

Disclaimer. Please note, these Minutes have yet to be approved. Check with the department or Town Clerk for updated versions.

**BOARD OF SELECTMEN
REGULAR MEETING
March 18, 2015**

Present: Norman M. Needleman, First Selectman
Bruce M. Glowac, Selectman
Stacia R. Libby, Selectman

Norman Needleman called the meeting to order at 7:00 p.m.

Approval of Agenda:

Motion was made by Stacia Libby to approve the Agenda with the following additions:

- New Business: Fire Truck Acquisition
- Add Traffic Authority – Meadow Woods
- New Business: Capitol Region Education Council (CREC)

Bruce Glowac seconded the motion. All in favor.

Approval of Minutes:

Motion was made by Stacia Libby to approve the February 18th Minutes. Bruce Glowac seconded the motion. All in favor.

Motion was made by Stacia Libby to approve the February 18th Budget Meeting Minutes. Bruce Glowac seconded the motion. All in favor.

Motion was made by Stacia Libby to approve the February 21st Budget Meeting Minutes. Bruce Glowac seconded the motion. All in favor.

Motion was made by Stacia Libby to approve the February 25th Special Meeting Minutes. Bruce Glowac seconded the motion. All in favor.

Motion was made by Stacia Libby to approve the March 17th Special Meeting Minutes. Bruce Glowac seconded the motion. All in favor.

Informational Items, Communications and Correspondence:

Capital Building Committee

Bruce Glowac reported on the committee meeting yesterday, March 17th regarding the roof on the Elementary School. There was discussion on using a service called Capitol Region Education Council (CREC) which would be like a bridge between school facilities and construction companies on the roof project. CREC would do all the legwork and financial work for the Town. CREC's estimated fees are based on hours. The fee for the school roof is estimated at \$57,550 with 25% reimbursable and the Town Hall and Town Hall Garage at \$14,800.

Main Street Investment Fund - Ivoryton Grant

Norman Needleman reported on the mandatory pre-bid meeting that was held on Monday, March 16th at 9 am. The application is due on March 30th with substantial completion of the project by June 30th.

Shoreline Soup Thank You Letter – Stuff a Cruiser Event

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A letter of appreciation was received by the First Selectman thanking the Essex Police and the Essex Community Fund for food donations totaling 4,011 lbs. that was given to the Shoreline Soup Kitchen.

Solar Essex – Before & After

Before Solarize Essex Campaign – 8 homes, 44 kilowatts installed capacity

After Solarize Essex Campaign – 30 homes, 202 kilowatts installed capacity

CCM Prescription Discount Card Program

429 prescription claims have been processed since April 2013. Essex residents have saved \$17,800.

Thank you Letters

Letters of appreciation were received by the First Selectman for the quick replacement of a mailbox and the snow plow efforts.

Stamford Hill, Russet Lane, and Orchard Heights Road

There was discussion on the ice across the road and remediation plans to sand that area frequently.

Probate Court – State Budget

There was discussion on the state budget and the challenges that the Town will be faced with.

Car Tax

There was discussion on the State's initiative to make all car taxes fair. Towns with high mill rates pay higher car taxes. There was discussion on the State taking over the car tax collection.

Solid Waste Tonnage Report Comparison

2014/2015	225.39
2013/2014	237.98
2012/2013	239.25
2011/2012	247.88

Public Announcements / Comment:

Ms. Sterner reported that the Town will be connecting to Nutmeg Network soon.

OLD BUSINESS: None

NEW BUSINESS:

Fire Truck Acquisition

Chief Paul Fazzino, Jr. presented to the Selectmen a PowerPoint presentation on a fire truck that was available for purchase with low miles. The truck could also be used as a rescue truck. Although the truck is for sale, it is still currently in use and may continue to be in use until the end of the year. The Selectmen's only concern was the possibility that the truck may sustain damage while in use after the Town agrees to purchase the truck. The Selectmen suggested creating a contract or agreement detailing what the Town agrees to purchase and what would happen if any damages are sustained before the Town of Essex takes ownership.

Motion was made by Bruce Glowac to support the Essex Fire Department's recommendation for the purchase of the fire apparatus with the approved Town of Essex 2014 Capital Program Initiative Bond Funds. Stacia Libby seconded the motion. All in favor.

