



COSCDA

2009-2010
ANNUAL REPORT

“The needs of low-income communities will not disappear when the crisis subsides.”

*Rick Ballard
COSCDA President*



States Aid the
Nation's Recovery

Council of State Community Development Agencies

A MESSAGE FROM THE EXECUTIVE DIRECTOR



COSCDAs Members,

It has been my pleasure to serve you in this my 10th year as your Executive Director. And what a year it has been! The Nation's continuing recession, a second stimulus bill, continuing high levels of foreclosure, and stress

on you to administer, award and monitor hundreds of new grants, while at the same time dealing with staff cuts-- made for an extremely challenging time.

We at COSCDA, with your help, responded to these demands, as Rick mentions in his letter, with new training programs to help you and your staff be equipped with the knowledge base and skills to handle with these multiple challenges. The launching of our Academy has proven to be the right move and we are working on next steps to further our core values: **responsiveness, stewardship, professionalism, quality, credibility, and inclusiveness.**

These core values have served us well—and we know that adhering to them result in any success we may have.

On the legislative and regulatory front---we didn't miss a beat in taking your views to Congress to advocate for the programs you administer and that serve the needs of low and moderate income Americans. In working with HUD on changes needed to improve the effectiveness of the Neighborhood Stabilization Program, we were mindful

of the Mission you have established for COSCDA staff:

- Advocate for the common community development goals of the states;
- Develop policies and recommendations on community development issues;
- Keep members informed about federal and state administrative and legislative developments that affect members;
- Enhance the capacity of states to deal effectively and comprehensively with community development issues;
- Ensure the availability of community development expertise to members;
- Encourage and assist states in the development and implementation of effective community development programs; and
- Facilitate the exchange of information about programs and achievements among states and act as a clearinghouse for community development organizations.

The coming year will continue to be an eventful one as we expand the offerings of our Training Academy, look at new ways to take our message to the membership, expand our communications messaging within the industry and Washington, DC, and try in every way to build on what we have to be more effective for you.

With my sincerest appreciation for your support and hard work.

Dianne Taylor,
Executive Director

COSCDAs STAFF

Dianne Taylor, Executive Director

Linda Thompson, Senior Director, Federal Relations and Advocacy

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Angel Billingsley, Operations and Office Manager

Michael Lightfield, Fiscal/Finance Manager

A MESSAGE FROM COSCDA'S PRESIDENT



Dear Colleagues,
It has been a challenging and historic year for the country and for our membership. As key players in distribution of NSP/CDBG-R funds and the economic recovery, we served our Nation well. As partners with HUD and the Obama Administration, we brought the resources to communities to counteract the bruising effects of foreclosed properties and their aftermath.

Recovery and assistance was the goal, but the speed with which legislation and programs were created didn't happen without some bumps. In that regard, COSCDA played a leadership role in representing our views to the Administration to revise rules for NSP funding that impeded its effective implementation. COSCDA detailed these concerns to HUD officials in person, but also submitted comments to ensure that our issues were addressed. (I'm happy to report that much of this input resulted in changes that improved the program.) And as Congress seeks to pass NSP 3, our work will continue to be vital to the ongoing recovery; -indeed, the predictions by economists of five years of continuing high levels of foreclosure is supported by our own experience in our States—the pig is not yet through the python.

COSCDA also worked with HUD and Congress on other critical issues, including:

- Efforts to codify regulations in the reauthorization of McKinney-Vento Homeless funds (HEARTH Act), with an emphasis on more homeless prevention;
- Elevating and highlighting the State role with regard to a new emphasis on place-based programs with the new Sustainable Communities Initiative;
- Working with both Congresswoman Nydia Velasquez HUD on revisions to Section 3 that explicitly reflect State implementation opportunities and challenges;
- Advocating for passage and funding of the National Housing Trust Fund.

But recovery begins at home and new programs require new skills. In that regard, a major COSCDA initiative this year was the launching of the COSCDA Academy. This past year we held our first Housing 101 training, our first Advanced CDBG training, and several CDBG Boot Camps—all successful, and some even oversubscribed!

Not resting on our laurels, and to meet your continuing training needs, we developed a survey to determine how we should expand the Academy's offerings for 2010-2011. We hope to host future trainings as much as feasible with Regional meetings and may explore teleconferencing options to respond to cost containment demands faced by our membership.

