Assistance, Removal of Architectural Barriers, Rehabilitation of Single Unit and Multiple Unit Residential, Code Enforcement, Economic Development as Direct Financial Assistance to For-Profits, Planned/Unplanned Repayments of Section 108 Loans, and General Program Administration.

For this Five-Year Consolidated Plan the City has adopted three priorities and the associated community development needs are ranked High, Medium or Low Priority:

- 1) Jobs, Jobs, Jobs!
 - Employment Services- High Priority
 - Economic Development as Direct Financial Assistance to For-Profits- High Priority
- 2) Livable Neighborhoods!
 - Public Facilities (General)- Medium Priority
 - Public Service (General)- Medium Priority
 - Interim Assistance- Low Priority
 - Rehabilitation of Single Unit and Multiple Unit Residential- Low Priority
 - Code Enforcement- Medium Priority
- 3) Access for All!
 - Public Facilities (General)- Medium Priority
 - Homeless Facilities- Low Priority
 - Public Service (General)- Medium Priority
 - Youth Services- Medium Priority
 - Removal of Architectural Barriers- Low Priority
 - Rehabilitation of Single Unit and Multiple Unit Residential- Low Priority

General Program Administration and Planned/Unplanned Repayments of Section 108 Loans are both ranked low priority and are not grouped under any of the three Consolidated Plan priorities.

- 2. Describe the basis for assigning the priority given to each category of priority needs.**

The City identified its community development needs and priorities based upon input

from citizens who completed surveys, attended roundtable meetings or public hearings, as well as input from stakeholder interviews/consultations. The City's human capital is its most valuable resource. The character, health and well being of its people determine the prosperity of the City. The following is a summary of why the three Priority in the Five-Year Consolidated plan were ranked they way they were.

Jobs, Jobs, Jobs!

Addressing the rise in unemployment is critical to the future wellbeing of Middletown and its residents.

Unemployment goes well beyond the obvious decline in economic output and income. Joblessness has ripple effects on physical and mental health, crime rate and subjective happiness. And if job-loss results in a long period of unemployment, this can lead to a loss of valuable skills, thereby reducing the earnings potential of the affected workers and increasing the risk of becoming disconnected from the labor market (The Jobs Crisis, September 2009).

The U.S. Labor Department projects that personal income in Connecticut will drop 4.3 percent this year and 1.3 percent in 2010 (Smith, James C. Forget Business As Usual: State Hitting Fiscal Wall. The Hartford Courant. December 6, 2009). A similar drop could be expected for Middletown. This would mean that the average Middletown would have \$280 less each month in 2010. This would be disastrous for families living paycheck to paycheck.

This priority and its three jobs strategies are design address these issues. Four facts guided the formulation of the strategies to focus on job training and small businesses:

First, 6.4% as the recognized full employment threshold by the OECD, therefore Middletown needs roughly 300 new jobs to be filled by Middletown residents.

Second, Small businesses with fewer than 500 workers account for half of the nation's private, non-farm real gross domestic product, and half of all Americans who work in the private sector are employed by a small firm.

Third, The U.S. Bureau of Labor Statistics estimates that between 40 percent and 45 percent of all job openings in the economy through 2014 will be middle-skilled occupations, those jobs that do not require a bachelor's degree, but do require some education or training following high school.

Fourth, A 10% increase in the number of firms per worker in 1977 at the city level correlates with a 9% increase in employment growth between 1977 and 2000 (Edward L Glaeser; William R. Kerr; Giacomo A.M. Ponzetto. "Clusters of Entrepreneurship". National Bureau of Economic Research- Working Paper Series September 2009).

Within this Employment Services was ranked a "High Priority". The reason for this ranking is people need assistance finding new jobs or need to have access to training that make them better skilled for the job market. Given the high unemployment rate in Middletown and the State, these services are is great need.

Economic Development as Direct Financial Assistance to For-Profits was ranked a "High Priority" because without the creation on jobs by for-profit businesses, the City of Middletown and its residents will have a very length and difficult recover period. With new jobs, foreclosures will continue, local businesses will be not have enough costumers and people get discouraged from seeking work and become a burden on City and State services.

Livable Neighborhoods!

A livable neighborhood is a neighborhood that as a community is capable of attracting positive investment choices by homebuyers, businesses and others (Health Neighborhoods Group). A livable neighborhood is further defined as a place where it makes economic sense for people to invest time, money, energy and neighbors successfully manage day-to-day issues.

This priority values the residential real estate market as a key barometer of neighborhood health, and believes that home values represent the capitalization of all neighborhood assets. Progress also is measured by tracking quality of life community benchmarks, such as crime statistics, code enforcement statistics, foreclosure statistics, neighborhood surveys and client before and after surveys rather than units produced and people served.

Public Facilities (General) was ranked a "Medium Priority" because the should maintain their physical condition of public facilities, streets, sidewalks and public domain. These are the places that people interact for either good or bad. Poorly maintained public facility can attract anti-social behavior, such as graffiti, criminal behavior or dumping of trash and bulky waste. The combination of creating and maintain public facilities and infrastructure is one of the primary responsibilities of a municipality. Therefore, the stabilization of low- and moderate income neighborhoods with adequate public facilities and infrastructure improvements financed in whole are in part with CDBG funds is a medium priority in the City's Five-Year Consolidated Plan.

Code Enforcement was ranked a "Medium Priority" because just as maintain the public domain is a priority for the City of Middletown, ensuring that private property is adequately maintain is key.

Public Service (General) was ranked a "Medium Priority", because it is important that neighborhoods have services and programs to make those areas of the City as livable as possible.

Interim Assistance was ranked a "Low Priority" because emergency conditions that threaten public health and safety should be addressed quickly when the Mayor has determined that an emergency condition threatens public health and safety within a low or moderate income neighborhood.

Rehabilitation of Single Unit and Multiple Unit Residential was ranked a "Low Priority" because just as maintain the public domain is a priority for the City of Middletown, ensuring that private property is adequately maintain is key. Sometimes the property needs assistance in order to make corrections either to correct code violations, make an apartment or house more accessible, keep up with maintenance of the property or update the units.

Access for All!

Access for All! Was established based on the belief that everyone should have access to the services and programs to live independent and productive lives, especially allow seniors, children homeless, disabled and the low/moderate income families.

Public Facilities (General) was ranked a "Medium Priority" because providing a place for people to access the services they need is just as vital as providing the service.

Public Service (General) was ranked a "Medium Priority" because the assistance, expertise, training, education and advocate that public services provide is invaluable to ensure that those with needs and have them address in a way that maintains their independence. Without good services people with limited resources will likely suffer.

Youth Services was ranked a "Medium Priority" because the City of Middletown feels that it is important that children be given special attention and the resources they need to build a strong foundation upon which they can lead productive lives.

Homeless Facilities was ranked a "Low Priority" because the City two homeless facilities are very old facilities that can be made more pleasant so that they can have a safe, secure and good quality facility from which to enter permanent housing.

Removal of Architectural Barriers was ranked a "Low Priority" because public facilities should be made accessible to everyone.

Rehabilitation of Single Unit and Multiple Unit Residential was ranked a "Low Priority" because providing access sometimes making changes within ones home to allow them the stay in their home. Residents who have grown elderly or have become disabled may need ramps or chair lifts installed, grab bars in bathrooms, or make doorways wider to allow for wheelchair access.

3. Identify any obstacles to meeting underserved needs.

The obstacles that face the City's Community Development Block Grant Program over the next five years is as follows:

- 1) Market forces undo any gains. The City and it's partners may make all the right moves and execute their plans flawlessly, only to have minimal or no impact on the community or programmatic benchmarks. Spending \$2 million over 5 years might seem small compared to the \$500 million that will be spent by the City on services and education, or the \$6 billion that will be spent Middletown households over the same period. There is little that the CDBG program can accomplish in the face of these larger macroeconomic forces. The hope is that CDBG funding can act as positive investment that attracts other similar investment, either through grants, public spending or private market driven initiatives. It is therefore critical that the strategies are thoroughly review and made better in order to maximized these investments in the hopes that they will exist alone unto themselves but act a as a catalyst for greater change.
- 2) Existing resources are inadequate or reduction in anticipated resources.

- Resources are limited, but there are significant opportunities. Local and State fiscal constraints will likely continue to play a negative role in trying to implement this plan. While this will be difficult hurdle to surmount, it likely points to a greater need to create partnerships to better leverage existing resources, create efficiencies where they can be found and to be creative in securing new resources.
- 3) Turnover in staff, appointed officials, elected officials, and partner organizations. It is a fact that people retire or move on to new positions for whatever the reason, but the CBDG program will need understand that this can sometime be a risk as much as any other to the successful implementation to the plan. It is hoped that a clearly defined 5 year plan, its supporting documents and increased communication via the round tables will help reduce any delays or hurdles resulting from staff turnover either on the City staff end or on the part of its partners.
 - 4) Unforeseen risks. The 5 year plan is meant to being consistence in CDBG spending in order to achieve the desired goals of the plan. However, what we see as important today may not be as important in a year or three years from now. The CDBG rules allow for the plan to be amended and it should if the CAC, common council and the partners agree that it is in the interest in the community to do so.
4. **Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.**

NOTE: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

Below are the specific long-term and short-term community development objectives developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

The Plan: What are the priorities, strategies and how to measure performance?

