

General Information

Section



General Information

Introduction

First settled in 1623 as a Dutch trading post called the "House of Hope," the City of Hartford is now a place of growth and opportunity for a widely diverse population. The City combines a rich blend of history, culture and architectural gems with a progressive attitude towards business, education and neighborhood economic development. Hartford is home to such internationally known treasures as the Wadsworth Atheneum, the nation's first public museum. Other spectacular historical and performing arts attractions include, but are not limited to, the Mark Twain House, Hartford Stage, Bushnell Memorial Hall and The Artists Collective. Companies such as Aetna, Travelers, Phoenix and The Hartford Financial Services Group have their roots here, in addition to industrial giants like United Technologies. Today the City is experiencing a resurgence evidenced by development in the Front Street District, the planned relocation of a University of Connecticut branch to the City and the State of Connecticut purchase of office space in downtown Hartford. To find out more about the City of Hartford please visit us at www.hartford.gov.

Hartford, the Capital City of Connecticut, was founded in 1636. The Connecticut Colony's Fundamental Orders, adopted in Hartford in 1639, was the first document in history to establish a government by the consent of the people. The City of Hartford was incorporated in 1784 and its Charter was adopted on May 1, 1947, introducing a Council-Manager form of government. An ordinance adopting a revision and codification of the City of Hartford Charter became effective upon approval by the Mayor on July 10, 1990. The voters of the City amended the charter on November 5, 2002 to provide for the Mayor as the chief executive officer of the City. The executive and administrative powers of the City are vested in the Mayor, except as otherwise provided by the Charter.

Elected officials of the City include the Mayor, Treasurer and nine City Council Members. Terms of office are four years. The nine elected council members comprise the Court of Common Council. No more than six council members may be from the same political party. Council positions that become vacant during the four years are filled by majority vote of the Council until the next election. The authority of the Office of the Mayor comes from the City of Hartford Charter, Municipal Code and the State of Connecticut General Statutes. This power includes appointing the Chief Operating Officer, Corporation Counsel, the heads of all departments and all members of all boards, commissions, agencies, authorities and additional bodies of the City.

OFFICIALS OF THE CITY OF HARTFORD

ELECTED

Mayor
Pedro E. Segarra

Court of Common Council
Shawn T. Wooden, Council President
Alexander Aponte, Majority Leader
Larry Deutsch, Minority Leader
Kyle Anderson, Councilor
Joel Cruz, Jr., Councilor
Raúl De Jesús Jr., Councilor
Cynthia Renee Jennings, Councilor
Kenneth H. Kennedy, Jr., Councilor
David MacDonald, Councilor

City Treasurer
Adam Cloud

Registrars of Voters
Sheila Hall
Olga I. Vazquez
Urania Petit

APPOINTED

Chief Operating Officer
Darrell V. Hill

Chief of Staff
Juan Figueroa

Corporation Counsel
Saundra Kee Borges

Town & City Clerk
John Bazzano

CITY DIRECTORY Officials, Department Heads and Directors

Mayor

Pedro E. Segarra
Telephone: (860)757-9500

Office of the

Chief Operating Officer
Darrell V. Hill
Telephone: (860)757-9500

Mayor's Office

Chief of Staff

Juan Figueroa
Telephone: (860)757-9500

Corporation Counsel

Sandra Kee Borges
Telephone: (860)757-9500

Communication & New Media

Maribel LaLuz
Telephone: (860)757-9731

Board of Education

Superintendent
Beth Schiavino-Narvaez
Telephone: (860)695-8000

Hartford Public Library

Mathew Poland
Telephone: (860)695-6300

Court of Common Council

Shawn T. Wooden, Council President
Alexander Aponte, Majority Leader
Larry Deutsch, Minority Leader

Kyle Anderson, Councilor

Joel Cruz, Councilor

Raúl De Jesús, Jr. Councilor

Cynthia Renee Jennings, Councilor

Kenneth H. Kennedy, Jr., Councilor

David MacDonald, Councilor

Telephone: (860)757-9560

Town & City Clerk

John Bazzano

Telephone: (860)757-9751

Metro Hartford Information

Services (MHIS)

Sabina Sitaru

Telephone: (860)757-9495

Finance

Albert G. Ilg (Acting)

Telephone: (860)757-9311

Assessment

John S. Philip

Telephone: (860)757-9630

Tax Collector

Marc Nelson

Telephone: (860)757-9630

Management, Budget & Grants

Jose L. Sanchez

Telephone: (860)757-9550

City Treasurer

Adam Cloud

Telephone: (860)757-9100

Chief Auditor

Patrick Campbell

Telephone: (860)757-9950

**Families, Children, Youth,
and Recreation**

Jose Colón-Rivas

Telephone: (860)757-9530

Emergency Services and

Telecommunications

Chief James C. Rovella (Acting)

Telephone: (860)757-4050

Fire

Chief Carlos M. Huertas

Telephone: (860)757-4500

Police

Chief James C. Rovella

Telephone: (860)757-4000

Public Works

Keith Chapman (Acting)

