

HOUSING



Program Name

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Connecticut Commission on Culture and Tourism (CCT) - Summary

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Connecticut Commission on Culture and Tourism (CCT) - Summary

Agency: Connecticut Commission on Culture and Tourism (CCT)

Program Description:

The Connecticut Commission on Culture and Tourism has four divisions:

- **Arts Division**

Develops and strengthens the arts in Connecticut and makes artistic experiences widely available to residents and visitors. Through its grant programs, the division invests in Connecticut artists and arts organizations and encourages the public's participation as creators, learners, supporters and audience members. Through its programs and services, the division connects people to the arts and helps to build vital communities across the state.

- **Historic Preservation and Museum Division**

Functions under state and federal law as Connecticut's State Historic Preservation Office. The division administers a broad range of federal and state programs that identify, register, and protect the buildings, sites, structures, districts, and objects that comprise Connecticut's cultural heritage and also administers three state and one federal historic restoration tax credit programs. The division operates six historic properties: Old New-Gate Prison, Henry Whitfield State Museum, Sloane-Stanley Museum, Prudence Crandall Museum, Viets Tavern, and Amos Bull House.

- **Film Division**

The primary contact for statewide film, television and media production issues. With an online production guide, location gallery and news and events, as well as hands-on technical support, the Film Division serves as a clearinghouse for information, incentives and services that make Connecticut a 'film-friendly' place. The division administers the tax incentive program for digital media and productions, film productions, infrastructure and digital animation.

- **Tourism Division**

Works to make tourism a leading economic contributor and a source of pride for Connecticut. The division works in partnership with the Connecticut business community and five regional tourism districts to position the state, encourage strategic investment, and ensure that Connecticut is a prime destination for leisure and business travelers. The division offers a broad range of services, including marketing, research, hospitality services, direct sales and business marketing assistance. The division operates Connecticut's six welcome centers.

Funding:

- **Artist Fellowship Program** provides grants in the amount of \$5,000 or \$2,500 to support the artistic development of Connecticut artists. Artists working in the disciplines of crafts, digital/cyber art, painting/works on paper, photography, sculpture/installation apply in odd-numbered years. Choreographers, poets, playwrights, fiction writers, composers, and film/video artists apply in even-numbered years.
- **Arts Presentation Grant Program** funds nonprofit organizations and schools that present events

featuring members of the Commission on Culture & Tourism's *Directory of Performing Artists* or *Directory of Teaching Artists*.

- **Connecticut Arts Endowment Fund** provides a share of interest earnings to nonprofit arts organizations that have raised a minimum of \$25,000 in private sector contributions in each of the last two fiscal years.
- **General Operating Support Program** funds the administrative, operational and programming expenses of nonprofit arts organizations.
- **Project Support Program** funds specific ongoing arts activities of nonprofit organizations such as an exhibition, concert series or youth arts program.
- **Creative Collaboration Grant Program** funds collaborations between artists, schools and nonprofit arts organizations that feature members of CCT's *Directory of Teaching Artists*.
- **Culture and Tourism Partnership Grant Program** funds nonprofit organizations that partner on projects that combine history, arts, heritage humanities, film and/or tourism activities.
- **Local Arts Agencies Program** funds arts councils and arts commissions through collaborative partnership agreements.
- **Historic Restoration Fund Grant Program** funds the restoration, rehabilitation or purchase of historic buildings and structures. Properties must be listed on the State Register of Historic Places and owned by nonprofit organizations or municipalities.
- **Basic Operational Support Grant For Historic Preservation** funds non-profit organizations to enhance and strengthen local historic preservation leadership. BOS grant awards of \$75,000 have been made to the Hartford Preservation Alliance and the New Haven Preservation Trust.
- **Cultural Capital Grant Program** funds the rehabilitation, restoration, improvement, expansion or purchase of new or existing buildings owned by cultural non-profit organizations.
- **Certified Local Government Program Grants** Federally designated certified local governments are eligible to apply for grants on an annual, competitive basis. There are two types of grants to CLGs: Historic Preservation Enhancement Grants that may be used for public education activities and improved historic district commission administration and Supplemental CLG grants that may be used for a wide range of historic preservation planning projects.
- **Connecticut Historic Homes Rehabilitation Tax Credit Program** provides up to \$3 million a year in corporate tax credits to assist owners of properties listed on the State or National Register of Historic Places to maintain or renovate 1-4 family buildings.
- **Federal Historic Rehabilitation Tax Credit Program.** The Internal Revenue Code of 1986 allows owners or qualified leasees of historic income-producing residential, commercial, or industrial properties to elect a 20 percent investment tax credit in conjunction with the certified rehabilitation of certified historic structures. The process involves review and comment by the State Historic Preservation Office and certification action by the National Park Service and US Department of Interior. The State Historic Preservation Office assists property owners in the identification of historic structures and provides technical advice with respect to appropriate rehabilitation treatments.
- **Endangered Properties Fund** Grants are funded by the Community Investment Act and provide financial assistance for the preservation of historic properties in Connecticut threatened by immediate loss of destruction.
- **Special Initiative Grant Program** funds nonprofit organizations to support or nurture unique and creative projects and partnerships that advance culture and tourism in Connecticut. Application is by invitation only.
- **Challenge Grants** assist nonprofit culture and tourism entities in their efforts to promote attractions and events. CCT Challenge Grant funds are available to arts, history, film, heritage and tourism entities.
- **Co-operative (Co-op) Grants** are intended to provide valuable strategic marketing partnerships to CCT constituents, increase attendance, visitation and overnight stays, and extend state and regional marketing efforts funded by the State of Connecticut.

