

BUILDING COMMUNITY. TOGETHER.

**The Earl Exum Community Resource Center
at Asylum Hill Congregational Church**



A Vital Mission

The Earl Exum Community Resource Center strengthens the social fabric of Hartford as a neighborhood hub where a faith community, residents, nonprofits, and civic partners collaborate to cultivate connection, individual transformation, and collective wellbeing.

I. THE VISION AND INSPIRATION

Not Simply a Building Project

The Earl Exum Community Resource Center, slated to open in January 2028, will be a place where practical needs and spiritual care meet – where access to resources, support, and opportunity is offered with compassion and without judgment. It will be a place where neighbors are embraced and participate with us in building a beloved community. A place where the gaps in our shared life are not ignored, but intentionally repaired.

This center will serve as a living witness to what is possible when compassion becomes concrete, and when faith steps beyond the walls of worship and into the everyday realities of people's lives. When hospitality becomes more than welcome; it becomes transformation. We believe that when we create spaces like this, we participate in the sacred work of renewal – of lives, of relationships, of community itself.

This is not simply a building project; it is a ministry of presence. It is a sacred commitment to show up – fully and consistently – for our neighbors in Asylum Hill. In a world where isolation and inequity too often define the human experience, this center will stand as a place of radical belonging: where every person is seen, known, and welcomed; and where people who were first strangers to each other become neighbors in the truest and best sense of that word.

What is the genesis of the plan to create a community resource center at AHCC?

In September 2023, Rev. Erica Thompson called together a group of ten AHCC volunteers and staff members to explore how best to repurpose the church's recently flooded, largely vacant garden-level space (including the former Thrift Shop) in order to do something new and something bold. In what new ways could our building be an asset for ministry and a space to engage more deeply with and love our neighbors?

During the initial visioning phase of this project, outreach to people living in the neighborhood and to Hartford-area nonprofit organizations made clear that Asylum Hill residents and their families have many needs—some of which are being met by current service providers, others of which are not being met fully enough, and some of which are not being met at all. It also was clear that some of the currently available services are not as well known, as accessible, or as coordinated as they could be.

By transforming approximately 6,000 square feet of unused lower-level space into a welcoming hub, AHCC had the opportunity to help neighbors in Asylum Hill access essential resources and find the support they need to be all they can be, while building a stronger, more connected community.

In June 2024, the AHCC Board of Deacons approved, and the congregation endorsed, a proposed plan to convert what were primarily corridors, storage rooms, and a former daycare area into an adaptable community space that meets the diverse needs of our neighbors. That space, directly accessible from Huntington Street, would include flexibly designed meeting rooms and community spaces, smaller individual offices, and an adjacent outdoor gathering space.

Honoring a Pillar of the Community and Leader of the Church: Earl Exum

The Deacons also voted to name the proposed Community Resource Center in honor of Earl Exum, a beloved member of our church and the wider community and AHCC's moderator at the time of his death in 2023. In weeks preceding his passing, he and Rev. Thompson had initiated conversations about whether and how AHCC might reimagine the church's lower level in such a way as to make it a manifestation of AHCC's commitment to its city and neighbors and a vibrant expression and extension of AHCC's outreach ministries. Earl's oft-stated belief that "we work better in community than alone" has guided our plans for the Center.

The deacons believed, and Earl's wife Tammy later affirmed, that the vision and goals for the Community Resource Center are ones Earl would wholeheartedly embrace. And the project is of course deeply meaningful for Tammy herself.

The last conversation Earl and I had about AHCC was centered on the vision for this project. He dreamed of it becoming a welcoming place of belonging—not just for church members, but as a vital hub for the entire Asylum Hill community and beyond. Although he will never see the Earl Exum Community Resource Center come to fruition, I am deeply honored that it bears his name, a beautiful tribute from the congregation. Realization of this vision will transform our church into a beacon of hope and service for those who need it most. Earl would be thrilled to know that this Center will expand the church's commitment to uplifting our community.

- Tammy Exum

II. THE NEED

Hartford faces significant social and economic challenges, including a high poverty rate, limited employment opportunities, and under-resourced schools.

AHCC expects that most of the Hartford residents it will serve through the Community Resource Center reside in Asylum Hill, a neighborhood with nearly 10,000 inhabitants of whom 87% are people of color. The median age of Asylum Hill residents is 34, with 23% of its population younger than 20 and 21% over 55. Only 16% of those older than 25 have at least a bachelor's degree, and only 35% have a high school diploma or equivalent. The neighborhood has a significant number of youth and older adults; and 17% of the neighborhood's residents have a disability requiring special services.

Many of the residents who will seek and find support at the Community Resource Center face myriad barriers in accessing education, employment, health care, childcare, and healthy nutrition. To assess Asylum Hill residents' needs and identify priorities, we conducted surveys and gathered input through meaningful, on-the-ground interactions, including at a community event at Sigourney Park, conversations with participants in AHCC's Sunday community meal program, and discussions with families at nearby West Middle School.

