



FROG HOLLOW REVITALIZATION PLAN 2023-2027



Prepared by
SINA and MHAGH
with support from
Local Initiatives Support Corporation



MUTUAL
HOUSING
ASSOCIATION
of Greater Hartford, Inc.

LLSC
CONNECTICUT

LAND ACKNOWLEDGEMENT¹

WHAT IS A LAND ACKNOWLEDGEMENT?

A Land Acknowledgement is a formal statement that recognizes the unique and enduring relationship that exists between Indigenous Peoples and their traditional territories.

WHY DO WE RECOGNIZE THE LAND?

To recognize the land is an expression of gratitude and appreciation to those whose territory you reside on, and a way of honoring the Indigenous people who have been living and working on the land from time immemorial. It is important to understand the long-standing history that has brought you to reside on the land, and to seek to understand your place within that history. Land acknowledgements do not exist in a past tense, or historical context: colonialism is a current ongoing process, and we need to build our mindfulness of our present participation. It is also worth noting that acknowledging the land is Indigenous protocol.

WHOSE LAND ARE WE ON?

In Hartford, we are on the traditional territory of the Sicaog/Suakiog, Tunxis, Wangunks, and Poquonook.²

Funding for the creation of these plans provided in part by Nutmeg Foundation, JPMorgan Chase Foundation, and U.S. Department of Housing & Urban Development.



MUTUAL
HOUSING
ASSOCIATION
of Greater Hartford, Inc.

Sponsor

LLSC
CONNECTICUT



dorgan architecture & planning



HousingSmarts
RAISING THE ROOF

R | K

Ralph • Knighton
& Associates

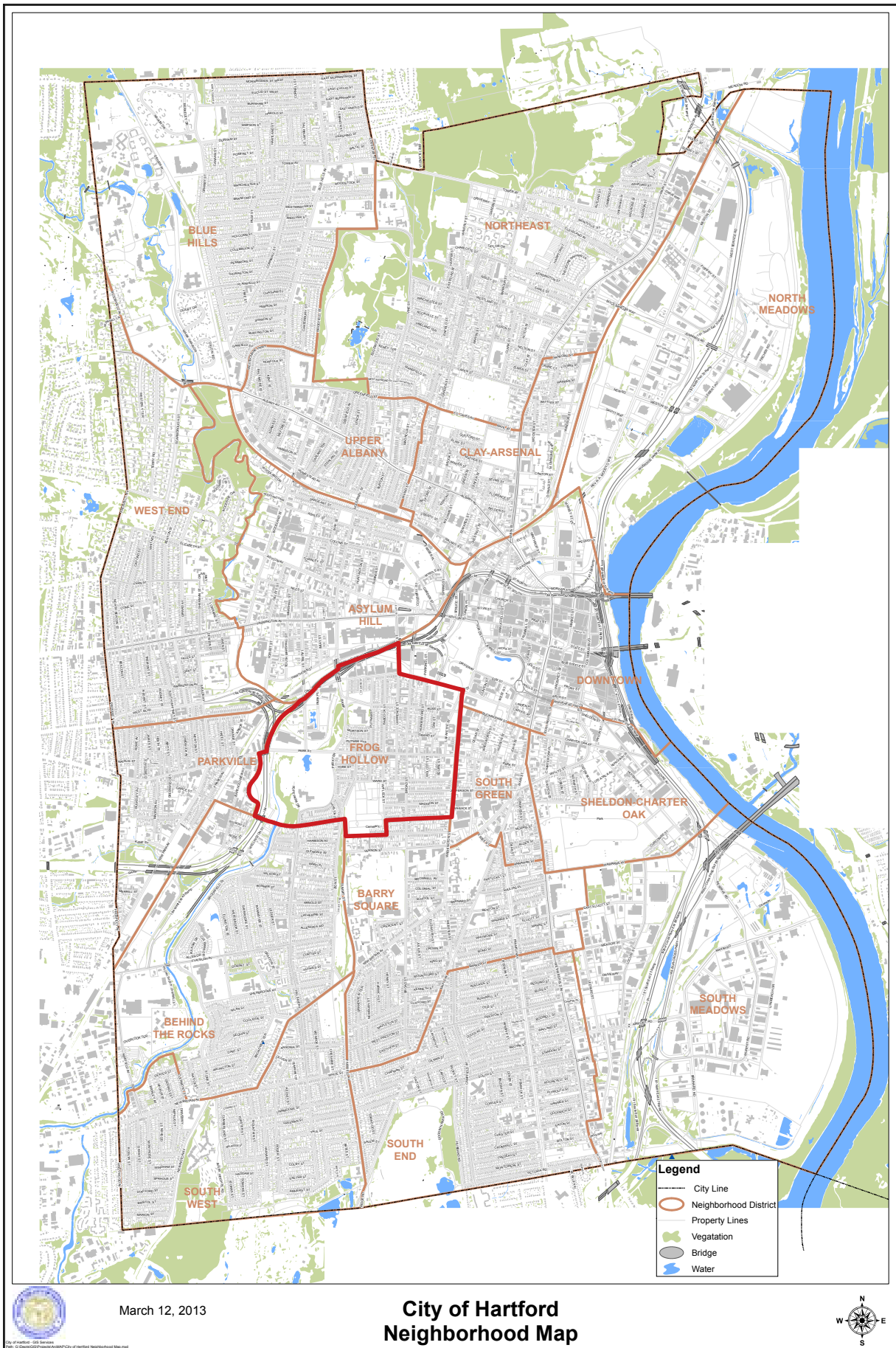
1 Adapted from [Know The Land Territories Campaign | LSPIRG](#)

2 [Territory Acknowledgement | Native Land Digital](#)



TABLE OF CONTENTS

Executive Summary	3
SECTION I: Introduction	4
A. Introduction	5
Section II: The Hartford Context	26
B. Neighborhood Context	29
C. Demographics	30
D. Stakeholder and Community Engagement	32
Section III: Vision and Priorities	34
A. Priorities	37
B. Goals	40
Section IV: Environmental Analysis	60
Section V: Evaluation	64
Appendix: Attachments	66
Frog Hollow Population & Demographics	67
Frog Hollow Housing & Households	68
Neighborhood Profile	69



March 12, 2013

City of Hartford Neighborhood Map



EXECUTIVE SUMMARY

This plan outlines Mutual Housing Association of Greater Hartford (MHAGH) and Southside Institutions Neighborhood Alliance's (SINA's) intentions for complementary engagement in the Frog Hollow neighborhood of Hartford during the next five years. MHAGH is a Community Development Corporation that works in the City of Hartford and the surrounding region. In Frog Hollow MHAGH revitalizes the neighborhood through real estate development, resident-focused property management, housing education, community building, and engagement. SINA is a South-Central Hartford focused Community Development Organization that improves the quality-of-life for residents in its service area including Frog Hollow by providing comprehensive housing, education, economic development, blight remediation, homeownership, community engagement and public safety services.

In the next five years, MHAGH and SINA plan to collaborate and leverage each other's assets as they work, in alignment with the Frog Hollow Neighborhood Plan and the Hartford 2035 City Plan, to strengthen neighborhood assets, increase high quality housing that is affordable, and improve the quality of life of residents.

MHAGH intends to increase and preserve affordable housing rental stock; create stable homeowners and renters; and improve the quality of life of residents. Specific anticipated outcomes include creating and/or preserving 279 affordable housing units for low to moderate income families; providing over 2,000 homeowners and potential homeowners and more than 800 renters with education and support; and improving the quality of life of more than 1,000 residents through community engagement initiatives.

SINA intends to increase affordable homeownership opportunities; support economic development; enhance youth development and education, neighborhood advocacy, and community leadership; and increase public safety. Key anticipated outcomes include developing 7 affordable homeownership opportunities; placing 150 residents in jobs; engaging 500 volunteers and awarding 40 scholarships and 20 service awards; and decreasing criminal activity.

SECTION I: INTRODUCTION



Home ownership and safe, affordable rental housing are two key components of the infrastructure needed to achieve and sustain neighborhood stability. – SINA

A. INTRODUCTION

Mutual Housing Association of Greater Hartford (MHAGH or Mutual Housing) and the Southside Institutions Neighborhood Alliance (SINA) are undertaking strategic initiatives in the Frog Hollow neighborhood of Hartford, Connecticut over the next five years. These initiatives build on the Frog Hollow Neighborhood Plan 2016–2020 (an earlier edition of this plan), as well as the great work already accomplished by these two community development organizations. The goal is to align the strategic initiatives with the objectives of the Frog Hollow Neighborhood Revitalization Zone and the *Hartford City Plan*, Hartford 2035. In addition, these initiatives are designed to build organizational capacity, meet organizational goals, and conform with the robust organizational planning being undertaken by both non-profit organizations. Most importantly, the overarching goal is improving the quality-of-life for those who live, work, study, and play in Frog Hollow.

Both Mutual Housing and SINA have deep roots and exceptionally strong track records of *getting things done* in the Frog Hollow neighborhood. Each is in a solid position to continue this work due to stable staffing, strong financial performance, and a plethora of established community relationships. These organizations have complementary community roles, and each is vital to meeting the needs and aspirations of the community. As described in the following sections, Mutual Housing and SINA provide programs and services that are critical to the neighborhood. To maximize collective positive impact over the next five years, it is necessary to coordinate and scale-up public, private, and non-profit resources in order to provide the services and development projects necessary to achieve a community of equitable opportunity.

Mutual Housing Association of Greater Hartford, Inc.

