ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE
BRISTOL, CONNECTICUT

PREPARED BY
RAQUEL KENNEDY CONSULTING, LLC

PREPARED FOR

THE CITY OF BRISTOL, CT

COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

February 22, 2011

EXECUTIVE SUMMARY

The U.S. Department of Housing and Urban Development (HUD) requires entitlement jurisdictions to complete an Analysis of Impediments to Fair Housing Choice (AI) in order to receive funds from HUD's formula grant programs. The Analysis of Impediments serves as the basis for fair housing planning by providing essential information to policy makers, administrative staff, housing providers, lenders, and fair housing advocates, and assists in building public support for fair housing efforts. The AI is one of the following three steps required of the City as part of the Consolidated Plan process to affirmatively further fair housing within the jurisdiction:

- Complete an Analysis of Impediments to Fair Housing Choice;
- Implement actions to overcome the effects of any impediments identified through the analysis; and
- Maintain records reflecting the results of the analysis and any actions taken.

In the State of Connecticut, legal protection is afforded when housing choice is restricted on the basis of color, disability, familial status, national origin, race, religion or sex. This Analysis of Impediments is an examination that explores and identifies actions, omissions and conditions in the City of Bristol that may have the effect of restricting housing choice in the community and for people protected by State and Federal fair housing laws.

Impediments to Fair Housing Choice

This Analysis of Impediments revealed the following areas of concern with respect to fair housing choice in the City of Bristol, CT:

1. There is discrimination based on income arising from insufficient employment opportunities or inadequate income from employment;
2. The continued insufficiency of Section 8 vouchers and information about fair housing laws;
3. Violations of fair housing law do occur, particularly in rental markets;
4. Inadequate or inaccessible public transportation limits residential choices;
5. Some landlords are reluctant to rent to families with children.

The City of Bristol maintains a strong commitment to ensuring fair and equal housing opportunity for all residents of the community. In an environment of limited resources and an increasing level of competing needs the City will consider exploring new and creative strategies to maintain and enhance that commitment. Much of that approach, which is evident in this report, will involve greater degrees of collaboration among service providers in order to leverage and maximize the benefits from existing resources within the community.

TABLE OF CONTENTS

I. EXECUTIVE SUMMARY

II. INTRODUCTION 1

- What is the Analysis of Impediments to Fair Housing Choice? 2

- Definitions of impediments to fair housing 2

III. METHODOLOGY 3

IV. ENTITLEMENT JURISDICTION BACKGROUND INFORMATION AND DATA 5

- Demographic and Socio-economic characteristics

- Housing Data

- Occupations and Employment Data

V. PUBLIC HOUSING CHALLENGES AND OPPORTUNITIES 15

VI. SUMMARY AND CONCLUSIONS 18

- AREAS OF CONCERN 18

VII. IMPEDIMENTS AND PROPOSED ACTION PLANS 20

VIII. FAIR HOUSING PLAN AND MARKETING PLAN 27

IX. APPENDICES

- Appendix A 32
(Additional jurisdictional data, housing and other socio-economic characteristics including limited residential mortgage information)

- Appendix B 65
(Affirmative Fair Housing Marketing Plan and City of Bristol Fair Housing Policy Statement)

THIS PAGE INTENTIONALLY LEFT BLANK

INTRODUCTION

In the spirit of the City of Bristol's commitment to fair and equal housing opportunity and in accordance with Federal requirements for entitlement jurisdictions receiving funds from the U.S. Department of Housing and Urban Development (HUD), the City contracted with Raquel Kennedy Consulting, LLC (RKC) to conduct an Analysis of Impediments to Fair Housing Choice. This analysis is also carried out to coincide with the preparation of the 2010-2015 Consolidated Plan for housing and community development by the City of Bristol. RKC will also utilize the results of this analysis to develop a Fair Housing Plan (FHP) and Marketing Plan to affirmatively further fair housing in the City of Bristol.

The Analysis of Impediments (AI) to Fair Housing Choice consists of a wide-ranging review of obstacles to fair housing choice in the public and private sector. An impediment to fair housing can be the result of any action or inaction that either directly restricts housing choice or has the effect of restricting housing choice, whether it was intended or not. Even though some policies or practices may be neutral, they may effectively deny or place restrictions on the availability of housing or housing choice within a community. Some of the obvious impediments to housing choice include outright discrimination on the basis of race, religion, sex or ethnicity, refusing to rent to families with children, or real estate, lending and insurance practices that support or exacerbate already segregated housing patterns. Less obvious impediments would include an inadequate supply of large rental units, inadequate marketing of housing opportunities targeted to non-English speaking segments of the community, local zoning regulations or practices that limit the location or establishment of group homes and inadequate public transportation to serve areas within a community that have affordable housing.

In addition, impediments to fair housing choice may be found in the community among areas that include the following:

- The level of landlord education about discrimination and fair housing laws
- Language and cultural differences.
- Lack of accessible units to rent or purchase.
- Cumbersome and lengthy legal system for evictions.
- Lack of transition services for persons released from prison.
- Lack of local fair housing enforcement.
- Builders and building code inspectors are unaware of housing code accessibility standards.
- Housing affordability.
- Land use and zoning regulations.

- Inadequate advertising among targeted populations.
- The availability of fair housing services.

<u>An Analysis of Impediments to Fair Housing involves</u>:

- A comprehensive review of the entitlement jurisdiction's laws, regulations, administrative policies, procedures and practices;
- An assessment of how those laws and regulations affect the location, availability, and accessibility of housing;
- An assessment of conditions, both public and private, affecting fair housing choice for all protected classes;
- An assessment of the availability of affordable, accessible housing in a range of unit sizes.

<u>Impediments to fair housing choice are defined as</u>:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status or national origin that restrict housing choice or the availability of housing choice.
- Any actions, omissions, or decisions that have the effect of restricting housing choice or the availability of housing choice based on race, color, religion, sex, disability, familial status or national origin.

Policies, practices or procedures that appear neutral on their face, but which operate to deny or adversely affect the availability of housing to persons because of race, ethnicity, disability, and families with children may constitute such impediments.

Impediments to fair housing choice include actions or omissions in an entitlement jurisdiction that:

- Constitute violations, or potential violations, of the Fair Housing Act;
- Are counter-productive to fair housing choice, such as:
  -Community resistance when minorities, persons with disabilities, and/or low-income persons first move into white and/or moderate to high income areas.
  -Community resistance to the location of housing facilities for persons with disabilities because of the persons who will occupy the housing.
- Have the effect of restricting housing opportunities on the basis of race, color, religion, sex, disability, familial status or national origin.

METHODOLOGY

RKC initiated the AI process by researching and reviewing HUD and CDBG program policies and regulations for relevant guidance, as well as researching best practices in the development of the analysis from examples of other entitlement jurisdictions in Connecticut and elsewhere in the United States . RKC has also completed a review of the City of Bristol's Citizen Participation Plan to determine any recommended actions that will encourage and allow for citizens to become more actively and effectively involved in shaping policies and programs for housing and community development.

RKC staff met with and/or conducted telephone and other electronic communications with a number of City and other local officials and representatives of community service agencies with an interest in housing issues in the City of Bristol to gather input into the process based on these individuals' and organizations' observations and experiences. They include City staff from the Bristol Development Authority, the Planning and Zoning Department as well the Zoning Enforcement office to review and discuss local ordinances, land use regulations or policies that may impact upon housing choice in the community; staff from the Bristol Housing Authority and representatives from the Greater Bristol Property Owners Association. RKC also reviewed responses to the community survey conducted by the Bristol Development Authority, researched and analyzed data from the American Community Survey (Census Bureau)and analyzed specific housing prices and price trend data for the City and the region over the last decade from The Warren Group. Other research and information sources included the Connecticut Economic Resource Center, Partnership for Strong Communities/Home Connecticut and the Connecticut Fair Housing Center. In addition, RKC reviewed and analyzed HUD's evaluation and report on the City of Bristol's 2009-2010 efforts to affirmatively further fair housing and the city's actions on specific identified impediments to fair housing contained in its report. This HUD report is an insightful tool that will help to guide the discussion and development of appropriate and effective actions that will be addressed in the final AI, FHP and Marketing Plan.

A new initiative this year has been the implementation of a neighborhood community meeting series to gather residents' input into the community development debate, including housing choice opportunities and barriers. These meetings were designed to particularly reach out to targeted neighborhoods within the City and provide citizens with the accessibility and convenience of meeting in public facilities that encourage and facilitate the open sharing of ideas. A series of three such neighborhood meetings were conducted at O'Connell, Greene-Hills and Edgewood elementary schools. RKC assisted City staff with the development of advertising materials in English and Spanish which were posted on the town's web site,

advertised in the local news media and distributed through the schools at which the meetings were conducted. This latter undertaking was a "grass roots" effort to ensure that parents of students in the targeted neighborhoods, in particular, as well as other community residents were aware of the time, place and purpose of such meetings in case they had not become aware through the other advertising channels.

RKC participated in a meeting of the Bristol Development Authority policy committee at which the committee reviewed and discussed applications for program or project funding through the 2010-2011 CCDBG allocation process. The policy committee heard from applicants with community development interests that cut across a wide spectrum of needs among the city's disadvantaged populations.

RKC also conducted research and analyses in a number of other areas to obtain input and relevant information for additional insight into existing housing and socio-economic conditions in the community. These analyses help to understand current challenges and assist in developing recommendations to enhance fair housing opportunities in the City of Bristol. They include:

- Evaluating the responses to a city-wide survey conducted by the Bristol Development Authority to obtain residents' input on their perceived needs and priorities for housing and community development, including fair housing.

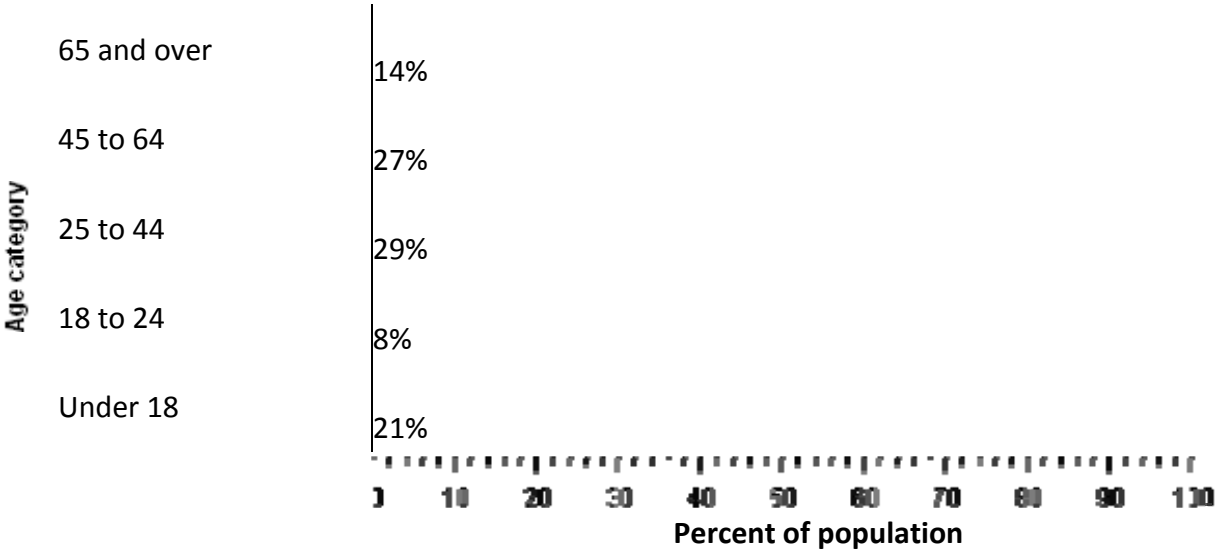
- Research and evaluation of census data while compiling and analyzing data and information on housing conditions from the Bristol Housing Authority to enhance and supplement information gathered through other sources (See Appendix A);

- Research on fair housing policies and best practices toward the development of a viable fair housing plan and a marketing plan.

JURISDICTIONAL BACKGROUND DATA

During 2006-2008, the City Bristol had an average total population of approximately 62,000 persons of whom 31,000 (51 percent) were females and 30,000 (49 percent) were males. The median age was 39.6 years. Twenty-one percent of the population was under 18 years old and 14 percent was 65 years and older.

Age Distribution of the Population in Bristol, Connecticut in 2006-2008



Source: American Community Survey, 2006-2008

For people reporting one race alone, 87 percent was White; 3 percent was Black or African American; less than 0.5 percent was American Indian and Alaska Native; 2 percent was Asian; less than 0.5 percent was Native Hawaiian and Other Pacific Islander; and 5 percent was some other race. Three percent reported two or more races. Eight percent of the people in Bristol were Hispanic. Eighty-six percent of the people in Bristol were White non-Hispanic. People of Hispanic origin may be of any race.

The table on the following page shows the distribution of selected demographic characteristics among the population in the low and moderate income areas of the City. Among the population in these tracts 10% are self-identified as Hispanic or Latino, 4% as Black and 86% are White, ratios that are fairly consistent with the population distribution of the City as a whole among ethnic and racial groups. These data also reveal the predominant concentration of the entire City's two dominant ethnic minority groups (Blacks and Latino) living within the low and moderate income areas of the city where approximately 57% of the dwelling units are renter-occupied. (See maps in Appendix A)

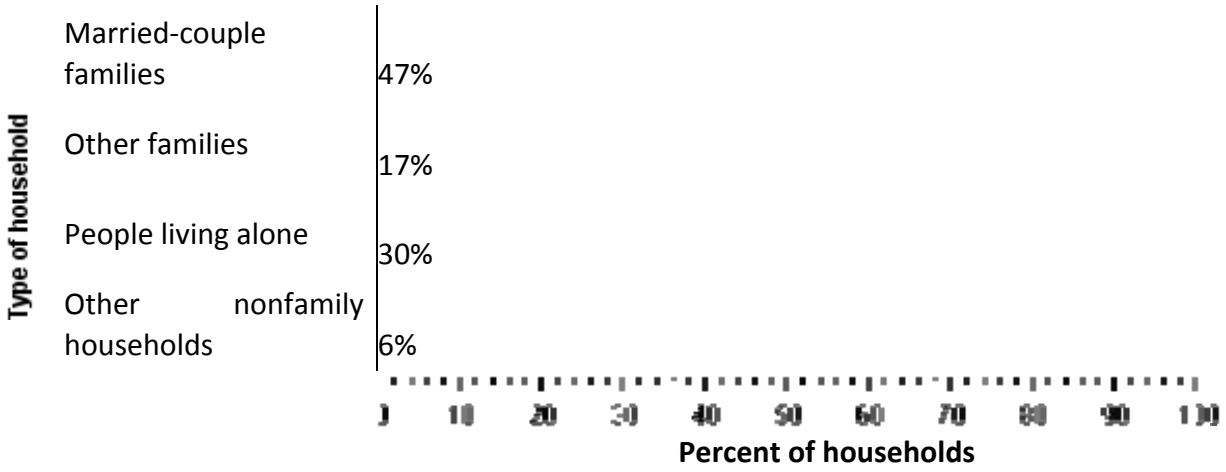
	Census Tract 4053 (Block Group 1)	Census Tract 4054 (Block Groups 2,3,4)	Census Tract 4055 (Block Group 4)	Census Tract 4056 Block Groups 1,4)	Census Tract 4060.1 (Block Groups 3,4)	Census Tract 4061 (Block Groups 1,2,3,4)
%Renter-Occupied Units	45	53.4	65.9	52.6	53.4	74.2
% Hispanic or Latino	3.1	5.3	16.4	7.6	18.0	8.7
% Black	2.0	3.4	3.7	4.6	5.7	4.6
% White	93.8	90.5	77.1	89.2	77.9	88.0
% < 80% of Median Income	7.7	7.6	21.8	11.3	18.3	13.5
% <100% of Poverty Level	7.7	7.6	21.8	11.3	18.3	13.5
% <150% of Poverty Level	18.5	15.1	29.6	26.8	29.5	21.8

Source : Central CT Regional Planning Agency; U.S. Census Bureau

Households and Families

In 2006-2008 there were 25,000 households in the City of Bristol. The average household size was 2.5 people. Families made up 64 percent of the households in Bristol. This figure includes both married-couple families (47 percent) and other families (17 percent). Nonfamily households made up 36 percent of all households in Bristol. Most of the nonfamily households were people living alone, but some were composed of people living in households in which no one was related to the householder.

Households By Type, 2006-2008 for Bristol, CT

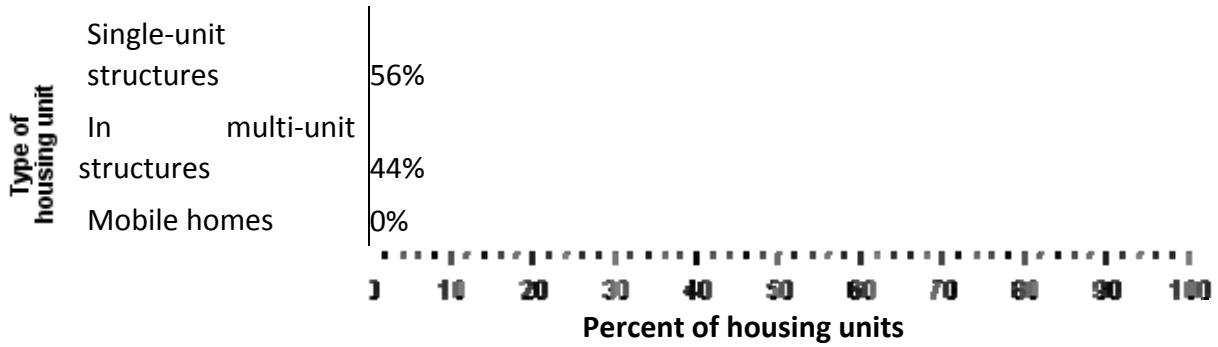


Source: American Community Survey, 2006-2008

Housing Characteristics

In 2006-2008, Bristol had a total of 26,000 housing units, 5 percent of which were vacant. Of the total housing units, 56 percent was in single-unit structures, 44 percent was in multi-unit structures, and less than 0.5 percent was mobile homes. Ten percent of the housing units were built since 1990.

Housing Units By Type 2006-2008, Bristol, CT



Source: American Community Survey, 2006-2008

Characteristics of Occupied Housing Units

In 2006-2008, Bristol had 25,000 occupied housing units - 16,000 (65 percent) owner occupied and 8,700 (35 percent) renter occupied. Seven percent of the households did not have telephone service and 7 percent of the households did not have access to a car, truck, or van for private use. Multi Vehicle households were not rare. Forty percent had two vehicles and another 19 percent had three or more.

Housing Costs

The median monthly housing costs for mortgaged owners was $1,654, nonmortgaged owners $627, and renters $819. Thirty-two percent of owners with mortgages, 24 percent of owners without mortgages, and 44 percent of renters in Bristol city spent 30 percent or more of household income on housing. (See additional information and data in Appendix A.)