Development of the Plan

The City of Middletown's 5 Year Strategic Plan (the Plan) covers the period of September 1, 2010 through August 31, 2015. The Plan was developed through a six month comprehensive process of consultations with housing and community development agencies, homeless and special needs organizations, the Middletown Housing Authority (MHA), citizen input and staff from carious City Departments and public officials. The City conducted three surveys (a community wide needs survey and neighborhood survey and Strategic Plan feedback survey) soliciting input from

over 500 residents, over 40 stakeholder meetings were held, and four public hearings with the Citizens Advisory Committee were held.

The resulting document will be used by the City in allocating funds under the Community Development Block Grant program, influence state U.S. HUD funding programs and projects in Middletown and will also be used in conjunction with the City's Plan of Conservation and Development and other underlying plans as the basis for investing in our community.

More importantly, this document is an effort to not end the discussion allocation of community resources but to build a framework where these issues can be discussed regularly and performance in addressing these issues can be evaluated to ensure that taxpayer funds are appropriately invested.

The City has decided to establish three priorities for this 5 Year Strategic Plan.

Priority #1- Jobs, jobs, jobs!

Priority #2- Livable Neighborhoods!

Priority #3- Access for All!: Allowing those with needs to live independent and productive lives.

Each of these priorities has a goal, which is the target for the number units (people, households, jobs, or public facility that should be served by CDBG funded programs and projects. set of strategies that are eligible for CDBG funding. In order to meet these targets, a specific set of strategies is proposed. These strategies are the blueprint for how CDBG funding will be allocated. The final component is a framework by which to measure the effectiveness of these programs, whether or not the strategies are on target to meet the stated goals. These performance measures fall into two categories community benchmarks and programmatic benchmarks.

A community benchmark is a measure that likely cannot be manipulated by the use of limited CDBG funds and is driven by forces that extend well-beyond Middletown. However, these community benchmarks are important because they provide a guidepost with respects where we are as a community and trends that the program needs to be aware of. These benchmarks help set the direction and level of annual CDBG funding for strategies highlighted in this Plan.

A programmatic benchmark is a measure that can directly assess the effectiveness of a program and determines if the people or households that were assisted received a meaningful benefit, either through stable employment, lower housing costs, remaining in their homes, etc. These benchmarks help evaluate if improvements need to be made or if the strategy needs to be reconsidered. It should reward success, but it should also allow failure to be a learning tool that allows Middletown CDBG program to learn from the past in order to better serve the community in the future.

5 Year Plan Advisory Funding Strategy

	Public Service	Slum/Blight	Public Facility	Econ. Dev.	Housing	Planning/ Admin	Other	Total
Year 1	\$58,000 14.5%	\$5,000 1.3%	\$40,000 25.0%	\$125,000 31.3%	\$55,000 27.5%	\$80,000 20.0%	\$0	\$283,000
Year 2	\$58,000 14.5%	\$0 0.0%	\$40,000 50.0%	\$100,000 25.0%	\$122,500 40.0%	\$80,000 20.0%	\$0	\$320,500
Year 3	\$58,000 14.5%	\$5,000 1.3%	\$40,000 50.0%	\$80,000 20.0%	\$72,500 27.5%	\$80,000 20.0%	\$0	\$255,500
Year 4	\$58,000	\$0	\$40,000	\$80,000	\$72,500	\$80,000	\$0	\$250,500

	14.5%	0.0%	50.0%	20.0%	27.5%	20.0%			
Year 5	\$58,000	\$0	\$40,000	\$80,000	\$72,500	\$80,000	\$0	\$250,500	
	14.5%	0.0%	25.0%	20.0%	27.5%	20.0%			
Total	\$290,000	\$10,000	\$200,000	\$465,000	\$395,000	\$400,000	\$0	\$1,360,000	
	14.5%	0.5%	40.0%	23.3%	30.0%	20.0%			

Estimated Output

	People	Households	Jobs	Public Facilities
Year 1	495	73	30	9
Year 2	555	294	40	9
Year 3	615	345	50	11
Year 4	725	385	70	13
Year 5	745	393	85	12
Total	3,135	1,505	275	54

Priority # 1- Jobs, jobs, jobs!

Basis for Priority-

Addressing the rise in unemployment is critical to the future wellbeing of Middletown and its residents.

Unemployment goes well beyond the obvious decline in economic output and income. Joblessness has ripple effects on physical and mental health, crime rate and subjective happiness. And if job-loss results in a long period of unemployment, this can lead to a loss of valuable skills, thereby reducing the earnings potential of the affected workers and increasing the risk of becoming disconnected from the labor market (The Jobs Crisis, September 2009).

The U.S. Labor Department projects that personal income in Connecticut will drop 4.3 percent this year and 1.3 percent in 2010 (Smith, James C. Forget Business As Usual: State Hitting Fiscal Wall. The Hartford Courant. December 6, 2009). A similar drop could be expected for Middletown. This would mean that the average Middletown would have \$280 less each month in 2010. This would be disastrous for families living paycheck to paycheck.

This priority and its three jobs strategies are design address these issues. Four facts guided the formulation of the strategies to focus on job training and small businesses:

First, 6.4% as the recognized full employment threshold by the OECD, therefore Middletown needs roughly 300 new jobs to be filled by Middletown residents.

Second, Small businesses with fewer than 500 workers account for half of the nation's private, non-farm real gross domestic product, and half of all Americans who work in the private sector are employed by a small firm.

Third, The U.S. Bureau of Labor Statistics estimates that between 40 percent and 45 percent of all job openings in the economy through 2014 will be middle-skilled occupations, those jobs that do not require a bachelor's degree, but do require some education or training following high school.

Fourth, A 10% increase in the number of firms per worker in 1977 at the city level correlates with a 9% increase in employment growth between 1977 and 2000 (Edward L Glaeser; William R. Kerr; Giacomo A.M. Ponzetto. "Clusters of Entrepreneurship". National Bureau of Economic Research- Working Paper Series September 2009).

This priority tracks progress using labor force statistics, unemployment statistics, job vacancy data and client before and after surveys rather than units produced and people served.

Goal (Output)- 1,000 individuals put to work

Performance Measures (Outcome)-

Community Benchmark #1- Bring Middletown back to full employment of 6.4% or less.

Community Benchmark #2- Expand the number of available jobs by 2% each year.

Advisory CDBG Funding Levels

	Public Service	Blight	Slum/ Facility	Public Dev.	Econ. Housing	Admin	Planning/ Total
Year 1-	\$20,000	\$0	\$0	\$125,000	\$0	\$0	\$145,000
Year 2-	\$20,000	\$0	\$0	\$100,000	\$0	\$0	\$120,000
Year 3-	\$20,000	\$0	\$0	\$80,000	\$0	\$0	\$100,000
Year 4-	\$20,000	\$0	\$0	\$80,000	\$0	\$0	\$100,000
Year 5-	\$20,000	\$0	\$0	\$80,000	\$0	\$0	\$100,000
Total-	\$100,000	\$0	\$0	\$465,000	\$0	\$0	\$565,000

Estimated Output

	People	Households	Jobs	Public Facilities
Year 1-	50	0	30	0
Year 2-	100	0	40	0
Year 3-	150	0	50	0
Year 4-	250	0	70	0
Year 5-	250	0	85	0
Total-	800	0	275	0

Strategy J1- Middletown Job Launch Grants- Develop an employee recruitment and training grant program for for-profit companies that are opening, relocating to Middletown or expanding by a certain amount.

Businesses that need to hire, especially for positions that require training, can receive a grant of up to \$2,000 per new position. The grant can be used at approved service providers that would design a recruitment and training program to fit their needs.

Service providers selected through a request for proposals (RFP) process and would be qualified to participate in the program for the entire 5 year strategic plan.

Priority- High

Geographical Target- Citywide

Targeted Population- Small businesses and Low- and Moderate-income residents

Goal- 10 firms participate

Goal- 100 jobs created

Programmatic Benchmark J1A- A majority (51%) of clients successfully completed training, received stable employment and are still working a year later.

