

Executive Summary

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

1. Introduction

The City of New London is proud to present its 2025 Consolidated Plan, a strategic document developed in accordance with guidelines established by the U.S. Department of Housing and Urban Development (HUD). This five-year plan sets the course for community development, affordable housing, and economic investment in New London, grounded in a data-driven understanding of the city's unique characteristics, its evolving needs, and the aspirations of its diverse residents.

Situated along the southeastern coast of Connecticut at the mouth of the Thames River, New London is a historic maritime city with a strategic location that has long served as a hub for commerce, transportation, education, and culture. The city covers approximately 10.7 square miles, nearly half is land at 5.5 square miles, and is home to a population of just over 27,000 residents. Despite its compact size, New London boasts a vibrant cultural identity, bolstered by institutions such as the United States Coast Guard Academy, Connecticut College, and Mitchell College, as well as an active arts scene and one of the state's few deepwater ports.

New London's population is notably diverse: over 40% of residents identify as Hispanic or Latino, and nearly 20% as Black or African American. This rich cultural diversity informs the city's community life and plays a vital role in shaping its priorities. The median household income in New London, however, continues to fall below both state and national averages, and nearly 20% of the city's population lives below the federal poverty line. These figures underscore the city's ongoing challenges related to housing affordability, access to economic opportunity, and disparities in health and education outcomes.

The COVID-19 pandemic significantly impacted the City of New London, exacerbating longstanding disparities and placing enormous strain on public health infrastructure, housing stability, and local businesses. Low-income households, and renters were disproportionately affected by job losses, housing insecurity, and barriers to healthcare access. In response, the city mobilized federal, state, and local resources to launch a multi-faceted recovery effort aimed at stabilizing vulnerable populations and ensuring continuity in essential services.

As New London emerges from the public health crisis, the 2025 Consolidated Plan reflects a forward-looking commitment to continued recovery and long-term resilience. Through community engagement, needs assessments, and collaboration with public and private sector partners, the city has identified priority goals and strategies to guide the allocation of federal funds. These priorities include expanding

access to safe and affordable housing, supporting homelessness prevention and supportive services, revitalizing distressed neighborhoods, enhancing infrastructure, and fostering economic development.

New London's coastal location makes it particularly susceptible to the effects of sea-level rise and severe weather events, necessitating integrated strategies that align housing and community development goals with environmental resilience and sustainability.

This Consolidated Plan reaffirms the City of New London's commitment to using HUD resources in a transparent, inclusive, and impactful manner. It is both a blueprint for community investment and a reflection of the city's values: equal opportunity, resilience, and shared prosperity. New London aims to build a healthier, stronger, and more prosperous future for all who live and work in the city.

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

The 2025 Plan is built on the following primary objectives:

1. Affordable Housing

Expand, preserve, and improve the supply of affordable housing options for individuals and families across income levels, with a special focus on very low- and low-income households, seniors, persons with disabilities, and individuals experiencing homelessness.

2. Homelessness Prevention and Assistance

Strengthen partnerships with local service providers to implement proactive measures that prevent homelessness, improve access to supportive housing, and ensure coordinated care for individuals and families at risk of housing instability.

3. Community and Economic Development

Foster inclusive economic growth by supporting small businesses, improving access to job training, and enhancing infrastructure in underinvested neighborhoods. The goal is to build resilient, self-sustaining communities where residents can thrive economically.

4. Public Infrastructure and Facility Improvements

Upgrade essential infrastructure and public facilities—such as streets, sidewalks, street lights, parks, community centers, and stormwater management systems—to promote safety, accessibility, and a higher quality of life.

5. Fair Housing

Advance fair housing practices through education, outreach, and enforcement, and ensure all housing and community development initiatives are designed with a goal to dismantle historic barriers to opportunity.

6. Supportive Services

Provide funding for social service programs that address food insecurity, health disparities, youth development, mental health, substance abuse, and other critical needs that impact residents' stability and well-being.

Priority Needs Identified

Through consultations, public input, and needs assessments, the following were identified as priority needs for the city:

- Affordable rental housing and homeownership opportunities
- Services and housing for individuals and families experiencing homelessness
- Healthcare, childcare, youth, and elder care services
- Food security programs
- Workforce development and job placement programs
- Improved public transportation access
- Community safety and neighborhood revitalization

Anticipated Outcomes (2025–2029)

3. Evaluation of past performance

There were no changes to the City of New London's program objectives. The Consolidated Plan continues to be followed with balanced adjustments made to coincide with decreased funding levels. Past performance and activities were a part of formulating the strategies for this Plan. The City's needs are many and significant, and the success of previous programs and the need to complete some already under way did influence both public and staff perceptions of needs and priorities.

Requests were made and granted to several Continuum of Care partners, for a certification of consistency with the City of New London's Consolidated Plan. The City pursued all potential resources at its disposal and did not hinder plan implementation by any action or willful inaction. Also, the City ensures consistency with all other HUD Programs.

The accomplishments identified in the IDIS section of the Comprehensive Annual Performance and Evaluation Report is evidence that the City is committed to achieving the goals and objectives of the program as identified in the Priority Needs and Housing and Community Development Strategy delineated in the City's Consolidated Plan.

The City of New London continues its commitment to the community and the well-being of its residents, businesses, and infrastructure as evidenced by the work done by the Office of Development & Planning (ODP) utilizing CDBG funding. As the City's financial situation continues to suffer due to a limited tax base, CDBG funding is of critical importance to its continued support for services to this distressed community.

4. Summary of citizen participation process and consultation process

The City employs diverse methods to encourage on-going participation from residents, community service providers, and existing and potential community development partners. The participation process for the Consolidated Plan included email outreach to over hundred individuals and organizations that have worked with the Community Department, government and community meetings; public notices; a 30-day public comment period; a community survey (in English and Spanish) was made available on the City's website and Facebook page; and consultation with non-profits, City staff, elected officials, and housing providers. In the end, the consolidated planning process yielded the active involvement and input of more than 25 non-profit organizations, and governmental departments, as well as input from 46 individuals who responded to the survey.

The City of New London operates under a Strong Mayor/City Council form of government. The City Council, which approves the Consolidated Plan, has seven members, who are elected at-large for two-year terms. The City Council is advised by a Citizen's Advisory Committee that is composed of five New London residents appointed by the City Council with two Alternates. The Committee members are actively involved in the assessment and determination of community development needs, establishment of funding priorities and on-going monitoring and program implementation. The Citizens Advisory Committee provides an important link between the City administration and the community at large.

5. Summary of public comments

The City received program and priority ideas from the public during the focus group meetings, public hearings and through the community needs survey. Notes from those meetings, submitted comments, and survey summary results are attached.

It is important to highlight that food security was raised as a concern in nearly every meeting with community nonprofit leaders. Organizations that were focused on housing, youth, seniors, or health pointed out that the people they served in their programs often came to their programs hungry. The Health Improvement Collaborative of Southeastern Connecticut conducted a Community Health Needs Assessment in 2019. Food security was one of the social and economic categories that was assessed. "One of the direst consequences of poverty is the inability to buy food. Food insecurity in the region

continues to be a significant challenge, particularly for middle-income earners and working poor” (Community Health Needs Assessment 2019, 2019).

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

None

7. Summary

Through a collaborative process of outreach to housing and social service providers, participation in the development of local and regional plans and studies and a network of community input and involvement the city attempted to understand and present community conditions and needs. The development of the goals and strategies which will guide the Consolidated Planning process over the next 5 years resulted from this community outreach and participation.

The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	NEW LONDON	Office of Development & Planning

Table 1 – Responsible Agencies

Narrative

The Community Development Block Grant Division of the City's Office of Development and Planning is the lead agency for the completion of the Consolidated Plan and the implementation of the Annual Action Plan, as well as the responsible party for the processing and distribution of federal funds under the CDBG program, once allocated by the federal government and approved by the City Council.

This office coordinates with the Department of Finance (providing an internal financial accounting system that establishes a system of checks and balances); Department of Public Works (infrastructure and public improvements); Department of Recreation, Human Services and Youth Affairs (recreational programs and senior center activities); New London Police and Fire (on matters concerning public safety as concerns neighborhood preservation and revitalization); and the Planning and Building Divisions (regarding planning and zoning issues, blight and code enforcement).

Consolidated Plan Public Contact Information

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

1. Introduction

The development of this Consolidated Plan included public hearings as well as consultation with public and private agencies that provide assisted housing, health services, mental health services, and social services. Community and economic development entities were also consulted.

The City's planning benefits from close interdepartmental cooperation. For example, the City created the Office of Human Services and hired a director experienced with state-level child and family agencies and policymaking. The director has led the City's efforts to coordinate resources to improve outcomes for those struggling with addiction and homelessness and other critical social issues facing New Londoners. The Office of Development and Planning (ODP) works closely with the director of Human Services in developing and implementing strategies and identifying community priorities. Their input assisted in the preparation of this Consolidated Plan. ODP manages a Lead Hazard Reduction Program (LHRP) and Housing Conservation Program (HCP) with support from Ledge Light Health Department and the Building Department, both acknowledge the importance of continuing those programs for the health and safety of low- to moderate-income families. The City solicited the input of the New London Housing Authority in the preparation of this Consolidated Plan as well.

City staff also works closely with a number of New London non-profit agencies and other non-profits that have regional programs and have offices in New London. Many of these are listed below

It should also be noted that City staff members serve on various committees concerned with the needs of special populations. Through this on-going involvement, the City is aware of housing and health needs and has provided various programs to meet such needs. These programs have included housing rehabilitation for elderly households and support for various homeless and transitional housing programs.

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

The Office of Development & Planning and the Office of Human Services are the lead agencies for the City of New London. They collaborate with nonprofit service providers listed in this Con Plan to meet the emergency needs and long-term support for individuals and families in need. The City utilizes a regional coordination system.

Providers of services to people experiencing homelessness are coordinating their efforts to end homelessness in communities across Connecticut by developing Coordinated Access Networks (CANs)

Through these CANs, service providers work together to streamline and standardize the process for individuals and families to access assistance. Coordinated Access is required by the Federal HEARTH Act, which governs most of the federal funding communities receive to address homelessness, and supported by the State of Connecticut Department of Housing.

The primary goal is to help communities focus on rapidly ending each person's homelessness by connecting them with appropriate housing and resources as quickly as possible.

United Way 211 has developed the state's most comprehensive database of human service resources. It is continuously updated, providing the foundation for a mailing list, a statewide directory available on CD Rom, and a searchable database on <http://www.211ct.org/>. The collection of data on demographics and caller problems provides another valuable resource by presenting an overview of the challenges faced by Connecticut residents. This data is used for many types of human-needs assessments in the state. Customized arrangements enable many non-profit agencies to provide after-hours coverage for their clients. United Way 2-1-1 call specialists screen calls and access agency staff when crisis intervention is necessary.

Connecticut residents dial 2-1-1 for many different types of help. Professional call specialists help callers with such complex issues as substance abuse, gambling, domestic violence programs, suicide prevention, financial problems, and much more. Other callers may simply be looking for volunteer opportunities. By dialing 2-1-1, a caller is connected with an information specialist who helps the caller assess their situation and finds the closest community services that can assist them. It's important for people to remember that 911 remains the number to call for police, fire or EMS emergency response and 411 remains the number to call for telephone directory information.

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

The Eastern Connecticut Coordinated Access Network coordinates Continuum of Care. The City Human Services Department works closely with the member service providers to support their efforts in the region. The Director brings extensive experience and knowledge in advocacy to enhance an already successful partnership. The Director is coordinating a comprehensive approach for addressing local issues by bringing together all the mainstream resources such as healthcare providers, substance abuse programs and law enforcement. The New London Homeless Hospitality Center has been at the forefront of providing comprehensive services to not only prevent homelessness but to provide a bridge to permanent housing.

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

The balance of State and the Department of Housing are allocating and managing HUD assistance funding. The local members of the Coordinated Access Network is comprised of several committees dedicated to identify and analyze service gaps and needs and develop strategies to meet those needs. Through the RFP process, each service provider directly manages the state allocated ESG funds and each is responsible for administering HMIS.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	New London Community Meal Center Inc.
	Agency/Group/Organization Type	Food for those in need
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Community Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Identified the scope of the need for food serve. They serve between 60,000 to 70,000 meals a year. They have four paid staff and about 350 volunteers with an annual budget of \$230,000. They own their building at 12 Montauk Avenue and have ongoing maintenance projects to keep it in good repair. They coordinate with other service providers in the City like the Homeless Hospitality Center as they provide meals for their guests.
2	Agency/Group/Organization	GEMMA E. MORAN UNITED WAY LABOR FOOD CENTER, INC.
	Agency/Group/Organization Type	Regional organization Food for those in need
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Community Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The United Way of Southeastern CT manages the regional food bank, Gemma E. Moran. Last year, the Food Center distributed the equivalent of two million meals in partnership with 65 member programs including food pantries, shelters, childcare centers, community meal sites, programs for the elderly and our Mobile Food Pantry at no cost to those in need. Each month, 23,500 people are served through these programs.
3	Agency/Group/Organization	NEW LONDON HOMELESS HOSPITALITY CENTER, INC.
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Employment Services - Narrowing the Digital Divide Health Agency emergency overnight shelter for adults

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	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homelessness Needs - Veterans Housing Counseling
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with the executive director. The organization's focus is on emergency shelter and the development of transitional and supportive housing. They engage in housing based case management and provide housing counseling with renter and home buyer education.
4	Agency/Group/Organization	ALLIANCE FOR LIVING, INC.
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with HIV/AIDS Services-Health assists people dealing with substance use disorder
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis community services; housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Alliance For Living is at the forefront of implementing evidence-based client-centered care to address public health with a focus on HIV, homelessness and the overdose epidemic. Alliance for Living is the only HIV/AIDS service organization and resource center in southeastern Connecticut that also deals with homelessness and assists people dealing with a substance use disorder. AFL has scattered-site, permanent supportive housing program that assists clients who are chronically homeless, or at risk of homelessness.
5	Agency/Group/Organization	Covenant Shelter of New London
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-homeless Service-Fair Housing

Demo

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Covenant Shelter provides services for those who a qualified through the 211 Coordinated Assess Network (CAN). The first strategy is to divert people away from shelters and implement Rapid Rehousing strategies. CDBG funds could be of great use for a flex account that could be used to eliminate a myriad of small cost barriers to housing. Their comfortable shelter provides 33 beds, with additional space available during winter and emergencies. This includes separate floors for adult males (14 dorm-style beds) and families (5 rooms with 19 beds total). Family rooms can accommodate up to 8 people, while some accommodate 3-4 ensuring flexibility for various family sizes. On average, they help 28 clients each month rebuild their lives.
6	Agency/Group/Organization	The Southeastern Connecticut Council of Governments
	Agency/Group/Organization Type	Housing Regional organization Planning organization Public Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Southeastern CT Council of Governments provides administrative and program support to The Southeastern Connecticut Housing Alliance (SECHA) to develop informed policymakers, activists, and communities, in order to improve public and private housing programs and policies. SECHA fosters support and leadership for affordable housing.
7	Agency/Group/Organization	Eastern Connecticut Housing Opportunities
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	ECHO is active in three areas: (1) development of one- and two-family houses for first-time buyers of low income; (2) provision of down payment assistance loans to low-income, first-time homebuyers; and (3) ownership and operation of rental properties for low-income families and individuals. The Home New London Program includes rehabilitation of 21 homes for low to mod income-qualifying homeowners. ECHO is developing a two-phase mixed-income apartment complex on Bayonet Street. Phase 1 is completed. This includes 28 apartments, with over 67% offered at reduced rents. Six units are designated for residents with autism and intellectual disabilities. Construction began in 2024, aiming to add 36 more units.
8	Agency/Group/Organization	OPPORTUNITIES INDUSTRIALIZATION CENTER OF NL COUNTY, INC.
	Agency/Group/Organization Type	Services-Employment
	What section of the Plan was addressed by Consultation?	Economic Development Job Training
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	OIC provides training, basic skills, supportive counseling, and job creation services to primarily low-income persons.
9	Agency/Group/Organization	THAMES VALLEY COUNCIL FOR COMMUNITY ACTION
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Education Services-Employment Service-Fair Housing Services - Victims Food for those in need, fuel subsidy

Demo

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	TVCCA provides many wraparound services in our community. The list of meeting participants and their areas of expertise demonstrates the level of involvement and importance of this organization in our community. The following is a published list of identified needs from TVCCA. Top Identified Needs by TVCCA Staff: Affordable housing, Transportation, Affordable, quality childcare, Paying bills, such as heating/electricity, Healthy food access
10	Agency/Group/Organization	Public Library of New London
	Agency/Group/Organization Type	Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Like most urban public libraries, they are often the venue of hospitality for the homeless and home insecure. They provide the community with free meeting space, access to communications technology and of course a bevy of books. The professional staff are well regarded and supported in the community.
11	Agency/Group/Organization	New London Human Services Network
	Agency/Group/Organization Type	Nonprofit network

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	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This is a network of government and private nonprofits who are at the forefront of assessing and providing services to low-income individuals and families.
12	Agency/Group/Organization	NEW LONDON HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA Services - Housing Services-Elderly Persons Services-Persons with Disabilities Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	NLHA is spearheading a comprehensive \$65 million plan to demolish and rebuild three aging state-subsidized housing complexes: Gordon Court, George Washington Carver Apartments, and Riozzi Court. These facilities, each over 60 years old, primarily serve seniors and individuals with disabilities. The redevelopment aims to replace outdated structures with modern, higher-capacity units that meet current accessibility and safety standards. The project is expected to span up to seven years, with funding anticipated from a mix of state and federal sources, including project-based vouchers and grants. The initial phase focuses on Gordon Court, where the plan involves replacing nine older residences with an 86-unit, three-story complex. This new building will feature 81 one-bedroom and five two-bedroom apartments, with 10% designated as handicapped accessible. Additional amenities include office and laundry spaces, a community room, and parking for up to 29 vehicles. The redevelopment is designed not only to improve living conditions but also to facilitate the rehousing of residents from the other two complexes during subsequent construction phases. Renovations at the Williams Park Apartments is also being planned.
13	Agency/Group/Organization	Hygienic Art, Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services-Education Arts & Culture
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Hygienic provides low-income housing for artists. The 6 units are above the gallery in the historic Hygienic building. Preservation and maintenance resources for the building are a priority and need for the organization. Resources and a plan for marketing and promoting the City's cultural and historical assets are always an interest.

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17	Agency/Group/Organization	Safe Futures
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Victims of Domestic Violence Services-homeless Services-Education Services-Employment Service-Fair Housing Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Last year, Safe Futures served: 10,004 individuals seeking counseling and court support services for domestic violence, sexual assault, stalking, trafficking, child abuse, an elder abuse; over 5,000 victims in court with 35% of the criminal docket being domestic violence cases; 206 women, children, and men, along with their pets, who were homeless due to domestic violence, in our emergency shelter (or in hotels when the shelter was full) and 232 victims in our on-site transitional housing programs, on-site or scattered site permanent supportive housing, rapid re-housing program, or on-site short-term safe living program; and 1,232 students and 49 educators and community members participating in our prevention education programs.
18	Agency/Group/Organization	City of New London Senior Center
	Agency/Group/Organization Type	Services-Elderly Persons Other government - Local
	What section of the Plan was addressed by Consultation?	Market Analysis Anti-poverty Strategy

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	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The center serves 300-400 seniors. Most seniors served are very low income and in frail health. The center is a TVCCA meals on wheels program site. There is a further need for warm, high-quality meals. Many seniors are too frail to prepare their own meals at home. Transportation is provided. The Senior Center manages the renters rebate program and provides enrichment activities such as evening programs, sewing, arts and crafts, and connection to other social services.
20	Agency/Group/Organization	CITY OF NEW LONDON RECREATION DEPARTMENT
	Agency/Group/Organization Type	Services-Children Other government - Local Services-Youth
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of New London Recreation is comprised of two divisions: RECREATION & YOUTH AFFAIRS. The new London Community Recreation Center is scheduled to open in July 2025. Enrollment is now open, with a focus on reaching a target of 1,400 members by the public opening. Significant upgrades to parks and recreation facilities throughout the city have been completed.
22	Agency/Group/Organization	FRESH New London
	Agency/Group/Organization Type	Services-Children Services-Health Services-Education Food Security
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	FRESH New London works to build up the food justice movement in New London through three overlapping - Connecting Community, Growing Food, and Empowering Youth. Together, they are building an EDIBLE New London, a city full of food grown with, for, and by its residents! In collaboration with Ledge Light Health District, L+M Hospital, the Health Improvement Collaborative, and a host of volunteers, FRESH distributes food every Friday. Edible New London is our latest initiative to take back land and control over our food system. Food can grow in small spaces across the urban environment. Here in New London, that includes public snack beds and fruit trees, community garden spaces, medicinal herb beds, and a large urban farm where we grow crops from the variety of cultures represented in our great city.
23	Agency/Group/Organization	THE CENTER:A DROP-IN COMMUNITY LEARNING CENTER, INC.
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Drop-In Learning Center serves 150 to 80 children at any one time. The program provides childcare for families of low to very low income. CDBG funding provides resources for a variety of enrichment programs and staff support. The biggest need for the Drop is a stable location. They have had to relocate often as landlords have not renewed lease agreements to maximize rental income or redevelop their property. Currently, the Drop is located in St. James Episcopal Church. The Drop would benefit from a Community Center that was developed to provide space and amenities for nonprofit childcare providers.
24	Agency/Group/Organization	Community Health Center
	Agency/Group/Organization Type	Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CHC of New London started in the summer of 1992 in partnership with L+M Hospital and the city, taking over a city-run clinic that had been in existence since 1970. The partnership then won state and federal support in subsequent months. 95% of their patients are 200% below the federal poverty level. 90% of their 7,000 patients are from New London. Safe, affordable and stable housing along with access to fresh nutritious foods are identified as having a widespread negative impact on health outcomes. CHC has applied for CDBG funds to provide dental service for very low- and low-income New Londoners. Poor dental health continues to be a pediment for general health and accessing nutrition. CHC participates in the regional CAN 211 service.
25	Agency/Group/Organization	(SeCTer) Southeastern Connecticut Enterprise Region
	Agency/Group/Organization Type	Regional organization Planning organization Business Leaders Community Development Financial Institution
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	SeCTer is a non-profit, public-private regional economic development agency serving the 20 towns, two boroughs and two Native American Tribal Nations of Southeastern Connecticut. SeCTers mission is to promote and preserve the regions attractiveness, to encourage new businesses, and to assist and to nurture existing and expanding local enterprises. SeCTer is the agency responsible for developing and implementing the Comprehensive Economic Development Strategy (CEDS) for the Southeastern CT Economic Development District in close partnership/coordination with the Southeastern CT Council of Governments and other regional organizations. The document is attached.
26	Agency/Group/Organization	H.O.P.E.
	Agency/Group/Organization Type	Housing Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Affordable Housing Development: H.O.P.E. renovates and constructs single-family and two-family homes to provide high-quality, affordable housing options for families earning below 50% of the HUD Area Median Income (AMI). Recent projects include the 57 Belden Street renovation and the 32 Blackhall Street new build. Reynard Rent-to-Own Program: Through this innovative model, a portion of tenant's affordable rent is placed in to an interest-bearing savings account, supporting their eventual transition to homeownership. This program fosters asset-building and financial empowerment.
27	Agency/Group/Organization	The Garde Arts Center
	Agency/Group/Organization Type	Arts and culture
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Garde Arts Center, is a nonprofit cultural organization. It owns and operates the historic Garde Theater and three adjacent historic structures encompassing and "arts block" at the gateway to downtown New London. The Garde presents events in, as well as rents out, its 1450-seat and 130-seat performance halls, studio, and lobby spaces for performing arts, education and civic events. The Garde serves approximately 95,000 individuals annually and makes its programs accessible to and geared for low- and moderate-income residents.
28	Agency/Group/Organization	Immigration Advocacy & Support Center
	Agency/Group/Organization Type	Services - Victims Immigration Legal Services
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with the attorney and chief executive and board president. IASC serves over 200 clients a year. The changing policies of the federal government complicate the immigration process. In the past, items that immigrants often handled themselves have become so complex that those items are now best handled by attorneys. The stakes are high with immigrants being detained and deported for simple paperwork mistakes. IASC services are deeply discounted for low-income clients.

Demo

29	Agency/Group/Organization	New London Landmarks
	Agency/Group/Organization Type	Services - Housing Services-Education Culture & Historic Preservation
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with the executive director New London Landmarks' mission is to preserve and promote New London's historic character through education, advocacy and the rehabilitation of historic structures. New London Landmarks is renovating 23 Franklin Street for historic preservation to sell it to a qualifying low to mod income homebuyer. They own a small historic building at 49 Washington Street. Their office is on the first floor with one apartment on the second floor. They are actively working to preserve New Londons historic resources through educational programs, house tours, collaborations with New London Main Street, also a National Trust program, and other historic organizations in the city. Identified a need for more resources for historic preservation coupled with affordable housing.
30	Agency/Group/Organization	Chamber of Commerce Eastern Connecticut
	Agency/Group/Organization Type	Services-Employment Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Chamber has programs for leadership and young professionals. At its Regional Innovation Center in downtown New London it host over 300 events and focus on programs such as Entrepreneur Academy, Ask An Expert, and Lunch and Learn. Through its Community Foundation, the Chamber supports nonprofits.
31	Agency/Group/Organization	Connecticut Fair Housing Center
	Agency/Group/Organization Type	Service-Fair Housing Services - Victims

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Barriers to homeownership perpetuate segregation and have generational effects as moderate-income families of color and families with children are locked out of affordable homeownership. In 2020, the Center became involved in movement lawyering and tenant organizing. The goal of movement lawyering is to build the power of people over the power of law.
32	Agency/Group/Organization	Southeastern Connecticut Community Land Trust, Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services-Education Service-Fair Housing Regional organization Food Security, Open Space
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Southeastern Connecticut Community Land Trust (SE CT CLT) holds land for the development and stewardship of permanently affordable housing, land for food production, green space, and facilities for community organizations. They support access to affordable homeownership, advance community development, and further neighborhood revitalization. The CLT has increased their portfolio to seven properties for house, farming, and community center space.

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

To the best of its ability, the City reached out to all known agencies and organizations involved in activities that are relevant to CDBG activities and programs.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	The Eastern CT Coordinated Access Network	A rapid coordinated response to urgent needs.
New London Affordable Housing Plan	City of New London	The City of New London's Affordable Housing Plan is intended to provide a meaningful sense of the housing market, an understanding of key housing issues, housing goals for the future, and a list of strategies for implementation.
LLHD 2024 Strategic Plan	Ledge Light Health District	The purpose of this strategic plan is to establish a clear and comprehensive road map to guide LLHD's activities, priorities, and resource allocation over the next three to five years.
LLHD 2024 Implementation Plan	Ledge Light Health District	Strategic Priority: Reinforce LLHD's cohesive vision and infrastructure for the next five years, ground in their state operating principle.
Eastern CT Housing Needs Analysis	The Center for Housing Equity and Opportunity (CHEO)	This assessment outlines the difference between the housing that currently exists, and the housing that may be needed in order to ensure that all existing and new residents can find an affordable home when they need one
Kids and Housing: Trends in SE CT	Southeastern CT Council of Governments	Examines the trends in how many children are living in different types of housing.
Plan of Conservation & Development	City of New London Planning & Zoning Commission	The ten-year plan was adopted in Oct 2017 and outlines the future development goals for the city.
HAZARD MITIGATION PLAN UPDATE ANNEX FOR THE CITY OF	Southeastern Connecticut Council of Governments	The purpose of this HMP annex is to provide an update to the natural hazard risk assessment and capability assessment provided in the previous HMP, and to evaluate potential natural hazard mitigation measures and prioritize hazard mitigation projects specific to mitigating the effects of natural hazards to the City of New London
Seniors and Housing: Trends in SE CT	Southeastern Connecticut Council of Governments	Examines the trends in housing needs for seniors.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Critical Facilities Assessment	Southeastern Connecticut Council of Governments	Provides findings regarding critical facilities in the region that are vulnerable to flooding and other weather impacts. The plan provides recommendations.

Table 3 – Other local / regional / federal planning efforts

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

As noted above, the City coordinates with a range of public entities, including State and other agencies in the development and execution of a range of programs and activities.