- **Digital Media and Motion Picture Tax Credit Program** calls for a tax credit equal to 30 percent of qualified digital media and motion picture production, preproduction and postproduction expenses incurred in the state that exceeds \$50,000.

Programs and Services:

- **Artist Directories** provide an adventure to access more than 300 of Connecticut's finest performing and teaching artists. The *Directory of Performing Artists* features performers and ensembles selected for their artistic quality by panels of professional peers. The *Directory of Teaching Artists* includes artists selected for their artistry and teaching ability and who are trained in pedagogy, residency design and curriculum integration. Organizations may apply for funding to engage directory artists through two grant programs: Arts Presentation and Creative Collaboration.
- **Art in Public Spaces Program** requires that at least one percent of the cost of construction or substantial renovation of publicly accessible state buildings be allocated for the commission or purchase of artwork for that site. Over 360 works can be seen at locations throughout the state representing a variety of media including sculpture, wall relief, environmental installation, painting and photography. Art in Public Spaces components include the *Art in Public Spaces Slide Bank*, the *Connecticut Visual Arts Slide Bank* (with over 2,000 artists represented), and the *Connecticut Artists Collection* - works of art by distinguished Connecticut artists that tour the state.
- **HOT Schools Program** works with select Connecticut schools to promote teaching and learning in, about, and through the arts in a democratic setting. The program is designed to build higher-order thinking skills in students through core components. An annual HOT Schools Summer Institute is offered for teams of teachers, artists, administrators, parents and arts organization personnel interested in this arts-integrated approach to teaching and learning.
- **National Historic Landmarks.** The National Park Service conducts National Historic Landmark surveys for the U.S. Secretary of the Interior in order to identify, designate, recognize, and encourage the preservation of buildings, districts, structures, sites, and objects that possess national significance. Potential landmark properties are evaluated by the National Park System's Advisory Board (a committee of scholars and interested citizens) and recommended by them to the Secretary of the Interior for designation. Connecticut currently has approximately 60 National Historic Landmarks.
- **National Register of Historic Places** is the nation's official list of buildings, structures, districts, sites, and objects that merit preservation because of their significance in American culture. Since 1968 more than 45,000 properties in Connecticut have been listed on the National Register. Although registration alone does not prevent an owner from altering a property, designation does assist preservation efforts in other ways, such as ensuring assessment of impact from federally sponsored projects and providing eligibility for federal tax credits and, when available, federal grants-in-aid.
- **Peer Advisor Network** matches nonprofit arts organizations or community cultural groups with a designated peer advisor for a one or two day consultancy. A network of trained advisors is available to help organizations address health and capacity issues.
- **State Register of Historic Places** is the State of Connecticut's official listing of structures and landmarks important to the historical development of Connecticut. The State Register uses the same criteria for listing as the National Register except that special-case considerations (such as a 50 year age requirement) are not applicable. Since 1975 over 50,000 properties owned by private citizens, organizations, municipalities, and the State of Connecticut have been listed on the State Register.
- **Survey and Inventory Program** is a resource that identifies and documents historic, architectural, archaeological and industrial resources. Collectively, these cultural resource surveys comprise the Statewide Historic Resource Inventory (SHRI), which is a useful tool for municipal officials, local

planners, preservationists, property owners, and researchers.

- **Volunteer Lawyers for the Arts** provides free legal services to eligible Connecticut nonprofit arts organizations and artists. A law student intern determines client eligibility and acts as a broker between attorney and client.
- **Connecticut Governor's Conference on Culture & Tourism** is the largest statewide culture and tourism event with over 600 in attendance. It provides a unique and invaluable opportunity to network, to exchange ideas and to strengthen the arts, history, tourism, and film sectors.
- **CTVisit.com** is the official Connecticut tourism home page, which is visited by more than two million annually, with features, functions and photos that guide visitors through every step of the travel planning process. The site creates unlimited leisure-time opportunities for the consumer with arts, heritage and tourism offerings linked together in a content-rich and highly searchable resource.
- **Governor's Awards for Excellence in Culture & Tourism** recognize individuals of significant renown for excellence and lifetime achievement in the arts, film/media, historic preservation, heritage, history, or tourism in Connecticut.
- **Culture & Tourism Unity Awards** recognize individuals, schools, organizations and businesses in several categories for exceptional service to or support of culture and tourism in communities.
- **Distinguished Advocates for Culture & Tourism Awards** recognize the exemplary contributions of community leaders, advocates, and volunteers in the arts, film/TV/media, historic preservation, heritage, history, or tourism in Connecticut. The awards honor individuals who have made a significant impact in improving culture and tourism in their communities and across the state.
- **The Elizabeth L. Mahaffey Arts Administration Fellowship** annually recognizes one exceptionally accomplished Connecticut arts administrator with a \$2,500 award to be used for professional development activities.