Provider: City administered, pre-approved training programs selected through RFP

HUD Regulation: §570.203(a), §570.203(b), §570.203(c), and §570.209

Advisory CDBG Funding Levels

	Public Service	Slum/Blight	Public Facility	Econ. Dev.	Housing	Planning/Admin
Year 1-				\$75,000		
Year 2-				\$50,000		
Year 3-				\$30,000		
Year 4-				\$30,000		
Year 5-				\$30,000		
Total-				\$215,000		

Estimated Output

	People	Households	Jobs	Public Facilities
Year 1-			10	
Year 2-			15	
Year 3-			20	
Year 4-			25	
Year 5-			30	
Total-			100	

Possible Additional Funding Opportunities From Private and Public Sources

- Aetna Foundation Inc.
- American Savings Foundation
- Deupree Family Foundation
- Liberty Bank Foundation Inc.
- Northeast Utilities Foundation Inc.
- The Xerox Foundation
- CT Dept of Revenue- Neighborhood Assistance Act and Tax Credit Program

Strategy J2- Multi-year grants to provide Career Services Job Placement and Job Coaching Programs to Middletown residents.

This strategy would seek to provide services to meets the needs unemployed and underemployed residents through a comprehensive program to help prepare clients for work, find employment and stay employed.

Services that would be included would be, but not limited to; helping clients create effective resumes, preparing for job interviews, job coaching, employment retention training and on the job monitoring.

Priority- High

Geographical Target- Citywide

Targeted Population- Low- and Moderate-income residents

Goal- 750

Programmatic Benchmark J2A- A majority (51%) of clients are back or continuing to meaningful employment within a year of participating in a program.

Programmatic Benchmark J2B- The program receives a 70% approval rating from participants.

Provider: Selected through open solicitation

HUD Regulation: §570.2019(e)

Advisory CDBG Funding Levels

	Public Service	Slum/Blight	Public Facility	Econ. Dev.	Housing	Planning/Admin
Year 1-	\$20,000					
Year 2-	\$20,000					
Year 3-	\$20,000					
Year 4-	\$20,000					
Year 5-	\$20,000					
Total-	\$100,000					

Estimated Output

	People	Households	Jobs	Public Facilities
Year 1-	50			
Year 2-	100			
Year 3-	150			
Year 4-	250			
Year 5-	250			
Total-	750			

Possible Additional Funding Opportunities From Private and Public Sources

- Aetna Foundation Inc.
- American Savings Foundation
- Deupree Family Foundation
- Liberty Bank Foundation Inc.
- Northeast Utilities Foundation Inc.
- The Xerox Foundation

[CT Dept of Revenue- Neighborhood Assistance Act and Tax Credit Program](#)

Strategy J3- Establish a \$1,500 grant program to assist small business creation or expansion tied to specific training, where an addition \$500 is available.

Small businesses start-ups or small, operating for less than 12 months, would be eligible for up to \$2,000 in grants. The majority of the grant, up to \$1,500, can be used for program eligible expenses, such as business license fees rent/lease payment; telephone/utility hook-up charges; and inventory purchases.

Small businesses operating for more than 12 months are eligible for a grant of up to \$1,500 to assist in the costs of new hires.

For both start-up and expanding businesses, there is also an optional \$500 "carrot" (grant) that is offered as an incentive to participate in approved business development training programs.

Service providers would be approved for the entire 5 year strategic plan.

For the purposes of this grant a small business is a firm that has 50 employees or fewer and/or annual receipts of less than \$4.5 million dollars (based on the lowest thresholds as defined by the Small Business Administration).

Priority- High

Geographical Target- Citywide

Targeted Population- Small businesses and Low- and Moderate-income residents

Goal- provide grants to 125

Goal- Create 50 new jobs, created by new or expanding businesses.

Programmatic Benchmark J3A- The program receives a 70% approval rating from participants.

Programmatic Benchmark J3B- 51% of the firms complete additional training offered through the program.

Programmatic Benchmark J3C- 51% of the firms are still operating a year after receiving the grant.

Programmatic Benchmark J3D- Firms that go through the program create at least 50 full-time jobs, above employment

Programmatic Benchmark J3E- 51% of the new employees are still employed a year after they were hired by the expanding small business.

Provider: City Administer; Training programs approved through RFP

HUD Regulation: §570.203(a), §570.203(b), §570.203(c), and §570.209

Advisory CDBG Funding Levels

	Public Service	Slum/ Blight	Public Facility	Econ. Dev.	Housing	Planning/ Admin
Year 1-				\$50,000		
Year 2-				\$50,000		
Year 3-				\$50,000		
Year 4-				\$50,000		
Year 5-				\$50,000		
Total-				\$250,000		

Estimated Output

	People	Households	Jobs	Public Facilities
Year 1-			20	
Year 2-			25	
Year 3-			30	
Year 4-			45	
Year 5-			55	
Total-			250	

Possible Additional Funding Opportunities From Private and Public Sources

- Aetna Foundation Inc.
- American Savings Foundation
- Deupree Family Foundation
- Liberty Bank Foundation Inc.
- Northeast Utilities Foundation Inc.
- The Xerox Foundation
- CT Dept of Revenue- Neighborhood Assistance Act and Tax Credit Program

Priority # 2- Livable neighborhoods!

Basis for Priority-

A livable neighborhood is a neighborhood that as a community is capable of attracting positive investment choices by homebuyers, businesses and others (Health Neighborhoods Group). A livable neighborhood is further defined as a place where it makes economic sense for people to invest time, money, energy and neighbors successfully manage day-to-day issues.

This priority values the residential real estate market as a key barometer of neighborhood health, and believes that home values represent the capitalization of all neighborhood assets. Progress also is measured by tracking quality of life community benchmarks, such as crime statistics, code enforcement statistics, foreclosure statistics, neighborhood surveys and client before and after surveys rather than units produced and people served.

Goal (Output)- 1,000 households assisted

Performance Measures (Outcome)

Community Benchmark #1 - Reducing blight in targeted areas by 25% from 2009 levels.

Community Benchmark #2- Reducing crime in targeted areas by 25% from 2009 levels.

Community Benchmark #3- Increase property values in targeted areas by 15% from 2009 levels.

Community Benchmark #4- Decrease foreclosures Citywide by 50% from 2009 levels.

Advisory CDBG Funding Levels

	Public Service	Slum/ Blight	Public Facility	Econ. Dev.	Housing	Planning/ Admin	Total
Year 1-	\$10,000	\$5,000	\$60,000	\$0	\$45,000	\$0	\$120,000
Year 2-	\$10,000	\$0	\$60,000	\$0	\$112,500	\$0	\$182,500
Year 3-	\$10,000	\$5,000	\$60,000	\$0	\$62,500	\$0	\$137,500
Year 4-	\$10,000	\$0	\$60,000	\$0	\$62,500	\$0	\$132,500
Year 5-	\$10,000	\$0	\$60,000	\$0	\$62,500	\$0	\$132,500
Total-	\$50,000	\$10,000	\$300,000	\$0	\$345,000	\$0	\$705,000

Estimated Output

	People	Households	Jobs	Public Facilities
Year 1-	50	58	0	1
Year 2-	50	264	0	1
Year 3-	60	315	0	2
Year 4-	60	355	0	2
Year 5-	80	363	0	2
Total-	300	1355	0	8

Strategy LN1- Correcting structural problems that have caused a weak housing market in the Downtown and surrounding neighborhoods through targeted investment and proper project design.

This strategy is a recognition that, while Middletown is a great City with many great neighborhoods and many great families living in them, the downtown and surrounding neighborhoods, especially the North End, have sections that can be considered to be in declining or are failing.

This decline can be shown through median sales prices. In 2008, the median sales price for a single-family home was \$224,000. For the downtown and North End the median sales price was \$142,500, a full 36% less. In 2009, 3.1% of City residential properties were in some stage of foreclosure. For the downtown and North End this rate was 4.9%, the highest percentage in the city.

The downtown area has saw its population remain stable from 1990 to 2000, but the median income for households dropped from \$22,473 (inflation adjusted) to \$13,699, or a 40% drop in purchasing power for the neighborhood. Those strong families, buyers of choice, opted to leave and were replaced by those who had nowhere else to go.

These numbers are more than just a sign of the times, but a realization of structure problems affecting the downtown and surrounding neighborhoods. The drastically lower median home price and higher ratio of foreclosures are indicators of a lack of confidence that the market. Owners conclude that any subsequent investment is over investment. The result is a pullback and denial of investments.

Unfortunately, remedies until now have lacked coordination in relation to the needs of the neighborhoods and have actually exacerbated the following structural issues in the market.

The first structural problem is that the City and local housing developers look to state and federal programs for assistance in these weak markets, but state and federal programs come with rules that prevent tailored solutions. In fact most of the state and federal programs promote and or support an increase in supply of affordable and supportive housing on the very blocks that are least likely to attract buyers of choice.

The second structural problem is that even in weak markets, such as the downtown and North End, there are still strong streets, blocks and sections, while other streets, blocks and section are in various stages of decline. No one is well served if all blocks are aggregated together into the same tract. Any policy or other market intervention decision based on city-wide or even neighborhood boundaries run the risk of putting scare dollars on the wrong street, wrong block or wrong section.

The solution is to craft a policy that creates demand and market oriented-investment. Unfortunately, most non-profit developers, view the problem as a supply-oriented remedy and will always seek the lowest cost land possible. Invariably these are the least valuable sites, which are those in greatest distress. "More affordable housing and supportive housing on these sites is the very definition of counterproductive."