Narrative (optional):

The New London County Fund to End Homelessness focuses on rapidly rehousing individuals and families who are experiencing homelessness as well as keeping those who are at risk of homelessness in their current housing without ever having to enter shelter. The goals are to reduce the length of time individuals and families stay in shelter, reduce new episodes of homelessness, and reduce return entries into homelessness.

Families and individuals experiencing homelessness or are struggling with losing their housing face many barriers. The first call for help is to United Way 2-1-1 where a Housing Specialist will determine if someone is either homeless or imminently homeless. 2-1-1 is a free call from anywhere in Connecticut, and it is open 24/7.

After an assessment, the family or individual is then referred to southeastern Connecticut's Coordinated Access Network for an intake appointment where all possible alternatives to shelter are explored. Direct housing and support services are provided by five area organizations: Thames Valley Council for Community Action (TVCCA); Always Home; Covenant Shelter; and New London Homeless Hospitality Center.

Service providers work in the premise that shelter should be used as a last resort. This may involve mediation with a family or landlord, problem-solving guidance, connection to community resources, and financial assistance for past-due rent, security deposit, or similar costs.

Demo

United Way has been involved in collaborative efforts to end homelessness in New London County since the creation of New London County's Ten Year Plan to End Homelessness in 2006. Since then, the commitment of United Way has grown, providing ongoing support to the New London County Fund to End Homelessness, Eastern CAN, Point-in-Time homeless count, and through the funding of a network of health and human services programs in the region.

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

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The request to participate was published in the local newspaper, city's website and Facebook page and emails sent to past CDBG applicants. A community meeting was held on April 30, 2025.

The City also prepared a web-based community survey to obtain additional public input. The survey was available on the City website in April and May, and hard copies were made available at the public meeting, the public library and city hall. The City received 46 completed surveys.

The community Meeting was held at a location with accommodations for persons with disabilities. Bilingual staff was available to translate for Spanish speakers.

The City received program and priority ideas from the public during the community meeting, city council public hearings and through the community needs survey. The results have been summarized and made available to the mayor and city council. The public indicated that public services especially food insecurity, homeless shelters for families, homeownership assistance, Fair Housing, infrastructure improvements, seniors, child care and youth services, employment training, blight and crime prevention, were all important. The public also would prefer CDBG funds support as many programs and projects as possible as opposed to focusing on one or two larger items. The Council and members of the Citizen Advisory Committee agreed priorities revealed should be emphasized at the beginning, and throughout each of the next five-year rounds of funding allocations.

Preliminary funding recommendations for 2020 Annual Action Plan were published on 3/19/20 for a public comment period from 4/13/20 to 5/12/20. On 4/2/20, the City received notice of CARES Act funding to prevent, prepare, and respond to COVID-19. On 4/21/20, the City requested use of waivers #8: citizen participation plan for consolidated plan amendment, and #9: citizen participation reasonable notice and comment period. Amendments to Citizen Participation Plan and 2019 AAP was placed on City Council agenda on City web site for public notice on 4/24/20, and published ad was placed on 4/29/20, for notice of public hearing, and 5 day public comment period of proposed amendments, and draft consolidated plan. On 5/4/20, Council approved 2020 Con Plan/ AAP. This was submitted through IDIS on 6/7/20 for review.

Demo

All Public Notices and meeting dates are in the Citizen Participation Comments attachment section of the ConPlan.

The Citizen Participation Outreach Table below provides details about the various outreach efforts.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Non-targeted/broad community	April 30 at 5:30 PM at the Senior Center.	Discussion of needs and priorities. Summary reflected in survey results.	All comments accepted	
2	Internet Outreach	Non-targeted/broad community	A total of 46 surveys were collected. In addition to electronic surveys (link available on city website and Facebook page), paper surveys were available at the library, senior center, and town hall.	Summary reflected in survey results.	All comments accepted.	

Table 4 – Citizen Participation Outreach

Demo

Needs Assessment

NA-05 Overview

Needs Assessment Overview

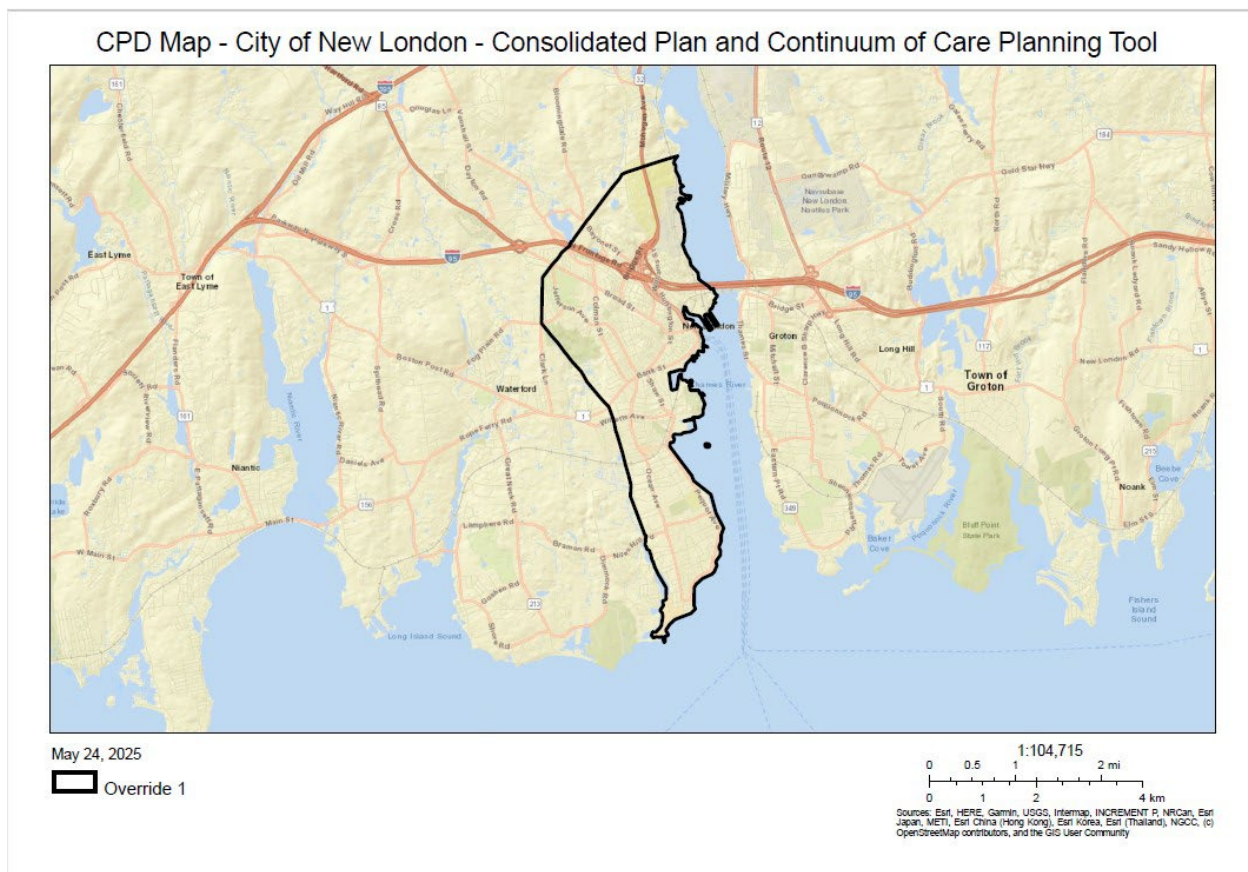
NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	27,425	27,000	-2%
Households	10,770	10,990	2%
Median Income	\$36,250.00	\$47,424.00	31%

Table 5 - Housing Needs Assessment Demographics

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



City of New London

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	3,115	1,655	2,270	975	2,975

Demo

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Small Family Households	1,240	610	895	370	1,310
Large Family Households	185	95	105	65	90
Household contains at least one person 62-74 years of age	710	290	405	195	625
Household contains at least one person age 75 or older	340	175	265	45	285
Households with one or more children 6 years old or younger	510	185	440	185	200

Table 6 - Total Households Table

Data 2016-2020 CHAS
Source:

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	90	30	35	0	155	0	0	10	0	10
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	55	65	0	0	120	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	135	70	0	0	205	0	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	1,280	100	0	0	1,380	370	110	50	0	530

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	510	545	335	0	1,390	35	225	200	75	535
Zero/negative Income (and none of the above problems)	130	0	0	0	130	15	0	0	0	15

Table 7 – Housing Problems Table

Data 2016-2020 CHAS
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,560	265	35	0	1,860	370	110	55	0	535
Having none of four housing problems	1,135	870	1,365	520	3,890	50	410	815	460	1,735
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data 2016-2020 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	840	310	55	1,205	190	215	125	530
Large Related	155	85	10	250	15	0	0	15
Elderly	490	85	65	640	175	69	90	334
Other	550	280	225	1,055	25	50	34	109
Total need by income	2,035	760	355	3,150	405	334	249	988

Table 9 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	30	30	190	75	0	265
Large Related	0	0	0	0	15	0	0	15
Elderly	205	25	0	230	140	15	25	180
Other	0	450	50	500	25	0	0	25
Total need by income	205	475	80	760	370	90	25	485

Table 10 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	145	95	0	0	240	0	0	0	0	0

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	25	0	0	0	25	0	0	0	0	0
Other, non-family households	20	40	0	0	60	0	0	0	0	0
Total need by income	190	135	0	0	325	0	0	0	0	0

Table 11 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

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

Table 12 – Crowding Information – 2/2

Data Source
Comments:

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

In New London, Connecticut, single-person households are increasingly facing housing affordability challenges. While specific data on the exact number of single-person households in need of housing assistance is limited, several factors contribute to their vulnerability:

- **Mismatch Between Household Size and Housing Stock:** Approximately 60% of households in New London County consist of one or two people. However, only 40% of homes have two or fewer bedrooms, indicating a shortage of appropriately sized housing for smaller households.
- **High Rental Costs:** The average rent for a one-bedroom apartment in New London has risen significantly, with reports indicating costs reaching up to \$1,800 per month. This escalation makes it challenging for single individuals, especially those with limited incomes, to afford housing without assistance.
- **Prevalence of Cost-Burdened Renters:** Over half of renter households in New London spend more than 30% of their income on housing, classifying them as cost-burdened. Single-person households, often relying on a single income, are particularly susceptible to this financial strain.
- **Limited Affordable Housing Options:** Despite efforts to expand affordable housing, such as the development at 433 Bayonet Street, demand continues to outpace supply. The first phase of this

project received 200 applications for just 21 income-restricted units, highlighting the high demand among low- to moderate-income individuals, including single-person households.

These factors collectively underscore the pressing need for targeted housing assistance and the development of affordable, appropriately sized housing units to support single-person households in New London.

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

Last year, Safe Futures served: 10,004 individuals seeking counseling and court support services for domestic violence, sexual assault, stalking, trafficking, child abuse, an elder abuse; over 5,000 victims in court with 35% of the criminal docket being domestic violence cases; 206 women, children, and men, along with their pets, who were homeless due to domestic violence, in our emergency shelter (or in hotels when the shelter was full) and 232 victims in our on-site transitional housing programs, on-site or scattered site permanent supportive housing, rapid re-housing program, or on-site short-term safe living program; and 1,232 students and 49 educators and community members participating in our prevention education programs.

What are the most common housing problems?

Housing affordability is a pressing concern. Over a quarter of homeowners and nearly half of renters in New London County are cost-burdened, spending more than 30% of their income on housing. The influx of new apartment constructions has not alleviated this issue, as many units remain unaffordable for low- and moderate-income residents.

The city grapples with numerous blighted properties, often resulting from fire damage or prolonged vacancy. These structures not only detract from neighborhood aesthetics but also represent lost opportunities for housing. Efforts are underway to inventory and rehabilitate these properties to expand the available housing stock.

There's a notable discrepancy between the types of available housing and the needs of residents. While 60% of households consist of one or two individuals, only 40% of homes have two or fewer bedrooms. This mismatch is exacerbated by zoning regulations that favor larger single-family homes, limiting the development of smaller, more affordable units.

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

Extremely low-income households (earning 0–30% of the median family income) and low-income households (31–50%) are significantly cost-burdened, with 67% and 63% respectively paying over 30% of their income on housing.

Student homelessness has reached record highs in Connecticut, with many students in urban areas like New London experiencing housing instability, which adversely affects their education and well-being.

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

Low-income households at imminent risk of homelessness often have recently lost a job, seen their hours cut if still working, or have encountered a medical emergency, the effect of which is to cause them to spend any savings they might have and reduce or eliminate income. Such households may not have any support from friends or family, who may be in the same economic situation. Lacking education or skills, or facing medical situations or lack of transportation, these persons cannot readily obtain new, better-paying positions.

Households facing the termination of re-housing assistance are in a similar situation. In order to obtain a stable housing situation, they need full-time employment, affordable child care, affordable housing, and transportation. Access to healthcare, life skills training, and additional education and/or training, including GED programs, and English as a Second Language, are valuable, if not necessary, in most situations.

Despite new apartment constructions, many units remain unaffordable for low-income residents. The lack of affordable housing options has left many residents, especially those with limited incomes, struggling to find suitable accommodations.

During the pandemic, rental prices in New London surged. The average rent for a one-bedroom apartment increased from approximately \$800 to \$1,200, a 50% rise over a few years. This sharp increase outpaced income growth, making it increasingly difficult for residents to afford housing.

The rise in elderly homelessness in New London underscores the need for targeted interventions that address the unique challenges faced by seniors. By combining policy reforms, community support, and preventative strategies, stakeholders can work towards reducing and ultimately eliminating homelessness among the elderly population.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

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

Singles, elderly residents, and young adults often struggle to find appropriately sized and affordable housing. As rent prices rise, those previously housed in market-rate units are pushed out with few alternatives.

Discussion

Over the past decade the City of New London has experienced population decreases, which may in part be linked to the rising costs of housing within the city. Despite these population decreases over the past decade; New London is projected to reverse trends and once again see population growth over the next two decades leading into 2040. Driven by millennial households and an increasing aging population, housing preferences and demand for smaller residential units have driven up both home prices and rents within the city and broader region. These cost increases have also been exacerbated by the impacts of the COVID-19 pandemic and recent inflationary trends.

Initiated in 2021, the New London Affordable Housing Plan aims to both meet the state's requirement of creating an affordable housing plan but also to better understand the housing supply, demand, and pricing across the spectrum of New London's housing stock. In New London, along with the household changes, the city has seen increases in demand for family-sized units, particularly on the rental side. Furthermore, rising housing costs and an aging housing stock underscore the importance of expanding rehab program capacity and providing various support mechanisms to households particularly in communities of color and those impacted by urban renewal. Recognizing that housing and land use policies are core social determinants of health and sources of wealth building, a diverse array of housing options can both support the growth of new households to the city as well as improve health outcomes and wealth generation among existing residents.

Demo

New London already exceeds the states 10% requirement for affordable housing meaning that the goals and strategies outlined in this plan serve as a guide to invest in improving the quality of existing naturally occurring and deed-restricted housing stock as well as to preserve what already qualifies as affordable. The goals of this plan are to not only provide a diverse array of housing options for all the city's households but also to address the furthering fair housing and housing choice as well as uplifting local neighborhoods particularly in communities of color and those impacted by urban renewal.

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

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

Introduction

HUD has identified four housing problems, which are (1) overcrowding, (2) lack of complete kitchen, (3) lack of complete plumbing, and (4) cost burden. Overcrowding means that more than one person per room lives in a housing unit. However, the major challenge in New London is with housing cost burden. Overcrowding is a distant second problem. The City does not have evidence that a lack of complete kitchen or plumbing is a significant issue.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,475	640	0
White	925	105	0
Black / African American	540	95	0
Asian	105	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	800	385	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,145	510	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
White	485	255	0
Black / African American	110	109	0
Asian	0	4	0
American Indian, Alaska Native	0	0	0
Pacific Islander	15	0	0
Hispanic	515	90	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	630	1,640	0
White	345	775	0
Black / African American	115	220	0
Asian	15	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	140	545	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	75	905	0
White	50	540	0
Black / African American	10	20	0
Asian	0	0	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	0	330	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

Discussion

At this time a disproportionately greater need does not exist in New London. The percentage of persons in each category of need who are members of a particular racial or ethnic group is not at least 10 percentage points higher than the percentage of persons in the category as a whole.

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

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

Introduction

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,930	1,185	0
White	725	305	0
Black / African American	345	290	0
Asian	105	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	655	530	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	375	1,280	0
White	125	615	0
Black / African American	25	194	0
Asian	0	4	0
American Indian, Alaska Native	0	0	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Pacific Islander	0	15	0
Hispanic	205	400	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	90	2,180	0
White	70	1,045	0
Black / African American	0	335	0
Asian	0	15	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	675	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	0	980	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
White	0	590	0
Black / African American	0	30	0
Asian	0	0	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	0	330	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

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

Discussion

At this time a disproportionately greater need does not exist in New London. The percentage of persons in each category of need who are members of a particular racial or ethnic group is not at least 10 percentage points higher than the percentage of persons in the category as a whole.

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

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

Introduction:

HUD defines disproportionate need as the “(housing) need for an income and racial category that is 10 percentage points higher than the income group as a whole”. This need is based upon the calculated proportion of a population group with the need, rather than the number of households.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	6,555	2,235	2,065	145
White	3,580	1,015	825	35
Black / African American	815	400	370	0
Asian	49	15	105	0
American Indian, Alaska Native	4	0	0	0
Pacific Islander	0	15	0	0
Hispanic	1,830	770	615	75

Table 21 – Greater Need: Housing Cost Burdens AMI

Data 2016-2020 CHAS
Source:

Discussion:

At this time a disproportionately greater need does not exist in New London. The percentage of persons in each category of need who are members of a particular racial or ethnic group is not at least 10 percentage points higher than the percentage of persons in the category as a whole.

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

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

According to DataHaven's 2021 Equity Profile report, 9% of New Londoners are unemployed. 7% - White, 11% Black, 9% Latino. Black residents are disproportionately affected by homelessness compared to their representation in the general population. While Black individuals constitute approximately 17% of New London's population, they represent a significantly higher percentage of the homeless population.

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

The identified needs are the principal housing needs of these groups. The need for good paying jobs, training and educational opportunities, as well as a range of social support programs are imperative in order to improve neighborhood conditions.

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

NA-35 Public Housing – 91.205(b)

Introduction

The Housing Authority is headed by an Executive Director, is governed by a five-person Board of Commissioners and is subject to the requirements of Title 24 of the Code of Federal Regulations, The DOH and CHFA state housing program regulations and the Housing Authority's Admissions and Continued Occupancy Policy.

The Housing Authority owns and manages:

Three state senior/disabled complexes

- George Washington Carver Apartments, 202 Colman Street
- Gordon Court
- Riozzi Court

One federal senior/disabled complex

- Williams Park Apartments, 127 Hempstead Street

Totaling 218 apartments. 110 have tenant-based vouchers.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	218	110	0	110	0	0	0

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	10,425	13,565	0	13,565	0	0
Average length of stay	0	0	5	6	0	6	0	0
Average Household size	0	0	2	2	0	2	0	0
# Homeless at admission	0	0	0	1	0	1	0	0
# of Elderly Program Participants (>62)	0	0	42	27	0	27	0	0
# of Disabled Families	0	0	66	33	0	33	0	0
# of Families requesting accessibility features	0	0	218	110	0	110	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	162	73	0	73	0	0	0
Black/African American	0	0	56	35	0	35	0	0	0
Asian	0	0	0	0	0	0	0	0	0
American Indian/Alaska Native	0	0	0	2	0	2	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	99	50	0	50	0	0	0
Not Hispanic	0	0	119	60	0	60	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

Unfortunately, the NL Housing Authority lacks Housing Choice Vouchers and family units. The NL Housing Authority makes reasonable accommodations to meet tenant needs. The internal waiting list is for existing tenants to move to a vacant apartment if it better meets their needs. After the current tenants pass on the vacancy the apartment is offered to the first person on the external waiting list.

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

The most immediate housing needs of Public Housing and Housing Choice Voucher Holders with respect to accessibility issues appear to be for additional accessible units. The increasing number of elderly and younger disabled persons creates an additional need for accessible units.

However, since the NL Housing Authority does not have units for families beyond those restricted for elderly and disabled persons, it is difficult to know how many families would sign up for Housing Choice Vouchers and Public Housing units.

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

Discussion

The New London Housing Authority has partnered with Sound Community Services, Inc. (SCS) for many years to provide services for clients in a safe and affordable community that is logistically close to off-site services. An MOU is in place between NLHA and SCS which enables SCS to provide supportive services for 20 units at George Washington Carver.

The New London Housing Authority is planning improvements to the George Washington Carver property. The project consists of the moderate rehabilitation of the existing 11-story, 128-unit building constructed in 1972 and originally funded under the State Elderly Program. The work projected includes thermal and equipment efficiency improvements and significantly addresses the ADA deficiencies by enclosing terraces on floors 2-11 on the west side of the main building with expansion of the adjacent apartments to convert 10 efficiency units into 10 one-bedroom, ADA-compliant units. This will begin to meet the 10% federal standard for ADA compliant apartments with no reduction in the number of total

Demo

units. The property currently has no ADA units. Thus, the unit mix will be revised to 98 efficiency units and 30 one-bedroom units. An increase in one-bedroom units will improve marketability.

Additional work includes the replacement of the deteriorated, original casement windows throughout with Energy Star Certified wood, aluminum-clad windows. The existing radiant ceramic electrical heating units and air conditioning sleeves are being replaced with an efficient rooftop VFR system that provides both heat and air conditioning for each apartment and for the common spaces. New heat recovery make-up air units will be installed for the community room and the existing make-up air units located in the stairways of the main building will be repaired and re-used.

Other improvements include the replacement of all apartment plumbing fixtures (bathtubs, toilets, and lavatories) with water-efficient units. The existing bathtubs are being replaced with shower units. Also, stripping and adding insulation to all window walls, replacement of cracked and damaged sidewalks, repavement of the existing parking lot and removal of two existing underground oil storage tanks (note the UST removal and window replacement on the top three floors have been completed with previously approved DOH Critical Needs funding). Replacement of inefficient hallway lighting with LED lighting. Replacement of two inefficient gas-fired hot water boilers. Replacement of rooftop inefficient kitchen and bathroom fan motors for all apartments. Roof insulation will be increased as part of the roof replacement.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The demand for shelter continues to rise, and the New London Homeless Hospitality Center (NLHHC) plays a vital role in meeting this need. According to CTCANdata, nearly half of all shelter enrollments in Eastern Connecticut last fiscal year were at NLHHC. Individuals entering shelter increasingly report complex service needs related to aging, limited income, and physical/mental health challenges. Meanwhile, a tightening housing market hampers shelter exits, making it hard even for voucher holders to secure housing.

Programs and Locations

Emergency Shelter (since 2006)

A 40-bed shelter for single adults located at 730 State Pier Road in New London.

Winter No-Freeze Shelter (since 2006)

Seasonal overflow shelter offering an additional 40 beds at the same site, serving New London County.

Daytime Drop-In Center (since 2009)

Open daily from 8:30 a.m.–4:30 p.m. at 730 State Pier Road, this center provides access to showers, bathrooms, weather protection, a health clinic, and case management for people experiencing homelessness (including unsheltered individuals).

Street Outreach (since 2012)

Currently staffed by a half-time PATH-funded outreach worker; expanding with HUD SNOFO funding to enhance outreach services.

Diversion/CAN HUB (since 2020)

Demo

Located at 730 State Pier Road, this team facilitates initial access to the homeless response system and offers diversion services to quickly resolve new instances of homelessness. HUB functionality was added in 2022.

Rapid Rehousing (since 2013)

Field-based staff provide housing location assistance, rental aid, move-in help, and case management to support stable housing. Offices are located at 727 Bank Street in New London.

VA GPD Program (since 2010)

Serving 12 veterans through two components: a five-bed low-demand program at 730 State Pier Road and a seven-bed service-intensive program in a residence on Mountain Avenue, New London.

HUD Housing Counseling (since 2021)

Working toward certification as a HUD Housing Counseling Agency. Currently operating under CHFA sponsorship out of 727 Bank Street.

Supportive Housing (since 2012)

Supports 30 individuals in scattered-site housing funded by DMHAS, plus 12 LIHTC units at Rocky Neck Village. Staff operate from the 730 State Pier Road site.

Affordable Housing (since 2013)

NLHHC owns and manages five buildings providing affordable housing for 40 individuals.

UniteCT and MyHomeCT (since 2020)

Though winding down, these COVID-era rental assistance programs have provided over \$1 million in support and hundreds of applications. Expertise in eviction prevention developed through this work will inform future program efforts.

Mental Health Waiver Program (since 2016)

Medicaid-funded in-home support for individuals who would otherwise require nursing home care.

