

Executive Summary

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

1. Introduction

This Five-Year Consolidated Plan (the “Plan”) for Waterbury, Connecticut covers the calendar years October 2025 to September 2029. It also contains the first Annual Action Plan for this strategy period from October 2025 to September 2026. The Housing and Urban Development (HUD)-funded Community Development Block Grant (CDBG), HOME, and Emergency Solutions Grant (ESG) programs are addressed in this Consolidated Plan. The primary components of the Consolidated Plan are a needs assessment, strategic plan, and action plan inclusive of a description of the process of preparation, consultation, and administration.

In order to establish the objectives and outcomes in this Consolidated Plan, the City of Waterbury completed an extensive needs assessment. This process included consultation with numerous agencies, organizations, and individuals as well as analysis of available reports and data. The needs analysis process identified a range of needs and gaps in resources and services to be addressed with Consolidated Plan resources over the Five-Year Strategy Period. The needs are described in detail in the “NA-Needs Assessment” and “MA-Housing Market Analysis” sections of the Consolidated Plan.

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

Through data analysis and community consultation, the City identified several priority needs to be addressed through this five-year strategy period. In addition, the City identified objectives/goals and anticipated outcomes to help meet of the priority needs. The priority needs include the following:

- Increase supply of decent, safe, and affordable housing
- Reduce Cost Burden
- Address Homelessness
- Address Aging Infrastructure
- Remove Blight and Unsafe Conditions
- Provide or Improve Community Facilities
- Provide Public and Supportive Services
- Provide Supportive Housing
- Remediate Hazardous Environmental Conditions
- Promote Economic and Workforce Development

The objectives/goals set by the City to address these priority needs include the following:

- Increase decent, safe, and affordable housing resources
- Maintain and increase housing and services for homeless and those at risk of homelessness
- Invest in Community and neighborhood facility improvements
- Invest in infrastructure replacement and improvement
- Support the provision of public and supportive services
- Support abatement of hazardous environmental conditions
- Support economic and workforce development activities
- Provide administrative oversight and management

3. Evaluation of past performance

The City chooses its goals and projects in a manner that addresses identified community needs and gaps in services as established during its citizen participation and local consultation process. Programs and projects which are consistent with goals and objectives of the Consolidated Plan are chosen according to community need and an evaluation of the past performance and implementation capacity of the administering agency.

“Past performance” of sub- recipients is taken into consideration in the awarding of annual CDBG and ESG funds. Citizen Advisory Committee (CAC) members who are responsible for the review and evaluation of applications rely on past performance reports in deciding whether to award future funds. City Staff provides CAC members with the status of all the agencies' expenditures as well as information related to their reporting history or any performance problems such as timeliness and accuracy of invoices and/or reporting documents if applicable.

At the close of each program year the City of Waterbury prepares its Consolidated Annual Performance Evaluation Report (CAPER) which is submitted to HUD within 90 days of the end of the Program Year. The CAPER analyzes the City's use of its annual CDBG, ESG and HOME fund allocations and serves as an evaluation of the City's performance. In general, the City has met its overall goals and timeliness standards with its Consolidated Plan programs.

In addition, the City monitors performance of program/project sub-recipients. The City has a monitoring plan which is made available to public service sub- recipients. The City requires monthly, quarterly and close-out reports of all CDBG public service sub-recipients and performs visits once a year. ESG sub-recipients report quarterly and provide an end of the year close-out report. City staff also works with nonprofits receiving project funds to ensure timely processing of contracts, correct bidding procedures and compliance with all Federal regulations concerning Davis-Bacon wages. Projects are visited several times while they are underway to ensure program compliance.

4. Summary of citizen participation process and consultation process

The CAC and the Office of Community Development provided citizen participation opportunities throughout the 2025-2029 consolidated planning process. The specific citizen participation activities undertaken included the following:

- Three (3) community meetings open to the public to establish needs and gaps in services. These meetings were held at the North End Recreation Center, Hopeville Elementary School, and H.S. Chase Elementary School.
- Four (4) topical workshops for agencies and service providers to identify needs, gaps in services/programming, and potential strategies. The topics for the different workshops included Housing, Economic Development and Community Development, Public Services, and Homelessness & Special Needs. These workshops were held at the Office of Community Development
- An online survey for residents. The resident survey received 472 responses and helped identify needs and priorities.
- An online survey for agencies and service providers. The agency survey received 79 responses and helped identify needs, funding priorities, goals, and potential strategies.
- Two public hearings, including one (1) Needs Public Hearing and one (1) draft Consolidated Plan Public Hearing. The Needs Public Hearing was held on February 11, 2025. Nine (9) agencies provided oral comments, and two (2) agencies provided written comments. The draft Consolidated Plan Public Hearing will be held on June 17, 2025.

5. Summary of public comments

During the 2025-2029 consolidated planning process, citizen participation and consultation highlighted several community needs and gaps in services. The survey identified public facilities/infrastructure improvements, public services, and housing as top priorities. Participants at the community meetings identified the need for housing, facility improvements/infrastructure, economic development, and a range of public services for special needs populations.

Participants at the housing topical workshop commented on the need for eviction prevention programs and support for families at risk of homelessness; housing for seniors and individuals with disabilities on fixed incomes; and better coordination and inclusion of community organizations in planning.

Participants at the economic and community development workshop commented on the need to address blighted properties and create infill housing and facilities in low and moderate income neighborhoods; larger affordable housing units for families; increased shelter capacity; more resources and support for individuals reentering the community after incarceration; better rental housing conditions; improved coordination and communication regarding available services and programs; more accessible shelters and housing for individuals with disabilities; and increased tree canopy and green infrastructure.

Participants at the public services workshop commented on the need for daytime shelter facilities; emotional and mental health support; transportation to after-school programs; after-school and childcare services; basic needs such as clothing and food for individuals experiencing homelessness; centralized resource page for all community services; larger, more accessible venues for job fairs and community events; and better coordination between schools, services providers, and the city to connect people to services.

Participants at the Homelessness and Special Needs Services workshop commented on the need for increased shelter capacity; resources and support for individuals reentering the community after incarceration; youth development programs and recreational facilities; better rental housing conditions; better coordination and dissemination of information about available services and programs; and more accessible shelters and housing for individuals with disabilities.

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

No comments were received that were not accepted by the CAC or the City administration.

7. Summary

The City's 2025-2029 Consolidated Plan incorporates public comments, employs rigorous fiscal oversight, and addresses identified community needs through a variety of programs. On an annual basis the City of Waterbury prepares an Annual Action Plan which provides information on its anticipated resources, its proposed activities and its program for implementation and administration. The Year One Action Plan included in this document provides information on the City's anticipated resources, proposed activities and funding allocations for the one-year period from October 2025 to September 2029.

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
Lead Agency	WATERBURY	

CDBG Administrator	WATERBURY	Finance Department/Office of Community Development
HOPWA Administrator	N/A	N/A
HOME Administrator	WATERBURY	Finance Department/Office of Community Development
ESG Administrator	WATERBURY	Finance Department/Office of Community Development
HOPWA-C Administrator	WATERBURY	WATERBURY DEVELOPMENT CORPORATION

Table 1 – Responsible Agencies

Narrative

The Office of Community Development, a division of the City of Waterbury Department of Finance, is the lead agency for the preparation and administration of the Waterbury Consolidated Plan, Annual Action Plans, and CPD Programs. The Plan includes the CDBG, HOME, and ESG programs. Specific activities/programs funded by CDBG and ESG are administered by the appropriate organization through a subrecipient agreement with the Office of Community Development. The City Departments of Public Works and Parks and Recreation administer construction projects on City-owned properties. The Waterbury Development Corporation (WDC) serves as project manager for certain construction projects on behalf of the City under a Project Authorization Letter.

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

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

The City of Waterbury promotes coordination with and between public and assisted housing providers and health, mental health, and service agencies in a variety of ways. These activities include representation by provider agencies on the Citizens Advisory Committee (CAC) and participation in and coordination of activities that address homelessness and special housing needs under the Continuum of Care process through the Office of Community Development's involvement locally, and as part of the regional Coordinated Access Network (CAN). In addition, the application process for Consolidated Plan funding each Action Plan Year results in the review of activities to avoid duplication of services and ensure compliance with HUD regulations and the Consolidated Plan. Subrecipient agency monitoring provides project oversight, and preparation of the Consolidated Annual Performance & Evaluation Report (CAPER) provides program accomplishment oversight.

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

Community Development staff serves as a member of the CAN Leadership Committee, which serves the function of the Continuum of Care (CoC). Office of Community Development staff also regularly communicates and consults with the CoC, including attending monthly committee meetings. In addition, several agencies that are members of CAN receive CDBG and/or ESG funding. This provides the opportunity for coordination during the plan development, funding application review, and CAPER processes. The collaboration between the City and agencies and organizations allows the City to maximize the use and impact of its CPD funding.

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

Community Development staff consults with agencies and organizations who are members of the local CAN on an ongoing basis throughout the program year, including participating in needs analysis and policy and procedure formulation; evaluation and review of applications for funding; development of performance standards and local program objectives; and analysis of annual outcomes and performance as part of the CAPER preparation process.

Community Development staff participates in the Leadership Committee and interacts with CAN and its membership to ensure the goals and outcomes established for the Emergency Solutions Grant Program (ESG) and other special needs housing programs meet the needs of the community.

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

Agency/Group/ Organization	Agency/Group/ Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
Office of Community Development	Other Government - Local	Housing Need Assessment; Market Analysis; Strategy	The Office of Community Development Office is the lead organization for the administration, implementation, and oversight of the CDBG, HOME, and ESG programs.
Waterbury Housing Authority	PHA Housing	Housing Need Assessment; Market Analysis; Strategy	The Waterbury Housing Authority (WHA) provides safe, quality affordable housing for low and moderate income families through public housing and housing choice vouchers. The WHA was consulted via the informational meeting, topical workshops, emails, and through review of their plans, studies, and online resources.
Waterbury Land Bank	Community Development Financial Institution	Housing Need Assessment; Market Analysis	The Waterbury Land Bank Authority works to enhance the quality of life by repurposing vacant lots and structures into community assets. The Waterbury Land Bank was consulted via topical workshops and review of their plans, studies, and online resources.

Waterbury Public Schools/Department of Education	Services – Education	Housing Need Assessment; Market Analysis	The Waterbury Public School District provides education to approximately 18,000 children. The Waterbury Public District was consulted via an online survey and topical workshops.
Waterbury Health Department	Health Agency; Services – Health	Housing Need Assessment; Market Analysis	The Waterbury Health Department provides services to promote healthier families, healthier neighborhoods, and a healthier community. The Waterbury Health Department was consulted via an online survey, informational meeting, topical workshops, and review of their plans, studies, and online resources.
United Way of Greater Waterbury	Services - Homeless	Housing Need Assessment; Market Analysis	The United Way of Greater New Haven provides a range of services in the region and is the lead for the Northwest Coordinated Access Network. The United Way of Greater Waterbury was consulted via an online survey, topical workshops, emails, and review of their plans, studies, and online resources.
Hispanic Coalition	Services – Education	Housing Need Assessment; Market Analysis	The Hispanic Coalition of Greater Waterbury provides needed programs and bilingual services. The Hispanic Coalition was consulted via an online survey, informational meeting, and topical workshops.
NVCOG	Regional Organization; Planning Organization	Housing Need Assessment; Market Analysis	The Naugatuck Valley Council of Governments (NVCOG) is a regional council of government and metropolitan planning organization that delivers projects, plans, and services to improve communities in the region. NVCOG was consulted via topical workshops.
Main Street Waterbury	Neighborhood Organization;	Housing Need Assessment; Market Analysis	Main Street Waterbury advocates, educates and collaborates for the revitalization and enhancement of

	Business and Civic Leaders		downtown Waterbury. Main Street Waterbury was consulted via topical workshops and an online survey.
The Gathering Place Community Church	Civic Leaders	Housing Need Assessment; Market Analysis	The Gathering Place Community Church advocates and provides important social services and facilities to the community. The Gathering Place Community Church was consulted via topical workshops, informational meetings, and an online survey.
Western Connecticut Area Agency on Aging	Services – Elderly Persons	Housing Need Assessment; Market Analysis	The Western Connecticut Areas Agency on Aging enriches the lives of older adults, individuals with disability, and their caregivers by providing supportive services. The WCAAA was consulted via topical workshops and an online survey.
Greater Waterbury YMCA	Services – Children	Housing Need Assessment; Market Analysis	The Greater Waterbury YMCA provides health and wellness programs for people of all ages and abilities. The Greater Waterbury YMCA was consulted via topical workshops and an online survey.
Salvation Army	Services – Homeless	Housing Need Assessment; Market Analysis	The Salvation Army Waterbury Corps provides services, homelessness facilities, and programs to meet the needs of the community. The Salvation Army was consulted via topical workshops, informational meetings, and topical workshops.
Center for Human Development	Services – Health; Services – Homeless	Housing Need Assessment; Market Analysis	The Center for Human Development provides mental health services and a hospitality center. The CHD was consulted via topical workshops, informational meetings, and an online survey.

Children's Community School	Services – Education	Housing Need Assessment; Market Analysis	Children's Community School offers programs designed to foster a supportive environment, personalized learning, and a connected community. The Children's Community School was consulted via topical workshops, informational meetings, and an online survey.
Staywell Health Center	Services – Health	Housing Need Assessment; Market Analysis	Staywell Health Center provides high quality health care and social services for individuals and families. Staywell Health Center was consulted via topical workshops, informational meetings, and an online survey.
NEST	Services – Housing; Services- Education	Housing Need Assessment; Market Analysis	NEST provides housing ownership opportunities through affordable housing development and financial education. NEST was consulted via topical workshops, informational meetings, and an online survey.
MASC	Services – Education; Services - Employment	Housing Need Assessment; Market Analysis	Manufacturing Alliance Service Corp (MASC) provides manufactured-related training. MASC was consulted via topical workshops, informational meetings, and an online survey.
Wheeler Clinic	Services – Health	Housing Need Assessment; Market Analysis	Wheeler Clinic provides behavioral health services. Wheeler Clinic was consulted via topical workshops, informational meetings, and an online survey.
McCall Behavioral Health Network	Services- Health	Housing Need Assessment; Market Analysis	McCall Behavioral Health Network provides services focused on substance use disorders and mental health disorders. McCall Behavioral Health Network was consulted via topical workshops, informational meetings, and an online survey.
LEAD	Services- Education	Housing Need Assessment; Market Analysis	Latinos for Educational Advocacy (LEAD) provides quality educational options, programs, and services for

			children and families. LEAD was consulted via topical workshops, informational meetings, and an online survey.
Catholic Charities	Services – Children	Housing Need Assessment; Market Analysis	Catholic Charities operates a Family Center which provides parenting supportive services, emergency assistance, and case management. Catholic Charities was consulted via topical workshops, informational meetings, and an online survey.
Waterbury Youth Services	Services – Children	Housing Need Assessment; Market Analysis	Waterbury Youth Services provides a range of services that address educational, emotional, and social needs. Waterbury Youth Services was consulted via topical workshops, informational meetings, and an online survey.
Shakesperience	Services – Children; Services – Education	Housing Need Assessment; Market Analysis	Shakesperience provides acting classes and afterschool programs for low- and moderate-income families. Shakesperience was consulted via topical workshops, informational meetings, and an online survey.
Waterbury Bridge to Success	Services – Education	Housing Need Assessment; Market Analysis	Waterbury Bridge to Success advocates and provides for integrated support services in schools. Waterbury Bridge to Success was consulted via topical workshops.
New Opportunities	Services – Homeless	Housing Need Assessment; Market Analysis	New Opportunities Inc offers a variety of social services in Waterbury. New Opportunities was consulted via topical workshops, informational meetings, and an online survey.
Health 360	Services – Health	Housing Need Assessment; Market Analysis	Health 360 is a nonprofit organization that promotes health equity in underserved communities. Health 360 was consulted via topical workshops, informational meetings, and an online survey.

The Community Health Center	Services – Health	Housing Need Assessment; Market Analysis	The Community Health Center is a non-profit healthcare provider, providing comprehensive primary care services. The Community Health Center was consulted via topical workshops, informational meetings, and an online survey.
Trinity Health	Services – Health	Housing Need Assessment; Market Analysis	Trinity Health of New England provides health care and community health services. Trinity Health was consulted via topical workshops, informational meetings, and an online survey.
Saint Mary's Hospital	Services – Health	Housing Need Assessment; Market Analysis	Saint Mary's Hospital is a Catholic, not-for-profit, community teaching hospital providing health services. Saint Mary's Hospital was consulted via topical workshops, informational meetings, and an online survey.
U.S. Senate (Chris Murphy's Office)	Other government – State; Other government – Federal; Civic Leaders	Housing Need Assessment; Market Analysis	Chris Murphy's Office provides advocacy and policy support for a range of social services in Connecticut. Chris Murphy's Office was consulted via topical workshops.
Post University	Major Employer; Services – Education; Services - Employment	Housing Need Assessment; Market Analysis	Post University offers undergraduate and graduate educational programs. Post University was consulted via topical workshops.
Community Mental Health Affiliates	Services – Health	Housing Need Assessment; Market Analysis	Community Mental Health Affiliates provides health and behavioral health services for children, families, and adults. Community Mental Health Affiliates was consulted via topical workshops, informational meetings, and an online survey.

Greater Waterbury Interfaith Ministries	Services – Homeless	Housing Need Assessment; Market Analysis	Greater Waterbury Interfaith Ministries provides a soup kitchen and food pantry. Greater Waterbury Interfaith Ministries was consulted via topical workshops, informational meetings, and an online survey.
Higher Learning Youth Program	Services – Education	Housing Need Assessment; Market Analysis	Higher Learning Youth Program provides life skill classes to youth in Waterbury. Higher Learning Youth Program was consulted via topical workshops, informational meetings, and an online survey.
Waterbury Hospital	Services - Health	Housing Need Assessment; Market Analysis	Waterbury Hospital provides healthcare services and conducts comprehensive outreach programs. Waterbury Hospital was consulted via topical workshops, informational meetings, and an online survey.
The Chrysalis Center	Services – Education; Services - Employment	Housing Need Assessment; Market Analysis	Chrysalis Center provides supportive services such as job training, housing and other community healthcare. The Chrysalis Center was consulted via topical workshops, informational meetings, and an online survey.
Mental Health CT	Services – Health	Housing Need Assessment; Market Analysis	Mental Health CT provides mental health services in the region. Mental Health CT was consulted via topical workshops, informational meetings, and an online survey.
Community Partners in Action	Services – victims; Services - employment	Housing Need Assessment; Market Analysis	Community Partners in Action provides services for people affected by the criminal justice system. Community Partners in Action was consulted via topical workshops, informational meetings, and an online survey.
Connecticut Community Foundation	Services – Education	Housing Need Assessment; Market Analysis	Connecticut Community Foundation provides support to services and programs that foster an equitable and inclusive community. Connecticut

			Community Foundation was consulted via topical workshops, informational meetings, and an online survey.
Republican American	Civic Leader; news outlet	Housing Need Assessment; Market Analysis	Republican American is the local news outlet that provides public notices and other important information to the Waterbury Community. Republican American was consulted via topical workshops.
Greater Waterbury NAACP	Services – Educational	Housing Need Assessment; Market Analysis	Greater Waterbury NAACP advocates for political, educational, social, and economic equality to eliminate race-based discrimination. Greater Waterbury NAACP was consulted via informational meetings.
State Representative Larry Butler	Other government – Federal; Other government – State; Civic Leaders	Housing Need Assessment; Market Analysis	Larry Butler, State Representative, provides advocacy and policy support for a range of social services. Larry Butler was consulted via informational meetings.
Madre Latina Inc	Services – Education	Housing Need Assessment; Market Analysis	Madre Latina provides education activities and advocacy to support generations of Latinas. Madre Latina was consulted via informational meetings.
Little Joys	Services – Education; Services – Children	Housing Need Assessment; Market Analysis	Little Joys provides daycare services in Waterbury. Little Joys was consulted via informational meetings
Oak Street Health	Services – Health; Services – Elderly Persons	Housing Need Assessment; Market Analysis	Oak Street Health provides health care services geared towards seniors. Oak Street Health was consulted via informational meetings.
The Waterbury Times	Other- News Outlet	Housing Need Assessment; Market Analysis	The Waterbury Times is a local news outlet. The Waterbury Times was consulted via informational meetings.

Bouley Manor Neighborhood Association	Neighborhood Organization	Housing Need Assessment; Market Analysis	Bouley Manor Neighborhood Association was consulted via informational meetings
Waterbury Senior Center	Services- Elderly Persons	Housing Need Assessment; Market Analysis	Waterbury Senior Center provides services for seniors. The Waterbury Senior center was consulted via an online survey.
Waterbury Engineering Department	Other government – local	Housing Need Assessment; Market Analysis	The Waterbury Engineering Department provides technical expertise and management for City construction projects. The Waterbury Engineering Department was consulted via an online survey.
Boys & Girls Club of Greater Waterbury	Services – Children; Services – Education	Housing Need Assessment; Market Analysis	The Boys & Girls Club of Greater Waterbury provides youth recreational and educational services. The Boys & Girls Club was consulted via an online survey.
Waterville Community Club	Neighborhood Organization	Housing Need Assessment; Market Analysis	The Waterville Community Club provides advocacy services for the community. The Waterville Community Club was consulted via an online survey and informational meetings.
Waterbury Police Department	Agency – Emergency Management; Other government – local	Housing Need Assessment; Market Analysis	The Waterbury Police Department provides emergency and safety services. The Waterbury Police Department was consulted via an online survey.
Waterbury Opportunities Industrialization Center, Inc.	Services – Education; Services – Employment	Housing Need Assessment; Market Analysis	The Waterbury OIC Inc provides educational and employment services. The Waterbury OIC was consulted via an online survey.
Waterbury Fire Department	Agency – Emergency Management; Other government – Local	Housing Need Assessment; Market Analysis	The Waterbury Fire Department provides emergency and safety services. The Waterbury Fire Department was consulted via an online survey.

TEAM Inc	Services – Education	Housing Need Assessment; Market Analysis	TEAM provides education, support and opportunities to people experiencing poverty. TEAM was consulted via an online survey.
Saint Vincent DePaul	Services – Homeless	Housing Need Assessment; Market Analysis	Saint Vincent DePaul provides homeless services and facilities. Saint Vincent DePaul was consulted via an online survey.
Park Central, Inc.	Services – Education; Services – Children	Housing Need Assessment; Market Analysis	Park Central provides life skill programs to girls and women. Park Central was consulted via an online survey
Waterbury I.T. Department	Other Government – local	Housing Need Assessment; Market Analysis	The Waterbury IT Department provides communication and technology support services. The IT Department was consulted via an online survey.
Waterbury Department of Inspections	Other Government – local	Housing Need Assessment; Market Analysis	The Department of Inspections provides public safety services by providing building permits. The Department of Inspections was consulted via an online survey
Children in Placement – CT, Inc.	Services – Children	Housing Need Assessment; Market Analysis	Children in Placement provides advocacy services for children in the welfare system. Children in Placement were consulted via an online survey.
Connecticut Counseling Centers, Inc.	Services - Health	Housing Need Assessment; Market Analysis	Connecticut Counseling Centers (CCC) provides substance abuse treatment and recovery services. CCC was consulted via an online survey.
Waterbury Board of Alderman	Other government – local	Housing Need Assessment; Market Analysis	Waterbury Board of Alderman was consulted via an online survey and informational meetings.
Waterbury Finance Department	Other government – local	Needs Assessment; Market Analysis; Strategy	The Waterbury Finance Department provides oversight for the Consolidated Planning Process. The Finance Department was consulted via an online survey and direct consultations.

Waterbury Assessor's Office	Other government - local	Housing Need Assessment; Market Analysis	Waterbury's Assessors' Office was consulted via an online survey.
Waterbury City Clerk	Other government - local	Housing Need Assessment; Market Analysis	The Waterbury City Clerk provides a range of public services. The City Clerk was consulted via an online survey.
Waterbury Fair Housing	Services – Fair Housing	Housing Need Assessment; Market Analysis	The Waterbury Fair Housing Officer was consulted via direct consultation and review of reports.

Table 2 – Agencies, groups, organizations who participated

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

The City has consulted the agencies necessary to develop its Consolidated Plan in a manner that addresses its identified housing and community development needs with the resources provided.

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?
Waterbury 2022- 2027 Affordable Housing Plan	City Plan Commission	The Waterbury Affordable Housing Plan outlines goals and strategies for addressing the affordable housing needs in Waterbury. The goals from this strategic plan overlap with the goals of this Consolidated Plan.
NVCOG Hazard Mitigation Plan	NVCOG	The NVCOG Hazard Mitigation Plan identifies strategies for addressing potential natural hazards in the region. The Consolidated Plan aims to mitigate natural hazard risks, especially for low- and moderate-income households.
5-Year and Annual Public Housing Authority Plan	Public Housing Authority	The Public Housing Authority's Strategic Plan's outlines their

		restoration, and revitalization plans for the next five-year period. Their plans will help further the goals and strategies outlined in this Consolidated Plan.
Naugatuck Valley Corridor Comprehensive Economic Development Strategy	NVCOG/Naugatuck Valley Corridor Economic Development District	The Naugatuck Valley Corridor Comprehensive Economic Development Strategy outlines goals and strategies for the region to help bolster economic development. The Consolidated Plan overlaps with these goals particularly around workforce development and infrastructure improvements.

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))

There are numerous public entities that the City of Waterbury coordinates and cooperates with in the implementation of the Consolidated Plan. Among state agencies, the Connecticut Department of Economic and Community Development as well as the Connecticut Department of Social Services are most often engaged. Adjacent communities participating in the Naugatuck Valley Council of Governments (NVCOG) and Naugatuck Valley Corridor Comprehensive Economic Development Strategy (NVCEDS), as well as the State Department of Energy and Environment are partners in addressing site remediation projects.

Narrative (optional):

The City has consulted the agencies necessary to develop its Consolidated Plan in a manner that addresses its identified housing and community development needs with the resources provided.

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

The citizen participation process for the preparation of this Consolidated Plan was conducted by the Citizens Advisory Committee (CAC) with assistance from the Office of Community Development, in accordance with the Citizen Participation Plan (CPP). The CAC is comprised of Waterbury residents representing various neighborhoods and organizations. The CAC and the Office of Community Development provided citizen participation opportunities throughout the 2025-2029 consolidated planning process. The specific citizen participation activities undertaken included the following:

- Three (3) community meetings open to the public to establish needs and gaps in services. These meetings were held at the North End Recreation Center, Hopeville Elementary School, and H.S. Chase Elementary School.
- Four (4) topical workshops for agencies and service providers to identify needs, gaps in services/programming, and potential strategies. The topics for the different workshops included Housing, Economic Development and Community Development, Public Services, and Homelessness & Special Needs. These workshops were held at the Office of Community Development
- An online survey for residents. The resident survey received 472 responses and helped identify needs and priorities.
- An online survey for agencies and service providers. The agency survey received 79 responses and helped identify needs, funding priorities, goals, and potential strategies.
- Two public hearings, including one (1) Needs Public Hearing and one (1) draft Consolidated Plan Public Hearing. The Needs Public Hearing was held on February 11, 2025. Nine (9) agencies provided oral comments, and two (2) agencies provided written comments. The draft Consolidated Plan Public Hearing will be held on June 17, 2025.

Supporting documentation including public notices, community meeting comments, topical workshop notes, and minutes of the public hearings are attached as part of the Citizen Participation Appendix [TO COME].

Citizen Participation Outreach

Sort Order	1
Mode of Outreach	Public Notice for Community Meetings - Newspaper
Target of Outreach	General Public

Summary of Response/Attendance	Public Notice for the Community Meetings was published on 12/30/2024 in the Republican American Newspaper. The Public Notice is included in the Appendix.
Summary of Comments Received	N/A
Summary of comments not accepted and reasons	N/A
URL (if applicable)	
Sort Order	2
Mode of Outreach	Public Notice of Availability of Funding and Public Hearing – Newspaper
Target of Outreach	General Public
Summary of Response/Attendance	Public Notice of Availability of Funding and Public Hearing was published on 1/22/2025 in the Republican American Newspaper. The Public Notice is included in the Appendix.
Summary of Comments Received	N/A
Summary of comments not accepted and reasons	N/A
URL (if applicable)	https://legals.rep-am.com/court/75948/
Sort Order	3
Mode of Outreach	Social Media Posts for Community Meetings and Survey
Target of Outreach	General Public
Summary of Response/Attendance	Published social media content on City of Waterbury – Mayor's Facebook and Instagram pages. The posts were also shared on the social media pages of the Waterbury Development Corporation, Waterbury Public Schools, Waterbury Senior Center, Waterbury Health Department, NEST CT, and Waterbury Regional Chamber.

Summary of Comments Received	N/A
Summary of comments not accepted and reasons	N/A
URL (if applicable)	N/A
Sort Order	4
Mode of Outreach	Email Outreach for Community Meetings and Survey
Target of Outreach	General Public; Agencies and Service Providers
Summary of Response/Attendance	Emails were sent out to almost 4,500 city employees, 170 Community Organizations & over 30,000 residents registered with Park & Rec. The emails invited individuals to attend community meetings and topical workshops. They also were asked to take the survey and share the information with others.
Summary of Comments Received	N/A
Summary of comments not accepted and reasons	N/A
URL (if applicable)	N/A
Sort Order	5
Mode of Outreach	Community Meeting: North End Recreation Center
Target of Outreach	General Public; Agencies and Service Providers
Summary of Response/Attendance	19 attendees
Summary of Comments Received	The comments received at this community meeting identified needs and strategies relating to housing, facility improvements/infrastructure, homelessness, public services, and economic development. All comments received are documented in the Appendix [TO COME]. In general, participants

	highlighted the need for more affordable and transitional housing; blight control; sidewalk improvements; increased shelter capacity and facilities; job training; youth services; elderly and disabled and transportation; better local and regional transportation; job training and job creation; small business programs; and revitalization of downtown and vacant lots.
Summary of comments not accepted and reasons	All comments were accepted and incorporated, where applicable, into the needs assessment.
URL (if applicable)	N/A
Sort Order	6
Mode of Outreach	Community Meeting: Hopeville School
Target of Outreach	General Public; Agencies and Service Providers
Summary of Response/Attendance	1 attendee
Summary of Comments Received	The comments received at this community meeting identified the need for reentry programs and housing; job training and resume services; employment programs; youth initiatives; programs and services for the elderly; and targeted social service programs. All comments received are documented in the Appendix [TO COME].
Summary of comments not accepted and reasons	All comments were accepted and incorporated, where applicable, into the needs assessment.
URL (if applicable)	N/A
Sort Order	7
Mode of Outreach	Community Meeting: Chase School
Target of Outreach	General Public; Agencies and Service Providers

Summary of Response/Attendance	7 attendees
Summary of Comments Received	The comments received at this community meeting identified needs and strategies relating to housing, facility improvements/infrastructure, homelessness, public services, and economic development. All comments received are documented in the Appendix [TO COME]. In general, the comments identified the need for home purchasing and renovating assistance to Waterbury residents to help reduce blight; sidewalk and road improvements; downtown revitalization and blight removal; walkable recreation centers; increased shelter capacity and programming; community initiatives and programming (sports leagues) for all ages; and technology education for youth.
Summary of comments not accepted and reasons	While all comments were considered and incorporated, where applicable, into the needs assessment, the comment "lower the taxes" was not accepted due to it being outside the scope of this plan.
URL (if applicable)	N/A
Sort Order	8
Mode of Outreach	Topical Workshop: Housing
Target of Outreach	Agencies and Service Providers
Summary of Response/Attendance	18 participants
Summary of Comments Received	The comments received at this topical workshop revealed the need for eviction prevention programs and support for families at risk of homelessness; housing for seniors and individuals with disabilities on fixed incomes; better coordination and inclusion of community organizations in planning. There was also a suggestion to target specific neighborhoods for improvements based on need and data to ensure funding is distributed based on need rather than equally across all neighborhoods.
Summary of comments not accepted and reasons	All comments were accepted.