Telephone: (860)757-9900

Human Resources

Henry Burgos

Telephone: (860)757-9800

Health and Human Services

Raul Pino

Telephone: (860)757-4700

Registrars of Voters

Democratic, Olga Vazquez

Republican, Sheila Hall

Working Families, Urania Pettit

Telephone: (860)757-9830

Development Services

Thomas Deller, AICP

Telephone: (860)757-9040

Economic Development

Wayne Benjamin

Telephone: (860)757-9040

Planning

Khara Dodds

Telephone: (860)757-9025

Housing and Community

Development

Yasha Escalera

Telephone: (860)757-9005

Licenses and Inspections

Daniel J. Loos

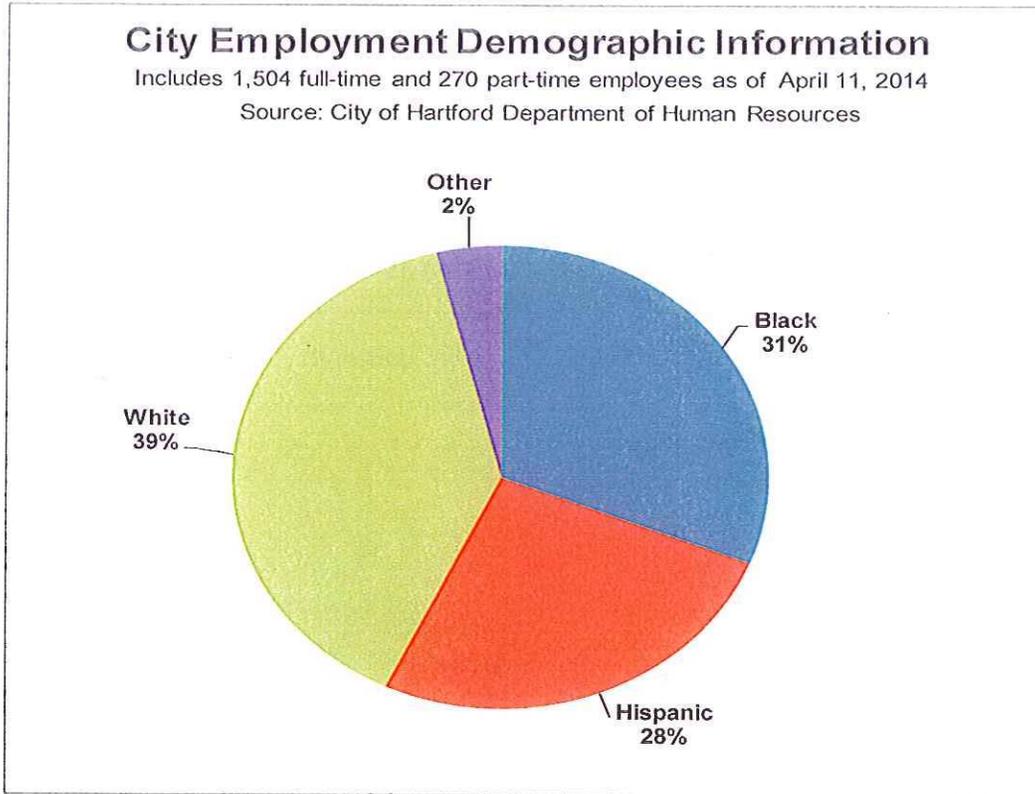
Telephone: (860)757-9200

Marketing, Events and

Cultural Affairs (MECA)

Kristina Newman Scott

Telephone: (860)757-9040



Physical Description

Land Area:	18.4 square miles								
Location:	41.77° north latitude and 72.67° west longitude								
Average Monthly Temperatures: (degrees F)	<table border="0" style="width: 100%;"> <tr> <td>July (warmest)</td> <td>Hi: 84</td> </tr> <tr> <td></td> <td>Low: 63</td> </tr> <tr> <td>January (coldest)</td> <td>Hi: 35</td> </tr> <tr> <td></td> <td>Low: 16</td> </tr> </table>	July (warmest)	Hi: 84		Low: 63	January (coldest)	Hi: 35		Low: 16