According to HOMEConnecticut's annual "Affordability in Connecticut Study" for 2008 buying a home in Bristol became less affordable in 2008 over 2007. The study, which provides a measure of a household making median income being able to purchase a median sales priced home in the community, showed that Bristol lost ranking among all other towns between 2007 and 2008 despite a 69% drop in the housing prices. In 2007 the City ranked 107 out of 169 on the basis of a median sales price of $210,000 and median income of $57,509; in 2008 the City ranked 114 out of 169 on the basis of a median sales price of $191,250 and median income of $58,278. Thus, based on the results of this 2008 study, even though the decline in housing prices (see Table I below) in Connecticut has led to a narrowing of the affordability gap

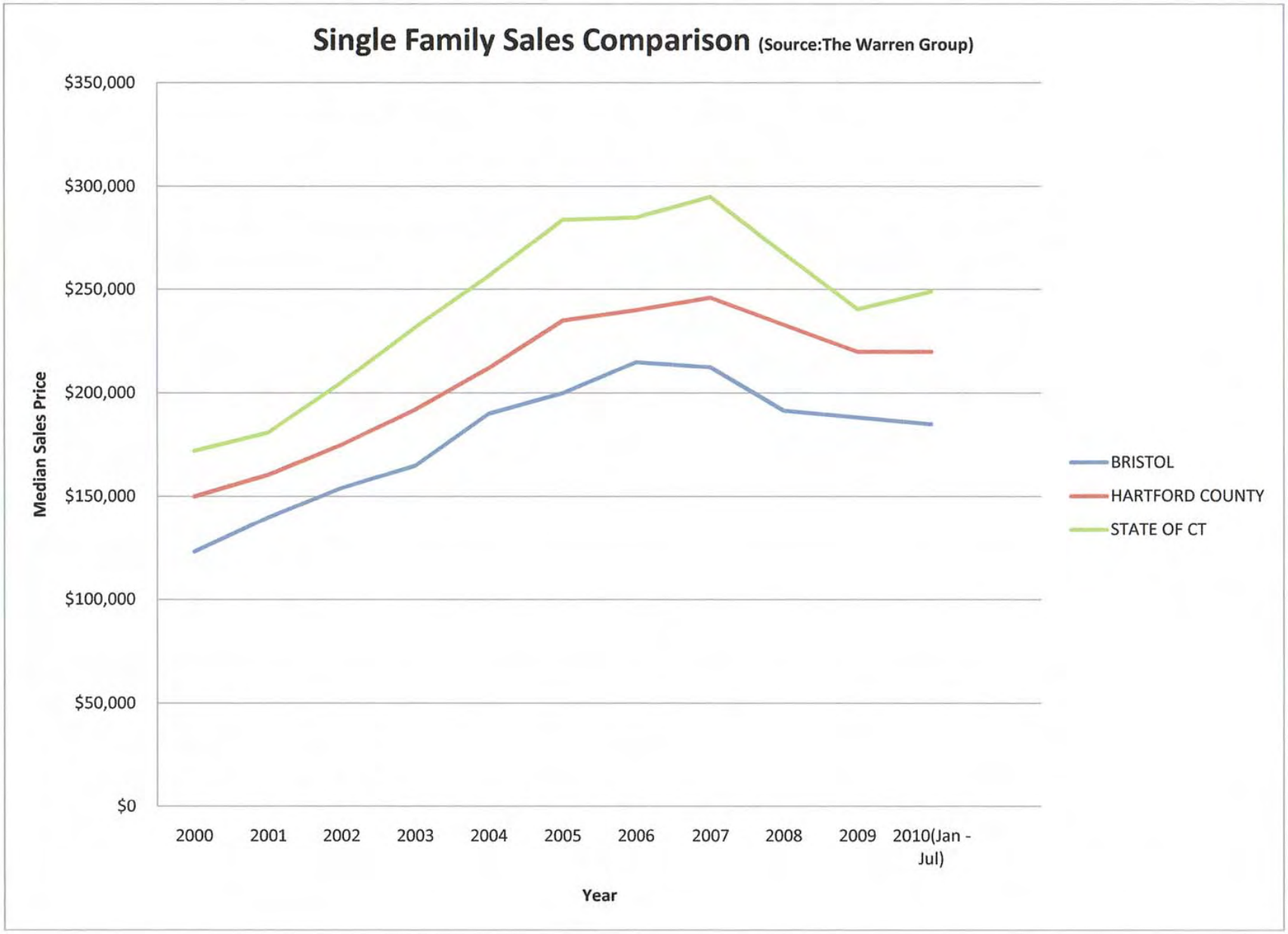
between median income and qualifying income for a home purchase it appears that buying a home in Bristol remains unaffordable for most residents as it does for most other towns in the State. Bristol's affordability gap fell from -$7,534 to -$796 from 2007 to 2008. However, the study cautioned that tightening credit standards combined with rising unemployment rates may also mean that the affordability rates are still not as favorable as the data suggests.

TABLE 1

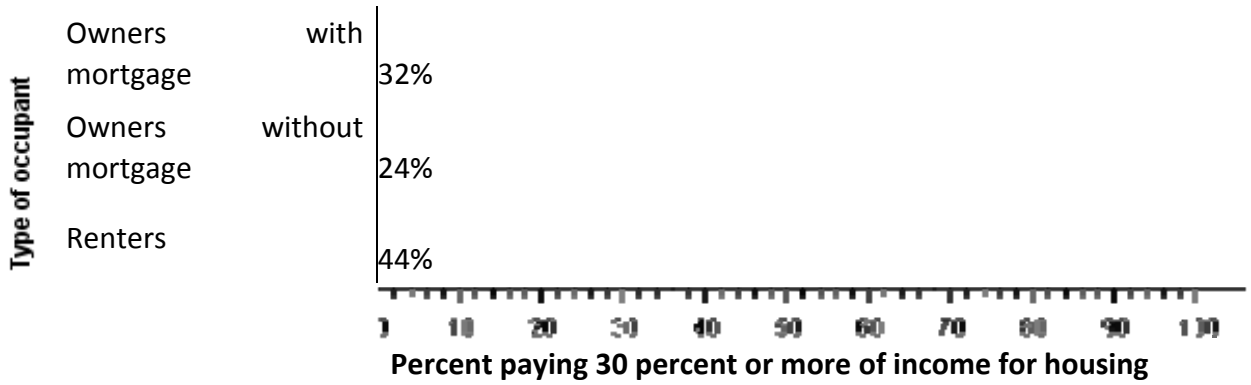
SINGLE FAMILY HOME MEDIAN SALES PRICE COMPARISON, 2000-2010

Year	Bristol	% Change Prior Year	Hartford County	% Change Prior Year	State of CT	% Change Prior Year
2000	$123,200	4.41%	$150,000	6.38%	$172,000	4.24%
2001	$139,900	13.56%	$160,500	7.00%	$180,900	5.17%
2002	$154,000	10.08%	$175,000	9.03%	$205,000	13.32%
2003	$165,000	7.14%	$192,000	9.71%	$231,750	13.05%
2004	$190,000	15.15%	$212,000	10.42%	$256,500	10.68%
2005	$200,000	5.26%	$235,000	10.85%	$284,000	10.72%
2006	$215,000	7.50%	$240,000	2.13%	$285,000	0.35%
2007	$212,500	-1.16%	$246,000	2.50%	$295,000	3.51%
2008	$191,500	-9.88%	$233,000	-5.28%	$267,500	-9.32%
2009	$188,250	-1.70%	$220,000	-5.58%	$240,500	-10.09%
2010 (Jan-Jul)	$185,000	-1.73%	$220,000	0.00%	$249,000	3.53%

Source: The Warren Group


Single Family Sales Comparison (Source:The Warren Group)
$350,000
$300,000
$250,000
$200,000
$150,000
$100,000
$50,000
$0
Median Sales Price
2000
2001
2002
2003
2004
2005
2006
2007
2008
2009
2010(Jan - Jul)
Year
BRISTOL
HARTFORD COUNTY
STATE OF CT

Occupants with a Housing Cost Burden in Bristol, Connecticut in 2006-2008



Source: American Community Survey, 2006-2008

Nativity and Language:

Eight percent of the people living in Bristol in 2006-2008 were foreign born. Ninety-two percent was native, including 69 percent who were born in Connecticut.

Among people at least five years old living in Bristol in 2006-2008, 15 percent spoke a language other than English at home. Of those speaking a language other than English at home, 35 percent spoke Spanish and 65 percent spoke some other language; 34 percent reported that they did not speak English "very well."

Occupations and Type of Employer

Among the most common occupations in Bristol were: Management, professional, and related occupations, 31 percent; Sales and office occupations, 25 percent; Service occupations, 18 percent; Production, transportation, and material moving occupations, 15 percent; and Construction, extraction, maintenance and repair occupations, 11 percent. Eighty-five percent of the people employed were Private wage and salary workers; 10 percent was Federal, state, or local government workers; and 4 percent was Self-employed in own not incorporated business workers.

Travel to Work

Eighty-five percent of Bristol workers drove to work alone in 2006-2008, 8 percent carpooled, 1 percent took public transportation, and 5 percent used other means. The remaining 1 percent worked at home. Among those who commuted to work, it took them on average 22.7 minutes to get to work.

Income

The median income of households in Bristol was $59,204. Eighty percent of the households received earnings and 18 percent received retirement income other than Social Security. Thirty-one percent of the households received Social Security. The average income from Social

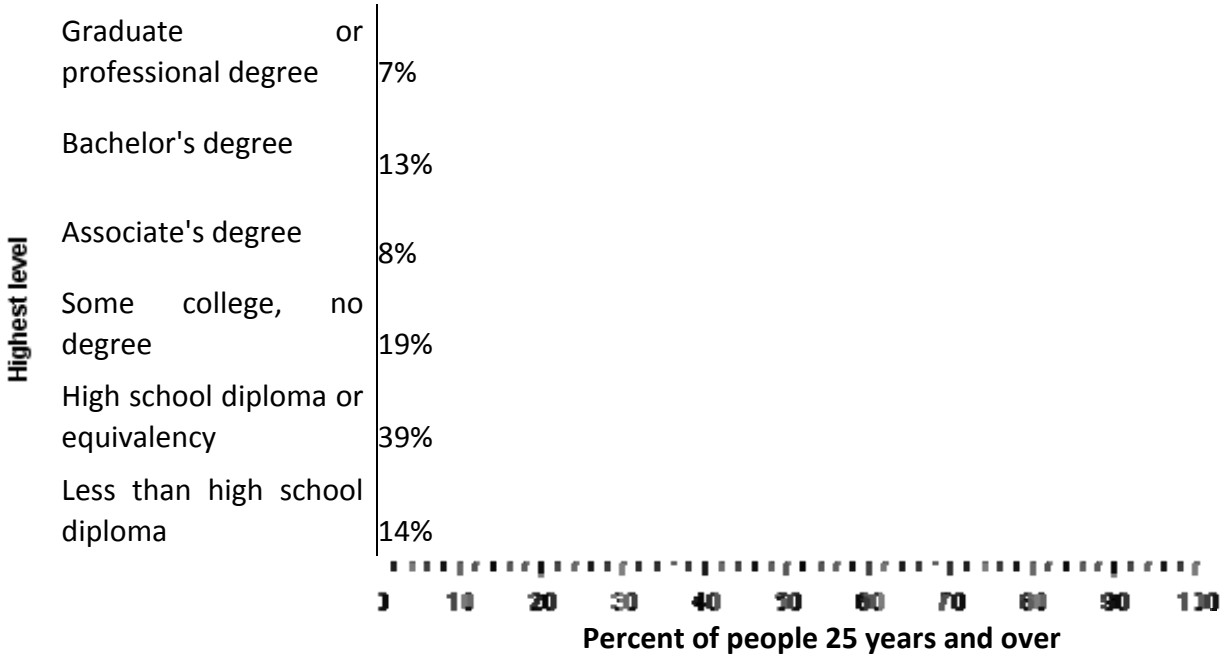
Security was $15,991. These income sources are not mutually exclusive; that is, some households received income from more than one source.

Education

In 2006-2008, 86 percent of people 25 years and over had at least graduated from high school and 20 percent had a bachelor's degree or higher. Fourteen percent were dropouts; they were not enrolled in school and had not graduated from high school.

The total school enrollment in Bristol was 15,000 in 2006-2008. Nursery school and kindergarten enrollment was 1,700 and elementary or high school enrollment was 9,000 children. College or graduate school enrollment was 3,800.

The Educational Attainment of People in Bristol, Connecticut in 2006-2008

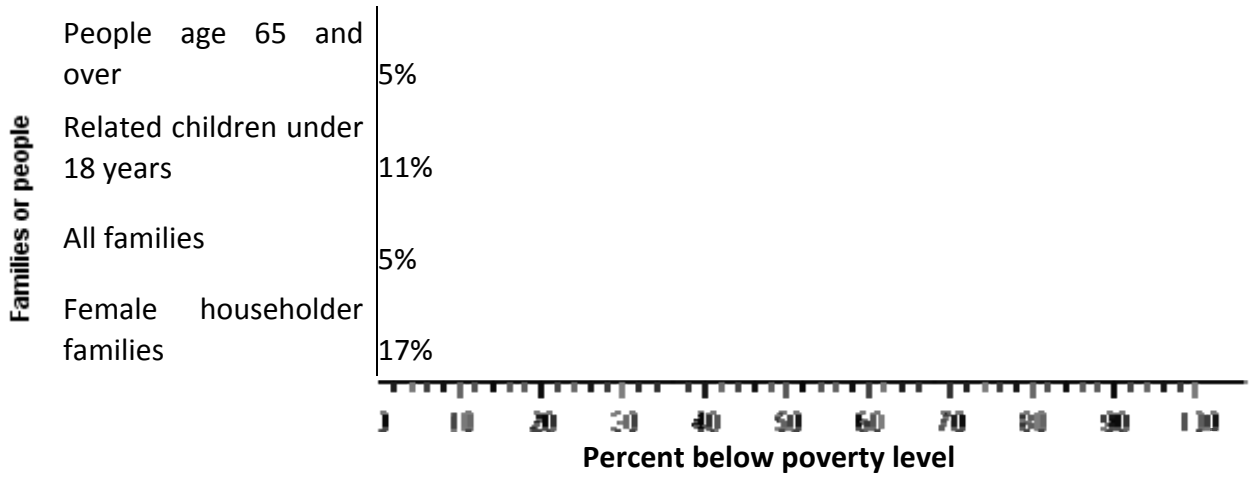


Source: American Community Survey, 2006-2008

Poverty and Participation in Government Programs

In 2006-2008, 8 percent of people in Bristol were in poverty. Eleven percent of related children under 18 were below the poverty level, compared with 5 percent of people 65 years old and over. Five percent of all families and 17 percent of families with a female householder and no husband present had incomes below the poverty level.

Poverty Rates in Bristol, Connecticut in 2006-2008

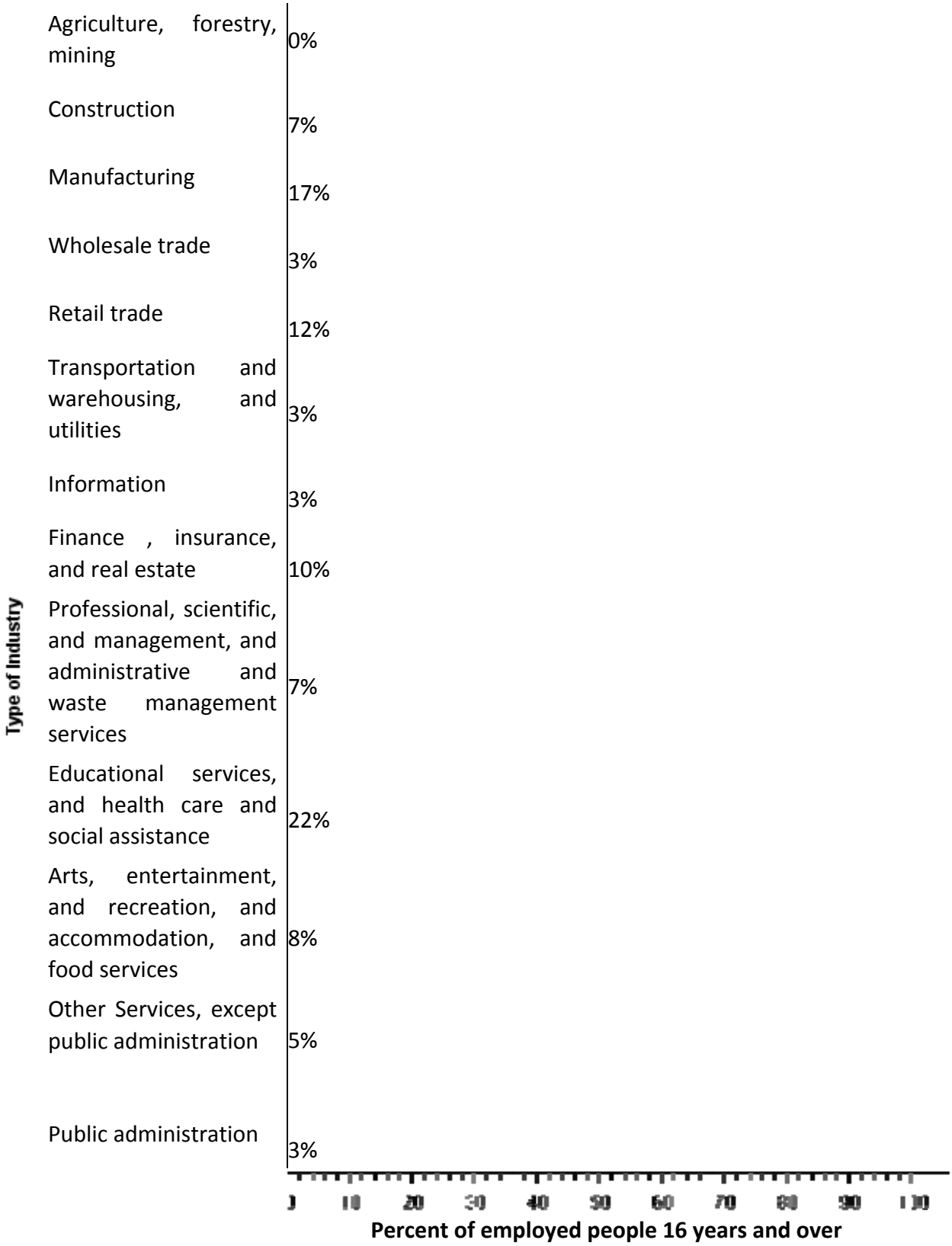


Source: American Community Survey, 2006-2008

Industries

In 2006-2008, for the employed population 16 years and older, the leading industries in Bristol were educational services, and health care, and social assistance, 22 percent, and manufacturing, 17 percent (see chart on the following page).

Employment by Industry in Bristol city, Connecticut in 2006-2008



Source: American Community Survey, 2006-2008

Employment and Unemployment Data, Bristol, CT (2006-2008)

Subject	Total	In labor force	Employed	Unemployment rate
Population 16 years and over	**50,514**	**69.3%**	**64.4%**	**7.0%**
16 to 19 years	3,396	47.4%	39.1%	17.6%
20 to 24 years	3,796	90.3%	78.9%	12.7%
25 to 44 years	17,990	88.0%	82.3%	6.3%
45 to 54 years	10,296	85.2%	79.5%	6.6%
55 to 64 years	6,148	70.7%	68.4%	3.2%
65 to 74 years	4,138	21.2%	20.3%	4.0%
75 years and over	4,750	3.4%	3.4%	0.0%
Population 20 to 64 years	**38,230**	**84.7%**	**79.0%**	**6.6%**
Male	19,321	88.9%	83.0%	6.5%
Female	18,909	80.4%	74.9%	6.8%
With own children under 6 years	2,611	67.9%	60.2%	11.3%
Below poverty level	(X)	(X)	(X)	(X)
With any disability	(X)	(X)	(X)	(X)
Population 25 to 64 years	**34,434**	**84.1%**	**79.0%**	**5.9%**
Less than high school graduate	3,167	70.6%	67.1%	5.0%
High school graduate (includes equivalency)	13,308	81.8%	74.8%	8.5%
Some college or associate's degree	10,324	86.2%	81.4%	5.4%
Bachelor's degree or higher	7,635	90.7%	88.1%	2.8%
Employment status for population 16 years and over	3.6%	(X)	(X)	(X)

Source: U.S. Census Bureau, 2006-2008 American Community Survey

PUBLIC HOUSING CHALLENGES AND OPPORTUNITIES

The Bristol Housing Authority (BHA) is the City's public housing agency. The mission of The Housing Authority of the City of Bristol is to create opportunities for affordable housing in a suitable living environment and to promote self sufficiency in the community.

The Housing Authority of the City of Bristol is an independent agency that provides housing for low and moderate income families, seniors and non-elderly disabled. Its purpose is to provide quality housing units for residents by rehabilitating or revitalizing its housing stock and by creating opportunities for homeownership and affordable housing. The BHA works diligently to find and provide resources necessary to improve the opportunities for success of its residents with programs fostering economic self sufficiency. It is also the among the objectives of the Bristol Housing Authority to help end homelessness in the community by collaborating appropriately with local, State and Federal agencies on that mission.

BHA owns and manages 541 Federal and 294 State public housing units, for a total portfolio of 835 units. The Federal stock is comprised of 201 family units, 120 “elderly only” units and 220 elderly/non-elderly disabled units. The State stock is comprised of 206 family units, 44 “elderly only” units and 44 elderly/non-elderly disabled units. In 2006 BHA completed a 20 year Capital Needs Assessment (CNA) Plan for all its developments. In general the developments were found to be in overall acceptable conditions and the Authority continues to schedule improvements in accordance with the approved CNA plan.

As of March, 2010 BHA’s waiting list for housing included 391 applicants, the majority of whom are small households (186 need 1BR units and 163 need 2BR units). Of the applicants on the waiting list 36% are working, 41% are on Social Security/Pension and 23% are not working. There are 51 non-elderly disabled and 59 elderly households on the waiting list for senior housing. In the past few months the Authority has been able to maintain the occupancy rate at 100%; the turnover rate for the past 12 months was at 11%.

The Housing Authority of the City of Bristol established preference points for applicants on its waiting list based on information and feedback from its Resident Advisory Board, town residents, public comments and Federal and State Regulations. The BHA administers the following preferences for applicants of the Federal/State Public Housing Programs: WAVA (10 points), Involuntary Displacement (10 points), Homelessness (10 points), Bristol Live or Work (5 points), Elderly (5 points), Non-elderly Disabled (5 points), Veteran (2 points) and Overcrowded (2 points).

