

Town of Tolland
Connecticut

Fair Housing

Action Plan

2006 - 2009

DATA SOURCES

Connecticut Department Of Economic And Community Development Town Profiles

Percentage of Ownership Stock

According to the DECD Town Profiles (September 2006) the Town of Tolland has a 91% ownership stock.

Median Price Home

According to the DECD Town Profiles (September, 2006) the median price of a home in the Town of Tolland is \$288,000.

Percentage of Rental Stock

According to the DECD Town Profiles (September, 2006) the Town of Tolland has a 9% rental stock.

Actual Mill Rate

The Actual Mill Rate for the Town of Tolland is 28.39.

Regional Median Income

According to the DECD Town Profiles (September, 2006) the regional median income for the Town of Tolland is \$86,324.

State Median Income

According to the DECD Town Profiles (September, 2006) the State Median Income is \$59,761.

Schedule B-Fiscal Year 2007 Final Fair Market Rents for Existing Housing

Median Rent

According to the Schedule B-Fiscal Year 2007 Final Fair Market Rents for Existing Housing, the Median Rent for a three-bedroom rent for the Town of Tolland is \$1236/month.

Telephone Survey of Various Eastern Agencies

Average Square Footage of a “Typical Two-Story, Three Bedroom Home”

The Town of Tolland conducted a telephone survey of three local Real-Estate Agencies to determine the square footage of a typical two-story, three bedroom home in the Town of Tolland. An average of the information gathered indicated that the square forage would be approximately 2,467 sq.ft

Monthly Home Insurance Cost

The Town of Tolland conducted a telephone survey of three local insurance agencies to determine the monthly home insurance cost for a typical two-story, three bedroom house with no garage or decks, with an average square footage of 2,467, built in the year 2004. An average of the information gathered indicated that the yearly insurance premium would be \$833.33, making the monthly premium \$69.44.

Monthly Private Mortgage Insurance Cost

The Town of Tolland conducted a telephone survey of three local mortgage lenders to determine the monthly Private Mortgage Insurance Cost. An average of the information gathered from the lenders indicated that \$1,322.26 is the average yearly cost, making the average monthly cost \$110.19.

Mortgage Calculation Sheet (Sensitivity Analysis: Interest Rate Vs. Payment) and Eastern Connecticut Mortgage Rates

Average Interest Rate:

The average interest rate for a 30-year fixed mortgage was calculated from nineteen mortgage rates listed in the 7/27/06 – 8/9/06 edition of Home Journal. All nineteen figures were added and then divided by nineteen to get an average interest rate of 5.23%.

Calculated Principle:

The principle was calculated by taking the median price of a house in the Town of Tolland (DECD Town Profiles) and subtracting the minimum down payment (5%) to get a principle amount of \$273,600.

Calculated Monthly Payment

The monthly payment was calculated by using the Mortgage Calculation sheet. The principle was put into the equation, along with the average interest rate, and the monthly payment was calculated to be \$1,507.44.

Mortgage Analysis
20-Nov-06

Sensitivity Analysis
Interest Rate vs. Payment

Company: Tolland

Principal	\$273,600.00
Interest	5.23%
Term	30.0
Payment	\$1,507.44
Points	0.00%
Point Cost	\$0.00
Principal	\$273,600.00

Rates	Monthly Payments	Total Payments	Total Interest
5.40%	\$1,536.35	553,085.37	279,485.37
5.10%	\$1,485.51	534,783.81	261,183.81
5.13%	\$1,489.72	536,297.89	262,697.89
5.38%	\$1,532.08	551,549.27	277,949.27
5.25%	\$1,510.83	543,898.56	270,298.56

Amortization Schedule

Year	Begin Bal.	Ending Bal.	Total Pd.	Interest Pd.	Principal Pd.
1	\$273,600.00	\$269,728.04	\$18,089.30	\$14,217.34	\$3,871.96
2	\$269,728.04	265,648.65	\$18,089.30	\$14,009.91	\$4,079.39
3	\$265,648.65	261,350.71	\$18,089.30	\$13,791.37	\$4,297.93
4	\$261,350.71	256,822.53	\$18,089.30	\$13,561.12	\$4,528.18
5	\$256,822.53	252,051.77	\$18,089.30	\$13,318.54	\$4,770.77
6	\$252,051.77	247,025.42	\$18,089.30	\$13,062.96	\$5,026.35
7	\$247,025.42	241,729.80	\$18,089.30	\$12,793.69	\$5,295.62
8	\$241,729.80	236,150.49	\$18,089.30	\$12,509.99	\$5,579.31
9	\$236,150.49	230,272.28	\$18,089.30	\$12,211.09	\$5,878.21
10	\$230,272.28	224,079.16	\$18,089.30	\$11,896.18	\$6,193.12
11	\$224,079.16	217,554.27	\$18,089.30	\$11,564.41	\$6,524.90
12	\$217,554.27	210,679.82	\$18,089.30	\$11,214.85	\$6,874.45
13	\$210,679.82	203,437.09	\$18,089.30	\$10,846.58	\$7,242.73
14	\$203,437.09	195,806.36	\$18,089.30	\$10,458.57	\$7,630.73
15	\$195,806.36	187,766.83	\$18,089.30	\$10,049.77	\$8,039.53
16	\$187,766.83	179,296.61	\$18,089.30	\$9,619.08	\$8,470.22
17	\$179,296.61	170,372.62	\$18,089.30	\$9,165.31	\$8,923.99
18	\$170,372.62	160,970.55	\$18,089.30	\$8,687.24	\$9,402.07
19	\$160,970.55	151,064.80	\$18,089.30	\$8,183.55	\$9,905.75
20	\$151,064.80	140,628.37	\$18,089.30	\$7,652.88	\$10,436.43
21	\$140,628.37	129,632.84	\$18,089.30	\$7,093.78	\$10,995.53
22	\$129,632.84	118,048.26	\$18,089.30	\$6,504.72	\$11,584.58
23	\$118,048.26	105,843.07	\$18,089.30	\$5,884.11	\$12,205.19
24	\$105,843.07	92,984.02	\$18,089.30	\$5,230.25	\$12,859.05
25	\$92,984.02	79,436.09	\$18,089.30	\$4,541.37	\$13,547.93
26	\$79,436.09	65,162.37	\$18,089.30	\$3,815.58	\$14,273.72
27	\$65,162.37	50,123.97	\$18,089.30	\$3,050.91	\$15,038.40
28	\$50,123.97	34,279.94	\$18,089.30	\$2,245.27	\$15,844.04
29	\$34,279.94	17,587.10	\$18,089.30	\$1,396.47	\$16,692.83
30	\$17,587.10	0.00	\$18,089.30	\$0.00	\$18,089.30