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	Low: 63								
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Source: The Weather Channel

Land Cover (2008):	<table border="0" style="width: 100%;"> <tr> <td>Developed</td> <td>71.7%</td> </tr> <tr> <td>Turf & Grass</td> <td>10.9%</td> </tr> <tr> <td>Other Grasses & Agriculture</td> <td>2.9%</td> </tr> <tr> <td>Deciduous Forest</td> <td>7.6%</td> </tr> <tr> <td>Coniferous Forest</td> <td>2.0%</td> </tr> <tr> <td>Water</td> <td>3.9%</td> </tr> <tr> <td>Non-Forested Wetland</td> <td>0.1%</td> </tr> <tr> <td>Forested Wetland</td> <td>0.2%</td> </tr> <tr> <td>Tidal Wetland</td> <td>0.0%</td> </tr> <tr> <td>Barren</td> <td>0.7%</td> </tr> <tr> <td>Utility Right-of-Way</td> <td>0.0%</td> </tr> </table>	Developed	71.7%	Turf & Grass	10.9%	Other Grasses & Agriculture	2.9%	Deciduous Forest	7.6%	Coniferous Forest	2.0%	Water	3.9%	Non-Forested Wetland	0.1%	Forested Wetland	0.2%	Tidal Wetland	0.0%	Barren	0.7%	Utility Right-of-Way	0.0%
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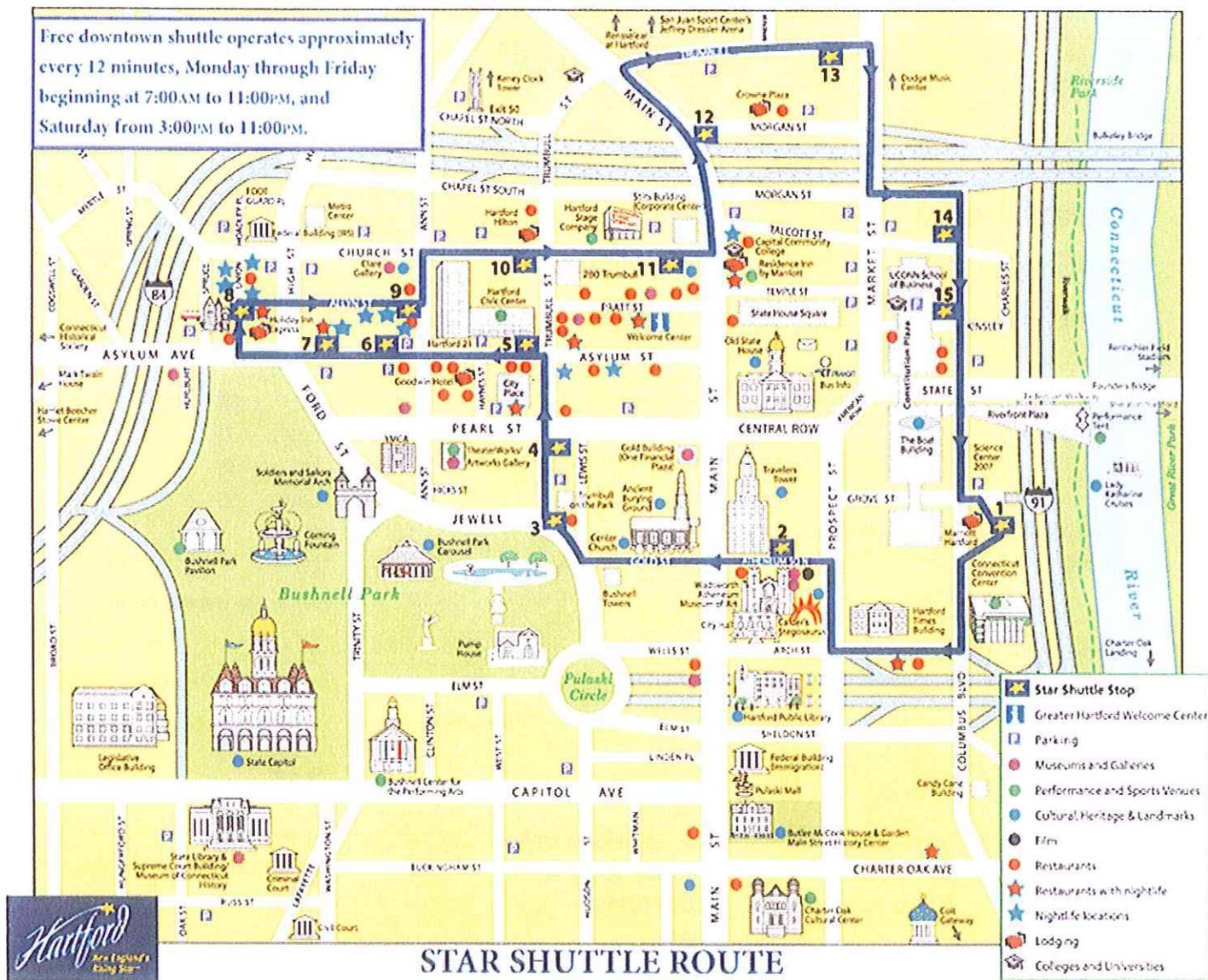
Source: University of Connecticut, Center for Land Use Education and Research