BHA also has 674 Housing Choice (Section 8) Vouchers. The waiting list includes 1,268 households, of which 830 are families with children, 16 are elderly families, and 38 are disabled families. The annual turnover rate is 31, or 5% for this program. BHA also administers the following preference points for the Housing Choice Voucher (Section 8) Program: Work and Live

in Bristol (1 point), Elderly (2 points), Non-elderly Disabled (2 points), Disaster Affected Families (2 points) and Veteran (2 points).

BHA expects to receive approximately $5,239,704 from the U.S. Department of Housing and Urban Development in Section 8 funding for the fiscal year beginning July 1, 2010. The Housing Authority also anticipates a formula amount of approximately $860,260 for the basis of the latest continuing resolution for the Capital Fund Program.

Over the next five years the BHA's priorities will focus on developing strategies to maintain fiscal balance in light of reduced federal funding; improving the housing stock and maintaining basic services to residents. To achieve long-term financial stability BHA will continue with the implementation of a savings plan that also includes initiatives to control spending.

The Housing Authority of the City of Bristol's (BHA) public housing goals for the next five years include the following:

- Increase availability of units by undertaking measures to ensure access to affordable housing among families assisted by the BHA, regardless of unit size required;

- Improve the quality of assisted housing by implementing capital improvements to the existing inventory by the utilization of the Replacement, Maintenance and Repairs (RMR) reserves and securing alternate financing options to upgrade the public housing stock in conjunction with the Capital Fund Program;

- Increase assisted housing choices by leveraging affordable housing resources in the community through the creation of mixed-finance housing; include "transit-oriented", "responsible growth" and "energy conservation" initiatives into its programs; seek replacement of public housing units lost to the inventory through mixed-finance development or through Section 8 replacement housing resources; implement project-based Section 8 Voucher program; carry out the modifications/upgrades needed in public housing based on the Section 504/ADA Needs Assessment conducted by HUD for the Authority's Public Housing Program;

- Promote self-sufficiency and asset development of assisted households by improving access to services that support economic opportunities and quality of life and improve economic opportunities for families and individuals that reside in public housing;

- Provide an improved living environment by providing a safe and secure environment in BHA developments; improve resident and community perception of safety and security in BHA housing developments;

- Concentrate on efforts to improve specific management functions;

- Ensure equal opportunity and affirmatively further fair housing by undertaking affirmative measures to ensure access to assisted housing regardless of race, color, religion, national origin, sex, familial status, or disability. BHA has also completed the Limited English Proficiency (LEP) Plan and will complete the Section 504 Transition Plan as agreed under the Voluntary Compliance Agreement between HUD and BHA and by providing staff and Commissioners with educational training in this field.

The following are planned public housing initiatives and activities over the next five years:

Federal Program

Cambridge Park & Scattered Sites: Roof replacements/repairs, hot water heaters, 504 upgrades (2 Units), site improvements, wood porch replacement, window replacement to meet fire code, and parking lot repairs.
Bonnie Acres: Windows, hot water heaters, 504 upgrades (2 units) and site improvements.

J.F. Kennedy Apartments and Gaylord Towers: Re-point building masonry, stairwells/railings, 504 upgrades (2 Units), remove incinerator.

State Program

Zbikowski Park: Roof replacements, stairs/steps repairs, boilers, windows.

Mountain Laurel: Gutter repair/ replacement, community room, yard drains, repair manhole cover, exterior lighting along sidewalks, kitchen upgrades to become ADA compliant, appliances, flooring and electrical upgrades.

Komanetsky Estates: New roof, painting around soffits, parking lot resurface/lines, hot water system replacement.

Dutton Heights Neighborhood Revitalization: The BHA is seeking approval from the Connecticut Housing Finance Authority (CHFA), the Department of Economic and Community Development (DECD) as well as from private lenders to go forward with a neighborhood revitalization program of Dutton Heights, a moderate income housing development. This program is designed to bring the neighborhood more in line with the surrounding community both in appearance and income range. It consists of major interior renovations to the structures as well as site improvements.

Once this project is complete, the Housing Authority of the City of Bristol will be seeking funding for the other State Moderate Income Development, Zbikowski Park, to do the same revitalization program.

In 2010 the BHA intends to focus on fostering more cooperative relationships with the Bristol businesses, the Board of Education, area colleges, and area public service providers to focus on

meeting the housing needs of the residents in the community through strategic planning and in accordance with the City's Consolidated Plan.

It is the BHA's plan to increase the support that families receive, and vastly change the availability and coordination of job skills workshops, family skills training, homeownership opportunities and other activities. This can be expected to result in a larger percentage of the served population achieving self-sufficiency and result in more of the local population that had been just utilizing human service resources becoming productive members in the community.

BHA has established two programs designed to assist families in becoming financially independent of government assistance: (1) Family Self Sufficiency (FSS), and (2) Homeownership Programs for the Housing Choice Voucher Program (HCV). In addition, the Authority has now established the ROSS Family Self Sufficiency Program for its Federal Public Housing Program. The Homeownership Program will enable HCV participants to become first-time homeowners by using their rental subsidy to support the mortgage on a house. There are 17 families enrolled in the FSS program and so far four families have been able to purchase their first home. To date the BHA has served 180 families participating in the ROSS Program.

In addition, BHA will seek to expand the opportunities of resident employment through outreach and training programs in conjunction with contractors or agencies committed to other public housing functions. The BHA will continue to seek grants related to self-sufficiency and economic empowerment of public housing residents and tenant-based assistance beneficiaries.

BHA will continue to provide space at the Cambridge Park public housing apartments for the Bristol Boys & Girls Club's satellite operation of the Outreach Program for the middle school-aged children of BHA residents. The City's CDBG program provided funding in the current program year to improve the outdoor facility for the Outreach Program. BHA will submit applications to the CBDG program for funding additional capital improvements to the Outreach Program's facilities at Cambridge Park in the next program year. BHA will also support the Bristol Boys & Girls Club's applications for operational funding for the Outreach program.

SUMMARY AND CONCLUSIONS

A. <u>AREAS OF CONCERN</u>

Like most Connecticut communities of similar size the City of Bristol continues to take a proactive but balanced approach in the face of many challenges in meeting the needs for fair housing, economic opportunity and other service needs of community residents, particularly those of low and moderate income or who are otherwise disadvantaged. The City continues to offer a wide diversity of housing types to meet an ever growing demand in the city as well as in the region.

In addition, and to the extent that it can do so effectively, public policy and practices continue to support and strengthen ongoing efforts to relieve conditions that may contribute to impediments to fair housing choice in Bristol. For example, the city's zoning ordinance provides opportunities for the adaptive reuse of properties even as private property owners continue to express concerns about the degree of public regulations. In the administration and enforcement of the housing code with respect to minimum bedroom size in rental units the Bristol-Burlington Health District adopts a proactive approach that supports the integrity of the family unit among related individuals. This is achieved by actively seeking to deter and discourage cohabitation and congregate living arrangements among unrelated individuals in the same dwelling unit. This administration and enforcement approach may also contribute to the preservation of the character and integrity of the City's rich ethnic neighborhoods.

Whenever feasible the City continues to engage property owners and landlords, in particular, to keep them informed about fair housing issues and welcomes and provides adequate opportunities for their input. The City maintains good relations with the Greater Bristol Property Owners Association. In addition, the city-sponsored West End study, for example, is a particularly targeted public effort to address conditions and socio-economic opportunities, including housing choice, in one of the City's ethnically rich, low and moderate income neighborhoods.

Yet, there are obstacles arising out of the actions and/or inactions of other non-public agencies and organizations which impact upon the City's goals to improve opportunities for its disadvantaged residents. In a City sponsored West End neighborhood study it was found that while most of the city's other neighborhoods are highly walkable the West End suffers from the lack of available public transportation in addition to having a limited number of households without cars. This lack of public transportation contributes to negative impressions about the desirability of the neighborhood and thus the availability and opportunities for adequate and fair housing choices. The absence of such a critical community amenity can have ripple effects including, but not limited to, creating barriers to opportunities for employment and income enhancement and the affordability of housing choice in the neighborhood and elsewhere within the community.

To the extent that the current distribution of minority and low income housing and households in the city of Bristol is diverse but concentrated in certain neighborhoods (see maps in Appendix A) it also a reflection of the City's historic development pattern, housing market cycles, and other public policy decisions. In addition, the City recognizes that the insufficient number of available Section 8 vouchers has been noted in the past as an impediment to fair housing in Bristol. Nonetheless, one result of the analysis in this study suggests that, given the city's inability to directly influence the number of such vouchers within its jurisdiction, those that remain continue to lend stability and add value to the rich cultural fabric and ethnic diversity of neighborhoods and to the housing stock within those neighborhoods.

Also, it is to be noted that the current economic environment has had a severely restrictive impact on housing and homeownership opportunities for many individuals and families, and

particularly for low and moderate income individuals and households. These general economic conditions could have multiplier and derivative impacts on other resources and efforts in the community. They act against other efforts to reduce or remove such obstacles or improve opportunities for housing choice, most notably in the availability of credit and on the city's ability to allocate as much community resources to this area of need as it would under better conditions.

B. IMPEDIMENTS AND PROPOSED ACTION PLANS

This analysis found that there continues to be some categorical barriers to fair housing choice in Bristol despite the City's continuing efforts to effectively address impediments to fair housing choice. It is the intent of the City of Bristol to continue to address those impediments in an aggressive, timely and reasonable manner within the resource allocations that would be available to the city.

All of the thirty-two respondents to the community survey conducted by the Bristol Development Authority revealed that fair housing is, at a minimum, an important objective for the City to continue to pursue. Nineteen percent of the respondents indicated that they believed housing discrimination is an issue in their neighborhood and, of those, approximately sixty-seven percent report having experienced discrimination themselves. The Connecticut Fair Housing Center also reported having dealt with the following cases over the last five years:15 alleged disability discrimination; 3 alleged familial status discrimination; 2 alleged gender discrimination; 1 alleged race discrimination; 3 alleged discrimination based on source of income; 4 residents called because they were losing their homes to foreclosure.

General: The City of Bristol will consider the feasibility of addressing those factors within the jurisdiction's control that might affect discrimination in the availability of fair housing choices and opportunities facing residents of the City. This approach recognizes that a number of inter-related variables contribute to this situation and, therefore, a more comprehensive approach towards a more viable long term strategy and solution is appropriate. This proposed strategic approach will also seek to engage and utilize existing public or quasi-public resources where feasible in order to obtain greater leverage and chances of success. Even though the Bristol Housing Authority (BHA) is not a CDBG-funded public entity, the City would consider the opportunities presented through the BHA's Family Self-Sufficiency Coordinator to help residents plan on becoming independent of public assistance through services that enable them to develop and learn new skills, gain access to appropriate education, new employment opportunities and other resources for education, health and other human service needs. The city will also consider exploring with the Authority the feasibility of a partnership that could leverage some of the city's CDBG resources with those of the BHA's Homeownership Programs for the Housing Choice Voucher Program (HCV) to create increased opportunities for home ownership among the City's low and moderate income population.

In general, the City's approach to developing and implementing actions to address real or perceived discriminatory behavior in housing would be to pursue efforts that would leverage

and integrate other resources to achieve greater impact while controlling costs. For example, a proposed action to address discrimination based on income could be developed that seeks to address a person's ability to increase their earning capacity which in turn is related to the need for adequate public transportation to broaden their reach to a wider range of employment opportunities, along with the need for other services such as day care so that the person can have greater flexibility in employment choices. That approach is reflected in this report in that some types of alleged discrimination have been aggregated because of their interrelationships under a singular but more inclusive category of impediments to fair housing; this has the effect of reducing the absolute number of identified impediments in this section of the report.

Insufficient employment opportunities or inadequate income from employment contributes to a vicious cycle of effects that include rental payment delinquencies, poor credit and savings history and the inability or difficulty in finding affordable housing. Even before the current tight credit market and overall challenging economic conditions the availability of suitable housing and other fair housing opportunities have been constant challenges for low and moderate income individuals and families. In an attempt to assist prospective homeowners the City of Bristol will investigate the feasibility of leveraging some of its annual CDBG program allocation to encourage and support affordable housing options for residents. The city will investigate State as well as Federal resources for affordable housing such as those available through the Federal Home Loan Bank (FHLB) which could provide funding for a leveraged partnership involving the FHLB, the city (through CDBG) and a local commercial bank that serves the Bristol residential community. Such a partnership for affordable housing opportunities would also seek to leverage consumer and education resources available through the Housing Education Resource Center (HERC), the Connecticut Fair Housing Center (CTFHC) and other resources through HUD and other affordable housing providers to ensure that residents are aware of all available affordable housing options.

In addition to the more common issues of discrimination associated with and also directly derived from inadequate income or source of income the city will explore the following two specific impediments to fair housing commonly found in municipalities nationwide:

1. <u>Unwillingness of landlords to rent to families with children</u>

   While there could be a number of reasons why landlords may be unwilling to rent to families with children the City of Bristol will consider revisions to one of its more popular housing incentive programs in an attempt to address this condition. The city currently allocates approximately one-half of its annual entitlement grant to a city-wide housing rehabilitation program that addresses a number of issues relative to the provision of a decent, safe and affordable living environment. This funding source currently supports a feasible and direct initiative that the city could afford for decent, safe and affordable housing.

   Under this new proposed initiative the City will investigate targeting more of the housing rehabilitation program resources to the remediation and/or removal of lead

based paint hazards in older housing in the City and particularly in single and multi-family rental dwellings located within the concentrated low and moderate income neighborhoods of the city. The Greater Bristol Property Owners Association identified lead based paint hazards and the attendant potential liabilities as a significant impediment to landlords' willingness and ability to rent to households with children and especially those with children under six years old. In addition to removing this significant impediment to fair housing choice and opportunity, this initiative could also have the effect of increasing the availability and affordability of housing for low and moderate income residents by bringing to the market additional housing units which will have been remediated through the application of public funding.

Moreover, in acknowledgement of the increased competition for resources the city will seek to enhance this program reprioritization effort by exploring other funding sources to support this proposal. Specifically, the City will consider a possible partnership with the Connecticut Children's Medical Center to provide additional funding for lead based paint hazard reduction through the Lead Action for Medicaid Primary Prevention Program (LAMPP). Since LAMPP specifically targets and pays for the removal of lead hazards especially in households with young children it is conceivable that the availability of those funds could allow the city to adjust its current levels of financial assistance to qualifying properties in order to achieve a more complete property rehabilitation than is feasible under the current rehabilitation formulas. Under this approach to housing rehabilitation the return on investment could be described in terms of the increased number of decent, safe, healthy and affordable dwelling units that become available for to low and moderate income families with children.

In addition to the removal of lead based paint hazards, the City might consider the feasibility of providing for the fixing of assessments for specific periods of time on certain residential rental properties that have been rehabilitated through the use of public funds as an additional incentive for landlords to rent to families with children. This could be specifically targeted to single-family and multi-family dwellings up to seven units that have benefitted from the use of public funds for the rehabilitation. A significant number of the properties thereby targeted could be from among those located within the City of Bristol Enterprise Zone where State statutes (C.G.S § 32-71) currently enable a municipality to execute such assessment freezes under certain conditions. In addition, the City could consider extending similar tax assessment arrangements for properties that are rehabilitated by the Bristol Housing Authority under its Capital Fund Program.

The City of Bristol housing code, administered by the Bristol-Burlington regional health district, currently includes provisions governing the minimum square footage requirements for bedrooms in a rental dwelling. Specifically, the code directs that a one bedroom unit must have a minimum of seventy square feet, with an additional fifty square feet for a second person in the same dwelling unit. By extension, this means that a 2-person, one bedroom unit must have a minimum of one hundred and twenty

square feet; a 3-person, one bedroom unit must have a minimum of one hundred and seventy square feet, and a 4-person, one bedroom unit must be at least two hundred and twenty square feet. Some landlords regard this requirement as too burdensome and suggest that it acts as a disincentive for them to rent to families with children. It is the city's position, however, that this provision is intended to discourage the cohabitation of unrelated individuals in the same dwelling to the extent that it becomes a danger to the residents' health, welfare and safety. The Burlington-Bristol regional health district emphasizes that in administering this provision its goal is to be as proactive and supportive as possible in educating both landlords and tenants about the importance of preserving the family unit (related individuals) in a decent and safe environment.

2. Issues Affecting Populations with Limited English Proficiency

The City of Bristol maintains and promotes a deliberate and welcoming policy to current and prospective residents of the city who may have limited proficiency in the English language.

As part of the process of preparing the city's new 2010-2015 Consolidated Plan and also the Annual Action Plan for the 2010-2011 program year the city initiated a new community outreach effort targeted at residents with limited English proficiency. This deliberate outreach format consisted of a planned series of neighborhood meetings within the community to encourage greater resident participation in the planning and development process. Moreover, notices of such meetings, which this year have been held at elementary schools located in the city's targeted low and moderate income neighborhoods, were prepared in English and Spanish and distributed through students attending those schools, and translation services were available through the presence of a Spanish-speaking member of the RKC consulting team at the meetings. The City negotiated a mutually acceptable arrangement with the superintendent of schools that allows for the distribution of the flyers through the students as part of their take home packages from the school several days prior to the community meeting. These same English/Spanish flyers were also posted at the City's web site and at prominent locations in other public facilities that are frequented by city residents (e.g. Town Hall, Community Center and Public library) and advertised in the local newspapers.

The City has revised its Community Participation Plan to include a commitment to continue to reach out to those residents with limited English proficiency through these types of notices and community meetings or similar public participation events to encourage and secure maximum community representation and participation in future planning and program development exercises. The City will exercise maximum efforts in planning future community meetings to ensure that translation services are available, such as through a local volunteer, for those residents with limited or no English speaking proficiency.

In an ongoing effort to address this language proficiency challenge and to assist in the integration and assimilation of these residents the City of Bristol will continue to actively support the efforts of local, regional and statewide service organizations whose mission includes service to this targeted population group; the Bristol chapter of Literacy Volunteers has been a regular recipient of CDBG programming support over the years. The City will also seek to encourage collaboration with the Bristol Board of Education to ensure the continuity of programs and services for English language proficiency to students. In addition, the City will consider targeting some if its annual CDBG allocation to encourage and support funding requests from community service agencies that provide outreach, education and literacy coaching to improve English language proficiency among Bristol residents.

3. Discrimination based on income

While the lack of a sufficient number of Section 8 vouchers continues to be a challenge for eligible city residents, this type of discrimination also affects those residents without sufficient income from regular employment and who, as a result of their insufficient income level, have become poor credit risks with adverse rental payment histories. Anecdotal and other information obtained through the Greater Bristol Property Owners Association and the Bristol Housing Authority indicate that while some landlords may be willing to rent on a short term basis to tenants who are in such circumstances, they are reluctant to do so since the landlords need regular and assured income to maintain their units, their debt obligations and their local real property taxes on the units. Anecdotal evidence also suggests that this type of overt housing discrimination may be more frequent among absentee landlords.

The Bristol Housing Authority continues to do the best that it can with available Section 8 vouchers. As in the past, the City of Bristol will continue to collaborate with the Housing Authority to try and overcome some of the challenges arising from the shortage of such vouchers as well as the lack of handicap accessible units and the implementation of other measures designed to boost residents' incomes. These collaborative efforts will include investigating ways in which the City and the BHA could share information and provide counseling to voucher holders about the location and availability of accessible units throughout the City, and to facilitate and share information about the location and availability of Section 8-eligible and handicap accessible units outside of concentrated low and moderate income or poverty areas of the city. Equally important to this renewed cooperation and leveraging of resources is the city's commitment to ensure that persons with disabilities are made fully aware of the existence and availability of these handicap accessible units through flyers made available at all public buildings, including the senior center. The City will also work with the BHA to coordinate and provide linkages through their respective web sites to information and resources on handicap accessible dwelling units and to other agencies' resources such as the CT Fair Housing Center and the Corporation for Independent Living (CIL).

Even though there are significant challenges to dealing with acquisition and rehabilitation of distressed properties in the current housing market the City will attempt to strengthen and expedite facilitation and partnerships among the City departments, the BHA, local lenders, real estate professionals and property owners in an attempt to make such housing available to low and moderate income individuals and families. If this effort is successful it could increase the availability of Section 8 eligible properties in the city. As part of a multi-pronged and more holistic approach this effort could also include the integration of efforts and resources to address the employment and income disadvantages that may foster conditions which perpetuate this type of discrimination. The BHA has indicated that it will seek to expand the opportunities for resident employment through outreach and training programs in conjunction with contractors or agencies committed to other public housing functions in the City. In addition, the BHA will continue to seek grants in support of self-sufficiency and economic empowerment of public housing residents and tenant-based assistance beneficiaries in the city. To the greatest extent feasible the City will seek to leverage its resources with those of the housing authority to promote and ensure the achievements of these objectives.