Neighborhoods are not static. Failing markets take years to fail. Neighborhoods must continually compete to retain their strong households, whether low-, moderate-,

middle- or high-income, and creating new subsidized units cannot, in a weak market, address competitiveness on its own. It is simple supply and demand. The supply exists, the demand is lacking.

Therefore this strategy provides three-fold action plan to supporting our neighborhoods in order to correct structural challenges and to foster livable neighborhoods and housing choice for our low and moderate income-residents.

First, a property-by-property analyses of the downtown and surrounding neighborhoods. This is essential in identifying where sequentially strategic interventions will be most effective.

Second, a one-size fits all approach is not in the best interest of unique streets, blocks or sections of neighborhoods. Projects should be compatible with the needs of the market, not the needs of the developer in order to prevent over-supply of any one type of housing and to prevent continued concentration of poverty that would cause further market weakness as described above. The result will likely require more creative mix in housing proposals either by the City, its partners or housing developers. Including investment to possibly reduce density, improve attractiveness

Third, the City will review current practices undertaken by landlords, developers and agencies in siting and management of housing developments or housing programs and develop guidelines ensure that only best practices and neighborhood concerns are addressed in implementation of these activities.

The City of Middletown will spend the first year of the five year plan to studying the downtown and surrounding neighborhoods, on a property by property basis and determine what is cause weakness or failure in this market and what the appropriate solutions are.

The City of Middletown will not partner, approve, or support projects politically or financially if they do not reflect positive investment that will make neighborhoods stronger for the households that will reside in them.

While the City intends develop a housing plan for the downtown and surrounding neighborhoods in year one, the City will be allocating some funding in year one to help support homeownership in the Ferry Street, Green Street and Rapallo Avenue area of Middletown. This is a carry-over project from the last five-year plan that is in the final stages of development. In early 2010, the City's designated developers secured a \$3.6 million HOME grant to develop 15 units of affordable homeownership for this area. Year one funds allocated under this strategy will fund a down payment assistance grants or closing cost grants of \$3,000 per household.

Priority- High

Geographical Target- TBD

Targeted Population- TBD

Goal- TBD

Programmatic Benchmark LN1A- TBD

Provider: City

HUD Regulation:

Advisory CDBG Funding Levels

	Public Service	Slum/ Blight	Public Facility	Econ. Dev.	Housing	Planning/ Admin
Year 1-					\$45,000	
Year 2-					\$62,500	
Year 3-					\$62,500	
Year 4-					\$62,500	
Year 5-					\$62,500	
Total-					\$295,000	

Estimated Output

	People	Households	Jobs	Public Facilities
Year 1-		TBD		
Year 2-		TBD		
Year 3-		TBD		
Year 4-		TBD		
Year 5-		TBD		
Total-		TBD		

Possible Additional Funding Opportunities From Private and Public Sources

TBD

Strategy LN2- Rapid Response Revolving Fund Program.

Create a fund to address emergency conditions that threaten public health and safety. Use of CDBG funds in this program to allow the City to quickly address issues that require immediate action. When the Mayor has determined that an emergency condition threatens public health and safety within downtown, North End and South End census tracts, this revolving fund can be used to assist in providing an immediate resolution. Documentation about this determination would be required.

The funds would be eligible for equipment rental, materials and supplies required for the correction of the emergency situation.

Eligible activities include repairs to playgrounds, repairs to parks, clearance of streets, and improvements to private properties.

The funds used from would be required to be repaid to the program either from through a general fund request, through the annual budget process or, in the case of private property, either a voluntary repayment plan negotiated with the property owner or recapture funds by placing a lien the property.

Priority- Low

Geographical Target- Census Tract 5411, 5416, 5417

Targeted Population-Blighted property as defined by blight ordinance, housing code and health code

Goal- Address and correct 20 incidents of blight.

Programmatic Benchmark LN3A-

Provider: City

HUD Regulation: §570.201(f)(1), §570.201(f)(2), and §570.200(e)

Advisory CDBG Funding Levels

	Public Service	Slum/Blight	Public Facility	Econ. Dev.	Housing	Planning/Admin
Year 1-		\$5,000				
Year 2-		\$				
Year 3-		\$5,000				
Year 4-		\$0				
Year 5-		\$0				
Total-		\$10,000				

Estimated Output

	People	Households	Jobs	Public Facilities
Year 1-		3		
Year 2-		4		
Year 3-		5		
Year 4-		5		
Year 5-		3		
Total-		20		

Possible Additional Funding Opportunities From Private and Public Sources

Strategy LN3- Establish a Rental Housing Re-inspection License Program.

The City of Middletown has a retroactive enforcement structure which is dependent on complaints to alert the City of code violations. If no one complains than a problem can continue to grow the response required more costly. This effort would seek to create a proactive enforcement structure that sets a standard for rental apartments and requires routine compliance.

This program would require all non-owner-occupied that wish to rent to a new tenant to be inspect to verify compliance with local and state housing codes prior to re-occupancy.

Priority- High

Geographical Target- Citywide

Targeted Population- Rental Apartments

Goal- Create, fund and staff the position of Rental Housing Inspector.

Goal- Inspect 300 apartments annually

Programmatic Benchmark LN4A- Reduction in Housing Code Complaints from rental properties.

Provider: City

HUD Regulation: §570.202(c)

Advisory CDBG Funding Levels

	Public Service	Slum/ Blight	Public Facility	Econ. Dev.	Housing	Planning/ Admin
Year 1-					\$0	
Year 2-					\$50,000	
Year 3-					\$0	
Year 4-					\$0	
Year 5-					\$0	
Total-					\$50,000	

Estimated Output

	People	Households	Jobs	Public Facilities
Year 1-		0		
Year 2-		200		
Year 3-		250		
Year 4-		300		
Year 5-		300		
Total-		1050		

Possible Additional Funding Opportunities From Private and Public Sources

Strategy LN4- Support programs that address and reduce crimes and quality of life problems in neighborhoods.

Addressing quality of life and issues of crime are key to preserving a neighborhood as livable.

Priority- High

Geographical Target- Census Tracts 5411, 5415, 5416, 5417, 5418
Census Block Groups: 5414-5 5419-2, 5421-9

Targeted Population- Low- and Moderate-income Census Tracts and Census Block Groups

Goal- Benefit 300 individuals

Programmatic Benchmark LN5A-

Provider: Selected through open solicitation

HUD Regulation: §570.201(e)

Advisory CDBG Funding Levels

	Public Service	Slum/Blight	Public Facility	Econ. Dev.	Housing	Planning/Admin
Year 1-	\$10,000					
Year 2-	\$10,000					
Year 3-	\$10,000					
Year 4-	\$10,000					
Year 5-	\$10,000					
Total-	\$50,000					

Estimated Output

	People	Households	Jobs	Public Facilities
Year 1-	50			
Year 2-	50			
Year 3-	60			
Year 4-	60			
Year 5-	80			
Total-	300			

Possible Additional Funding Opportunities From Private and Public Sources

- Aetna Foundation Inc.
- American Savings Foundation
- George A. and Grace L. Long Foundation
- The Hartford Courant Foundation Inc.
- J. Walton Bissell Foundation Inc.
- Liberty Bank Foundation Inc.
- Middlesex County Community Foundation Inc.
- Northeast Utilities Foundation Inc.
- People's United Bank Corporate Giving Program
- Sandra & Arnold Chase Family Foundation Inc.
- Reid & Reige Foundation Inc.
- TWS Foundation

[The Warren Foundation Inc.](#)
[The Xerox Foundation](#)

Strategy LN5- Support the creation and improvement of neighborhood parks, community gardens, sidewalks, bike paths, public spaces and other public amenities in low and moderate income neighborhoods.

Through the stakeholder meetings and surveys, there is a general acknowledgement that the public spaces of Middletown are in need of some investments to update these amenities or make them more accessible for the public.

Priority- Medium

Geographical Target- Census Tracts 5411, 5415, 5416, 5417, 5418
Census Block Groups: 5414-5 5419-2, 5421-9

Targeted Population- Low- and Moderate-income Census Tracts and Census Block Groups

Goal- Improve 8 public facilities.

Programmatic Benchmark LN6A-

Provider: Selected through open solicitation.