\$542,679	\$268,577	\$274,102
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ACTION STEPS

I. Primary Action Steps

Based on your "Community Classification" and "Community Categorization," locate the "block" of action steps in the "Local Fair Housing Matrix" that applies to your community. Since each community is required to select a minimum of three(3) of these action steps in accordance with the instructions in Section 8 of the "Fair Housing Action Plan and Implementation Steps," select your three (3) primary action steps as follows:

- a. From the action steps listed in the "block" that applies to your community, select one (1) of the action steps that is numbered from 1 to 10:

Primary Action Step (numbered from 1 to 10) # 8

- b. From the action steps listed in the "block" that applies to your community, select two (2) of the action steps that are numbered from 11 to 35:

Primary Action Steps (numbered from 11 to 35) # 21
32

II. Secondary Action Steps

From the action steps listed in the "block" that applies to your community, select any additional action steps (numbered from 1 to 35) that will be used to implement your "Fair Housing Action Plan."

Secondary Action Steps # 3 # _____ # _____
7 # _____ # _____
_____ # _____ # _____
_____ # _____ # _____
_____ # _____ # _____
_____ # _____ # _____

Signature of Municipal/Agency Official

Date

Steven R. Werbner, Tolland Town Manager

Typed or Printed Name of Municipal/Agency Official

Action Steps

The Town of Tolland's Fair Housing Action steps are based on "Community Classification" and "Community Categorization" and selected based on the Local Fair Housing Matrix. The Town of Tolland is listed as a "Second Tier Suburb Limited Affordability Community" based on the Affordability Classification Worksheet

The Town has established primary and secondary Fair Housing Action steps in accordance with Section 8 of the "Fair Housing Action Plan and Implementation Steps" produced by the State of Connecticut Department of Economic and Community Development.

Primary Action Steps

<u>No.</u>	<u>Category</u>	<u>Description</u>
8	Complaint Processing	Assign a specific person to coordinate Fair Housing Activities
21	Local Financing of housing	Support local not-for-profits and housing partnerships in their efforts to develop additional affordable Housing
32	Encouragement of Private Activity	Encourage local lenders to adopt "second look" policies before rejecting mortgage applications

Secondary Action Steps

<u>No.</u>	<u>Category</u>	<u>Description</u>
3	Training	Identify appropriate training seminars for town fair housing and social services staff to attend.
7	Outreach	Identify and distribute fair housing materials prepared by others to community residents, landlords, real estate professionals and lenders.

Current Fair Housing Activities

Based on the guidelines established in the Connecticut Department of Economic and Community Development's Fair Housing Guidelines, the Town of Tolland has engaged in the following actions, policies, and Fair Housing Strategies:

Fair Housing Officer Designated

Beverly Bellody

Director, Human Services

21 Tolland Green

Tolland, CT 06232

(860) 871-3611

Responsibilities and Authority of Fair Housing Officer Designated

See Attached Exhibit: current Affirmative Fair Housing Plan

The Town of Tolland has designated April as Fair Housing Month and will pass a Proclamation every year.

See Attached Proclamation.

Training seminars celebrating April as Fair Housing Month.

The Town of Tolland will post any information regarding upcoming training seminars celebrating April as Fair Housing Month as the information becomes available to the Town. This information will be placed next to the Fair Housing and Equal Opportunity posters already posted at the Tolland Town Hall.

Town of



Tolland

*P*roclamation

Fair Housing

- Whereas, The month of April is recognized as Fair Housing Month; and
- Whereas, Fair Housing is important to ensure all Americans the right to live in a decent, safe and sanitary environment; and
- Whereas, Fair Housing is the legal right of every American; and
- Whereas, The Town of Tolland is proud to participate in the recognition and support of Fair Housing Month.

NOW, THEREFORE, I, Kathleen W. Bach, Chairperson of the Tolland Town Council, do proclaim April 2006 to be Fair Housing Month in Tolland.


Kathleen W. Bach, Chairperson

DETERMINATION
Average Square Footage of a Typical
Two-Story, Three-Bedroom Home

Contact three (3) real estate agencies to determine the average square footage of a typical two-story, three-bedroom home in your community:

Name of Real Estate Agency	Square Footage
1 <u>Crossen Realty Group</u>	<u>2,600 sq. ft</u>
2 <u>Century 21</u>	<u>2,300 sq.ft</u>
3 <u>RE/MAX</u>	<u>2,500 sq. ft.</u>

Add the above three amounts and divide the sum by three (3) to obtain the average square footage amount:

2,467 sq.ft.

