

Legislative History for Connecticut Act

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|--------------------------|---|-------------|
| SB 450 | PA 384 | 1986 |
| House | 6987, 7782 | (2) |
| Senate | 2403-2404, 2535, 2616 | (4) |
| Planning and Development | 177, 185-186, 265, 266-267, 272-273, 276, 293-295 | (12) |
| | | Total 18 P. |

Transcripts from the Joint Standing Committee Public Hearing(s) and/or Senate
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CONNECTICUT
GEN. ASSEMBLY
HOUSE

PROCEEDINGS
1986

VOL. 29
PART 19
6925-7339

kbb

House of Representatives

Monday, May 5, 1986

File No. 696.

On Page 6, Calendar No. 652, Bill No. 151, File No. 584. Calendar No. 654, Bill No. 335, File No. 579. Calendar No. 655, Bill No. 483, File No. 618. Calendar No. 656, Bill No. 76, File No. 602.

On Page 7, Calendar No. 660, Bill No. 180, File No. 417. On Page 8, Calendar No. 662, Bill No. 172, File No. 599. On Page 9, Calendar No. 668, Bill No. 150, File No. 582. Calendar No. 671, Bill No. 155, File No. 684.

On Page 10, Calendar No. 675, Bill No. 541, File No. 685. Page 11, Calendar No. 678, Bill No. 316, File No. 578. On Page 12, Calendar No. 683, Bill No. 520, File No. 439.

Page 13, Calendar No. 687, Bill No. 450, File No. 613. That's it, Mr. Speaker.

DEPUTY SPEAKER BELDEN:

Is there any objection to placing any of the items enumerated?

REP. GIONFRIDDO: (33rd)

Mr. Speaker.

DEPUTY SPEAKER BELDEN:

Rep. Paul Gionfriddo.

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House of Representatives Tuesday, May 6, 1986

Substitute for Senate Bill No. 316, AN ACT CONCERNING THE CERTIFICATION OF RESPIRATORY CARE PRACTITIONERS.

Senate Bill No. 520, AN ACT CONCERNING AGE DISCRIMINATION IN EMPLOYMENT.

Substitute for Senate Bill No. 450, AN ACT CONCERNING THE PILOT PROGRAM OF RENTAL ASSISTANCE FOR LOW-INCOME FAMILIES LIVING IN PRIVATELY-OWNED HOMES.

REP. JAEKLE: (122nd)

Mr. Speaker.

DEPUTY SPEAKER BELDEN:

Rep. Jaekle.

REP. JAEKLE: (122nd)

At this time I'd like to move Suspension of the Rules for immediate transmittal to the Senate of all items acted upon today requiring further action on the part of the Senate.

DEPUTY SPEAKER BELDEN:

Motion is for Suspension of the Rules for all items acted upon so far today that require further Senate action. Is there objection to Suspension of Rules for that specific purpose? Hearing none, the Rules are Suspended for that purpose.

CLERK:

Page 17, Calendar No. 695, Senate Bill 570, AN

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THE CHAIR:

Senator McLaughlin.

SENATOR McLAUGHLIN:

Mr. President, I'd like to P.T. that.

THE CLERK:

Page 6, calendar 447, Substitute for Senate Bill 168, File 598. An Act Concerning Home Care.

Favorable Report of the Committee on Appropriations.

THE CHAIR:

That was passed temporarily at the request of Senator Markley, I believe. You may continue.

THE CLERK:

Page 7, calendar 452, Substitute for Senate Bill 450. An Act Concerning The Pilot Program Of Rental Assistance For Low-Income Families Living In Privately Owned Housing.

Favorable Report of the Committee on Appropriations.

THE CHAIR:

Senator Consoli.

SENATOR CONSOLI:

Mr. President, I move acceptance of the Planning and Development Committee's favorable report and passage of the bill.

THE CHAIR:

Will you remark?

SENATOR CONSOLI:

Yes. Thank you Mr. President. The bill extends the pilot pro-

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gram by one year and allows the commissioner to test the program in more than three towns but still requires him to select one town having a population of seventy-five thousand or more, one between twenty-five thousand and seventy-five thousand and one town with less than twenty-five thousand. The bill extends the commissioner's deadline for reporting on the program's operation and effectiveness by one year to February 5, 1988 and the bill provides for a carry-over of two hundred and fifty thousand unused from last year and appropriates another two hundred and fifty thousand to the program, and if there is no objection I'll move to the consent calendar.