URL (if applicable)	N/A
Sort Order	9
Mode of Outreach	Topical Workshop: Economic and Community Development
Target of Outreach	Agencies and Service Providers
Summary of Response/Attendance	21 participants
Summary of Comments Received	The comments received at this topical workshop revealed the need to address blighted properties and create infill housing and facilities in low and moderate income neighborhoods; larger affordable housing units for families; increased shelter capacity; more resources and support for individuals reentering the community after incarceration; better rental housing conditions; improved coordination and communication regarding available services and programs; more accessible shelters and housing for individuals with disabilities; and increased tree canopy and green infrastructure in low-and moderate income neighborhoods.
Summary of comments not accepted and reasons	All comments were accepted.
URL (if applicable)	N/A
Sort Order	10
Mode of Outreach	Topical Workshop: Public Services
Target of Outreach	Agencies and Service Providers
Summary of Response/Attendance	16 participants
Summary of Comments Received	The comments received at this topical workshop revealed the need for daytime shelter facilities; emotional and mental health support; transportation to after-school programs; after-school and childcare services; basic needs such as clothing and food for individuals experiencing homelessness; centralized resource page for all community services; larger, more accessible venues for job

	fairs and community events; and better coordination between schools, services providers, and the city to connect people to services.
Summary of comments not accepted and reasons	All comments were accepted.
URL (if applicable)	N/A
Sort Order	11
Mode of Outreach	Topical Workshop: Homelessness and Special Needs Services
Target of Outreach	Agencies and Service Providers
Summary of Response/Attendance	44 participants
Summary of Comments Received	The comments received at this topical workshop revealed the need for increased shelter capacity; resources and support for individuals reentering the community after incarceration; youth development programs and recreational facilities; better rental housing conditions; better coordination and dissemination of information about available services and programs; and more accessible shelters and housing for individuals with disabilities.
Summary of comments not accepted and reasons	All comments were accepted.
URL (if applicable)	N/A
Sort Order	12
Mode of Outreach	Community Survey
Target of Outreach	General Public
Summary of Response/Attendance	472 responses

Summary of Comments Received	The full survey results can be found in the Appendix [TO COME]. Overall, the survey identified public facilities/infrastructure improvements, public services, and housing as top priorities. Key housing needs include financial assistance for home repairs, affordable rental housing for seniors, and home energy efficiency improvements. The top public facilities and infrastructure needs are street and sidewalk improvements and youth centers. Neighborhood services priorities include cleaning up abandoned lots and buildings and enforcing building codes. Homelessness and special needs priorities include services for neglected children, mental health, and domestic violence. Economic development priorities include job creation, retention, and hazardous site remediation. Additionally, respondents emphasized the need for affordable housing, rent control, food security, public safety, better schools, recreational activities, road repairs, solar street lighting, public transit, and community programs.
Summary of comments not accepted and reasons	All comments were accepted and incorporated, where applicable into the needs assessment.
URL (if applicable)	N/A
Sort Order	13
Mode of Outreach	Agency Survey
Target of Outreach	Agencies and Service Providers
Summary of Response/Attendance	79 responses
Summary of Comments Received	The Agency Survey asked respondents to identify which goals from the 2020-2024 Consolidated Plan remain relevant, the priority housing or community development needs not captured by these goals, and additional programs or projects to consider for the Consolidated Plan. Respondents identified "increase affordable housing resources," "support youth initiatives," and "invest in infrastructure and facility improvements" as the top three relevant goals for Waterbury today. The goals "increase the supply of affordable 3+ bedroom units" and "abatement of hazardous environmental conditions" were seen as less relevant. However, all goals were rated between moderate and high importance, with none below moderate. Respondents also suggested additional programs and projects for the Consolidated Plan, covering housing, public

	services, public facility improvements, community development, safety, and economic development needs.
Summary of comments not accepted and reasons	All comments were accepted and incorporated, where applicable, into the needs assessment and strategy development.
URL (if applicable)	N/A
Sort Order	14
Mode of Outreach	Needs Public Hearing
Target of Outreach	Public and Agencies
Summary of Response/Attendance	In total 20 people attended the public hearing, 3 attendees were staff members, 5 were CAC members, and 12 were organization representatives. At the public hearing, 9 agencies/organizations provided oral comments, and 2 agencies/organizations provided written comments.
Summary of Comments Received	The CAC provided an overview of the planning schedule and application process. Public speakers highlighted various needs, such as healthcare and case management for vulnerable individuals, funding for youth programs and facilities, support for soup kitchens and food pantries, reentry services for formerly incarcerated individuals, and education and family support programs. Written statements emphasized the importance of services for domestic violence survivors and youth programs. A full transcript of this meeting can be found in the Appendix [TO COME].
Summary of comments not accepted and reasons	All comments were accepted and incorporated, where applicable, into the needs assessment and strategy development.
URL (if applicable)	N/A
Sort Order	15
Mode of Outreach	Community Survey Technical Assistance Workshops
Target of Outreach	General Public, Elderly, Youth

Summary of Response/Attendance	The Office of Community Development Staff held 6 technical assistance workshops to help individuals take the online community survey. These workshops were hosted at the following locations: St. Margaret Willow Plaza Senior Center; Mt. Olive Senior Center; Grace House; South End Rec Center; and two were held at Waterbury Senior Center.
Summary of Comments Received	All comments were received via the online survey.
Summary of comments not accepted and reasons	All comments were accepted and incorporated, where applicable into the needs assessment and strategy development.
URL (if applicable)	N/A

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The housing needs for moderate, low, very low, and extremely low-income households in Waterbury presented in the following Housing Needs Tables utilize the 2016-2020 American Community Survey (ACS) and Comprehensive Housing Affordability Strategy (CHAS) data provided by the U.S. Department of Housing and Urban Development (HUD) to determine the extent of households with housing problems. CHAS and ACS estimates are based on survey data collected annually from a sample of the U.S. population.

The definition of housing problems in the following section is a non-duplicative count of households with housing problems as defined by HUD as 1) housing unit lacks complete kitchen facilities; 2) housing unit lacks complete plumbing facilities; 3) household is overcrowded (a housing unit with more than one person per room); 4) household is cost burdened (housing costs, including utilities, exceed 30% of gross income). The definition of severe housing problems is 1) housing unit lacks kitchen; 2) housing unit lacks complete plumbing; 3) household is severely overcrowded (>1.5 people per room); and 4) household is severely cost burdened (housing costs, including utilities, exceed 50% of gross income).

Affordability

The following Needs Assessment addresses housing needs based on the income of very low, low-, and median-income households. As described in the assessment, the primary housing need relates to a lack of income combined with a shortage of affordable housing units. The housing needs are disproportionate for Asian households when compared to community statistics.

Assisted Housing

In terms of assisted housing units, the Waterbury Housing Authority (WHA) is the primary provider, owning and operating 735 units. There is a waiting list of 584 applicants for public housing and 753 for housing choice vouchers. WHA has completed a Voluntary Compliance Agreement with HUD and has attained High Performer status for eight consecutive years. There is a need to rehabilitate units as well as a need to receive more funding for both public housing units and vouchers.

Homelessness

Waterbury has an active Continuum of Care process managed by the Northwest Coordinated Access Network (CAN) that addresses numerous homeless and special needs issues. There are currently two homeless shelters (Salvation Army and St. Vincent DePaul) and a domestic abuse shelter (Safe Haven). The shelters are at capacity, and waiting lists are long. There is also a growing number of children and elderly individuals experiencing homelessness. The primary need is for more permanent affordable housing and increased shelter capacity.

Special Needs

Special needs populations in Waterbury include persons with behavioral health disorders such as mental illness or substance abuse disorders; persons with disabilities; persons with HIV/AIDS; previously incarcerated persons; youth; elderly; and victims of domestic violence and sexual assault. The primary need for these populations includes affordable and supportive housing options and specialized services. In addition, infrastructure improvements are crucial for persons with disabilities to ensure they can navigate the community safely and independently.

Non-Housing Needs

The evolving demographics of Waterbury have significantly impacted the demand for certain public facilities, putting a strain on existing public facilities. Key facilities that are currently at capacity and in need of additional or expanded facilities include homeless facilities, senior center facilities, and emergency services facilities. Over the past five years, Waterbury has made significant strides in enhancing parks and recreation areas within low- and moderate-income neighborhoods. These improvements have fostered community engagement and provided safe, enjoyable spaces for residents. Other public facilities that are in need of improvements include City streets and sidewalks, water and sewer lines, and youth centers.

Public Service Needs

The City of Waterbury is host to a broad range of public services that help meet the needs of its residents. These services are provided through a cooperative effort between the City and non-profit service providers. During consultation with the public, agencies, and service providers, there were several public service needs brought up consistently, highlighting an existing gap in service. The needs include youth services, transportation services, employment/education services, healthcare services and special needs population services.

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

Summary of Housing Needs

The tables and narratives below present housing need data for Waterbury as provided by HUD pre-populated tables that use data from the 2016-2020 ACS and the HUD CHAS database. In instances where more recent or locally generated data presents a clearer picture of the City's current needs and conditions, additional data and observations will be presented in the narrative.

Between 2015 and 2020, Waterbury's population decreased by 2% from 109,550 to 107,840 residents, while the number of households increased by 5% from 40,215 to 42,135 (see Table 5). However, it is important to note that as of 2023, the population is 114,994, which is a 5% increase since 2015 and a 6.6% increase since 2020.

Median income increased 14% between 2015 and 2020; however, when adjusted for inflation, the purchasing power of this income increased by only 3%. Most households in Waterbury (67%) have incomes below 80% of the HUD Area Median Family Income (HAMFI), and 47% have incomes below 50% of the HAMFI (see Table 6). Households with young children and/or elderly members are more likely to have low incomes compared to the general population. Specifically, 83% of households with at least one child aged 6 or younger, and 74% of households with at least one person aged 75 or older, fall into the low-, very low-, and extremely low-income categories.

The most common housing problem faced by households in Waterbury is housing cost burden. Table 7 shows a nonduplicative count of households making under 100% of the Area Median Income (AMI) that have a housing problem. Households may have more than one housing problem, but Table 7 counts each household once according to its most severe problem. Of the households in Table 7, 3% are lacking complete plumbing or kitchen facilities (substandard housing); 5% are overcrowded or severely overcrowded (but are not substandard); 87% have a housing cost burden of greater than 30% of income (but are not overcrowded or substandard), including 46% that have a housing cost burden of over 50% of income (severe cost burden); 5% have zero or negative household income, but no other housing problems.

Both renter and owner households face these issues; 36% of renter households making 100% or less of AMI and 24% of owner households making 100% or less of AMI face one or more severe housing problems (lacks kitchen or complete plumbing, severe overcrowding, severe cost burden). Overcrowded and severely overcrowded households are primarily families who are renting.

Demographics	Base Year: 2015	Most Recent Year: 2020	% Change
Population	109,550	107,840	-2%
Households	40,215	42,135	5%
Median Income	\$40,467.00	\$46,329.00	14%

Table 1 – Housing Needs Assessment Demographics

Data Source: 2015 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	11,940	7,735	8,635	3,920	9,905
Small Family Households	4,005	2,750	3,585	1,625	5,030
Large Family Households	765	875	610	310	745
Household contains at least one person 62-74 years of age	2,265	1,645	1,510	900	1,775
Household contains at least one person age 75 or older	1,535	1,080	1,130	525	795
Households with one or more children 6 years old or younger	2,165	1,615	1,480	370	715

Table 2 – 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	350	50	70	30	500	0	35	0	4	39
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	110	4	0	15	129	0	0	20	25	45
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	245	85	115	230	675	30	4	80	4	118
Housing cost burden greater than 50% of income (and none of the above problems)	5,205	815	80	0	6,100	1,620	805	160	15	2,600
Housing cost burden greater than 30% of income (and none of the above problems)	1,280	2,525	785	30	4,620	350	1,300	1,295	225	3,170
Zero/negative Income (and none of the above problems)	700	0	0	0	700	195	0	0	0	195

Table 3 – 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	5,910	955	265	275	7,405	1,650	845	255	45	2,795
Having none of four housing problems	3,720	3,785	4,325	1,355	13,185	655	2,155	3,785	2,245	8,840
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 4 – 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	2,645	1,445	315	4,405	640	760	600	2,000
Large Related	485	360	0	845	80	255	65	400
Elderly	1,530	645	160	2,335	885	795	440	2,120
Other	2,370	930	390	3,690	385	320	345	1,050
Total need by income	7,030	3,380	865	11,275	1,990	2,130	1,450	5,570

Table 5 – 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	425	425	565	370	0	935
Large Related	0	0	35	35	70	35	0	105
Elderly	1,125	190	0	1,315	660	305	50	1,015
Other	0	1,820	160	1,980	345	0	0	345

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Total need by income	1,125	2,010	620	3,755	1,640	710	50	2,400

Table 6 – 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	330	64	115	245	754	30	4	60	29	123
Multiple, unrelated family households	30	25	0	0	55	0	0	35	0	35
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	360	89	115	245	809	30	4	95	29	158

Table 7 – 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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Table 8 – Crowding Information – 2/2

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

HUD and CHAS data do not provide information on housing needs for single-person households, only on “other” nonfamily households (see Tables 9-11). An estimate of single-person households in need of housing assistance may be extrapolated from the percentage of single-person households and nonfamily households in the general population. The 2016-2020 ACS shows that of the 16,912 nonfamily households in Waterbury, 14,529 were single-person households (86%). Based on this analysis, it is likely that most of the “other” households reported in Tables 9-11 consist of single-person households in need of housing assistance. “Other” households represent 33% of all renter households facing a cost burden over 30% of income and 53% of all renter households facing a cost burden over 50% of income. Most

“other” households facing housing costs burdens in Waterbury are renters, though there are some “other” owner households also facing housing cost burden.

The 2023 ACS (Five-Year Estimates, Tables S2501, DP02) estimates there are 15,834 people living alone in Waterbury, representing 34.5% of all households in Waterbury. Of these single-person households, 6,125 (38.6%) are individuals over the age of 65. Additionally, 2023 ACS estimates (Table S1701) report that 23.9% of Waterbury residents have incomes below the poverty level; but for unrelated individuals (those in nonfamily or single-person households), 31.3% have incomes below the poverty level.

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.

Disability: 2023 ACS data (Tables S1810, C18130) estimate that 18.6% (21,152 people) of the total civilian, noninstitutionalized population of Waterbury have a disability, and 6,076 of those with a disability also have incomes below the poverty level. Individuals with a disability comprise 22.6% of all persons with incomes below the poverty level in the city. Approximately 9.3% of the City's population have an independent living difficulty, while 8.6% have a cognitive disability. Table 24 indicates that 508 disabled families received housing choice vouchers, and 1,868 families requested accessibility features.

Domestic Violence, Dating Violence, Sexual Assault, and Stalking: Due to the sensitive nature of violence, assault, and stalking, it is difficult to accurately estimate the number of families impacted. According to the 2023 Family Violence Arrest Report provided by the State of Connecticut, Waterbury had 938 family violence arrest incidents out of a total of 1,783 offenses in 2023. Of these offenses, 48.9% were breach of peace, 18% were assaults, 10.1% were violations of court orders, 6.7% were risk of injury, 4.8% were threatening, and 2.8% were strangulations. An additional 8% were classified as “other.” Less than 1% of cases were homicide, kidnapping, sexual assault, and stalking (2, 1, 3, and 7 cases, respectively).

Waterbury is included in the Balance of State CoC. According to the State's Annual Point-in-Time Count of Individuals and Families Experiencing Homelessness for the Balance of State CoC, 569 homeless adults (38% of all homeless adults) self-reported as being a survivor of domestic violence.

What are the most common housing problems?

As was the case in the 2020-2024 Consolidated Plan, the most common housing problem in Waterbury continues to be cost burden, rather than issues of substandard housing or overcrowding. According to Table 7, roughly 87% of housing problems are due to cost burdens alone. Of the 42,135 households in Waterbury, roughly 41% face cost burden issues. Severe cost burden (in which cost burden is greater than 50% of income) affects 22% of households in Waterbury.

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

According to Table 8, a larger percentage of renter households (36%) than owner households (24%) making 0-100% of AMI face one or more housing problems.

Table 9 (Cost Burden >30%) and Table 10 (Cost Burden > 50%) break down cost burdens by type of household for the income groups 0-30% AMI (extremely low income), 30-50% AMI (very low income), and 50-80% AMI (low income). According to Table 9, of all households experiencing cost burdens, there are 6,405 (38%) cost burdened small families, and 4,740 (28%) cost burdened "other" households, which may suggest that those living alone, and single-parent households, are disproportionately affected by cost burden.

According to Table 10, there are 6,155 households experiencing severe cost burden. The largest groups affected by severe housing costs were elderly and "other" households—each representing 38% of all severely cost burdened households. 77% of severely cost burdened elderly households are making less than 30% AMI, while 93% of severely cost burdened "other" households are making less than 50% AMI.

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

The characteristics and needs of low-income individuals and families with children who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered might include lack of money to pay for healthcare, childcare, and transportation costs along with other issues that include lack of employment, lack of state benefits and services, lack of family support, problems with mental health, chronic health conditions, substance use disorders, history of domestic violence, and lack of stable continuous income. Having affordable and secure housing is the end goal for homeless families exiting programs in the City. The needs of formerly homeless families and individuals that are receiving rapid re-housing assistance and are nearing the termination of that assistance are affordable, stable, and safe housing; supportive services such as healthcare, affordable childcare, money management, budget counseling, accessible transportation, and community resources; and services such as continued case management and follow-ups to sustain and promote wellness and stability. The need for employment and support that makes work possible, such as affordable childcare and access to jobs, was discussed often during the Needs Assessment process.

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:

Waterbury does not provide an estimate of the population at risk of becoming unhoused, as this can be due to several factors that are not captured in available data. However, Table 7 shows that there are 6,825 households that are earning less than 30% of the AMI and paying more than 50% of their income toward housing, which offers some insight into the prevalence of those at-risk of homelessness.

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

There are several housing and household characteristics linked with instability and increased risk of homelessness. These characteristics are listed below:

- A high unemployment rate with a resulting loss of income available for housing
- The lack of assets available for rental security deposits
- The long waiting lists for both public housing units and Housing Choice Vouchers
- The reduction of the number of affordable housing units resulting from the demolition of structures, structures with non-habitable units due to deteriorated conditions, and the lack of construction of additional affordable units
- Mental health and substance use issues leading to displacement from private housing, increasing the pressure on homeless facilities or resulting in people being unsheltered
- Those affected by domestic/sexual violence or abuse are at an increased risk of homelessness.
- Those affected by chronic health condition(s) or disabilities are at an increased risk of homelessness
- Those who have been evicted or foreclosed upon are at an increased risk of homelessness
- The lack of affordable housing units in the region surrounding Waterbury

Discussion

There are multiple housing needs in Waterbury. Strategies to best address these needs are discussed in the Strategic Plan section.

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

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

Introduction

Waterbury is predominantly White (38.9%) and Hispanic or Latino (36.6%); 18.9% of the population is Black or African American, and just 1.7% is Asian. 2023 ACS data (Table S1903) indicates that the median household income in Waterbury is \$51,652; however, Hispanic households have a median income of \$46,175, and Black / African American households have a median income of \$42,519.

HUD asks grantee communities to evaluate the extent that any racial or ethnic group has a disproportionately greater housing need in comparison to the needs of the population as a whole. For this purpose, disproportionately greater need exists when the percentage of people in a category of need, who are members of a particular racial or ethnic group, is at least 10% higher than the percentage of people in the category as a whole. The tables below present statistics for households, with housing problems broken down by income and race/ethnic group. As discussed in NA-10, the most common housing problem in Waterbury is cost burden, which is the result of insufficient income combined with low inventory of affordable housing units. Cost burden is most prevalent among households with incomes of less than 50% of the area median. According to Tables 13-16, of the 17,990 households with housing problems with incomes below 100% of AMI, 14,815 (82%) have incomes of less than 50% of AMI. Asian households have disproportionately greater needs compared to the jurisdiction as a whole, especially those with incomes less than 30% of the area median.

While it does not have disproportionately greater needs related to housing problems, Waterbury's Hispanic population faces significant housing challenges, as many face language barriers which can make finding safe, decent, and affordable housing and accessing resources a challenge. The Hispanic population represents the largest, most recent group immigrating to Connecticut overall and specifically Waterbury. The Hispanic population includes those from several Latin American countries, as well as Puerto Rico. Some groups are more recent immigrants than others, but all groups experience similar cultural and language barriers to assimilation and employment. When Waterbury had a predominantly manufacturing economic base, immigrants from a variety of countries and cultures were able to find employment with a decent livable wage; as the manufacturing industry in Waterbury has declined, this is no longer the case.

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	9,190	2,745	0
White	3,250	750	0
Black / African American	1,685	620	0
Asian	140	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	3,825	1,260	0

Table 9 – 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	5,625	2,110	0
White	1,955	985	0
Black / African American	1,285	340	0
Asian	35	45	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1,950	715	0

Table 10 – 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	2,605	6,030	0
White	1,005	2,570	0
Black / African American	520	925	0
Asian	20	130	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	980	2,300	0

Table 11 – 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	570	3,345	0
White	265	2,110	0
Black / African American	90	325	0
Asian	15	30	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	190	880	0

Table 12 – 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

Among households in Waterbury between 0-30% AMI, 77% of the jurisdiction as a whole has one or more of four housing problems. Within this group, 93% of Asian households (140 households) have housing problems, which shows disproportionately greater need as compared to the population as a

whole. No other racial or ethnic groups in the 0-30% AMI range have a disproportionately greater need related to housing problems.

Among households in Waterbury between 30-50% AMI, 73% of the jurisdiction as a whole has one or more of four housing problems, and no racial or ethnic groups have a disproportionately greater need within the income group.

Among households in Waterbury between 50-80% AMI, 30% of the jurisdiction as a whole has one of more of the four housing problems, and no racial or ethnic groups have a disproportionately greater need within the income group.

Among households in Waterbury between 80-100% AMI, 15% of the jurisdiction as a whole has one or more of the four housing problems. Within this income group, 33% of Asian households (15 households) have housing problems, which is a disproportionately greater need as compared to the population as a whole. However, because the Asian population in this income range is very small, this data may be unreliable due to margins of error.

According to Tables 13-16, Asian households have a disproportionally greater need, particularly those whose income is less than 30% of the AMI and those making 80-100% of the AMI. No other racial or ethnic group is disproportionately affected by housing problems.

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

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

Introduction

HUD asks grantee communities to evaluate the extent that any racial or ethnic group has a disproportionately greater housing need in comparison to the needs of the population as a whole. For this purpose, disproportionately greater need exists when the percentage of people in a category of need, who are members of a particular racial or ethnic group, is at least 10% higher than the percentage of persons in the category as a whole. The tables below (see Tables 17-20) present statistics, provided by HUD from its 2016-2020 CHAS database, for households with severe housing problems broken down by income and racial/ethnic group. Of the 10,200 households with severe housing problems with incomes below 100% of the median, 9,360, or 92%, have incomes of less than 50% of the median. Asian households have disproportionately greater rates of severe housing problems when income is less than 30% and between 80-100% of the AMI.

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	7,560	4,375	0
White	2,475	1,530	0
Black / African American	1,395	905	0
Asian	110	40	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	3,300	1,785	0

Table 13 – 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	1,800	5,940	0
White	720	2,220	0
Black / African American	500	1,125	0
Asian	10	80	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	405	2,265	0

Table 14 – 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	520	8,110	0
White	205	3,370	0
Black / African American	90	1,355	0
Asian	0	155	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	215	3,070	0

Table 15 – 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	320	3,600	0
White	119	2,260	0
Black / African American	15	410	0
Asian	15	30	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	175	900	0

Table 16 – 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

Among households in Waterbury between 0-30% AMI, 63% of the jurisdiction as a whole has one or more severe housing problems. Among this income group, 73% of Asian households (110 households) have severe housing problems, which is a disproportionately greater need as compared to the population as a whole.

Among households in Waterbury, between 30-50% AMI, 23% of the jurisdiction as a whole have one or more severe housing problems. No racial or ethnic groups have a disproportionately greater need related to housing problems within the income group.

Among households in Waterbury between 50-80% AMI, 6% of the jurisdiction as a whole has one or more severe housing problems. No racial or ethnic groups have a disproportionately greater need related to housing problems within the income group.

Among households in Waterbury between 80-100% AMI, 8% of the jurisdiction as a whole has one or more severe housing problems. Among this income group, 33% of Asian households (15 households) have severe housing problems, which is a disproportionately greater need. However, because the population of Asian households within this income range in Waterbury is so small, this data may be unreliable due to margins of error.

According to Tables 17-20, Asian households experience a disproportionately greater need related to severe housing problems as compared to the population as a whole when income is less than 30% and between 80-100% of AMI.

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

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

Introduction:

Housing cost burden is the predominant housing need in Waterbury; Table 21 indicates that 41% of households (17,265) in Waterbury are cost burdened, paying more than 30% of income towards housing costs. This is the result of low incomes and the lack of available affordable housing in both Waterbury and the surrounding region.

HUD asks grantee communities to evaluate the extent that any racial or ethnic group has a disproportionately greater housing need in comparison to the needs of the population as a whole. For this purpose, a disproportionately greater need exists when the percentage of people in a category of need, who are members of a particular racial or ethnic group, is at least 10% higher than the percentage of persons in the category as a whole.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	23,935	8,045	9,220	935
White	12,470	3,075	3,260	320
Black / African American	3,830	1,635	1,830	255
Asian	385	95	120	0
American Indian, Alaska Native	0	0	0	0
Pacific Islander	0	0	0	0
Hispanic	6,765	2,920	3,545	330

Table 17 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion:

For the jurisdiction as a whole, 59% of households have no housing cost burden, with 41% having a cost burden. Table 21 indicates that 19% of all households in Waterbury have a housing cost burden of between 30-50% of their income. Among this income group, no racial or ethnic group has a disproportionately greater rate of housing cost burden. In addition, 22% of all households in Waterbury have a severe housing cost burden of over 50% of their income; no racial or ethnic group has a disproportionately greater incidence of housing cost burden within this income range.

Housing cost as a high percentage of income is prevalent throughout Connecticut. People earning the state minimum wage (\$16.35/hour, as of January 1, 2025), which is higher than the federal minimum wage, must work approximately 72 hours to afford the median gross rent in Waterbury (\$1,180, per

2023 ACS Table DP04). Cost burden, housing affordability, and the need for higher household income levels affect many, though there are no racial/ethnic groups facing a disproportionately greater need related to cost burden compared to the jurisdiction as a whole.

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?

At the 0-30% and 80-100% AMI level, Asian households have a disproportionately greater need related to housing problems (Tables 13-20). Asian households are also disproportionately affected by severe housing problems. At the 30-50% and 50-80% AMI levels, no racial or ethnic groups have a disproportionately greater need related to housing problems, including severe housing problems.

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

Additional housing needs include lack of English proficiency and translation services. With a language barrier, it is more difficult for recent immigrants and others with limited English proficiency to find housing or participate in City programs to address this need. The immigration status of individuals may also hinder their desire or ability to use City services to find housing.

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

According to HUD Community Planning and Development Maps, the Asian population is most heavily concentrated Census Tract 3528, with approximately 7 percent of the population reporting as Asian. The City's Neighborhoods Map identifies this area as the Captain Neville Industrial Park, East Mountain, Riedville Industrial Park, and Scott Road neighborhoods.

The Hispanic population is most heavily concentrated in Census Tracts 3522, 3510, 3501.01, 3503, 3505, 3514, and 3516.01, with 47-71 percent of the population in these tracts reporting as persons of Hispanic origin. The City's Neighborhoods Map identifies these areas as the Brookside Industrial Park, Fairmount, Boulevard, Hill Street, New PAC, W.O.W, Central Business District, Washington Hill, and Town Plot neighborhoods.

NA-35 Public Housing – 91.205(b)

Introduction

The Housing Authority of the City of Waterbury (WHA) provides affordable housing to Waterbury families that lack the means to purchase or rent housing at market prices. According to the WHA’s Fiscal Year 2024 Annual Report, the WHA has a portfolio of 735 units of public housing spread across 18 public housing complexes, with 100% occupancy. The largest of the WHA’s owned and managed properties is the Berkeley Heights Apartments with 254 units, offering up to 4-bedroom units. Three developments are designated as elderly housing – Bergin Apartments (76 units), Roosevelt Apartments (48 units), and the Kelly Apartments (30 units). In FY24, over 2,000 individuals (including 262 senior citizens or disabled persons) were served through the WHA Public Housing program, and 4,866 individuals (including 500 senior citizens or disabled persons) were served through the Housing Choice Voucher programs.

The WHA achieved High Performer status under HUD’s Section 8 Management Assessment Program (SEMAP) for the eighth consecutive year and served 184 new families. The WHA’s waiting list for public housing is currently 584, while the waiting list for Housing Choice Vouchers is 753.

Totals in Use

	Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *	
# of units vouchers in use	N/A	136	735	2,024	90	1,819	Total – 70 Waterbury Residents – 21 Out of Waterbury – 49	33	136	

Table 18 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				Special Purpose Voucher	
				Total	Project -based	Tenant -based	Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	N/A	11,436	15,697	17,386	14,927	17,707	14,611	19,474	
Average length of stay	N/A								
Average Household size	N/A	2.03	2.84		2.53	2.33	1.97	2.03	
# Homeless at admission	N/A								
# of Elderly Program Participants (>62)	N/A	22	264	472	13	430	22	0	
# of Disabled Families	N/A	19	156	594	27	525	10	8	
# of Families requesting accessibility features	N/A								
# of HIV/AIDS program participants	N/A								
# of DV victims	N/A	3	0	0	0	0	0	1	

Table 19 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	N/A	65	325	1,152	64	1,008	50	20	73
Black/African American	N/A	71	401	1,022	26	996	20	13	72
Asian	N/A	0	4	6	0	4	0	0	0
American Indian/Alaska Native	N/A	0	4	8	0	8	0	0	0
Pacific Islander	N/A	0	1	3	0	3	0	0	0
Other	N/A	0	0	0	0	0	0	0	0

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

Table 20 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans	Family	Disabled

							Affairs Supportive Housing	Unification Program	*
Hispanic	<u>N/A</u>	<u>42</u>	<u>209</u>	<u>837</u>	<u>26</u>	<u>811</u>	<u>65</u>	<u>16</u>	<u>73</u>
Not Hispanic	<u>N/A</u>	<u>94</u>	<u>426</u>	<u>1,072</u>	<u>64</u>	<u>1,008</u>	<u>5</u>	<u>17</u>	<u>72</u>

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

Table 21 – Ethnicity 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:

Section 504 of the Rehabilitation Act of 1973 prohibits Federal agencies and Non-Federal agencies receiving Federal funds from excluding people with disabilities, including psychiatric disabilities, from programs or activities – including specific housing programs – because of their disability. As part of its Voluntary Compliance Agreement with HUD, WHA has converted 5 percent (37 units) of its public housing units to full ADA compliance in accordance with Section 504. As is the situation with housing authorities throughout Connecticut, WHA is experiencing a demand for units much in excess of the capacity of its programs and managed housing units. The situation is evidenced by the waiting lists maintained by the authority. The current waiting list for WHA-managed units is 584 households. Similarly, there are extensive waiting lists for Housing Choice Vouchers (HCVs). The current waiting list for HCV is 753 households.