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Code of Ethics

Norman Needleman tabled this until the next meeting.

Updated Town Freedom of Information Process and Procedures

Norman Needleman tabled this until the next meeting.

Job Description

Motion was made by Stacia Libby to approve the Park and Recreation Director Job Description. Norman Needleman seconded the motion. All in favor.

Mr. Needleman stated that the position would be posted.

Appointments and Resignations Board and Commissions

Motion was made by Stacia Libby to re-appoint Earl Fowler as an Alternate member to the Harbor Management Commission. Bruce Glowac seconded the motion, it was unanimously approved. Motion carried.

Motion was made by Stacia Libby to appoint Augie Pampel as Tree Warden. Bruce Glowac seconded the motion, it was unanimously approved. Motion carried.

2015 Small Cities Grant

Resolution – Program Income Plan

Motion was made by Bruce Glowac to approve the Program Income Plan Resolution (attached). Stacia Libby seconded the motion, it was unanimously approved. Motion carried.

Resolution – Certified Resolution of the Town of Essex Small Cities Program

Motion was made by Stacia Libby to approve the Authorization Resolution (attached). Bruce Glowac seconded the motion, it was unanimously approved. Motion carried.

Resolution – Fair Housing Month

Motion was made by Stacia Libby to approve the Fair Housing Month Resolution (attached). Bruce Glowac seconded the motion, it was unanimously approved. Motion carried.

Resolution – Fair Housing Resolution – Fair Housing Action Plan

Motion was made by Stacia Libby to approve the Fair Housing Resolution (attached). Bruce Glowac seconded the motion, it was unanimously approved. Motion carried.

Yellow Label Day – Launching Program

Susan Malan reported that the Historical Society and the Valley Railroad and Stacia Libby are all working together on the "Dickinson Initiative". The goal of the year-long project is to raise funds for the restoration of the Birch Mill Distillery / Yellow Label Building. More information and a presentation will be made at the next Board of Selectmen meeting.

Motion was made by Norman Needleman to make May 15th Yellow Label Day in the Town of Essex. Bruce Glowac seconded the motion, it was unanimously approved. Motion carried.

2015-2016 Budget

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There was discussion on additional funds that will be needed for Emergency Communications Incorporated. There was discussion on the unfair formula that is being used to allocate state funds. Ms. Sterner also reported that the funding placed in the budget for medical may be a little lower than originally quoted. Funding placed in the budget for VertitechIT is anticipated to be flat.

Set Town Meeting

Motion was made by Norman M. Needleman to set a Special Town Meeting for Wednesday, April 1, 2015 at 4:55. Bruce Glowac seconded the motion. All in favor.

Capitol Region Education Council (CREC) / Owner's Program Management Services for the Town of Essex

CREC is a regional education service center and is used as a service delivery mechanism. They help school districts meet recognized needs with high quality, low cost programs and services that local education authorities cannot provide individually. They help bridge the gap between the State Department of Education and local education authorities. CREC's proposal stated that they would provide Project Management for the Town of Essex with a high level of service and expertise on the Town's roofing projects.

Motion was made by Bruce Glowac to negotiate a contract, hire, and engage CREC to oversee the Town's roof projects at the Essex Elementary School, the Essex Town Hall, and the Public Works Garage. Stacia Libby seconded the motion, it was unanimously approved. Motion carried.

Traffic Authority

Motion was made by Stacia Libby to enter Traffic Authority. Bruce Glowac seconded the motion, it was unanimously approved. Motion carried.

Meadow Woods Parking Issue – Blind Corner

There was discussion on the parked cars along Meadow Woods Road. Neighbors have safety concerns on the blind corner along the stretch of roadway. The Essex Police are monitoring the situation closely. The homeowner had scheduled a series of parties and her last event will be this weekend and she has agreed that this will be her last party.

Motion was made by Stacia Libby to exit Traffic Authority. Bruce Glowac seconded the motion, it was unanimously approved. Motion carried.

Public Comment:

There was discussion on the proposed Town's Freedom of Information Policy and Procedures. Mr. Needleman stated that nothing has changed, but now there will be a document stating the steps.

SELECTMEN GENERAL DISCUSSION:

Mr. Needleman reported that The Essex Elementary School Heating Costs have significantly reduced with the conversion to gas heat.

There was discussion on the drone presentation held at the Chester Fire House.