THE CHAIR:

Any objection? Hearing none, so ordered.

THE CLERK:

Page 9, calendar 477, House Bill 5544, File 392 and 6. An Act Concerning Election Of A Jury Trial In A Criminal Case. (As amended by House Amendment Schedule "A").

Favorable Report of the Committee on Judiciary.

THE CHAIR:

Senator Richard Johnston.

SENATOR JOHNSTON:

Thank you Mr. President. I'd like to pass this temporarily.

THE CHAIR:

Call the next one. Thank you.

THE CLERK:

Page 10, calendar 480. Before I call the whole thing, is that

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THE CLERK:

Ready for the markings.

THE CHAIR:

Senator Smith.

SENATOR SMITH:

Thank you Mr. President. In our haste to depart this morning, we failed to take up three items that we had previously moved to the Consent and I just want to remark those and move them to the Consent Calendar for today. I believe that will be in order. That's on page 1, at this time I'd like to move that Calendars ^{HB 5863, SB 467, HB 6010} 423, 452 and 482 be placed on today's Consent Calendar.

THE CHAIR:

Without objection, so ordered.

SENATOR SMITH:

On page 2, Calendar 55, ^{HJ 41} 555 rather will be passed retaining its place.

THE CHAIR:

Senator Harper.

SENATOR HARPER:

Through you Mr. President, I'd like to ask the Majority Leader a question.

THE CHAIR:

You may proceed.

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SENATOR UPSON:

May I ask why it's being passed retained?

THE CHAIR:

Senator Gunther, question is asked as to why are you PRing it?

SENATOR GUNTHER:

Through you Mr. President, I have a question on it.

SENATOR UPSON:

All right, thank you.

THE CHAIR:

Please give your attention to the Clerk who will call all the items on the Consent Calendar.

THE CLERK:

Page 1, Calendar 423, House Bill 5863; Calendar 452, Substitute for Senate Bill 450; Calendar 482, Substitute for House Bill 6010. Page 2, Calendar 437, Senate Bill 557. Page 4, Calendar 447, Substitute for Senate Bill 168. Page 5, Calendar 486, House Bill 6138. Page 6, Calendar 514, House Bill 5303. Page 7, Calendar 518, Substitute for House Bill 5394, Calendar 521, House Bill 6022, Calendar 524, Substitute for House Bill 6068.

Page 12, Calendar 568, Substitute for House Bill 6124.

Page 21, Calendar 573, Substitute for House Bill 5762.

THE CHAIR:

Any changes or omissions? The machine is open. Please

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MR. PODOLSKY: (continued)

when you talk about low income people, and I think we've learned in previous years there are some words that are trigger words that will offend people. We don't call it the moderate income housing program, they call it the moderate rental housing program, and I suggest you do the same thing here.

I've submitted written testimony on this and I won't go into more detail on that piece.

REP. MEYER: Thank you very, very much.

MR. PODOLSKY: But there were other bills I wanted to say something about.

REP. MEYER: We have a very long list of people waiting to testify.

MR. PODOLSKY: I understand. On Senate Bill No. 116, which is An Act Concerning a Limited Diminishing Rental Assistance Program, my suggestion is that has been suggested by a previous witness that the best structure for expanding rental assistance is Public Act 85-452 which you passed last year. You have a bill already Senate Bill 450, which would expand that program, but that's not on the hearing list for today. My suggestion would be that you devise ways to merge the two bills and I will save my testimony on that for the hearings in which Senate Bill 450 comes up.

Finally, you have a whole package of bills that implement the recommendations of the relocation assistance study committee. I've submitted written testimony to you on those and what I would suggest, let me just highlight a couple of pieces of it.

One is that you House Bills 5366 and 5367 which provide for reimbursement to municipalities and enforcement by the Attorney General ought to be made a single bill. The Attorney General enforcement is not independent of the municipal reimbursement. If you don't pass the municipal reimbursement, the attorney general is not interested in helping collect money under the act. So you ought to put those together.

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MS. STANDEN: (continued)

on behalf of the Connecticut Association for Human Services, which is a private non-profit organization, dedicated to research and advocacy in the human services.