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

The most immediate needs of voucher-holders include finding units that are code compliant and within the established Fair Market Rate (FMR). The lack of funds for property owners to bring units into code compliance, including Section 504 requirements, limits the available inventory. The lack of funds for security deposits by voucher holders is another hurdle to overcome toward gaining occupancy in sound/affordable housing. Lack of funds also impacts the WHA's ability to develop additional units and rehabilitate existing units. In discussions with City staff and local housing providers, the stock of affordable housing units available for occupancy has been dwindling due to a change toward more outside-of-Waterbury absentee landlords, changing occupancy patterns, and a shift toward more market-driven housing.

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

According to Tables 22 and 24, of the total 2,204 vouchers in use, 29 percent of voucher recipients are disabled families, compared to 18.6 percent of the total noninstitutionalized population in the City. Approximately 21% of households in public housing are disabled families, which is similar to the rate of disabilities in the City population as a whole. Disabilities may hinder employment and could contribute to a higher need for housing assistance for such families.

Black/African American families are a disproportionately large part of the voucher recipient population. Black/African American families make up 18.9 percent of the City's population but account for 50 percent of all voucher recipients.

Discussion

See narrative above.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The City of Waterbury is part of the Northwest CAN. The CAN is made up of a local team of agencies that assist people experiencing homelessness by connecting them to local services and assistance. Waterbury's Office of Community Development is responsible for the administration of Waterbury's Emergency Solutions Grant Program (ESG). The Office of Community Development staff are active participants in the activities of the CAN Leadership Committee to ensure ESG funding is used in a coordinated and effective manner. Listed below are several facilities/programs in the City which provide direct housing opportunities for the homeless and others. They include the following:

- St. Vincent DePaul Shelter: 114 Benedict Street. This shelter provides emergency and longer-stay housing as well as a soup kitchen for both individuals and families. This shelter is able to serve up to 108 people, with an additional space for 16 individuals in emergency situations. Shelter guests are also offered individualized and comprehensive case management services.
- St. Vincent DePaul's Society of Support Permanent Supportive Housing Program: This program provides homeless individuals with mental health and/or substance abuse disorders and families with disabilities with leasing assistance for safe and affordable housing at scattered sites throughout the City. The program serves over 22 housing units and provides case management and support services.

- Salvation Army Shelter: 74 Central Avenue. This shelter provides emergency and longer-stay housing for families with children only. CDBG also funds a food pantry at the site.
- Safe Haven: This facility provides emergency shelter and free comprehensive support services to victims of domestic violence and their children. CDBG also funds operational support for the organization.
- The Center of Human Development (CHD) Hospitality Center: 690 East Main Street. This facility provides daytime services and resources for homeless persons on a drop-in basis. This facility serves 60 to 80 people each day.
- There are numerous food pantries that provide both hot meals and bagged food to the food insecure. Often, the sites are prime locations for the provision of homelessness prevention, outreach and counseling.

There is collaboration among these organizations and facilities to provide services to the maximum extent possible with a recognition of capacity and financial resources limitations. As noted from the descriptions above, these facilities provide shelter and services to individuals experiencing homelessness. In addition to clients served by these facilities, Waterbury has homeless outreach teams to connect underserved individuals to services. The Homeless Outreach Team led by the Western Connecticut Mental Health Network coordinates homeless services. Services include evaluation, referral and follow-up to individuals residing in homeless shelters and in other places frequented by individuals experiencing homelessness. Waterbury Public Schools also provides services to address problems that unhoused children and youth face in enrolling, attending, and succeeding in school. A Community Connection Coordinator connects students experiencing homelessness with services and resources. The Brian Gibbons Homeless Outreach Team regularly visits homeless campsites, factories, and abandoned buildings several times a week to provide food, clothing, and other basic needs.

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):

In Fiscal Year 2024, the average length of time people are experiencing homelessness (both sheltered or unsheltered) is 216.2 days. The average length of time is significantly shorter for those who are in a shelter, with an average length of time closer to 67.57 days. 16.2 percent of households experiencing homelessness are families with children, and less than 1 percent of households are reported as being veterans or unaccompanied youth.

Additional information about the number of persons becoming and exiting homelessness each year and the number of days that persons experience homelessness is provided by Waterbury service providers. In Fiscal Year 2023, St. Vincent DePaul's Homeless Shelter served 613 unduplicated single men and women, and 43 families with 64 children. Additionally, the Shelter's rapid re-housing program assisted 25 unduplicated clients and 13 households. From December 1, 2023, through April 15, 2024, Waterbury shelters were at full capacity, leading to the opening of the designated cold weather shelter site at the Courtyard by Marriott. This site served 13 families, including 14 adults and 31 children, highlighting the significant proportion of single parent/guardian households experiencing homelessness.

St. Vincent DePaul's Permanent Supportive Housing program, which provides housing assistance and long-term case management for homeless individuals and families with mental health and substance abuse disorders, served 4 families and 17 single adults, totaling 25 unduplicated adults and 5 unduplicated children in Fiscal Year 2023. The Center for Human Development (CHD) Hospitality Center served an estimated 546 sheltered and unsheltered individuals experiencing homelessness in Fiscal Year 2022. The Safe Haven Shelter reported serving 52 domestic violence and sexual assault victims experiencing homelessness in Fiscal Year 2022. The Salvation Army Shelter reported serving 250 individuals experiencing homelessness in Fiscal Year 2022.

According to Connecticut's EdSight data dashboard, during the 2023-2024 school year, the Waterbury School District had 553 students experiencing homelessness, representing 5.3% of the student population. Direct consultations with agencies and service providers indicate an increase in unsheltered homeless populations over the past five years. Shelters are at capacity, and waiting lists are long. There is also a growing number of children and elderly individuals experiencing homelessness.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
Ethnicity:	Sheltered:	Unsheltered (optional)

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

According to the 2024 Continuum of Care Balance of State (BOS) Point-in-Time (PIT) Count, in the BOS Region there were 277 households with children in emergency shelters or transitional housing. During this PIT there were no unsheltered households with children. The PIT also counted 141 homeless veterans but did not indicate their family status. According to HMIS data provided by the CAN an estimated 16.2 percent of the homeless population in Waterbury were families in 2024 and less than 1 percent reported a veteran status.

CT Data Collaborative 211 data show that in 2023, there were 1,027 calls regarding minors and adults with children (0-17 years old) from Waterbury who were in need of services related to housing insecurity. These calls equated to 2,227 children in Waterbury in need of housing insecurity services. ACS data estimates that there are approximately 15,991 households in Waterbury with one or more people under 18 years of age. This suggests that roughly 6.4% percent of households with children under 18 years of age are in need of housing assistance. This is similar to Connecticut’s EdSight data dashboard, which identified that 5.3% of the Waterbury School District student population experienced homelessness during the 2023-2024 school year.

No additional data is collected regarding veteran status for families in need of housing assistance in Waterbury. About 2.5% of Waterbury’s population are veterans.

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

According to 2024 Continuum of Care Balance of State (BOS) Point-in-Time (PIT) Count, 34.8% of individuals experiencing homelessness are white, 31.3% are Hispanic, and 29.4% are Black or African American. For unsheltered individuals experiencing homelessness, 52.5% are White, 26.0% are Black or African American, and 15.1% are Hispanic. In Waterbury, the racial breakdown of the homeless population is similar to the BOS region. According to HMIS data provided by the CAN, 26 percent of individuals experiencing homelessness are white, 35 percent are Hispanic, and 34 percent are Black or African American. Data from the Connecticut Data Collaborative shows that 41% of households experiencing evictions in Waterbury are Latino households, 33% of households are White, and 23% are Black.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

According to 2024 Continuum of Care Balance of State (BOS) Point-in-Time (PIT) Count, in the BOS Region 17% (465 people) of the homeless population was unsheltered. Of those 465 people, 15 were chronically homeless. All of the unsheltered population were adults, and the vast majority were 25 years of age or older. According to HMIS data provided by the CAN, Waterbury has a higher percentage of

persons experiencing unsheltered homelessness compared to the BOS region, at 32 percent (68 people). According to direct consultation with agencies and service providers, there are significantly higher amounts of unsheltered populations due to lack of shelter capacity. Shelter waitlists are significant and more individuals are utilizing warming facilities. Additionally, in the first time in many years children and elderly individuals are experiencing unsheltered homelessness. Due to limited affordable housing availability, the length of stays in shelters have also increased considerably, contributing to the lack of shelter space.

Discussion:

See narratives above.

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

Introduction:

As part of the City's consolidated planning process, the needs of persons requiring supportive housing and services were analyzed and discussed. Through direct consultation with the public, agencies, and service providers, several special needs populations were identified. The following narratives describe the housing and supportive service needs of the identified special needs populations in Waterbury that are not homeless.

Describe the characteristics of special needs populations in your community:

There are several groups of people with special needs that are not chronically homeless. Special needs populations in Waterbury include persons with behavioral health disorders such as mental illness or substance abuse disorders; persons with disabilities; persons with HIV/AIDS; previously incarcerated persons; youth; elderly; and victims of domestic violence and sexual assault.

Persons with behavioral health disorders: According to the Department of Mental Health and Addiction Services (DMHAS) 2023 Report, 4,574 Waterbury residents were admitted to substance abuse or mental health treatment programs. 2,029 were admitted for substance abuse, 2,270 were admitted for mental health, and 275 were admitted for both substance abuse and mental health.

Persons with disabilities: 2023 ACS data (Tables S1810, C18130) estimate that 18.6% (21,152 people) of the total civilian, noninstitutionalized population of Waterbury have a disability and 6,076 of those with a disability also have incomes below the poverty level. Approximately 9.3% of the City's population have disability that presents an independent living difficulty, while 8.6% have a cognitive disability.

Persons with HIV/AIDS: According to the Connecticut Department of Health, in 2020, an estimated 697 people in Waterbury are living with HIV.

Previously incarcerated persons: According to 2023 CT State of Reentry Report, 82% of people leaving prison have a moderate to serious substance abuse disorder and 93% have five years or less of employment or vocation training.

Youth: According to the Connecticut Data Collaborative's Department of Mental Health and Addiction Services Regional Data Stories for Northwestern Connecticut, in Waterbury, an estimated 10% of boys and 8 percent of girls are disengaged, meaning they are not enrolled in school and are not employed. In addition, the CT Department of Education reported 437 drug, alcohol, and/or tobacco incidents in the 2021-2022 school year.

Elderly: The housing and supportive service needs of elderly people in Waterbury are critical given the city's aging population. With 74% of households that include at least one person aged 75 or older falling into low-, very low-, and extremely low-incomed categories, seniors are particularly vulnerable to rising housing prices due to their fixed incomes.

Domestic and Sexual Assault Victims: Due to the sensitive nature of violence, assault, and stalking, it is difficult to accurately estimate the number of families impacted. According to the 2023 Family Violence Arrest Report provided by the State of Connecticut, Waterbury had 938 total family violence arrest incidents, with a total of 1,783 offenses in 2023.

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

Persons with behavioral health disorders: There is an increased demand for emotional and mental health support, especially in the wake of the pandemic, emphasizing the importance of providing safe spaces where individuals can express their feelings and receive support. Supportive housing programs for those with behavioral health disorders are essential for ensuring their well-being and stability.

Persons with disabilities: There is a significant need for accessible housing that accommodates physical disabilities, including features such as wheelchair accessibility and first-floor apartments. Infrastructure improvements, such as sidewalks, and accessible public transportation services, are also crucial to ensure that individuals with disabilities can navigate their communities safely and independently. Providing comprehensive support services tailored to assist with daily living activities is vital to help these individuals maintain their independence and quality of life.

Persons with HIV/AIDS: Access to affordable healthcare services is critical for persons with HIV/AIDS, as it allows them to manage their condition effectively and maintain their overall health.

Previously incarcerated persons: Housing and supportive services for previously incarcerated persons are crucial for their successful reintegration into society. There is a significant need for reentry programs that provide housing and employment opportunities, helping individuals transition smoothly back into the community. In addition, support services, including job training and mental health and substance abuse counseling, are essential to address the various challenges faced during reentry.

Youth: There is a significant need for affordable housing options for young individuals and families, providing them with stability and security. In addition to housing, recreational centers, youth development programs, and after-school programs are important for engaging youth in the community safely. There is also a need for transportation to these programs, ensuring youth have access to these services.

Elderly: The housing and supportive service needs of elderly people in Waterbury are critical given the city's aging population. There is a need for more affordable and accessible housing options for seniors.

Domestic and Sexual Assault Victims: Domestic Violence and sexual assault victims are in need of safe and secure shelter facilities and comprehensive support services such as counseling and legal assistance.

These needs were determined by data analysis and direct consultation with the public, agencies, and service providers.

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

Connecticut has two Ryan White Part A Programs including the Hartford Transitional Grant Area (TGA) and New Haven Eligible Metropolitan Area (EMA). Waterbury is part of the New Haven EMA. According to the Connecticut Department of Health's 2021 Epidemiologic Profile of HIV, of the 22,019 HIV infections reported in CT between 1981-2019, 12,418 were residents of the New Haven EMA. Of those living with HIV in the New Haven EMA, 64% percent are 50 years or older and 66 percent are male; 71 percent are people of color (38% Black or African American and 32% percent Hispanic). According to the Connecticut Department of Health, in 2020, an estimated 697 people in Waterbury are living with HIV.

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))

N/A

Discussion:

As an active member of the CAN, the City is made aware of special needs as they arise. The City can provide support to programs and projects that address needs in a number of ways including the provision of technical assistance, implementation support, and financial assistance, as funds are available.

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

Describe the jurisdiction's need for Public Facilities:

The evolving demographics of Waterbury have significantly impacted the demand for certain public facilities, putting a strain on existing public facilities. Key facilities that are currently at capacity and in need of additional or expanded facilities include homeless facilities, senior center facilities, and emergency services facilities.

Homeless Shelters and Facilities: From December 1, 2023, through April 15, 2024, Waterbury shelters were at full capacity, leading to the opening of the designated cold weather shelter site at the Courtyard by Marriott. Direct consultations with agencies and service providers indicate there have been a continued increase in unsheltered homeless populations over the past five years. Shelters are at capacity, and wait lists are long. There is also a growing number of children and elderly individuals experiencing unsheltered homelessness due to the lack of shelter capacity. Waterbury currently has three residential shelters in Waterbury: St. Vincent DePaul, Salvation Army, and Safe Haven. All three of the shelters operate at capacity. Waterbury also has a daily drop-in facility at the Hospitality Center, but there is need for increased shelter capacity and warming facilities to accommodate the growing number of homeless individuals.

Senior Center Facilities: Since the last five-year strategy period, the number of persons over the age of 65 in Waterbury has increased by 2% and is expected to continue rising. This demographic shift has led to higher attendance rates at the Waterbury Senior Center, putting pressure on the existing facility and programs. Consequently, there is a growing need for a larger senior center to adequately meet the needs of all seniors in the community.

Emergency Services Facilities: As Waterbury's population grows and more housing is developed to meet the needs of the community, there will be a corresponding need for more resources for police, fire, ambulance, and other emergency services facilities.

How were these needs determined?

The City reviewed previous CAPERs and funding requests of recent years, has summarized information gathered through direct consultation with the public, agencies, and service providers, and has consulted various data sources to determine needs, including 2020 ACS data and various City and Statewide reports.

Describe the jurisdiction's need for Public Improvements:

Over the past five years, Waterbury has made significant strides in enhancing parks and recreation areas within low- and moderate-income neighborhoods. These improvements have fostered community engagement and provided safe, enjoyable spaces for residents. Other public facilities that are in need of improvements include City streets and sidewalks, water and sewer lines, and youth centers.

Waterbury's roads and streets are crucial for connecting residents to jobs, services, and recreational activities. In income-eligible areas, there is a pressing need to maintain and reconstruct streets and sidewalks to support redevelopment efforts, improve accessibility, and mitigate tripping and falling hazards. Additionally, there is a need to upgrade drainage, water, and sewer lines, especially in older neighborhoods that require revitalization.

Youth centers and recreation facilities also require attention. Many of these centers are housed in older buildings and need renovations to become safer, more enjoyable, and accessible spaces for youth.

Lastly, despite improvements to parks, there is a broader need for green infrastructure, such as planting street trees, to enhance the urban environment.

How were these needs determined?

The City reviewed previous CAPERs and funding requests of recent years, has summarized information gathered through direct consultation with the public, agencies, and service providers, and has consulted various data sources to determine needs, including 2020 ACS data and various City and Statewide reports.

Describe the jurisdiction's need for Public Services:

The City of Waterbury is host to a broad range of public services that help meet the needs of its residents. These services are provided through a cooperative effort between the City and non-profit service providers. During consultation with the public, agencies, and service providers, there were several public service needs brought up consistently, highlighting an existing gap in service. The needs include youth services, transportation services, employment/education services, healthcare, and special needs population services.

Youth Services: A primary need in Waterbury includes youth programs. After-school programs and affordable childcare provide youth with safety and educational opportunities that enhance their well-being. Since the pandemic, there has also been an increase in the need for emotional and mental health support for youth. Providing a safe space and activity for youth to help them express their feelings and receive needed support is high priority. As noted, approximately 5% of the student population is homeless, highlighting the need for basic needs services and housing services for youth.

Transportation Services: There is a need for increased and subsidized transportation services for low-income, senior, and/or disabled residents to help them get to medical and work-related appointments. Transportation was also identified as a significant barrier to youth programming and after school activities. Providing coordinated transportation services between schools and youth programming would help reduce this barrier to entry.

Employment/Education Services: Waterbury's unemployment rate in 2023 was 5.1 and 56.7% of the population have a high school degree or less. Higher educational attainment is directly related to higher wages. There is a need for job training programs, especially for youth between the ages of 16 to 18 and previously incarcerated individuals. Waterbury previously used its funding to support the Manufacturing Alliance Service Corporation's job training program. There is a need for more job training programs, especially in up-and-coming industries such as information technology, construction, and environmental jobs.

Special Needs Population Services: Programming and supportive services are needed for Waterbury's special needs population including disabled individuals, previously incarcerated individuals, persons with behavioral health disorders, elderly individuals, homeless and near homeless individuals, and victims of

domestic violence or sexual assault. Supportive services and programming for these populations include life skills and educational or employment training, recreational programming, transportation services, counseling services, medical services, and nutritional services.

How were these needs determined?

The City reviewed previous CAPERs and funding requests of recent years, has summarized information gathered through direct consultation with the public, agencies, and service providers, and has consulted various data sources to determine needs, including 2020 ACS data, Bureau of Labor Statistics data, and various City and Statewide reports.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The Housing Market Analysis presented in the following sections utilizes the 2016-2020 American Community Survey (ACS) and Comprehensive Housing Affordability Strategy (CHAS) data provided by the U.S. Department of Housing and Urban Development (HUD) along with more recent ACS and local data to determine recent market trends. CHAS and ACS estimates are based on survey data collected annually from a sample of the U.S. population.

The City of Waterbury is located in New Haven County and the Naugatuck Valley Council of Governments (NVCOG). As of 2020, the City had a population of 144,403 people across 29 square miles. Waterbury has 47 distinct neighborhoods.

Number of Housing Units: According to Table 31, Waterbury has a total of 48,385 housing units. Approximately 55% of all occupied units in the City are renter-occupied units. Most housing units in Waterbury (58 percent) are within multifamily structures, ranging from 2 units to 20+ units. Single-family structures, however, make up 42 percent of units, 91 percent of which are detached units. In 2024, Waterbury's housing stock was determined to be 22% protected affordable units – amounting to a total of 10,657 units.

Cost of Housing: Median home values and contract rents are lower in Waterbury than in the State and County overall. However, the cost of housing has significantly increased since 2015. According to 2023 ACS data, Waterbury's median home value has increased by 37.8% since 2015 from \$134,500 to \$185,400 in 2023. Median rental contract has also increased from \$729 in 2015 to \$913 in 2023, equating to a 25% increase.

Condition of Housing: Homes within the City are also older; 2023 ACS data indicate that 76.5 percent of all housing units in the City were built pre-1980, with 31.2 percent built prior to 1939. These older units are more likely to need maintenance and rehabilitation than newer homes, including concerns related to lead-based paint. In addition, the number of vacant units in the City classified as “other vacant”—meaning they are not for rent, for sale, or seasonally vacant—suggests a significant portion of the housing stock may require substantial financial investment to become livable again. High housing cost burdens in the City likely prevent many households from making these necessary improvements.

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

Introduction

The tables and narrative below describe Waterbury’s housing market by property type and unit size according to tenure. The housing stock in Waterbury is diverse; Table 31 indicates that 42 percent of all units in the City are single-family structures (attached and detached) while 58 percent are some type of multifamily structure, ranging from duplexes to large multifamily (20+ units). Structures with 2-4 units in them are the most common type of multifamily housing in the City, making up 32 percent of all units, and 56 percent of all multifamily units. Owner-occupied units are generally larger than renter-occupied units in Waterbury; Table 32 indicates that 68 percent of all owner-occupied units have three or more bedrooms, compared to only 27 percent of renter-occupied units.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	18,405	38%
1-unit, attached structure	1,860	4%
2-4 units	15,585	32%
5-19 units	7,360	15%
20 or more units	5,120	11%
Mobile Home, boat, RV, van, etc	55	0%
<i>Total</i>	<i>48,385</i>	<i>100%</i>

Table 1 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	50	0%	1,060	5%
1 bedroom	450	2%	5,320	23%
2 bedrooms	5,610	30%	10,530	45%
3 or more bedrooms	12,860	68%	6,245	27%
<i>Total</i>	<i>18,970</i>	<i>100%</i>	<i>23,155</i>	<i>100%</i>

Table 2 – 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.

Connecticut's Affordable Housing Appeals List, provided by the State's Department of Housing, details the number of housing units in a community that are protected affordable units and how those units are protected. In Connecticut, a municipality with less than 10% of all housing units as protected affordable units is subject to the Affordable Housing Land Use Appeals Procedures detailed in C.G.S Section 8-30g, whereas a municipality with greater than 10% affordable housing is exempt from such procedures.

In 2024, Waterbury's housing stock was determined to be 22% protected affordable units – amounting to a total of 10,657 units. As such, Waterbury is exempt from the procedures outlined in C.G.S Section 8-30g. Protected affordable units are further broken down by government assistance, tenant rental assistance, CHFA/USDA mortgages, and deed restricted units. 53 percent of all protected affordable units in Waterbury are government-assisted units, while 31 percent receive tenant rental assistance. An additional 16 percent have CHFA/USDA mortgages and 36 units (less than 1 percent) are deed restricted.

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

According to the State's historical Affordable Housing Appeals Lists, Waterbury has consistently maintained at least 20% of the housing stock as protected affordable units since 2002. As of 2024, the City had 10,657 protected affordable units within its housing stock, a slight increase from 2023, in which there were 10,292 such units. The increase is associated with an increase in government assisted units (246) and the number of CHFA/USDA mortgages (127). Waterbury does not anticipate a loss in affordable housing units.

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

Waterbury has less single-family housing stock than multifamily units (42 percent vs. 58 percent). Many single-family units, although not all, are likely to be owner-occupied; according to 2023 ACS data (Table B25032), 78 percent of all owner-occupied units in Waterbury are single-family, detached structures. The City's homeowner vacancy rate of 1.7 percent, combined with the smaller single-family home inventory, suggests that the demand for homeownership exceeds the existing supply for such within the City.

The City's renter-occupied housing stock, however, is more diverse than that of owner-occupied units; according to 2023 ACS data, 30 percent are in structures of 3-4 units, 16 percent are within duplexes, and 14 percent are within structures of 5-9 units. This diversity indicates the City has a variety of middle-housing options suitable for a range of renters.

Describe the need for specific types of housing:

Waterbury's 2022-2027 Affordable Housing Plan identifies a need for units of an appropriate size for smaller households. There is a mismatch between unit size and household sizes within the City

indicating a need for smaller units. Table 32 shows that 2% of owner-occupied units have 1 (or less) rooms, while 98% have 2+ bedrooms; however, 2023 ACS data indicates that 30.1 percent of owner units are single-person households. Similarly, 28% of renter-occupied units have 1 (or less) bedrooms, while 38 percent of renter households are single-person households.

The City's Affordable Housing Plan identifies a need for rental housing for extremely low-income households (those making less than 30% of the AMI). The Plan's housing gap analysis identifies a gap of 5,255 rental units needed for those making less than 30% of the AMI and a gap of 4,265 rental units for those making 80% or more of the AMI. There was a surplus of units within the 30-80% AMI income range. The Plan interpreted that the City has more severe affordability issues among extremely low-income households compared to other affordability tiers, with many extremely low-income renters spending more than 30% or 50% of their household incomes to afford their units.

Discussion

See the narratives above.

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

Introduction

According to Table 5, median income in Waterbury increased 14%, from \$40,467 in 2015 to \$46,329 in 2020; however, when adjusted for inflation, the purchasing power of this income increased by only 3 percent. According to Table 33, the median home value declined 1% between 2015 and 2020, from \$134,500 (2015 dollars) to \$132,700 (2020 dollars). Median contract rent increased 12% between 2015 and 2020, from \$729 (2015 dollars) to \$815 (2020 dollars). When adjusted for inflation, median contract rent has remained stable - increasing just 1 percent over this timeframe.

More recent data show that median home value has actually increased substantially, outpacing inflation. In addition, median contract rent has continued to increase, potentially outpacing household income gains for some households.

Cost of Housing

	Base Year: 2015	Most Recent Year: 2020	% Change
Median Home Value	\$134,500	\$132,700	(1%)
Median Contract Rent	\$729	\$815	12%

Table 3 – Cost of Housing

Data Source: 2015 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	4,505	19.5%
\$500-999	13,405	57.9%
\$1,000-1,499	4,775	20.6%
\$1,500-1,999	390	1.7%
\$2,000 or more	85	0.4%
<i>Total</i>	<i>23,160</i>	<i>100.0%</i>

Table 4 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	3,760	No Data
50% HAMFI	11,780	4,410
80% HAMFI	19,785	9,190

Number of Units affordable to Households earning	Renter	Owner
100% HAMFI	No Data	11,635
<i>Total</i>	<i>35,325</i>	<i>25,235</i>

Table 5 – 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	893	1,079	1,335	1,701	2,052
High HOME Rent	713	901	1,110	1,391	1,539
Low HOME Rent	713	901	1,110	1,311	1,463

Table 6 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

No, Waterbury’s 2022 Affordable Housing Plan (AHP) includes a gap analysis that assesses differences between the number of households within certain income categories compared to the number of units affordable for those households. The analysis found significant gaps in rental units for households making 0-30% of AMI (shortage of 5,255 units) as well as those making 80%+ of AMI (shortage of 4,265 units). There was a surplus, however, of units within the price range of households making 30-80% of AMI. The AHP concludes that many extremely low-income households are renting more expensive units at an increased cost burden. The limited supply of units affordable for those making 80%+ of AMI and the surplus of units affordable to the 30-80% AMI range encourages “renting down” – where households making 80%+ AMI are renting units with rents lower than what they could comfortably afford.

Additionally, Table 35 indicates there are 3,760 rental units in Waterbury affordable to households making 30% or less of the HAMFI. According to 2016-2020 CHAS data for the City, there are 9,630 renter households within this income range, producing a shortage of 5,870 units affordable to this income level. There does not appear to be a shortage of affordable units for other renter household income ranges (50%+) or owner-occupied units within this income range.

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

According to Table 33, median home value decreased 1% between 2015 and 2020. However, when looking at more recent ACS data, the median home value actually increased between 2015 and 2023 by 37.8% from \$134,500 to \$185,400. This increase is even more stark when looking at the increase in the

median home sale price. From 2019 to 2024, the median home sales price for single family homes has doubled from \$132,000 to \$265,900. This is the highest median sales price Waterbury has ever experienced. Median condominium sales also increased between 2019 and 2024 by 162% from \$65,000 to \$170,000. When adjusted for inflation, this increase is still significant, with single family-home prices increasing by 62% and condominium median sale prices increasing by 111% between 2019 and 2024 (The Warren Group). The increase in prices coupled with a low homeowner vacancy rate of 1.5% is likely to continue to increase home sale prices and price potential new homeowners out of the market.

According to Table 33, median contract rent increased 12% from 2015 to 2020. However, from 2015 to 2023, the median contract rent increased by 25% from \$729 in 2015 to \$913 in 2023 (2023 5-Year ACS). Recent rental market trends for Waterbury indicate that the rent price for units in Waterbury, regardless of unit size, have continued to increase. From 2023 to 2024, rent prices have increased by 12 percent. When analyzed by unit size, studio rental unit prices have declined 2 percent, while prices for 1- to 4-bedroom units have increased (13 percent for 1-bedroom, 17 percent for 2-bedrooms, 10 percent for 3-bedrooms, and 31 percent for 4-bedrooms) (Zumper Rental Market Research). Unless household income rises concurrently with rent increases, more renter-occupied households are likely to become cost-burdened or potentially, unable to afford monthly rent for themselves and/or family.

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

Waterbury's median contract rent was \$815 in 2020 and \$886 in 2023 (ACS 2023 1-Year Estimates). 2023 Fair Market Rents (see Table 36), range from \$893 for an efficiency unit to \$2,052 for a four-bedroom unit. 2023 HOME rent ranges from \$713 for efficiency units to \$1,539 for four-bedroom units (High HOME Rent).

HOME and Fair Market Rents are based on Waterbury, CT HUD Metro FMR Area, which has a significantly higher median household income compared to the City of Waterbury. This discrepancy suggests that Fair Market Rents and HOME rents may not be affordable for Waterbury residents, particularly those with low and moderate incomes. Waterbury will continue to focus on producing and preserving affordable housing that meets the needs of low- and moderate-income households, rather than adhering strictly to the Fair Market rents and HOME rents.

Discussion

See the narratives above.

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

Introduction

A major factor influencing housing conditions in the City is the age of the housing stock; 2023 ACS data indicates that 76.5 percent of all housing units in the City were built pre-1980, with 31.2 percent built prior to 1939. These older units are more likely to need maintenance and rehabilitation than newer homes, and homes built prior to 1980 are considered at risk for lead-based paint hazards.