Motion was made by Stacia Libby to adjourn the meeting at 8:33 p.m. Norman Needleman seconded the motion, it was unanimously approved. Motion carried.

Respectfully submitted,
Maria P. Lucarelli

Board of Selectmen March 18, 2015



Selectmen's Office

www.essexct.gov

Norman M. Needleman, First Selectman

Email: nneedleman@essexct.gov

Board of Selectmen:

Stacia R. Libby

Bruce M. Glowac

Essex Town Hall

29 West Avenue

Essex, Connecticut 06426

Telephone: 860-767-4340

Fax: 860-767-8509

RESOLUTION

Certified is a true copy of a resolution adopted by the Town of Essex at a meeting of its Board of Selectmen on March 18, 2015, and which has not been modified or rescinded in any way whatsoever.

SEAL

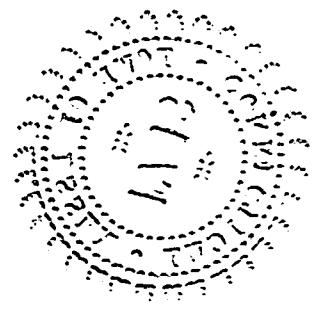
Joel Marzi, Town Clerk Date

Joel Marzi 3/19/15

WHEREAS, Program Income is defined in federal regulation at 24 CFR 570.489 (e) which specify that program income is the gross income received by the jurisdiction that has been directly generated from the use of Community Development Block Grant Program.

WHEREAS, Examples of program income include: payments of principal and interest on housing rehabilitation loans made using Community Development Block Grant funds; interest earned on program income pending its disposition, and interest earned on funds that have been placed in a revolving loan account;

NOW, THEREFORE, BE IT RESOLVED by the Board of Selectmen that the following Program Income Plan is hereby approved and further authorizes, First Selectman Norman M. Needleman, to sign such document.





Selectmen's Office

www.essexct.gov

Norman M. Needleman, First Selectman

Email: nneedleman@essexct.gov

Board of Selectmen:

Stacia R. Libby

Bruce M. Glowac

Essex Town Hall

29 West Avenue

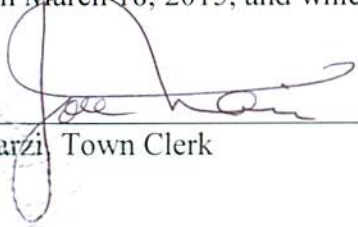
Essex, Connecticut 06426

Telephone: 860-767-4340

Fax: 860-767-8509

CERTIFIED RESOLUTION OF THE TOWN OF ESSEX SMALL CITIES PROGRAM

Certified a true copy of a resolution adopted by the Town of Essex at a meeting of its Board of Selectmen on March 18, 2015, and which has not been rescinded or modified in any way whatsoever.


Joel Marzi Town Clerk


Date

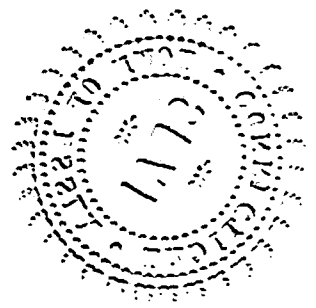
WHEREAS, Federal monies are available under the Connecticut Small Cities Community Development Block Grant Program, administered by the State of Connecticut, Department of Housing pursuant to Public Law 93-383, as amended; and,

WHEREAS, pursuant to Chapter 127c, and Part VI of Chapter 130 of the Connecticut General Statutes, the Commissioner of Housing is authorized to disburse such Federal monies to local municipalities; and,

WHEREAS, it is desirable and in the public interest that the Town of Essex make application to the State for \$800,000.00 in order to undertake a Small Cities Community Development Program and to execute an Assistance Agreement therefore, should one be offered.

NOW, THEREFORE, BE IT RESOLVED BY THE Essex Board of Selectmen:

1. That it is cognizant of the conditions and prerequisites for State Assistance imposed by Part VI of Chapter 130 of The Connecticut General Statutes; and,
2. That the filing of an application by the Town of Essex in an amount not to exceed \$800,000.00 is hereby approved, and that the First Selectman of the Town of Essex is hereby authorized and directed to file such Application with the Commissioner of the Department of Housing, to provide such additional information, to execute such other documents as may be required by the Commissioner, to execute an Assistance Agreement with the State of Connecticut for State financial assistance if such an Agreement is offered, to execute any amendments, rescissions, and revisions thereto, and to act as the authorized representative of the Town of Essex.