As we responded to existing needs, we continue to prepare for the future. Fair housing will be a continuing issue, and we will be vigilant in assisting members to continuously improve their effectiveness at extending the benefits of our programs to all Americans. Expansion of our Academy and professional development will be a continuing priority, supporting our members as the "go to" people in their States for NSP and all community development/ housing funding so vital to the recovery of our nation and its communities. Finally, we have expanded the leadership structure of COSCDA's committees to identify, and involve those among your peers whom we will be counting on to provide national leadership in the years ahead.

In all these areas, we are guided by our mission to uphold the public role of helping to save homes, rescue neighborhoods and commit resources to the broader goals that define our work in these challenging and historic times.

Thank you for your continued support and participation and for the work that you do for our Nation!

Sincerely,
Rick Ballard,
President

ADVOCACY AND FEDERAL OUTREACH

TAKING OUR MESSAGE TO CONGRESS AND THE ADMINISTRATION

It was an active year in Federal Relations for COSCDA staff and Board, as we asked Congress for help on legislation to make programs work more smoothly for recipients and for State Community Development Agencies who administer them. We also worked with HUD as well as the Federal Reserve on a variety of issues. Accomplishments include:

- Revisions to NSP: We worked with HUD to get changes in definitions for “abandoned” and “foreclosed” properties, which helped our members to obligate NSP funds, particularly to meet the requirement of 25% of funds must be spent on households with incomes below 50% AMI.
- FY2010 Appropriations: We worked with Congressional appropriators to secure increases in our core HUD programs, CDBG, HOME and McKinney-Vento Homeless Program.
- Federal Reserve Board Assistance on NSP: COSCDA co-sponsored an NSP webinar with the Federal Reserve Board, the Federal Reserve Bank of Richmond and NeighborWorks America to provide guidance to our members on meeting the 18-month obligation deadline. We also participated in a Federal Reserve Board meeting with HUD and state NSP grantees to review obstacles to meeting their NSP deadline.
- Fair Housing: COSCDA provided comments on the Analysis of Impediments (AI) process as HUD revises the rules for the AI. Fair Housing staff from HUD participated in a Fair Housing session at the Program Managers Conference.
- HEARTH Act: COSCDA co-sponsored a conference call with the National Alliance to End Homelessness regarding the HEARTH Act implementation in rural areas, and the Housing and Services Demonstration Program. We also submitted comments regarding HUD’s proposed definition of homelessness.
- Sustainable Communities: We met with Congress and HUD’s Office of Sustainable Communities to discuss states’ involvement and participation in the Sustainable Communities Initiative.
- Section 3: We discussed the state role regarding Section 3 requirements with Congress and HUD, and are continuing to work with them as they propose new legislation and revised regulations.
- SAFE Act: COSCDA has asked HUD to exempt state and local government staff that administer CDBG and HOME from the requirements of the SAFE Act, which mandate loan originators to receive additional training and to be licensed. Congressman Barney Frank has sent letters supporting our position to HUD.
- National Housing Trust Fund: We continue to work on getting the Trust Fund Capitalized.



TRAINING AND PROFESSIONAL DEVELOPMENT

...YOUNG PROFESSIONALS, TWITTER AND FACEBOOK

The Coscda Training Academy and other professional development offer a host of educational programs to meet the changing needs of state agency staff in the areas of community development, affordable housing and homeless program administration and delivery. Current programs include include:

- Annual Training Conference
- Program Managers' Training Conferences for Community Development, Housing and Homeless program staff
- CDBG Boot Camp and Advanced CDBG
- Housing 101

Moving into 2011, working with the Training and Professional Development Committee, COSCDA will be exploring and evaluating several new programs that include:

- Neighborhood Stabilization Program Training (NSP)
- Section 3 Training
- Fair Housing
- Homeless Training
- Disaster Relief Training

Additionally, COSCDA will also be exploring new venues, such as Webinars, to save travel costs and time out of the office for our members. In addition, with an eye to building the next generation of senior leaders, COSCDA is looking at programs for new entrants to the field, and how we can address their needs for both education and information. This includes making use of Twitter and Facebook in our Marketing and Communications efforts. Feedback from our first Advanced CDBG Training, suggested the need for an Executive level deliverable in addition to the current Bootcamp and Advanced CDBG.

Annual Training Conference

Held each year in the fall and hosted by a COSCDA member state, the Annual Training Conference provides the framework for COSCDA members to learn

from one another, hear from national experts in the community development field and discuss emerging trends. In September 2009 COSCDA members gathered in Harrisburg, Pennsylvania for the Annual Training Conference sponsored by the Pennsylvania Department of Community and Economic Development. Conference Topics included: NSP, Recovery Act Housing Programs, Accountability & Federal Programs, Comprehensive Community Development Approach, Targeting Resources Effectively, a briefing from key HUD staff from the Office of Community Planning and Development and meetings of all of the COSCDA standing committees.