When my family and I moved from New York to Hartford, we had limited knowledge of local resources for housing, employment, and healthy, affordable food. We struggled but managed to connect with people and programs that helped us access opportunities, build connections, and successfully navigate a complex system. Today, I am proud to be a homeowner in the neighborhood, but I know many others struggle the way my family once did. For them, and all of us living in the neighborhood, the Earl Exum Community Resource Center will serve as a welcoming one-stop hub where families can access the information, services, and community connections they need to build stability and thrive in Asylum Hill.

- Janine McManhon, Sigourney Street Resident

From this direct engagement with residents, we affirmed the need for an organization such as the Community Resource Center to fill one particularly critical need: the need for connection. Asylum Hill residents need help connecting to existing services they may need but do not know about, and existing service providers want to connect with more residents and with each other to enhance individual effectiveness and collective impact.

Through our organizing and ministry, we see every day how hard it is for residents to access the resources they need to survive and to thrive.

This project is a faithful response to that reality. By repurposing underutilized space into a welcoming, well-connected service and gathering center, AHCC is living out its mission in a tangible way that will strengthen community and embody God's love in the heart of the city. We are proud to support AHCC's vision for the Earl Exum Community Resource Center as a vital, neighborhood-based hub for Asylum Hill.

- Cori Mackey, Executive Director, Center for Leadership and Justice

In addition to needing more accessible services and resources, Asylum Hill residents also have long desired more visible community gathering places. According to a neighborhood revitalization study conducted ten years ago by The Harwood Institute: "Residents said repeatedly that they want to be able to go outside their homes and have safe, welcoming places where they can meet, socialize and work with their neighbors. (...) Having the ability to gather with others is critical to building a neighborhood where people can support one another. Time and again (...) residents expressed their desire for 'more togetherness,' the ability to 'rely on our neighbors,' and a place 'where we all look out for each other.'"

From our recent interviews of residents, we now know there is *still* a strong desire for such gathering and community-building spaces today.

In fact, community building emerged as a powerful theme throughout our outreach and conversations. This goes beyond connecting people to services. It envisions residents and AHCC parishioners learning, working, and growing together. It builds on strengths already present in both the neighborhood and the church – strengths that may simply need space, structure, and support to flourish.

To identify specific service gaps the EECRC might fill, we have been intentional about aligning our plans with priorities already identified – for example, by the Mayor of Hartford, the City's Asylum Hill Neighborhood Plan, and the Asylum Hill Neighborhood Association's 2022 strategic plan. These priorities include:

- improved economic self-sufficiency for residents through training and education programs that nurture the hard and soft skills needed to access gainful employment
- a healthy, safe, and active community in Asylum Hill
- greater awareness, accessibility, and better coordination of existing services
- availability of additional services needed by residents to address their social, economic, and health needs

To determine specific programming opportunities for the Center, AHCC conducted extensive outreach to identify specific organizations and professionals that might need space to address areas of mutual interest, such as employment and workforce readiness, housing, physical and mental wellness, food insecurity, youth development, cultural enrichment, and other human-service and community-building needs. We reached out to local nonprofits and community-based organizations to explore ways to enhance and expand support for Asylum Hill residents through coordinated, collective impact.

At an October 2025 “summit” meeting hosted by AHCC, 70 people representing 40 agencies all were excited to connect and collaborate. In December 2025, we reengaged these agencies through a space-utilization survey intended to gauge breadth of interest, specific programmatic opportunities, and seriousness of intent to pursue such opportunities further. Responses revealed clear patterns of anticipated demand.

There is strong interest in larger meeting spaces for educational programs, presentations, and community events. Smaller rooms for individual and family consultations will also be essential, with usage expected to grow organically over time. There is also significant enthusiasm for the outdoor gathering space, which is seen as a unique, safe, and pleasant space for informal engagement, community events, and mobile service delivery, which currently is lacking in the neighborhood.

Rebekah Castagno, United Way of Central and Northeastern Connecticut

We appreciate being at the table throughout the process and imagine many partnership opportunities revealing themselves as we go. Thank you for your vision and commitment to carrying out the plan with excellence.

Kim Staley, Executive VP and Chief of Staff, Capital Workforce Partners:

The vision and focus of the proposed Earl Exum Community Resource Center is both exciting and greatly needed. There are ample opportunities to consider how shared resources from the American Job Center and other CWP-related workforce services could complement the array of services being considered. Capital Workforce Partners’ workforce services—including assessments, career and employment services, supportive services, and direct connections to employment opportunities—would strongly align with and enhance the valuable services being considered through the Center, creating a more comprehensive support system for the community.

Julieth Callejas, Executive Director, End Hunger Connecticut:

We have strong interest in exploring how the EECRC could support expanded outreach and engagement in Asylum Hill, particularly related to SNAP awareness, school meals access, and Connecticut Fresh Match. A trusted, centrally located hub could reduce barriers to information and make it easier for residents to connect to existing food assistance programs.