Signature of Municipal/Agency Official

Date

Steven R. Werbner, Tolland Town Manager
Typed or Printed Name of Municipality Agency/Official

DETERMINATION
Monthly Home Insurance Cost
Two-Story, Three-Bedroom Home

Contact three (3) insurance agencies to determine the annual home insurance premium for a typical two-story, three-bedroom home with no garage or decks (use the average square footage from the "Determination of the Average Square Footage of a Typical Two-Story, Three Bedroom Home"):

Name of Insurance Agency	Annual Premium
1. <u>W.J. Irish Insurance Agency</u>	<u>\$ 850.00</u>
2. <u>Allstate</u>	<u>\$ 830.00</u>
3. <u>Affordable Insurance</u>	<u>\$ 820.00</u>

Add the above three amounts and divide the sum by three (3) to obtain annual insurance premium:

\$ 833.33

Divide the average annual premium by twelve (12) to obtain the monthly home insurance Cost:

\$ 69.44

Signature of Municipal/Agency Official

Date

Steven R. Werbner, Tolland Town Manager
Typed or Printed Name of Municipality Agency/Official

**DETERMINATION
Monthly Private Mortgage Insurance (PMI) Cost**

Multiply the "median price" of a home in your community by 5% for the typical down payment that would be made on a home. Subtract the down payment from the "median price" to determine the "principle amount" of the mortgage. Contact three (3) lenders (i.e. banks or mortgage companies) to obtain the annual private mortgage insurance (PMI) premium that would be charged for a mortgage with this "principle amount".

Name of Lender	Annual PMI
1 <u>Rockville Bank</u>	<u>\$ 1,322.26</u>
2 <u>Wells Fargo Home Mortgage</u>	<u>\$ 1,322.26</u>
3 <u>Petmak Mortgage, LLC</u>	<u>\$ 1,322.26</u>

Add the above three amounts and divide the sum by three (3) to obtain the annual premium amount

\$ 1,322.26

Divide the average annual premium amount by twelve (12) to obtain the monthly private mortgage insurance cost

\$ 110.19

Signature of Municipal/Agency Official

Date

Steven R. Werbner, Tolland Town Manager
Typed or Printed Name of Municipality Agency/Official

CALCULATIONS
Income Needed for Housing

I. Income Needed to Rent at Median Rent

Multiply the Fair Market Rent for a 3 BR unit by 12 and divide the product by 30%

$$(\$ 1236 \times 12) / 30\% = \underline{\$ 49,440.00}$$

II. Income Needed to Purchase a Median Price HOME

A Add the following five (5) amounts

1. Monthly Property Taxes	<u>\$ 681.36</u>
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Multiply the "median price" of a home in your community by seventy percent (70%) and multiply the resulting amount by the "actual mill rate". This is the annual amount of the property taxes for the home. Divide the amount by twelve (12) to get the monthly property taxes for the home.

2. Monthly Home Insurance Cost	<u>\$ 69.44</u>
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3. Monthly Principle and Interest Payment	<u>\$ 1,507.44</u>
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4. Monthly Private Mortgage Insurance (PMI) cost	<u>\$ 110.19</u>
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5. Monthly Utility Costs	<u>\$ 236.00</u>
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Enter the current State-wide Section 8 Program's utility allowance for a three-bedroom, single family home that uses oil heat and hot water, electric for cooking and lighting, and includes allowances for range, refrigerator, and trash collecting

Total Monthly Property Taxes, Home Insurance Cost, Principle & Interest Payment, Private Mortgage Insurance Cost and Utility Costs	<u>\$ 2,604.43</u>
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B Multiply the "Total Monthly Property Taxes, Home Insurance Cost, P&I Payment, PMI, and Utility Cost" by twelve (12) and divide the number by twenty-eight percent (28%)

$$(\$ 2,604.43 \times 12) / 28\% = \underline{\$ 111,618.43}$$

COMMUNITY CLASSIFICATION AND CATEGORIZATION

I. Community Classification

Based on the definitions provided for the “Matrix for Local Fair Housing Action,” (pages 11 and 12 of the “Fair Housing Action Plan Guidelines and Implementation Steps”), select one (1) of the following four (4) “Community Classifications” for your community:

_____ Urban

_____ First Tier Suburb

 X Second Tier Suburb

_____ Rural

II. Community Categorization

Based on the “Affordability Classification” selected in accordance with Section 5 of the “Fair Housing Action Plan Guidelines and Implementation Steps” and the “Community Classification” selected above, select the “Community Categorization” from the “Matrix for Local Fair Housing Action” that applies to your community. This “Community Categorization” must be selected from one of the fourteen categories listed in Section 7 of the “Fair Housing Action Plan Guidelines and Implementation Steps.”

Community Categorization: 2nd Tier Suburb Limited Affordability Community

Signature of Municipal/Agency Official

Date

Steven R. Werbner, Tolland Town Manager
Typed or Printed Name of Municipal/Agency Official

AFFORDABILITY CLASSIFICATION

1. Calculate "Income Needed For Housing" (INH)

(% of ownership stock * income needed to purchase a median priced home in the community) + (% of rental stock * income needed to rent at the median rent) = (INH)

$$(\underline{91\%} * \underline{\$111,618.43}) + (\underline{9\%} * \underline{\$49,440.00}) = \underline{\$106,022.37}$$

2. Enter the lower of the State or Regional Median Income \$59,761

State Median Income = \$59,761

Regional Median Income = \$86,324

3. Determine the following amounts:

(a) 120% of the lower of the State or Regional Median Income: \$71,713.20
(120% * the amount shown in # 2 above)

(b) 80% of the lower of the State or Regional Median Income: \$47,808.80
(80% * the amount shown in # 2 above)

4. Check the appropriate "Affordability Classification"

X Limited Affordability \$106,022.37 is greater than \$71,713.20
Community INH from #1 (a) of #3

 Moderate Affordability \$ is between \$ and
Community INH from #1 (b) of #3 (a) of #3

 Substantial Affordability \$ is less than \$
Community INH from #1 (b) of #3

Signature of Municipal/Agency Official

Date

Steven R. Werbner, Tolland Town Manager
Typed or Printed Name of Municipal/Agency Official

Tolland Connecticut



Government

Government Form: Council-Manager		Annual Debt Service (2004)	\$2,024,624
		As % of Expenditures	5.3%
Total Revenue (2004)	\$40,060,494	Total Expenditures (2004)	\$38,503,523
Tax Revenue	\$27,890,790	Education	\$27,803,397
Non-tax Revenue	\$12,169,704	Other	\$10,700,126
Intergovernmental	\$11,088,738	Total Indebtness (2004)	\$20,002,469
Per Capita Tax (2004)	\$1,939	As % of Expenditures	51.9%
As % of State Average	102.4%	Per Capita	\$1,391
		As % of State Average	75.8%
		Eq Net Grand List (2001)	\$1,285,586,442
		Per Capita	\$96,263
		As % of State Average	84%
		Date of Last Revaluation (2001)	2000
		Moody's Bond Rating (2001)	A1
		Actual Mill Rate (2002)	34.00
		Equalized Mill Rate (2002)	21.00
		% of Grand List Com/Ind (2001)	5.5%