Program Managers Conferences

COSCDA offers Community Development, Housing and Homelessness, Program Managers Conferences simultaneously in Washington, D.C. annually to provide expanded opportunities for interaction and exchange of ideas among COSCDA's membership. These sessions offer opportunities for COSCDA members to discuss program design, project administration and best practices.

COSCDA Regional Conferences

COSCDA is organized into four regional quadrants, with each region sponsoring a conference each year. These sessions provide important opportunities for program managers and other agency staff to discuss regional programmatic issues and to share information on innovative community development, housing and homeless projects and programs.



STATES AID THE NATION'S RECOVERY

682,370 JOBS CREATED

The **Recession** is morphing into another R-word... **Recovery**, thanks to four important Federal programs. They are Neighborhood Stabilization Program (NSP), TCAP, CDBG-R, and HPRP —and COSCDA members, the implementers--State Community Development and Housing Agencies--sprang into action, funding projects that were **needed, timely, and in some cases, long-overdue.**

So it's been a busy year and the following special section captures the wealth of activity that the membership has funded and helped promote. The four programs used were also frequently combined with other funding, such as the Low-Income Housing Tax Credit Program. While three of the programs were HUD-directed, one was funded by HUD and Treasury to aid the faltering LIHTC market.

And while jobs were not the key focus of NSP, they were an emphasis for the overall stimulus bills, HERA and ARRA. In fact, according to HUD, nearly 700,000 jobs were created from Jan 1-March 31, 2010. These were recovery funded jobs reported by recipients.

Please join me for a "Recovery Tour" of 10 states, big and small and from coast to coast, for a sampling of projects that are improving our roads, creating safe water, turning foreclosures into affordable housing, and putting people to work.

AFFORDABLE HOUSING
HOMEOWNERSHIP
SAFE WATER
ENERGY EFFICIENCY
REHABBED FORECLOSURES
NEW ROADS



Kemble Square, Utica, NY, see article pg 12

INFRASTRUCTURE

WATER REPAIR BY THE PAIR, IN HUMNOKE AND MAGNOLIA

ARKANSAS

The east Arkansas town of Humnoke had been cited by the Arkansas Department of Health for the poor condition of their elevated water tank. Paint was flaking off inside the tank, putting the water supply at risk. In addition, numerous water leaks around the town were leading to a loss of water and revenue for a town that was already cash strapped.

Humnoke received a \$300,000 CDBG-R grant along with a grant from the Arkansas Department of Rural Services to repaint and refurbish the water tank, and to repair leaky water lines and replace an inoperable pump station.



ILLINOIS

The Community Development Assistance program funded the Village of Magnolia \$306,225 from the CDBG ARRA funds to acquire and erect a new drinking water standpipe. The goal of the standpipe is to provide safe and compliant water at reliable pressures to the Village.



CALIFORNIA TACKLES UNSAFE WATER



Project Costs: California Department of Housing & Community Development: \$1,505,367 in federal stimulus money (ARRA funds)

CA State Proposition 84 funds: \$10,926

Self-Help Enterprises: Project Coordinator

Location: Kern County, Sunset Boulevard and Tejon Highway.



*Median Household Income for the area: \$23,214,
Over 68% of residents are low or moderate income.*

San Joaquin Valley

Unsafe drinking water containing nitrate above acceptable standards was remedied by an ARRA grant for residents of the San Joaquin Valley. Edmundson Acres water system in Kern County has unsafe nitrate levels in the drinking water. Nitrate can cause blue baby syndrome in infants and can have adverse health effects on pregnant women.

Self Help Enterprises worked with Arvin Community Services District, Edmundson Acres Mutual Water Company and residents to obtain affordable funding to build this project. In June 2010, after seven months of construction, the residents were receiving water from the District.

INDIANA

FROM FORECLOSURE TO REDEMPTION: LUXURY HOUSING DEVELOPMENT HELPS THE UNDERPRIVILEGED

Indiana Housing and Community Development Authority

City: Indianapolis, IN

Tax Credit Units: 32

Total Units: 40

TCAP Award Amount: \$9,215,595

The 707 NORTH Apartments will be a mixed-income family community. The building is a beautiful brick and limestone 8-story building with numerous balconies and beautiful views of downtown Indianapolis. The development was originally built as luxury condominiums with prices from \$600,000 to \$2,000,000. Due to the severe economic downturn in the condominium market in Indianapolis, the current owner liquidated the asset, which presented a rare opportunity to provide the highest quality building in one of the best locations of Indianapolis for low to moderate income households. The TCAP award of \$9,215,595 provided an equity bridge loan to the private investor purchasing the low income housing tax credits.