CHESS (since 2021)

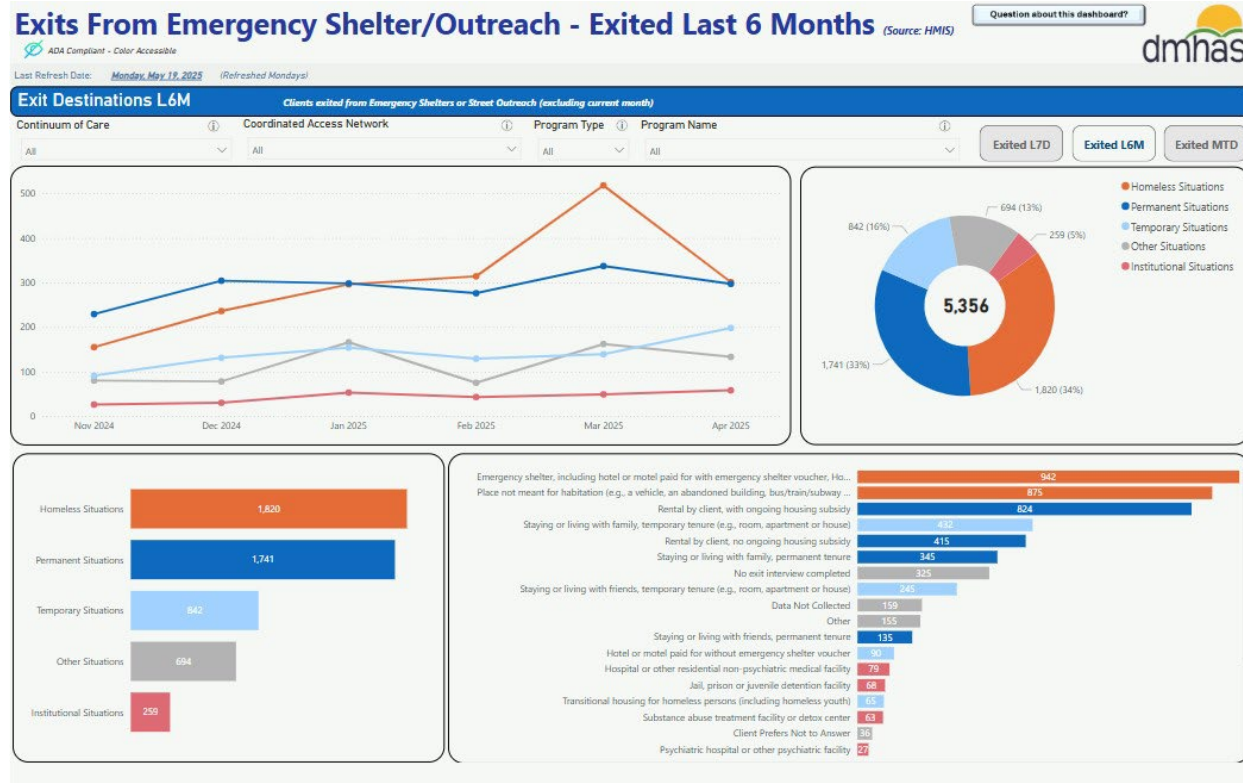
Medicaid-funded support for individuals experiencing homelessness who qualify for this DSS-managed waiver program aimed at improving health outcomes and reducing healthcare costs through housing stability.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	149	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	0	137	0	0	0	0
Chronically Homeless Individuals	0	36	0	0	0	0
Chronically Homeless Families	0	51	0	0	0	0
Veterans	0	12	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments:



Exits From Emergency Shelter-Outreach - Exited Last 6 Months - CT Statewide

Exits From Emergency Shelter/Outreach - Exited Last 6 Months

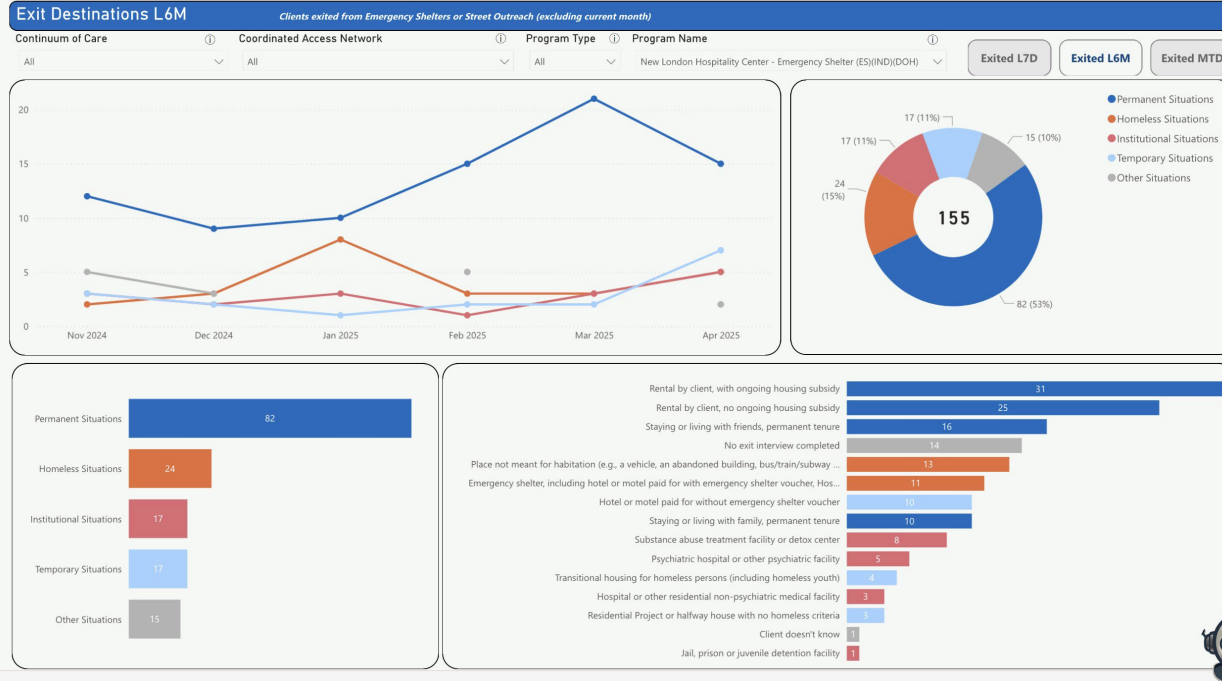
(Source: HMIS)

[Question about this dashboard?](#)

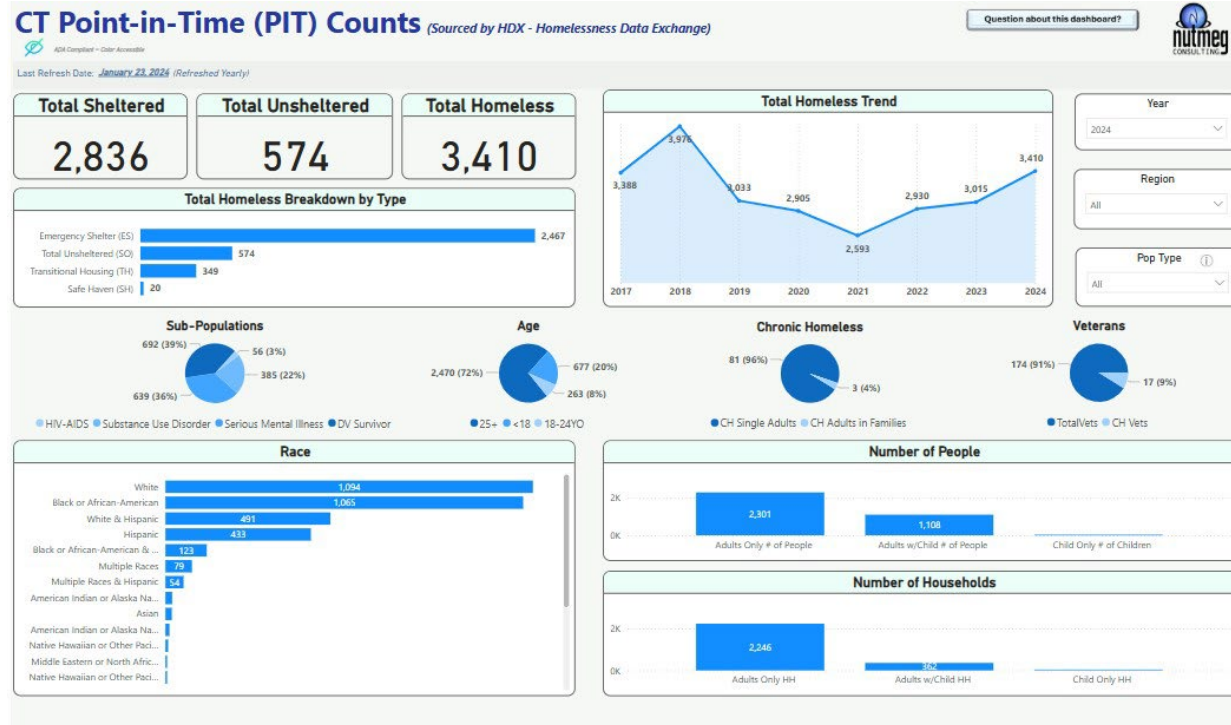


ADA Compliant - Color Accessible

Last Refresh Date: Monday, May 19, 2025 (Refreshed Mondays)



Exits From Emergency Shelter-Outreach - Exited Last 6 Months - New London HHC



CT Point-in-Time Counts_Jan 23 2024

Indicate if the homeless population is: ☐ Has No Rural Homeless

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

Demo

See attachments above.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Data Source

Comments:

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

There were 933 people in families experiencing homelessness this year. This represents a 17% decrease from last year. The total number of homeless families counted was 305, an 18% decrease from the number of families counted last year.

On the night of CT PIT 2019, a total of 50 veterans were in emergency shelters. This is a 12 person increase from last year. There were 132 veterans in transitional housing on the night of the Count. This is a 7 person decrease from last year.

Statewide, the number of unsheltered self-identified veterans remained flat from 2018. A total of 13 self-identified veterans were estimated to be living on the streets or in other places not intended for human habitation; two of those self-identified veterans reported that they met the criteria for experiencing chronic homelessness, a slight decrease of one person from last year. There were no unsheltered veteran families identified on the night of CT PIT 2019.

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

See attachments above.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The New London Homeless Hospitality Center (NLHHC) continues to see high levels of need for shelter services, reflecting both the ongoing housing crisis and the complex challenges faced by individuals experiencing homelessness. We have returned to full pre-COVID capacity and currently operate 35 regular shelter beds and an additional 5 low-demand beds funded by the U.S. Department of Veterans Affairs (VA). Although the Homeless Management Information System (HMIS) still reflects a reduced COVID-era bed count of 25, we report all actual bed nights. As a result, our HMIS utilization rate appears to exceed 100%, underscoring the continued pressure on shelter resources.

All available shelter beds are filled through the Coordinated Access Network (CAN) shelter waitlist in accordance with prioritization guidelines set by the CAN and the Connecticut Department of Housing (DOH). The waitlist is maintained in real-time using Smartsheets. When beds become available, NLHHC offers shelter placements to the next eligible individuals on the list. Those who accept are admitted and formally enrolled in HMIS.

We operate as a low-barrier shelter, minimizing entry requirements to ensure maximum accessibility for those in need. We do not require identification, citizenship documentation, or abstinence from drug use off-site. Our shelter accepts individuals on the sex offender registry and works hard to accommodate guests with service and emotional support animals. Dedicated rooms and special foundation funding support the needs of individuals with pets, including veterinary costs, vaccinations, and temporary boarding when needed.

Our behavior policies are designed to balance safety and inclusion. Immediate bans are rare and reserved for serious threats such as possession of weapons, drug dealing on premises, or violence or credible threats of harm. More common issues such as verbal harassment, on-site drug possession, or smoking indoors are addressed with short-term bans only after de-escalation efforts. The shelter's overarching goal is to maintain continued engagement with guests to ensure the shelter remains safe, welcoming, and accessible to all.

We use a harm reduction approach, working closely with public health partners like the Ledge Light Health District and Alliance for Living to offer safe use education and connect individuals to substance use treatment resources.

The high demand for limited shelter space, combined with broader housing shortages, contributes to a significant population of individuals experiencing unsheltered homelessness. Many eligible individuals remain on the CAN waitlist, awaiting available shelter beds. The need is particularly urgent for those with high vulnerability, complex behavioral health needs, or barriers to traditional housing placement.

NLHHC's commitment to low-barrier shelter access, service integration, and harm reduction is essential to reaching unsheltered individuals and encouraging engagement with the homeless services system. The shelter's inclusive policies—particularly regarding documentation,

substance use, and pet ownership—are vital to serving those who may otherwise remain outside the system due to traditional service restrictions.</p>

Discussion:

Homelessness remains a persistent and growing issue, driven by factors such as rising housing costs, limited affordable units, and increasing mental and physical health challenges among vulnerable populations. Emergency shelters, outreach programs, and housing assistance services play a critical role in addressing both immediate needs and long-term stability. Supporting homeless services ensures that individuals and families have access to safe shelter, necessities, and pathways to permanent housing—creating healthier communities and reducing the long-term social and economic impacts of homelessness.

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

Introduction:

While the City's resources are not sufficient to address the needs of all these groups, the City is committed to supporting other entities in their efforts to provide needed resources. The New London Community Development and Human Services staff members work closely with organizations that serve the needs of these populations through on-going participation in a wide range of committees and community-based efforts.

Describe the characteristics of special needs populations in your community:

Persons with disabilities may have one or more physical, mental, and/or developmental conditions that constrain their possibilities for obtaining suitable housing. Persons with disabilities may require a single level home, special equipment to aid them in carrying out daily functions, or even a regular home nurse or family member to care for them. If their special needs are not met, many may become homeless. Financially, some are more independent than others.

According to the U.S. Census Bureau's QuickFacts, based on the 2019–2023 American Community Survey 5-Year Estimates, **13.6%** of New London, Connecticut's noninstitutionalized population under age 65 experiences a disability.

CT Department of Mental Health and Addiction Services reported in 2024 that 1,934 New Londoners were admitted for serious mental health illnesses.

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

There is a growing need for affordable supportive housing in New London. The Connection, a statewide human services and community development agency, secured a 99-year-lease from St. Mary's church for their vacant school building in downtown. The Connection will develop, construct and manage St. Mary Place, a 20-unit affordable housing complex and provide the management and supportive services for the residents.

The building will house a mix of one-bedroom and studio apartments, eight of which are handicap accessible and include onsite management and case management services. Five of the units are dedicated to referrals from the coordinated access network as part of an effort to address the chronically homeless.

Needs and resources are determined through the Coordinated Assess Network. The United Way 211 is a system of help via telephone - a single integrated source for information about community services, crisis intervention and referrals to health and human services. All the service providers in New London are connected with this program.

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

As of 2020, the city of New London, Connecticut, had approximately **150 residents living with HIV**. This population exhibits diverse demographic and transmission characteristics:

- **Gender Distribution:** Approximately 57% male and 43% female.
- **Race/Ethnicity:** About 31% Black/African American, 33% Hispanic/Latino, and 35% White.CT.gov
- **Transmission Categories:**
- Men who have sex with men (MSM): 27%People who inject drugs (PWID): 27%Heterosexual contact: 37%Other or unknown: 9%

These figures highlight the importance of targeted prevention and care strategies to address the needs of individuals living with HIV in New London. Efforts should focus on culturally competent services, harm reduction programs, and comprehensive healthcare access to support this population and their families.

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

N/A

Discussion:

Please see the preceding discussions.

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

Describe the jurisdiction's need for Public Facilities:

How were these needs determined?

Non-housing Community Development needs and priorities were identified in the course of preparing this Consolidated Plan through the input of community leaders, citizen participation, and requests and ideas from a wide range of service providers and public agencies. These inputs were provided in a series of meetings and public hearings described in the public participation section of this Plan, as well as a community, needs survey. Representatives from City Departments were invited to a focus group meeting that focused on ranking City facility and infrastructure needs and developing ideas to coordinate City infrastructure efforts with those of private sector entities such as the utility companies.

The City is also in touch with agency officials and organization heads, forwarding program information to them prior to meetings and hearings. The Office of Development and Planning is in contact with County and State departments and agencies that often raise issues and concerns or make requests about improvements or conditions in the low/mod neighborhoods. The City has considered the many and varied needs, and the funding and project selection process reflect the input and weighing of needs and requests in light of the overall objective and availability of funds.

Describe the jurisdiction's need for Public Improvements:

The City of New London, like most urban centers in the Northeast, is faced with the physical problems of an aging building stock and antiquated public improvements. Coupled with its aging infrastructure is the fact that over 50% of the City's total property value is nontaxable which limits the City's tax base and resources to address these needs. As the urban center of Southeastern Connecticut, New London also provides a disproportionate share of social services to low and moderate-income individuals in the region. The provision of these services limits the availability of local resources to provide infrastructure and other public facility improvements as needed.

In a city over 350 years old, the need to repair and replace aging infrastructure is on-going. Repair of roads, sidewalks, and public spaces are necessary to support neighborhood livability objectives in particular in the oldest areas of the City. These activities provide visual evidence of neighborhood improvements and directly reinforce the efforts being made in upgrading the housing stock.

Although the City's older building stock does require a substantial amount of upkeep, it does provide a historical and aesthetic interest to the community. As part of this preservation, there is a need to make both code-related and structural improvements as well as exterior improvements to preserve the City's historical assets. The removal of architectural barriers, so that handicapped persons can utilize these older buildings, will be considered.

Thus, there is a need for Public Improvements in the City. Attention will be paid to the maintenance and improvement of neighborhood facilities, park and recreation facilities, and sidewalks.

Survey respondents ranked the need for infrastructure improvements per the following:
Sidewalks/streets, streetlights, communications and internet, brownfield remediation, stormwater management, and bikelanes/racks.

How were these needs determined?

Please refer to the preceding discussion.

Describe the jurisdiction's need for Public Services:

The City wishes to do all that it can to improve the quality of life for its most vulnerable low- and moderate-income populations, including the elderly, the disabled, and the homeless. Many of the non-profit agencies serving the neediest in New London's low-income neighborhoods rely on CDBG funds to serve the greatest number of people as possible. Public Services play a vital role in providing for some of the most vulnerable New London residents. Given the City's poverty rate and population, Public Services are increasingly in demand. As noted in the focus groups and meetings, there is a significant need for neighborhood and housing rehabilitation, jobs, job training, and economic revitalization.

As the central city of Southeastern Connecticut, New London provides the majority of the region's low and moderate-income housing, public housing, and social services programs.

These services are essential for enhancing the quality of life for low- and moderate-income residents. In New London, Connecticut, the need for such services is significant, addressing various community challenges:

Health and Mental Health Services: Access to comprehensive health care, including mental health and substance abuse treatment, is vital. Programs like those offered by the Connecticut Department of

Mental Health and Addiction Services (DMHAS) provide critical support to residents facing these challenges.

Employment and Job Training: Economic development initiatives that offer job training and employment services can help reduce unemployment and underemployment, particularly among youth and marginalized populations.

Youth and Educational Programs: After-school programs, mentorship, and educational support services are necessary to assist young residents in achieving academic success and personal development.

Senior Services: With a growing elderly population, services such as meal programs, transportation, and health care assistance are increasingly important. Facilities like the New London Senior Citizens Center play a crucial role in providing these services.

Public Safety and Community Engagement: Community policing, crime prevention programs, and neighborhood watch initiatives can enhance safety and foster community cohesion.

Addressing these non-housing needs is integral to New London's holistic community development strategy, ensuring that residents not only have access to affordable housing but also to the supportive services necessary for sustainable living.

How were these needs determined?

Statistics and data provided by HUD, as well as data from the latest American Community Survey and other government agencies, indicate the levels of poverty, high unemployment, and low incomes that affect the city. Also, as described above, Non-housing Community Development needs and priorities were identified through the input from community participation, and in this instance requests and ideas from a wide range of service providers and public agencies. These inputs were provided in a series of meetings and public hearings described in the public participation section of this Plan. The City is also in touch with agency officials and organization heads, forwarding program information to them prior to meetings and hearings.

Housing Market Analysis

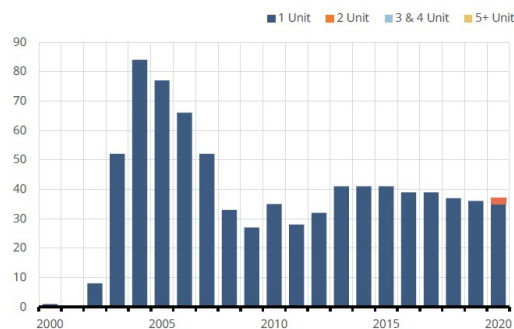
MA-05 Overview

Housing Market Analysis Overview:

Looking at the changes in supply and demand of housing over the past two decades provides insight into the dynamics that affect housing market prices and affordability. Over the past two decades, housing production activity based on building permits issued for new construction were higher prior to 2008 but then dropped off in the years leading into and after the Great Recession. Permitting has not returned to pre-recession levels but has remained consistent since 2013.

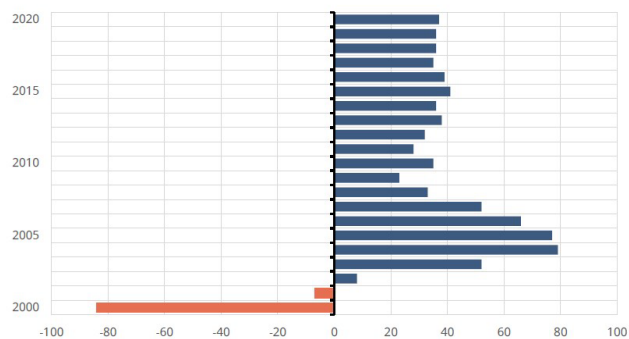
Data from the CT Department of Economic and Community Development has tracked new construction permits issued as well as the number of demolitions issued providing an estimate for the net change in units over the course of each year over the past two decades. New London has consistently seen increases in available housing units since 2002.

Housing Permits Issued Annually by Units in Building, New London, CT (2000 – 2020)
Source: CT Department of Economic and Community Development



CONSTRUCTION PERMITTING LARGELY SINGLE FAMILY.

Net Change in Total Housing Units (2000 – 2020)
Source: CT Department of Economic and Community Development



NEW LONDON HAS EXPERIENCED NET INCREASES IN HOUSING UNITS SINCE 2002.

Housing Stock_New London Affordable Housing Plan_May 2022.

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

Introduction

Typical of many aging communities within the region, there is a large number of single person owner households. Many of these residents may wish to age in place but there is a deficit in smaller owner-occupied housing types such as townhomes and condos as well as one-bedroom rentals that many of these households may seek to downsize.

According to ACS 5-Year Estimates, there are a total of 1,218 households with 4 or more people and only 290 rental units with 4 or more bedrooms. This suggests that for many rental households, particularly large family households, they must rent units with a fewer number of bedrooms than there are people.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	3,945	32%
1-unit, attached structure	435	4%
2-4 units	4,010	33%
5-19 units	2,035	17%
20 or more units	1,810	15%
Mobile Home, boat, RV, van, etc	0	0%
Total	12,235	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

NEW LONDON'S HOUSING STOCK IS CHANGING TO ACCOMMODATE SHIFTING DEMOGRAPHICS AND PREFERENCES.



HOUSING UNITS IN NEW LONDON DECLINED, BUT GROWTH OCCURRED FOR STRUCTURES WITH 2-UNITS.

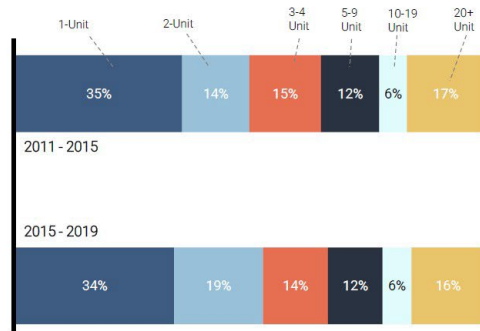
Over the past decade New London has netted a loss of 46 units. Across unit types, New London saw a 5% decrease in single units (229) and 10% decrease in 3-4 units (182). In contrast, New London saw a 32% increase in 2-unit residential (560), which offset the declines in other unit types.



Examples of housing types in New London.

Units in Structure (2011 – 2019)

Source: ACS 5-Year Estimates



NEW LONDON'S HOUSING STOCK IS FAIRLY DIVERSE.

Compared to other towns and counties within Connecticut, New London's proportion of single-family housing is less dominant with only 34% of housing stock considered 1 unit attached or detached in 2015 - 2019 estimates. Significant increases in 2-unit structures further contributes to the diversification of New London's housing unit portfolio.

NL Housing Stock_Units_NL Affordable Housing Plan_May 2022

Subsidized Housing by Type (2021)

Source: CT Department of Housing

AFFORDABLE HOUSING APPEALS ACT

The Affordable Housing Appeals Act or Connecticut General Statutes 8 – 30g, provided an avenue for additional affordable housing in Connecticut. The aim of this law is to commit each municipality to provide no less than 10% of total housing stock as affordable housing.

The table to the right highlights the Connecticut Department of Housing's 2021 Affordable Housing Appeals List for New London. The '% of Assisted Housing' represents the percentage of total housing considered affordable by CT DOH.

Housing Type	New London
CHFA/USDA Mortgages	475
Deed Restrictions	101
Government Assisted	1,600
Tenant Rental Assistance	490
Total Assisted	2,666
Total Housing Units	11,840
% of Assisted Housing	22.52%

Subsidized Housing Type_NL Affordable Housing Plan_May 2022

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	670	10%
1 bedroom	185	4%	1,995	30%
2 bedrooms	1,250	29%	2,285	35%
3 or more bedrooms	2,940	67%	1,670	25%
Total	4,375	100%	6,620	100%

Table 28 – Unit Size by Tenure

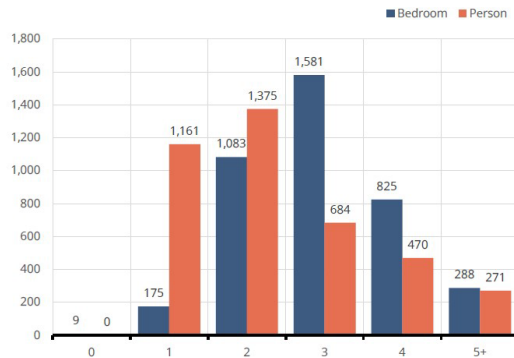
Data Source: 2016-2020 ACS

Housing Stock

ASOCIATES INC

Number Bedrooms and Household Size: Owner Occupied

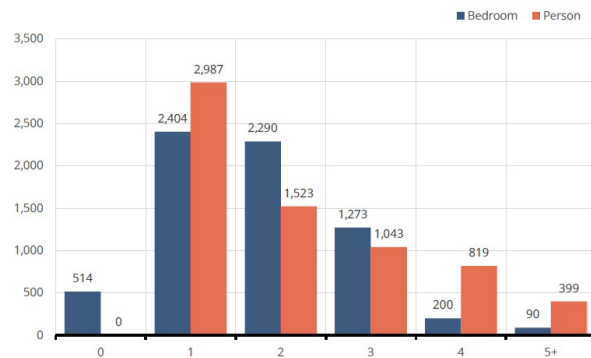
Source: ACS 5-Year Estimates



MAJORITY OF OWNER HOUSEHOLDS ARE 1 & 2 PERSON

Number Bedrooms and Household Size: Renter Occupied

Source: ACS 5-Year Estimates

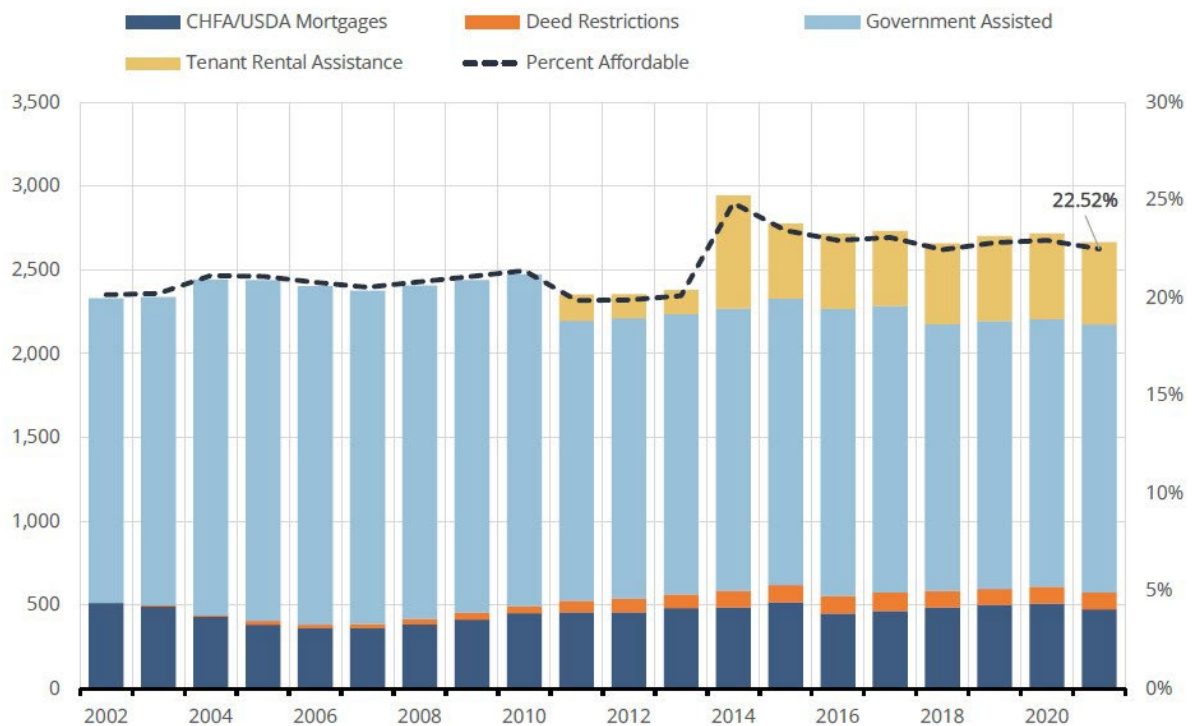


THERE IS A DEFECIT IN LARGER FAMILY RENTAL UNITS

NL Housing Stock_Number of Bedrms Owner vs Renter_NL Affordable Housing Plan May 2022

New London Subsidized Housing Inventory

Source: CT DOH, CT Data Collaborative (2002 – 2021)



New London Subsidized Housing Inventory_New London Affordable Housing Plan_May 2022

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

Outlined in the CGS §8-30g The Affordable Housing Land Use Appeals Procedure issue brief, affordable housing that counts toward the 10% minimum is defined to include:

Assisted housing

Housing currently financed by CHFA mortgages

Housing subject to deeds and conditions restricting its sale or rental to low- and moderate-income people

Mobile homes or accessory apartments subject to similar deed restrictions

The figure above summarizes New London's subsidized housing inventory over the last two decades. As of the 2021 DOH Appeals List, New London has 22.52% of housing units that qualify as affordable.

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

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

Over the past decade, New London saw a 1.6% decrease in total population. Despite these declines in population over the past decade, CT State Population Projections estimate that New London will experience continued population growth over the next two decades. These projections estimate that the city's population will grow by 18% or 4,907 residents by 2040.

The number of 3- and 4-person households have increased for both owners and renters. In both percentage and absolute terms, the number of 3-person households have increased more than any other household size with a 29.3% (155) increase in owners and 36.9% (281) increase in renters. 1 person owner households have also increased within New London, by 3.3% (37) likely driven by the increases in those over the age of 65.

Describe the need for specific types of housing:

To address the need for more diverse housing types and price points in some of New London's neighborhoods, the city could review its zoning districts and explore adding new use definitions and design guidelines for 3-4-unit buildings or 3-10-unit buildings. The city may also want to consider using this density "bonus" as an incentive to encourage homeownership. The city could tie the allowance of a higher density building to a restriction on the units that they be owner-occupied and not rented for short-or long-term use. A deed restriction could be attached to the unit or a covenant in the homeownership association which makes prospective buyers or future owners aware of the restriction on the unit. For larger buildings, the city could also consider tying affordability restrictions in using inclusionary zoning for example.