In an attempt to assist landlords to reduce their level of risk and encourage them to consider renting to tenants who may have poor rental histories or to people with mental illness and/or developmental disabilities the City of Bristol will seek to leverage the successes of other local providers in meeting this challenge. Specifically, the City will again seek to build on the success of other local agencies and organizations in this effort. Specifically, the City will continue to enhance its partnerships with the Bristol Housing Authority and Bristol Community Organization and build on their successes through collaborative relationships involving the resources of the Next Step State Housing Program, the Connecticut Mental Health Authority, the St. Vincent DePaul Mission and the State Department of Social Services' Beyond Shelter Program.

4. Lack of, or accessibility to, public transportation

The City of Bristol recognizes that the availability and accessibility of public transportation are important factors which impact upon the income and earnings capacity of its residents and especially among the low and moderate income population. Even though the City commissioned West End study has reaffirmed this amenity as an important factor in making housing opportunities available to residents of that neighborhood the same can be said of any other similar neighborhood in the City. The City recognizes that service routes and frequency of service are determined by the critical mass of demand for such service which may not currently exist to justify an immediate expansion to meet neighborhood need. Nonetheless, the City will continue to attempt to engage the Connecticut Transit, local and regional employers and the Capitol Region Workforce Development Board in continuing dialog to address this issue in a mutually beneficial manner.

5. Accessibility to Information about Fair Housing

The City of Bristol will continue to ensure that residents and residential property owners continue to have opportunities to become adequately educated and informed about fair housing laws, policies and practices in the community. Towards this end the City will continue to explore informational media and other local opportunities to reach residents of all income groups throughout the City. This would include posting pertinent information about fair housing laws on the City's web site with links to other resources at the State and Federal levels.

In addition to brochures, notices and updates posted at prominent and noticeable locations in public buildings the City will also investigate the feasibility of further diversifying its outreach by posting informational notices at other community bulletin boards where such notices could be accessible to a wide cross section of residents. This would include local supermarkets, churches and at other community wide events and congregations where practicable.

The City will also seek to strengthen its relations with the Greater Bristol Property Owners Association in order to obtain higher levels of landlord participation in fair housing workshops, seminars, forums and other similar venues sponsored or otherwise supported by the city where information on fair housing laws and practices can be disseminated through outreach and support organizations such as the CT Fair Housing Center (CTFHC) and the Housing Education Resource Center (HERC) as well as lenders, residential real estate professionals and local real estate attorneys . The City will also actively support efforts by appropriate staff persons to pursue professional development opportunities that would enhance their knowledge, expertise and professional capacity to provide appropriate guidance and technical assistance to residents, landlords and other interested parties about fair housing laws and practices in the community.

The results of this study demonstrate that The City of Bristol will continue to face challenges in maintaining its commitment to ensuring fair and equal housing opportunity for all residents of the community. The current environment of increasing needs competing for limited resources suggests that the City should, among other things, consider increasing the level of collaboration among community agencies in order to achieve greater impact in influencing conditions that contribute to or exacerbate impediments to fair housing choice in the community.

CITY OF BRISTOL, CT

FAIR HOUSING PLAN AND MARKETING PLAN

February 22, 2011

The City of Bristol maintains a strong and principled commitment to affirmatively further fair housing and opportunities for fair housing choice among its residents, especially those residents of low and moderate income or who belong to protected classes, consistent with the Affirmative Fair Housing Marketing Regulations found in the Code of Federal Regulations (section 24 CFR 200.600, Subpart M). This commitment is also consistent with the provisions of §46a-64c of the Connecticut General Statutes and is reinforced through the issuance of a formal Fair Housing Policy Statement by the Mayor for programs and activities funded by the Bristol Development Authority, the administrative agency for the city's Community Development Block Grant program.

The City's commitment to fair housing planning and marketing will be reflected and effected through a number of initiatives and avenues including planning, education, marketing and execution processes that will seek to capitalize on leveraging existing resources and opportunities both within and outside of the community. Those resources within the community include staff from the Bristol Development Authority (the City's public housing agency), the Bristol Housing Authority, banks and lending institutions that operate in or serve the overall Bristol community, community service agencies, housing developers and residential rental property owners and other landlords, statewide housing advocacy, fair housing enforcement and resource organizations.

PLANNING, POLICY AND EDUCATION:

Consistent with the city's renewed approach to capitalizing on and leveraging existing resources to achieve greater efficiencies in the delivery of programs and service to residents the City will continue to actively pursue and engage in opportunities for collaboration and coordination of services with the Bristol Housing Authority. As a strong and active public housing agency and partner the BHA already has a number and variety of avenues through which it provides outreach, education and dissemination of information resources to ensure that fair housing knowledge and resources are available to residents. They include:

- a current list of available handicap accessible units;
- the BHS's Family Self-sufficiency Program which is an excellent resource that provides opportunities for BHA families to obtain access to education and learning opportunities, acquire new skills and enhance their chances for greater economic independence;
- homeownership Programs for the Housing Choice Voucher Program (HCV*)* and the ROSS Family Self Sufficiency Program for its Federal Public Housing Program. The Homeownership Program enables HCV participants to become first-time homeowners by using their rental subsidy to support the mortgage on a house.
- Effective working relationships with landlords and with programs and agencies such as the Next Step program, the Connecticut Mental Health Authority, the Bristol Community Organization, the St. Vincent DePaul Mission and the Beyond Shelter program to meet the housing needs of people with disabilities so that they can obtain and retain permanent housing.

As the lead City agency responsible for the development and implementation of programs and policies for economic and community development in Bristol, the Bristol Development Authority will, within its annual budgetary capacity, promote, encourage and require that staff become knowledgeable about and enhance their familiarity and technical capacity with respect to fair housing laws and policies. This will be achieved through a number and variety of methods up to and including:

(a) maintaining active membership(s) in local, state, regional and/or national organizations that educate, advocate and promote fair housing policy, planning and implementation;

(b) ensuring that staff attend and participate in seminars, workshops, forums and similar venues where knowledge and information is shared through fair housing practice professionals and peers;

(c) initiate and maintain regular contact with fair housing education and resource organizations at the state level (e.g. Connecticut Fair Housing Center and Housing Education Resource Center) that directly provide legal and other counseling services to address residents' concerns about fair housing; this will enable agency staff to be aware of fair housing issues affecting residents and about which the city may not otherwise be aware;

(d) ensure that the BDA maintains an adequate, available and accessible supply of brochures and other current informational materials about fair housing. This shall include

(e) establish and maintain open lines of communication with other city departments such as planning and zoning, zoning enforcement and the Bristol-Burlington Health District to share knowledge and information about issues of relevance to those department's role(s) in impacting fair housing opportunities in the city;

(f) encourage and enable staff from other city departments, such as building, planning and zoning, zoning enforcement, health and fire to attend and participate in meetings, conferences, seminars and workshops on fair housing issues to become more cognizant and knowledgeable of the subject and about their obligations to follow non-discrimination laws;

(g) provide advocacy and support on behalf of fair housing initiatives to organizations before local regulatory boards, agencies and commissions; and

(h) actively solicit requests from and support for CDBG program funding for the services and programs of local community and other nonprofit organizations which include fair housing services in their mission.

MARKETING

The City of Bristol's Fair Housing Marketing Plan has been developed in accordance with the guidelines for the preparation of the U.S. Department of Housing and Urban Development Affirmative Fair Housing Marketing Plan, HUD Form-935.2A (See Appendix C).

In an environment of limited resources for achieving a number of worthy housing and community development objectives the City of Bristol proposes a marketing strategy for fair housing in the City by primarily again leveraging, to the greatest extent feasible, the resources and opportunities that exist in the community.

- Use of the HUD **Equal Housing Opportunity Logo** on the Mayor's Fair Housing policy statement for the City of Bristol (Appendix C);
- Organize and facilitate the preparation and presentation of workshops and seminars on fair housing laws, opportunities and related resources available through HUD-sponsored and supported fair housing agencies such as the CT Fair Housing Center and Housing Education Resource Center;
- Increased collaboration - support the outreach efforts of the Bristol Housing Authority to increase awareness of the BHA's Housing Choice Voucher Program for families in their efforts to move to low poverty and other city neighborhoods that offer improved quality and greater diversity in housing, education, and employment opportunities; continue and possible expand outreach to housing providers in non-minority and poverty concentrated areas of the city;
- Negotiate partnerships with commercial banks and other lenders that would allow for the strategic placement of information on fair housing choices and opportunities in their places of business to supplement these institutions own fair housing marketing initiatives.
- Build upon the existing good relations with local media to gain free publicity and coverage for fair housing events and activities taking place in the community as well as

in the region; Continue to support outreach efforts by fair housing advocates and service providers to encourage local banks and other lenders operate in areas of the city and the region;

- Encourage local banks and other lenders to consider and adopt innovative, unconventional or non-traditional methods to market to and meet the underserved housing needs of disadvantaged classes through alternative credit and loan review criteria based on cultural differences and other individual factors;
- Conduct outreach to advocacy groups (i.e. disability rights groups) on the availability of housing.

The City of Bristol fully recognizes that while it can be difficult to market to and reach a sizeable portion of the community for an effective fair housing advocacy and information campaign, it will, nonetheless, continue to enhance its resource and referral base and make it available and accessible to the community. The following is an example of the types of resource and referral systems and information needs that the city will make available through a variety of media including flyers, brochures and the city's web site and through appropriate linkages:

If you need assistance in rehabilitating my home or removing lead paint hazards:

Rebuilding Together- General home repair and improvement for elderly, disabled and low-income homeowners.

Community Renewal Team (CRT)- weatherization services for low and moderate income families

Bristol Development Authority Housing Rehabilitation Program- Assistance with home repairs focused on property maintenance code issues or lead hazards

Lead Action for Medicaid Primary Prevention (LAMPP)- intervention program to remove or reduce lead hazards through the CT Children's Medical Center.

Connecticut Housing Investment Fund (CHIF) Energy Conservation Loan Program (ECL)- Low interest loans for purchase and installation of cost-saving energy conservation improvements.

***If you are in danger of foreclosure*:**

Community Renewal Team (CRT)- Foreclosure prevention resources.

Housing Education Resource Center (HERC)- Foreclosure prevention counseling program.

Christian Activities Council- Foreclosure prevention counseling.

Consumer Credit Counseling Services of Southern New England- Foreclosure prevention counseling.

Housing Education Resource Center (HERC) foreclosure prevention workshop (video).

***If you have a housing emergency*:**

Bristol Development Authority Housing Rehabilitation Program.

Community Renewal Team (CRT)- Septic system repair, lead abatement and emergency repairs to benefit senior citizens.

***If you are a renter and need financial assistance*:**

State of Connecticut Renters Rebate- Yearly payment to senior and disabled renters.

State of Connecticut Security Deposit Guarantee- Provides a guarantee to landlords of up to two months' rent instead of payment for eligible households.[1]

***If you would like help in purchasing a home*:**

Connecticut Housing Finance Authority (CHFA)- First Time home buyer programs.

Home Buyer Tax Credits- Federal tax credit for first time and repeat home buyers.

***If you are a Veteran, elderly or disabled resident and need help with property taxes*:**

City of Bristol Assessor's Office - Information on property tax relief.

***If you have a landlord/tenant issue and I would like legal assistance*:**

Connecticut Fair Housing Center- Information on fair housing, housing discrimination and tenant rights.

Renters' Rebate Program- A one-time yearly payment for seniors and disabled residents based on income.

Community Renewal Team- Eviction prevention and landlord/tenant conflict resolution

[1] Check for program status with the State Department of Social Services.

APPENDIX A

ADDITIONAL JURISDICTION DATA

HOUSING AND OTHER SOCIO-ECONOMIC CHARACTERISTICS,

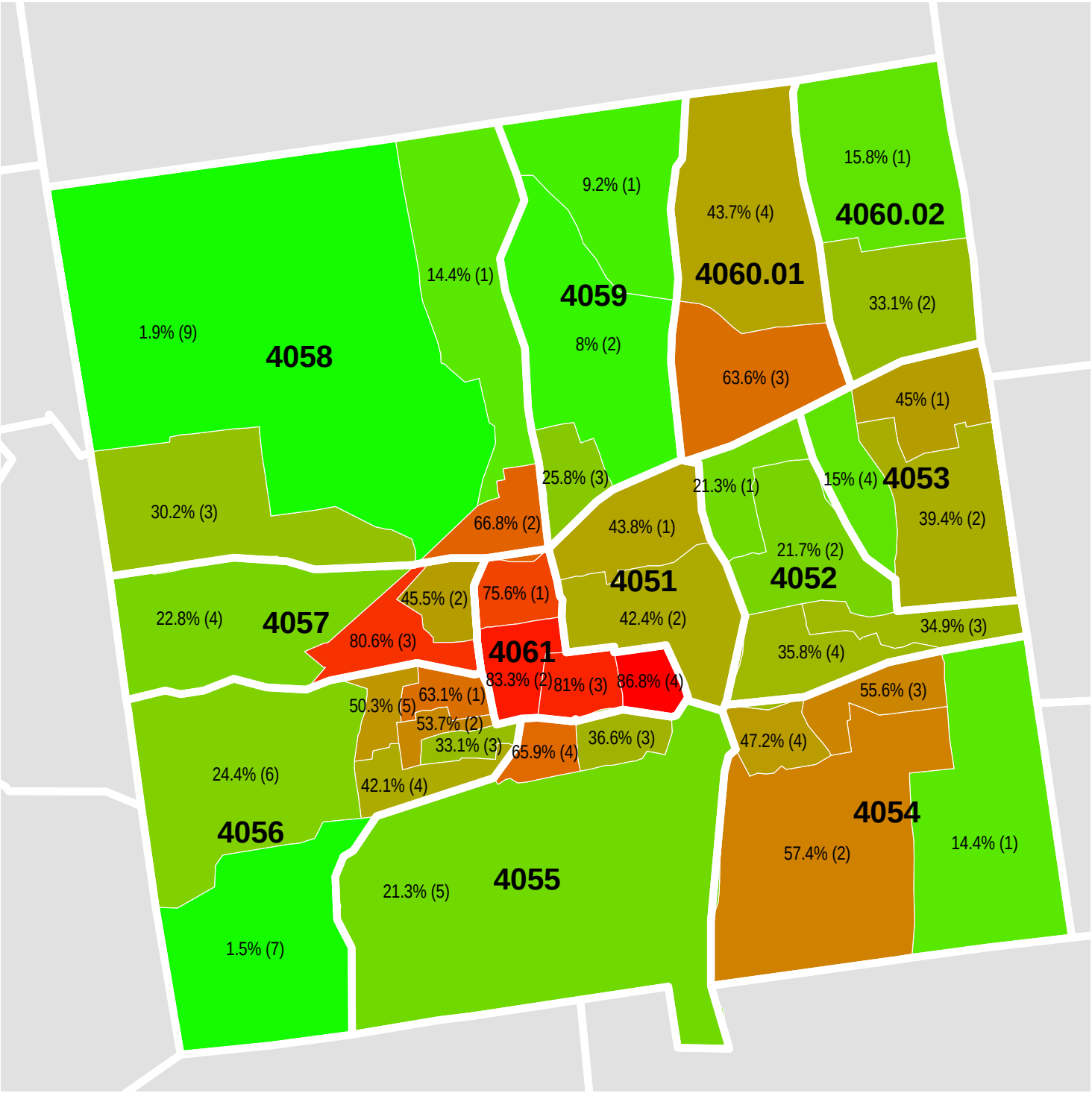
INCLUDING LIMITED RESIDENTIAL MORTGAGE INFORMATION

BRISTOL, CT

THIS PAGE INTENTIONALLY LEFT BLANK

CITY OF BRISTOL

Percent of housing units that are renter-occupied by 2000 Census Block Group

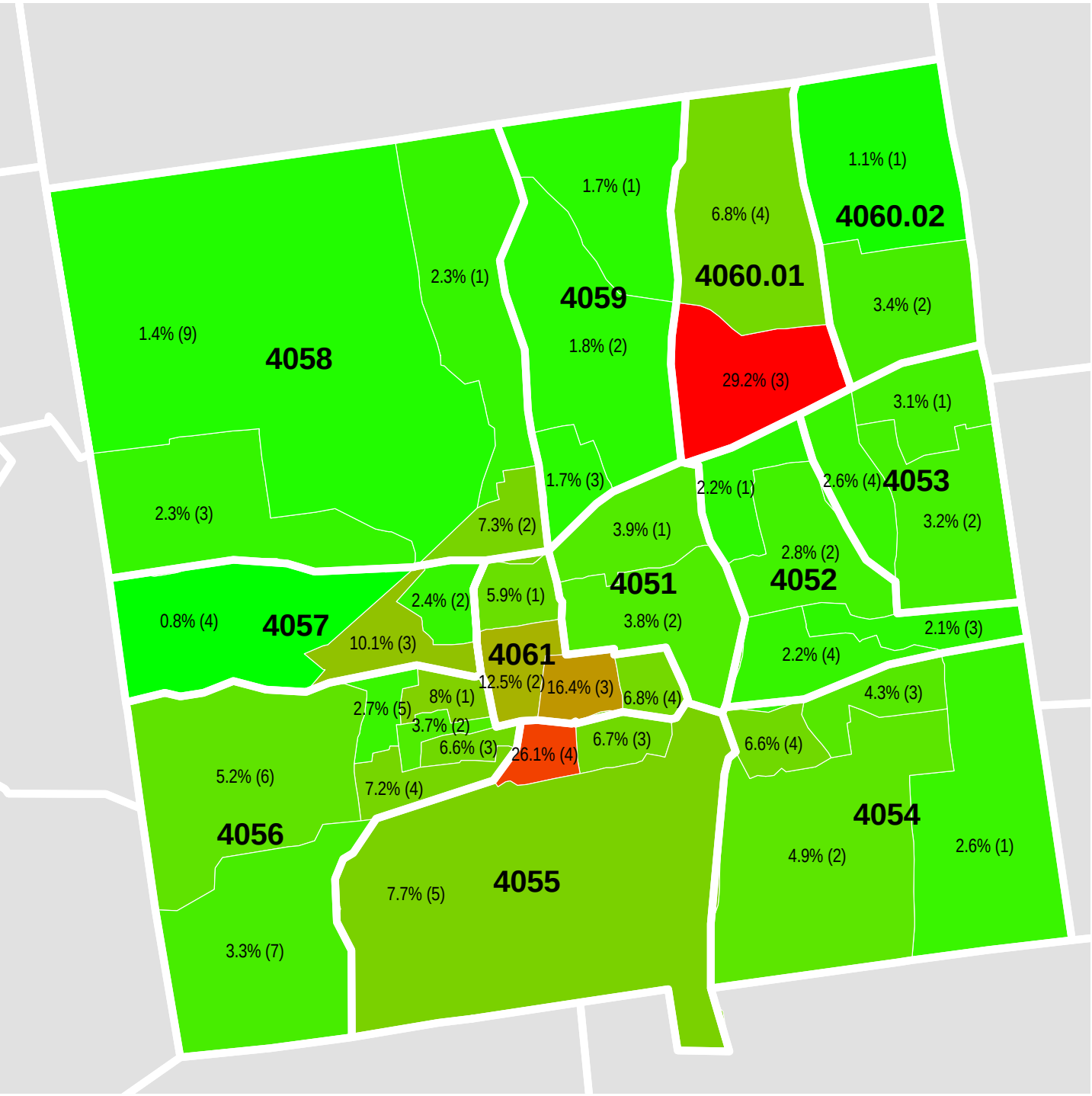


Census tracts are outlined in thick white and numbered in large, bold text.
Census block groups are outlined in thin white and given in in parentheses.

Map prepared by CCRPA, 225 N Main St, Ste 304, Bristol, CT, 3/29/2010.