I'm going to speak on SB 115, and SB 116. In regard to SB 115, we are very happy to see that this bill is targeted to benefit low income people. The \$35 million requested which is to be provided in loans or grants to housing authorities and non-profits is very useful. The program administration work seems to be identical to the program. However, this program (inaudible) is directed towards a lower income group, meaning families with an income between \$8000 and \$15,000, but we are concerned housing availability for those families with incomes below \$8,000 who until now have benefitted from federal programs, which have either been drastically cut or have been eliminated.

Recognizing the existing constraints, and I'm particularly thinking about HR 3838, we strongly recommend the passage of this bill which will help in providing more desperately needed housing for low income people.

And now to SB 116. This program seems to be primarily geared to moderate income families, living in state-funded housing developments. This grant or assistance has been designed to be available, for at the most five years, and would decline each year, and \$3 million is requested for that period. Since funds for rental assistance are very scarce, we would prefer to see these funds allocated for an extension of the program established last year under Public Act 85-452, with 80% of all rental assistance money going to the lowest income groups and 20% going to the moderate income groups targeted by the present bill.

It is our understanding that SB 450 which is not up for hearing today, projects an additional \$750,000 a year. We would like to see such a program be established for minimum of three years, with a possibility of extending the time period. It doesn't seem to make any sense to start a rental assistance program for one or two years, which landlords would take the chance of taking tenants in whose rent needs to be subsidized if they don't know how long these subsidies, this assistance will be

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MS. STANDEN: (continued)
forthcoming and I think it would be very important to make it on a permanent basis. Primarily with the end of Section 8 federal program, such initiatives by the state seems to us a priority. Thank you.

REP. MEYER: Thank you. Are there any questions? If not, Liz Shaw.

MS. LIZ SHAW: Good morning, Rep. Meyer, members of the committee. My name is Elizabeth Shaw and I'm speaking on behalf of Christian Community Action and emergency shelter for families in New Haven area. We also provide emergency food referrals and advocacy. I'm speaking on Bill 115 and Bill 116.

We support Senate Bill 115, An Act Establishing a Low Income Housing Program. The increased production of low income housing is critical to our state's future. At CCA we see the results of the serious housing shortage in Connecticut, those who are unable to find housing of any sort that they can afford. Rents of \$400, \$500, and \$600 a month for a two bedroom apartment are the norm in New Haven. It's worse in Fairfield County.

The poor can no longer afford rents at these prices. And many of these places are below code and sub-standard. The crisis is growing dramatically worse. In 1980 a family stayed with us an average of 31 nights. In 1984 it averaged 49 nights and in 1985 it averaged 60 nights and part of the reason that it was only 60 was because we put a cap on the number of nights that a family could stay with us.

This is a direct result of their inability to find apartments that they can actually afford. We are now sending people back to the motels, after they've stayed with us 60 nights, if they're state sponsored.

Between June and December we turned away 202 families, and the single biggest hurdle that our families face in finding permanent housing is the lack of housing that they can afford. We have only 17 units and there have been up to 60 to 75 families in motels in the New Haven district at any given time. Housing is one of our most

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MR. PODOLSKY: (continued)

6109 includes both an enabling act for municipalities plus matching funds to put into the trust funds. 5402 is only the enabling act for municipalities. My first suggestion to the Committee is that it would be wise that you keep them as two separate Bills. There is no reason why the enabling act portion should have to go to the Finance Committee so that I would suggest that you keep them separate and so that use 6109 as your vehicle for the matching funds and use 5402 as your vehicle for the enabling act.

The second thing that's worth saying is that as far as I know, municipalities can do trust funds now. There is some advantage to spelling out some of this authority in the statute but it is important that in the process of spelling it out, you spell out the particular authority that's being talked about and that you not do it in a way that implies that you're restricting municipal powers rather than enlarging them.

The language that is proposed in House Bill 5402 I believe is too narrow and fails to accomplish the intended purpose. And I would suggest to you the following substitute language which is also in my written testimony. I would suggest that you change the language to read provide for the financing, construction, rehabilitation, repair, improvement or subsidization of housing for low and moderate income families by use of any appropriate mechanism including but not limited to a housing trust fund.

I think that gets you some specific reference to housing trust fund in the Bill which is really the reason for the Bill in the first place. It also does not limit you to financing construction or subsidization. We have repair, all those kinds of things ought to be options so I would suggest that that would get you some broader language and would better accomplish your purpose. The two Bills on rental assistance, Senate Bill 450 and House Bill 5937, deal with the rentals--with the need for rental assistance in a different way.

I've previously spoken to you about rental assistance and the need for the whole concept and I will not repeat them-- I will not repeat now what I said to you earlier this week.