In addition to the presence of older homes, vacancy rates also imply that many vacant units in the City are in need of rehabilitation; 54 percent of all vacant units in the City are classified as "other vacant," which means they are not for rent or sale or seasonally vacant, and may be in need of significant financial investment to improve conditions and become productive again. The greatest housing problem in the City is cost burden, which impacts the ability for households to invest in rehabilitation projects to improve living conditions. The City of Waterbury offers funding for housing rehabilitation projects to low- and moderate-income households through the Community Develop Block Grant (CDBG) Program and the Waterbury HOME Improvement Program (WHIP).

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

Waterbury follows the State of Connecticut Basic Building Code for its definition of "substandard condition" which closely aligns with HUD's Housing Quality Standards for safe decent housing. Substandard conditions include units lacking heat, water, electricity, and/or plumbing or waste disposal. Units found to be unsanitary, unfit, or inappropriate for safe human occupancy are also deemed substandard if they pose a direct or potential health or safety risk. Such conditions can arise due to an emergency such as flood or fire, breakdown of equipment or materials, or lack of structural or unit maintenance. Unless the structure is damaged beyond repair, many of these units may be rehabilitated, although costs often exceed long-term returns.

The definitions for "conditions" included in Table 37 are aligned with the definition of housing problem used by HUD. These numbers are a non-duplicative count of households with housing problems including those that 1) occupy units with physical defects (lacking complete kitchen or bedroom); 2) live in overcrowded conditions (a housing unit with more than one person per room); 3) have a housing cost burden, including utilities, exceeding 30% of gross income, or have a severe housing cost burden, including utilities, exceeding 50% of gross income.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	6,205	33%	11,385	49%
With two selected Conditions	55	0%	635	3%
With three selected Conditions	0	0%	90	0%

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With four selected Conditions	0	0%	0	0%
No selected Conditions	12,720	67%	11,055	48%
<i>Total</i>	<i>18,980</i>	<i>100%</i>	<i>23,165</i>	<i>100%</i>

Table 7 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	845	4%	744	3%
1980-1999	3,335	18%	4,255	18%
1950-1979	7,485	39%	9,115	39%
Before 1950	7,310	39%	9,050	39%
<i>Total</i>	<i>18,975</i>	<i>100%</i>	<i>23,164</i>	<i>99%</i>

Table 8 – 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	14,795	78%	18,165	78%
Housing Units build before 1980 with children present	1,485	8%	625	3%

Table 9 – 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	-	-	-
Abandoned Vacant Units	-	-	-
REO Properties	-	-	-
Abandoned REO Properties	-	-	-

Table 10 - Vacant Units

Need for Owner and Rental Rehabilitation

According to 2023 ACS data (Table DP04), 9.1% of all housing units in the City are vacant, with a 1.5% homeowner vacancy rate and a 5.6% rental vacancy rate. Vacancy rates have declined since 2015, when overall vacancy was 15.1% (3.3% homeowner and 9.0% rental). The ACS classifies vacancy status (Table B25004); one such status is “other vacant”, which can include properties that are in disrepair or abandoned, or for some other reason are not available for rent or sale. While overall vacancy rates have declined since 2015, the share of vacant units represented by “other vacant” has increased from 50% in 2015 to 54% in 2023.

Table 37 details the number of housing units, by tenure, facing one or more housing conditions (problems) including physical defects, overcrowding, and cost burden; 33% of owner-occupied housing units and 49% of renter-occupied units face at least one of these housing problems. 2020 ACS data (Table DP04) indicate that approximately 1.2% of occupied housing units lack complete plumbing and/or kitchen facilities. According to Table 7, renter-occupied units are more likely to face this condition than owner-occupied units. As discussed in the Needs Assessment, the most common housing problem in Waterbury is cost burden, with 87% of households facing cost burdens greater than 30%. This issue contributes to an inability to spend more on property investment and rehabilitation, as households have difficulty affording basic housing costs.

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

Lead is a toxic chemical that has numerous adverse health effects on young children. While lead-based paint was banned from new construction in 1978, many older homes may still have paint with lead. Table 39 indicates that 78% of owner-occupied units, and 78% of renter-occupied units in Waterbury were built before 1980, indicating they may be at risk of lead-based paint hazards. Children living in or visiting these buildings may be at an increased risk of lead exposure, as paint chips or dust may be ingested by young children; according to Table 39, 8% of owner-occupied units and 3% of renter-occupied units were built pre-1980 and have children present.

Discussion

The City of Waterbury receives annual funding from the Community Develop Block Grant (CDBG) Program. CDBG funding is used to provide decent housing and a suitable living environment, with a focus on low- and moderate-income people. According to the City’s website, Waterbury receives approximately \$2.1 million in CDBG funding annually, of which they allocate 15% to support non-profit public service programs.

In addition to CDBG funding, the City receives approximately \$1 million in funding from the HOME Investment Partnerships (HOME) Program, a HUD program that works towards building, buying, and/or rehabilitating affordable housing. The City distributes this money through the Waterbury HOME Improvement (WHIP) Program to low- and moderate-income homeowners in single-family homes, condominium units, or manufactured housing. To receive this funding, a property must have been built

pre-1978 and is subject to a lead-based paint inspection/risk assessment. Eligible rehabilitation costs include regulatory violations, emergency repairs lead paint abatement, and items related to health, safety, and livability.

According to the 2020 CT Department of Public Health's Childhood Lead Poisoning Surveillance Report, a total of 3,397 children under the age of 6 living in Waterbury were tested for lead poisoning in 2020. 92.6% had blood lead levels in the safe range 0-3.5 micrograms per deciliter (mcg/dL). 252 children (7.4%) tested had blood lead levels of more than 3.5 mcg/dL. 81 children (2.4%) tested had blood lead level of more than 5 mcg/dL. The City's level of 2.4% is higher than the state-wide rate of 1.7% of tested children having blood lead levels of over 5 mcg/dL. The City continues to address this issue through housing rehabilitation funding and the Healthy Homes Renovation and Lead Abatement Program.

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

Introduction

The Housing Authority of the City of Waterbury (WHA) is the primary housing provider serving the needs of the lowest-income residents in the City. The sections below provide an overview of WHA’s inventory and its programs.

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	N/A	140	735	2,143	97	1,774	126	136	150
# of accessible units	N/A		37						
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 11 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

According to the WHA’s Fiscal Year 2024 Annual Report, the WHA has a portfolio of 735 units of public housing spread across 18 public housing complexes, with 100% occupancy. The largest of the WHA’s owned and managed properties is the Berkeley Heights Apartments, with 254 units, offering up to 4-bedroom units. Three developments are designated as elderly housing – Bergin Apartments (76 units), Roosevelt Apartments (48 units), and the Kelly Apartments (30 units). In FY24, over 2,000 individuals (including 262 senior citizens or disabled persons) were served through the WHA Public Housing program, and 4,866 individuals (including 500 senior citizens or disabled persons) were served through the Housing Choice Voucher programs.

WHA’s 2025 5-year and Annual Public Housing Authority Plan highlights the following projects to enhance the supply of public housing developments:

- West Grove Redevelopment Project: In September 2022 the WHA was awarded \$420,000.00 in Congressionally Directed Spending Funds to complete demolition of remaining structures. In October of 2023, the WHA and its non-profit, Brass City Residences, Inc., were awarded \$7.2 million in Community Investment Funds for the project. All structures have been demolished and the WHA and its development partners, Heritage Housing, Inc., are in the process of selecting a Construction Manager for the project. WHA hopes to break ground in Spring of 2025. This new 46-unit development will be completed utilizing 4% Low Income Housing Tax Credits, state funding, and conventional funding. The WHA has committed 46 project-based vouchers (PBVs) to this project
- The Begg Building: Following a Request for Proposal for the disposition of the William V. Begg Building, the selection process, and subsequent negotiations, the WHA entered into a Land Disposition Agreement (LDA) with Winn Development for the \$1,000,000 purchase of the Begg Building. The LDA sets a closing date on or before 06/30/25 to provide time for Winn to put together their financing package. In the meantime, Winn pays the WHA \$1,000 monthly for carrying costs. The WHA has committed 50 PBVs to this project.
- Lawrence Crest: In January of 2025, the WHA closed on the former Lawrence Crest co-op following negotiations with CHFA and the co-op. This 13-unit complex will receive priority need funding to address immediate issues while the WHA submits a State-Sponsored Housing Portfolio SSHP application to the CT Dept. of Housing. This funding will be used for the complete interior and exterior renovation. The WHA has committed 13 PBVs to this project.
- Repositioning: In December of 2024, the WHA submitted Rental Assistance Demonstration (RAD) program applications for all units with the exception of the Truman Apartments, for which the WHA will pursue a Section 18 application.. The WHA seeks to optimize resources so that it can better meet the affordable housing needs of the Waterbury community, expand its affordable housing footprint, and ensure the long-term sustainability of housing programs owned and operated by the WHA.

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

The WHA has 735 units. Inspection scores utilizing the Uniform Physical Condition Standard (UPCS) inspection protocol can be found in Table 42. Scores between 90-100 are considered high-performing properties, scores between 60-89 are considered standard performers, and scores below 60 are considered failing properties. The WHA is transitioning to utilizing HUD’s new National Standards for the Physical Inspection of Real Estate (NSPIRE) and has formed a special NSPIRE team to inspect all units and complete major repairs. In fiscal year 2024, the WHA completed several quality-of-life projects for their tenants including the following: replacement of all kitchens and bathrooms at Kelly Apartments; the replacement of the playscape and the installation of a picnic area with a pavilion at Berkeley Heights; new parking lot, replacement of existing asphalt parking lots and basketball court, replacement of all concrete sidewalks, and the repair/replacement of stairs and walls at Pearl Lake Apartments; installation of a generator system and replacement of bathroom exhaust fans at the Bergin Building; and installation of additional smoke detectors PHA-wide.

Public Housing Condition

Public Housing Development	Average Inspection Score
Berkeley Heights	92
Austin Road and S End Turnky	91
Truman Apartments	88
Franklin D. Roosevelt Apartments	99
William Kelly Apartments	98

Table 12 - Public Housing Condition

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

The restoration and revitalization needs of WHA public housing units are established via HUD protocol and on an emergency basis, if necessary. Per HUD regulations, every five years the WHA performs a Capital Needs Assessment on its public housing developments to establish a five-year action plan of capital improvement projects. These projects are funded annually by the HUD Capital Fund Program. In addition, the WHA seeks

out funding for other safety and security projects through HUD's competitive Health Related Hazard Fund and Emergency Safety & Security Fund, both of which the WHA has received in recent years.

With regard to non-public housing units, the WHA is in the process of developing a new family housing complex on West Grove Street. Expected to break ground in summer of 2025, this new construction will consist of 46 units which will be supported by 46 Project Based Vouchers. In addition, the WHA recently acquired Lawrence Crest, a 13-unit development which will be renovated and supported by 13 Project Based Vouchers. The WHA is also working with Winn Development on the disposition and rehabilitation of currently WHA owned Begg Building, a 76unit elderly high-rise which will be supported by 50 Project Based Vouchers.

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

According to the WHA's 5-year and Annual PHA Plan, the WHA aims to improve the living environment for LMI families residing in public housing through several strategic initiatives. The strategy includes the following:

- Expand the supply of public housing: The WHA will develop new units on West Grove St, Lawrence Crest, and the Begg Building, and apply for additional Section 8 vouchers.
- Enhance the quality of public housing: The WHA has reorganized its property management and maintenance staff, added self-service kiosks, and partnered with the Waterbury Police Department for community events and security improvements. The WHA has also upgraded its security camera system and installed new smoke detectors and fire alarm systems. Renovations and modernization are ongoing through the Capital Fund Program.
- Expand range of housing choices: The WHA will expand the range and quality of housing choices available to participants in the Housing Authority of the City of Waterbury Programs including Section 8 Housing Choice Vouchers. The WHA will continue to attract new landlords who want to participate in the voucher program.
- Improve voucher management: The WHA has improved voucher management by redesigning its website and social media presence, allowing tenants and landlords to complete tasks online.
- Promote Self-Sufficiency and Asset Development of Assisted Households: The WHA hired a Family Self Sufficiency Coordinator to work with Section 8 clients and a Resident Service Coordinator to work with Public Housing tenants to ensure clients receive support and services.

- Provide education and extracurricular activities: The WHA is committed to providing educational opportunities and extracurricular activities for tenants such as financial literacy, art, Afro-Latin history, youth professional development, and other classes.

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

Introduction

The following table and narratives summarize the facilities and services available to the homeless population in Waterbury.

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)				189	
Households with Only Adults				233	
Chronically Homeless Households				160	
Veterans				21	
Unaccompanied Youth				0	

Table 13 - Facilities and Housing Targeted to Homeless Households

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

As discussed in other sections, the CAN Leadership Committee includes representatives of numerous service agencies and programs. This organizational structure provides identification of mainstream services to complement services targeted to homeless persons. Shelters have scheduled times when various mainstream service organization representatives are on site. These organizations perform assessments and intake tasks as well as enter individuals and families into their caseload files as appropriate. The following provides a list of services and service providers available to persons experiencing homelessness.

- United Way: Serves as a clearinghouse and referral service for various agencies.
- Social Security Administration: Assists the homeless to register for and access income benefits.
- Western Connecticut Mental Health Network: Administers specific mental health programs as well as care coordination and referrals through the Housing Homeless Services division.
- Connecticut Legal Services: Provides legal consultation to homeless individuals with legal issues such as eviction and pending criminal actions
- Waterbury Housing Authority: the Services Coordinator works with homeless shelters to place homeless persons and families in public housing units.
- The Center of Human Development (CHD) Hospitality Center: 690 East Main Street. This facility provides daytime services and resources for homeless persons on a drop-in basis. This facility serves 60 to 80 people each day.
- New Opportunities: Provides resources to homeless and economically disadvantaged individuals such as employment education and training, family services, nutrition services, elder services, and housing services.
- Greater Waterbury Reentry Welcome Center: 77 Bishop Street: This facility was opened in 2021 and provides formerly incarcerated individuals with basic need items and services and connects individuals to housing resources.
- St. Vincent DePaul Shelter: 114 Benedict Street. This shelter provides emergency and longer-stay housing as well as a soup kitchen for both individuals and families. Shelter guests are also offered individualized and comprehensive case management services.
- St. Vincent DePaul's Society of Support Permanent Supportive Housing Program: This program provides homeless individuals with mental health and/or substance abuse disorders and families with disabilities with leasing assistance for safe and affordable housing at scattered sites throughout the City. The program serves over 22 housing units and provides case management and support services.
- Salvation Army Shelter: 74 Central Avenue. This shelter provides emergency and longer-stay housing for families with children only. CDBG also funds a food pantry at the site.
- Safe Haven: This facility provides emergency shelter and free comprehensive support services to victims of domestic violence and their children. CDBG also funds operational support for the organization.
- Food Pantries: Waterbury has a number of food pantries that provide food to persons experiencing homelessness. In addition, the Greater Waterbury Interfaith Ministry operates a soup kitchen which provides a warm meal to persons experiencing homelessness.

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.

As shown in Table 43, there are 603 permanent supportive housing beds in Waterbury. 160 of the beds are for chronically homeless individuals, 189 are for households with children, and 21 are for veterans and their families. None of the beds are limited to unaccompanied youth.

In addition, there are a total of 138 Emergency Shelter beds in Waterbury. Safe Haven has 15 beds which are limited to households who have experienced domestic abuse. The Salvation Army Shelter is limited to families with children and provides both emergency and longer-stay beds. St. Vincent DePaul provides beds for both families and individuals and provides both emergency and longer-stay beds.

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

Introduction

There are many programs, facilities, and services to meet the needs of populations with special needs in Waterbury. Again, agencies and organizations serving those with special housing and service needs – such as the elderly, person with disabilities, persons with behavioral health disorders, person living with HIV/AIDS, and persons recently released from prison and their families – are represented by the local CAN network. The narrative that follows describes supportive housing needs of these populations and describes how the City utilizes or plans to utilize its federal entitlement dollars to address the identified needs of these populations.

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

To address the needs of the elderly and frail elderly, there is a need for affordable and accessible housing in a variety of configurations. Independent living in a “senior only” environment, affordable assisted living options, as well as housing developments for grandparents raising grandchildren are needed. Health services and transportation linkages are also crucial to this population.

Lack of accessible and affordable housing continues to be a significant problem for persons with disabilities. The City has a need for additional accessible or adaptable rental units appropriate for individuals with physical and developmental disabilities. Additionally, the public and non-profit agencies need to be made aware of the differing needs of the elderly who are disabled and younger individuals with disabilities. Not-for-profit developers and human service providers should be encouraged to develop additional affordable, accessible, and adaptable housing. Supportive housing options for persons with developmental disabilities are also important.

Persons with behavioral health disorders are in need of community-based transitional and permanent housing with case management and counseling services to help address needs and support community integration and stability. There is also a need for supervised cooperative apartments, group living, or shared housing options with off-site case management support.

Persons living with HIV/AIDS, like others suffering from chronic illness, require stable housing or supports to help them maintain stable housing while treating their illness. Waterbury does not receive HOPWA funds directly to assist this population, such as emergency housing, shared housing arrangements, apartments, single room occupancy (SRO) dwellings, and community residences, but funding is available through the State the New Haven MSA HOPWA distribution.

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

The City of Waterbury has been proactive in working with agencies and organizations in addressing the issues and needs of persons experiencing homelessness through the local Coordinated Action Network (CAN) process. Currently, 2-1-1 for the State does most of the filtering of clients when they call in for services. If they qualify, they are vetted to their local CAN. The City works closely with the local CAN and

participating agencies to ensure clients do not get released and immediately become homeless. If something is brought to the City's attention that this is going to occur, the City works with the local CAN and DOH to take appropriate steps. The local CAN conducts the assessment, including housing needs and works with the individual to develop a plan and outline available services.

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 City of Waterbury utilizes its federal entitlement resources to address the housing and supportive services needs of special needs populations both homeless and non-homeless. In support of these actions the City allocates local funding and encourages leveraging of other resources to meet needs. Over the upcoming program year, with the use of CDBG, ESG, and HOME funding the City will support the provision of decent, safe and affordable housing for persons with disabilities, the elderly, victims of domestic violence, homeless and persons at-risk of homelessness. The City has also assisted veterans, recently incarcerated individuals, persons trying to overcome substance abuse, and individuals suffering from mental health issues through housing supports and services.

The WHA provides housing and supports to the elderly, frail elderly, and disabled populations. The WHA has a plan for improving accessibility within its developments as part of its renovation and housing unit development programming.

The majority of the housing that supports special needs populations are developed and managed by local non-profit agencies participating in the regional CAN. City staff participate in the local network through involvement on planning committees, support of project development and program oversight. The City allocates Consolidated Plan funding and other resources in support of CAN provider agency activities.

The City utilizes its CDBG and HOME funding to provide housing and supportive services to persons who are not homeless but have other special needs such as a physical or mental disability. Projects based upon project merit and capacity for implementation.

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))

There are several programs funded with CDBG funds that address special needs individuals and families. These programs include:

- Catholic Charities – Provides care management and crisis resolution.
- Center for Human Development – Operates a drop-in center that provides referrals to services.

- Children in Placement – Provides volunteer Guardians ad Litem to the courts in Connecticut to deliver vital services for the overall well-being of children.
- Community Partners in Action – Provides services to adults who are being released from prison to Greater Waterbury or who have a criminal history.
- Greater Waterbury Interfaith Ministries – Operates a soup kitchen and food pantry.
- Hispanic Coalition of Greater Waterbury – Provides a range of case management services for the Hispanic community in Waterbury.
- Manufacturing Alliance Service Corporation – Provides manufacturing CNC training to youth and other low-income residents.
- New Opportunities – Operates a meal program for seniors.
- Rivera Memorial Foundation – Provides academic support, mentorship, and personal development opportunities for underserved youth.
- Safe Haven – Provides advocacy, counseling, and emergency shelter for victims of domestic violence and sexual assault.
- Shakesperience Productions – Provides acting classes for low- and moderate- income youth.
- Greater Waterbury YMCA – Operates a truancy prevention and counseling program to provide important case management services for youth.
- Waterbury Senior Shuttle – Provides on-demand transportation for senior citizens.

In addition, CDBG funds are used to support improvements to facilities that provide assistance to special needs populations. These include the following:

- Waterbury Boys & Girls Club – Provides a safe place for community youth to learn and grow.
- Washington Park Recreational Center – Provides recreational opportunities and a safe space for youth to engage with the community.
- Berkely Park – Provides recreational opportunities to youth, improvements will help increase accessibility to persons with disabilities.
- Family and Children's Aid Behavioral Health Clinic – Provides outpatient and behavioral health and substance abuse services to children, families, and adults.
- Greater Waterbury YMCA – Provides a safe space for people of all ages and abilities to engage in a range of recreational programming.

All of the programs listed above address needs in accordance with 91.215(e) and are linked to 1-year goals per 91.220(2).

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

There are no identified public policies that have negative effects on affordable housing and residential investment. Rather, the influx of external investors buying up properties has led to a low vacancy rate (for sale or for rent) in Waterbury, creating negative effects on affordable housing and residential investment. This scarcity of available housing units means that many residents struggle to find affordable places to buy or rent. The high demand and limited supply drive up rental and purchase prices, making it increasingly difficult for LMI families to secure housing.

The low vacancy rate has also resulted in long waitlists for public housing and housing choice vouchers. Many individuals and families who rely on housing assistance programs find themselves waiting for extended periods before they can access affordable housing. This situation leaves them with limited choices about where to live, often forcing them into less desirable and overcrowded living conditions.

The high prices paid by external landlords for blighted properties can also deter local investors from engaging in residential development. Local developers may find it economically unfeasible to compete with the inflated prices.

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

Introduction

The tables and narratives presented below describe the City's labor force and economy. Data is pulled from 2020 ACS data and reflects market conditions at a point in time comparable to other HUD-funding recipient municipalities in the nation.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	108	11	0.2%	0.0%	-0.2%
Arts, Entertainment, Accommodations	3,414	2,472	7.8%	6.4%	-1.4%
Construction	1,708	1,264	3.9%	3.3%	-0.6%
Education and Health Care Services	14,415	17,199	33.1%	44.5%	11.5%
Finance, Insurance, and Real Estate	1,862	1,133	4.3%	2.9%	-1.3%
Information	603	522	1.4%	1.4%	0.0%
Manufacturing	5,140	3,158	11.8%	8.2%	-3.6%
Other Services	1,431	1,349	3.3%	3.5%	0.2%
Professional, Scientific, Management Services	4,636	2,458	10.6%	6.4%	-4.3%
Public Administration	1,348	1,721	3.1%	4.5%	1.4%
Retail Trade	5,509	5,399	12.6%	14.0%	1.3%
Transportation & Warehousing	1,782	747	4.1%	1.9%	-2.2%
Wholesale Trade	1,631	1,184	3.7%	3.1%	-0.7%
Grand Total	43,587	38,617	100.0%	100.0%	0.0%

Table 14 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs) (Census on the Map, 2020)

Labor Force

Total Population in the Civilian Labor Force	52,200
Civilian Employed Population 16 years and over	47,325
Unemployment Rate	9.34
Unemployment Rate for Ages 16-24	25.05
Unemployment Rate for Ages 25-65	6.09

Table 15 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	7,160
Farming, fisheries and forestry occupations	1,600
Service	6,970
Sales and office	10,415
Construction, extraction, maintenance and repair	4,180
Production, transportation and material moving	4,025

Table 16 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	30,241	67.3%
30-59 Minutes	10,874	24.2%
60 or More Minutes	3,864	8.6%
Total	44,979	100%

Table 17 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	4,449	550	4,825
High school graduate (includes equivalency)	13,907	1,690	5,350
Some college or Associate's degree	11,685	936	2,926
Bachelor's degree or higher	8,814	266	1,036

Table 18 - 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	215	575	760	2,565	2,275
9th to 12th grade, no diploma	1,280	1,345	1,110	3,465	1,915
High school graduate, GED, or alternative	4,425	6,035	4,280	10,635	5,590
Some college, no degree	3,330	3,740	2,230	5,535	2,315
Associate's degree	570	1,115	815	2,160	915
Bachelor's degree	420	2,150	1,755	2,220	970
Graduate or professional degree	40	1,120	1,030	1,850	1,180

Table 19 - 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	\$ 28,158
High school graduate (includes equivalency)	\$ 31,687
Some college or Associate's degree	\$ 35,497
Bachelor's degree	\$ 52,878
Graduate or professional degree	\$ 56,865

Table 20 – 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?

According to the Business Activity table, the business sector in Waterbury with the most workers and the most jobs is Education and Healthcare Services. In this sector, the number of jobs exceeds the number of workers, reflecting an in-flow of labor from outside of Waterbury. Other major sectors are Manufacturing and Retail. In the Manufacturing sector, the number of workers outpaces the number of jobs indicating an outflow of manufacturing workers to jobs outside of Waterbury. According to the Connecticut Labor Market Information from the Office of Research, as of September 2023, the top largest employers in the City were the Waterbury Board of Education, Grandview Adult Behavioral, St. Mary's Hospital, Waterbury Hospital, and Naugatuck Valley Community College.

Describe the workforce and infrastructure needs of the business community:

There is a need to attract more healthcare, education, and manufacturing and technology-based companies to Waterbury. Combined with this is the need to improve education levels, particularly among the community's underemployed and youth.

Another major need is for improved sites and buildings to accommodate the emerging twenty-first-century economy. Waterbury's history as an industrial city has left a legacy of buildings and sites with high levels of toxic/hazardous conditions. The cost of remediation adversely impacts the ability to rehabilitate this inventory at financially feasible costs.

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.

Waterbury is focused on revitalizing downtown, attracting and retaining businesses, and improving quality of life. The Waterbury Development Corporation (WDC) is the City's designated non-profit

economic and community organization. WDC works on a range of projects throughout the City that stimulate and support economic development, promote investment in education, rehabilitate and maintain the City's housing stock, eliminate urban blight and decay, and improve the quality of life. This focus on attracting businesses into Waterbury will require more workforce training, cleaner and more attractive industrial parks, and affordable housing to meet the workforce needs of these new businesses.

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

Most of Waterbury's labor force has an associate degree or less which results in barriers to entry into the workforce and lower wages. As Waterbury continues to expand into the healthcare, education, and manufacturing sectors, it will be crucial that workforce training expands to bring the local workforce up to speed.

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

The Northwest Regional Workforce Investment Board (NRWIB) partners closely with Naugatuck Valley Community College (NVCC) and Northwest Connecticut Community College (NCCC) to support programs for out-of-school youth.

At NVCC, the Workforce Achievers Value Education (WAVE) program is implemented to ensure high risk students are assisted in completing education and career pathways. With funding from the Workforce Innovation and Opportunity Act (WIOA), the WAVE program not only provides academic, project-driven classes to participants, but also demonstrates the value of the skills participants are learning through relevant paid and unpaid internships, certificates, and projects.

NCCC partners with NRWIB to provide the Team Success program. Team Success is a mentoring scholarship program available to students entering NCCC between the ages of 16 and 24, particularly those who face barriers that keep them from seeking higher education, job training, or support services. The program provides a network of support along each student's path to obtaining a credential that helps them develop confidence and competences in academic, professional, and social skills.

NRWIB provides job training to a 41-community region which includes Waterbury. CDBG funding has been used for several years to pay tuition for 13 additional students yearly to attend the Manufacturing Alliance Service Corporation (MASC) Program – CNC Entry Level Manufacturing Program. The program is open to LMI Waterbury residents, individuals recently released from incarceration, displaced workers, and veterans.

The Connecticut Youth Employment Program (CYEP) provides youth ages 14-24 with meaningful summer employment, internships, and job placements in their local communities, empowering them to

develop skills for their future career though. CYEP serves young people, particularly those who are economically disadvantaged or face barrier to employment.

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

Yes, Waterbury is a participant of the 18-Community Naugatuck Valley Corridor (NVC) CEDS.

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 NVC CEDS outlines several goals that may be coordinated with Waterbury's Consolidated plan. The goals include the following:

- Support improvement of the Transportation system, including the continued upgrade of the Waterbury branch rail line infrastructure, extension and completion of the Naugatuck River Greenway trail project and other regional multi-use trails, implementation of road improvements that provide safe travel for all users regardless of mode, age, and mobility, and equitable allocation of transportation investments.
- Work in collaboration with the Naugatuck Valley Regional Brownfields Pilot and the Connecticut Landbank as well as our state and federal partners to assess, remediate and reclaim and redevelop our brownfield sites throughout the NVC EDD/CEDS 19 communities.
- Continue to develop local infrastructure that supports economic expansion while maintaining and protecting the environment.
- Provide opportunities for job growth, advancement and job training, utilizing and identifying Connecticut Industry clusters as the engine to support and sustain the regional economy, supporting and encouraging private investment in all these areas

Discussion

The City enforces the provisions of Section 3 of the Housing and Community Development Act of 1968 to facilitate the employment of local residents. In addition, the City has adopted a Good Jobs Ordinance to require the employment of Waterbury residents on City-funded projects.

MA-50 Needs and Market Analysis Discussion

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

The Waterbury Land Bank Authority identified 13 neighborhoods close to downtown, where incidences of blighted and dilapidated housing appear to be greatest. These neighborhoods include Berkely Heights, Brooklyn, Crownbrook, Hillside, Hopeville, New PAC, North End, Overlook (southern half), South End, Washington Hill, Waterville, Willow Plaza, and WOW.

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

Waterbury uses HUD's definition of "racially or ethnically concentrated areas of poverty (R/ECAPs)" to identify areas in the City that have a concentration of racial or ethnic minorities and low-income families. R/ECAPs are neighborhoods where a significant portion of the population is both racially/ethnically concentrated (50% or more non-white) and experiences high poverty rates (40% or more). These areas are characterized by a number of minority residents living in poverty. As shown in the Racially or Ethnically Concentrated Areas of Poverty Map, seven Census Tracts in Waterbury have a high concentration of minority residents living in poverty.

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

The characteristics of the market in these neighborhoods include aging housing stock, lack of funds for investment in rehabilitation, aging infrastructure, and concentration of the population with supportive social service needs.

Are there any community assets in these areas/neighborhoods?

These neighborhoods are served by numerous social services programs, many of which receive CDBG funding. In addition, several City agencies and organizations have started to focus investment in these neighborhoods, such as the Waterbury Land Bank.

Are there other strategic opportunities in any of these areas?

These neighborhoods are located near the City Center and several of them are included in the City's opportunity zones and neighborhood revitalization zones, making them a strategic location for investment. In addition, these areas have a large stock of vacant industrial buildings and properties that could be redeveloped.

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.

According to 2024 CT Broadband Data, Waterbury has 26,180 broadband serviceable locations, with less than 1% of those locations lacking access to wireline broadband speeds at 25 Mbps download and 3 Mbps upload. 78% of eligible locations have an internet subscription, however, only 26% of consumer subscriptions meet the FCC definition of 'served' (100 Mbps download speeds and 20 Mbps upload speeds). Areas in Waterbury with higher poverty rates tend to have lower percentages of internet subscriptions, suggesting that pricing may be a barrier to access. This highlights the need for affordable broadband solutions to ensure equitable access for all households.

