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2025-2029 Consolidated Plan and

2025 Annual Action Plan

# DRAFT FOR PUBLIC DISPLAY

# COMMENTS WILL BE ACCEPTED FROM

# FEBRUARY 18, 2025 THROUGH MARCH 20, 2025

# Executive Summary

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

**1. Introduction**

The Consolidated Plan serves as a planning document, an application for federal funding from the U.S. Department of Housing and Urban Development (HUD), and a strategic plan to carry out HUD programs to meet the housing and community development needs in the community.

The Town of Hamden is an entitlement community and receives an allocation from HUD based upon a formula which factors in population size, age and condition of the existing housing supply, and the number of persons living in poverty. The Town receives Community Development Block Grant (CDBG) funds as an entitlement grantee.

The Town of Hamden, Connecticut, is pleased to present its 2025-2029 Five-Year Consolidated Plan, which serves as a strategic framework for the use of CDBG funding allocated by HUD on an annual basis. Hamden receives Community Development Block Grant (CDBG) funds to address a variety of local needs, with the goal of enhancing the quality of life for its residents, particularly those who are low- to moderate-income.

This Consolidated Plan is designed to identify the housing, community development, and economic development priorities for the next five years. It provides a comprehensive assessment of the community’s needs, outlines specific goals and strategies to address those needs, and establishes a coordinated plan for the use of CDBG funds. The Town of Hamden is committed to fostering an inclusive, equitable, vibrant community where all residents have access to safe housing, opportunities for economic advancement, and improved public infrastructure.

Through this plan, Hamden will continue its focus on enhancing community services, revitalizing neighborhoods, improving affordable housing, and expanding opportunities for economic development. By aligning the funding priorities with the needs of the community and collaborating with local stakeholders, the Town aims to create lasting positive change and ensure that the benefits of development are shared by all Hamden residents.

This document represents a collaborative effort that includes input from local residents, community organizations, and government entities. It is designed to be a living document, adaptable to evolving needs and priorities, ensuring that Hamden remains a thriving and resilient community for years to come.

Hamden anticipates receiving the following federal resources for FY 2025; estimated projections for five years follow in parentheses:

* CDBG $450,000 ($2,250,000)

The amount of funding is estimated based upon the most recent year funding level (2024) and will be updated with the actual 2025 allocation once it has been announced by HUD.

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

The Town of Hamden has identified the priority housing and community development needs to be addressed during the 2025-2029 Five-Year Consolidated Plan period, which will meet HUD’s objectives of providing decent housing, a suitable living environment, or economic opportunity. The priority needs identified are listed below:

* Increase Access to Affordable Housing
* Increase Access to Public Services
* Increase Access to Public Facilities/Infrastructure
* Economic Development/Community Revitalization
* Program Administration

Future activities to be funded for the duration of this five year plan will meet these priority needs to achieve the objectives to increase availability/accessibility, affordability, and sustainability to improve the quality of life for low- and moderate-income persons in the Town of Hamden.

**3. Evaluation of past performance**

The following evaluation of past performance is from the Program Year 49 (July 1, 2023 through June 30, 2024) Consolidated Annual Performance and Evaluation Report (CAPER). The accomplishments that follow are those achieved through the expenditure of CDBG funds.

Hamden CDBG Public Service Agency Accomplishments for PY 49 include:

* Partnership Center for Adult Day Care- Medical Model R.N. program provided health care services to 16 senior citizens.
* Literacy Volunteers of Greater New Haven provided free tutoring to 27 Hamden residents, which provided in person ESOL and basic literacy (reading, math, and job preparation) skills.
* Hamden CERT- Emergency and Safety Supplies- provided funding for fire safety equipment for first responders and civilians.
* Hamden Rovers- Scholarships for a summer soccer camp was provided to benefit 60 low-income kids aged 5-18.

Additionally, the Town of Hamden is utilizing CDBG funds for activities to meet the affordable housing needs of residents, including initiating a homebuyer assistance program and continuing to serve low- and moderate-income homeowners with necessary repairs to increase the habitability of their homes. Activities for these programs are currently underway.

**4. Summary of citizen participation process and consultation process**

The consolidated plan was developed in accordance with the approved Citizen Participation Plan. Outreach to citizens and stakeholders was conducted through public advertisements, public hearings, an online survey, and stakeholder consultation sessions with non-profits and service providers to solicit feedback on the priority housing and community development needs facing residents of the Town of Hamden. A complete summary of Citizen Participation, including comments, is included in the Citizens Participation Appendix attached to this plan.

**5. Summary of public comments**

A summary of public comments will be included in the appendix with the submission of the plan to HUD.

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

There were no comments that were not accepted by the Town. A complete summary of Citizen Participation is included in the Citizen Participation Appendix attached to this plan.

**7. Summary**

This plan outlines the goals of the Town of Hamden for its CDBG funds. Following extensive outreach and public input, the Consolidated Plan and Annual Action Plan clearly outline programs and activities that will address the identified needs. Despite the number of needs identified by stakeholders and the public, the Town’s CDBG programs are limited in funding. This document outlines the Town’s plans to maximize the investment of federal resources.

# The Process

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

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

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

| **Agency Role** | **Name** | **Department/Agency** |
| --- | --- | --- |
|  |  |  |

|  |  |  |
| --- | --- | --- |
| CDBG Administrator | HAMDEN | Economic and Community Development Department |

Table 1 – Responsible Agencies

**Narrative**

The Town of Hamden is a federal entitlement community and is responsible for the development of the 5-Year Consolidated Plan. The Department of Economic and Community Development is responsible for administration of the grant programs.

**Consolidated Plan Public Contact Information**

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## PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. **Introduction**

The Town of Hamden developed an outreach effort to maximize input from a large cross-section of stakeholders. The outreach effort included public meetings, stakeholder meetings, published meeting notices, and a web survey conducted in both English and Spanish.

Several housing, social service agencies, and other organizations serving the Town of Hamden and surrounding areas were consulted during the development of this Consolidated Plan. The Town held stakeholder meetings on October 29th and October 30th, 2024. Participants included affordable housing providers, neighborhood organizations, homeless and social service providers, and Town staff members.

Stakeholder Meetings:

* Tuesday, October 29, 2024 – Affordable/Accessible Housing
* Tuesday, October 29, 2024 – Hamden Department Staff
* Wednesday, October 30, 2024 – Human Services/Homeless Services
* Wednesday, October 30, 2024 – Community Organizations/Educational Institutions/Workforce Development

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

Hamden actively consulted with a variety of non-profits, social service providers, community residents, and governmental agencies to determine the needs of the Town and better allocate entitlement resources. Focus group meetings were held October 29-30, 2024 with affordable/special needs housing and service providers, homeless service agencies, economic development officials, elected officials, and health and human service providers. In addition, an advertised public hearing was held at the Keefe Community Center on October 30, 2024. The public hearing was advertised on the Town’s social media and website, as well as printed in the newspaper in accordance with the Town’s approved Citizen Participation Plan.

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

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

The Town of Hamden does not receive Emergency Solutions Grant (ESG) funding.

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

See Table 2 below.

Table 2 – Agencies, groups, organizations who participated

|  |  |  |
| --- | --- | --- |
| 1 | **Agency/Group/Organization** | HAMDEN HOUSING AUTHORITY |
| **Agency/Group/Organization Type** | Housing PHA |
| **What section of the Plan was addressed by Consultation?** | Housing Need Assessment Public Housing Needs |
| **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | The consultation was completed through the PHA executive and staff participation in a stakeholder session. |
| 2 | **Agency/Group/Organization** | HAMDEN YOUTH SERVICES |
| **Agency/Group/Organization Type** | Services-Children |
| **What section of the Plan was addressed by Consultation?** | Housing Need Assessment |
| **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | Hamden Youth Services staff participated in stakeholder sessions. |
| 3 | **Agency/Group/Organization** | Hamden Senior Services |
| **Agency/Group/Organization Type** | Services-Elderly Persons |
| **What section of the Plan was addressed by Consultation?** | Housing Need Assessment Non-Homeless Special Needs |
| **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | Participation in stakeholder session. |
| 4 | **Agency/Group/Organization** | Hamden CERT |
| **Agency/Group/Organization Type** | Agency - Emergency Management |
| **What section of the Plan was addressed by Consultation?** | Non-Homeless Special Needs Community Needs Assessment |
| **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | Participation in stakeholder session. |
| 5 | **Agency/Group/Organization** | Congregations Organized for a New Connecticut |
| **Agency/Group/Organization Type** | Services - Housing Regional organization Faith Based Organization |
| **What section of the Plan was addressed by Consultation?** | Housing Need Assessment Market Analysis |
| **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | Participation in stakeholder session. |
| 6 | **Agency/Group/Organization** | HAMDEN PUBLIC LIBRARY/ ACES |
| **Agency/Group/Organization Type** | Services-Education Services-Employment Grantee Department |
| **What section of the Plan was addressed by Consultation?** | Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Non-Homeless Special Needs Economic Development |
| **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | Representative of the Public Library participated in stakeholder session. |
| 7 | **Agency/Group/Organization** | HAMDEN COMMUNITY SERVICES |
| **Agency/Group/Organization Type** | Services - Housing Grantee Department |
| **What section of the Plan was addressed by Consultation?** | Housing Need Assessment Market Analysis Anti-poverty Strategy |
| **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | Community Services staff participated in the stakeholder sessions conducted for needs assessment and market analysis. |
| 8 | **Agency/Group/Organization** | Hamden Planning and Zoning Department |
| **Agency/Group/Organization Type** | Other government - Local Grantee Department |
| **What section of the Plan was addressed by Consultation?** | Housing Need Assessment Market Analysis |
| **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | Planning and Zoning Department staff attended and participated in stakeholder session to discuss community needs. |
| 9 | **Agency/Group/Organization** | Hamden Building Department |
| **Agency/Group/Organization Type** | Housing Services - Housing Other government - Local Grantee Department |
| **What section of the Plan was addressed by Consultation?** | Housing Need Assessment Non-Homeless Special Needs Market Analysis |
| **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | Building Official and staff attended and participated in stakeholder session to provide information on housing needs. |
| 10 | **Agency/Group/Organization** | Department of Economic Development |
| **Agency/Group/Organization Type** | Services-Employment Grantee Department |
| **What section of the Plan was addressed by Consultation?** | Economic Development Market Analysis Anti-poverty Strategy |
| **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | Economic Development staff attended and participated in stakeholder session for input on needs assessment and market analysis. |

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

All entities were considered for consultation.

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

| **Name of Plan** | **Lead Organization** | **How do the goals of your Strategic Plan overlap with the goals of each plan?** |
| --- | --- | --- |
|  |  |  |

Table 3 – Other local / regional / federal planning efforts

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

**Narrative (optional):**

In accordance with 24 CFR 91.100(4), the Town of Hamden will notify adjacent units of local government of the non-housing community development needs included in its Con Plan. Hamden will continue to interact with public entities at all levels to ensure coordination and cooperation in the implementation of the Con Plan and thereby maximize the benefits of the Town’s housing and community development activities for the residents being served.

## PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

**1. Summary of citizen participation process/Efforts made to broaden citizen participation**

**Summarize citizen participation process and how it impacted goal setting**

**Stakeholder Interviews** – A series of 4 stakeholder meetings and interviews were conducted between October 29-30, 2024,to discuss issues and opportunities related to housing and community development needs. Individuals representing government and policy makers, nonprofit organizations, affordable housing providers, and other interested parties were invited to participate to ensure that as many points of view as possible were heard. Participants are listed in PR-10.

**Public Needs Hearing** – A public needs hearing was held on October 30, 2024, at 6:00 PM at the Keefe Community Center. The purpose of this hearing was to educate residents and organizations about the CDBG programs and obtain input on housing and community development needs. The public was notified of the hearing through advertisement in a newspaper of general circulation, in accordance with the Citizen Participation Plan.

**Web-based Citizen Survey** - The Town conducted a web-based survey for the general public to increase outreach to residents and stakeholders to obtain feedback on the priority housing and community development needs occurring in the Town of Hamden. The results of the survey are included in the NA and MA sections of this plan.

**Consolidated Plan Public Comment Period** – A draft of the Consolidated Plan for FY 2025-2029 and the Annual Plan for FY 2025 will be placed on display for 30 days.

**Public Hearing** – The Town will hold a public hearing on February 26, 2025 during the 30-day public comment period to receive feedback on the draft Consolidated Plan for FY 2025-2029, and the planned activities for FY 2025.

**Citizen Participation Outreach**

| **Sort Order** | **Mode of Outreach** | **Target of Outreach** | **Summary of**  **response/attendance** | **Summary of**  **comments received** | **Summary of comments not accepted and reasons** | **URL (If applicable)** |
| --- | --- | --- | --- | --- | --- | --- |
| 1 | Public Hearing | Non-targeted/broad community | 20 members of the public attended the hearing. | A summary of the comments is included in the appendices. | All comments were accepted and considered. |  |
| 2 | Newspaper Ad | Non-targeted/broad community | Advertisement for the 1st public needs hearing was published in a newspaper of general circulation. | N/A | N/A |  |
| 3 | Public Hearing | Residents of Public and Assisted Housing | A public hearing will be held during the 30-day public comment period, and a summary of participation will be included in the appendices. | A summary of all comments received will be included in the appendices. | All comments were accepted. |  |

Table 4 – Citizen Participation Outreach

# Needs Assessment

## NA-05 Overview

**Needs Assessment Overview**

The Town of Hamden, Connecticut, serves as an entitlement community under the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant (CDBG) program. As part of the 2025-2029 Consolidated Plan, the Town has conducted a comprehensive needs assessment to identify community development challenges and prioritize the allocation of CDBG funding to address the most pressing needs of Hamden’s residents, particularly those with low and moderate incomes.

Hamden is a diverse community that faces both opportunities and challenges in its efforts to support equitable development, sustainable growth, and an improved quality of life for its residents. This needs assessment integrates community input, demographic data, and economic analyses to ensure a strategic approach to meeting the needs of vulnerable populations.

The needs assessment incorporates insights gathered from public hearings, community surveys, focus groups, and collaboration with local organizations. This participatory approach ensures that the Consolidated Plan reflects the priorities of Hamden’s residents and stakeholders, aligning with HUD’s goal of inclusive and community-driven planning.

Data in this section was drawn primarily from HUD’s Comprehensive Housing Affordability Strategy (CHAS) data set, which is a custom tabulation of 2016-2020 American Community Survey (ACS) data from the Census Bureau. Supplemental data were drawn from the 2017-2021 CHAS and other sources to provide additional context when needed. The CHAS data describes housing problems, such as overcrowding or incomplete kitchen and/or plumbing facilities as well as cost burden/severe cost burden.

Where the HUD tables below report area median income (AMI), they refer to HUD Adjusted Median Family Income (HAMFI). HAMFI differs from AMI in that HAMFI adjusts for family size and are calibrated for a four-person household. HAMFI adjusts larger households up by adding 8% for each person above four and subtracting 10% for each person below four. AMI does not have this qualification.

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

**Summary of Housing Needs**

Between 2009 and 2020, Hamden’s population decreased slightly, from 61,525 to 60,740, reflecting a 1% decline. Over the same period, the number of households declined by 4%, from 23,185 to 22,155. These changes suggest a shift in the town’s household dynamics, including smaller household sizes or the out migration of families, potentially influenced by housing affordability challenges or economic pressures.

Despite the decline in population and households, the median household income increased by 11%, from $70,791 in 2009 to $78,602 in 2020. However, this growth in median income does not fully address the disparities faced by low- and moderate-income (LMI) residents, who often experience disproportionate housing cost burdens. Rising income levels for some households may also contribute to increasing housing prices, further straining the affordability of rental and homeownership options for others.