Mutual Housing is committed to continuing its strategic focus in its target area within the broader Frog Hollow neighborhood. This will include preserving its existing affordable housing stock, redeveloping blighted and vacant property, bringing its housing education programs to the community, providing high-quality property management and enhancing services that support asset-building for residents. About half of Mutual Housing's real estate development activity during the next five years is planned to take place in the Frog Hollow neighborhood target area, where the group owns 262 residential rental units.

Mutual Housing is a regional nonprofit mission-driven Community Development Corporation (CDC) that has a 33-year focus within the Frog Hollow neighborhood. The Board of Directors includes the broad range of skills necessary to guide this high-capacity, multifaceted organization and, critically, residents are among the members. Mutual Housing is a member of NeighborWorks America a national community development intermediary that also receives technical assistance and access to funding and financial support through LISC, a national CDFI and technical assistance provider. In addition, Mutual Housing is an active member of other local, state, and national networks. These connections serve to increase its capacity and impact in the community.

Mutual Housing has a track record of revitalizing neighborhoods and creating communities of opportunity in Greater Hartford through strategic real estate development, quality property management, empowering residents, and innovative educational programming. Over the past 34 years, MHAGH has experienced tremendous increase in capacity, growing from an organization of one person to a staff of 32; increasing the number of properties owned from one to 15; expanding its operating budget from \$95,000 to \$ 1.5 million; and its balance sheet from \$4 million to \$69 million.

MHAGH's mission statement, adopted in 2015, is:

Mutual Housing Association of Greater Hartford creates communities of opportunity by developing and managing high quality, affordable housing while engaging residents in educational and leadership opportunities.

MHAGH has four business lines: real estate development, resident-focused property management, housing education, and community building and engagement.

Real Estate Development.

To stabilize neighborhoods and provide housing choice, MHAGH builds high-quality sustainable affordable housing. Significant development has taken place in Frog Hollow and additional projects are anticipated. The 42-unit residential component of Summit Park, an historic renovation, was completed a few years ago. The commercial component currently houses MHAGH's Property Management operations, and the remaining commercial space will host Mutual Housing's Education Center. Ribbon Row, an 89-unit rehab is nearing completion. MHAGH's development pipeline includes the acquisition of 10 buildings on Zion Street, the redevelopment of a 46-unit existing affordable housing development, and the renovation of 20 units of recently acquired property.

Mutual Housing will continue to expand its real estate development efforts in the target area and anticipates initiating up to three new projects during the next five years. Additionally, the feasibility of developing affordable homeownership projects will be explored and an 80/20 model (80% market rate and 20% affordable housing) will be considered. Implementing these new development scenarios will require partnerships with funders, including the City of Hartford, CRDA, the CT Department of Housing, and DECD, as well as targeted technical assistance.



MHAGH: HUB on Park St, 36 newly constructed units

Property Management.

With a focus on a double bottom line, property management provides a strong sense of community and engagement, while maintaining a financially strong portfolio that remains in excellent condition, supporting neighborhood value and quality-of-life. The property management department is skilled in managing various funding sources, including low-income housing tax credits (LIHTC), HOME Investment Partnership Program (HOME) funds, U.S. Department of Housing and Urban Development (HUD) mortgages and grants, as well as other sources requiring strict compliance monitoring. MHAGH uses technology strategically, including a state-of-the-art property management software for work order systems, check scanning and online rent payment systems, and business intelligence software, which provides quick dashboards to monitor vacancies, turnover time, and budgets. Technology reduces operating costs and frees up staff to provide better customer service to residents.

The goals for the next five years for Mutual Housing's property management in Frog Hollow include maintaining high-quality financially sustainable services, exploring options for expanding management operations, and elevating services for residents. Mutual Housing recently implemented a resident-facing web platform. This tool and increased programming in The Hub will be key to connecting residents to wealth and community building opportunities.



MHAGH: Staff at MHAGH Summit

Housing Education.

Mutual Housing offers a rich variety of educational programs designed to improve participants' housing outcomes. These include Ready to Rent, the First Time Homebuyer Program, and Financial Counseling. As a HUD-certified counseling agency, MHAGH provides the tools needed to successfully assist community members move toward home ownership, rent an apartment, and deal with financial setbacks. MHAGH has provided housing education to more than 3,000 households hoping to purchase homes. During the pandemic, the Housing Education Department pivoted to provide rental counseling and technical assistance to 15,000 households seeking funding from UniteCT rent relief program.

Moving Mutual Housing's Housing Resource Center to a new ground floor retail space in a highly visible location in Frog Hollow will increase access to programs and services for Frog Hollow residents. The space will provide resources, such as laptops for clients to obtain their credit reports and access other programs, as well as classroom space for homebuyer education. There is also a space to add two counselors that will in turn allow expanded programming such as eviction prevention, landlord/tenant relations, and job placement. A key component of the Housing Resource Center will be developing partnerships with other agencies to provide comprehensive services, including health screenings, job training programs, home improvement workshops and financial education at this new location.



MHAGH: MHAGH Summit at Property Management Office



MHAGH: Community Garden engagement

Community Building and Engagement.

Mutual Housing offers the Leadership Academy, food pantries, college scholarships, and active participation in community organizations as part of fulfilling its community building strategy.

An objective for the next five years is to have more constant engagement with residents. To that end, MHAGH created a Community Rewards program to its existing property management software. Each development has its own website, which allows property management staff to notify residents of upcoming events or policy changes. It also allows residents to engage with each other virtually and is a platform for community building activities such as photo contests. As residents interact with the system they earn rewards points, which can be cashed in for gift cards for many popular retailers and businesses. Additionally, MHAGH created a Resident Services Coordinator position that will provide case management services. To measure its success, MHAGH will be utilizing a program called Family Metrics to track outputs and outcomes in its resident services program. MHAGH aspires to qualify for CORES (Certified Organization for Resident Engagement & Services), a national standard for comprehensive resident services.



DAP: MHAGH site visit

The Southside Institutions Neighborhood Alliance

SINA is a partnership between Connecticut Children's Medical Center, Hartford Hospital, and Trinity College that was formed in 1976 and formally incorporated in 1978. SINA envisions a thriving South-Central Hartford where residents, employees, and businesses can enjoy a high quality-of-life, good health, and opportunities for success. The group works in the Frog Hollow, Barry Square, and South Green neighborhoods.

SINA's mission is to work cooperatively with community stakeholders to restore economic vitality and improve the quality of life for the people who live, work, visit, study, and play in the neighborhoods of South-Central Hartford.

To achieve this mission, SINA offers a comprehensive community building model, integrating critical components of community life services including housing, education, economic development, community engagement, and public safety.



DAP: SINA development project

Housing.

SINA has rehabilitated or constructed more than 200 housing units, of which 85 were sold to owner-occupants. The majority of sales are to families whose income does not exceed 100% of Area Median Income (AMI), others were sold to households earning less than 80% AMI. As a result of these initiatives the homeownership rate on Colonial Street has gone from 0% to 50%.³

Currently, SINA's housing initiatives include the following:

Cityscapes Homes.

Three, three-family homes and two two-family homes are currently under construction. In addition, four two-family homes are in predevelopment for a total of nine homes (21 housing units).

Homeownership Incentive Program (HIP).

This initiative provides financial incentives for employees of Hartford Hospital, Trinity College, and the Connecticut Children's Medical Center to purchase homes in close proximity to their employment. Each employee qualifies for up to \$10,000 of down payment assistance. SINA supports the administration of the program by assisting buyers through each step of the homebuying process and navigating the program requirements of each institution.

Rental housing.

SINA acquired and renovated rental units that are managed by Millennium. Two additional rental properties occupied as student housing located on Allen Street and Broad Street are managed by SINA. No further rental housing development is planned by SINA at this time.

3 SINA



SINA: Ryan Summer Reading 2022



SINA: Kids Painting

Education.

Through its REACH Committee (Recognition Education Achievement and Community Health), SINA has long supported a range of efforts to improve educational and health outcomes in South Central Hartford. Initiatives included sponsoring and cultivating member institutions' employees' engagement in elementary school science fairs and book drives through a partnership with the Hartford Public Schools. Annually, SINA awards seven scholarships to college-bound neighborhood students through a competitive process run by institutional volunteers.

For example, in the past five years the SINA REACH Committee organized the following activities:

- Awarded scholarships to 23 students, including the Kelly Styles STEM Scholarship, which was inaugurated in 2021.
- Donated 253 books to neighborhood children.
- Reached 308 children through literacy initiatives.
- Hosted annual REACH Neighborhood Service awards that honor individuals who epitomize SINA's commitment to neighborhood revitalization and community.
- Initiated the 2022 REACH Book Author contest that includes placing books written by elementary school authors in the Park/Lyric branch of the Hartford library.
- In 2021, added a REACH community projects sub-committee to create collaborative projects that impact the health and education of neighborhood children.
- Engaged volunteers in 200 events for a total of 7,250 volunteer hours.
- Conducted annual Back-to-School Supply Drives; this year's drive brought in 2,800 total school supply items.

During the next five years these initiatives are expected to continue and expand as additional opportunities for synergies between community stakeholders are identified.

SINA is nationally known for one of its earliest initiatives, participation in the Learning Corridor (LC), a 345,000 square foot campus that houses four schools where 1,200 students attend, a Boys and Girls Club, a performing arts theater, and a program to aid families of children with AIDS. SINA played a critical to support the partnership between membership institutions, state, and local government, which allowed \$110 million to be invested from a variety of public, nonprofit and philanthropic sources.

Economic development.

SINA is a catalyst for economic development through the following initiative:

The Walk to Work Program.

