

City of Meriden, CT

2025-2029 Consolidated Plan

& 2025 Annual Action Plan

DRAFT

Economic and Community Development

City of Meriden

142 East Main Street

Meriden CT 06450



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Executive Summary

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

1. Introduction

The City of Meriden is a federal entitlement community under the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant (CDBG) Program. The City's Economic and Community Development Department is the lead department responsible for administering the grant program and annual CDBG grant fund. The City works to provide safe, decent and affordable housing, a suitable living environment and economic opportunities especially for low- to moderate-income individuals and special needs communities. As a HUD entitlement community, the City is required to submit a 5-Year Consolidated Plan which includes the Citizen Participation Process, the Needs Assessment, the Market Analysis and a Strategic Plan which explains how priority needs of the community identified in this Plan translate to goals and objectives. The Strategic Plan includes broad strategies to advance goals related to improving public facilities and infrastructure, economic development and public services that will improve the quality of life of Meriden's residents. Finally, the first-year Annual Action Plan is included in the Plan and outlines the City's planned projects and activities to address identified priority needs and specific goal objectives during the first program year of the Five-Year Consolidated Plan.

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

The City of Meriden has developed its strategic plan based on an analysis of the data presented in this plan and the community participation and stakeholder consultation process. Through these efforts, the City has identified five priority needs and associated goals to address those needs. The priority needs include:

Priority Need: Public Facility and Infrastructure Improvements

Goal: 1A Improve Public Facilities & Infrastructure: Expand and improve public infrastructure through activities for LMI persons and households. Improve access to public facilities that will benefit LMI persons and households. Funds will be used to improve public facilities such as recreational parks and community centers.

Priority Need: Preserve & Expand Affordable Housing

2A Preserve Affordable Housing & Code Enforcement: Preserving and expanding the existing housing stock with housing rehabilitation programs will help maintain the availability of affordable housing in Meriden. Code enforcement activities in low/mod areas will help improve the safety and health standards of housing for Meriden residents.

Priority Need: Public Services & Quality of Life Improvements

3A Public Services for LMI & Special Need: Provide supportive services for LMI households and also the special needs populations in the City. Public services will target LMI citizens and may include services to address homelessness, persons with physical and mental health, seniors, and youth.

Priority Need: Economic Development

4A Repayment of Section 108 Loan: Economic development opportunities were identified as a need. The City is in the process of repaying a Section 108 loan in connection with demolition and environmental remediation of the former Insilco Factory H building site and was intended to provide economic development support to revitalize the site to support small businesses in the area.

Priority Need: Effective Program Administration

5A Effective Program Administration: The City will continue supporting HUD funded programs with administration of the programs, monitoring subrecipients, and keeping strict grant-based accounting, improved housing access activities, and other eligible activities. Comprehensive planning requirements will include the development of AAPs, an evaluation of the performance of the programs through annual reports, and meeting citizen participation requirements.

3. Evaluation of past performance

The City of Meriden, with other public, private and non-profit community housing providers and non-housing service agencies have made significant contributions to provide safe, decent and affordable housing, a suitable living environment and economic opportunities especially for low- to moderate-income individuals in the community. However, improvements to public facilities and infrastructure, vital and essential public services and economic development remain some of the most prolific needs facing the City of Meriden and its residents, as documented by the current Consolidated Plan, the City's previous Consolidated Plan, and the 2023 Consolidated Annual Performance and Evaluation Report (CAPER).

Affordable Housing

The City's Neighborhood Preservation Program (NPP) continues to work with LMI households on housing rehabilitation activities. In PY 2023, various projects were in different stages of development, with completion and reporting ongoing. Code enforcement activities continued to benefit low- and moderate-income (LMI) areas citywide. The City successfully implemented its Code Enforcement program, which included house-to-house inspections within inner-city target neighborhoods to ensure compliance with the Housing Code and Zoning Ordinance and to identify housing units in need of rehabilitation. In PY 2023, Code Enforcement activities exceeded their program year goal by 593.95%, 59,395 residents in low/mod areas compared to the planned goal of 10,000. However, no new affordable housing units were directly created or rehabilitated in PY 2023, though the city has reached 60% of its five-year target.

Public Facility & Infrastructure Improvements

In PY 2023 the City continued efforts to improve public facilities and infrastructure in LMI areas. The goal was to assist 5,000 individuals through public infrastructure expansion and capacity improvements, but

these goals were not completed in PY 2023. The City is still working on Activity #1050 - Sidewalks (Olive and Oak), which will be reported in a future CAPER. However, the City far exceeded its goal of 5,000 individuals for improving access to public facilities, serving 59,395 individuals through the Gallery 53 Meriden Mosaics activity #1048. While some annual goals were not met, the City has already met or exceeded its five-year goals for public infrastructure improvements.

Public Services

The City and its partners provided public services to improve the quality of life for LMI and special needs populations in Meriden. The goal was to assist 18,000 individuals with supportive services for special needs, but 357 individuals were served, reaching 1.98% of the program year goal and 15.47% of the five-year goal. Services included senior programs and mental health support. For vital services benefiting LMI households, the City far exceeded its 18,000-person goal, assisting 60,316 individuals—335.09% of the program year goal and 168.16% of the five-year goal. These services included youth programs, employment assistance, subsistence payments, childcare, and food security programs like the Meriden Farmers Market and Joy Unlimited Breaking of the Bread Program, benefiting residents citywide in LMI areas.

CARES Act (CDBG-CV) Programs

The City continued to monitor the impacts of the pandemic on LMI households and worked on executing sub-recipient agreements with local public service providers. CDBG-CV funds supported Small Business Assistance through Capital for Change, aiding businesses still recovering from COVID-19-related financial hardships. While many CDBG-CV activities were completed in prior years, the City remains focused on closing out remaining grant agreements and providing technical assistance to sub-recipients.

The City of Meriden remains dedicated to achieving its five-year housing and community development goals. By leveraging partnerships, optimizing resources, and prioritizing community resilience, the City continues to support its most vulnerable populations and advance sustainable development.

4. Summary of citizen participation process and consultation process

The City of Meriden has adopted its HUD approved Citizen Participation Plan (CPP) as per 24 CFR 91.105, which sets forth the City's policies and procedures for citizen participation in the Consolidated Plan and first year 2025 AAP. The CPP provides details for public notice for all meetings and the various stages of Consolidated Plan development, public hearings before the citizens of Meriden and City Council, accommodations for persons with disabilities, and the conduct of public review of draft documents. Adhering closely to the CPP, the City held a public comment period and public hearing. Details of these outreach efforts are provided below:

PUBLIC COMMENT PERIOD: A 30-day public comment period was held from June 16, 2025 to July 18, 2025 to give the public an opportunity to review and make comments on the draft Consolidated Plan and first year 2025 AAP. The plan was available online at www.meridenct.gov, or at the Community Development Office, Room 134, 142 East Main Street, Meriden, CT 06450. Written comments could be submitted to the Economic and Community Development Department at the address above or by email at: jfeest@meridenct.gov.

PUBLIC HEARING: The Economic and Community Development Department held a Public Hearing on June 3, 2025 at 5:30pm at the Human Services Committee meeting at Council Chambers, City Hall, 142 East Main Street, Meriden, CT 06450. For more information, please phone (203) 630-4151 or email: jfeest@meridenct.gov.

A final public hearing was held on July 1, 2025 at 5:30pm at the Human Services Committee meeting at Council Chambers, City Hall, 142 East Main Street, Meriden, CT 06450. For more information, please phone (203) 630-4151 or email: jfeest@meridenct.gov.

Details of citizen participation outreach for the Consolidated Plan and first year 2025 AAP are also located in the PR-15.

PUBLIC MEETINGS: The Economic and Community Development Department held a Public Meeting on July 21, 2025 at 6:30pm during a regularly scheduled City Council meeting at Council Chambers, City Hall, 142 East Main Street, Meriden, CT 06450.

STAKEHOLDER SURVEY: The Economic and Community Development Department dissimilated a stakeholder survey to solicit feedback and provide stakeholders an opportunity to present background information on the grant programs.

Stakeholder Survey Link: <https://www.research.net/r/Meriden-stakeholder>

5. Summary of public comments

PUBLIC COMMENT PERIOD: A summary of comments will be included after the comment period.

PUBLIC HEARING: A summary of comments will be included after the public hearing.

STAKEHOLDER SURVEY: A summary of survey results will be included after the citizen participation process.

The PR-15 Citizen Participation section details the citizen participation outreach efforts of the City of Meriden. All comments were accepted.

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

All comments were accepted.

7. Summary

Primary data sources for the Consolidated Plan include 2009-2013 & 2019-2023 American Community Survey (ACS) 5-Year Estimates, 2017-2021 Comprehensive Housing Affordability Strategy (CHAS) data, Longitudinal Employer-Household Dynamics (LEHD), US Bureau of Labor Statistics, Homeless Management Information System (HMIS), 2024 Point in Time Count and Housing Inventory Chart, Inventory Management System/PIH Information Center (PIC), HUD Income Limits, HUD Fair Market Rents and HOME Rent Limits and other local data sources. Data for map analysis came from the 2019-2023 ACS.

The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	MERIDEN	Economic and Community Development Department

Table 1 – Responsible Agencies

Narrative

The designated lead agency for overseeing the development and implementation of the Consolidated Plan and Annual Action Plans is the City's Economic and Community Development Department. The Economic Development Director and Economic Development Assistant Director are primarily responsible for coordinating services of public, private, and non-profit entities, and activities related to housing and community development.

Meriden's City Council has responsibilities for the administration and allocation of CDBG funds. Two committees of the Meriden City Council oversee the implementation of projects related to housing and community development: Economic Development, Housing, and Zoning and Human Services. The Meriden Housing Authority has the authority and responsibility for coordinating and implementing public housing projects referenced in this Plan. The Council of Neighborhoods coordinates various neighborhood association activities.

The Economic Development Director and Economic Development Assistant Director of the City of Meriden are responsible for the coordination, oversight and general monitoring of all activities funded with CDBG. In addition, the CDBG program is staffed with an Administrative Assistant who oversees application intake, contract management, financial management and general file maintenance for the Neighborhood Preservation Program among other various administrative duties. The Economic Development Director also assists with administration of specific CDBG funded activities and overall program compliance issues as necessary and is also involved with the administration of the CDBG funded Neighborhood Preservation Program by overseeing eligibility of applicants and projects, drafting contracts and loan documents, tracking projects, and ensuring adherence to all lead paint, procurement, and other HUD requirements for homeowner rehabilitation projects. As administrator of the CDBG funds, the Economic Development Director and Economic Development Assistant Director ensures compliance with Federal regulations through review of grant application funding requests, recipient contracts, quarterly performance reports,

and subgrantee monitoring. All financial transactions are conducted through the City's Finance Department and are subject to the annual audit of the City's municipal finances.

Consolidated Plan Public Contact Information

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

1. Introduction

The City of Meriden conducts extensive outreach to local organizations, the public, and elected officials to solicit input for the drafting and development of the 2025-2029 Consolidated Plan and Program Year 2025 Annual Action Plan. This section discusses coordination between the City and its partners and lists the agencies and organizations that consulted and/or provided input in the development of the plan. The City conducted a stakeholder survey to gather input from local agencies and nonprofits. This feedback provided valuable insights into priority housing and community development needs, as well as funding priorities for the City. The following section highlights these relationships, and the agencies and organizations consulted.

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

The City of Meriden enhances coordination between public and assisted housing providers, private entities, and governmental health, mental health, and service agencies. Through structured engagement, Meriden facilitates information exchange and strategic planning among stakeholders to address affordable housing, homelessness, and community development needs.

Meriden’s Economic and Community Development Department administers federal housing programs, including the Neighborhood Preservation Program (NPP), which provides deferred forgivable loans for residential rehabilitation throughout the city. This program supports low- and moderate-income households, promoting long-term stability and improving housing conditions. The City also allocates Community Development Block Grant (CDBG) funds to support nonprofit and service agencies assisting individuals experiencing homelessness, housing insecurity, and financial hardship.

To enhance coordination between service providers, the City hosts application workshops where sub-recipients present their programs and activities, fostering a collaborative environment among nonprofit organizations and service agencies. City staff also actively monitor and participate in ongoing initiatives to strengthen cooperation between public, private, and nonprofit entities working on affordable and special needs housing. Additionally, the Meriden City Council evaluates community needs and allocates funding to ensure effective service delivery and prevent duplication of resources.

Meriden collaborates with regional homeless service providers, including the Women and Families Center’s Project REACH and the New Opportunities Shelter Now program, to provide emergency shelter, case management, and transitional housing for individuals experiencing homelessness. The City also works with organizations such as the Salvation Army and the Meriden-Wallingford Chrysalis, Inc. to support homelessness prevention programs and provide critical services for vulnerable residents.

Meriden participates in regional homelessness coordination efforts, ensuring that individuals at risk of homelessness receive case management, housing assistance, and financial support. Programs like the New Opportunities Rental Assistance/Security Deposit Program help prevent eviction and provide financial relief for struggling households.

To bridge the digital divide, Meriden utilized resources such as ISPReports to identify broadband providers and ensure citywide internet access. The City actively engages with agencies supporting digital access efforts, ensuring residents have access to affordable broadband and mobile services.

Meriden works with local, state, and federal agencies to strengthen emergency preparedness, hazard mitigation, and disaster response. City staff collaborate with local emergency management teams, broadband access organizations, and community-based agencies to develop response strategies and improve preparedness initiatives.

To address flood risks, Meriden partners with the Department of Public Works to implement mitigation projects, improve stormwater management, and protect neighborhoods from flooding. These efforts enhance infrastructure resilience and ensure public safety.

Meriden advances sustainability and climate resilience through initiatives that support emissions reduction, air quality improvement, and sustainable infrastructure development. The City is committed to ensuring long-term environmental resilience and energy efficiency.

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

The City of Meriden collaborates with regional agencies and nonprofit organizations to support individuals and families experiencing homelessness or at risk of becoming homeless. Meriden works closely with local service providers to ensure access to shelter, case management, and supportive services. The City partners with organizations such as the Women and Families Center's Project REACH, which provides outreach, case management, and transitional housing for unaccompanied homeless youth, and the New Opportunities Shelter Now program, which offers emergency shelter and case management services, including for families in need. Chrysalis Center LLC connects chronically homeless individuals with supportive housing and essential services, while the Salvation Army and New Opportunities Security Deposit Program provide financial assistance to help prevent homelessness.

Meriden supports these efforts through CDBG funding, helping nonprofit organizations expand their capacity to serve at-risk and currently homeless populations. The City works with local and regional agencies to ensure individuals experiencing homelessness are connected with permanent supportive housing, rapid rehousing, and transitional housing programs. By collaborating with the Continuum of Care (CoC) and regional service providers, Meriden strengthens homelessness response strategies, ensuring that vulnerable individuals, including chronically homeless individuals, veterans, families with children, and unaccompanied youth, receive targeted support and equitable access to housing resources.

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

The City of Meriden does not receive ESG funds. The City works with its partners such as the Meriden Housing Authority and local nonprofits such as Women and Families Center, The Salvation Army, and New Opportunities to address homelessness in the City.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Advocacy Academy
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City is engaged with the organization on community and housing development needs, and the organization submitted an application for CDBG funding.
2	Agency/Group/Organization	Ball Headz Inc
	Agency/Group/Organization Type	Services-Children Services-Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City is engaged with the organization on community and housing development needs, and the organization submitted an application for CDBG funding.
3	Agency/Group/Organization	Beat The Street Community Center
	Agency/Group/Organization Type	Services-Children Services-Health

	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City is engaged with the organization on community and housing development needs, and the organization submitted an application for CDBG funding.
4	Agency/Group/Organization	Boys and Girls Club of Meriden
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City is engaged with the organization on community and housing development needs. The Boys and Girls Club (Kids Club, Summer Basketball & Dance Programs) submitted an application for CDBG funding.
5	Agency/Group/Organization	Community Health Center
	Agency/Group/Organization Type	Services-Health Publicly Funded Institution/System of Care
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City is engaged with the organization on community and housing development needs, and the organization submitted an application for CDBG funding.
6	Agency/Group/Organization	Catholic Charities, Inc. - Archdiocese of Hartford

	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City is engaged with the organization on community and housing development needs, and the organization submitted an application for CDBG funding.
7	Agency/Group/Organization	Change the Play
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City is engaged with the organization on community and housing development needs, and the organization submitted an application for CDBG funding. The organization runs the Change The Play Summer Meals, Clubhouse and Job Training programs.
8	Agency/Group/Organization	Child Guidance Clinic for Central CT Inc
	Agency/Group/Organization Type	Services-Children Services-Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the	The City is engaged with the organization on community and housing development needs, and the organization submitted an application for CDBG funding.

	consultation or areas for improved coordination?	
9	Agency/Group/Organization	Middlesex County Coalition on Housing & Homelessness United Way
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City is engaged with the organization on community and housing development needs, and the organization submitted an application for CDBG funding.
10	Agency/Group/Organization	Meriden Farmers Market
	Agency/Group/Organization Type	Services-Food
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City is engaged with the organization on community and housing development needs, and the organization submitted an application for CDBG funding.
11	Agency/Group/Organization	Franciscan Home Care
	Agency/Group/Organization Type	Services-Elderly Persons Services-Health

	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City is engaged with the organization on community and housing development needs, and the organization submitted an application for CDBG funding.
12	Agency/Group/Organization	Gallery 53
	Agency/Group/Organization Type	Services-Education
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City is engaged with the organization on community and housing development needs, and the organization submitted an application for CDBG funding.
13	Agency/Group/Organization	Girls Inc of Meriden
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City is engaged with the organization on community and housing development needs, and the organization submitted an application for CDBG funding.
14	Agency/Group/Organization	The Curtis Home

	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City is engaged with the organization on community and housing development needs, and the organization submitted an application for CDBG funding.
15	Agency/Group/Organization	Literacy Volunteers
	Agency/Group/Organization Type	Services-Literacy Programs
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City is engaged with the organization on community and housing development needs, and the organization submitted an application for CDBG funding.
16	Agency/Group/Organization	New Opportunities of Greater Meriden (NOGM)
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Health
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City is engaged with the organization on community and housing development needs. The New Beginnings Shelter and the Rent/Mortgage/Utilities Assistance were part of the application process.
17	Agency/Group/Organization	Our House Meriden
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City is engaged with the organization on community and housing development needs, and the organization submitted an application for CDBG funding.
18	Agency/Group/Organization	Joy Unlimited Outreach Ministries
	Agency/Group/Organization Type	Meal Services
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City is engaged with the organization on community and housing development needs, and the organization submitted an application for CDBG funding.
19	Agency/Group/Organization	Salvation Army
	Agency/Group/Organization Type	Services-Children Non-profit

	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City is engaged with the organization on community and housing development needs. The organization submitted an application for CDBG funding.
20	Agency/Group/Organization	Meriden-Wallingford Chrysalis, Inc.
	Agency/Group/Organization Type	Services-Health Services - Victims
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City is engaged with the organization on community and housing development needs. The organization submitted an application for CDBG funding.
21	Agency/Group/Organization	Women and Families Center
	Agency/Group/Organization Type	Services-Children Services-Victims of Domestic Violence Services - Victims
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City is engaged with the organization on community and housing development needs. The Center submitted an application for funding for Project REACH.

22	Agency/Group/Organization	Open DOHR
	Agency/Group/Organization Type	Services-Employment
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City is engaged with the organization on community and housing development needs. Open DOHR provides Employment Training for Women and Families and was an applicant for CDBG funds.
23	Agency/Group/Organization	Children First Initiative
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Community Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City is engaged with the organization on community and housing development needs, and the organization submitted an application for CDBG funding.
24	Agency/Group/Organization	Meriden Health and Human Services Department Senior Center
	Agency/Group/Organization Type	Services-Elderly Persons Publicly Funded Institution/System of Care
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Health and Human Services Department oversees the Meriden Senior Center. The City Economic and Community Development Department is engaged with the department on community needs, and has been a recipient of CDBG funding.
25	Agency/Group/Organization	Middlesex Community College
	Agency/Group/Organization Type	Services-Education
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Community Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City is engaged with the organization on community and housing development needs, and the organization submitted an application for CDBG funding.
26	Agency/Group/Organization	MidState Arc Inc.
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Mental Health Services
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City is engaged with the organization on community and housing development needs, and the organization submitted an application for CDBG funding.
27	Agency/Group/Organization	Chrysalis Center
	Agency/Group/Organization Type	Services-Employment

	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City is engaged with the organization on community and housing development needs, and the organization submitted an application for CDBG funding.
28	Agency/Group/Organization	Meriden Department of Public Works
	Agency/Group/Organization Type	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Housing Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City is engaged with the organization on community and housing development needs, and the organization submitted an application for CDBG funding.
29	Agency/Group/Organization	Meriden Department of Development & Enforcement
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Housing Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the	The City is engaged with the department on community and housing development needs.

	consultation or areas for improved coordination?	
30	Agency/Group/Organization	Meriden Department of Economic and Community Development
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development Anti-poverty Strategy Non-Housing Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City is engaged with the department on community and housing development needs.
31	Agency/Group/Organization	ISPReports
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Non-Housing Community Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Meriden utilized ISPReports to identify broadband providers and ensure citywide internet access.
32	Agency/Group/Organization	Meriden Parks Division
	Agency/Group/Organization Type	Other government - Local Public Parks and Recreation Centers

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Housing Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City Parks Division regularly consults with the Economic and Community Development Department on the development needs of parks and recreation needs in Meriden.

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

There were no agency types that were intentionally not consulted. All comments were welcomed.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	City of Meriden	The City works with its partners such as the Meriden Housing Authority and local nonprofits such as Women and Families Center, The Salvation Army, and New Opportunities to address homelessness in the City.
2020 Analysis of Impediments	City of Meriden	The 2020 AI serves as a comprehensive look at issues in accessing housing in Meriden. The report includes an analysis of various demographic, economic, and housing indicators; a review of public and private sector policies that affect access to housing; and a review of the efforts the City has made to improve access to housing. It is to be used as a resource document the city can reference for insights into community needs and strategies that can help address those needs.

Table 3 – Other local / regional / federal planning efforts

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

In developing the 2025-2029 Consolidated Plan and Program Year 2025 Annual Action Plan (AAP), the City of Meriden engaged multiple city departments, stakeholders, and regional partners to coordinate efforts on housing, homelessness, and community development. Led by the Economic and Community

Development Department, the City collaborated with the Meriden Housing Authority (MHA) and nonprofit service providers such as the Women and Families Center, the Salvation Army, and New Opportunities to align funding and services with community needs.

Meriden supports regional homelessness initiatives, working with service providers to offer emergency shelter, case management, and rental assistance. Programs such as Project REACH help at-risk youth, while the New Opportunities Shelter Now Program and Chrysalis Center LLC provide critical support for homeless individuals and families. Although the City does not directly manage Emergency Solutions Grant (ESG) funds, it ensures that local agencies coordinate services effectively.

The City also engages with organizations addressing broadband access, emergency preparedness, and infrastructure improvements for low- and moderate-income residents. Public participation, including sub-recipient application workshops and stakeholder meetings, helps guide funding priorities and prevent service duplication.

Through targeted investments and coordinated service delivery, Meriden strengthens its response to housing challenges, ensuring that affordable housing and homelessness prevention remain top priorities.

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

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

The City of Meriden has adopted its HUD approved Citizen Participation Plan (CPP) as per 24 CFR 91.105, which sets forth the City’s policies and procedures for citizen participation of the Consolidated Plan and first year 2025 AAP. The CPP provides details about the public notice requirements for all meetings and the various stages of Consolidated Plan development, public hearings before the citizens of the City and City Council, accommodations for persons with disabilities, and the conduct of public review of draft documents. Adhering closely to the CPP, the City held a public comment period and public hearing. Details of these outreach efforts are provided in the table below.

The following table details the citizen participation outreach efforts of the City of Meriden.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
1	Public Hearing	Non-targeted/broad community	A public hearing will be held on June 3, 2025 at 5:30pm at the Human Services Committee meeting at City Hall, 142 E. Main St. Meriden, CT 06450 regarding the development of the Consolidated Plan and first year Annual Action Plan.	A summary of comments will be provided after the public hearing.	All comments were accepted.	
2	Public Hearing	Non-targeted/broad community	A public hearing was held on July 1, 2025 at 5:30pm at the Human Services Committee meeting at City Hall, 142 E. Main St. Meriden, CT 06450 regarding the Consolidated Plan and first year Annual Action Plan.	A summary of comments will be provided after the public hearing.	All comments were accepted.	
3	30 Day Public Comment Period	Non-targeted/broad community	A 30-day public comment review period was open from June 16, 2025, to July 18, 2025 to allow the public to review and make comments on the draft Consolidated Plan and first year Annual Action Plan. Written comments could be sent to the ECDD at 142 East Main Street, Meriden, CT 06450 or by email to jfeest@meridenct.gov	A summary of comments will be provided after the public comment period.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
5	Public Meeting	Non-targeted/broad community	A public meeting was held during the City Council Meeting on July 21, 2025 to discuss the Consolidated Plan and first year Annual Action Plan.		All comments were accepted.	
4	Stakeholder Survey	Non-targeted/broad community	<p>The Economic and Community Development Department dissimilated a stakeholder survey to solicit feedback and provide stakeholders with an opportunity to present background information on the grant programs. See link to survey below:</p> <p>https://www.research.net/r/Meriden-stakeholder</p>	Full survey results will be provided after the citizen participation process.	All comments were accepted.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

To ensure the efficient and effective use of resources, the City of Meriden, CT must first assess the community's needs. This section describes and analyzes various demographic and economic indicators to provide a foundation for grant management. By using data gathered from state, local, and federal sources, the City can identify needs based on broad trends in population, income, and household demographics. Primary data sources include the U.S. Census Bureau, the Bureau of Labor Statistics, and HUD. Once gathered, the data will be analyzed more closely to explore how family and household dynamics, race, and housing problems are interconnected. A key objective of this Needs Assessment is to identify the nature and extent of housing problems experienced by Meriden residents.

In addition to demographic analysis, this section examines factors that influence, or are influenced by, the housing market. These include public housing needs, the needs of individuals facing homelessness, and non-homeless special needs populations such as the elderly and persons with a disability. Furthermore, non-housing development needs, such as public services and infrastructure, are also evaluated to guide resource allocation decisions.

Each of these issues is analyzed alongside economic and demographic indicators to determine if certain groups are disproportionately affected. By understanding the scale and prevalence of housing challenges within Meriden, the City can set evidence-based priorities for entitlement programs. This approach ensures that resources are directed toward the areas and populations that need them most, promoting more equitable outcomes across the community.

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

Summary of Housing Needs

The housing needs of a community, like all market economy items, are influenced by supply and demand. However, the factors that impact housing supply and demand are far more complex than simply matching one house to one household. Variables such as population growth, household size, availability of rental housing, income levels, and property conditions all contribute to shaping the community's housing needs.

The following section highlights that the most significant housing challenge in Meriden is the lack of affordable housing. According to the 2018-2022 American Community Survey (ACS) 5-Year Estimates, approximately 9,300 households in the city are cost burdened, representing 38.0% of the population. Both Renters and Homeowners are similarly affected, with 5,080 rental households and 4,220 homeowner households paying more than 30% of their income on housing costs. This data suggests that the current housing supply is either insufficient or too expensive to meet the needs of the community.

Demographics	Base Year: 2012	Most Recent Year: 2022	% Change
Population	60,674	60,556	-0.2%
Households	23,787	25,018	5.2%
Median Income	\$53,831	\$63,671	18.3%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2008-2012 ACS (Base Year), 2018-2022 ACS (Most Recent Year)

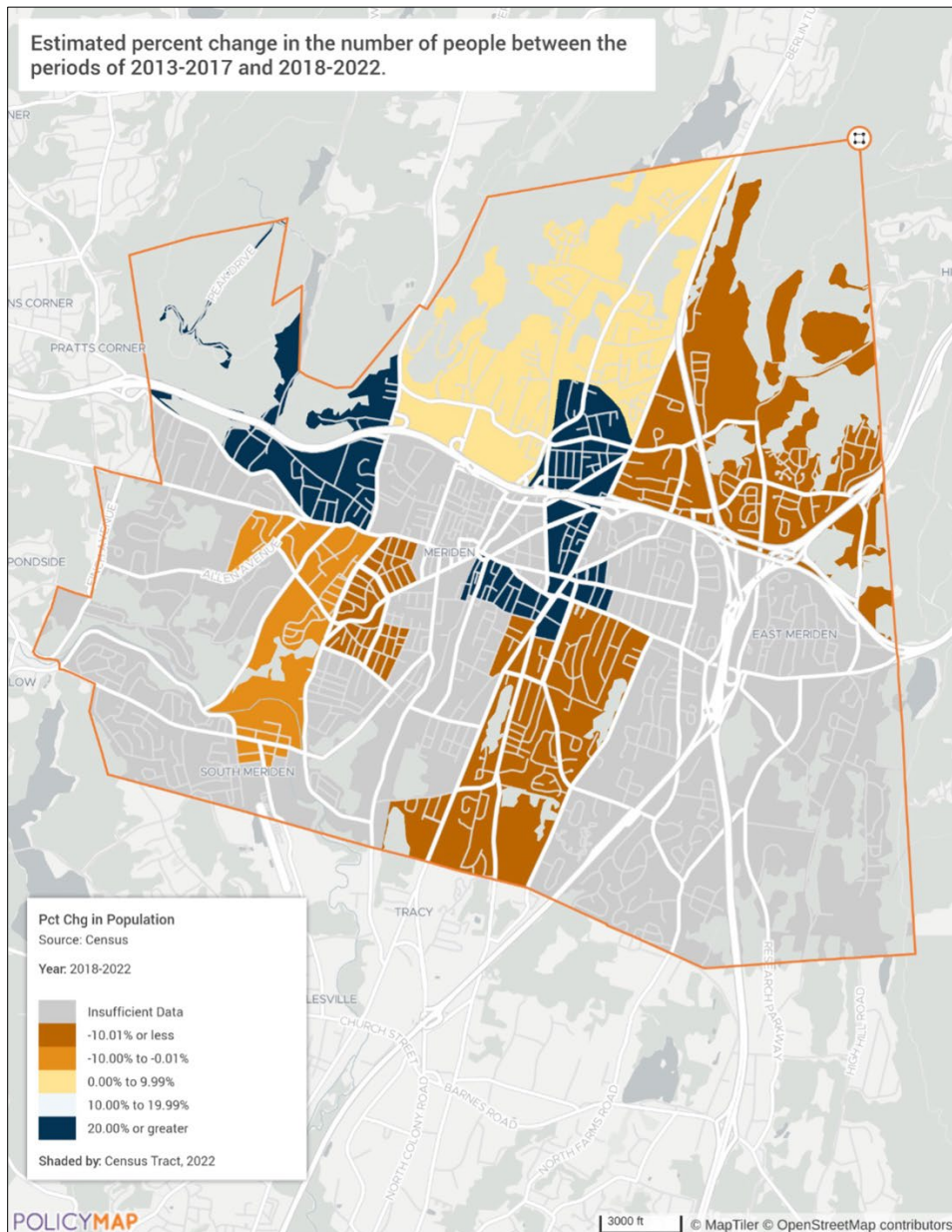
Residents

Since 2012, Meriden's population has decreased modestly by approximately 0.2%, indicating a slight rate of population decline. However, the number of households in the city has increased by around 5.2%, suggesting a reduction in average household size. This shift may reflect demographic changes, such as a rise in young adults or seniors living independently, or economic influences like housing affordability and availability, which can impact living arrangements.

During the same period, Meriden's Median Household Income (MHI) grew by 18.3%. While this increase marginally surpasses inflation, its effect on purchasing power is limited. According to the Bureau of Labor Statistics (BLS) inflation calculator, a household earning \$53,831 in 2012 would need \$66,770.25 in 2022 to maintain the same purchasing power. Given Meriden's actual MHI in 2022, purchasing power has effectively declined by approximately 4.9% since 2012.

Change in Population

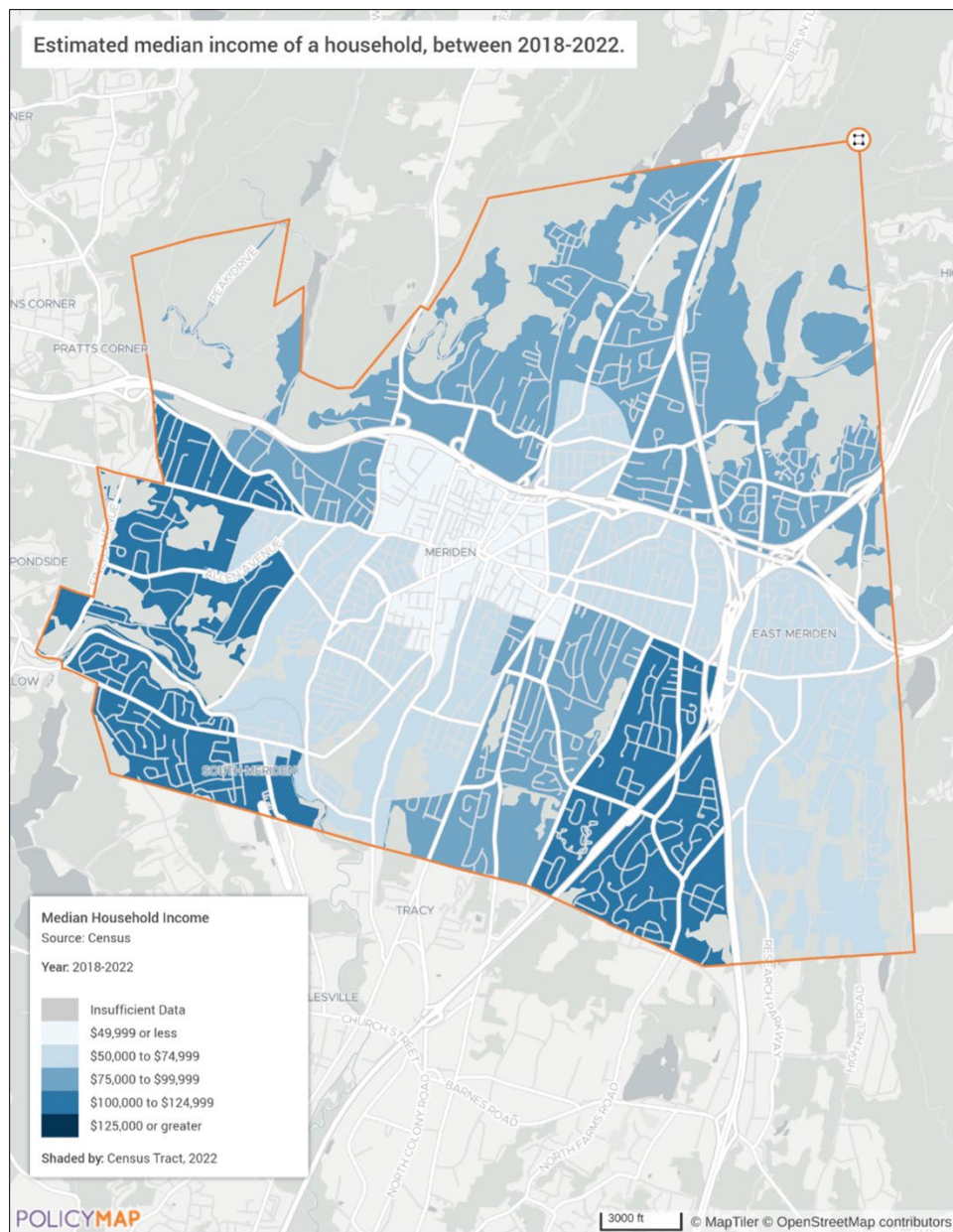
This map illustrates population changes in Meriden since 2017, highlighting notable demographic shifts throughout much of the city. Population decline, often exceeding 10%, is evident in many areas of the city. Conversely, several sections of Meriden have experienced marked population increases, with reductions in some areas surpassing 20%. These trends underscore shifting population dynamics, indicating potential changes in residential density and community composition across the city.