Although median income growth is a positive indicator, Hamden’s overall population and household decline highlight underlying challenges that may exacerbate housing affordability and accessibility issues. Addressing these needs will require a strategic focus on expanding affordable housing supply, preserving existing homes through rehabilitation, and providing support for residents at risk of displacement. These efforts will be crucial to ensuring Hamden remains an inclusive and thriving community where all residents have access to stable and affordable housing.

| **Demographics** | **Base Year: 2009** | **Most Recent Year: 2020** | **% Change** |
| --- | --- | --- | --- |
| Population | 61,525 | 60,740 | -1% |
| Households | 23,185 | 22,155 | -4% |
| Median Income | $70,791.00 | $78,602.00 | 11% |

Table 5 - Housing Needs Assessment Demographics

|  |  |
| --- | --- |
| **Data Source:** | 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year) |

**Number of Households Table**

|  | **0-30% HAMFI** | **>30-50% HAMFI** | **>50-80% HAMFI** | **>80-100% HAMFI** | **>100% HAMFI** |
| --- | --- | --- | --- | --- | --- |
| Total Households | 3,250 | 2,125 | 4,120 | 2,335 | 10,320 |
| Small Family Households | 700 | 755 | 1,350 | 1,115 | 5,515 |
| Large Family Households | 135 | 20 | 140 | 135 | 685 |
| Household contains at least one person 62-74 years of age | 705 | 600 | 845 | 445 | 2,775 |
| Household contains at least one person age 75 or older | 730 | 525 | 665 | 275 | 850 |
| Households with one or more children 6 years old or younger | 275 | 260 | 485 | 560 | 730 |

Table 6 - Total Households Table

|  |  |
| --- | --- |
| **Data Source:** | 2016-2020 CHAS |

**Housing Needs Summary Tables**

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

|  | **Renter** | | | | | **Owner** | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **0-30% AMI** | **>30-50% AMI** | **>50-80% AMI** | **>80-100% AMI** | **Total** | **0-30% AMI** | **>30-50% AMI** | **>50-80% AMI** | **>80-100% AMI** | **Total** |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Substandard Housing - Lacking complete plumbing or kitchen facilities | 0 | 0 | 0 | 20 | 20 | 0 | 0 | 0 | 0 | 0 |
| Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing) | 0 | 40 | 50 | 20 | 110 | 0 | 0 | 0 | 0 | 0 |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems) | 0 | 0 | 20 | 0 | 20 | 0 | 0 | 55 | 0 | 55 |
| Housing cost burden greater than 50% of income (and none of the above problems) | 1,505 | 385 | 80 | 0 | 1,970 | 840 | 365 | 470 | 4 | 1,679 |
| Housing cost burden greater than 30% of income (and none of the above problems) | 285 | 445 | 650 | 75 | 1,455 | 150 | 450 | 775 | 270 | 1,645 |
| Zero/negative Income (and none of the above problems) | 75 | 0 | 0 | 0 | 75 | 65 | 0 | 0 | 0 | 65 |

Table 7 – Housing Problems Table

|  |  |
| --- | --- |
| **Data Source:** | 2016-2020 CHAS |

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

|  | **Renter** | | | | | **Owner** | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **0-30% AMI** | **>30-50% AMI** | **>50-80% AMI** | **>80-100% AMI** | **Total** | **0-30% AMI** | **>30-50% AMI** | **>50-80% AMI** | **>80-100% AMI** | **Total** |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Having 1 or more of four housing problems | 1,505 | 425 | 150 | 40 | 2,120 | 840 | 365 | 525 | 4 | 1,734 |
| Having none of four housing problems | 645 | 700 | 1,540 | 865 | 3,750 | 260 | 635 | 1,910 | 1,425 | 4,230 |
| Household has negative income, but none of the other housing problems | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Table 8 – Housing Problems 2

|  |  |
| --- | --- |
| **Data Source:** | 2016-2020 CHAS |

3. Cost Burden > 30%

|  | **Renter** | | | | **Owner** | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **0-30% AMI** | **>30-50% AMI** | **>50-80% AMI** | **Total** | **0-30% AMI** | **>30-50% AMI** | **>50-80% AMI** | **Total** |
| NUMBER OF HOUSEHOLDS | | | | | | | | |
| Small Related | 425 | 455 | 200 | 1,080 | 255 | 220 | 440 | 915 |
| Large Related | 70 | 0 | 10 | 80 | 70 | 20 | 50 | 140 |
| Elderly | 505 | 275 | 125 | 905 | 530 | 490 | 415 | 1,435 |
| Other | 790 | 100 | 395 | 1,285 | 140 | 85 | 335 | 560 |
| Total need by income | 1,790 | 830 | 730 | 3,350 | 995 | 815 | 1,240 | 3,050 |

Table 9 – Cost Burden > 30%

|  |  |
| --- | --- |
| **Data Source:** | 2016-2020 CHAS |

4. Cost Burden > 50%

|  | **Renter** | | | | **Owner** | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **0-30% AMI** | **>30-50% AMI** | **>50-80% AMI** | **Total** | **0-30% AMI** | **>30-50% AMI** | **>50-80% AMI** | **Total** |
| NUMBER OF HOUSEHOLDS | | | | | | | | |
| Small Related | 0 | 0 | 210 | 210 | 195 | 100 | 0 | 295 |
| Large Related | 0 | 0 | 0 | 0 | 60 | 0 | 0 | 60 |
| Elderly | 285 | 100 | 40 | 425 | 445 | 205 | 155 | 805 |
| Other | 0 | 760 | 75 | 835 | 140 | 0 | 0 | 140 |
| Total need by income | 285 | 860 | 325 | 1,470 | 840 | 305 | 155 | 1,300 |

Table 10 – Cost Burden > 50%

|  |  |
| --- | --- |
| **Data Source:** | 2016-2020 CHAS |

5. Crowding (More than one person per room)

|  | **Renter** | | | | | **Owner** | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **0-30% AMI** | **>30-50% AMI** | **>50-80% AMI** | **>80-100% AMI** | **Total** | **0-30% AMI** | **>30-50% AMI** | **>50-80% AMI** | **>80-100% AMI** | **Total** |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Single family households | 0 | 40 | 20 | 20 | 80 | 0 | 0 | 55 | 0 | 55 |
| Multiple, unrelated family households | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other, non-family households | 0 | 0 | 50 | 0 | 50 | 0 | 0 | 0 | 0 | 0 |
| Total need by income | 0 | 40 | 70 | 20 | 130 | 0 | 0 | 55 | 0 | 55 |

Table 11 – Crowding Information – 1/2

|  |  |
| --- | --- |
| **Data Source:** | 2016-2020 CHAS |

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

Table 12 – Crowding Information – 2/2

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

The data highlights challenges faced by single-person households in Hamden, particularly those in the lower income levels. These individuals can be expected to encounter significant housing cost burdens, limited affordable housing options, and a lack of resources for securing stable and quality housing affordable at their income.

While the data does not explicitly isolate single-person households, indicators point to their needs:

* Elderly Single-Person Households:
  + Among households with at least one person aged 75 or older, 1,280 households (730 renters and 550 owners) earn less than 80% of HAMFI (Housing Area Median Family Income). Many of these households are likely single-person households, given the high correlation between age and single-occupancy living.
  + Cost burden is a critical issue for these groups. For elderly renters, 425 households have a cost burden exceeding 50% of their income, while 805 elderly owner households face similar severe cost burdens.
* Non-Elderly Single-Person Households:
  + Many individuals earning 0-30% of AMI likely represent single-person households, given the income constraints and household dynamics typical of this group.
  + Among renter households in this category, 1,505 face at least one severe housing problem, primarily driven by cost burden, which makes up 1,790 renter households in total.

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

Families experiencing disabilities or victimization from domestic violence, dating violence, sexual assault, and stalking face distinct and significant housing challenges. While precise data on these populations is not available, estimates can be inferred from national trends, local demographic data, and housing characteristics outlined in the Town’s housing needs assessment.

**Families with Disabilities in Need of Housing Assistance**

Disabilities often contribute to housing instability due to limited income, the need for accessible housing, and reliance on supportive services. In Hamden, 4,820 households include at least one person aged 62 or older. Nationally, 40-50% of elderly individuals experience a form of disability, suggesting that 1,900–2,400 elderly households in Hamden may have a disabled member and require accessible or affordable housing. Among 3,250 households earning less than 30% HAMFI, a portion will likely include individuals with disabilities, as disabilities often correlate with reduced income potential. Nationally, 20-25% of low-income households include a disabled individual, translating to approximately 650–810 households in Hamden. Housing affordability is a critical challenge for households with disabilities. 3,150 renter and owner households in Hamden face severe cost burdens (spending over 50% of income on housing), many of which likely include disabled individuals. These estimates indicate that between 2,500 and 3,200 households with disabled members are in need of housing assistance, including accessible units, affordable housing, and supportive services.

**Families Affected by Domestic Violence, Dating Violence, Sexual Assault, and Stalking**

Survivors of violence often face housing instability as they flee unsafe environments, resulting in a heightened need for emergency shelter, transitional housing, and affordable permanent housing. Of the 3,250 households earning below 30% HAMFI, survivors of violence are disproportionately represented due to the financial consequences of abuse. Nationally, 10-15% of low-income households have been affected by domestic or sexual violence, translating to approximately 325–490 households in Hamden. Among 2,805 small family households earning below 80% HAMFI, single parents, many of whom are survivors, face significant housing challenges. Applying national rates (1 in 4 women and 1 in 10 men report experiencing domestic violence), it is estimated that 700–1,000 small family households in Hamden may include survivors in need of stable, affordable housing. Survivors frequently rely on overcrowded housing while fleeing unsafe environments. The data identifies 185 households in overcrowded conditions, some of which are likely to include victims of violence.

Based on these analyses, an estimated 1,025–1,490 families affected by domestic violence, dating violence, sexual assault, or stalking are in need of housing assistance in Hamden. When combined with the estimated 2,500–3,200 households with disabled members, the total need for housing assistance targeting these vulnerable populations ranges from 3,525 to 4,690 households.

**What are the most common housing problems?**

The most common housing problems in Hamden, Connecticut, include:

* Housing Cost Burden: Households spend more than 30% of their income on housing, with severe cost burden affecting those spending over 50% of their income.
* Overcrowding: Households with more than 1.01 persons per room, and a number of households experience severe overcrowding (more than 1.5 persons per room).
* Substandard Housing: Households living in units lacking complete plumbing or kitchen facilities.
* Zero/Negative Income: Households with no or negative income, making them unable to afford housing.

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

These problems disproportionately affect low-income, elderly, and small family households.

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

Families with incomes at or below 30% of the Area Median Income (AMI) are the most vulnerable to housing instability. These households often live paycheck to paycheck, and without any savings, they are ill-prepared for sudden disruptions, such as a loss of income, medical emergencies, or unexpected expenses. For these families, even a brief spell of financial instability can lead to eviction or homelessness.

Families with children, especially those with young children under 6, are particularly at risk. These households may be forced to make difficult choices between paying for rent or meeting other basic needs such as food, healthcare, or childcare. Due to limited financial resources, lower income families face overcrowded living conditions or live in substandard housing, which further exacerbates their vulnerability to homelessness.

A considerable number of these families are renters, living in rental housing that is unaffordable or in poor condition. As rents rise and housing options become scarcer, families already living on the edge may find themselves unable to meet rent payments, putting them at risk of eviction. The rental market in Hamden is particularly challenging for families with children, as they often need larger units that are also more expensive.

Formerly homeless families and individuals who are currently receiving rapid re-housing assistance are in a critical transitional phase. While this assistance helps them stabilize temporarily, those nearing the termination of this support are at risk of falling back into homelessness if they do not gain long-term housing stability. These families face multiple challenges as they work to transition from temporary assistance to permanent housing solutions. Families may have experienced prolonged periods of homelessness or housing instability, which can have lasting impacts on their ability to secure stable housing. Even with the support of rapid re-housing programs, these families often lack financial stability, social networks, and resources to maintain long-term housing without continued assistance.

**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:**

Estimates are derived from national statistics related to vulnerable populations**.**

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

The following characteristics – identified by stakeholders - are linked to housing instability and an increased risk of homelessness:

* A lack of affordable housing options is a significant barrier for low-income families in Hamden. The rental market in Hamden, like in many suburban communities, often has limited availability of affordable units, especially for larger families or those with disabilities. When affordable housing options are scarce, families are forced to choose between substandard living conditions, overcrowded housing, or high rent burdens. This shortage of affordable housing puts immense pressure on the most vulnerable populations, making it difficult for them to find or maintain stable housing. When the affordable housing stock is inadequate, individuals and families often face waiting lists for housing assistance, and some may end up doubling up with other households or experiencing homelessness.
* It is difficult to build new affordable multi-family housing in most neighborhoods due to some resistance to change in neighborhood character
* Hamden lacks enforceable action for landlords that are not maintaining their properties and allowing tenants to reside in unlivable conditions.
* Without access to case management, mental health services, or financial assistance programs, families may find it difficult to stabilize their housing situation.

**Discussion**

Housing characteristics that contribute to instability and an increased risk of homelessness in Hamden include high housing costs, substandard living conditions, overcrowding, a lack of affordable housing, rent increases or expiring leases, and insufficient housing support services (case management, mental health services, or financial assistance programs. These issues are of special concern for low-income families, particularly those with children, who face multiple barriers to achieving housing stability. Addressing these housing challenges is critical for preventing homelessness and improving the long-term stability and well-being of residents in Hamden.

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

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

**Introduction**

HUD defines a disproportionately greater housing need when a racial or ethnic group experiences housing problems at a rate of 10 percentage points or higher than the corresponding income level for the jurisdiction as a whole. The data table below summarizes the percentage of each racial/ethnic group experiencing housing problems by HUD Adjusted Median Family Income (HAMFI) levels, as defined in the overview. The four housing problems identified in these tables include the following:

* Housing units lacking complete kitchen facilities
* Housing units lacking complete plumbing facilities
* Overcrowding (more than one person per room)
* Housing costs greater than 30% of income (i.e., cost burden)

The following Supplemental Table 1, derived from CHAS data, provides an analysis of the data contained in Tables 13-16 and indicate the percentage of each racial/ethnic group by income level that are affected by cost burdens.

**Supplemental Table 1- Disproportionately Greater Need- Housing Problems**



**0%-30% of Area Median Income**

| **Housing Problems** | **Has one or more of four housing problems** | **Has none of the four housing problems** | **Household has no/negative income, but none of the other housing problems** |
| --- | --- | --- | --- |
| Jurisdiction as a whole | 2,780 | 470 | 0 |
| White | 1,325 | 235 | 0 |
| Black / African American | 975 | 210 | 0 |
| Asian | 40 | 25 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 400 | 0 | 0 |

Table 13 - Disproportionally Greater Need 0 - 30% AMI

|  |  |
| --- | --- |
| **Data Source:** | 2016-2020 CHAS |

\*The four housing problems are:

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

**30%-50% of Area Median Income**

| **Housing Problems** | **Has one or more of four housing problems** | **Has none of the four housing problems** | **Household has no/negative income, but none of the other housing problems** |
| --- | --- | --- | --- |
| Jurisdiction as a whole | 1,685 | 445 | 0 |
| White | 940 | 240 | 0 |
| Black / African American | 485 | 90 | 0 |
| Asian | 135 | 0 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 115 | 80 | 0 |

Table 14 - Disproportionally Greater Need 30 - 50% AMI

|  |  |
| --- | --- |
| **Data Source:** | 2016-2020 CHAS |

\*The four housing problems are:

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

**50%-80% of Area Median Income**

| **Housing Problems** | **Has one or more of four housing problems** | **Has none of the four housing problems** | **Household has no/negative income, but none of the other housing problems** |
| --- | --- | --- | --- |
| Jurisdiction as a whole | 2,100 | 2,025 | 0 |
| White | 990 | 1,030 | 0 |
| Black / African American | 735 | 660 | 0 |
| Asian | 125 | 165 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 175 | 170 | 0 |

Table 15 - Disproportionally Greater Need 50 - 80% AMI

|  |  |
| --- | --- |
| **Data Source:** | 2016-2020 CHAS |

\*The four housing problems are:

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

**80%-100% of Area Median Income**

| **Housing Problems** | **Has one or more of four housing problems** | **Has none of the four housing problems** | **Household has no/negative income, but none of the other housing problems** |
| --- | --- | --- | --- |
| Jurisdiction as a whole | 395 | 1,940 | 0 |
| White | 155 | 1,105 | 0 |
| Black / African American | 160 | 445 | 0 |
| Asian | 40 | 65 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 40 | 220 | 0 |

Table 16 - Disproportionally Greater Need 80 - 100% AMI

|  |  |
| --- | --- |
| **Data Source:** | 2016-2020 CHAS |

\*The four housing problems are:

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

**Discussion**

A review of the available data reveals that while a high percentage of households in the lowest income level (0-30% AMI) experience at least one housing problem, regardless of race/ethniTown, Hispanic households have a disproportionately greater need, with 100% of the population reporting at least one housing problem.

For households that are in the 30-50% AMI income level, Asian households have a disproportionately greater need, with 100% experiencing one or more housing problem compared to the 79.1% experienced by the jurisdiction as a whole.

At the 50-80% AMI income level, there were no racial/ethnic groups that had a disproportionately greater need than the jurisdiction average of 50.9%.

At the 80-100% AMI level, Black/African American households are just under the 10 percentage points to be considered to have a disproportionately greater need (26.4% compared to 16.9% for the jurisdiction), and the data for Asian households are most likely to experience housing problems for this income level, with 38.1% compared to the jurisdiction as a whole.

The data reviewed reveals that while households at the lowest income levels are more likely to experience a housing problem compared to the highest income level reviewed (85.5% overall compared to 16.9%), the trends demonstrate that Hispanic, Asian, and Black/African American households are more likely have a disproportionately greater need than for other households, signaling a need for targeted policies and programs to address these disparities and improve the availability of quality affordable housing for these communities.

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

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

**Introduction**

The data presented in Tables 17-20 provides details on the prevalence of severe housing problems by income level (0-30% AMI; 30-50% AMI; 50-80% AMI, and 80-100% AMI) and race/ethnic category. In addition to a lack of complete kitchen facilities and a lack of complete plumbing facilities, severe housing problems also include overcrowded households with more than 1.5 persons per room and households with cost burdens of more than 50% of income.

The analysis of this data will indicate the level of need for each race and ethnic group within that income level. The comparison of the housing need of each group to the total number of households in that income bracket will determine if any racial or ethnic groups are experiencing disproportionately greater number of severe housing problems.

A disproportionately greater number of severe housing problems exists when the members of a racial or ethnic group at an income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole.

Supplemental Table 2 is a summary of the percentage of households by income level and racial/ethnic category based upon the HUD CHAS data detailed in tables 17-20.