SINA has refocused its effort towards increasing opportunities for neighborhood residents to secure employment at local institutions and assists these institutions to meet their staffing needs. A SINA career navigator helps individuals prepare for the process—including helping with resumes, applications, and interviews—and follows up on applications with contacts at the organizations. SINA also has arrangements with training providers to place trained neighborhood workers positions at member institutions—most are entry-level positions. Over the last four years the program has facilitated 116 unduplicated hires with 135 placements, over half of which are at SINA member institutions.



DAP: SINA site visit

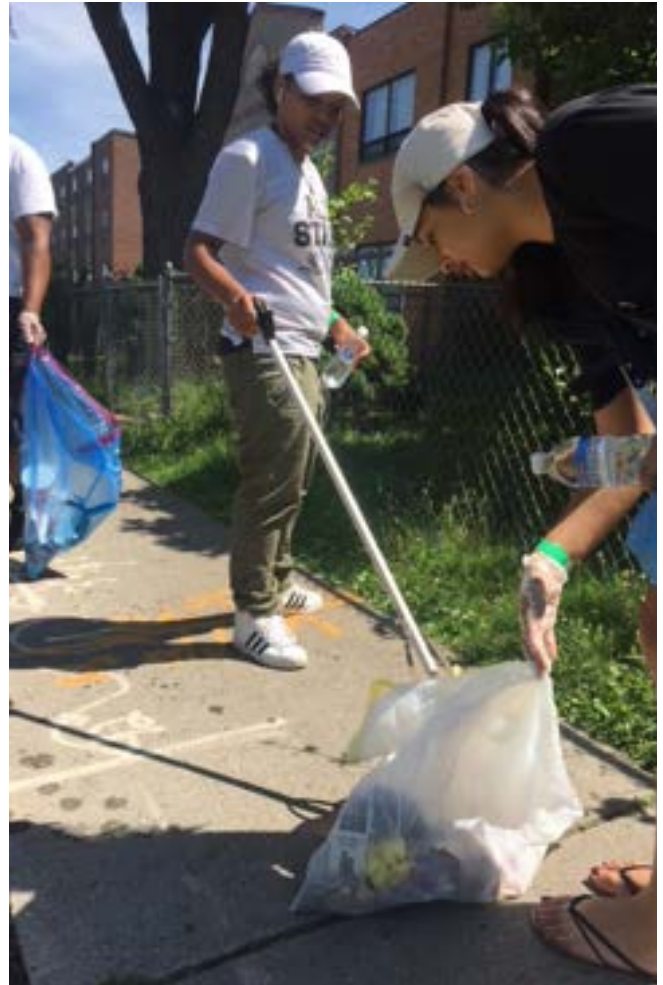


SINA: Wolcott Street

Community engagement and Public Safety.

Since its founding, SINA has employed the resources of its institutional partners and the energy of engaged residents in collaborative efforts to improve neighborhood conditions designed to achieve a safe, inviting, and thriving South Central Hartford for all. In addition, SINA works with many community partners on a variety of programs including: Cinestudio, Trinity Boys and Girls Club, Forge City Works, Catholic Charities: Institute for Hispanic Family and Hispanic Senior Center, Center for Latino Progress, Charter Oak Cultural Center, Frog Hollow Neighborhood Revitalization Zone, Girl Scouts of Connecticut, Hispanic Health Council, Latino Community Services, Mi Casa Family Service and Educational Center, Spanish American Merchants Association (SAMA), and Trinfo.Cafe.

This community building approach is critical to combat the erosion of neighborhood connections and nurture outdoor play and socializing. Therefore, as part of SINA's strategy it builds relationships, listens, and then partners on projects guided by residents. The projects organized through City of Hartford's Love Your Block program, such as the Frog Hollow Heroes Murals, the Wolcott Street Family Park, and the Art Garden, demonstrate this process. Each project started with conversations between residents and gathered neighbor input. Residents then voted on the use of each lot and participated in transforming lots into the Broad Street Art Garden and Wolcott Street Family Park. Residents now use the spaces for community gatherings. Community building also takes place at regular cook outs in the Art Garden and other family-centered events. The idea for the Frog Hollow Heroes Murals also came out of community conversations. The process was democratic from start to finish, with over 500 people voting to select the nine heroes that are the subjects of the murals. These initiatives are building social capital and improving the built environment of the neighborhood, which are key element of reducing crime.



SINA: Community Engagement - Cleaning

Examples of activities organized by SINA from 2018-2022 that connect residents with other community stakeholders include:

- Community gatherings:
 - Four Community Connections Summits with partners who serve families in the South End to share information, resources, and discuss relevant topics such as children's mental health, adolescent substance use, and perceptions related to the COVID vaccine;
 - 12 community clean ups that collected 1,600 bags of trash and recycling;
 - 805 community interventions including 414 posts to the 311 (citizen's hotline); and
 - 200 community volunteer events with more than 7,250 volunteer hours, including 250 volunteers from member institutions.
- Frog Hollow Heroes Murals project completed three murals honoring nine neighborhood heroes, which were selected by over 500 people. One more mural honoring two heroes is planned.
- Broad Street Art Garden, where a coalition of volunteers worked together, including helping with landscaping and preparing garden beds. This is a place for the neighborhood to connect, to grow food, and kids to play. It replaces an unsightly and unhealthy accumulation of bulk waste.
- A bilingual walking tour sharing the people's history of Frog Hollow was instituted in conjunction with the Mural Project. This aligns with the community strengthening aim of community voice and recognition.
- Where are they Now, a series of articles with interviews of previous recipients of scholarships and neighborhood service awards is published in the SINA newsletter.
- SINA Shares was created during the pandemic to distribute information and resources pertaining to health, employment, basic needs, kids at home, local heroes, and volunteer opportunities.
- Community successfully advocated for speed bumps on both Madison and Wolcott Streets
- Holiday lighting competition
- Murals at the Wolcott Family Playground painted by neighborhood youth.
- Safety Alliance for Everyone (SAFE), for which SINA provides central support, is a collaboration between multiple partners such as the Frog Hollow NRZ, Know Thy Neighbor, and the Faith Based Initiative. SAFE organizes neighborhood events, engages with the Hartford Police Department, works with institutional security offices, and develops neighborhood leadership and voice through block-by-block community organizing. As a result of SAFE, the community is cleaner and safer.
- Residents remain concerned about safety, drug trafficking, and public nuisances. SINA plans to reinvigorate SAFE and address the community's priorities. Recent community surveys indicate litter and crime are residents' top concerns.

There are increasing synergies among SINA's programs. For example, through the Walk to Work program SINA helped a gardener from the Art Garden and three family members get hired at CT Children's and Hartford Hospital.



SINA: Synergy with Hartford Hospital

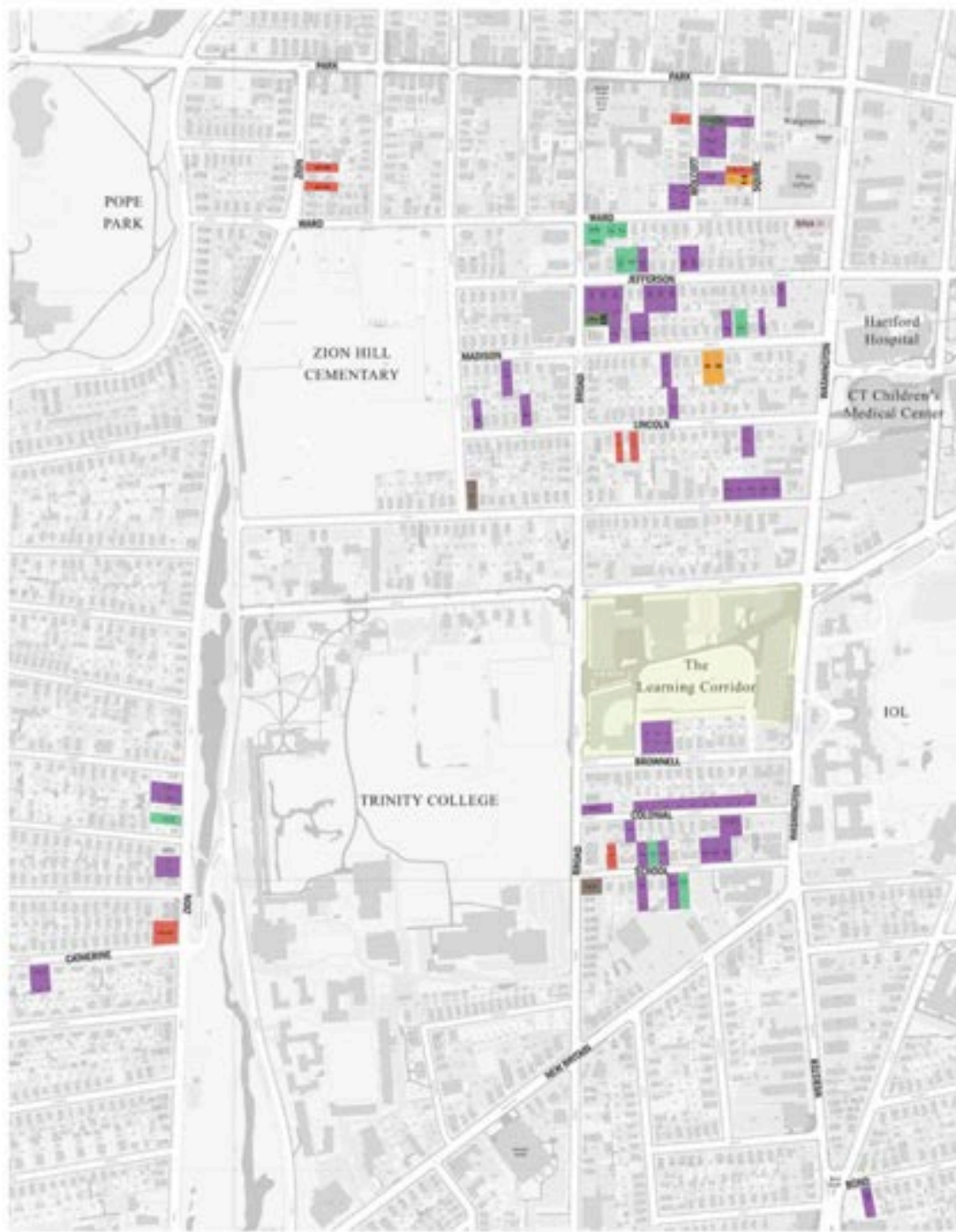


SINA: Synergy with CT Children's Hospital



SINA: Group photo with Luis Rivera

SINA HOUSING IMPACT MAP



LEGEND

 Cityscape Apartments Urban Preservation/SINA	 Previously Developed Pope Park Zion / SINA
 Student Housing SINA Properties Inc.	 Cityscape Homes under development
 Proposed Future Development Cityscape Homes	