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

Waterbury is served by several broadband internet service providers including Frontier, NetSpeed, Crown Castle Fiber, Optimum, Xfinity (Comcast), Cox Communications, Fusion, Verizon, and T-Mobile. However, most of Waterbury is primarily served by only two providers, Frontier and Comcast, and some areas of the City have access to only one provider. Increased competition among broadband internet service providers is needed to ensure more affordable and accessible services throughout the City. More providers would drive competitive pricing and improve service quality, benefiting all residents, especially those in underserved areas.

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 City of Waterbury is within the Naugatuck Valley Region and vulnerable to loss of life and property due to a variety of natural hazards. According to the City's Municipal Annex to the Naugatuck Valley Council of Government's (NVCOG) Hazard Mitigation Plan (HMP), precipitation events are expected to become more frequent and intense and annual temperatures are expected to continue to increase. The HMP indicates that Waterbury should expect the 24-hour rainfall amount for a 10% annual change storm to range from 5.4-6.0 inches or more. Waterbury can anticipate increased precipitation (especially in winter months) and drought risk (especially in summer months). The intensity of tropical storms, hurricanes, wind events, and flash flooding events are expected to increase from these precipitation and temperatures changes.

Waterbury is bisected by the Naugatuck River and many of the surrounding areas are developed. The River has numerous flood control dams, levees, and detention reservoirs, eliminating the majority of flood concerns. Waterbury has limited areas within the 100-year flood zone and no critical facilities are located with a special flood hazard area. Localized flooding, however, is an issue across the City related to the limited storm drainage service areas. Over half of the City is classified as a developed land cover. Recent development within the City has been focused on remediation and redevelopment of brownfield sites; this approach reduces the risks associated with flooding and downstream contamination from these sites, while focusing on densification in areas with existing emergency response infrastructure.

Waterbury's housing stock is also vulnerable to damage associated with high winds. Homes built pre-1990 were not designed to current wind mitigation standards and are more susceptible to such damage. According to 2023 ACS data (Table DP04), 90.9 percent of housing units in Waterbury were built pre-1990 and are likely susceptible to increased wind damage from hurricanes, tropical storms, and thunderstorm events.

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 City's vulnerability to natural hazards is spread across the community and while low- and moderate-income households may not be disproportionately vulnerable to such hazards, they are likely to be impacted by such events to a greater extent than higher income households. According to the HMP, Waterbury has a medium-to-high level of social vulnerability; the Social Vulnerability Index (SVI) measures four categories – socioeconomic status, household composition and disability, minority status and language, and housing type and transportation.

The SVI socioeconomic characteristics consider the following: the population below 150% poverty level, unemployment, housing cost burden, education (population with no high school diploma), and health insurance. According to the 2022 SVI County Maps, Waterbury has some of the highest socioeconomically vulnerable census tracts within the NVCOG. As related to hazard mitigation, these more vulnerable areas present challenges like a lack of financial resources, the need for additional

assistance during disaster (due to disabilities), language barriers, an increase presence of lower-quality housing, and a lack of transportation access for evacuation.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The first several sections of this Consolidated Plan focus on an assessment of needs and community conditions. Community needs were identified through the review of applicable data, studies and analyses; statistical research; consultation with public and private agencies, stakeholders, and organizations; surveys of citizens and provider agencies; community needs meetings and public hearings; and participation by the Citizens Advisory Committee. In response to the identified community needs, the City's Strategic Plan includes geographic priorities, a description of priority needs, market influences on these needs, anticipated resources to meet identified needs, goals, and a description of the institutional structure for the delivery of programs.

Within the strategic plan several specific components will be addressed, including public housing, barriers to affordable housing, homelessness, lead-based paint hazards, and poverty. There is also a description of monitoring procedures to assess progress toward achieving goals.

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

Geographic Area

Table 1 - Geographic Priority Areas

1	Area Name:	Citywide
	Area Type:	Citywide Program
	Other Target Area Description:	Citywide Program
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	There are no specified neighborhood boundaries. Programs and projects that directly benefit low- and moderate-income persons or households, regardless of where they reside in the City, fall under this benefit category
	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:	Income-Eligible Low- and Moderate-Income Areas
	Area Type:	Low- and Moderate- Income Areas
	Other Target Area Description:	Low- and Moderate- Income Neighborhoods
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	

<p>Identify the neighborhood boundaries for this target area.</p>	<p>Under HUD regulations, any census block group with a percentage of low- and moderate-income population over 51% is considered an eligible area for low- and moderate-income area benefit. There are numerous census block groups within the City that have low- and moderate-income populations over 51% as presented in the Income-Eligible Low- and Moderate-Income Areas Map.</p>
<p>Include specific housing and commercial characteristics of this target area.</p>	<p>Residents within these areas tend to have lower incomes, which results in paying a greater proportion of their earnings for housing and/or may need to accept less expensive rental units with physical deterioration.</p> <p>The characteristics of the City's Income-Eligible LMI Areas, are the age of housing, lack of funds for investment in rehabilitation, old infrastructures, and concentration of the population with supportive social service needs. These areas are served by numerous social services programs, many of which receive CDBG funding. In addition to addressing housing and social service needs in these neighborhoods, the City has been improving neighborhood schools and making improvements to parks and recreational facilities.</p>
<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>These areas have existed as LMI areas over the past several decades. The consultation and citizen participation process for the development of this plan reaffirmed their importance to the overall revitalization of the city.</p>
<p>Identify the needs in this target area.</p>	<p>These areas need housing rehabilitation and community reinvestment, infrastructure and public facility improvements, and the provision of supportive and social-service programming.</p>
<p>What are the opportunities for improvement in this target area?</p>	<p>Community assets include a program of new school construction as well as improvements in infrastructure and recreational facilities. These areas are served by numerous social services programs, many of which receive CDBG funding.</p>

	Are there barriers to improvement in this target area?	Age and condition of infrastructure and buildings can present problems with reinvestment and renovation in a cost-effective way.
3	Area Name:	Targeted Low- and Moderate-Income Areas
	Area Type:	Targeted Low- and Moderate- Income Areas
	Other Target Area Description:	Targeted Low- and Moderate- Income Areas
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The Targeted Low-and Moderate- Income areas include the Central Business District, Walnut Orange Walsh (W.O.W.), South End, Washington Hill, New Pac, North End, Crownbrook, and Willow Plaza neighborhood. These neighborhoods are delineated on the Targeted Low- and Moderate-Income Areas Map attached in the Appendices and Map Attachment.
	Include specific housing and commercial characteristics of this target area.	There is an extent of substandard housing and abandonment of non-residential structures as well as infrastructure deficiencies throughout the targeted areas. In addition, these neighborhoods have a higher percentage of extremely low-income populations, unemployment, and economic development potential.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	These neighborhoods have been targeted areas for redevelopment for many years, identified within many local strategic plans.
Identify the needs in this target area.	The targeted areas need reinvestment in infrastructure, residential and non-residential properties, the provision of social and supportive services, and other efforts to empower local residents and revitalize their community.	
What are the opportunities for improvement in this target area?	The targeted areas have access to social service agencies and facilities to encourage revitalization and growth.	

	Are there barriers to improvement in this target area?	Limitations on funding availability are a barrier to making improvements.
4	Area Name:	Opportunity Zones
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Other
	Other Revital Description:	Opportunity Zones
	Identify the neighborhood boundaries for this target area.	The federal Opportunity Zones include census tracts 3501, 3505, 3515, and 3517. These areas are delineated on the Opportunity Zones Map attached in the Appendix [TO COME] and map attachment.
	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?	The federal Opportunity Zones program was designed to incentivize public and private stakeholders to work together to rebuild American cities.
	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?		
5	Area Name:	Neighborhood Revitalization Zones
	Area Type:	Local Target Area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Other
	Other Revital Description:	Neighborhood Revitalization Zones

Identify the neighborhood boundaries for this target area.	Neighborhood Revitalization Zones include Willow Plaza, W.O.W., Hillside, and Brooklyn neighborhoods. These neighborhoods are delineated on the Neighborhood Revitalization Zones Map attached in the Appendices and Map Attachment.
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 2 - Geographic Priority Areas

General Allocation Priorities

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

CDBG allocations are not limited to specific geographic areas of Waterbury but must serve low- and moderate-income residents. The City makes allocations based on the level of benefit for very low, low-, and moderate-income residents and provides support for activities/programs in low- and moderate-income neighborhoods. A majority of Waterbury's residents are low- or moderate-income and activities that benefit all residents therefore benefit individuals who meet HUD income eligibility requirements.

The allocation of HOME resources is not strictly limited to any specific geographic area of the city but serves the criteria set by HUD for eligibility, along with meeting the specific goals and objectives set forth in Waterbury's Five-Year Consolidated Plan. The City reviews each application for HOME funds to ensure that funding is aligned with priority needs identified in the Strategic Plan. Priority is determined based upon anticipated impacts of proposed projects on the surrounding neighborhoods and potential benefits to low- and moderate-income residents.

The allocation of Emergency Solutions Grant (ESG) program funds is limited to eligible emergency shelters and day shelters located within the City of Waterbury; homelessness prevention and street outreach activities; and programs and projects that re-house the homeless.

Waterbury's Consolidated Plan investment will be especially directed toward Waterbury's Targeted Low- and Moderate-Income Areas. These areas represent (1) neighborhoods in which vacant, and/or blighted housing conditions, and the absence of retail, educational, and social enrichment opportunities require long-term investment to improve sustainability; (2) emerging growth neighborhoods undergoing revitalization where development momentum has been established, but where additional investment is needed; (3) neighborhoods where existing residents need housing assistance to prevent dislocation; (4) neighborhoods with high rates of unemployment (5) neighborhoods in which there is a dense concentration of tax-delinquent, vacant, abandoned, and underutilized housing and commercial facilities; and (6) gateways to the city that set the tone for visitors' interaction with the city.

The rationale for allocating resources addresses housing and community development needs in areas where low- and moderate-income concentrations, low owner-occupancy rates, substandard housing conditions, and the need for infrastructure improvements were evident. Focusing investment in these targeted low-income areas is anticipated to result in increased affordable housing opportunities and will leverage private investment to ensure that neighborhood-oriented services and adequate community facilities are provided. The City will also leverage its federal funds to foster affordable housing, homeownership, employment and economic opportunities, neighborhood revitalization, community facility improvements, and other improvements to the city.

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

Priority Needs

1	Priority Need Name	Increase Supply of Decent, Safe, and Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Citywide Program Income-Eligible Low- and Moderate-Income Areas Targeted Low-and Moderate-Income Areas Opportunity Zones Neighborhood Revitalization Zones
	Associated Goals	Increase Decent, Safe & Affordable Housing Resources
	Description	<ul style="list-style-type: none"> • Increase accessibility to affordable housing and housing resources through a program of rehabilitation, new construction, enforcement of housing codes, and abatement of lead paint and other environmental hazards. • Homeownership counseling, housing loss and eviction prevention services, and fair housing resources also increase accessibility to housing choice. • The Waterbury Housing Authority currently administers approximately 735 public housing units and 1,868 Section 8 Vouchers. Due to the age of many developments, there is a range of rehabilitation needs. • There is a shortage of decent, affordable units for the voucher program.
	Basis for Relative Priority	Priority was established as a result of ongoing community input, citizen and community stakeholder participation, past program experience, and data analyses undertaken as part of this plan development process and other local planning needs and gaps-analysis processes.

2	Priority Need Name	Reduce Cost Burden
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Individuals
	Geographic Areas Affected	Citywide Program
	Associated Goals	Increase Decent, Safe & Affordable Housing Resources
	Description	<ul style="list-style-type: none"> • The most common housing problem in Waterbury is cost burden on households trying to afford decent, safe housing. • Cost burden is magnified by the fact that there is a shortage of decent, affordable units in Waterbury's housing stock. • The demand for rental assistance far outweighs the availability of vouchers • There is a continued need to support efforts by the Housing Authority to improve and increase its housing resources and seek additional housing vouchers.
	Basis for Relative Priority	Priority was established as a result of ongoing community input, citizen and community stakeholder participation, past program experience, and data analyses undertaken as part of this plan development process and other local planning needs and gaps-analysis processes.
3	Priority Need Name	Address Homelessness
	Priority Level	High

	Population	Extremely Low Low Large Families Families with Children Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Victims of Domestic Violence Unaccompanied Youth Persons with Mental Disabilities Persons with Alcohol or Other Addictions
	Geographic Areas Affected	Citywide Program
	Associated Goals	Maintain and Increase Housing & Services for Homeless and Those At-Risk of Homelessness Support the Provision of Public and Supportive Services
	Description	The needs of the homeless and near homeless in the city exceeds the capacity of existing shelters and programs. There is a need to continue to provide shelter, supports, and services to reduce incidences of homelessness; to help homeless and at-risk households find employment and housing stability; and to provide appropriate and affordable housing. There is a need to maintain and increase the availability of housing for the homeless and those at-risk of homelessness with financial assistance and coordination with the Coordinated Access Network.
	Basis for Relative Priority	Priority was established as a result of ongoing community input, citizen and community stakeholder participation, past program experience, and data analyses undertaken as part of this plan development process and other local planning needs and gaps-analysis processes. Priority was also established to coordinate efforts with the long-term strategies of the Coordinated Access Network of providers.
4	Priority Need Name	Address Aging Infrastructure
	Priority Level	High
	Population	Non-housing Community Development

	Geographic Areas Affected	Income-Eligible Low- and Moderate-Income Areas Targeted Low-and Moderate-Income Areas Opportunity Zones Neighborhood Revitalization Zones
	Associated Goals	Invest in Infrastructure Replacement and Improvement Abatement of Hazardous Environmental Conditions
	Description	There is a need to invest in public, community, and neighborhood infrastructure and facility improvements in support of community development and neighborhood revitalization. The support of infrastructure and facility improvements helps to promote neighborhood stabilization activities and provide a suitable living environment for residents. Improvements to aging infrastructure and community facilities, including the repair and refurbishment of parks and playgrounds, community center buildings, service centers, and schools. The age and condition of housing combined with the age of the infrastructure in city neighborhoods is an obstacle to maintaining a suitable living environment. Many water and sewer lines are over 100 years old and many streets and sidewalks have uneven surfaces that need repair. The replacement of aging infrastructure such as water lines, sewer lines, streets, and sidewalks need to be supported.
	Basis for Relative Priority	Priority was established as a result of ongoing community input, citizen and community stakeholder participation, past program experience, and data analyses undertaken as part of this plan development process and other local planning needs and gaps-analysis processes. This priority also strengthens local efforts to improve the physical condition of neighborhoods, commercial areas, and physical infrastructure and reinvest in the community to promote renewal and revitalization.
5	Priority Need Name	Remove Blight and Unsafe Conditions
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	Income-Eligible Low- and Moderate-Income Areas Targeted Low-and Moderate-Income Areas Opportunity Zones Neighborhood Revitalization Zones

	Associated Goals	Increase Decent, Safe & Affordable Housing Resources Invest in Community and Neighborhood Facility Improvements Invest in Infrastructure Replacement and Improvement Abatement of Hazardous Environmental Conditions
	Description	<ul style="list-style-type: none"> • There is a need to support housing and community development activities with an investment in infrastructure replacement and improvement in order to stabilize and revitalize neighborhoods. • There is a need to expand decent, safe, and affordable housing opportunity through a program of rehabilitation, new construction, enforcement of housing codes, anti-blight efforts, and the remediation or abatement of lead paint and other environmental hazards. • The existence of severely dilapidated structures in many neighborhoods requires code enforcement, anti-blight efforts, and, as needed, a demolition and clearance program.
	Basis for Relative Priority	Priority was established as a result of ongoing community input, citizen and community stakeholder participation, past program experience, and data analyses undertaken as part of this plan development process and other local planning needs and gaps-analysis processes. This priority also strengthens local efforts to improve the physical condition of neighborhoods, commercial areas, and physical infrastructure and reinvest in the community to promote renewal and revitalization. Local infrastructure improvements provide visible change and promote community revitalization and growth. The removal of blight and hazardous conditions also promotes revitalization and stabilization.
6	Priority Need Name	Provide or Improve Community Facilities
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	Income-Eligible Low- and Moderate-Income Areas Targeted Low-and Moderate-Income Areas Opportunity Zones Neighborhood Revitalization Zones
	Associated Goals	Invest in Community and Neighborhood Facility Improvements Support the Provision of Public and Supportive Services

	Description	<ul style="list-style-type: none"> • There is a need to invest in community facility improvements in support of community development and neighborhood revitalization. Improvements to or the creation of new community facilities need to be supported, including the repair and refurbishment of parks and playgrounds, community center buildings, service centers, and schools. • There is a need to ensure that all facilities are available and accessible to all residents. • There is a need to repair and restore several parks, many of which are historically significant having been designed by Frederick Law Olmstead. • There are several community center buildings that are home to numerous programs for youth and seniors as well as the surrounding neighborhoods as a whole that need repair and program support.
	Basis for Relative Priority	Priority was established as a result of ongoing community input, citizen and community stakeholder participation, past program experience, and data analyses undertaken as part of this plan development process and other local planning needs and gaps-analysis processes. This priority also strengthens local efforts to improve the physical condition of neighborhoods, commercial areas, and physical infrastructure and reinvest in the community to promote renewal and revitalization. Such investment provides visible change and promotes positive community image.
7	Priority Need Name	Provide Public and Supportive Services
	Priority Level	High

	Population	Extremely Low Low Moderate Families with Children Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS 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 Non-housing Community Development
	Geographic Areas Affected	Citywide Program Income-Eligible Low- and Moderate-Income Areas Targeted Low-and Moderate-Income Areas Opportunity Zones Neighborhood Revitalization Zones
	Associated Goals	Support the Provision of Public and Supportive Services

	Description	<ul style="list-style-type: none"> • To provide for a suitable living environment, there are a range of social service needs to be provided to serve the community, including access to food and household necessities; literacy, education, job skill development; and socialization programs to support low- and moderate-income households and vulnerable populations. • The youth are the future of the city. To address current needs and build for the future, programs to improve educational attainment as well as provide positive after-school activities and mentoring, recreational opportunities, daycare, and basic nutrition are needed. • The elderly of the community need basic life necessities such as food, medical care, affordable utility costs, and transportation. These basic needs must be supported. The provision of socialization opportunities to address isolation is also of importance to elderly residents. • There is a need for counseling services for a variety of personal and family issues to help address dysfunctional situations and issues, such as mental health and addiction services. This includes the need for supportive housing that addresses supportive service needs as well as the need for housing.
	Basis for Relative Priority	Priority was established as a result of ongoing community input, citizen and community stakeholder participation, past program experience, and data analyses undertaken as part of this plan development process and other local planning needs and gaps-analysis processes. Priority was also established to coordinate efforts with local social and supportive service providers.
8	Priority Need Name	Provide Supportive Housing
	Priority Level	High

	Population	<p>Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence</p>
	Geographic Areas Affected	<p>Citywide Program Income-Eligible Low- and Moderate-Income Areas Targeted Low-and Moderate-Income Areas Opportunity Zones Neighborhood Revitalization Zones</p>
	Associated Goals	<p>Maintain and Increase Housing & Services for Homeless and Those At-Risk of Homelessness</p>
	Description	<p>There is a need for counseling services for a variety of personal and family issues to help address dysfunctional situations and issues such as mental health and addiction services. This includes the need for supportive housing that addresses these needs as well as the need for housing.</p>

	Basis for Relative Priority	Priority was established as a result of ongoing community input, citizen and community stakeholder participation, past program experience, and data analyses undertaken as part of this plan development process and other local planning needs and gaps-analysis processes. Priority was also established to coordinate efforts and long-term strategies of the local Coordinated Access Network of providers.
9	Priority Need Name	Remediate Hazardous Environmental Conditions
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	Citywide Program Income-Eligible Low- and Moderate-Income Areas Targeted Low-and Moderate-Income Areas Opportunity Zones Neighborhood Revitalization Zones
	Associated Goals	Abatement of Hazardous Environmental Conditions
	Description	The decline of manufacturing has left a legacy of abandoned and often obsolete buildings with high barriers to re-use due to hazardous environmental conditions requiring expensive abatement costs. Without environmental cleanup, there is a shortage of land available for new development.
	Basis for Relative Priority	Priority was established as a result of ongoing community input, citizen and community stakeholder participation, past program experience, and data analyses undertaken as part of this plan development process and other local planning needs and gaps-analysis processes. This priority also strengthens local efforts to improve the physical condition of neighborhoods, commercial areas, and physical infrastructure and reinvest in the community to promote renewal and revitalization. The removal of blight and hazardous conditions promotes revitalization and stabilization.
10	Priority Need Name	Promote Economic and Workforce Development
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	Citywide Program

	Associated Goals	Support Economic and Workforce Development
	Description	Not unlike many older cities in New England, Waterbury's economy has lost its strong manufacturing base. This has affected all aspects of its economy. The changing economy has resulted in either service jobs that often do not provide a living wage, or technologically challenging jobs that require a level of education not being attained by many people in Waterbury. There is a need to provide technical assistance and support for leveraging financial resources and marketing to assist the transition of Waterbury into a competitive economy. Include job training, workforce development, and sustainable income employment to advance the local economy and support the economic success of residents. Support innovative initiatives to meet changes in the economy.
	Basis for Relative Priority	Priority was established as a result of ongoing community input, citizen and community stakeholder participation, past program experience, and data analyses undertaken as part of this plan development process and other local planning needs and gaps-analysis processes. Priority was also established to coordinate efforts with local economic development activities and employment training initiatives.
11	Priority Need Name	Provide Administrative Support
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	Citywide Program
	Associated Goals	Provide Administrative Oversight and Management
	Description	To accomplish the implementation of the Consolidated Plan Strategy it is necessary to provide administrative support and project oversight. Administrative and planning activities include plan development; project oversight and monitoring; reporting; regulatory compliance; community outreach; and education.
	Basis for Relative Priority	Priority was established as a result of ongoing community input and past program experience.

Table 3 – Priority Needs Summary

Narrative (Optional)

The intent of the Consolidated Plan is to meet three basic objectives: 1) To provide decent, safe, and affordable housing 2) to provide suitable living environments; and 3) provide economic opportunities. HUD also looks to achieve three outcomes with the Consolidated Plan programs. These are 1) to improve the availability/accessibility of housing or services; 2) to increase affordability; and 3) to ensure sustainability of the community and its residents.

In order to establish a program that meets HUD's objectives and outcomes for Consolidated Plans, the City of Waterbury has completed an extensive needs assessment. This process included public outreach through both a resident and agency survey, community needs assessment meetings, stakeholder meetings and consultation with numerous agencies, organizations, and individuals. Needs were also assessed through the analysis of available reports and data. Citizen participation has been carried out under the leadership of the Citizens Advisory Committee (CAC) inclusive of a needs public hearing, solicitation of proposed programs, and CAC meetings open to the public.

A public hearing on this Consolidated Plan will be held during the public comment period prior to approval of a final Consolidated Plan.

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
<p>Tenant Based Rental Assistance (TBRA)</p>	<p><u>Lack of standard units available influences this program.</u></p> <p>Waterbury's housing market has high housing costs relative to income and a scarcity of vacant units available for rent or sale. The majority of Waterbury's low- and moderate-income households are housing cost burdened. TBRA bridges the gap for low- and moderate-income households to access affordable housing.</p> <p>Waterbury's public housing is fully occupied with a long waitlist. There is an overwhelming waitlist for vouchers, leaving many households who cannot be assisted. The need for PHA to apply and receive additional vouchers is high.</p> <p>The City is aware that the availability of housing stock appropriate for occupancy and use under the TBRA program is limited. To address this, the City will support efforts to create affordable housing opportunity through creation of new units or rehabilitation of substandard units</p> <p>The City also recognizes that there is a need to tie the provision of housing to job training and work skill development to help households move from homelessness and at-risk of homelessness to a more stable and sustainable living situation. TBRA linked with job training/skill development is a model the City will support to address this need.</p>
<p>TBRA for Non-Homeless Special Needs</p>	<p><u>Lack of units with supportive services influences this program.</u></p> <p>Based upon consultations with homeless housing and social service agencies, a need for supportive housing has been identified as a priority. Special needs households include those with disabilities as well as dysfunctional households facing a variety of issues. The market characteristic impacting this priority is a shortage of privately owned and operated housing units that provide supportive housing programs. This problem is intensified by the lack of public funds to support such programs</p>

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
New Unit Production	<p><u>Affordable rents will not financially support the cost of new unit production.</u></p> <p>There is a shortage of safe, decent, and affordable housing for those with extremely low incomes and those with moderate incomes. Construction costs for new units, low unit availability, and high demand preclude the new construction of naturally occurring affordable housing without the use of subsidy. The HOME program can provide some resources to address this issue.</p>
Rehabilitation	<p><u>Affordable rents will not financially support the cost of major rehabilitation projects.</u></p> <p>Like the new unit production need discussed above, the achievable rents and income levels in Waterbury often result in rehabilitation for affordable units in the private marketplace to be financially infeasible. This issue is intensified by the age and condition of the housing stock.</p>
Acquisition, including preservation	<p><u>Lack of funding available to finance projects.</u></p> <p>There are opportunities to improve the conditions and affordability of housing by the acquisition of vacant, deteriorating structures. These structures are, for the most part, multi-unit in nature or previously non-residential buildings appropriate for conversion. The cost and complexity of acquisition and rehabilitation of these structures usually requires implementation by an experienced housing development entity and financial assistance. When structures are of historic or architectural value, the cost can be increased. Similar to new unit production, the HOME program can provide resources for this type of development.</p>

Table 4 – Influence of Market Conditions

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

Introduction

The City of Waterbury receives funding under three (3) federal programs through HUD on an annual basis. During the first program year of this Five-Year Plan, the City will receive entitlement allocations in the following amounts:

CDBG: \$2,176,880.00

ESG: \$192,767.00

HOME: \$872,241.28

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	2,176,880	14,000	0		8,000,000	Expected amount available assumes a similar annual allocation over each of the remaining 4 years. Estimate \$2,000,000/yr

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: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	872,241.28	2,500	0		3,400,000	Expected amount available assumes a similar annual allocation over each of the remaining 4 years. Estimate \$850,000/yr
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	192,767	0	0		760,000	Expected amount available assumes a similar annual allocation over each of the remaining 4 years. Estimate \$190,000/yr

Table 5 - 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

The City of Waterbury attempts to leverage its federal resources with private, state, and local funding resources to meet the housing and community development needs identified in its Consolidated Plan. By using leveraged funds to complement its Consolidated Plan resources, the City is able to provide assistance to more individuals and households in need. Activities implemented during the First Action Plan (PY 2025-2026) and those in subsequent years will generate matching funds for CDBG, HOME, and ESG activities from a variety of sources including the State of Connecticut, Low Income Tax Credits, and other forms of matches including foundation support and private donations.

HOME

The HOME Match requirement will be met with carry over in excess of \$14 million from previous years, as noted on HUD form 40107-A. For the past several years, the City has not had a match requirement due to its level of distress.

ESG

Match requirements for the ESG program are met by a combination of funding sources including federal, state, foundation, and private contributions funneled through each of the three recipient agencies: Safe Haven, Salvation Army, and St. Vincent DePaul.

For the first program year, each agency has designated matching funds as part of their application for ESG funding. Safe Haven reported matching/leveraged funding totaling \$443,726; Salvation Army reported \$464,117 in matching/leveraged resources; and St. Vincent DePaul reported \$581,321 in matching/leveraged resources. These funds total near \$1.5 million in leverage/matching funds for the \$186,821 in Emergency Solutions Grant funds received through HUD.

Funding includes shelter operations, rapid re-housing, and homelessness prevention.

Additional Resources

Additional resources are also leveraged in support of local housing and community development efforts. Mindful of the limited resources available, the City's Office of Community Development encourages all entities seeking Consolidated Plan funding to leverage additional resources to match what can be provided through CDBG, HOME, and ESG funds.

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

The Waterbury Land Bank, established in 2022, identifies property that can be acquired, stabilized, and repurposed, to help improve the City and the quality of life of its residents. The program acquires real property and supports redevelopment activities that help catalyze neighborhood improvement, reduce conditions of blight, and advance existing community improvement plans. To promote community stability, owner occupancy is the priority of the Waterbury Land Bank. The land bank has developed Policies and Procedures for the acquisition and disposition of property that outline the public benefit of the program. Its purpose is to stimulate development, provide affordable housing opportunity, eliminate blight and promote community revitalization.

https://waterburylandbank.org/application/files/3916/7165/2315/WLB_Policies_and_Procedures_for_Acq_and_Disposition_of_Real_Property.pdf

Discussion

See narratives above

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
Office of Community Development	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Public Housing Rental neighborhood improvements public facilities public services	Jurisdiction
City of Waterbury	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Public Housing Rental neighborhood improvements public facilities public services	Jurisdiction
Waterbury Housing Authority	PHA	Public Housing	Jurisdiction
Citizen Advisory Committee	Other	Planning	Jurisdiction

Table 6 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The goals outlined previously in this Strategic Plan will be carried out by several city departments and organizations. The structure is summarized as follows:

Office of Community Development

The Office of Community Development is the designated office for the overall administration of the CDBG, HOME, and ESG funds under the supervision of the Finance Director. Responsibilities include coordination of the citizen participation process; preparation of the Consolidated Plan and annual applications for funding; preparation of all subrecipient agreements with subgrantees; program oversight; monitoring of activities; reporting; and preparation of the Consolidated Annual Performance Report (CAPER).

Other City of Waterbury Departments

Other City departments including public works, parks and recreation, health, economic development and the department of building inspections assist in the identification of needs and help develop goals, projects and programs to improve the quality of life of City residents and its community infrastructure. These departments also implement and provide project management for infrastructure projects selected for funding.

The City Health Department has the responsibility of inspecting housing units suspected of containing lead paint and other environmental hazards. In addition, the Healthy Homes program funded by a HUD grant is administered by a division of the Health Department. The Corporation Counsel reviews contracts before recommending execution by the Mayor and the Finance Department provides financial oversight.

Subrecipient Agencies and Organizations

There is a diverse network of social service agencies, neighborhood organizations, housing production organizations, and organizations providing support and assistance to city residents that are crucial to the success of the City's housing, community development, revitalization and community supports programming.

Waterbury Housing Authority

The Waterbury Housing Authority is responsible for providing decent, affordable housing for lower-income households. This includes both public housing units and Section 8 Vouchers.

Citizens Advisory Committee

The Citizens Advisory Committee (CAC), comprised of Waterbury residents and representatives from agencies and businesses with involvement in the Waterbury Community, is responsible for the citizen participation element of the CDBG program. This includes hosting public hearings; soliciting applications for CDBG funding; review of the applications and recommendations for activities to be funded; and the amount of such funding.

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

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

Table 7 - 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)

As cited throughout this document, the structure of the Coordinated Access Network (CAN) and the active participation of Leadership Committee members is the key organization meeting the needs of the homeless. City staff actively participate in the local CAN process to ensure it remains current with the needs articulated and strategies developed by the CAN and its participating agencies.

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 strength of the delivery system is an active CAN Leadership Committee representing numerous agencies/programs. Active participation by member agencies and a coordinated approach to the delivery of services has been crucial to assessing and addressing the needs of the homeless, at-risk and special needs populations.