“ CDBG is the only flexible source of federal assistance available to address a wide array of rural community development needs. ”

”

Loch Lynn Heights Sewer Improvements

CDBG-R FUNDS: \$350,000

This water and sewer project in rural Garrett County, Maryland represented the final phase of upgrading the sewer system and addressing problems caused by collapsing old pipes. The town has 473 residents, of which 326 are low or moderate income. The project created 13 direct construction jobs and substantially improved health and safety in the community.



WAYLAND VILLAGE

TOTAL UNITS: 90

TCAP FUNDS: \$2,000,000

The project is for development of Wayland Village Senior Apartments, new construction of 90 units in the Forrest Park/Howard Park neighborhood of Baltimore City, including 73 one-bedroom and 17 two-bedroom units and space for tenant services/activities. The 90 new units will be available for seniors with incomes of \$17,250 to \$34,500 (individual), \$19,700 - \$39,420(family of two).

Project financing includes \$2,000,000 from the DHCD Tax Credit Assistance Program, a first mortgage of \$2,771,300 from Enterprise Community Investment, Inc (ECI,Inc). and Baltimore City funds of \$256,000. Additional LIHTC equity from ECI, Inc. of \$9,117,784 made possible by LIHTC from DHCD. Also, funding of \$80,638 from Maryland Energy Efficiency and Housing Affordability program.



TOTAL UNITS: 69

TCAP Tax Credit Assistance Program FUNDS: \$2,635,000

\$1,381,814 of LIHTC

CITY ARTS

City Arts, the first affordable artist housing in newly designated Station North Arts and Entertainment District in Greenmount West neighborhood, Baltimore City, involves the acquisition and new construction of 69 units designed for families. The site is part of a 1.2 acre mixed-use development, including 24 studios, 36 one-bedroom/one-bath, and nine two-bedroom/one bath units. Eleven of the one-bedroom units will be supported by a Section 8 contract from the City's Housing Authority, with remaining units to be occupied by households with annual incomes of 60% of area median or less.



ARIZONA

NSP HELPS HOMELESS AND LOW-INCOME



PROJECT/PROGRAM NAME:
Glenn Verde Apartments

TOTAL UNITS: 17/24

NSP FUNDS/TOTAL FUNDS:
\$2,000,000/\$2,937,544

OTHER PROJECT INFO:
NSP funds for acquisition/
rehabilitation of a
foreclosed, blighted
and vacant property by

LaFrontera Center, Inc., and Old Pueblo Community Services, an Arizona non-profit corporation. When completed, it will be a permanent rental housing project for very low-income and homeless families, located in Tucson, Arizona. LaFrontera Center and Old Pueblo will provide a vast array of supportive services.

“ States spend slightly more than half their CDBG funds on providing or improving public infrastructure, including water and sewer projects, upgrading roads, and much needed public facilities in neglected communities across the nation.

”

NEW YORK

UTICA BREAKS GROUND, NIAGARA IMPROVES WATER, SYRACUSE RENOVATES

Village of
Barker
Water System
Improvements
Niagara County
CDBG-R

CDBG Funds: \$743,491

The project involves the replacement of waterlines throughout the Village. A total of 7,260 linear feet of waterline are proposed to be replaced. The project has reported a total of 3,389 man hours have been reported since construction began in March, 2010.



Utica, New York

Project Name: Kemble Square

TCAP funds: \$3.8 million

(See photo on page 6)

Kemble Square involved the substantial rehabilitation of four two-story and two three story buildings and the new construction of two two-story buildings to produce 37 units of affordable rental housing for low-income families. The project will take place in the Cornhill neighborhood of Utica. Developer, Housing Visions Unlimited, incorporated Energy Efficiency and Green Building elements. The project will provide four fully adapted units for persons with mobility impairments and two for persons with a hearing or vision impairments. Amenities include washer/dryer hooks ups, community building, laundry facility, and computer lab.

Parkside Commons

TCAP Funds: \$8.548 million

Parkside Commons, a 393-unit Section 8 development in the City of Syracuse, received a \$8.548 million allocation from the Federal TCAP to help finance major renovations, including exterior capital improvements and apartment upgrades. The renovations were also financed with \$16.2 million in financing from the NYS Housing Finance Agency of “nyhomes” and an annual allocation of more than \$1 million in Federal Low-Income Housing Tax Credits.