Housing/Real Estate

Housing Stock (2004)	Town	County	State	Owner Occupied Dwellings (2000)	4,264	36,316	869,742
Existing Units (total)	5,035	54,371	1,421,070	As % Total Dwellings	91%	70%	63%
% Single Unit	95.2%	74.2%	64.6%	Subsidize Housing (2001)	157	4,509	148,930
New Permits Auth (2004)	87	706	11,837	<i>Real Estate Sales Distribution (2005)</i>			
As % Existing Units	1.73%	1.30%	0.83%	Number of Sales			
Demolitions (2003)	1	5	1,275	Less than \$100,000	16	426	7,756
Residential Sales (2005)	320	3,086	81,733	\$100,001-\$200,000	49	935	21,715
Median Price	\$288,000	\$215,000	\$247,400	\$200,001-\$300,000	107	918	20,927
Built Pre 1950 share (2000)	8.6%	21.7%	31.5%	\$300,001-\$400,000	65	468	11,761
				\$400,001 or More	83	339	19,574

Labor Force

Place of Residence (2004)	Town	County	State	Commuters (2000)			
Labor Force	7,922	79,857	1,797,361	Commuters into Town from:	Town Residents Commuting to:		
Employed	7,641	76,642	1,709,849	Tolland	1,115	Tolland	1,115
Unemployed	281	3,215	87,512	Vernon	311	Hartford	1,100
Unemployment Rate	3.5%	4.0%	4.9%	Ellington	230	Vernon	702
				Stafford	193	Manchester	672
				Manchester	181	East Hartford	504
				Coventry	176	Mansfield	360
				East Hartford	121	Windsor	230
				Willington	119	South Windsor	229
				South Windsor	104	Bloomfield	130
				Mansfield	68	Windham	122

Quality of Life

	Town	State	Library (2001)	Town	Residential Utilities
Banks (2003)	2	1,226	Total Volumes	52,503	Electric Provider
Lodging (1998)	4	756	Circulation Per Capita	7.7	Connecticut Light & Power
Day Care Facilities (1999)	11	1,721			(800) 286-2000
Infant Mortality Rate Per 1,000 births (2001)	0.0	4.5	Distance to Major Cities	Miles	Gas Provider
Crime Rate (1999) Per 1,000 Residents	7	33	Hartford	18	Yankee Gas Company
% Open Land (1990)	82.8%	68.7%	Boston	76	(800) 989-0900
			New York City	117	Water Provider
			Providence	49	Connecticut Water Company
					(800) 286-5700
Hospitals (1999)	0	2	Cable Provider		
Total Beds	0	180	ICI Cable of Central CT		
			888-824-2273		

SCHEDULE B - FY 2007 PROPOSED FAIR MARKET RENTS FOR EXISTING HOUSING

COLORADO continued

NONMETROPOLITAN COUNTIES

	0 BR	1 BR	2 BR	3 BR	4 BR	0 BR	1 BR	2 BR	3 BR	4 BR
Alamosa.....	378	468	519	705	912					
Baca.....	397	466	519	739	798	504	593	746	907	1171
Chafee.....	421	530	646	941	969	425	439	534	700	860
Conejos.....	397	466	519	739	798	425	439	534	700	860
Crowley.....	425	439	534	700	860	397	466	519	739	798
Delta.....	494	504	594	815	840	448	524	691	967	1113
Eagle.....	835	975	1283	1614	2204					
Garfield.....	640	729	808	997	1027	506	593	686	908	1172
Gunnison.....	519	570	741	1026	1301	401	479	615	883	1012
Huerfano.....	397	466	519	739	798	502	574	729	1061	1093
Kiowa.....	425	439	534	700	860	633	797	963	1199	1690
Lake.....	633	797	963	1199	1690	562	649	720	928	1120
Las Animas.....	379	503	558	719	743					
Logan.....	433	434	553	720	833	425	439	534	700	860
Moffat.....	406	444	557	730	978	633	797	963	1199	1690
Montrose.....	426	558	647	859	1064	442	517	597	713	952
Otero.....	405	428	519	719	740					
Phillips.....	425	439	534	700	860	480	520	580	773	933
Prowers.....	398	467	519	704	912	633	797	963	1199	1690
Rio Grande.....	398	466	519	753	799	882	1031	1357	1885	2383
Seguache.....	397	466	519	739	798	562	649	720	928	1120
San Miguel.....	679	816	1042	1519	1565	651	771	1002	1198	1760
Summit.....	732	860	1124	1601	1973					
Yuma.....	425	439	534	700	860	506	593	686	908	1172

CONNECTICUT

METROPOLITAN FMR AREAS

	0 BR	1 BR	2 BR	3 BR	4 BR	Components of FMR AREA within STATE				
Bridgeport, CT HMFA.....	665	859	1024	1224	1486	Fairfield County towns of Bridgeport town, Easton town, Fairfield town, Monroe town, Shelton town, Stratford town, Trumbull town				
Colchester-Lebanon, CT HMFA.....	677	795	1043	1247	1287	New London County towns of Colchester town, Lebanon town				
Danbury, CT HMFA.....	822	998	1267	1517	1880	Fairfield County towns of Bethel town, Brookfield town, Danbury town, New Fairfield town, Newtown town, Redding town, Ridgefield town, Sherman town				
*Hartford-West Hartford-East Hartford, CT HMFA....	703	842	1029	1236	1534	Hartford County towns of Avon town, Berlin town, Bloomfield town, Bristol town, Burlington town, Canton town, East Granby town, East Hartford town, East Windsor town, Enfield town, Farmington town, Glastonbury town, Granby town, Hartford town, Hartland town, Manchester town, Marlborough town, New Britain town, Newington town, Plainville town, Rocky Hill town, Simsbury town, Southington town, South Windsor town, Suffield town, West Hartford town, Wethersfield town, Windsor town, Windsor Locks town				