SINA Interactive Online Map
www.sinainc.org/neighborhood-map

SCAN ME

B. PURPOSE OF THE PLAN

The purpose of this plan is to develop a framework that will guide MHAGH's and SINA's work in the Frog Hollow Neighborhood. The strategic goals include:

- Aligning with the Frog Hollow Neighborhood Plan
- Strengthening neighborhood assets
- Increasing high-quality housing that is affordable
- Improving the quality-of-life for residents



MHAGH: Residents view new home

C. CONTEXT AND PARTNERSHIP BETWEEN MHAGH AND SINA

Both MHAGH and SINA have strong connections and history in Frog Hollow. This plan builds on their contributions and collective efforts to make Frog Hollow a neighborhood where people from diverse backgrounds want to live, work, grow and play. Together MHAGH and SINA will adopt the following principles and values to guide their partnership in the community.

- MHAGH and SINA will demonstrate integrity and transparency in everything that they do.
- MHAGH and SINA will strive for quality and excellence in all programs and services. They believe that quality can be beautiful AND affordable and bear this in mind as they create beautiful, high-quality places to live.
- MHAGH and SINA will seek to leverage and integrate their programs and services to achieve better outcomes.
- Residents are respected partners in neighborhood revitalization, and MHAGH and SINA will diligently work to engage and collaborate with them to the greatest extent possible, as actors, not subjects, in their communities.
- MHAGH and SINA are responsive to diverse community needs, and the needs of a diverse community. They believe that public/private partnerships, business sector and resident engagement, and a unifying neighborhood vision are critical components of balanced, thoughtful community development.
- Improved economic stability for communities and resident partners begins with achieving financial stability. MHAGH and SINA are especially committed to supporting residents to build family wealth and improve their earning potential.
- MHAGH and SINA are committed to building improved quality-of-life for the Frog Hollow community, which includes but is not limited to enhancements to public safety, walkability, open spaces, and improvements to the aesthetics of the neighborhood.



MHAGH and SINA commit to deepening their relationship and will leverage each other's assets in the following ways:

MHAGH	SINA
<ol style="list-style-type: none"> 1) Convene meetings between SINA and MHAGH staff as needed. 2) Use communications such as website, newsletter, and email blasts to share information about SINA programs as appropriate. 3) Develop a process that refers prospective homeowners, that participate in MHAGH Homebuyer Education Program, to homeownership opportunities developed by SINA and program such as HIP. 4) Raise awareness of programs and events offered by SINA among MHAGH residents that live in Frog Hollow including referring residents to SINA's Walk to Work Program. 	<ol style="list-style-type: none"> 1) Make key introductions to foster relationships between key staff for SINA's Walk to Work, resident engagement (cleanups, backpacks), leadership development, and work with NRZs as needed. 2) Use communications such as website, newsletter, and email blasts to share information about MHAGH programs as appropriate. 3) Develop a referral process that enhances SINA's ability to refer prospective homeowners to MHAGH's homeownership education, Leadership Development, and landlord training.



SINA: Trinity College students gardening



SINA: Filling out surveys

SECTION II: THE HARTFORD CONTEXT



Grounded in principles of collaboration, inclusiveness and civic engagement, we seek to transform the physical landscape and improve the overall quality of life in the city of Hartford and its surrounding communities. – SINA & MHAGH 2020 plan

A. THE HARTFORD CONTEXT

Hartford is the capital city of Connecticut. Although once one of the richest cities in the US, it is now one of the poorest. It is the historic home of many prominent insurance companies that are still based in Hartford. Its population peaked in 1950 with over 177,000 residents but has since decreased to just over 121,000 residents in 2020. 85% of residents are BIPOC, while 15% are white.⁴ Hartford’s housing challenges are complex. See data below provided by the Partnership for Strong Communities.⁵

2022 Housing Data Profiles

HARTFORD



KEY FINDINGS

Housing

40%

of housing is subsidized

65%

of households rent their home

81%

of housing units are in multifamily buildings

Affordability

22%

of households spend between 30% and 50% of their income on housing

27%

of households spend more than half of their income on housing

\$25.04

the hourly wage needed to afford a 2-bedroom apartment

Population

31

the median age of residents

85%

of residents are people of color (BIPOC)

+0.3%

projected population change from 2020 to 2040

6

Left: (image name)

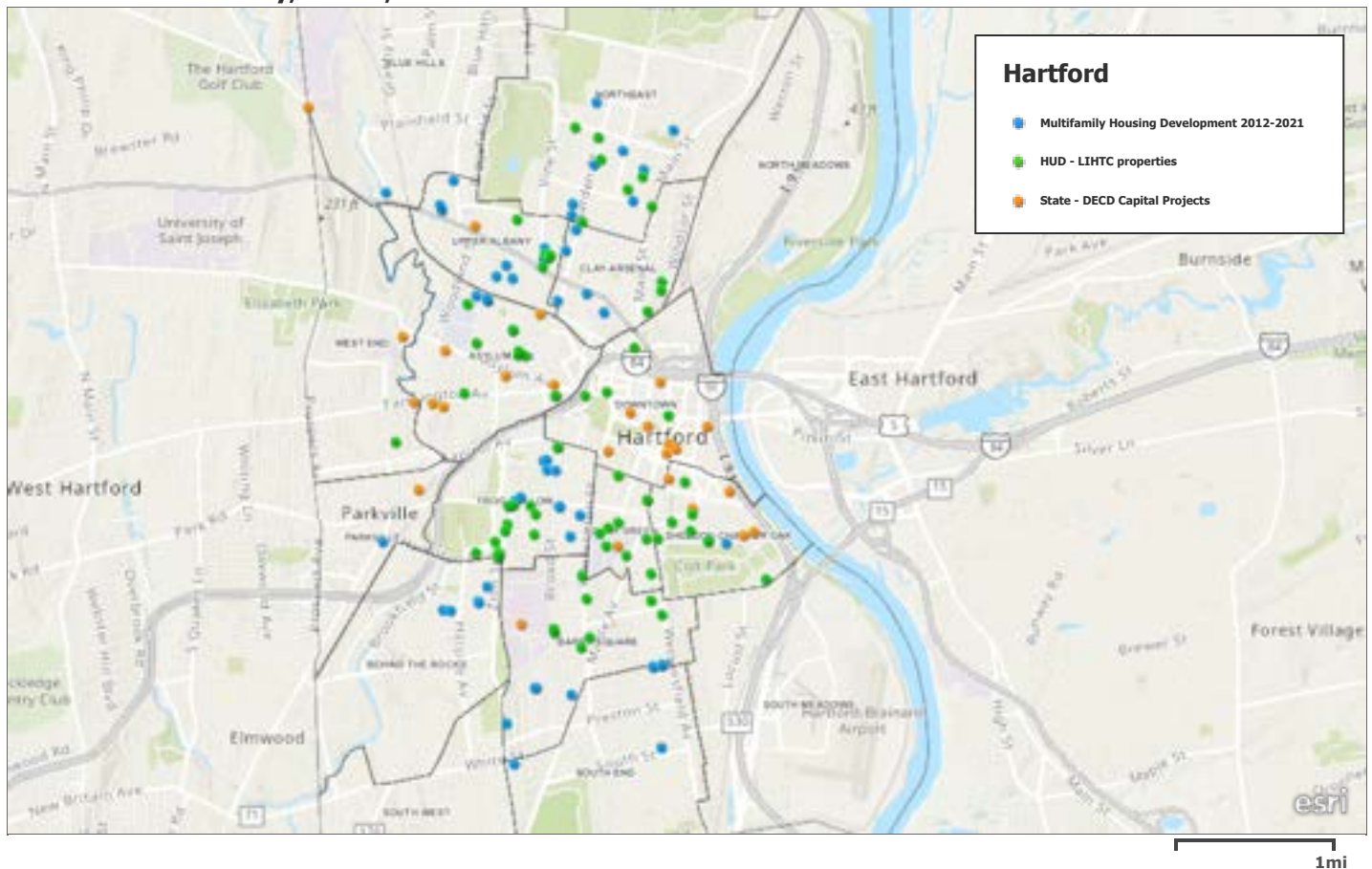
4-5 [2022 Housing Data Profiles: Hartford | Partnership for Strong Communities](#)
(Data sourced from 2016-2022 American Community Survey)

6 [Hartford.pdf \(housing-profiles-2022.s3.amazonaws.com\)](#)

Each year, the National Low Income Housing Coalition calculates the “housing wage,” the hourly wage needed to afford a two-bedroom rental home without paying more than 30% of income on housing. The Frog Hollow neighborhood’s housing wage is \$22.69 per hour⁷, well above the median Hartford wage of \$17.38 leaving many households with insufficient income to pay the rent. To address housing need the City of Hartford recently finalized an Affordable Housing Plan⁸ that highlights that over 40% of the housing in the city is deed restricted affordable and notes that the housing stock in the city is aged, substandard and needs improvement. The plan seeks to deconcentrate subsidized housing, improve the existing housing stock, and prioritize homeownership and tenant programs. Findings include:

- Affordable homeownership is lacking especially among people of color.
- Households are severely cost-burdened, especially among lower-income renters.
- Rents continue to rise.
- Increase in the number of complaints to the Hartford’s Fair Rent Commission shows that lower-income households are particularly at risk of housing instability.
- Lack of affordable housing options for seniors, veterans, and people with disabilities.