HUD Regulation: §570.201(c)

Advisory CDBG Funding Levels

	Public Service	Slum/Blight	Public Facility	Econ. Dev.	Housing	Planning/Admin
Year 1-			\$50,000			
Year 2-			\$50,000			
Year 3-			\$50,000			
Year 4-			\$50,000			
Year 5-			\$50,000			
Total-			\$250,000			

Estimated Output

	People	Households	Jobs	Public Facilities
Year 1-				1
Year 2-				1
Year 3-				2
Year 4-				2
Year 5-				2
Total-				8

Possible Additional Funding Opportunities From Private and Public Sources

- Aetna Foundation Inc.
- Deupree Family Foundation
- George A. and Grace L. Long Foundation
- The Hartford Courant Foundation Inc.
- J. Walton Bissell Foundation Inc.
- Liberty Bank Foundation Inc.
- Middlesex County Community Foundation Inc.
- Northeast Utilities Foundation Inc.
- People's United Bank Corporate Giving Program
- Sandra & Arnold Chase Family Foundation Inc.
- TWS Foundation

The Warren Foundation Inc.
The Xerox Foundation
CT DEP- Greenway Small Grants
CT DEP- America the Beautiful Grants

Antipoverty Strategy (91.215 (h))

- 1. Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families (as defined by the Office of Management and Budget and revised annually). In consultation with other appropriate public and private agencies, (i.e. TANF agency) state how the jurisdiction's goals, programs, and policies for producing and preserving affordable housing set forth in the housing component of the consolidated plan will be coordinated with other programs and services for which the jurisdiction is responsible.**
- 2. Identify the extent to which this strategy will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the jurisdiction has control.**

The 2006-2008 American Community Survey estimates that 11% of Middletown's residents are living below the poverty level. Thirteen percent of related children under 18 years are below the poverty level, compared to 8% of people 65 years old and over. Six percent of all families and 21% with a female head of household had incomes below the poverty level.

Middletown's Anti-poverty Strategy includes the provision of economic development activities and incentives, employment training, education and youth programs, as well as housing programs. BY developing a comprehensive strategy to eliminate poverty, the city will work towards helping its residents escape poverty while also delivering programs to prevent residents from falling into the poverty cycle.

The City fosters economic development through a partnership between the City of Middletown's Economic Development Division, Middlesex Chamber of Commerce and Downtown Business District to facility business expansion and attraction, expedite approvals for economic development projects, and provide tax incentive and possibility grants to businesses in the City of Middletown. The Middlesex Chamber of Commerce also provides lending and entrepreneurial assistance programs to spur job creation and invigorate small businesses, women-owned businesses and minority-owned businesses.

The City of Middletown Economic Development Division also provides technical assistance for business located in or interested in locating the City's Enterprise Zone. The Enterprise Zone was established by the State of Connecticut to stimulate economic growth in the most severely distressed area within the City of Middletown. The program seeks to assist these areas through a variety of financial incentives and economic development benefits designed to attract new businesses and enable existing businesses to expand.

Employment training programs are an essential component to fighting poverty. Residents out of work, out of school, or in transition need access to technical training to develop tangible job skills, interview skills, resume assistance, or mentoring.

Mentoring, social and interpersonal development, and leadership development will also add to the success of these programs and help meet the individual goals of participants. Employment training programs should also be used to help improve the City's neighborhoods and give youth the desire to be involved in their community.

The Middlesex Chamber of Commerce operates a Worker Preparation program, funded in part with CDBG funds to assist those that are unemployed find work or improve their skills to become employed. The Russell Library also runs a Career and Job Training program to allow those that are unemployed find work, participate in seminars, share experiences with other unemployed residents or network with employers.

The City's Board of Education has developed educational programs for youth to increase literacy skills and parental involvement. The City also has a School Readiness Grant to improve children ability to succeed in school. The Board of Education is looking into establishing universal preschool. After-school programs are also important to providing continuing educational enrichment outside of the classroom. These program help assist children with their homework, especially if such assistance is difficult for their parents, provide access to arts, raise self-esteem, and provide greater opportunities. They also work to help prevent our youth from falling victim to the poverty cycle.

Housing is another major area of concern for our low-income residents. The City partners with many non-profit and for-profit organization on housing projects. The goal for the City is to keep Middletown an affordable by strong housing market, along with maintaining provide high-quality affordable housing those who need it. To achieve the housing goals, the City will foster greater integration and coordination of non-profit and for-profit developers.

The City's Office of Human Resources that deal with tenant/landlord complaints and have funding to assist low-income residents remain in their housing when they are faced with short-term financial difficulties, is a key resource to our anti-poverty efforts.

Low Income Housing Tax Credit (LIHTC) Coordination (91.315 (k))

- 1. (States only) Describe the strategy to coordinate the Low-income Housing Tax Credit (LIHTC) with the development of housing that is affordable to low- and moderate-income families.**

3-5 Year Strategic Plan LIHTC Coordination response:

This section is not applicable to the City of Middletown.

NON-HOMELESS SPECIAL NEEDS

Specific Special Needs Objectives (91.215)

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.

It is a priority of the City to continue to assist the private sector and nonprofit providers of the housing and related services for individuals with special needs, such as frail elderly, victims of domestic violence, and physically or mentally disabled, to assure provisions of adequate supply to meet population increase and/or fluctuations in the number of special needs individuals. The specific objectives planned to achieve this priority to achieve this priority over the next five years of this Consolidated Plan include a commitment to funding programs that serve special needs populations with CDBG funds. The programs that serve special needs populations include the St. Vincent DePaul Amazing Grace food pantry program, supporting after-school programs and summer camps, making modifications to frail elderly homes and apartments so they can continue to live independently, and invest in housing for all incomes to strengthen our housing market.

2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

Priority # 3- Access for All! To the services and programs to allow seniors, children homeless, disabled and the low/moderate income families to live independent and productive lives.

Basis for Priority-

In developing this priority, has presented challenges in that the needs are so varied, great and the resources so limited this seems priority seem difficult if not impossible to achieve to positive lasting impact on the problem.

However this is a challenge to not only break these problems down into manageable components, but also to rethink current approaches involving CDBG funds. While Middletown CDBG funds are limited, they can be provided as incentive to evaluate current practices, encourage partnerships between organizations and leverage other public and private resources.

Tracking progress on a community level is easy for children and the homeless, due to annual testing and counts. However, there is little data that regularly measures community trends affecting seniors and the disabled, therefore client surveys will be key to measuring the performance of implemented strategies.

Goal (Output)- 1,000 individuals assisted.

Performance Measures (Outcome)

Community Benchmark #1- Increase the percentage of Middletown Public School students to proficiency in reading, writing and math to %%%.

Community Benchmark#2- Disabled- Approval rating of 70% each year.

Community Benchmark #3- Reduce Chronic Homelessness by 80% from 2007 levels.

Community Benchmark #4- Seniors and Elderly- Approval rating of 70% each year.

Advisory CDBG Funding Levels

Public Service	Slum/Blight	Public Facility	Econ. Dev.	Housing	Planning/Admin	Total
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Year 1-	\$28,000	\$0	\$30,000	\$10,000	\$10,000	\$0	\$68,000
Year 2-	\$28,000	\$0	\$30,000	\$10,000	\$10,000	\$0	\$68,000
Year 3-	\$28,000	\$0	\$30,000	\$10,000	\$10,000	\$0	\$68,000
Year 4-	\$28,000	\$0	\$30,000	\$10,000	\$10,000	\$0	\$68,000
Year 5-	\$28,000	\$0	\$30,000	\$10,000	\$10,000	\$0	\$68,000
Total-	\$140,000	\$0	\$150,000	\$50,000	\$50,000	\$0	\$340,000

Estimated Output

	People	Households	Jobs	Public Facilities
Year 1-	395	30	0	8
Year 2-	405	30	0	8
Year 3-	405	30	0	9
Year 4-	415	30	0	11
Year 5-	415	30	0	10
Total-	2035	150	0	30

Strategy AA1- Multi-year grant to establish a mircogrant program to elimination issues affecting the seniors and the disabled in their own homes or apartments.

Seniors and the disabled can be forced to leave the home they love, not because they can no longer care for themselves by aspects of their home have become a barrier to living independently. This program would provide either grants or loans to seniors and the disabled to make simple modifications to their homes. Grants would be available of up to \$1,000. The City’s ADA Coordinator will assist in the identifying and correcting accessibility issues. Grants will require a match based on a sliding scale.

Priority- High

Geographical Target- Citywide

Targeted Population- Low- and Moderate-income Seniors

Goal- 50 households

Programmatic Benchmark AA2A- Reduce inaccessible aspects of a home by 51%.

Inaccessible aspects of a home determined by initial survey of house.

Programmatic Benchmark AA2B- The program receives a 70% approval rating from participants.

Provider: Selected through RFP

HUD Regulation: §570.202

Advisory CDBG Funding Levels

	Public Service	Slum/Blight	Public Facility	Econ. Dev.	Housing	Planning/Admin
Year 1-					\$10,000	
Year 2-					\$10,000	
Year 3-					\$10,000	
Year 4-					\$10,000	
Year 5-					\$10,000	
Total-					\$50,000	

Estimated Output

	People	Households	Jobs	Public Facilities
Year 1-	10			
Year 2-	10			
Year 3-	10			
Year 4-	10			
Year 5-	10			
Total-	50			

Possible Additional Funding Opportunities From Private and Public Sources

- Charles N. Robinson Trust
- George A. and Grace L. Long Foundation
- Harlan E. Anderson Foundation

Strategy AA2- Develop an after-school scholarship program to assist low and moderate income household send their children to approved after-school programs.