Commission Services:

- **Commission on Culture and Tourism Web Site** - The Commission's web site offers instant access to information on agency programs and the arts in Connecticut. Detailed descriptions of the programs outlined here can be found on the web site, as well as several online publications. Point your web browser to www.cultureandtourism.org

Program Region:Statewide

Program Contact(s):

One Constitution Plaza, 2nd

Hartford, CT 06103

Phone: (860) 256-2800

Fax: (860) 256-2811

www.cultureandtourism.org

Agency Profile

Agency:Connecticut Commission on Culture and Tourism (CCT)

Mission:To identify, preserve, strengthen and promote Connecticut's cultural and tourism industries in order to enhance the quality of life for its citizens, create a destination for travelers, and contribute to the reputation and economic vitality of the state.

Contact Information:

One Constitution Plaza, 2nd

Hartford, CT 06103

Phone: (860) 256-2800

Fax: (860) 256-2811



Home Buyer Program - CHFA

Agency:Connecticut Housing Finance Authority (CHFA)

Program Description:

Home Mortgages feature a 30-year fixed-rate mortgage loan, at reduced interest rates. The interest rate on the mortgages are usually below comparable mortgage rates. Interest rates may vary weekly for those reserving funds through a participating lender, however, once funds are reserved, the rate is set and will not vary. Mortgages are originated and serviced by participating banks and mortgage companies. The mortgages are available to first-time home buyers with low or moderate incomes who are buying moderately priced homes. Financing for rehabilitation may be included in the mortgage. Prior owners may qualify for a mortgage under certain circumstances if the home they purchase is in a targeted area. Down payment assistance is also available to qualified borrowers.

Program provides mortgages for purchase of an existing one-four family home, a newly constructed single-family home, newly constructed two-family home in a targeted area and an existing or newly constructed condominium. Borrowers must meet income limitations and the homes must fall within the sales price limitations. Sales price and income limits will vary by the location of the home to be purchased.

- All loans must be approved for FHA, VA, Rural Development or Private Mortgage Insurance
- Subject to federal recapture tax if sold within 9 years, have capital gain, and income exceeding federal recapture tax income limit at time of sale
- Minimum down payment depends upon the mortgage insurance being used

Program Region:Statewide

Program Contact(s):

Manager, Residential Mortgage Underwriter
Single Family Department
999 West Street
Rocky Hill, CT 06067-4005
Phone: (800) 533-9208
Phone: (860) 571-3502
www.chfa.org/FirstHome/firsthome.asp

Agency Profile

Agency:Connecticut Housing Finance Authority (CHFA)

Mission:To help meet the housing needs of the low to moderate income families and individuals within the state of Connecticut.

Contact Information:

999 West Street
Rocky Hill, CT 06067-4005

Phone: (800) 533-9208

www.chfa.org



Homeownership For Tenants of Public Housing - CHFA

Agency:Connecticut Housing Finance Authority (CHFA)

Program Description:

The Connecticut Housing Finance Authority (CHFA) has 30-year, low fixed interest rate mortgages available for tenants in public housing and selected publicly assisted housing. Subsidized pre-purchase counseling is required to assist the buyers in preparing for the expense and responsibilities of homeownership. Down payment assistance is available through the CHFA. Tenants may qualify for a lower fixed rate second mortgage through the Downpayment Assistance Program administered by CHFA. Program provides for the purchase of existing one-four family home, a newly constructed single-family home, newly constructed two-family home in a targeted urban area and an existing or newly constructed condominium.

Borrowers must meet income limitations and the homes must fall within the sales price limitations. Sales price and income limits will vary by location of the home to be purchased. All additional considerations under the Home Mortgage program apply.

Program Region:Statewide

Program Contact(s):

Manager, Residential Mortgage Underwriter

999 West Street

Rocky Hill, CT 06067-4005

Phone: (800) 533-9208

Phone: (860) 571-3502

www.chfa.org/FirstHome/firsthome_HomeownershipProgram.asp



Housing Tax Credit Contribution Program - CHFA

Agency:Connecticut Housing Finance Authority (CHFA)

Program Description:

The tax credit program provides corporate tax credit vouchers to business firms that make contributions to nonprofit organizations that develop, sponsor or manage housing programs for low and moderate income families. Eligible nonprofit corporations, must be incorporated under Chapter 600. Nonprofit corporations can apply to CHFA for a reservation of up to \$500,000 in tax credits. Each eligible firm receives a dollar for dollar reduction in its corporate business tax in exchange for its contribution. The annual total tax credit allocation is \$10,000,000.

Of the \$10,000,000 allocation, \$2,000,000 is set-aside for the Supportive Housing PILOTS initiative of the Next Steps Initiative. The Supportive Housing Next Steps Initiative will provide state funding for service supported housing serving homeless or at-risk families, and individuals with mental illness or chemical dependency. It is a component of a major State mental health initiative.