CITY OF BRISTOL

Percent of residents self-identifying ethnicity as Hispanic or Latino by 2000 Census Block Group

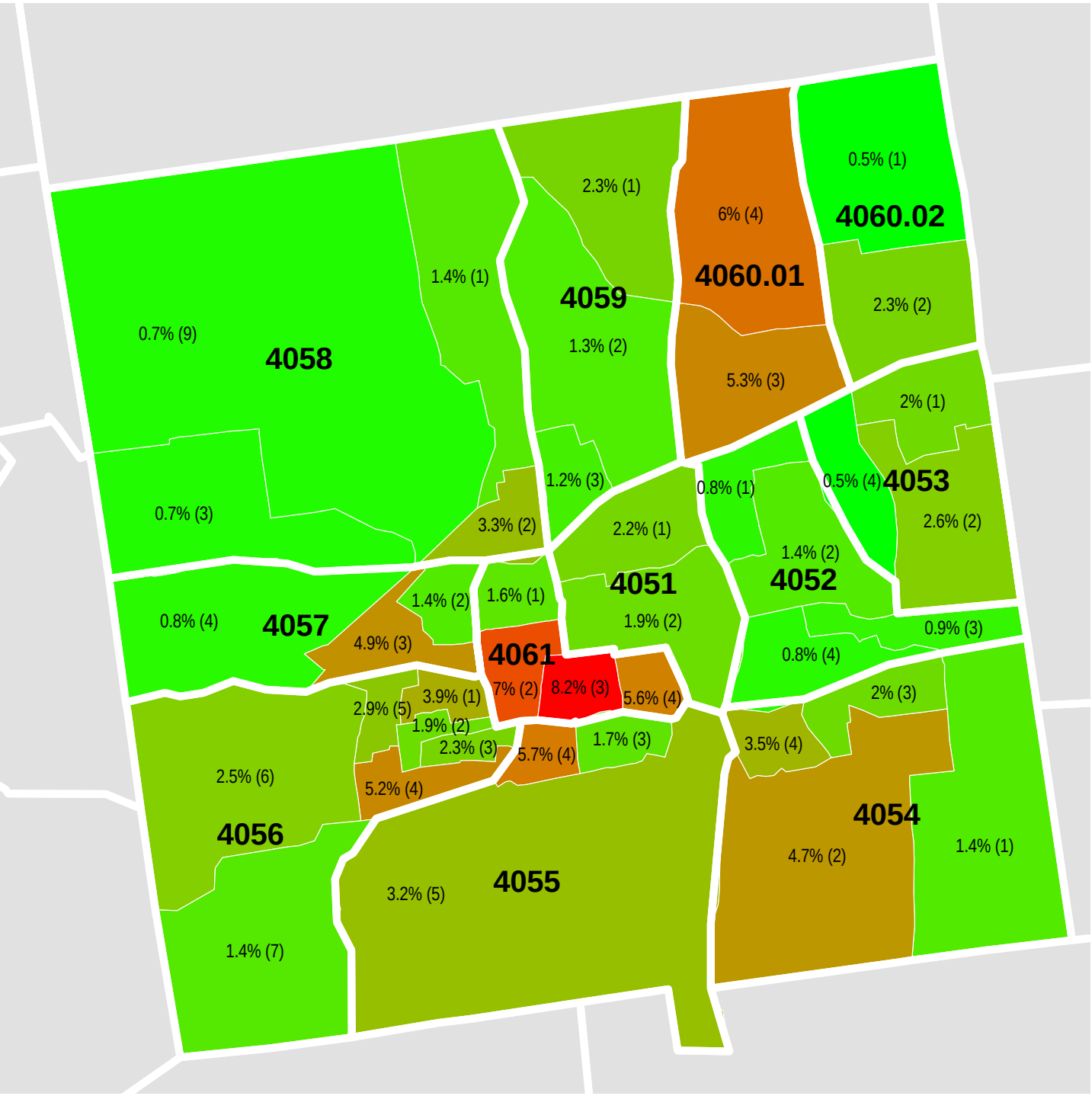


Census tracts are outlined in thick white and numbered in large, bold text.
Census block groups are outlined in thin white and given in in parentheses.

Map prepared by CCRPA, 225 N Main St, Ste 304, Bristol, CT, 3/29/2010.

CITY OF BRISTOL

Percent of residents self-identifying race as Black alone by 2000 Census Block Group

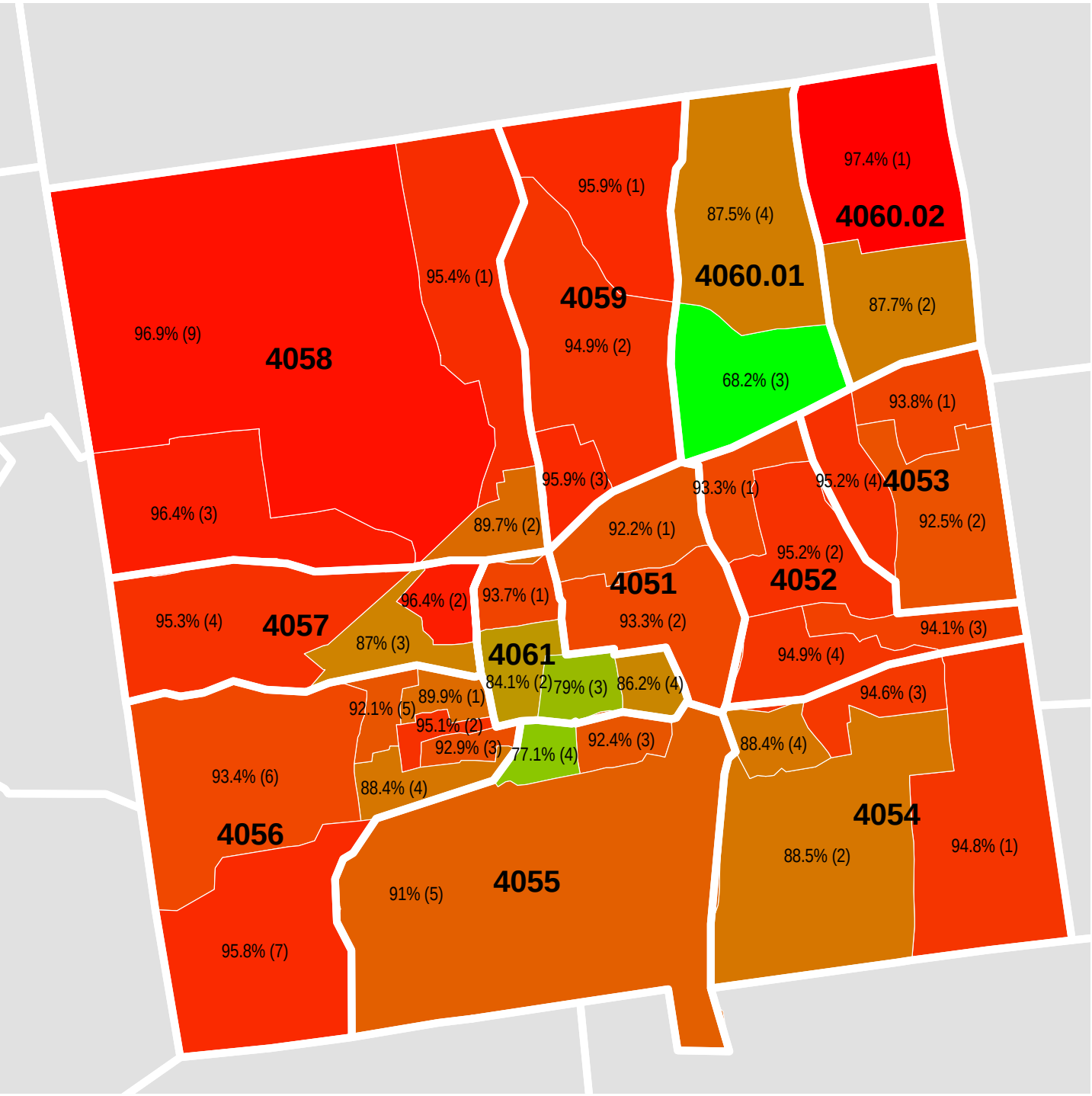


Census tracts are outlined in thick white and numbered in large, bold text.
Census block groups are outlined in thin white and given in in parentheses.

Map prepared by CCRPA, 225 N Main St, Ste 304, Bristol, CT, 3/29/2010.

CITY OF BRISTOL

Percent of residents self-identifying race as White by 2000 Census Block Group

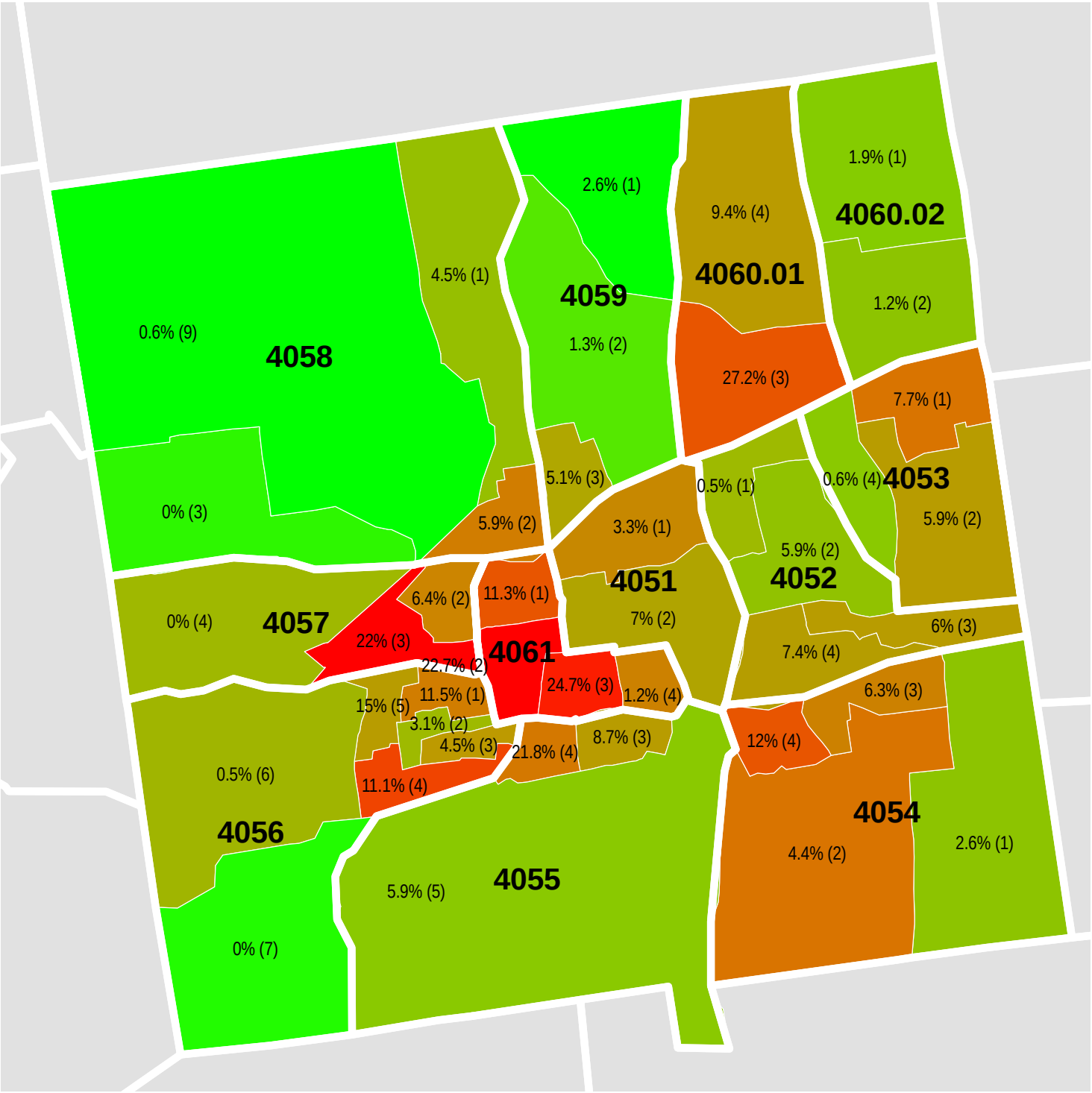


Census tracts are outlined in thick white and numbered in large, bold text.
Census block groups are outlined in thin white and given in in parentheses.

Map prepared by CCRPA, 225 N Main St, Ste 304, Bristol, CT, 3/29/2010.

CITY OF BRISTOL

Percent of households under 80% of the city median income by 2000 Census Block Group

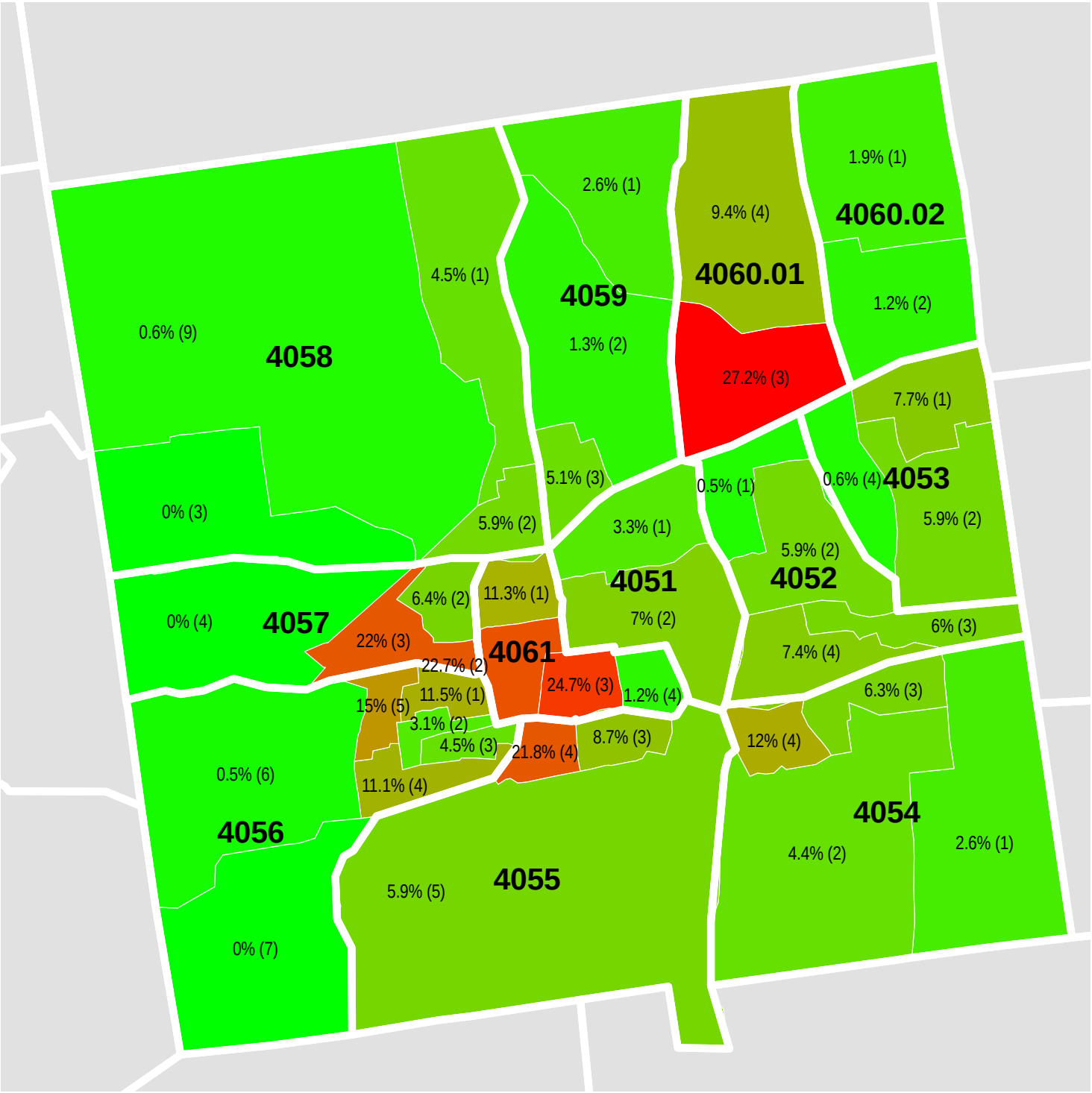


Census tracts are outlined in thick white and numbered in large, bold text.
Census block groups are outlined in thin white and given in in parentheses.

Map prepared by CCRPA, 225 N Main St, Ste 304, Bristol, CT, 3/29/2010.

CITY OF BRISTOL

Percent of residents under 100% of the poverty line by 2000 Census Block Group

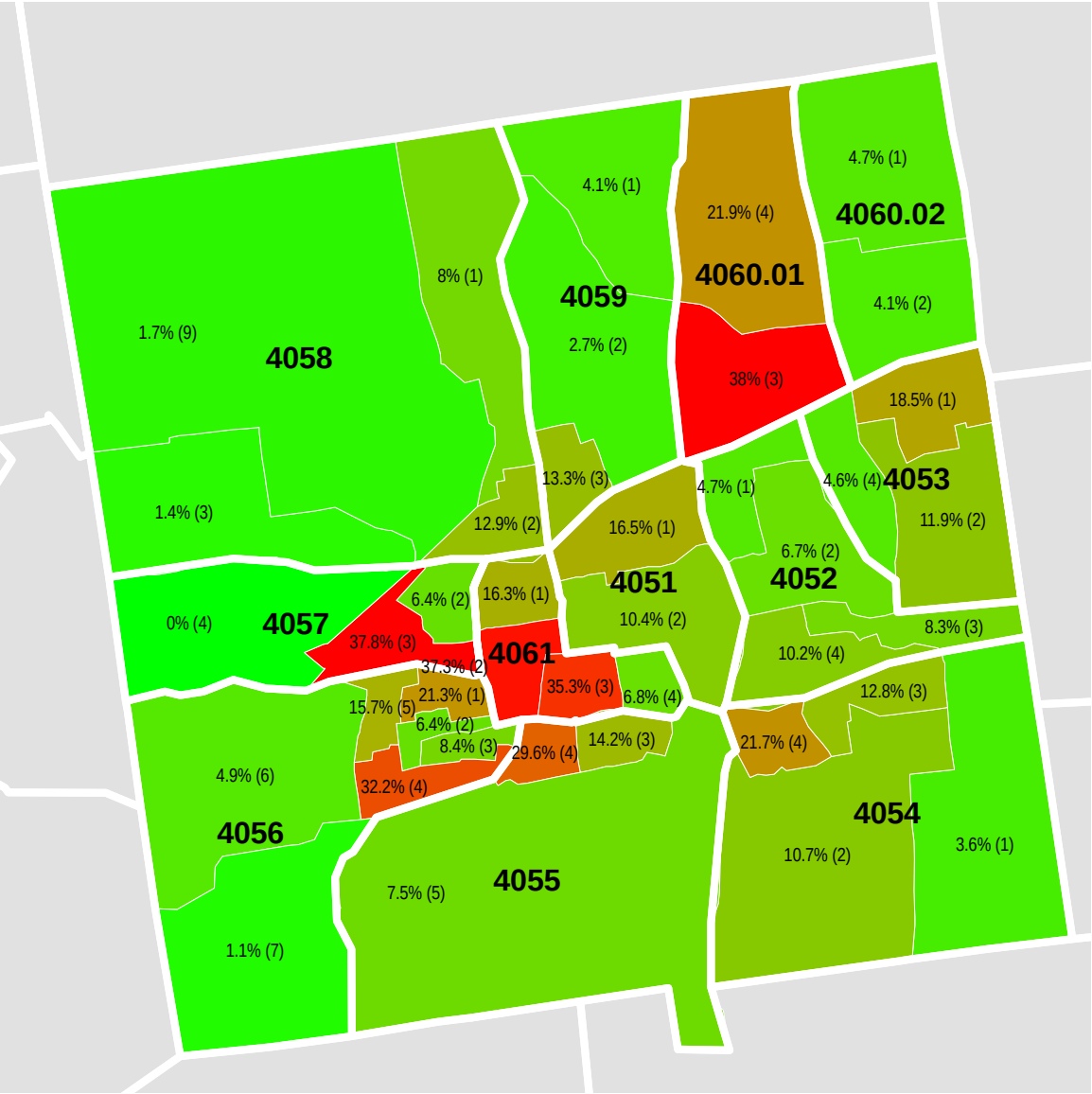


Census tracts are outlined in thick white and numbered in large, bold text.
Census block groups are outlined in thin white and given in in parentheses.

Map prepared by CCRPA, 225 N Main St, Ste 304, Bristol, CT, 3/29/2010.

CITY OF BRISTOL

Percent of residents under 150% of the poverty line by 2000 Census Block Group



Census tracts are outlined in thick white and numbered in large, bold text.
Census block groups are outlined in thin white and given in in parentheses.

Map prepared by CCRPA, 225 N Main St, Ste 304, Bristol, CT, 3/29/2010.