MASSACHUSETTS

BRINGING HOMEOWNERSHIP AND LOW-HEATING BILLS TO LAWRENCE

PROJECT/PROGRAM NAME: 219-225 Park Street, Lawrence
TOTAL UNITS 2, duplex homeownership
NSP or CDBG FUNDS or TCAP/TOTAL FUNDS committed to project: \$128,000
Project total development cost: \$362,500
NSP: \$128,000 (35%)
Other public subsidy: \$68,000 (19%)
Private investment: \$166,500 (46%)
Beneficiaries: two very low income (<50% AMI) first time homebuyer households



Located 25 miles north of Boston and with about 70,000 in population, Lawrence has a rich industrial history and still retains some company headquarters such as New Balance and Grieco Brothers. Lawrence is a challenging environment for homeownership, with 88% of the city's population earning less than 120% of area median income (AMI) and a homeownership rate of 35%.

The Park Street property is a new duplex built on a formerly vacant lot, with one unit owned by a single mother with a nine year old daughter earning 40% of the AMI and the second unit owned by a family of two adults and five children earning 35% of the AMI. The homes are part of the Bread & Roses Housing Community Land Trust, and as such have perpetual affordability and owner-occupancy restrictions. The substantial energy efficiency features of the homes led to a HERS (Home Energy Rating Standard) Index Rating of 24, which exceeds the standard for 76% of homes nationwide. The homes also meet or exceed Energy Star criteria. As a result, the heating cost to each of the new homeowners in the comparatively cold New England region is very low at an estimated total of \$470 per year. In addition, photovoltaic systems will fulfill between 80% and 90% of the families' electricity needs.

UTAH

FORECLOSURE REHAB HELPS LOW/MOD INCOME



Huntington Condos in Provo
Funding: NSP 1: \$6.8 million

The Utah Department of Community and Culture secured this 60-unit condominium building. 44 of the units are being used to satisfy the NSP requirement that states 25% of the grant must be used to house families at or below 50% area medium income. The other 14 units can be rented to families with income up to 120% AMI. The construction of the building was completed in June 2008 and the foreclosure was finalized on December 17, 2008. There was some water drainage issues on site that were corrected before the acquisition of the property with NSP funds

was completed. The appraised market value is \$6,900,000 and the property was acquired for \$6,800,000, a 1.4% discount.



Before



After

Funds used: NSP 1

Additional Funds: CS Mott, and Ruth Mott Foundations

Genesee County Habitat for Humanity Neighborhood Revitalization Initiative

Cities of Promise Plan

A Homeowner's Story: **Shaundrea's Five Goals**

"At the age of 23, I made five goals for myself: to finish school, to get a college degree, to fix my credit, own my car free and clear and to buy a home. Now at the age of 30, I'm wrapping up my fifth goal."

So said, Shaundrea Autman, after spending her 3rd day in her new Habitat Home in Flint, Michigan, thanks to help from a Neighborhood Stabilization Grant from the Michigan State Housing Development Agency. Much of the labor for the Habitat House came from Job Corps and AmeriCorps volunteers. For Shaundrea and her 9 year-old son Micah Brown, the picture looks bright, but not without some dark clouds. Shaundrea suffers from Lupus and has had to give up her job as a Medical Billing and Customer Service Rep at the Hamilton Community Health Care Network in Flint.

"I go back to work sporadically, when I'm able, but my illness has become worse and I'm not able to do that much now." (Shaundrea lost her mother to Lupus many years ago.) Nevertheless, Shaundrea did put in more than 200 hours of volunteer time, not building the Habitat house as most do, but her sweat equity was spent volunteering at the clinic where she worked, something she could handle with her illness.

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COSCD A AWARDS FOR 2009 (PRESENTED AT 2009 ANNUAL CONFERENCE)

State of New Jersey: **2009 COSCDA Presidential Award for Innovation** for the Live Where You Work Program

State of New Jersey: **2009 COSCDA Sterling Achievement Award for Housing** for the **Camden Home Improvement Program**.

State of New York: **2009 COSCDA Presidential Award for Innovation** for the **New York Main Street Program**.

State of Maryland: **2009 COSCDA Sterling Achievement Award for Community Development** for the **Town of North Beach Project**.

COSCDA 2009 James E. Reeves Member Contribution Award: Larry Lasardi, Connecticut Dept of Economic & Community Development



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