Selectmen's Office

www.essexct.gov

Norman M. Needleman, First Selectman

Email: nneedleman@essexct.gov

Board of Selectmen:

Stacia R. Libby

Bruce M. Glowac

Essex Town Hall

29 West Avenue

Essex, Connecticut 06426

Telephone: 860-767-4340

Fax: 860-767-8509

Town of Essex Fair Housing Month Resolution

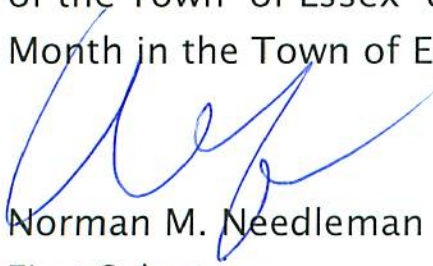
WHEREAS, The month of April is recognized as Fair Housing Month; and

WHEREAS, Fair Housing is important to ensure all Americans the right to live in a decent, safe and sanitary environment; and

WHEREAS, Fair Housing is the legal right of every American; and

WHEREAS, The Town of Essex is proud to participate in the recognition and support of Fair Housing Month.

NOW, THEREFORE, I, Norman M. Needleman, First Selectman of the Town of Essex do proclaim April to be Fair Housing Month in the Town of Essex .



Norman M. Needleman

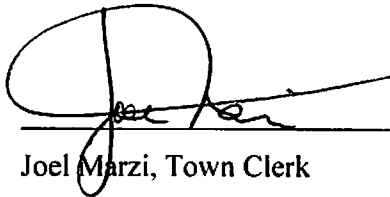
First Selectman:

Town of Essex

**FAIR HOUSING RESOLUTION
TOWN OF ESSEX**

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SEAL


Joel Marzi, Town Clerk

3/19/15
Date

- Whereas, All persons are afforded a right to full and equal housing opportunities in the neighborhood of their choice; and
- Whereas, Federal fair housing laws require that all individuals, regardless of race, color, religion, sex, handicap, gender identity or expression, familial status or national origin, be given equal access to all housing-related opportunities, including rental and homeownership opportunities, and be allowed to make free choices regarding housing location; and
- Whereas, Connecticut fair housing laws require that all individuals, regardless of race, creed, color, national origin, ancestry, sex, marital status, age, lawful source of income, familial status, learning disability, physical or mental disability, sexual orientation, or gender identity or expression be given equal access to all housing-related opportunities, including rental and home ownership opportunities, and be allowed to make free choices regarding housing location; and
- Whereas, The Town of Essex is committed to upholding these laws, and realizes that these laws must be supplemented by an Affirmative Statement publicly endorsing the right of all people to full and equal housing opportunities in the neighborhood of their choice.

NOW THEREFORE, BE IT RESOLVED, That the Town of Essex hereby endorses a Fair Housing Policy to ensure equal opportunity for all persons to rent, purchase, obtain financing and enjoy all other housing-related services of their choice on a non-discriminatory basis as provided by state and federal law; and

BE IT FURTHER RESOLVED, That the First Selectman of the Town of Essex or his/her designated representative is responsible for responding to and assisting any person who alleges to be the victim of an illegal discriminatory housing practice in the Town of Essex and for advising such person of the right to file a complaint with the State of Connecticut Commission on Human Rights and Opportunities (CHRO) or the U.S. Department of Housing and Urban Development (HUD) or to seek assistance from the CT Fair Housing Center, legal services, or other fair housing organizations to protect his or her right to equal housing opportunities.