SCHEDULE B - FY 2007 PROPOSED FAIR MARKET RENTS FOR EXISTING HOUSING

CONNECTICUT continued

METROPOLITAN FMR AREAS

0 BR 1 BR 2 BR 3 BR 4 BR Components of FMR AREA within STATE

Middlesex County towns of Chester town, Cromwell town, Durham town, East Haddam town, East Hampton town, Haddam town, Middlefield town, Middletown town, Portland town, Tolland County towns of Andover town, Bolton town, Columbia town, Coventry town, Ellington town, Hebron town, Mansfield town, Somers town, Stafford town, Tolland town, Union town, Vernon town, Willington town

Milford-Ansonia-Seymour, CT HMFA..... 803 932 1042 1326 1457 New Haven County towns of Ansonia town, Beacon Falls town, Derby town, Milford town, Oxford town, Seymour town

*New Haven-Meriden, CT HMFA..... 777 882 1065 1275 1457 New Haven County towns of Bethany town, Branford town, Cheshire town, East Haven town, Guilford town, Hamden town, Madison town, Meriden town, New Haven town,

Norwich-New London, CT HMFA..... 624 740 857 1049 1159 North Branford town, North Haven town, Orange town, Wallingford town, West Haven town, Woodbridge town
New London County towns of Bozrah town, East Lyme town, Franklin town, Griswold town, Groton town, Ledyard town, Lisbon town, Lyme town, Montville town, New London town, North Stonington town, Norwich town, Old Lyme town, Preston town, Salem town, Sprague town, Stonington town, Voluntown town, Waterford town

Southern Middlesex County, CT HMFA..... 778 820 1043 1338 1526 Middlesex County towns of Clinton town, Deep River town, Essex town, Killingworth town, Old Saybrook town, Westbrook town

Stamford-Norwalk, CT HMFA..... 1046 1274 1592 2074 2506 Fairfield County towns of Darien town, Greenwich town, New Canaan town, Norwalk town, Stamford town, Weston town, Westport town, Wilton town

Waterbury, CT HMFA..... 536 694 825 988 1028 New Haven County towns of Middlebury town, Naugatuck town, Prospect town, Southbury town, Waterbury town, Wolcott town

NONMETROPOLITAN COUNTIES Towns within nonmetropolitan counties

Litchfield County, CT..... 584 761 898 1153 1297 Barkhamsted town, Bethlehem town, Bridgewater town, Canaan town, Colebrook town, Cornwall town, Goshen town, Harwinton town, Kent town, Litchfield town, Morris town, New Hartford town, New Milford town, Norfolk town, North Canaan town, Plymouth town, Roxbury town, Salisbury town, Sharon town, Thomaston town, Torrington town, Warren town, Washington town, Watertown town, Winchester town, Woodbury town

Windham County, CT..... 536 650 782 984 1044 Ashford town, Brooklyn town, Canterbury town, Chaplin town, Eastford town, Hampton town, Killingly town, Plainfield town, Pomfret town, Putnam town, Scotland town, Sterling town, Thompson town, Windham town, Woodstock town

DELAWARE

METROPOLITAN FMR AREAS

0 BR 1 BR 2 BR 3 BR 4 BR Counties of FMR AREA within STATE

Dover, DE MSA..... 588 640 709 927 1245 Kent

STATE OF CONNECTICUT DEPARTMENT OF SOCIAL SERVICES
SECTION 8, SRAP, TRAP
Housing Unit Allowance for Tenant's Utilities
(10/1/2005-09/30/2006)

2005 - 2006 Utility Allowance Schedule

Bedroom Size	0	1	2	3	4	5	6
<u>Heating - Single Family Detached</u>							
Natural Gas	55	74	89	102	124	138	152
Oil	61	71	81	95	118	142	158
Electric	59	72	92	106	119	133	152
Propane	57	76	95	110	132	147	166
<u>Heating - Row House & Garden Apts.</u>							
Natural Gas	41	59	81	95	109	124	138
Oil	45	59	73	87	102	116	130
Electric	51	61	79	92	106	120	139
Propane	51	59	79	98	113	132	151
<u>Heating - High Rise</u>							
Natural Gas	34	52	74	88	95	109	124
Oil	41	51	67	81	87	102	116
Electric	41	52	66	85	95	113	126
Propane	34	49	76	91	113	132	151
<u>Heating - Manufactured Housing (Mobile Home)</u>							
Oil	53	65	77	91	110		
Propane	55	66	89	104	123		
Kerosene	46	55	80	96	112		
<u>Cooking:</u>							
Natural Gas	8	12	16	19	23	28	34
Electric	8	11	14	19	21	26	31
Propane	13	17	24	30	37	44	51
<u>Water Heating:</u>							
Natural Gas	19	30	41	59	78	97	115
Oil	14	22	30	45	59	73	87
Electric	28	35	42	54	66	78	92
Propane	23	34	47	65	83	104	122
General Electric	19	27	34	45	55	66	75
Water	13	18	27	37	47	57	67
Sewer	6	9	11	14	18	20	23
Trash Collection	26	26	26	26	26	26	26
Range Allowance	2	2	3	3	4	4	4
Refrigerator Allowance	3	3	3	3	4	4	4

AFFIRMATIVE FAIR HOUSING PLAN

TOWN OF TOLLAND

WHEREAS, the Congress of the United States in 1866 (the 1866 Civil Rights Act, 42 U.S.C. 1982) has declared that all citizens of the United States shall have the same rights to inherit, purchase, lease, sell, hold and convey real and personal property;