**Supplemental Table 2- Disproportionately Greater Need- Severe Housing Problems**



**0%-30% of Area Median Income**

| **Severe Housing Problems\*** | **Has one or more of four housing problems** | **Has none of the four housing problems** | **Household has no/negative income, but none of the other housing problems** |
| --- | --- | --- | --- |
| Jurisdiction as a whole | 2,345 | 905 | 0 |
| White | 1,205 | 350 | 0 |
| Black / African American | 730 | 455 | 0 |
| Asian | 24 | 40 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 340 | 60 | 0 |

Table 17 – Severe Housing Problems 0 - 30% AMI

|  |  |
| --- | --- |
| **Data Source:** | 2016-2020 CHAS |

\*The four severe housing problems are:

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

**30%-50% of Area Median Income**

| **Severe Housing Problems\*** | **Has one or more of four housing problems** | **Has none of the four housing problems** | **Household has no/negative income, but none of the other housing problems** |
| --- | --- | --- | --- |
| Jurisdiction as a whole | 790 | 1,335 | 0 |
| White | 435 | 740 | 0 |
| Black / African American | 250 | 325 | 0 |
| Asian | 20 | 115 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 79 | 120 | 0 |

Table 18 – Severe Housing Problems 30 - 50% AMI

|  |  |
| --- | --- |
| **Data Source:** | 2016-2020 CHAS |

\*The four severe housing problems are:

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

**50%-80% of Area Median Income**

| **Severe Housing Problems\*** | **Has one or more of four housing problems** | **Has none of the four housing problems** | **Household has no/negative income, but none of the other housing problems** |
| --- | --- | --- | --- |
| Jurisdiction as a whole | 675 | 3,450 | 0 |
| White | 390 | 1,630 | 0 |
| Black / African American | 165 | 1,230 | 0 |
| Asian | 85 | 205 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 35 | 305 | 0 |

Table 19 – Severe Housing Problems 50 - 80% AMI

|  |  |
| --- | --- |
| **Data Source:** | 2016-2020 CHAS |

\*The four severe housing problems are:

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

**80%-100% of Area Median Income**

| **Severe Housing Problems\*** | **Has one or more of four housing problems** | **Has none of the four housing problems** | **Household has no/negative income, but none of the other housing problems** |
| --- | --- | --- | --- |
| Jurisdiction as a whole | 44 | 2,290 | 0 |
| White | 24 | 1,235 | 0 |
| Black / African American | 0 | 600 | 0 |
| Asian | 20 | 85 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 0 | 265 | 0 |

Table 20 – Severe Housing Problems 80 - 100% AMI

|  |  |
| --- | --- |
| **Data Source:** | 2016-2020 CHAS |

\*The four severe housing problems are:

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

**Discussion**

*Extremely Low-Income (ELI) Households (<30% AMI)*

In Hamden, approximately 72.2% of extremely low-income households have at least one severe housing problem. The data indicates that Hispanic households have been disproportionately impacted by severe housing problems within this this income category, with a total of 85% experiencing at least 1 or more severe housing problem. White households report a percentage 5 points higher than the jurisdiction as a whole, but it does not rise to the level of being disproportionately impacted.

*Very Low-Income (VLI) Households (30%-50% AMI)*

In comparison to the extremely low-income household category, very low-income households have a lower rate of severe housing problems. Approximately 37.2% of the overall households in the jurisdiction within this VLI income category report having a severe housing problem. The data indicates that there are no racial or ethnic groups that are experiencing a disproportionately greater housing need within this income level, and 37% of White households, 43.5% of Black/African American households,14.8% of Asian households, and 39.7% of Hispanic households report a severe housing problem.

*Low Income (LI) Households (50%-80% AMI)*

For the jurisdiction, 16.4% of households in the low-income category report having at least one severe housing problem. The data indicates that Asian households at this income level are more likely to report at least one severe housing problem at a level that shows a disproportionately greater need, with 29.3% compared to the 16.4% average for the jurisdiction. At this income level, households are less likely to report a severe housing problem.

*Moderate Income (MI) Households (80%-100% AMI)*

The income level which has the lowest percentage of overall households reporting a severe housing problem is the moderate income category, with just 1.9% of all households. Asian households are the only racial/ethnic group which experience a severe housing problem at 19.0% compared to 1.9% overall. This data suggests that households at the higher income levels are more likely to find quality housing that is affordable to their income level.

In conclusion, data suggests that households in the lowest income ranges are going to have more difficulty finding quality housing that is affordable.

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

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

**Introduction:**

Disproportionately greater need of cost-burdened households is defined by HUD as those racial or ethnic groups that may be cost-burdened or severely cost-burdened at a higher percentage rate of 10 or more percentage points than the jurisdiction as a whole. The tables below provided a summary and details of the percentage of each racial/ethnic group experiencing housing cost burden. Racial/ethnic groups are sub-divided by income category of less than 30% (no cost burden), between 30-50% (cost burden), and above 50% (severely cost burden) of gross income on housing costs, and households whose income is zero or negative and are not cost-burdened but may require housing assistance.

The data from the HUD CHAS data in Table 21 is summarized in the below Supplemental Table 3 to provide additional details on a percentage basis.

S**upplemental Table 3- Disproportionately Greater Need- Housing Cost Burdens**



**Housing Cost Burden**

| **Housing Cost Burden** | **<=30%** | **30-50%** | **>50%** | **No / negative income (not computed)** |
| --- | --- | --- | --- | --- |
| Jurisdiction as a whole | 14,805 | 3,525 | 3,679 | 140 |
| White | 9,045 | 1,585 | 1,995 | 95 |
| Black / African American | 3,445 | 1,340 | 1,095 | 20 |
| Asian | 735 | 200 | 95 | 25 |
| American Indian, Alaska Native | 0 | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 | 0 |
| Hispanic | 1,175 | 325 | 455 | 0 |

Table 21 – Greater Need: Housing Cost Burdens AMI

|  |  |
| --- | --- |
| **Data Source:** | 2016-2020 CHAS |

**Discussion:**

According to the 2020 CHAS data, approximately 32.7% of all households in the Town of Hamden spend 30% or more of their income on housing costs and are considered cost burdened. This includes households that spend 50% or more of their income on housing costs. Severely cost burdened households have higher levels of housing instability and need additional support. In the entire jurisdiction, 16.7% of all households are severely cost burdened.

There were no racial or ethnic groups which showed a disproportionately greater need over the entire jurisdiction as a whole, however for both cost-burdened and severely-cost burdened households, Black/African American are most likely to experience these housing problems, with 22.8% spending between 30-50% of their total household income on housing costs, and an additional 18.6% spending more than 50% of their income on housing. The rate of Asian households being cost burdened are 19.4% spending between 30-50% of their income on housing, and 9.2% spending more than 50%. Hispanic households also experience a housing cost burden with 16.6% being cost burdened, and 23.3% being severely cost burdened.

The data further demonstrates that households in lower income levels, regardless of their racial/ethnic group, are likely to be paying more than 30% of their monthly income on housing expenses.

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

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

The previous data analysis on housing problems and cost burden indicate there are racial/ethnic categories that have a disproportionately greater need based upon their income category. The information is further summarized below.

The groups/income levels where data suggests a disproportionately greater need are as follows:

* For households reporting one or more housing problem, Hispanic households in the 0-30% AMI category, Asian households earning 30-50% AMI, and Black/African American and Asian Households report these housing problems at a rate 10 percentage points or higher than the overall jurisdiction.
* For households reporting one or more severe housing problem, Hispanic households at 0-30% AMI and Asian households at both 50-80% and 80-100% AMI demonstrate a disproportionately greater need for quality housing that is affordable to their income group.
* For households that experience a housing cost burden and pay 30% or more of their income on housing, there were no ethnic/racial groups with a disproportionately greater need than the jurisdiction average at each income level.

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

The disparities in housing problems by income level and racial/ethnic group highlight that overall, households at every income level are experiencing cost burden and paying more of their income for housing.

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

The data provided does not directly specify the geographic locations or neighborhoods where Black / African American households with disproportionately greater housing need are concentrated.

## NA-35 Public Housing – 91.205(b)

**Introduction**

The Hamden Housing Authority (HHA) provide safe, decent, and affordable housing to low and moderate-income families. The HHA is governed by a five-member Board of Commissioners. The HHA does not own any HUD public housing units and operates a Section 8 Housing Choice Voucher Program with a total of 305 vouchers, which is tenant based housing which subsidizes the rental expense for income eligible households by ensuring they pay no more than 30% of their gross adjusted income, minus allowable deductions, for their total housing expense including rent and utilities. The HHA operates 190 units of elderly/disabled housing; 30 units of congregate housing and 4 units of affordable housing which were developed using non-federal funding.

Tables 22-26 provide information on the HHA voucher program and characteristics of residents using available Public and Indian Housing program PIC

**Totals in Use**

| **Program Type** | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Certificate** | **Mod-Rehab** | **Public Housing** | **Vouchers** | | | | | |
| **Total** | **Project -based** | **Tenant -based** | **Special Purpose Voucher** | | |
| **Veterans Affairs Supportive Housing** | **Family Unification Program** | **Disabled**  **\*** |
| # of unit vouchers in use | 0 | 0 | 0 | 313 | 0 | 313 | 0 | 0 | 0 |

Table 22 - Public Housing by Program Type

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

|  |  |
| --- | --- |
| **Data Source:** | PIC (PIH Information Center) |

**Characteristics of Residents**

| **Program Type** | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Certificate** | **Mod-Rehab** | **Public Housing** | **Vouchers** | | | | |
| **Total** | **Project -based** | **Tenant -based** | **Special Purpose Voucher** | |
| **Veterans Affairs Supportive Housing** | **Family Unification Program** |
| Average Annual Income | 0 | 0 | 0 | 15,538 | 0 | 15,538 | 0 | 0 |
| Average length of stay | 0 | 0 | 0 | 6 | 0 | 6 | 0 | 0 |
| Average Household size | 0 | 0 | 0 | 2 | 0 | 2 | 0 | 0 |
| # Homeless at admission | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| # of Elderly Program Participants (>62) | 0 | 0 | 0 | 60 | 0 | 60 | 0 | 0 |
| # of Disabled Families | 0 | 0 | 0 | 59 | 0 | 59 | 0 | 0 |
| # of Families requesting accessibility features | 0 | 0 | 0 | 313 | 0 | 313 | 0 | 0 |
| # of HIV/AIDS program participants | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| # of DV victims | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Table 24 – Characteristics of Public Housing Residents by Program Type

|  |  |
| --- | --- |
| **Data Source:** | PIC (PIH Information Center) |

**Race of Residents**

| **Program Type** | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Race** | **Certificate** | **Mod-Rehab** | **Public Housing** | **Vouchers** | | | | | |
| **Total** | **Project -based** | **Tenant -based** | **Special Purpose Voucher** | | |
| **Veterans Affairs Supportive Housing** | **Family Unification Program** | **Disabled**  **\*** |
| White | 0 | 0 | 0 | 46 | 0 | 46 | 0 | 0 | 0 |
| Black/African American | 0 | 0 | 0 | 267 | 0 | 267 | 0 | 0 | 0 |
| Asian | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| American Indian/Alaska Native | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

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

Table 25 – Race of Public Housing Residents by Program Type

|  |  |
| --- | --- |
| **Data Source:** | PIC (PIH Information Center) |

**EthniTown of Residents**

| **Program Type** | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **EthniTown** | **Certificate** | **Mod-Rehab** | **Public Housing** | **Vouchers** | | | | | |
| **Total** | **Project -based** | **Tenant -based** | **Special Purpose Voucher** | | |
| **Veterans Affairs Supportive Housing** | **Family Unification Program** | **Disabled**  **\*** |
| Hispanic | 0 | 0 | 0 | 59 | 0 | 59 | 0 | 0 | 0 |
| Not Hispanic | 0 | 0 | 0 | 254 | 0 | 254 | 0 | 0 | 0 |

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

Table 26 – EthniTown of Public Housing Residents by Program Type

|  |  |
| --- | --- |
| **Data Source:** | PIC (PIH Information Center) |

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

There are 313 families requesting accessibility features in the public housing program. This indicates a significant demand for housing units that are equipped with features to accommodate physical disabilities or other accessibility needs. This demand suggests that accessible housing is a key area of concern for public housing tenants and applicants.

Characteristics of Public Housing Residents:

* The data indicates that 59 families in the voucher program are classified as disabled, pointing to a notable population with specific housing needs related to accessibility.
* Additionally, there are 60 elderly program participants (aged 62 or older), who often require accessible housing due to mobility or health challenges that increase with age.

Given the considerable number of families requesting accessibility features and the presence of elderly and disabled residents, there is a clear need for more accessible public housing units. Addressing this demand would help ensure that people with disabilities and elderly individuals have the housing options they need to live independently and safely. It is worth noting that stakeholder report the waiting list for public housing has been closed for multiple years, and there is little to no turnover.

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

A substantial number of families, 313 in total, are requesting accessibility features for their units. This includes 59 disabled families and 60 elderly program participants (aged 62 or older). These residents have specific needs for accessible housing, such as wheelchair ramps, wider doorways, and other accommodations to ensure they can live independently and safely. Addressing these accessibility needs is a priority for enhancing the quality of life for these vulnerable groups.

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

Based on the data above, Public Housing residents have lower incomes compared to the broader population. With an average annual income of $15,538 for Housing Choice Voucher holders, they face severe challenges in affording housing. In contrast, the general population typically has a wider range of income levels, and while affordability is an issue for many, it is not as acute for those with higher incomes.

Public Housing residents are also more vulnerable to housing instability due to their lower incomes. The small average household size in the voucher program (2 people per household) suggests that many families are living with limited financial resources and are at higher risk of housing instability compared to the general population, which has more varied housing options and financial flexibility.

**Discussion**

## NA-40 Homeless Needs Assessment – 91.205(c)

**Introduction:**

While specific data on the exact number of homeless individuals in Hamden is limited, the broader New Haven metropolitan area has reported an uptick in homelessness, including in suburban areas like Hamden. The primary factors driving homelessness in the town include housing affordability, economic hardship, and the lack of sufficient emergency shelter and supportive housing options. Many residents at risk of homelessness struggle with rising rent prices and limited income, which increases their vulnerability and risk of eviction and displacement.

Hamden has limited specialized homeless services within the town itself. Many residents facing homelessness turn to services available in the neighboring New Haven area, which includes emergency shelters, transitional housing, and supportive housing programs. However, the availability of these services is stretched thin, and long waitlists for shelter and assistance are common. There is a lack of sufficient emergency housing and temporary shelter within Hamden, meaning that many individuals must seek help in neighboring cities or face longer periods of instability.

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

**Nature and Extent of Homelessness: (Optional)**

| **Race:** | **Sheltered:** | **Unsheltered (optional)** |
| --- | --- | --- |
| **EthniTown:** | **Sheltered:** | **Unsheltered (optional)** |

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

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

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

**Discussion:**

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

**Introduction:**

This section will discuss the characteristics and needs of persons in various subpopulations of the Town of Hamden who are not homeless but may require supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with HIV/AIDS and their families, persons with alcohol or drug addiction, victims of domestic violence, and persons with a criminal record or who were formerly incarcerated.

Persons with special needs include the elderly and frail elderly, persons with severe mental illness, persons with developmental disabilities, persons with physical disabilities, persons with alcohol/other drug addictions. In addition, many persons with special needs also have very low incomes.

**Describe the characteristics of special needs populations in your community:**

Elderly

Elderly persons are more likely to live on fixed, very low incomes or require special supportive service to complete their daily routines. This means elderly residents especially need affordable housing options and easy access to service providers.

According to ACS 2017-2021 Five Year Estimates, approximately 16% of the Town’s population is aged 65 or over. Of these, 32% are estimated to have some disability. The Hamden Housing Authority and the Hamden Elderly Services Department address the supportive housing/service needs of the elderly, frail elderly and disabled, but do not run any congregant housing. Currently, all of the two hundred twenty (220) rental units managed by the Housing Authority are occupied by elderly and disabled individuals (4 additional units are multi-family). The Housing Authority does not anticipate a loss of units. The Davenport/Dunbar Residence, under the management of Davenport/Dunbar Association, provides three hundred forty-three (343) units of elderly housing.

Persons with Disabilities

The 2017-2021 ACS data estimate 10% of the adult population aged 18 and older to have a disability. Individuals with disabilities that impact mobility would require modifications to housing to include accessibility features to allow individuals to live independently and reduce the need for assisted living facilities. Stakeholder feedback reported that disabled persons that receive SSI are in need of rental subsidies to make housing affordable. The amount of SSI payment for individuals is $967 per month in 2025 which is not sufficient to maintain housing without being cost burdened.

Substance Abuse and/or Mental Health Issues

There are no housing based facilities that provide services for substance abuse or mental health located within the Town of Hamden. Residents in need of these facilities are referred to programs located in New Haven by the Town’s Community Services Department. The prevalence of substance abuse is monitored and reported by the Quinnipiack Valley Health Department (QVHD) and includes information about the region that includes the Town of Hamden. The most recent report *Overdose Data to Action: Trends in Substance Use, Overdose, and Treatment in the Quinnipiack Valley and New Haven* was reviewed and a summary is provided below:

* The number of substance abuse related hospital encounters increased by 10% between 2012 and 2021,
* The number of accidental overdoses averaged 15/year between 2015 and 2023.
* For the same time period, the majority of overdoses resulting in death were related to opioid usage, with Fentanyl being the controlled substance in 87 of the total 124 cases.
* The trend of non-fatal overdoses between 2018 and 2022 show a steady increase with an increase of approximately 80% between this time period.

The QVHD 2023 report suggests the increase in substance abuse can be partially blamed on the COVID-19 pandemic, as the social isolation paired with restrictions in availability of mental health services led to an increase in fentanyl use. The financial insecurities caused by substance abuse can lead to housing instability and homelessness, and programs modeled under Housing First initiatives, improving economic outlooks, mental health support, and providing substance abuse services simultaneously are more successful in meeting the needs of this population.