Hartford - Multifamily, LIHTC, DECD



Esri, NASA, NGA, USGS, FEMA | City of Hartford, CT, MDC, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, EPA, NPS, US Census Bureau, USDA

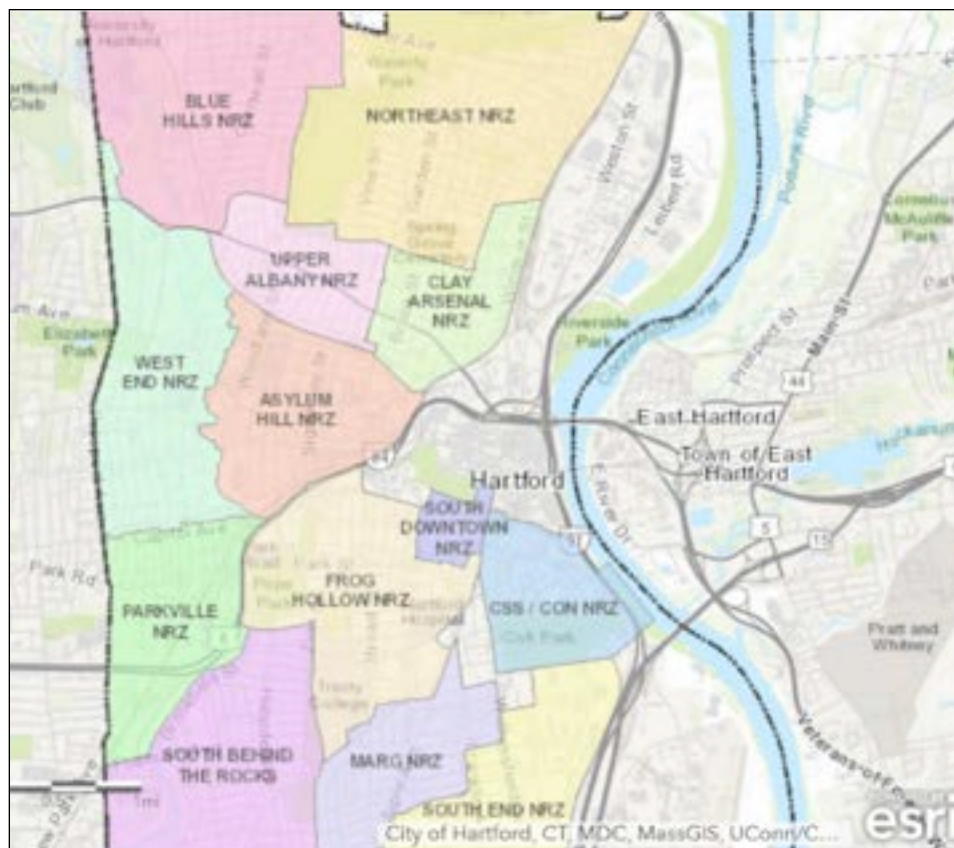
7 [Two-Bedroom Housing Wage by Zip Code | National Low Income Housing Coalition \(nlihc.org\)](#)

8 [Affordable Housing Plan | City of Hartford](#)

B. NEIGHBORHOOD CONTEXT

As described in this plan, SINA and MHAGH plan to address these and other housing needs in Frog Hollow Neighborhood and particularly within each of their target areas.

The Frog Hollow Neighborhood is located south of I-84, Bushnell Park, and Downtown Hartford. The neighborhood was first developed in the late 1800s as an area with multi-family housing for factory workers. Today, the neighborhood of Frog Hollow is home to a diverse community – it provides places to work, live, shop, learn and play. The area includes the major business and mixed-use corridors of Park Street and Capital Avenue, City institutions such as Connecticut Children’s, Hartford Hospital and Trinity College, and community spaces such as the new Park Street Library and Pope Park.



C. DEMOGRAPHICS

According to DataHaven, “between 2010 and 2020, the population of Hartford decreased by 3,721 people” representing a 3% decrease. Connecticut’s population increased by 0.9% during the same period.⁹ Most of Connecticut’s larger towns also increased their population, in contrast to Hartford’s population loss.

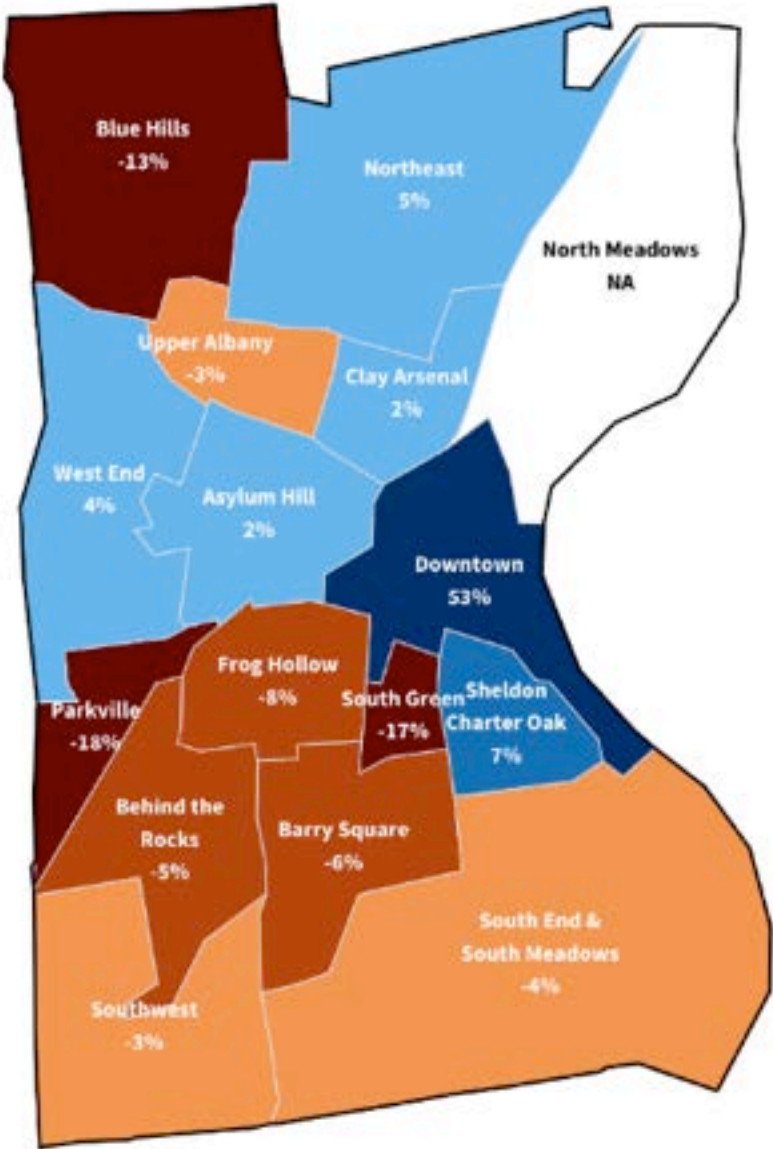
During the ten-year period, the population and makeup of Hartford’s neighborhoods changed. Nine of Hartford’s fifteen neighborhoods saw a decrease in population. Frog Hollow, with a loss of 8% of its population, saw one of the greatest decreases in population among the Hartford neighborhoods.

From 2014 when the last plan was prepared to 2020, Frog Hollow saw an improvement in some economic markers, including a decline in the poverty rate and the percentage of rent-burdened households.

9 Davila, Kelly, Coral Wonderly and Mark Abraham, DataHaven, Hartford Neighborhood Changes 2010 to 2020.

Neighborhood Population Change

Hartford, 2010-2020



DataHaven

Note: The population of North Meadows is entirely within the Hartford Correctional Facility, and for the purposes of population estimation is not counted here.

D. STAKEHOLDER AND COMMUNITY ENGAGEMENT

Significant time was spent to engage stakeholders from several sectors to conduct a SWOT analysis that identifies strengths, weaknesses, opportunities, and threats. The community input provided not only helps identify the information below for these sectors, but also provides a platform for building partnerships and strengthening communication among community leaders.