WHEREAS, the Congress of the United States has further declared by the Civil Rights Act of 1968, known as the Fair Housing Act (P.L. 90-284) (18 U.S.C. 245) (hereinafter called the "Act") that it is the policy of the United States to provide, within Constitutional limitations, for fair housing throughout the United States, thereby prohibiting discrimination by reason of race, color, religion, national origin, or sex in the sale or rental of housing; and

WHEREAS, Section 808 and 809 of the ACT provide that the authority and responsibility for administering the Act shall be vested in the Secretary of Housing and Urban Development (hereinafter called the "Secretary") and the Secretary is required to cooperate with and render technical assistance to private agencies, groups and institutions which are formulating or carrying on programs to prevent or eliminate discriminatory housing practices and to undertake conciliatory activities which will further the purpose of fair housing and to work out programs of voluntary compliance with the cooperation and advice of the housing industry and other interested persons; and

WHEREAS, the Town of Tolland believes that the national policy of fair housing can effectively be promoted through programs of affirmative action in the private housing industry and markets; and

WHEREAS, the Town of Tolland believes it desirable to establish a local fair housing plan for the purpose of effectuating the requirements of all applicable fair housing laws;

NOW, THEREFORE, in order to encourage public and private cooperation in achieving fair housing through affirmative action and other efforts, the Town of Tolland establishes this Affirmative Fair Housing Plan ("Plan"):

A. STATEMENT OF EQUAL HOUSING OPPORTUNITY POLICY

The Town Council affirms the Town's policy of promoting and assuring equal housing opportunity based on aforementioned civil rights legislation. This policy is intended to be consistent with, and to meet the requirements and objectives of, the Civil Rights Act of 1968, Title V or the National Housing Act (as amended), and all legislation related to non-discrimination in housing. To implement this policy, the Town has adopted this plan, the principal objectives of which are (1) to take steps to encourage full compliance with all the requirements of the fair housing laws by all affected private and public persons, institutions, agencies, or bodies and (2) where appropriate, promote and encourage affirmative marketing and similar efforts within the Town.

While the principal persons, institutions, agencies and bodies who potentially will make the greatest contribution to achieving the attainment of the above objectives are Realtors, lenders, developers, apartment and other rental unit owners and managers and Town and governmental units having responsibility for building and providing housing, the Town Council also believes that it is important to strive for maximum public awareness and participation in the process of achieving these fair housing objectives.

Beverly Bellody, Human Services Director, (21 Tolland Green., Tolland, CT 06084, (860) 871-3604) as the Town's Fair Housing Officer, exercises personal leadership in carrying out the Town's affirmative

action efforts. To assist her in carrying out these policies, the Town Manager may assign to one or more individual employees responsibilities and authority for implementing equal housing responsibilities

The Town Manager and/or the individuals assigned responsibilities for implementation of this plan shall develop and recommend plans and actions as are necessary for carrying out tile objectives of this equal housing opportunity policy.

Positive action and initiative should be taken if housing is to be open to all. Accordingly, specific educational and other goals will be established and good faith effort by all Town department heads in helping to achieve such goals will be required. The Town must reach out and draw upon all possible sources so that men and women of all backgrounds are aware of housing opportunities within the Town

B. STATEMENT OF GOALS:

1. To seek full compliance by all citizens with all Fair Housing Laws, including, but not limited to, Title VIII of the Civil Rights Act of 1968, Title V of the National Housing Act (as amended), and the Connecticut Public Accommodations Act (Title 53 of Connecticut General Statutes).
2. To identify and work with those persons, groups or agencies having resources and ability to significantly impact the achievement of the fair housing objectives set forth above
3. To promote fair housing in the Town by dissemination of relevant information as to fair housing requirements to all persons having a direct involvement and interest in the provision of housing, including Realtors, leading institutions, developers, apartment and other rental unit owners and affected Town agencies. More specifically it is intended that workshops and other educational sessions be held for the following purposes, among others:
 - a) To review equal opportunity lending programs with local lending institutions;
 - b) To review with Realtors, developers and multi-unit dwelling owners or managers the requirements of federal and state Fair Housing Laws affecting them, and to offer guidance or assistance to such persons as to affirmative marketing and other techniques;
 - c) To hold general public information sessions to review housing requirements and impact;
 - d) To assist affected Town agencies in the administration of Town programs or requirements which impact housing opportunities; and
 - e) To encourage generally greater understanding and familiarity with both the objective of equal housing opportunity and the various techniques by which such objective may be furthered,

C. ADMINISTRATION

1. General responsibility for implementation and day-to-day administration of this Plan shall be vested with the Town Manager and those individuals from his staff to whom he may assign responsibility therefore
2. General responsibility for periodically evaluating the extent to which the objectives of this Plan have been achieved, for identifying problem areas and recommending changes to this Plan and for working with providers and other private groups to develop educational and other programs to carry out the

objectives of this Plan, shall be vested with the Town Manager and those individuals from his staff to whom he may assign responsibility therefore,

The Town Council may request the affected Town agencies, boards or commissions to designate one or more persons from such organizations to work with or assist the Town Manager's staff in the performance of these obligations.

D. IMPLEMENTATION

1 Dissemination

- a) Copies of this plan shall be distributed to all Town and local governmental departments, agencies, boards, and commissions having any official responsibility relating to any aspect of Housing opportunities within the Town
- b) Copies of this plan shall be made available to all persons, institutions or agencies, public and private, having a direct involvement and interest in the provisions of housing (hereinafter referred to as "providers") including those referred to in paragraph B (2) above, with a request that such be retained and made available for examination of their respective premises.
- c) Each provider shall be requested to disseminate to their agents and employees having responsibility for housing-related functions, copies of the Plan in order that such agents and employees may be familiar with such policy.

2 Educational Programs

The staff assigned by the Town Manager to assume individual responsibilities for the implementation of this Plan shall have the responsibility for establishing timetables for dissemination of copies of the Plan for working with available private resource personnel to develop and present such training programs or workshops as will best further the objectives of this plan.