TABLE A
Bank of America Loan Register
Home Mortgage Disclosure Act
City of Bristol, CT - 2006

Loan Purpose	Amount($K)	Action	Census Tract[2]	Ethnicity	Race	Sex	Denial
2	50	1	4055.00	2,5	5,8	1,5	
3	100	3	4056.00	1,5	5,8	1,5	1
2	48	3	4053.00	2,5	5,8	2,5	1
2	65	1	4060.01	2,5	5,8	2,5	
2	10	1	4054.00	2,5	5,8	2,5	
3	91	3	4056.00	2,5	5,8	2,5	3
3	25	3	4054.00	2,5	5,8	1,5	7
3	151	1	4060.02	2,5	5,5	1,2	
2	15	1	4051.00	2,5	5,8	2,5	
3	55	1	4056.00	2,5	5,8	1,5	
3	40	1	4052.00	2,2	5,5	2,1	
2	15	1	4061.00	2,5	5,8	2,5	
3	25	3	4054.00	2,5	5,8	2,5	4,7
2	10	3	4054.00	2,5	5,8	1,5	3
2	12	3	4056.00	2,5	5,8	1,5	3
2	10	1	4060.02	2,5	5,8	1,5	
3	110	2	4054.00	2,5	2,8	1,5	
2	10	1	4053.00	2,5	5,8	2,5	
3	50	2	4055.00	2,5	5,8	2,5	
2	40	3	4054.00	2,3	6,6	1,3	3
2	10	3	4058.00	2,5	5,8	1,5	3
3	45	3	4053.00	3,5	6,8	3,5	3
2	17	3	4059.00	3,5	6,8	3,5	3
3	94	6	4052.00	4,4	7,7	4,4	
1	684	6	4058.00	4,4	7,7	4,4	
1	172	6	4059.00	4,4	7,7	4,4	
1	44	6	4056.00	4,4	7,7	4,4	
1	26	6	4055.00	4,4	7,7	4,4	
1	31	6	4054.00	4,4	7,7	4,4	
3	30	6	4055.00	4,4	7,7	4,4	
3	196	6	4051.00	4,4	7,7	4,4	
3	139	6	4054.00	4,4	7,7	4,4	
1	196	6	4056.00	4,4	7,7	4,4	
1	129	6	4055.00	4,4	7,7	4,4	
1	226	6	4061.00	4,4	7,7	4,4	
3	214	6	4058.00	4,4	7,7	4,4	

[2]Shaded Census Tracts are partly or wholly within the City of Bristol CDBG target area.

TABLE A (continued)
Bank of America Loan Register
Home Mortgage Disclosure Act
City of Bristol, CT - 2006

Loan Purpose	Amount($K)	Action	Census Tract	Ethnicity	Race	Sex	Denial
2	20	1	4060.02	3,5	5,8	2,5	
3	64	1	4054.00	2,5	5,8	2,5	
1	76	1	4053.00	2,5	5,8	1,5	
1	187	3	4059.00	2,5	5,8	1,5	1,3
2	77	1	4054.00	2,5	5,8	1,5	
3	127	1	4060.02	2,5	5,8	1,5	
3	104	3	4053.00	2,5	5,8	1,5	1,3,4
3	32	1	4056.00	2,5	5,8	1,5	
3	126	3	4055.00	2,5	5,8	2,5	1
3	77	3	4051.00	2,5	5,8	2,5	1,3
1	100	1	4058.00	2,5	5,8	1,5	
3	113	3	4059.00	2,5	5,8	2,5	1
1	107	3	4054.00	2,5	5,8	2,5	1,3
2	82	1	4055.00	2,5	5,8	1,5	
1	95	3	4054.00	2,5	5,8	1,5	5,9
1	192	1	4060.01	2,2	5,5	1,2	
1	180	1	4056.00	2,5	2,8	2,5	
1	171	1	4053.00	2,5	5,8	2,5	
1	82	1	4054.00	2,5	5,8	2,5	
3	86	1	4056.00	2,5	5,8	2,5	
1	180	1	4052.00	2,5	5,8	1,5	
1	28	1	4060.01	2,2	5,5	1,2	
1	196	3	4054.00	2,5	5,8	2,5	9
1	132	3	4055.00	2,5	5,8	2,5	2,1
3	168	3	4057.00	1,5	5,8	1,5	3
1	97	2	4054.00	2,5	5,8	1,5	
1	179	1	4059.00	1,5	5,8	2,5	
1	60	1	4054.00	3,3	6,6	3,3	
3	67	1	4054.00	2,5	5,8	1,5	
3	46	2	4060.02	2,5	5,8	1,5	
1	139	1	4053.00	3,5	6,8	3,5	
2	142	3	4058.00	3,5	6,8	2,5	1,9

Loan Purpose: 1=Home Purchase; 2= Home Improvement; 3= Home Refinancing
Action Taken: 1= Loan Originated; 2= Application Approved but not Accepted; 3= Application denied by financial institution; 6= Loan Purchased by financial institution
Ethnicity, race and Sex are provided for the Applicant and Co-applicant, where appropriate.
Ethnicity: 1= Hispanic or Latino; 2= Not Hispanic or Latino; 3= Information not provided by applicant; 4 = Not Applicable; 5= No co-applicant.
Race: 1= American Indian or Alaska Native; 2= Asian; 3= Black or African American; 4= Native Hawaiian or Other Pacific islander; 5= White; 6= Information not provided by applicant; 7= Not Applicable; 8= No co-applicant
Sex: 1= Male; 2 = Female; 3= Information not provided by applicant; 4= Not Applicable; 5= No co-applicant
Reason(s) for **Denial**: 1= Debt-to-income ratio; 2= Employment history; 3= Credit History; 4= Collateral; 5= Insufficient cash (downpayment, closing costs); 6= Unverifiable information; 7= Credit application incomplete; 8= Mortgage insurance denied; 9= Other

TABLE B
Bank of America Loan Register
Home Mortgage Disclosure Act
City of Bristol, CT - 2007

Loan Purpose	Amount($K)	Action	Census Tract[3]	Ethnicity	Race	Sex	Denial
3	25	1	4058.00	2,5	5,8	2,5	
3	25	1	4054.00	2,5	5,8	1,5	
3	133	1	4053.00	3,5	6,8	3,5	
2	10	3	4054.00	2,5	5,8	2,5	3
2	25	3	4056.00	2,5	5,8	2,5	1
3	67	1	4056.00	2,2	5,5	1,2	
3	120	1	4054.00	2,5	5,8	1,5	
3	66	1	4056.00	2,5	5,8	2,5	
3	160	1	4051.00	2,5	5,8	2,5	
3	30	1	4054.00	2,5	5,8	2,5	
2	25	1	4059.00	2,5	5,8	1,5	
2	33	3	4051.00	2,2	5,5	1,2	3,1
3	33	1	4054.00	2,5	5,8	2,5	
3	58	3	4059.00	2,5	5,8	2,5	1
1	80	2	4060.02	2,5	5,8	2,5	
3	111	3	4059.00	2,5	5,8	2,5	3,9
2	107	3	4059.00	2,5	5,8	2,5	1,5
3	151	1	4056.00	2,5	5,8	2,5	
1	83	1	4054.00	2,5	5,8	1,5	
1	9	3	4054.00	2,5	5,8	1,5	5
3	94	2	4055.00	2,5	5,8	2,5	
2	154	1	4058.00	2,5	5,8	1,5	
1	185	3	4058.00	2,5	5,8	2,5	1
3	216	3	4060.01	2,5	5,8	2,5	1
3	221	1	4056.00	2,5	5,8	1,5	
1	147	1	4059.00	3,5	6,8	1,5	
1	26	1	4054.00	2,5	5,8	2,5	
3	178	1	4059.00	2,5	5,8	2,5	
3	128	3	4054.00	2,5	5,8	2,5	9
1	58	1	4054.00	2,2	5,5	2,1	
1	138	3	4053.00	2,5	5,8	1,5	9
1	15	1	4054.00	2,2	5,5	2,1	
1	72	3	4054.00	2,5	5,8	2,5	4
1	211	3	4060.01	2,5	5,8	2,5	1
3	208	3	4056.00	2,5	5,8	2,5	1,5
1	104	1	4054.00	2,5	5,8	2,5	
3	125	1	4055.00	2,5	5,8	2,5	

[3] Shaded Census Tracts are partly or wholly included in the City of Bristol CDBG target area.

TABLE B (continued)
Bank of America Loan Register
Home Mortgage Disclosure Act
City of Bristol, CT - 2007

Loan Purpose	Amount($K)	Action	Census Tract	Ethnicity	Race	Sex	Denial
3	26	3	4056.00	2,5	5,8	2,5	1,5
1	33	1	4056.00	2,5	5,8	2,5	
1	39	1	4053.00	1,5	3,8	1,5	
1	133	1	4056.00	2,5	5,8	2,5	
3	170	1	4053.00	3,5	6,8	3,5	
1	150	1	4051.00	3,5	6,8	2,5	
3	68	1	4060.01	3,5	6,8	3,5	
1	35	3	4053.00	2,5	5,8	1,5	9
1	218	1	4060.02	3,5	6,8	3,5	
3	30	1	4055.00	2,5	5,8	2,5	
1	155	1	4053.00	1,5	3,8	1,5	
3	121	1	4058.00	2,5	5,8	1,5	
2	224	1	4055.00	2,5	5,8	2,5	
1	102	1	4054.00	1,5	5,8	1,5	
1	180	1	4051.00	2,2	5,5	1,2	
3	95	1	4060.01	3,5	6,8	3,5	
1	99	1	4052.00	3,5	6,8	3,5	
1	57	6	4058.00	4,4	7,7	4,4	
3	109	6	4054.00	4,4	7,7	4,4	
1	191	6	4060.02	4,4	7,7	4,4	
1	27	6	4055.00	4,4	7,7	4,4	
1	133	6	4054.00	4,4	7,7	4,4	
3	109	6	4060.01	4,4	7,7	4,4	
3	198	3	4056.00	2,5	5,8	1,5	1
3	168	1	4051.00	2,5	5,8	1,5	
3	159	1	4052.00	2,5	5,8	2,5	
3	33	1	4053.00	2,2	5,8	2,1	
3	98	1	4053.00	3,3	6,6	3,3	
3	97	1	4052.00	2,2	5,5	2,1	
1	200	4	4058.00	2,2	5,5	1,2	
3	28	1	4057.00	2,2	5,5	1,2	
1	200	3	4058.00	2,5	5,8	1,5	6,2,4

Loan Purpose: 1=Home Purchase; 2= Home Improvement; 3= Home Refinancing
Action Taken: 1= Loan Originated; 2= Application Approved but not Accepted; 3= Application denied by financial institution; 6= Loan Purchased by financial institution
Ethnicity, race and Sex are provided for the Applicant and Co-applicant, where appropriate.
Ethnicity: 1= Hispanic or Latino; 2= Not Hispanic or Latino; 3= Information not provided by applicant; 4 = Not Applicable; 5= No co-applicant.
Race: 1= American Indian or Alaska Native; 2= Asian; 3= Black or African American; 4= Native Hawaiian or Other Pacific islander; 5= White; 6= Information not provided by applicant; 7= Not Applicable; 8= No co-applicant
Sex: 1= Male; 2 = Female; 3= Information not provided by applicant; 4= Not Applicable; 5= No co-applicant
Reason(s) for **Denial**: 1= Debt-to-income ratio; 2= Employment history; 3= Credit History; 4= Collateral; 5= Insufficient cash (downpayment, closing costs); 6= Unverifiable information; 7= Credit application incomplete; 8= Mortgage insurance denied; 9= Other

TABLE C
Bank of America Loan Register
Home Mortgage Disclosure Act
City of Bristol, CT - 2008

Loan Purpose	Amount($K)	Action	Census Tract[4]	Ethnicity	Race	Sex	Denial
3	50	1	4053.00	2,2	5,5	1,2	
3	43	2	4059.00	2,5	5,8	2,5	
3	15	1	4058.00	2,5	5,8	1,5	
2	10	1	4053.00	2,5	5,8	2,5	
3	50	3	4058.00	2,5	5,8	1,5	3,1
2	50	3	4058.00	2,2	5,5	1,2	3
1	70	1	4061.00	2,5	5,8	1,5	
1	75	1	4056.00	2,5	5,8	1,5	
3	192	3	4052.00	2,2	5,5	1,2	2,1,3
3	167	1	4051.00	2,5	5,8	2,5	
1	100	1	4054.00	2,2	5,5	2,1	
3	144	1	4056.00	2,5	5,8	1,5	
3	31	3	4053.00	2,5	5,8	1,5	1,3
1	128	1	4054.00	2,5	5,8	2,5	
3	122	1	4054.00	2,5	5,8	2,5	
3	194	3	4054.00	3,5	6,8	1,5	1
3	182	1	4053.00	1,5	5,8	2,5	
1	140	1	4054.00	3,5	6,8	3,5	
1	162	1	4055.00	3,5	6,8	3,5	
1	197	1	4051.00	3,5	6,8	3,5	
1	155	1	4058.00	2,2	5,5	1,2	
1	93	1	4054.00	2,5	5,8	2,5	
2	106	1	4055.00	2,2	5,5	1,2	
3	98	1	4060.02	1,2	5,5	2,2	
3	124	1	4053.00	2,3	5,6	1,3	
3	95	1	4052.00	2,2	5,5	2,1	
3	145	1	4054.00	3,5	6,8	3,5	
3	121	4	4055.00	2,5	5,8	1,5	
1	154	4	4053.00	1,1	5,5	2,1	
1	98	4	4059.00	2,5	5,8	2,5	
3	126	4	4058.00	2,5	3,8	2,5	
1	113	3	4052.00	2,5	5,8	2,5	1
1	133	3	4053.00	2,5	5,8	1,5	1,2,6
3	131	3	4053.00	2,5	5,8	2,5	4
3	103	4	4054.00	2,5	5,8	2,5	
3	175	4	4052.00	2,2	5,5	1,2	
3	194	3	4054.00	2,5	5,8	2,5	1
1	110	4	4056.00	2,5	5,8	1,5	
3	213	4	4059.00	2,5	5,8	2,5	

[4]Shaded Census Tracts are partly or wholly included in the City of Bristol CDBG target area.

TABLE C (continued)
Bank of America Loan Register
Home Mortgage Disclosure Act
City of Bristol, CT - 2008

Loan Purpose	Amount($K)	Action	Census Tract	Ethnicity	Race	Sex	Denial
3	133	4	4054.00	2,2	5,5	2,1	
1	91	1	4053.00	2,5	5,8	2,5	
3	140	1	4060.01	2,2	5,5	1,2	
1	121	6	4056.00	2,5	5,8	1,5	
1	149	6	4056.00	2,5	5,8	1,5	
3	89	1	4052.00	3,5	6,8	2,5	
1	192	1	4059.00	2,5	5,8	2,5	
3	165	1	4051.00	2,5	5,8	1,5	
1	149	1	4055.00	2,5	5,8	1,5	
1	179	1	4056.00	2,5	5,8	1,5	
3	168	1	4053.00	2,5	5,8	1,5	
1	146	6	4056.00	2,5	5,8	2,5	
2	125	1	4058.00	2,5	5,8	1,5	
3	104	6	4055.00	3,5	6,8	3,5	
3	64	1	4058.00	3,5	6,8	2,5	
3	123	1	4053.00	2,5	5,8	2,5	
1	95	1	4058.00	2,5	5,8	1,5	
1	144	6	4053.00	2,5	5,8	2,5	
1	111	6	4053.00	2,5	5,8	1,5	
3	151	6	4059.00	2,5	5,8	1,5	
3	131	1	4058.00	2,5	5,8	1,5	
3	17	1	4052.00	2,5	6,8	1,5	
3	102	1	4056.00	2,5	5,8	2,5	
3	112	6	4053.00	2,5	5,8	2,5	
1	133	1	4057.00	2,2	5,5	1,2	
3	61	6	4060.01	2,5	5,8	1,5	
3	121	1	4058.00	2,5	5,8	2,5	
3	52	6	4054.00	2,5	5,8	2,5	
3	85	1	4055.00	2,5	5,8	2,5	
3	89	1	4061.00	2,5	5,8	1,5	
3	198	1	4056.00	2,5	5,8	1,5	
1	104	1	4053.00	2,5	5,8	2,5	
3	91	1	4054.00	2,2	5,5	1,2	
3	134	6	4055.00	2,5	5,8	2,5	
3	175	6	4052.00	2,5	5,8	2,5	
1	188	6	4056.00	2,5	5,8	1,5	
3	154	6	4056.00	2,5	5,8	1,5	
3	188	1	4052.00	2,2	5,5	1,2	
3	98	1	4060.02	2,5	5,8	2,5	

TABLE C (continued)
Bank of America Loan Register
Home Mortgage Disclosure Act
City of Bristol, CT - 2008

Loan Purpose	Amount($K)	Action	Census Tract	Ethnicity	Race	Sex	Denial
1	120	6	4053.00	2,5	5,8	1,5	
2	92	6	4056.00	3,5	6,8	1,5	
1	99	1	4059.00	3,5	6,8	1,5	
3	121	1	4051.00	2,5	5,8	1,5	
3	193	6	4053.00	2,2	6,6	1,3	
3	142	1	4060.01	2,5	5,8	1,5	
1	178	1	4055.00	2,5	5,8	1,5	
3	67	1	4053.00	2,5	3,8	2,5	
3	120	1	4053.00	2,5	5,8	1,5	
3	104	1	4053.00	2,5	5,8	2,5	
1	118	1	4053.00	2,2	5,5	2,1	
3	148	1	4060.01	2,5	5,8	2,5	
3	140	1	4058.00	2,5	5,8	2,5	
3	162	6	4054.00	2,5	5,8	2,5	
3	220	6	4055.00	2,5	5,8	2,5	
3	245	6	4058.00	2,5	5,8	1,5	
1	111	6	4056.00	2,5	5,8	2,5	
3	137	6	4055.00	2,5	5,8	1,5	
3	138	1	4052.00	2,2	5,5	2,1	
1	82	1	4053.00	2,5	5,8	2,5	
3	190	4	4056.00	2,2	5,5	1,2	
1	126	4	4058.00	3,3	6,6	2,1	
3	251	1	4060.02	2,5	5,8	1,5	
3	85	1	4052.00	2,5	5,8	2,5	
3	167	6	4055.00	2,2	5,5	1,2	
3	207	1	4054.00	2,5	5,8	1,5	
3	173	6	4056.00	3,5	6,8	3,5	
3	185	1	4060.02	2,5	5,8	2,5	
3	257	1	4053.00	2,2	5,5	1,2	
3	185	6	4056.00	2,5	5,8	1,5	
3	111	1	4053.00	2,2	5,5	1,2	
3	73	6	4054.00	2,5	5,8	2,5	
1	121	6	4056.00	2,5	5,8	1,5	
3	78	3	4052.00	2,5	5,8	2,5	9

Loan Purpose: 1=Home Purchase; 2= Home Improvement; 3= Home Refinancing
Action Taken: 1= Loan Originated; 2= Application Approved but not Accepted; 3= Application denied by financial institution; 6= Loan Purchased by financial institution
Ethnicity, race and Sex are provided for the Applicant and Co-applicant, where appropriate.
Ethnicity: 1= Hispanic or Latino; 2= Not Hispanic or Latino; 3= Information not provided by applicant; 4 = Not Applicable; 5= No co-applicant.
Race: 1= American Indian or Alaska Native; 2= Asian; 3= Black or African American; 4= Native Hawaiian or Other Pacific islander; 5= White; 6= Information not provided by applicant; 7= Not Applicable; 8= No co-applicant
Sex: 1= Male; 2 = Female; 3= Information not provided by applicant; 4= Not Applicable; 5= No co-applicant
Reason(s) for **Denial**: 1= Debt-to-income ratio; 2= Employment history; 3= Credit History; 4= Collateral; 5= Insufficient cash (downpayment, closing costs); 6= Unverifiable information; 7= Credit application incomplete; 8= Mortgage insurance denied; 9= Other

TABLE D
Bank of America Loan Register
Home Mortgage Disclosure Act
City of Bristol, CT - 2009

Loan Purpose	Amount($K)	Action	Census Tract	Ethnicity	Race	Sex	Denial
1	7	4	4052.00	2,2	5,5	1,2	
1	12	3	4055.00	2,5	3,8	1,5	9
3	133	6	4055.00	2,5	5,8	1,5	
3	279	6	4053.00	2,2	5,5	1,2	
3	206	6	4060.02	2,2	5,5	2,1	
3	245	6	4056.00	3,5	6,8	1,5	
3	152	6	4052.00	2,2	5,5	1,2	
3	173	6	4054.00	2,5	5,8	2,5	
3	155	6	4056.00	2,2	5,5	1,2	
3	148	6	4059.00	2,2	5,5	1,2	
3	110	3	4052.00	2,5	5,8	1,5	4
3	110	1	4053.00	2,5	5,8	1,5	
3	53	1	4052.00	2,5	5,8	1,5	
3	127	3	4055.00	3,5	6,8	1,5	4
3	106	1	4053.00	2,2	5,5	1,2	
3	111	1	4056.00	2,5	5,8	1,5	
1	113	1	4056.00	2,5	3,8	1,5	
3	100	1	4053.00	2,5	5,8	2,5	
3	127	1	4053.00	2,5	5,8	1,5	
3	178	1	4058.00	2,2	5,5	2,1	
1	135	1	4059.00	2,5	5,8	2,5	
3	228	4	4055.00	2,5	5,8	1,5	
3	202	1	4051.00	2,2	5,5	2,1	
3	139	6	4058.00	3,5	5,8	1,5	
3	278	6	4061.00	1,5	5,8	1,5	
3	130	6	4056.00	2,2	5,5	2,1	
3	128	6	4051.00	2,5	5,8	2,5	
3	205	6	4056.00	2,2	5,5	1,2	
1	104	6	4056.00	2,5	5,8	1,5	
3	161	6	4053.00	2,5	5,8	2,5	
1	127	6	4055.00	2,5	5,8	1,5	
3	113	6	4053.00	2.5	5,8	2,5	
1	194	6	4059.00	2,5	5,8	1,5	
3	107	6	4059.00	2,5	5,8	1,5	