STRENGTHS



- New Park Street Library
- Connecticut Children’s Medical Center, Hartford Hospital and Trinity College
- The Learning Corridor
- Transportation including access to Fastrack
- Working class neighborhood
- Established community development organizations including MHAGH and SINA
- Pope Park, including Pope Park Recreational Center, an Olmsted Brothers Landscape Architects designed park¹⁰
- Lyceum Resource and Conference Center and Billings Forge Community
- Proximity to the Parkville Arts and Innovation District
- Park Street, “New England’s Spanish Main Street”, with many excellent restaurants

WEAKNESSES



- High crime rate, especially visible drug use and discarded paraphernalia. Mutual Housing replaced its storefront three times due to gunshots
- Panhandling along Park Street, Main Street, and Washington Street
- Absentee landlords with poor management and maintenance performance
- Some local bodegas are a nuisance, acting as spaces for illegal activities
- Concentrated poverty
- Concentration of homeless shelters in and adjacent to the neighborhood
- Difficulty obtaining necessary approvals and permits from the City of Hartford
- Acquiring vacant property is difficult

¹⁰ City of Hartford

<http://hartfordct.gov/Government/Departments/Public-Works/Parks-Directory/Pope-Park>

OPPORTUNITIES



- Significant investments in the neighborhood.
 - Park and Main Street – 80% Market/20% Affordable for Hartford employees
 - Bushnell South – \$130 million mixed use project that will connect to the Frog Hollow neighborhood adding increased space for restaurants and cultural events
- Use development capacity to eliminate neighborhood blight.
- Opportunity Zone Designation in certain census tracts.
- Eligible to compete for the Community Investment Fund administered by the State of Department of Economic and Community Development.
- New \$40M+ Social Equity Council tax revenue through marijuana sales to support areas most impacted by drugs commencing in 2023.
- Increase coordination with the City, State, and intermediaries such as LISC and Hartford Community Loan fund and anchor institutions.
- Hartford Land Bank now operating with potential to target blighted properties in the neighborhood

THREATS



- Lack of resources to address community needs
- Rising mortgage interest rates
- Lack of sufficient municipal and state support for CBO work
- Gentrification or perception of gentrification and the possibility of displacement

SECTION III: VISION AND PRIORITIES



Our success is based on the competency and capacity of our residents, their access to resources that enrich their lives, and the wide range of public, private, and community partners with whom we collaborate. – MHAGH

SECTION III: VISION AND PRIORITIES

Mutual Housing’s and SINA’s vision of the neighborhood aligns with the Frog Hollow NRZ Neighborhood Plan. The Frog Hollow NRZ is undergoing a collaborative planning process that is positioned with the goals of the Hartford 2035 City Plan, completed in 2020, which embraces the five key themes of Green, Grow, Live, Move and Play¹¹.

These five interconnected themes help organize their plan and will support the City’s vision to become a more sustainable, prosperous, equitable, mobile, and vibrant City.

Left: SINA Book Drive & Cart Donation

11 <https://www.hartfordct.gov/Government/Departments/DDS/DDS-Divisions/Planning-Zoning/City-Plan>

These themes include the following:

green

ENERGY
FAUNA
FLORA
RESILIENCY
RIVER
WASTE

To Green Hartford...
we need to make a more
sustainable environment

The city has an award-winning environmental sustainability initiative that has earned national recognition for its efforts in agriculture, green infrastructure, and renewable energy.

grow

AVENUES
CONSTRUCTION
DEVELOPMENT
ENTREPRENEURSHIP
KNOWLEDGE
WORKFORCE

To Grow Hartford...
we need a more
prosperous economy

With start-up entrepreneurs and established companies alike, we're building an innovation economy that is growing fast, and we've created a service corps to bring job skills to hundreds of youth.

live

FOOD
HEALTH
HOUSING
SAFETY
SCHOOLS
SOCIAL SERVICES

To Live Hartford...
we need a more
equitable community

Quality, affordable housing is going up in nearly every neighborhood, along with new and rebuilt schools, streetlights, community gardens, medical facilities, and park improvements.

move

AIRPORTS
BIKING
BUSES
RAIL
ROADS
WALKING

To Move Hartford...
we need more
mobile transport

New commuter rail and bus rapid transit, and investments in walking and biking, are improving the way we move, while our popular regional airport is growing rapidly.

play

ARTS
CULTURE
HISTORY
PARKS
SPORTS

To Play Hartford...
we need more
vibrant culture

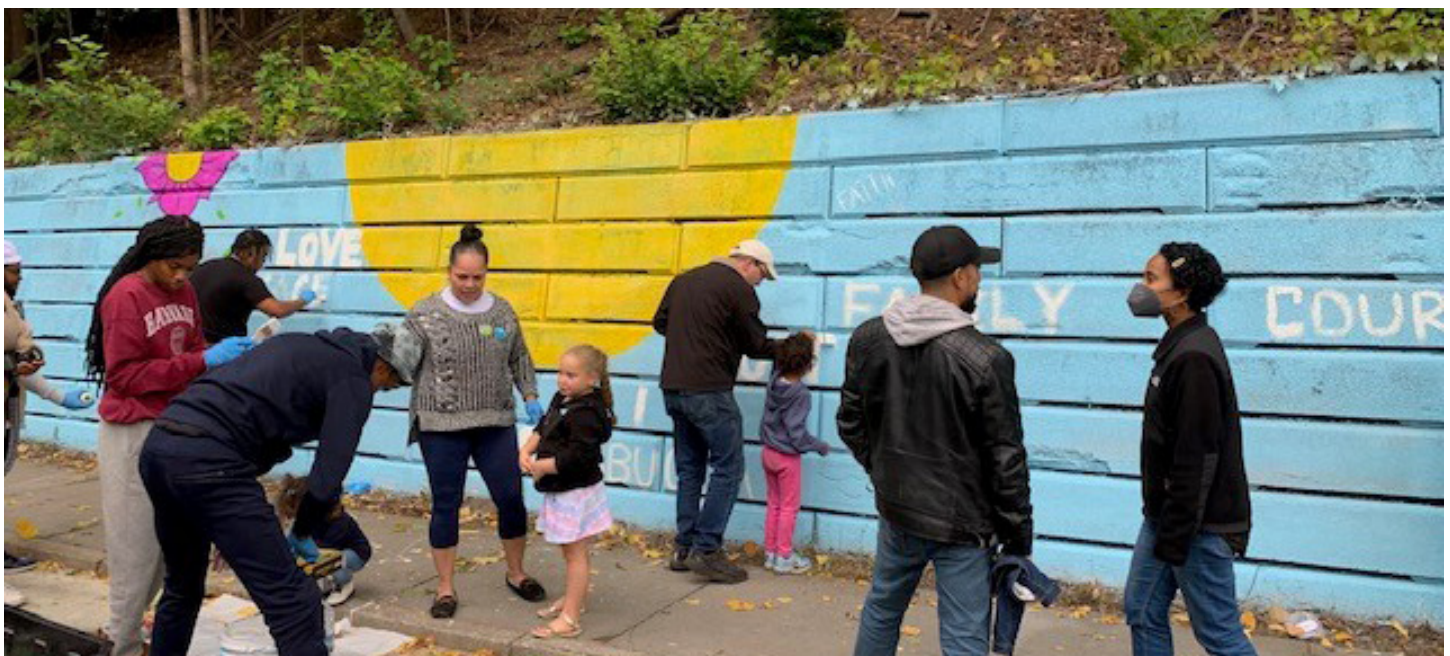
Our stadiums, museums, music halls, and neighborhood cultural attractions are pulling in visitors from across the Northeast, and downtown is emerging as a vital urban hub once again.

A. PRIORITIES

Action Items	Frog Hollow NRZ Goal	MHGA Goals	SINA Goals
<p>green</p>	<ol style="list-style-type: none"> 1. Beautification 2. Clean Open Spaces 3. Climate Resiliency 4. EV Charging 5. Green Connections 6. New Open Spaces 7. Larger Tree Canopy 8. Zoning Strategies <ul style="list-style-type: none"> • Open Space • Walking Trail 	<ol style="list-style-type: none"> 1. Continue leadership in energy efficient building 	<ol style="list-style-type: none"> 1. Continue to include energy efficient measures in homes developed. 2. Pursue Love Your Block Projects (beautification efforts) and maintain current projects including the Broad Street Art Garden, where community members grow food. children attend programs about nutrition, sustainability, gardening, and health. Future programming includes a pollinator garden.
<p>grow</p>	<ol style="list-style-type: none"> 1. Activating Storefronts 2. Business Incubator 3. Connecting Businesses 4. Job Training 5. Park Street BID 6. Phase Out Parking 7. Quality Jobs 8. Wraparound Services 9. Zoning Strategies <ul style="list-style-type: none"> • Incubators 	<ol style="list-style-type: none"> 1. Assist families with building wealth, achieving economic growth and stability. 	<ol style="list-style-type: none"> 1. Continue with Walk to Work Program, Corridor economic development Washington Street and Broad Street, address vacant properties on those streets (partnership, convener, referral source).

Action Items	Frog Hollow NRZ Goal	MHGA Goals	SINA Goals
<p>live</p>	<ol style="list-style-type: none"> 1. Diverse Housing Stock 2. Lighting the Streets 3. NE and NW Gateways 4. Public Orchards 5. Public Trash and Recycling 6. Redevelopment at Hospital 7. Reduce Spreads 8. Solving Problem Properties 9. Zoning Strategies <ul style="list-style-type: none"> • Increase flexibility • Bonus or inclusionary policies for affordable housing 	<ol style="list-style-type: none"> 1. Increase affordable housing rental stock. 2. Improve quality of life for residents. 	<ol style="list-style-type: none"> 1. Increase affordable homeownership opportunities by providing an additional 7 homes. 2. Enhance youth development and education, neighborhood advocacy and community leadership. 3. Clean and safe initiatives, convene residents to address public safety. 4. REACH Committee that would create projects that develop, support and recognize individuals. 5. Sharing of information, community cohesion and social services as well.
<p>move</p>	<ol style="list-style-type: none"> 1. Bike Parking 2. Broad/Park Pedestrian Crossing 3. Enforce Traffic Laws 4. Improve Public Transit 5. New Bus Shelters 6. Protected Bike Lanes 7. Redesign Streets 8. Zoning Strategies <ul style="list-style-type: none"> • Bike infrastructure • Micro-mobility vehicle storage 		<ol style="list-style-type: none"> 1. Advocate for safe pedestrian friendly access on main streets, bike access and safe bike travel through the neighborhood, safety along intersections, traffic calming, energize residents Wolcott/Madison Street and speed bumps.