\$1,000,000 of the \$10,000,000 is set-aside for workforce housing. Workforce housing is defined as affordable housing for low-and moderate-income wage or salaried workers in the municipalities where they work. This program provides housing assistance to individuals to purchase or rent workforce housing.

Application process:

Nonprofit organizations - June 1st - July 1st annually.

Business firm application September 1st -December 1st to contribute to nonprofit programs.

Program Region:Statewide

Program Contact(s):

Sheila Stone

999 West Street

Rocky Hill, CT 06067

Phone: (800) 533-9208

Phone: (860) 721-9501 Ext. 237

www.chfa.org/TaxCredits/taxcredits.asp



Low-Income Housing Tax Credit Program - CHFA

Agency:Connecticut Housing Finance Authority (CHFA)

Program Description:

If you build or rehabilitate low-income rental housing, you may be eligible for federal tax credits that could turn your plans into projects. Through CHFA, you may qualify for the federal Low-Income Housing Tax Credits which can help fill the financing gap in your next affordable rental housing project. CHFA allocates the tax credits to owners of qualifying low-income housing projects. This is a dollar-for-dollar reduction in tax liability, not a tax deduction. Developers may keep their tax credits or sell them to corporations, to investor groups, who as owners of these properties, will be able to reduce their own federal taxes. With the tax credits, or the proceeds from selling the tax credits, the developer may now be better able to attract additional financing for the project and lower the rents for residents.

Approximately \$6 million in tax credits will be available in each tax credit round. Tax credits are awarded on a competitive basis to for profit and nonprofit developers.

To be eligible for low-income housing tax credits, you as project developer must set aside a minimum percentage of units for low-income residents. You must maintain this percentage throughout the compliance period, usually at least 30 years. **MINIMUM SET-ASIDES:** 20% or more of the units must be rented to tenants with income at or below 50% of the area median income limit (adjusted for family size). As an alternative, 40% or more of the units must be rented to tenants with income at or below 60% of the area median income limit (adjusted for family size). These standards are established by Housing & Urban Development.

Program Region:Statewide

Program Contact(s):

Sheila Stone

999 West Street

Rocky Hill, CT 06067-4005

Phone: (800) 533-9208

Phone: (860) 571-4237

www.chfa.org/TaxCredits/taxcredits.asp



Military Homeownership Program - CHFA

Agency:Connecticut Housing Finance Authority (CHFA)

Program Description:

The Connecticut Housing Finance Authority, working in conjunction with the Military Community Council, offers a special, low-interest rate mortgage for full-time enlisted military personnel serving in the military full-time, whether it be U.S. Army, Navy, Air Force, Marine Corps, Coast Guard or National Guard. CHFA provides a 30-year, fixed rate mortgage loan at an interest rate below CHFA's Homebuyer Mortgage Program rate, with downpayment and closing cost assistance available. An origination fee of one point (one percent of the loan amount) is charged. Household income limits under this program are set at Home Buyer Program statewide limits. Sales price limits are the same as under CHFA's regular Homebuyer Mortgage Program.

Please note: These limits are subject to change at any time, without prior notice.

Program Region:Statewide

Program Contact(s):

Manager, Residential Mortgage Underwriter

Single Family Department

999 West Street

Rocky Hill, CT 06067-4005

Phone: (800) 533-9208

Phone: (860) 571-3502

www.chfa.org/FirstHome/firsthome_MilitaryHomeownerProgram.asp



Teachers Mortgage Assistance Program - CHFA

Agency:Connecticut Housing Finance Authority (CHFA)

Program Description:

Mortgage assistance is available for Connecticut certified full-time or part-time public school teachers or vocational-technical teachers employed by and teaching in their endorsement area in a priority or transitional school district, or certified to teach and are teaching in a state-identified subject matter shortage area. When applying for a loan, borrowers must submit a statement of eligibility letter from the school district superintendent where they teach, verifying that they are a certified teacher in either a priority or transitional school district or teach in a state-identified subject matter shortage area. CHFA provides a 30-year, fixed rate mortgage loan at an interest rate set below the regular Homebuyer Mortgage Program rate. An origination fee of one point (1% percent of the loan amount) is charged.

Teachers must be teaching in a priority or transitional school district and must purchase a home where they teach. If a teacher is teaching in a subject-matter shortage area, they can purchase a home anywhere in the state. State-identified subject matter shortage areas are subject to change each year and are effective July 1 each year, as determined by the State of Connecticut Commissioner of Education.

Program Region:Statewide

Program Contact(s):

Manager, Residential Mortgage Underwriter
Single Family Department
999 West Street
Rocky Hill, CT 06067-4005
Phone: (800) 533-9208
Phone: (860) 571-3502

www.chfa.org/FirstHome/firsthome_TeacherMortProgram.asp



Energy Conservation Loan Fund - CHIF

Agency: Connecticut Housing Investment Fund, Inc. (CHIF)

Program Description:

Low interest rate loans on home improvement for energy conservation. Available to low to middle income owners of 1- 4 family homes. If it is a multifamily home (2 to 4 families), no more than 1/3 of the home can be used commercially. Minimum loan amount is \$400 and the maximum loan amount is \$15,000. The interest rate is based on the applicant's average gross income, figured from the applicant's tax returns for the last two years by averaging the applicant's adjusted gross income. The loan may be extended for ten years. More information on eligibility guidelines may be obtained by calling CHIF.