There is a gap in the amount of permanent affordable housing and supportive housing relative to need among special needs populations and persons experiencing homelessness. There is limited unit availability among the existing housing stock and a need for greater financial resources to support development and programming.

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

Waterbury will continue to rely on the CAN structure to identify and develop programming to overcome gaps in resources and services to the homeless and special needs populations. The Office of Community Development – as part of its planning, application, and monitoring processes and working with the Citizen's Advisory Committee – will continue to identify needs and overcome gaps in services.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase Decent, Safe & Affordable Housing Resources	2025	2029	Affordable Housing Homeless Non-Homeless Special Needs	Citywide	Reduce Cost Burden Increase Supply of Decent, Safe, and Affordable Housing Remove Blight and Unsafe Conditions Provide Public and Supportive Services	CDBG: \$250,000 HOME: \$3,825,000	Residential Rehabilitation: 95 Housing Units Rental units constructed: 10 Household Housing Unit Homeowner Housing Added: 10 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Maintain and Increase Housing & Services for Homeless and Those At-Risk of Homelessness	2025	2029	Affordable Housing Homeless Non-Homeless Special Needs	Citywide	Address Homelessness Provide Supportive Housing Provide Public and Supportive Services	CDBG: \$350,000 ESG: \$878,500	Tenant-based rental assistance / Rapid Rehousing: 5,000 Households Assisted Homeless Person Overnight Shelter: 5,500 Persons Assisted Homelessness Prevention: 750 Persons Assisted Relocation - 100 Households Assisted Public service activities other than Low/Moderate Income Housing Benefit: 3,250 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Invest in Community and Neighborhood Facility Improvements	2024	2029	Non-Housing Community Development	Citywide Income-Eligible LMI Areas Targeted LMI Areas	Provide or Improve Existing Community Facilities	CDBG: \$6,500,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 115,908 Persons Assisted
4	Support the Provision of Public and Supportive Services	2024	2029	Non-Housing Community Development	Citywide Income-Eligible LMI Areas Targeted LMI Areas	Provide or Improve Existing Community Facilities Provide Public and Supportive Services Address Homelessness	CDBG: \$1,500,000	Public service activities other than Low/Moderate Income Housing Benefit: 30,000 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 600 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Invest in Infrastructure Replacement and Improvement	2024	2029	Non-Housing Community Development	Citywide Income-Eligible LMI Areas Targeted LMI Areas	Address Aging Infrastructure Remove Blight and Unsafe Conditions	CDBG: \$1,125,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 115,908 Persons Assisted
6	Support Abatement of Hazardous Environmental Conditions	2024	2029	Non-Housing Community Development	Citywide Opportunity Zones	Address Aging Infrastructure Remove Blight and Unsafe Conditions Remediate Hazardous Environmental Conditions		
7	Support for Economic and Workforce Development	2024	2029	Non-Housing Community Development	Citywide Opportunity Zones	Promote Economic and Workforce Development	CDBG: \$250,000	Public service activities other than Low/Moderate Income Housing Benefit: 60 Persons Assisted
8	Provide Administrative Oversight and Management	2024	2029	Non-Housing Community Development	Citywide	Provide Administrative Support	CDBG: \$2,150,000 HOME: \$425,000 ESG: \$71,250	15 Other

Table 8 – Goals Summary

Goal Descriptions

1	Goal Name	Increase Decent, Safe & Affordable Housing Resources
	Goal Description	Increase accessibility to decent safe and affordable housing and housing resources through a program of rehabilitation, new construction, enforcement of housing codes, and abatement of lead paint and other environmental hazards. Homeownership counseling, housing loss and eviction prevention services, and fair housing resources also increase accessibility to housing choice. Increase housing affordability by providing technical and financial resources to add decent housing units responsive to the income levels prevalent in Waterbury. It is important to increase the supply of affordable three-or-more bedroom units for larger families and homeless families seeking permanent housing and supports.
2	Goal Name	Maintain and Increase Housing & Services for Homeless and Those At-Risk of Homelessness
	Goal Description	Maintain and increase the availability of housing for the homeless, those at-risk of homelessness, and special needs populations with financial assistance; coordination with the Coordinated Access Network (CAN); and through support of activities targeted to meet the identified needs of the homeless population.
3	Goal Name	Invest in Community and Neighborhood Facility Improvements
	Goal Description	Invest in public, community, and neighborhood facility improvements in support of community development and neighborhood revitalization and to provide suitable living environments for residents. Improvements to neighborhood and community facilities will be supported, including the repair and

		refurbishment of parks and playgrounds, community center buildings, service centers, and schools. Improvements will be directed toward the provision of ADA accessibility, addressing health and safety issues, and ensuring access for targeted resident populations. Programs and projects that protect public health and safety would also fall under this goal.
4	Goal Name	Support the Provision of Public and Supportive Services
	Goal Description	Support the provision of a range of public and supportive services for youth, seniors, special needs populations, and low- and moderate-income individuals and families. Projects will support youth initiatives including positive youth engagement activities and programs; mentoring; and educational, job skill, and life skills attainment programs to help youth succeed in the economy and society. Projects will provide programs and services for the elderly to meet daily living needs as well as socialization within the community, including socialization programs, affordable transportation, and access to goods and services. Projects will support the provision of targeted social service programs to address conditions that impact daily living needs and personal growth of lower-income individuals and families as well as the community as a whole. Projects will provide basic medical and nutritional resources to sustain low- and moderate-income persons in the community.
5	Goal Name	Invest in Infrastructure Replacement and Improvement
	Goal Description	Support housing and community development activities with investments in infrastructure replacement and improvement in order to stabilize and revitalize neighborhoods. Projects will be directed to improvements to and the replacement of aging infrastructure such as water lines, sewer lines, streets, and sidewalks.
6	Goal Name	Support Abatement of Hazardous Environmental Conditions

	Goal Description	Make strategic investments in the abatement of hazardous environmental conditions to increase the amount of land and buildings available for economic development.
7	Goal Name	Support Economic and Workforce Development Activities
	Goal Description	Provide technical assistance and support for leveraging financial resources and marketing to assist the transition of Waterbury into a competitive twenty-first-century economy. Include job training, workforce development, and sustainable income employment to advance the local economy and support the economic success of residents. Support Food HUB activities, urban farming, and other innovative initiatives to meet changes in the economy.
8	Goal Name	Provide Administrative Oversight and Management
	Goal Description	Support administrative and planning activities necessary for the implementation of the Consolidated Plan, including plan development; project oversight and monitoring; reporting; regulatory compliance; community outreach; education and raising public awareness of projects, programs, and resources.

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)

Annually (on average) over the Strategy Period, the City of Waterbury estimates providing rehabilitation and accessibility improvements to 14 homeowner housing units and creating 2 decent and affordable rental units and 2 homeowner units per program year through rehabilitation or new construction

Over the Five-Year Strategy Period, this average would rehabilitate 70 owner-occupied units; create 10 decent, safe, and affordable rental units and 20 decent safe and affordable homeowner units.

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

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

Section 504 of the Rehabilitation Act of 1973 prohibits Federal agencies and Non-Federal agencies receiving Federal funds from excluding people with disabilities, including psychiatric disabilities, from programs or activities – including specific housing programs – because of their disability. As required by HUD's Voluntary Compliance Agreement, the WHA has converted 5 percent (37 units) of its public housing units to full ADA compliance in accordance with Section 504. As is the situation with housing authorities throughout Connecticut, the WHA is experiencing a demand for units much in excess of the capacity of its programs and managed housing units. The situation is evidenced by the waiting lists maintained by the authority. The current waiting list for WHA-managed units is 584 households. Similarly, there are extensive waiting lists for Housing Choice Vouchers (HCVs). The current waiting list for HCV is 753 households.

Activities to Increase Resident Involvements

WHA has a Family Self Sufficiency (FSS) program that teaches life skills, household budgeting, and money management, among others. Participants in the program are assisted in attaining educational advancement (e.g., GED or post-secondary), completing job training, obtaining employment, and/or advancing within their current career. Families are helped in their quest to transition from subsidized housing to eventual homeownership. The FSS program provides financial incentives through an escrow savings account for continual participation and investment in the program. A career development and financial counseling program is also provided to housing authority residents. WHA has a Family Self Sufficiency Coordinator on staff to coordinate these programs.

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

No

Plan to remove the 'troubled' designation

Not Applicable

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

Barriers to Affordable Housing

There are no identified public policies that have negative effects on affordable housing and residential investment. As discussed throughout this document, the lack of affordable housing can be attributed to the following factors:

- High unemployment and lower-paying jobs, which result in incomes that are not sufficient to afford market-rate housing
- Shortage of publicly assisted housing, including Section 8 Vouchers and public housing units
- Shortage of vacant units appropriate for residential rehabilitation at a reasonable cost
- Shortage of available developable land suitable for affordable residential development without substantial financial investment and underwriting.
- Lack of financial resources necessary to develop or redevelop properties for either residential or economic development, both of which are needed.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

There are two approaches to this strategy:

- One approach is to improve economic and employment conditions as described in other sections of this plan to increase income levels in order to fill the gap between available resources and housing costs.
- The second approach is to pursue private investment in affordable housing through creative financing and the pursuit of resources beyond HOME and other locally available resources.

The City has established a land bank with the purpose of acquiring and assembling land for future reuse and development. This is a beginning step in helping to revitalize the community and develop much needed housing and economic development opportunity. The City has seen an increase in economic development and therefore there is an increased demand for housing to support the workforce. The City has utilized ARPA funds to acquire properties with the intent of developing affordable housing for workers. In addition, the City continues to use its HOME funding to create new housing opportunities. To achieve its long-term goals, the City is committed to securing the significant financial resources necessary to increase affordable housing opportunities.

SP-60 Homelessness Strategy – 91.215(d)

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

The City participates in and supports the local CAN and its initiatives and projects.

Prior to becoming part of the Regional Coordinated Access Network (CAN), the City had cooperatively developed the Waterbury Ten Year Plan to End Homelessness in collaboration with its homeless housing and service providers. Once the City of Waterbury joined the Balance of State CoC and the CAN process was instituted, the City shifted its homelessness strategy to participate in and support these regional homelessness prevention and support networks.

The City has an active network of local housing and service providers that participate in the CAN process to support regional initiatives, while at the same time assisting the homeless and at-risk within the city. In support of this, the City of Waterbury utilizes its ESG funding to support these agencies, providing prevention services, outreach, food, shelter, supportive services, and rehousing supports to the homeless and at-risk populations.

Addressing the emergency and transitional housing needs of homeless persons

The City of Waterbury supports efforts to decrease or end homelessness within Waterbury and contributes both staff time and financial resources to support the local Continuum of Care/Coordinated Access Networks' (CAN) initiatives.

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.

To help persons experiencing homelessness make the transition to permanent housing and independent living, the City of Waterbury proactively works with local agencies and organizations to provide a broad range of services and resources. The following provides a list of services and service providers available to persons experiencing homelessness:

- United Way: Serves as a clearinghouse and referral service for various agencies.
- Social Security Administration: Assists the homeless to register for and access income benefits.

- Western Connecticut Mental Health Network: Administers specific mental health programs as well as care coordination and referrals through the Housing Homeless Services division.
- Connecticut Legal Services: Provides legal consultation to homeless with legal issues such as eviction and pending criminal actions
- Waterbury Housing Authority: The Services Coordinator works with homeless shelters to place homeless persons and families in public housing units.
- The Center of Human Development (CHD) Hospitality Center: 690 East Main Street. This facility provides daytime services and resources for homeless persons on a drop-in basis. This facility serves 60 to 80 people each day.
- New Opportunities: Provides resources to homeless and economically disadvantaged individuals such as employment education and training, family services, nutrition services, elder services, and housing services.
- Greater Waterbury Reentry Welcome Center: 77 Bishop Street: This facility was opened in 2021 and provides formerly incarcerated individuals with basic need items and services and connects individuals to housing resources.
- St. Vincent DePaul Shelter: 114 Benedict Street. This shelter provides emergency and longer-stay housing as well as a soup kitchen for both individuals and families. Shelter guests are also offered individualized and comprehensive case management services.
- St. Vincent DePaul's Society of Support Permanent Supportive Housing Program: This program provides homeless individuals with mental health and/or substance abuse disorders and families with disabilities with leasing assistance for safe and affordable housing at scattered sites throughout the City. The program serves over 22 housing units and provides case management and support services.
- Salvation Army Shelter: 74 Central Avenue. This shelter provides emergency and longer-stay housing for families with children only. CDBG also funds a food pantry at the site.
- Safe Haven: This facility provides emergency shelter and free comprehensive support services to victims of domestic violence and their children. CDBG also funds operational support for the organization.

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

The City of Waterbury has been proactive in working with agencies and organizations in addressing the issues and needs of persons experiencing homelessness through the local CAN process. Currently, 2-1-1 for the State does most of the filtering of clients when they call in for services. If they qualify, they are vetted to their local CAN. The City works closely with the local CAN and participating agencies to ensure clients do not get released and immediately become homeless. If something is brought to the City's attention that this is going to occur, the City works with the local CAN and DOH to take appropriate steps. The local CAN conducts the assessment, including housing needs and works with the individual to develop a plan and outline available services.

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

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

The Waterbury Health Department through its Healthy Homes program is providing lead paint hazard inspection, preparation of abatement specifications, and financial assistance for abatement. This program is being financed by a HUD Lead Based Paint Hazard Control Grant Program and City in-kind matching funds.

Based upon current grant funds available for the next 2 years, the goal is to remediate or abate 60 units per year. It is anticipated that this 60-unit-per-year goal will be extended for the balance of the period covered by this Consolidated Plan, conditional on the success of obtaining future grants.

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

According to the 2020 CT Department of Public Health's Childhood Lead Poisoning Surveillance Report, a total of 3,397 children under the age of 6 living in Waterbury were tested for lead poisoning in 2020. 92.6% had blood lead levels in the safe range 0-3.5 micrograms per deciliter (mcg/dL). 252 children (7.4%) tested had blood lead levels of more than 3.5 mcg/dL. 81 children (2.4%) tested had blood lead level of more than 5 mcg/dL. The City's level of 2.4% is higher than the state-wide rate of 1.7% of tested children having blood lead levels of over 5 mcg/dL. These results, plus the age of Waterbury's housing stock indicated there is a need to address lead-based paint (LBP) hazards much in excess of available resources.

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

These actions are integrated into the overall operation of the City Health Department, with City resources used to assist in program implementation. The HOME program requires assessment and abatement of LBP hazards as part of any rehabilitation project. The Waterbury Housing Authority requires assessment and abatement of any unit to be occupied by a household with children under the age of 6 receiving assistance through the Section 8 Voucher Program.

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

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

There are numerous social service programs, some of which are funded in part with CDBG funds, to address the needs of people living in poverty. Also, as described previously, the primary reason that people are living in poverty is the lack of income needed to afford life's necessities. As seen in the housing needs discussion, the primary need is cost burden, with people paying over 30% and often over 50% of their income for housing. The same is the case with nutrition, where a combination of income and SNAP funds is still not sufficient for basic nutritional needs, and people still remain in poverty.

To address the objectives of reducing the number of people living in poverty, the strategy is to increase employment opportunities and potentially raise incomes through an aggressive economic development program. The components of this program will include:

- An increase in, and the coordination of, educational and job skills programs with an emphasis on youth, young adults and the underemployed
- A continuing emphasis on keeping students in school in order to attain the level of education needed to compete for twenty-first-century jobs
- A coordinated marketing program to attract business and industry to Waterbury

The City, through the Northwest Regional Workforce Investment Board (NRWIB), provides a range of workforce training programs such as the Workforce Achievers Value Education (WAVE) program, Team Success program, and the Connecticut Youth Employment program.

The City enforces the provisions of Section 3 of the Housing and Community Act of 1968 to facilitate the employment of local residents. In addition, the City has adopted a Good Jobs Ordinance that requires it to meet resident employment goals for publicly funded projects over \$500,000.

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

Waterbury's poverty reducing goals, programs, and policies align with this affordable housing plan through the shared goal of increasing income to reduce the gap between resources and housing costs. As described earlier, the greatest housing problem in Waterbury is the number of households paying over 30% of their income for housing.

SP-80 Monitoring – 91.230

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

The City of Waterbury enters into a Subrecipient Agreement with each agency funded under a Consolidated Plan grant (CDBG, HOME, ESG). A mandatory Technical Assistance Meeting is held annually at the beginning of the program year. This meeting guides the subrecipients through the program, contract requirements, reporting requirements, and monitoring process. Each agency receives a Program Handbook containing all of the necessary contract documents, monitoring and reporting documents, and the payment request forms and requisition guidelines. They also receive a digital file containing all necessary contract documents, monitoring forms as well as payment request forms and payment requisition guidelines.

Each Program Year, a desk review and an on-site project monitoring of each subrecipient is conducted by city staff. The desk review monitoring consists of a review of the application, contract, timeliness, and quality of the reporting, as well as review of the vouchers and bills which have been submitted for reimbursement during the year. The desk review is conducted by CD staff prior to scheduling a formal onsite visit. The desk review is filed electronically, as well as sent to each sub-recipient along with their Monitoring Notification Letter confirming the date and time of the mutually scheduled annual on-site monitoring visit, while the funded program is taking place. An entrance conference is held that includes a review of all required documents, followed by a tour of the agency and/or program with the opportunity to meet all key staff members, if possible. An exit interview takes place at the end of this monitoring visit, discussing any issues/concerns. The visit provides feedback to the subrecipient about what they have done well and discusses any areas that might require improvement. A post monitoring letter is sent within 30 days of the visit, detailing any findings that may need to be resolved. Throughout the year, subrecipients submit vouchers for reimbursement of approved expenses; the City monitors the account balance and reimburses subrecipients, pending compliance of all financial commitments. Community Development staff maintain regular contact with each agency to ensure the accuracy of its payment requests and to confirm that the programs remain on target with their proposed goals. Monitoring is generally performed during the period of April through July.

Throughout the year, sub-recipients submit vouchers for reimbursement of approved expenses, and the City monitors the account balance and reimburses subrecipients, pending compliance of all financial commitments. Community Development staff maintain regular contact with each agency to ensure the accuracy of their payment requests and to confirm that the programs remain on target with their proposed goals.

Physical development projects are monitored by the Office of Community Development's Construction Specialist. The Construction Specialist makes visits, checking on the projects' progress, and verifies that

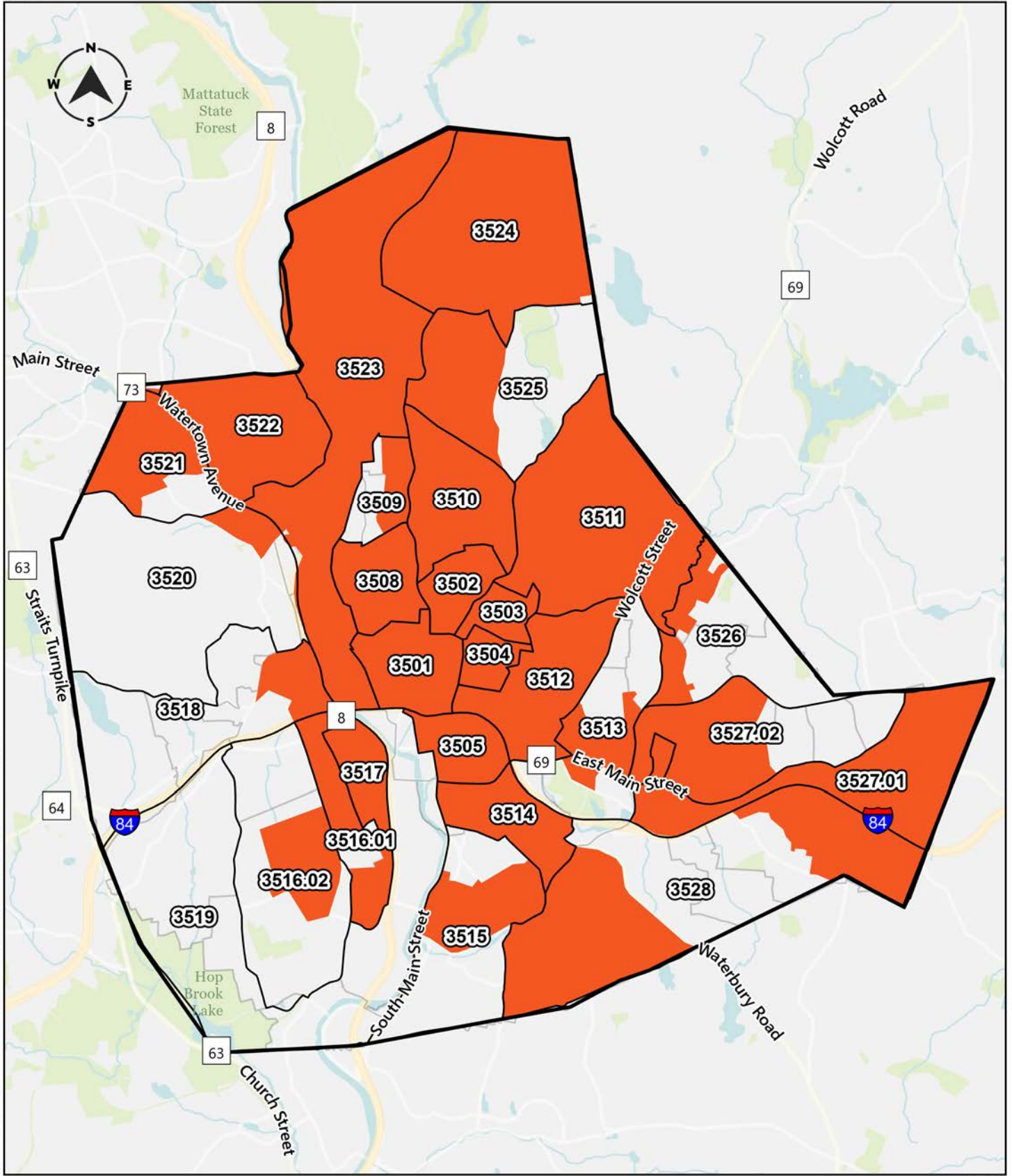
the work is being completed to the specifications. The Construction Specialist meets on-site with the contractors and property owners to discuss any issues. Permits, Certificates of Approval, and Certificates of Occupancy are obtained when required. The property owner, contractor, Construction Specialist and/or architect, and owner are required to sign off on every payment request before being processed. After projects are completed, they receive both onsite and rent and income monitoring to assure long-term compliance.

The City will continue to require general contractors to market their projects to minority and women owned businesses by encouraging them to respond to their ads in local newspapers, minority publications, the State's Department of Administrative Services lists, local contracting groups, and firms they have contracted with in the past.

Onsite monitoring is conducted to ensure owners maintain their properties to HOME's standards and rent and income monitoring is conducted to verify the units are being rented to individuals and families that income qualify and the rents are within the HOME Program limit.

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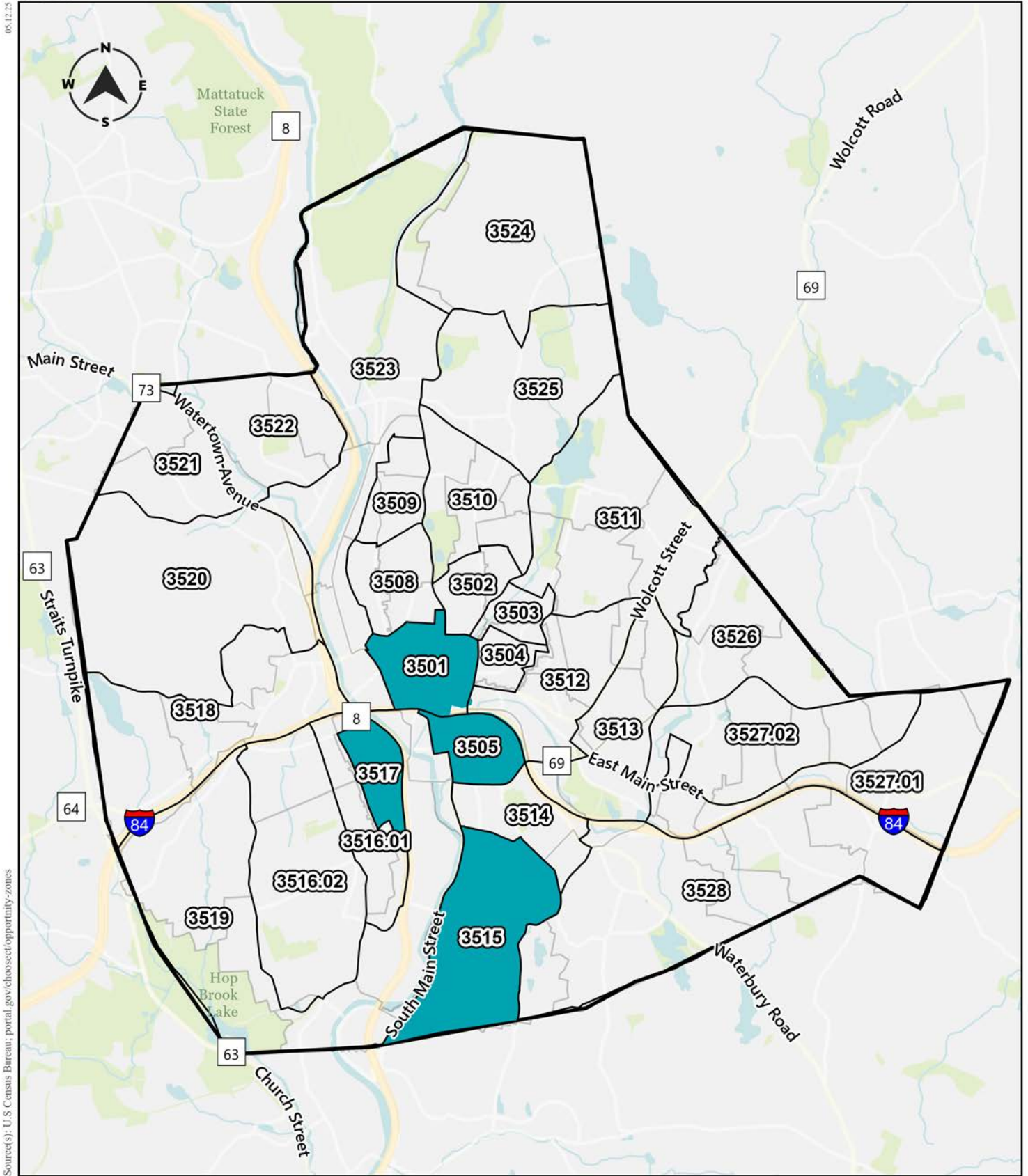
Source(s): U.S. Census Bureau; U.S. Department of Housing & Urban Development CPD Mapping



- Census Tracts
- Low & Moderate Income Census Blocks

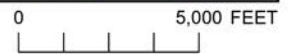


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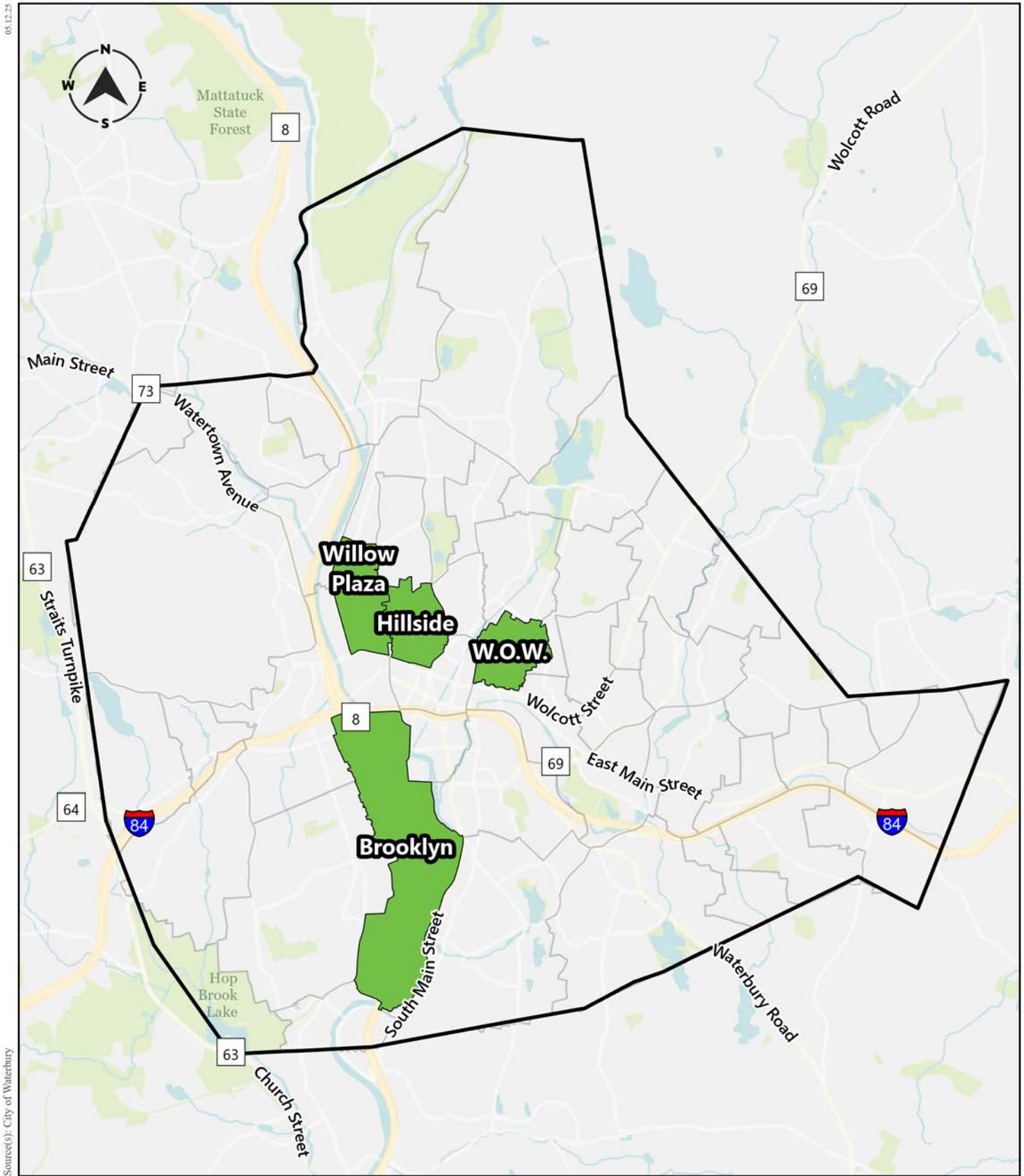