Action Items	Frog Hollow NRZ Goal	MHGA Goals	SINA Goals
<p>play</p>	<ol style="list-style-type: none"> 1. Dogs in Pope Park 2. Graffiti Improvement 3. Little Free Libraries and Pantries 4. Public Art 5. Recreational Space Network 6. Youth Programming 7. Zoning Strategies <ul style="list-style-type: none"> • Open Art and Cultural Activities • Mural Guidelines 		<ol style="list-style-type: none"> 1. Develop neighborhood hero murals and bi-lingual tour. 2. Celebrate culture and history. 3. Provide opportunities for residents to engage through Love Your Block to build destination parks with active programming and high- quality environments.



MHAGH: Community Engagement and Mural Painting

B. GOALS

Mutual Housing and SINA have set out ambitious goals for their work in the Frog Hollow neighborhood including:

Partnership Goals

GOAL #1: DEEPENING RELATIONSHIP AND LEVERAGE EACH OTHER'S ASSETS

Strategies

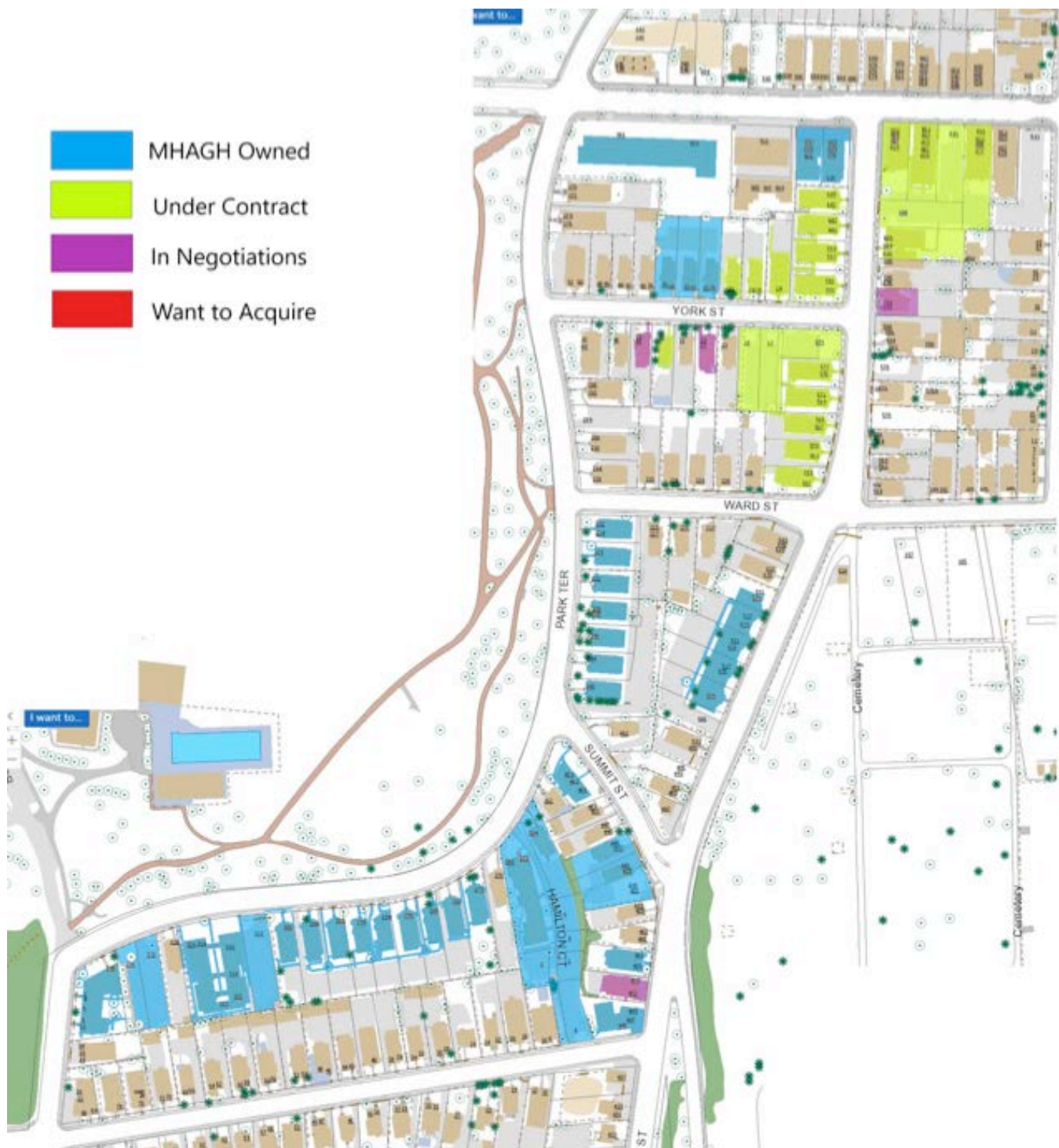
- Schedule meetings as appropriate between staff members to discuss potential partnerships
- Use technology and other resources to share information about programs and services offered in the neighborhood.
- Develop a referral process to support each other's unique initiatives.

Outcome

- » Alignment of neighborhood solutions.

Mutual Housing Five Year Goals

During the next five years Mutual Housing will continue and expand targeted housing and human development activities within Frog Hollow. This will include opening a Housing Resource Center that will serve both homeowners and renters; expanding partnerships in health, employment, and housing; and building a CORE certified resident services program designed to improve the quality-of-life for residents of Mutual Housing’s housing developments. Real estate development activities will continue to be concentrated in the target area illustrated below.



GOAL #1: INCREASE AND PRESERVE AFFORDABLE HOUSING RENTAL STOCK

Strategies

- Complete construction of Ribbon Row Development.
- Acquire and stabilize the 50-unit Brick Hollow Development on Zion Street
- Combine Brick Hollow, Zion Street Mutual Housing and York Street Acquisitions and redevelop all 94 units with a 4% LIHTC
- Acquire and renovate the 46-unit Zion Park Development

Outcome

- » Create and/or preserve 279 affordable housing units for low to moderate income families. Achieve greater economy of scale by combining separate developments into one project thus reduce operating costs such as audits.



MHAGH: Summit showcase 445 Zion, Summit Park, before & after

GOAL #2: CREATE STABLE HOMEOWNERS AND RENTERS

Strategies

- Provide First Time Home Buyer Classes and Counseling, Foreclosure Prevention Services and Landlord Tenant Workshops for first time homebuyers.
- Offer programs to support renters by assisting with basic needs and rental counseling and eviction prevention services.

Outcome

- » Provide over 2,000 homeowners and potential homeowners with information, credit tips and budgeting tools to make effective decisions about their housing choices. Provide more than 800 renters with the information to access available tax credits and basic needs assistance, as well as make informed decisions about selecting and retaining their apartments.



MHAGH: HUB on Park, 36 units under construction (now complete)

GOAL #3: IMPROVE THE QUALITY OF LIFE OF RESIDENTS

Strategies

- Open Housing Resource Center to improve access to housing and related services.
- Create partnership with a health agency, employment/job training agency and realtors/mortgage lenders.
- Develop a CORE certified resident services program.

Outcome

- » Improve the quality of life of more than 1,000 residents through outreach, engagement, and dissemination of information/resources.



MHAGH: Street Art



MHAGH: (image title)



MHAGH: 445 Zion, Summit Park, substantial rehab of 42 units

Park Terrace Moderate Rehab – 42 Units





Summit Park – Substantial Rehab – 42 Units

- Substantial Rehab of 6 buildings
- 42 Apartments including 15 for seniors and 4 supportive units





Ribbon Row

- 68 Units Moderate Renovations
- 21 Units Substantial Renovation



Ribbon Row

- "Hotel Units"



HUB on Park

- 36 Newly Constructed Units on Park St
- 9 Renovated Units on York St



New Property Management Office



Proposed Development: Brick Hollow Acquisition and Redevelopment



Proposed Development: Housing Resource Center

- Consolidate all MHAGH Housing Education Programs
- Expand Partnerships to Offer Comprehensive Resident Services



Proposed Development: Zion Park 46 Unit Acquisition



SINA Five Year Goals

During the next five years SINA will continue to expand community-directed initiatives to improve the quality-of-life in Frog Hollow for residents and stakeholders. This will include addressing vacant and derelict properties, increasing homeownership, connecting area residents to good jobs, education and training, and public safety programs. SINA will employ community building strategies including engaging residents, building partnerships with other stakeholders, and active communication.



DAP: SINA farm & garden

GOAL #1: INCREASE AFFORDABLE HOMEOWNERSHIP OPPORTUNITIES

Strategies

- Acquire vacant lots and/or dilapidated/blighted small multi-family developments.
- Identify City owned parcels.
- Compete for properties through the Hartford Land Bank.

Outcome

- » Seven affordable homeownership opportunities will be developed each year.

GOAL #2: ECONOMIC DEVELOPMENT

Strategies

- Expand impact of Walk to Work
- Connect residents to new resources that are coming to Hartford for workforce development. Potential Capital Workforce Partners to enhance workforce opportunity.
- Build partnerships between the institutions and training provided and post-secondary institution.