The city may also want to consider creating design guidelines or pre-approved designs so new structures more closely resemble the form and function of the neighborhood.

Discussion

Please see the preceding discussions.

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

Introduction

Both renters and homeowners were challenged by the shutdowns associated with the COVID-19 pandemic. The Department of Housing recognized the invaluable contribution the New London Homeless Hospitality Center made during the COVID. Over the past 2.5 years, their Tenant Representatives created cases that assisted 1,037 households and delivered more than \$4.9 million in rental assistance to your community through the UniteCT program. The team's efforts were instrumental in stabilizing housing for vulnerable residents during an unprecedented crisis, and we deeply appreciate your commitment and impact. Statewide, UniteCT provided over \$75 million in assistance to more than 16,000 households, underscoring the importance of your role in this critical initiative.

NLHHC also provided foreclosure prevention grant assistance through the Connecticut Housing Finance Authority's MyHomeCT program. Town level data is currently not available.

In general, affordable housing is housing that costs a household no more than 30% of their income. The U.S. Department of Housing & Urban Development (HUD) has set the maximum affordability payment at 30% based on the reasoning that, for most households, particularly those in the lower half of the income spectrum, the remaining 70% of income is vital to pay for sufficient expenditures on food, clothing, transportation, healthcare, childcare, and other necessities.

Those spending more than 30% of their income on housing needs –and thus having less than 70% of their income remaining for other necessities –are considered “burdened” by their housing costs. In Connecticut, about 48% of renter households and 32% of owner households are burdened by their housing costs because the cost of renting or owning a home in the state is so expensive relative to incomes.

Cost burdening is a challenge households face across the income spectrum but those who are most affected are households who earn 80% or less than the area median income. Area Median Income (AMI) is defined by HUD and refers to the midpoint of a region's income distribution where half the households in a region earn more than the median and half earn less than the median. For housing, AMI thresholds set the limits for households eligible for income-restricted housing units and how much those units can be rented or sold for. In New London County, 80% of AMI equates to households earning no more than \$71,950 (3-person households). Similarly, renters at 80% of AMI earn no more than \$63,950 annually (2-person households).

Over the past decade, median sale prices in New London have increased from \$125,000 in 2012 to \$251,000 in 2021. This marks a little over a 100% increase in median sale price, with particularly high percentage increases in sale price over the last three years. Price increases in the more recent years can be linked to the impacts of the COVID-19 pandemic. Following the contraction of the housing market in

March 2020, the summer of 2021 saw sales growth outpace the for-sale inventory which has led to higher demand and consequently higher price increases than previous years.

Gross rent, which is rent plus utilities, has increased 12.3% between 2011 and 2019 to a high of \$987 per month.

Based on rental data by unit type for the past seven years, rents across all unit types in New London have increased. Median rents have increased by 30% -60% depending on unit type. The highest rent growth was in 1-bedroom units, which saw a 60% increase in price over the last seven years.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	185,400	186,900	1%
Median Contract Rent	764	907	19%

Table 29 – Cost of Housing

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

Rent Paid	Number	%
Less than \$500	1,395	21.1%
\$500-999	3,130	47.3%
\$1,000-1,499	1,770	26.7%
\$1,500-1,999	300	4.5%
\$2,000 or more	25	0.4%
Total	6,620	100.0%

Table 30 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	1,165	No Data
50% HAMFI	3,030	630
80% HAMFI	5,205	1,630
100% HAMFI	No Data	2,075
Total	9,400	4,335

Table 31 – Housing Affordability

Data Source: 2016-2020 CHAS

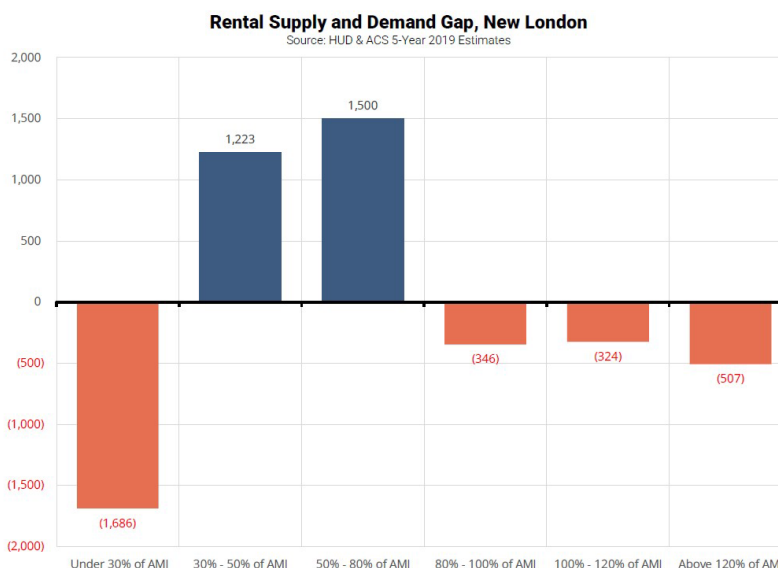
THE RENTAL SUPPLY IS TIGHT AT BOTH THE LOWEST END AND HIGHEST END OF THE INCOME SPECTRUM.

For extremely low-income renter households, the supply of affordable and available units is tight. There are 1,686 more households earning less than 30% of AMI than available affordably priced units with monthly gross rents at or below \$605.

Units priced between 50-100% of AMI account for a surplus of 1,154 units that are likely rented by households with lower incomes who are likely spending more than they should on housing costs.

The gap between demand and supply for households above 100% AMI is 831 units.

The lack of higher priced rental units in New London puts downward pressure on the supply of housing priced for lower income households. Higher income households have more choices in the housing market and are likely renting units at a lower price point than they could otherwise afford.



Housing Affordability Gap_NL Affordable Housing Plan_May 2022

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	0	0	0	0	0
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

Table 32 – Monthly Rent

Data Source Comments:

Is there sufficient housing for households at all income levels?

There is still a great need for affordable housing. In New London, about 58.9% of the renter households and 24.5% of the owner households earn less than 50% of the area median income (AMI), totaling 4,962 households. These households often experience housing instability, may rely on housing assistance, and are typically spending more on housing as a percentage of their overall income.

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

Over the past decade, median sale prices in New London have increased from \$125,000 in 2012 to \$251,000 in 2021. This marks a little over a 100% increase in median sale price, with particularly high percentage increases in sale price over the last three years. Price increases in the more recent years can be linked to the impacts of the COVID-19 pandemic. Following the contraction of the housing market in

March 2020, the summer of 2021 saw sales growth outpace the for-sale inventory which has led to higher demand and consequently larger price increases than previous years.

Gross rent, which is rent plus utilities, has increased 12.3% between 2011 and 2019 to a high of \$987 per month.

Also, over the past decade, New London has seen an increase in the share of rental units priced at \$1,000 or more from 37% to 48% of all rental units. New London has seen an increase in higher income renter households over the past decade, which could be driving rental demand and consequently rent prices upwards.

The challenge for households spending more than 30% of their income on housing costs is that it leaves significantly less money for spending on other necessities such as food, transportation, education, healthcare, and childcare.

Renters in New London face an expensive housing market and continue to shoulder high housing cost burdens. Across all income brackets, New London has households facing housing cost burdens. Furthermore, as rents continue to rise across the region, existing residents may face challenges meeting the rising costs of renting in New London.

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

In New London, CT, there is a notable disparity between HOME rents, HUD Fair Market Rents (FMRs), and the Area Median Rent (AMR). HUD determines FMRs annually to reflect the cost of modest rental housing, and HOME rents (both high and low) are derived from FMRs and adjusted for affordability standards based on area income limits.

However, in the open market, actual rents (AMR) are increasingly exceeding both FMR and HOME rent limits. Recent trends in New London show that market rents—especially for one- and two-bedroom units—often surpass the FMR by several hundred dollars. This gap is driven by high demand, limited supply, and inflationary pressures in the regional housing market.

For example: A two-bedroom FMR in New London might be approximately \$1,400/month. The corresponding High HOME rent would be slightly lower, based on affordability calculations. Yet, area landlords may be charging \$1,700–\$1,900 or more for comparable units, placing them out of reach for households with vouchers or low/moderate incomes.

Increased Need for Capital Subsidies: The widening gap between actual market rents and HOME/FMR limits means affordable housing developers must rely more heavily on capital subsidies (e.g., HOME, LIHTC, CDBG) to keep rents at affordable levels while still covering development and operating costs.

Challenges in Housing Placement: Individuals with rental assistance (e.g., Housing Choice Vouchers or Rapid Rehousing subsidies) face difficulty securing units priced within FMR. This slows the housing placement process and prolongs stays in emergency shelter or transitional programs.

Preservation of Existing Affordable Units: With rising market rents, naturally occurring affordable housing (NOAH) is increasingly at risk of being lost to higher-rent conversions. A key strategy must be to acquire and preserve these units before they exit the affordable market.

Targeted Production of Deeply Affordable Housing: Developers may be reluctant to build units with HOME or FMR-based rents when market rents are significantly higher. To counter this, strategies should prioritize nonprofit or mission-driven development, tax abatements, and layered financing structures to support deeper affordability.

Negotiating with Landlords: In the short term, housing navigators must work proactively with landlords to negotiate rents near or within FMR levels, sometimes offering incentives like guaranteed payments or risk mitigation funds to secure units for lower-income tenants.

Policy and Advocacy: Continued advocacy is needed for HUD to revise FMRs more responsively based on actual local rental data, and for state-level programs to supplement gaps (e.g., with flexible rental subsidies or operating support).

In summary, the growing gap between HOME/FMR rents and actual market rents in New London creates significant obstacles to both housing access and development. Addressing this requires a multi-pronged strategy combining preservation, subsidy layering, landlord engagement, and policy reform to ensure that affordable housing remains viable and accessible in the region.

Discussion

Please see the preceding discussions.

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

Introduction

A vast majority (97%) of the City's housing stock is more than thirty-five years old. This threshold is important because at that point the need for major housing repairs becomes evident. Utility and maintenance costs are typically higher with older homes and major rehabilitation projects are more common. Recent construction, both owner and rental, has been modest.

Based on information gathered through observation and consultation with local officials, a large portion of the troubled housing stock is in substandard condition but suitable for rehabilitation.

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

For the purposes of this plan, units are considered to be in "standard condition" when the unit is in compliance with the local building code, which is based on the International Building Code. Units are considered to be in "substandard condition but suitable for rehabilitation" when the unit is out of compliance with one or more code violations and it is both financially and structurally feasible to rehabilitate the unit. This definition does not include units that require only minor cosmetic work or maintenance work.

HUD has identified four housing problems, which are 1) overcrowding, 2) lacks complete kitchen, 3) lacks complete plumbing, or 4) cost burden. Overcrowding means that there is more than one person per room living in a housing unit. The lack of complete kitchen or lack of plumbing is self-apparent.

The U.S. Census estimates the total number of substandard units in a geographic area by calculating both owner- and renter-occupied units 1) lacking complete plumbing facilities, 2) lacking complete kitchen facilities, and 3) 1.01 or more persons per room (extent of housing overcrowding). The U.S. Census defines "complete plumbing facilities" to include: (1) hot and cold piped water; (2) a flush toilet; and (3) a bathtub or shower. All three facilities must be located in the housing unit.

Overcrowding is defined by HUD as 1.01 to 1.50 persons per room, while severe overcrowding is 1.51 or more persons per room. HUD data on the numbers of persons residing in housing units provides some insight into the potential for homelessness.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	1,160	27%	2,875	43%
With two selected Conditions	0	0%	395	6%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	3,210	73%	3,345	51%
Total	4,370	100%	6,615	100%

Table 33 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	205	5%	170	3%
1980-1999	240	5%	905	14%
1950-1979	1,185	27%	2,455	37%
Before 1950	2,735	63%	3,090	47%
Total	4,365	100%	6,620	101%

Table 34 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	3,920	90%	5,545	84%
Housing Units build before 1980 with children present	255	6%	50	1%

Table 35 – Risk of Lead-Based Paint

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

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

HOUSING VACANCY IN NEW LONDON IS RELATIVELY LOW.

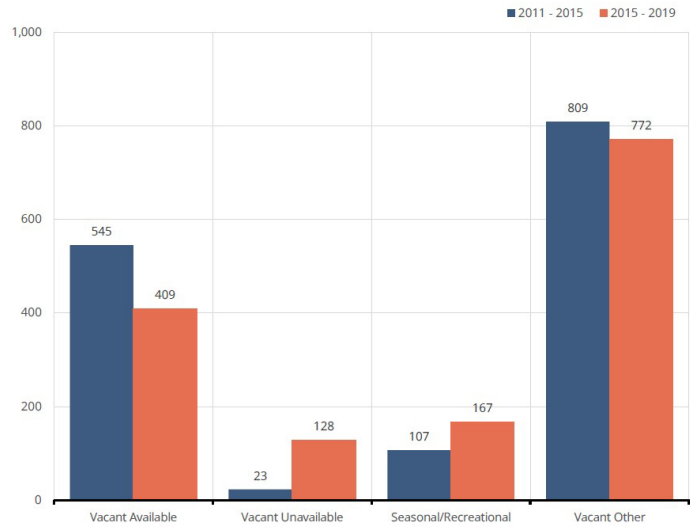
In 2019, New London's total vacancy was around 12.1%. The Census records vacant units a few different ways to comprise the total vacancy count for a particular geography. Housing vacancy is captured in four different categories by the Census, which includes: vacant available, vacant unavailable, seasonal, and vacant other.

- Vacant available refers to unoccupied units that are currently for sale or for rent.
- Vacant unavailable refers to off market for sale and for rent units.
- Seasonal and recreation refer to housing units that are not occupied year-round such as second homes, beach houses etc.
- Vacant Other which refers to units that are not available for rent or sale and are off the market for different reasons. These include undergoing substantial rehab, uninhabitable units, foreclosure, among others.

In 2019, New London's vacancy rate for units actively listed as for sale or for rent was 3.35%. A healthy vacancy rate for a community is typically between 4% to 6%. Maintaining a healthy vacancy level is important, because the available for sale and for rent units allow households to move in and out of the community and across housing types within the market. This dynamic typically offers some degree of insulation for owners and renters to fluctuations in regional prices because an available supply of units can help buffer against sharp rises in price that a tighter market could experience as has been the case in communities across the state.

Vacant Housing Units by Category 2011 - 2019

Source: ACS 5-Year Estimates



Vacancy Data_NL Affordable Housing Plan_May 2022

Need for Owner and Rental Rehabilitation

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PLAN_SECTION_ID=[1313801000]>

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

As shown above, 97% housing stock was constructed before 1980, and thus most likely to contain lead-based paint. According to the U.S. Census Bureau's 2020 Decennial Census, approximately 1,709 children under the age of 5 resided in New London.

The City's population is 64% extremely low- to moderate-income households, who have the difficult task of locating safe and affordable rental housing. Thus, the potential for LBP hazards is very great in New London.

Discussion

Please see the preceding discussions.

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

Introduction

Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			223	114			0	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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

The NLHA's 223 public housing units are all in fair to good condition. Major renovation work is being planned throughout NLHA's portfolio.

Public Housing Condition

Public Housing Development	Average Inspection Score
New London Housing Authority	90

Table 38 - Public Housing Condition

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

The Authority's properties are all older and in need of maintenance and upgrades. The units are in fair to good condition but are dated due to age, layout, and size. Renovations are ongoing.

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

The New London Housing Authority does not provide housing for families at this time.

Discussion:

Please see the preceding discussions.

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

Introduction

The New London County Fund to End Homelessness focuses on rapidly rehousing individuals and families who are experiencing homelessness as well as keeping those who are at risk of homelessness in their current housing without ever having to enter shelter. The goals are to reduce the length of time individuals and families stay in shelter, reduce new episodes of homelessness, and reduce return entries into homelessness.

Families and individuals experiencing homelessness or are struggling with losing their housing face many barriers. The first call for help is to United Way 2-1-1 where a Housing Specialist will determine if someone is either homeless or imminently homeless. 2-1-1 is a free call from anywhere in Connecticut, and it is open 24/7.

After an assessment, the family or individual is then referred to southeastern Connecticut's Coordinated Access Network for an intake appointment where all possible alternatives to shelter are explored. Direct housing and support services are provided by six area organizations (four of which are hosted in New London): Thames Valley Council for Community Action (TVCCA); Always Home; Covenant Shelter; New London Homeless Hospitality; Norwich Human Services; and Safe Futures.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	64	0	84	144	0
Households with Only Adults	69	0	32	235	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	8	0	0
Unaccompanied Youth	0	0	0	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

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

The organizations listed above and others mentioned below provide a full suite of services for those experiencing homelessness. Those services include (but are not limited to) the following:

Beyond emergency overnight shelter; daytime hospitality center services such as respite, mail delivery, phones, computers, storage for important papers and medications, help to replace lost identification and driver's licenses, help with job applications, provide bus pass, and other barriers for employment interviews, showers, and laundry facilities; access to a community care team for mental & physical health providers, and substance abuse navigators (L+M hospital, Ledge Light Health District and Alliance for Living), visiting nurse care from VNA of SE CT; The Community Health Center also provides APRN's, mental health workers, dental hygienists, and health educators.

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

Covenant Shelter

Donations from area churches and assistance from the State of Connecticut provide the necessary funds to operate this emergency shelter for persons in need of temporary shelter. There are 18 beds for families and 17 beds for individuals. Experience has shown that the need for homeless shelter services exceeds the capabilities of the Covenant Shelter. The Covenant Shelter also provides case management services from 7:30am to 4:00pm five days per week, 50 weeks per year.

New London Homeless Hospitality Center

The New London Homeless Hospitality Center, founded in 2005, operates the Daytime Hospitality Center and administrative offices at the former Sts. Peter & Paul Church at 730 State Pier Road in New London. If needed, the Center can accommodate guests at St. James Church on Huntington Street. The NLHHC also operates a "no-freeze" component of its shelter during the winter months. It is projected that the "no-freeze" component of the shelter will serve 300 unduplicated individuals.

Safe Futures

Safe Futures operates a 15-bed emergency shelter for women who are victims of domestic violence and their children. The organization also operates Phoenix House, a transitional housing facility for women

who were victims of domestic violence and their children. There are nine (9) transitional apartments with a capacity for 29 persons. Two of the units are handicap accessible. Individuals and families may remain at the Phoenix House for up to two years. The Phoenix House transitional program also includes an intensive two-year program that requires women to complete an educational or job skills training program and participate in special counseling and education classes geared toward achieving self-sufficiency.

Safe Futures provides scattered-site supportive housing units for 25 men, women and children, in conjunction with supportive case management services. Individuals can also access services from the Safe Futures through its Counseling and Advocacy, Family Violence Victim Advocate, and Victim Advocate Law Enforcement programs.

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

Introduction

The Non-Homeless Special Needs Population receives support from a number of agencies that target these populations. New London will continue to collaborate with these agencies, to the extent possible with limited funding, to meet the needs established within the Consolidated Plan for these sub-populations.

The special need priorities described below will be addressed to some extent by affordable housing strategies such as homeowner rehabilitation and new housing development. Each of these affordable housing strategies will provide additional consideration when serving persons with special needs.

Supportive housing refers to housing and supportive service needs of persons who are not homeless but who may require supportive housing. These populations include elderly, frail elderly, persons with disabilities (including mental, physical and developmental), persons with alcohol or other drug addiction, and persons with HIV/AIDS and their families. Persons with mental illness, disabilities, and substance abuse problems need an array of services to keep them adequately housed and prevent bouts of homelessness. Indeed, mental illness and substance abuse are two of the largest contributing factors to homelessness.

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

The numbers of and supportive needs of these groups was described above in Section NA-45. The City will support and encourage social and public service providers to seek funding assistance from Federal, State and private sector resource to fund individual programs. Many of these providers and service agencies are listed in section PR-10 Consultation and in the roster of potential projects section of the Annual Action Plan (below) in section AP-35.

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

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

The City continues to support a wide range of housing and supportive services as described above. These organizations are noted in other sections of this Plan and provide services for the elderly, persons with disabilities, victims of domestic violence and other special needs populations. Nonprofit social services include: Thames Valley Council for Community Action (TVCCA), Alliance For Living, SCADD, Immigration Advocacy & Support (IASC), CT Legal Services, NLHA, SCADD, NLCC, HCP.

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

Not Applicable

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Through vehicles such as zoning ordinances, subdivision controls, permit systems, and housing codes and standards, the City has attempted to ensure the health, safety, and quality of life of its residents while minimizing the barriers that may impede the development of affordable housing. None of these measures is intended to restrict the affordability of housing, though these regulations may affect the pricing of housing. However, there is an opportunity for zoning to create new regulations for shared-housing, increase density, and detached accessory apartments.

The most important impediment to affordable housing revolves around the lack of income of the City residents. In addition, the cost of maintenance, renovation, or redevelopment is also very high. Many structures, as noted earlier, are very old and contain both lead-based paint and asbestos, which must be remediated in order to bring the structure up to code. These facts make housing redevelopment expensive and many times put quality affordable housing out of the reach of low-income households.

Other barriers include

- New London has over the state target of 10% affordable housing. This puts New London at a disadvantage when competing for some state funds;
- a limited supply of sites physically suitable and appropriately zoned for new housing;
- the expense of available sites;
- restrictive residential zoning;
- a lengthy and sometimes complex regulatory process for residential development;
- property tax burden to fund the local government relies heavily on residential property; and
- public attitudes opposing the construction of affordable housing.

The Housing Needs Assessment also identified stringent criteria in the mortgage origination process due to the foreclosure crisis, which also is outside the scope and control of City policy. In some instances, issues revolving around personal finances (lack of down payment, credit history, employment history) affect the availability of affordable housing for residents.

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

Introduction

New London's economic development needs center on workforce training, small business support, and infrastructure upgrades to meet the demands of ongoing revitalization. Key opportunities include growth in the offshore wind sector, redevelopment of Fort Trumbull, and downtown revitalization efforts. Strategic investments are creating jobs and attracting businesses, but the city must expand vocational training, improve transportation and broadband infrastructure, and support entrepreneurs to ensure inclusive and sustained economic growth.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	41	2	0	0	0
Arts, Entertainment, Accommodations	1,594	1,384	17	12	-5
Construction	277	193	3	2	-1
Education and Health Care Services	2,565	5,541	27	49	22
Finance, Insurance, and Real Estate	342	322	4	3	-1
Information	140	240	1	2	1
Manufacturing	1,404	375	15	3	-12
Other Services	427	525	4	5	1
Professional, Scientific, Management Services	574	830	6	7	1
Public Administration	0	0	0	0	0
Retail Trade	1,602	1,422	17	13	-4
Transportation and Warehousing	298	318	3	3	0
Wholesale Trade	298	119	3	1	-2
Total	9,562	11,271	--	--	--

Table 40 - Business Activity

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

Employment and Wages

Top Ten Largest Employment Sectors 2021

Source: EMSI 2021.4 – QCEW Employees

Industry Sector	2021 Jobs	2021 Avg. Earning
Health Care and Social Assistance	2,993	\$72,082
Manufacturing	1,519	\$222,451
Government	1,404	\$86,449
Retail Trade	1,335	\$47,041
Accommodation and Food Services	984	\$26,290
Professional, Scientific, and Technical Services	939	\$107,659
Information	774	\$87,541
Educational Services	760	\$67,187
Administrative and Support and Waste Management and Remediation Services	641	\$64,260
Transportation and Warehousing	441	\$80,359

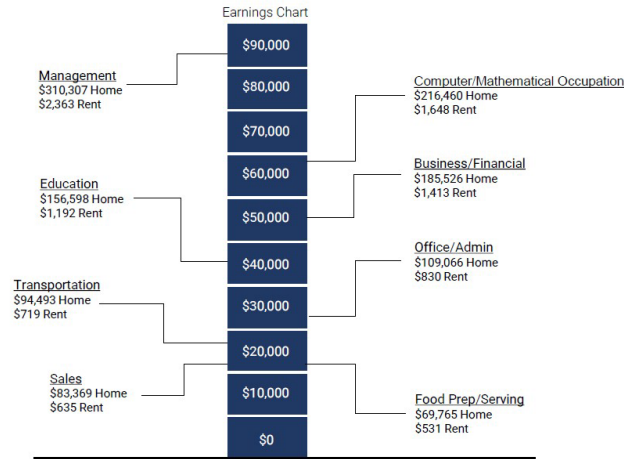
Top Ten Largest Occupation Categories 2021

Source: EMSI 2021.4 – QCEW Employees

Occupation Category	2021 Jobs	2021 Adjusted Median Annual Earnings
Office and Administrative Support Occupations	1,532	\$33,216
Healthcare Practitioners and Technical Occupations	1,209	\$63,110
Sales and Related Occupations	1,103	\$25,390
Management Occupations	1,071	\$94,504
Food Preparation and Serving Related Occupations	1,050	\$21,247
Educational Instruction and Library Occupations	937	\$47,692
Transportation and Material Moving Occupations	876	\$28,778
Healthcare Support Occupations	680	\$25,988
Computer and Mathematical Occupations	640	\$65,923
Business and Financial Operations Occupations	639	\$56,502

What Can Different Jobs/Earnings Afford in New London?

Source: EMSI 2021, HUD, RKG Associates



LOWEST PAYING JOBS IN NEW LONDON CANNOT AFFORD RENT OR HOME PURCHASE AT NEW LONDON'S MEDIAN PRICES.

With a median gross rent of \$987/month and a median home value of \$229,949, 60% - 65% of employees in New London's top ten largest occupations can't afford units at those prices.

16

Top Employers and Occupation_Earnings vs Affordability_NL Affordable Housing Plan_May 2022

Labor Force

Total Population in the Civilian Labor Force	13,255
Civilian Employed Population 16 years and over	12,265
Unemployment Rate	7.43
Unemployment Rate for Ages 16-24	14.95
Unemployment Rate for Ages 25-65	5.11

Table 41 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	2,490
Farming, fisheries and forestry occupations	320
Service	1,970
Sales and office	2,505
Construction, extraction, maintenance and repair	580
Production, transportation and material moving	955

Table 42 – Occupations by Sector

Data Source: 2016-2020 ACS

Employment and Wages

Top Five Employment Growth Sectors 2010-2021

Source: EMSI 2021.4 – QCEW Employees

Industry Sector	2010-2021 Jobs	2021 Avg. Earning
Health Care and Social Assistance	+226	\$72,082
Information	+53	\$87,541
Construction	+6	\$77,983
Administrative and Support and Waste Management and Remediation Services	+5	\$64,260
Utilities	+3	\$121,029

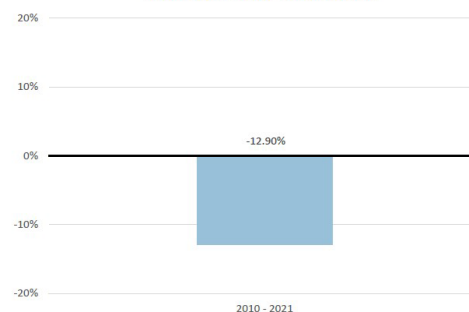
Top Five Employment Growth by Occupation 2010-2021

Source: EMSI 2021.4 – QCEW Employees

Occupation Category	2010-2021 Jobs	2021 Adjusted Median Annual Earnings
Healthcare Support Occupations	+147	\$25,988
Community and Social Service Occupations	+7	\$39,658
* All other major occupation categories experienced job losses		

Change in Total Employment 2010-2021

Source: EMSI 2010-2021 - QCEW Employees



TOTAL EMPLOYMENT IN NEW LONDON FELL BY 12% OVER THE PAST DECADE.

Across industry sectors Health Care and Social Assistance as well as the Information sector contributed the greatest number of jobs in New London, while by single occupation the only two to experience growth were in Health Care and Social Services. All other QCEW defined occupations at the 2-digit level experienced net losses over the past decade.

17

Top Five Growth Sectors_Change in Employment_NL Affordable Housing Plan_May 2022

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	9,659	79%
30-59 Minutes	2,052	17%
60 or More Minutes	512	4%
Total	12,223	100%

Table 43 - Travel Time

Data Source: 2016-2020 ACS

Employment and Wages

New London is an employment destination that attracts people commuting from outside.