Eligible projects include:

- Replacement of heating systems
- Insulation
- Storm windows and doors
- Thermal windows and doors
- Wood stoves or heating systems
- Heating system improvements, such as flue dampers and flame-retention head burners
- Solar systems and passive solar additions
- Caulking and weatherstripping
- Low-flow shower heads
- Automatic set-back thermostats
- Conversion from electric heat if home was constructed prior to January 1, 1980
- Roofing
- Replacement central A/C
- Hot water heaters
- Vinyl siding items that will reduce heating bills

The average of the applicant's adjusted gross income as reported on your income tax returns for the last two years must not exceed the program's established income limits for your family size for your area of Connecticut.

You must have good credit.

You must obtain a written estimate for each energy improvement measure. Copies of contractor's license.

Program Region: Statewide

Program Contact(s):

Lisa Ruggeri, Program Administrator
Connecticut Housing Investment Fund, Inc.
121 Tremont Street
Hartford, CT 06105
Phone: (800) 992-3665
Phone: (860) 233-5165 Ext. 2019

chif.org/owner_borrowers/index.shtml#energy

Jackie Trout
505 Hudson Street
Hartford, CT 06106
Phone: (860) 270-8124

Agency Profile

Agency: Connecticut Housing Investment Fund, Inc. (CHIF)

Mission: To provide a comprehensive range of services to individuals and organizations, including down payment and rehabilitation loans, construction financing, energy conservation programs, loan servicing and consulting services.

Contact Information:

121 Tremont Street
Hartford, CT 06105
Phone: (800) 992-3665

chif.org



Loans and Grants for Accessibility - CIL

Agency:Corporation for Independent Living (CIL)

Program Description:

Low-interest loans and/or grants to make accessibility renovations i.e. ramps, bathroom accessibility, kitchen, widen door-ways. Minimum loan amount is \$1,000. Interest rates are adjusted on a sliding scale up to 7 percent based upon a percent debt to income ratio, including repayment of loan. Loans take first, second or third mortgages on renovated property. Grant amounts begin at \$1,000 with an initial full lien on the renovated property. For a \$15,000.00 grant the lien period is five years with forgiveness @ 20% per year; grants \$15,000 to \$40,000 are ten year liens forgiven @ 10% per year and grants over \$40,000 are for 15 years forgiven at the rate of 6.67% per year.

Loans are available to anyone with a physical disability who owns their home, anyone who is the parent of a child with a physical disability and they own their own home, or the landlord of a person with a disability. Grants are available to anyone with a physical disability who owns their home, anyone who is the parent of a child with a physical disability, or a tenant who has written consent from his/her landlord to make the renovations.

For loans, an eligible applicant must have a total household income of between 80 percent and 150 percent of area median income. Tenant income for a loan must be at 100 percent of area median income for total household. For grants, an eligible applicant must have a total household income of 80% or lower (of area median income).

This program is funded by the Department of Economic and Community Development and is administered by the Corporation for Independent Living.

Program Region:Statewide

Program Contact(s):

Jane Koley
30 Jordan Lane
Wethersfield, CT 06109
Phone: (860) 563-6011 x21
Fax: (860) 563-2562
jkoley@cilhomes.org
www.cilhomes.org/access-md.html

Agency Profile

Agency:Corporation for Independent Living (CIL)

Mission:To provide accessible and affordable housing to help individuals, especially people with disabilities, live as independently as possible in non-institutional, community settings.

Contact Information:

30 Jordan Lane
Wethersfield, CT 06109
Phone: (860) 563-6011
www.cilhomes.org/



Affordable Housing Program - DECD

Agency:Department of Economic and Community Development (DECD)

Program Description:

This is DECD's primary housing production program and is frequently referred to as the "flexible" housing program. This program is funded from the proceeds of the sale of the state's general obligation bonds.

The Goal of the Affordable Housing Program (AHP) (CGS 8-37 pp) is to:

- Provide quality, affordable housing to Connecticut residents
- Preserve existing affordable housing
- Promote and support homeownership and mixed income developments
- Revitalize our inner cities

Eligible Applicants are:

- Municipalities
- Nonprofit Organizations
- Local housing authorities
- For-profit developers

Eligible Uses of Affordable Housing funds are:

- Acquisition
- Rehabilitation
- New construction
- Demolition
- Homeownership
- Multi-family rental housing
- Adaptive re-use of historic structures
- Special needs housing
- Redevelopment of vacant properties
- Infrastructure improvements
- Housing for individuals or families with incomes up to 100% of area median income

Program Region:Statewide

Program Contact(s):

Helen Muniz
Office of Housing Finance
505 Hudson Street
Hartford, CT 06106
Phone: (860) 270-8023
Fax: (860) 270-8032

helen.muniz@po.state.ct.us
www.ct.gov/ecd/cwp/view.asp?a=1098&q=253406

Agency Profile

Agency:Department of Economic and Community Development (DECD)

Mission:To make Connecticut an unparalleled place for people to live, work, learn and play by providing quality technical and financial assistance in the areas of housing and economic development to businesses, local government and community organizations.