Town of Essex
Connecticut



Fair Housing

Action Plan

2015

Norman M. Needleman
First Selectman

FAIR HOUSING PLAN

I. Policy Statement

It shall be the policy and commitment of the Town of Essex to ensure that fair and equal housing opportunities are granted to all persons, in all housing opportunities and development activities funded by the town, regardless of race, color, religion, gender, sexual orientation, gender identity or expression, marital status, lawful source of income, familial status, national origin, ancestry, age or mental or physical disability. This shall be done through a program of education, an analysis of impediments, and designation of a Fair Housing Officer and development of a procedure for complaints of discrimination. This plan will incorporate the directives of State and Federal laws and Executive Orders, including, but not limited to:

- a. Title VI of the Civil Rights Act of 1964
- b. The Fair Housing Act – Title VIII of the Civil Rights Act of 1968, as amended
- c. Executive Order 11063, as amended by Executive Order 12259
- d. Section 104 (b) of Title I of the Housing and Community Development Act of 1974, as amended
- e. Section 109 of Title I of the Housing and Community Development Act of 1974, as amended
- f. Section 3 of the Housing and Community Development Act of 1968, as amended
- g. Sections 503 and 504 of the Rehabilitation Act of 1973, as amended
- h. The Americans with Disabilities Act of 1990
- i. The Age Discrimination Act of 1975, as amended
- j. Executive Order 11246, as amended by Executive Orders 12375 and 12086, Equal Opportunity Under HUD Contracts and HUD-assisted Construction Contracts
- k. Executive Order 12892, Leadership and Coordination of Fair Housing
- l. Connecticut General Statutes 46a-64c as amended

The Town of Essex commits to providing and promoting racial and economic integration in any housing development financially supported with DOH funding and will take affirmative steps to reach beneficiaries from all racial and ethnic groups as well as the physically or mentally handicapped and families with children and to reach a broad range of income eligible beneficiaries for appropriate and applicable housing opportunities.

II. Selection of Fair Housing Officer

In accordance with Title VIII, Civil Rights Act of 1968, as amended, the Fair Housing Officer below has been designated to handle fair housing complaints and activities.

Norman M. Needleman, First Selectman

**Town of Essex
29 West Avenue
Essex, CT 06426
860-767-4340 x114**

The Fair Housing Officer is responsible for the intake and processing of all housing complaints as well as implementation of the Fair Housing Plan activities and actions. While not expected to be an “expert” in Fair Housing Laws, at a minimum, the officer will be familiar with the complaint process and Federal and State Laws, which address Fair Housing. Records which show the date, time, nature of complaint and decisions made in the complaint process will be fully documented. A separate file will maintain a record of all housing discrimination complaint and follow-up actions.

III. Complaint Process

Housing discrimination complaint forms such as Forms HUD-903 and HUD-903A (Spanish version) from HUD, as well as a summary of actions which may constitute housing discrimination, and instructions for completing and filing housing discrimination complaints will be made available to citizens at the First Selectman's Office, 29 West Avenue, Essex, CT 06426. Complaints need not be made on official forms to be valid.

Forms will also be distributed to lenders, realtors, and at other public places such as the Library periodically.

The Fair Housing Officer will reasonably assist the complainant in submitting the complaint to the appropriate body by providing assistance in explaining the form and/or contacting the appropriate office and allowing the use of Town phones for communication.

The individual(s) filing the complaint will then be advised of the option of filing directly with the U.S. Department of Housing and Urban Development (HUD) within one year after an alleged violation, the Connecticut Commission on Human Rights and Opportunities (CHRO) by filing a notarized complaint within 180 days of the alleged violation, or the Equal Employment Opportunity Commission or with all agencies simultaneously. The individual should also be advised of the option of filing suit, at his/her expense in Federal District Court or State Court within two years of an alleged violation. The individual should be further advised that if he/she cannot afford an attorney, the Court may appoint one, that a suit may be commenced even after filing a complaint, if the individual has not signed a conciliation agreement and an Administrative Law Judge has not started a hearing. A court may award actual and punitive damages and attorney's fees and costs.

The Fair Housing Officer will keep a record of the progress on the number of complaints filed, actions taken, and the status of each complaint.

IV. DOH Determination

Following DOH guidelines, the town has calculated and determined its affordability status and community classification. Based on data obtained and provided by DOH, the town has determined that it is classified as Second Tier Suburb Limited Affordability Community.

V. Implementation and Action Steps

The town will take specific action steps and implementation activities over the next three-year period following the guidelines provided by DOH.

Action Steps (numbered 1-10) Minimum (1) selection

Action Step #2 – Contract for direct training of housing authority staff on fair housing laws.

Action Steps (numbered 11-35) Minimum (2) selection

Action Step #29 – Apply to HUD for Section 8 subsidies through the local housing authority.

Action Step #32 – Encourage local lenders to adopt “second look” policies before rejecting mortgage applications.