E. REVIEW PROCEDURES

The individual(s) assigned responsibility for implementation of the Plan shall have the primary responsibility for reviewing the day-to-day effectiveness of the efforts to carry out the objectives of this plan, including:

1. Requesting providers who furnish services to the Town to affix their commitment to equal opportunity housing objectives and provide an annual statement indicating their familiarity with the responsibilities imposed upon them under the provisions of the federal and state Fair Housing Laws;
2. Requesting those local banking institutions who are signatories to the program to furnish to the Town copies of the reports to the Department of Housing and Urban Development required under that agreement;
3. Obtaining confirmation from affected providers and Town agencies of their receipt and, where applicable, their subsequent redissemination of this Plan.
4. To the extent consistent with the privacy rights of individual citizens, maintaining information as to the achievement of those providers who have adopted fair housing or

affirmative marketing plans in order to document the usefulness and achievement relating to the goals established under this Plan.

F. **COMPLAINT PROCEDURES**

Any person who feels that he or she has been discriminated against in an attempt to secure housing within the Town of Tolland may file a complaint with the Fair Housing Officer of the Town of Tolland at Town Hall. Complaints shall be filed no later than sixty (60) days after the act of discrimination occurred. To facilitate and standardize the complaint filing procedure, forms provided by the Department of Housing and Urban Development (HUD) may be used. Additional forms or background information will be developed as required. The Fair Housing Officer shall review the complaint and if the Fair Housing Officer cannot effect voluntary compliance with the law on the local level, the complainant shall be referred to Department of Housing and Urban Development and/or the Connecticut Commission on Human Rights and Opportunities. The Fair Housing Officer shall be responsible for keeping track of all referrals and providing whatever assistance is needed by the agencies involved.

Complaints shall be filed with CHRO or HUD no later than one hundred eighty (180) days after the alleged unfair act of discrimination occurred.

G. **TECHNICAL ASSISTANCE**

The Town Manager shall be authorized to request technical assistance from the Department of Housing and Urban Development as contemplated by Title VIII of the Civil Rights Act of 1968, as and to the extent deemed necessary, to aid in the effectuation and implementation of this Plan.

H. **EVALUATION AND PERIODIC REPORTING**

1. The Town Manager initially shall review the progress achieved under this Plan within six months and twelve months following adoption hereof by the Town Council and report their evaluations and recommendations in connection therewith to the Town Council and the Department of Housing and Urban Development. Thereafter, such review and evaluation shall be made annually.
2. If otherwise during the term of this Plan, the Town Manager shall determine that any of the provisions of this Plan require modification or amendment, he shall forward his recommendations to the Town Council for approval or disapproval.
3. In carrying out such review and evaluation, the Town Manager and the Town Council shall use their best efforts to involve providers and other persons affected by the Plan of the purpose of obtaining their views as to the achievements or deficiencies or other suggestions for improved implementation of this Plan.

TOLLAND SECTION 3 PLAN

This Plan will serve as the Section 3 Plan in compliance with the requirements of Section 3 of the Housing and Urban Development Act of 1968, as amended.

The purpose of Section 3 of the Housing and Urban Development Act of 1968 as amended (12. U.S.C. 1701u) (Section 3) is to ensure that employment and other economic opportunities generated by certain HUD financial assistance shall, to the greatest extent feasible, and consistent with existing Federal, State and local laws and regulations, be directed to low and very low-income person, particularly those who are recipients of government assistance for housing, and to business concerns which provide economic opportunities to low and very low-income persons.

APPLICABILITY: The Section 3 Plan applies to federal activities for housing and community development.

PURPOSE: The purpose of this Plan is to provide to the greatest extent feasible economic opportunities for low and very low-income persons in the form of training, employment, contracting and other economic opportunities arising in connection with the expenditure of housing assistance (including section 8 assistance) and community development assistance that is used for the following types of projects:

- (1) Housing Rehabilitation (including reduction and abatement of lead-based paint hazards, but excluding routine maintenance, repair and replacement).
- (2) Housing construction; and
- (3) Other public construction

THRESHOLD FOR TRAINING AND EMPLOYMENT OPPORTUNITIES

These requirements apply to housing and community development activities for which the amount of the assistance received from Department of Economic and Community Development exceeds \$200,000.

NUMERICAL GOALS FOR TRAINING AND EMPLOYMENT OPPORTUNITIES

The Town of Tolland will to the greatest extent feasible when awarding contracts or conducting training opportunities for new hires resulting from activities or projects subject to the requirements of section 3 strive to comply with goals established in this section.

The goal established in this section apply to all of section 3 covered assistance awarded in any Federal Fiscal Year (FY) commencing with the first FY following the effective date of this rule

The numerical goals established in this section represents minimum numerical targets.

Training and employment opportunities will be made available to section 3 residents as follows:

- * 30 percent of the aggregate number of new hires/training opportunities wherever feasible shall go to Section 3 residents

PREFERENCE FOR SECTION 3 RESIDENTS IN TRAINING AND EMPLOYMENT OPPORTUNITIES

In providing training and employment opportunities generated from the expenditure of Section 3 activities to Section 3 residents the following order of preference will be followed:

- (1) first priority will be given to Section 3 residents in the service area or neighborhood in which the Section 3 covered project is located
- (2) second priority will be given to participants in HUD Youthbuild Programs
- (3) third priority will be given to Homeless persons residing in the area or neighborhood in which the Section 3 covered project is located for housing constructed under the Stewart B. McKinney Homeless Assistance Act.
- (4) other Section 3 residents.

DOCUMENTATION OF SECTION 3 RESIDENT ELIGIBILITY FOR TRAINING AND EMPLOYMENT OPPORTUNITIES

Persons requesting consideration to the above preferences will be required to submit appropriate documentation to demonstrate their eligibility.