Contact Information:

505 Hudson Street
Hartford, CT 06106
Phone: (860) 270-8000
www.decd.org



HOME Investment Partnerships Program - DECD

Agency:Department of Economic and Community Development (DECD)

Program Description:

HOME is the largest federally-funded program administered by the DECD and is designed to create affordable housing for low and moderate-income households. HOME funds are awarded as loans and/or grants to eligible sponsors of affordable housing.

The goal of the Connecticut HOME program is to:

- Provide quality, affordable housing for Connecticut residents
- Strengthen communities
- Expand the capacity of non-profit housing development organizations
- Strengthen local government's ability to provide affordable housing
- Leverage private sector participation

Eligible Applicants for HOME funds:

- Municipalities
- Non-profit organizations
- Community housing development organizations (CHDO)
- For-profit developers
- Individuals

Eligible Uses for HOME funds:

- Acquisition
- Rehabilitation
- New construction
- Demolition
- American Dream Down Payment Initiative
- Homeownership
- Rental Housing
- Relocation
- Pre-development Loans
- Operating expenses (CHDOs only)
- Homebuyer education

Program Region:Statewide

Program Contact(s):

Helen Muniz
Office of Housing Finance
505 Hudson Street

Hartford, CT 06106

Phone: (860) 270-8023

Fax: (860) 270-8032

helen.muniz@po.state.ct.us

<http://www.ct.gov/ecd/cwp/view.asp?a=1098&Q=249716&PM=1>



Housing-Related Reports - DECD

Agency:Department of Economic and Community Development (DECD)

Program Description:

Housing-related reports include:

Affordable Appeals List, HUD Income Limits

Annual Housing Report , Tenant Demographic Report 2000

Distressed Municipalities List

These documents are available to the public online at: www.decd.org

Program Region:Statewide

Program Contact(s):

Research and Planning

505 Hudson Street

Hartford, CT 06106

Phone: (860) 270-8167

Fax: (860) 270-8188

decd@po.state.ct.us

www.ct.gov/ecd/cwp/view.asp?a=1105&q=251248



Housing Trust Fund Program - DECD

Agency:Department of Economic and Community Development (DECD)

Program Description:

The Housing Trust Fund Program, section 8-336m of the Connecticut General Statutes, is administered by the DECD and is designed to create affordable housing for low and moderate-income households. This program is funded from the proceeds of the sale of the state's general obligation bonds. The funds are awarded as loans and/or grants to eligible sponsors of affordable housing.

The Goal of the Housing Trust Fund Program is to:

- Encourage the creation of housing for homeownership for low and moderate income families to afford quality housing while paying no more than thirty percent of gross household income on housing
- Promote the rehabilitation, preservation and production of quality, well-designed rental housing
- Maximize the leveraging of state and federal funds
- Encourage housing that maximizes housing choices of residents
- Promote the application of efficient land use that utilizes existing infrastructure and the conservation of open spaces, and
- Encourage the development of housing which aids the revitalization of communities

Eligible Applicants are:

- Municipalities
- Nonprofit organizations
- Local housing authorities
- For-profit organizations

Eligible uses of Housing Trust Fund are:

- Acquisition
- Rehabilitation
- New construction
- Demolition
- Homeownership
- Multi-family rental housing
- Adaptive re-use of historic structures
- Special needs housing
- Redevelopment of vacant properties
- Infrastructure improvements
- Housing for individuals or families with incomes up to 120% of area median income

Program Region:Statewide

Program Contact(s):

Debbie Russo

Office of Housing Finance

505 Hudson Street

Hartford, CT 06106

Phone: (860) 270-8223

Fax: (860) 270-8032

deborah.russo@po.state.ct.us

<http://www.ct.gov/ecd/cwp/view.asp?a=1098&Q=310890&PM=1>



**Office of Business and Industry
Development/Office of Housing
Finance/Office of Municipal Development
- DECD**

Agency:Department of Economic and Community Development (DECD)

Program Description:

Programs and services for the purposes of business, housing and community development. Coordinates services based on a cooperative service delivery system available through state, regional, local and private assistance programs. Assistance is available to Connecticut businesses and housing and community development organizations. A development manager conducts a needs assessment and coordinates access to programs including, but not limited to financing, exporting, technology assistance, utilities, infrastructure, job training, permitting, information and site selection and technical assistance.

DECD Development Managers act as case managers to assure client needs are met and also work with out-of-state firms considering a Connecticut location. (Services listed above also apply to out-of-state firms.)

Participant eligibility is based on individual situation, services and the state's ability to support the project. Depending on the project, some consideration is give to location, participant type, need, hiring practices, levels of employment and socioeconomic benefits to the state, region and local community.

Program Region:Statewide

Program Contact(s):

Connecticut's Business Response Center
505 Hudson Street
Hartford, CT 06106
Phone: (800) 392-2122
Fax: (860) 721-8511



Leviticus 25:23 Alternative Fund, Inc. - Summary

Agency:Leviticus 25:23 Alternative Fund, Inc.

