

Exhibit E. Neighborhood Narrative

HOUSING AUTHORITY OF THE CITY OF MERIDEN

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E. Neighborhood Narrative

Meriden (pop. 60,674) is a mid-sized, ethnically diverse, post-industrial urban community in central Connecticut, once home to 80 manufacturing plants and chosen as the ideal World War II community. The loss of its manufacturing base, the construction of I-691 through the center of the City and a regional shopping mall outside the city center led to the gradual decline of, and disinvestment in, the historic downtown area which is the subject of this Transformation Plan. Looking forward, Meriden, well-served by existing highways, and a major stop on the \$500 million “Hartford Line” commuter rail line, is located minutes away from Connecticut’s largest population and job centers – New Haven and Hartford – and at the mid-point between Boston and New York City. With relatively lower housing prices and the largest municipally owned park system in New England, Meriden’s more suburban neighborhoods are a location of choice for families looking to strike a balance between affordability, commuting convenience and recreational open space. Even though significant progress has been made, significant investment in transportation, housing, and education are needed to improve the quality of life in the downtown.

Neighborhood Data The Meriden Choice Neighborhood (CN), which consists of six census tracts in the center of the City and contains the subject 140-unit Mills Memorial Apartments (Mills) public housing complex, exhibits the deepest needs, reflected in the chart below, but also contains the greatest concentration of assets and opportunities. Encompassing only 6% of the City’s total land area, it houses 21% of the City’s population and was the subject of both a Choice and Promise Neighborhoods Transformation planning effort.

	Mills Residents	CN (2010 Census)	Meriden City	New Haven County
Population	385	12,700	60,674	862,477
% Hispanic	80%	58%	29%	15%
Number of Households	135 (in 2014)	4,956	23,977	334,502
Median Age	22	31	38	39
High School Graduates		65%	81%	
Single Parent Households		23.7%	14.8%	
Poverty Rate	100%	41%	14%	12%
Median Household Income	\$9,144	\$26,329	\$51,363	\$59,840
Unemployment Rate		22.4%	7.7%	6.3%

Sources: ESRI Business Analyst Online, ACS 2009-2013, HUD Mapping Tool, Census 2010, BLS.

Part I violent crime rate for the area within the Meriden Choice Neighborhood boundary is on average 1.9 times the City-wide average for the three years in question.

PART I VIOLENT CRIME	2014		2015		2016	
	City	CN	City	CN	City	CN
Aggravated Assault	77	40	59	43	93	34
Homicide	0	0	1	1	2	2
Sexual Assault	136	8	118	43	161	70
Robbery	72	32	94	41	52	35
TOTAL CRIMES	285	80	272	128	308	141
POPULATION	60,868	12,720	60,868	12,720	60,868	12,720
CRIME PER 1,000	4.6	6.2	4.4	10.0	5.0	11.0
CNI = X TIMES CITY	1.34		2.25		2.19	

The Choice Neighborhood includes 2,601 students. Mills students attend these schools:

Elementary School (100%)	Middle School (100%)	High School (100%)
Franklin (1) 2%	Edison (12) 44%	Maloney (15) 83%
Hanover (4) 7.5%	Lincoln (8) 30%	Platt (3) 17%
Hooker (1) 2%	Washington (7) 26%	
Putnam (46) 88.5%	Source: Meriden Public School District Data 2014.	

The following educational statistics illustrate the educational challenges of the subject population:

	Choice Neighborhood	Non-CN	Citywide
On-time Graduation Rates	58%	78%	70%
3 rd and 4 th Grade Reading Scores	2.49	3.05	2.91
Absenteeism	7.1%	5.2%	5.7%
Chronic Absenteeism	14%	8%	10%
% ESL	16%	8%	10%
Suspension Rates	11%	7%	8%
Retention Rates	6%	3%	4%
Technical School Enrollment	6%	19%	24%

Source: Meriden Public School District (2014).

While the housing stock in the CN is older than in the surrounding area (average age 74 years) and in fair to poor condition, prior studies noted "very low vacancy" and suggested demand for more than 600 to 1000 new rental housing units through 2017. New housing for individuals earning less than 60% AMI is hard to find, confirmed by the Meriden Housing Authority's three-year waiting list (265 families). Effective monthly rent in the submarket is projected to increase 3% annually through 2016, after a 5% increase from 2011 to 2016 (4Ward Planning

Study). The average asking rent (\$1,075) in the CN remains 11% lower than effective rent (\$1,211) in the Meriden submarket due to older housing stock.

	Mills Residents	CN	City of Meriden	NH County
Owner %	0%	18%	54%	56%
Renter %	100%	70%	38%	36%
Vacant %	17%	12%	8%	8%
Households (over 55 years)	3%	18%	27%	27%
Median Home Value	-	\$166,346	\$175,444	\$233,148

Source: ESRI Business Analyst Online (2014).