Additional Steps

The Town of Essex will adopt annually the Fair Housing Policy Statement as an indication of its commitment to Fair Housing Month during the month of April.

The Town of Essex will display its fair housing policies/procedures and ADA policies and grievance procedure on its website.

The Town of Essex will display Fair Housing posters identifying the Town's Fair Housing Officer, title, address and phone number in prominent locations. In addition, fair housing information will be distributed outside of traditional municipal locations including local realtors and banks.

All advertising of residential real estate owned by the Town of Essex for sale, rent or financing will contain the Fair Housing logo, equal opportunity slogan as a means of educating the home seeking public that the property is available to all persons regardless of race, color, religion, sex, mental or physical disability, sexual orientation, gender identity or expression, familial status, marital status, national origin, age, ancestry, or lawful source of income. All bid advertisements by town-sponsored programs must include the phrase “Equal Opportunity/Affirmative Action Employer.” The type of logo, statement or slogan will depend on the type of media being used (visual or auditory). All logos/statements must appear at the end of the advertisement.

VI. Analysis of Impediments

The Town will cooperate and assist the State with its periodic Analysis of Impediments and conduct a review of policies, practices and procedures that affect the availability and accessibility of housing.

VII. Timetable

The Town will carry out the abovementioned action steps within three years of the adoption of this Plan.

VIII. Amendments

The Town of Essex First Selectman shall amend and revise this Plan as required to keep current with State/Federal affirmative action and equal opportunity policies and procedures and local actions and activities to further the purposes of this Plan.



Norman M. Needleman, First Selectman

03/20/15

Date

DATA SOURCES

1. Percentage of Ownership Stock

According to the most recent CERC Town Profile, the Town of Essex has a 79.7% single unit ownership stock.

2. Median Price Home

According to the most recent CERC Town Profile, the median price of a home in the Town of Essex is \$389,000.

3. Percentage of Rental Stock

According to the most recent CERC Town Profile, the Town of Essex has a 20.3% rental stock.

4. Median Rent

According to HUD's FY2015 Fair Market Rent Documentation System, the median rent for a three (3) bedroom home is \$1,689.

5. Actual Mill Rate

According to the Town of Essex Assessor's Office the Actual Mill Rate for the Town of Essex is 20.99.

6. Monthly Home Insurance Cost

Three square footage amounts were taken from three random listings on www.realtor.com for a "typical two-story, three-bedroom home". The three square footage amounts were added together and divided by the sum of 3 to get the average square footage of 1,862 square feet.

The Town of Essex conducted a telephone survey of three local insurance agencies to determine the monthly home insurance cost for a typical two-story, three-bedroom house with an average square footage of 1,862. An average of the information gathered indicated that the yearly insurance premium would be \$1,753.33 making the monthly premium \$146.11

7. Monthly Principal and Interest Payment

The principle was calculated by taking the median price of a house in the Town of Essex and subtracting the minimum down payment (5%) to get a principle amount of \$369,550. According to Bankrate.com's weekly national survey of large banks, the average interest rate for a 30-year fixed mortgage is 3.94%.

The monthly principal and interest payment was calculated at www.mortgage-calc.com.

For a 30-year fixed mortgage with principal amount of at \$369,550 at an average percentage rate of 3.94%, the monthly principal and interest payment would be \$1,751.53.

8. Monthly Private Mortgage Insurance Cost

The average yearly private mortgage insurance (PMI) cost is \$3,695.50, making the average monthly cost \$307.96. The PMI cost was determined by multiplying the principal amount of the mortgage by .01 to determine the total cost of PMI. The yearly amount was then divided by 12 to get the monthly cost of PMI.

9. Monthly Utility Costs

According to the current state-wide Section 8 program utility allowance for a 3-bedroom single family home using oil heat and hot water, electrical cooking and lighting and includes allowances for a range, refrigerator and trash collection, the monthly utility costs are \$370.

10. Regional Median Household Income

According to the most recent CERC Town Profiles the median household income in the Town of Essex is \$90,242.

11. State Median Household Income

According to the CERC Town Profiles the Median Household Income for the State of Connecticut is \$69,519.