Top Ten Places of Residence for People Employed in New London, 2019

Source: OnTheMap 2019

County	Job Count	Share
New London (New London, CT)	2,492	17.9%
Waterford (New London, CT)	1,417	10.2%
Groton (New London, CT)	1,376	9.9%
Norwich (New London, CT)	722	5.2%
East Lyme (New London, CT)	721	5.2%
Montville (New London, CT)	659	4.7%
Ledyard (New London, CT)	503	3.6%
Stonington (New London, CT)	443	3.2%
Westerly (Washington, RI)	204	1.5%
Griswold (New London, CT)	190	1.4%

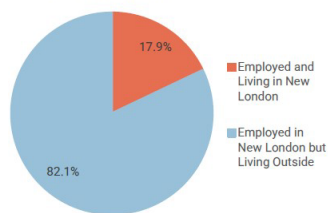
Top Ten Work Destinations of New London Residents, 2019

Source: OnTheMap 2019

County	Job Count	Share
New London (New London, CT)	2,492	21.3%
Groton (New London, CT)	1,556	13.3%
Waterford (New London, CT)	1,008	8.6%
Montville (New London, CT)	590	5.0%
Ledyard (New London, CT)	539	4.6%
Norwich (New London, CT)	533	4.6%
Stonington (New London, CT)	311	2.7%
East Lyme (New London, CT)	274	2.3%
Hartford (Hartford, CT)	232	2.0%
Old Saybrook (Middlesex, CT)	181	1.5%

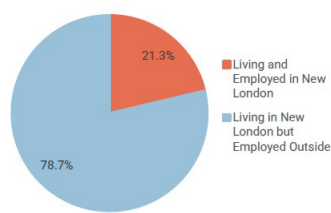
Employment Efficiency (All Jobs) Among People Employed in New London, 2019

Source: OnTheMap 2019



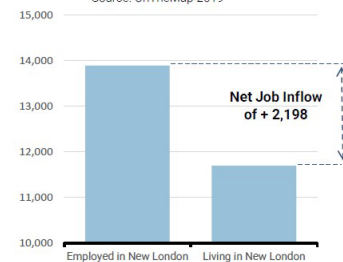
Labor Force Efficiency (All Jobs) Among People Living in New London, 2019

Source: OnTheMap 2019



Labor Market Size (All Jobs), 2019

Source: OnTheMap 2019



NL Employment Destination Outside Commutes_NL Affordable Housing Plan_May 2022

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,070	55	610
High school graduate (includes equivalency)	2,650	325	910
Some college or Associate's degree	2,980	130	755
Bachelor's degree or higher	2,520	160	585

Table 44 - Educational Attainment by Employment Status

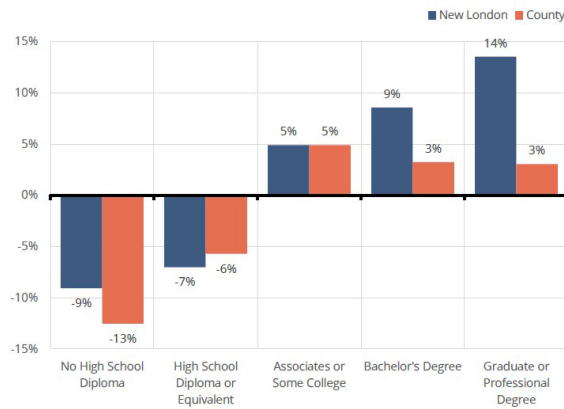
Data Source: 2016-2020 ACS

Education and Income

10/10/2021

Change in Educational Attainment 2011 - 2019

Source: ACS 5-Year Estimates

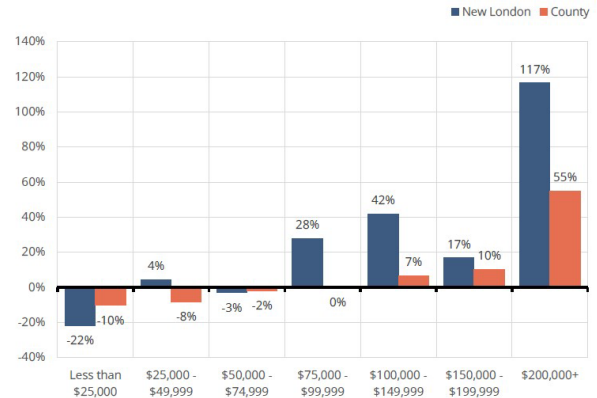


NEW LONDON RESIDENTS ARE ADVANCING THEIR EDUCATION.

Over the last decade, New London, like the rest of the county, experienced increases in residents with some college, and bachelor's degree or higher. Similarly, New London saw decreases in residents with a high school diploma or less. There is a strong correlation between educational attainment and income. With these increases in residents with higher education, New London has also seen increases in household incomes.

Change in Household Income 2011 - 2019

Source: ACS 5-Year Estimates



HIGHER INCOME HOUSEHOLDS ARE BECOMING MORE PREVALENT IN NEW LONDON.

New London households have become increasingly wealthier with the fastest growth occurring in households earning more than \$200,000 per year. Since 2011, New London saw a 43% increase (546) in households earning more than \$100,000 and a 14% decrease (820) in residents earning less than \$50,000.

12

Education and Income_NL Affordable Housing Plan_May 2022

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	0	90	190	305	410
9th to 12th grade, no diploma	185	365	280	510	185
High school graduate, GED, or alternative	1,480	885	970	2,070	940
Some college, no degree	3,180	1,010	805	1,230	615
Associate's degree	80	105	270	540	265
Bachelor's degree	545	900	505	900	325
Graduate or professional degree	25	350	310	545	660

Table 45 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	18,199
High school graduate (includes equivalency)	31,586
Some college or Associate's degree	29,572
Bachelor's degree	53,380
Graduate or professional degree	71,964

Table 46 – Median Earnings in the Past 12 Months

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

New London hosts a diverse economy with several key employment sectors:

Manufacturing: Leading the city's employment, manufacturing engages approximately 2,185 residents. A significant contributor is General Dynamics Electric Boat, a major submarine manufacturer for the U.S. Navy, employing over 14,000 people regionally.

Health Care & Social Assistance: This sector employs about 2,009 individuals, with institutions like Lawrence + Memorial Hospital providing a range of medical services.

Retail Trade: Approximately 1,809 residents work in retail, encompassing various stores and service outlets throughout the city.

Education: Educational services, including Connecticut College and Mitchell College, contribute significantly to employment, supporting both academic and administrative roles.

Accommodation & Food Services: This sector, vital to the city's tourism and hospitality industry, provides numerous jobs in hotels, restaurants, and related services.

These sectors collectively shape New London's employment landscape, offering a range of opportunities across various industries.

Describe the workforce and infrastructure needs of the business community:

These sectors collectively shape New London's employment landscape, offering a range of opportunities across various industries.

The city is undergoing significant economic transformation, presenting both opportunities and challenges for its business community.

The expansion of industries such as offshore wind energy and advanced manufacturing has intensified the demand for a skilled workforce. General Dynamics Electric Boat, for instance, plans to hire over 3,000 employees in 2025 to support submarine production, highlighting the urgency for trained professionals in engineering, design, and shipyard operations.

However, the region faces a labor shortage, exacerbated by an aging workforce—34% of manufacturing workers are over 55—and challenges in attracting younger talent due to high living costs and limited

public transit options. To address these issues, initiatives like the Manufacturing Pipeline Initiative (MPI) and partnerships with community colleges aim to train new talent, but awareness and participation need to be enhanced.

To support economic growth, New London requires strategic infrastructure investments:

Transportation: Improving public transit and connectivity is crucial to facilitate workforce mobility and access to job sites.

Digital Infrastructure: Expanding broadband access is essential for businesses to operate efficiently and for workers to access training and remote work opportunities.

Industrial Facilities: Upgrading and developing industrial sites, such as the State Pier for offshore wind projects, will attract investment and support new industries.

Addressing these workforce and infrastructure needs is vital for New London's sustained economic development and the prosperity of its business community.

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

The Regional Intermodal Transportation Center Master Plan and Efficiency Study is examining transportation services currently serving the city and region. New London serves as a gateway to southeastern Connecticut for people arriving by trains, ferries and buses.

The study is focusing on the Union Station area and nearby ferry facilities. Currently, Union Station provides a terminal for Amtrak and Shore Line East train passengers as well as passengers on inter-city and regional/local buses. The City of New London and private entities operate parking facilities downtown that serve travelers using the transportation services. Adjacent to Union Station are active ferry service connections to Long Island, Block Island and Fishers Island.

The study will develop a plan for better linkages among the various transportation services and identify opportunities for more housing and retail development. Traffic circulation, parking and pedestrian access to the transportation center will be examined.

The City will be the home for the National Coast Guard Museum, an attraction that will bring many visitors to the city upon completion. The site for the Museum has been selected and the State has committed \$20 million for necessary infrastructure improvements to provide access to the Museum.

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

The city is experiencing significant economic transformation driven by strategic public and private investments aimed at revitalizing the city and expanding employment opportunities. These initiatives are poised to impact job growth, business development, and infrastructure needs during the current planning period.

Major Economic Initiatives and Their Impacts:

Offshore Wind Industry Development: The revitalization of the State Pier positions New London as a central hub for the offshore wind industry in New England. This development is expected to create numerous jobs in construction, logistics, and renewable energy sectors, necessitating workforce training programs and infrastructure enhancements to support increased industrial activity.

Fort Trumbull Redevelopment: The Fort Trumbull area is undergoing a master-planned redevelopment to include mixed-use, residential, and commercial spaces. This project aims to stimulate economic growth, attract new businesses, and provide housing options, thereby increasing demand for local services and workforce development initiatives.

Downtown and Hodges Square Revitalization: Efforts to enhance walkability and connectivity between downtown New London and the Hodges Square neighborhood are underway. These improvements are expected to boost local commerce, tourism, and community engagement, creating opportunities for small businesses and entrepreneurs.

Community Investment Fund 2030: New London has been awarded significant funding through the Community Investment Fund 2030, including \$7.23 million for the New London Community and Recreation Center. This investment supports community development and provides resources for workforce training and youth programs.

Workforce Development and Business Support Needs:

The economic developments in New London highlight the need for comprehensive workforce development strategies to equip residents with the skills required for emerging industries. Key areas of focus include:

Vocational and Technical Training: Programs to prepare workers for jobs in renewable energy, construction, and advanced manufacturing.

Small Business Support: Initiatives to assist local entrepreneurs in accessing capital, navigating regulations, and expanding their operations.

Infrastructure Improvements: Upgrades to transportation, utilities, and digital infrastructure to accommodate increased economic activity and attract investment.

By addressing these needs, New London can ensure that its residents benefit from the city's economic growth and that businesses have access to a skilled and ready workforce.

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

The City's CDBG program supports the Opportunities Industrialization Center (OIC) employment training program and is fortunate to have a private sector computer skills training organization as well as Connecticut College and Mitchell College to prepare students for a range of jobs and careers.

The Regional Innovation Center (IC), launched in 2023 with support from the State of Connecticut, the City of New London, and the regional business community, the Regional Innovation Center (IC) is a full-service entrepreneurial and community resource hub operated by the Chamber of Commerce of Eastern Connecticut. Located in a downtown Enterprise and Opportunity Zone and accessible by public transit, the IC offers co-working, office, and meeting space; administrative support; business counseling and training; and a range of professional development events. It is home to both nonprofit and for-profit businesses and serves as a professional venue for meetings, trainings, and events of all kinds. In 2024 alone, the IC hosted over 300 events, reinforcing its role as a central gathering place for innovation, collaboration, and community impact. Its mission is to economically reinvigorate the urban core and expand access to opportunity, especially for historically underserved populations, while fostering a thriving, inclusive business ecosystem in eastern Connecticut.

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

Yes

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

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Discussion

Please see the preceding discussions.

MA-50 Needs and Market Analysis Discussion

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

In New London concentrations of households with multiple housing problems are primarily found in several census tracts near the downtown core, Hodges Square, and areas surrounding State Pier Road and Bank Street. These neighborhoods experience a high percentage of low- to moderate-income (LMI) households and are characterized by older housing stock, limited access to affordable units, and high renter occupancy rates.

“Concentration”, as defined by HUD and local planning standards, refers to geographic areas—typically census tracts or block groups—where a disproportionately high percentage of households experience housing problems compared to the rest of the city or region. These problems may include: Cost burden (spending more than 30% of income on housing), overcrowding, lack of kitchen or plumbing facilities, or substandard housing conditions.

Data from the CHAS (Comprehensive Housing Affordability Strategy) and local Consolidated Plans indicate that: Census Tract 6901 (Downtown and Waterfront area) and Census Tract 6903 (Hodges Square and surrounding neighborhoods) have particularly high rates of extremely low- and very low-income households with one or more severe housing problems.

These areas often require targeted investment in housing rehabilitation, rental assistance, and supportive services to stabilize housing and improve quality of life for residents. Addressing these concentrations is critical to advancing fair housing and equitable neighborhood development in New London.

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

Yes, in New London, areas of racial/ethnic minority and low-income concentration are primarily located in and around the downtown core, Hodges Square, and neighborhoods near State Pier Road.

"Concentration" refers to a geographic area—typically a census tract—where the proportion of minority or low-income residents is significantly higher than the citywide average. For example, census tracts in downtown New London have majority Black and Latino populations and high rates of households below 80% Area Median Income (AMI).

These areas often overlap with neighborhoods experiencing housing challenges and are a focus for equity-driven investments in affordable housing, education, and economic opportunity.

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

In general, these neighborhoods are characterized by older, sometimes dilapidated, structures. Single-family owner units are available at relatively low prices, but the market is weak because of the need for extensive and expensive renovation in many of the structures, as well as stricter loan standards and higher down payment requirements that limit the number of potential buyers. More affluent buyers will tend to favor newer construction in other more attractive neighborhoods.

The rental market in these neighborhoods is stronger in the face of increased demand, especially for more modern or better kept buildings. Rents tend to increase, even for poorer buildings, exacerbating the cost burden issue for low-income households.

Often, there are few businesses or amenities, and in particular, there are limited opportunities for grocery shopping.

Are there any community assets in these areas/neighborhoods?

The city is served by the Southeast Area Transit District, which provides excellent transportation across the City and is a community asset. The City's Housing Conservation Program benefits all parts of the City as does the lead abatement program, both of which are valuable assets for the City.

Are there other strategic opportunities in any of these areas?

The City is seeking identify opportunities throughout the City.

Housing Tenure

Percent of Renter Households

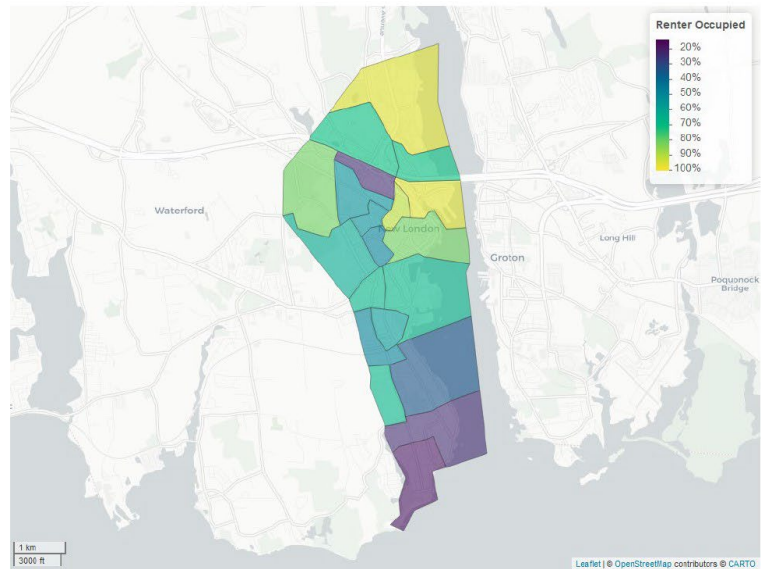
Source: ACS 2019 5-Year Estimates

BLOCK GROUPS WITH HIGHER PERCENTAGES OF RENTERS ALSO HAVE LOWER MEDIAN INCOMES.

Across New London, census block groups with higher proportions of renters tend to have lower median household incomes.

Common among communities throughout the county and state, renters face an increasingly expensive housing market and continue to shoulder high housing cost burdens.

The median household income in New London is \$46,298. For many renter households in these majority renter household neighborhoods, median household incomes range from \$20,000 - \$30,000 placing the majority of these households below the citywide median annual income.



Percent of Renter Households_NL Affordable Housing Plan_May 2022

Income

Median Household Income by Race/Ethnicity

Source: ACS 5-Year Estimates

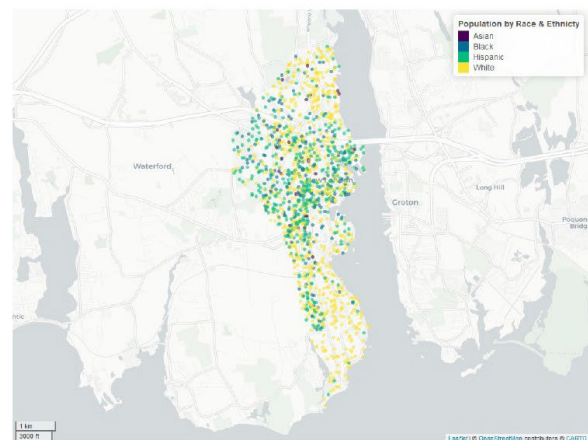


MEDIAN HOUSEHOLD INCOME OF WHITE HOUSEHOLDS IS HIGHER THAN ALL OTHERS.

White and Asian American households in New London have higher household incomes than other households of color. Median household incomes of Black households have declined over the past decade, widening the income gap. This greatly impacts their ability to pay rents and mortgages, contain cost burdening as prices escalate, and find affordable housing options in the city. It may also be impacting their ability to enter the homeownership market over time as prices continue to rise.

New London Demographic Dot Density

Source: ACS 2019 5-Year Estimates (1 Dot ~ 20 People)



Higher percentages of non-white residents concentrate in the central part of New London where median household incomes range from \$20k - \$50k. To the North and South of downtown the population is predominantly White, with median incomes >\$100,000. Residents in the southern portion of the city are predominately homeowners while the population in the northern portion of the city represents the campus for Connecticut College.

NL Demographic Dot Density_NL Affordable Housing Plan_May 2022

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

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

Broadband access is essential for full participation in modern life—supporting employment, education, healthcare, and civic engagement. In New London, while broadband infrastructure is generally available, many low- and moderate-income households face barriers to adoption due to cost, digital literacy gaps, and outdated wiring in older housing stock.

Neighborhoods with higher concentrations of low-income families and racial/ethnic minorities, particularly in downtown New London, Hodges Square, and State Pier Road, often lack reliable high-speed internet access. Residents in multi-unit buildings may also struggle with outdated internal wiring, limiting connectivity even when external service is available.

These digital divides disproportionately impact school-aged children, seniors, and job seekers, exacerbating economic inequality. The need for affordable broadband plans, subsidized device programs, upgraded infrastructure, and digital skills training is critical to ensure equitable access. Expanding and modernizing broadband connections will support inclusive growth and improve quality of life for all residents.

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

New London has areas where broadband options are limited, often dominated by a single provider. This lack of competition can lead to higher prices, slower speeds, and limited-service improvements, especially in low-income neighborhoods. Increasing broadband competition would drive providers to offer more affordable plans, better customer service, and faster, more reliable connections. For residents—particularly low- and moderate-income households—this could mean improved access to remote work, online education, and telehealth services. Expanding provider options is essential to closing the digital divide and promoting digital equity across the city.

Updated 2024 State Broadband Maps released

The map on the right shows the percent of unserved and underserved* locations by census block.

*The FCC defines "served" as speeds of 25 Mbps download and 3 Mbps upload or higher.



State Broadband Map broadbandmaps.ct.gov

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

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

Plan of Conservation and Development for the City of New London: Section 12.3 of the POCD opens with the following policy statement: Prevent loss of life and minimize property damage from the hazards of flooding. The section then states: "As a coastal community portions of the City fronting on Long Island Sound, the Thames River and Alewife Cove are vulnerable to tidal and riverine flooding. 455 structures in the City are located in flood prone areas. However, the majority of New London is not in danger of flooding. New London has experienced flood damage from several hurricanes with the biggest occurring in September of 1938 when extensive damage occurred, primarily along Mott Avenue in the area of what is now Ocean Beach Park. In 1954 Hurricane Diane reached an elevation of 8.9 feet. Damage from these hurricanes amounted to six million and three million dollars respectively. Additionally, the City has experienced the hurricanes of 1893, 1915 and 1944. In 1977, the City Council adopted the City's first Flood Plain Management Ordinance which has since been modified several times (85, 87, 92 and 1993). The City must continue to monitor all development within the flood plain and enforce the regulations to the fullest extent so that we may avoid loss of life and extensive damage that could occur from a flood. The City should also monitor wind and weather instruments at Millstone power plant in Waterford and the airport in Groton so it can further predict when flooding might occur. It is predicted that New London could be threatened by a serious hurricane in the not so distant future." Stormwater management, drainage improvements, floodplain management, and public awareness are all addressed with great detail in the POCD. In particular, the POCD recommends that "The City should continue to revise the Flood Plain Management Ordinance when necessary and discourage development in areas that are subject to flooding. These measures will help to insure that New London qualifies for federal aid should flooding occur." Section 12.24 of the POCD discusses the need to adopt a systematic maintenance program for catch basin maintenance and street sweeping to improve storm drainage system functionality, while Section 12.31 requires that all new development proposals submit a plan to address stormwater management and Section 12.32 suggests the implementation of recommendations from the comprehensive stormwater management plan and the implementation of improvements. Therefore, the New London POCD is considered consistent with the current goals and actions of the hazard mitigation plan. While it addressed flooding and hurricanes thoroughly, it did not directly address several of the hazards such as wind damage and winter storm hazards.

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

New London faces significant vulnerabilities to natural hazards—particularly flooding and severe weather—that disproportionately impact low- and moderate-income (LMI) households.

Geographic and Structural Vulnerabilities: New London is a densely developed coastal city bordered by the Thames River and Long Island Sound, with substantial residential development in low-lying areas.

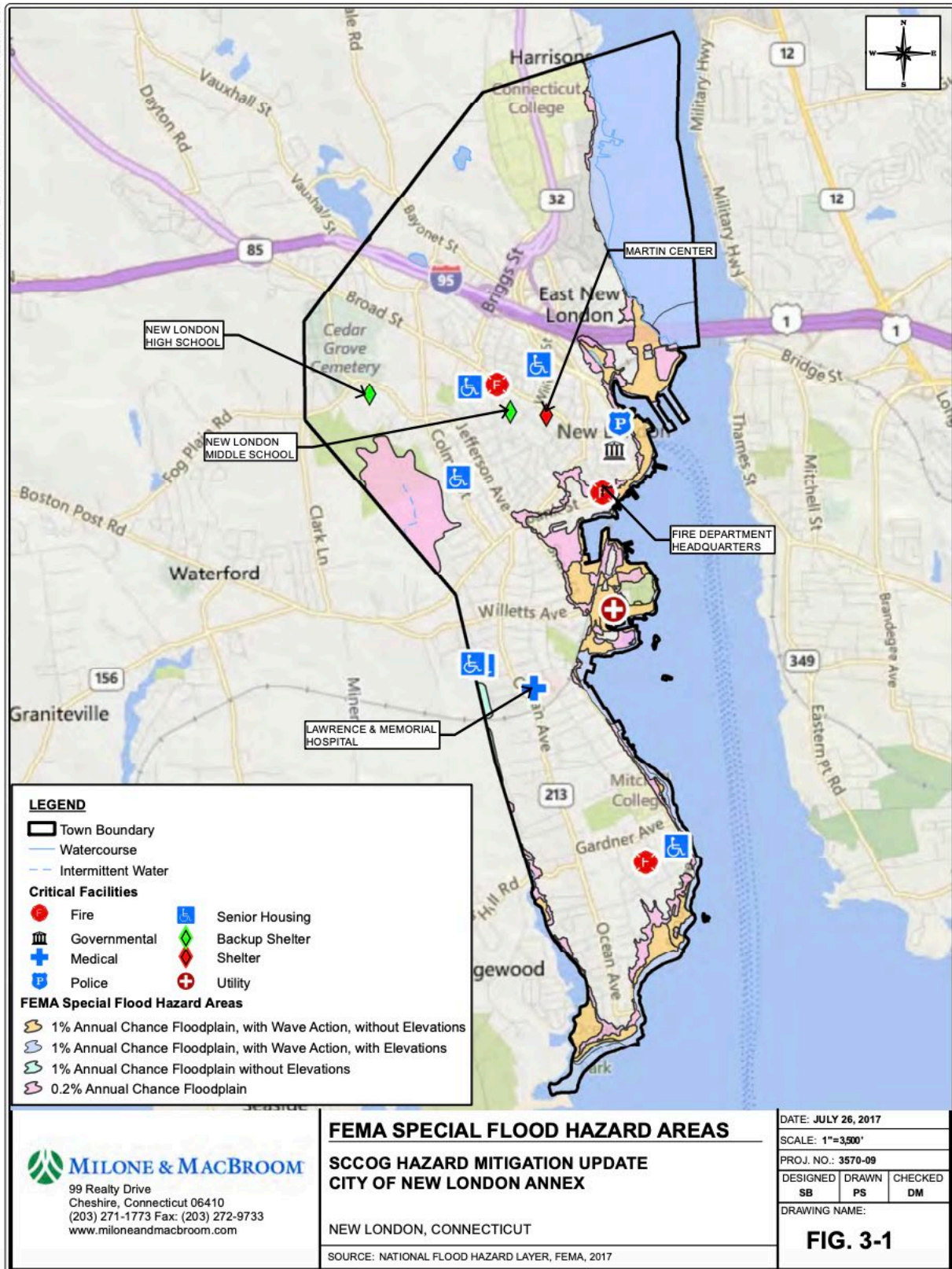
These areas are especially susceptible to flooding, with many LMI households residing in older housing stock that may lack modern flood mitigation features. The city's infrastructure, including stormwater systems, may be inadequate to handle increased precipitation events, exacerbating flood risks.

Socioeconomic Disparities: LMI households often have limited resources to prepare for or recover from natural disasters. They may lack access to affordable insurance, savings, or alternative housing options, making them more vulnerable to displacement and prolonged recovery periods. Additionally, these populations may reside in areas with higher exposure to environmental hazards due to historical housing and zoning practices.

Data and Findings: Studies indicate that nearly 40% of properties at risk of flooding in the tri-state area are located in LMI census tracts. In New London, the combination of coastal proximity, aging infrastructure, and socioeconomic factors heightens the risk for these communities. Furthermore, climate change projections suggest an increase in the frequency and severity of extreme weather events, which could disproportionately affect LMI households.