Land use in the Choice Neighborhood is largely built out, 30% is commercial/industrial, and 10.8% is vacant land, which are mostly former manufacturing and brownfield sites. 42% of the land is classified as residential, and 26% is tax exempt (City of Meriden MIS Dept.) The most recent data show a 9.5% foreclosure rate in the neighborhood (huduser.gov). Data from 2015 Partnership for Strong Communities show that 16% of all housing in Meriden receives governmental assistance, tenant rental assistance, or CHFA/USDA subsidies. The housing sites below are located in the CN are near the Mills.

Development	Address	Number of Units	Type of Subsidy
Parkside Apartments	Pratt Street	164	51 Section 8 units
Community Towers	55 Willow Street	211	Public Housing
Hanover Towers	76 Butler Street	100	100% Section 8
Harbor Towers	60 Hanover Street	202	100% Section 8

Neighborhood Description The most critical challenges facing the neighborhood are a negative perception of downtown Meriden as not safe, a lack of large private employers and employment opportunities that match the education attainment of the residents, as well as high concentrations of poverty, an aging housing stock and transportation system and the presence of obsolete and distressed public housing complex at the center of the neighborhood. For 50 years there has been a negative perception of downtown which has seen little new development. The neighborhood is dotted by clusters of medium to high density rental housing (many in fair or poor condition), and many vacant or underutilized buildings and lots. West and East Main Streets and Colony Street are the primary commercial corridors. Physical development along these corridors is mixed – generally older and historic buildings converted into small shops or storefronts. At the center of the neighborhood is the Mills, a monolithic brick structure built in the 1960s at the height of the Urban Renewal era. The site is isolated and unconnected to the surrounding neighborhoods. Maps of the CN clearly show the concentration of poverty and assets to support place-based neighborhood transformation strategies. The needs assessment conducted in the Choice planning process reflected multiple barriers to employment. 57% of survey respondents indicated they lacked the right skills and education (just 65% have attained a high school diploma). Access to transportation was also a primary concern. Over 18% of neighborhood residents reportedly use a public transit bus as their primary means of transportation and over 18% primarily walk or bike. Only 60% use or share a personal automobile and 32% percent said that they cannot afford a personal automobile. Encouragingly for residents, the downtown transportation system is scheduled for significant upgrades, including the construction of a \$20 million Transit Center linked to new commuter rail service, \$3.2 million in federal CMAQ funds awarded for roadway and signal improvements, and \$3.67 million in local and state funding committed for roadway, sidewalk and bicycle route improvements within the area. The system upgrades have the potential to improve access to employment for area residents, 80% who have expressed a willingness to

take public transit to work and/or to obtain employment. In addition to transportation choice to aid in economic advancement, 60% of the respondents expressed an interest in “On the Job” and classroom training, ESL and Career Counseling. 24% indicated that small business training, loans and workshops would be most beneficial. Many of these services are free but underutilized, suggesting better awareness of these programs could help address high unemployment levels. Of the respondents who identified themselves as unemployed, 76% were without work over a year. Choice respondents also show a pronounced need for internet access, which is being addressed through Meriden’s participation in the Connect Home program and a commitment to provide high speed internet service and hardware to utilize it in new housing, through the Meriden Public Schools, through libraries and community centers, and at job training centers.

The neighborhood hosts many community assets and new investment is poised to bring transformational change. The following community assets are within walking distance (1/4 mile) of Mills: Intermodal Transit Center (CT Transit buses, Amtrak and Hartford Line Rail Service), 14-acre Meriden Green, Public Library, City Hall, Board of Education, Boys & Girls Club, Girls, Inc., Child Guidance Center, CT Department of Family Services, Health Department, CT Junior Republic, CT Works/DOL, Meriden Success Academy, Gallery 53, Casa Boricua, Women and Families Center, Connection Inc. Mental Health Center, Senior Center, YMCA, Police Department, CT Adult Probation, Meriden Children First (the City’s Promise Neighborhood’s lead and Choice education lead), United Way of Meriden and Wallingford, and the Community Health Center (a Federally Qualified Health Center). The major community assets are within a short driving distance: Westfield Mall, Midstate Medical Center, and the 2,000-acre Hubbard Park, designed by Frederick Olmstead.

The neighborhood and its periphery include four elementary schools (John Barry, Israel Putnam, Roger Sherman, and Benjamin Franklin). Both John Barry and Benjamin Franklin host Family

Resource Centers providing direct services and access to over 30 local agencies offering many early childhood and family support services. Yale University, Wesleyan University, Central Connecticut State University, University of New Haven, University of Hartford, Trinity College, Southern Connecticut State University, and Albertus Magnus College are within a 1/2 hour drive. The Meriden Choice Neighborhood is located in a state-approved Enterprise Zone (EZ), which provides tax abatement and other incentives to companies relocating to the EZ. Several large private employers including Hunter's Ambulance and Transportation (440 employees), Carabetta Management (315 employees), and Thompson Brands (85 employees) are located within the CN, as are large public sector employers- the Board of Education (1100+ employees), the City (550+ employees) and the various Connecticut agencies including the Department of Social Services and Superior Court. Midstate Medical Center, with 1100+ employees is located just outside the neighborhood. Despite the challenges present, in the past three years, the City has seen over \$100 million in private, local, state, and federal investment in the areas of flood control infrastructure, brownfield remediation, transportation and housing. Completed projects include the Meriden Green, a \$14 million, 14-acre park and flood control project, the \$20 million demolition and reconstruction of the Meriden Transit Center as part of the Hartford rail project, the construction of a \$30 million mixed use development at 24 Colony Street, and \$7 million in natural gas line upgrades. The City adopted Transit Oriented Development (TOD) District zoning regulations in 2013 designed to encourage the adaptive reuse of historic properties and the use of public transit. Meriden Housing Authority and Pennrose Properties (Housing Implementation Entity) secured a 9% tax credit award through CHFA in 2016 for a 75 unit mixed-use, mixed-income development and a subsequent 9% tax credit award for the second phase, a 75 unit mixed use development to be constructed in 2018-2019.