Transportation

By Air	<i>Bradley International Airport</i> • Located 15 minutes north of Hartford
By Train	<i>Amtrak</i> • Located downtown at Union Station
By Bus	<i>Peter Pan Bus Lines</i> • Located downtown at Union Station <i>CTTRANSIT</i> • Services the greater Hartford metro area <i>Star Shuttle</i> • Free downtown shuttle (see map below)

Driving Distances to Northeastern U.S. Cities (miles)	
Boston, MA	102
New York City, NY	117
Providence, RI	87

Source: 2008 MapQuest Inc.



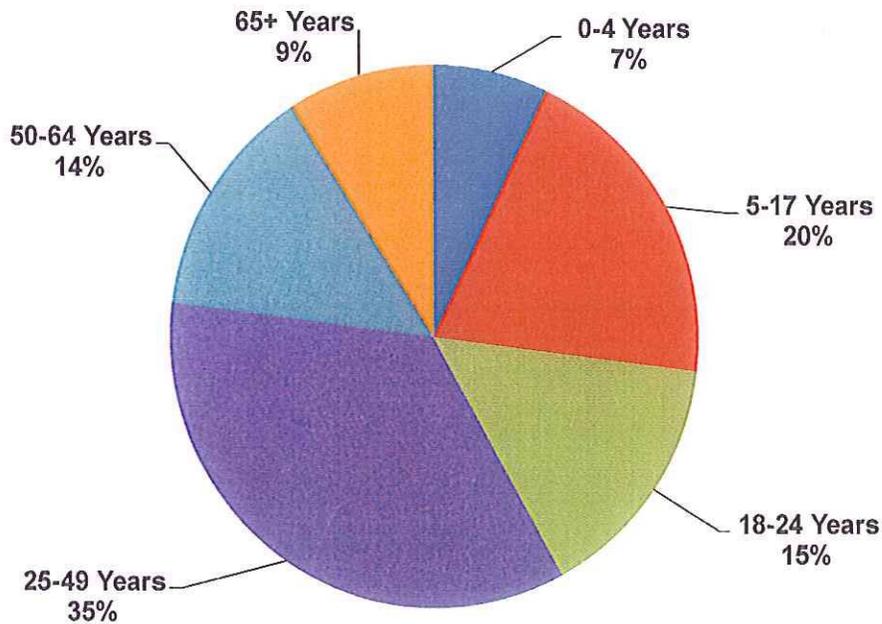
Population & Demographics

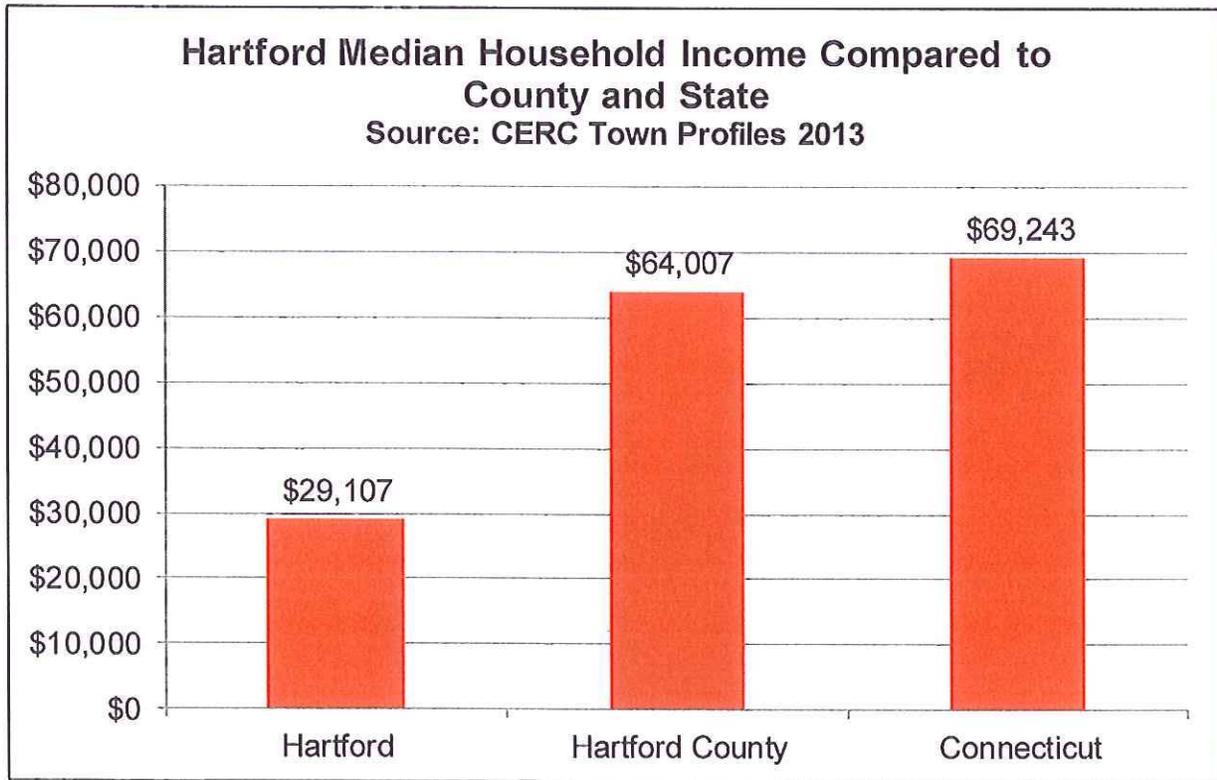
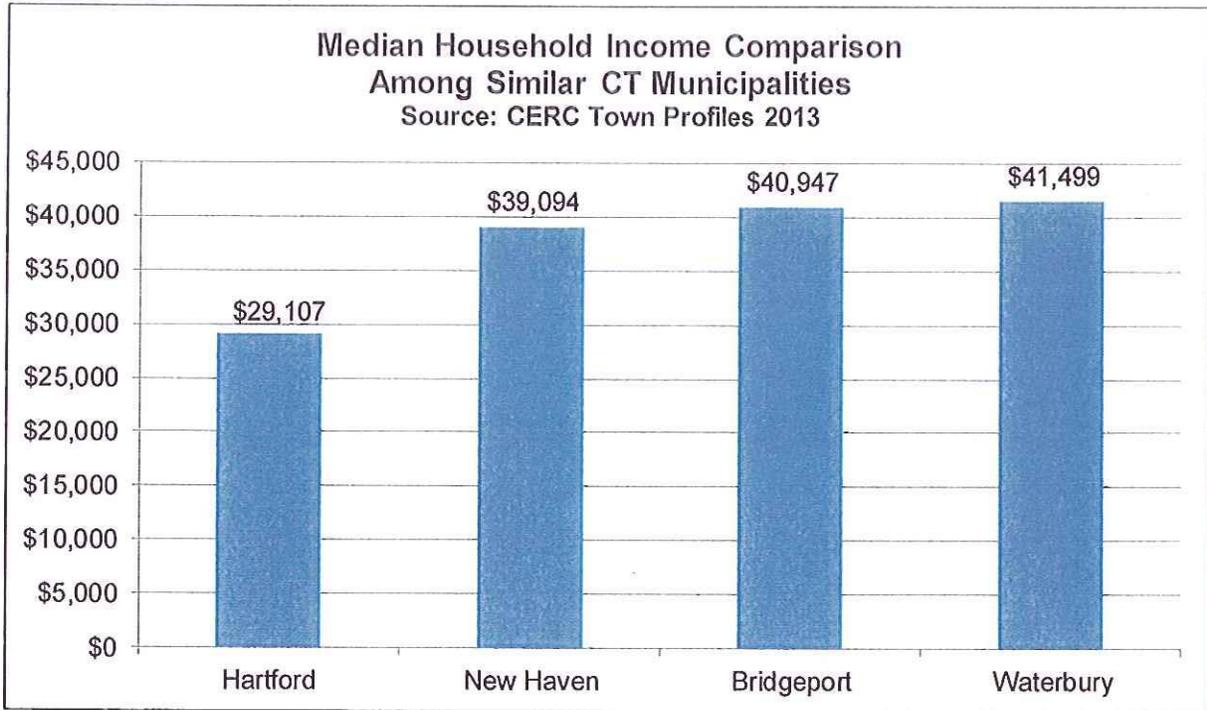
38-5

	2000 121,578	2010 124,760	2011 124,817
2011		Number	Percentage (rounded)
Population by Age:			
0 – 4 Years		8,847	7
5 –17 Years		24,342	20
18 –24 Years		18,710	15
25 –49 Years		43,604	35
50 –64 Years		17,906	14
65 Years and Over		11,408	9
Males		59,934	48
Females		64,833	52
Median Age		30	
Population by Race:*			
White		40,192	32
Black		46,402	37
Asian Pacific		3,168	3
Native American		842	1
Other/Multi-Race		34,213	27
Hispanic (any race)		52,923	42
Non-Hispanic/Latino Ethnicity		71,894	58