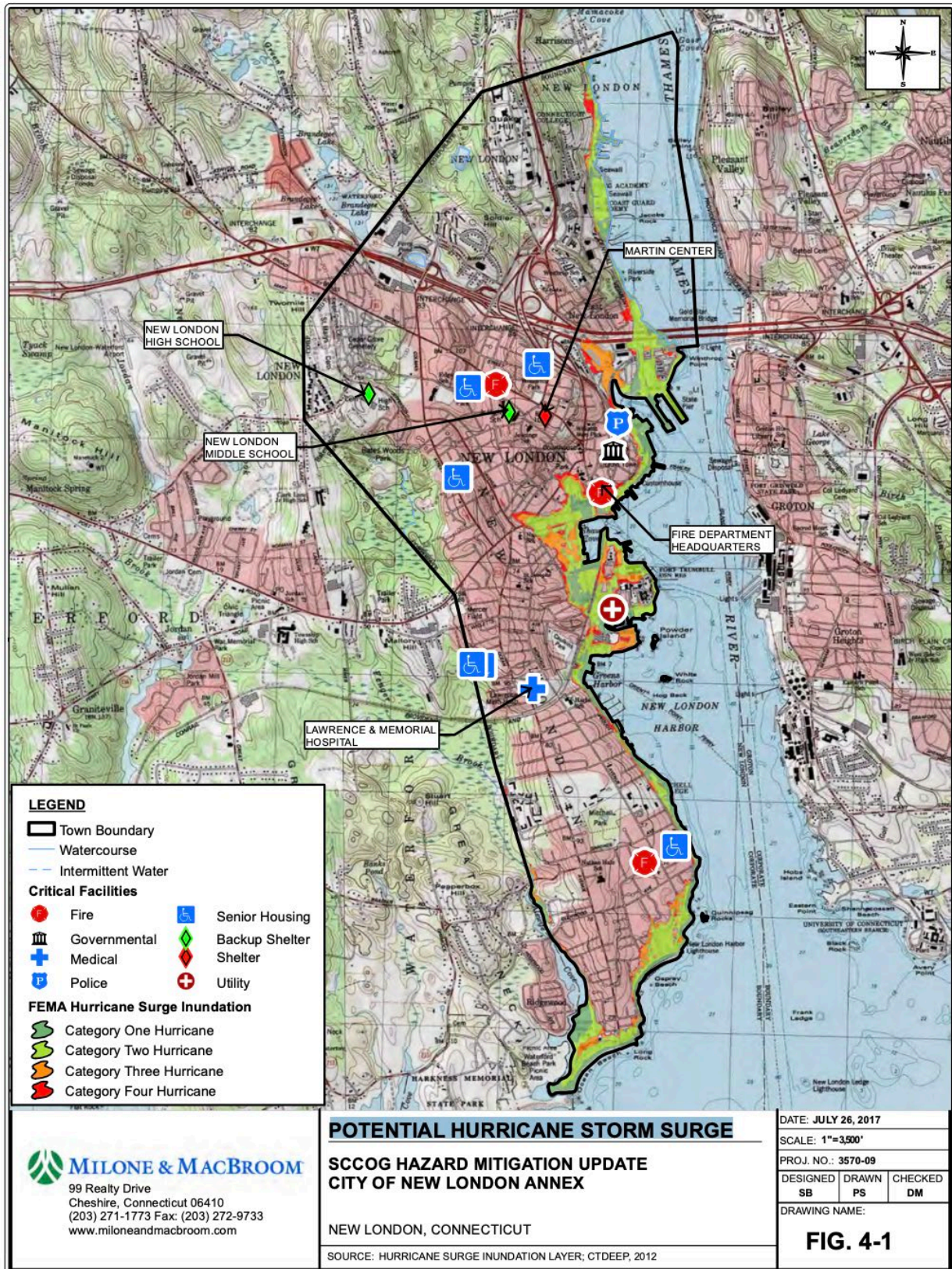
Mitigation and Adaptation Strategies: To address these vulnerabilities, New London is exploring flood mitigation proposals, such as constructing flood walls and raising roads in high-risk areas. Additionally, the city is taking inventory of blighted properties to improve housing stock, aiming to provide safer and more resilient housing options for LMI residents. These efforts, combined with targeted investments in infrastructure and community engagement, are essential to enhancing the resilience of vulnerable populations against natural hazards.

KMD_V3570-09 Maps\annex.mxd\New London\figure3-1.mxd



FEMA SPECIAL FLOOD HAZARD AREAS

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POTENTIAL HURRICANE STORM SURGE

Consolidated Plan

NEW LONDON

113

OMB Control No: 2506-0117 (exp. 09/30/2021)

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City of New London's Consolidated Plan outlines a comprehensive strategy to address the housing, community development, and economic needs of its residents—particularly those of low- and moderate-income (LMI) households. Rooted in Affirmatively Furthering Fair Housing and equal opportunity, the plan seeks to maximize the impact of available HUD funding by supporting a diverse portfolio of eligible programs, projects, and services that improve quality of life, expand access to opportunity, and build stronger neighborhoods.

The strategic goals of the Consolidated Plan are designed to meet priority community needs and align with HUD's objectives of providing decent housing, a suitable living environment, and expanded economic opportunities. Key goals include:

Preserve and Expand Affordable Housing: Rehabilitate aging housing stock, particularly in areas of LMI concentration. Support the development of new affordable rental and homeownership units. Prevent displacement through eviction prevention and housing counseling programs.

Prevent and Address Homelessness: Increase access to emergency shelter and transitional housing. Support rapid rehousing, street outreach, and supportive services. Coordinate efforts with the Coordinated Access Network (CAN) to connect individuals to permanent housing.

Improve Public Facilities and Infrastructure: Invest in public improvements such as streets, sidewalks, lighting, and stormwater systems in LMI neighborhoods. Ensure ADA accessibility in public facilities. Expand broadband infrastructure and access in underserved areas.

Support Economic Development and Workforce Opportunities: Provide support to organizations that provide microenterprise assistance and small business support. Fund job training and workforce development programs targeting unemployed and underemployed residents. Encourage entrepreneurship, particularly among historically underserved populations.

Enhance Public Services: Fund vital community services, including youth programming, food assistance, healthcare access, and services for seniors and persons with disabilities. Expand mental health and substance use recovery services in collaboration with local providers.

Promote Fair Housing and Neighborhood Revitalization: Increase outreach and education on fair housing rights. Target resources to areas of racial/ethnic and LMI concentration to reduce disparities and support reinvestment. Address code enforcement, lead hazard reduction, and blight remediation.

Funding Strategy: New London is committed to deploying all available HUD formula grants—Community Development Block Grant (CDBG) strategically across multiple sectors. The city will also leverage additional state, federal, and private resources to amplify impact, including: Partnerships with nonprofit and community organizations. Coordination with regional housing authorities, nonprofit housing developers and economic development agencies.

Performance and Accountability: The Consolidated Plan includes robust systems for monitoring, evaluation, and public engagement. The city will track outcomes through HUD’s IDIS system and provide annual updates through the CAPER (Consolidated Annual Performance and Evaluation Report). Public input will continue to guide decision-making through community meetings, stakeholder consultation, and citizen participation processes.

The City of New London’s Strategic Plan reflects its deep commitment to improving the lives of its residents by funding as many eligible and impactful programs as possible. By aligning HUD resources with community-driven goals and leveraging collaborative partnerships, New London aims to build a more equitable, inclusive, and resilient future for all.

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

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	citywide
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

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

The entire City of New London is eligible for CDBG funding because of its designation as a HUD entitlement community and the widespread presence of low- and moderate-income households across the city. This allows the city to use CDBG funds for projects that benefit residents citywide, including infrastructure, housing, public services, and economic development.

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

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Provide Safe,Affordable Housing Oppoirtunities thr
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly
	Geographic Areas Affected	citywide
	Associated Goals	Administration Affordable Housing Homeless Activities; prevention, shelters, transit Housing Conservation Housing for Persons with Special Needs Neighborhood Revitalization
	Description	Provide Safe, Affordable Housing Opportunities through, rental assistance program support, Homeowner Rehabilitation, Emergency Repairs, Increased Ownership Opportunities, Increased Supply of Single-family Housing. Lead hazard mitigation.
	Basis for Relative Priority	Significant Need

2	Priority Need Name	Provide Housing for Persons with Special Needs
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Individuals veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	citywide
	Associated Goals	Administration Affordable Housing
	Description	Programs for the elderly, youth ,substance abuse, battered and abused spouses, child care,health and persons with disabilities.
	Basis for Relative Priority	significant need
3	Priority Need Name	Neighborhood Revitalization, especially code Enfor
	Priority Level	High

	Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	citywide
	Associated Goals	Administration Affordable Housing Housing Conservation Neighborhood Revitalization
	Description	Code enforcement, demolition, neighborhood improvements: street, sidewalk, streetlight, blight enforcement
	Basis for Relative Priority	signifiant need
4	Priority Need Name	Homeless Activities, including Homeless Prevention
	Priority Level	High
	Population	Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	citywide
	Associated Goals	Administration Affordable Housing Homeless Activities; prevention, shelters, transit
	Description	Homeless prevention, emergency shelters, transitional housing

	Basis for Relative Priority	significant need
5	Priority Need Name	Public Service Programs
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	citywide
	Associated Goals	Administration Fair Housing Public Services
	Description	Programs for the elderly, youth, substance abuse, battered and abused spouses, child care, healthcare, food security, and persons with disabilities, housing counseling

	Basis for Relative Priority	significant need
6	Priority Need Name	Economic Development, including Downtown Revitaliz
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Individuals Families with Children veterans Non-housing Community Development Other
	Geographic Areas Affected	citywide
	Associated Goals	Administration Economic Development
	Description	Job training, facade programs, loan programs, brownfield remediation,
	Basis for Relative Priority	significant need
7	Priority Need Name	Public Improvements and Infrastructure
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Persons with Physical Disabilities

	Geographic Areas Affected	citywide
	Associated Goals	Administration Economic Development Public Improvements and Infrastructure
	Description	Improvements for municipal infrastructure, including streets, water, sewer, lighting and broadband.
	Basis for Relative Priority	significant need
8	Priority Need Name	Public Facilities
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Persons with Physical Disabilities
	Geographic Areas Affected	citywide
	Associated Goals	Administration Public Facilities Improvements
	Description	Repairs and improvements to public facilities. Including: community centers, healthcare centers, rec facilities, parks.
	Basis for Relative Priority	Significant need
9	Priority Need Name	Fair Housing
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Individuals Families with Children veterans Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Other
	Geographic Areas Affected	citywide
	Associated Goals	Administration Fair Housing
	Description	Fair housing programs and services; support for legal aid; support Fair Rent Commission
	Basis for Relative Priority	Significant need

Narrative (Optional)

The City's needs are numerous and varied. The principal needs are: 1) provide decent affordable housing for residents, especially through housing rehabilitation for both owner and renter units, 2) improve/revitalize neighborhoods, 3) preventing homelessness and assisting the homeless, 4) providing a range of services and assistance to low-income residents, 5) maintaining and improving public facilities, public improvements, and infrastructure, 6) supporting economic development and downtown revitalization, and 7) ensuring fair housing opportunities.

The City believes that rehabilitation of both rental and owner housing units is a High priority, as these efforts keep people in affordable housing and, especially for extremely low-income and elderly homeowners may serve to prevent homelessness. Similarly, Homeless activities, ranging from providing emergency shelter to services to prevent homelessness receive a High priority.

While the City supports programs for affordable homeownership, the opportunities for homeownership among the City's low-income residents are limited by the poor economy, job uncertainty, strict lending criteria and significant down payment requirements. Homeowner loan programs are still given a High priority ranking, however, and efforts will be made to assist those seeking to purchase a home.

Because of the difficult economic situation in the City's predominate low/mod population the provision of Public Service Programs receives a High priority rank. The need for a wide range of services, including programs for seniors and youth, food security programs, and child care, is present throughout the City.

Public Facilities, Public Improvements, and Infrastructure are very important to the City and receive a High rating. Activities in this area include accessibility improvements; street, sidewalk and lighting; maintenance and improvements of City buildings, parks and community facilities.

Fair Housing is a concern in the City and also receives a High ranking.

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Rising housing costs for rental units continues to be a problem for many households. Thus the City will continue to use funds for the TBRA program, helping to sustain tenants with supplemental funding from the City when their rent increases above allowable costs.
TBRA for Non-Homeless Special Needs	Again, in the face of rising housing costs, the TBRA program provides rental subsidies for senior/disabled homeless persons, victims of domestic violence, and persons at risk of homelessness. Qualified applicants are referred by local service agencies.
New Unit Production	The City will attempt to assist in the development of new units of affordable housing through the construction of new units, though resources, mainly available vacant land, are limited and costs are high.
Rehabilitation	The City will attempt to assist in the maintenance of affordable units through the rehabilitation of existing housing units.
Acquisition, including preservation	Rising housing costs and limited opportunities for new construction will cause the City to continue to loan available funds to acquire and rehabilitate properties to support the creation of affordable housing, especially for special needs households.

Table 49 – Influence of Market Conditions

CPD Map - City of New London - Consolidated Plan and Continuum of Care Planning Tool



May 24, 2025

 Override 1

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Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGSC, (c) OpenStreetMap contributors, and the GIS User Community

City of New London

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

Introduction

New London, like many jurisdictions, is faced with the challenging task of meeting increasing needs with fluctuating and/or decreasing federal and state resources.

The figures shown in the table below reflect HUD's current allocations. The figure for "Expected Amount Available Remainder of ConPlan" anticipates level funding using the 2024 allocation amounts and projecting those amounts over the four remaining years covered by the Consolidated Plan.

If there are further funding cuts to CDBG over the coming years, the City will adjust accordingly and create Annual Action Plans reflective of funding realities.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	874,852	0	110,000	984,852	0	

Table 50 - Anticipated Resources

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

The City administration recognizes that the City's annual entitlement and formula allocations are not sufficient to meet all of its needs and that leveraging resources is critical to achieving the City's goals. The City continues to cultivate funding partners who can match the City's investment of CDBG funds. Additional funds need to be raised to ensure that more affordable housing is available for those in need.

To that end the City seeks funds from the State and grants from other entities, both public and private. In particular the Connecticut Department of Housing, , EPA Brownfields, Connecticut Department of Economic Development Brownfields, Connecticut State Historic Preservation Office, and HUD Healthy Homes and Lead Hazard Reduction Program.

CDBG funds have been utilized for matching requirements while matching requirements have also been satisfied with other eligible financial resources and/or in-kind services, and the City will continue to seek this type of matching as well as financial matches.

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

Currently, the City does not own property that it is marketing for affordable housing.

Previous Urban Renewal development parcels were recently sold off for public investment and revenue as program income was successfully allocated to several eligible economic and community development initiatives.

Discussion

Please see the preceding discussions.

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Community Development Division	Government	Planning	Jurisdiction
Citizens Advisory Committee	Government	Planning	Jurisdiction
Ledge Light Health District	Government	Planning public services	Region
NEW LONDON HOUSING AUTHORITY	Government	Public Housing	Other
Renaissance City Development Corporation	Non-profit organizations	Economic Development Ownership Planning neighborhood improvements public facilities	Jurisdiction
The Southeastern Connecticut Council of Governments	Non-profit organizations	Planning	Region
The Southeastern Connecticut Partnership to End Homelessness	Non-profit organizations	Homelessness	Region
HABITAT FOR HUMANITY, INC.	Non-profit organizations	Ownership	Region
New London Maritime Society	Non-profit organizations	Economic Development public facilities public services	Region
Eastern Connecticut Housing Opportunities	Non-profit organizations	Ownership	Region
NEW LONDON HOMELESS HOSPITALITY CENTER, INC.	Non-profit organizations	Homelessness	Region

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
NEW LONDON COMMUNITY MEAL CENTER, INC.	Non-profit organizations	Homelessness	Other
GEMMA E. MORAN UNITED WAY LABOR FOOD CENTER, INC.	Non-profit organizations	public services	Other
Covenant Shelter of New London	Non-profit organizations	Homelessness	Other
Southeastern Connecticut Community Land Trust, Inc.	Non-profit organizations	Ownership Rental public services	Region
ALLIANCE FOR LIVING, INC.	Non-profit organizations	public services	Region
SOUTHEASTERN COUNCIL ON ALCOHOLISM & DRUG DEPENDENCE, INC.	Non-profit organizations	public services	Region
Safe Futures	Non-profit organizations	Homelessness public services	Region
THAMES VALLEY COUNCIL FOR COMMUNITY ACTION, INC.	Non-profit organizations	public services	Region
CENTRO DE LA COMUNIDAD, INC.	Non-profit organizations	public services	Other
City Center District	Non-profit organizations	Economic Development	Jurisdiction
OPPORTUNITIES INDUSTRIALIZATION CENTER OF NEW LONDON COUNTY, INC.	Non-profit organizations	public services	Other
Hope, Inc.	Non-profit organizations	Ownership Rental	Jurisdiction
Public Library of New London	Non-profit organizations	public services	Region
Higher Edge	Non-profit organizations	public services	Region

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
New London Human Services Network	Departments and agencies	Planning public services	Region
Hygienic Art, Inc.	Non-profit organizations	public services	Region
City of New London Senior Center	Government	public services	Jurisdiction
All Souls Unitarian Universalist Churdh	Community/Faith-based organization	public services	Region
CITY OF NEW LONDON RECREATION DEPARTMENT	Government	public services	Jurisdiction
Riverside Park Conservancy	Non-profit organizations	public facilities public services	Jurisdiction
FRESH New London	Non-profit organizations	public services	Jurisdiction
THE CENTER: A DROP-IN COMMUNITY LEARNING & RESOURCE CENTER, INC.	Non-profit organizations	public services	Jurisdiction
Community Health Center	Non-profit organizations	public services	Region
(SeCTer) Southeastern Connecticut Enterprise Region	Regional organization	Economic Development Planning	Region
SOUND COMMUNITY SERVICES, INC.	Non-profit organizations	Rental public services	Region
Connecticut Legal Services	Non-profit organizations	public services	Region
Immigration Advocacy & Support Center	Non-profit organizations	public services	Region
New London Landmarks	Non-profit organizations	Economic Development neighborhood improvements public services	Jurisdiction
City of New London Youth Affairs	Government	public services	Jurisdiction
Connecticut Fair Housing Center	Non-profit organizations	public services	State

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Coordinated Access Network	Continuum of care	Homelessness Non-homeless special needs Planning Rental	State

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of New London's institutional structure has been in place for many years and is quite effective in operating CDBG. The City's Office of Development & Planning (ODP) serves as Lead Agency for administration, planning and coordination of the CDBG program. This office coordinates with the Department of Finance (providing an internal financial accounting system that establishes a system of checks and balances); Department of Public Works (infrastructure and public improvements); Department of Recreation (recreational programs and senior center activities); New London Police and Fire (on matters concerning public safety as concerns neighborhood preservation and revitalization); Planning and Building Divisions (regarding planning and zoning issues and code enforcement activities) and the City Council/Mayor's office on all matters requiring City Council information and action items.

The Citizen Participation Plan adopted by City Council will continue the established process for CDBG recommended allocations with the new Mayor making his recommendations along with the Citizen Advisory Committee to the City Council for final approval.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X	X	X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X	X	X
Mobile Clinics	X	X	X
Other Street Outreach Services	X	X	X

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

Table 52 - Homeless Prevention Services Summary

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

The City uses a variety of programs and partners to first prevent low-income persons from becoming homeless and, second, to support homeless persons and families in obtaining safe, affordable and sustainable housing. These efforts include a continuum of programs ranging from emergency shelters to transitional housing to permanent supportive housing services.

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

This delivery system includes a wide range of services for special needs populations and persons experiencing homelessness. The City attempts to coordinate these programs into a City-wide strategy to address needs, prevent homelessness and address it in a comprehensive manner. The primary strength of addressing homelessness through participation in the Eastern Connecticut Coordinated Access Network is that it allows partners to focus resources on specific issues in order to avoid duplication of services. This collaboration also allows for a wider array of voices to be heard on what is a wide-ranging issue.

Still, the need exists to provide better and more information among housing providers, social service providers and case management agencies. The City plans to work with the Partnership to improve funding applications and best utilize funds.

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

Please see the preceding responses.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing	2020	2024	Affordable Housing	citywide	Homeless Activities, including Homeless Prevention Neighborhood Revitalization, especially code Enfor Provide Housing for Persons with Special Needs Provide Safe,Affordable Housing Oppoirtunities thr	CDBG: \$0	Other: 100 Other
2	Housing for Persons with Special Needs	2020	2024	Affordable Housing	citywide	Provide Safe,Affordable Housing Oppoirtunities thr	CDBG: \$0	Other: 0 Other
3	Neighborhood Revitalization	2020	2024	Affordable Housing	citywide	Neighborhood Revitalization, especially code Enfor Provide Safe,Affordable Housing Oppoirtunities thr	CDBG: \$197,000	Other: 6955 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Homeless Activities; prevention, shelters, transit	2020	2024	Affordable Housing	citywide	Homeless Activities, including Homeless Prevention Provide Safe, Affordable Housing Oppoirtunities thr	CDBG: \$13,000	Other: 3500 Other
5	Public Services	2020	2024	Suitable living environment	citywide	Public Service Programs	CDBG: \$169,738	Other: 89755 Other
6	Economic Development	2020	2024	Economic Opportunity	citywide	Economic Development, including Downtown Revitaliz Public Improvements and Infrastructure	CDBG: \$81,000	Other: 100 Other
7	Public Facilities Improvements	2020	2024	Suitable living environment	citywide	Public Facilities	CDBG: \$53,634	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 137825 Persons Assisted
8	Public Improvements and Infrastructure	2020	2024	Suitable living environment	citywide	Public Improvements and Infrastructure	CDBG: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 137825 Persons Assisted
9	Fair Housing	2020	2024		citywide	Fair Housing Public Service Programs	CDBG: \$0	Other: 50 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	Administration	2020	2024	Administration and planning	citywide	Economic Development, including Downtown Revitaliz Fair Housing Homeless Activities, including Homeless Prevention Neighborhood Revitalization, especially code Enfor Provide Housing for Persons with Special Needs Provide Safe,Affordable Housing Oppoirtunities thr Public Facilities Public Improvements and Infrastructure Public Service Programs	CDBG: \$172,480	Other: 5000 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	Housing Conservation	2020	2024	Affordable Housing	citywide	Neighborhood Revitalization, especially code Enfor Provide Safe,Affordable Housing Oppoirtunities thr	CDBG: \$298,000	Homeowner Housing Rehabilitated: 50 Household Housing Unit

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing
	Goal Description	Emergency home repairs, home rehabilitation, new affordable housing projects
2	Goal Name	Housing for Persons with Special Needs
	Goal Description	Programs for the elderly, youth, substance abuse, battered and abused spouses, child care, health HIV/AIDS and persons with disabilities.
3	Goal Name	Neighborhood Revitalization
	Goal Description	Code enforcement, demolition; neighborhood improvements
4	Goal Name	Homeless Activities; prevention, shelters, transit
	Goal Description	Having homeless prevention programs available, shelters and transitional housing.

5	Goal Name	Public Services
	Goal Description	Programs for the elderly, youth, substance abuse, domestic victims, child care, food security, health and persons with disabilities.
6	Goal Name	Economic Development
	Goal Description	Job training, façade programs, loan programs, small business grants
7	Goal Name	Public Facilities Improvements
	Goal Description	Repairs and Improvements to public facilities
8	Goal Name	Public Improvements and Infrastructure
	Goal Description	Improvements for municipal infrastructure, including streets, water, sewer and lighting
9	Goal Name	Fair Housing
	Goal Description	Fair Housing programs and services; support for legal aid
10	Goal Name	Administration
	Goal Description	Program Administration and Planning

11	Goal Name	Housing Conservation
	Goal Description	This program is designed to promote the conservation and expansion of the City's housing stock and create code compliance through the provision of financial assistance to property owners; targeting to low and moderate-income households, in order to provide a decent home and suitable living environment for all residents. Deferred loans up to \$15,000 forgiven at a rate of 10% per year for 10 years to qualified owner occupants of a single family home. 3% interest loans up to a \$30,000 with a maximum of a 25-year term for owner-occupants of 1-4 family homes. Income guidelines are 80% or less for the household median income for the New London Area. Owners must occupy assistance property for the life of the loan.

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

The City's overall objectives include home repair for low to moderate income eligible persons, emergency repairs for seniors, rental home rehabilitation, demolition, down payment assistance, and homebuyer programs if funds are available. The City's Community Development staff estimates that the home repair programs and emergency repair program will repair approximately 30 single family homes in the next five years. These home repair grants also include lead hazard reduction. Through the CDBG along with community partners the hope is three CHDO projects will be completed, an estimate of 50 down payment assistance grants will be awarded to first time homebuyers through CHFA's program. Complete rehabilitation projects are forecasted through the Housing Conservation Program with a goal of 25 rehabbed properties with eliminated code violations over the next five years.

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

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

There appears to be a need for additional accessible units, but this activity can be accomplished through one of the City's subrecipients using leveraged local grant funds.

Activities to Increase Resident Involvements

The City supports these programs, but this is a function of the Housing Authority and City CDBG funds are not planned to be used for this activity.

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

No

Plan to remove the 'troubled' designation

Not applicable

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

Barriers to Affordable Housing

Through vehicles such as zoning ordinances, subdivision controls, permit systems, and housing codes and standards, the City has attempted to ensure the health, safety, and quality of life of its residents while minimizing the barriers that may impede the development of affordable housing. None of these measures is intended to restrict the affordability of housing, though these regulations may affect the pricing of housing. However, there is an opportunity for zoning to create new regulations for shared-housing, increase density, and detached accessory apartments.

The most important impediment to affordable housing revolves around the lack of income of the City residents. In addition, the cost of maintenance, renovation, or redevelopment is also very high. Many structures, as noted earlier, are very old and contain both lead-based paint and asbestos, which must be remediated in order to bring the structure up to code. These facts make housing redevelopment expensive and many times put quality affordable housing out of the reach of low-income households.

Other barriers include

- New London has over the state target of 10% affordable housing. This puts New London at a disadvantage when competing for some state funds;
- a limited supply of sites physically suitable and appropriately zoned for new housing;
- the expense of available sites;
- restrictive residential zoning;
- a lengthy and sometimes complex regulatory process for residential development;
- property tax burden to fund the local government relies heavily on residential property; and
- public attitudes opposing the construction of affordable housing.

The Housing Needs Assessment also identified stringent criteria in the mortgage origination process due to the foreclosure crisis, which also is outside the scope and control of City policy. In some instances, issues revolving around personal finances (lack of down payment, credit history, employment history) affect the availability of affordable housing for residents.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City will use several methods to create and maintain affordable housing. In addition to immediate direct and partnership efforts, the City is working for affordable housing on a regional level with the Southeast Connecticut Council of Governments, (SCCOG) by working to make affordable housing available through land use regulation and legislative change. The City will continue to encourage

surrounding towns to share in the burden of meeting the demand for affordable housing through the development or designation of affordable units within those towns. The scale and complexity of New London's and Southeastern Connecticut's housing crisis calls for this regional response. SCCOG has acted to take a lead role in this effort, and seeks to involve the region's municipalities, the State of Connecticut, federal agencies and officials, the two Tribal Nations operating casinos in the region, other major employers, the building industry, financial institutions, educational institutions, and non-profit and social service agencies. Obstacles to providing housing in southeastern Connecticut are numerous and include lack of suitable and appropriately zoned land; limited public infrastructure; restrictive and time consuming local regulatory processes; and the general public's lack of understanding of the magnitude of the existing housing shortages ranging from shelters for the homeless, to rental units, to affordable single family dwellings. Additionally, residential development, particularly lower-cost housing, is regarded as undesirable and not supported by the public since it often results in more children in the school system at a cost higher than the property taxes generated by the new construction. Cost burden is exacerbated by unemployment that places more households in need of housing cost subsidy. Also the rate of foreclosures puts more households into the affordable housing need pool. Over the long-term, economic development and job creation, which will enable families to afford appropriate housing, can be most successful if pursued on a regional level. The City makes housing more affordable through the rehabilitation of owner occupied housing in its Housing Conservation Program. The City targets "cost burdened" households with this program, to help meet current health, housing, or building codes. In a similar manner the City's Lead Hazard Reduction Program (L-HARP) also addresses the affordability issue. By preventing lead poisoning, the lead program insures that client households are not devastated by medical costs associated with lead poisoning. A successful partnership effort that addresses affordable housing has been The City's Neighborhood Stabilization Program that is funded through the CT Department of Economic and Community Development and is a collaboration of the City of New London and four non-profit developers. NSP partners purchase, rehabilitate and sell foreclosed homes to low-, moderate-, and middle-income people. The four non-profit developers include H.O.P.E. Inc., Eastern Connecticut Housing Opportunities (ECHO), Habitat for Humanity of Southeastern Connecticut, HOPE Inc, Southeastern CT Community Land Trust, and NeighborWorks New Horizons. These programs promote homeownership as a means of reducing housing cost burden. The programs provide below market-rate homeownership and rental opportunities.

SUMMARY OF RECOMMENDATIONS

MATRIX KEY:

This matrix shows the recommendations organized by groupings of the goals by aim and provides a suggested timeline for implementation.