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MR. PODOLSKY: (continued)

It seems to me that Senate Bill 450 should be your basic Bill for rental assistance programs, that builds on the pilot from last year; it expands it from a two year pilot to a three year pilot which if not necessary before, is necessary now in light of the fact that the program's regulations are only now being implemented.

The Bill proposes to use an amount of \$750,000 per year for the second year funding. That, rather than \$250,000 which is in the budget. \$250,000 funds only approximately sixty certificates so that--if you really want to run an effective program it really is important that you use a larger dollar amount. And I think people knew that last year. The study committee that was the basis for last year's Bill, had recommended \$3 million per year which would be large enough to do approximately 700 units per year.

I am assuming that a request to you that you enlarge the number to \$3 million would not go anywhere this year and so I'm not going to make that request. I would suggest however, that you ought to go with \$1.5 million and so my recommendation would be that you enlarge the amount that's in the proposed Bill from \$750,000 to \$1.5 million or certainly at least to \$1 million.

House Bill 5937 which deals with creating an invested fund out of contributions from businesses in a manner similar to the neighborhood assistance act, provides an alternative way of looking at rental assistance. That's to say the rental assistance becomes the interest that is generated by the fund. The advantages and disadvantages to that and that is not a substitute for the kind of appropriated program that's represented by Senate Bill 450. The reality is that interest rates of say between 7 and 10 percent, you've got to put in a lot of money in order to get very much rental assistance back and so that cannot possibly represent a total program for the state.

It is my guess that it's going to take quite a while to build up a large enough amount of principal through contributions from businesses in this manner, that if you're going to have any program at all for the near future, you need to seed it with something. My personal inclination

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MR. PODOLSKY: (continued)

is actually to seed it with bonded money rather than appropriated money although I know that Representative Meyer is interested in the possibility of appropriated money. In either event, it seems to me you need at least \$1 million of seed money from whichever source you choose to take it so that the fund can at least start operating now.

In addition, it seems to me that what's been developing as these Bills have worked their way through the Planning and Development Committee is a way in which Senate Bill 450 and House Bill 5937 really do tie in with each other together. 5937 by its terms is directed toward providing rental assistance in new development. That is to say when you have some kind of a new project you can we want to have a certain number of these units reserved for people of low income and to do that we will provide rental assistance and we can tell the developer in the beginning that this is a 30 year mortgage, we can provide that assistance to you for 30 years because we are setting the money aside in a fund and it's the interest that's going to go to that--go to the rental assistance and that becomes important in a development project to be able to say to the developer at the beginning, this assistance won't end in two years. Because the fund is there. The fund will stay there and it will continue to generate revenue.

Senate Bill 450, although it can cover both a development program and existing housing, in practice I think is going to be primarily used as it is in Massachusetts for existing housing and there, an appropriated fund is a more suitable way to do it. So I think what's developing here is a pair of companion bills that'll allow you to take one piece and tie it towards development and take another piece and use it primarily for existing housing. I think that's a sensible thing to do. I think it's a very, very important thing to do and I especially see Senate Bill 450 as a very high priority Bill.

For the record, I simply want to mention three other Bills and indicate my support. House Bill 5878 which is the \$500,000 for single room occupancy and transitional housing. I support it. Senate Bill 448 which is

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MS. TRIOLO: (continued)

include not for profits? We feel this term, privately owned housing ought to be eliminated and allow the municipalities to structure a municipal housing fund or a housing trust fund in their own--along their own desires as long as they meet the requirement that it is targeted to low and moderate income people.

Finally, when we first proposed this legislation in 1985 it was to give us a clear statutory base to establish a fund in our town. There were those who have told us that we already have the power to do this. There were others who said you need enabling legislation. Whatever, I am not a lawyer. We feel the continuing argument is fruitless. We therefore suggest that the statement of purpose indicate that this is to clarify the existing municipal powers to establish special funds. This forestalls any punitive efforts towards those towns that now have or are thinking about or are in the process of having a fund. It enables us to get along and get on to the effort of establishing a fund and it serves to promote constructive effort toward the housing needs of low and moderate income people. Thank you.

SEN. CONSOLI: Any questions?

REP. MEYER: Would you leave your statement so that we do have your suggested wording?

MS. TRIOLO: Certainly.

SEN. CONSOLI: Any further questions? Thank you very much. Elizabeth Shaw reappear?