*Race and Hispanic origin guidelines established by U.S. Census Bureau

Age Demographics





TaxesTen Highest Taxpayers (2012) Source: City of Hartford Assessor's Office

**HARTFORD 2013
ALL PROPERTY
10 HIGHEST TAXPAYERS**

<u>NAME</u>	<u>Real</u>	<u>Personal</u>	<u>Total</u>	<u>% of Grand List</u>
1 Connecticut Light & Power	10,614,170	128,828,500	139,442,670	3.94%
2 Travelers Indemnity Co. Affiliate	67,818,030	62,887,710	130,705,740	3.70%
3 Hartford Fire Insurance & Twin City Ins.	58,695,350	60,008,740	118,704,090	3.36%
4 Aetna Life Insurance Company	70,797,930	34,689,350	105,487,280	2.98%
5 HUB Properties Trust	48,977,640	-	48,977,640	1.39%
6 Talcott II Gold, LLC	45,336,480	64,020	45,400,500	1.28%
7 Mac-State Square LLC	44,450,000	-	44,450,000	1.26%
8 Hartford Hospital & HHMOB Corp.	34,993,300	659,510	35,652,810	1.01%
9 Conn Natural Gas Corp.	2,166,290	31,277,910	33,444,200	0.95%
10 FGA 280 Trumbull LLC	31,360,000	-	31,360,000	0.89%
TOTALS	415,209,190	318,415,740	733,624,930	20.75%

Top Employers (2013) Source: State of Connecticut, Department of Labor

<u>Employer</u>	<u>Size Range</u>
Hartford Financial Services Group	5,000 – 9,999 employees
Hartford Insurance Group	5,000 – 9,999 employees
Aetna, Inc.	1,000 – 4,999 employees
Connecticut Children's Medical Center	1,000 – 4,999 employees
Environmental Protection Dept.	1,000 – 4,999 employees
Institute of Living	1,000 – 4,999 employees
Lincoln Waste Solutions	1,000 – 4,999 employees
Mt. Sinai Rehabilitation Hosp.	1,000 – 4,999 employees
St. Francis Hospital & Med. Ctr.	1,000 – 4,999 employees
Travelers	1,000 – 4,999 employees

Labor

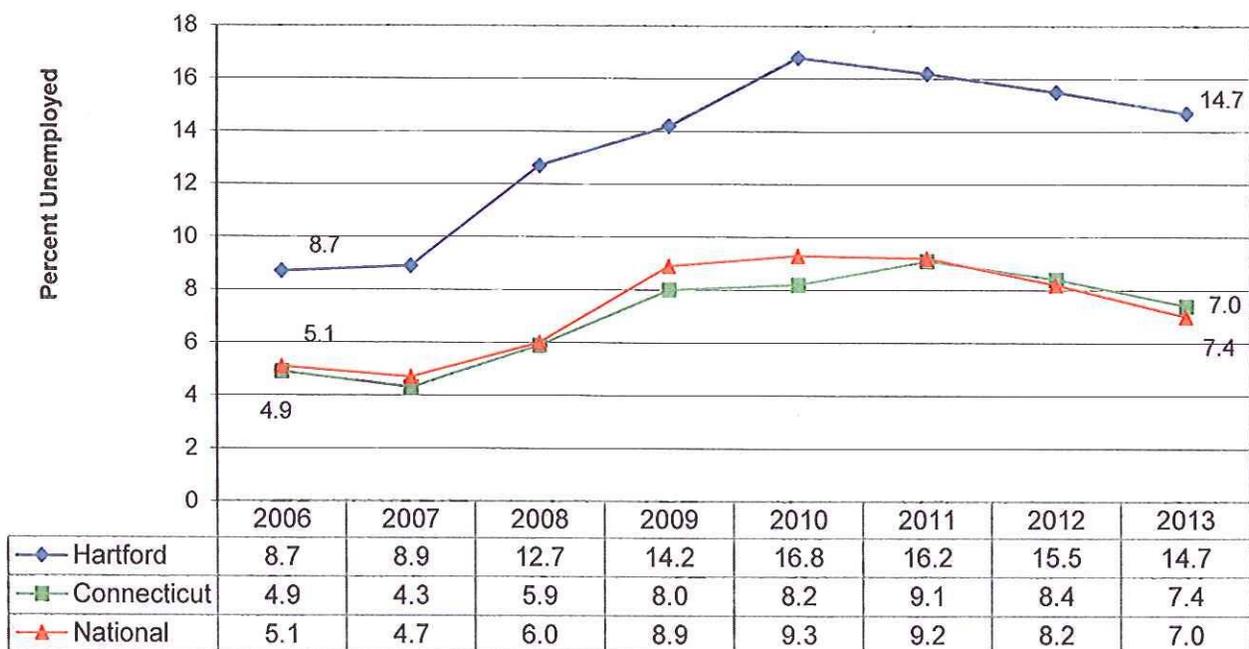
Hartford Labor Statistics

	2007	2008	2009	2010	2011	2012	2013
Total Labor Force	49,027	50,429	50,819	51,210	51,769	50,414	49,677
Employed	44,677	44,044	43,627	42,630	43,373	42,588	42,396
Unemployed	4,350	6,385	7,192	8,850	8,396	7,826	7,281
Unemployment Rate	8.9%	12.7%	14.2%	16.8%	16.2%	15.5%	14.7%

Source: Connecticut Department of Labor, Labor Market Information, Annual Averages