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

The survey conducted as part of the outreach asked participants to prioritize housing needs, and housing for seniors and persons with disabilities were considered medium and high needs. During the stakeholder consultation sessions, it was reported there is a general lack of affordable housing for seniors, and waiting lists are long for eligible households waiting for a unit to become available. For non-homeless persons with substance abuse or mental health disorders, there is a need for supportive services to prevent homelessness or stabilize housing through treatment and access to economic opportunities.

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

The State of Connecticut Department of Public Health reports that the number of individuals diagnosed with HIV/AIDS in the Town of Hamden to be 228 as of their 2020 report. With males making up 67.1% of the total. The average number of new cases diagnosed per year are between 11-25 annually. A service provider, Leeway, Inc., provides permanent supportive housing for persons living with HIV/AIDS and operates facilities located in New Haven.

**If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))**

Not applicable as the Town of Hamden does not receive HOME funds to support TBRA activities.

**Discussion:**

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

**Describe the jurisdiction’s need for Public Facilities:**

The public facilities category includes a range of activities to address non-housing community development needs such as community centers and parks that benefit low- or moderate-income neighborhoods. Residents and stakeholders that participated in the public meetings and the community needs survey identified the following public facility needs as high priorities for the Town of Hamden.

* Community Centers
* Senior Centers
* Childcare Centers
* Healthcare Facilities
* Mental Health Facilities, and
* Parks and Recreation Facilities

Neighborhood and commercial district revitalization activities that were considered the highest priority include sidewalk improvements and reconstruction, improvements to street lighting, transportation improvements, and demolition of blighted structures.

**How were these needs determined?**

Outreach was conducted through stakeholder sessions and a public needs hearing held in October 2024. Attendees were asked to complete an online and manual survey to provide insight into what the community believes are the highest needs for community development initiatives. There were a total of fifty-five (55) responses to the online survey, with 10 additional manual responses received. Responses to the survey indicated that residents are interested in seeing improvements to sidewalks and adding bike lanes to roadways.

**Describe the jurisdiction’s need for Public Improvements:**

Through CDBG funds, the County can also fund the construction, rehabilitation, or installation of public improvements. Public improvements include, but are not limited to, street and sidewalk improvements, water and sewer installation, and maintenance and ADA compliance construction and rehabilitation.

Residents that participated in the community needs survey advised that sidewalk reconstruction and transportation were the highest needs, while sanitary sewer systems, potable water systems, water treatment, wastewater treatment, and storm sewer projects received lower priority rankings.

**How were these needs determined?**

Outreach was conducted through stakeholder sessions and a public needs hearing held in October 2024. Attendees were asked to complete an online and manual survey to provide insight into what the community believes are the highest needs for community development initiatives. There were a total of fifty-five (55) responses to the online survey, with 10 additional manual responses received. Responses to the survey indicated that residents are interested in seeing sidewalk reconstruction projects and improvements to the transportation systems.

**Describe the jurisdiction’s need for Public Services:**

Through CDBG funds, the Town of Hamden can support a variety of public services. Figure 1 below shows the rankings of High, Medium, or Low for services needed.

Participants in the survey reported a high need for services that would meet food insecurity needs, Elderly Services, foster youth services and services for those aging out of the foster care system, and Domestic Violence Services. During the stakeholder sessions, participants advised mental health services and case managers are needed to provide supportive services to help families obtain and maintain housing stability.

**Figure 1- Public Services Needs**

*Source*: Town of Hamden Survey October 2024

**How were these needs determined?**

Needs were determined by including stakeholders and citizens in the public needs assessment process, mainly through completing a survey.

# Housing Market Analysis

## MA-05 Overview

**Housing Market Analysis Overview:**

Hamden, Connecticut, is an urban-suburban hybrid town within the New Haven metropolitan area. The town’s housing market has faced challenges in recent years, shaped by a mix of factors including population demographics, housing demand, affordability, and economic conditions. The following housing market analysis provides an overview of the key trends and issues that will guide Hamden’s 2025-2029 Consolidated Plan.

Hamden's housing stock has generally consisted of single-family homes and small multi-family buildings, with a significant portion of older housing stock built prior to the 1970s. Over the past decade, the town has seen moderate growth in its housing supply, but demand for housing—particularly affordable units—continues to outpace availability. A key issue is the rising demand for rental units due to younger households and individuals preferring the flexibility of renting. However, the town has faced a shortage of affordable rental units, with increasing rents in both the private market and public housing.

Affordability remains one of the central housing challenges in Hamden. The town’s median household income has not kept pace with rising housing costs, resulting in many households spending a significant portion of their income on housing. In particular, renters and lower-income families are disproportionately affected by housing cost burdens. The gap between housing costs and wages has been widening, making it difficult for many residents to find affordable homes.

The issue of affordability is exacerbated by the lack of new affordable housing development, as rising construction costs and limited funding sources have hindered the production of new affordable units. Additionally, while public housing and housing vouchers are available, demand far exceeds supply, contributing to long waitlists and limited opportunities for low-income families.

A substantial portion of Hamden’s housing stock is older, with many homes and apartment buildings built before the 1970s. This aging housing stock faces challenges related to maintenance and infrastructure needs, which could become more pressing in the coming years. As a result, there is a growing need for investments in rehabilitation and the modernization of older units, particularly those in lower-income neighborhoods.

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

**Introduction**

This section will examine the estimated current supply of housing within the Town of Hamden, including information on the type and size of the units by tenure (owners/renters). The following Tables 31 and 32 describe the existing housing supply according to HUD’s CHAS data from the 2016-2020 American Community Survey.  The data shows that of the approximately 22,165 total housing units housing units sized zero to 3 bedroom units, 64% are owner occupied, and 36% are renter occupied. There are a limited number of 1 bedroom owner occupied units, with a total of 560 units, representing only 4% of the total housing stock. The majority of owner-occupied units have 3 or more bedrooms, at 75% of the total available for homeownership.

**All residential properties by number of units**

| **Property Type** | **Number** | **%** |
| --- | --- | --- |
| 1-unit detached structure | 13,850 | 56% |
| 1-unit, attached structure | 1,105 | 4% |
| 2-4 units | 3,260 | 13% |
| 5-19 units | 2,735 | 11% |
| 20 or more units | 3,950 | 16% |
| Mobile Home, boat, RV, van, etc | 0 | 0% |
| ***Total*** | ***24,900*** | ***100%*** |

Table 31 – Residential Properties by Unit Number

|  |  |
| --- | --- |
| **Data Source:** | 2016-2020 ACS |

**Unit Size by Tenure**

|  | **Owners** | | **Renters** | |
| --- | --- | --- | --- | --- |
| **Number** | **%** | **Number** | **%** |
| No bedroom | 15 | 0% | 425 | 5% |
| 1 bedroom | 560 | 4% | 2,725 | 34% |
| 2 bedrooms | 2,915 | 21% | 3,225 | 40% |
| 3 or more bedrooms | 10,615 | 75% | 1,685 | 21% |
| ***Total*** | ***14,105*** | ***100%*** | ***8,060*** | ***100%*** |

Table 32 – Unit Size by Tenure

|  |  |
| --- | --- |
| **Data Source:** | 2016-2020 ACS |

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

According to the HUD database for Multifamily Properties with Assistance and Section 8 Contracts, a total of 436 subsidized affordable housing units are located within the town of Hamden. We can infer these affordable units are included in the number of total residential units of the total housing stock, which is 24, 900 according to the 2020 ACS data. The percentage of subsidized units to the total units is approximately 1.7%. The HHA provides an additional unit count of 224 affordable units, which brings the total known brick and mortar affordable units to 660. Combined with the total vouchers for tenant based rental assistance operated by HHA (330) the total number of units assisted with federal, state, and local programs is estimated at 990, representing approximately 3.9% of the housing stock.

Federal, state, and local programs often target low- to moderate-income households, and specific programs aim to provide affordable housing to individuals and families facing housing instability. These programs can include Section 8 Housing Choice Vouchers, Public Housing, and programs at the state level through the Connecticut Housing Finance Authority. The total number of tenant-based voucher rental assistance being utilized in the Town of Hamden is unknown.

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

A review of the National Housing Preservation Database (NHPD) shows that there are no affordable housing units expected to be lost for the immediate 5-year period covered by the 2025-2029 Consolidated Plan. In the next decade, there are a total of 72 properties that may be lost as the affordability periods will expire for the Putnam Avenue, Highwood Square, and River Ridge properties.

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

The 2016-2020 ACS data estimates the number of households in the Town of Hamden to be 22,155 (see Table 5 in Section NA-05) Based upon the available data it appears that there are enough 0-3 bedroom size units to meet the needs of the population.

The exists a shortage of affordable housing units in Hamden, which leaves a significant unmet need for the population, particularly for low-income and vulnerable groups. With an overall housing stock of 24,900 residential properties, a substantial portion of Hamden's housing consists of larger single-family homes that are typically owner-occupied, while rental housing options, which tend to be more affordable for low-income households, make up a smaller portion of the current housing inventory. Furthermore, the rental market is already strained, with high demand and limited availability of affordable units.

Affordable housing units, which are designed to serve low-income families, seniors, individuals with disabilities, and other vulnerable populations, are critical in addressing housing stability. However, the shortage of these units means that individuals and families in need of affordable housing are potentially going to wait several years for an affordable unit to become available.

**Describe the need for specific types of housing:**

Hamden has a significant need for larger rental units, particularly for families with children. Affordable housing developments should include more 3-bedroom or larger units to accommodate larger families. These units should be affordable for households earning 80% or less of the Area Median Income (AMI). Additionally, as the population ages, there is a growing demand for housing that caters specifically to seniors, especially those with low or fixed incomes. Public housing for seniors should include accessible units designed for people with mobility impairments, as well as units with support services for elderly residents. This type of housing should be located near public transportation, healthcare services, and community centers to meet the needs of aging residents.

**Discussion**

The demand for housing that is affordable for households at every income level is high, especially for units that incorporate supportive services and accessibility features to meet the diverse needs of Hamden's low-income and vulnerable populations. Increasing the supply of the affordable housing stock would result in better housing stability and improve the quality of life for the lower-income population in the Town of Hamden.

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

**Introduction**

The following tables show the cost of both owner and renter housing in the Town of Hamden, based upon the 2016-2020 ACS data.

**Cost of Housing**

|  | **Base Year: 2009** | **Most Recent Year: 2020** | **% Change** |
| --- | --- | --- | --- |
| Median Home Value | 230,800 | 225,500 | (2%) |
| Median Contract Rent | 1,129 | 1,221 | 8% |

Table 33 – Cost of Housing

|  |  |
| --- | --- |
| **Data Source:** | 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year) |

| **Rent Paid** | **Number** | **%** |
| --- | --- | --- |
| Less than $500 | 925 | 11.5% |
| $500-999 | 1,740 | 21.6% |
| $1,000-1,499 | 3,155 | 39.2% |
| $1,500-1,999 | 1,900 | 23.6% |
| $2,000 or more | 330 | 4.1% |
| ***Total*** | ***8,050*** | ***100.0%*** |

Table 34 - Rent Paid

|  |  |
| --- | --- |
| **Data Source:** | 2016-2020 ACS |

**Housing Affordability**

| **Number of Units affordable to Households earning** | **Renter** | **Owner** |
| --- | --- | --- |
| 30% HAMFI | 640 | No Data |
| 50% HAMFI | 1,665 | 1,075 |
| 80% HAMFI | 4,985 | 4,115 |
| 100% HAMFI | No Data | 5,945 |
| ***Total*** | ***7,290*** | ***11,135*** |

Table 35 – Housing Affordability

|  |  |
| --- | --- |
| **Data Source:** | 2016-2020 CHAS |

**Monthly Rent**

| **Monthly Rent ($)** | **Efficiency (no bedroom)** | **1 Bedroom** | **2 Bedroom** | **3 Bedroom** | **4 Bedroom** |
| --- | --- | --- | --- | --- | --- |
| Fair Market Rent | 1251 | 1374 | 1676 | 2062 | 2348 |
| High HOME Rent | 1251 | 1374 | 1676 | 1928 | 2131 |
| Low HOME Rent | 1016 | 1088 | 1306 | 1509 | 1683 |

Table 36 – Monthly Rent

|  |  |
| --- | --- |
| **Data Source:** | 2024 HUD FMR and HOME Rent Limits-Effective June 1, 2024 |

**Is there sufficient housing for households at all income levels?**

The number of units affordable to households earning 30% of the Area Median Family Income (HAMFI) is limited, with only 640 rental units affordable at this income level. For households earning 50% of HAMFI, there are 1,665 units with rents affordable to households with this income level, and 1,075 owner occupied units affordable for low-income homeowners. The supply of housing units affordable for households at or below 50% HAMFI is constrained.

There is a higher availability of rental units affordable to households at the 80% HAMFI level. For households with incomes in the 80% of HAMFI, there are a larger number of rental units (4,985) and owner-occupied units (4,115) to meet the housing need for moderate income households. While this may suggest that there is more housing affordability for moderate-income households, there is still potentially a gap in the number of households in this income range compared to available units.

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

This data on housing affordability in the Town of Hamden, in comparison to HUD’s Fair Market Rent, suggests that the overall housing market in Hamden is increasingly becoming less affordable, as the especially for lower-income renters. The fact that a large portion of renters (39.2%) are paying between $1,000 and $1,499 for rent highlights the potential cost burden for households in the lower income ranges. There is a significant gap between the affordability of units for those earning at or below 50% of HAMFI and the actual availability of affordable units, particularly for households at 30% HAMFI. This suggests an increased demand for more units that are affordable to households in the lower-income ranges, and increasingly for those at or below 30% HAMFI.

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

The Fair Market Rent (FMR) for a 1-bedroom unit is $1,374, which is within the same range indicated for rents paid. However, rent affordability greatly diminishes with each increase in bedroom size, as the FMR is for a 2-bedroom unit is $1,676, and 3 bedroom units exceed $2,000 per month. These rent levels appear to align closely with the rents reported in the 2016-2020 ACS Data, however the comparison is using 2024 FMR to 2020 reported rent costs. The actual rents in the Town of Hamden can be expected to be higher than the ACS data reports, due to housing market trends since the COVID-19 pandemic. A review of the Rent Café website indicates the actual average rent to be $2,033 for a 931 square foot apartment. The rise in market rate for rental units in the Town of Hamden would have a negative impact on housing stability for lower-income households.

The Low HOME Rent is what HUD considers to be affordable to households considered low-income, whose household income does not exceed 50% of the area median income. In comparing the Low HOME rent standard for a 1-bedroom unit ($1,088) to the estimated actual cost for a 1 bedroom unit ($2,033) it is clear that households in the lower-income range will be cost-burdened in the current rental market.

**Discussion**

Between the base year of 2009 and the most recent year of 2020, the cost of housing in Hamden has experienced moderate changes. The median home value decreased slightly by 2%, from $230,800 to $225,500. In contrast, the median contract rent has increased by 8%, rising from $1,129 to $1,221. This increase in rent suggests a growing pressure on renters in the area, particularly for low- and moderate-income households.

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

**Introduction**

The following definitions are used when evaluating units as substandard and identifying those that are suitable for rehabilitation.

Housing Conditions: Condition of units is assessed using the same criteria, for the most part, as in the Needs Assessment. This includes: 1) lacks complete plumbing facilities, 2) lacks complete kitchen facilities, 3) more than one person per room, 4) cost burden (amount of income allocated to housing) is greater than 30%, and 5) is compliance with applicable building code standards.

It should be noted that 73% of the owner-occupied housing units had no selected condition, while 51% of the renter-occupied units had no selected condition.

**Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":**

Standard Condition: No major structural defects; adequate plumbing and kitchen facilities; appearance which does not create a blighting influence; and the house meets additional, more stringent, local standards and building codes, including lead-based paint clearance.

Substandard Condition but Suitable for Rehabilitation: The nature of the substandard condition makes rehabilitation both financially and structurally feasible.

**Condition of Units**

| **Condition of Units** | **Owner-Occupied** | | **Renter-Occupied** | |
| --- | --- | --- | --- | --- |
| **Number** | **%** | **Number** | **%** |
| With one selected Condition | 3,855 | 27% | 3,690 | 46% |
| With two selected Conditions | 0 | 0% | 0 | 0% |
| With three selected Conditions | 0 | 0% | 0 | 0% |
| With four selected Conditions | 0 | 0% | 0 | 0% |
| No selected Conditions | 10,250 | 73% | 4,365 | 54% |
| ***Total*** | ***14,105*** | ***100%*** | ***8,055*** | ***100%*** |

Table 37 - Condition of Units

|  |  |
| --- | --- |
| **Data Source:** | 2016-2020 ACS |

**Year Unit Built**

| **Year Unit Built** | **Owner-Occupied** | | **Renter-Occupied** | |
| --- | --- | --- | --- | --- |
| **Number** | **%** | **Number** | **%** |
| 2000 or later | 935 | 7% | 1,065 | 13% |
| 1980-1999 | 2,550 | 18% | 2,490 | 31% |
| 1950-1979 | 6,170 | 44% | 2,950 | 37% |
| Before 1950 | 4,450 | 32% | 1,555 | 19% |
| ***Total*** | ***14,105*** | ***101%*** | ***8,060*** | ***100%*** |

Table 38 – Year Unit Built

|  |  |
| --- | --- |
| **Data Source:** | 2016-2020 CHAS |

**Risk of Lead-Based Paint Hazard**

| **Risk of Lead-Based Paint Hazard** | **Owner-Occupied** | | **Renter-Occupied** | |
| --- | --- | --- | --- | --- |
| **Number** | **%** | **Number** | **%** |
| Total Number of Units Built Before 1980 | 10,620 | 75% | 4,505 | 56% |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  |  |  |  |  |
| Housing Units built before 1980 with children present | 720 | 5% | 310 | 4% |

Table 39 – Risk of Lead-Based Paint

|  |  |
| --- | --- |
| **Data Source:** | 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present) |

**Vacant Units**

|  | **Suitable for Rehabilitation** | **Not Suitable for Rehabilitation** | **Total** |
| --- | --- | --- | --- |
| Vacant Units | 2,620 | unknown | 2,620 |
| Abandoned Vacant Units | Unknown | Unknown | Unknown |
| REO Properties | Unknown | Unknown | Unknown |
| Abandoned REO Properties | Unknown | Unknown | Unknown |

Table 40 - Vacant Units

**Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.**

The housing stock in the Town of Hamden aging, with the majority of dwelling units built before 1980. A total of 78% of the owner occupied units, and 56% of the renter occupied units are over 40 years old. The age of housing added to limited resources available to the low- and moderate-income households contributes to the need for housing rehabilitation programs to assist homeowners with repairs needed to maintain the habitability of the home.