MS. ELIZABETH SHAW: Good morning Representative Meyer, Senator Consoli, members of the Committee. I am Elizabeth Shaw and I'm speaking on behalf of Christian Community Action and emergency shelters for families in New Haven. I address my comments to Senate Bill 450, An Act Concerning the Pilot Program of Rental Assistance and HB 5878, An Act Increasing the Bond Authorization for Demonstration Programs of Housing.

We strongly support the expansion of the pilot rental assistance program to include more than three towns, to

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MS. SHAW: (continued)

run for three years and to be allocated additional funding. Three years will give the state an opportunity to examine the program more fully. In light of the serious crisis in the rental housing market, this is a small but critical attempt to address the needs of low income tenants.

We strongly recommend that at least \$1 million be appropriated in order to aid more low income renters who need this assistance. As rents have risen dramatically in the past few years, more and more families are finding it almost impossible to find and pay rents that they can afford. At our shelter, we see evidence of this inability to afford rents and the increasing numbers of families who come to us unable to find a rent that's less than 75 percent of their income.

I direct my comments to HB 5878. We support, as a minimum, the additional bonding to \$1 million for a demonstration program for innovative housing. A quick survey around the state by the Office of Urban Affairs estimated that there are at least \$400 million worth of projects that might be eligible for this funding. The interest burden in addressing the needs of our homeless and near homeless with the Bill passed last year, is encouraging and should be supported.

At our shelter, we see women who are unable to stabilize their lives because they are unable to find permanent homes for their families. A combination of inadequate incomes and rising rents put these single parents primarily, into a cyclical housing crisis. The rent is raised; they must move; they devote all their energies to finding a new rent; they end up in emergency housing because they are evicted for non-payment or in another apartment that they really cannot afford.

The rent is still too high and they are thrown into the cycle again. Recently we have begun to see families that we have seen before, caught in this cycle over and over again. The heads of these households never have the opportunity to participate in jobs, training and education to break out of the cycle. Because their energies are devoted to keeping a roof over their children's heads. Transitional housing with supportive services

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MS. RUTGER: (continued)

members of the Planning and Development Committee, I'm Alma Rutger and I'm speaking for the League of Women Voters of Connecticut.

The League of Women Voters of Connecticut is speaking to Raised Committee Bills 450 and 5402. We are supportive of Bill 450 which extends the pilot rental assistance program initiated in 1985, and increases the appropriation for this program. However, we wish to reiterate our overall position on rental assistance as given in testimony before the Appropriations Committee in February and before your Committee earlier this week. We would like to see the establishment of a permanent rental assistance program funded at the \$3 million annual amount recommended by the original study committee.

We would like to see the proposals for rental assistance programs consolidated into a single rental assistance program which will be adequately funded and in which at least 80 percent of the resources be targeted for low income families.

Bill 5402, An Act Concerning Municipal Powers Concerning Housing would amend Section 7-148 of the General Statutes to provide for the financing, construction, or subsidation of privately owned housing for low and moderate income persons and families. While we support the concept of the special municipal fund for housing, we feel that the wording of this Bill is such that it could do more harm than good. In specifying privately owned housing, the Bill is not only restrictive but also confusing. Moreover the Bill's statement of purpose seems to obscure rather than clarify existing municipal powers.

The League of Women Voters of Connecticut therefore joins with those who are actively working toward the establishment of municipal housing trust funds in requesting the language of the Bill be changed as follows. And the language we're suggesting is substantially the same as what Audrey Triolo did present and I won't read it and we have no problem with the wording that Raphael Podolsky presented either. I mean I think that the concept behind them is the same.

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MR. RHINES: (cOntinued)
this statute, but it's not there in a mandatory way.
It really needs to be so that everybody understands
exactly what the game is about.

REP. HURD: Thank you.

REP. MEYER: Are there any other questions? Thank you very
much, Mr. Rhines. Tim Calnen.

MR. TIM CALNEN: Good afternoon. I'm Tim Calnen, Director of
Government Affairs for the Connecticut Association of
Realtors. I'd like to speak just briefly on one bill
before you and that's Raised Committee Bill 450, concerning
the pilot program of rental assistance for low income
families living in privately owned housing.

The Connecticut Association of Realtors favors this legis-
lation which would extend the pilot to the -- the duration
of the pilot from two years to three years, permit more
experimentation in more than just three towns and provide
\$750,000 in appropriations for the second year of the
program. As many of you know, we were part of a coalition
that endorsed \$3 million per year for three years and
that remains our position, but certainly we'll be willing
to get what we can take, and we feel \$750,000 makes sense.