Average Annual Unemployment Rates

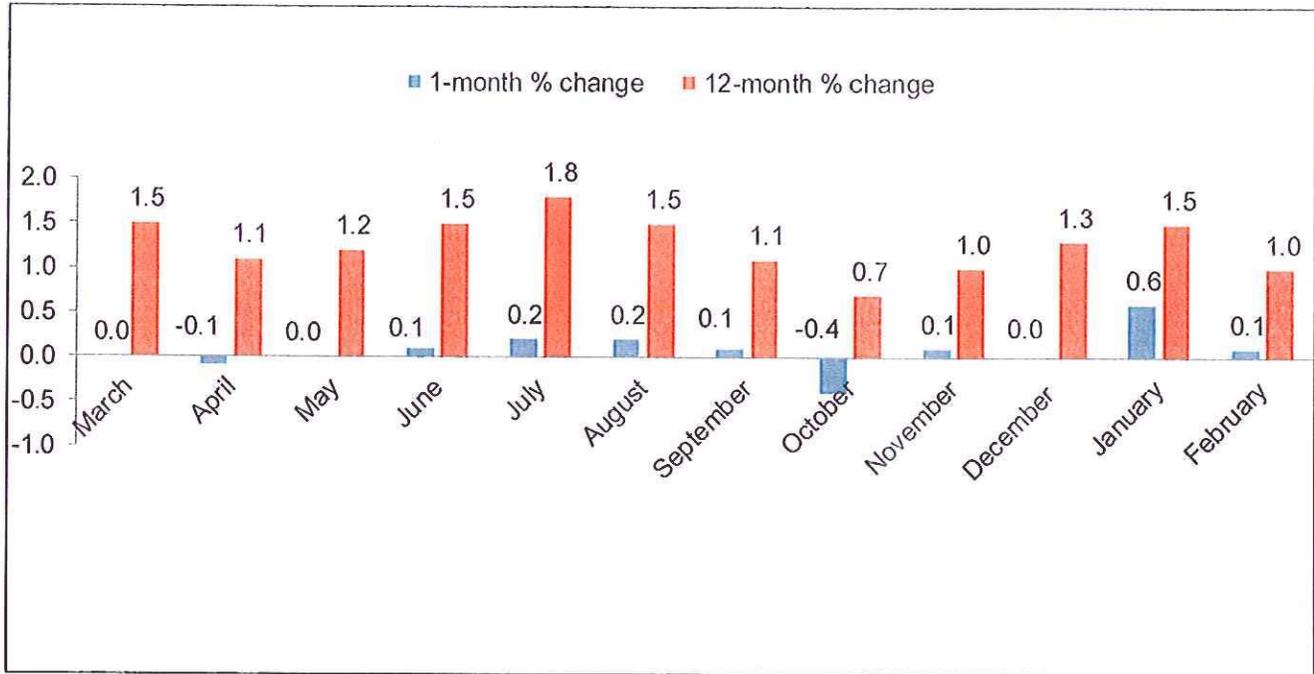
Source: CT Dept of Labor, Annual Averages; Bureau of Labor Statistics



NORTHEAST REGION CONSUMER PRICE INDEX: March 2013 to February 2014

Northeast region CPI-U 1-month and 12-month percent changes, all items index (not seasonally adjusted)

Source: Bureau of Labor Statistics



The Consumer Price Index (CPI) is a measure of the average change over time in the prices paid by urban consumers for a market basket of consumer goods and services.

Education

2010 Highest Education Level Attained for Hartford Residents Age 25 and Older

	Number	Percentage of City Population
High School Graduate	22,176	33.0%
Some College	9,905	14.8%
Associate Degree	3,263	4.9%
Bachelor's Degree	5,710	8.5%
Graduate Degree	4,191	6.2%

Source: www.clresearch.com

Higher Education

- Trinity College
- University of Connecticut Law School
- University of Connecticut Graduate Business Learning Center
- Saint Joseph School of Pharmacy
- Rensselaer, Hartford Campus
- Capital Community College
- Connecticut Culinary Institute
- Hartford Conservatory

Hartford Public Schools (HPS)

Hartford public primary and secondary schools enroll over twenty-six thousand students. In addition to the citywide schools, HPS offers regional Inter-district Magnet Schools each having unique characteristics attracting parents and students who find these features responsive to their needs and interests.

Source: 9

Preschools

The City of Hartford operates four Early Learning Centers nationally accredited by the National Association for the Education of Young Children (NAEYC).

The Early Learning centers provide preschool, infant and toddler care.

Source: Department of Families, Children, Youth & Recreation



Libraries

Hartford Public Library

- Central Library located downtown
- 9 additional branch locations throughout the City

Connecticut State Library

Source: Hartford Public Library 2014

Parks and Recreation

Source: Hartford Department of Public Works 2009

- Total Parks – 37
- Athletic Fields – 70
- Total Acreage – 2,300

Large Multi-Use Parks:

Batterson
 Bushnell
 Colt

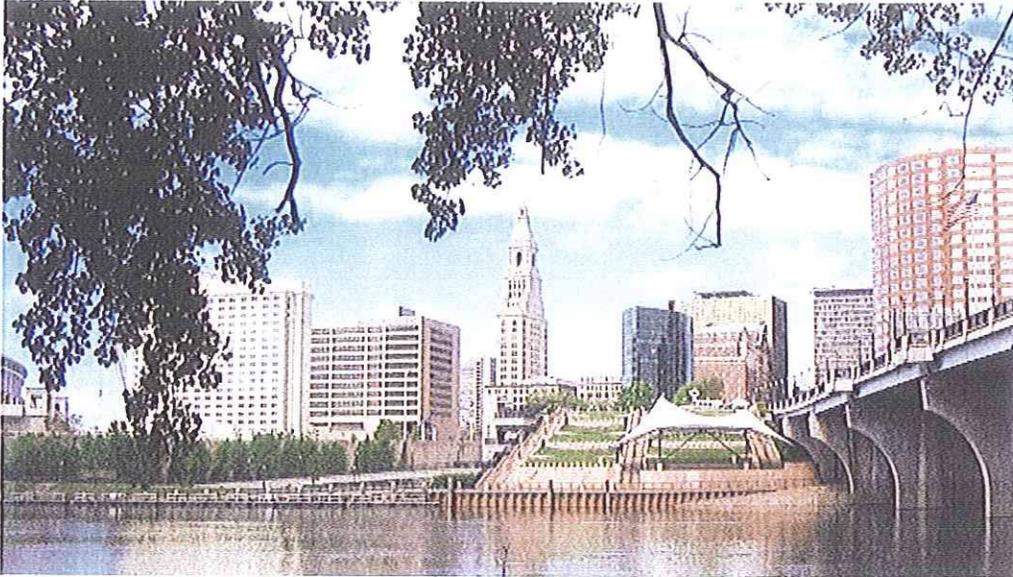
Elizabeth
 Goodwin
 Hyland / Rocky Ridge
 Keney Golf Course

Keney
 Pope
 Riverside

Public Golf Courses:

Goodwin Golf Course

Keney Golf Course



Source: www.arrakeen.ch

Cultural Arts and Entertainment

Attractions

Wadsworth Atheneum and Museum of Art
 Mark Twain House & Museum
 Harriet Beecher Stowe Center
 Charter Oak Cultural Center
 Raymond E. Baldwin Museum of Connecticut History
 Connecticut State Armory and Arsenal
 Soldiers and Sailors Memorial Arch
 Old State House

Hartford Stage
 Theater Works
 The Artists Collective
 Bushnell Center for Performing Arts
 Connecticut Commission on the Arts Gallery
 Gallery of American Art
 Connecticut Science Center
 Real Art Ways
 Mort & Irma Handel Performing Arts Center

Event Locations

XL Center
 Connecticut Convention Center
 Connecticut Expo Center
 Comcast Theater

Sports

One American Hockey League team calls Hartford home. The Hartford Wolf Pack plays at the XL Center which seats up to 16,000 fans. Beginning in 2015 the University of Connecticut Ice Hockey Team, part of Hockey East, will play their conference home games at the XL Center. The University of Connecticut men's and women's basketball teams also make the XL Center their part-time home, and in 2015 will hold the American Athletic Conference Men's basketball championship tournament. Both teams have multiple National Championships with the women holding nine titles and the men four. In addition, the Trinity College men's squash team has 14 National Championships in sixteen years and the longest winning streak in collegiate varsity sports history with 252 consecutive match wins.



GLOSSARY OF TERMS

A

ACCOUNT – A separate financial reporting unit. All budgetary transactions are recorded in accounts.

ACCOUNTING SYSTEM – The total set of records that are used to record, classify, and report information on the financial status and operation of an entity.

ACTIVITY – A task undertaken to achieve an output.

ADOPTED BUDGET – The budget for the ensuing fiscal year that has been approved by the Court of Common Council.

ALLOCATION – The distribution of available monies, personnel and equipment among various city departments, divisions or centers.

ANNUAL BUDGET – An estimate of expenditures for specific purposes during the fiscal year and the proposed means (estimated revenues) for financing those programs.

APPROPRIATION – An authorization granted by a legislative body to make expenditures and incur obligations for specific purposes. Appropriations are usually limited in amount and to the time during which they may be expended.

ASSESSED VALUE – The fair market value placed upon real and personal property by the City as the basis for levying property tax.

ATTRITION – A reduction in the City's Workforce, as a result of resignations, retirements, terminations and any other reason for leaving the job.

AUDIT – A study of the City's accounting system to ensure that financial records are accurate and in compliance with all legal requirements for handling of public funds, including state law and City Charter.

B

BALANCED BUDGET – A budget in which the projected expenditure amount is equal to the projected revenue. The City of Hartford's City Charter mandates a balanced budget.

BOND – A certificate of debt issued by an entity, guaranteeing payment of the original investment (principle), plus interest, by a specified future date (maturity date). Bonds are used typically for long-term debt.

BOND ANTICIPATION NOTES – Short-term interest bearing notes issued in anticipation of bonds to be issued at a later date.

BUDGET – A budget is a plan for the accomplishment of programs related to objectives and goals within a definite time period, including an estimate of resources required, together with an estimate of the resources available.

BUDGET CALENDAR – The schedule of key dates or milestones the City follows in the preparation and adoption of the budget.

BUDGET DOCUMENT – The instrument used by the budget-making authority to present a comprehensive financial plan of operations.

BUDGET MESSAGE – A general discussion of the budget presented to the Court of Common Council written by the Mayor that discusses budget highlights and is presented as part of the budget document.

C

CAPITAL IMPROVEMENT PLAN (CIP) – A plan for capital expenditures to be incurred each year over a five year period setting forth each capital project, the duration of the project and the amount to be expended each year in financing those projects.

CAPITAL OUTLAY – Accounts for the purchase, construction or renovation of major capital assets.

CASH FLOW BUDGET – A projection of the cash receipts and disbursements anticipated during a given period.

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) – An annual Federal grant received from the Department of Housing and Urban Development. It is primarily used for housing rehabilitation, public services and other grant eligible activities.

D

DEBT SERVICE – The payment of principal and interest on borrowed funds such as bonds and loans.

DEFICIT – (1) The excess of an entity's liabilities over its assets (2) the excess of expenditures over revenues during an accounting period.

DEPARTMENT – An organizational or budgetary unit established by City Charter or Municipal Code to carry out specified public services.

DEPRECIATION – The decrease in value of physical assets due to use and the passage of time.

E

ENCUMBRANCE – An obligation in the form of a purchase order, contract or salary commitment that is chargeable to an appropriation, and for which part of an appropriation is reserved.

ENTERPRISE FUNDS – A fund established to account for operations that are financed and operated in a manner similar to private business enterprises. The intent is that the full costs of providing the goods or services be financed primarily through charges and fees thus removing the expenses from the tax rate.

EXPENDITURES – The disbursement of appropriated funds to purchase goods and/or services.

F

FAIR MARKET VALUATION – The value of a piece of real estate in the open market. Used to determine the assessed value of property for taxation purposes.

FIDUCIARY FUNDS – Funds used to report assets held in a trustee or agency capacity for others and which therefore cannot be used to support the government's own programs. The fiduciary fund category includes private purpose trust funds, agency funds, pension (and other employees benefit) trust funds and investment trust funds.

FINANCING PLAN – The estimate of revenues and their sources that will pay for the service programs outlined in the annual budget.

FISCAL YEAR (FY) – Any period of 12 consecutive months designated as the budget year. The City of Hartford's budget year begins July 1st and ends June 30th.

FULL-TIME EQUIVALENT (FTE) – A part-time position converted to the decimal equivalent of a full-time position based on 2,080 hours per year.

FUND – An independent fiscal and accounting entity with a self-balancing set of accounts recording cash and/or other resources together with all related liabilities, obligations, reserves and equities that are segregated for the purpose of carrying on specific activities.

FUND BALANCE – The excess of an entity's assets over its liabilities also known as excess revenues over expenditures or net assets.