Program Description:

Community development loans in areas of:

- housing and community facilities, to maximum of \$1,000,000
- licensed day care centers, not for profit & proprietary

Program Region:Statewide

Program Contact(s):

David C. Raynor, Executive Director
33 West Main Street
Room 205
Elmsford, NY 10523
Phone: (914) 606-9003
Fax: (914) 606-9006
info@leviticusfund.org
www.leviticusfund.org

Agency Profile

Agency:Leviticus 25:23 Alternative Fund, Inc.

Mission:To provide loans to organizations and individuals whose projects benefit the poor and powerless.

Contact Information:

33 West Main Street
Room 205
Elmsford, NY 10523
Phone: (914) 606-9003
Fax: (914) 606-9006
info@leviticusfund.org
www.leviticusfund.org



Local Initiatives Support Corporation (LISC) - Summary

Agency:Local Initiatives Support Corporation (LISC)

Program Description:

LISC provides loans, grants and technical assistance to community development corporations (CDCs) to:

- Build affordable housing
- Promote home ownership
- Improve commercial and retail services
- Develop projects addressing: community security, child care facilities and public policy

Applicants must be a community development corporation or community-based organization that has been awarded 501(c)(3) tax status or have pending application. Programs serves communities in Hartford and statewide to provide community development for inner-city neighborhoods.

Program Region:Statewide

Program Contact(s):

Andrea Pereira, Senior Program Director
227 Lawrence Street
Hartford, CT 06106-1430
Phone: (860) 525-4821
Fax: (860) 525-4822
apereira@lisc.org
www.lisc.org

Mary Kay Garrow, Senior Program Officer
Hartford Program
227 Lawrence Street
Hartford, CT 06106-1430
Phone: (860) 525-4821
Fax: (860) 525-4822
mgarrow@lisc.org

Lesley Higgins-Biddle, Senior Program Officer
Connecticut Statewide
227 Lawrence Street
Hartford, CT 06106-1430
Phone: (860) 525-4821
Fax: (860) 525-4822
LHigginsB@lisc.org

Christine Devine, Director
Children's Investment partnership
227 Lawrence Street
Hartford, CT

Phone: (860) 525-4821
Fax: (860) 525-4822
CDevine@lisc.org

Debi Davis, Program Assistant
227 Lawrence Street
Hartford, CT 06106-1430
Phone: (860) 525-4821
Fax: (860) 525-4822
ddavis@lisc.org

Agency Profile

Agency:Local Initiatives Support Corporation (LISC)

Mission:To assist community development corporations (CDCs) and other neighborhood groups in transforming distressed neighborhoods by providing vital predevelopment financing, access to debt financing and equity capital and training and support to build organizational capacity at the neighborhood level.

Contact Information:

Headquarters

501 Seventh Avenue, 7Th Floor
New York, NY 10018
Phone: (212) 455-9800
www.lisc.org



The Center for Integrated Design - UofH

Agency:University of Hartford (UofH)

Program Description:

The Center for Integrated Design is housed at the University of Hartford. It provides Hartford and the surrounding communities with resources and solutions that address architectural, engineering, business and visual communications design issues. It is committed to establishing interdisciplinary and educational dialogues between the community, the university's faculty and its students.

Program Region:Statewide

Program Contact(s):

John Carson, Vice President of University Relations
200 Bloomfield Avenue
West Hartford, CT 06117
Phone: 860-768-4273
jcarson@hartford.edu

Agency Profile

Agency:University of Hartford (UofH)

Mission:At the University of Hartford we provide a learning environment in which students may transform themselves intellectually, personally and socially. We provide students with distinctive educational experiences that blend the feel of a small residential college with an array of academic programs and opportunities characteristic of a large university. Through relationships with faculty and staff dedicated to teaching, scholarship, research, the arts and civic engagement, every student may prepare for a lifetime of learning and for personal and professional success.

Contact Information:

200 Bloomfield Avenue
West Hartford, CT 06117
Phone: (860) 768-4243
www.hartford.edu/barney



Small Business Investment Companies (SBIC) - SBA

Agency: U.S. Small Business Administration (SBA)

Program Description:

The major function of SBICs is to make "venture" or "risk" investments by supplying equity capital and extending unsecured loans and loans not fully collateralized to small enterprises which meet their investment criteria. SBICs are privately capitalized and obtain leverage from SBA. They are intended to be profit-making corporations, and, due to their own economics, most SBICs do not make very small investments. SBICs finance small firms in general ways: by straight loans and by equity-type investments which give the individual SBICs actual or potential ownership of a portion of small business' equity securities. Many SBIC's provide management assistance to the companies they finance. Programs are available to all small business owners. Must meet SBIC investment criteria and SBA eligibility.

Participating SBICs are listed at www.sba.gov/aboutsba/sbaprograms/inv/localsbic/index.html; the following list dates from November 8, 2007:

AB SBIC, Inc.

Michael A. Bozzuto, President
275 School House Road, Cheshire, CT 06410
Phone: (203) 272-0203 Fax: (203) 250-2954
Email: jsantoli@bozzutos.com

Atlas Capital Partners SBIC, L.P.