Population Change (2018-2022)

Median Household Income

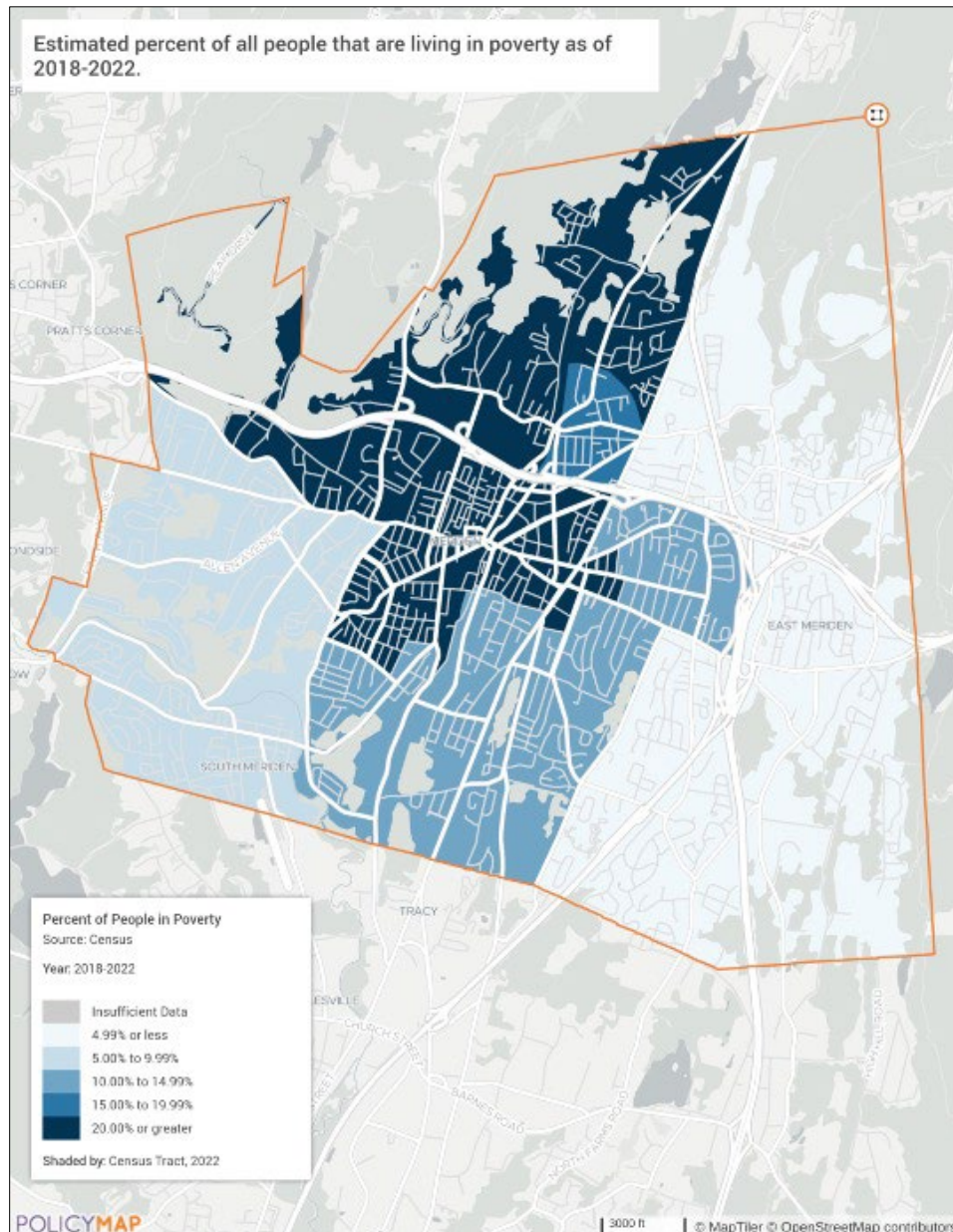
Meriden exhibits varied income levels across its geography. Median household incomes (MHI) below \$75,000 are prominent through the central and northern regions, with the very center of the city showing the lowest MHI levels, where earnings fall below \$50,000. In contrast, the western and southeastern sections report higher median incomes, with some areas within these parts reaching over \$125,000.



Median Household Income

Poverty

The poverty map for Meriden reveals a significant concentration of poverty in the northern and central areas, where many tracts report rates exceeding 20%. In contrast, poverty rates in the eastern part of the city are much lower, with rates under 5%, while the western section shows poverty rates below 10%. This distribution highlights a clear socioeconomic divide, with higher poverty levels near the city center that diminish to the east and west of the city's center.



Poverty Level

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	4,340	3,400	6,070	3,080	8,305
Small Family Households	1,085	1,245	1,945	1,505	4,445
Large Family Households	350	290	320	150	620
Household contains at least one person 62-74 years of age	1,060	685	1,420	660	2,030
Household contains at least one person age 75 or older	725	580	435	275	515
Households with one or more children 6 years old or younger	540	850	650	390	765

Table 6 - Total Households Table

Data Source: 2017-2021 CHAS

In the above table, data from HUD's 2017-2021 Comprehensive Housing Affordability Strategy (CHAS) provides a detailed look at households in Meriden, using the HUD Area Median Family Income (HAMFI) as a baseline. This document will use the following income group definitions:

- **Extremely Low Income:** 0-30% HAMFI
- **Very Low Income:** 30-50% HAMFI
- **Low Income:** 50-80% HAMFI
- **Moderate Income:** 80-100% HAMFI
- **Above Moderate Income:** >100% HAMFI

According to 2017-2021 CHAS data, almost 55% (13,810) of Meriden's households earn below 80% of the Area Median Income (AMI), classifying them as low-income. Among these, small households make up approximately 31%, while large households represent only 7%. There is a strong link between household composition and income level: about 58.5% of elderly households (those with at least one member aged 62 or older) fall within lower-income brackets, and around 63.9% of households with children under six are also low-income. These trends emphasize various housing and service needs across age and income groups, highlighting the need for targeted support for these demographics in Meriden.

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	60	85	55	0	200	0	0	35	0	35
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	85	95	25	0	205	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	15	70	105	20	210	80	0	40	15	135
Housing cost burden greater than 50% of income (and none of the above problems)	1,605	455	15	0	2,075	770	440	200	4	1,414
Housing cost burden greater than 30% of income (and none of the above problems)	410	1,095	705	40	2,250	220	425	1,070	450	2,165
Zero/negative Income (and none of the above problems)	195	0	0	0	195	95	0	0	0	95

Table 7 – Housing Problems Table

Data Source: 2017-2021 CHAS

Housing Needs Summary

The table above summarizes housing issues in Meriden by income group and tenure (renter or homeowner) using 2017-2021 CHAS data. Among the households in Table 7, the primary issues are cost-burden and overcrowding. Specifically, 4,325 renters and 3,579 homeowners in Meriden are cost-burdened, spending 30% or more of their income on housing. Of these, 48% of renters and around 39.5% of homeowners are severely cost-burdened, with housing expenses consuming more than 50% of their income. Additionally, overcrowding affects a significant number of households, with approximately 415 renters and 135 homeowners living in conditions exceeding 1.01 persons per room. This high prevalence of cost-burdened households highlights the financial strain of housing costs on Meriden residents, particularly for renters who also experience higher rates of overcrowding.

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	2,180	1,800	910	60	4,950	1,070	865	1,345	470	3,750
Having none of four housing problems	730	385	2,155	865	4,135	65	345	1,665	1,685	3,760
Household has negative income, but none of the other housing problems	195	0	0	0	195	95	0	0	0	95

Table 8 – Housing Problems 2

Data Source: 2017-2021 CHAS

Severe Housing Problems

Severe housing problems are prevalent amongst all lower-income households in Meriden. Among households earning between 0% and 100% of the Area Median Income (AMI), around 55.4% of the 9,280 renter households and around 50.6% of the 7,605 owner households experience at least one documented housing issue. These challenges are especially acute for those with extremely low incomes, with over 76.5% of renter households and around 94.7% of homeowners earning between 0-30% of AMI facing at least one housing problem. Data from Tables 3 and 4 indicate that cost burden remains the most widespread housing issue in Meriden, as many households struggle to meet housing expenses. This underscores the urgent need for targeted efforts to improve housing affordability, particularly for lower-income households.

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	80	130	585	795	15	80	780	875
Large Related	4	20	120	144	4	40	105	149
Elderly	420	130	300	850	25	125	290	440
Other	165	160	1,185	1,510	0	40	290	330
Total need by income	669	440	2,190	3,299	44	285	1,465	1,794

Table 9 – Cost Burden > 30%

Data Source: 2017-2021 CHAS

Housing Cost-Burdened

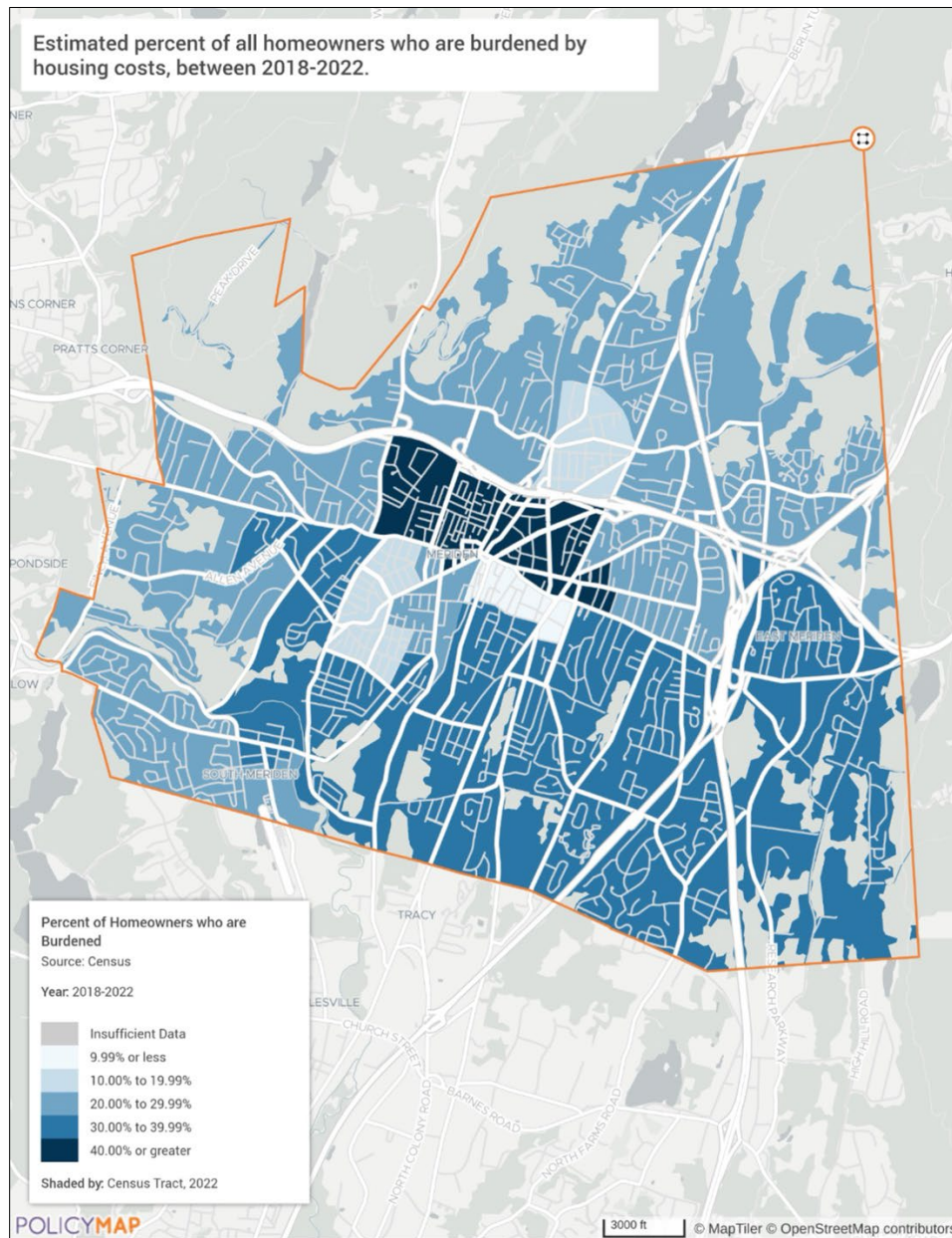
The table, based on 2017-2021 CHAS data, offers an in-depth analysis of cost-burdened households in Meriden within income ranges from 0% to 80% of the Area Median Income (AMI), showing variations across household types. Among cost-burdened renter households, 24.1% are small households, while large households account for only 4.4%. For homeowners, the percentages are higher overall, with approximately 48.8% of small homeowner households facing cost burdens, compared to just 8.3% of large homeowner households.

Elderly households show a distinct pattern in cost burdens, with 24.5% of homeowners and 25.8% of renters in this category. This indicates that older residents, whether homeowners or renters, may face persistent financial challenges related to housing costs, underscoring unique pressures on elderly residents within Meriden's low-income brackets.

As with many economic indicators, the likelihood of a household being cost-burdened is influenced by location, as shown by maps using ACS data. These maps illustrate cost-burdened households by block groups across Meriden, highlighting geographic disparities. Factors impacting housing supply and demand contribute to these variations, with lower-income areas showing a higher need for affordable housing, while areas with elevated median home values often place housing costs out of reach for many residents.

Homeowner Cost Burden

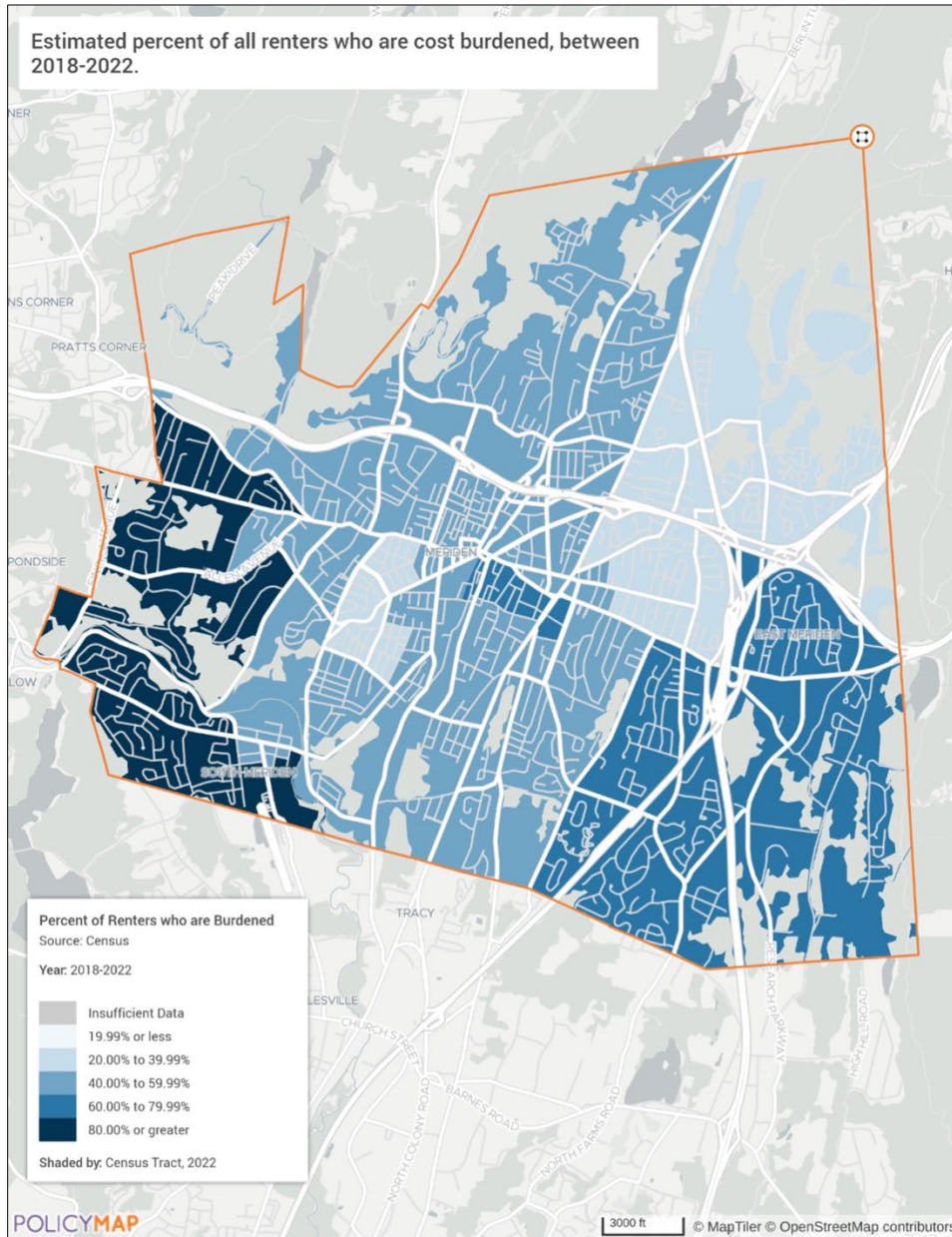
High concentrations of cost-burdened homeowners are spread across Meriden, with particularly notable clusters in the southern half and central parts of the city. In most of these tracts, over 30% of households face cost burdens, with one central area reporting over 40% of homeowners spending more than 30% of their income on housing. This illustrates significant affordability challenges in these regions, while other areas of the city have cost-burden rates below 10%. The distribution underscores the widespread nature of housing cost burdens among homeowners, emphasizing that housing affordability remains a pressing issue across Meriden.



Cost Burdened Homeowners

Cost Burdened Renters

Cost-burden rates for renters in Meriden show a moderate to high prevalence across most of the city. In a majority of census tracts, over 20% of renters spend more than 30% of their income on housing, with some areas reaching rates above 60% in the city's center and certain tracts exceeding 80%. This widespread prevalence of cost burden among renters highlights a critical affordability issue impacting much of Meriden, underscoring the urgent need for targeted solutions to address housing challenges for renters citywide.



Cost Burdened Renters

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	555	140	0	695	115	180	50	345
Large Related	245	20	0	265	80	35	0	115
Elderly	320	130	15	465	450	205	20	675
Other	565	105	0	670	175	0	115	290
Total need by income	1,685	395	15	2,095	820	420	185	1,425

Table 10 – Cost Burden > 50%

Data Source: 2017-2021 CHAS

Severe Cost Burden

In Meriden, a significant portion of cost-burdened households are classified as severely cost-burdened, spending over 50% of their income on housing, leaving them highly vulnerable to financial instability. Among renters with severe cost burdens, small, related households constitute approximately 33.2%, while large households account for around 12.7%. For homeowners facing severe cost burdens, small, related households represent approximately 24.2%, and large households make up only 8.1%. Elderly households are notably impacted, with a higher ratio of severe cost burden among homeowners than renters in this age group.

Households experiencing severe cost burdens are at increased risk of instability, where minor, unexpected expenses—such as rising utility bills or medical costs—can threaten housing stability, raising the risk of displacement or homelessness. These vulnerable residents may benefit from additional resources, including financial aid or housing subsidies, to support stable housing. Addressing the needs of severely cost-burdened households is essential for preventing housing crises and promoting long-term stability for at-risk residents in Meriden.

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	75	145	115	0	335	0	0	35	15	50
Multiple, unrelated family households	4	0	15	20	39	80	0	4	0	84
Other, non-family households	20	25	0	0	45	0	0	0	0	0
Total need by income	99	170	130	20	419	80	0	39	15	134

Table 11 – Crowding Information – 1/2

Data Source: 2017-2021 CHAS

Overcrowding

In Meriden, HUD defines an overcrowded household as one with 1.01 to 1.50 occupants per room, with overcrowding patterns differing significantly by housing tenure. Renters constitute the majority of overcrowded households, with 419 cases compared to 134 among homeowners. This issue is particularly prevalent among lower-income households; nearly 95% of overcrowded renter households and 88.9% of overcrowded homeowner households fall below 80% of the Area Median Income (AMI), classifying them as low-income. These findings highlight the disproportionate impact of overcrowding on low-income households, with a higher prevalence among renter households, underscoring the need for targeted strategies to address both space and affordability constraints for these residents.

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	425	750	340	1,515	115	100	310	525

Table 12 – Crowding Information – 2/2

Data Source:

2017-2021 CHAS

The presence of children varies significantly between renter and homeowner households in Meriden. Among renters, children are more commonly found in households within the lower-income categories of 0%-50% of the Area Median Income (AMI). Conversely, for homeowners, children are more prevalent in households with incomes between 50%-80% of the AMI. This pattern illustrates how income levels and housing tenure influence family structure and living conditions, highlighting the impact of economic status on household composition across the city.

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

Single-person households in Meriden face heightened housing instability risks due to lower income levels and limited resources. According to ACS 2018-2022 data, the median income for a single-person household is \$38,795, less than half the median income for a two-person household, which is \$82,520. Single-person households also have reduced transportation options, as they are less likely to own a vehicle, complicating commuting and access to essential services.

Single-person households are more common among renters, with approximately 4,469 single-person renter households compared to 4,027 single-person homeowner households. Data from Tables 3 and 4 shows that around 16.3% of small households are cost-burdened, suggesting that an estimated 1,385 single-person households may require housing assistance. These findings highlight the vulnerability of single-person households, particularly in terms of housing affordability and transportation access.

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

Disability

In Meriden, based on 2018-2022 American Community Survey (ACS) data, 8,911 residents—or about 14.9% of the population—report having a disability, with prevalence rising significantly with age. Among those aged 65 and older, nearly 40% experience some form of disability, highlighting the need for housing that accommodates both physical and cognitive limitations to support safe and independent living.

To address the needs of this population, understanding the prevalence of different disability types is essential. The most commonly reported disability is ambulatory difficulty, defined by the ACS as “having serious difficulty walking or climbing stairs.” Nearly 4,000 residents in Meriden report this condition and may benefit from accessibility features such as ground-level units and ramps.

The second most common disability is cognitive difficulty, described as “difficulty remembering, concentrating, or making decisions due to a physical, mental, or emotional problem.” The needs of individuals with cognitive impairments differ significantly from those with mobility challenges, often requiring in-home support, counseling, and placement in supportive communities tailored to these unique needs. Recognizing these varied needs is crucial for developing inclusive housing strategies that support all residents.

Survivors of Domestic Violence, Dating Violence, Sexual Assault, and Stalking

Accurate crime statistics for incidents like family violence, intimate partner violence, and sexual assault are difficult to collect due to significant underreporting. Many survivors choose not to report due to fears of retaliation, concerns about child custody, or limited economic and housing resources. Ensuring accessible resources for safety and stability is crucial for those who report and seek help.

According to the Connecticut Department of Emergency Services and Public Protection Crime Data Repository, Meriden recorded 25 cases of sexual assault in 2023, a 45.65% decrease from the previous year, along with 29 cases of illegal fondling. Among these sexual assault cases, 21 involved rape. Given the U.S. Department of Justice's estimate that only 42% of violent victimizations are reported, it is likely that around 60 sexual assault offenses and 70 illegal fondling incidents occurred in Meriden in 2023, underscoring the need for housing and support services to help survivors achieve safety and stability.

Recent localized data on domestic violence and stalking in Meriden is limited, complicating precise assessments. However, the 2022 Connecticut Family Violence Arrest Report indicates that Meriden had 616 family violence (domestic violence) cases in 2022, with 450 involving intimate partner violence, both lower than the 648 family violence and 512 intimate partner violence cases reported the previous year. Additionally, there were three stalking cases reported in 2022. These figures reflect the ongoing need for resources and support for violence prevention and survivor assistance in Meriden.

What are the most common housing problems?

Meriden faces significant housing challenges, including cost burden, low vacancy rates, overcrowding, aging housing stock, and housing instability. Cost burden is a prominent issue, especially among lower-income households, with many spending over 30% of their income on housing—and a substantial portion allocating more than half. This highlights an urgent need for affordable housing to alleviate financial strain. Overcrowding is also common, particularly among lower-income renters, due to a shortage of affordable, family-sized units.

Homeownership opportunities are constrained, with only 1.9% of vacant homeowner properties compared to 4.8% of vacant rental properties, according to 2018-2022 ACS data. This scarcity contributes to overcrowding and housing instability, impacting single-person households, elderly residents, and lower-income families who struggle to access stable housing and essential services.

HUD guidelines identify lead-based paint hazards (LBPHs) as a significant risk in older homes, particularly those built before 1978. In Meriden, 35,052 housing units were built before 1980, with 1,204 dating to pre-1950. These units, along with other potential environmental hazards such as asbestos, require ongoing updates for safety.

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

Meriden faces significant housing challenges, including cost burden, low vacancy rates, overcrowding, aging housing stock, and housing instability. Cost burden is particularly acute for lower-income households, with many spending over 30% and in some cases more than half—of their income on housing, underscoring the need for affordable options to ease financial strain. Overcrowding, driven by a lack of affordable family-sized units, is also prevalent among lower-income renters.

Homeownership opportunities remain constrained, with 14,878 owner-occupied units compared to 10,140 renter-occupied units and a homeowner vacancy rate of only 1.9%, based on 2018-2022 ACS data. This limited availability contributes to overcrowding and housing instability, affecting single-person households, elderly residents, and lower-income families who face challenges in securing stable housing and essential services.

Additionally, HUD guidelines identify lead-based paint hazards (LBPHs) as a significant risk in older homes, especially those built before 1978. In Meriden, 20,672 housing units—76.4% of all housing—were constructed before 1980, with 9,421 built before 1950. These units, along with potential environmental hazards like asbestos, require ongoing safety updates.

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

HUD defines extremely low-income households as those earning 0-30% of the Area Median Income (AMI) and classifies households spending over 50% of their income on housing as severely cost-burdened. According to 2017-2021 CHAS data from the Housing Needs Summary Tables, Meriden's extremely low-income households and families with children face critical affordable housing shortages. Approximately 820 extremely low-income homeowner households and 1,685 renter households in Meriden are severely cost-burdened, allocating over half of their income to housing. These 2,505 households are at high risk of housing instability and potential homelessness.

This data also indicates that Meriden has 540 extremely low-income households with children, most of whom are renters. These families face severe housing challenges, highlighting the urgent need for targeted interventions to stabilize housing for the city's most vulnerable residents. Addressing these affordability issues is essential to prevent housing instability and ensure long-term security for low-income families and households in Meriden.

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

The City of Meriden has identified several at-risk population groups through recent assessments and demographic reports, which provide detailed insights into the social and economic challenges these groups face:

1. **Low-Income Households:** According to DataHaven's Meriden Town Equity Report (2023), approximately 32% of households in Meriden are cost-burdened, meaning they spend 30% or more of their income on housing. This financial strain on a substantial portion of the population indicates a pressing need for affordable housing solutions and financial support programs.
2. **Elderly Residents:** The 2023 report also highlights that a significant portion of Meriden's population is aged 65 and older. Elderly residents often face challenges related to health, mobility, and limited financial resources, which increase their vulnerability. The fixed incomes and higher healthcare needs associated with aging underscore the importance of accessible housing and healthcare services for this group.
3. **Racial and Ethnic Minorities:** As of 2023, Meriden's population includes a broad demographic profile, with 52% of residents identifying as people of color. This group experiences disparities in income, education, and health outcomes, as noted in the DataHaven report.

Addressing these disparities is essential for promoting equitable access to opportunities and resources within the community.

4. **Individuals with Disabilities:** Data from the U.S. Census Bureau’s American Community Survey (2022) shows that a significant number of Meriden residents report disabilities, requiring accessible services and accommodations. Disabilities can impact mobility, employment, and access to healthcare, making this group particularly at risk without appropriate support.

These findings underscore the importance of targeted interventions and resources tailored to the needs of Meriden’s vulnerable populations, including affordable housing, accessible healthcare, and programs to promote financial stability. The methodology behind these estimates combines local data collection and analysis from DataHaven, the Connecticut Data Collaborative, and the U.S. Census Bureau, ensuring a comprehensive approach to identifying and addressing community needs.

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

In Meriden, several housing characteristics contribute to instability and increase the risk of homelessness. With 76.4% of housing structures built before 1980, many properties require costly repairs and updates to meet current safety standards. Low-income occupants are particularly vulnerable to displacement when they cannot afford necessary repairs or when deferred maintenance issues, such as structural deficiencies, render properties uninhabitable. Essential repairs like plumbing, heating, and electrical work, if unmet, can lead to health hazards that may force residents to vacate or face eviction, especially if they lack the resources to address or contest these unsafe conditions.

Limited housing availability compounds these issues, with a vacancy rate of only 7.5% and a shortage of affordable options, as reflected by the high proportion of cost-burdened households. This combination underscores the urgent need for affordable and stable housing solutions to support Meriden’s residents and reduce the risk of homelessness.

Discussion

In Meriden, housing quality standards are maintained through efforts by the city’s Development and Enforcement Department and the Meriden Housing Authority (MHA). The Development and Enforcement Division conducts inspections of rental units to ensure safety and habitability, issuing compliance certificates and addressing complaints from residents and the public.

The Meriden Housing Authority manages public and assisted housing, performing annual inspections according to federal Housing Quality Standards (HQS) to ensure units are safe and meet basic living standards. These combined efforts reflect Meriden’s dedication to maintaining secure, quality housing for residents, particularly in public and assisted housing sectors.

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

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

Introduction

To understand community needs, it's essential to identify whether any racial or ethnic groups face greater housing challenges. This section compares housing problems across racial and ethnic groups within each income category, using HUD guidelines that define a disproportionately greater need when a group experiences housing problems at a rate at least 10 percentage points higher than the city's average highlighting whether certain groups in Meriden are more affected by these housing problems.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,250	1,085	0
White	1,250	365	0
Black / African American	235	105	0
Asian	50	40	0
American Indian, Alaska Native	0	20	0
Pacific Islander	0	0	0
Hispanic	1,585	579	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2017-2021 CHAS

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,665	730	0
White	1,260	415	0
Black / African American	280	74	0
Asian	80	0	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	995	230	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2017-2021 CHAS

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,255	3,820	0
White	1,115	1,730	0
Black / African American	195	310	0
Asian	15	50	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	840	1,675	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2017-2021 CHAS

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	530	2,550	0
White	275	1,630	0
Black / African American	20	305	0
Asian	0	50	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	105	540	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2017-2021 CHAS

*The four housing problems are:

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

Discussion

Extremely Low Income: The jurisdiction-wide rate of households with a housing problem in this income group is 75.0%. No racial or ethnic households are disproportionately impacted.

Very Low Income: In this income group, 78.5% of households report a housing problem. Asian and American Indian, Alaska Native households in this income range are considered disproportionately in greater need.

Low Income: The jurisdiction-wide rate of households with a housing problem in this income group is 37.1%. No racial or ethnic households are disproportionately impacted.

Moderate Income: In this income group, 17.2% of households report a housing problem. None of these groups are disproportionately impacted.

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

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

Introduction

To understand community needs, it's essential to identify whether any racial or ethnic groups face greater housing challenges. This section compares housing problems across racial and ethnic groups within each income category, using HUD guidelines that define a disproportionately greater need when a group experiences housing problems at a rate at least 10 percentage points higher than the city's average highlighting whether certain groups in Meriden are more affected by these housing problems.

The following series of tables looks at the existence of severe housing problems amongst different racial and ethnic groups across the 0% -30%, 30%-50%, 50%-80%, and 80%-100% AMI cohorts.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,625	1,715	0
White	980	635	0
Black / African American	200	140	0
Asian	50	40	0
American Indian, Alaska Native	0	20	0
Pacific Islander	0	0	0
Hispanic	1,280	885	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2017-2021 CHAS

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,150	2,250	0
White	640	1,035	0
Black / African American	125	230	0
Asian	70	10	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	315	910	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2017-2021 CHAS

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	480	5,590	0
White	265	2,585	0
Black / African American	70	440	0
Asian	4	60	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	120	2,390	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2017-2021 CHAS

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	40	3,040	0
White	15	1,895	0
Black / African American	20	305	0
Asian	0	50	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	70	770	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2017-2021 CHAS

*The four severe housing problems are:

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

Discussion

Extremely Low Income: The jurisdiction-wide severe housing problem rate in this income group is 60.5%. No racial or ethnic households are disproportionately impacted.

Very Low Income: In this income group, 33.8% of households report a severe housing problem. Asian households in this income range are considered disproportionately in greater need.

Low Income: The jurisdiction-wide severe housing problem rate in this income group is 7.9%. No racial or ethnic households are disproportionately impacted.

Moderate Income: In this income group, 1.3% of households report a severe housing problem. None of these groups are disproportionately impacted.

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

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

Introduction:

To understand community needs, it's essential to identify whether any racial or ethnic groups face greater housing challenges. This section compares housing problems across racial and ethnic groups within each income category, using HUD guidelines that define a disproportionately greater need when a group experiences housing problems at a rate at least 10 percentage points higher than the city's average highlighting whether certain groups in Meriden are more affected by these housing problems.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	16,300	4,810	3,760	305
White	9,785	2,285	1,720	160
Black / African American	1,375	315	315	10
Asian	365	35	105	0
American Indian, Alaska Native	55	10	0	0
Pacific Islander	0	0	0	0
Hispanic	4,480	2,035	1,485	135

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2017-2021 CHAS

Discussion:

Cost Burden: The jurisdiction-wide housing cost burden rate (30% to 50% of household income) is 19.1%. No racial or ethnic households are disproportionately impacted.