CALCULATIONS
Income Needed for Housing

I. Income Needed to Rent at Median Rent

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

$$(\$ \underline{1689.00} \times 12) / 30\% = \underline{\$ 67,560.00}$$

II. Income Needed to Purchase a Median Price HOME

A. Add the following five (5) amounts

1. Monthly Property Taxes	\$ 476.30
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Multiply the "median price" (item 2 of the "Data Sources") of a home in your community by seventy percent (70%) and multiply the resulting amount by the "actual mill rate." This is the annual amount of the property for the home. Divide the annual amount by twelve (12) to get the monthly property taxes for the home.

2. Monthly Home Insurance Cost	\$ 146.11
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Determined in accordance with item 6 of the "Data Sources"

3. Monthly Principle and Interest Payment	\$ 1,751.53
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Determined in accordance with item 7 of the "Data Sources"

4. Monthly Private Mortgage Insurance (PMI) cost	\$ 307.96
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Determined in accordance with item 8 of the "Data Sources"

5. Monthly Utility Costs	\$ 370.00
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Determined in accordance with item 9 of the "Data Sources"

Total Monthly Property Taxes, Home Insurance Cost, Principle & Interest Payment, Private Mortgage Insurance Cost and Utility Costs	\$ 3,051.90
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B. Multiply the "Total Monthly Property Taxes, Home Insurance Cost, Principal & Interest Payment, Private Mortgage Insurance Cost, and Utility Costs" by 12 and divide the product by twenty-eight percent (28%).

$$(\$ \underline{3,051.90} \times 12) / 28\% = \underline{\$ 130,795.71}$$

AFFORDABILITY CLASSIFICATION

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

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

$$\begin{array}{rcccl} (79.7\% \times \$130,795.71) & + & (20.3\% \times \$67,560.00) & = & \$117,958.86 \\ \% \text{ of} & \text{income needed to} & \% \text{ of} & \text{income needed to} & \text{income needed} \\ \text{owner} & \text{to purchase median} & \text{rental} & \text{rent at the median} & \text{for housing} \\ \text{stock} & \text{price home} & \text{stock} & \text{rent} & \end{array}$$

2. Enter the lower of the State or Regional Median Income \$69,519.00

State Median Income = \$69,519.00

Regional Median Income = \$90,242.00

3. Determine the following amounts:

(a) 120% of the lower of the State or Regional Median Income: \$83,422.80
(120% * the amount shown in # 2 above)

(b) 80% of the lower of the State or Regional Median Income: \$55,615.20
(80% * the amount shown in # 2 above)

4. Check the appropriate "Affordability Classification"

X Limited Affordability \$117,958.86 is greater than \$83,422.80
Community INH from #1 (a) of #3

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

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

COMMUNITY CLASSIFICATION AND CATEGORIZATION

I. Community Classification

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

_____ Urban

_____ First Tier Suburb

 X Second Tier Suburb

_____ Rural

II. Community Categorization

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

Community Categorization: Second Tier Suburb

Limited Affordability Community

ACTION STEPS

Action Steps

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

- A. From the action steps numbered 1 through 10 that apply to your community, select one (1) of the action steps:**

Action Step (numbered 1 to 10)

Action Step #2 – Contract for direct training of housing authority staff on fair housing laws.

- B. From the remaining action steps that apply to your community, select two (2) of the action steps:**

Action Steps (numbered from 11-35)

Action Step #29 – Apply to HUD for Section 8 subsidies through the local housing authority.

Action Step #32 – Encourage local lenders to adopt “second look” policies before rejecting mortgage applications.

Please note that in addition to the above chosen action steps, there are **Additional Steps** specified in the Fair Housing Action Plan Guidelines that all towns are obligated to do.

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

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

Name of Insurance Agency	Annual Premium
1. <u>State Farm Insurance</u>	<u>\$1,783.00</u>
2. <u>Liberty Mutual</u>	<u>\$1,612.00</u>
3. <u>Amica</u>	<u>\$1,865.00</u>

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

\$1,753.33

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

\$ 146.11



Mortgage Rates: Hartford, CT

Your Search	Results Range	Bankrate.com National Average	Bankrate.com Site Average
30 yr fixed mtg. 0 Points	3.75% APR - 4.16% APR	3.94% RATE	4.07% RATE



Result:

Loan duration:	30 Years
Interest rate:	3.94%
Loan amount:	\$369,550.00
Monthly payment:	\$1,751.53