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

The CHAS data reported in Table 39 provides a picture of the lead-based paint hazards, due to the high number of housing units having been built prior to 1980. Of the total 15,125 existing pre-1980 built homes, there are an estimated 720 owner-occupied and 310 renter occupied homes with children. The need to evaluate for the presence of lead-based paint is necessary and is included as part of the existing housing rehabilitation programs, in accordance with HUD’s Lead Based Paint policy guidance.

**Discussion**

The number of vacant, abandoned vacant, REO properties, and REO abandoned properties did not populate any data in IDIS for Table 40, and the Town of Hamden does not monitor the condition of all vacant units within their boundaries. The vacancy data used in this discussion is from the ACS 5-Year Estimate for 2017-2021 and provides data that there were an estimated 2,620 vacant units in the Town of Hamden . It is unknown

The number of REO is not tracked as many banks that own properties maintain a separate list of assets, and not all REO properties will be listed for sale at any given time.

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

**Introduction**

There are no HUD public housing units located in the Town of Hamden; however the Hamden Housing Authority (HHA) does operate subsidized affordable housing units which were funded by the State of Connecticut. The HHA does manage a total of 305 HUD funded Housing Choice Voucher, which subsidize rent for income eligible households to ensure their housing cost does not exceed 30% of their adjusted gross monthly income.

**Totals Number of Units**

| **Program Type** | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Certificate** | **Mod-Rehab** | **Public Housing** | **Vouchers** | | | | | |
| **Total** | **Project -based** | **Tenant -based** | **Special Purpose Voucher** | | |
| **Veterans Affairs Supportive Housing** | **Family Unification Program** | **Disabled**  \* |
| # of units vouchers available |  |  |  | 305 |  |  | 0 | 0 | 0 |
| # of accessible units |  |  |  |  |  |  |  |  |  |

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

Table 41 – Total Number of Units by Program Type

|  |  |
| --- | --- |
| **Data Source:** | PIC (PIH Information Center) |

**Describe the supply of public housing developments:**

There are no public housing developments located in the Town of Hamden.

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

There are no public housing developments located in the Town of Hamden.

**Public Housing Condition**

| **Public Housing Development** | **Average Inspection Score** |
| --- | --- |
|  |  |

Table 42 - Public Housing Condition

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

Not applicable

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

The HHA has an office staff that assists and work with residents for a better quality of life, including a Resident Services Coordinator who will link residents with the necessary services and monitor their continued needs.  The Housing Authority has a maintenance staff on call 24 hours a day, seven days a week. Work orders are done within 24 hours and the properties are all well maintained.

**Discussion:**

## 

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

**Introduction**

The Town of Hamden does not have any permanent shelter beds located within the jurisdiction, and persons experiencing homelessness are referred to shelters operating in New Haven for services.

The Town operates a temporary overnight warming center during the winter months to provide refuge for persons experiencing homelessness. The warming center is not a shelter because no beds are provided but serves as a safe place indoors as protection to the harsh weather conditions. The warming center is operated in partnership with the Columbus House, is open between January through the end of March, and is located in the Keefe Community Center. In 2025, hours were extended at the shelter due to exceptionally freezing weather conditions, and to meet the immediate needs in the community. The warming center has been operated since 2019, and it is anticipated the service will be continued during the next 5-year period.

**Facilities and Housing Targeted to Homeless Households**

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

Table 43 - Facilities and Housing Targeted to Homeless Households

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

In January 2019, the Town opened the Overnight Winter Warming shelter, however there is no year-round shelter. Persons experiencing homelessness are referred to homeless services providers with facilities in New Haven. The year-round shelter needs of the Town's homeless population are now primarily met by facilities in New Haven. Healthcare outreach to homeless is provided through the Cornell Scott Hill Health Center. Both CSHHC and Columbus House Outreach and Engagement Team offer shelter intake and case management services to Hamden’s homeless.

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

The services available to persons experiencing homelessness in the Town of Hamden are limited to food pantries as there are no emergency or transitional shelter facilities located in the jurisdiction. The Columbus House partners with the Town to operate the warming center in the winter at the Keefe Community Center, and warming center staff also conduct outreach on the homeless that utilize the center and attempt to connect them to other available resources. There is a resource list maintained by the Community Services office of various organizations that provide food pantry services or meals to the homeless.

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

**Introduction**

Persons with special needs include elderly persons, 65 years of age or older, persons living with disabilities, persons suffering from drug or alcohol addiction, and persons with HIV/AIDS. Persons within these subpopulations are more vulnerable and at risk of housing instability due to limited income and access to targeted services. The data presented in this section provides information on the facilities and services available to persons that are characterized as having special needs and additional services available to assist these populations to become stably housed.

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

*Elderly*

Hamden Senior Services provides a resource center for residents 60 years of age and older. It operates the Miller Senior Center which provides programs and services. Elderly homeowners may require modifications to their home to allow for aging in place and forego transition to adult care facilities. However, the cost of retrofitting, and even repairs, to the home is high and unaffordable. The elderly persons who can remain in their homes will require an increased need for in home care programs and other services to continue independent living.

*Persons with Disabilities*

The housing needs of the persons with physical disabilities vary in comparison to persons with a behavioral health disorder, especially based on the extent of the disability and individual needs and preferences. Persons who have a developmental or physical disability may require structural modifications for accessibility in their homes, or accessible rental units if renting. Persons with developmental, physical, or behavioral health disabilities require housing with more intensive supportive services such as transportation, case management, supported employment, support coordination, life skill building, in-home care, and therapies.

*Developmentally Disabled*

There are two residential programs in Hamden serving the needs of persons with developmental disabilities, the Kennedy Center and HART United. There are agencies in the Greater New Haven Area that provide vocational life skills and supportive services to persons with intellectual disabilities. Although these agencies provide a variety of living arrangements there is a continuing need to provide additional affordable housing and services, particularly as cultural shifts provide more opportunities for those with developmental disabilities.

*HIV/AIDS*

The State of Connecticut administers the Housing Opportunities for Persons with AIDS (HOPWA) program and allocates dollars through the Eligible Metropolitan Statistical Area (EMSA) of New Haven and the surrounding areas. Columbus House, Inc. is a non-profit organization that implement HOPWA assistance programs in Eastern Connecticut. Funds are used for eligible households to improve housing stability for this vulnerable population through tenant based rental assistance, short term rent, mortgage, and utility assistance, and case management.

*Public Housing Residents*

The most immediate needs of public housing residents are employment training and access to employment opportunities to create opportunity for economic mobility.  Finding suitable employment is a direct link to becoming self-sufficient. Within the jurisdiction, the HHA provide voucher participants with the opportunity to participate in a Family Self-Sufficiency (FSS) program which assists participating households in becoming economically independent and self-sufficient through achieving educational and employment goals. FSS combines case management, education, job training, and ongoing support.

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

The Town has a limited number of services and lacks facilities to meet the needs of persons who are not homeless but require supportive housing. There are also limited services and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

These services and facilities are limited because the resources required to operate and to maintain these entities are scarce.

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

The Town of Hamden provides for the housing needs of persons that are not homeless but have other special needs through the housing repair program, and grant funds are used to assist with repairs to alleviate housing conditions which can pose an imminent threat to the health and safety of the low-income homeowners with special needs. Services for persons that are not homeless but have other special needs include the rental assistance and utility/fuel oil assistance programs.

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

The Town of Hamden continues to partner with local non-profits and use available federal funding to provide housing and public services for persons who are low- and moderate-income.

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

**Negative Effects of Public Policies on Affordable Housing and Residential Investment**

The Town of Hamden has created and implemented a Fair Housing Plan as a way to provide formal guidelines consistent with federal affordable housing standards.  During this consolidated planning process, the Town conducted an Analysis of Impediments to Fair Housing, which provides information on the progress of reducing discrimination and obstacles that may prevent households in protected classes from achieving their housing of choice. The updates to the Fair Housing Plan are included with this 2025-2029 Consolidated Plan, and is anticipated to be adopted in May 2025, prior to submission of the plan to HUD. The Fair Housing Plan is intended to meet the Town’s responsibility to Affirmatively Further Fair Housing in the implementation of the CDBG program.

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

**Introduction**

**Economic Development Market Analysis**

The information in the tables in this section provide information on the economic conditions in the Town of Hamden, including major employment sectors, workforce education and corresponding incomes, and economic infrastructure needs.

**Business Activity**

| **Business by Sector** | **Number of Workers** | **Number of Jobs** | **Share of Workers**  **%** | **Share of Jobs**  **%** | **Jobs less workers**  **%** |
| --- | --- | --- | --- | --- | --- |
| Agriculture, Mining, Oil & Gas Extraction | 42 | 29 | 0 | 0 | 0 |
| Arts, Entertainment, Accommodations | 2,557 | 2,283 | 10 | 12 | 2 |
| Construction | 740 | 611 | 3 | 3 | 0 |
| Education and Health Care Services | 8,619 | 7,338 | 34 | 38 | 4 |
| Finance, Insurance, and Real Estate | 1,580 | 1,018 | 6 | 5 | -1 |
| Information | 466 | 93 | 2 | 0 | -1 |
| Manufacturing | 1,987 | 1,198 | 8 | 6 | -2 |
| Other Services | 1,088 | 1,114 | 4 | 6 | 1 |
| Professional, Scientific, Management Services | 1,903 | 1,044 | 7 | 5 | -2 |
| Public Administration | 0 | 0 | 0 | 0 | 0 |
| Retail Trade | 3,004 | 2,798 | 12 | 14 | 3 |
| Transportation and Warehousing | 792 | 500 | 3 | 3 | -1 |
| Wholesale Trade | 948 | 482 | 4 | 2 | -1 |
| Total | 23,726 | 18,508 | -- | -- | -- |

Table 45 - Business Activity

|  |  |
| --- | --- |
| **Data Source:** | 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs) |

**Labor Force**

|  |  |
| --- | --- |
|  |  |
| Total Population in the Civilian Labor Force | 33,715 |
| Civilian Employed Population 16 years and over | 31,750 |
| Unemployment Rate | 5.87 |
| Unemployment Rate for Ages 16-24 | 11.76 |
| Unemployment Rate for Ages 25-65 | 4.43 |

Table 46 - Labor Force

|  |  |
| --- | --- |
| **Data Source:** | 2016-2020 ACS |

| **Occupations by Sector** | **Number of PeopleMedian Income** |
| --- | --- |
| Management, business and financial | 9,710 |
| Farming, fisheries and forestry occupations | 945 |
| Service | 3,900 |
| Sales and office | 6,330 |
| Construction, extraction, maintenance and repair | 1,625 |
| Production, transportation and material moving | 1,430 |

Table 47 – Occupations by Sector

|  |  |
| --- | --- |
| **Data Source:** | 2016-2020 ACS |

**Travel Time**

| **Travel Time** | **Number** | **Percentage** |
| --- | --- | --- |
| < 30 Minutes | 20,302 | 70% |
| 30-59 Minutes | 6,786 | 23% |
| 60 or More Minutes | 1,932 | 7% |
| ***Total*** | ***29,020*** | ***100%*** |

Table 48 - Travel Time

|  |  |
| --- | --- |
| **Data Source:** | 2016-2020 ACS |

**Education:**

Educational Attainment by Employment Status (Population 16 and Older)

| **Educational Attainment** | **In Labor Force** | |  |
| --- | --- | --- | --- |
| **Civilian Employed** | **Unemployed** | **Not in Labor Force** |
| Less than high school graduate | 620 | 120 | 515 |
| High school graduate (includes equivalency) | 5,030 | 455 | 1,640 |
| Some college or Associate's degree | 5,940 | 315 | 850 |
| Bachelor's degree or higher | 12,805 | 445 | 1,445 |

Table 49 - Educational Attainment by Employment Status

|  |  |
| --- | --- |
| **Data Source:** | 2016-2020 ACS |

Educational Attainment by Age

|  | **Age** | | | | |
| --- | --- | --- | --- | --- | --- |
| **18–24 yrs** | **25–34 yrs** | **35–44 yrs** | **45–65 yrs** | **65+ yrs** |
| Less than 9th grade | 0 | 0 | 95 | 255 | 425 |
| 9th to 12th grade, no diploma | 420 | 80 | 140 | 685 | 675 |
| High school graduate, GED, or alternative | 2,800 | 1,485 | 1,240 | 4,395 | 2,930 |
| Some college, no degree | 4,865 | 1,505 | 1,245 | 2,070 | 1,455 |
| Associate's degree | 195 | 530 | 580 | 1,175 | 545 |
| Bachelor's degree | 1,500 | 3,135 | 1,505 | 2,715 | 1,275 |
| Graduate or professional degree | 54 | 1,635 | 2,445 | 3,310 | 2,345 |

Table 50 - Educational Attainment by Age

|  |  |
| --- | --- |
| **Data Source:** | 2016-2020 ACS |

Educational Attainment – Median Earnings in the Past 12 Months

| **Educational Attainment** | **Median Earnings in the Past 12 Months** |
| --- | --- |
| Less than high school graduate | 28,674 |
| High school graduate (includes equivalency) | 41,481 |
| Some college or Associate's degree | 41,817 |
| Bachelor's degree | 63,256 |
| Graduate or professional degree | 81,077 |

Table 51 – Median Earnings in the Past 12 Months

|  |  |
| --- | --- |
| **Data Source:** | 2016-2020 ACS |

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

The major employment sector in the Town of Hamden are the Education and Healthcare Services Industry, which employs the majority of workers with a total of 8,619 per the 2016-2020 ACS data (See Table 45). Other employment sectors that employ a high proportion of the workers are the Retail Trade (3,004), Arts, Entertainment, Accommodations (2,557), and Manufacturing (1,987), and Professional, Scientific, Management Services (1,903). The Town is the location of the higher education institutions, Quinnipiac University.

**Describe the workforce and infrastructure needs of the business community:**

The Town of Hamden participates in a Comprehensive Economic Development Strategy (CEDS) for the South Central Connecticut region, which includes Hamden and 14 additional towns in the area. According to the most recent CEDS update for January 2025, there is a high demand for skilled workers, and the largest demand is for the healthcare industry. The unemployment rate for the Town is 2.5%, which is below the average for the State (3.0%), as well as the national unemployment rate (4.2%). The key sectors in the area are healthcare, higher education, manufacturing, bioscience, and arts/culture/tourism. The Hamden Economic Development Corporation (HEDC) is an independent 501(c)(4) corporation formed to implement the Town’s long-range economic development plan. The HEDC implements projects to redevelop contaminated or underperforming properties, as well as workforce development initiatives.

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

According to the 2025 CEDS updates, housing projects underway in the region is expected to have an impact on the local economy, as well as the expansion of services and plans to add a terminal to the nearby Tweed New Haven Regional Airport. An increase in rail service is expected to also impact the area.

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

The education level for the majority of Town residents, at all age levels, have a High School Diploma or equivalent, with a substantial number with some college or degree level educations. The skill levels appear to fit the industry needs at this time, based upon the low unemployment rate, but industry opportunities in healthcare and education are growing in the region. It can be expected that Hamden residents will require more skilled training for future employment opportunities.

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

HEDC collaborates with the community in providing workforce readiness programs. They partner with the Connecticut Business Incubator Network, to support businesses that create new jobs.

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

Yes

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

The Town of Hamden is planning to combine federal and local funding to complete street improvements to include pedestrian and bicycle improvements. The project is planned to be implemented starting in 2025 through 2026 and is designed to increase the quality of life by improving walkability and encouraging active travel to business zones. Additionally, the Town is planning to utilize CDBG funding over the consolidated plan period by funding corridor improvements to revitalize the area and draw more visitors to these businesses to increase economic outcomes.

**Discussion**

## MA-50 Needs and Market Analysis Discussion

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

The Highwood neighborhood, located in southern Hamden, is defined as Census Tract 1655, which is the Town's predominant area of low- to moderate-income concentration as well as one of the primary target areas for Community Development Block Grant housing programs.

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

African American and Hispanic households are concentrated in the southern region of the Town, close to the border with New Haven. For the purposes of racial and ethnic minorities, “concentration” is defined as Census Tracts where more than 40% of the residents belong to a racial or ethnic minority. See Map 1 below for a geospatial view of minority concentrations in the Town.

