

Affordable Housing Commission

Wednesday, September 28, 2022

6:30 pm

Zoom Meeting

<https://newhavenct.zoom.us/j/93675299367?pwd=bytHenpTekQyOSStsZVBRRandNeG5BQT09>

Meeting ID: 936 7529 9367

Password: ek64t8sm

Attendance: Karen DuBois Walton, Elias Estabrook, Serena Neal Sanjuro, Rebecca Corbett, Jaime Myers-McPhail, Virginia Kozlowski, Claudette Kidd, Alberta Witherspoon

City Officials: Arlevia Samuel (LCI)

Call to Order: 6:36 pm

Presenter: Cathy Schroeter-Carbonaro, Deputy Director, LCI

Meeting Minutes:

- **Update:**

- Mark Wilson has taken over for Shancia Jarrett as the Affordable Housing Commission coordinator.

1. **Old Business:**

- SCRCOG Report update:
 - Commission is still waiting for a response from SCRCOG on their final draft of the affordable housing report for the City of New Haven.
 - Several Commissioners had submitted some of their thoughts and ideas that should be included in the plan.
 - The report has not been approved by the board yet.
 - Further discussion will be scheduled to go over suggested edits for the SCRCOG report and to discuss the best path forward.
- American Rescue Plan Act (ARPA) Funds:
 - The Commission wants to make sure that a portion of ARPA money is allocated to affordable housing and what can be done to increase the amount of funding through leveraging.

2. **Livable City Initiative's Administrative Division's Programs** (*presented by Cathy Schroeter-Carbonaro*)

- What LCI Administrative Division Does:
 - Homeowner/Occupant Loan to Grant programs,
 - Down Payment and Closing Cost Assistance (DAP)
 - Financial assistance for first-time home buyers
 - Homebuyer must meet income guidelines (80% AMI)
 - Purchase must meet HUD's definition of affordable
 - Up to \$10,000 in assistance, additional \$2,500 for City Employees

- ARPA increased Down Payment Assistance to \$25,000 (if Applicants Income falls into the 300% (FPG) Federal Poverty Guidance
- Emergency Elderly/ Disabled Repair Program
 - 0% interest loan to Elderly (Household Income 80% AMI)
 - Up to \$15,000
 - Repairs include-furnace, roofs, electrical, plumbing
 - Designed to protect Health/Life/Safety
- Energy Efficiency Repair Assistance Program (EERAP)
 - Designed to provide safe, decent and energy efficient living conditions
 - Maximum allowance \$30,000 (deferred loan) 10-year term
 - Eligible repairs: insulation, roofs, windows, heating systems, exterior siding, porch repairs, exterior doors.
 - Other improvements to enhance the health and safety of home and occupants.
- Tenant Assistance Grant Programs
 - Coronavirus Assistance and Security Tenant Landlord Emergency Program (CASTLE)
 - Launched in September 2020
 - Designed to assist tenants and landlords who experienced income loss due to COVID
 - Mitigates risk of eviction and foreclosure, creates housing stability
 - Up to \$15,000 in rent or mortgage arrearage assistance
 - Applicant (tenant) must meet income guidelines (80% AMI) and have verifiable income disruption due to COVID
 - So far 79 Households assisted, \$511.122.93 Invested, 26 pending
 - Security Deposit Assistance Program
 - One time assistance up to \$5,000 for security deposit and/ or Utility Set-up
 - Launched in August 2022
 - Prioritizes families with greatest need and who can sustainably remain in permanent housing (Self-Sufficiency)
 - Household income below 300% Federal Poverty Guidelines (FPG)
 - New Haven properties only, current on all taxes
- Stats over 7.5 years
 - Emergency Elderly Program
 - 43 Homeowners
 - \$554,243 Invested
 - EERAP Program
 - 142 Homeowners
 - 3,473,794 Invested
 - DAP
 - 168 Homeowners
 - 1,630,931 Invested
- Housing Development
 - Owner/ Developer Homeownership
 - Affordable Housing Investment
 - Rental/ Homeownership

- Grant Writing-Program/Project Specific
 - Project Management
 - Compliance- Affordable Units (Including Inclusionary Zoning units)
 - Federal Grant Administration
 - Pipeline of investments
 - 711 Rental units, 395 of them are affordable.
 - 24 Homeownership units
 - \$222 million total investment into the community
 - \$14 million in city funding
 - \$65 million private funding
 - Upcoming Projects (ARPA Funding, Community Challenge Grant)
 - Fair Haven Homeownership Project (342,346 & 350 Grand Avenue)
 - Winchester/ Starr Street Homeownership Project (11 Units)
- 3. Commissions Comments and Questions:**
- The new inclusionary zoning ordinance mandates that LCI manage and monitor the affordable housing units, will the the fines and penalties collected by city should also be managed by LCI.
 - Staff will inquire about which City department will oversee these funds
 - Will ARPA funds be used exclusively for the Fair Haven Homeownership Project? Will other neighborhoods see some of that investment?
 - Not all of the ARPA development money will be used in the Fair Haven Home Ownership project, but this project is currently shovel ready is ready so it will receive funding first, leveraged with additional funds'
 - In terms of the ARPA money, were outside proposals entertained for this funding or was it relegated to City development projects only?
 - It's currently being used for City projects. There were no external applications accepted for those funds at this time.
 - There is \$4 to \$5 million in ARPA funding being dedicated to a land bank. Is Economic Development managing those funds?
 - Yes, Economic Development (E.D.) will manage those funds.
 - The Commission would like to invite a representative from E.D. to an upcoming meeting to discuss the land bank and how ARPA funding for this will be used.
 - The Commission would like an updated Housing Investment Pipeline chart, to be provided by LCI.
 - A revised chart will be forthcoming.
 - The Commission would like all to know that Connecticut Growing Together CT coalition is seeking to gather the voices of residents in cities across the state to shape a set of legislative asks that will speak to urban investments, investments in home ownership, investments in affordable rental, investments that will end any type of desert that continue to exist in our communities. Listening tours are being set up in New Haven on Indigenous People's Day. We should look to get as many people as possible in the room to hear their thoughts and ideas on this. Additional contact information will be provided.
 - New Haven Housing Authority's Board approved a new homeless preference on their wait list. Working with the Coordinated Access Network this will ensure that the homeless are given preference with housing services. The hope is it will help move homeless people through the system more efficiently.
 - The Commission would like to know the status of below market rate registry (BMR). When is it to be rolled out and will LCI be responsible?
 - LCI is currently advertising for the position. Hopefully within the next two months

- somebody will be hired to man the BMR registry.
- The Commission should consider ways in which we can push back against outside investors who are buying up so much in our community and making it unaffordable. One consideration could be, exploring whether there's anything that could be done around telemarketing, unsolicited phone calls and text messages encouraging homeowners to sell their properties for cash. An opt out or no call list should be established.
 - Staff will investigate whether the Department of Consumer Protection has such a list And if so, how might we publicize it and make sure that people are aware of it.
 - The Commission should set as a priority our upcoming report to the Board of Alders. The report should focus on the work that the Commission would like to achieve over the next year. It gives the Commission an opportunity to get some of our goals on paper.
 - The Commission should review last years report and decide whether this should be the template for this year's report or should a more capsulized report be presented. The report should include a report card that has summarized data points that the public would be interested in knowing about. This would also help track progress on big issue that the Commission is tackling. The report card should be something easily available on the website and should be included in all our reports going forward.

The Affordable Housing Commission's upcoming meeting is scheduled for Wednesday, October 26, 2022 at 6:30 pm.