Acceptable documentation includes, but is not limited to the following:

- * proof of residency in a public housing development
- * evidence of eligibility for section 8 voucher certificate or voucher
- * evidence of eligibility for a federally assisted program for the poor (e.g. Jobs, JIPA, Job Corps).
- * evidence of eligibility for a State or local assistance program for the poor or receipt of AFDC.
- * income tax records

THRESHOLD FOR CONTRACTING AND SUBCONTRACTING

The requirements of this section apply to contractors and subcontractors performing work on Section 3 covered project(s) for which the amount of the assistance exceeds \$200,000 and the contract or subcontract exceeds \$100,000.

NUMERICAL GOALS FOR CONTRACTING ACTIVITIES:

The requirements of this section apply to contractors and subcontractors performing work on Section 3 covered project(s) for which the amount of the assistance exceeds \$200,000 and the contract \$100,000.

The Town of Tolland commits wherever feasible to award to Section 3 business concerns:

- (1) At least 10 percent of the total dollar amount of all Section 3 covered contracts for building trades work arising in connection with housing rehabilitation, housing construction and other public construction; and
- (2) At least three percent of the total dollar amount of all other Section 3 covered contracts.

PREFERENCE FOR SECTION 3 BUSINESS CONCERNS:

The following order of preference will be followed when providing contracting opportunities to the greatest extent feasible to Section 3 businesses:

- (1) first priority will be given to Section 3 business concerns that provide economic opportunities for Section 3 residents in the service area or neighborhood in which the Section 3 covered project is located, and
- (2) second priority will be given to applicants selected to carry out HUD Youthbuild Programs
- (3) other Section 3 Residents

Procurement/activities from this award will be conducted in a competitive manner, consistent with 24 CFR 85.36(c)(2).

ELIGIBILITY FOR PREFERENCES: Business concerns requesting consideration to the above preferences may be required to submit evidence or certify, if requested; that the business concern is a Section 3 business.

For purposes of this Plan, a Section 3 business concern is defined as businesses that (1) is 51 percent or more owned by Section 3 residents; or (2) whose permanent, full time employees include persons, at least 30 percent of whom are currently Section 3 residents, or within three years of the date of first employment with the business concern were Section 3 residents or (3) that provides evidence of a commitment to subcontract in excess of 25 percent of the dollar award of all subcontracts to be awarded to business concerns that meet qualification set forth in (1) and (2) above.

MECHANISM TO BE ADOPTED TO COMPLY TO THE GREATEST EXTENT FEASIBLE WITH THE STATE TRAINING, EMPLOYMENT AND CONTRACTING OBJECTIVES/GOALS:

SECTION 3 CLAUSE

All contracts subject to the Section 3 requirements will include the following clause:

A. the work to be performed under this contract is subject to the requirements of Section 3 of the Housing and Urban Development Act of 1968, as amended, 12 U.S.C. 1701u (Section 3)

The purpose of Section 3 is to ensure that employment and other economic opportunities generated by HUD assistance or HUD-assisted projects covered by section 3, shall, to the greatest extent feasible, be directed to low and very low income persons, particularly persons who are recipients of HUD assistance for Housing.

B. The parties to this contract agree to comply with HUD's regulations in 24 CFR part 135, which implement Section 3. As evidenced by their execution of this contract, the parties to this contract certify that they are under no contractual or other impediment that would prevent them from complying with the part 135 regulations.

C. The contractor agrees to send to each labor organization or representative of workers with which the contractor has a collective bargaining agreement or other understanding, if any, a notice advising the labor organization or worker's representative of the contractor's commitments under this Section 3 clause, and will post copies of the notice in conspicuous places at the work site where both employees and applicants for training and employment positions can see the notice. The notice shall describe the Section 3 preference, shall set forth minimum number and job titles subject to hire, availability of apprenticeship and training positions, the qualifications for each; and the name and location of the person(s) taking applications for each of the positions; and the anticipated date the work shall begin.

D. The contractor agrees to include this Section 3 clause in every subcontract subject to compliance with regulations in 24 CFR Part 135, and agrees to take appropriate action, as provided in an applicable provision of the subcontract or in this Section 3 clause, upon a finding that the subcontractor is in violation of the regulations in 24 CFR Part 135. The contractor will not subcontract with any subcontractor where the contractor has notice or knowledge that the subcontractor has been found in violation of the regulations in 24 CFR Part 135.

E. The contractor will certify that any vacant employment positions, including training positions, that are filled (1) after the contractor is selected but before the contract is executed, and (2) with persons other than those to whom the regulations of 24 CFR Part 135 require employment opportunities to be directed; were not filled to circumvent the contractor's obligations under 24 CFR Part 135.

F. Noncompliance with HUD's regulations in 24 CFR part 135 may result in sanctions, termination of this contract for default, and debarment or suspension from future HUD assisted contracts.

NOTICE OF FUNDING AVAILABILITY

All Community Development Block Grants Programs subject to the requirements of Section 3 and that are awarded on a competitive basis for housing rehabilitation, construction, or other public

construction, where the amount to be awarded to the applicant exceeds \$200,000 will include in the NOFA Section 3 statement, informing the prospective applicants that the funds are subject to these requirements.

The following statement will be included: consistent with the requirements of Section 3 of the Housing and Urban Development Act of 1968, as amended to the greatest extent feasible and consistent with existing Federal, State and local laws training and employment opportunities, contracting and other economic opportunities derived from these funds must be given to Section 3 residents and Section 3 business concerns.

Unless precluded by statute, NOFAs subject to these requirements will include criteria and the rating points to be assigned to the evaluation of the Section 3 compliance.

REPORTING AND RECORD KEEPING REQUIREMENTS

The Town of Tolland will submit an annual report to Department of Economic and Community Development in such form and with such information as the Affirmative Action Office may require for the purpose of determining the effectiveness of this Plan.

FILING AND PROCESSING COMPLAINTS

Any individual or business concern alleging that this agency or any of its recipient of funds are in violation of the requirements of this Act, may file a complaint with the Agency's Affirmative Action Office. Complaints filed with this office will follow the internal grievance procedure. Complaints may also be filed with the Assistance Secretary for Fair Housing and Equal Opportunity, Department of Housing and Urban Development, Washington, D.C. 20410.

Steven R. Werbner, Town Manager

Date