Middletown CDBG program receives more requests to fund after school programs than any other request. Since this type of funding is severely restricted by HUD regulations, the City is seeking to create a system that helps more organizations and more residents.

The City believes an after-school scholarship program will help is this goal. This program will provide a grant of up to \$250 to low- and moderate-income households for after school tuition at qualified programs. Qualified programs would be reviewed through a Request for Qualifications (RFQ) process.

There would be three rounds of scholarships each year, fall, spring and summer.

Priority- High

Geographical Target- Citywide

Targeted Population- Low- and Moderate-income children

Goal- 500 scholarships- 100 each year (40 for fall, 40 for spring and 20 for summer)

Programmatic Benchmark AA3A- The program receives a 70% approval rating from participants.

Provider: City administered, qualified training programs selected through RFP

HUD Regulation: §570.201(e)

Advisory CDBG Funding Levels

	Public Service	Slum/ Blight	Public Facility	Econ. Dev.	Housing	Planning/ Admin
Year 1-	\$25,000					
Year 2-	\$25,000					
Year 3-	\$25,000					
Year 4-	\$25,000					
Year 5-	\$25,000					
Total-	\$125,000					

Estimated Output

	People	Households	Jobs	Public Facilities
Year 1-	100			
Year 2-	100			
Year 3-	100			
Year 4-	100			
Year 5-	100			
Total-	500			

Possible Additional Funding Opportunities From Private and Public Sources

- American Savings Foundation
- The Ashton Foundation
- Barnes Group Foundation Inc.
- Deupree Family Foundation

The Hartford Courant Foundation Inc.
Liberty Bank Foundation Inc.
The Michael Bolton Charities Inc.
People's United Bank Corporate Giving Program
Roosa Family Foundation Trust
The William & Alice Mortensen Foundation
The Xerox Foundation

Strategy AA3- Support the Middlesex County 10-year plan to end homelessness.

The Middlesex Continuum of Care is looking to accomplish the following over the next five years:

- Have a staff person to direct and coordinator the day-to-day activities of the Continuum of Care.
- Implement goals for years 3 through 8 on the 10-year plan for Homelessness.

Housing

- Develop project based and scattered site permanent supportive housing units through new development and the rehabilitation of existing units throughout Middlesex County
- Develop 50 Housing First modeled permanent supportive housing units needed to effectively end homelessness for the most chronically homeless in Middlesex County
- Ensure the preservation of the existing inventory of housing for people experiencing homelessness
- Expand the existing development capacity in Middlesex County
- Ensure that the affordable housing crisis in Middlesex County is comprehensively addressed
- Eliminate the barriers and provide incentives for the development of affordable and supportive housing
- Sustain and expand annual state and federal investments for the expansion of affordable and supportive housing

Prevention

- Establish flexible, immediately available and adequate supply of funds, in a coordinated county-wide accessible pool to address risk of homelessness
- Make existing resources widely known among residents, community-based case managers and communities in Middlesex County
- Create appropriate financial supports to stabilize low-income families
- Eliminate financial illiteracy and increase housing law understanding
- Create structure to review 2-1-1 call data to identify the most needed services and those that are under-funded; re-orient funds and services accordingly
- Create after-care case management with an emphasis on strengthening positive landlord/tenant relationships

Services

- Make harm-reduction-modeled services available to facilitate the continued engagement of people experiencing chronic homelessness
- Develop seamless service delivery system and continuity in care for people experiencing homelessness
- Access to healthcare and dental care for everyone in Middlesex County experiencing homelessness
- Develop 50 Housing First modeled housing units to house people experiencing chronic homelessness and move them directly from the streets into housing
- People at-risk of homelessness will receive assistance and access to appropriate permanent housing upon being discharged from institutions and facilities

Employment

- Build a seamless, integrated system for people experiencing homelessness to access mainstream employment services, which links homeless service providers, workforce development and the mainstream service system

- Increase and expand strategies for people experiencing homelessness who become employed to retain and maintain employment
- Increase access to higher education opportunities for people experiencing homelessness
- Through advocacy and training, utilize existing resources to make sure daily impediments to employment are removed
- All individuals and families experiencing homelessness will access the income and entitlements for which they are eligible
- Ensure people who are homeless have accessible transportation options available to them to obtain and retain employment

Priority- High

Geographical Target- Citywide

Targeted Population- Homeless, Chronic Homeless, and Households at-risk of homelessness

Goal-

Programmatic Benchmark AA5A-85% reduction in chronic homelessness in 2015.

Provider: Middlesex Coalition to End Homelessness

HUD Regulation: §570.201(c)

Advisory CDBG Funding Levels

	Public Service	Slum/ Blight	Public Facility	Econ. Dev.	Housing	Planning/ Admin
Year 1-			\$10,000			
Year 2-			\$10,000			
Year 3-			\$10,000			
Year 4-			\$10,000			
Year 5-			\$10,000			
Total-			\$50,000			

Estimated Output

Output Type	People	Households	Jobs	Public Facilities
Year 1-				1
Year 2-				1
Year 3-				1
Year 4-				1
Year 5-				1
Total-				5

Possible Additional Funding Opportunities From Private and Public Sources

- Aetna Foundation
- American Savings Foundation
- Charles N. Robinson Trust
- George A. and Grace L. Long Foundation
- The Hartford Courant Foundation Inc.
- Herrman Family Charitable Foundation
- The Huisking Foundation Inc.

J. Walton Bissell Foundation Inc.
John T. & Shelia B. Becker Foundation
Katherine K. McLane and Henry R. McLane Charitable Trust
Liberty Bank Foundation
Middlesex County Community Foundation Inc.
People's United Bank Corporate Giving Program
Reid & Reige Foundation Inc.
Roosa Family Foundation Trust
Sandra & Arnold Chase Family Foundation Inc.
Thomas Atkins Memorial Fund Trust
The TWS Foundation
The William & Alice Mortensen Foundation
The Xerox Foundation

Strategy AA4- Eliminate architectural barriers that prevent seniors and the disabled from benefiting from public facilities.

Many public facilities, either owned by government or non-profits are older buildings that frequently have issues with accessibility. These barriers to accessibility limit the opportunity for seniors and the disabled to benefit from their services.

This program will provide grant funds to correct specific accessibility issues. The City's ADA Coordinator will assist in the identifying and correcting accessibility issues. Grants will require a 50% match.

Priority- Low

Geographical Target- Citywide

Targeted Population- Public Facilities

Goal- Fund 10 accessibility projects.

Programmatic Benchmark AA7A- Reduction of inaccessible barriers in public facilities on community survey reduced by 10%.

Provider: Selected through open solicitation

HUD Regulation: §570.201(c)

Advisory CDBG Funding Levels

	Public Service	Slum/ Blight	Public Facility	Econ. Dev.	Housing	Planning/ Admin
Year 1-			\$20,000			
Year 2-			\$20,000			
Year 3-			\$20,000			
Year 4-			\$20,000			
Year 5-			\$20,000			
Total-			\$100,000			

Estimated Output

	People	Households	Jobs	Public Facilities
Year 1-				5
Year 2-				5
Year 3-				5
Year 4-				5
Year 5-				5
Total-				25

Possible Additional Funding Opportunities From Private and Public Sources

- Charles N. Robinson Trust
- George A. and Grace L. Long Foundation
- Harlan E. Anderson Foundation

Strategy AA5- Reducing Hunger Grants

Many of our unemployed or those employed at low-income jobs struggle to make ends meet.

Middletown sole food pantry continues to see an increase in the number of people who are seeking help throughout our entire agency. In 2008, St. Vincent DePaul Place provided approximately 275,000 meals between our South Kitchen and Food Pantry, or 23,000 meals each month. These services offer residents the opportunity to supplement their food bill by shopping once a month, free of charge.

Priority- Medium

Geographical Target- Citywide

Targeted Population- Low- and Moderate-income Clientele

Goal- 625 Low- and Moderate-income clientele

Programmatic Benchmark AA9A- The program receives a 70% approval rating from participants.