RECOMMENDATIONS	TIMELINE		
	SHORT TERM (0-2 Years)	MID TERM (3-5 Years)	LONG TERM (6-10 Years)
Increase affordable homeownership opportunities, particularly for communities of color and those impacted by urban renewal			
Expand Down Payment And Closing Cost Assistance	X	-	-
Establish Housing Trust Fund	X	-	-
Promote Shared Equity Housing Program	-	X	-
Provide for a Diversity of Housing Types particularly family-sized units.			
Encourage Missing Middle Housing Option	-	X	-
Review and Amend Accessory Dwelling Unit (ADU) Policies	X	X	-
Review Existing Zoning to Remove Barriers to Housing Production/Increase Housing Production	-	X	-
Invest in improving the quality of the existing naturally occurring and deed-restricted housing stock to maintain safe, accessible, and affordable housing.			
Encourage Rehab/Redevelopment without Displacement	X	-	-
Promote Rental Assistance Program	-	X	X
Expand Housing Rehab Program	-	X	-
Create and Maintain Rental Registry and Inspection Process	X	X	-
Ensure housing and land use policies recognize that housing is a social determinant of health outcomes.			
Implement Inclusionary Zoning	X	-	-
Leverage Public Land for Affordable Housing Production	-	X	X
Explore Appraisal Gap Financing Programs	X	-	-
Support tools such as fair housing training, landlord/resident education, housing counseling programs, and ensure materials are available in multiple languages.			
Establish Housing Counseling program	X	X	-
Create and Expand Tenant And Landlord Education Programs	X	X	-
Promote Fair Housing Education for Real Estate Professionals And Renters And Homebuyers	X	X	-
Consider Establishing Fair Rent Commission	X	-	-
Continue To Expand And Cultivate Partnerships For Affordable Housing	On - Going		

Recommendations_NL Affordable Housing Plan_May 2022

SP-60 Homelessness Strategy – 91.215(d)

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

In a region that has undergone dramatic economic change, preventing and dealing with homelessness continues to be a priority. As a central city in the region, New London has traditionally provided a disproportionate share of supportive housing and social services.

The formation of the New London County Fund to End Homelessness has addressed the need to structure a regional approach to end homelessness. NLC Fund operates under the Balance of State Continuum of Care. Through a variety of coordinating councils, networks and other organizational structures the housing needs and priorities for the homeless are analyzed. The integration and coordination of resources and programs ensures that housing and support services are broad based, comprehensive and organized. The Partnership meets on a regular basis and has actively sought program funds in a collaborative manner. Together, as a consortium, they have successfully applied for federal Continuum of Care funding.

The needs of homeless persons are complex and require a wide range of specialized services. Numerous agencies are often involved in the care of a homeless person, providing distinct services such as housing, mental health counseling, employment training, and case work services. The City of New London's community development program funds a number of activities and services to help the needs of the homeless and other special needs populations. Overall, these services address the high priority of reducing homelessness and the threat of becoming homeless.

Addressing the emergency and transitional housing needs of homeless persons

Three key facilities/organizations provide services to the homeless population in New London:

- The Covenant Shelter is an established, self-sufficient non-profit organization. This 35-bed facility provides shelter for singles and families.
- Safe Futures operates a 15-bed emergency shelter for women who are victims of domestic violence and their children. Safe Futures also operates Phoenix House, a transitional housing facility for women, along with their children, who were victims of domestic violence.
- The New London Homeless Hospitality Center, founded in 2005, purchased and successfully renovated a former church complex. The new facility opened in time for the 2013/14 winter season and has improved operational efficiency and expanded services for those in need. The NLHHC services now include a daytime hospitality center, a new medical outreach clinic, a respite center and they also are at the forefront in CHEFA funded "Rapid Re-Housing" efforts. If needed, the Center can accommodate guests at St. James Church on Huntington Street.

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

Besides emergency shelter each of the organizations mentioned above serves as a bridge to permanent housing by providing comprehensive services to assist individuals and families. Specialized services include referral services, transitional housing for homeless veterans, management of multifamily housing for permanent housing, rental subsidies, child care and education, and counseling.

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

The New London County Fund has developed a program to ensure that persons discharged from mental and health institutions and correctional facilities receive appropriate supportive housing. All of the organizations that serve the homeless offer referrals and counseling services and are sensitive to the needs of this special category of homeless.

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

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

New London's Lead Hazard Reduction Program (L-HARP) will continue. In addition to the educational component of the program, grants will be provided for lead hazard reduction work on single-family and multi-family properties whether they are owner-occupied or rental.

The City of New London Lead Hazard Reduction Program is administered by the Office of Development and Planning (ODP). The City of New London has managed Lead Hazard Reduction grants since 1998 and these grants met or exceeded all benchmarks.

The overall goal of the Lead Hazard Reduction Program includes reducing childhood lead poisoning through multiple means: clearing units of lead hazards, educating medical professionals of the Connecticut regulations regarding lead testing of all children under six, and informing the public of the risks and health hazards of lead paint to children under six years of age.

The City's Housing Conservation Program (HCP) continues to place a priority on the rehabilitation and preservation of existing housing units.

Lead Hazard reduction activities and Healthy Homes remediation will continue to support the Housing Conservation Program efforts for a comprehensive approach to access and remediate a wide range of household hazards including lead abatement, pest control, hazardous chemical management, and radon mitigation, etc.

In the absence of LHARP funds the HCP will provide lead abatement services for qualified households.

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

Please see answer to question above.

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

Please see answer to first question.

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

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

The City of New London implements an anti-poverty strategy with two goals:

- reduce the number of poverty-level families
- prevent additional families from falling into poverty status

The City implements its anti-poverty strategy in partnership with non-profit agencies servicing the City's population. One of the important partners for the City is the Thames Valley Council for Community Action, Inc. (TVCCA) which implements community action programs for the area and has provided social services to the low-income/disadvantaged population of New London County for over 45 years. TVCCA's 28 programs currently reach approximately 26,000 eligible clients annually. The City of New London is in a continuing partnership relationship with TVCCA in which the organization acts as a sub-recipient of CDBG funds for several projects.

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

New London has a number of other agencies that serve the many needs of the poor and underserved. Non-profit agencies that work to reduce poverty that have received community development funding for providing programs to low-income populations include: Centro de la Comunidad, Safe Futures, Opportunities Industrialization Center, New London Community Health Center, and SCADD.

The New London Housing Authority (NLHA) also works to reduce the number of poverty level families. The City partners with the NLHA for important programs benefiting the resident population, in particular the development and support of programs and activities of the various resident associations.

The City of New London's work in producing and preserving affordable housing is closely coordinated with a number of the non-profits including the Renaissance City Development Corporation, Habitat for Humanity of SECT, Eastern Connecticut Housing Opportunities Inc. (ECHO), Southeastern Connecticut Community Land Trust (SE CT CLT), HOPE Inc., and Habitat for Humanity. The City's Community Development Division makes housing more affordable through managing programs for neighborhood redevelopment, rehabilitation, lead hazard reduction, and neighborhood stabilization.

SP-80 Monitoring – 91.230

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

The City of New London has developed a monitoring system to ensure that the activities carried out in furtherance of the Plan are done so in a timely manner in accordance with the federal monitoring requirements of 24 CFR 570.501(V) and 24 CFR 85.40 and all other applicable laws, regulations, policies, and sound management and accounting practices. Information is maintained in project files for verification purposes.

The actions taken to assure objectives are met:

- Staff review annual audits or certified financial statements submitted along with subrecipients' requests for funding;
- All payments to outside agencies and vendors are reviewed by CDBG staff for contract compliance prior to approving and issuing payment;
- The City requires quarterly reports from all programs to ensure there is sufficient progress toward meeting housing and community development goals;
- All agencies and City departments that provide services or activities funded through the CDBG program are required to provide a narrative on program services and activities, financial activity and demographic data on clients served. Pertinent information from these reports is incorporated in the Consolidated Annual Performance and Evaluation Report;
- At least every three (3) years, City staff selects up to five programs and performs in-depth on-site monitoring to ensure program compliance. Monitoring is performed more frequently if needed and particularly for new programs that receive more than \$25,000 in funding;
- Financial and activity information is collected and entered into the IDIS system. The City utilizes IDIS program reports for monitoring of projects and drawdown of funds from HUD;
- Property owners must certify that they will not exceed the applicable fair market rents for units rehabilitated with public funds;
- Specific monitoring for lead-based paint compliance is accomplished within the Housing Conservation Program with additional assistance from the Lead Program Manager (through the City's Lead Hazard Reduction Program) as warranted;

- Section 504/Handicapped Accessibility is monitored where applicable through the existing permitting and inspection process within the Building Division;
- Housing Quality Standards are monitored through regular Section 8 inspections and ongoing City Housing Code Enforcement;
- Davis Bacon requirements as applicable are monitored through payroll inspection and onsite interviews with construction workers by the Community Development Division;
- Historic preservation compliance is ensured through the Section 106 Process and the City's Memorandum of Agreement;
- Environmental reviews are performed annually and on a case-by-case basis for all projects as applicable by the Office of Development and Planning; and
- Clients are required to provide income data as applicable to the programs under which they are receiving benefits.

Expected Resources

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

Introduction

New London, like many jurisdictions, is faced with the challenging task of meeting increasing needs with fluctuating and/or decreasing federal and state resources.

The figures shown in the table below reflect HUD's current allocations. The figure for “Expected Amount Available Remainder of ConPlan” anticipates level funding using the 2024 allocation amounts and projecting those amounts over the four remaining years covered by the Consolidated Plan.

If there are further funding cuts to CDBG over the coming years, the City will adjust accordingly and create Annual Action Plans reflective of

funding realities.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	874,852.00	0.00	110,000.00	984,852.00	0.00	

Table 54 - Expected Resources – Priority Table

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

The City administration recognizes that the City's annual entitlement and formula allocations are not sufficient to meet all of its needs and that leveraging resources is critical to achieving the City's goals. The City continues to cultivate funding partners who can match the City's investment of CDBG funds. Additional funds need to be raised to ensure that more affordable housing is available for those in need.

To that end the City seeks funds from the State and grants from other entities, both public and private. In particular the Connecticut

Department of Housing, , EPA Brownfields, Connecticut Department of Economic Development Brownfields, Connecticut State Historic Preservation Office, and HUD Healthy Homes and Lead Hazard Reduction Program.

CDBG funds have been utilized for matching requirements while matching requirements have also been satisfied with other eligible financial resources and/or in-kind services, and the City will continue to seek this type of matching as well as financial matches.

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

Currently, the City does not own property that it is marketing for affordable housing.

Previous Urban Renewal development parcels were recently sold off for public investment and revenue as program income was successfully allocated to several eligible economic and community development initiatives.

Discussion

Please see the preceding discussions.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing	2015	2019	Affordable Housing	citywide	Economic Development, including Downtown Revitaliz Fair Housing Homeless Activities, including Homeless Prevention Neighborhood Revitalization, especially code Enfor Provide Housing for Persons with Special Needs Provide Safe,Affordable Housing Oppoirtunities thr Public Facilities Public Improvements and Infrastructure Public Service Programs	CDBG: \$298,000.00	Homeowner Housing Rehabilitated: 15 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Neighborhood Revitalization	2015	2019	Affordable Housing	citywide	Economic Development, including Downtown Revitaliz Fair Housing Homeless Activities, including Homeless Prevention Neighborhood Revitalization, especially code Enfor Provide Housing for Persons with Special Needs Provide Safe,Affordable Housing Oppoirtunities thr Public Facilities Public Improvements and Infrastructure Public Service Programs	CDBG: \$197,000.00	Housing Code Enforcement/Foreclosed Property Care: 100 Household Housing Unit Other: 2 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Homeless Activities; prevention, shelters, transit	2015	2019	Affordable Housing	citywide	Economic Development, including Downtown Revitaliz Fair Housing Homeless Activities, including Homeless Prevention Neighborhood Revitalization, especially code Enfor Provide Housing for Persons with Special Needs Provide Safe,Affordable Housing Oppoirtunities thr Public Facilities Public Improvements and Infrastructure Public Service Programs	CDBG: \$13,000.00	Homeless Person Overnight Shelter: 500 Persons Assisted Homelessness Prevention: 75 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Public Services	2015	2019	Suitable living environment	citywide	Economic Development, including Downtown Revitaliz Fair Housing Homeless Activities, including Homeless Prevention Neighborhood Revitalization, especially code Enfor Provide Housing for Persons with Special Needs Provide Safe,Affordable Housing Oppoirtunities thr Public Facilities Public Improvements and Infrastructure Public Service Programs	CDBG: \$169,738.00	Public service activities other than Low/Moderate Income Housing Benefit: 16703 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Economic Development	2015	2019	Economic Opportunity	citywide	Economic Development, including Downtown Revitaliz Fair Housing Homeless Activities, including Homeless Prevention Neighborhood Revitalization, especially code Enfor Provide Housing for Persons with Special Needs Provide Safe,Affordable Housing Oppoirtunities thr Public Facilities Public Improvements and Infrastructure Public Service Programs	CDBG: \$81,000.00	Facade treatment/business building rehabilitation: 10 Business

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Public Facilities Improvements	2015	2019	Suitable living environment	citywide	Economic Development, including Downtown Revitaliz Fair Housing Homeless Activities, including Homeless Prevention Neighborhood Revitalization, especially code Enfor Provide Housing for Persons with Special Needs Provide Safe,Affordable Housing Oppoirtunities thr Public Facilities Public Improvements and Infrastructure Public Service Programs	CDBG: \$53,634.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 27425 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	Administration	2015	2019	Administration and planning	citywide	Economic Development, including Downtown Revitaliz Fair Housing Homeless Activities, including Homeless Prevention Neighborhood Revitalization, especially code Enfor Provide Housing for Persons with Special Needs Provide Safe,Affordable Housing Oppoirtunities thr Public Facilities Public Improvements and Infrastructure Public Service Programs	CDBG: \$172,480.00	Other: 2 Other

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing
	Goal Description	Emergency home repairs, home rehabilitation, new affordable housing projects
3	Goal Name	Neighborhood Revitalization
	Goal Description	Code enforcement, demolition; neighborhood improvements
4	Goal Name	Homeless Activities; prevention, shelters, transit
	Goal Description	Having homeless prevention programs available, shelters and transitional housing
5	Goal Name	Public Services
	Goal Description	Programs for the elderly, youth, substance abuse, domestic victims, child care, food security, health and persons with disabilities.
6	Goal Name	Economic Development
	Goal Description	Job training, façade programs, loan programs, small business grants
7	Goal Name	Public Facilities Improvements
	Goal Description	Repairs and Improvements to public facilities
10	Goal Name	Administration
	Goal Description	Program Administration and Planning

Projects

AP-35 Projects – 91.220(d)

Introduction

The development of the Annual Action Plan involved following the guidelines as set forth by the Five-Year ConPlan and by following the Citizen Participation Plan. Public input was also solicited through Public Hearings, published proposals and public comment period.

Projects

#	Project Name
1	7th Regiment Youth Performing/Drum + Bugle Scholarship
2	Children in Placement-CT/Guardian ad Litem Program
3	Community Health Center/Eliminating Barriers to Health
4	Connecticut Main Street Center/Diversity on Main: New London
5	Covenant Shelter of N.L./Bed Replacement
6	Flock Theatre/Women & Minorities in STEM Shadow Play Residency
7	Gemma Moran Labor Food Center/Nutritious Emergency Food Project
8	H.O.P.E., Inc./57 Belden Street
9	Heavy Hitters USA/Youth Support Program
10	Higher Edge/Leveraging Education Equity for Underrepresented Youth
11	Hispanic Alliance /Information Referral and Advocacy
12	Lyman Allyn Art Museum/NL Student Art Education
13	NL Area Food Pantry/Feeding the Food Insecure 2025
14	NL Community Meal Center/The Family Cupboard at DINE
15	NL Homeless Hospitality Center/Housing Counseling Center
16	NL Maritime Museum/Solar Preservation Shades Install
17	NL Youth Affairs/Diaper Bank
18	NL Youth Affairs/Early Childhood Family
19	O.D.P. / CDBG Administration
20	O.D.P. / Housing Conservation Program (Admin)
21	O.D.P. / Housing Conservation Program (Rehab)
22	O.D.P. / Housing Conservation Revolving Loan

#	Project Name
23	O.D.P. / Neighborhood Enhancement Program
24	Recreation Dept./Special Needs 1:1 Aides
25	Recreation Dept./Swimming Lessons
26	Recreation Dept./Teen Programming
27	Recreation Dept./Youth Fitness
28	Recreation Dept./RecMobile
29	S.T.E.P.S Inc. /Girl Empowerment and Leadership Program
30	Safe Futures, Inc./ Domestic Violence Services
31	S.C.A.D.D./Fatherhood Initiative
32	S.C.A.D.D./Fence Installation
33	The Center: Drop-In Community Learning/Summer Enrichment Program
34	T.V.C.C.A./Senior Nutrition Program Meals-On-Wheels
35	T.V.C.C.A./Retired & Senior Volunteer Program

Table 56 – Project Information

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

New London follows the Consolidated Plan of Housing and Community Development. While City managed housing rehabilitation, blight remediation, and neighborhood enhancement take up the greater part of the allocation, the City continues to support many community based nonprofit organizations. Given the City's poverty rate and diverse population, Public Services are increasingly in demand. As the central city of Southeastern Connecticut, New London provides the majority of the region's low and moderate-income housing, public housing, and social services programs. CDBG funded Public Services play a vital role in providing basic and special needs for some of the most vulnerable New London residents.

There is a significant decrease in the need for Housing Conservation Program funding due to the recent award of a HUD Lead Abatement Grant for \$2M, which started in the spring of 2019. Since the same staff manages both programs and many properties receive both sources, efficiencies allow staff salaries to be partially funded from each program.

The City owned property named Parcel J was vacant land resulting from urban renewal efforts in the 1970's. A purchase and development deal resulted in \$650,000 in revenue, and since HUD funding was used for the urban renewal, the proceeds came back as program income. The City Council approved a mid-year specials projects allocation to utilize these funds for grant application match, economic and community development initiatives, an emergency funding program, and to support the housing rehab and lead abatement programs. All programs and proposals were reviewed and allocation of funds followed existing Consolidated Plan activities and the citizen participation process. Not all funding was

expended in PY45 so these projects will continue to be supported in PY46.

Mid-year allocation: Urban Renewal/CDBG Program Income Projects from the proceeds of the sale of Parcel J:

\$75,000 for program fees and project management for sale and disposition of Parcel J; \$150,000 used for city match requirements for new grants that support public infrastructure projects; \$325,000 for Community and Economic Development initiatives, blight, fair housing and projects as managed through the Office of Development & Planning; \$30,000 as emergency funding for repairs to prevent relocation and displacement and income qualified residents; \$70,000 for ADA compliance, healthy homes, and lead abatement funding to directly support the Housing Conservation residential rehab program that helps income qualified properties.

AP-38 Project Summary
Project Summary Information

1	Project Name	7th Regiment Youth Performing/Drum + Bugle Scholarship
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Public Service Programs
	Funding	CDBG: \$10,000.00
	Description	Scholarships to make it possible for low-income students of color from New London to participate in the 7th Regiment Youth Performing Arts Organization summer programs.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	10 - underserved students of color in the New London Public School System
	Location Description	Public school gyms or football fields, New London, CT 06320
2	Planned Activities	The 7th Regiment Youth Performing Arts Organization currently manages three performance arts programs and hopes to add a three-week summer music program for students who want to develop their music performance abilities beyond the high school level.
	Project Name	Children in Placement-CT/Guardian ad Litem Program
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Public Service Programs
	Funding	CDBG: \$2,250.00
	Description	To recruit and train volunteers and support staff who oversee volunteers in the region who carry out their mission. The mission of Children in Placement is to advocate for effective judicial review, supportive services and safe, permanent homes on behalf of Connecticut's abused and neglected children.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	

	Location Description	50 - youth in foster care
	Planned Activities	To advocate on behalf of the children in the welfare system.
3	Project Name	Community Health Center/Eliminating Barriers to Health
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Public Service Programs
	Funding	CDBG: \$7,000.00
	Description	CHC of New London's objective is to provide affordable healthcare visits and services to underserved and uninsured/under-insured New London residents. The percent / number of uninsured patients fluctuates over time and is influenced by many factors. While the Affordable Care Act and Connecticut's Medicaid plan policies have had a positive impact, significant rates of uninsured patients still exist for many reasons. Our Access to Care workers do everything possible to encourage individuals to apply for coverage and support them in that process, but ultimately, many rely on our sliding fee discounts, required of an FQHC, in order to access medical, dental and behavioral health care.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	75 – Very low income individuals
	Location Description	One Shaw's Cove, New London, CT
	Planned Activities	To provide affordable health care to low income New London citizens.
4	Project Name	Connecticut Main Street Center/Diversity on Main: New London
	Target Area	
	Goals Supported	Neighborhood Revitalization
	Needs Addressed	Neighborhood Revitalization, especially code Enfor
	Funding	CDBG: \$1,000.00

	Description	Connecticut Main Street Center, in partnership with the Black Business Alliance, is developing a program that connects minority-owned businesses to brick and mortar opportunities in downtowns and on main streets across Connecticut. They are piloting the program in New London. Funding will help support the critical data collection that will support the project.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	The number of clients served will depend on the number of vacant storefronts and number of interested entrepreneurs.
	Location Description	Eastern Connecticut Chamber of Commerce, 92 Eugene O'Neill Dr., New London, CT 06320
	Planned Activities	Creating a digital inventory of New London's downtown area buildings, storefront vacancies, and existing businesses.
5	Project Name	Covenant Shelter of N.L./Bed Replacement
	Target Area	
	Goals Supported	Homeless Activities; prevention, shelters, transit
	Needs Addressed	Homeless Activities, including Homeless Prevention
	Funding	CDBG: \$10,000.00
	Description	We currently serve families and single males who are experiencing homelessness. The current sleeping accommodations at Covenant Shelter of NL have reached a critical point. Our beds are have begun to deteriorate. The funds requested will be used to purchase replacement bed and mattresses for the shelter. The shelter needs to replace 30 beds and mattresses that are in poor or unusable condition. The bed frames are damaged and approaching functional obsolescence. Likewise, the existing mattresses are in por condition and need to be replaced.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	80 – Families experiencing homelessness
	Location Description	42 Jay Street, New London, CT

	Planned Activities	To provide shelter for families and single males experiencing homelessness.
6	Project Name	Flock Theatre/Women & Minorities in STEM Shadow Play Residency
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Public Service Programs
	Funding	CDBG: \$5,250.00
	Description	In-school arts integration shadow residences are typically 10-day, hands-on sessions led by Flock Theatre artists that see students cast in various roles such as narrators, actors, puppeteers, and sound people. Each class of students performs one 12-minute shadow play after a series of rehearsals. Through this process, discussion and learning of STEM topics and prominent individuals (i.e. women and minorities in STEM fields) are also incorporated.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	100 - youth
	Location Description	10 Prospect Street, New London, CT
	Planned Activities	To combat early societal and systematic biases towards women and minorities in STEM fields.
7	Project Name	Gemma Moran Labor Food Center/Nutritious Emergency Food Project
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Public Service Programs
	Funding	CDBG: \$15,250.00
	Description	The Food Center provides emergency food to those in need through (72) programs, of which (26) are in New London: pantries, community meal sites, shelters for the homeless, after-school programs, shelter for battered women and children, program for the elderly and many more.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	4,350 - low income families needing food
	Location Description	374 Broad Street, New London, CT
	Planned Activities	To reduce hunger in New London County by providing emergency food to those in need. Collectively, more than 4,000 individuals are served per month.
8	Project Name	H.O.P.E., Inc./57 Belden Street
	Target Area	
	Goals Supported	Neighborhood Revitalization
	Needs Addressed	Provide Safe,Affordable Housing Oppoirtunities thr Neighborhood Revitalization, especially code Enfor
	Funding	CDBG: \$5,000.00
	Description	To renovate a single-family home in need of repair to a four-bedroom two-bathroom home.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	One family at or below the 50% Area Median Income.
	Location Description	57 Belden Street, New London, CT 06320
	Planned Activities	Safe and affordable housing will be available for one family at or below 50% of HUD AMI. The neighborhood value will be improved and strengthened.
9	Project Name	Heavy Hitters USA/Youth Support Program
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Public Service Programs
	Funding	CDBG: \$5,000.00

	Description	Keep New London youth involved in positive activities and encouraging them to take out their frustrations in the gym instead of fighting or acting out in school. In addition to teaching fitness techniques, the coaches focus on teaching responsibility, accountability, integrity, pride, respect, trust, loyalty and honesty.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	50 youth
	Location Description	436 Broad St. New London, CT 06320
	Planned Activities	Provide a place for the youth in New London to go to that is a safe place, a place to learn about fitness training but also character building, which currently isn't widely available in New London.
10	Project Name	Higher Edge/Leveraging Education Equity for Underrepresented Youth
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Public Service Programs
	Funding	CDBG: \$6,000.00
	Description	This program aims to increase New London's number of low-income and/or first-generation students entering and completing college. This community-based program conveys the importance of higher education, encourages student educational aspirations, provides application and financial aid guidance to families and students and works to strengthen the college going culture in New London.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	90 - low income/first generation students
	Location Description	35 Redden Avenue, New London, CT 06320
	Planned Activities	Students, who are ready to graduate high school, enroll in a two or four year college and ultimately graduate.

11	Project Name	Hispanic Alliance /Information Referral and Advocacy
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Public Service Programs
	Funding	CDBG: \$2,900.00
	Description	We interface directly with our community members and assist individuals in filling out paperwork, connecting with social service agencies, and securing financial and in-kind assistance. In extreme circumstances, the Hispanic Alliance taps into its emergency fund to provide direct cash aid. Our Information, Referral, & Advocacy Center serves as the much-needed bridge that connects reticent, hard-to-reach, and fearful families and individuals to government services or to larger social service organizations that possess greater resources and capacity.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	360 - low income residents
	Location Description	176 State Street, New london, CT 06320
	Planned Activities	To assist individuals in filling out paperwork, connecting with social service agencies, and securing financial and in-kind assistance.
12	Project Name	Lyman Allyn Art Museum/NL Student Art Education
	Target Area	citywide
	Goals Supported	Public Services
	Needs Addressed	Public Service Programs
	Funding	CDBG: \$5,570.00
	Description	To provide arts experiences that will add value to the education of students in the City schools, particularly since art classes and field trips to cultural organizations have been dramatically reduced due to budget constraints. The LAAM proposes to deepen the collaboration with the NL public school system and expand the current field trip program to subsidized field trips in an effort to reach more students.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	150 - youth
	Location Description	625 Williams Street New London, CT 06320
	Planned Activities	Learning through the arts empowers students, builds confidence and enhances cultural literacy.
13	Project Name	NL Area Food Pantry/Feeding the Food Insecure 2025
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Public Service Programs
	Funding	CDBG: \$7,250.00
	Description	Funds are to be used for rent on expanded pantry space and grocery purchases, all of which will be distributed to clients for their nutritional needs. The food insecure people of New London are reliant on emergency and supplemental food sources to survive.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	1,500 - food insecure people who rely on emergency and supplemental food sources to survive
	Location Description	110 Garfield Avenue, New London, CT 06320
14	Planned Activities	To continue the expanded amount of food available to the increased number of food insecure in New London.
	Project Name	NL Community Meal Center/The Family Cupboard at DINE
	Target Area	
	Goals Supported	Public Services Public Facilities Improvements
	Needs Addressed	Public Service Programs Public Improvements and Infrastructure
	Funding	CDBG: \$7,250.00
	Description	The funds will be used for much needed repairs to our back entry way. There are numerous issues with our back entry way.