Severe Cost Burden: The jurisdiction-wide rate of severe housing cost burden (over 50% of household income) is 14.9%. No racial or ethnic households are disproportionately impacted.

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

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

Overall, there are no groups that stand out with disproportionately greater needs. Very low income Asian households report disproportionately greater housing problems and severe housing problems, but the population is very small.

Throughout the City of Meriden there were several groups that have a disproportionately greater need and are summarized below.

Housing Problems

- Extremely Low Income: No racial or ethnic groups
- Very Low Income: Asian, American Indian and Alaska Native households
- Low Income: No racial or ethnic groups
- Moderate Income: No racial or ethnic groups

Severe Housing Problems

- Extremely Low Income: No racial or ethnic groups
- Very Low Income: Asian households
- Low Income: No racial or ethnic groups
- Moderate Income: No racial or ethnic groups

Housing Cost Burden

- Cost Burden: No racial or ethnic groups
- Severe Cost Burden: No racial or ethnic groups

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

An additional analysis of the relationship between race and ethnicity, income, and housing problems is included in section MA-50.

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

The relationship between racial and ethnic groups with specific neighborhoods and low-income areas is discussed in MA-50.

NA-35 Public Housing – 91.205(b)

Introduction

Public housing was established to provide decent and safe rental housing for eligible low- and moderate-income families, the elderly, and persons with disabilities. Public housing includes federally subsidized, affordable housing that is owned and operated by the public housing authorities. Meriden is primarily served by the Housing Authority of the City of Meriden (MHA) with the Housing Choice Voucher (HCV) Program managed by Imagineers LLC. Imagineers has been providing high-quality HCV administrative services for both large and small housing authorities since 1976 and is currently managing HCV, Moderate Rehabilitation and Project-Based Assistance Programs for eight housing authorities in Connecticut.

Totals in Use

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	339	735	11	713	0	0	0

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	9,807	14,379	16,289	13,989	0	0
Average length of stay	0	0	5	5	0	5	0	0
Average Household size	0	0	1	2	3	2	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	96	101	0	101	0	0
# of Disabled Families	0	0	135	199	5	194	0	0
# of Families requesting accessibility features	0	0	339	735	11	713	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 24 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	300	610	10	591	0	0	0
Black/African American	0	0	39	121	1	118	0	0	0
Asian	0	0	0	2	0	2	0	0	0
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	0	2	0	2	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 25 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	236	428	5	417	0	0	0
Not Hispanic	0	0	103	307	6	296	0	0	0

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

Table 26 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

In Meriden, public housing tenants and applicants awaiting accessible units face challenges related to the limited availability of units compliant with Section 504 of the Rehabilitation Act of 1973, which requires federally funded housing programs to provide accessible units and reasonable accommodations for individuals with disabilities (HUD, 2023). The Meriden Housing Authority (MHA) oversees properties such as Community Towers, which includes 221 units in two 11-story buildings and provides affordable living situations for both senior and disabled residents of Meriden. However, the availability of accessible units remains limited, impacting both tenants needing modifications and applicants on the waiting list (Meriden Housing Authority, 2023).

Key needs include an increased supply of accessible units to address high demand, timely modifications to existing units (such as ramps or adjusted fixtures), and better communication regarding available resources and accommodations. Addressing these issues is essential for the MHA to meet Section 504 requirements and support residents with disabilities in securing safe, accessible housing.

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

In Meriden, residents of public housing and Housing Choice Voucher holders have pressing needs related to Section 504 of the Rehabilitation Act of 1973, which ensures that federally funded programs provide accessible and non-discriminatory housing for individuals with disabilities (HUD, 2023). A critical issue is the shortage of accessible units designed for mobility impairments and other disabilities. Properties managed by the Meriden Housing Authority (MHA), such as Community Towers, highlight the limited availability of accessible housing options (Meriden Housing Authority, 2023).

Residents also require timely modifications to existing units, including installing ramps, widening doorways, and adjusting fixtures, to accommodate their specific needs. The MHA supports these efforts through resident services and case management programs that facilitate reasonable accommodations. Additionally, clear communication about available resources and assistance programs is essential to help residents effectively navigate the housing process. The MHA's Resident Services Programming is designed to address this need and ensure compliance with Section 504 requirements, ultimately supporting residents with disabilities in achieving safe, accessible housing.

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

The housing needs of public housing residents and Housing Choice Voucher holders in Meriden, particularly regarding Section 504, differ from the general population's needs due to their focus on accessibility and accommodations for disabilities. While the broader population in Meriden primarily struggles with affordability, low vacancy rates, and aging housing stock, residents with disabilities face additional barriers, such as a shortage of accessible units and the need for reasonable modifications like ramps or adjusted fixtures. Unlike the general population, individuals reliant on public housing programs often require specialized support services to ensure housing stability and compliance with accessibility standards.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Homelessness is a challenging and multifaceted issue that affects communities nationwide, including Meriden. Its complexity lies in the overlapping causes that contribute to an individual or family becoming homeless. These causes can be economic, such as unemployment, poverty, or the lack of affordable housing options. They can also be health-related, with many homeless individuals facing mental illness, physical disabilities, substance abuse, or chronic health conditions like HIV/AIDS. Additionally, social factors such as domestic violence, limited educational attainment, and systemic inequalities also contribute significantly to homelessness. Often, these causes are interconnected, requiring a comprehensive, collaborative, and community-based approach to effectively address homelessness.

The Stewart B. McKinney Homeless Assistance Act provides a clear definition of homelessness, identifying a "homeless individual" as someone lacking a fixed, regular, and adequate nighttime residence. This includes those residing in:

- Supervised shelters or temporary accommodations, such as welfare hotels, congregate shelters, or transitional housing;
- Institutions providing temporary housing for individuals awaiting institutionalization;
- Public or private spaces not intended for regular sleeping accommodations.

According to the most recent data from the Balance of State Continuum of Care (CT BOS) 2024 Point in Time (PIT) Count, homelessness in Meriden reflects overlapping challenges. The PIT Count, provided in the following table, provides valuable insights into the scope of homelessness within the city and across the state, helping to shape targeted strategies that address the complex needs of homeless individuals and families.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	856	3	-	-	-	-
Persons in Households with Only Children	0	0	-	-	-	-
Persons in Households with Only Adults	1,376	462	-	-	-	-
Chronically Homeless Individuals	44	15	-	-	-	-
Chronically Homeless Families	3	0	-	-	-	-
Veterans	105	19	-	-	-	-
Unaccompanied Child	107	29	-	-	-	-
Persons with HIV	32	11	-	-	-	-

Table 27 - Homeless Needs Assessment

Data Source Comments: 2024 Point-in-Time Count, CT-505 Connecticut Balance of State

Indicate if the homeless population is: Has No Rural Homeless

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

The following information is for the CT-505 Connecticut Balance of State Continuum of Care (CoC) which Meriden.

- **Individuals Experiencing Chronic Homelessness:** The 2024 PIT Count identified 59 individuals experiencing chronic homelessness. Of these, 44 were staying in shelters, while 15 individuals were unsheltered, highlighting the need for expanded shelter and long-term housing solutions.
- **Families Experiencing Chronic Homelessness:** During the 2024 PIT Count there was 1 household with a total of 3 persons that was experiencing chronic homelessness. This family was sheltered in an emergency shelter on the night of the count.
- **Families with Children:** There were 859 persons (278 households) within families that included at least one adult and one child experiencing homelessness on the night of the count. Of these persons, 856 (237 households) were in sheltered locations and 3 (1 household) were unsheltered.
- **Veterans:** On the night of the PIT Count, there were 43 veterans experiencing homelessness across the Balance of State CoC region. Among them, 105 were reported in sheltered locations, and 19 were unsheltered.
- **Unaccompanied Youth:** A total of 136 unaccompanied youth under the age of 24 were reported as homeless. Of these, 107 were in shelters and 29 were unsheltered.

These findings provide a snapshot of homelessness across various subpopulations within the Connecticut Balance of State CoC, underscoring the needs and challenges faced by individuals and families experiencing homelessness.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	1,013	259
Black or African American	674	121
Asian	14	4
American Indian or Alaska Native	12	5
Native Hawaiian or Other	4	4
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	780	77
Not Hispanic	1,452	388

Data Source
Comments:

2024 Point-in-Time Count, CT-505 Balance of State. The above table does not allow for including individuals who are Middle Eastern, North African, or multi-racial. Those in that population are identified in the narrative below.

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

Families with Children: According to the 2024 Continuum of Care Point-in-Time Count, the Connecticut Balance of State CoC reported 856 sheltered and 3 unsheltered individuals in families with at least one adult and one child. This highlights a critical need for resources that support stable, long-term housing solutions for homeless and at-risk families. Expanding access to permanent housing options is essential to reducing the risk of recurring homelessness and ensuring greater stability for these families.

Veterans: On the night of the PIT Count, there were 43 veterans experiencing homelessness across the Balance of State CoC region. Among them, 105 were reported in sheltered locations, and 19 were unsheltered.

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

DATA NOTE: The table above does not include a category for people that identified their race as Middle Eastern or North African and “multiple races”. Therefore, the numbers in the above table do not match the total number of people actually counted in the 2024 Point in Time Count.

Of all persons surveyed who provided responses to racial and ethnic questions in the 2024 Point-in-Time Count, approximately 47% identified as White, 29% Black or African American, 22% multi-racial, and

American Indian or Alaska Native, Middle Eastern or North African, Pacific Islander, and Asian are all individually less than 1%. Ethnically, approximately 32% identified as Hispanic.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Overall, approximately 83% of residents experiencing homelessness are sheltered. Both the sheltered and unsheltered population is primarily made up of households without children over the age of 24.

Discussion:

N/A

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

Introduction:

The non-homeless special needs assessment includes the elderly, developmentally disabled, persons with disabilities, persons with HIV/AIDS, and persons with drug and alcohol addictions. Services for these populations are critical in the prevention of homelessness. Common special needs populations identified in the city's consolidated plan public/stakeholders' forums included ex-offenders, and persons in need of non-traditional childcare (nights, evening, weekends).

Describe the characteristics of special needs populations in your community:

Elderly: The elderly population in Meriden faces significant challenges, emphasizing the need for decent, affordable housing to support their health, independence, and emotional well-being. Remaining in familiar settings is particularly important for this group, but limited incomes and disabilities often place financial strain on elderly residents, reducing their independence. Rising costs in the community further exacerbate these challenges, as this population generally cannot increase their income to keep pace.

According to the latest data, 9,507 residents in Meriden are aged 65 or older, accounting for 15.7% of the population. Of this group, 35.9% (3,223 individuals) have a disability, and 9.9% (889 individuals) live below the poverty level. Elderly residents are more likely to live in owner-occupied housing (62.7%) compared to renter-occupied housing (37.3%), yet nearly 40% of elderly residents are cost-burdened. These figures highlight the need for targeted housing solutions that address affordability, accessibility, and stability for Meriden's aging population.

HIV/AIDS: See discussion below.

Alcohol and Drug Addiction: Gathering accurate data about alcohol and drug addiction within a community is difficult. Addiction often goes unrecognized because people don't seek help due to fear of criminal charges and/or the social stigma associated with addiction and other medical issues. Often only when someone overdoses, gets arrested, or seeks treatment are they counted in statistics.

In 2023, the most commonly used addictive substances in Meriden were opioids, particularly fentanyl, and xylazine. According to the Meriden Department of Health and Human Services' Harm Reduction Quarterly Newsletter from January 2024, 96% of accidental fatal overdoses involved some type of opioid, with 87% specifically involving fentanyl, and 13% involving xylazine.

According to Connecticut's Department of Public Health, in 2023 there were 41 deaths related to drug overdoses. The majority of drugs involved in these deaths (deaths may involve more than one category of drugs) were, opioids involved in 39 deaths, Fentanyl or Fentanyl Analog involved in 33 deaths, Cocaine involved in 21 deaths, and Alcohol involved in 8 deaths. In addition to these cases, there were 219 overdose incidents reported in the Overdose Detection Mapping Application Program (ODMAP) that Naloxone (commonly referred to as Narcan) were administered to prevent death.

Disability: According to 2018-2022 ACS Data, there are 8,911 individuals in Meriden living with a disability, accounting for 14.9% of the population. Disability rates increase significantly with age, as older residents are more likely to experience one or more disabilities. Among residents aged 65 and older, approximately 36.2% (8,977 individuals) have a disability. In contrast, disability is less prevalent among children and youth, with 753 individuals aged 17 or younger reported as having a disability.

Households with elderly individuals or children with disabilities often require additional resources and support to meet their unique needs. These figures underscore the importance of targeted services to enhance accessibility, provide accommodations, and foster inclusivity for all age groups within the community.

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

Elderly: Housing options for the elderly range from independent living to assisted living, nursing homes, and support facilities like adult day care. Key considerations include location, affordability, proximity to healthcare and essential services, and ease of upkeep. As health issues become more common with age, elderly individuals benefit from access to healthcare and assistance with daily activities such as shopping and housekeeping. Proximity to essential services and reliable transportation is critical as mobility decreases, and safety becomes a growing concern for those living alone.

Providing secure, affordable housing for the elderly is vital. Access to healthcare, shopping, social networks, and public transportation supports seniors in maintaining independence. Additionally, housing may require modifications to address disabilities that often arise with aging, further ensuring a safe and supportive living environment.

Alcohol and Drug Addiction: Individuals with substance abuse problems require a comprehensive support system to achieve and maintain sobriety. Housing needs often include sober living environments that provide structure and a substance-free atmosphere conducive to recovery. Proximity to health facilities for ongoing medical and psychological treatment, access to employment support services, and connections to family and social networks for emotional stability are also crucial. Stable housing and employment are key factors in reducing relapse risks and supporting long-term recovery.

Detoxification facilities play a vital role in the initial stages of treatment, providing medical supervision during withdrawal, while rehabilitation centers offer the foundation for recovery. Access to these resources, combined with stable housing and integrated support services, is essential for individuals to break the cycle of addiction and rebuild their lives.

In 2023, the Meriden Health Department, in partnership with Rushford, Hunters Ambulance, and the Meriden Police and Fire Departments, implemented harm reduction and overdose prevention programs. A Naloxone training and distribution initiative resulted in 664 Naloxone kits being distributed to Meriden businesses, agencies, community partners, and first responders. This initiative was instrumental in

responding to 219 overdose events where Naloxone was used to save lives, highlighting the importance of accessible, coordinated efforts in addressing substance abuse challenges within the community.

HIV/AIDS: See discussion below.

Disability: Individuals with disabilities represent a broad population with varying levels of independence and abilities. While they face many of the same housing challenges as the general population, they also have unique needs based on their capabilities. Many individuals with disabilities rely on a fixed income, limiting their housing options. Those with greater independence often utilize subsidized housing, while individuals requiring more support typically reside in community homes funded by public welfare or privately-owned personal care settings. Some adults with disabilities continue to live with their families throughout adulthood.

Regardless of the type of housing, continuous support services are crucial and must be tailored to each individual's abilities. These services may include assistance with daily living activities, transportation, or medical care. The availability of these support systems is essential to ensure that individuals with disabilities can maintain a stable and comfortable living environment, promoting independence and improving their quality of life.

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

The City of Meriden, located in New Haven County, participates in the Department of Public Health HIV Surveillance Program. In 2020, the most recent year with available data, 48 new HIV diagnoses were reported. Among these, nearly 81% were men, with Black or African Americans accounting for 35.4% of diagnoses, and both Hispanic/Latino and white individuals making up 31.3% each. The primary transmission category was male-to-male sexual contact, representing 64.6% of cases, followed by heterosexual contact at 16.7%.

Notably, the overall diagnosis rate has decreased significantly, with 2020 figures reflecting a nearly 50% decline from 2011, when 93 new cases were reported. This reduction highlights progress in prevention and awareness efforts but underscores the need for continued targeted interventions to address disparities in transmission rates among different demographic groups.

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

N/A

Discussion:

N/A

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

Describe the jurisdiction’s need for Public Facilities:

According to the Meriden Economic and Community Development 2024 Annual Action Plan (PY 50 AAP), the city has identified a critical need to enhance public facilities that cater to underserved populations. These include community centers, senior centers, parks, and recreational areas. Upgrading these facilities is essential for fostering social engagement, promoting health and wellness, and improving the quality of life for low- and moderate-income (LMI) residents, the elderly, and individuals with disabilities. The plan highlights the importance of addressing aging infrastructure and ensuring these facilities are accessible, inclusive, and safe for all residents.

How were these needs determined?

The needs for public facilities were identified through the 2024 Annual Action Plan development process. This included community assessments, stakeholder consultations, and public participation as mandated by the HUD Citizen Participation Plan. Public hearings and surveys provided residents the opportunity to share their concerns and priorities, emphasizing the importance of upgrading and maintaining public facilities for community cohesion and service delivery.

Cited Source: PY 50 AAP, Meriden Economic and Community Development, 2024.

Describe the jurisdiction’s need for Public Improvements:

The Meriden Economic and Community Development 2024 Annual Action Plan outlines a significant need for public improvements, particularly in low- and moderate-income neighborhoods. Priority projects include upgraded sidewalks, enhanced stormwater management systems, and improved transportation networks. These improvements aim to increase accessibility, mitigate flooding risks, and create safer environments for residents and pedestrians.

How were these needs determined?

The need for public improvements was determined through community input collected during public hearings, consultations with the Department of Public Works, and data from infrastructure condition assessments conducted as part of the 2024 Annual Action Plan process. Residents and stakeholders prioritized safety, accessibility, and equitable infrastructure as critical areas for improvement.

Cited Source: PY 50 AAP, Meriden Economic and Community Development, 2024.

Describe the jurisdiction's need for Public Services:

The Meriden Economic and Community Development 2024 Annual Action Plan identifies a pressing need to expand public services for low-income households and special needs populations. Key areas of focus include mental health services, employment assistance, childcare, elderly services, and homelessness prevention programs. These services are critical for addressing economic instability and improving the well-being of Meriden's vulnerable residents.

How were these needs determined?

These needs were identified through the development of the 2024 Annual Action Plan, utilizing public hearings, stakeholder consultations, and partnerships with local organizations such as the Women and Families Center and the Salvation Army. Direct feedback from community members revealed significant service gaps and the necessity for targeted programs to address these challenges.

Cited Source: PY 50 AAP, Meriden Economic and Community Development, 2024.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

This section examines the housing market and supply in Meriden through a detailed analysis of various housing indicators. To develop a comprehensive picture of the community's current housing stock, the analysis focuses on trends in housing structure types, the age of properties, pricing, and tenure patterns (ownership versus rental). This information helps identify key issues such as housing affordability, availability, and the condition of housing units in different areas of the city.

In addition to evaluating traditional housing, the assessment also considers the supply of homeless shelter facilities, special needs housing, and other services designed to support vulnerable populations. Non-housing community development resources, such as public services and infrastructure, are also reviewed as part of the broader housing environment. GIS maps are used to geographically visualize and analyze these housing trends and resources, providing a spatial understanding of housing needs and disparities across different neighborhoods. This comprehensive approach helps inform strategies for addressing Meriden's housing challenges and improving access to resources for all residents.

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

Introduction

This section examines Meriden's housing stock in terms of housing type and tenure, detailing the number of units per structure, the distribution of multifamily housing, and unit sizes. It also analyzes the balance between owner-occupied and renter-occupied housing, providing a clearer understanding of the city's housing landscape and the availability of different housing options across the jurisdiction.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	13,064	48.3%
1-unit, attached structure	1,933	7.1%
2-4 units	6,332	23.4%
5-19 units	1,912	7.1%
20 or more units	3,577	13.2%
Mobile Home, boat, RV, van, etc	223	0.8%
Total	27,041	100%

Table 31 – Residential Properties by Unit Number

Data Source: 2018-2022 ACS

Residential Properties by Number of Units

The table above outlines Meriden's housing stock by structure type and unit count. Traditional single-family detached homes make up 48.3% of all housing units, while multifamily housing, defined by HUD as buildings with more than four units, represents 20.3% of the total.

Multifamily housing is divided by size: small buildings (3-19 units), medium buildings (20-49 units), and large developments (50+ units), with larger buildings concentrated in urban areas to address housing needs in densely populated neighborhoods. This housing mix accommodates a range of household sizes and preferences, reflecting the city's efforts to meet varied community needs.

Multifamily Development Distribution

Meriden has a total of 8,340 multifamily housing developments with three or more units, according to 2018-2022 ACS data. Of these, the majority, 4,763 developments, are categorized as small multifamily buildings with 3 to 19 units. The remaining 3,577 multifamily developments are larger buildings with 20

or more units. These figures highlight the city’s broad multifamily housing stock, with a significant portion comprising smaller-scale developments.

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	9	0.1%	560	5.5%
1 bedroom	267	1.8%	3,349	33.0%
2 bedrooms	4,398	29.6%	4,187	41.3%
3 or more bedrooms	10,204	68.6%	2,044	20.2%
Total	14,878	100%	10,140	100%

Table 32 – Unit Size by Tenure

Data Source: 2018-2022 ACS

Unit Size by Tenure

In Meriden, unit size varies considerably between owner-occupied and rental properties. Homeowner units are generally larger, with approximately 68.6% having three or more bedrooms, compared to just 20.2% of rental units. Conversely, only 1.9% of homeowner units are one bedroom or smaller, while this size category accounts for 38.5% of rental units.

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

The City of Meriden’s Housing Authority (MHA) manages a range of affordable housing properties throughout the city, working in partnership with Imagineers LLC, which provides high-quality administrative services for Housing Choice Vouchers (HCV), Moderate Rehabilitation, and Project-Based Assistance Programs across eight Connecticut housing authorities, including Meriden.

MHA oversees five public housing properties offering approximately 500 units of affordable housing to low-income families, elderly households, individuals with disabilities, and veterans. In addition to public housing, Meriden has 10 properties under Section 8 contracts, providing over 600 units of affordable housing targeted to these same populations. These programs collectively aim to address comprehensive housing needs of Meriden’s most vulnerable residents.

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

The City of Meriden currently has 10 properties with active Section 8 contracts, providing critical affordable housing options for low-income families, elderly residents, and individuals with disabilities. Among these, one property, Village Apartments, with 22 units, has a contract set to expire in September 2029. This upcoming expiration underscores the importance of proactive planning to preserve affordable housing and prevent potential displacement of vulnerable residents.

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

As outlined in NA-10, Meriden faces a shortage of affordable housing, particularly in the small to medium-sized housing categories that would accommodate both growing families and elderly households. This shortage is evident in the high rate of cost-burdened households.

Describe the need for specific types of housing:

The City of Meriden currently faces a need for more comprehensive and affordable housing options within both the owner-occupied and renter-occupied markets. Specifically, there is a shortage of smaller units for individuals and households that do not require three or more bedrooms, such as first-time homebuyers or those looking for starter homes. Conversely, the rental market lacks larger units with more than two bedrooms, which are essential for accommodating larger families. Addressing these gaps in housing variety is critical to meeting the needs of Meriden's population and promoting housing stability.

Discussion

N/A

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

Introduction

This section analyzes the cost of housing in Meriden for both homeowners and renters. It includes a review of current home values and rental rates, along with an assessment of recent changes in these costs. Additionally, the section provides an in-depth examination of housing affordability for residents, evaluating how well the existing housing stock meets the financial needs of the city's population. This analysis is crucial for understanding the housing market's impact on residents and identifying affordability challenges within the community.

Cost of Housing

	Base Year: 2012	Most Recent Year: 2022	% Change
Median Home Value	\$198,200	\$199,100	0.5%
Median Contract Rent	\$777	\$980	26.1%

Table 33 – Cost of Housing

Rent Paid	Number	%
Less than \$500	1,267	12.8%
\$500-999	2,104	21.2%
\$1,000-1,499	3,977	40.1%
\$1,500-1,999	2,042	20.6%
\$2,000 or more	517	5.2%

Table 34 - Rent Paid

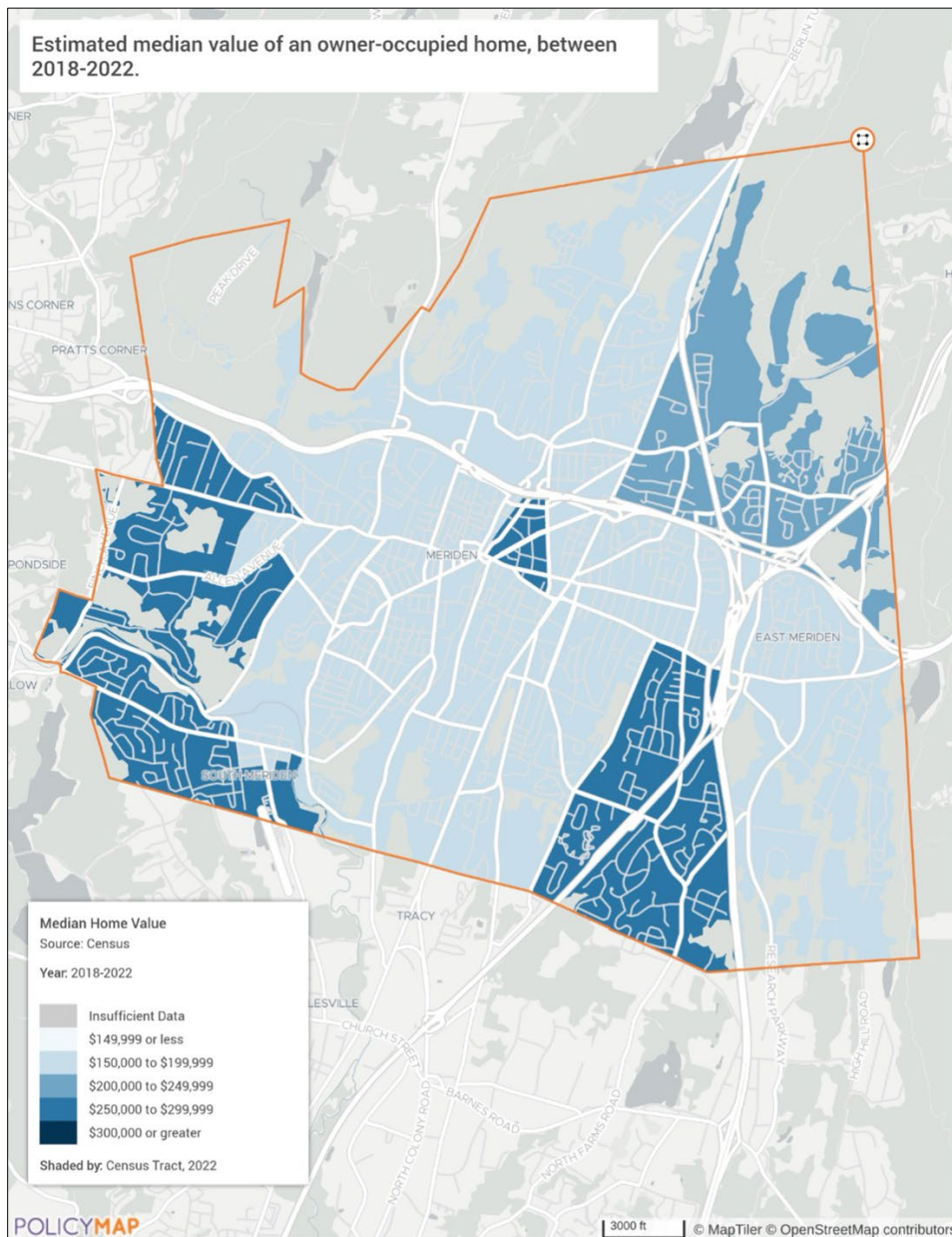
Data Source: 2018-2022 ACS

Housing Costs

Housing costs in Meriden have very slightly increased, with home prices rising by 0.5% and rents increasing by 26.1% since the 2012 Census. The table above shows that 65.9% of renters pay \$1,000 or more per month for rent, representing the majority of renters in the city. Later in this section, rental rates are analyzed as a percentage of household income to evaluate the affordability of housing and assess the impact of these rising costs on residents.

Median Home Values

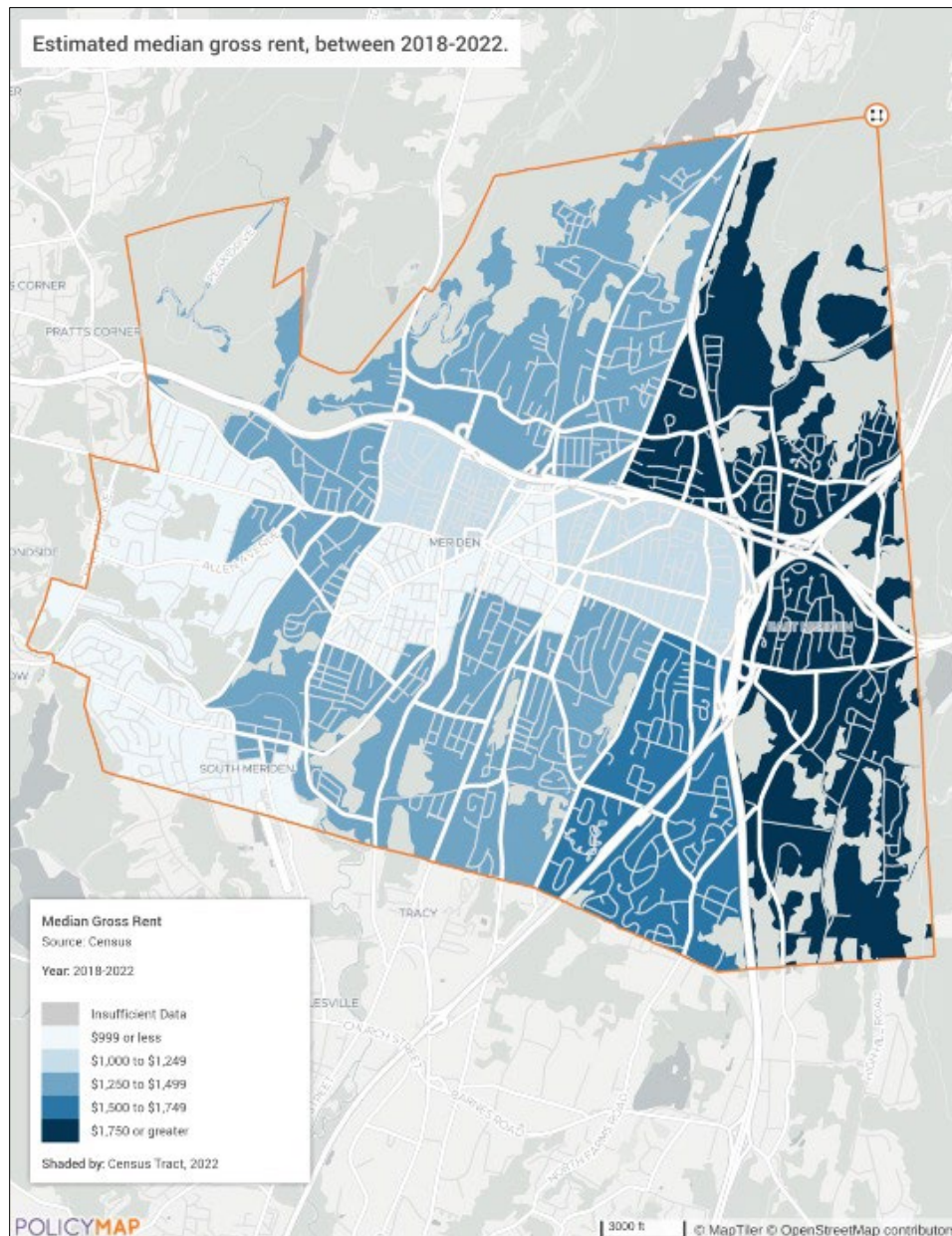
The map below illustrates median home values by census tract across Meriden, showing that the highest home values are concentrated in the southwestern part of the city. In these areas, median values exceed \$250,000, with some tracts surpassing \$300,000. These high-value tracts are located near lower-value areas, where median home values fall below \$200,000 with values dropping below \$150,000 in the very center, highlighting significant disparities in home values within close geographic proximity.



Median Home Value

Median Rent

The map below illustrates median rent by census tract across Meriden, showing that, unlike high median home value areas, the most expensive rental areas are located along the eastern city parameter, where median rents exceed \$1,750, while rental rates drop towards the western portions of the city with rental rates falling below \$1,000 in many areas.



Median Rent

Housing Affordability

Number of Units affordable to	Renter	Owner
30% HAMFI	N/A	N/A
50% HAMFI	N/A	N/A
80% HAMFI	N/A	N/A
100% HAMFI	N/A	N/A
TOTAL	N/A	N/A

Table 35 – Housing Affordability

Data Source: 2018-2022 CHAS

Data Comments: This data was not available from the HUD Integrated Disbursement and Information System.

Housing Affordability

Across the City of Meriden, households in owner-occupied units generally have higher incomes than those in rental units. Over 63% of owner households earn \$75,000 or more annually, compared to just 18.8% of renter households. Conversely, 21% of renter households earn less than \$20,000 per year, compared to only 5.2% of owner households. Renters are also more likely to report zero or negative income (3.7%) than owners (0.3%). In addition, renters are disproportionately cost burdened, with 52.6% spending more than 30% of their income on housing, compared to 33.1% of homeowners with a mortgage and 20.4% without a mortgage. These disparities underscore the importance of expanding rental assistance and homeownership opportunities for lower-income households.

Owners	Estimate	Percentage
Less than \$20,000	766	5.2%
\$20,000 to \$34,999	922	6.2%
\$35,000 to \$49,999	1,601	10.8%
\$50,000 to \$74,999	2,135	14.4%
\$75,000 or more	9,332	63.1%
TOTAL	14,798	100.0%
Zero/neg income	42	0.3%
Renters		
Less than \$20,000	2,079	21.0%
\$20,000 to \$34,999	1,754	17.7%
\$35,000 to \$49,999	1,714	17.3%
\$50,000 to \$74,999	2,132	21.5%

\$75,000 or more	1,866	18.8%
TOTAL	9,911	100.0%
Zero/neg income/none	366	3.7%

Data Source: 2019-2023 ACS (B25106)

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,121	1,319	1,654	2,000	2,425
High HOME Rent	1,121	1,319	1,654	2,000	2,239
Low HOME Rent	1,066	1,142	1,371	1,583	1,766

Table 36 – Monthly Rent

Data Source: HUD FMR and HOME Rents 2024

Data Comments Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area

HUD FMR and HOME Rent Limit

Fair Market Rents (FMRs), set annually by the U.S. Department of Housing and Urban Development (HUD), are used to determine payment standards for HUD programs. These estimates are calculated for metropolitan areas defined by the Office of Management and Budget (OMB), HUD-defined subdivisions of OMB metropolitan areas, and nonmetropolitan counties. Meriden is part of the Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area.