G

GENERAL FUND – A governmental fund established to account for the major general operations of the City except those that are required to be accounted for in a separate fund

GOVERNMENT FINANCE OFFICERS ASSOCIATION (GFOA) – A private, nonprofit organization which has actively supported the advancement of governmental accounting, auditing and financial reporting since 1906.

GRAND LIST – Assessed value of all taxable property in the City.

GRANT – Funds obtained through an application process that enhances the City's ability to provide services and activities.

I

INFRASTRUCTURE – The basic facilities, equipment, services, and installations needed for the growth and functioning of a county, community or organization.

INTERFUND TRANSFERS – Payments from one administrative budget fund to another, which result in the recording of a receipt and an expenditure.

INTERNAL SERVICE FUNDS – Used to account for and finance the City's risks of loss for Employee Benefits, Workers Compensation, and Liability and Property Damage.

L

LEGAL MANDATE – An action, restriction, prohibition, benefit or right established or required by federal, state or local law.

LIABILITY – Debt or other legal obligations arising out of transactions in the past, which must be liquidated, renewed or refunded at some future date.

LOCAL CAPITAL IMPROVEMENT PROGRAM (LoCIP) – The State of Connecticut provides financial assistance to municipalities for eligible projects in the form of entitlement grants funded with State general obligation bonds.

LONGEVITY – Monetary payments to permanent full time employees who have been in the employ of the City for a minimum of six years.

M

MILL RATE – The mill rate is the rate of taxation levied on property subject to taxation under Connecticut General Statutes. One mill is equal to 1/1000 of a dollar. For example, a tax rate of 20 mills is equivalent to \$20.00 per \$1,000 of assessed value.

MISSION STATEMENT – The statement that identifies the particular purpose and function of a department.

MODIFIED ACCRUAL – Basis of accounting for all governmental funds and expendable trust and agency funds under which revenues are recorded when they become measurable and available. Expenditures are recorded when the liability is incurred, except for interest on general long-term obligations, which is recorded when due.

N

NON-PERSONNEL EXPENSES – An expenditure group that includes supplies and materials, contractual services, communications and transportation expenses, and other miscellaneous expenses.

O

OBJECTIVES – The goal of a specified course of action.

OPERATING BUDGET – A budget for general revenues and expenditures such as salaries, utilities, and supplies.

ORDINANCE – A formal legislative enactment by the City that carries the full force and effect of the law within corporate boundaries of the City unless in conflict with any higher form of law, such as state or federal.

OUTCOMES – Quality performance measures of effectiveness and of achieving goals. (e.g., customer satisfaction, awareness level, etc.)

P

PERFORMANCE MEASURE – An indicator of the attainment of an objective; it is a specific quantitative measure of work performed or services provided within an activity or program, or it may be a quantitative measure of results obtained through a program or activity.

POLICY – A definite course of action adopted after a review of information and directed at the realization of goals.

PORCHES – City of Hartford program that provides financing to homeowners who wish to improve the front facades of their one to six-family residential structures.

PRIORITY – A value that ranks goals and objectives in order of importance relative to one another.

PROCEDURE – A method used in carrying out a policy or plan of action.

PROGRAM – Group activities, operations or organizational units directed to attaining specific objectives and achievements and budgeted as a sub-unit of a department.

PROPRIETARY FUND – Enterprise and internal services funds that are similar to corporate funds, in that they are related to assets, liabilities, equities, revenues, expenses, and transfers determined by business or quasi-business activities.

R

RECOMMENDED BUDGET – The proposed operating and capital budgets submitted to the Court of Common Council by the Mayor.

RESERVES – An account used to indicate that portion of fund equity, which is legally restricted for a specific purpose or not available for appropriation and subsequent spending.

REVENUE – The income received by the City in support of a program of services to the community; includes such items as property taxes, fees, user charges, grants, fines, interest income and miscellaneous revenue.

REVISED BUDGET – Any changes and/or amendments made to the original Adopted budget recommended by the Mayor and approved by Council.

S

SUBMITTED BUDGET – Departmental estimates of revenue and expenditures for the ensuing fiscal year that are reviewed and used in formulating the Recommended Budget.

SUNDRY EXPENSES – A group of city-wide expenditures for the Non Operating Department, Benefits and Insurances, and Debt Services.

SUPPLEMENTAL APPROPRIATION – Appropriations made by the City Council to cover expenditures that exceed the adopted appropriation level.

T

TAX ABATEMENT – Legal reduction or cancellation of tax obligation.

TAXABLE GRAND LIST – Reflects all property that is not subject to Section 12-81 of the Connecticut General Statutes which exempts from taxation federal, state, municipal, church and school property if that property is used for the purpose for which the agent is exempted.

Tax Levy – Taxes that are imposed and collected.

Tax Rate – The amount of tax levied for each \$1,000 of assessed value.

ABBREVIATIONS /ACRONYMS

BOE – Board of Education

CEDF – Community Development Economic Fund

CHRO – Commission on Human Rights and Opportunities

CIP – Capital Improvement Plan

CDBG – Community Development Block Grant

CPD – Community Planning and Development (HUD Office of)

CRRRA – Connecticut Resources Recovery Act

EOE – Equal Opportunity Employer

FICA – Federal Insurance Contributions Act

FOI – Freedom of Information

FTE – Full-Time Equivalent

FY – Fiscal Year

“Gap” – Financing Gap (Affordable Housing Program)

GFOA – Government Finance Officers Association

HEDCO – Hartford Economic Development Corporation

HOME – Home Investment Partnerships (CPD Program)

HPLF – Housing Preservation Loan Fund

LSNI – Livable and Sustainable Neighborhood Initiative

LoCip – Local Capital Investment Program

MERF – Municipal Employees Retirement Fund

MPP – Municipal Prohibited Practice

NSP – Neighborhood Stabilization Program

NRZ – Neighborhood Revitalization Zones

PILOT – Payment in Lieu of Taxes

SAMA – Spanish American Merchant Association

TAB Loans – Targeted Small Business Assistance