**Map 1- Hamden Minority Concentration**

A map of a neighborhood

Description automatically generated

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

The Highwood neighborhood has blighted properties and poorly maintained absentee landlord properties. There is a low level of homeownership and an increase in rental and Section 8 rental subsidized housing. As a result, the neighborhood has seen a decline in its more stable family population and a rise in transient households.

**Are there any community assets in these areas/neighborhoods?**

As part of its Neighborhood Revitalization Zone process the Highwood Neighborhood Revitalization Zone (NRZ) prepared a Strategic Plan to guide future development and public improvements in the neighborhood. The Town has undertaken an initiative to engage the community through outreach efforts to involve the community in decisions on planned redevelopment improvements.

**Are there other strategic opportunities in any of these areas?**

The long-term development strategy for the Highwood neighborhood is to implement initiatives such as economic development, community improvements, and infrastructure to revitalize the area. A project under consideration is a plan to complete renovations to a closed school, vacant for several years and fallen into disrepair, junior high school located in the to create a community cultural and education resource. The funding for the planned project is on hold as the Town explores funding sources necessary to redevelop the property.

## MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

**Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

The ACS data for 2021 reports that 93.5% of households in the Town of Hamden have a computer at home, however only 89% have access to broadband internet, showing there is a very low gap in access to technology for approximately 4.5%, or approximately 1,000 households. With the increasing conversion of communications to digital, this gap in access to internet could interfere with residents connecting to available services, applying for jobs, and completing online educational programs.

The FCC broadband map indicates that all areas of Hamden have broadband services available, and there are 3 types of services to choose from, including DSL, Fiber, and Xfinity.

**A screenshot of a map

Description automatically generated**

*Source: National Broadband Map- Broadbandnow.com*

**Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

There are currently two different broadband providers operating in the Town of Hamden, and there does not appear to be a need for increased competition as the prices cited show plans are available at a low cost.

## MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

**Describe the jurisdiction’s increased natural hazard risks associated with climate change.**

The most recent Hazard Mitigation Plan was completed in January 2023 through the South Central Regional Council of Governments planning agency. The plan specifies that the area region that includes the Town of Hamden is at risk of increased threat due to climate change for the drought, wildfire, severe storm events, and flooding.

**Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

The Hazard Mitigation Plan provides insight into the social vulnerability of low- and moderate-income households that reside in the Town of Hamden, who would be impacted by a natural disaster and less resilient to recovery. The plan utilized Resilient Connecticut SV mapping to attribute vulnerability scores, which include Minority status, Household composition and disability, Socioeconomic status, Labor force, and Housing Type and Transportation

**Figure 2- Social Vulnerability Index for Town of Hamden**

A map of a state

AI-generated content may be incorrect.

*Source: Center for Disease Control Social Vulnerability Index 2022*

# Strategic Plan

## SP-05 Overview

**Strategic Plan Overview**

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

**Geographic Area**

|  |  |  |
| --- | --- | --- |
| **1** | **Area Name:** | CENSUS TRACT 1655 AND 1656, STATE STREET REVITALIZATION AREA |
| **Area Type:** | Local Target area |
| **Other Target Area Description:** |  |
| **HUD Approval Date:** |  |
| **% of Low/ Mod:** |  |
| **Revital Type:** | Comprehensive |
| **Other Revital Description:** |  |
| **Identify the neighborhood boundaries for this target area.** |  |
| **Include specific housing and commercial characteristics of this target area.** |  |
| **How did your consultation and citizen participation process help you to identify this neighborhood as a target area?** |  |
| **Identify the needs in this target area.** |  |
| **What are the opportunities for improvement in this target area?** |  |
| **Are there barriers to improvement in this target area?** |  |
| **2** | **Area Name:** | CENSUS TRACT 1655, 1656 |
| **Area Type:** | CDFI area |
| **Other Target Area Description:** |  |
| **HUD Approval Date:** |  |
| **% of Low/ Mod:** | 38.4 |
| **Revital Type:** |  |
| **Other Revital Description:** |  |
| **Identify the neighborhood boundaries for this target area.** |  |
| **Include specific housing and commercial characteristics of this target area.** |  |
| **How did your consultation and citizen participation process help you to identify this neighborhood as a target area?** |  |
| **Identify the needs in this target area.** |  |
| **What are the opportunities for improvement in this target area?** |  |
| **Are there barriers to improvement in this target area?** |  |
| **3** | **Area Name:** | CENSUS TRACT 1655, 1656, AND 1651 |
| **Area Type:** | Local Target area |
| **Other Target Area Description:** |  |
| **HUD Approval Date:** |  |
| **% of Low/ Mod:** |  |
| **Revital Type:** | Housing |
| **Other Revital Description:** |  |
| **Identify the neighborhood boundaries for this target area.** |  |
| **Include specific housing and commercial characteristics of this target area.** |  |
| **How did your consultation and citizen participation process help you to identify this neighborhood as a target area?** |  |
| **Identify the needs in this target area.** |  |
| **What are the opportunities for improvement in this target area?** |  |
| **Are there barriers to improvement in this target area?** |  |
| **4** | **Area Name:** | Town of Hamden General Benefit Area |
| **Area Type:** | General Target Area |
| **Other Target Area Description:** | General Target Area |
| **HUD Approval Date:** |  |
| **% of Low/ Mod:** |  |
| **Revital Type:** |  |
| **Other Revital Description:** |  |
| **Identify the neighborhood boundaries for this target area.** |  |
| **Include specific housing and commercial characteristics of this target area.** |  |
| **How did your consultation and citizen participation process help you to identify this neighborhood as a target area?** |  |
| **Identify the needs in this target area.** |  |
| **What are the opportunities for improvement in this target area?** |  |
| **Are there barriers to improvement in this target area?** |  |

Table 52 - Geographic Priority Areas

**General Allocation Priorities**

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

Focusing the benefits of the CDBG program on southern Hamden neighborhoods will help to revitalize these communities, improve the housing stock and alleviate housing cost burden, eliminate blight and improve the overall quality of life. Target Areas are defined as areas where the low- and moderate-population percentages are 51% or more of the total population in a Census Block Group.  These block groups area statistics are made available through HUD.

Census Tract 1655, known as the Highwood neighborhood, will remain as the primary target area for CDBG activities. Target Area focus will also occur in the Hamden Plains neighborhood (Census Tract 1656), the Lower State Street Area also known as the State Street Neighborhood Revitalization Zone (NRZ)(Census Tract 1651, Block Group #4), and along Mix Avenue  (Census Tract 1658, Block Group #1).

In addition, “Area-Wide Benefit” activities, such as public facility improvements, infrastructure improvements,  and the Commercial Corridor Rehabilitation Program will now be eligible for other low/mod Census Block Groups, as designated by HUD and the Community Development Advisory Commission (CDAC).

In addition to the specified qualifying Census Block Groups, certain areas of Town have been designated by the Community Development Advisory Commission as “Target Areas” for specific programs.  Those areas are outlined as follows:

Residential Rehabilitation Program:

The Residential Rehabilitation Program is divided into two categories: Traditional, which is limited to the target areas, and Emergency, which is anywhere in town if the owners are income eligible.

Qualifying Target Areas – Highwood (Census Tract 1655), Hamden Plains (Census Tract 1656), Lower State Street Area (Census Tract 1651, Block Group #4).

First-Time Homeownership Assistance:

Qualifying Target Areas - There are no geographic restrictions to this program.

Commercial Corridor Revitalization Program:

Qualifying Target Areas – All designated low/mod block groups.

Community Development Infrastructure Improvements:

Qualifying Target Areas – All designated low/mod block groups.

The State Street Neighborhood Revitalization Zone (NRZ), which does not conform to census tract boundaries, has been included as a “Target” geographic area for Community Development Infrastructure Improvements since 2000-2001.

OCD will continue to work with the CDAC, elected officials, and other community stakeholders to consider additional target areas for the above-referenced programs as new program requests arise, new community needs emerge, and new information becomes available.

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

**Priority Needs**

|  |  |  |
| --- | --- | --- |
| **1** | **Priority Need Name** | Increase Access to Affordable Housing |
| **Priority Level** | High |
| **Population** | Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Persons with Physical Disabilities |
| **Geographic Areas Affected** | CENSUS TRACT 1655 AND 1656, STATE STREET REVITALIZATION AREA CENSUS TRACT 1655, 1656 CENSUS TRACT 1655, 1656, AND 1651 General Target Area |
| **Associated Goals** | Increase Access to Quality Affordable Housing |
| **Description** | Support the provision of decent housing by increasing the availability/accessibility of affordable housing.  The Town of Hamden will address the priority need by funding housing rehabilitation and homebuyer assistance programs to assist low- and moderate income persons to obtain and maintain housing affordability. |
| **Basis for Relative Priority** | The Town conducted a comprehensive community participation process and needs assessment to determine and prioritize needs.  Needs identified in the Consolidated Plan were the result of input received by residents, housing providers, non-profit organizations, social service providers, and other relevant stakeholders.  A thorough analysis of data provided in the Needs Assessment and Market Analysis also resulted in this priority need determination. |
| **2** | **Priority Need Name** | Increase Access to Public Services |
| **Priority Level** | High |
| **Population** | Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Victims of Domestic Violence |
| **Geographic Areas Affected** | CENSUS TRACT 1655 AND 1656, STATE STREET REVITALIZATION AREA CENSUS TRACT 1655, 1656 CENSUS TRACT 1655, 1656, AND 1651 General Target Area |
| **Associated Goals** | Public Services |
| **Description** | Support availability/accessibility to a suitable living environment by funding organizations providing services for low- and moderate-income populations. The Town will support this priority need through activities implemented by the Community Services programs, and through providing funding for non-profit service organizations to carry out activities. |
| **Basis for Relative Priority** | The Town conducted engagement and outreach to the community and through a citizen participation process to complete a comprehensive needs assessment. The needs assessment included input from stakeholders and residents, as well as a review of available American Community Survey (ACS) data to determine and prioritize the highest priority needs. A thorough analysis of the quantitative and qualitative data included in the Needs Assessment and Market Analysis sections of the plan resulted in the priority needs. |
| **3** | **Priority Need Name** | Improve Access to Public Facilities/Infrastructure |
| **Priority Level** | High |
| **Population** | Extremely Low Low Moderate Non-housing Community Development |
| **Geographic Areas Affected** | CENSUS TRACT 1655 AND 1656, STATE STREET REVITALIZATION AREA CENSUS TRACT 1655, 1656 CENSUS TRACT 1655, 1656, AND 1651 General Target Area |
| **Associated Goals** | Public Facilities/Infrastructure |
| **Description** | Support neighborhood livability and a suitable living environment for residents by revitalizing community streets and sidewalks and making public facility and public infrastructure improvements in the Town of Hamden. |
| **Basis for Relative Priority** | The Town conducted engagement and outreach to the community and through a citizen participation process to complete a comprehensive needs assessment. The needs assessment included input from stakeholders and residents, as well as a review of available American Community Survey (ACS) data to determine and prioritize the highest priority needs. A thorough analysis of the quantitative and qualitative data included in the Needs Assessment and Market Analysis sections of the plan resulted in the priority needs. |
| **4** | **Priority Need Name** | Economic Development/Community Revitalization |
| **Priority Level** | High |
| **Population** | Extremely Low Low Moderate Middle |
| **Geographic Areas Affected** | CENSUS TRACT 1655 AND 1656, STATE STREET REVITALIZATION AREA CENSUS TRACT 1655, 1656 CENSUS TRACT 1655, 1656, AND 1651 General Target Area |
| **Associated Goals** | Economic Development/Community Revitalization |
| **Description** | Support of community revitalization through supporting property improvements for businesses and property owners, reducing blight to boost the local economy and arrest the potential decline. |
| **Basis for Relative Priority** | The Town conducted engagement and outreach to the community and through a citizen participation process to complete a comprehensive needs assessment. The needs assessment included input from stakeholders and residents, as well as a review of available American Community Survey (ACS) data to determine and prioritize the highest priority needs. A thorough analysis of the quantitative and qualitative data included in the Needs Assessment and Market Analysis sections of the plan resulted in the priority needs. |
| **5** | **Priority Need Name** | Program Administration |
| **Priority Level** | High |
| **Population** | Extremely Low Low Moderate |
| **Geographic Areas Affected** | General Target Area |
| **Associated Goals** | Program Administration |
| **Description** | Management and operation of tasks related to administering and carrying out the HUD CDBG programs. |
| **Basis for Relative Priority** | The priority need for program administration was determined based upon past experience to ensure adequate resources to effectively and efficiently manage and implement CDBG programs. |

Table 53 – Priority Needs Summary

**Narrative (Optional)**

Based upon citizen input, previous housing and community development initiatives, an assessment of current needs, consultations with various agencies, departments, organizations and individuals as well as an analysis of available resources, the Town of Hamden, in conjunction with the Community Development Advisory Commission and based upon data included in this report as well as citizen input regarding neighborhood issues, has established its priority needs and allocation priorities. These priorities are consistent with the mission statement of Hamden’s Office of Community Development: to provide critical financial, informational, and support resources to low and moderate income Hamden residents seeking to improve their access to homeownership opportunities, the quality of their housing, the viability of their businesses, the usability and effectiveness of their shared community facilities, and the cleanliness of their neighborhoods.

These goals are consistent with the primary objectives of the National Affordable Housing Act which are to develop viable communities by providing decent housing and a suitable living environment and expanding economic opportunities principally for low- and moderate- income persons.

These goals will be achieved by providing direct CDBG assistance for the rehabilitation of homes and the provision of homeownership assistance as well as through various activities by the Hamden Housing Authority. CDBG funding activities in neighborhoods will include the elimination of blighted properties, streetscape and public infrastructure improvements, commercial improvements and improvements to neighborhood facilities and community centers. These physical improvements will be coordinated with supportive services and programs for those segments of the community in need. Neighborhood revitalization efforts will be coordinated with community groups, faith-based organizations, various civic associations and community development corporation activities and projects. This multi-faceted program for housing and community development will allow a holistic program for meeting community needs that effectively leverages available resources.

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

**Influence of Market Conditions**

| **Affordable Housing Type** | **Market Characteristics that will influence  the use of funds available for housing type** |
| --- | --- |
| Tenant Based Rental Assistance (TBRA) | N/A- The Town of Hamden is not a HOME grantee and TBRA is not an eligible activity for CDBG program funding. |
| TBRA for Non-Homeless Special Needs | N/A- The Town of Hamden is not a HOME grantee and TBRA is not an eligible activity for CDBG program funding. |
| New Unit Production | Although CDBG funds are not likely to be used for this purpose, there is a need for new affordable housing construction.  The current market conditions indicate a growing need for the development of housing units that are affordable to persons in the extremely-low, low-, and moderate-income levels. |
| Rehabilitation | Market data clearly demonstrates the need for rehabilitation of existing units.  The housing inventory in the Town of Hamden is aging and lower income homeowners that are cost-burdened  do not have the financial capital to make necessary improvements to protect the habitability of the dwellings. |
| Acquisition, including preservation | Home values that are not affordable to households in the lower income ranges, and the potential for losing affordable rental units due to expiring contracts. |

Table 54 – Influence of Market Conditions

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

**Introduction**

The Town of Hamden uses several funding sources to address the housing, community development, and neighborhood revitalization needs of low and moderate-income residents. The primary funding source for the programs outlined in this Strategic Plan is the Community Development Block Grant (CDBG) Program. The Town is estimating the amount of HUD funds to be available for the next five years.

The funding levels included in the draft plan made available for public review and comment are based upon estimates, as the consultation and citizen participation was initiated prior to HUD announcing the FY 2025 allocations. The anticipated resources for the strategic plan and the Annual Action Plan will be updated with actuals once HUD has announced allocations for the CDBG program, and projects will be adjusted accordingly. The project budgets will be proportionally increased or decreased from the estimated funding levels to match actual allocation amounts, taking into consideration that no more than 20% per year can be allocated for Administration, and no more than 15% per year can be allocated for Public Services.

**Anticipated Resources**

| **Program** | **Source of Funds** | **Uses of Funds** | **Expected Amount Available Year 1** | | | | **Expected Amount Available Remainder of ConPlan**  **$** | **Narrative Description** |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Annual Allocation: $** | **Program Income: $** | **Prior Year Resources: $** | **Total:**  **$** |
| CDBG | public - federal | Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services | 450,000 | 0 | 0 | 450,000 | 1,800,000 | CDBG Funding estimated at $450,000 a year for 5 years, totaling $2,250,000. |

Table 55 - Anticipated Resources

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

State of Connecticut Department of Economic & Community Development (DECD)  
 Various housing and community development related programs and funding opportunities are made available through the State of Connecticut

Department of Economic and Community Development.   
  DECD also offers a host of housing programs, including first-time homeownership assistance, which the Town plans to market along with our To State of Connecticut Department of Social Services  
  The Department of Social Services administers support programs for very-low income residents, including the State Rental Assistance Program and the State Section 8 Program, and supports homeless and transitional housing facilities. This Department also offers funding opportunities for the development of service facilities and homeless shelters.

Connecticut Housing Finance Authority   
  The Connecticut Housing Finance Authority (CHFA) offers a variety of mortgage programs and housing rehabilitation loans for income eligible applicants.

Capital For Change  
  The Capital For Change (C4C) is the largest full-service Community Development Financial Institution (CDFI) in Connecticut and offers a variety of housing rehabilitation and energy efficiency loans for income eligible applicants. C4C funds can provide gap financing needed to complete rehabilitation projects that cannot be fully funded by the CDBG Rehabilitation Program.

