



STATE OF CONNECTICUT DEPARTMENT OF HOUSING



Seila Mosquera-Bruno
Commissioner

TESTIMONY SUBMITTED TO THE BONDING SUBCOMMITTEE 2025

SEILA MOSQUERA-BRUNO
COMMISSIONER, DEPARTMENT OF HOUSING

REMARKS CONCERNING THE GOVERNOR'S RECOMMENDED BIENNIAL BUDGET FOR FY 26-27

Good Morning - Senator Miller, Representative Napoli, Senator Hwang, Representative Piscopo, and the distinguished members of the General Bonding Subcommittee. I am Seila Mosquera-Bruno, Commissioner of Housing. Thank you for the opportunity to provide testimony in support of Governor Lamont's Recommended Biennial Budget for FY 26 and FY 27.

The Department of Housing is committed to its mission which is to ensure everyone has access to quality housing opportunities and options throughout the State of Connecticut. Many of our programs are aimed at preserving our existing stock of affordable housing, as well as capital funding for new development opportunities. There has been a significant investment into expanding the State's affordable housing stock. Since July of 2023, we have completed 3,000 units and have over 6,000 units under construction.

The Governor's recommended budget proposes \$800 million over the biennium for investments in affordable housing programs, including \$700 million to create and preserve affordable rental and homeownership homes with priority to develop deeply affordable units, and \$100 million to support the Time to Own (TTO) program. The Time to Own program launched in 2022 has created over 5,800 first-time homeowners, with an average income of \$72,000 from 151 cities and towns across Connecticut.

Although there are existing commitments and awards for some of our current authorizations, there is always ongoing review of the Department's development portfolio. This review is done in consultation with our development partners, the Connecticut Housing Finance Authority (CHFA) and other funding partners, with the goal of identifying and prioritizing projects that are ready to move forward quickly. The Department also works closely with the Office of Policy and Management in order to better align our available funds with the priorities of the Administration.

Some additional highlights include:

- **In FY2023/24** we prioritized and accelerated units for households with incomes below 50% of Area Median Income (AMI) – 65% of our total units developed or preserved were for CT residents who meet these income requirements. As a matter of policy, most projects funded by the Department of Housing require a minimum of 80% affordable units for residents who earn between 30% and 80% of Area Median Income.
- **Build for CT** (workforce/middle-income specific, launched end of 2023) is a gap financing program for developers that are building market-rate housing. Our investment secures a minimum of 20% high-quality affordable units within the existing development plans. To date, this program has generated more than



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2,250 new units with 575 set aside for middle-income residents. Twenty percent (20%) of the units are within 60% to 120% of AMI income limits.

- DOH provided **critical/emergency needs grants** to repair, rehabilitate, or improve more than 700 units in our state housing portfolio that serve primarily elderly and disabled residents.
- DOH currently has **45 units under construction** that are **set aside for Department of Developmental Services** and their constituents.

Governor Lamont's recommended authorizations for the biennium, across all programs, is \$800 million. The Department of Housing supports the recommended biennial budget submitted to you by Governor Lamont. Thank you for your time, we are ready to answer any questions.