Provider: Selected through open solicitation

HUD Regulation: §570.201(e)

Advisory CDBG Funding Levels

	Public Service	Slum/ Blight	Public Facility	Econ. Dev.	Housing	Planning/ Admin
Year 1-	\$3,000					
Year 2-	\$3,000					
Year 3-	\$3,000					
Year 4-	\$3,000					
Year 5-	\$3,000					
Total-	\$18,000					

Estimated Output

	People	Households	Jobs	Public Facilities
Year 1-	125			
Year 2-	125			
Year 3-	125			
Year 4-	125			
Year 5-	125			
Total-	625			

Possible Additional Funding Opportunities From Private and Public Sources

Aetna Foundation
American Savings Foundation
Charles N. Robinson Trust
George A. and Grace L. Long Foundation
The Hartford Courant Foundation Inc.
Herrman Family Charitable Foundation
The Huisking Foundation Inc.
J. Walton Bissell Foundation Inc.
John T. & Shelia B. Becker Foundation

Katherine K. McLane and Henry R. McLane Charitable Trust
Liberty Bank Foundation
Middlesex County Community Foundation Inc.
Reid & Reige Foundation Inc.
Roosa Family Foundation Trust
Sandra & Arnold Chase Family Foundation Inc.
Thomas Atkins Memorial Fund Trust
The TWS Foundation
The William & Alice Mortensen Foundation
The Xerox Foundation

Non-homeless Special Needs (91.205 (d) and 91.210 (d)) Analysis (including HOPWA)

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

- 1. Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, victims of domestic violence, and any other categories the jurisdiction may specify and describe their supportive housing needs. The jurisdiction can use the Non-Homeless Special Needs Table (formerly Table 1B) of their Consolidated Plan to help identify these needs.**

***Note:** HOPWA recipients must identify the size and characteristics of the population with HIV/AIDS and their families that will be served in the metropolitan area.

See Non-Homeless Special Needs Table for the City's estimates of persons with unmet needs in the Special Needs categories. There is a significant need for housing for the elderly and frail elderly, given that these populations are growing much more rapidly than other demographic cohorts. Funding is limited for these subpopulations. The City will continue to coordinate with agencies serving these subpopulations to share information on services and resources, best practices, and to address gaps in the delivery system.

- 2. Identify the priority housing and supportive service needs of persons who are not homeless but may or may not require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction by using the Non-homeless Special Needs Table.**

The City provided the following priorities to housing and supportive service needs of persons who are not homeless:

Elderly - High
Frail Elderly- High
Persons with Disabilities- High
Persons with Alcohol or other Drug Addition- Medium

- 3. Describe the basis for assigning the priority given to each category of priority needs.**

The high was provide to Elderly, Frail Elderly and Persons with Disabilities, because the number indication a higher need, especially for the elderly as Middletown as a City has a higher median age.

4. Identify any obstacles to meeting underserved needs.

The main issue obstacle addressing housing and supportive service needs of persons who are not homeless is funding.

5. To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

Senior Housing

The City of Middletown has 751 units of housing for the elderly. The following is a list the facilities.

Heritage Commons	Elderly	38 Boston Road	28
Luther Manor	Elderly	624 Congdon Street	45
Marino Manor	Elderly	1361 Randolph Road	40
Newfield Towers	Elderly	220 Newfield Street	100
Old Middletown High	Elderly/Disabled	251 Court Street	69
Pond View Apts.	Elderly/Disabled	335 Butternut Street	52
Sbona Towers	Elderly	40 Broad Street	126
Shiloh Manor	Elderly	330 Butternut Street	41
South Green	Elderly	65 Church Street	125
St. Luke's	Elderly	144 Broad Street	25
Stoneycrest Towers	Elderly	352 Newfield Street	100
		Total Elderly	751

Senior Services

The Senior Services Department provides enrichment services and outreach to Middletown senior population. Most activities and programs are operated out of the Senior Center located at 150 Williams Street. Programs offered by the Senior Center include a wide variety of services, activities and volunteer opportunities.

The City as a part-time Municipal Agent for the Elderly advocates for elderly residents and assists them in getting the solutions, care or attention to needs that they are requesting.

St. Luke's is an organization that supports success aging and independent living for Middletown seniors. They provide outreach services to seniors to support their physical, emotional and spiritual needs. Examples of services that they provide are grocery shopping assistance, transportation to out-of-area medial appointments, friendly visitors, minor home repair, pastoral care and bible study, interfaith chaplaincy, information/resource referral, individual case management, and education/advocacy.

Physically Disabled

The biggest issues for the disabled and those faced with issues of access in the State of Connecticut are access to adequate transportation, housing for the disabled; and, jobs for the disabled.

Due to the age and condition of much of the housing stock in the City of Middletown, there is very limited accessibility and future needs must be addressed with newly built units. The Middletown Housing Authority has been active in trying to meet this unmet need and the challenges in developing these projects. One example has been Monarca Place, a 16 units for the deaf and hearing-impaired in Middletown.

Mental Illness

Gilead's mission is to help individuals with mental illness to gain some independent living opportunities, including but not limited to shelter and employment.

Gilead serves 600 clients, the majority in Middletown. Gilead's housing facilities provides staff on site and follow a maintenance plan to improve each of its properties.

Affordable housing stock is the main challenge for its clients.

The Gilead Community Services is looking to accomplish the following over the next five years:

- Continuer to provide quality affordable housing stock
- Moving the outpatient clinic to a space that can accommodate the increasing use of the services. Will likely move from Saybrook Road to Main Street Extension site.
- Improve Gilead's infrastructure, specifically computer needs.
- Address operating budget challenges, no state operating budget funding
- Improve energy efficiency at housing units run or owned by Gilead, such as new windows and furnaces

Alcohol/Drug Addictions

The City Riverview Center that helps individuals with alcohol and drug addiction problems. The City also has numerous Alcoholic Anonymous and Narcotic Anonymous groups.

Persons with AIDS

Positive Solutions is the City's sole non-profit that provides assistance and support to persons with AIDS. Their original mission was to provide employment and training to those with HIV/AIDS. However, as employment discrimination has become less of a problem, this organization is re-evaluating its mission. The Community Health Center provides medical services to those with HIV/AIDS.

Victims of Domestic Violence

Most incidents of domestic violence are not reported. Short term services are adequate but there is a need for longer term support. Agencies providing services are the Communy Health Center and the New Horizons Shelter.

6. If the jurisdiction plans to use HOME or other tenant based rental assistance to assist one or more of these subpopulations, it must justify the need for such assistance in the plan.

The City of Middletown does not receive HOME funds.

Housing Opportunities for People with AIDS (HOPWA)

*Please also refer to the HOPWA Table in the Needs.xls workbook.

- 1. The Plan includes a description of the activities to be undertaken with its HOPWA Program funds to address priority unmet housing needs for the eligible population. Activities will assist persons who are not homeless but require supportive housing, such as efforts to prevent low-income individuals and families from becoming homeless and may address the housing needs of persons who are homeless in order to help homeless persons make the transition to permanent housing and independent living. The plan would identify any obstacles to meeting underserved needs and summarize the priorities and specific objectives, describing how funds made available will be used to address identified needs.**
- 2. The Plan must establish annual HOPWA output goals for the planned number of households to be assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. The plan can also describe the special features or needs being addressed, such as support for persons who are homeless or chronically homeless. These outputs are to be used in connection with an assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.**
- 3. For housing facility projects being developed, a target date for the completion of each development activity must be included and information on the continued use of these units for the eligible population based on their stewardship requirements (e.g. within the ten-year use periods for projects involving acquisition, new construction or substantial rehabilitation).**
- 4. The Plan includes an explanation of how the funds will be allocated including a description of the geographic area in which assistance will be directed and the rationale for these geographic allocations and priorities. Include the name of each project sponsor, the zip code for the primary area(s) of planned activities, amounts committed to that sponsor, and whether the sponsor is a faith-based and/or grassroots organization.**
- 5. The Plan describes the role of the lead jurisdiction in the eligible metropolitan statistical area (EMSA), involving (a) consultation to develop a metropolitan-wide strategy for addressing the needs of persons with HIV/AIDS and their families living throughout the EMSA with the other jurisdictions within the EMSA; (b) the standards and procedures to be used to monitor HOPWA Program activities in order to ensure compliance by project sponsors of the requirements of the program.**
- 6. The Plan includes the certifications relevant to the HOPWA Program.**

3-5 Year Strategic Plan HOPWA response:

The City of Middletown is not a recipient of HOPWA

Specific HOPWA Objectives

- 1. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.**

3-5 Year Specific HOPWA Objectives response:

The City of Middletown is not a recipient of HOPWA.

OTHER NARRATIVE

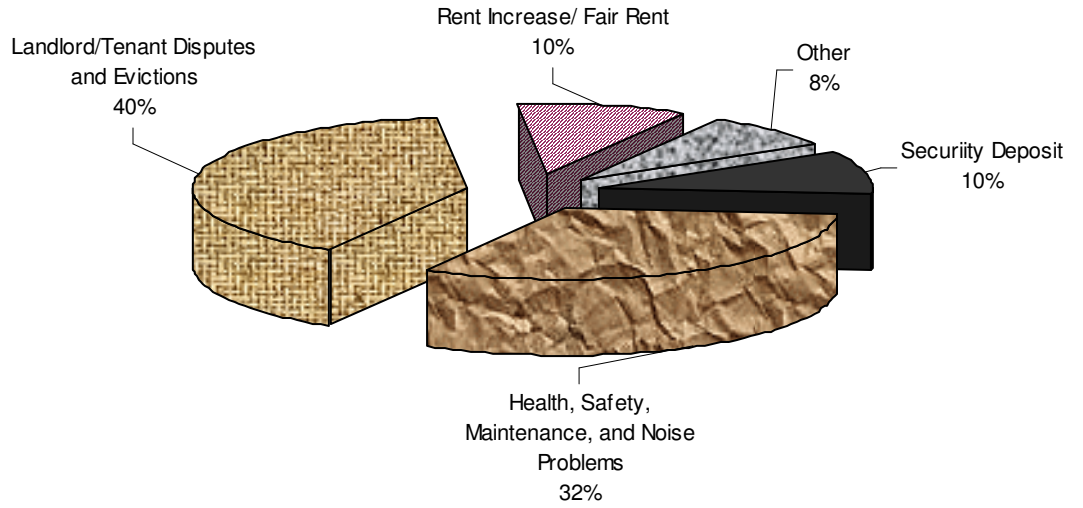
Include any Strategic Plan information that was not covered by a narrative in any other section.