HOME Rent Limits, derived from HUD-published FMRs, establish the maximum allowable rent for units assisted through the HOME program. These limits apply to new leases for HOME-assisted rental units, ensuring affordability for low-income households while aligning with local market conditions.

Is there sufficient housing for households at all income levels?

As outlined in NA-10, Meriden faces a shortage of affordable housing, particularly in the small to medium-sized housing categories that would accommodate both growing families and elderly households. This shortage is evident in the high rate of cost-burdened households.

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

Predicting changes in home values in Meriden is challenging, as both home values and population have shifted by less than 1% over the past decade. While the current trend of rising rental housing costs may

decelerate, a reversal is unlikely without substantial changes in the housing market. To address cost burdens and reduce the risk of homelessness, a significant increase in affordable housing units is critical. Without these efforts, housing affordability challenges will persist, leaving many households at continued risk of instability.

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

In 2022, the median rent in Meriden was \$980, placing it below all HOME Rental Limits. This indicates that while rental costs may be relatively affordable compared to the maximum allowable limits for HOME-assisted units, affordability challenges persist for many low-income households, especially as rising costs outpace income growth.

Discussion

N/A

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

Introduction

The tables and maps in this section offer insights into the condition of housing units across Meriden by examining factors such as age, vacancy rates, and the occurrence of housing issues. HUD identifies four key housing conditions as problematic:

1. Homes lacking complete or adequate kitchen facilities.
2. Homes lacking complete or adequate plumbing facilities.
3. Overcrowding which is defined as more than one person per room.
4. Households that are cost burdened, spending more than 30% of their income on housing costs.

These factors provide a comprehensive overview of housing quality and affordability challenges throughout the city.

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

For the purposes of this plan, housing units in Meriden are classified into categories based on their condition in relation to local building codes, which adhere to the International Building Code standards:

1. **Standard Condition:** Units in compliance with local building codes are considered to be in standard condition, reflecting their ability to provide safe, adequate shelter.
2. **Substandard Housing:** Units with one or more serious code violations are defined as substandard. Indicators of substandard housing include the absence of complete plumbing or kitchen facilities, which are essential for basic living standards.
3. **Substandard but Suitable for Rehabilitation:** Units with code violations that are financially and structurally feasible to rehabilitate fall under this category, highlighting opportunities for restoration rather than demolition.
4. **Dilapidated Housing:** According to Section 159-3 of the Meriden City Code, buildings are considered dilapidated if they fail to provide shelter or serve their intended purpose due to poor conditions. This includes:
 - o Structural issues such as damaged walls, supports, floors, or foundations that pose safety concerns.
 - o Fire, wind, or other damage rendering the structure unsafe or unsightly.
 - o Missing or damaged windows, doors, stairs, porches, or railings.
 - o Conditions that pose risks of sickness, disease, or injury to occupants or the broader community.

These classifications help identify properties in need of maintenance, rehabilitation, or replacement, ensuring resources are allocated to address housing safety and adequacy throughout the city.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	4,012	27.0%	4,816	47.5%
With two selected Conditions	127	0.9%	325	3.2%
With three selected Conditions	0	0.0%	62	0.6%
With four selected Conditions	0	0.0%	0	0.0%
No selected Conditions	10,739	72.2%	4,937	48.7%
Total	14,878	100%	10,140	100%

Table 37 - Condition of Units

Data Source: 2018-2022 ACS

Housing Conditions

The table above highlights the number of owner and renter households in Meriden that face at least one housing condition issue. Renters are significantly more likely to experience housing problems, with approximately 51.3% of renters affected, compared to only 27.9% of homeowners. Very few households face multiple housing issues, and based on the analysis in this document, it is clear that the most common housing problem is cost burden. This indicates that many households are struggling to afford their housing costs, which remains a critical issue for the city.

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	916	6.2%	590	5.8%
1980-1999	2,684	18.0%	1,697	16.7%
1950-1979	7,136	48.0%	3,638	35.9%
Before 1950	4,142	27.8%	4,215	41.6%
Total	14,878	100%	10,140	100%

Table 38 – Year Unit Built

Data Source: 2018-2022 ACS

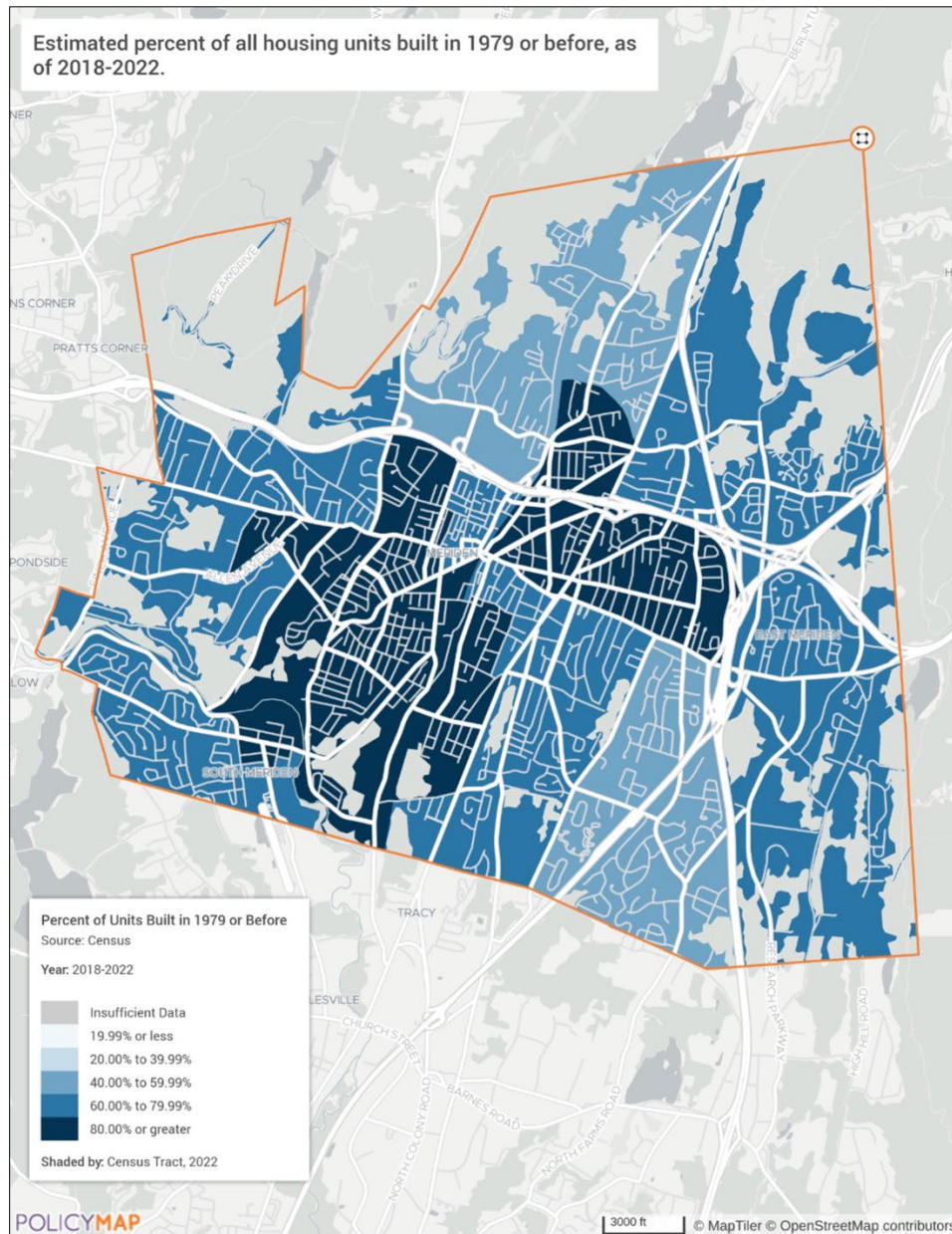
Year Unit Built

In Meriden, the majority of the housing stock was built before 1980, placing many units at risk for lead-based paint hazards due to the widespread use of lead paint before its ban in 1978. Approximately 75.8% of owner-occupied units and 77.5% of renter-occupied units fall into this category, potentially exposing an estimated 19,131 households to lead hazards. This presents a significant public health concern, particularly for vulnerable populations such as young children, emphasizing the importance of targeted mitigation efforts to reduce exposure risks.

To address this issue, the Connecticut Department of Public Health is actively working to create a lead-free future for the state. Residents of Meriden and across Connecticut can make older homes lead-safe through free lead-abatement services if the property houses a pregnant person or a child under six years old. Eligible property owners, landlords, or renters can apply for this program to eliminate lead paint hazards by visiting leadfreect.org to access detailed information and the online application. These efforts provide an essential pathway to improving health outcomes and ensuring safe living environments for at-risk populations.

Age of Housing

The following map illustrates the distribution of older housing units across Meriden. Housing built before 1980 is prevalent throughout much of the city, with particularly high concentrations in the central, eastern, and western areas. In some neighborhoods, over 80% of the housing stock dates back to before 1980, highlighting the critical need for targeted efforts to address risks such as lead-based paint hazards and the maintenance challenges associated with aging homes.



Housing Units Built Before 1980

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980.	11,278	76%	7,853	77%
Housing units built before 1980 with children present	1,145	8%	1,355	13%

Table 39 – Risk of Lead-Based Paint

Data Source: 2018-2022 ACS (Total Units) 2017-2021 CHAS (Units with Children present)

Lead-Based Paint Hazard

As mentioned previously, any housing unit built prior to 1980 may contain lead-based paint in portions of the home. The most common locations are window and door frames, walls, and ceilings, and in some cases throughout the entire home. Thus, it is generally accepted that these homes at least have a risk of lead-based paint hazards and should be tested in accordance with HUD standards. Within the City there are approximately 19,131 total units built prior to 1980 according to 2018-2022 ACS Data. Based on the 2017-2021 CHAS data, there are around 2,500 units at risk of having a Lead-Based Paint Hazard that have children under the age of 6 present.

Vacant Units

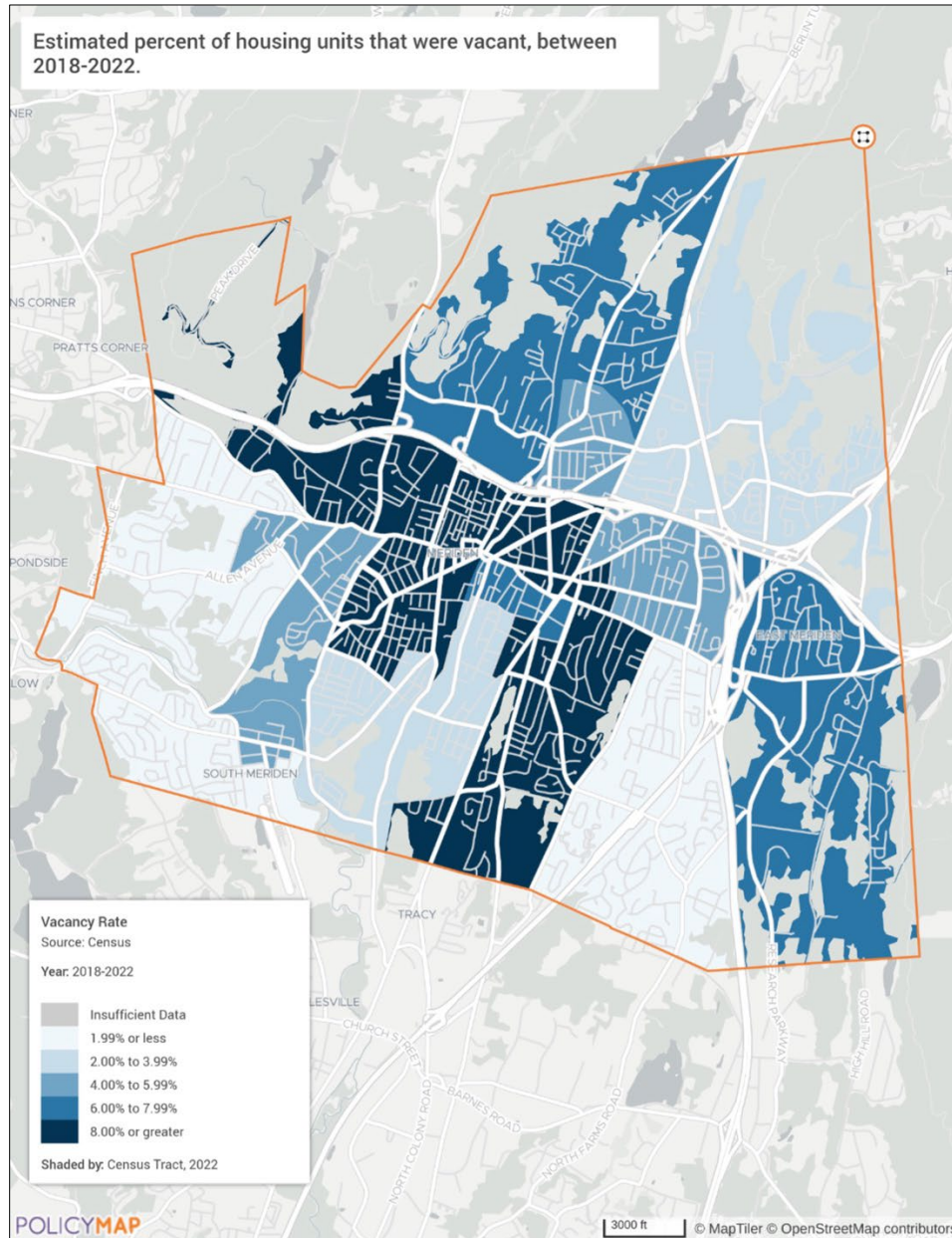
	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	2,023	-	2,023
Abandoned Vacant Units	-	-	-
REO Properties	-	-	-
Abandoned REO Properties	-	-	-

Table 40 - Vacant Units

Data Source: 2018-2022 ACS

Vacancy Rate

The following map displays the average housing vacancy rates across Meriden. Higher vacancy rates are concentrated through the middle of the city and parts of the southeastern region, with rates exceeding 4% and reaching up to 8% in some areas. While overall vacancy rates remain relatively low, these patterns indicate localized areas with slightly higher-than-average vacancies, warranting further exploration to understand the underlying causes and potential impacts on housing stability and availability in these regions.



Vacancy Rate

Need for Owner and Rental Rehabilitation:

The City of Meriden has a growing need for housing rehabilitation due to the prevalence of aging housing units. As these homes continue to age, maintaining safe and secure housing becomes increasingly important, particularly for low-income households residing in older properties. Financial constraints often prevent these residents from making essential repairs, leading to potential safety hazards and deteriorating living conditions. Addressing this need is essential for preserving the housing stock and ensuring long-term livability for residents.

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

Housing units built before 1980 in Meriden may contain lead-based paint (LBP) in areas such as window and door frames, walls, ceilings, or even throughout the entire structure. These homes are considered at risk for LBP hazards and should be tested according to HUD standards. As indicated by the Age of Housing table and maps, 75.8% of owner-occupied and 77.5% of renter-occupied units in Meriden were built before 1980. Given the potential risks, it is safest to assume that all homes with LBP hazards are occupied by low- and moderate-income (LMI) households, affecting approximately 2,430 units. This underscores the need for targeted interventions to mitigate potential health risks for these residents, particularly vulnerable populations.

Discussion

The Connecticut Department of Public Health is dedicated to achieving a lead-free future across the state. In Meriden and throughout Connecticut, residents can take advantage of free lead-abatement services for older homes where a pregnant person or a child under six resides. Property owners, landlords, and renters who meet these criteria can apply for assistance to remove lead paint hazards by visiting leadfreect.org for more information and to complete the online application. This initiative is a vital step toward enhancing public health and creating safer living conditions for vulnerable populations.

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

Introduction

Public housing includes federally subsidized, affordable housing that is owned and operated by the public housing authorities. Meriden is primarily served by the Housing Authority of the City of Meriden (MHA) with the Housing Choice Voucher (HCV) Program managed by Imagineers LLC. Imagineers has been providing high-quality HCV administrative services for both large and small housing authorities since 1976 and is currently managing HCV, Moderate Rehabilitation and Project-Based Assistance Programs for eight housing authorities in Connecticut.

The MHA’s mission is “to provide a safe, decent, healthy and responsive environment for its tenants while maintaining the fiscal integrity of the Authority.” The MHA manages four properties: Chamberlain Heights, Community Towers, Hanover Place Veteran’s Housing, Johnson Farms, and Yale Acres.

Totals Number of Units

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			360	723			0	0	0
# of accessible units	-	-	-	-	-	-	-	-	-

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

Table 41 – Total Number of Units by Program Type

Data PIC (PIH Information Center)
Source:

Describe the supply of public housing developments:

According to the HUD Housing Choice Voucher (HCV) Dashboard, there are currently 865 vouchers in use out of a total of 881 HCV vouchers. The Housing Authority is also overseeing, Ten (10) veterans' affairs supportive housing vouchers, Five (5) family unification vouchers, and Fifty-Five (55) vouchers for non-elderly disabled households. Each resource currently has a waiting list of residents in need. Additional properties including Public Housing Developments and Properties currently under Section 8 Contracts are mentioned below.

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

Within the City of Meriden there are currently 10 affordable housing developments contracted with Section 8.

Bradley Estates I – 74 units

Hillside Gardens – 33 units

Bradley Estates II – 42 units

Maple Hill – 32 units

Crestwood Park I – 55 units

Oakland Gardens – 23 units

Hanover Towers – 100 units

Parkside Apts – 51 units

Harbor Towers – 202 units

Village Apts – 22 units

As shown in the previous table, only one property currently has an inspection result. Community Towers received a score of 46, indicating poor conditions and an urgent need for significant improvements to address the property's deficiencies.

Public Housing Condition

The following table provides any inspection scores available for Public Housing Developments.

Public Housing Development	Average Inspection Score
Community Towers	46c

Table 42 - Public Housing Condition

Data Source: HUD PHYSICAL INSPECTION SCORES BY STATE FOR PUBLIC HOUSING

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

The only property with a current inspection score is Community Towers, which is classified as being in poor condition, as scores of 55 or below are considered inadequate. Community Towers currently has a score of 46, indicating significant deficiencies that require immediate restoration and revitalization. This marks a decline from its previous score of 54, recorded during the last Consolidated Plan period five years ago, underscoring the property's continued deterioration.

In July 2023, the MHA Board of Commissioners engaged a consultant to assess the feasibility of demolishing or extensively rehabilitating the 50-year-old Community Towers based on a report the *CT Insider* based on information provided by the Meriden Housing Authority (MHA). This study aims to determine the most effective approach to address the property's deteriorating conditions and improve residents' living environments.

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

The Meriden Housing Authority (MHA) employs a multifaceted strategy to improve the living environment for low- and moderate-income families residing in public housing. This approach includes targeted property rehabilitation, capital improvements, enhanced security measures, and supportive resident programs.

1. Property Assessment and Rehabilitation:

According to a report published by *CT Insider* (July 2023), based on information provided by the Meriden Housing Authority, the MHA Board of Commissioners hired a consultant to evaluate the feasibility of demolishing or extensively rehabilitating the aging Community Towers. This 50-year-old property has been identified as needing significant upgrades to improve its residents' living conditions.

2. Capital Improvements:

The MHA is implementing infrastructure enhancements, including the installation of new elevators, fire doors, and generators at Community Towers. These upgrades are part of broader efforts to address safety concerns and improve the quality of life for residents, as reported by *CT Insider* using information received from the Housing Authority (*CT Insider*, 2023).

3. Safety and Security Measures:

To enhance resident safety, the MHA has installed security cameras and partnered with the Meriden Police Department. Additionally, plans to hire full-time security services for Community Towers aim to ensure a secure and stable living environment for tenants (*CT Insider*, 2023). This information was also provided by the Housing Authority to *CT Insider*.

4. Resident Services and Support:

The MHA supports economic independence through programs like the Family Self-Sufficiency

(FSS) program, which provides resources and services to help residents achieve financial stability. Details on this initiative are available on the MHA's official website (*Meriden Housing Authority, 2023*).

By focusing on these strategies, the MHA seeks to create safe, high-quality, and supportive housing for Meriden's low- and moderate-income families. These updates, published by *CT Insider* with information directly from the Housing Authority, highlight the agency's ongoing efforts to enhance living conditions in public housing.

Discussion:

N/A

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

Introduction

The City of Meriden is part of the Connecticut Balance of State Continuum of Care (CT BOS), a collaborative coalition of private and public-sector service providers dedicated to preventing and ending homelessness across Connecticut. CT BOS focuses on rapidly connecting individuals and families experiencing homelessness to appropriate, low-barrier housing and supportive services to promote long-term stability. The coalition's overarching vision is to ensure that homelessness in Connecticut becomes rare, brief, and unlikely to recur.

CT BOS oversees approximately \$57 million annually in funding for 120 housing projects spanning the planning regions of Capitol Region, Lower Connecticut River Valley, Naugatuck Valley, Northeastern CT, Northwest Hills, South Central, and Southeastern CT. These projects provide critical resources, such as permanent supportive housing, rapid rehousing, and transitional housing programs, ensuring that individuals and families in cities like Meriden receive the support needed to achieve housing stability.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	688	117	128	1,694	245
Households with Only Adults	935	497	180	3,923	134
Chronically Homeless Households	0	0	0	0	0
Veterans	95	0	68	1,313	23
Unaccompanied Youth	12	0	120	67	0

Table 43 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: HUD 2024 Continuum of Care Homeless Assistance Program, Housing Inventory Count Report. CT-505, Connecticut Balance of State Continuum of Care.

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

In Meriden, a network of organizations provides comprehensive services—including health care, mental health support, employment assistance, social services, food resources, and housing solutions—that complement targeted programs for individuals and families experiencing homelessness.

Health Services:

The *Community Health Center of Meriden* provides primary medical care, on-site pharmacy services, and public insurance assistance. It also offers behavioral health services in schools and healthcare for the homeless through mobile dentistry programs and services in local shelters (*Community Health Center*, 2023).

Mental Health Services:

Rushford at Meriden serves as the local mental health authority, offering outpatient programs for mental health and substance use disorders. Services include crisis intervention, intensive outpatient programs, and specialized support for Latino populations. Rushford also operates community support programs and homeless outreach to aid individuals transitioning from homelessness to stable housing (*Rushford*, 2023).

Employment Services:

Kuhn Employment Services, in partnership with Rushford, helps individuals, including those experiencing homelessness, secure competitive employment. Services include job matching, vocational planning, and time-limited job coaching to promote economic independence (*Kuhn Employment Services*, 2023).

Social Services:

The *Meriden Department of Health and Human Services* provides a range of social services, including housing support, healthcare access, and community resource referrals. These services are tailored to address the needs of vulnerable populations facing housing instability (*Meriden Health Department*, 2023).

Food Services:

The *Salvation Army - Meriden Corps Community Center* operates a food pantry serving working families, individuals on state assistance, and elderly residents. *New Opportunities of Greater Meriden* also offers a food pantry and general assistance to support individuals and families in need (*Salvation Army and New Opportunities*, 2023).

Temporary and Transitional Housing:

Meriden has several housing programs to assist those experiencing homelessness:

- *Shelter Now Meriden*, operated by New Opportunities, offers emergency shelter with facilities for single men, women, and women with children.
- *Meriden-Wallingford Chrysalis* provides transitional housing for women and their children displaced by domestic violence, with stays ranging from six months to two years.
- The *Women and Families Center* operates the WYSH House, offering supportive housing for homeless youth and young adults to help them achieve self-sufficiency (*Shelter Now, Chrysalis, WYSH House*, 2023).

These organizations work collaboratively to provide integrated support that addresses the complex needs of Meriden's homeless population. By combining health, mental health, employment, social services, food assistance, and housing programs, Meriden is working to promote stability and self-sufficiency within its community.

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

In Meriden, several organizations provide services and facilities to address the needs of homeless individuals and families, including those who are chronically homeless, families with children, veterans, and unaccompanied youth.

Emergency and Transitional Housing:

- **Shelter Now Meriden:** Operated by New Opportunities, this facility offers emergency shelter for single men, single women, and women with children. It provides refuge for those without safe shelter, with separate accommodations for different groups.
- **Meriden-Wallingford Chrysalis:** This organization offers transitional housing for women and their children who have become homeless due to domestic violence. The program requires a minimum stay of six months and allows a maximum stay of two years. Residents must be employed, enrolled in a training or education program, or classified by the State of Connecticut Department of Social Services or the Social Security Administration as unable to work.
- **Women and Families Center – WYSH House:** Provides supportive housing and prevention services to homeless youth and young adults aged 18-24. The program aims to offer a safe and supportive environment while assisting residents in achieving self-sufficiency.

Supportive Services:

- **Community Health Center of Meriden:** Offers primary medical care, behavioral health services, and healthcare for the homeless through mobile programs and services in local shelters.

- **Rushford at Meriden:** Provides outpatient programs for mental health and substance use disorders, including crisis intervention and community support services, assisting individuals transitioning from homelessness to stable housing.
- **Kuhn Employment Services:** Offers supported employment programs, including job matching, vocational planning, and job-seeking skills training, to help individuals, including those experiencing homelessness, achieve economic independence.
- **Salvation Army - Meriden Corps Community Center:** Operates a food pantry serving working families, individuals on state assistance, and elderly residents, providing essential food resources to those in need.

These organizations collaborate to provide comprehensive support, addressing the complex needs of Meriden's homeless population and promoting stability and self-sufficiency within the community.

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

Introduction

The city of Meriden serves four primary groups with non-homeless special needs: the elderly and frail elderly, individuals with HIV/AIDS and their families, those with alcohol and/or drug addiction, and individuals with mental or physical disabilities. Each group requires tailored support, such as age-friendly and accessible housing, medical care, rehabilitation services, and affordable living options. The jurisdiction is working to meet these needs through specialized housing and integrated services, though continued efforts are required to expand and enhance these support systems to better accommodate these vulnerable populations.

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

Elderly:

In Meriden, housing options for elderly residents include independent living, assisted living, nursing homes, and adult day care centers. Key considerations for elderly housing include affordability, proximity to healthcare services, and ease of maintenance. As seniors face increased health challenges with age, access to healthcare, assistance with daily activities (such as meal preparation, shopping, and housekeeping), and transportation is essential to maintaining independence and quality of life. Safety is a significant concern, particularly for elderly individuals living alone, and housing modifications, like accessibility features, are often necessary to accommodate common aging-related disabilities.

Persons with Disabilities (Mental, Physical, Developmental):

Meriden's population includes individuals with a range of disabilities, each requiring varying levels of support to maintain a stable living environment. Many individuals with disabilities face limited incomes, narrowing their housing options to affordable or subsidized units. Independent individuals benefit from accessible, subsidized housing, while those needing more intensive care may reside in publicly funded community homes or private care facilities. Essential supportive needs include accessible transportation, case management, and assistance with daily living activities, all of which help residents maintain independence and improve their quality of life.

Persons with Alcohol or Drug Addictions:

In Meriden, supportive housing options for individuals dealing with substance abuse include sober living environments, which provide structured, substance-free settings crucial for recovery. Stable housing is often paired with employment support services, as stable income significantly contributes to long-term sobriety. Additionally, proximity to healthcare facilities ensures access to essential medical and

psychological support. Connections with family and social networks offer emotional support, helping to reduce relapse rates and promote sustained recovery.

Persons with HIV/AIDS and Their Families:

Meriden has an ongoing need for stable, affordable housing for individuals living with HIV/AIDS, as housing security directly impacts health outcomes. Supportive housing that combines affordable living options with access to healthcare is essential, particularly for residents who cannot afford market-rate housing. Accessible housing options are also necessary to address the healthcare needs of aging residents. Comprehensive community services, including culturally competent healthcare, mental health support, substance use services, and case management, are vital for effectively managing their condition and supporting high-risk groups.

Public Housing Residents:

Meriden's public housing residents often require additional support beyond affordable housing, such as access to job readiness programs, childcare, healthcare, and transportation. Many residents face financial barriers that hinder housing stability or economic improvement. Support services offering job training, educational opportunities, health care access, and family resources are crucial to assisting residents in achieving self-sufficiency and maintaining their quality of life within public housing.

Unaccompanied Youth:

For unaccompanied youth, Meriden provides emergency shelters and transitional housing options linked to education, job training, and counseling services. Youth often need access to life skills training, such as financial literacy, employment readiness, and health education, to prepare for independent adulthood. Supportive housing integrated with these social and educational services is vital for helping unaccompanied youth achieve stability and avoid prolonged homelessness.

These supportive housing options across categories aim to provide stable, accessible, and affordable environments that meet the unique needs of Meriden's most vulnerable residents, enhancing their ability to lead independent and healthy lives.

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

In Meriden, several programs are dedicated to ensuring that individuals transitioning from mental and physical health institutions receive appropriate supportive housing. These initiatives focus on providing stable living environments coupled with essential services to facilitate successful community reintegration.

Community Support Program (CSP):

Operated by Rushford, the CSP offers case management services aimed at promoting the successful rehabilitation and recovery of clients. The program links individuals to community resources that support productive, independent living, addressing needs such as housing, healthcare, and daily living skills. Eligibility requires individuals to be 18 years or older, residents of Meriden or Wallingford, and meet the Connecticut Department of Mental Health and Addiction Services (DMHAS) definition of severe and prolonged mental illness.

Community Based Initiative (CBI):

Also managed by Rushford, the CBI is a supportive housing program providing 24-hour on-site staffing. Residents are responsible for holding their own apartment leases, with case managers assisting in budgeting, daily living activities, medication monitoring, and social skills improvement. The program links clients to appropriate community support services, facilitating a smooth transition from institutional care to independent living.

Camp Street Transitional Living Program (TLP):

This six-bed facility in Meriden serves adult males transitioning from Connecticut Valley Hospital back into the community. The program assists residents in learning life skills necessary for successful and independent living, aiming to break cycles of high utilization of services such as incarcerations and hospitalizations. The average length of stay is 6 to 9 months, providing a structured environment to support reintegration.

These programs collaborate with local health institutions to ensure that individuals receive comprehensive support during their transition to community living. By offering case management, supportive housing, and life skills training, they address the unique needs of individuals returning from mental and physical health institutions, promoting stability and independence within the community.

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

In the upcoming year, the City of Meriden plans to implement several activities to address the housing and supportive service needs of non-homeless individuals with special needs, as outlined in the Program Year 50 Annual Action Plan (2024).

Housing Rehabilitation and Lead Abatement:

The city will continue its Neighborhood Preservation Program (NPP), which offers zero-interest deferred forgivable loans to eligible homeowners for housing rehabilitation. This initiative aims to improve housing conditions for low- and moderate-income residents, including the elderly and persons with disabilities. The City also implements its Code Enforcement program, within LMI neighborhoods to ensure compliance with the Housing Code and Zoning Ordinance and to identify housing units in need of rehabilitation. Code

enforcement activities also contribute to the preservation of housing stock by proactively identifying unsafe or deteriorating conditions before they worsen, thereby facilitating timely intervention and maintenance. These effort align with the city's goal to enhance the quality and safety of existing housing stock.

Public Services for Special Needs Populations:

Meriden plans to allocate Community Development Block Grant (CDBG) funds to various public service agencies that provide essential services to special needs populations. These services include mental health counseling, substance abuse treatment, and support for individuals with disabilities. By funding these programs, the city aims to improve access to supportive services that enhance the quality of life for non-homeless individuals with special needs.

Accessibility Improvements:

The city intends to invest in public infrastructure projects that improve accessibility for individuals with disabilities. This includes upgrading sidewalks, installing curb cuts, and enhancing public facilities to comply with the Americans with Disabilities Act (ADA). These improvements are part of Meriden's broader strategy to create an inclusive environment that accommodates the mobility needs of all residents.

One-Year Goals:

Meriden's one-year goals, as specified in the Annual Action Plan, include:

- Rehabilitating 5 owner-occupied housing units and code enforcement activities citywide to address health and safety issues.
- Providing public services to 20,000 individuals, focusing on those with special needs, to improve access to supportive services.
- Completing accessibility improvements to public facilities to enhance mobility for individuals with disabilities.

These activities and goals demonstrate Meriden's commitment to addressing the housing and supportive service needs of non-homeless individuals with special needs, fostering a more inclusive and supportive community.

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

See above.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Public policies at the local, regional, and state levels can significantly influence affordable housing and residential investment in Meriden. Several factors have been identified as potential impediments:

Zoning Regulations and Land Use Policies:

Meriden's zoning laws, particularly those favoring single-family homes, can limit the development of multifamily housing, thereby restricting affordable housing options. The city's 2020 Analysis of Impediments to Fair Housing Choice highlights that such zoning practices may contribute to a shortage of affordable units, especially for low- and moderate-income families.

Limited Availability of Developable Land:

The scarcity of vacant, developable land in Meriden poses a challenge for new residential projects. This limitation can drive up land costs, making affordable housing developments less financially viable. The city's 2020 Analysis of Impediments to Fair Housing Choice notes that the lack of available land is a significant barrier to expanding affordable housing options.

Aging Housing Stock:

A substantial portion of Meriden's housing was built before 1980, leading to concerns about substandard conditions and the presence of lead-based paint. The 2020 Analysis of Impediments to Fair Housing Choice indicates that the older housing stock may deter investment in residential properties due to the costs associated with necessary renovations and lead abatement.

Funding Constraints:

Reductions in federal and state funding for affordable housing programs can impede the development and maintenance of such housing in Meriden. The 2020 Analysis of Impediments to Fair Housing Choice identifies a shortage of public housing funds as a barrier to addressing the city's affordable housing needs.

Addressing these policy-related challenges is essential for promoting affordable housing and encouraging residential investment in Meriden. Strategic planning and policy reforms can help mitigate these negative effects and foster a more inclusive housing market.