TABLE D (continued)
Bank of America Loan Register
Home Mortgage Disclosure Act
City of Bristol, CT - 2009 (continued)

Loan Purpose	Amount($K)	Action	Census Tract	Ethnicity	Race	Sex	Denial
3	186	6	4053.00	2,5	5,8	2,5	
3	281	6	4058.00	2,2	,55	1,2	
3	265	6	4060.02	2,2	,55	1,2	
3	245	6	4059.00	2,5	5,8	1,5	
3	105	6	4054.00	3,3	6,6	3,3	
3	95	6	4053.00	2,2	5,6	1,2	
3	286	6	4061.00	2,2	5,5	1,2	
3	117	6	4061.00	2,5	5,8	2,5	
3	215	6	4060.01	2,2	5,5	1,2	
3	143	6	4054.00	2,5	5,8	1,5	
3	162	6	4055.00	2,2	5,5	1,2	
3	162	6	4056.00	2,2	5,8	2,5	
1	123	6	4059.00	2,2	5,5	2,1	
1	140	6	4059.00	2,5	5,8	1,5	
1	145	6	4060.01	2,2	5,5	1,2	
3	176	6	4056.00	3,5	6,8	2,5	
3	208	6	4055.00	2,2	5,5	1,2	
3	191	6	4056.00	2,5	5,8	2,5	
3	274	1	4056.00	2,5	5,8	1,5	
3	190	1	4056.00	2,2	5,5	1,2	
3	206	3	4056.00	2,5	5,8	1,5	9
3	295	1	4058.00	2,2	5,5	1,2	
3	108	1	4053.00	2,5	5,8	2,5	
3	191	1	4060.01	2,2	5,5	1,2	
3	227	1	4055.00	2,2	5,5	1,2	
3	235	1	4058.00	2,2	5,5	2,1	
3	174	1	4053.00	2,5	5,8	1,5	
3	261	4	4053.00	2,2	5,5	2,1	
3	274	3	4059.00	2,5	5,5	2,1	6
3	205	3	4054.00	2,5	5,8	1,5	7
3	89	1	4055.00	2,5	5,8	2,5	
3	281	1	4060.02	2,2	5,5	1,2	
3	65	3	4060.01	2,5	5,8	2,5	4
3	128	3	4055.00	2,5	3,8	1,5	1,3,5

TABLE D (continued)
Bank of America Loan Register
Home Mortgage Disclosure Act
City of Bristol, CT - 2009 (continued)

Loan Purpose	Amount($K)	Action	Census Tract	Ethnicity	Race	Sex	Denial
1	95	1	4052.00	2,2	5,5	1,2	
1	189	3	4060.01	2,2	5,5	1,2	1
3	148	1	4053.00	2,5	5,8	2,5	
3	190	1	4058.00	3,3	6,6	1,2	
3	157	3	4054.00	2,5	5,8	2,5	6
3	92	1	4055.00	2,5	5,8	1,5	
1	87	1	4053.00	2,5	5,8	1,5	
3	140	1	4054.00	2,2	5,5	1,2	
3	162	1	4052.00	2,2	5,5	2,1	
3	85	3	4051.00	1,3	5,6	2,1	6
3	139	1	4058.00	3,3	6,6	1,2	
3	155	1	4056.00	2,5	5,8	1,5	
3	169	1	4057.00	2,2	5,5	2,1	
3	100	1	4053.00	2,5	5,8	1,5	
1	103	1	4058.00	2,5	5,8	1,5	
1	188	4	4055.00	2,5	5,8	1,5	
1	151	2	4058.00	2,2	5,5	2,2	
3	135	1	4060.01	2,5	5,8	2,5	
3	95	1	4052.00	2,5	5,8	1,5	
3	82	1	4059.00	2,5	5,8	2,5	
3	89	1	4055.00	2,5	5,8	1,5	
2	162	1	4058.00	2,2	5,5	1,2	
3	76	4	4053.00	2,5	5,8	2,5	
3	196	4	4054.00	2,5	5,8	2,5	
3	100	1	4053.00	2,5	5,8	2,5	
1	115	1	4055.00	2,5	2,8	1,5	
1	112	3	4053.00	2,5	5,8	1,5	4
3	120	3	4052.00	2,2	5,5	2,1	6
3	128	1	4056.00	3,3	6,6	1,1	
1	137	1	4056.00	3,5	6,8	3,5	
1	50	4	4054.00	3,5	5,8	1,5	
3	153	7	4052.00	3,5	6,8	3,5	4
1	128	4	4053.00	2,5	5,8	1,5	
1	108	1	4054.00	2,5	5,8	2,5	
1	42	5	4054.00	2,5	5,8	2,5	

TABLE D (continued)
Bank of America Loan Register
Home Mortgage Disclosure Act
City of Bristol, CT - 2009 (continued)

Loan Purpose	Amount($K)	Action	Census Tract	Ethnicity	Race	Sex	Denial
3	207	6	4056.00	2,5	5,8	1,5	
3	184	6	4056.00	2,5	5,8	1,5	
1	111	6	4057.00	1,5	5,8	1,5	
3	273	6	4058.00	1,2	5,5	1,2	
3	200	6	4058.00	2,5	5,8	1,5	
3	191	6	4054.00	2,2	5,5	2,1	
3	263	6	4059.00	2,2	5,5	1,2	
3	198	6	4060.01	2,5	5,8	1,5	
3	177	6	4053.00	2,5	5,8	2,5	
3	183	6	4055.00	2,5	5,8	2,5	
1	255	1	4054.00	2,5	5,8	1,5	
3	171	4	4052.00	2,5	5,8	2,5	
3	165	3	4058.00	2,5	5,8	1,5	3
3	42	1	4055.00	2,5	5,8	1,5	
1	138	1	4059.00	2,5	5,8	2,5	
1	178	1	4054.00	2,2	5,5	1,2	
3	158	4	4052.00	2,5	2,8	2,5	
1	275	1	4056.00	2,2	5,5	1,2	
3	66	3	4054.00	2,2	5,5	1,2	3
1	164	1	4051.00	2,5	5,8	1,5	
1	53	4	4054.00	2,5	5,8	1,5	
3	110	1	4053.00	2,5	5,8	2,5	
3	110	1	4056.00	2,5	5,8	2,5	
1	162	6	4053.00	2,5	5,8	1,5	
3	195	6	4054.00	2,5	5,8	1,5	
3	115	1	4057.00	2,5	5,8	2,5	
1	179	6	4054.00	2,5	5,8	2,5	
3	214	6	4057.00	2,5	5,8	1,5	
3	132	6	4058.00	3,3	6,6	3,3	
1	86	6	4055.00	2,2	5,8	1,5	
1	220	6	4058.00	2,5	5,8	1,5	
1	99	6	4058.00	2,5	5,8	1,5	
3	15	3	4059.00	2,5	5,8	2,5	3
2	167	1	4059.00	2,5	5,8	1,5	
3	125	1	4053.00	2,2	5,5	1,2	

TABLE D (continued)
Bank of America Loan Register
Home Mortgage Disclosure Act
City of Bristol, CT - 2009 (continued)

Loan Purpose	Amount($K)	Action	Census Tract	Ethnicity	Race	Sex
3	161	1	4052.00	3,5	6,8	3,5
1	196	1	4056.00	2,5	5,8	1,5
1	00116	1	4056.00	2,5	5,8	2,5
3	00144	6	4052.00	2,5	5,8	1,5
1	116	6	4051.00	2,2	5,5	2,1
3	131	6	4055.00	2,5	5,8	1,5
1	136	3	4056.00	3,5	6,8	3,5
3	196	3	4051.00	2,5	5,8	1,5
3	150	6	4058.00	2,5	5,8	2,5
3	194	3	4059.00	2,5	5,8	2,5
3	156	1	4060.01	2,5	5,8	1,5
3	215	1	4052.00	2,2	5,5	1,2
3	57	6	4061.00	2,5	5,8	1,5
3	169	6	4056.00	2,5	5,8	3,5
3	245	6	4053.00	3,3	6,6	1,2
3	167	6	4056.00	2,5	5,5	1,2
3	278	1	4060.02	2,5	5,5	2,1
3	175	1	4058.00	2,5	5,5	1,2
3	138	1	4056.00	2,5	5,8	1,5
3	172	6	4058.00	2,5	5,8	2,5
1	200	6	4052.00	2,5	5,8	1,5
3	163	6	4055.00	2,2	5,5	1,2
3	185	6	4060.02	2,5	5,8	2,5
3	172	6	4052.00	2,5	5,8	2,5
3	141	6	4056.00	2,5	5,8	1,5
3	101	6	4061.00	2,5	5,8	1,5
3	120	6	4056.00	2,5	5,8	1,5
1	136	6	4055.00	2,5	5,8	1,5
3	122	6	4053.00	3,3	6,6	3,3
1	191	6	4053.00	2,2	6,6	3,3
3	203	6	4054.00	2,5	5,8	1,5
3	75	6	4054.00	2,5	5,8	2,5
1	6	1	4056.00	2,5	5,8	1,5
1	74	1	4056.00	2,5	5,8	1,5
3	150	6	4053.00	2,5	5,8	1,5

TABLE D (continued)
Bank of America Loan Register
Home Mortgage Disclosure Act
City of Bristol, CT - 2009 (continued)

Loan Purpose	Amount($K)	Action	Census Tract	Ethnicity	Race	Sex
3	105	6	4057.00	2,5	5,8	1,5
1	161	6	4061.00	2,5	5,8	1,5
3	211	6	4058.00	2,5	5,8	2,5
1	132	1	4055.00	2,2	5,5	1,2
3	198	6	4054.00	2,5	5,8	2,5
1	246	6	4053.00	2,5	5,8	2,5
3	163	6	4055.00	2,2	5,5	1,2
3	247	6	4060.01	3,5	6,8	1,5
3	163	6	4053.00	2,2	5,5	2,1
3	220	6	4054.00	2,2	5,5	1,2
3	201	6	4052.00	2,5	5,8	1,5
3	243	6	4054.00	2,5	5,8	1,5
3	183	6	4057.00	2,5	5,8	2,5
3	70	6	4060.02	3,5	6,8	2,5
3	238	6	4060.01	2,2	5,5	2,1
3	157	6	4056.00	2,5	5,8	2,5
1	180	6	4053.00	2,2	5,5	1,2
3	156	6	4051.00	2,5	5,8	1,5
1	259	6	4058.00	3,3	6,6	3,3
3	256	6	4060.02	2,2	5,5	1,2
3	136	6	4055.00	2,2	5,5	1,2
1	69	1	4056.00	2,5	5,8	1,5
1	177	1	4054.00	2,5	5,8	2,5
3	84	1	4057.00	3,5	6,8	3,5
3	196	1	4059.00	2,2	5,5	1,2
3	99	4	4058.00	2,5	5,8	2,5
3	122	1	4060.02	2,5	5,8	2,5
3	72	1	4055.00	2,5	5,8	2,5
3	53	4	4052.00	2,5	5,8	2,5
3	215	1	4053.00	2,2	5,5	2,1
3	137	1	4059.00	2,5	5,8	1,5
1	128	1	4056.00	2,5	5,8	2,5
3	166	1	4051.00	2,5	5,8	1,5
1	189	1	4060.02	2,2	5,5	1,2

TABLE D (continued)
Bank of America Loan Register
Home Mortgage Disclosure Act
City of Bristol, CT - 2009 (continued)

Loan Purpose	Amount($K)	Action	Census Tract	Ethnicity	Race	Sex	Denial
3	104	1	4055.00	2,5	5,8	2,5	
3	191	1	4058.00	2,5	5,8	2,5	
1	97	5	4054.00	2,5	5,8	1,5	
3	245	1	4055.00	1,1	5,5	2,2	
3	138	1	4055.00	2,5	5,8	2,5	
3	186	3	4054.00	2,5	5,8	1,5	1
3	144	1	4052.00	2,5	5,8	1,5	
1	274	3	4059.00	2,2	5,5	2,2	5
3	112	3	4055.00	2,5	5,8	1,5	4
3	357	1	4056.00	2,5	5,8	1,5	
3	270	1	4055.00	2,2	5,5	1,2	
3	185	3	4053.00	3,5	6,8	1,5	4
3	133	1	4056.00	2,5	5,8	2,5	
1	88	1	4059.00	2,5	5,8	1,5	

Loan Purpose: 1=Home Purchase; 2= Home Improvement; 3= Home Refinancing
Action Taken: 1= Loan Originated; 2= Application Approved but not Accepted; 3= Application denied by financial institution; 6= Loan Purchased by financial institution
Ethnicity, race and Sex are provided for the Applicant and Co-applicant, where appropriate.
Ethnicity: 1= Hispanic or Latino; 2= Not Hispanic or Latino; 3= Information not provided by applicant; 4 = Not Applicable; 5= No co-applicant.
Race: 1= American Indian or Alaska Native; 2= Asian; 3= Black or African American; 4= Native Hawaiian or Other Pacific islander; 5= White; 6= Information not provided by applicant; 7= Not Applicable; 8= No co-applicant
Sex: 1= Male; 2 = Female; 3= Information not provided by applicant; 4= Not Applicable; 5= No co-applicant
Reason(s) for **Denial**: 1= Debt-to-income ratio; 2= Employment history; 3= Credit History; 4= Collateral; 5= Insufficient cash (downpayment, closing costs); 6= Unverifiable information; 7= Credit application incomplete; 8= Mortgage insurance denied; 9= Other

Selected Economic Characteristics, Bristol, CT

Selected Economic Characteristics	Estimate	Percent
Population 16 years and over	**50,514**	**50,514**
In labor force	35,022	69.3%
Civilian labor force	34,993	69.3%
Employed	32,531	64.4%
Unemployed	2,462	4.9%
Armed Forces	29	0.1%
Not in labor force	15,492	30.7%
Civilian labor force	**34,993**	**34,993**
Percent Unemployed	7.0%	(X)
Females 16 years and over	**26,158**	**26,158**
In labor force	16,512	63.1%
Civilian labor force	16,495	63.1%
Employed	15,290	58.5%
Own children under 6 years	**4,016**	**4,016**
All parents in family in labor force	2,710	67.5%
Own children 6 to 17 years	**8,561**	**8,561**
All parents in family in labor force	6,241	72.9%
Workers 16 years and over	**31,658**	**31,658**
Car, truck, or van -- drove alone	26,983	85.2%
Car, truck, or van -- carpooled	2,465	7.8%
Public transportation (excluding taxicab)	302	1.0%
Walked	615	1.9%
Other means	895	2.8%
Worked at home	398	1.3%
Mean travel time to work (minutes)	22.7	(X)
Civilian employed population 16 years and over	**32,531**	**32,531**
Management, professional, and related occupations	10,064	30.9%
Service occupations	5,765	17.7%
Sales and office occupations	8,090	24.9%
Farming, fishing, and forestry occupations	21	0.1%
Construction, extraction, maintenance and repair occupations	3,705	11.4%
Production, transportation, and material moving occupations	4,886	15.0%
Agriculture, forestry, fishing and hunting, and mining	21	0.1%
Construction	2,128	6.5%

Selected Economic Characteristics	Estimate	Percent
Manufacturing	5,673	17.4%
Wholesale trade	871	2.7%
Retail trade	3,760	11.6%
Transportation and warehousing, and utilities	1,134	3.5%
Information	1,035	3.2%
Finance and insurance, and real estate and rental and leasing	3,274	10.1%
Professional, scientific, and management, and administrative and waste management services	2,366	7.3%
Educational services, and health care and social assistance	7,281	22.4%
Arts, entertainment, and recreation, and accommodation, and food services	2,569	7.9%
Other services, except public administration	1,470	4.5%
Public administration	949	2.9%
Civilian employed population 16 years and over	**32,531**	**32,531**
Private wage and salary workers	27,761	85.3%
Government workers	3,403	10.5%
Self-employed workers in own not incorporated business	1,343	4.1%
Unpaid family workers	24	0.1%
Total households	**24,874**	**24,874**
Less than $10,000	1,240	5.0%
$10,000 to $14,999	1,134	4.6%
$15,000 to $24,999	1,838	7.4%
$25,000 to $34,999	2,277	9.2%
$35,000 to $49,999	3,794	15.3%
$50,000 to $74,999	4,923	19.8%
$75,000 to $99,999	3,895	15.7%
$100,000 to $149,999	4,164	16.7%
$150,000 to $199,999	888	3.6%
$200,000 or more	721	2.9%
Median household income (dollars)	59,204	(X)
Mean household income (dollars)	71,019	(X)
With earnings	19,882	79.9%
Mean earnings (dollars)	73,988	(X)
With Social Security	7,687	30.9%
Mean Social Security income (dollars)	15,991	(X)
With retirement income	4,521	18.2%
Mean retirement income (dollars)	15,974	(X)
With Supplemental Security Income	834	3.4%
Mean Supplemental Security Income (dollars)	8,006	(X)
With cash public assistance income	614	2.5%

Selected Economic Characteristics	Estimate	Percent
Mean cash public assistance income (dollars)	3,838	(X)
With Food Stamp benefits in the past 12 months	1,159	4.7%
Families	**15,994**	**15,994**
Less than $10,000	540	3.4%
$10,000 to $14,999	154	1.0%
$15,000 to $24,999	802	5.0%
$25,000 to $34,999	1,262	7.9%
$35,000 to $49,999	2,245	14.0%
$50,000 to $74,999	3,064	19.2%
$75,000 to $99,999	3,028	18.9%
$100,000 to $149,999	3,490	21.8%
$150,000 to $199,999	796	5.0%
$200,000 or more	613	3.8%
Median family income (dollars)	74,379	(X)
Mean family income (dollars)	82,809	(X)
Per capita income (dollars)	29,549	(X)
Nonfamily households	**8,880**	**8,880**
Median nonfamily income (dollars)	40,228	(X)
Mean nonfamily income (dollars)	46,966	(X)
Median earnings for workers (dollars)	36,597	(X)
Median earnings for male full-time, year-round workers (dollars)	53,621	(X)
Median earnings for female full-time, year-round workers (dollars)	41,858	(X)
All families	4.9%	(X)
With related children under 18 years	8.5%	(X)
With related children under 5 years only	13.2%	(X)
Married couple families	2.1%	(X)
With related children under 18 years	2.5%	(X)
With related children under 5 years only	2.6%	(X)
Families with female householder, no husband present	17.1%	(X)
With related children under 18 years	28.7%	(X)
With related children under 5 years only	49.1%	(X)
All people	7.4%	(X)
Under 18 years	12.0%	(X)
Related children under 18 years	11.2%	(X)
Related children under 5 years	14.6%	(X)
Related children 5 to 17 years	9.9%	(X)
18 years and over	6.2%	(X)
18 to 64 years	6.4%	(X)
65 years and over	5.3%	(X)

Selected Economic Characteristics	Estimate	Percent
People in families	5.5%	(X)
Unrelated individuals 15 years and over	15.2%	(X)

Source: American Community Survey, U.S. Census Bureau, 2006-2008

Selected Housing Characteristics, Bristol, CT	Estimate	Percent
Total housing units	**26,283**	**26,283**
Occupied housing units	24,874	94.6%
Vacant housing units	1,409	5.4%
Homeowner vacancy rate	1.3	(X)
Rental vacancy rate	7.6	(X)
Total housing units	**26,283**	**26,283**
1-unit, detached	13,847	52.7%
1-unit, attached	770	2.9%
2 units	3,362	12.8%
3 or 4 units	3,331	12.7%
5 to 9 units	1,277	4.9%
10 to 19 units	1,223	4.7%
20 or more units	2,352	8.9%
Mobile home	121	0.5%
Boat, RV, van, etc.	0	0.0%
Total housing units	**26,283**	**26,283**
Built 2005 or later	223	0.8%
Built 2000 to 2004	642	2.4%
Built 1990 to 1999	1,776	6.8%
Built 1980 to 1989	4,893	18.6%
Built 1970 to 1979	3,325	12.7%
Built 1960 to 1969	3,697	14.1%
Built 1950 to 1959	3,849	14.6%
Built 1940 to 1949	2,652	10.1%
Built 1939 or earlier	5,226	19.9%
Total housing units	**26,283**	**26,283**
1 room	247	0.9%
2 rooms	481	1.8%
3 rooms	2,676	10.2%
4 rooms	5,633	21.4%
5 rooms	5,381	20.5%
6 rooms	5,576	21.2%
7 rooms	3,051	11.6%
8 rooms	1,810	6.9%
9 rooms or more	1,428	5.4%
Median rooms	5.3	(X)
Total housing units	**26,283**	**26,283**