A lot has been said about cost effectiveness and the
expenditures and what kind of effect this will have on
the fiscal condition of the state in the long term.
Basically, our association feels that this particular
rental program makes sense for three reasons. One, it
builds on the existing private housing market. We have
an existing stock of housing. Much of it is -- about 40%
of it is of World War II vintage. It makes sense to keep
that on the tax rolls and if we can help tenants pay
market rents, that will accomplish that at a lesser cost
than construction of public housing and certain other
programs. Also, it's an experiment. It's not intended
to last forever within the language of the statute. There
is very specific wording that no tenant shall be entitled
to the subsidy beyond the period of the program or if
the program is not funded.

I guess the third reason is that currently there are
certain costs we're already paying as taxpayers in the
state as a result of the shortage of affordable rental

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MR. CALNEN: (continued)
housing and whether those costs will be in terms of the displacement problem and may be part of the homeless that we hear about, the gypsies moving from town to town, is in part -- could be that some of these folks just haven't been able to pay market rents. Also, if a tenant can't pay market rent, then the owner is faced with several alternatives. Maybe conversion of the building, maybe displacement of the tenant for a higher income tenant and then we have that social phenomenon of displacement in some towns and then of course, abandonment is still a problem and somewhere in between there the owners that defer maintenance maybe try to keep a tenant on or work out a compromise but defer maintenance and risk violating the housing code and in fact the cost of housing code enforcement has been addressed by a subcommittee of yours and I know Rep. Hurd is very much concerned about the towns current cost of paying for relocation of tenants where housing codes are being violated.

So, there are a number of costs that are presently being endured. So, we support this as an experimental way of looking at making existing housing more affordable. Over the summer we expressed these same views to the Governor and Mr. Milano of the Office of Policy and Management and in an attempt to have \$3 million dollars incorporated in the Governor's 1986-87 proposed budget and frankly, I guess to summarize it, \$250,000 at least got us started in allowing just three towns to try this out. We felt this was insufficient. It doesn't allow enough units to be subsidized to get a real good experiment and we really would like to see more (inaudible) bought to do a valid experiment.

I guess that concludes my statement.

REP. MEYER: Thank you. Are there any questions? Rep. Antonetti.

REP. ANTONETTI: Just for the sake of repeating your request to the Governor, it was for what amount in the 85-86 budget?

MR. CALNEN: For the \$3 million in 86-87 and that, Rep. Antonetti, also was the figure agreed upon by -- in a feasibility study undertaken at the end of 1984 by not only the Department of Housing, but assisted by an advisory committee made up of people from the development sector, from tenants, from the

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- MR. CALNEN: (continued)
realtors group and many housing advocacy groups, such as the Office of Urban Affairs of the Archdiocese of Hartford and Legal Services. The feasibility report recommended \$3 million a year for three years.
- REP. ANTONETTI: And what was put in finally?
- MR. CALNEN: \$250,000. Oh, as far as the Governor's?
- REP. NATONETTI: Yes.
- MR. CALNEN: I believe, and I could be wrong on this, I believe his was \$3 million but to be used over five years on a phase out basis.
- REP. MEYER: Is this program (inaudible).
- MR. CALNEN: I stand corrected. Thank you, Madame Chairman.
- REP. ANTONETTI: So it was a matter of \$250,000 that was in for that specific program.
- REP. MEYER: (Inaudible).
- REP. ANTONETTI: Thank you.
- REP. MEYER: Are there any other questions? If not, our next speaker is Joseph Tamsky.
- MR. JOSEPH TAMSKY: Madame Chairman and members, I'm not going to bore you with more talk, or much more, on the housing bills. I did come up here and I've got to express myself in favor of them. My point of view -- I'm from Norwalk, Connecticut and I represent the Community Housing Resource Board of the City, a private non-profit agency. The point that I wish to make is that the four bills that we support, which you've heard a great deal about, 5402, 5937, 447, and 450 all in their own way contribute to the supply of affordable housing in the State of Connecticut. For that reason, they are all important.
- Specifically, I'm not prepared to (inaudible) them. As I've already said, you've already heard a good deal of very careful and important analysis. I would say, however, that there is a permanence to think that the housing problem is mainly a problem of the large cities, of the central cities and