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

Introduction

Meriden's local economy, like many Connecticut cities, once relied heavily on a few key industries. Companies such as New Departure and International Silver employed thousands of residents during the 1950s, but by the 1970s, many of these employers had significantly reduced their local workforce. Today, Meriden's economy is more varied, with major employers including MidState Medical Center, a leading healthcare provider; 3M Purification Inc., which specializes in filtration products; Radio Frequency Systems, a manufacturer of RF systems and components; and Bob's Stores, a prominent regional retailer of apparel and footwear. These businesses reflect Meriden's shift toward a more varied economic base, supporting employment opportunities across multiple industries.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	62	28	0%	0%	0%
Arts, Entertainment, Accommodations	2,413	1,192	8%	5%	0%
Construction	1,933	951	7%	4%	0%
Education and Health Care Services	7,143	6,738	24%	30%	0%
Finance, Insurance, and Real Estate	1,834	1,379	6%	6%	0%
Information	554	832	2%	4%	33%
Manufacturing	3,847	2,016	13%	9%	0%
Other Services	1,184	763	4%	3%	0%
Professional, Scientific, Management Services	3,235	3,110	11%	14%	0%
Public Administration	1,151	1,196	4%	5%	4%
Retail Trade	3,304	2,386	11%	11%	0%
Transportation & Warehousing	1,595	723	5%	3%	0%
Wholesale Trade	1,308	780	4%	4%	0%
Grand Total	29,563	22,094	-	-	-34%

Table 45 - Business Activity

Data Source: 2017-2021 ACS (Workers), 2021 Longitudinal Employer-Household Dynamics (Jobs)

As seen in the previous table, Meriden has a notable surplus of jobs relative to the local workforce, with 29,563 residents in the workforce and 22,094 jobs available. This gap suggests that many Meriden residents likely work within the city, reducing the need to commute elsewhere. Conversely, Meriden's modest unemployment rate (3.8%) indicates that a large number of workers from outside the city likely commute in for employment. This influx of commuters highlights a need to expand housing inventory in Meriden, potentially increasing the local workforce and reducing commuter reliance. Enhancing local housing options could align the workforce with job availability, supporting Meriden's economy and easing commuting demands.

Labor Force

Total Population in the Civilian Labor Force	30,926
Civilian Employed Population 16 years and over	28,315
Unemployment Rate	3.8%
Unemployment Rate for Ages 16-24	7.4%
Unemployment Rate for Ages 25-65	4.3%

Table 46 - Labor Force

Data Source: 2018-2022 ACS, 2023 BLS Local Area Unemployment Statistics

Data Comments: All data except Unemployment Rate from 2018-2022 ACS

Unemployment

There are several methods for measuring unemployment, each with distinct advantages and limitations. The U.S. Census collects annual unemployment data by census tract, enabling geographic comparisons of unemployment rates across smaller areas. However, this data is typically two or more years old, making it less useful for real-time analysis. In contrast, the Bureau of Labor Statistics (BLS) provides monthly unemployment data, which is more current but only available at the city level, limiting its ability to reflect localized trends within specific neighborhoods or tracts.

Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
4.5	4.6	4.5	3.6	3.9	4.0	4.1	4.3	4.1	4.4	4.3	4.8

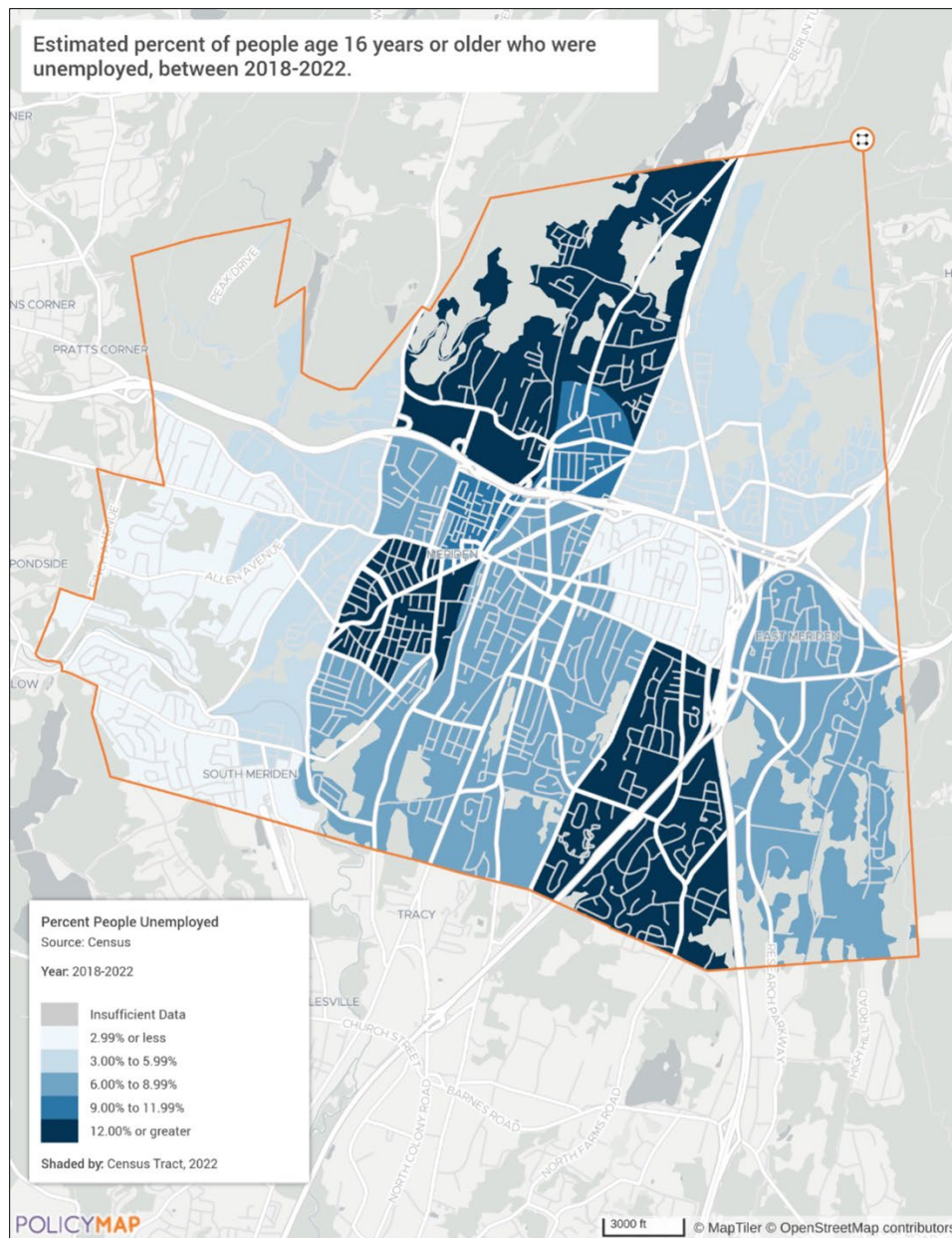
Table 1 - Unemployment Rate in 2023, BLS – Meriden, CT

In 2023, Meriden's unemployment rate exhibited minor fluctuations throughout the year. The rate began at 4.5% in January and declined to its lowest point of 3.6% in April. However, it showed a slight upward trend in the latter part of the year, peaking at 4.8% in December. This pattern differs from 2022, when the annual rate started higher at 6.0% in January and ended at 3.2% in December, with a more consistent

decline throughout the year. The variations in 2023 suggest an absence of a clear seasonal pattern, indicating potential external influences on employment trends. The annual unemployment rate for 2023 averaged 4.2%, a modest improvement from the 4.6% annual average in 2022.

Unemployment Rate

The following map highlights significant disparities in unemployment rates across Meriden. The northern-central area, extending down to the southern-central region and the southeastern corner of the city, exhibits unemployment rates exceeding 12%. In contrast, neighboring areas report much lower rates, with some below 6% and even as low as 3% in certain parts of the city. These patterns underscore the uneven distribution of economic opportunities and the need for targeted interventions to address employment disparities within Meriden.



Unemployment Rate

Occupations by Sector	Number of People
Management, business and financial	10,406
Farming, fisheries and forestry occupations	0
Service	4,691
Sales and office	5,855
Construction, extraction, maintenance and repair	2,149
Production, transportation and material moving	5,214

Table 47 – Occupations by Sector

Data Source: 2018-2022 ACS

Occupations by Sector

The "Occupations by Sector" table illustrates the distribution of job types across various industries in Meriden, differing from a previous table that focused on the distribution of jobs within specific sectors. For instance, managerial positions, whether in corporate offices or retail, are classified under "Management, Business, and Financial" in this table but would be categorized by industry in the earlier table.

In Meriden, the largest occupational group is the Management, Business, and Financial sector, with over 10,400 jobs. The second-largest group is the Sales and Office sector, comprising 5,855 jobs. These sectors encompass vital roles such as managers, financial analysts, business professionals, retail workers, administrative staff, and customer service representatives, emphasizing the importance of professional and office-related occupations in the city's workforce.

Travel Time

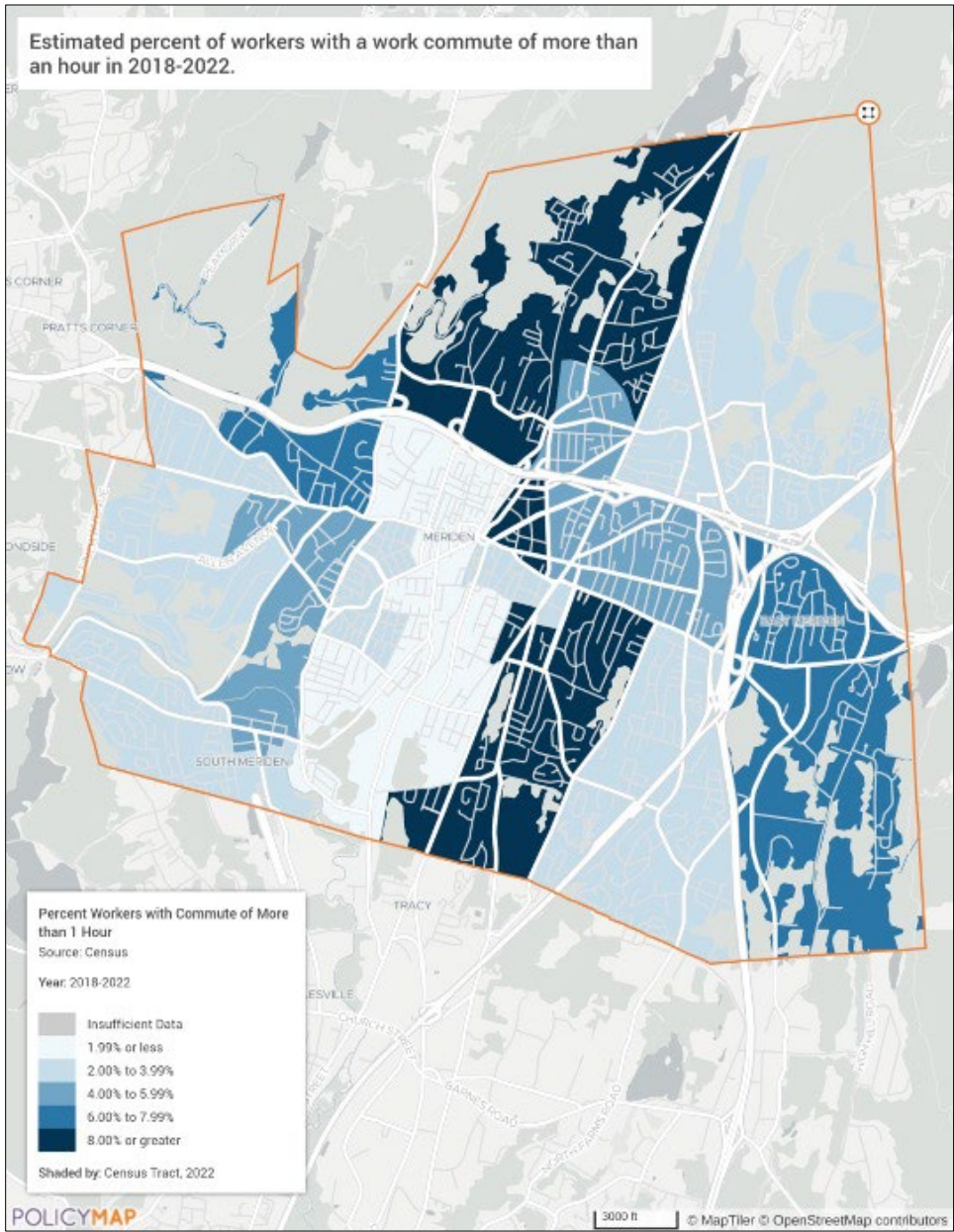
Travel Time	Number	Percentage
< 30 Minutes	18,261	70.6%
30-59 Minutes	6,415	24.8%
60 or More Minutes	1,190	4.6%
Total	25,865	100%

Table 48 - Travel Time

Data Source: 2018-2022 ACS

Commute Travel Time

In Meriden, most residents experience short to medium commutes, with 70.6% of commuters, or 18,261 individuals, traveling less than 30 minutes each way to work. An additional 24.8%, or 6,415 people, commute between 30 and 59 minutes. In contrast, only 4.6%, or 1,190 commuters, face longer commutes of 60 minutes or more. The following map illustrates these commuting patterns, emphasizing that the majority of Meriden’s workforce benefits from relatively short travel times to their places of employment, contributing to an accessible and convenient work-life balance for many residents.



Commute Travel Time Greater Than One Hour

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	21,834	1,248	10,145
High school graduate (includes equivalency)	3,235	169	967
Some college or Associate's degree	8,529	617	2188
Bachelor's degree or higher	8,495	341	1,528

Table 49 - Educational Attainment by Employment Status

Data Source: 2018-2022 ACS

The table above details educational attainment by employment status for persons 16 years of age and older within the City. Unemployment is lower and labor force participation is generally higher for residents who have achieved a higher level of educational attainment.

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	4	284	698	837	1,003
9th to 12th grade, no diploma	519	363	590	1,565	951
High school graduate, GED, or alternative	2,486	2,819	2,419	5,984	3,642
Some college, no degree	1,358	1,936	1,795	3,498	1,862
Associate's degree	187	770	710	1,613	644
Bachelor's degree	457	1,347	741	2,249	593
Graduate or professional degree	123	613	762	1,240	812

Table 50 - Educational Attainment by Age

Data Source: 2018-2022 ACS

Educational Attainment by Age

The previous table outlines educational attainment by age for individuals aged 18 and older in Meriden. It highlights the varying levels of education achieved across different age groups, providing insights into the city's educational landscape and its potential impact on workforce development and economic opportunities.

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$35,976
High school graduate (includes equivalency)	\$41,267
Some college or Associate’s degree	\$47,554
Bachelor’s degree	\$74,215
Graduate or professional degree	\$87,910

Table 51 – Median Earnings in the Past 12 Months

Data Source: 2018-2022 ACS

Median Earnings by Educational Attainment

Educational attainment is a key determinant of potential earnings and financial stability. In Meriden, individuals with higher education levels experience significantly greater median earnings. For instance, a person with a Bachelor's degree typically earns around double the income of someone without a high school diploma, while those with a graduate or professional degree can expect to earn just over twice what someone earns with only a high school education. Over the span of a career, this income disparity becomes even more pronounced. An individual with a Bachelor’s degree working from age 23 to 62 can expect to earn around \$2.9 million, compared to approximately \$1.6 million for someone with only a high school diploma working from age 18 to 62—an earnings difference of over \$1,300,000. This gap in lifetime earnings contributes significantly to wealth accumulation, further supported by the higher likelihood of home ownership, investments, and retirement savings often associated with higher salaries.

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

In Meriden, the Education and Health Care Services sector plays a pivotal role in the city's economy, employing approximately 6,738 individuals, nearly a quarter of the local workforce. This sector also represents the largest source of employment opportunities in the city, with all 6,738 positions currently filled. These industries are essential to Meriden's economic stability, providing a wide range of job opportunities and addressing critical community needs in education and healthcare.

Describe the workforce and infrastructure needs of the business community:

The business community in Meriden has identified critical workforce and infrastructure needs that are essential for driving economic growth and supporting local industries. These priorities have been shaped through collaborative efforts involving the City of Meriden's Economic and Community Development Department, the Making Meriden Business Center (MMBC), and local businesses, as highlighted in recent reports and initiatives led by MeridenBiz.

Workforce Needs:

Meriden businesses are experiencing a growing demand for skilled labor, particularly in manufacturing, healthcare, and information technology sectors. Workforce development programs supported by the MMBC are addressing this challenge by fostering partnerships with educational institutions to deliver industry-specific training. These initiatives aim to close skill gaps and ensure a steady pipeline of qualified workers, thereby enhancing local employment opportunities.

Infrastructure Needs:

Improving transportation infrastructure remains a priority to facilitate business operations and attract new enterprises. Additionally, there is a recognized need to revitalize and expand commercial properties to support business growth. Programs like the Meriden Business Investment and Growth (BIG) Program provide financial incentives for property improvements, reducing commercial vacancies and creating more dynamic business corridors.

These workforce and infrastructure needs have been determined through ongoing community engagement, input from business leaders, and economic development planning. Addressing these priorities will help Meriden foster a thriving business environment, promote economic resilience, and enhance opportunities for its residents.

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

Meriden is undergoing several significant developments that are expected to impact its economy by creating job opportunities and stimulating business growth. These initiatives, involving both public and private investments, are set to drive changes during the upcoming planning period.

Major Economic Developments:

1. Redevelopment of the Aeolian Company Building:

In July 2024, Trinity Financial, a Boston-based developer, announced plans for a \$56 million project to transform the historic Aeolian Company building at 85 Tremont Street into an 82-unit, mixed-income rental housing community. This redevelopment, as reported by the developer, aims to revitalize Meriden's North End by providing affordable housing and attracting new residents and businesses to the area.

2. **Meriden Green Flood Control and Economic Development Project:**

The City of Meriden has completed the \$14 million Meriden Green project, a 14-acre park and flood control initiative designed to mitigate flooding in the downtown area while serving as a central hub for community activities. According to the City of Meriden Parks and Recreation Department, the project has significantly enhanced the appeal of the downtown area to both businesses and residents since its completion in 2016.

3. **Expansion of Hartford Line Rail Service:**

The State of Connecticut, in partnership with federal agencies, announced in November 2023 an award of up to \$105 million in federal funds to enhance the Hartford Line, including services to Meriden. These improvements, reported by the Connecticut Department of Transportation, aim to increase train frequency and reliability, enhancing regional connectivity and making Meriden more attractive for business and residential investments.

Implications for Workforce Development, Business Support, and Infrastructure:

- **Workforce Development Needs:**

As reported by Trinity Financial and the Meriden Economic and Community Development Department, the influx of new housing and improved transportation infrastructure will increase demand for skilled labor in construction, property management, and service industries. Training programs tailored to these needs will be critical for preparing the workforce to meet emerging demands.

- **Business Support Requirements:**

The Meriden Economic and Community Development Department anticipates that local businesses will need support to capitalize on increased economic activity, including access to capital for expansion, marketing resources to attract new customers, and workforce training to meet rising service demands.

- **Infrastructure Enhancements:**

According to the Meriden Department of Public Works, population growth and increased business activity will require upgrades to roads, utilities, and public services. Digital infrastructure, such as high-speed internet, will also be necessary to support modern business operations and attract tech-savvy residents.

These initiatives highlight significant opportunities for Meriden to strengthen its economic vitality. Proactive investment in workforce development, business support, and infrastructure is essential to ensure that the city can maximize the benefits of these developments and achieve sustainable growth.

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

Meriden's workforce demonstrates a mix of alignment and gaps with local employment opportunities across various sectors. A significant portion of the workforce (21,834 individuals) has less than a high school education, primarily filling roles in sectors like manufacturing, retail trade, and transportation, which require lower educational attainment. Conversely, sectors such as Education and Health Care Services, the city's largest employer with 7,143 workers, rely on individuals with higher education levels. Workers with some college or an associate's degree (8,529) and bachelor's degrees or higher (8,495) are well-positioned for jobs in these high-demand fields. The city's declining unemployment rate, from 4.6% in 2022 to 4.2% in 2023, reflects improving workforce alignment with local job opportunities.

However, gaps remain in sectors like information, which shows 33% more jobs than workers, and public administration, which has 4% more jobs than workers. Manufacturing, despite employing 3,847 individuals, has only 2,016 jobs available, highlighting a surplus of workers in this field. Addressing these disparities will require targeted workforce development programs, particularly for workers with lower educational attainment, to better align skills with emerging employment opportunities in high-demand sectors. Expanding access to training and education can help Meriden's workforce adapt to these challenges, fostering economic growth and stability.

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

Meriden is enhancing its workforce through training initiatives supported by Workforce Alliance, Connecticut State Community College, and the United Way of Meriden & Wallingford. These programs address local economic needs and equip residents with skills for sustainable employment.

Workforce Alliance Initiatives:

According to Workforce Alliance, the Workforce Investment Board serving South Central Connecticut, their *Skill Up for Manufacturing* program provides free, short-term training designed to meet the demands of the manufacturing sector. As of 2023, Workforce Alliance representatives noted that participants gain hands-on experience and job placement support to address regional shortages of skilled manufacturing workers. Another program, *Next Steps for Ex-Offenders*, helps individuals with criminal records reintegrate into the workforce by offering job readiness training, resume workshops, and interview preparation.

Community College Programs:

Connecticut State Community College (CT State) reported in its 2023 workforce development update that it offers short-term certificate programs in fields like healthcare, information technology, and advanced manufacturing. These programs are tailored to meet the needs of Meriden residents and local industries by providing practical skills that align with employer requirements.

United Way's PowerUp Workforce Initiative:

In 2023, the United Way of Meriden & Wallingford launched the *PowerUp Workforce Initiative* to assist unemployed and underemployed residents. The United Way's program director highlighted that participants receive personalized coaching, access to skills training, and supportive services to address barriers to employment, focusing on transitioning individuals into sustainable jobs.

Impact on Meriden's Livability and Economy:

Workforce Alliance representatives emphasized that these initiatives contribute to reducing unemployment by equipping residents with skills to fill local job vacancies. Additionally, CT State noted that a skilled workforce attracts businesses to the area, fostering economic growth and creating a more stable tax base. The United Way further added that increased employment opportunities improve residents' quality of life by enabling access to better housing, healthcare, and education.

These collaborative efforts, as outlined by Workforce Alliance, Connecticut State Community College, and the United Way of Meriden & Wallingford in their 2023 updates, position Meriden to address evolving economic demands and ensure long-term prosperity for its residents.

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

Yes, Meriden actively participates in a Comprehensive Economic Development Strategy (CEDS) through its involvement with the South Central Regional Council of Governments (SCRCOG). SCRCOG serves as the federally designated Economic Development District (EDD) for the South Central Connecticut region, which includes Meriden. In this role, SCRCOG maintains the CEDS and oversees progress toward the region's economic development goals and objectives.

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

Meriden collaborates closely with the South Central Regional Council of Governments (SCRCOG) on economic development initiatives outlined in the Comprehensive Economic Development Strategy (CEDS). These initiatives are aligned with the city's economic plan and are supported by additional local and regional efforts aimed at fostering economic growth.

Key Initiatives:

- **Infrastructure Development:**
According to SCRCOG's 2023 CEDS update, infrastructure improvements remain a top priority. The council is working with Meriden to enhance transportation networks and utility systems to attract businesses and improve operational efficiency. SCRCOG representatives have emphasized the importance of these projects in bolstering regional connectivity and economic activity.

- **Workforce Development:**
Workforce training programs are a collaborative effort between SCRCOG, the city, and local organizations. As noted by SCRCOG in its 2023 strategic plan, these programs aim to reduce unemployment and meet the needs of industries such as healthcare, manufacturing, and technology by equipping residents with relevant skills.
- **Business Support and Retention:**
SCRCOG's economic development team reported in 2023 that initiatives to support existing businesses include offering financial incentives, resource access, and technical assistance. These efforts are designed to retain businesses in Meriden and encourage expansion, thereby strengthening the local economy.

Other Local and Regional Plans Impacting Economic Growth:

- **Meriden's Economic and Community Development Department:**
In its 2023 updates, the department highlighted the city's focus on revitalizing downtown areas and promoting mixed-use developments, such as the transformation of the former Aeolian Company building. These projects align with the city's goals of enhancing economic opportunities and attracting new businesses and residents.
- **SCRCOG's Regional Plan of Conservation and Development:**
As detailed in the 2023 regional plan, SCRCOG is working to integrate land use, transportation, and sustainability efforts. This plan influences Meriden's economic strategies by encouraging balanced growth that leverages regional resources and infrastructure.

These initiatives, reported by SCRCOG and the Meriden Economic and Community Development Department in 2023, demonstrate a comprehensive approach to fostering economic growth and resilience in Meriden. By addressing infrastructure, workforce, and business needs, these efforts create a more competitive and thriving local economy.

Discussion

N/A

MA-50 Needs and Market Analysis Discussion

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

HUD defines “housing problems” based on four specific data points: cost burden, overcrowding, lack of complete plumbing facilities, and lack of complete kitchen facilities. In Meriden, housing issues are infrequent overall, except for cost burden. According to the 2018-2022 ACS 5-Year Estimates, the citywide rates are as follows:

- Cost Burden Renters: 52.6%
- Cost Burden Homeowners: 28.5%
- Overcrowding: 2.5%
- Lack of Complete Plumbing Facilities: 0.7%
- Lack of Complete Kitchen Facilities: 0.9%

For an area to be considered "concentrated" with housing issues, it must exhibit two or more problems significantly above the citywide averages, using HUD's definition of “disproportionate.” This threshold in Meriden is set at 10 percentage points higher than the city average, equating to: a cost burdened renter above 62.6%, a cost burdened homeowner above 38.5%, overcrowding above 12.5%, lack of plumbing facilities above 10.7%, and lack of kitchen facilities above 10.9%.

In Meriden, there are no tracts that meet the criteria for having more than one concentrated housing problem.

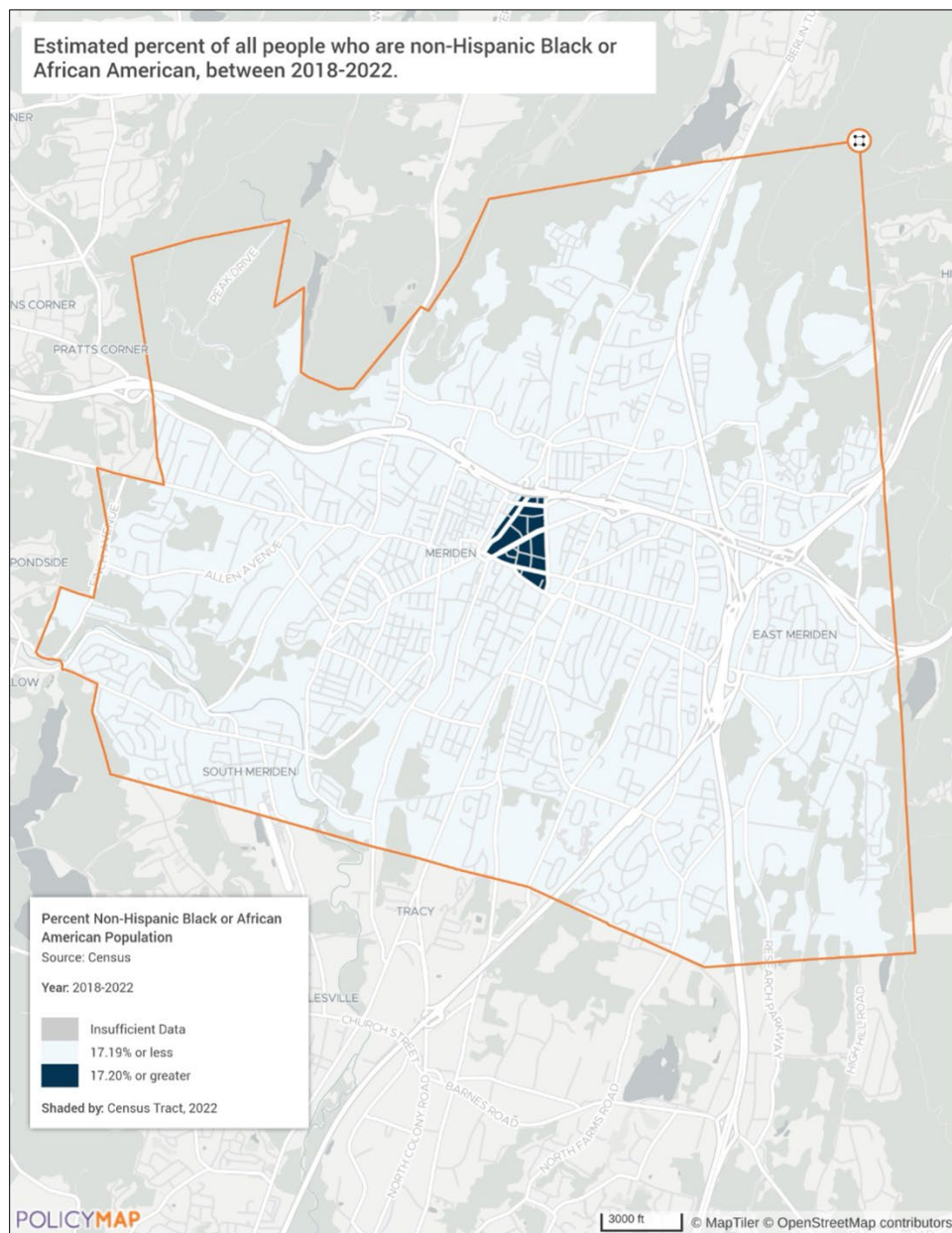
Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

For the purposes of this analysis a “racial or ethnic concentration” will be any Block Group where a racial or ethnic minority group makes up 10 percent or more of the population than the city as a whole. According to the 2018-2022 ACS 5-Year estimates the racial and ethnic breakdown of Meriden’s population is:

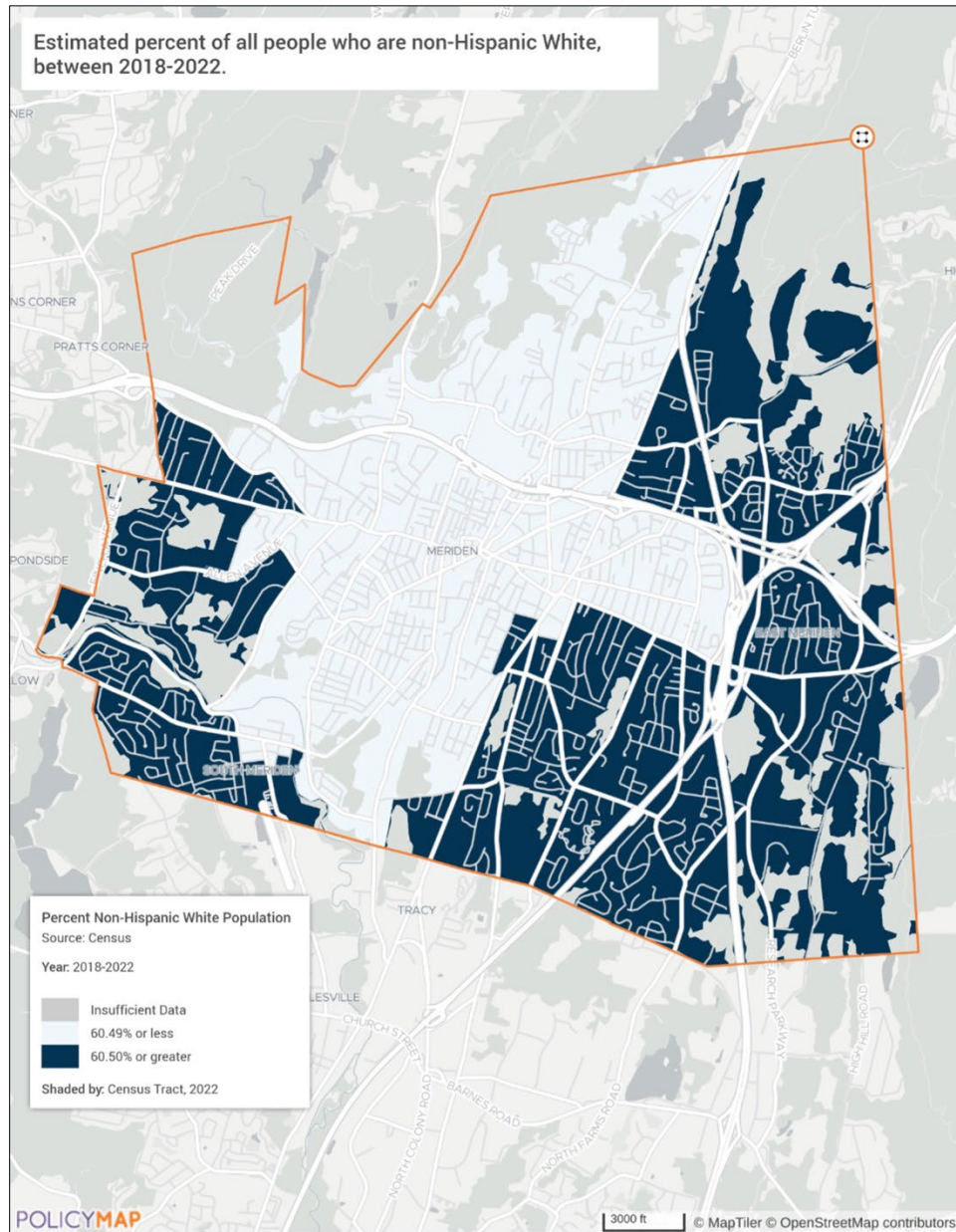
- Black, non-Hispanic: 7.2%
- White, non-Hispanic: 50.5%
- American Indian and Alaska Native, non-Hispanic: 0.3%
- Asian, non-Hispanic: 2.1%
- Native Hawaiian and Other Pacific Islander, non-Hispanic: 0.0%
- Other Race, non-Hispanic: 0.2%
- Two or More Races, non-Hispanic: 2.3%
- Hispanic or Latino: 37.1%

In Meriden, White households are the largest demographic group, with significant concentrations in the eastern, southern, and western parts of the city. Certain areas also show higher-than-average concentrations of Black/African American and Hispanic/Latino households, where these populations form a substantial part of the community. Other racial or ethnic groups do not display notable concentrations based on the established analysis criteria. The maps below illustrate these racial and ethnic distributions across Meriden, excluding populations without significant concentrations.