Outcome

- » 150 residents placed in jobs and opportunities with area institutions

GOAL #3: ENHANCE YOUTH DEVELOPMENT AND EDUCATION, NEIGHBORHOOD ADVOCACY AND COMMUNITY LEADERSHIP

Strategies

- Expand partnership with local schools and SINA institutions to develop programming and organize events.
- Continue to offer existing engagement services through beautification and clean-ups and Love Your Block projects.
- Host REACH Scholarship and Neighborhood Service Award
- Conduct Back to School Supply Drive
- Convene Community Connections Summits to share information and resources, including implementing a door knocking campaign.

Outcomes

1. Engage 500 unduplicated volunteers (7,500 volunteer hours), of which 75% will report an improvement of quality-of-life
2. Provide 40 scholarships and 20 service awards.
3. Schedule quarterly Community Connections Summits.

GOAL # 4: INCREASE PUBLIC SAFETY

Strategies

- Reinvigorate SAFE Committee
- Engage institutional partners
- Join traffic calming measures

Outcome

- » Decrease criminal activity.



SINA: Girls and Myra painting

SECTION IV: ENVIRONMENTAL ANALYSIS



Our organization has gone beyond the bricks and mortar and provides its residents with unique opportunities to achieve self-sufficiency and develop personal goals. – MHAGH

IV. ENVIRONMENTAL ANALYSIS

Mutual Housing and SINA have accomplished steady progress in addressing the needs of Frog Hollow. There is significant improvement in the appearance of the community due to rehabilitation of buildings and lot improvements. In the last eight years the number of owner-occupied units has increased by over 50%. However, at 354 of 3456 occupied units or slightly more than 10%, the homeownership rate is still insufficient. More than 15% of the housing stock is vacant and crime continues to be a major neighborhood concern. There remains much for Mutual Housing and SINA to accomplish.

To ensure the successful implementation of the MHAGH's and SINA's plans the following will be addressed:

1. Proactively address goals in the City's Affordable Housing Plan

- Explore mixed-income developments with more market units that are affordable to Hartford's workforce.
- Increase affordable homeownership opportunities in the neighborhood.

2. Continue to competitively compete for public financing:

- Advocate for the State's and Housing Finance Authority's rating and ranking to be balanced, so that projects in urban centers can compete well for public funding.
- Be involved and up to date on local funding policies and politics.
- Pursue CHDO and nonprofit set asides for local HOME and CDBG Funding.
- Other resources to explore include CRDA, Community Investment Fund, Urban Act Funding for homeownership appraisal gaps, Fonfara Urban Act funding, etc.
- Maintain a balance of housing products and financing to fund new housing developments in all stages of development.

3. Manage competition for resources and land

- Develop the partnership between MHAGH and SINA to be more competitive for public funding opportunities, i.e., Community Investment Fund.
- Collaborate with the City of Hartford on tax incentive agreements and stay abreast of local laws and policies governing city owned property and financing.
- Obtain properties at a discount by identifying City and/or Hartford Land Bank controlled properties.
- Other acquisition strategies include obtaining parcels through tax lien holders, auctions, short sale, and bank acquisitions.

4. Collaborate on crime reduction and addressing vacant and blighted properties in conjunction with residents and stakeholders.



MHAGH: Park Terrace, moderate rehab of 42 units



MHAGH: Ribbon cutting

SECTION V: EVALUATION



We work cooperatively with community stakeholders to restore economic vitality and improve the quality of life for the people who live, work, visit, study, and play in the neighborhoods of South Central Hartford.
– SINA

V. EVALUATION

This is a living plan that will be evaluated and adjusted as circumstances warrant.

SINA will conduct a focus group every two years to evaluate measures related to perceptions and attitudes. For measures that have numerical goals attached to them SINA will conduct a yearly review to determine progress in achieving the goals.

MHAGH is committed to evaluation and understanding the effectiveness of its programs, activities, and policies, including the Frog Hollow Work Plan. During the first year, MHAGH will update the work plan on a quarterly basis with measures on progress. The work plan will be shared with the board of directors as well as the Hartford Neighborhood Development Support Collaborative.

As the year progresses, if there are activities that are not producing the expected result, MHAGH and SINA will adjust the activity accordingly to better achieve the result and impact intended. Further, MHAGH and SINA will meet as needed to discuss overall progress on the neighborhood plan and to discuss challenges and opportunities that have arisen. MHAGH and SINA will review the targets and if the goals need adjustment, MHAGH and SINA will work together to change tactics accordingly.



Top: MHAGH: Affordable Family Housing
Left: Neighborhood engagement

APPENDIX: ATTACHMENTS

Frog Hollow Population & Demographics

Frog Hollow Housing & Households

Neighborhood Profile



DAP: SINA farm & garden

FROG HOLLOW

This neighborhood profile includes data for Census Tracts 5028, 5029, and 5030.

2014	Frog Hollow	Hartford	2020	Frog Hollow	Frog Hollow Change (%)	Hartford	Hartford Change (%)
% Persons in Poverty	51.7%	34.4%	34%	-34.2%	29%	-15.7%	
Median Household Income	\$19,114	\$29,313	\$28,254	47.8%	\$34,962	19.3%	
Rent Burdened Households	59.8%	58.0%	43.9%	-26.6%	52.1%	-10.2%	
Home Ownership Rate	6.6%	23.5%	10.2%	54.5%	24.1%	2.6%	

Population

Population	2010	2014	Change (%)	2020	Change (%)
Frog Hollow	9,476	9,393	-0.8%	8,725	-7.1%
Hartford (City)	124,775	124,705	0.0%	121,054	-2.9%
Hartford (County)	894,014	897,985	0.4%	899,179	0.1%

Racial Characteristics

Race or Ethnicity	2010	% of Total	2014	% of Total	Change (%)	2020	% of Total	Change (%)
Black	1,492	15.7%	1,816	19.3%	21.7%	1,973	22.6%	8.6%
White	2,281	24.1%	3,627	38.6%	59.0%	1,445	16.6%	-60.2%
Asian	287	3.0%	166	1.8%	-42.2%	286	3.3%	72.3%
Two or More Races	269	2.8%	615	6.5%	128.6%	1,414	16.2%	129.9%
Some Other Race ⁸	5,147	54.3%	3,169	33.7%	-38.4%	3,462	39.7%	9.2%
Latino ⁹	5,582	58.9%	6,914	73.6%	23.9%	5,963	68.3%	-13.8%

Households & Housing

Households

Households	2010	% of Total	2014	% of Total	Change (%)	2022	% of Total	Change (%)
Total Households	3,237	100.0%	3,509	100.0%	8.4%	3,411	100%	-2.8%
Family Households	1,631	50.4%	2,030	57.9%	24.5%	1,816	29.9%	-10.5%
o Married with Children	481	14.9%	316	9.0%	-34.3%	431	12.7%	36.4%
o Married without Children	283	8.7%	220	6.3%	-22.3%	349	10.3%	58.6%
o Single Parents	1,150	35.5%	1,011	28.8%	-12.1%	587	17.3%	-41.9%
o Other	283	8.7%	483	13.8%	70.7%	449	13.2%	-7.0%
Non-family Households	1,606	49.6%	1,479	42.1%	-7.9%	1,587	46.6%	7.3%
o Living Alone	1,458	45.0%	1,205	34.3%	-17.4%	1,318	38.7%	9.4%
Average Household Size	2.5		2.6		4.0%	2.53		-2.7%
Average Family Household Size	3.6		3.5		-2.8%	3.23*		-7.7%

Housing Units and Tenure

Housing Units	2010	2014	Change (%)	2022	Change (%)
Total Housing Units	4,076	4,159	2.0%	4,090	-1.7%
Total Occupied Housing Units	3,237	3,509	8.4%	3,456	-1.5%
Owner-occupied Housing Units	289	233	-19.4%	354	51.9%
Percent Owner-occupied	8.9%	6.6%	-25.8%	8.7%	31.8%
Renter-occupied	2,948	3,276	11.1%	3,102	-5.3%
Residential Vacancy Rate	20.6%	15.6%	-24.3%	15.5%	-0.6%

*2022

2020 DataHaven Neighborhood Profiles: Frog Hollow, Hartford

Age

Indicator	Connecticut	Hartford	West Hartford	Frog Hollow
Total population	3,581,504	123,628	63,127	8,393
Population under age 18	752,625	29,438	14,262	2,316
Percent under age 18	21%	24%	23%	28%
Population ages 18+	2,828,879	94,190	48,865	6,077
Percent ages 18+	79%	76%	77%	72%
Population ages 65+	587,580	13,258	11,311	744
Percent ages 65+	16%	11%	18%	9%

Race and ethnicity

Indicator	Connecticut	Hartford	West Hartford	Frog Hollow
Total population	3,581,504	123,628	63,127	8,393
Latino population	561,791	55,074	6,830	5,506
Percent Latino	16%	45%	11%	66%
White population	2,418,696	18,261	46,277	868
Percent white	68%	15%	73%	10%
Black population	351,817	42,843	3,647	1,794
Percent black	10%	35%	6%	21%
Other race population	249,200	7,450	6,373	225
Percent other race	7%	6%	10%	3%

Immigration

Indicator	Connecticut	Hartford	West Hartford	Frog Hollow
Total population	3,581,504	123,628	63,127	8,393
Foreign-born population	513,646	26,593	10,513	1,177
Percent foreign-born	14%	22%	17%	14%

Housing

Indicator	Connecticut	Hartford	West Hartford	Frog Hollow
Total households	1,367,374	45,879	24,491	3,180
Owner-occupied households	907,134	10,933	17,544	231
Homeownership rate	66%	24%	72%	7%
Cost-burdened households	484,571	23,091	7,272	1,535
Cost-burden rate	36%	52%	30%	51%