Source(s): U.S. Census Bureau; portal.gov/choosect/opportunity-zones

Legend: Census Tracts

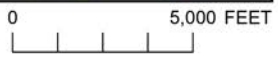


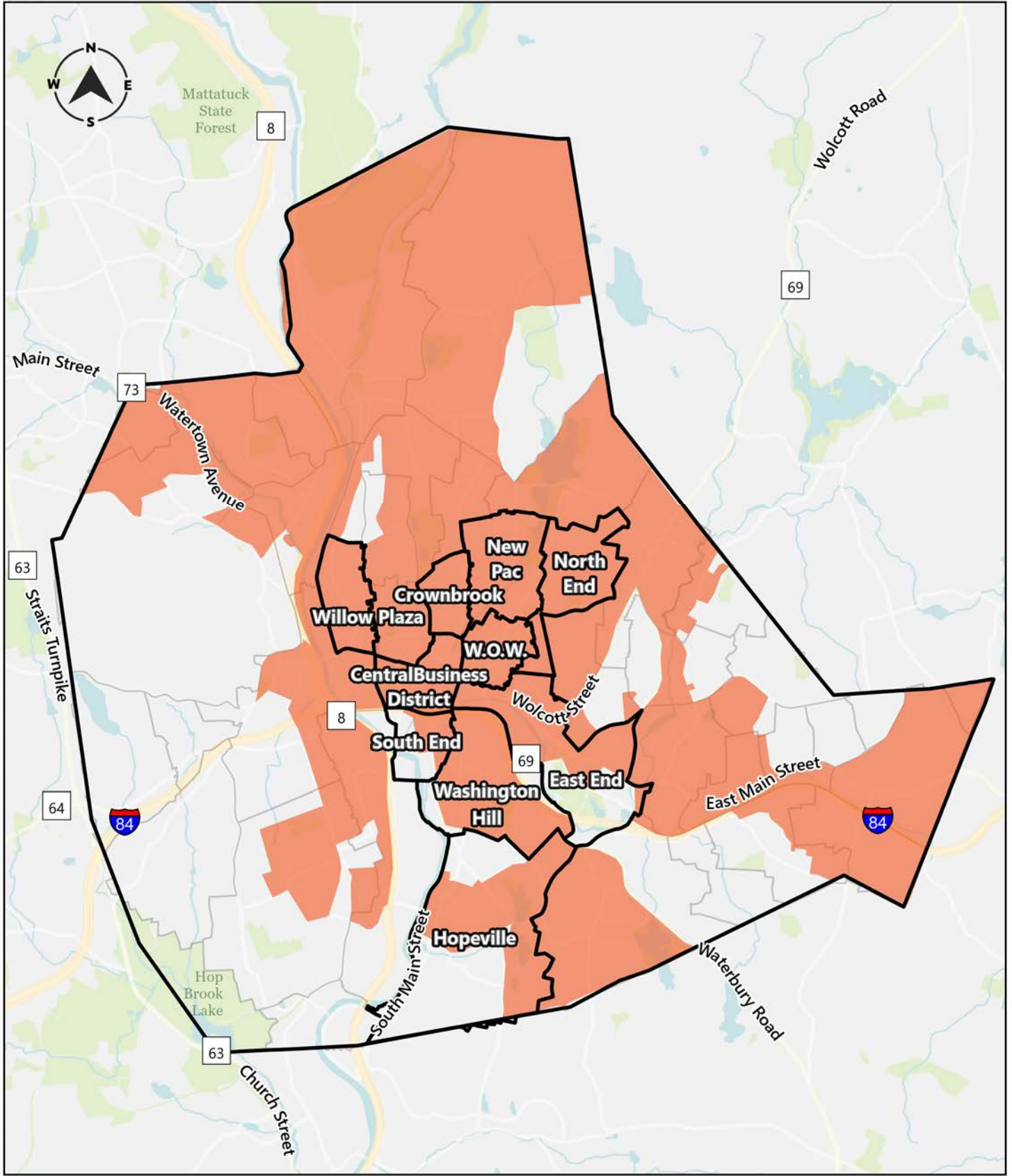
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Source(s): City of Waterbury

- Neighborhoods
- Neighborhood Revitalization Zones



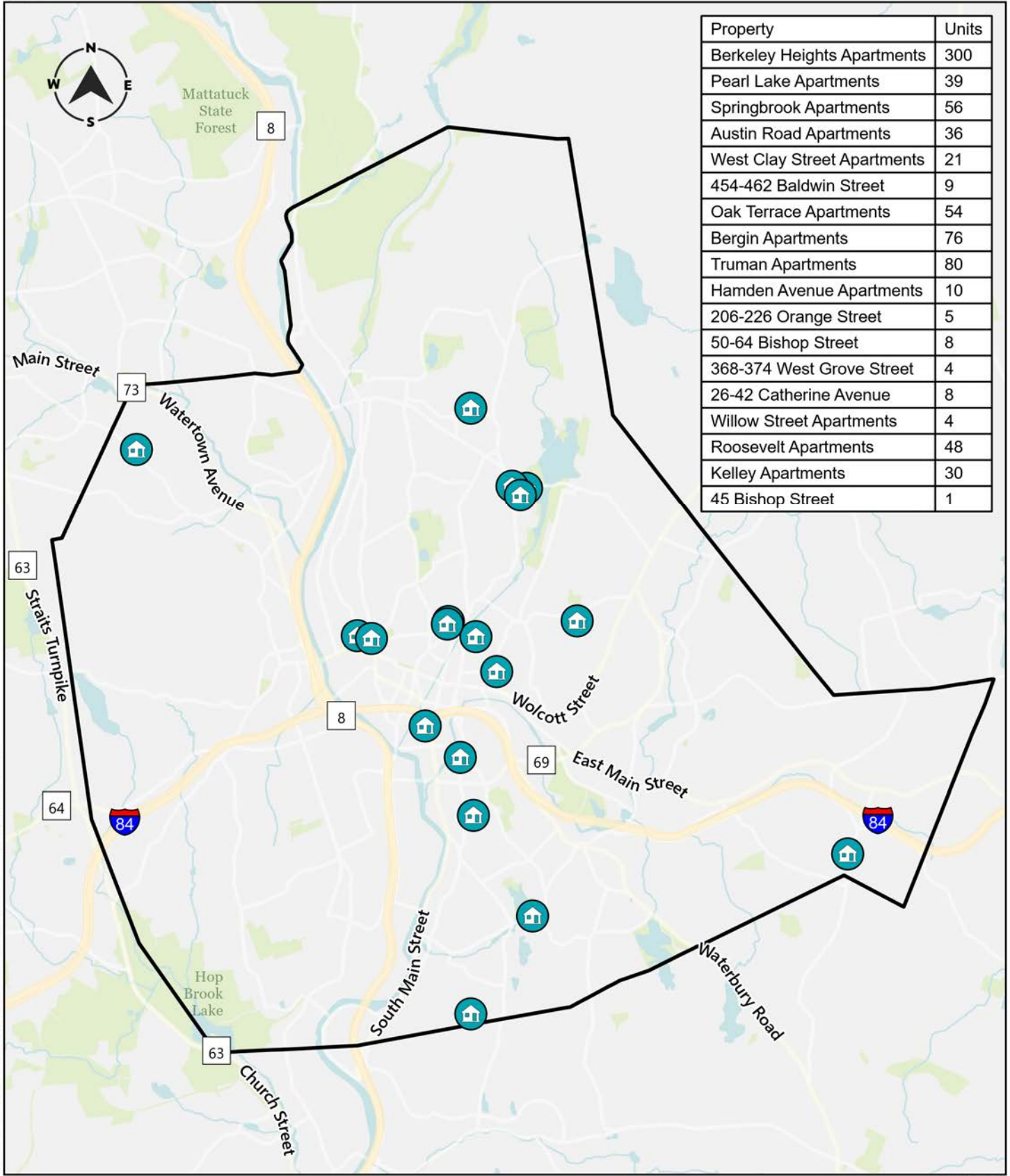


- Low & Moderate Income Census Blocks
- Targeted Neighborhoods

0 5,000 FEET

06.12.25

Source(s): U.S. Department of Housing & Urban Development CDP Mapping; City of Waterbury

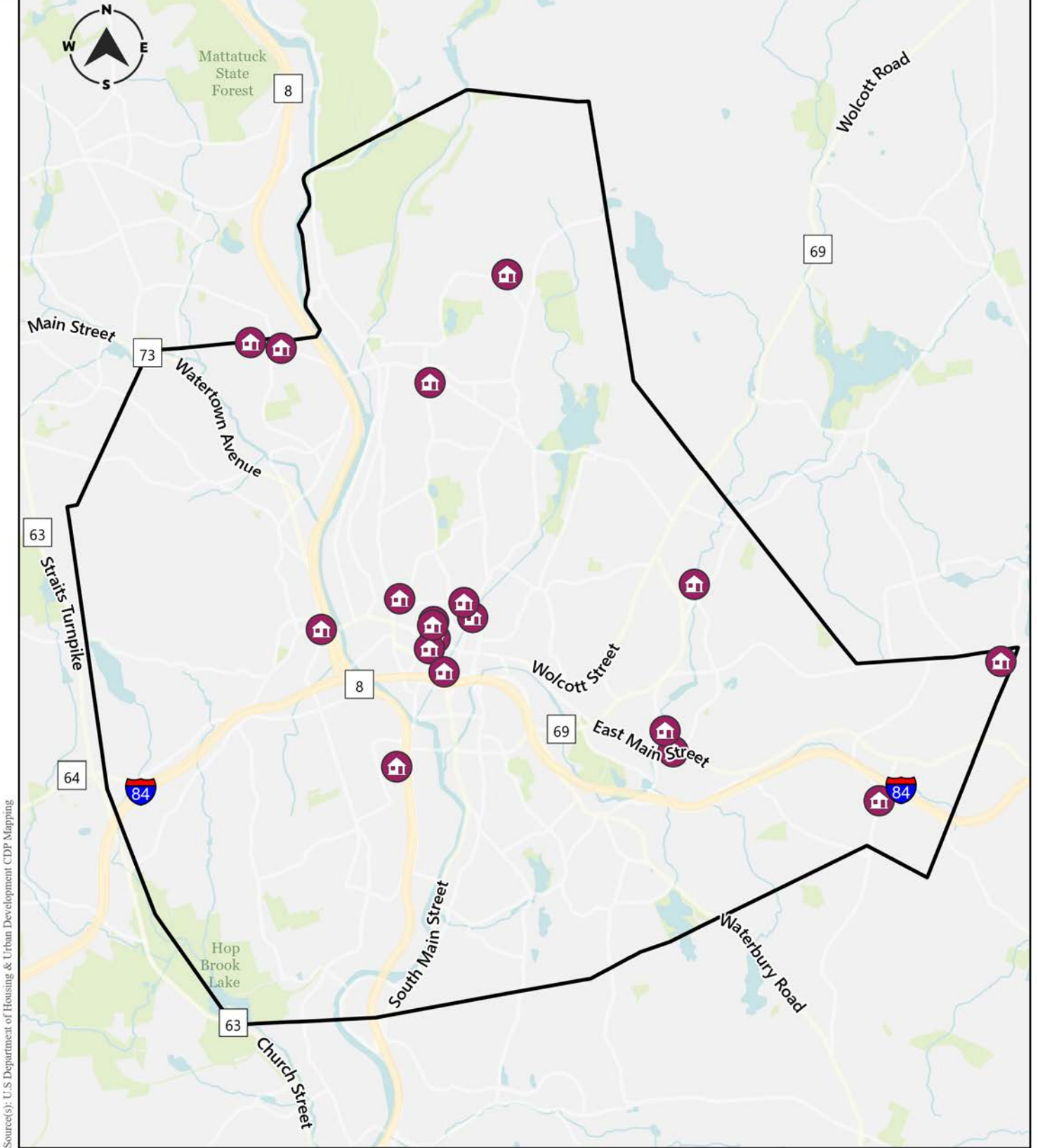


Property	Units
Berkeley Heights Apartments	300
Pearl Lake Apartments	39
Springbrook Apartments	56
Austin Road Apartments	36
West Clay Street Apartments	21
454-462 Baldwin Street	9
Oak Terrace Apartments	54
Bergin Apartments	76
Truman Apartments	80
Hamden Avenue Apartments	10
206-226 Orange Street	5
50-64 Bishop Street	8
368-374 West Grove Street	4
26-42 Catherine Avenue	8
Willow Street Apartments	4
Roosevelt Apartments	48
Kelley Apartments	30
45 Bishop Street	1

Waterbury Housing Authority Properties

0 5,000 FEET

06.12.25



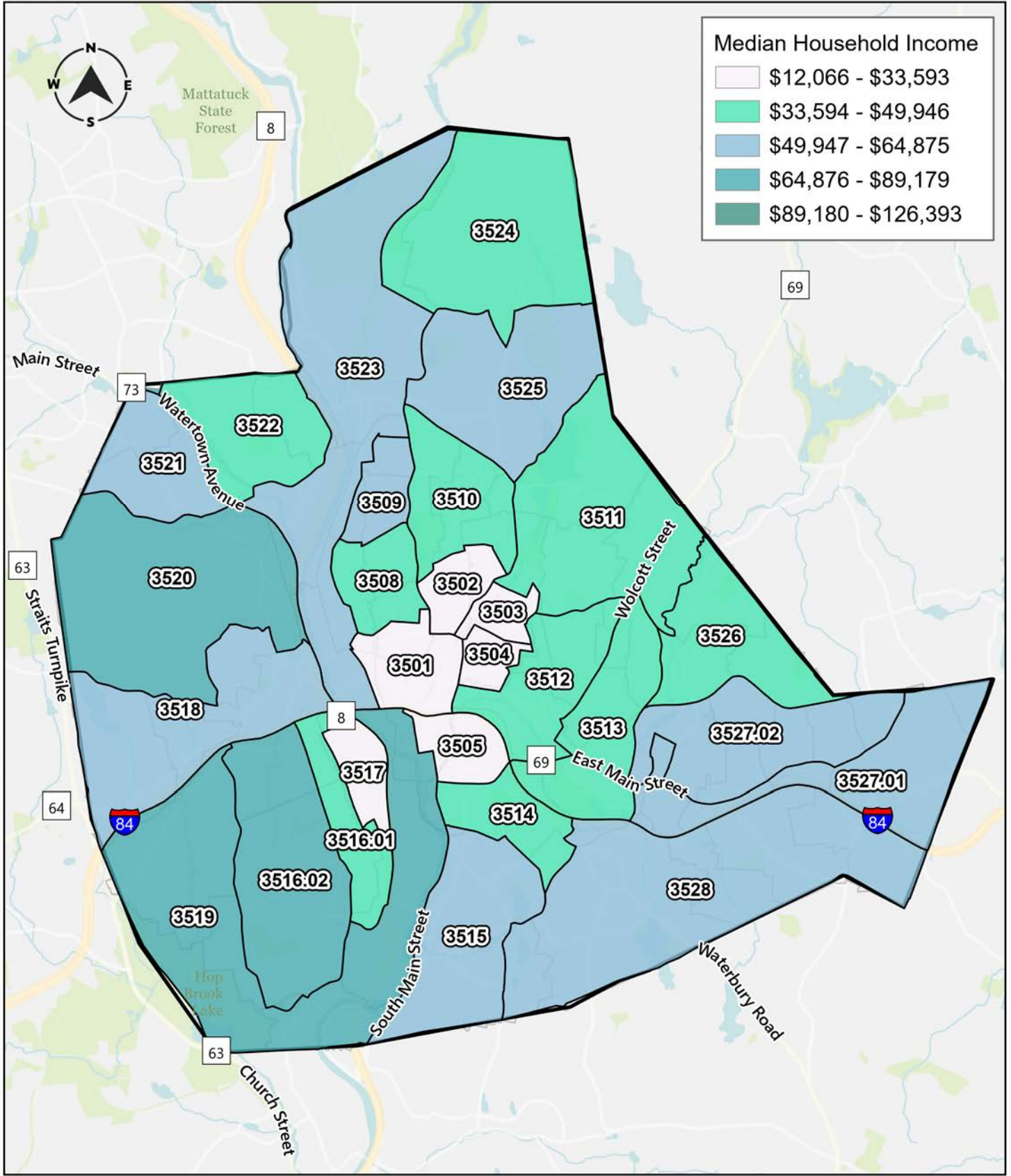
Source(s): U.S. Department of Housing & Urban Development CDP Mapping

 Project-Based Section 8 Housing

0 5,000 FEET

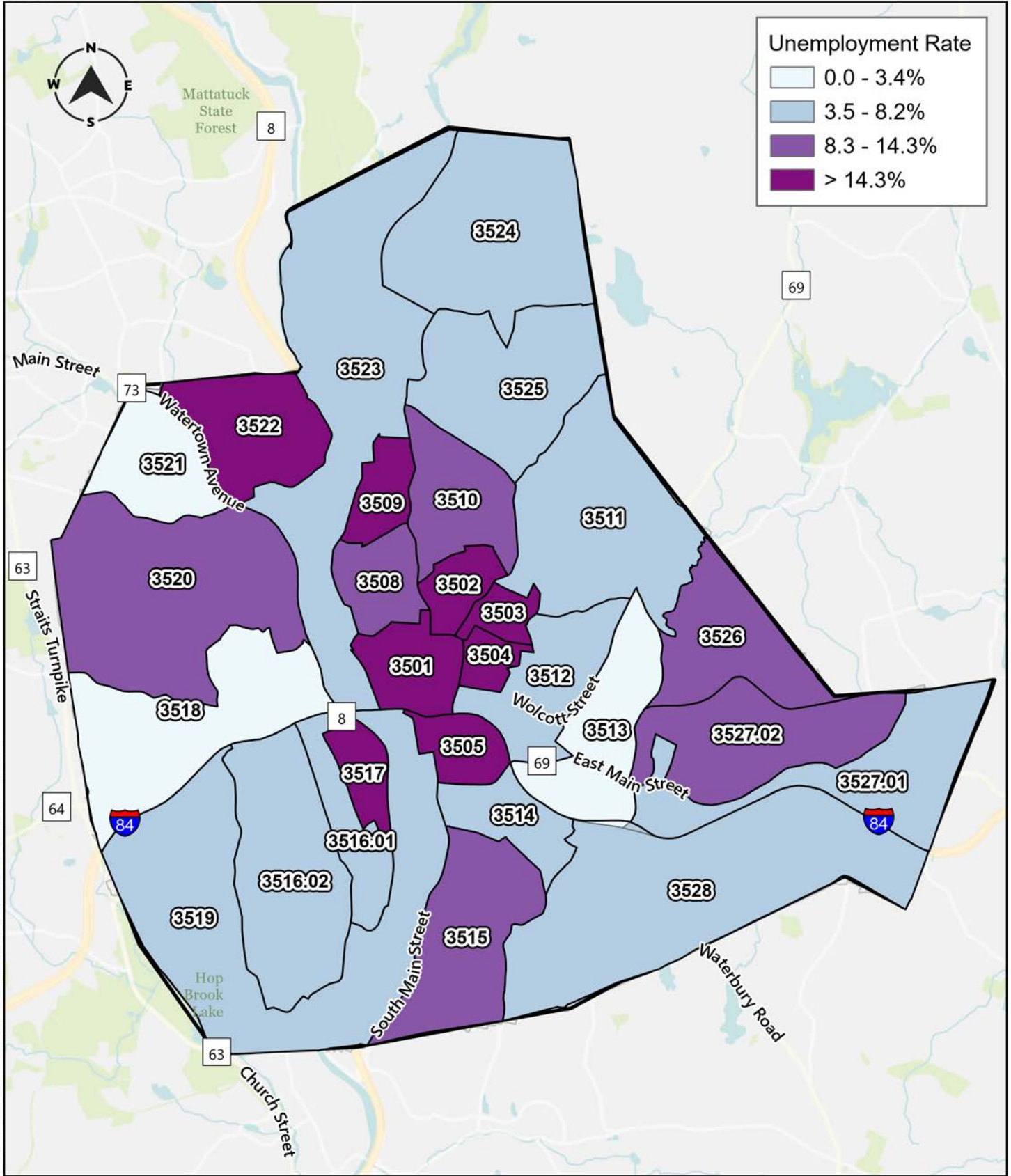
06.12.25

Source(s): U.S. Census Bureau; U.S. Department of Housing & Urban Development CPD Mapping

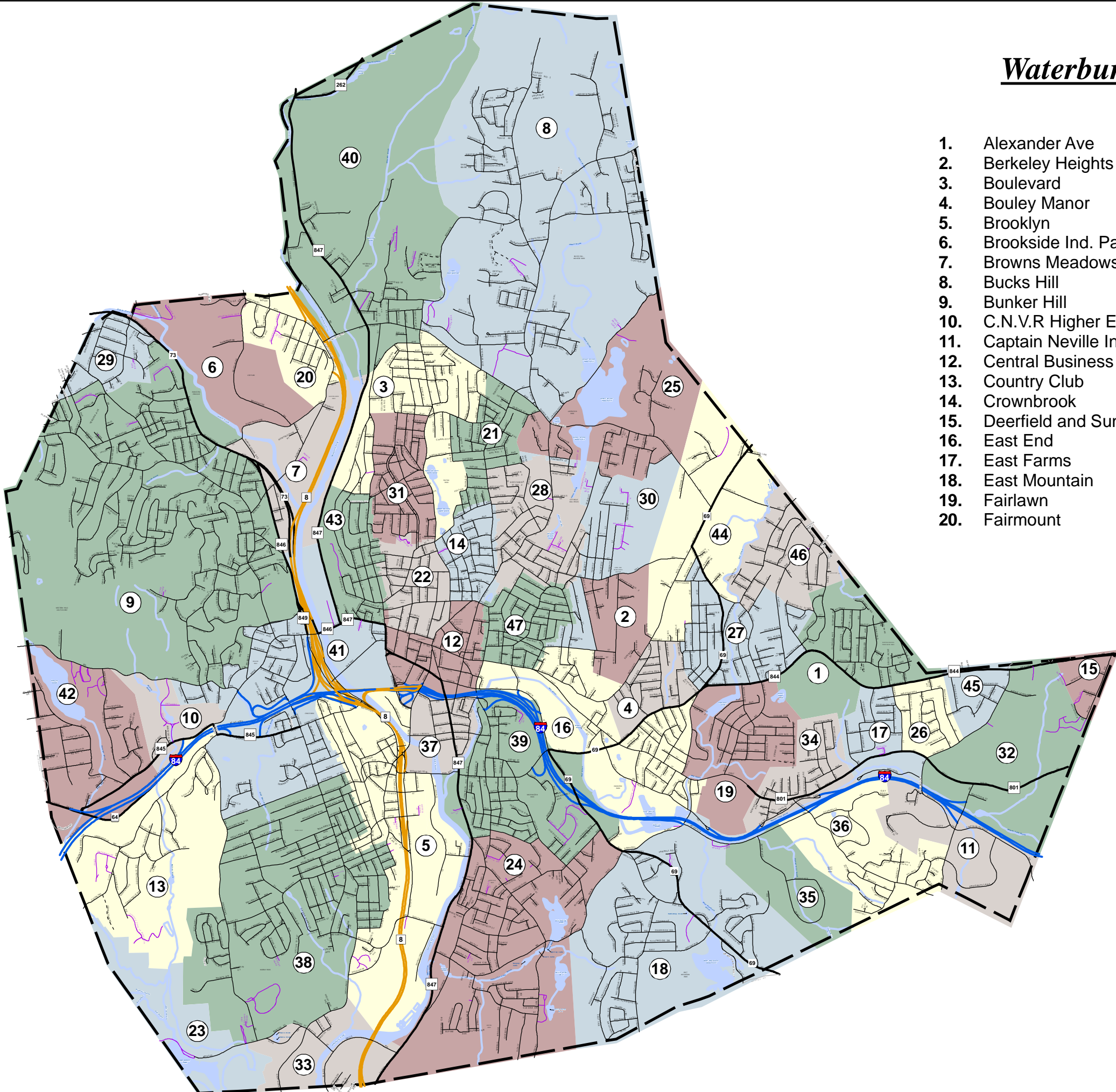


06.12.25

Source(s): U.S. Census Bureau, U.S. American Community Survey 5-Year Estimates (2019-2023)



Waterbury Neighborhoods



- | | |
|---------------------------------|-------------------------|
| 1. Alexander Ave | 21. Hill Street |
| 2. Berkeley Heights | 22. Hillside |
| 3. Boulevard | 23. Hop Brook |
| 4. Bouley Manor | 24. Hopeville |
| 5. Brooklyn | 25. Lakewood |
| 6. Brookside Ind. Park | 26. Maplewood Manor |
| 7. Browns Meadows | 27. Mill Plain |
| 8. Bucks Hill | 28. New PAC |
| 9. Bunker Hill | 29. Newtown Heights |
| 10. C.N.V.R Higher Educ. Center | 30. North End |
| 11. Captain Neville Ind. Park | 31. Overlook |
| 12. Central Business District | 32. Pierpont Road |
| 13. Country Club | 33. Platts Mills |
| 14. Crownbrook | 34. Reidville |
| 15. Deerfield and Sunset | 35. Reidville Ind. Park |
| 16. East End | 36. Scott Road |
| 17. East Farms | 37. South End |
| 18. East Mountain | 38. Town Plot |
| 19. Fairlawn | 39. Washington Hill |
| 20. Fairmount | 40. Waterville |
| | 41. West End |
| | 42. West Side Manor |
| | 43. Willow Plaza |
| | 44. Wolcott Road |
| | 45. Woodhaven |
| | 46. Woodtick Road |
| | 47. W.O.W. |

0 1,500 3,000 6,000 Feet

Expected Resources

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

Introduction

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	2,176,880	14,000	0		8,000,000	Expected amount available assumes a similar annual allocation over each of the remaining 4 years. Estimate \$2,000,000/yr

HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	872,241.28	2,500	0		3,400,000	Expected amount available assumes a similar annual allocation over each of the remaining 4 years. Estimate \$850,000/yr
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	192,767	0	0		760,000	Expected amount available assumes a similar annual allocation over each of the remaining 4 years. Estimate \$190,000/yr

Table 1 - 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

The City of Waterbury attempts to leverage its federal resources with private, state, and local funding resources to meet the housing and community development needs identified in its Consolidated Plan. By using leveraged funds to complement its Consolidated Plan resources, the City is able to provide assistance to more individuals and households in need. Activities implemented during the First Annual Action Plan (PY

2025-2026) and those in subsequent years will generate matching funds for CDBG, HOME, and ESG activities from a variety of sources including the State of Connecticut, Low Income Tax Credits, and other forms of matches including foundation support and private donations.

HOME

The HOME Match requirement will be met with carry over in excess of \$14 million from previous years, as noted on HUD form 40107-A. For the past several years, the City has not had a match requirement due to its level of distress.

ESG

Match requirements for the ESG program are met by a combination of funding sources including federal, state, foundation, and private contributions funneled through each of the three recipient agencies: Safe Haven, Salvation Army, and St. Vincent DePaul.

For the first program year, each agency has designated matching funds as part of their application for ESG funding. Safe Haven reported matching/leveraged funding totaling \$443,726; Salvation Army reported \$464,117 in matching/leveraged resources; and St. Vincent DePaul reported \$581,321 in matching/leveraged resources. These funds total near \$1.5 million in leverage/matching funds for the \$186,821 in Emergency Solutions Grant funds received through HUD.

Funding includes shelter operations, rapid re-housing, and homelessness prevention.

Additional Resources

Additional resources are also leveraged in support of local housing and community development efforts. Mindful of the limited resources available, the City's Office of Community Development encourages all entities seeking Consolidated Plan funding to leverage additional resources to match what can be provided through CDBG, HOME, and ESG funds.

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 Waterbury Land Bank, established in 2022, identifies property that can be acquired, stabilized, and repurposed, to help improve the City and the quality of life of its residents. The program acquires real property and supports redevelopment activities that help catalyze neighborhood improvement, reduce conditions of blight, and advance existing community improvement plans. To promote community stability, owner occupancy is the priority of the Waterbury Land Bank. The land bank has developed Policies and Procedures for the acquisition and disposition of property that outline the public benefit of the program. Its purpose is to stimulate development, provide affordable housing opportunity, eliminate blight and promote community revitalization.

https://waterburylandbank.org/application/files/3916/7165/2315/WLB_Policies_and_Procedures_for_Acq_and_Disp_Real_Property.pdf

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 Decent, Safe & Affordable Housing Resources	2025	2026	Affordable Housing Homeless Non-Homeless Special Needs	Citywide	Reduce Cost Burden Increase Supply of Decent, Safe, and Affordable Housing Remove Blight and Unsafe Conditions	CDBG: \$50,000 HOME: \$785,017	Residential Rehabilitation 19 Housing Units Rental units constructed: 2 Household Housing Unit Homeowner Housing Added: 2 Household Housing Unit

2	Maintain and Increase Housing & Services for Homeless and Those At-Risk of Homelessness	2025	2026	Affordable Housing Homeless Non-Homeless Special Needs	Citywide	Address Homelessness Provide Supportive Housing Provide Public and Supportive Services	CDBG: \$69,919.45 ESG: \$178,310.00	Tenant-based rental assistance / Rapid Rehousing: 1,000 Households Assisted Homeless Person Overnight Shelter: 1,130 Persons Assisted Homelessness Prevention: 150 Persons/HH Assisted Relocation: 20 Households Assisted Public service activities other than Low/Moderate Income Housing Benefit: 625 Persons Assisted
3	Invest in Community and Neighborhood Facility Improvements	2025	2026	Non-Housing Community Development	Citywide CDBG Income-Eligible Neighborhoods Targeted CDBG Income-Eligible Neighborhoods	Provide or Improve Existing Community Facilities	CDBG: \$1,109,305.25	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 115,900 Persons Assisted

4	Support the Provision of Public and Supportive Services	2025	2026	Non-Housing Community Development	Citywide CDBG Income-Eligible Target Neighborhoods Targeted CDBG Income-Eligible Target Neighborhoods	Provide Public and Supportive Services	CDBG: \$274,177.25	Public service activities other than Low/Moderate Income Housing Benefit: 6,855 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 120 Households Assisted
5	Invest in Infrastructure Replacement and Improvement	2025	2026	Non-Housing Community Development	Citywide CDBG Income-Eligible Target Neighborhoods Targeted CDBG Income-Eligible Target Neighborhoods	Address Aging Infrastructure Remove Blight and Unsafe Conditions	CDBG: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: N/A
6	Support Abatement of Hazardous Environmental Conditions	2025	2026	Non-Housing Community Development	Citywide Opportunity Zones	Address Aging Infrastructure Remove Blight and Unsafe Conditions Remediate Hazardous Environmental Conditions	CDBG: \$0	Other: N/A

7	Support Economic and Workforce Development Activities	2025	2026	Non-Housing Community Development	Citywide Opportunity Zones	Promote Economic and Workforce Development	CDBG: \$54,835.45	Public service activities other than Low/Moderate Income Housing Benefit: 12 Persons Assisted
8	Provide Administrative Oversight and Management	2025	2026	Non-Housing Community Development	Citywide	Provide Administrative Support	CDBG: \$435,376 HOME: \$87,224 ESG: \$14,457	Other: 3

Table 2 – Goals Summary

Goal Descriptions

1	Goal Name	Increase Decent, Safe & Affordable Housing Resources
	Goal Description	Increase accessibility to decent safe and affordable housing and housing resources through a program of rehabilitation, new construction, enforcement of housing codes, and abatement of lead paint and other environmental hazards. Homeownership counseling, housing loss and eviction prevention services, and fair housing resources also increase accessibility to housing choice. Increase housing affordability by providing technical and financial resources to add decent housing units responsive to the income levels prevalent in Waterbury. It is important to increase the supply of affordable three-or-more bedroom units for larger families and homeless families seeking permanent housing and supports.
2	Goal Name	Maintain and Increase Housing & Services for Homeless and Those At-Risk of Homelessness

	Goal Description	Maintain and increase the availability of housing for the homeless, those at-risk of homelessness, and special needs populations with financial assistance; coordination with the Coordinated Access Network (CAN); and through support of activities targeted to meet the identified needs of the homeless population.
3	Goal Name	Invest in Community and Neighborhood Facility Improvements
	Goal Description	Invest in public, community, and neighborhood facility improvements in support of community development and neighborhood revitalization and to provide suitable living environments for residents. Improvements to neighborhood and community facilities will be supported, including the repair and refurbishment of parks and playgrounds, community center buildings, service centers, and schools. Improvements will be directed toward the provision of ADA accessibility, addressing health and safety issues, and ensuring access for targeted resident populations. Programs and projects that protect public health and safety would also fall under this goal.
4	Goal Name	Support the Provision of Public and Supportive Services
	Goal Description	Support the provision of a range of public and supportive services for youth, seniors, special needs populations, and low- and moderate-income individuals and families. Projects will support youth initiatives including positive youth engagement activities and programs; mentoring; and educational, job skill, and life skills attainment programs to help youth succeed in the economy and society. Projects will provide programs and services for the elderly to meet daily living needs as well as socialization within the community, including socialization programs, affordable transportation, and access to goods and services. Projects will support the provision of targeted social service programs to address conditions that impact daily living needs and personal growth of lower-income individuals and families as well as the community as a whole. Projects will provide basic medical and nutritional resources to sustain low- and moderate-income persons in the community.
5	Goal Name	Invest in Infrastructure Replacement and Improvement

	Goal Description	Support housing and community development activities with investments in infrastructure replacement and improvement in order to stabilize and revitalize neighborhoods. Projects will be directed to improvements to and the replacement of aging infrastructure such as water lines, sewer lines, streets, and sidewalks.
6	Goal Name	Support Abatement of Hazardous Environmental Conditions
	Goal Description	Make strategic investments in the abatement of hazardous environmental conditions to increase the amount of land and buildings available for economic development.
7	Goal Name	Support Economic and Workforce Development Activities
	Goal Description	Provide technical assistance and support for leveraging financial resources and marketing to assist the transition of Waterbury into a competitive twenty-first-century economy. Include job training, workforce development, and sustainable income employment to advance the local economy and support the economic success of residents. Support Food HUB activities, urban farming, and other innovative initiatives to meet changes in the economy.
8	Goal Name	Provide Administrative Oversight and Management
	Goal Description	Support administrative and planning activities necessary for the implementation of the Consolidated Plan, including plan development; project oversight and monitoring; reporting; regulatory compliance; community outreach; education and raising public awareness of projects, programs, and resources.