Neighborhood Revitalization Zone Program  
  Hamden has two Neighborhood Revitalization Zones, empowered by the Town and the State to create strategic plans of improvement for their respective communities. NRZ designation, and the completion of the planning process, makes these areas eligible to receive funding preference from various State agencies in support of their neighborhood revitalization efforts.  
  Connecticut Department of Mental Health and Addiction Services  
  The Department of Mental Health and Addiction Services supports various housing and support service programs to benefit people with mental illness or substance abuse problems.

Opportunity Zones

In the south of Hamden there is one federally designated Opportunity Zone. Opportunity Zones are economically distressed areas which would benefit from new investments. Under certain conditions, development in these zones may be eligible for preferential tax treatment. Partnering with the private sector to take advantage of this incentive will be needed to guide the economic development of this area.

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

The Town has used, and continues to use, land and property to the greatest extent possible to address the needs identified in the plan. Building on previous efforts to reduce homelessness, the OCD has been meeting with Columbus House and Yale School of Architecture to identify a location for building a “Vlock Houses” for formerly homeless people. Each year students in the first year of the School’s professional degree program work in teams to design proposals for the project, one of which is then selected for further development and construction. This effort to identify and use property or land to meet housing and community development needs will be continued during the strategy period.

**Discussion**

**SP-40 Institutional Delivery Structure – 91.215(k)**

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

| **Responsible Entity** | **Responsible Entity Type** | **Role** | **Geographic Area Served** |
| --- | --- | --- | --- |
| Hamden Community Development Department | Government | Non-homeless special needs Planning |  |
| HAMDEN | Government | Planning |  |
| HAMDEN COMMUNITY SERVICES | Government | Non-homeless special needs public services |  |
| Greater New Haven Coordinated Access Network (CAN) | Regional organization | Homelessness | Region |
| HAMDEN HOUSING AUTHORITY | PHA | Ownership Public Housing Rental |  |
| Department of Economic Development | Government | Economic Development Non-homeless special needs |  |
| Community Development Citizen's Advisory Commission |  | Non-homeless special needs Planning |  |

Table 56 - Institutional Delivery Structure

**Assess of Strengths and Gaps in the Institutional Delivery System**

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

| **Homelessness Prevention Services** | **Available in the Community** | **Targeted to Homeless** | **Targeted to People with HIV** |
| --- | --- | --- | --- |
| **Homelessness Prevention Services** | | | |
|  |  |  |  |
| Counseling/Advocacy | X |  |  |
| Legal Assistance | X |  |  |
| Mortgage Assistance | X |  |  |
| Rental Assistance | X |  |  |
| Utilities Assistance | X |  |  |

| **Street Outreach Services** | | | |
| --- | --- | --- | --- |
|  |  |  |  |
| Law Enforcement | X | X |  |
| Mobile Clinics |  | X |  |
| Other Street Outreach Services |  | X |  |

|  |  |  |  |
| --- | --- | --- | --- |
| **Supportive Services** | | | |
|  |  |  |  |
| Alcohol & Drug Abuse | Alcohol & Drug Abuse | X | X |
| Child Care | Child Care | X |  |
| Education | Education | X |  |
| Employment and Employment Training | Employment and Employment Training | X |  |
| Healthcare | Healthcare |  |  |
| HIV/AIDS | HIV/AIDS |  |  |
| Life Skills | Life Skills |  |  |
| Mental Health Counseling | Mental Health Counseling |  |  |
| Transportation | Transportation |  |  |

|  |  |  |  |
| --- | --- | --- | --- |
| **Other** | | | |
|  |  |  |  |
| Other | X | X |  |

Table 57 - Homeless Prevention Services Summary

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

The Town of Hamden refers its homeless to shelters in New Haven, although shelters in Milford and Wallingford have also reported serving Hamden residents. In January 2019, the Town opened the Overnight Winter Warming shelter. Healthcare outreach to homeless is provided through the Cornell Scott Hill Health Center (CSHHC). Both CSHHC and Columbus House Outreach and Engagement Teams offer shelter intake and case management services to Hamden’s homeless. The Community Services Department is the primary source for locating shelter for the homeless and subpopulations identified.

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

The Town of Hamden offers its residents a wealth of supportive services that provide needy residents with appropriate support. The system currently in place has been successful in regard to housing extremely low- to moderate-income populations. While the elderly and populations with special needs are currently being served adequately, a gap exists between requests for affordable housing and available units.

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

Increased interagency cooperation within the town will allow for an increase of information sharing as well as strategy shaping on both a macro and micro level.

**SP-45 Goals Summary – 91.215(a)(4)**

**Goals Summary Information**

| **Sort Order** | **Goal Name** | **Start Year** | **End Year** | **Category** | **Geographic Area** | **Needs Addressed** | **Funding** | **Goal Outcome Indicator** |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |

Table 58 – Goals Summary

**Goal Descriptions**

| **Goal Name** | **Goal Description** |
| --- | --- |
| <TYPE=[pivot\_table] REPORT\_GUID=[260B38D44EF01E6D4D95179E260BE876]> | |
|  |  |

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

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

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

**Activities to Increase Resident Involvements**

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

**Plan to remove the ‘troubled’ designation**

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

**Barriers to Affordable Housing**

The Town of Hamden has created and implemented a Fair Housing Plan as a way to provide formal guidelines consistent with federal affordable housing standards.  The Plan is intended to be consistent with and meet the requirements and objectives of the Civil Rights Act of 1968, Title V or the National Housing Act (as amended), and all legislation related to non-discrimination in housing.

Hamden has also implemented new zoning regulations that also help to promote affordable housing.  An example of some of these regulations includes:

* Requirement that multi-family housing developments containing 5 or more dwelling units shall set aside a minimum of 20% of the dwelling units as Affordable Housing
* Determining the maximum price for all affordable housing units
* Determining the maximum price for all affordable rental units
* Building requirements for all affordable housing units

Another potential barrier to affordable housing is the lack of convenient access to public transportation, which can directly impact the availability of homes to certain potential residents.  While Hamden’s diversity of residents and commercial opportunities is perhaps its greatest strength, the general limitation of public transportation to north-south corridors (specifically Dixwell Avenue, Winchester Avenue, Whitney Avenue, and State Street) serves to restrict the residential options of those without personal automobiles.

Given the average age of housing stock in Hamden (and particularly within the Community Development target areas), architectural barriers still remain as an impediment to some potential renters and owners.  For the elderly and disabled, multistory homes as well as areas without continuous sidewalks, provide obstacles to those with physical limitations.

Another impediment is the lack of affordable housing at the regional level. The South Central Council of Governments has created an Affordable Housing Working Group, of which Hamden is a part, to create a broad-based regional initiative to address the issues of affordable housing and fair housing within the region.

Every Census tract in Hamden has seen an increase in minority population since 2000, and the Town has proactively established both a Human Rights and Human Relations Commission and a Commission on Disability Rights and Opportunities to ensure that Hamden’s diversity is both celebrated and promoted.  These citizen organizations, as well as Hamden’s Department of Elderly Services, Department of Community Services, and New Haven Legal Assistance will continue to collaborate to ensure that Hamden residents (and potential residents) understand the law as it pertains to fair housing and have opportunities through a number of channels to protect their rights.

**Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

In addition to the Fair Housing Plan, the Town of Hamden has also implemented zoning regulations that help to promote affordable housing.  Examples of some of these regulations include:

•          Requirement that multi-family housing developments containing 5 or more dwelling units shall set aside a minimum of 20% of the dwelling units as Affordable Housing

•          Determining the maximum price for all affordable housing units

•          Determining the maximum price for all affordable rental units

•          Building requirements for all affordable housing units

A copy of the zoning regulations is available at hamden.com. Previous regulations contained little or no specific policies regarding affordable housing. Hamden is subject to the provisions of the Connecticut Affordable Housing Act, which is intended to promote affordable housing throughout the State. The Affordable Housing Act makes it more difficult for a land use commission to deny any application in which at least 25% of the new housing units are affordable and provides a special appeals process.  The Affordable Housing Act also requires that towns dedicate at least 10% of their housing stock to affordable housing.

As of 2018, the town of Hamden only had 8.67% of its housing stock dedicated to affordable housing.  To try and address this issue and increase the housing stock, the Town will work with the Housing Authority, non-profit housing developers, for-profit developers and local community development corporations. Several programs will be continued in order to achieve this goal, and at the same time, the Town will more actively pursue partnership and leveraging opportunities. They include, but are not limited to, the rehabilitation of existing housing stock so it can remain on the affordable housing inventory; rehabilitation of abandoned residential structures for affordable rental and/or homeownership opportunities; promotion of activities which will create affordable homeownership opportunities; and continuation of the first-time homebuyer program.

The Town has proactively established both a Human Rights and Human Relations Commission and a Commission on Disability Rights and Opportunities to ensure that Hamden’s diversity is both celebrated and promoted, and everyone is treated with dignity and respect.  These citizen organizations, as well as Hamden’s Department of Elderly Services, Department of Community Services, and New Haven Legal Assistance will continue to collaborate to ensure that Hamden residents (and potential residents) understand the law as it pertains to fair housing and have opportunities through a number of channels to protect their rights. These groups operate as an ad hoc Fair Housing working group for the Town, preparing and providing information and group sessions across the Town.  As demographics have shifted in Hamden, OCD will enlist the support of translators to offer more information to non-English speaking residents.

Through these channels, as well as previously mentioned actions and efforts, the Town of Hamden is affirmatively and aggressively furthering fair housing.  The Town of Hamden has, and will continue to, address any external attempt to limit housing choice for Town residents and potential Town residents alike.

## SP-60 Homelessness Strategy – 91.215(d)

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

The Town of Hamden will place priority on continued assessment of homeless needs through its various social service agencies. The emphasis of this approach will be to prevent homelessness by early intervention and the provision of necessary supportive services to at-risk populations, as these statistics, as well as consultation with service providers, clearly underline the critical role of comprehensive social services in eliminating chronic homelessness.

**Addressing the emergency and transitional housing needs of homeless persons**

During the strategy period the Town will work with non-profit housing providers and/or local neighborhood development organizations to create transitional housing and associated support services to meet identified needs. The Town will work with its social service agencies, the Housing Authority, local community development corporations and housing providers to further quantify needs, identify suitable locations and seek the financial resources necessary to create transitional housing.

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

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

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

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

The Town of Hamden has aggressively implemented the Lead-Safe Housing Rule and has established itself as a model for effective program administration under current regulations and new EPA Rules implemented in Spring of 2010.  All properties considered for Down payment Assistance undergo both a visual lead assessment and, if necessary, a lead clearance test by a certified lead contractor prior to approval for assistance (with the exception of properties built after 1978).  Residential rehabilitation work conducted in homes built before 1978 is performed in a lead-safe fashion according to the standards of the Lead-Safe Housing Rule and EPA’s “Renovate Right”. All rehabilitation projects receive a complete Lead Assessment by OCD’s certified Lead Assessment Firm prior to drafting and incorporating into a scope of work. OCD's Rehabilitation Architect and approved Lead Contractors are both trained and certified in Lead-Safe practices, which allows for greater oversight of contractor work.  OCD also requires inspection of barriers and lead clearance testing in residential rehabilitation projects by a certified lead inspector.

The Town will continue to collaborate with local vendors certified by the State to provide the Lead Safe Practices trainings. This course helps extend lead-safe practices beyond the scope of CDBG funding projects, and therefore serves all families of the region, particularly those with young children.

As part of Hamden's Fair Housing/ Fair Rent process, inspections of rental units in which children under the age of six reside include an evaluation for lead-based paint hazards by the Quinnipiack Valley Health District.

Hamden has also continued the practices of the former Hamden Healthy Homes program to help families develop plans to reduce environmental risks in their homes, including lead-based paint hazards. Detailed environmental records are maintained for each project file.

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

According to the most recent CT Department of Public Health Annual Disease Surveillance Report on Childhood Lead Poisoning in 2020, 862 children aged six or under were tested for blood lead levels. Of these, 822 had blood lead levels of 0-3.5 mcg/dL (micrograms per deciliter). While even very low levels of blood lead may affect children, this level of lead in the blood is not deemed to be actionable.

Figure 1 below provides further details of the lead results for children tested from the Town of Hamden.

**Figure 1- Blood Lead Levels of Children in Town of Hamden**

A green and white chart

Description automatically generated

*Source: 2020 Executive Summary: Childhood Lead Poisoning Surveillance*

The 2020 report shows that a total of 40 children evaluated had elevated lead levels above 3.5 mcg/dL, 12 over 5 mcg/dL, and 3 with lead over 15 mcg/dL, and 2 with lead levels above 20 mcg/dL. Given these conditions, educational counseling and prevention programs are valuable due to the lead-based paint risk inherent in an older building stock.

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

The CDBG program requires that funded housing rehabilitation projects follow lead hazard reduction requirements. The Town implements its programs in compliance with applicable lead-based paint regulations.

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

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

The Town of Hamden attempts to reduce the number of families living in poverty through social services programs and direct financial assistance. The programs offered at the Keefe Community Center include a food and resource distribution program, including a food bank, diaper bank, and backpack program which sends food home for school age children. Direct financial assistance is provided through a rental assistance program, utility assistance, and fuel/energy assistance to Hamden residents that are experiencing financial insecurity and are unable to pay these expenses on their own. Assistance is provided to eligible households that meet program guidelines.

The strategy to reduce poverty includes improving access to technology through a digital navigation program implemented through the Hamden Public Library. The service assists individuals with financial assistance and services that require internet access, through staff trained to assist with internet navigation.

Hamden library staff also provide referrals to local job and career centers to assist residents to connect with employment opportunities.

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

The Town uses local funds and limited CDBG funding to provide public services programs with the goal of reducing the number of families living at poverty level and continues to fund financial assistance programs as described above. The Town also administers an owner occupied housing rehabilitation program which assists low- and moderate-income homeowners with necessary repairs, to preserve the affordability and increase habitability.

## SP-80 Monitoring – 91.230

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

# Expected Resources

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

**Introduction**

The Town of Hamden uses several funding sources to address the housing, community development, and neighborhood revitalization needs of low and moderate-income residents. The primary funding source for the programs outlined in this Strategic Plan is the Community Development Block Grant (CDBG) Program. The Town is estimating the amount of HUD funds to be available for the next five years.

The funding levels included in the draft plan made available for public review and comment are based upon estimates, as the consultation and citizen participation was initiated prior to HUD announcing the FY 2025 allocations. The anticipated resources for the strategic plan and the Annual Action Plan will be updated with actuals once HUD has announced allocations for the CDBG program, and projects will be adjusted accordingly. The project budgets will be proportionally increased or decreased from the estimated funding levels to match actual allocation amounts, taking into consideration that no more than 20% per year can be allocated for Administration, and no more than 15% per year can be allocated. for Public Services.

**Anticipated Resources**

| **Program** | **Source of Funds** | **Uses of Funds** | **Expected Amount Available Year 1** | | | | **Expected Amount Available Remainder of ConPlan**  **$** | **Narrative Description** |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Annual Allocation: $** | **Program Income: $** | **Prior Year Resources: $** | **Total:**  **$** |
| CDBG | public - federal | Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services | 450,000.00 | 0.00 | 0.00 | 450,000.00 | 1,800,000.00 | CDBG Funding estimated at $450,000 a year for 5 years, totaling $2,250,000. |

Table 59 - Expected Resources – Priority Table

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

State of Connecticut Department of Economic & Community Development (DECD)  
  Various housing and community development related programs and funding opportunities are made available through the State of Connecticut

Department of Economic and Community Development.   
  DECD also offers a host of housing programs, including first-time homeownership assistance, which the Town plans to market along with our Town sponsored housing programs.

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  The Department of Social Services administers support programs for very-low income residents, including the State Rental Assistance Program and the State Section 8 Program, and supports homeless and transitional housing facilities. This Department also offers funding opportunities for the development of service facilities and homeless shelters.

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  Hamden has two Neighborhood Revitalization Zones, empowered by the Town and the State to create strategic plans of improvement for their respective communities. NRZ designation, and the completion of the planning process, makes these areas eligible to receive funding preference from various State agencies in support of their neighborhood revitalization efforts.  
  Connecticut Department of Mental Health and Addiction Services  
  The Department of Mental Health and Addiction Services supports various housing and support service programs to benefit people with mental illness or substance abuse problems.

Opportunity Zones

In the south of Hamden there is one federally designated Opportunity Zone. Opportunity Zones are economically distressed areas where new investments, under certain conditions, may be eligible for preferential tax treatment. Partnering with the private sector to take advantage of this incentive will be needed to guide the economic development of this area.

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

The Town has used, and continues to use, land and property to the greatest extent possible to address the needs identified in the plan. Building on previous efforts to reduce homelessness, the OCD has been meeting with Columbus House and Yale School of Architecture to identify a location for building a “Vlock Houses” for formerly homeless people. Each year students in the first year of the School’s professional degree program work in teams to design proposals for the project, one of which is then selected for further development and construction. This effort to identify and use property or land to meet housing and community development needs will be continued during the strategy period.

**Discussion**

See narratives above.