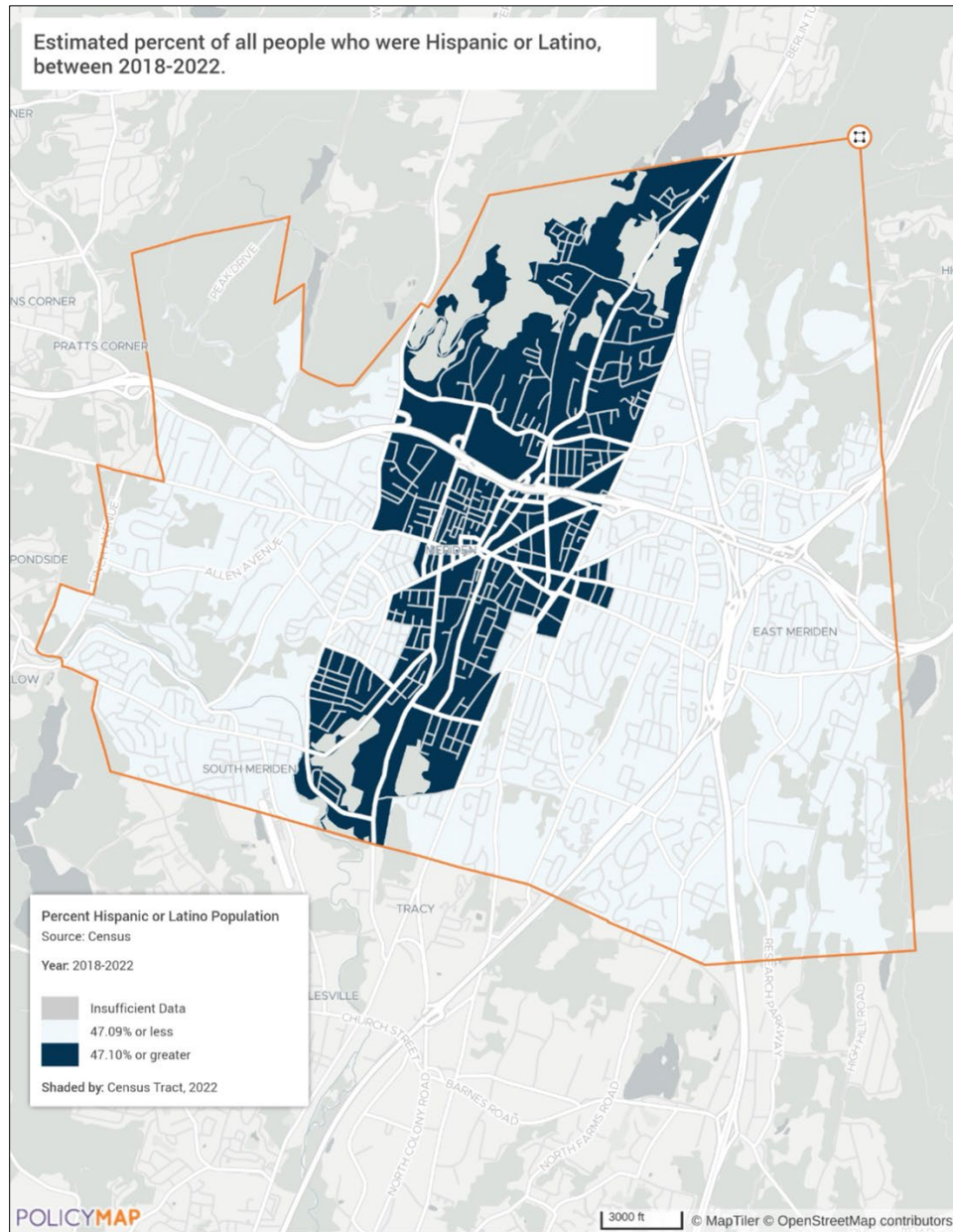
Concentration Black / African American (non-Hispanic) households over 17.2%



Concentration White (non-Hispanic) households over 60.5%



Concentration Hispanic / Latino households over 47.1%



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

Neighborhoods in Meriden with high concentrations of minority or low-income residents often face several challenges. These areas typically experience higher poverty rates and limited job opportunities. Housing in these neighborhoods is more likely to have been built before 1980, increasing the risk of lead-based paint hazards. This is particularly evident in areas with significant concentrations of Hispanic/Latino households, where such sub-optimal conditions are more prevalent.

Are there any community assets in these areas/neighborhoods?

The downtown Meriden area contains numerous community assets that provide essential services to residents. The Meriden Choice Neighborhood program has identified schools, early care and education centers, government buildings, and various organizations as critical resources supporting the community. These assets play a vital role in addressing the social, educational, and economic needs of local neighborhoods.

Key organizations include Casa Boricua, which serves the Puerto Rican community, and Girls Inc. and the Boys & Girls Club, both of which provide youth development and empowerment programs. Catholic Charities offers family support services, while the American Job Center (formerly CTWorks) assists residents with employment and job training opportunities. Additionally, the YMCA promotes health and wellness, and Literacy Volunteers provide adult education to improve literacy skills.

Other notable assets include the United Way, which supports community initiatives, and the Beat the Street Community Center, offering recreational and educational programming. The Meriden Public Library also serves as a key resource, offering access to information and services that enrich the lives of local residents. Together, these organizations form a robust network of support for the downtown Meriden community.

Are there other strategic opportunities in any of these areas?

There are strategic economic opportunities in Meriden's lower-income areas and neighborhoods with concentrations of minority populations. These initiatives are part of the city's efforts to promote inclusive economic growth and revitalization.

Redevelopment of the Aeolian Company Building:

In July 2023, Trinity Financial, a Boston-based developer, announced a \$56 million investment to transform the historic Aeolian Company building at 85 Tremont Street into an 82-unit mixed-income rental housing community. According to the City of Meriden's Economic and Community Development Department, this project aims to revitalize the North End—a neighborhood with a higher concentration of minority and low-income residents—by providing affordable housing and attracting new businesses to the area. The city's Economic Development Director stated that this redevelopment is expected to serve as a catalyst for further economic growth and investment in the community.

Making Meriden Business Center (MMBC):

The MMBC, as reported by the Meriden Economic and Community Development Department in 2023, focuses on supporting small businesses and entrepreneurs in downtown Meriden, which includes lower-income neighborhoods and areas with significant minority populations. The center provides resources such as technical assistance, access to funding, and business development services. By empowering local entrepreneurs, MMBC aims to stimulate job creation and economic opportunities within these communities.

Meriden Business Investment and Growth (BIG) Program:

In 2023, the Meriden Economic and Community Development Department highlighted the BIG Program, which offers financial incentives to businesses that invest in designated areas, including low-income and minority-concentrated neighborhoods. The program provides matching grants for property improvements, equipment purchases, and other capital investments. The Economic and Community Development Department noted that this initiative helps reduce commercial vacancies and encourages economic activity in underserved areas.

Community Development Block Grant (CDBG) Investments:

The City's Economic and Community Development Department reported in its 2023 Annual Action Plan that CDBG funds are being allocated to improve infrastructure, public facilities, and housing in low- and moderate-income neighborhoods. Projects include housing rehabilitation programs, lead abatement efforts, and improvements to public spaces. These investments are designed to enhance the quality of life for residents and create a more attractive environment for economic development.

Workforce Development Initiatives:

According to the Workforce Alliance's 2023 reports, programs like Skill Up for Manufacturing and partnerships with Connecticut State Community College are providing residents of lower-income and minority neighborhoods with access to job training and employment opportunities. By equipping individuals with in-demand skills, these initiatives aim to reduce unemployment and increase earning potential within these communities.

Expansion of Hartford Line Rail Service:

The Connecticut Department of Transportation announced in November 2023 that up to \$105 million in federal funds will be used to enhance the Hartford Line, including services in Meriden. Improved transportation connectivity is expected to benefit residents of lower-income neighborhoods by providing better access to employment centers throughout the region. The Department emphasized that enhanced rail services can spur transit-oriented development, particularly in areas near the train station, which are often home to a broad cross-section of the population.

Community Programs and Partnerships:

Local organizations such as the Meriden Housing Authority (MHA) are working to improve living conditions and economic opportunities in underserved neighborhoods. In a 2023 update, the MHA outlined plans for housing rehabilitation and the development of new affordable housing units. These projects not only provide safe and affordable homes but also create jobs in construction and property management.

These strategic economic opportunities, supported by the City of Meriden and various organizations in 2023, are targeted toward lower-income areas and neighborhoods with concentrations of minority populations. By focusing on housing redevelopment, business support, workforce development, and infrastructure improvements, Meriden aims to foster inclusive economic growth and improve the overall well-being of its residents.

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

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

Internet access is a critical component of modern communication and information-sharing, enabling users to benefit from the growing interconnectedness of business, education, commerce, and everyday activities. Reliable internet connectivity has become essential for success in today's economic landscape. Communities without broadband access face significant challenges in keeping pace with the rest of the country. The lack of broadband infrastructure limits residents' ability to access educational and entrepreneurial opportunities, which is especially concerning in low- to moderate-income (LMI) areas where economic opportunities are often limited.

Research from the Pew Research Center underscores the vital role that high-speed internet plays in enhancing educational and employment opportunities, particularly in underserved communities. The center's studies have shown that individuals with reliable broadband access are more likely to engage in online learning, apply for jobs, and participate in economic activities that can improve their quality of life.

Similarly, reports from the Federal Communications Commission (FCC) highlight the direct correlation between broadband availability and economic development. The FCC's findings indicate that regions with robust internet infrastructure experience higher rates of job creation, educational attainment, and overall community growth.

Meriden, Connecticut, enjoys comprehensive broadband coverage, with the vast majority of the city offering various internet service provider options, including in LMI areas. The average Meriden household has access to two (2) broadband-quality internet service options. According to ISPReports.org, Meriden benefits from a variety of infrastructure options, including cable, fiber, fixed wireless, and DSL. Eighty-four percent (84%) of households have an internet connection despite having 99.71% availability. Of those households, 70% have fiber, cable, or DSL, 3% have satellite, 0% are still on dial-up, and 3% of households have internet but don't pay for a subscription because it's subsidized by the Affordable Connectivity Program. The following map illustrates broadband availability throughout Meriden, defined as advertised internet speeds of 768 kilobits per second or higher.

See map: Broadband Access

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

To ensure high-quality broadband service, it is crucial to foster competition among service providers. A lack of competition, where a single provider dominates an area, can diminish the incentive to deliver reliable and consistent services. According to ISPReports.org, Meriden is served by thirteen (13) Internet

providers offering residential service. Among these, Cox and Frontier stand out as the leading providers in terms of coverage and speed. Internet providers throughout the city include:

Cox (Cable and Fiber)

Frontier (Fiber and DSL)

GoNetSpeed (Fiber)

XFINITY (Cable)

Earthlink (Fixed Wireless)

T-Mobile Home Internet (Fixed Wireless)

Verizon (Fixed Wireless)

AT&T (Fixed Wireless)

Dish (Satellite)

DirectTV (Satellite)

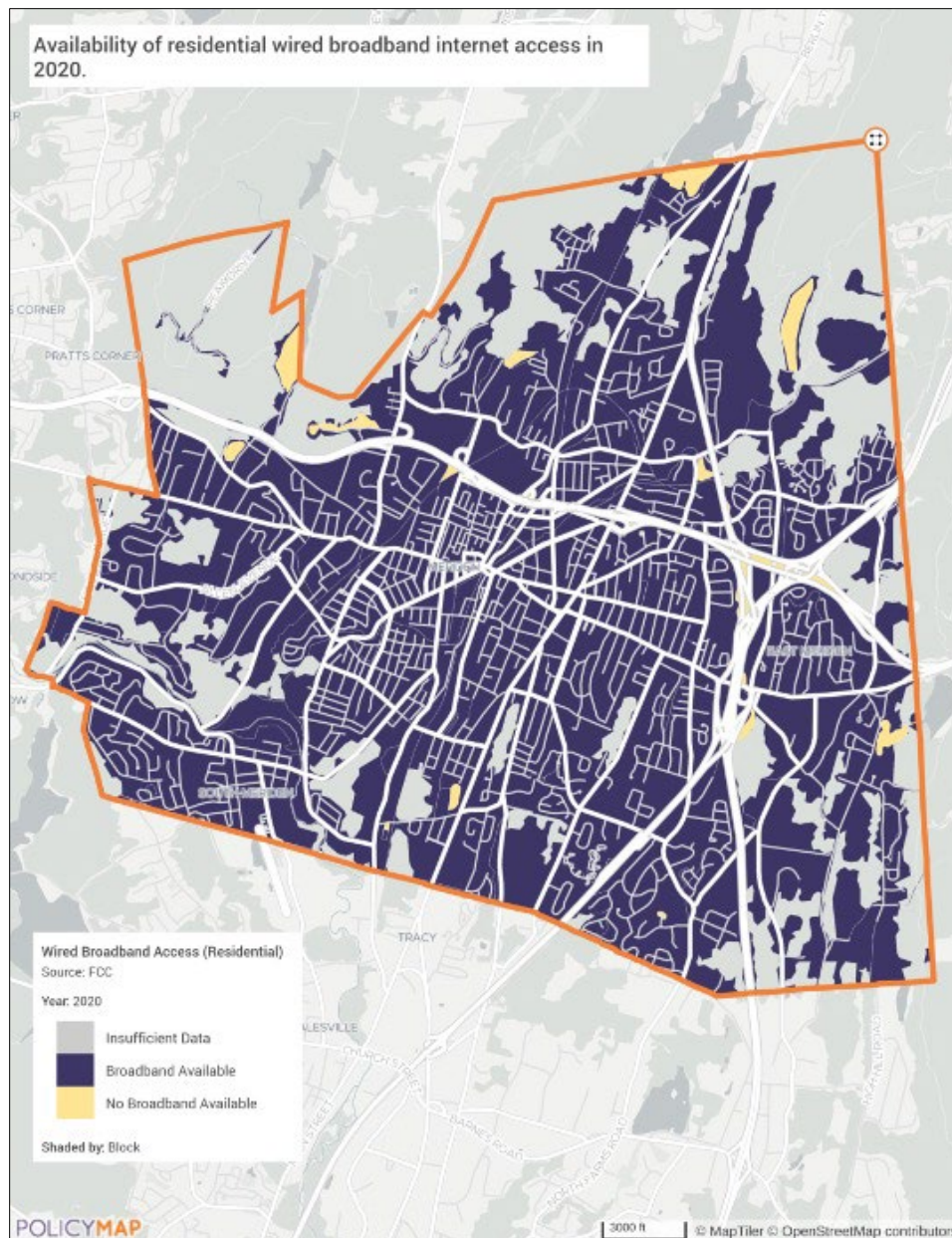
HughesNet (Satellite)

Viasat Internet (Satellite)

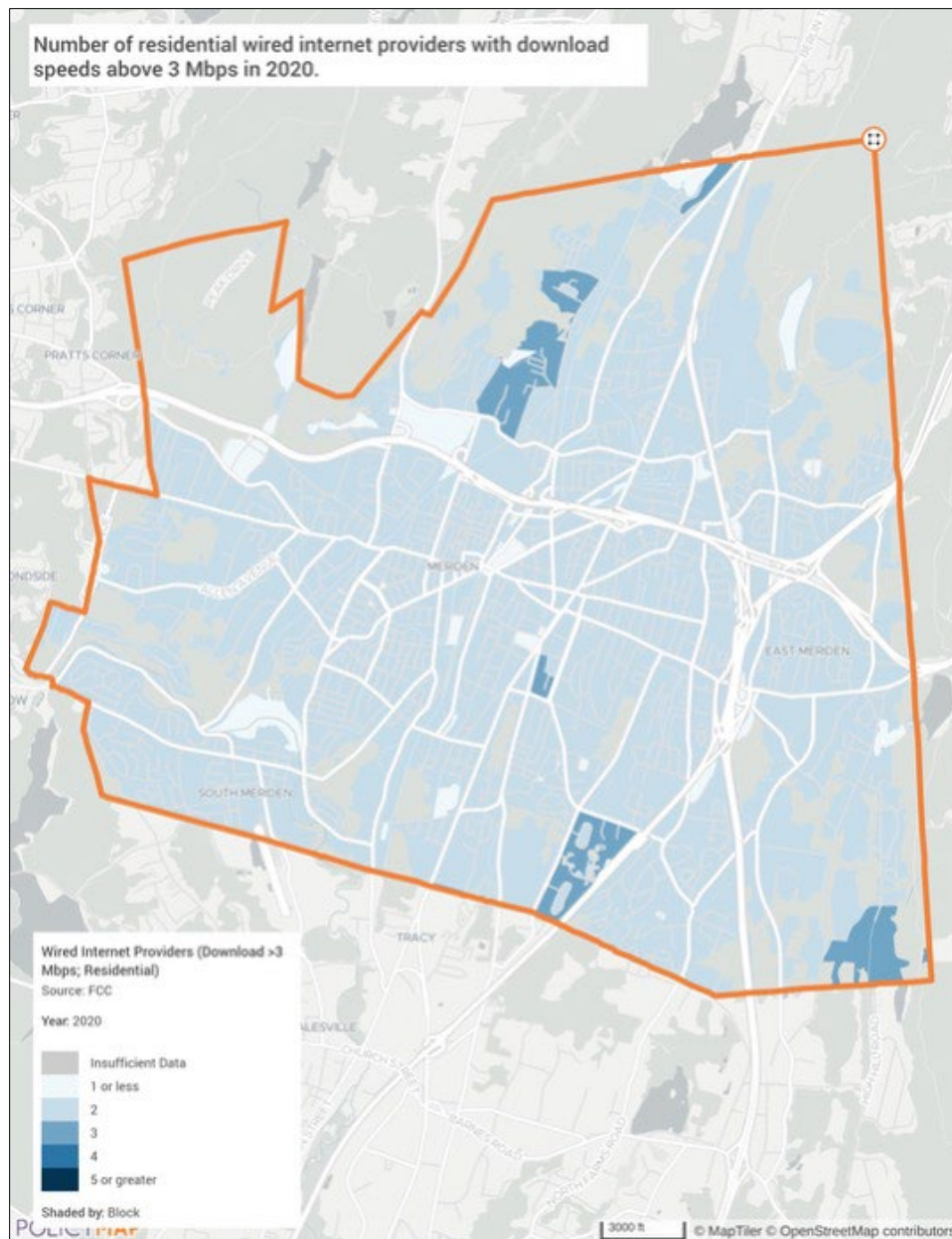
Starlink (Satellite)

The map below shows the number of broadband service providers by census tract. Most of the city of Meriden has at least two (2) options of high-speed internet with competitive providers. While this variety ensures reliable and affordable options for residents, targeted efforts may be beneficial to bridge the gap between access and adoption by addressing barriers to connectivity.

See map: Highspeed Internet Providers



Broadband Access



Highspeed Internet Providers

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

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

Meriden, CT, has historically faced various natural hazard risks, including drought, extreme heat, extreme cold, flooding, strong winds, and severe winter storms, as outlined in the [2023 SCRCOG Hazard Mitigation Plan Update](#) (HMP) for the south central region of Connecticut. Research from the HMP highlights how climate change is intensifying these risks, particularly flooding, due to an 8% projected increase in annual precipitation, more frequent heavy rainfall events, and rising sea levels pushing saltwater further inland. These factors exacerbate flooding along rivers, streams, and urban areas with inadequate drainage systems. Additionally, average temperatures in Connecticut are projected to rise by 5°F by 2050, resulting in more frequent heatwaves and fewer frost days, which disproportionately affect vulnerable populations. Winter precipitation is also expected to increase but will primarily fall as rain rather than snow, leading to fewer snow events but an increase in sleet and ice storms, posing new challenges to infrastructure and transportation systems.

According to the FEMA National Risk Index, New Haven County, which includes Meriden, is particularly vulnerable to hazards such as hurricanes, ice storms, and lightning. While Meriden is an inland city located approximately 20 miles from the Long Island Sound, it is not immune to indirect impacts of coastal hazards. The city faces risks from severe coastal storms, including power outages, transportation disruptions, and wind damage. Rising sea levels and potential increases in tropical storm intensity may further amplify wave action, storm surges, and erosion, underscoring the importance of integrating these evolving risks into Meriden's hazard mitigation planning.

Climate change also introduces socioeconomic challenges. Rising sea levels and increased storm activity may lead to population displacement from coastal areas, potentially driving an influx of new residents to Meriden. This could influence housing costs, job availability, and local resources, presenting both opportunities and challenges for the city. While these demographic shifts are uncertain, they highlight the need for long-term planning to ensure Meriden is prepared to address emerging needs and maintain community resilience.

To counter these challenges, proactive measures are essential for fostering resilience in an evolving climate landscape. The Center for Disease Control and Prevention (CDC) emphasizes that climate change, coupled with other environmental and human-made stressors, exacerbates existing health threats and introduces new ones, further emphasizing the need for comprehensive preparedness.

Meriden has already taken significant steps to enhance its resilience to natural hazards. The city has installed generators at water treatment facilities to ensure continuous operation during power outages and repaired the Amtrak Bridge culvert to improve flood management. The Meriden Green, a 14-acre flood control park, has proven to be highly effective in preventing flooding during hazard events, serving as a model for dual-purpose flood mitigation and economic development. Statewide, Connecticut supports such initiatives through hazard mitigation grant programs, including the Hazard Mitigation Grant

Program (HMGP), the Building Resilient Infrastructure and Communities (BRIC) program, and the Flood Mitigation Assistance (FMA) program. These programs fund critical projects that reduce the impact of natural disasters, including hazard mitigation plans, drainage improvements, and measures to protect buildings from wind and flooding, further enabling communities like Meriden to strengthen their resilience to climate-related hazards.

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

Low- and moderate-income households, whether renting or owning, face heightened vulnerability to the impacts of climate change and natural disasters due to their limited financial resources. Sudden increases in electricity or housing costs can quickly push these residents into precarious living situations, increasing their risk of homelessness or forcing them to live in substandard conditions. The 2024 America's Rental Housing Study from the Joint Center for Housing Studies at Harvard University underscores this growing threat, revealing that escalating insurance premiums and the withdrawal of coverage by providers in high-risk markets complicate efforts to secure adequate protection against weather- and climate-related losses. Additionally, the study highlights the obstacles property owners encounter when trying to invest in climate resilience measures, given the stagnation in operating income growth.

The 2021 EPA study on Climate Change and Social Vulnerability in the United States further illustrates these challenges, showing that low-income individuals are more likely to live in areas facing significant increases in mortality rates due to extreme temperature changes, as well as experiencing the highest rates of labor hour losses among weather-exposed workers. Rural communities are particularly disadvantaged, often lacking access to public support during emergencies and having fewer resources to repair or fortify their homes against climate-related damage. Addressing these vulnerabilities is essential for building resilience among low- and moderate-income households, who are increasingly at risk from climate change, threatening their safety, stability, and overall well-being.

The SCRCOG Hazard Mitigation Plan identifies Meriden as one of three "distressed municipalities" in the region, with over 30% of its population living below 200% of the federal poverty level, increasing vulnerability to climate-related hazards. Affordable housing units in Meriden are often located in flood-prone areas, further exposing low-income residents to risks like flooding and limited recovery capacity. Additionally, the plan highlights challenges in accessibility, such as cooling centers being located over a mile from bus routes, which can hinder vulnerable populations' ability to access critical resources during extreme heat events. These findings emphasize the need for targeted mitigation strategies to address socioeconomic disparities and ensure equitable protection for Meriden's most at-risk residents.

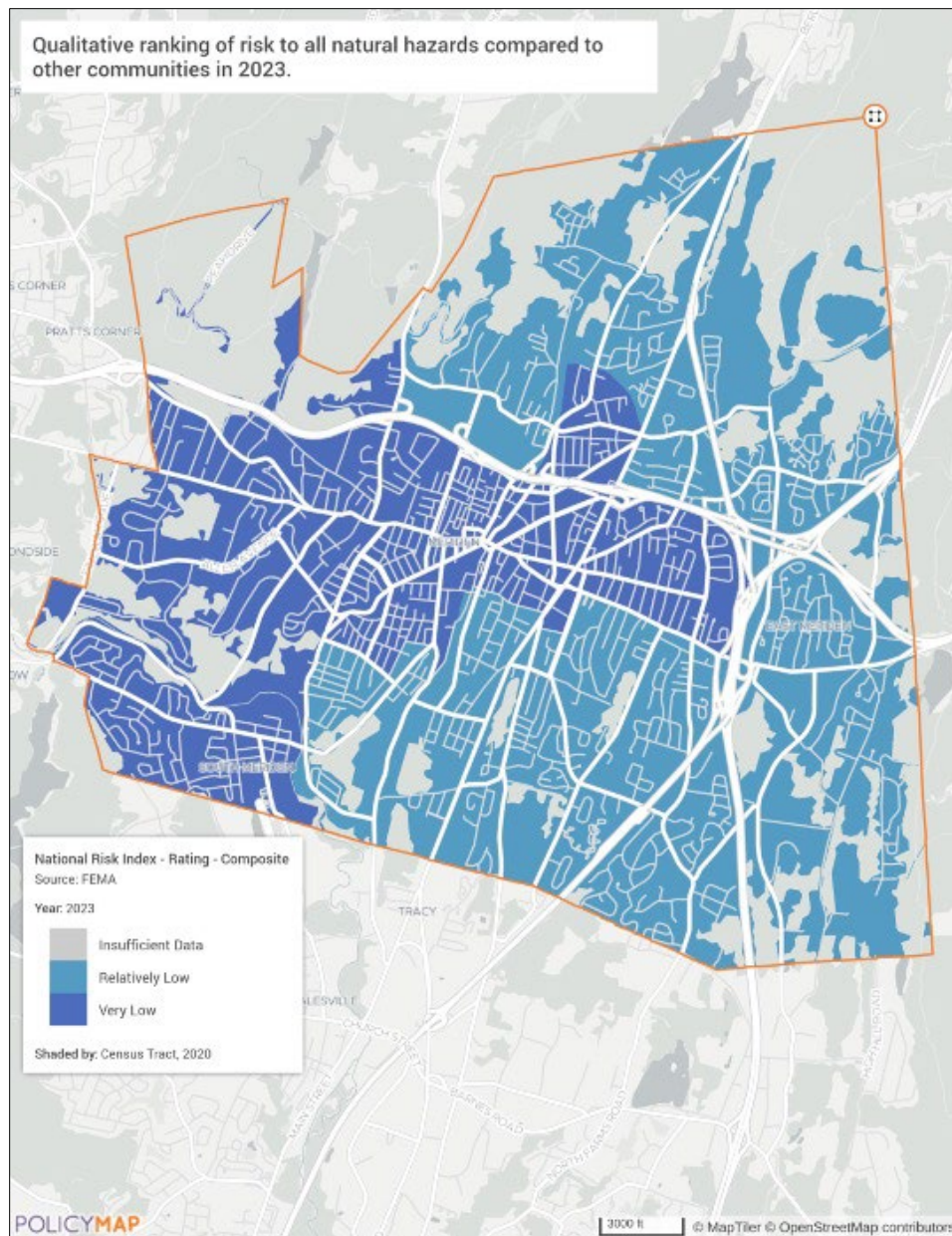
FEMA's National Risk Index identifies New Haven County as having a very high level of community resilience, indicating that its residents have a very high ability to prepare for, adapt to, and recover from natural hazards. This assessment encompasses six broad categories: social, economic, community capital, institutional, infrastructural, and environmental factors at the county level. The map below illustrates FEMA's qualitative risk to natural hazards at the census tract level in Meriden, providing an intuitive way

to gauge community risk based on Expected Annual Loss (EAL), Social Vulnerability, and Community Resilience scores.

Risk levels throughout the city vary from “relatively low” to “very low” risk. This indicates that the City as a whole has a low risk profile. However, some areas may need more targeted attention and resources to address specific hazards, making them relatively more vulnerable than the rest of the city. These two indexes measure risk from different perspectives—FEMA’s risk index evaluates a community’s ability to respond to hazards (resilience), while the city’s qualitative assessment concentrates on the likelihood and severity of those hazards. This dual approach ensures that resources are allocated where they are most needed, promoting both preparedness and targeted intervention. The city must continue to address these geographic challenges by anticipating, planning, and adapting to the risks associated with climate change and the potential demographic shifts affecting vulnerable communities.

Meriden is committed to educating and preparing its community for multi-hazard mitigation through a comprehensive approach. Key resources include the city’s Emergency Communications website and active social media platforms, which provide timely updates and preparedness information. Meriden also participates in Connecticut’s "CT Alert" Emergency Alerting and Notification System, ensuring residents receive critical alerts during emergencies. In addition, the New Haven County Office of Emergency Management offers essential emergency preparedness resources, while the Voluntary Organizations Active in Disaster (VOAD) enhances community resilience through collaboration and support. As the impacts of climate change continue to grow, sustained investment in these programs is essential to strengthen community preparedness and adapt to emerging challenges.

See map: Risk to All Natural Hazards



Risk to all Natural Hazards

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City of Meriden's Strategic Plan outlines the vision for housing and community development over the next five years, as part of the 2025-2029 Consolidated Plan. It addresses the community's response to identified priority needs and details how Meriden plans to use CDBG funds to support HUD's goals of providing safe, decent, and affordable housing, as well as creating suitable living environments for the residents. Additionally, the Strategic Plan describes the institutional delivery system and outlines strategies to enhance the quality of life for Meriden residents.

The City's CDBG funds are not necessarily targeted towards any particular geographic area in Meriden. Instead, the City will make funds available for eligible activities across all low/mod areas citywide, as well as eligible low- and moderate-income individuals and households citywide. For citywide low/mod eligible, certain activities within the CDBG program target low/mod areas (LMA) in the five-year plan. Low/mod areas are defined by HUD as block group tracts where at least 51% of the residents are from low- to moderate-income households. Low/mod block group tracts are eligible for activities such as public improvements to neighborhood facilities, parks, community centers, and public infrastructure like streets and sidewalks. The City also provides assistance to low- and moderate-income individuals and households (LMC/LMH) who earn 80% of the Area Median Income (AMI) or less. This assistance is provided citywide and is based on eligibility.

The following are the five (5) priority needs and associated goals identified in the Strategic Plan. More details of the priority needs are given in the SP-25 and the goals are detailed in the SP-45.

Priority Need: Public Facility and Infrastructure Improvements

Goal: 1A Improve Public Facilities & Infrastructure

Priority Need: Preserve & Expand Affordable Housing

Goal: 2A Preserve Affordable Housing & Code Enforcement

Priority Need: Public Services & Quality of Life Improvements

Goal: 3A Public Services for LMI & Special Need

Priority Need: Economic Development

Goal: 4A Repayment of Section 108 Loan

Priority Need: Effective Program Administration

Goal: 5A Effective Program Administration

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

Geographic Area

Table 1 - Geographic Priority Areas

1	Area Name:	Citywide Low/Mod Eligible
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Meriden designates certain areas within its boundaries as low/mod areas (LMA) if they meet certain criteria. These areas are primarily residential and have at least 51 percent of residents who are considered low- and moderate-income persons as defined by HUD. The boundaries of these areas are defined at the block group tract level. In particular, the central downtown areas of the City have a concentration of these tracts. The City also provides assistance to low- and moderate-income individuals and households (LMC/LMH) who earn 80% of the Area Median Income (AMI) or less. This assistance is provided citywide and based on eligibility.
	Include specific housing and commercial characteristics of this target area.	<p>From 2012 to 2022, Meriden's stayed relatively steady (decreased less than 1%). The vast majority of housing units for both owners and renters were developed before 1980. Due to this, affordable housing preservation remains one of the most important needs in Meriden.</p> <p>Housing cost burden is the biggest housing issue in Meriden as a third of homeowners with a mortgage (33.1%) and over half of renters (52.6%) are cost burdened. Households in the downtown area are particularly affected by this problem.</p> <p>The public housing developments in the downtown area, with the exception of one in south Meriden, and most of the City social service providers and religious institutions are located in downtown.</p>

<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>The City consulted with a wide variety of agencies, organizations, and service providers to identify local housing and community development needs. Needs were determined through meetings with various stakeholder organizations and citizens throughout the City, as well as a stakeholder survey that was made available online. Two public hearings and public comment period were held to allow citizens an opportunity to review and comment on the plan.</p>
<p>Identify the needs in this target area.</p>	<p>There is a need for public facility and infrastructure improvements, affordable housing preservation, public services and economic development opportunities.</p> <p>Public infrastructure improvements include those to streets, sidewalks and water/sewer systems. Improved public facilities include neighborhood facilities, community centers and parks.</p> <p>Affordable housing development and preservation was identified as a priority in Meriden as housing is very old. There is a need to maintain affordable housing units that would otherwise lead to housing instability.</p> <p>There is a need for supportive public services for low-income residents in the City. These activities include homeless prevention services and services for the most vulnerable populations.</p> <p>Economic development opportunities was identified as a need. The City is in the process of repaying a Section 108 loan in connection with demolition and environmental remediation of the former Insilco Factory H building site and was intended to provide economic development support to revitalize the site to support to small businesses in the area.</p>

What are the opportunities for improvement in this target area?	<p>Addressing the priority needs in Citywide Low/Mod Eligible areas will improve the quality of lives of residents in Meriden. Public improvement activities will revitalize low/mod areas and invite other investments into these areas. Improved access to public facilities such as neighborhood facilities and parks will ensure all residents enjoy access to City programs and services.</p> <p>Public services that help offset basic needs of LMI and special needs residents will help improve the quality of life of residents.</p> <p>The preservation of the City's older housing would provide residents with more affordable units.</p>
Are there barriers to improvement in this target area?	<p>Limited funds is a barrier to improvement and services in Citywide Low/Mod Eligible areas and eligible LMI households in Meriden.</p>

General Allocation Priorities

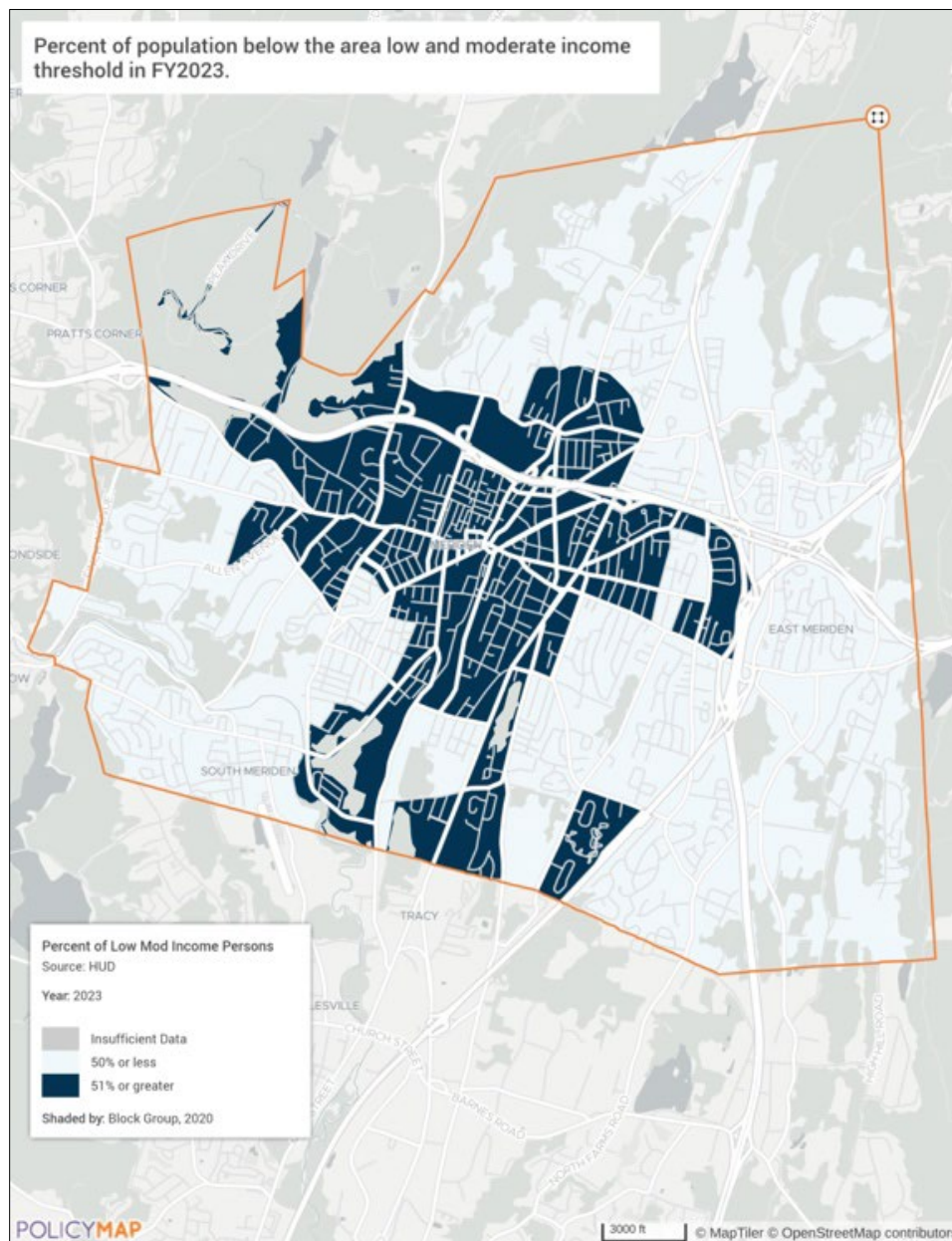
Describe the basis for allocating investments geographically within the jurisdiction

The City's CDBG funds are not specifically aimed at any one geographic area in Meriden. Instead, these funds will be available for eligible activities throughout all low- and moderate-income areas citywide, as well as for qualified low- and moderate-income individuals and households. Since the downtown area of Meriden has a greater need compared to other parts of the city, it is expected to benefit more from the funded activities.