	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	50 - low income families needing additional food
	Location Description	12 Montauk Avenue, New London, CT 06320
	Planned Activities	Remove old door Reframe and install new door Excavation of 12" of material from top of existing grade (mix of asphalt, soil and tree root) Grading of area, to create the new side walk and entryway
15	Project Name	NL Homeless Hospitality Center/Housing Counseling Center
	Target Area	
	Goals Supported	Homeless Activities; prevention, shelters, transit
	Needs Addressed	Homeless Activities, including Homeless Prevention
	Funding	CDBG: \$15,250.00
	Description	Improve housing stability by helping renters better manage the costs of housing and avoid eviction. Improve access to homeownership by providing education on the home buying process and access to financial products designed to make homeownership more affordable for low-income households.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	210 - renters/homeowners
	Location Description	234 State Street, New London, CT 06320
16	Planned Activities	Improve housing stability by helping renters better manage the costs of housing and avoid eviction. Improve access to homeownership by providing education on the home buying process and access to financial products designed to make homeownership more affordable for low-income households.
	Project Name	NL Maritime Museum/Solar Preservation Shades Install
	Target Area	

	Goals Supported	Public Services Public Facilities Improvements
	Needs Addressed	Public Facilities
	Funding	CDBG: \$6,889.00
	Description	New London Maritime Society is requesting \$6889.18 for 22 Solar screen 3% shades in white (protective UV-filtering), to be installed on the main two floors of the Custom House.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	500 students/families
	Location Description	150 Bank Street, New London, CT 06320
	Planned Activities	Reducing the effect of light damage to Custom House collections objects can be achieved by lowering overall lighting levels.
	Planned Activities	Reducing the effect of light damage to Custom House collections objects can be achieved by lowering overall lighting levels.
17	Project Name	NL Youth Affairs/Diaper Bank
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$8,000.00
	Description	Addressing the gap concerning family access to diapers/wipes; direct early childhood basic needs support items; links to community resources per individual families' specific needs.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	225 - families in need of childhood basic support items
	Location Description	111 Union Street, New London, CT 06320
	Planned Activities	Connect families to basic need wrap-around services and provide families with access to basic early childhood children support items.
	Project Name	NL Youth Affairs/Early Childhood Family

18	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Public Service Programs
	Funding	CDBG: \$6,250.00
	Description	Daily morning early childhood workshops (Mon.-Fri.), offered year-round, during the July 2025 through June 2026 period. During sessions, parents/caregivers participate as a team with their children, throughout the activities. Each day of the week targets a different theme; families are given the flexibility to attend any specific or varying days they choose, to best fit their needs, interest and schedules. The Coordinator offers regular individualized assistance to families offering information that connects them to preschool slots and links them to community services.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	115 - preschool children
	Location Description	111 Union Street, New London, CT 06320
	Planned Activities	Connect children to preschool slots; develop school readiness skills; increase families' knowledge and use of community services/resources; and respond to families' early childhood needs.
19	Project Name	O.D.P. / CDBG Administration
	Target Area	
	Goals Supported	Administration
	Needs Addressed	
	Funding	CDBG: \$182,000.00

	Description	New London's Office of Development & Planning will perform all services required under the CDBG agreement with the Federal Department of Housing and Urban Development in a satisfactory and prompt manner. As determined by the New London Mayor and the Connecticut Regional office of HUD in accordance with the applicable requirements of the Housing and Community Development Act of 1974, HUD Regulations Governing the Management of Community Development Block Grants, the approved City of New London Community Development Program and other relevant federal, state, and local laws, rules, regulations, and requirements.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	2 employees - Administration
	Location Description	181 State Street, New London, CT 06320
	Planned Activities	Community Development shares in funding for programs such as: Acquisition & Disposition, Public Facilities Improvements, Housing Program, Public Services, Removal of Architectural Barriers and Rehabilitation & Preservation.
20	Project Name	O.D.P. / Housing Conservation Program (Admin)
	Target Area	
	Goals Supported	Neighborhood Revitalization Economic Development
	Needs Addressed	Provide Safe,Affordable Housing Oppoirtunities thr Neighborhood Revitalization, especially code Enfor Fair Housing
	Funding	CDBG: \$393,883.00
	Description	An on-going program of housing rehabilitation that provides essential funding to homeowners and investors for compliance with housing, building, and health codes.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	15 - low and moderate income homeowners
	Location Description	181 State Street, New London, CT 06320
	Planned Activities	Bring 15 dwelling units up to current safety, building, and health codes.
21	Project Name	O.D.P. / Housing Conservation Program (Rehab)
	Target Area	
	Goals Supported	Neighborhood Revitalization
	Needs Addressed	Provide Safe, Affordable Housing Opportunities thr Neighborhood Revitalization, especially code Enfor
	Funding	CDBG: \$393,883.00
	Description	An on-going program of housing rehabilitation that provides essential funding to homeowners and investors for compliance with housing, building, and health codes.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
22	Project Name	O.D.P. / Housing Conservation Revolving Loan
	Target Area	
	Goals Supported	Neighborhood Revitalization
	Needs Addressed	Neighborhood Revitalization, especially code Enfor
	Funding	:
	Description	Program income from the repayments of the Housing Conservation Loans. This income ensures the continuation of the Housing Conservation Program, which provides loans for rehabilitation of substandard housing for low/moderate-income homeowners and investor owners.

	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Bring 15 dwelling units up to current health, safety, and building codes for low-moderate income families.
23	Project Name	O.D.P. / Neighborhood Enhancement Program
	Target Area	
	Goals Supported	Neighborhood Revitalization
	Needs Addressed	Provide Safe, Affordable Housing Opportunities thr Neighborhood Revitalization, especially code Enfor Fair Housing
	Funding	CDBG: \$130,044.00
	Description	This program provides a comprehensive approach to the rehabilitation and stabilization of New London's neighborhoods through concentrated code enforcement, education and neighborhood coordination.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Neighborhood Coordinator/Fair Housing Officer - works on revitalizing/stabilizing neighborhoods
	Location Description	181 State Street, New London, CT 06320
	Planned Activities	Improve low-moderate neighborhoods of crime and blight.
24	Project Name	Recreation Dept./Special Needs 1:1 Aides
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Public Service Programs
	Funding	CDBG: \$6,250.00

	Description	The hiring of two qualified seasonal employees to be 1:1 Aides to special needs children during the summer playground program, which runs six weeks over the summer, between the hours of 7:00 a.m. - 5:00 p.m.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	2 - special needs youth
	Location Description	111 Union Street, New London, CT 06320
	Planned Activities	To keep the New London Recreation Department's program accessible to everyone so they can better participate in the programs.
25	Project Name	Recreation Dept./Swimming Lessons
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Public Service Programs
	Funding	CDBG: \$8,250.00
	Description	Swim lessons and water safety will be taught through the American Red Cross Certified Program for six weeks. Lessons will be offered to all playground program participants and transportation will be provided to Ocean Beach. Any NL resident child not in the playground program could also register for free lessons through the Recreation Dept. While lessons are going on, certified American Red Cross lifeguards will be overseeing the pool.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	495 - youth
	Location Description	111 Union Street, New London, CT 06320
	Planned Activities	Provide a quality swim lesson program free of charge to NL residents to give children the basics of swimming, as well as, water safety information.
	Project Name	Recreation Dept./Teen Programming

26	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Public Service Programs
	Funding	CDBG: \$5,400.00
	Description	Scholarships to support 60 children attending weekly a 10-14 year old teen summer supervised playground program, where they will attend camp, field trips, sailing, go to the beach, learn to swim, etc.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	60 - youth/teens
	Location Description	111 Union Street, New London, CT 06320
	Planned Activities	The activities will be carried out over six weeks, July 1st-August 9th, Monday-Friday, 9:00 a.m.-3:00 p.m.
27	Project Name	Recreation Dept./Youth Fitness
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Public Service Programs
	Funding	CDBG: \$4,250.00
	Description	Support coaching staff through afterschool activities, 1 day a week for 6 weeks, for 3 sessions, at each school to train the children in fitness activities, fitness games and making exercise fun.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	240 - youth (grades K-8th)
	Location Description	111 Union Street, New London, CT 06320
	Planned Activities	Provide an ongoing fitness and nutritional program that will in time reduce the childhood obesity rate and hopefully develop good habits for these children into the future.

28	Project Name	Recreation Dept./RecMobile
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Public Service Programs
	Funding	CDBG: \$9,000.00
	Description	Recmobile provide a safe place for kids to have fun at a local park with trained staff for a variety of activities. Provide opportunities for play in underserved areas of the city during the summer months when children are out of school. offers a gaga pit, art and crafts, sports activities, science, cooking and enrichment activities, it is 2½ hours program that comes to the park.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	100 youth (grades K-8th)
	Location Description	111 Union Street, New London, CT 06320
	Planned Activities	Recmobile offers a gaga pit, art and crafts, sports activities, science, cooking and enrichment activities, it is 2 ½ hours program that comes to the park.
29	Project Name	S.T.E.P.S Inc. /Girl Empowerment and Leadership Program
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Public Service Programs
	Funding	CDBG: \$5,000.00
	Description	The requested CDBG funds will be used for wages and expenses of the facilitators and assistants, as well as the bookkeeping and professional expenses to provide 1 full year of the S.T.E.P.S. afterschool educational program to existing schools for girls ages 9-18 years in New London, including Saturday programming and the Summer Leadership and Enrichment Program. Programming also includes college/career/STEM/STEAM programming and trauma-informed teaching to help students overcome social/emotional barriers.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	300 adolescent girls
	Location Description	PO Box 1907, Groton, CT 06340
	Planned Activities	2025 Summer Leadership and Enrichment Program. 2-3 weeks (10 - 15 sessions), sessions are 3.5 hours, plus field trips and Saturdays.
30	Project Name	Safe Futures, Inc./ Domestic Violence Services
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Homeless Activities, including Homeless Prevention Public Service Programs
	Funding	CDBG: \$10,000.00
	Description	Safe Futures, Inc. (formerly The Women's Center) Crisis Counseling Department will provide two 24 hr. hotlines answered by certified counselors, walk-in assistance, individual and group counseling, advocacy to obtain temporary restraining orders and protective orders, information and support for court procedures, assistance to victims at hospitals and police stations, referrals to appropriate services within and outside the agency for medical, psychological, financial, legal, and housing information, and nursing assessment and advocacy services for appropriate healthcare needs.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	2,200 - victims of domestic violence
	Location Description	16 Jay Street, New London, CT 06320
	Planned Activities	Provide crisis intervention services to victims of domestic violence, sexual assault, stalking and trafficking.
31	Project Name	S.C.A.D.D./Fatherhood Initiative
	Target Area	
	Goals Supported	Public Services

	Needs Addressed	Public Service Programs
	Funding	CDBG: \$3,250.00
	Description	To provide weekly meetings in a group setting to address effective parental communication, healthy growth and development that covers universal aspect of fatherhood so that men of all cultures, races, religions, and backgrounds can benefit. The focus is on five characteristics that a father needs to be a great dad 24 hours a day, 7 days a week.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	12 - fathers with substance abuse lifestyles.
	Location Description	1000 Bank Street, New London, CT
	Planned Activities	Fathers become and remain engaged with their children throughout their child's formative years and into adulthood.
32	Project Name	S.C.A.D.D./Fence Installation
	Target Area	
	Goals Supported	Public Services Public Facilities Improvements
	Needs Addressed	Public Service Programs Public Facilities
	Funding	CDBG: \$3,000.00
	Description	SCADD is seeking CDBG funds to install a fence around our newly acquired properties at the corner of Reed and Coit Streets in New London. Installing this fence will help reduce liability by preventing individuals from walking through the properties and mitigate safety concerns for clients in our treatment program.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	12 - fathers with substance abuse lifestyles.
	Location Description	1000 Bank Street New London, CT 06320

	Planned Activities	Provide a secure boundary around SCADD's newly acquired properties.
33	Project Name	The Center: Drop-In Community Learning/Summer Enrichment Program
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Public Service Programs
	Funding	CDBG: \$10,000.00
	Description	The Summer Enrichment Program is designed to bridge a student's learning during the school vacation and incorporates mathematical drills, science experiments/projects, reading and journaling, as well as recreational and cultural activities including physical fitness, arts and crafts, talent shows, field trips and community service projects.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	75 - children/youth summer program
	Location Description	76 Federal Street, New London, CT 06320
	Planned Activities	Provides the community affordable day care services to low-moderate income and working-poor families. Population to be served: (75) New London youth ages 4-15 years old.
34	Project Name	T.V.C.C.A./Senior Nutrition Program Meals-On-Wheels
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Public Service Programs
	Funding	CDBG: \$15,000.00
	Description	To provide meals to elderly residents of New London and prevent institutionalization of the elderly population. This enables the elderly to live in their own homes and neighborhoods.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	280 - very-low and low-income senior citizens

	Location Description	One Sylvandale Road, Jewett City, CT
	Planned Activities	Provides adequate nutrition for the frail population, who are very-low and low-income seniors to live independently.
35	Project Name	T.V.C.C.A./Retired & Senior Volunteer Program
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Public Service Programs
	Funding	CDBG: \$2,500.00
	Description	RSVP provides a variety of unique support services for New Londoners at no cost to the individual. Assistance includes practical as well as emotional support for the City's most vulnerable residents, the disabled and homebound elderly, by assisting with tasks that enable clients to continue living independently. Similarly, RSVP's New London Veterans' Coffeehouses address the needs of the City's growing population of military veterans and active service members.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	280 - very-low and low-income senior citizens
	Location Description	One Sylvandale Road, Jewett City, CT
	Planned Activities	RSVP's biweekly Veterans' Coffeehouse at the Senior Center is an opportunity for veterans, active military and their spouses to meet and socialize with each other, and receive information from speakers about veteran benefits and resources.

AP-50 Geographic Distribution – 91.220(f)

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

Area Name: The latest U.S. Census data and HUD calculations show that 62.0 percent of the City's population consists of low and moderate income households. Thus the entire City qualifies for Area Benefit. The programs are funded on a limited clientele basis, where at least 51% of those served are of low and moderate income or services are provided to a low income population. All of the infrastructure improvement projects are located in low- and moderate-income Census tract areas. The assisted activities offer assistance to low- and moderate-income residents located throughout the community.

Geographic Distribution

Target Area	Percentage of Funds
citywide	100

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

As noted above, these areas emerged in the course of examining the data, but were also frequently mentioned in the course of focus group discussions. These discussions confirmed the already known needs of these areas, complementing or corroborating the data.

Discussion

Please see preceding responses.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

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

Table 58 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	412
Acquisition of Existing Units	0
Total	412

Table 59 - One Year Goals for Affordable Housing by Support Type

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

See below.

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

The New London Housing Authority (NLHA) administers its own public housing buildings and programs and operates independently of the City of New London, but the City continues to support the Housing Authority and its residents by providing direct support from the City Human Services Department. The Authority last year secured \$4.2 million in State funding for renovations at its State subsidized property at 202 Colman Street. Renovation and improvements have continued though phasing. The Housing Authority will also be applying for a Rental Assistance Demonstration (RAD) conversion, a voluntary program through the Department of Housing and Urban Development in order to access more stable funding.

The City has purchased the property the former New London Public Housing Authority Thames River Highrise and continues in the remediation required for demolition. The State DECD granted \$2M towards demolition of the high rises, which is on track for the Fall of 2020. Plans are for creating commercial and industrial development opportunities to support economic development and increase the tax base.

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

The Neighborhood Coordinator serves as the Fair Housing Officer and in partnership with the NLHA, has sponsored annual regional fair housing forums at the housing facility. The Neighborhood Coordinator has also started monthly meetings with public housing residents to educate them on available resources and provide direct support for immediate concerns.

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

Successful relocation of residents from the substandard high rises and securing significant funds for

other properties has moved the public housing authority out of troubled status.

Discussion

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

Introduction

The most vulnerable segments of the population are served by several community-based organizations that provide the direct support for housing and homelessness needs. The City Human Services Director provides oversight, coordination, and support to the local non-profit social service agencies. The Director instituted a New London Human Services Forum to bring community partners and leaders together to share knowledge and experience, and to promote better coordination and collaboration among providers and funders. The regional group of stakeholders has formed the "Community Care Team" and meets regularly to coordinate housing and support services and resource allocation. The Southeastern Connecticut Partnership to End Homelessness evolved into the Eastern Connecticut Coordinated Access Network and the Human Services Director has taken an active leadership role to help provide comprehensive efforts. Both groups include most of the regional non-profits and government entities. The Partnership is responsible for the "Continuum of Care" services for the region. The human services collaboration continues to support the non-profits that focus first on the prevention of homelessness and second on the provision of emergency services for homeless persons and families.

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

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

The City of New London's Community Development Block Grant program funds a number of activities and services to help the needs of the homeless and other special needs population.

The New London Homeless Hospitality Center (NLHHC) has again received funding this year to help pay for consumable supplies and to provide direct financial assistance to guests in the operation of the emergency shelter and daytime hospitality center. NLHHC participates in the annual state wide point in time count of homeless individuals and started a new community outreach initiative. The targeted outreach efforts involve the City emergency services personnel, Public Works Department, neighborhood associations, and other members of the community to identify and address situations, where individuals experiencing homelessness are negatively impacting themselves and the broader community. Interventions will include linking individuals to housing, mental health services, substance abuse treatment and medical care. Alliance for Living continues to support the AIDS community, and the city CDBG program continues to support the four separate food pantries and meal centers, along with,

the TVCCA's Meals on Wheels program and Retired Senior Volunteer Program.

The Eastern Connecticut Coordinated Access Network has addressed the need to structure a regional approach to end homelessness. The Partnership operates under the Balance of State Continuum of Care. Through a variety of coordinating councils, networks and other organizational structures, the housing needs and priorities for the homeless are analyzed. The integration and coordination of resources and programs ensures that housing and support services are broad based, comprehensive and organized. The Partnership meets on a regular basis and has actively sought program funds in a collaborative manner.

Addressing the emergency shelter and transitional housing needs of homeless persons

Three key facilities/organizations provide services to the homeless population in New London:

- The Covenant Shelter is an established, self-sufficient non-profit organization. This 35 bed facility provides shelter for singles and families.
- Safe Futures operates a 15 bed emergency shelter for women, who are victims of domestic violence and their children. Safe Futures also operates Phoenix House, a transitional housing facility for women, along with their children, who were victims of domestic violence.
- The New London Homeless Hospitality Center, founded in 2005, purchased and successfully renovated a former church complex. The new facility opened in time for the 2013/14 winter season and has improved operational efficiency and expanded services for those in need. The NLHHC services now include a daytime hospitality center, a new medical outreach clinic, a respite center and they also are at the forefront in CHEFA funded "Rapid Re-Housing" efforts. If needed, the Center can accommodate guests at St. James Church on Huntington Street.

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

Besides emergency shelter, each of the organizations mentioned above serves as a bridge to permanent housing by providing comprehensive services to assist individuals and families. Specialized services include referral services, transitional housing for homeless veterans, management of multifamily

housing for permanent housing, rental subsidies, child care and education, and counseling. Also, as stated the Homeless Hospitality Center has been at the forefront of the "Rapid Rehousing" efforts.

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

The Eastern Connecticut Coordinated Access Network, along with support from the City Human Services Department and the Community Care Team, uses "diversions" with one on one conversations to redirect individuals to find the support that will directly and immediately impact the ones with the greatest needs; hopefully, finding more sustainable solutions. Also, coordinating support services to ensure that persons discharged from mental health institutions and correctional facilities receive appropriate supportive housing. All of the organizations that serve the homeless offer referrals and counseling services and are sensitive to the needs of this special category of homeless.

Discussion

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

Introduction:

The scale and complexity of New London's and Southeastern Connecticut's housing crisis calls for a regional response. The Southeast Connecticut Council of Governments (SCCOG) has acted to take a lead role in this effort, and seeks to involve the region's municipalities, the State of Connecticut, federal agencies and officials, the two Tribal Nations operating casinos in the region, other major employers, the building industry, financial institutions, educational institutions, and non-profit and social service agencies.

Obstacles to providing housing in southeastern Connecticut are numerous and include lack of suitable and appropriately zoned land; limited public infrastructure; restrictive and time consuming local regulatory processes; and the general public's lack of understanding of the magnitude of the existing housing shortages ranging from shelters for the homeless, to rental units, to affordable single family dwellings. Additionally, residential development, particularly lower-cost housing, is regarded as undesirable and not supported by the public since it often results in more children in the school system at a cost higher than the property taxes generated by the new construction. Cost burden is exacerbated by unemployment that places more households in need of housing cost subsidy. Also, the rate of foreclosure puts more households into the affordable housing need pool. Over the long-term, economic development and job creation, which will enable families to afford appropriate housing, can be most successful, if pursued on a regional level.

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

The City will continue to provide for and support any use to create and maintain affordable housing. In addition to immediate, direct and partnerships efforts, the City Human Services Director is working for affordable housing on a regional level with the Southeastern Connecticut Council of Governments (SCCOG), by working to make affordable housing available through land use regulation and legislative change. The City will continue to encourage surrounding towns to share in the burden of meeting the demand for affordable housing through the development or designation of affordable units within those towns. The City of New London Planning and Zoning Commission implemented changes in zoning to increase density of new development by reducing parking requirements and opened up housing to light

industrial and office zoned areas.

Discussion:

AP-85 Other Actions – 91.220(k)

Introduction:

Actions planned to address obstacles to meeting underserved needs

The City of New London continues to manage state and federal funding to support economic and community development initiatives. The City partners with non-profit agencies servicing the City's population. CDBG supports business, health and social service agencies that meet the needs of the underserved. The City is also active in marketing City-owned property, vacant private property and businesses to increase tax base to sustain services to those in need.

SCCOG recently completed a "Shared Services Opportunity Study" to document existing examples of shared services in the region and to identify new opportunities for sharing, evaluate potential costs & benefits, and outline steps for implementation of shared services. SCCOG also hired a consultant for a land use study to examine issues related to the expansion of submarine shipbuilding in southeastern Connecticut, specifically in the areas of housing and transportation. These actions can help New London, and every community address affordable housing and obstacles to meeting the needs of the underserved. The City grants manager and community development team continues to seek resources to support the underserved in our community.

Actions planned to foster and maintain affordable housing

The City is working with non-profit general contractors and helping to subsidize their efforts with rehabilitation and lead abatement funding, whenever applicable. The Southeastern Connecticut Council of Governments (SCCOG), continues to advocate to make affordable housing available through land use regulation and legislative change.

The Human Services Collaboration is connecting with the Building and Remodeling Association of Eastern CT, the local Realtor Association, and there are efforts to reestablish a long inactive landlord's association.

The City makes housing more affordable through the rehabilitation of owner occupied housing in its Housing Conservation Program. The City targets "cost burdened" income qualified households with this program, to help meet current health, housing, or building codes. The City's Community Development Office is partnering with the non-profit general contractor ECHO to manage a Department of Housing (DOH) grant for \$1.3 million to create more affordable, owner occupied housing. Collaboration between

City departments, State Historic Preservation Office (SHPO), private developer, and DOH, is enabling a private developer to purchase and restore several multifamily properties and convert them into one- and two-family residences.

In June 2019, the Connecticut Housing Finance Authority awarded Housing Tax Credit Contributions to local non-profits, New London Landmarks, HOPE, Inc., and the New London Homeless Hospitality Center for affordable housing initiatives. All three have benefited in the past from various CDBG funding and will receive support through our housing rehabilitation program and lead grant, as appropriate. Construction for 20 affordable housing units at St. Mary's Church as an adaptive reuse received federal historic tax credits and low-income housing tax credits due to government and community partnerships. The project is expected to be completed in the spring of 2020. In January, HUD's Continuum of Care program awarded funding to the Alliance for Living for a supportive housing program, to New London Homeless Hospitality Center to operate the NLHHC Renewal Project, and to Safe Futures, Inc. to operate the Phoenix House Transitional Housing Program. In December 2018, CHFA allocated state tax credits to non-profits developing low- and moderate-income housing. Eversource is the leading purchaser of tax credits and the \$1.36M for local non-profits includes \$460,000 for Eastern Connecticut Housing Opportunities (ECHO) and \$400,000 for HOPE, Inc.

Actions planned to reduce lead-based paint hazards

The City of New London was awarded another HUD Lead Grant that was implemented in the Spring of 2019. The City continues its efforts to eliminate lead hazards and reduce childhood lead poisoning through the Housing Conservation Program, but has another \$2M lead grant to further the nationwide goal of eliminating lead poisoning in children. The same staff will continue to provide lead abatement, lead safe services, healthy homes remediation, and eliminate code violations for a comprehensive approach to access and remediate a wide range of household hazards. City staff has worked closely with the Connecticut Green and Healthy Homes Initiative as part of an Assessment and Intervention workgroup with the goal of piloting a program for comprehensive healthy homes interventions.

Actions planned to reduce the number of poverty-level families

The City of New London has a heightened level of support and responsibility through its reinstituted Human Services Department to provide and coordinate support and services to reduce the number of poverty level families. The Community Development Division continues to utilize all of the resources available including HUD CDBG and HUD Lead Grant funds to assist income qualified homeowners and tenants stay in their homes with our remediation and abatement efforts.

Most of the non-profit community based organizations supported with CDBG funds provide some

service connected with reducing poverty or at least providing some relief to the underserved in the community. This includes: SCADD, Alliance for Living, Opportunities Industrialization Center, NL Community Health Center, Thames Valley Council for Community Action, Inc. (TVCCA), and NL Housing Authority.

Actions planned to develop institutional structure

The Citizen Advisory Committee (CAC) appointed by the City Council is actively involved in the assessment and determination of community development needs, establishment of funding priorities and on-going monitoring and program implementation. Staff in the Office of Development and Planning and the Human Services Department work closely with all the social services agencies, boards and commissions to promote and coordinate cooperation and consolidation among all parties and stakeholders. Funding to address the new 2020 to 2024 Consolidated Plan was approved but work did not start until January of 2020 so this FY 2020 Action Plan does not reflect any findings or changes from the existing Con Plan. Stake holders will be encouraged to incorporate findings as appropriate for prioritizing projects to be allocated in the FY2021 to FY2024 Action Plans.

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

The City administration hired a new Human Services Director in January 2016, to provide oversight, coordination, and support to the local non-profit social service agencies. The CDBG funded position of Neighborhood Coordinator was transferred from Community Development to the Human Services Department in order to support the Director's efforts and be the city liaison for the PHA, neighborhood groups and service providers. The Human Services Director has taken an active leadership role in providing comprehensive efforts. The Partnership includes over 17 non-profits and government entities. The Partnership is responsible for the "Continuum of Care" services for the region.

In PY45, the City has again budgeted for the continuation of a comprehensive targeted housing/building code enforcement program that will include the Building Department, the Fire Department and the Police Department. The Housing Conservation Program, providing housing rehabilitation in the Community Development Division, will work closely with this team to offer rehabilitation assistance of deteriorating properties, where income eligible residents live.

Ledge Light Health District serves as the City's local health department and is a partner with all City departments and social service agencies for any health and environmental related needs.

As already mentioned, City staff has worked closely with the CT Green and Healthy Homes Initiative as

part of an Assessment and Intervention workgroup with the goal of piloting a program for comprehensive health, housing, and energy efficiency interventions to reduce asthma, injury risks, lead exposure, and energy burdens. The project will result in improved health outcomes and medical and energy cost savings for low income families, as well as, long-term public-sector savings. The project looks to incorporate sustainable funding from the health care sector to fill the existing gap in resources for health and safety interventions across the state.

Discussion:

Program Specific Requirements

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

Introduction:

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

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	110,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	75,000
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	50,000
5. The amount of income from float-funded activities	0
Total Program Income:	235,000

Other CDBG Requirements

1. The amount of urgent need activities	0
<TYPE=[text] REPORT_GUID=[A698417B4C924AE0218B42865313DACF] DELETE_TABLE_IF_EMPTY=[YES]>	
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	98.00%

1. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)). <TYPE=[text]
REPORT_GUID=[A0BBB986408D8C25582AC4BE59FA99C5]>

#4, \$50,000, is an estimate.

Appendix - Alternate/Local Data Sources

1	Data Source Name American Commuiuty Survey
	List the name of the organization or individual who originated the data set. US Census Bureau

	Provide a brief summary of the data set. Contains Social, Housing, Demographic, and Economic data sets
	What was the purpose for developing this data set? Required by law
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Available for most jurisdictions in the US
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? Based upon 5-year analysis of data between 2009 and 2013
	What is the status of the data set (complete, in progress, or planned)? This data set is complete.
2	Data Source Name City of New London - 2025 Consolidate Plan
	List the name of the organization or individual who originated the data set. City of New London - Rain Daugherty, consultant
	Provide a brief summary of the data set.
	What was the purpose for developing this data set? To provide input for the Consolidated Plan.
	Provide the year (and optionally month, or month and day) for when the data was collected. Available electronically via the city's website and social media from April 11, 2025 through May 13, 2025. Also, available in paper form at the senior center, public library and city hall. Both electronic and paper surveys were available in English and Spanish.
	Briefly describe the methodology for the data collection. See above.
	Describe the total population from which the sample was taken. General population.

# of Responders 46			
Hard copies and electronic submissions			
# of New Londoners 37			
From diverse areas in the city			
# of Non New Londoners 9			
Employed in NL - mostly service agency			
Demographics of Respondents			
Average age 53			
Female 83%			
Male 13%			
Average household income of the 31 who answered. 106,000			
# worried about eviction/foreclosure 7			
# receiving housing subsidy 1			
Asian 4%			
Black/African American 20%			
Latino 26%			
White/European American 39%			
Prefer not to say 11%			