Projects

AP-35 Projects – 91.220(d)

Introduction

Projects

#	Project Name
1	Catholic Charities Family Center
2	Center for Human Development Hospitality Center
3	Waterbury Senior Shuttle Service
4	Children in Placement Guardian Ad Litem
5	Community Partners in Action Re-Entry Center
6	Greater Waterbury Interfaith Ministries Food Pantry
7	Hispanic Coalition of Greater Waterbury Case Management
8	Manufacturing Alliance Service Corp.
9	NEST Homeownership Education
10	New Opportunities Senior Meal Program
11	Rivera Memorial Bridge & Mentor After School Program
12	Safe Haven Community Service
13	Shakesperience After School Enrichment
14	Shakesperience LMI Acting Classes
15	Greater Waterbury YMCA Truancy Prevention and Counseling
16	Boys and Girls Club Fencing
17	Washington Park HVAC
18	Berkley Park Renovations
19	Waterbury Emergency Home Repair Program
20	Family Children's Aid Behavioral Health Clinic Roof
21	Marrakech Driveway Repair
22	Mattatuck Museum Bathroom and ADA Compliance
23	Greater Waterbury YMCA Pool HVAC
24	Waterbury Development Corporation Emergency Relocation
25	CDBG Administration
26	HOME Administration
27	HOME CHDO Housing Development
28	HOME Housing Related Activities
29	ESG25

Table 3 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs. The projects were selected to meet identified needs in the community with the resources provided. Limited financial resources with which to finance programs and projects are the greatest obstacle to meeting the municipality's underserved needs.

AP-38 Project Summary

Project Summary Information

	Project Name	Project Description	Proposed Accomplishments	Proposed Award
	CDBG Program			
1	Catholic Charities Family Center	Catholic Charities' program provides a caring environment for parents to build on their strengths, gain confidence in their abilities, learn better parenting skills, and promote healthy child growth and development. Families receiving case management and crisis resolution services can access parent education and basic needs programs on site in one convenient, neighborhood-based location.	150 p	\$9,835.45
2	Center for Human Development Hospitality Center	The Center for Human Development Waterbury Hospitality Center is a well-known resource for community members experiencing homelessness. It provides much needed respite and holistic support, serving as many as 80-100 individuals daily. It serves as a warming center through the winter months and a cooling center during the summertime. The center offers a safe place for participants to meet for socialization and comradery; connection to jobs, case management, and public benefits; sustenance via daily snacks; basic needs such as showering and clothing; substance use, behavioral and medical health care access; and transportation.	625 p	\$49,835.45

3	Waterbury Senior Shuttle Service	<p>The Waterbury Senior Shuttle Service provides weekly rides from 8:00am to 5:00pm Monday through Friday and Saturday rides from 8:00am to 1:00pm. The program follows the Waterbury school policy for cancellations and delays. Clients are picked up in a clearly marked livery vehicle. No shuttle pickup or returns are done in unmarked cars. Passengers present a "Waterbury Senior Shuttle ID card which is obtained prior to their first ride from the Community Development Office. The requesting senior calls the Office who then completes the application and forwards the applicant by mail the proper ID card as well as a program information brochure. After receiving the card, a senior can call the livery service and make a reservation for a round-trip ride. Reservations are taken daily from 9:00 am to Noon.</p>	400 p	\$3,835.45
4	Children in Placement Guardian Ad Litem	<p>For 46 years, Children in Placement (CIP) has provided volunteer Guardians ad Litem (GALs) to the courts in Connecticut. When judges appoint CIP GALs, an independent organization, separate from the child welfare and judicial systems, takes action. A CIP Regional Manager collaborates with a GAL volunteer to thoroughly assess the details of each case. They offer detailed, impartial recommendations that not only influence the direction of the case but also provide essential guidance and resources for the child and their family. This approach ensures that the child's best interests are prioritized and effectively addressed. Throughout the process, CIP fosters open communication, keeping all parties informed about the case's developments. This proactive approach reduces delays, accelerates the path to a safe and nurturing home, and delivers vital services for the overall well-being of the child or children involved.</p>	150 p	\$14,835.45

5	Community Partners in Action Re-Entry Center	<p>The Re-Entry Welcome Center assists adults who are being released from prison to Greater Waterbury or who have a criminal history needed. and already live in the area. Services for participants are provided for up to 12 months and longer. The Center serves as a hub providing participants with essential reentry services and coordinating referrals to 30+ community partners providing services on-site and in the community. Partners include the CT Department of Correction (DOC), City of Waterbury, local halfway houses, Career Resources, Inc., CT Association of Human Services, and 30+ members of the Greater Waterbury Reentry Council. For those who enroll in the Center pre-release, DOC drops participants off at the Center on the day of their release. This helps to reduce the trauma people often experience on the day of their release.</p>	375 p	\$29,835.45
6	Greater Waterbury Interfaith Ministries Food Pantry	<p>Approximately, 10% of daily guests who visit the Soup Kitchen are homeless or near homeless (staying with friends/relatives) and 16% are elderly. Without the assistance of the GWIM in partnership with the City of Waterbury, Community Development Program and the CDBG grant, people would go hungry. While 3,000 individuals will be assisted through this funding, the frequency of their access to our programs is daily.</p>	3000 p	\$59,835.45
7	Hispanic Coalition of Greater Waterbury Case Management	<p>Funds to continue providing the community with the services needed and assistance through case management. The Hispanic Coalition will provide a range of Case Management services geared towards the emerging needs of each client. All community members will have access to a case manager, who is knowledgeable of the different types of resources available within the community and will guide the client to access services as identified and needed.</p>	1300 p	\$14,835.45

8	Manufacturing Alliance Service Corp. (MASC)	Funding to provide manufacturing CNC training to low-income residents of Waterbury. This provides an opportunity for residents to learn a trade in a high demand field that provides higher than average wages to assist city residents to provide for themselves and their families.	12 p	\$54,835.45
9	NEST Homeownership Education	HELPP empowers households to navigate the often-overwhelming housing market with confidence. They provide clear, actionable guidance on everything from assisting with rent payments to exploring mortgage options and knowing fair housing laws. By educating people on their rights and responsibilities - whether as tenants, homeowners, or landlords - they not only prevent common pitfalls like housing discrimination and predatory lending while fostering financial security and long-term stability.	375 p/ 120 hh	\$19,835.45
10	New Opportunities Senior Meal Program	Program offers nutritious meals daily to underserved seniors along with a support activity that can include arts & crafts, fitness, self-care, inter-cultural learning activities as well as educational classes.	1000 p	\$9,835.45
11	Rivera Memorial Bridge & Mentor After School Program	Program provides academic support, mentorship, and personal development opportunities for underserved youth in Waterbury. Funding from the CDBG grant will be used for program materials (educational supplies, technology, and enrichment resources) and staffing costs to ensure a high-quality afterschool experience. Through mentorship and targeted academic assistance, the program fosters confidence, improves school performance, and equips students with essential life skills.	80 p	\$9,835.45
12	Safe Haven Community Service Project	Program offers 24/7/365 crisis intervention, individual and peer group counseling, and advocacy for victims of domestic and sexual violence who do not require shelter. It also provides Community Education and Prevention programs for individuals ranging from Pre-K through college. Safe Haven receives numerous referrals from our criminal court-based Family Violence Victim Advocate (FVVA) program, which serves around 3,000	150 p	\$9,835.45

		victims annually.		
13	Shakesperience After School Enrichment	Program can provide cohesive and effective results for 20-30 LMI participants and the greater community as a whole. Shakesperience conducts 16-week Intensives on Tuesdays and Thursdays in the fall and spring, all of which emphasize performance skills and ensemble Acting work, for students in grades 2-12.	20 p	\$9,835.45
14	Shakesperience LMI Acting Classes	Program provides cohesive and effective results for 30-40 LMI participants and the greater community as a whole. Shakesperience conducts 7-week ensemble Acting work for Intensives in the fall, winter, and spring on Saturdays, all of which emphasize performance skills and businesses, for students in grades 2-12.	30 p	\$9,835.45
15	Greater Waterbury YMCA Truancy Prevention and Counseling	Program provides services Monday through Friday for home, school, and office visits and also utilizes non-traditional hours. Case managers attend PPT meetings (The Planning and Placement Team which is an interdisciplinary team of parents and educators that make decisions regarding one's child). CDBG funding will allow the Truancy Prevention and Counseling Program to continue to provide these important case management services to youth in Waterbury.	200 p	\$19,835.45
16	Boys and Girls Club Fencing	1037 E Main St, Waterbury, CT: Funding to enhance the safety, functionality and security of the Boys & Girls Club facility by installing fencing along the perimeter of the Club's property.	1,000 p	\$20,000.00

17	Washington Park HVAC	For the installation of HVAC in the Washington Park Rec Center Gym. Currently the building has only a steam boiler system and radiators for heating the space, therefore, during the warmer months, windows are the only way to try and cool the space. These funds would be used to add a forced air system which would condition the space, as well as filter the air in the gym. This new HVAC system would also allow the city to efficiently control the temperature of the gym and the humidity levels, making it more comfortable for various indoor activities year-round.	11,000 p	\$350,000.00
18	Berkley Park Renovations	This project would include replacement of the basketball court that is currently at the park, as well as upgrades and reconstruction of the current baseball field, so that it can also be utilized as a softball field for organized sports. This project will also include ADA accessibility upgrades to both areas of the park, making it more welcoming to individuals and their families who are in need of such accommodations.	114,990 p	\$350,000.00
19	Waterbury Emergency Home Repair Program	The Waterbury Emergency Home Repair Program (WEHRP). The program will focus on addressing major systems that fail, including: roof, electrical, plumbing, heating/cooling.	5 hu	\$50,000.00
20	Family Children's Aid Behavioral Health Clinic Roof	30 Holmes Ave, Waterbury, CT: Roof replacement at 30 Holmes Ave, the Behavioral Health Clinic for FCA.	14,000 p	\$300,000.00
21	Marrakech Driveway Repair	29 Robbins St, Waterbury, CT: To remove and replace the dilapidated driveway and parking area at Robbins Street location.	4 hh	\$22,590.00
22	Mattatuck Museum Bathroom and ADA Compliance	144 W Main St, Waterbury, CT: Both existing bathroom units require significant renovations to address their non-compliance with ADA standards. The current facilities fail to meet accessibility requirements, making them challenging for individuals with disabilities. This renovation project will focus on updating the bathrooms to ensure they are accessible, functional, and fully compliant with ADA guidelines. The renovations will include removing the existing flooring and upgrading countertops, sinks, and lighting fixtures. Key compliance measures include installing	35,000 p	\$99,993.00

		grab bars in accessible toilet stalls and sinks and ADA compliant toilets and sinks at appropriate heights.		
23	Greater Waterbury YMCA Pool HVAC	136 W Main St, Waterbury, CT: The proposed project will replace the current Desert Aire pool dehumidification HVAC system. This system regulates heating and cooling of the air in the pool area and improves air quality, prevents condensation, mold growth, and corrosion, reduces energy costs and maintains consistent water and air temperatures.	22,000 p	\$202,305.35
24	Waterbury Development Corporation Emergency Relocation	83 Bank St, Waterbury, CT: Funds will be used for lodging, storage, replacement housing payments and moving expenses for individuals displaced by the City's code enforcement agencies due to lack of essential services.	20 hh	\$20,084.00
25	CDBG Administration	To provide program oversight, reporting, monitoring and other activities necessary for the implementation of the CDBG program		\$435,376.00
	HOME Program			
26	HOME Administration	To provide program oversight, reporting, monitoring and other activities necessary for the implementation of the HOME program		\$87,224.00
27	HOME CHDO Housing Development	To support the creation of new affordable rental and homeownership opportunity by Community-based Housing Development Organization (CHDO). Currently, NEST is Waterbury's only designated CHDO.	4 hu	\$130,836.00
28	HOME Housing Related Activities	To provide funding to support homeownership housing rehabilitation and the creation of new affordable rental and homeownership opportunity	14 hu	\$654,181.00
	ESG Program			

29	ESG25	<p>Emergency Solutions Grant (ESG) Funding can be utilized to provide emergency shelter, prevention services and re-housing assistance to the homeless and persons at-risk of homelessness. For the PY 25-26 Program Year the City has allocated its ESG resources as follows: \$115,660 was allocated for Emergency Shelter (Safe Haven \$21,538, Salvation Army \$10,897, St. Vincent DePaul \$83,225); \$34,074 was allocated for Rapid Re-Housing Assistance (Salvation Army \$11,014 & St. Vincent DePaul \$23,060) and \$28,576 was allocated for Homeless Prevention through Brian Gibbons Homeless Outreach Services. \$14,457 was allocated for ESG program administration, reporting and oversight.</p>	<p>Tenant-based rental assistance / Rapid Rehousing: 1,000 Households Assisted</p> <p>Overnight Shelter: 1,130 Persons Assisted</p> <p>Homelessness Prevention: 150 persons</p>	\$192,767.00
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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

The activities proposed for funding in this Annual Action Plan have not been specifically distributed geographically.

Geographic Distribution

Target Area	Percentage of Funds
Citywide	60%
LMI Areas	40%
Target LMI Areas	
Opportunity Zones	
Neighborhood Revitalization Zones	

Table 4 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The activities proposed for funding in this Annual Action Plan have not been specifically distributed geographically.

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	1,150
Non-Homeless	23
Special-Needs	-
Total	

Table 5 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	1,000
The Production of New Units	4
Rehab of Existing Units	19
Acquisition of Existing Units	0
Total	

Table 6 - One Year Goals for Affordable Housing by Support Type

Discussion

AP-60 Public Housing – **91.220(h)**

Introduction

The Waterbury Housing Authority (WHA) is the primary provider of housing to very low-income households in the city. WHA receives funding on an annual basis from HUD to support the provision of housing, to make repairs on existing properties, and to provide programs and supportive services to public housing residents.

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

The WHA's Annual Plan outlines actions to be taken over the upcoming program year with the funds it receives. These actions are outlined in the Public Housing Authority (PHA) Plan.

The City has not directly allocated any of its FY 2025 funding to support improvements on public housing properties. However, many of the public facility improvements and social service programs benefit public housing residents along with other community residents.

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

To promote self-sufficiency and asset development of assisted households, the Waterbury Housing Authority has a Resident Initiatives Coordinator who works with clients ensuring they receive the support and services they need to succeed. The WHA also offers a Family Self Sufficiency Program to help families move from publicly assisted housing to homeownership. These programs are outlined in the PHA Plan.

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

Not applicable – the PHA is not designated as troubled.

Discussion

The WHA receives funding on an annual basis from HUD to provide housing, make repairs on existing properties, and provide programs and supportive services to public housing residents. Although the City has not directly allocated any of its FY 2025 funding to support improvements on public housing properties at this time, many of the public facility improvements and social service programs provided with funding benefit public housing residents along with other community residents.

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

Introduction

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

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

The City participates in and supports the local CAN and its initiatives and projects.

Prior to becoming part of the Regional Coordinated Access Network (CAN), the City had cooperatively developed the Waterbury Ten Year Plan to End Homelessness in collaboration with its homeless housing and service providers. Once the City of Waterbury joined the Balance of State CoC and the CAN process was instituted, the City shifted its homelessness strategy to participate in and support these regional homelessness prevention and support networks.

The City has an active network of local housing and service providers that participate in the CAN process to support regional initiatives, while at the same time assisting the homeless and at-risk within the city. In support of this, the City of Waterbury utilizes its ESG funding to support these agencies, providing prevention services, outreach, food, shelter, supportive services, and rehousing supports to the homeless and at-risk populations.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Waterbury supports efforts to decrease or end homelessness within Waterbury and contributes both staff time and financial resources to support the local Continuum of Care/Coordinated Access Networks' (CAN) initiatives.

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

To help persons experiencing homelessness make the transition to permanent housing and independent living, the City of Waterbury proactively works with local agencies and organizations to provide a broad range of services and resources. The following provides a list of services and service providers available to persons experiencing homelessness:

- United Way: Serves as a clearinghouse and referral service for various agencies.

- Social Security Administration: Assists the homeless to register for and access income benefits.
- Western Connecticut Mental Health Network: Administers specific mental health programs as well as care coordination and referrals through the Housing Homeless Services division.
- Connecticut Legal Services: Provides legal consultation to homeless with legal issues such as eviction and pending criminal actions
- Waterbury Housing Authority: The Services Coordinator works with homeless shelters to place homeless persons and families in public housing units.
- The Center of Human Development (CHD) Hospitality Center: 690 East Main Street. This facility provides daytime services and resources for homeless persons on a drop-in basis. This facility serves 60 to 80 people each day.
- New Opportunities: Provides resources to homeless and economically disadvantaged individuals such as employment education and training, family services, nutrition services, elder services, and housing services.
- Greater Waterbury Reentry Welcome Center: 77 Bishop Street: This facility was opened in 2021 and provides formerly incarcerated individuals with basic need items and services and connects individuals to housing resources.
- St. Vincent DePaul Shelter: 114 Benedict Street. This shelter provides emergency and longer-stay housing as well as a soup kitchen for both individuals and families. Shelter guests are also offered individualized and comprehensive case management services.
- St. Vincent DePaul's Society of Support Permanent Supportive Housing Program: This program provides homeless individuals with mental health and/or substance abuse disorders and families with disabilities with leasing assistance for safe and affordable housing at scattered sites throughout the City. The program serves over 22 housing units and provides case management and support services.
- Salvation Army Shelter: 74 Central Avenue. This shelter provides emergency and longer-stay housing for families with children only. CDBG also funds a food pantry at the site.

Safe Haven: This facility provides emergency shelter and free comprehensive support services to victims of domestic violence and their children. CDBG also funds operational support for the organization.

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

The City of Waterbury has been proactive in working with agencies and organizations in addressing the issues and needs of persons experiencing homelessness through the local CAN process. Currently, 2-1-1 for the State does most of the filtering of clients when they call in for services. If they qualify, they are vetted to their local CAN. The City works closely with the local CAN and participating agencies to ensure clients do not get released and immediately become homeless. If something is brought to the City's attention that this is going to occur, the City works with the local CAN and DOH to take appropriate steps. The local CAN conducts the assessment, including housing needs and works with the individual to develop a plan and outline available services.

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:

There are no identified public policies that have negative effects on affordable housing and residential investment. As discussed throughout this document, the lack of affordable housing can be attributed to the following factors:

- High unemployment and lower-paying jobs, which result in incomes that are not sufficient to afford market-rate housing
- Shortage of publicly assisted housing, including Section 8 Vouchers and public housing units
- Shortage of vacant units appropriate for residential rehabilitation at a reasonable cost
- Shortage of available developable land suitable for affordable residential development without substantial financial investment and underwriting.
- Lack of financial resources necessary to develop or redevelop properties for either residential or economic development, both of which are needed.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

There are two approaches to this strategy:

- One approach is to improve economic and employment conditions as described in other sections of this plan to increase income levels in order to fill the gap between available resources and housing costs.
- The second approach is to pursue private investment in affordable housing through creative financing and the pursuit of resources beyond HOME and other locally available resources.

The City has established a land bank with the purpose of acquiring and assembling land for future reuse and development. This is a beginning step in helping to revitalize the community and develop much needed housing and economic development opportunity. The City has seen an increase in economic development and therefore there is an increased demand for housing to support the workforce. The City has utilized ARPA funds to acquire properties with the intent of developing affordable housing for workers. In addition, the City continues to use its HOME funding to create new housing opportunities. To achieve its long-term goals, the City is committed to securing the significant financial resources necessary to increase affordable housing opportunities.

AP-85 Other Actions – 91.220(k)

Introduction:

The Strategic Plan addresses the issue of meeting underserved needs through a variety of initiatives. Several of these initiatives are proposed for funding in this Annual Plan. As has been the situation in the past, and most likely in the future, the primary obstacle to these actions is a lack of funding.

Actions planned to address obstacles to meeting underserved needs

The Office of Community Development provide coordination and pursue additional resources.

Actions planned to foster and maintain affordable housing

The City will pursue additional state and federal resources as well as encourage creative financing with HOME funds to leverage these resources.

Actions planned to reduce lead-based paint hazards

The City will, based upon HUD funding, continue to implement the Healthy Homes Program.

Actions planned to reduce the number of poverty-level families

The City will continue to pursue economic and workforce development and the creation of high-quality employment opportunities. Actions will include brownfields remediation, re-entry assistance, trade training, after school and summer programs, and truancy prevention and counseling. Waterbury Development Corporation (WDC) the City's designated non-profit economic and community organization works to coordinate between the private and public sector in Waterbury to support and attract businesses, promote investment in education, rehabilitate and maintain the city's housing stock, eliminate urban blight and decay, manage construction projects, and improve the overall quality of life.

Actions planned to develop institutional structure

The City's current institutional structure is considered satisfactory but the City will monitor and make improvements as necessary to increase efficiency and coordination.

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

The Coordinated Action Network and Citizen's Advisory Committee will continue to assist the Office of Community Development to coordinate public and private housing and social service agencies.

Discussion:

The City's Consolidated Plan addresses the needs of Waterbury and its residents through a variety of strategies and initiatives. As described throughout this Plan, the primary obstacle to these actions is a lack of funding. The Plan attempts to address the needs identified with resources available.

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	\$14,000
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	\$14,000

Other CDBG Requirements

1. The amount of urgent need activities	0
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HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The City does not offer assistance other than what is listed in § 92.205(b).

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The Waterbury HOME Program uses recapture only. The amount subject to recapture is the direct subsidy provided to the homeowner, which is the amount below the fair market value that allows the purchaser to buy the property and/or the assistance used for down payment and/or closing costs. The guidelines for recapture are as follows:

A declaration of land use restrictive covenant will be recorded and will run with the land during the affordability period.

- Direct subsidy of \$14,999 and under requires a 5-year affordability period.
- Direct subsidy of \$15,000 to \$39,999 requires a 10-year affordability period.
- Direct subsidy over \$40,000 requires a 15-year affordability period.

The principal balance is decreased evenly over the period of affordability.

In the event the homeowner conveys, transfers, or sells the HOME Assisted Unit during the affordability period, the entire amount of the HOME loan shall become immediately due and payable by the owner to the City of Waterbury, as reduced pursuant to the terms of the Promissory Note.

In the event that the Net Sale Proceeds are insufficient to repay the entire principal balance of the Note, then the outstanding principal balance shall equal the Net Sale Proceeds. The term "Net Sale Proceeds" shall equal the sales price of the Mortgaged Premises, less any real estate commissions, conveyance taxes, recording fees, reasonable attorney fees, and repayment of superior mortgage loans.

In the event the homeowner fails to maintain the property as their principal residence during the affordability period, the entire amount of the HOME loan shall become immediately due and payable by the owner to the City of Waterbury.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

See narrative above.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City does not anticipate refinancing any existing debt with its HOME funds during the 2025-2026 Annual Action Plan year.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

Not applicable.

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

Not applicable

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

Not applicable

Emergency Solutions Grant (ESG) Reference 91.220(l)(4)

1. Include written standards for providing ESG assistance (may include as attachment)

The City of Waterbury has been using the policies and procedures developed for the Homelessness Prevention and Rapid Re-Housing Program (HPRP) as the foundation and the written standards for the provision of ESG assistance. These policies and procedures should also be evaluated periodically to ensure their effectiveness and changes made to them as necessary to meet ESG requirements. It is anticipated that the City of Waterbury, in collaboration with CAN, will evaluate program results and that the policies and procedures will change to reflect the needs and future direction for the use of ESG funds. The key items required in the written standards per Section 576.400 (e) (3) (i – ix) are included as an attachment to this document. See the Appendix [TO COME] for a copy of the ESG Standards for Waterbury.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The coordinated access system has the United Way of Connecticut 2-1-1 system as the entry point for the state. The 2-1-1 contact specialist assesses the individual's or family's situation, completes an

initial screening assessment in the new Homeless Management Information System (HMIS) ECM, and refers the case to the appropriate CAN. There are eight CANs and Waterbury is joined with Litchfield/Torrington to serve the 32-town region. The Connecticut Coalition to End Homelessness works closely with all eight CANs on planning and implementation.

The City has an active network of local housing and service providers that participate in the CAN process to support regional initiatives, while at the same time assisting the homeless and at-risk within the city. In support of this, the City of Waterbury utilizes its ESG funding to support these agencies, providing prevention services, outreach, food, shelter, supportive services, and rehousing supports to the homeless and at-risk populations.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The City of Waterbury held a formal application process to award its FY 2025 ESG funds as part of its regular CDBG citizen participation process. The details of the process can be found in the section on citizen participation and in Appendix [TO COME]. The City publishes the Notices of Funding Availability (NOFA) in the *Republican-American*, posts them on the city's website and the Community Development Office website, and contacts all current recipients and those who have requested information. The CAN is provided with this information and it distributes via email to its extensive network. The criteria used to evaluate the applications were:

- Eligibility: Projects submitted for funding had to be for eligible activities. The uses of these funds were limited to the expenditure limits of 60% for shelter expense and street outreach, and 40% for homelessness prevention, rapid rehousing assistance, and HMIS. The City allocated 7.5% for program administration. All of the applications submitted were for eligible activities.
 - Experience in Implementing Similar Programs: Of the applications submitted, all have been active locally with success. They have excellent track records.
 - Collaboration: The four providers collaborate well with each other and participate in CAN. Decisions on funding levels and allocations for future rounds will continue to get more difficult as the agencies' other funders reduce levels and added pressure is placed on the shelter operations' limits.
 - HMIS: Data quality and participation in the HMIS was also a consideration. The domestic violence shelter is exempt from participation but does track clients through the Efforts to Outcomes (ETO) software system.
4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The City of Waterbury is unable to meet the homeless participation requirement in Section 576.405(a). As such, its plan for reaching out and consulting with homeless or formerly homeless individuals in considering and making policies and decisions regarding any facilities or services that

receive funding under ESG shall be to consult with the CAN. The Waterbury CAN includes a broad representation of government agencies, service providers, the Waterbury Housing Authority, private landlords, and consumers (formerly homeless). It provides the forum to present information and solicit input. In addition, information has also been distributed to the Downtown Hospitality Center (CHD) that serves the homeless during the day

5. Describe performance standards for evaluating ESG.

The City of Waterbury requires every recipient of Consolidated Plan funds to identify measurable outcomes relative to their program or project. This information is used to monitor program performance along with the monthly direct benefit activity reports (DBARs). The information for ESG recipients includes the following:

- Total number of households/persons assisted
- Total number of extremely low-, low-, and moderate-income persons or households
- Demographic breakdown of persons/households assisted
- Description of special needs (disability, frail elderly, chronic homeless, etc.)
- Percent of total project or program that the ESG funds represent
- Amount of funds leveraged
- Amount and source of match
- Number of homeless persons that obtained permanent housing

During the upcoming program year, these standards may be expanded in consultation with the CAN so that additional performance measurements can be taken. These include the effectiveness of each service provider in targeting its assistance to those who need it most; reducing the number of people living on the streets or in shelters; shortening the time people spend homeless; and reducing each program participant's housing barriers or housing stability risks. The HMIS (Empowered Case Management) software has the ability to track these performance standards so that a better determination of program success can be gauged.

The City of Waterbury and many other service providers, government agencies, the Waterbury Housing Authority, private landlords, and consumers (formerly homeless) belong to the Waterbury CAN and sit on several of the committees. The current committee structure is based around the CAN.

The CAN Operations Committee meets once a month to train and discuss any policy changes with all involved providers. The CAN Leadership Committee has two votes at the Connecticut Balance of State (BOS) Steering Committee and oversees and creates policies and procedures for the CAN; it meets monthly. One member of the Steering Committee also sits on the CAC, so there is a direct correlation between community need and funding recommendations. The Community Development Director is also a member of the Leadership Committee.

As developing the performance standards for activities funded under ESG will be an ongoing

process, the City will seek input and active participation from the CAN in its efforts to determine standards, policies, and procedures. The CT Balance of State Continuum of Care is the official recognized body and the Waterbury agencies and service providers will continue as active members and to have influence as voting and/or decision-making members.

Appendix - Alternate/Local Data Sources

1	Data Source Name
	List the name of the organization or individual who originated the data set.
	Provide a brief summary of the data set.
	What was the purpose for developing this data set?
	Provide the year (and optionally month, or month and day) for when the data was collected
	Briefly describe the methodology for the data collection.
	Describe the total population from which the sample was taken.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.