Russell Greenberg
10 Wright Street, Suite 110, Westport, CT 06880
Phone: (203) 429-2006 Fax: (203) 429-2010
Email: rgreenberg@maxcapital.com

Brookside Pecks Capital Partners, L.P.

80 Field Point Road, Third Floor, Greenwich, CT 06830
Phone: (203) 618-0202 Fax: (203) 618-0984
Website: www.brooksidecapitalpartners.com

Cygnets Capital Partners, LP SBIC

Owen S. Carihfield
281 Tresser Boulevard, 4th Floor
Stamford, CT 06901
Phone: (203) 602-0011 Fax: (203) 602-2206
Email: osc@hrco.com

Equinox Capital SBIC, L.P.

Steven C. Rodger
41 West Putnam Avenue, Greenwich, CT 06830
Phone: (203) 622-1605 Fax: (203) 622-4684
Email: scr@equinoxcapitalinc.com

First New England Capital 2, L.P.

Richard Klaffky, Manager
100 Pearl Street, Hartford, CT 06103
Phone: (860) 293-3333 Fax: (860) 293-3338
Email: rklaffky@fnec.com

First New England Capital, L.P.
Richard C. Klaffky, President
100 Pearl Street, Hartford, CT 06103
Phone: (860) 293-3333 Fax: (860) 293-3338
Email: rklaffky@fnec.com

Greenleaf Capital, L.P.
Daniel O'Brien, Partner
177 Broad Street, Stamford, CT 06901
Phone: (203) 973-1670 Fax: (203) 973-1422
Email: dobrien@whitney.com

Ironwood Mezzanine Fund, L.P. and Ironwood Equity Fund, LP
Marc Reich, President
C/O Ironwood Capital Advisors, LLC
200 Fisher Drive, Avon, CT 06001
Phone: (860) 409-2101 Fax: (860) 409-2120
Email: reich@ironwoodcap.com

JHW Greentree Capital, L.P.
Michael B. Cowan
177 Broad Street, 15th Floor, Stamford, CT 06901
Phone: (203) 973-1400 Fax: (203) 973-1422
Email: mcowan@whitney.com

Madison Investment Partners II, L.P.
Susan Goodrich
82 Bradley Road, Madison, CT 06443
Phone: (203) 949-0400 Fax: (203) 245-6945
Email: sgoodrich@madisonpartners.com

Marketing 1 to 1 Ventures, L.P.
Bruce Blasnik
One Landmark Square
Stamford, CT 06902
Phone: (203) 325-4000 Fax: (203) 325-8900
Email: blasnik@1to1ventures.com

MSR I SBIC, L.P.
Daniel A. Levinson
8 Wright Street, Westport, CT 06880
Phone: (203) 227-5320 Fax: (203) 227-5312
Email: kc@mainstreet-resources.com

RFE Investment Partners V, L.P.
James A. Parsons, General Partner

36 Grove Street, New Canaan, CT 06840
Phone: (203) 966-2800 Fax: (203) 966-3109
Email: djuricic@rfeip.com

RFE VI SBIC, L.P.
James Parsons, Managing Member
36 Grove Street, New Canaan, CT 06840
Phone: (203) 966-2800 Fax: (203) 966-3109
Email: djuricic@rfeip.com

Saugatuck Capital Company, L.P. IV, SBIC
Frank Hawley & Thomas Berardino
One Canterbury Green, Stamford, CT 06901
Phone: (203) 348-6669 Fax: (203) 324-6995
Email: otharrington@saugatuckcapital.com

TD Lighthouse Capital Fund, L.P.
Joan Neuscheler, General Partner
Two Greenwich Plaza, 4thFloor, Greenwich, CT 06830
Phone: (203) 629-8700

TD Origen Capital Fund, L.P.
Two Greenwich Plaza, 4th Floor
Greenwich, CT 06830
Phone: (203) 629-8700

Valentis SB, L.P.
Paul M. Jacobi
411 West Putnam Avenue, Greenwich, CT 06830
Phone: (203) 862-7074 Fax: (203) 862-7374
Email: pjacob@WEXFORD.COM

Program Region:Statewide

Program Contact(s):
U.S. Small Business Administration
Investment Division
409 3rd Street
S.W. (Mail Code: 7050)
Washington, DC 20416
Phone: (202) 205-6510
sbic@sba.gov
www.sba.gov/aboutsba/sbaprograms/inv/inv_sbic.html

Agency Profile

Agency:U.S. Small Business Administration (SBA)

Mission:Maintain and strengthen the nation's economy by aiding, counseling, assisting and protecting

the interests of small businesses and by helping families and businesses recover from national disasters.

Contact Information:

409 Third Street, Southwest

Suite 8800

Washington, DC 20416

Phone: (800) 827-5722

www.sba.gov/aboutsba/index.html

District Office:

Greta Johansson or Stephanie Scott

330 Main Street

Hartford, CT 06106

Phone: (860) 240-4672 Greta

Phone: (860) 240-4637 Stephanie

Fax: (860) 240-4659

www.sba.gov/localresources/district/ct/index.html

Regional Office:

10 Causeway Street, Room 265

Boston, MA 02222-1093

Phone: (617) 565-5590

Fax: (617) 565-5598

www.sba.gov