The City of Middletown, as a recipient of federal and state monies, is bound by law to **affirmatively further** both **fair housing** and employment opportunities for low and moderate income residents and minorities, and the citizenry at large (see City Ordinance- Chapter 156- Fair Housing provided in appendix III). As a foundation for assessing the needs of the City and as a means for implementing effective fair housing activities, policies, procedures and changes, the Human Relations Department tracks all complaints and works with others agencies for their effective resolution.

Summary of Impediments

Impediments to housing and their relative seriousness are reflected in complaints received by the city's Fair Housing Office summarized in the chart below.

Exhibit A
Fair Housing Issues
January 1, 2003 through December 31, 2003



Source: City of Middletown Human Relations Office

Complaints from renters included allusions to the following problems:

- Notice to Quit and Eviction Process. Individual rights and overview of process,
- Rent increases and fixed income issues,
- Security Deposit issues related to return of funds and interest,
- Transitional living to affordable housing in a decent area,
- Available funds for Security Deposit and Fuel Assistance,
- Complaints regarding maintenance; leaking ceilings, non-functional appliances, etc.,
- No Lease Agreement living arrangement issues
- Reasonable accommodation for person with disabilities.

As for the homeownership market, a perceived impediment often voiced is that minorities are only shown housing in certain parts of the community. Also, there are those locational limitations which are a matter of affordability and socioeconomic exclusion in some portions of the City. Others from within the minority community claim that parts of Middletown have a “bad reputation.” Minorities who can afford housing or rental opportunities don’t choose to live in those sections. Some of the problems associated with first time homeowners being denied opportunities include the following:

- Source of income discrimination
- Lack of housing subsidies precluding movement into nicer neighborhoods
- Past credit problems which may have nothing to do with current ability to pay
- The cost of new housing which is unfair to the “masses” and, concurrently, the obsolescence of the old “25% rule” which now necessitates 50 - 60% of gross income being put to housing costs
- A new generation of home buyers with no sweat equity skills who have grown up in apartments
- Economic downturn and the loss of income through downsizing and the elimination of overtime checks which were relied upon for living expenses
- The inability of first time buyers to save for down payment and closing costs
- The banking community’s response in the late 1980’s to scrutinizing buyers’ credit histories.

Analysis of Impediments

A majority of all calls received relate to Landlord and Tenant Rights. Callers receive consultation on their rights and/or are referred to the appropriate agency (e.g., the Red Cross or other social services agencies) for assistance. Alternatively, they may be referred to the Statewide Legal Services of Connecticut, if legal aid is required. Local complaints are generally resolved by directly contacting the landlord or other agencies.

While no written evidence exists of discriminatory practices, complaints have been registered with housing activists where landlords attempt to evict, lock out, harass for rent or not properly repair rental units. Housing activists report that the Connecticut Legal Services might have taken on some of these cases if there were extenuating circumstances.

However, landlords typically “back off” when confronted by the law or by the representatives of the effected tenant. The city’s fair housing officer has filed the information comprising the rest of this section...

Finding affordable housing in decent areas of the City continues to be an issue for individuals going through transitional living programs. Many of these clients are galvanized or directed to areas that continue to impede instead of enhance their quality of life. Having sufficient funds for moving and security deposits are also an impediment to finding and security affordable housing. Some of the previous services available within the City are no longer in place, for example

programs with Community Action for Greater Middlesex County (C.A.G.M.C.). This further compounds housing issues for individuals in transition and/or without adequate financial savings.

Steps to Overcome Impediments

The City of Middletown Human Relations Department, Director and Commission have acted in the following capacity to promote and address Fair Housing issues:

- Continue to work with other agencies to assist individuals with securing financial assistance for security deposit, fuel, and utility assistance through a collaborative effort with Community Renewal Team (CRT), the American Red Cross, St. Vincent DePaul and the Jones Fund in the obtainment of affordable housing.
- Provide one-on-one counseling on Tenant and/or Landlord Rights.
- Continue to work with outside agencies, management/rental companies, Community Renewal Team (CRT), Eddy Shelter, and Middletown Housing Authority to assist with providing information on housing issues in the community.
- The Human Relations Department assists Tenants and Landlords with effective resolutions to housing issues and problems as they arise.
- Attend regular meetings, seminars and conferences on Fair Housing to keep abreast of changes in Fair Housing laws and new Bills that are passed to effectively implement new initiatives, wherever possible, for local and ADA citizens.
- The Human Relations Director/Fair Housing Officer is a member of the Board of Directors for the Fair Housing Association of Connecticut (FHACTION) where community housing, and tenant and landlord issues are reviewed and discussed. This information is disseminated to the appropriate contacts, people, and agencies for effective resolution of citizen issues with affordable housing.
- The Human Relations Director/Fair Housing Officer and the Director of Consumer Protection and ADA Coordinator work collaboratively with the Connecticut Fair Housing Association Chairperson, when applicable, to address Fair Housing issues, problems, and complaints as they are presented. To date, there have been no reported Fair Housing complaints of discrimination.
- The Human Relations Department has established an ACCESS database complaint intake system for the collection, tracking and reporting of Fair Housing and other complaints data. This information is updated annually.
- The Fair Housing Officer attends the Annual Fair Housing conference, workshops and meetings for the collection and dissemination of Fair Housing data to the appropriate agencies, clients, and sources, where applicable.
- The department continues to promote availability of programs and workshops that are designed to create awareness and assist either in the purchase of homes for first time home buyers through various agencies and others or in the rehabilitation of residential structures owned or occupied primarily by low and moderate income families.
- The Connecticut Supreme Court ruling in October 1999 ruled that Landlords cannot refuse to rent to tenants because they receive government subsidies to help with the rent. The new court ruling helps protect against discrimination of residents despite their income. The ruling will lead to better housing opportunities for low-income people since finding decent affordable housing is generally difficult.
- The Fair Housing Officer continues to assist City residents in the effective resolution of housing issues and complaints through collaborative efforts with other agencies and resources. Further, the City continues to maintain outreach efforts to available resources such as First Time Home Buyer Down Payment Assistance Programs through collaborative initiatives with local banks, Community Renewal Team (CRT), and Supportive Housing Coalition, which focuses on local entities like the Red Cross, Shepherd Home, St. Vincent DePaul, Rushford Center and the Connecticut Fair Housing Center.

- The Human Relations Department continues to reproduce Fair Housing and Landlord and Tenant Rights information for distribution to the general public.
- The Human Relations Department continues to counsel new Landlords and Property Managers with regards to their responsibilities under the various federal, state, and local housing laws.
- The Human Relations Department works in a collaborative partnership with the Community Renewal Team (CRT) Eviction Prevention Program and the Middletown Housing Authority ~ Public Housing Division and Section 8 in assisting tenants through the Walter C. Jones Fund from being evicted from their place of residency.

The Human Relations Department and the Commission will continue to provide educational materials, counseling, work with identified agencies and act as a clearinghouse for the public at large in addressing Fair Housing issues, concerns and complaints as they are presented.

The City is active in eliminating three barriers that poses the biggest threat to Middletown's affordability. The first is ensure that there is an adequate supply of affordable housing. Last year, Middletown funded two projects with CDBG funds to address affordable housing. The first is the new apartments being built on Ferry Street. As of May 2007, the 96 unit Wharfside Commons have been available for new low- and moderate-income tenants. CDBG funds were used to help relocate the residents in the buildings. The second is a sister project to Wharfside Commons rental apartments and this is the Broad Park North End Homeownership project that is working to create 17 new units of affordable homeownership in the North End.

The second activity is the funding of Middletown Down Payment Assistance and Closing Cost Loan Program. This helps families that can afforded to own a home, but cannot pay for the significant upfront costs associated with buying a home. This program allows a eligible low and moderate Middletown household to borrow up to \$10,000 for a down payment and receive up to a \$3,000 grant for closing costs. This program has allowed numerous Middletown residents become Middletown homeowners.

The third activity is Middletown's Residential Rehabilitation Loan Program that allows existing Middletown low and moderate homeowners to borrow at a low interest up to \$25,000 for improvements on their property. This program is targeted to maintaining or improving the quality of Middletown's housing stock.