Low/mod areas in downtown Meriden contain the housing stock that is most in need of attention. These neighborhoods are home to the City's most vulnerable residents, under-utilized properties with potential for economic development, and various institutions that provide social services. This downtown area has a high concentration of LMI and minority households, as well as much of the City's older multi-family housing stock. Additionally, these neighborhoods are the most densely populated in the City and have historically experienced the highest levels of unemployment. Many residents in downtown Meriden face cost burdens, and homeowners struggle to maintain their properties.

For citywide low/mod eligible, certain activities within the CDBG program target low/mod areas (LMA) in the five-year plan. Low/mod areas are defined by HUD as block group tracts where at least 51% of the residents are from low- to moderate-income households. Low/mod block group tracts are eligible for activities such as public improvements to neighborhood facilities, parks, community centers, and public infrastructure like streets and sidewalks. The City also provides assistance to low- and moderate-income individuals and households (LMC/LMH) who earn 80% of the Area Median Income (AMI) or less. This assistance is provided citywide and is based on eligibility.

To determine LMI tracts the City utilizes HUD's CDBG Low Mod Income Summary Data (LMISD) from the HUD Exchange website, which has defined the eligible block group tracts within the jurisdiction. The tracts can be viewed at: <https://www.hudexchange.info/programs/acs-low-mod-summary-data/>.



Low-Mod Block Group Tracts FY 2023

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

Priority Needs

Table 2 – Priority Needs Summary

1	Priority Need Name	Public Facility & Infrastructure Improvements
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	Citywide Low/Mod Eligible
	Associated Goals	1A Improve Public Facilities & Infrastructure
	Description	Expand and improve public infrastructure through activities for LMI persons and households. Improve access to public facilities that will benefit LMI persons and households. Funds will be used to improve public facilities such as recreational parks and community centers.
	Basis for Relative Priority	Through community participation and consultation of local stakeholder partners and organizations the need to Expand/Improve Public Infrastructure & Facilities was identified. Adequate public facilities and infrastructure improvements are essential to addressing the needs of the LMI population, including the homeless, elderly and disabled. Facilities and improvements include neighborhood/community centers, improved road infrastructure and the installation of ADA curb cuts and sidewalks for safety in LMI areas. The basis is to improve accessibility for all residents and create a suitable living environment.
2	Priority Need Name	Preserve & Expand Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	Citywide Low/Mod Eligible

	Associated Goals	2A Preserve Affordable Housing & Code Enforcement
	Description	The vast majority of housing units in Meriden are very old with an estimated 76% of homeowner housing units with a mortgage and 77% of renter-occupied units built before 1980. Preserving and expanding the existing housing stock with housing rehabilitation programs remains one of the highest priorities in the jurisdiction. Code enforcement activities in low/mod areas will help improve the safety and health standards of housing for Meriden residents.
	Basis for Relative Priority	Through community participation and consultation of local stakeholder partners and organizations the need to preserve the existing housing stock was identified. Through the needs assessment housing cost burden is by far the largest housing problem in the jurisdiction. Code enforcement activities in low/mod areas will help improve the safety and health standards of housing for Meriden residents. Housing rehab helps LMI households maintain conditions to keep their home affordable, and alleviate housing instability in Meriden. The basis for this priority is safe, decent and affordable housing for all residents.
3	Priority Need Name	Public Services & Quality of Life Improvements
	Priority Level	High
	Population	Extremely Low Low Moderate Families with Children Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Citywide Low/Mod Eligible
	Associated Goals	3A Public Services for LMI & Special Need

	Description	Provide supportive services for LMI households and also the special needs populations in the City. Public services will target LMI citizens and may include services to address homelessness, persons with physical and mental health, seniors, and youth.
	Basis for Relative Priority	Through community participation and consultation of local stakeholder partners and organizations the need for Public Services for LMI and Special Needs was identified. Public Services offered by the city and partner non-profit organizations provide for vital and essential services for LMI households and families throughout the jurisdiction. Public services will also help to enhance education and improve living situations of LMI individuals and households in the jurisdiction. The basis for this need is to provide all citizens with access to services and create a suitable living environment.
4	Priority Need Name	Economic Development
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	Citywide Low/Mod Eligible
	Associated Goals	4A Repayment of Section 108 Loan
	Description	Economic development opportunities was identified as a need. The City is in the process of repaying a Section 108 loan in connection with demolition and environmental remediation of the former Insilco Factory H building site and was intended to provide economic development support to revitalize the site to support small businesses in the area.
	Basis for Relative Priority	Through community participation and consultation of local stakeholder partners and organizations the need for economic development opportunities was identified. In an effort to revitalize businesses in Meriden, the City utilized the Section 108 Loan Guarantee program to inject resources in the demolition and environmental remediation of the former Insilco Factory H building site, which helped to support small businesses in the area. The City is currently repaying the Section 108 loan. The basis for this priority is sustainability for all residents in Meriden.

5	Priority Need Name	Effective Program Administration
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	Citywide Low/Mod Eligible
	Associated Goals	5A Effective Program Administration
	Description	The City will continue supporting HUD funded programs with administration of the programs, monitoring subrecipients, and keeping strict grant-based accounting, improved housing access activities, and other eligible activities. Comprehensive planning requirements will include the development of AAPs, an evaluation of the performance of the programs through annual reports, and meeting citizen participation requirements.
	Basis for Relative Priority	Planning and administration of HUD funded programs is vital to having a successful program and meeting the goals and objectives identified in the plan. Planning and administration will also ensure compliance and keeping with the regulations of the grant.

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	N/A. The City only receives CDBG funds, and does not fund a TBRA program.
TBRA for Non-Homeless Special Needs	N/A. The City only receives CDBG funds, and does not fund a TBRA program.
New Unit Production	<p>New Unit Production will be provided in response to the needs identified below:</p> <ul style="list-style-type: none"> - There is a limited supply of affordable housing for LMI households as housing cost burden is the biggest housing problem in the City. An estimated 33.1% of homeowners with a mortgage and over half of renters (52.6%) are cost burdened (Source: 2018-2022 ACS). - High development costs limit the construction of affordable housing. - While housing values have remained the same from 2012-2022, the cost of rent has increased dramatically in the past decade. Median contract rent has increased 26% in that same time period. - As reported in the MA-15, there is a shortage of affordable homeowner and rental units for lower income households.
Rehabilitation	<p>Housing Rehabilitation activities will be provided in response to the needs identified below:</p> <ul style="list-style-type: none"> - The housing stock is aging and a significant number of units may be in need of repairs. - As reported in the MA, approximately 76% of owner-occupied housing and 77% of renter-occupied housing units were built before 1980 (Source: 2018-2022 ACS). - LMI households may lack the finances to maintain their homes. - The cost of new construction and/or housing replacement is prohibitive for lower income households. - The condition of older housing units are also likely to require higher maintenance costs. - There is a higher risk of lead-based paint hazards for older housing built before 1978.
Acquisition, including preservation	Due to high costs of acquisition, this has not been a priority for the City of Meriden.

Table 3 – Influence of Market Conditions

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

Introduction

The City of Meriden anticipates receiving an annual CDBG allocation for Program Year 51 (PY 2025) in the amount of \$927,552.00. The primary objective of the CDBG program is to develop viable communities, by providing safe, sanitary, and decent housing, suitable living environments and economic opportunities for individuals with low and moderate incomes. All projects funded with CDBG funds must meet one of three national objectives: 1) principally benefit low- and moderate-income persons; 2) aid in the prevention and/or elimination of slum and/or blight; or 3) meet urgent community needs. Each approved activity must benefit LMI individuals and families. The City does not anticipate receiving any program income generated from CDBG activities to be included in the AAP.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	927,552.00	0	0	927,552.00	3,710,208.00	PY 2025 is the first year of the 2025-2029 ConPlan period, and the expected remainder of the ConPlan is four (4x) more years of the annual allocation and program income.

Table 4 - Anticipated Resources

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

The City is actively working to utilize resources from federal and state agencies to address the housing and community development needs outlined in its Consolidated Plan. Recently, the City received a \$2,000,000 grant from the Connecticut Department of Economic and Community Development for the demolition of the Mills Public Housing Project in downtown Meriden. This redevelopment will allow for the area to be transformed into an extension of Meriden Green. Additionally, the relocation of Mills residents is part of a broader housing and development strategy for the Transit-Oriented Development (TOD) district in Meriden, which has also attracted millions of dollars in private investment in mixed-use projects, including 24 Colony Street, Meriden Commons 1 and 2, and 11 Crown Street.

The City leverages other sources of funding, when possible, to supplement CDBG projects and provide maximum assistance in meeting community needs. The Rental Assistance/Security Deposit Program, run by New Opportunities, has been able to leverage additional grant funds as a result of the CDBG funds allocated to them in the past.

The City's Neighborhood Preservation Program (NPP) is funded by the Revolving Loan Fund (RLF). It is funding that is used solely for NPP, which provides zero-interest, deferred forgivable loans for owner-occupied rehabilitation projects. This fund is administered by the Rehabilitation Administration activity, as well as the general CDBG administration activity. The amount in the account is subject to change unexpectedly based on when new applications for loans are approved or when properties that received loans are transferred, hence triggering repayment. The RLF was initially capitalized with CDBG funds.

Additionally, the City has received a \$200,000 EPA Brownfields Grant for the remediation of the vacant Meriden Wallingford Hospital at 1 King Place. This structure is slated to be turned into mixed-use market-rate development, with funds for the conceptual site reuse plan coming from a \$100,000 DECD Brownfield Area-wide Revitalization Planning Grant.

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

The City has a limited amount of developable land, which significantly impacts the ability to construct new affordable housing units. However, the City is actively engaged in redevelopment efforts in its downtown area, aiming to provide new affordable housing as part of a mixed-use development centered around an updated transit hub. Several brownfield sites and vacant buildings, including 116 Cook Avenue, 1 King Place, 69 East Main Street, 11 Crown Street, and 121 Colony Street Rear, have been evaluated for environmental contaminants, remediated, repurposed,

and transferred to private partner organizations. These sites are being developed into usable mixed-use developments that will include both housing and economic development opportunities. Additionally, the City is assisting in the completion of site reuse planning projects by collaborating with landowners of vacant or underutilized parcels in the downtown area.

Discussion

The City secured a Section 108 Loan of \$1,500,000 to leverage a \$300,000 DECD Brownfields Pilot grant and \$400,000 in U.S. EPA Brownfields funds to complete demolition and environmental remediation of the former Insilco Factory H building at 77 Cooper and 104 Butler Streets. Redevelopment of the Meriden Green, Meriden Transit Center, and Factory H areas are projects that are being or were facilitated with HUD Challenge Grant funding as well as significant investment by the State of Connecticut.

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Economic and Community Development Department	Departments and agencies	Economic Development Non-homeless special needs neighborhood improvements public facilities public services	Jurisdiction
Meriden Housing Authority	PHA	Public Housing	Jurisdiction
Meriden Department of Public Works	Departments and agencies	neighborhood improvements public facilities	Jurisdiction
Meriden-Wallingford Chrysalis, Inc.	Non-profit organizations	Homelessness Non-homeless special needs	Jurisdiction
Women and Families Center	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
Health and Human Services Department	Departments and agencies	Non-homeless special needs public services	Jurisdiction
Franciscan Home Care	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
Literacy Volunteers	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
Joy Unlimited Outreach Ministries	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
Change the Play	Non-profit organizations	Non-homeless special needs public services	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
New Opportunities of Greater Meriden (NOGM)	Non-profit organizations	Homeless public services	Jurisdiction
Salvation Army	Non-profit organizations	Homeless public services	Jurisdiction

Table 5 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Meriden’s Economic and Community Development Department (ECDD) is responsible for the coordination, oversight and general monitoring of all CDBG funded activities. ECDD ensures compliance with federal regulations through its review of grant application funding requests, recipient contracts, quarterly performance reports, and sub-grantee monitoring. All financial and purchasing transactions are conducted through the City’s Finance Department. All financial transactions are subject to the annual audit.

Each year, the City’s ECDD seeks proposals from other City departments and non-profit organizations that provide community development related services. The ECDD then coordinates with these agencies in carrying out its activities. Collaboration between local, county, and state agencies is important in successfully carrying out the goals and objectives identified in the Consolidated Plan and addressing community needs. It is essential that the City foster and maintain partnerships with other public and private agencies for the successful delivery of its housing and community development programs.

Subrecipients administer and implement programs funded through the City’s CDBG program and play a key role in delivering services to the public and providing programs essential to the community such as homeless services, youth programs, domestic violence assistance, and special needs services.

Gaps in the delivery system step from a general lack of funds to address all the housing and community development needs in Meriden. To address this, the City of Meriden continues to seek additional funding sources for housing and community development activities when possible. Additional resources are vital, and they help to support the delivery of programs and can be leveraged to supplement existing services or fill in the service and funding gaps.

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

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

Table 6 - Homeless Prevention Services Summary

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

The City does not receive HOME or ESG grants but supports efforts to address the needs of homeless persons and persons with special needs by funding various public service programs through its CDBG program. These agencies include the Women and Families Center, New Opportunities of Greater Meriden, and the Salvation Army. The City provides assistance to several private nonprofit organizations whose missions are to provide temporary and transitional housing for homeless persons, persons at risk or being homeless, or persons with special needs. Grant funding from the City to these organizations also assists

in the provision of necessary services, including counseling and referral services for achieving self-sufficiency.

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

The Meriden Housing Authority (MHA) utilized various resources in addressing the City's homeless needs. The MHA has found that providing rental subsidies to households below 80% of median income is the most cost effective and practical means to address homelessness.

The MHA also directly benefits very-low and extremely-low households in need of housing through its Housing Choice Voucher Program (HCV). HCVs also address the needs of individuals and households who are at-risk of homelessness or have special needs.

In addition to public service activities funded through CDBG, the State Department of Health and Human Services directly benefits the homeless through its Shelter Plus Care program and The Rushford Center also provides outreach services with the purpose of enrolling homeless individuals in service programs. The Rushford Center provides outreach services through a DMHAS PATH grant. The PATH program focuses on individuals with a serious mental illness.

Meriden recognizes that supportive services are critical in making the transition into permanent housing and independent living. Funding organizations that provide related services to the homeless and special needs population continued to be a high priority. For this reason, the City annually funds the maximum allowed for public services under CDBG grant program guidelines.

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

In order to overcome gaps in institutional structure and enhance coordination, the City continues to forge and maintain successful partnerships with a broad spectrum of local, regional, state, national, and federal agencies.

The City's ECDD will continue to improve coordination with other City Departments by meeting regularly with division and department heads to review progress on activities related to revitalization of Meriden. ECDD will also improve communications with the public by posting key documents on the City website and by distributing news and items of interest regularly to CDBG subrecipients via email.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	1A Improve Public Facilities & Infrastructure	2025	2029	Non-Housing Community Development	Citywide Low/Mod Eligible	Public Facility & Infrastructure Improvements	CDBG: \$450,515.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 40,200 Persons Assisted
2	2A Preserve Affordable Housing & Code Enforcement	2025	2029	Affordable Housing	Citywide Low/Mod Eligible	Preserve & Expand Affordable Housing	CDBG: \$1,669,695.00	Homeowner Housing Rehabilitated: 25 Household Housing Unit Housing Code Enforcement/ Foreclosed Property Care: 250,000 Household Housing Unit
3	3A Public Services for LMI & Special Need	2025	2029	Non-Homeless Special Needs	Citywide Low/Mod Eligible	Public Services & Quality of Life Improvements	CDBG: \$1,100,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 55,000 Persons Assisted
4	4A Repayment of Section 108 Loan	2025	2029	Non-Housing Community Development	Citywide Low/Mod Eligible	Economic Development	CDBG: \$490,000.00	Other: 5 Other
5	5A Effective Program Administration	2025	2029	Non-Housing Community Development	Citywide Low/Mod Eligible	Effective Program Administration	CDBG: \$927,552.00	Other: 5 Other

Table 7 – Goals Summary

Goal Descriptions

1	Goal Name	1A Improve Public Facilities & Infrastructure
	Goal Description	The City has a goal to improve and expand public infrastructure through development activities in low/mod areas Citywide. Activities can include adding ADA compliance for curb ramps and sidewalks and roadway expansion projects. The City will also fund activities to improve access to public facilities in low/mod areas and for facilities serving special needs groups (elderly, persons with a disability, victims of domestic abuse, etc.). Public facilities may include neighborhood facilities, community centers and parks and recreation facilities.
2	Goal Name	2A Preserve Affordable Housing & Code Enforcement
	Goal Description	The City has a goal to provide owner-occupied housing rehabilitation for LMI households. The City will also fund residential code enforcement activities in low/mod areas of the City. These activities will maintain healthy and safe housing conditions in the community and assist residents to avoid code violations.
3	Goal Name	3A Public Services for LMI & Special Need
	Goal Description	The City has a goal to provide supportive services for low- to moderate-income households in the City. Public services for LMI will include crime prevention programs, case management for emergency assistance, employment programs, and health programs. The City will also support programs and services that address homelessness, persons with physical and mental health disabilities, and serve the elderly.
4	Goal Name	4A Repayment of Section 108 Loan
	Goal Description	The City will continue to make repayments of the Section 108 loan in connection with demolition and environmental remediation of the former Insilco Factory H building site. This activity is intended to help revitalize businesses, and invite support for small businesses in the area.
5	Goal Name	5A Effective Program Administration
	Goal Description	The City has a goal to effectively manage and provide administration of the CDBG grant program. This includes monitoring subrecipients to ensure they are meeting goals and remain in compliance, planning of the program, keeping strict grant-based accounting, improving access to housing in Meriden, and other eligible activities.

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

Over the course of the 5-Year Consolidated Planning period, the City estimates it will assist low- and moderate-income households with these housing efforts:

Homeowner Housing Rehabilitated: 25 Household Housing Unit

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

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

The Meriden Housing Authority (MHA) oversees 221 public housing units and 915 Housing Choice Vouchers in the area. Its mission is to provide a safe, decent, and healthy living environment for its tenants while maintaining the fiscal integrity of the Authority.

MHA is engaged in a multi-year initiative to modernize and enhance its aging housing stock. Recent projects include the Yale Acres Redevelopment Phase I, which consists of 162 units, and the Phase II expansion, adding 10 more units. These developments are currently in progress, with timelines of 22 and 18 months, respectively. Additionally, the MHA recently completed a \$1.6 million supportive housing project for veterans at the Hannover Place Housing development, which includes 9 units designated for veterans at risk of homelessness. The Silver City Apartments, a development featuring 41 residential units, began in the previous program year and has a development schedule of 20 months. The MHA also addresses the need for accessible units by making reasonable accommodations upon request.

The Yales Acres Common Building and Warming Center is currently in development as part of Phase III of the modernization of Yales Acres. The plans for this project include a community meeting room, gymnasium, heated pool, fitness center, child care center, community kitchen, and more. Additionally, there are plans for a mixed-income development at 143 West Main Street, which will consist of 45 units, as well as the Maple View Apartments located in the Transit-Oriented District area downtown.

Given the historical underfunding of modernization, the Meriden Housing Authority (MHA) will explore ways to leverage resources to redevelop its public housing portfolio. Establishing a stable and viable housing portfolio is a major priority for the MHA. However, this focus will not prevent the MHA from supporting opportunities that assist other entities in expanding affordable housing in Meriden.

Activities to Increase Resident Involvements

The MHA has monthly meetings with residents to encourage them to share their concerns with management and provide feedback as to operations. Residents are also invited to review and make comments to PHA plans.

The MHA offers a Family Self-Sufficiency (FSS) Program aimed at helping Section 8 and public housing residents achieve economic independence. FSS is an initiative from HUD that supports families by providing services and referrals for education, career counseling, financial management, job training, and job placement. Many participants are provided with a savings account that grows as their earned income increases. Upon completing the program, they receive the accumulated funds in their account. This money can be used to purchase a home, pay for higher education, start a business, or pursue other personal goals. Participants in the FSS program sign a contract to achieve specific goals that will lead them toward self-sufficiency. These goals may include obtaining a GED or high school diploma, acquiring a driver's

license, becoming debt-free, completing homebuyer education, attending or graduating from college, purchasing a car, rebuilding credit, saving money, and buying a house.

The MHA also operates a comprehensive homeownership program that provides qualified FSS Section 8 participants with the education and support necessary to achieve the dream of owning their own home. Successful graduates can convert their Section 8 Voucher to a Homeownership Voucher. To qualify for this program the participant must have a Section 8 Voucher and live in the City of Meriden.

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

Yes, in the most recent PHA Plan, the MHA was designated as a "troubled PHA." To address this status, a corrective action plan has been implemented aimed at improving the scores for all the SEMAP (Section Eight Management Assessment Program) indicators that contributed to this designation. According to the 2024 MHA Annual Action Plan (AAP), the MHA has entered into agreements with experienced agencies for the management, oversight, and supportive services of its Housing Choice Voucher (HCV) program. These agencies will focus on helping the MHA resolve its deficiencies and establish procedures and practices to enhance its current designation. The measures put in place will ensure compliance moving forward and work towards restoring the MHA's status as a high-performing PHA.

Plan to remove the 'troubled' designation

The City doesn't provide funds to directly address the MHA's troubled PHA designation, however the City has worked closely with the MHA recently on developments in the central downtown areas. Working together maximizes the funds being used in these areas.

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

Barriers to Affordable Housing

Public policies at the local, regional, and state levels can significantly influence affordable housing and residential investment in Meriden. Several factors have been identified as potential impediments:

Zoning Regulations and Land Use Policies:

Meriden's zoning laws, particularly those favoring single-family homes, can limit the development of multifamily housing, thereby restricting affordable housing options. The city's 2020 Analysis of Impediments to Fair Housing Choice highlights that such zoning practices may contribute to a shortage of affordable units, especially for low- and moderate-income families.

Limited Availability of Developable Land:

The scarcity of vacant, developable land in Meriden poses a challenge for new residential projects. This limitation can drive up land costs, making affordable housing developments less financially viable. The city's 2020 Analysis of Impediments to Fair Housing Choice notes that the lack of available land is a significant barrier to expanding affordable housing options.

Aging Housing Stock:

A substantial portion of Meriden's housing was built before 1980, leading to concerns about substandard conditions and the presence of lead-based paint. The 2020 Analysis of Impediments to Fair Housing Choice indicates that the older housing stock may deter investment in residential properties due to the costs associated with necessary renovations and lead abatement.

Funding Constraints:

Reductions in federal and state funding for affordable housing programs can impede the development and maintenance of such housing in Meriden. The 2020 Analysis of Impediments to Fair Housing Choice identifies a shortage of public housing funds as a barrier to addressing the city's affordable housing needs.

Addressing these policy-related challenges is essential for promoting affordable housing and encouraging residential investment in Meriden. Strategic planning and policy reforms can help mitigate these negative effects and foster a more inclusive housing market.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City must be diligent in working with the private and non-for-profit housing sectors to offer up solutions with an increased emphasis on public/private partnerships that meet a range of changing housing needs. These efforts include intensifying residential density near transit hubs; accommodating working from home as that becomes more common; and employer housing supported

programs.

The City of Meriden has identified the following as strategic actions to address barriers to affordable housing:

- Expand the Boundaries of Active Adult Cluster Development Zone.
- Continue the NPP Program offering Low Interest Loans.
- Expand the Meriden Match Boundaries and Uses to Include Affordable Housing.
- Increase the Supply of Decent and Affordable Housing.
- Continue Strong Support for Homeless and Related Housing Need Activities.
- Incentivize New Affordable Housing and Renovation Permit Fees.
- Support Rehabilitation Projects Within the Target Area.
- Facilitate Approval Process for Affordable Housing Projects.
- Reform Development, Zoning and Regulatory Policies to Facilitate Increased Housing.
- Expand Public Incentives for Development that Offer Above Median Wages.

SP-60 Homelessness Strategy – 91.215(d)

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

To address its homelessness objectives, the City will allocate resources towards the provision of housing and counseling services to individuals who are either homeless or are at risk of becoming homeless.

The New Opportunities Shelter Now program provides shelter for homeless individuals while also supporting a full-time case management position. This position offers support and coordinates assistance for shelter residents. The services include conducting individual evaluations, helping participants develop activities to achieve their goals, providing necessary interventions, and fostering links with local social service agencies, medical providers, and relevant support programs. The goal is to assist residents in accessing treatment, securing employment, and enrolling in educational programs.

The Women and Families Center’s “Project REACH” directly benefits runaway, homeless, and at-risk youth aged 18-24 by reaching out to them in places where they gather and offering supportive services aimed at promoting self-sufficiency and identifying stable, long-term housing. The program also provides transitional housing services, economic training, and opportunities for independence through job readiness programs and educational support.

Addressing the emergency and transitional housing needs of homeless persons

Although the City does not directly fund emergency shelters or transitional housing, it will coordinate with homeless service providers to address the needs of this population when necessary. The following organizations specifically focus on the homeless needs identified in the plan:

- Joy Unlimited Outreach Ministries - Breaking of Bread
- Meriden-Wallingford Chrysalis, Inc. Self Sufficiency Program
- New Opportunities Security Deposit Program
- New Opportunities Shelter Now Program
- Meriden Soup Kitchen
- Child Guidance Clinic
- Women and Families Center – Project REACH
- The Salvation Army Comprehensive Emergency Assistance Program
- Open DOHR

The Meriden Housing Authority (MHA) also works to address homelessness in the City of Meriden. MHA is responsible for providing decent, safe and sanitary housing for LMI individuals and families residing in

Meriden. The MHA has the following goals to address homeless needs and to prevent homelessness:

- “Expand the supply of assisted housing”
- “Increase assisted housing choices”
- “Promote self-sufficiency and asset development of families and individuals”
- “Ensure equal opportunity in housing for all Americans”

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

To address chronic homelessness and assist individuals, families, and unaccompanied youth in transitioning to stable housing, the City plans to support public service projects that offer counseling and support services for the homeless. These programs include the New Opportunities Shelter (NOW) and the Women and Family Center's Project REACH. Additionally, the City will support the Child Guidance Clinic and Project REACH, which provide counseling to at-risk youth to help prevent future behavioral and developmental issues that could lead to chronic homelessness.

The New Opportunities Shelter (NOW) offers full-time case management to support and coordinate services for shelter residents. This program aims to help individuals set goals such as securing employment and enrolling in school, ultimately assisting homeless individuals and families in transitioning to permanent or independent living. The

Women and Families Center's Project REACH focuses on homeless and at-risk youth aged 18-24, providing supportive services to help them build self-sufficiency and find stable, long-term housing. The program also includes transitional housing services for young adults, economic training, and job readiness programs to promote independence through education.

The Meriden Housing Authority aims to tackle homelessness by offering Section 8 vouchers and providing assistance for first-time homeowners. This initiative is designed to help residents transition from public housing to the private housing market. The Authority will also seek funding for new Section 8 certificates or vouchers for households experiencing a severe cost burden, if such funds become available.

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

The Meriden Housing Authority (MHA) has determined that providing rental subsidies to households earning less than 80% of the median income for the area is the most cost-effective and practical approach to assist individuals and families at risk of homelessness. The MHA will seek additional Section 8 Housing Assistance vouchers as they become available, allowing more individuals to be served.

The Women and Families Center's Project REACH will play a crucial role in identifying youth living in unstable environments who are at risk of becoming homeless, helping to divert them from the shelter system. Advocacy Academy will also receive support for its programs aimed at providing essential services to Spanish-speaking families, with a focus on families and children with mental health disabilities.

Additionally, the Salvation Army's Emergency Assistance Program and the New Opportunities Rental Assistance/Security Deposit Program can provide direct payments to landlords or utility companies to assist renters facing a financial emergency that puts them at risk of homelessness.

The following agencies are not funded by the City CDBG programs but are local resources.

The Workforce Alliance works in partnership with local police, the Department of Corrections, Adult Probation, S.T.R.I.V.E, and other community-based organizations to support individuals released from correctional facilities by providing them with employment, training, and support services. These efforts help individuals reintegrate into the community and reduce the risk of homelessness.

American Job Centers offer job search assistance specifically for ex-offenders and conduct workshops tailored to help them successfully re-enter the community and the workforce. These workshops cover essential topics such as education and training opportunities, job search and networking strategies, resume preparation, job applications, effective interviewing techniques, handling felony-related questions from employers, and specialized employment programs for individuals recently discharged from correctional facilities.

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

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

Funding allocated for the City's housing programs will partially cover housing inspections in low- to moderate-income areas of Meriden and will address lead paint hazards as necessary. Housing units in the Neighborhood Preservation Program that have children under six years old living in them will be tested for lead-based paint hazards if any work is planned that could pose a potential risk to the occupants.

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

According to the 2018-2022 American Community Survey 5-Year Estimates, a significant portion of housing units in Meriden are quite old. Approximately 76% of owner-occupied housing units with a mortgage and 77% of renter-occupied units were built before 1980. Preserving the existing housing stock through rehabilitation programs remains one of the highest priorities for the city. However, these rehabilitation activities can disturb aging structures, potentially exposing families with young children to Lead-Based Paint Hazards.

Housing units built before 1978 carry an increased risk of these hazards and may require substantial remediation during any rehabilitation efforts. A representative from the Meriden Department of Health and Human Services indicated that the city may report a high level of lead exposure cases, in part because lead screening is mandated for Kindergarten entry.

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

Housing units in the Neighborhood Preservation Program that have children under six years old living in them will be tested for lead-based paint hazards if any work is planned that could pose a potential risk to the occupants. Additionally, the City offers Childhood Lead Poisoning Prevention through the clinical services of the Health and Human Services Department. The clinic provides free screenings for childhood lead poisoning prevention.

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

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

This plan focuses on reducing poverty and alleviating homelessness in the City of Meriden. It includes Community Development Block Grant (CDBG) funded public improvements aimed at enhancing accessibility and quality of life for residents. Affordable housing preservation programs will create and maintain living conditions that help low- to moderate-income (LMI) households avoid homelessness.

Public service programs offer essential services to prevent housing instability and support various groups, including individuals and children who are victims of domestic violence and sexual abuse, those at risk of or experiencing homelessness, and frail elderly residents aging in place. Additional services address basic needs, helping to offset living costs, such as those provided by the Meriden Soup Kitchen. Furthermore, employment training and literacy programs for non-English speakers are designed to equip residents with the skills and knowledge necessary to improve their quality of life and that of their families.

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

The City acknowledges the connection between housing and economic opportunities, emphasizing the importance of addressing both to help households achieve self-sufficiency. Although the City has identified five priority needs, these are not independent or isolated strategies. Instead, the City believes these strategies are interconnected and mutually reinforce one another to reach the shared goal of a viable and vibrant community. Enhancing health and accessibility in low- to moderate-income areas, as well as among special needs populations and the broader community, cannot be treated as separate issues; they are integral to the entire community. Improvements in any area contribute positively to the health of other segments of the community. The City is confident that implementing strategies for affordable housing preservation, neighborhood revitalization through public facilities and infrastructure upgrades, economic development initiatives, and essential public services for low- to moderate-income households and special needs populations, as outlined in this plan, will help reduce poverty levels among households.

During the five-year Consolidated Plan period, the City will select projects for funding that are designed to reduce the number of persons in poverty within the category of needs identified in this plan. The City will also collaborate with other City departments, nonprofit service providers and local organizations that operate programs with similar goals of reducing the poverty level in Meriden. Actions that the City may implement include:

- Target federal resources in neighborhoods that have low/mod block group tracts and as a result may have a high poverty rate;
- Fund public service programs that provide services to LMI households that encourage housing stability and improve the quality of life for residents;

- Provide assistance for the City's most vulnerable groups and special needs persons such as those with a disability, the elderly, the homeless and victims of domestic violence;
- Continue to fund housing rehab activities for owners to maintain the condition of their homes which will prevent the risk of homelessness;
- Provide code enforcement activities to maintain healthy and safe housing for LMI households;
- Continue to repay the Section 108 loan, which was intended to support businesses and revitalize the former Insilco Factory H building site.

SP-80 Monitoring – 91.230

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

The City of Meriden's Economic and Community Development Department (ECDD) is responsible for the overall administration and implementation of the City's CDBG Program. The City maintains records of program accomplishments, funding spent, population served, housing units rehabilitated, and other information in the HUD-provided IDIS reporting system.