Housing Description and Relationship to Neighborhood The Mills is a 140-unit public housing development (53 years old) located within the FEMA 100-year flood plain. The Mills has 26 one-bedroom, 52 two-bedroom, 44 three-bedroom and 18 four-bedroom units, 74 families with children, and 385 tenants (29 disabled). Considered obsolete by today's standards, the Mills has substantially inappropriate building design, site layout and street connectivity. The Mills consists of five buildings (three low-rise walk-up buildings and two high-rises) angled to the surrounding streets with multiple blind-spots and yard areas that violate defensible space design principles. Mills units are undersized, lack dining areas, with bedrooms less than 100 sq. ft. On-site infrastructure and utilities at Mills are at the end of their useful lifespan. Harbor Brook, culverted under the site, poses a recurring flood hazard, with 13 "100-year" flood events since 1860. The Harbor Brook Flood Control Plan calls for the demolition of the existing Mills buildings and daylighting Harbor Brook at the site. Due to the superblock public housing nature of the site, the Mills attracts criminal activity and is perceived to be unsafe. The concentration of extremely low-income households at Mills also causes a low-rent, absentee landlord investment property market to flourish in the surrounding residential areas. The single most critical housing challenge is to overcome market forces that tend to gravitate towards highly affordable / deeply subsidized housing (0-60% AMI) in the downtown, as opposed to higher income housing (60-120% AMI) for which multiple market studies demonstrate regional demand.

People Narrative The CN includes a residential population most affected by the decline of the manufacturing industry and the associated job loss, economic disinvestment, and environmental hazards. Minorities are disproportionately affected by the adverse living conditions and quality of life. Mills and CN residents more likely to be low income; transient, with 48% of the population having moved in within the last five years; increasingly foreign born, with the number of foreign-born residents at 12%; and non-white, with a population that is 58% Hispanic and 10% Black.

	Mills Residents	Choice Neighborhood	City
Population	385 (relocated in 2016-2017)	12,677	60,674
% Hispanic	80%	58%	29%
Number of Households	140	4,956	23,977
Median Age	22	31	38
Poverty Rate	100%	45%	14%
Median Household Income	\$9,144	\$26,329	\$51,363
Unemployment Rate	25.6%	22.4%	7.7%

Family structure is less stable at the Mills and the CN than the city as a whole, with CN survey respondents reporting mostly single (45%) or divorced (15%) - only 34% indicated they were married. These statistics paralleled the Choice Neighborhood statistics (43%, 15%, and 37%, respectively), but differ from the City as a whole (34% single, 48% married). Educational attainment by CN residents were below County residents, with high school, associates, and college graduation rates well below residents in the region. In Meriden, 70% of children have educational experiences before kindergarten, and extended day learning is currently available at only three of the four Meriden elementary schools. Access to education and enrichment experiences is a CN and a City priority.

	Some High	Graduated	Some	Associate's	Bachelor's	Grad.
CN	86%	65%	29%	11%	6%	2%
New Haven County	96%	90%	59%	41%	34%	15%

Even with large challenges in their current neighborhood, many Mills residents responded that they would like to live within the Choice Neighborhood in housing that provided building amenities (community room, gym, etc), outdoor amenities (playground, tot lot, etc), and convenient parking. The following priority services are needed in the community: (i) more resources for school readiness; (ii) more programs that promote life-long learning for the entire family; (iii) programs and services that promote school to career opportunities; (iv) jobs training for Mills and neighborhood residents for quality jobs and local hiring goals; (v) connecting disengaged youth to existing and new in-school and out-of-school programs; (vi) reduction of asthma-inducing triggers and creation of a smoke-free social norms environment; (vii) culturally and linguistically competent mental health services for unserved, underserved and inappropriately served populations; and (viii) medical homes for primary medical, medical and dental.

Vision The vision for a transformed Downtown Meriden includes integrated People, Housing and Neighborhood plans that highly leverage all of the neighborhood's greatest assets – new park, new train station / increased service, two fully funded consecutive 9% LIHTC mixed-use developments, other planned mixed-use, mixed income developments and an unprecedented amount of public investments – to (a) connect the neighborhood to high quality educational and employment opportunities so that all residents can reach their full potential, (b) build new mixed-income, mixed-use, green housing units with access to transit, employment and educational centers that promote healthy living, and (c) create a safe, cohesive, richly amenitized, walkable city center that is sustainable and environmentally resilient.