Selected Housing Characteristics, Bristol, CT	Estimate	Percent
No bedroom	268	1.0%
1 bedroom	3,533	13.4%
2 bedrooms	8,813	33.5%
3 bedrooms	9,817	37.4%
4 bedrooms	3,220	12.3%
5 or more bedrooms	632	2.4%
Occupied housing units	**24,874**	**24,874**
Owner-occupied	16,205	65.1%
Renter-occupied	8,669	34.9%
Average household size of owner-occupied unit	2.64	(X)
Average household size of renter-occupied unit	2.10	(X)
Occupied housing units	**24,874**	**24,874**
Moved in 2005 or later	6,442	25.9%
Moved in 2000 to 2004	6,461	26.0%
Moved in 1990 to 1999	5,223	21.0%
Moved in 1980 to 1989	2,698	10.8%
Moved in 1970 to 1979	1,520	6.1%
Moved in 1969 or earlier	2,530	10.2%
Occupied housing units	**24,874**	**24,874**
No vehicles available	1,768	7.1%
1 vehicle available	8,390	33.7%
2 vehicles available	10,030	40.3%
3 or more vehicles available	4,686	18.8%
Occupied housing units	**24,874**	**24,874**
Utility gas	4,936	19.8%
Bottled, tank, or LP gas	419	1.7%
Electricity	6,288	25.3%
Fuel oil, kerosene, etc.	12,850	51.7%
Coal or coke	18	0.1%
Wood	239	1.0%
Solar energy	0	0.0%
Other fuel	97	0.4%
No fuel used	27	0.1%
Occupied housing units	**24,874**	**24,874**
Lacking complete plumbing facilities	95	0.4%
Lacking complete kitchen facilities	97	0.4%
No telephone service available	1,634	6.6%
Occupied housing units	**24,874**	**24,874**
1.00 or less	24,627	99.0%
1.01 to 1.50	206	0.8%
1.51 or more	41	0.2%
Owner-occupied units	**16,205**	**16,205**

Selected Housing Characteristics, Bristol, CT	Estimate	Percent
Less than $50,000	231	1.4%
$50,000 to $99,999	270	1.7%
$100,000 to $149,999	1,933	11.9%
$150,000 to $199,999	4,496	27.7%
$200,000 to $299,999	6,179	38.1%
$300,000 to $499,999	2,775	17.1%
$500,000 to $999,999	294	1.8%
$1,000,000 or more	27	0.2%
Median (dollars)	214,800	(X)
Owner-occupied units	**16,205**	**16,205**
Housing units with a mortgage	11,748	72.5%
Housing units without a mortgage	4,457	27.5%
Housing units with a mortgage	**11,748**	**11,748**
Less than $300	18	0.2%
$300 to $499	155	1.3%
$500 to $699	258	2.2%
$700 to $999	939	8.0%
$1,000 to $1,499	3,465	29.5%
$1,500 to $1,999	3,301	28.1%
$2,000 or more	3,612	30.7%
Median (dollars)	1,654	(X)
Housing units without a mortgage	**4,457**	**4,457**
Less than $100	0	0.0%
$100 to $199	40	0.9%
$200 to $299	37	0.8%
$300 to $399	246	5.5%
$400 or more	4,134	92.8%
Median (dollars)	627	(X)
Housing units with a mortgage (excluding units where SMOCAPI cannot be computed)	**11,748**	**11,748**
Less than 20.0 percent	4,061	34.6%
20.0 to 24.9 percent	2,431	20.7%
25.0 to 29.9 percent	1,480	12.6%
30.0 to 34.9 percent	1,008	8.6%
35.0 percent or more	2,768	23.6%
Housing unit without a mortgage (excluding units where SMOCAPI* cannot be computed)	**4,390**	**4,390**
Less than 10.0 percent	1,175	26.8%
10.0 to 14.9 percent	812	18.5%
15.0 to 19.9 percent	634	14.4%
20.0 to 24.9 percent	313	7.1%
25.0 to 29.9 percent	408	9.3%

Selected Housing Characteristics, Bristol, CT	Estimate	Percent
30.0 to 34.9 percent	345	7.9%
35.0 percent or more	703	16.0%
Not computed	67	(X)
Occupied units paying rent	**8,331**	**8,331**
Less than $200	243	2.9%
$200 to $299	405	4.9%
$300 to $499	693	8.3%
$500 to $749	2,171	26.1%
$750 to $999	2,778	33.3%
$1,000 to $1,499	1,986	23.8%
$1,500 or more	55	0.7%
Median (dollars)	819	(X)
No rent paid	338	(X)
Occupied units paying rent (excluding units where GRAPI cannot be computed)**	**8,307**	**8,307**
Less than 15.0 percent	1,215	14.6%
15.0 to 19.9 percent	1,188	14.3%
20.0 to 24.9 percent	1,168	14.1%
25.0 to 29.9 percent	1,118	13.5%
30.0 to 34.9 percent	959	11.5%
35.0 percent or more	2,659	32.0%
Not computed	362	(X)

Source: U.S. Census Bureau, 2006-2008 American Community Survey
*Selected Monthly Owner Costs as Percentage of Household Income
** Gross Rent as a Percentage of Household Income

Selected Social Characteristics in Bristol, CT	Estimate	Percent
Total households	**24,874**	**24,874**
Family households (families)	15,994	64.3%
With own children under 18 years	6,778	27.2%
Married-couple family	11,784	47.4%
With own children under 18 years	4,951	19.9%
Male householder, no wife present, family	1,079	4.3%
With own children under 18 years	332	1.3%
Female householder, no husband present, family	3,131	12.6%
With own children under 18 years	1,495	6.0%
Nonfamily households	8,880	35.7%
Householder living alone	7,442	29.9%
65 years and over	2,696	10.8%
Households with one or more people under 18 years	7,258	29.2%
Households with one or more people 65 years and over	6,331	25.5%
Average household size	2.45	(X)
Average family size	3.06	(X)
Population in households	**60,927**	**60,927**
Householder	24,874	40.8%
Spouse	11,799	19.4%
Child	17,842	29.3%
Other relatives	3,269	5.4%
Nonrelatives	3,143	5.2%
Unmarried partner	1,579	2.6%
Males 15 years and over	**24,766**	**24,766**
Never married	8,448	34.1%
Now married, except separated	12,693	51.3%
Separated	292	1.2%
Widowed	653	2.6%
Divorced	2,680	10.8%
Females 15 years and over	**26,469**	**26,469**
Never married	6,907	26.1%
Now married, except separated	12,210	46.1%
Separated	403	1.5%
Widowed	3,494	13.2%
Divorced	3,455	13.1%
Number of women 15 to 50 years old who had a	**471**	**471**

Selected Social Characteristics in Bristol, CT	Estimate	Percent
birth in the past 12 months		
Unmarried women (widowed, divorced, and never married)	74	15.7%
Per 1,000 unmarried women	9	(X)
Per 1,000 women 15 to 50 years old	30	(X)
Per 1,000 women 15 to 19 years old	0	(X)
Per 1,000 women 20 to 34 years old	61	(X)
Per 1,000 women 35 to 50 years old	16	(X)
Population 3 years and over enrolled in school	**14,537**	**14,537**
Nursery school, preschool	998	6.9%
Kindergarten	719	4.9%
Elementary school (grades 1-8)	5,368	36.9%
High school (grades 9-12)	3,641	25.0%
College or graduate school	3,811	26.2%
Population 25 years and over	**43,322**	**43,322**
Less than 9th grade	2,238	5.2%
9th to 12th grade, no diploma	3,753	8.7%
High school graduate (includes equivalency)	16,839	38.9%
Some college, no degree	8,221	19.0%
Associate's degree	3,631	8.4%
Bachelor's degree	5,629	13.0%
Graduate or professional degree	3,011	7.0%
Percent high school graduate or higher	86.2%	(X)
Percent bachelor's degree or higher	19.9%	(X)
Civilian population 18 years and over	**48,489**	**48,489**
Population 1 year and over	**61,192**	**61,192**
Total population	**61,800**	**61,800**
Native	56,849	92.0%
Born in United States	55,649	90.0%
State of residence	42,933	69.5%
Different state	12,716	20.6%
Born in Puerto Rico, U.S. Island areas, or born abroad to American parent(s)	1,200	1.9%
Foreign born	4,951	8.0%
Foreign-born population	**4,951**	**4,951**
Naturalized U.S. citizen	2,323	46.9%
Not a U.S. citizen	2,628	53.1%
Population born outside the United States	**6,151**	**6,151**
Native	**1,200**	**1,200**
Entered 2000 or later	242	20.2%
Entered before 2000	958	79.8%
Foreign born	**4,951**	**4,951**
Entered 2000 or later	1,078	21.8%

Selected Social Characteristics in Bristol, CT	Estimate	Percent
Entered before 2000	3,873	78.2%
Population 5 years and over	**58,122**	**58,122**
English only	49,280	84.8%
Language other than English	8,842	15.2%
Speak English less than "very well"	3,021	5.2%
Spanish	3,067	5.3%
Speak English less than "very well"	1,409	2.4%
Other Indo-European languages	4,842	8.3%
Speak English less than "very well"	1,270	2.2%
Asian and Pacific Islander languages	849	1.5%
Speak English less than "very well"	297	0.5%
Other languages	84	0.1%
Speak English less than "very well"	45	0.1%
Total population	**61,800**	**61,800**
American	2,521	4.1%
Arab	109	0.2%
Czech	282	0.5%
Danish	194	0.3%
Dutch	418	0.7%
English	5,532	9.0%
French (except Basque)	11,898	19.3%
French Canadian	3,809	6.2%
German	7,235	11.7%
Greek	319	0.5%
Hungarian	398	0.6%
Irish	10,911	17.7%
Italian	12,930	20.9%
Lithuanian	629	1.0%
Norwegian	138	0.2%
Polish	9,425	15.3%
Portuguese	513	0.8%
Russian	497	0.8%
Scotch-Irish	665	1.1%
Scottish	817	1.3%
Slovak	149	0.2%
Subsaharan African	128	0.2%
Swedish	1,394	2.3%
Swiss	83	0.1%
Ukrainian	446	0.7%
Welsh	149	0.2%

Source: American Community Survey, U.S. Census Bureau, 2006-2008

APPENDIX B

AFFIRMATIVE FAIR HOUSING MARKETING PLAN
(HUD FORM 935.2A)

CITY OF BRISTOL FAIR HOUSING POLICY STATEMENT

Affirmative Fair Housing Marketing (AFHM) Plan – Multifamily Housing

U.S. Department of Housing and Urban Development
Office of Fair Housing and Equal Opportunity

OMB Approval No. 2529-0013
(exp. 04/30/2013)

1a. **Project Name & Address (including County, City, State & Zip Code)**

City of Bristol - Residential Housing Rehabilitation Program

City of Bristol, BDA
111 North Main Street
Bristol, CT 06010

1b. **Project Contract Number**

1c. **Number of Units** 100 units p/yr

1d. **Census Tract** 003: 4053, 4054, 4056,4057,4060.01,4061

1e. **Housing/Expanded Housing Market Area**

1f. **Managing Agent Name, Address (including City, State & Zip Code), Telephone Number & Email Address**

1g. **Applicant/Owner/Developer Name, Address (including City, State & Zip Code), Telephone Number & Email Address**

1h. **Entity Responsible for Marketing** (check all that apply)

☐ Owner ☐ Agent ☒ Other (specify)

Position, Name (if known), Address (including City, State & Zip Code), Telephone Number & Email Address

Bristol Development Authority
111 North Main Street Bristol, CT 06010

1i. **To whom should approval and other correspondence concerning this AFHM Plan be sent? Indicate Address (including City, State & Zip Code), Telephone Number & Email Address in addition to Name.**

Debra Shapiro, Community Development Coordinator
860-584-6193 debbieshapiro@ci.bristol.ct.us

2a. **Affirmative Fair Housing Marketing Plan** (check all that apply)

_____ Initial Plan / Date: _____ Updated Plan / Date: _____

Reason(s) for current update:

2b. **HUD-Approved Occupancy of the Project (check all that apply)**

☐ Elderly ☐ Family ☐ Mixed (Elderly/Disabled) ☐ Disabled

2c. **Date of Initial Occupancy**

2d. **Advertising Start Date**

Advertising should begin *at least* 90 days prior to initial occupancy.

Prior to Initial Occupancy: _____

To add to waiting list _____ (which currently has _____ individuals)_____

To reopen closed waiting list_____ (which currently has_____ individuals)_____

3a. **Demographics of Project and Marketing Area** City-Wide, with West End Neighborhood as Target Area

Complete and submit Worksheet 1.

3b. **Targeted Marketing Activity**

Based on your completed Worksheet 1, indicate which demographic group(s) in the housing market area is/are *least* likely to apply for the housing without special outreach efforts.

___ White ___ American Indian or Alaska Native X Asian X Black or African American

___ Native Hawaiian or Other Pacific Islander X Hispanic or Latino X Persons with Disabilities

X Families with Children ___ Other ethnic group, religion, etc. (specify) _____

4a. **Residency Preference**

Is the owner requesting a residency preference? ___ Yes ___ No (If yes, continue. If no, proceed to Block 4b.)

(1) ___ New ___ Revised ___ Continuation of existing preference

(2) Is the residency preference area:

The same as the AFHM Plan housing/expanded housing market area (as determined in Block 1d)? ___ Yes ___ No

The same as the residency preference area of the local PHA in whose jurisdiction the project is located? ___ Yes ___ No

(3) What is the geographic area for the residency preference?

(4) What is the reason for having a residency preference?

(5) How do you plan to periodically evaluate your residency preference to ensure that it is in accordance with the non-discrimination and equal opportunity requirements in 24 CFR 5.105(a)?

Complete and submit Worksheet 2 when requesting a residency preference (see also 24 CFR 5.655(c)(1) for residency preference requirements for Section 8 Project-Based Assisted Housing Programs). The requirements in 24 CFR 5.655(c)(1) will be used by HUD as guidelines for evaluating residency preference requirements in other assisted housing programs, consistent with the applicable HUD program requirements. See also HUD Occupancy Handbook (4350.3) Chapter 4, Section 4.6 for additional guidance on preferences.

4b. **Proposed Marketing Activities: Community Contacts**

Complete and submit Worksheet 3 to describe your use of community contacts to market the project to those least likely to apply.

Service Provider Network

4c. **Proposed Marketing Activities: Methods of Advertising**

Complete and submit Worksheet 4 to describe your proposed methods of advertising that will be used to market to those least likely to apply. Attach samples of advertisements, radio and television scripts, internet advertisements and websites, brochures, etc.

City Departments: BDA, Community Srvs, Youth Srvs,

5a. **Fair Housing Poster**

The Fair Housing Poster must be prominently displayed in all offices in which sale or rental activity takes place (24 CFR 200.620(e)). Check below all locations when the AFHM Plan will be displayed.

____ Rental Office ____ Real Estate Office ____ Model Unit ____ Other (specify) Library; Bristol ARC, Senior Center, Bristol Community Org, Housing Authority

5b. **Affirmative Fair Housing Marketing Plan (AFHM Plan)**

The AFHM Plan must be available for public inspection at the sales or rental office (24 CFR 200.625). Check below all locations where the AFHM Plan will be made available.

(Check all that apply)

____ Rental Office ____ Real Estate Office ____ Model Unit ____ Other (specify) _____

same as above

5c. **Project Site Sign**

All Project Site Signs should include the Equal Housing Opportunity logo, slogan, or statement (24 CFR 200.620(f)). Check below all locations where the Project Site Sign will be displayed. (Check all that apply)

____ Rental Office ____ Real Estate Office ____ Model Unit ____ Entrance to Proje ____ ____ Other (specify)

_____

The size of the Project Site Sign will be _____ x _____.

The Equal Housing Opportunity logo or slogan or statement will be _____ x _____.

6. **Evaluation of Marketing Activities**

Explain the evaluation process you will use to determine whether your marketing activities have been successful in attracting the group(s) least likely to apply, how often you will make this determination, and how you will make decisions about future marketing based on the evaluation process.

Statistics are maintained concerning race, ethnicity, disability, and family size. When reviewed, the statistics should indicate an increase in the number of units rehabilitated. This review will take place at least annually.

7a. **Marketing Staff**
What staff positions are/will be responsible for affirmative marketing? BDA: Community Development Coordinator, Project Coordinator, Housing Rehab. Specialist; and Fair Housing Officer

7b. **Staff Training and Assessment: AFHM Plan**

(1) Has staff been trained on the AFHM Plan? ☐ Yes ☒ No

(2) Is there ongoing training on the AFHM Plan and Fair Housing Act issues in general? ☒ Yes ☐ No

(3) If yes, who provides it? Beginning in 2011, the CT Fair Housing Center will provide training to City staff and property owners.

(4) Do you periodically assess staff skills, including their understanding of the AFHM Plan and their responsibilities to it?
☐ Yes ☐ No

(5) If yes, how and how often? The Bristol Housing Authority provides regular trng

7c. **Tenant Selection Training/Staff**

(1) Has staff been trained on tenant selection in accordance with the project's occupancy policy, including any residency preferences? ☐ Yes ☐ No

(2) What staff positions are/will be responsible for tenant selection?

7d. **Staff Instruction/Training: Samples and Dates**

Please provide samples of AFHM/Fair Housing training, if any, provided/to be provided, to whom it was/will be provided, and dates of past and anticipated training.

8. **Additional Considerations** Is there anything else you would like to tell us about your AFHM Plan in order to ensure that your program is marketed to those least likely to apply for the units and/or to be housed in them? Please attach additional sheets, as needed.

Eligibility for Housing Rehabilitation is income-based and open to owner-occupied residents in single family dwellings, and multi-family dwellings up to four units.

9. **Review and Update**
By signing this form, the applicant/respondent agrees to review its AFHM Plan at least once every 5 years throughout the life of the mortgage and to update it as needed in order to ensure continued compliance with HUD's Affirmative Fair Housing Marketing Regulations (see 24 CFR Part 200, Subpart M). I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. **Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802).

Signature of person submitting this Plan & Date of Submission (mm/dd/yyyy)

Debra Shapiro

Name (type or print)

Title & Name of Company Community Development Coordinator, City of Bristol

For HUD-Office of Housing Use Only Reviewing Official:	**For HUD-Office of Fair Housing and Equal Opportunity Use Only** Approved _____ Disapproved _____ (check one)
Signature & Date (mm/dd/yyyy)	Signature & Date (mm/dd/yyyy)
Name (type or print)	Name (type or print)
Title	Title

City of Bristol

BRISTOL, CONNECTICUT 06010

City of Bristol
Fair Housing Policy Statement

It is the policy of the City of Bristol to promote fair housing opportunities and to encourage racial and economic integration in all its programs.

Programs funded by the City of Bristol, Bristol Development Authority must comply with the provisions of Section 46a-64c of the C.G.S. and with related state and federal laws and regulations that prohibit discriminatory housing practices.

The City of Bristol is committed to carry out an affirmative marketing program to attract prospective applicants of all majority and minority groups without consideration of race, color, religion, sex, national origin, ancestry, creed, sexual orientation, marital status, lawful source of income, disability, age or because the individual has children.

The Fair Housing Officer shall be Eileen M. McNulty, who oversees the city's Youth and Community Services Departments and can be contacted at (860) 314-4690. The Fair Housing Office location will be maintained at City Hall, 111 North Main Street, Bristol, CT 06010.

All complaints of discrimination in housing are referred to the Fair Housing Officer. The Fair Housing Officer responds to telephone and written complaints with written correspondence to the complainant. Legitimate discrimination complaints are forwarded to either the Commission on Human Rights and Opportunities or the Federal Housing and Urban Development office in Hartford, as applicable. A log is kept of all correspondence with the Fair Housing Officer.

This Fair Housing Policy Statement may be revised from time to time, as needed.

This Fair Housing Policy Statement shall be posted in the Fair Housing Office.

The Fair Housing Officer shall attend trainings related to Fair Housing and prominently display Fair Housing Informational materials in the Fair Housing Office, City Hall Community Services office.

_____

Arthur J. Ward, Mayor City of Bristol
(Date)

EQUAL HOUSING OPPORTUNITY