Per the requirements of 24 CFR Part 91.230, the City monitors all CDBG subrecipients and City departments to ensure that all Plan activities are carried out in compliance with program requirements. The City evaluates the performance of each sub-grantee and City Department based on the specific milestones outlined in each project proposal. Progress towards those goals is reported on a quarterly and on an annual basis. ECDD staff also conducts annual on-site visits to CDBG funded Public Service Agency to ensure compliance with applicable regulations and to review progress toward goals outlined in their application for funding. The intent of these monitoring policies and procedures is to identify potential discrepancies with contract standards and program requirements before they become larger issues.

The City will continue to work with local businesses and economic development organizations to attract and retain businesses, in particular woman-owned and other minority-owned businesses. The City will also follow all Section 3 regulations as appropriate.

Comprehensive planning requirements include the development and consolidated plan process of the 5-Year ConPlan, the AAP, and CAPER. Citizen participation is a vital part of the consolidated plan process and the City will make sure to follow its HUD approved Citizen Participation Plan (CPP) which helps guide the City to gather feedback from citizens which is an essential component in identifying the priority housing and community development needs in Meriden. These priority needs form the basis of the City's Strategic Plan in the ConPlan and annual goals and activities carried out in each subsequent AAP.

The ConPlan is developed every 5 years, with identified priority needs and goals to address these needs. Each year of the 5-Year plan, the City develops an AAP which identifies the projects and activities that will address and further the goals of the plan. This plan is required to be submitted to and approved by HUD each year to receive CDBG funding annually. At the end of each AAP program year, the City will report on the accomplishments and performance of the program through the CAPER. Citizen participation is required in the development of each of these stages as per 24 CFR 91.105.

ECDD staff work in cooperation with other city staff, Council, and the Mayor to ensure the success of the program. Staff assists, for example, by identifying needs, advising on program guidelines, and overseeing activities funded by the CDBG program.

Action Plan

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

Introduction

The City of Meriden anticipates receiving an annual CDBG allocation for Program Year 51 (PY 2025) in the amount of \$927,552.00. The primary objective of the CDBG program is to develop viable communities, by providing safe, sanitary, and decent housing, suitable living environments and economic opportunities for individuals with low and moderate incomes. All projects funded with CDBG funds must meet one of three national objectives: 1) principally benefit low- and moderate-income persons; 2) aid in the prevention and/or elimination of slum and/or blight; or 3) meet urgent community needs. Each approved activity must benefit LMI individuals and families. The City does not anticipate receiving any program income generated from CDBG activities to be included in the AAP.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	927,552.00	0	0	927,552.00	3,710,208.00	PY 2025 is the first year of the 2025-2029 ConPlan period, and the expected remainder of the ConPlan is four (4x) more years of the annual allocation and program income.

Table 8 - Expected Resources –Priority Table

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

The City is actively working to utilize resources from federal and state agencies to address the housing and community development needs outlined in its Consolidated Plan. Recently, the City received a \$2,000,000 grant from the Connecticut Department of Economic and Community Development for the demolition of the Mills Public Housing Project in downtown Meriden. This redevelopment will allow for the area to be transformed into an extension of Meriden Green. Additionally, the relocation of Mills residents is part of a broader housing and development strategy for the Transit-Oriented Development (TOD) district in Meriden, which has also attracted millions of dollars in private investment in mixed-use projects, including 24 Colony Street, Meriden Commons 1 and 2, and 11 Crown Street.

The City leverages other sources of funding, when possible, to supplement CDBG projects and provide maximum assistance in meeting community needs. The Rental Assistance/Security Deposit Program, run by New Opportunities, has been able to leverage additional grant funds as a result of the CDBG funds allocated to them in the past.

The City's Neighborhood Preservation Program (NPP) is funded by the Revolving Loan Fund (RLF). It is funding that is used solely for NPP, which provides zero-interest, deferred forgivable loans for owner-occupied rehabilitation projects. This fund is administered by the Rehabilitation Administration activity, as well as the general CDBG administration activity. The amount in the account is subject to change unexpectedly based on when new applications for loans are approved or when properties that received loans are transferred, hence triggering repayment. The RLF was initially capitalized with CDBG funds.

Additionally, the City has received a \$200,000 EPA Brownfields Grant for the remediation of the vacant Meriden Wallingford Hospital at 1 King Place. This structure is slated to be turned into mixed-use market-rate development, with funds for the conceptual site reuse plan coming from a \$100,000 DECD Brownfield Area-wide Revitalization Planning Grant.

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

The City has a limited amount of developable land, which significantly impacts the ability to construct new affordable housing units. However, the City is actively engaged in redevelopment efforts in its downtown area, aiming to provide new affordable housing as part of a mixed-use development centered around an updated transit hub. Several brownfield sites and vacant buildings, including 116 Cook Avenue, 1 King Place, 69 East Main Street, 11 Crown Street, and 121 Colony Street Rear, have been evaluated for environmental contaminants, remediated, repurposed, and transferred to private partner organizations. These sites are being developed into usable mixed-use developments that will include both housing and economic development opportunities. Additionally, the City is assisting in the completion of site reuse planning projects by collaborating with landowners of vacant or underutilized parcels in the downtown area.

Discussion

The City secured a Section 108 Loan of \$1,500,000 to leverage a \$300,000 DECD Brownfields Pilot grant and \$400,000 in U.S. EPA Brownfields funds to complete demolition and environmental remediation of the former Insilco Factory H building at 77 Cooper and 104 Butler Streets. Redevelopment of the Meriden Green, Meriden Transit Center, and Factory H areas are projects that are being or were facilitated with HUD Challenge Grant funding as well as significant investment by the State of Connecticut.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	1A Improve Public Facilities & Infrastructure	2025	2029	Non-Housing Community Development	Citywide Low/Mod Eligible	Public Facility & Infrastructure Improvements	CDBG: \$90,103.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted
2	2A Preserve Affordable Housing & Code Enforcement	2025	2029	Affordable Housing	Citywide Low/Mod Eligible	Preserve & Expand Affordable Housing	CDBG: \$333,939.00	Homeowner Housing Rehabilitated: 5 Household Housing Unit Housing Code Enforcement/Foreclosed Property Care: 50,000 Household Housing Unit
3	3A Public Services for LMI & Special Need	2025	2029	Non-Homeless Special Needs	Citywide Low/Mod Eligible	Public Services & Quality of Life Improvements	CDBG: \$220,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 11,000 Persons Assisted
4	4A Repayment of Section 108 Loan	2025	2029	Non-Housing Community Development	Citywide Low/Mod Eligible	Economic Development	CDBG: \$98,000.00	Other: 1 Other
5	5A Effective Program Administration	2025	2029	Non-Housing Community Development	Citywide Low/Mod Eligible	Effective Program Administration	CDBG: \$185,510.00	Other: 1 Other

Table 9 – Goals Summary

Goal Descriptions

1	Goal Name	1A Improve Public Facilities & Infrastructure
	Goal Description	The City has a goal to improve and expand public infrastructure through development activities in low/mod areas Citywide. Activities can include adding ADA compliance for curb ramps and sidewalks and roadway expansion projects. The City will also fund activities to improve access to public facilities in low/mod areas and for facilities serving special needs groups (elderly, persons with a disability, victims of domestic abuse, etc.). Public facilities may include neighborhood facilities, community centers and parks and recreation facilities.
2	Goal Name	2A Preserve Affordable Housing & Code Enforcement
	Goal Description	The City has a goal to provide owner-occupied housing rehabilitation for LMI households. The City will also fund residential code enforcement activities in low/mod areas of the City. These activities will maintain healthy and safe housing conditions in the community and assist residents to avoid code violations.
3	Goal Name	3A Public Services for LMI & Special Need
	Goal Description	The City has a goal to provide supportive services for low- to moderate-income households in the City. Public services for LMI will include crime prevention programs, case management for emergency assistance, employment programs, and health programs. The City will also support programs and services that address homelessness, persons with physical and mental health disabilities, and serve the elderly.
4	Goal Name	4A Repayment of Section 108 Loan
	Goal Description	The City will continue to make repayments of the Section 108 loan in connection with demolition and environmental remediation of the former Insilco Factory H building site. This activity is intended to help revitalize businesses, and invite support for small businesses in the area.
5	Goal Name	5A Effective Program Administration
	Goal Description	The City has a goal to effectively manage and provide administration of the CDBG grant program. This includes monitoring subrecipients to ensure they are meeting goals and remain in compliance, planning of the program, keeping strict grant-based accounting, improving access to housing in Meriden, and other eligible activities.

Projects

AP-35 Projects – 91.220(d)

Introduction

Projects to be carried out in Program Year 51 (PY 2025) are listed below.

Projects

#	Project Name
1	CDBG: Administration (2025)
2	CDBG: Public Facilities & Infrastructure (2025)
3	CDBG: Public Services (2025)
4	CDBG: Housing Programs & Code Enforcement (2025)
5	CDBG: Section 8 Loan Repayment (2025)

Table 10–Project Information

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

All funding allocations are consistent with the priority needs identified in the City of Meriden's Consolidated Plan, Annual Plan Allocation Process, and the Allocation Contingency Plan. Every effort was made to ensure that the most vulnerable residents of Meriden (youth, elderly, disabled, homeless/at-risk of homelessness, non-English speakers, individuals and families battling substance abuse, individuals/families experiencing domestic abuse) are the beneficiaries of PY 2025 CDBG funding.

Public facilities and infrastructure improvement must target low/mod tracts as described in detail in the AP-50 or target an LMI group with a presumed benefit such as the elderly or persons with a disability, etc.

Affordable housing preservation activities are targeted towards eligible LMI households, and code enforcement activities will maintain healthy and safe housing conditions in the community and assist residents to avoid code violations.

Other considerations include a 20% CDBG grant cap for administration and an allocation cap of \$220,000 for public services.

The City's CDBG allocation is the primary funding for the housing and community development projects identified in the plan each year, however unfortunately the amount of funds requested for activities significantly exceeds the amount of funds available. The general lack of funds to address all the housing and community needs in the City remains an obstacle to address underserved needs in Meriden.

AP-38 Project Summary

Project Summary Information

1	Project Name	CDBG: Administration (2025)
	Target Area	Citywide Low/Mod Eligible
	Goals Supported	5A Effective Program Administration
	Needs Addressed	Effective Program Administration
	Funding	CDBG: \$185,510.00
	Description	Citywide administration of the CDBG program in PY 2025.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Citywide, eligible.
	Planned Activities	Planned Activities Staff salaries, planning, general admin of the CDBG program in PY 2025 (21A).
2	Project Name	CDBG: Public Facilities & Infrastructure (2025)
	Target Area	Citywide Low/Mod Eligible
	Goals Supported	1A Improve Public Facilities & Infrastructure
	Needs Addressed	Public Facility & Infrastructure Improvements
	Funding	CDBG: \$90,103.00
	Description	The City will work to expand and improve access to public infrastructure through development activities that target low/mod areas. The City will also expand and improve access to public facilities through development activities for LMI persons and for special needs population (elderly, persons with a disability, victims of domestic abuse, etc.) living in low/mod areas.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Public Facility or Infrastructure Activities Benefit: 200 LMI Persons Assisted
	Location Description	Citywide low/mod areas and eligible LMI persons

	Planned Activities	Planned activities include: Neighborhood Facilities (03E): \$90,103.00
3	Project Name	CDBG: Public Services (2025)
	Target Area	Citywide Low/Mod Eligible
	Goals Supported	3A Public Services for LMI & Special Need
	Needs Addressed	Public Services & Quality of Life Improvements
	Funding	CDBG: \$220,000
	Description	The City will fund supportive services for LMI and special needs populations in the City. Public services will target LMI citizens and also includes services to address homelessness, persons with physical and mental health disabilities, the elderly, and the youth.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Public service activities Benefit: 11,000 LMI Persons Assisted
	Location Description	Citywide eligible
4	Planned Activities	Planned activities include: Public services for homeless or at-risk of homelessness (03T), services persons with disabilities (05B), mental health services (05O), elderly services (05A) and youth services (05D).
	Project Name	CDBG: Housing Programs & Code Enforcement (2025)
	Target Area	Citywide Low/Mod Eligible
	Goals Supported	2A Preserve Affordable Housing & Code Enforcement
	Needs Addressed	Preserve & Expand Affordable Housing
	Funding	CDBG: \$333,939
	Description	The City will provide for residential code enforcement activities in the jurisdiction for LMI households living in low/mod areas. These activities will help to maintain the housing in the community and assist them to avoid code violations that help to keep homes safe. The City will also provide owner-occupied housing rehab through the NPP program.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	Homeowner Housing Rehabilitated: 5 Household Housing Unit Housing Code Enforcement/ Foreclosed Property Care: 50,000 Household Housing Unit
	Location Description	Citywide eligible
	Planned Activities	Planned activities include: Homeowner Housing Rehab, NPP Program (14A) Code enforcement, Department of Development & Enforcement (15)
5	Project Name	CDBG: Section 8 Loan Repayment (2025)
	Target Area	Citywide Low/Mod Eligible
	Goals Supported	4A Repayment of Section 108 Loan
	Needs Addressed	Economic Development
	Funding	CDBG: \$98,000
	Description	The City will make payments towards the Section 108 Loan. The repayment of the Section 108 loan is in connection with demolition and environmental remediation of the former Insilco Factory H building site and was intended to provide economic development support to revitalize the site to support to small businesses in the area.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Other: 1 (Section 108 Loan Repayment)
	Location Description	Citywide eligible
	Planned Activities	Section 108 Loan Repayment: Repayment of the Section 108 loan in connection with demolition and environmental remediation of the former Insilco Factory H building site (19F).

AP-50 Geographic Distribution – 91.220(f)

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

The City's CDBG funds are not specifically aimed at any one geographic area in Meriden. Instead, these funds will be available for eligible activities throughout all low- and moderate-income areas citywide, as well as for qualified low- and moderate-income individuals and households. Since the downtown area of Meriden has a greater need compared to other parts of the City, it is expected to benefit more from the funded activities.

Low/mod areas in downtown Meriden contain the housing stock that is most in need of attention. These neighborhoods are home to the City's most vulnerable residents, under-utilized properties with potential for economic development, and various institutions that provide social services. This downtown area has a high concentration of LMI and minority households, as well as much of the City's older multi-family housing stock. Additionally, these neighborhoods are the most densely populated in the City and have historically experienced the highest levels of unemployment. Many residents in downtown Meriden face cost burdens, and homeowners struggle to maintain their properties.

CDBG allocations provide support for activities that benefit low- to moderate-income households, concentrated in the following census block group tracts:

170100.1, 170100.2, 170200.1, 170200.2, 170300.1, 170300.2, 170400.1, 170600.1, 170700.1, 170800.1, 170800.3, 170800.5, 170900.1, 170900.2, 171000.1, 171100.2, 171100.3, 171201.3, 171300.1, 171300.2, 171300.3, 171400.1, 171400.2, 171500.1, 171500.2, 171500.3, 171600.1.

These areas comprise a large portion of the central downtown area. Eligible census block group tracts have been determined as those having greater than 51% of households with an income less than 80% of HAMFI. This data is compiled by HUD and available on the HUD exchange website through the Low- and Moderate-income Summary Data (LMISD) as part of CPD Notice 19-02.

See "Discussion" for areas of low-income and minority concentration.

Geographic Distribution

Target Area	Percentage of Funds
Citywide Low/Mod Eligible	100

Table 11 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

As noted earlier, the City's CDBG funds are not specifically aimed at any one geographic area in Meriden. Instead, these funds will be available for eligible activities throughout all low- and moderate-income areas citywide, as well as for qualified low- and moderate-income individuals and households.

For citywide low/mod eligible, certain activities within the CDBG program target low/mod areas (LMA) in the five-year plan. Low/mod areas are defined by HUD as block group tracts where at least 51% of the residents are from low- to moderate-income households. Low/mod block group tracts are eligible for activities such as public improvements to neighborhood facilities, parks, community centers, and public infrastructure like streets and sidewalks. The City also provides assistance to low- and moderate-income individuals and households (LMC/LMH) who earn 80% of the Area Median Income (AMI) or less. This assistance is provided citywide and is based on eligibility.

To determine LMI tracts the City utilizes HUD's CDBG Low Mod Income Summary Data (LMISD) from the HUD Exchange website, which has defined the eligible block group tracts within the jurisdiction. The tracts can be viewed at: <https://www.hudexchange.info/programs/acs-low-mod-summary-data/>.

Discussion

Low-Income Households Concentration

A "low-income concentration" is any census tract where the median household income for the tract is 80% or less than the median household income for the City of Meriden. According to the 2018-2022 ACS 5-Year Estimates, the Median Household Income in Meriden is \$63,671. A tract is considered to have a low-income concentration if the MHI is \$50,937 or less. There are five tracts with a concentration, all located in the central downtown area: 170100, 170200, 170300, 170900 and 171000.

Race/Ethnic Minority Concentration

A "racial or ethnic concentration" is any census tract where a racial or ethnic minority group makes up 10% or more of that group's citywide percentage. Data was taken from the 2018-2022 ACS 5-Year estimates. Due to the small sample size, only racial or ethnic groups that make up at least 1% of the City's population were analyzed.

Black or African American, non-Hispanic: Black, non-Hispanic persons make up 7.2% of the citywide population, and a census tract is considered a concentration if 17.2% of the population is part of this racial group. There is one tract with a concentration in downtown Meriden: 170100.

Asian, non-Hispanic: Approximately 2.1% of the population identifies as Asian. A census tract is considered a concentration if 12.1% of the population is part of this racial group. There are no census tracts with a concentration.

Hispanic: Hispanic persons make up 37.1% of the citywide population, and a census tract is considered a concentration if 47.1% of the population is part of this racial group. There are nine tracts with a concentration running north and south along Broad Street in the center of the entire City: 170100, 170200, 170300, 170800, 170900, 171000, 171400, 171500 and 171600.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City fund Code Enforcement activities, and these activities will continue to benefit LMI households living in low/mod areas and the City’s Central Downtown Area. Code enforcement activities are not listed below in the affordable housing tables.

In PY 2025, the City will continue ongoing activities in the Neighborhood Preservation Program (NPP). The NPP provides forgivable loans of up to \$25,000 for LMI households that meet eligibility requirements. This loan is a 0% interest deferred forgivable loan whereby the loan is deferred for 5 years at which time the loan is totally forgiven. Homeowners that sell or otherwise transfer the property within the 5-year loan period will be required to pay the full assistance, minus the cost of lead remediation. CDBG funds will go towards rehab activities and housing rehab admin of the NPP program.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	5
Special-Needs	0
Total	5

Table 12- One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	5
Acquisition of Existing Units	0
Total	5

Table 13- One Year Goals for Affordable Housing by Support Type

Discussion

CDBG: Homeowner Housing Rehabilitated: 5 Household Housing Unit

AP-60 Public Housing – 91.220(h)

Introduction

The Meriden Housing Authority (MHA) oversees 221 public housing units and 915 Housing Choice Vouchers in the area. Its mission is to provide a safe, decent, and healthy living environment for its tenants while maintaining the fiscal integrity of the Authority. This section describes the MHA's actions to address public housing needs and activities to encourage self-sustainability and homeownership among public housing residents.

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

MHA is engaged in a multi-year initiative to modernize and enhance its aging housing stock. Recent projects include the Yale Acres Redevelopment Phase I, which consists of 162 units, and the Phase II expansion, adding 10 more units. These developments are currently in progress, with timelines of 22 and 18 months, respectively. Additionally, the MHA recently completed a \$1.6 million supportive housing project for veterans at the Hannover Place Housing development, which includes 9 units designated for veterans at risk of homelessness. The Silver City Apartments, a development featuring 41 residential units, began in the previous program year and has a development schedule of 20 months. The MHA also addresses the need for accessible units by making reasonable accommodations upon request.

The Yales Acres Common Building and Warming Center is currently in development as part of Phase III of the modernization of Yales Acres. The plans for this project include a community meeting room, gymnasium, heated pool, fitness center, child care center, community kitchen, and more. Additionally, there are plans for a mixed-income development at 143 West Main Street, which will consist of 45 units, as well as the Maple View Apartments located in the Transit-Oriented District area downtown.

Given the historical underfunding of modernization, the Meriden Housing Authority (MHA) will explore ways to leverage resources to redevelop its public housing portfolio. Establishing a stable and viable housing portfolio is a major priority for the MHA. However, this focus will not prevent the MHA from supporting opportunities that assist other entities in expanding affordable housing in Meriden.

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

The MHA has monthly meetings with residents to encourage them to share their concerns with management and provide feedback as to operations. Residents are also invited to review and make comments to PHA plans.

The MHA offers a Family Self-Sufficiency (FSS) Program aimed at helping Section 8 and public housing residents achieve economic independence. FSS is an initiative from HUD that supports families by providing services and referrals for education, career counseling, financial management, job training, and job placement. Many participants are provided with a savings account that grows as their earned income increases. Upon completing the program, they receive the accumulated funds in their account. This money can be used to purchase a home, pay for higher education, start a business, or pursue other personal

goals. Participants in the FSS program sign a contract to achieve specific goals that will lead them toward self-sufficiency. These goals may include obtaining a GED or high school diploma, acquiring a driver's license, becoming debt-free, completing homebuyer education, attending or graduating from college, purchasing a car, rebuilding credit, saving money, and buying a house.

The MHA also operates a comprehensive homeownership program that provides qualified FSS Section 8 participants with the education and support necessary to achieve the dream of owning their own home. Successful graduates can convert their Section 8 Voucher to a Homeownership Voucher. To qualify for this program the participant must have a Section 8 Voucher and live in the City of Meriden.

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

In the most recent PHA Plan, the MHA was designated as a "troubled PHA." To address this status, a corrective action plan has been implemented aimed at improving the scores for all the SEMAP (Section Eight Management Assessment Program) indicators that contributed to this designation. According to the 2024 MHA Annual Action Plan (AAP), the MHA has entered into agreements with experienced agencies for the management, oversight, and supportive services of its Housing Choice Voucher (HCV) program. These agencies will focus on helping the MHA resolve its deficiencies and establish procedures and practices to enhance its current designation. The measures put in place will ensure compliance moving forward and work towards restoring the MHA's status as a high-performing PHA.

The City doesn't provide funds to directly address the MHA's troubled PHA designation, however the City has worked closely with the MHA recently on developments in the central downtown areas. Working together maximizes the funds being used in these areas.

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

Introduction

The City of Meriden does not receive ESG funds, nor does it operate within a regional homeless Continuum of Care. However, the City works with its partners such as the Meriden Housing Authority and local nonprofits including the Women and Families Center, The Salvation Army, and New Opportunities to address homelessness in the City. This section describes some of ways the City and these service providers reach out to the homeless, address shelters and transitional housing, help Meriden residents avoid homelessness, and help those already experiencing homelessness transition into permanent and stable housing.

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

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

To address its homelessness objectives, the City will allocate resources towards the provision of housing and counseling services to individuals who are either homeless or are at risk of becoming homeless.

The New Opportunities Shelter Now program provides shelter for homeless individuals while also supporting a full-time case management position. This position offers support and coordinates assistance for shelter residents. The services include conducting individual evaluations, helping participants develop activities to achieve their goals, providing necessary interventions, and fostering links with local social service agencies, medical providers, and relevant support programs. The goal is to assist residents in accessing treatment, securing employment, and enrolling in educational programs.

The Women and Families Center’s “Project REACH” directly benefits runaway, homeless, and at-risk youth aged 18-24 by reaching out to them in places where they gather and offering supportive services aimed at promoting self-sufficiency and identifying stable, long-term housing. The program also provides transitional housing services, economic training, and opportunities for independence through job readiness programs and educational support.

Addressing the emergency shelter and transitional housing needs of homeless persons

Although the City does not directly fund emergency shelters or transitional housing, it will coordinate with homeless service providers to address the needs of this population when necessary. The following organizations specifically focus on the homeless needs identified in the plan:

- Joy Unlimited Outreach Ministries - Breaking of Bread
- Meriden-Wallingford Chrysalis, Inc. Self Sufficiency Program
- New Opportunities Security Deposit Program
- New Opportunities Shelter Now Program
- Meriden Soup Kitchen
- Child Guidance Clinic
- Women and Families Center – Project REACH
- The Salvation Army Comprehensive Emergency Assistance Program
- Open DOHR

The Meriden Housing Authority (MHA) also works to address homelessness in the City of Meriden. MHA is responsible for providing decent, safe and sanitary housing for LMI individuals and families residing in Meriden. The MHA has the following goals to address homeless needs and to prevent homelessness:

- “Expand the supply of assisted housing”
- “Increase assisted housing choices”
- “Promote self-sufficiency and asset development of families and individuals”
- “Ensure equal opportunity in housing for all Americans”

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

To address chronic homelessness and assist individuals, families, and unaccompanied youth in transitioning to stable housing, the City plans to support public service projects that offer counseling and support services for the homeless. These programs include the New Opportunities Shelter (NOW) and the Women and Family Center's Project REACH. Additionally, the City will support the Child Guidance Clinic and Project REACH, which provide counseling to at-risk youth to help prevent future behavioral and developmental issues that could lead to chronic homelessness.

The New Opportunities Shelter (NOW) offers full-time case management to support and coordinate services for shelter residents. This program aims to help individuals set goals such as securing employment and enrolling in school, ultimately assisting homeless individuals and families in transitioning to permanent or independent living. The

Women and Families Center’s Project REACH focuses on homeless and at-risk youth aged 18-24, providing supportive services to help them build self-sufficiency and find stable, long-term housing. The program also includes transitional housing services for young adults, economic training, and job readiness programs to promote independence through education.

The Meriden Housing Authority aims to tackle homelessness by offering Section 8 vouchers and providing assistance for first-time homeowners. This initiative is designed to help residents transition from public housing to the private housing market. The Authority will also seek funding for new Section 8 certificates or vouchers for households experiencing a severe cost burden, if such funds become available.

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

The Meriden Housing Authority (MHA) has determined that providing rental subsidies to households earning less than 80% of the median income for the area is the most cost-effective and practical approach to assist individuals and families at risk of homelessness. The MHA will seek additional Section 8 Housing Assistance vouchers as they become available, allowing more individuals to be served.

The Women and Families Center's Project REACH will play a crucial role in identifying youth living in unstable environments who are at risk of becoming homeless, helping to divert them from the shelter system. Advocacy Academy will also receive support for its programs aimed at providing essential services to Spanish-speaking families, with a focus on families and children with mental health disabilities.

Additionally, the Salvation Army's Emergency Assistance Program and the New Opportunities Rental Assistance/Security Deposit Program can provide direct payments to landlords or utility companies to assist renters facing a financial emergency that puts them at risk of homelessness.

The following agencies are not funded by the City CDBG programs but are local resources.

The Workforce Alliance works in partnership with local police, the Department of Corrections, Adult Probation, S.T.R.I.V.E, and other community-based organizations to support individuals released from correctional facilities by providing them with employment, training, and support services. These efforts help individuals reintegrate into the community and reduce the risk of homelessness.

American Job Centers offer job search assistance specifically for ex-offenders and conduct workshops tailored to help them successfully re-enter the community and the workforce. These workshops cover essential topics such as education and training opportunities, job search and networking strategies, resume preparation, job applications, effective interviewing techniques, handling felony-related questions from employers, and specialized employment programs for individuals recently discharged from correctional facilities.

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

Introduction:

Public policies at the local, regional, and state levels can significantly influence affordable housing and residential investment in Meriden. Several factors have been identified as potential impediments:

Zoning Regulations and Land Use Policies:

Meriden's zoning laws, particularly those favoring single-family homes, can limit the development of multifamily housing, thereby restricting affordable housing options. The city's 2020 Analysis of Impediments to Fair Housing Choice highlights that such zoning practices may contribute to a shortage of affordable units, especially for low- and moderate-income families.

Limited Availability of Developable Land:

The scarcity of vacant, developable land in Meriden poses a challenge for new residential projects. This limitation can drive up land costs, making affordable housing developments less financially viable. The city's 2020 Analysis of Impediments to Fair Housing Choice notes that the lack of available land is a significant barrier to expanding affordable housing options.

Aging Housing Stock:

A substantial portion of Meriden's housing was built before 1980, leading to concerns about substandard conditions and the presence of lead-based paint. The 2020 Analysis of Impediments to Fair Housing Choice indicates that the older housing stock may deter investment in residential properties due to the costs associated with necessary renovations and lead abatement.

Funding Constraints:

Reductions in federal and state funding for affordable housing programs can impede the development and maintenance of such housing in Meriden. The 2020 Analysis of Impediments to Fair Housing Choice identifies a shortage of public housing funds as a barrier to addressing the city's affordable housing needs.

Addressing these policy-related challenges is essential for promoting affordable housing and encouraging residential investment in Meriden. Strategic planning and policy reforms can help mitigate these negative effects and foster a more inclusive housing market.

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

The City must be diligent in working with the private and non-for-profit housing sectors to offer up solutions with an increased emphasis on public/private partnerships that meet a range of

changing housing needs. These efforts include intensifying residential density near transit hubs; accommodating working from home as that becomes more common; and employer housing supported programs.

The City of Meriden has identified the following as strategic actions to address barriers to affordable housing:

- Expand the Boundaries of Active Adult Cluster Development Zone.
- Continue the NPP Program offering Low Interest Loans.
- Expand the Meriden Match Boundaries and Uses to Include Affordable Housing.
- Increase the Supply of Decent and Affordable Housing.
- Continue Strong Support for Homeless and Related Housing Need Activities.
- Incentivize New Affordable Housing and Renovation Permit Fees.
- Support Rehabilitation Projects Within the Target Area.
- Facilitate Approval Process for Affordable Housing Projects.
- Reform Development, Zoning and Regulatory Policies to Facilitate Increased Housing.
- Expand Public Incentives for Development that Offer Above Median Wages.

Discussion:

N/A

AP-85 Other Actions – 91.220(k)

Introduction:

The projects included in the PY 2025 Annual Action Plan were selected based on the range and quality of services and programs designed to support the most vulnerable residents of Meriden. They align with the priorities outlined in the City's Five-Year Consolidated Plan. These projects aim to address several planning objectives for Meriden, including overcoming obstacles to meet the needs of underserved populations, fostering and maintaining safe and affordable housing, reducing the number of families living in poverty, developing an effective institutional structure, and improving coordination between public and private housing as well as social service agencies.

Actions planned to address obstacles to meeting underserved needs

The allocation of funding in PY 2025 aims to provide Meriden's LMI and special needs populations, including the elderly, non-native English speakers, and persons with a disability, access to services used by the public at large. Projects will provide a suitable living environment by making services accessible to needy individuals. Examples include:

- Youth enrichment, prevention, after school and empowerment activities.
- Literacy training and translation services for residents who do not speak English as their first language, including those needing mental health counseling.
- Employment training.
- Employment opportunities for persons with a disability.
- Homelessness prevention and outreach.
- Emergency shelter and referral services.
- Services for the elderly.
- Outreach, education and treatment related to the opioid crisis.

The City will also continue to make improvements to sidewalks in low/mod areas in Meriden's inner downtown area. These activities will remove deteriorated sidewalks and make improvements that provide a safer walking environment for the residents.

Actions planned to foster and maintain affordable housing

In PY 2025, the City will continue to fund housing rehabilitation activities through the Neighborhood Preservation Program (NPP). The NPP aims to increase access to affordable, quality housing, particularly in the City's central downtown area, by providing zero-interest deferred forgivable loans for both single-unit and multi-unit residential rehabilitation projects within the designated target area. This program is administered as part of the Rehabilitation Administration activity, with the loans funded by the NPP program's Revolving Loan Fund. Property owners may be eligible if their residential structures are located in the designated strategy areas and meet the program's income eligibility guidelines.

The goals of the program are to continue in the recovery of the downtown area residential areas through housing rehab; bring housing units in the downtown area up to housing, building and fire safety code standards; increase the stability and attractiveness of older residential neighborhoods; and ultimately enhance the quality of life for residents in Meriden.

Actions planned to reduce lead-based paint hazards

Funding allocated for the City's housing programs will partially cover housing inspections in low- to moderate-income areas of Meriden and will address lead paint hazards as necessary. Housing units in the Neighborhood Preservation Program (NPP) that have children under six years old living in them will be tested for lead-based paint hazards if any work is planned that could pose a potential risk to the occupants.

Housing units built before 1978 carry an increased risk of these hazards and may require substantial remediation during any rehabilitation efforts. As such, housing units in the NPP program that have children under six years old living in them will be tested for lead-based paint hazards if any work is planned that could pose a potential risk to the occupants. Additionally, the City offers Childhood Lead Poisoning Prevention through the clinical services of the Health and Human Services Department. The clinic provides free screenings for childhood lead poisoning prevention.

Actions planned to reduce the number of poverty-level families

The activities outlined in the AP-35/38 aim to directly address and reduce the number of families living at the poverty level in Meriden. Programs focused on affordable housing preservation, such as the NPP rehabilitation program and code enforcement, are designed to improve housing conditions and prevent housing instability and homelessness. Additionally, public improvement initiatives will create a suitable living environment by making essential services accessible to Meriden's most vulnerable residents. Public services such as employment training, entrepreneurship programs, and literacy training for both children and non-English speakers are all intended to equip residents with the skills and knowledge needed to enhance their quality of life and that of their families.

Actions planned to develop institutional structure

CDBG administrative funds will contribute to the administration of the CDBG Program and help ensure that the City meets the statutory and regulatory objectives outlined as a condition of participation in the program. The Economic and Community Development Department staff will take the following actions to ensure that needed services are coordinated between the City, subrecipient organizations carrying out CDBG activities, and the public who benefit from the CDBG-funded activities:

- Post CDBG Program materials and announcements, such as the availability of the Annual Action Plan, CAPER, and RFP documents in the local newspaper and on the City's website www.meridenct.gov
- Distribute copies of all materials to the general public, non-profit organizations, and elected

officials when available or requested.

- Hold one-on-one meetings with sub-recipients to discuss quarterly report accomplishments and overall programming, as needed.
- Provide referrals to appropriate City departments and local organizations, such as the Neighborhood Preservation Program and the Meriden Housing Authority.

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

The City of Meriden's Economic and Community Development Department (ECDD) will continue collaborating with the Meriden Housing Authority and local housing and community development organizations. The Meriden Housing Authority aims to reduce barriers to affordable housing by providing Section 8 vouchers and offering loan assistance for first-time homeowners. This initiative is designed to help residents transition from public housing to the private housing market. Additionally, the ECDD will work with developers on new rental housing construction in the designated Transit Oriented Development (TOD) zoning district. This collaboration will ensure that historic tax credits and other state and federal programs are utilized to create adequate affordable housing opportunities for residents.

Program Specific Requirements

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

Introduction:

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(l)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%