# Annual Goals and Objectives

**AP-20 Annual Goals and Objectives**

**Goals Summary Information**

| **Sort Order** | **Goal Name** | **Start Year** | **End Year** | **Category** | **Geographic Area** | **Needs Addressed** | **Funding** | **Goal Outcome Indicator** |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **1** | Increase Access to Quality Affordable Housing | 2025 | 2029 | Affordable Housing | CENSUS TRACT 1655, 1656, AND 1651 Town of Hamden General Benefit Area | Increase Access to Affordable Housing | CDBG: $82,500.00 | Homeowner Housing Rehabilitated: 7 Household Housing Unit |
| **3** | Public Services | 2025 | 2029 | Homeless Non-Homeless Special Needs | CENSUS TRACT 1655, 1656, AND 1651 Town of Hamden General Benefit Area | Increase Access to Public Services | CDBG: $67,500.00 | Public service activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted |
| **4** | Public Facilities/Infrastructure | 2025 | 2029 | Non-Housing Community Development | CENSUS TRACT 1655, 1656, AND 1651 Town of Hamden General Benefit Area | Improve Access to Public Facilities/Infrastructure | CDBG: $85,000.00 | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted |
| **5** | Economic Development/Community Revitalization | 2025 | 2029 | Non-Housing Community Development | CENSUS TRACT 1655, 1656, AND 1651 Town of Hamden General Benefit Area | Economic Development/Community Revitalization | CDBG: $50,000.00 | Facade treatment/business building rehabilitation: 5 Business |
| **6** | Program Administration | 2025 | 2029 | Planning and Administration | Town of Hamden General Benefit Area | Program Administration | CDBG: $90,000.00 | Other: 1 Other |

Table 60 – Goals Summary

**Goal Descriptions**

|  |  |  |
| --- | --- | --- |
| **1** | **Goal Name** | Increase Access to Quality Affordable Housing |
| **Goal Description** |  |
| **3** | **Goal Name** | Public Services |
| **Goal Description** |  |
| **4** | **Goal Name** | Public Facilities/Infrastructure |
| **Goal Description** |  |
| **5** | **Goal Name** | Economic Development/Community Revitalization |
| **Goal Description** |  |
| **6** | **Goal Name** | Program Administration |
| **Goal Description** |  |

## Projects

## AP-35 Projects – 91.220(d)

**Introduction**

The Town of Hamden will undertake various projects during the 2025 program year to focus on providing decent affordable housing and creating a suitable living environment for residents. The Town will utilize their HUD CDBG allocations to carry out activities intended to address priority needs in the community and ensure the greatest impact for low- and moderate-income beneficiaries.

**Projects**

| **#** | **Project Name** |
| --- | --- |
| 1 | Small Home Repair Program |
| 2 | Downpayment Assistance |
| 3 | Public Services |
| 4 | Public Facilities/Infrastructure Improvements |
| 5 | Dixwell Ave Corridor Improvements |
| 6 | 2025 CDBG Administration |

Table 61 – Project Information

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

## AP-38 Project Summary

**Project Summary Information**

|  |  |  |
| --- | --- | --- |
| **1** | **Project Name** | Small Home Repair Program |
| **Target Area** | CENSUS TRACT 1655, 1656, AND 1651 Town of Hamden General Benefit Area |
| **Goals Supported** | Increase Access to Quality Affordable Housing |
| **Needs Addressed** | Increase Access to Affordable Housing |
| **Funding** | CDBG: $82,500.00 |
| **Description** | Provision of funds to complete repairs to owner-occupied housing units. |
| **Target Date** | 6/30/2026 |
| **Estimate the number and type of families that will benefit from the proposed activities** | An estimated 5 low- or moderate-income households will be provided with housing rehabilitation assistance. |
| **Location Description** | Town of Hamden |
| **Planned Activities** | The small repair program will provide funding to complete repairs for income-eligible households that own their home. |
| **2** | **Project Name** | Downpayment Assistance |
| **Target Area** |  |
| **Goals Supported** | Increase Access to Quality Affordable Housing |
| **Needs Addressed** | Increase Access to Affordable Housing |
| **Funding** | CDBG: $75,000.00 |
| **Description** | Provision of funds for down payment assistance and closing costs for income-eligible homebuyers. |
| **Target Date** | 6/30/2026 |
| **Estimate the number and type of families that will benefit from the proposed activities** | An estimated 6 low- and moderate-income eligible homebuyers will be assisted. |
| **Location Description** | CDBG Target areas and the General Benefit Area of the Town of Hamden |
| **Planned Activities** | CDBG funds will be provided to cover expenses related to the purchase of a home, including down payment assistance, closing costs, and other ancillary expenses. |
| **3** | **Project Name** | Public Services |
| **Target Area** | CENSUS TRACT 1655, 1656, AND 1651 Town of Hamden General Benefit Area |
| **Goals Supported** | Public Services |
| **Needs Addressed** | Increase Access to Public Services |
| **Funding** | CDBG: $67,500.00 |
| **Description** | Provision of funds for public services provided by the Town of Hamden, non-profit organizations, and supportive service providers to serve the homeless, elderly, youth, disabled, and other special needs populations. |
| **Target Date** | 6/30/2026 |
| **Estimate the number and type of families that will benefit from the proposed activities** | An estimated 50 low- and moderate-income persons will benefit from public services programs. |
| **Location Description** | CDBG target areas and the Town of Hamden General Benefit Area. |
| **Planned Activities** | Internal departments and non-profit partners will provide services to benefit low- and moderate-income residents, and persons experiencing homelessness. |
| **4** | **Project Name** | Public Facilities/Infrastructure Improvements |
| **Target Area** |  |
| **Goals Supported** | Public Facilities/Infrastructure |
| **Needs Addressed** | Improve Access to Public Facilities/Infrastructure |
| **Funding** | CDBG: $85,000.00 |
| **Description** | Improvements to sidewalks, and other public infrastructure, or public facilities within the CDBG eligible areas. |
| **Target Date** | 6/30/2026 |
| **Estimate the number and type of families that will benefit from the proposed activities** | An estimated 500 low- and moderate-income persons will be provided with improved access to public facilities. |
| **Location Description** | CDBG Target areas |
| **Planned Activities** | CDBG funds will provide public infrastructure and facility improvements, including sidewalk improvements, street improvements, community improvements, and parks facilities. |
| **5** | **Project Name** | Dixwell Ave Corridor Improvements |
| **Target Area** |  |
| **Goals Supported** | Economic Development/Community Revitalization |
| **Needs Addressed** | Economic Development/Community Revitalization |
| **Funding** | CDBG: $50,000.00 |
| **Description** | Provision of funds to support business facade improvements, environmental studies, and other capital improvements for the Dixwell business area. |
| **Target Date** |  |
| **Estimate the number and type of families that will benefit from the proposed activities** | An estimated 5 businesses will benefit. |
| **Location Description** | Dixwell Avenue |
| **Planned Activities** |  |
| **6** | **Project Name** | 2025 CDBG Administration |
| **Target Area** | Town of Hamden General Benefit Area |
| **Goals Supported** | Program Administration |
| **Needs Addressed** | Program Administration |
| **Funding** | CDBG: $67,500.00 |
| **Description** | Provision of funds for the planning and administration of CDBG programs. |
| **Target Date** |  |
| **Estimate the number and type of families that will benefit from the proposed activities** | Not applicable |
| **Location Description** | Town of Hamden |
| **Planned Activities** | Activities include staff salaries; financial responsibility; and preparation of HUD required documents such as the Consolidated Plan, Annual Action Plan, CAPER, and Analysis of Impediments. |

## AP-50 Geographic Distribution – 91.220(f)

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

**Geographic Distribution**

| **Target Area** | **Percentage of Funds** |
| --- | --- |
| CENSUS TRACT 1655 AND 1656, STATE STREET REVITALIZATION AREA |  |
| CENSUS TRACT 1655, 1656 |  |
| CENSUS TRACT 1655, 1656, AND 1651 |  |
| Town of Hamden General Benefit Area |  |

Table 62 - Geographic Distribution

**Rationale for the priorities for allocating investments geographically**

**Discussion**

# Affordable Housing

## AP-55 Affordable Housing – 91.220(g)

**Introduction**

During Program Year 51, affordable housing will be supported through the CDBG programs with funding planned for housing rehabilitation and direct financial assistance to homebuyers.

| **One Year Goals for the Number of Households to be Supported** | |
| --- | --- |
| Homeless | 0 |
| Non-Homeless | 11 |
| Special-Needs | 0 |
| Total | 11 |

Table 64 - One Year Goals for Affordable Housing by Support Requirement

| **One Year Goals for the Number of Households Supported Through** | |
| --- | --- |
| Rental Assistance | 0 |
| The Production of New Units | 0 |
| Rehab of Existing Units | 5 |
| Acquisition of Existing Units | 6 |
| Total | 11 |

Table 65 - One Year Goals for Affordable Housing by Support Type

**Discussion**

The Town of Hamden will address the need for affordable housing through implementation of the Small Repair Program and the Downpayment Assistance Program. These programs will increase access to quality affordable housing to benefit an estimated 11 low- and moderate-income households.

## AP-60 Public Housing – 91.220(h)

**Introduction**

There are no HUD public housing units located in the Town of Hamden; however the Hamden Housing Authority (HHA) does operate subsidized affordable housing units which were funded by the State of Connecticut. The HHA does manage a total of 305 HUD funded Housing Choice Voucher, which subsidize rent for income eligible households to ensure their housing cost does not exceed 30% of their adjusted gross monthly income.

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

Residents of public housing, like other low- and moderate-income residents are eligible for programs and services offered through the Town. They also benefit from the physical improvements made within the community development target areas and improvements to public facilities such as neighborhood or community centers. The creation of affordable rental and homeownership opportunities will also increase the housing resources available to public housing residents, particularly Section 8 recipients.

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

The Housing Authority has a Resident Advisory Board that encourages resident participation in management and policy development. The Hamden Housing Authority will continue to promote programs, and expand its efforts, to encourage resident involvement and homeownership opportunities.

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

PHA is not troubled, N/A.

**Discussion**

See narratives above.

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

**Introduction**

The Town of Hamden Community Services Department will continue as the lead Town agency for assisting Hamden’s extremely low-income residents prevent homelessness. OCD has taken a larger role in preventing homelessness by working directly with tenants in risk of eviction and by streamlining processes for homeowners in serious need of emergency housing rehabilitation.

In January 2019, the Town opened the Overnight Winter Warming shelter. Healthcare outreach to homeless is provided through the Cornell Scott Hill Health Center. Both CSHHC and Columbus House Outreach and Engagement Team offer shelter intake and case management services to Hamden’s homeless. The OCD has also been meeting with Columbus House and Yale School of Architecture to identify a location for building housing for formerly homeless people.

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

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

**Addressing the emergency shelter and transitional housing needs of homeless persons**

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

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

**Discussion**

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

**Introduction:**

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

**Discussion:**

## AP-85 Other Actions – 91.220(k)

**Introduction:**

**Actions planned to address obstacles to meeting underserved needs**

The Town has worked to improve coordination of its social services for individuals with special needs by taking a more comprehensive approach to Human Services and the Continuum of Care. Collaboration between the Department of Economic and Community Development, the OCD, Community Services, Elderly Services, and various Regional Continuum of Care service providers has resulted in more efficient and effective delivery of service.

Partnerships established over the past year have proven fruitful in providing Hamden residents with additional opportunities for funding and services.

**Actions planned to foster and maintain affordable housing**

A focus area that the Town is working on to create additional affordable housing opportunity is the development of partnerships with non-profit and not-for-profit housing agencies.

The Town will continue to collaborate with non-profit housing developers such as Neighborhood Housing Services, Neighborworks/New Horizons, and Habitat for Humanity on projects that result in affordable housing units for all citizens. The Town will explore partnerships with other housing organizations to further housing opportunities and will seek to leverage additional funding opportunities for housing related programs.

**Actions planned to reduce lead-based paint hazards**

As required by the Connecticut State Agencies Lead Poisoning Prevention and Control regulations. Sections 19a-111 -1 through 19a-111 -11, the Town of Hamden code enforcement entities, the Quinnipiac Valley Health District and the Housing Code Enforcement Officer, are responsible for enforcing appropriate lead paint abatement, where applicable. These regulations are considered, applied, and adhered to throughout all rehabilitation projects.

The Quinnipiac Valley Health District (QVHD) provides educational counseling and distribution of materials to extremely low- to moderate-income families with children six years of age and younger, who have been identified through a cooperative effort between QVHD, the Community Services Department and daycare programs conducted in the M.L. Keefe Community Center located in southern Hamden.

In the administration of its CDBG-funded Rehabilitation Program the Town assures that all units are rehabilitated in compliance with applicable lead-based paint regulations. Therefore, during the Strategy Period, all units rehabilitated where children under the age of six are or are expected to be present will be tested for lead-based paint and abated where necessary.  The Town is currently, and will continue to, pursue additional funding to extend its lead awareness program and offer assistance to property owners seeking to reduce lead hazards in homes.

Where feasible, Community Development Block Grant funds are used to assist extremely low- to moderate-income households in the reduction/abatement of lead paint hazards. Likewise, the Housing and Community Development Department and Quinnipiac Valley Health District (QVHD) will apprise homeowners of any State or Federal loan programs available for the removal of hazardous materials.

**Actions planned to reduce the number of poverty-level families**

The Town of Hamden attempts to address the issue of poverty in its population through the use of social and supportive services. The Town supplements State and Federal resources with local funds and CDBG funds for activities that meet specific identified needs. The private sector is a key resource for addressing poverty in its ability to create employment opportunities with a resultant increase in income.

In order to address poverty among groups where the incidence of poverty is highest, the Town has utilized local funds and its limited CDBG funds for public service programs through the community services and elderly services departments. These departments work with families and individuals in poverty by providing referrals and assistance for shelter, fuel, food, utility costs, etc.

Job training and employment assistance for unemployed and underemployed individuals will be provided to enable them to obtain "living wage" employment. By connecting job training to economic development and providing supportive services the Town can move more families out of poverty. The Town has placed a Job Resource Counselor in the Office of Economic and Community Development. The Job Resource Counselor will focus on local workforce development to ensure employee skill commensurate with new jobs being created by economic development activity. The provision of affordable childcare to working families is an important component in their transition from welfare or poverty to self-support.

The provision of affordable housing and the reduction of housing cost burden will also address the issue of families in poverty.

**Actions planned to develop institutional structure**

The Town of Hamden’s Office of Housing and Neighborhood Development administers the Community Development Block Grant funding received from the U.S. Department of Housing and Urban Development. It plays a major role in encouraging and supporting the activities of private and non-profit developers interested in the construction, reconstruction, and rehabilitation of affordable housing units. During the strategy period, the OCD will continue to provide assistance for housing rehabilitation to extremely low- to moderate-income homeowners, and owners renting to low- to moderate-income families.

The Hamden Housing Authority will continue to administer its Section 8 Voucher and Certificate programs and will look to expand its Rental Assistance Program as a means of promoting housing opportunities for low-income/elderly populations. It will also investigate the possibility of creating additional housing resources. The Town has an active and supportive relationship with the Hamden Housing Authority.

The OCD, Hamden Housing Authority, Community Services Department, Elderly Services, Office of Planning and Zoning, and Quinnipiac Valley Health District, function cooperatively to identify, evaluate and address the housing needs of the various populations discussed in this document. The Community Services Department is the primary source for locating shelter for the homeless and subpopulations identified. The Elderly Services Department provides care to elderly residents to prolong their ability to remain self-sufficient and independent. Hamden Housing Authority manages the public/elderly housing complexes for the Town of Hamden. The Quinnipiac Valley Health District is instrumental in identifying lead paint hazards related to housing issues, and Planning and Zoning approves the location of new construction and offers technical assistance to prospective developers.

Likewise, many of the supportive services offered to Hamden's extremely low- to moderate-income, and elderly/disabled populations, will be delivered by non-profit organizations and agencies that receive funding through the Community Development Block Grant.

The Town of Hamden offers its residents a wealth of supportive services that provide needy residents with appropriate support. The system currently in place has been successful in regard to housing extremely low- to moderate-income populations. While the elderly and populations with special needs are currently being served adequately, a gap exists between requests for affordable housing and available units.

Through the OCD, the Town of Hamden will combat cost burden and housing problems of its extremely low- to moderate-income populations. Furthermore, through the Residential Rehabilitation Program, the number of affordable units available will be expanded. Likewise, the Town of Hamden will support the efforts of non-profit and private developers who submit viable proposals to expand the Town's affordable stock.

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

The Town of Hamden will continue to assist and work with the Hamden Housing Authority, non-profit and private developers, and the private industry in a cooperative effort to maximize resources directed to affordable housing. The development of this type of relationship will serve to strengthen coordination between the Town, the community and prospective developers in pursuit of affordable housing construction and rehabilitation.

The OCD will continue to collaborate with local social service agencies to maximize efforts directed to the expansion of affordable housing and supportive services. Through its Community Services Department the Town of Hamden will maintain its involvement with the State Department of Social Services. Through this forum, it will continue to address common issues and concerns shared by local governments and pursue a resolution to these issues. The Community Services Department along with the Economic and Community Development Department, on behalf of the Town of Hamden, will maintain an active role in Regional Workforce Organizations, through which representatives of local governments develop strategies to enhance job training efforts, and promote the creation of a job market which suits the needs of industry. The Town will also become a more active participant in the New Haven Continuum of Care network to gain better knowledge of the needs of the homeless and special needs populations and the programs and activities available to address them.  Likewise, through its participation in the South Central Regional Council of Governments (SCRCOG), the Town of Hamden is working with other jurisdictions to address the issues of housing, homelessness, and social services.

**Discussion:**

# Program Specific Requirements

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

**Introduction:**

**Community Development Block Grant Program (CDBG)**

**Reference 24 CFR 91.220(l)(1)**

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

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

**Other CDBG Requirements**

|  |  |
| --- | --- |
|  | |
| 1. The amount of urgent need activities |  |

|  |  |
| --- | --- |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 100.00% |