Hector Rivera, President & CEO, Our Piece of the Pie:

I think that this newly developed space provides options for many potential non-profits across the City of Hartford. Spaces of this kind are typically only available in the downtown area. Having this option in the Asylum Hill neighborhood is a great value-add to this community.

III. OUR PLAN

Our plan is for the Earl Exum Community Resource Center to be at the very heart of a resident-centered, integrated system of service delivery that dramatically improves both access and coordination, and that replaces fragmentation and confusion with connection and community. The Center will be a vital neighborhood hub, providing essential resources, fostering connections, and empowering residents to build a stronger, more connected, and resilient community.

From the beginning, we have envisioned that the Community Resource Center would connect residents with a variety of services and programs that will directly or indirectly improve quality of life, build community and human capacity, and help level the playing field in ways that promote equitable human and social outcomes and beneficial economic outcomes for residents of Asylum Hill.

Early in the visioning process, we agreed that AHCC should not create new services or become a service provider itself, but rather should provide space for existing groups that are currently serving our neighbors and are seeking to establish a more accessible presence in the Asylum Hill neighborhood. Our extensive outreach affirmed that there is exciting potential for the EECRC to add value by leveraging, complementing, augmenting, and connecting the strengths and offerings of many existing organizations. The Center will address the need for a central source of information and referrals about, and coordination among, existing services for individuals and families.

The Asylum Hill neighborhood has many social service agencies, yet a significant number of residents—24.4% living below the poverty line and 38.6% relying on SNAP—are unaware of available support. In 2021, we recognized the need for a central hub where residents can meet staff or mentors and access technology for connecting with services, jobs, and court appointments. Access to technology and a one-stop center for information and assistance are essential for low-income residents. AHCC stands out as an effective location for this resource, and the Earl Exum Community Resource Center will meet a critical, longstanding need that will benefit both individuals and the community.

- David MacDonald, Executive Director, Asylum Hill Neighborhood Association

But meeting needs in Asylum Hill must extend beyond transactional service delivery.

Our engagement with neighbors and a broad network of agencies confirmed both the depth of need and the extraordinary opportunity to transform how services are delivered and experienced. We now see clearly the potential for every Asylum Hill resident to access a single, trusted gateway to resources that support economic stability, personal wellbeing, and a genuine sense of belonging.

Drawing inspiration from a “hub and spoke” concept currently being championed by the United Way, our plan is for the EECRC to be a central point of entry where visitors are guided by a navigator to the information and services they need. Some services and programs will be provided by partners embedded in the EECRC “hub,” while others will be available at connected agencies (“spokes”) that residents are referred to. And AHCC members will play a vital role in this “ministry,” working alongside service providers and neighbors to bring the EECRC to life as a living expression of a shared calling.

IMAGINE THIS!

Imagine a day when two parents of young children who are new to the West Middle School and the Asylum Hill neighborhood are referred by the school to the director at EECRC. They rely on public transportation but can walk over from their apartment on Sumner St. Only one parent speaks English and the other is looking for employment. They learn that employment readiness programs are held regularly at the EECRC, that ANHA holds annual job fairs in the neighborhood and they get an appointment with a career counselor from Connecticut Workforce Partners who will meet them at the EECRC.

The parents are also hoping to find ways to engage their children in after-school enrichment programs while they are working. They learn about two programs operating at AHCC that provide cultural enrichment, mentoring and tutoring for children and schedule appointments with both Spectrum In Motion and Connectikids to learn more. They also have the schedule for the next English as Second Language evening class for the parent wanting to learn English.

As they are leaving they are invited to stop by the quarterly Welcome to the Neighborhood social pot-luck where they will meet Asylum Hill neighbors and AHCC congregants sharing the vision of a community that welcomes the stranger, cultivates relationships, collaborates to resolve challenges, feeds hope, and builds a strong social fabric within the Asylum Hill.

This family has spent nearly an hour at the center meeting the director and talking with a trained volunteer. They leave with a sense of comfort that there is a place and people they can reach out to as they settle into their new neighborhood.

On another day, a neighborhood resident stops at the Farmers Market at the EECRC and learns from an EECRC volunteer that assistance with SNAP applications and benefits is offered through the EECRC by End Hunger CT. Another visitor learns about a Saturday opportunity offering his high-school age son an introduction to LEVO International's unique hydroponic food gardening and to the Compass Youth Collaborative, either of which could lead to summer employment for his son.

On the next day, the mobile van from the Wheeler Clinic is operating at the EECRC. Several neighborhood residents have appointments for check-ups and annual mammograms. Talking with an EECRC retired nurse/volunteer, another neighbor learns about additional health services being provided across the street at the Malta House of Care. The neighbor gets assistance to make an appointment to deal with some behavioral issues affecting their family life. A third resident is connected to The Life Center to begin a program of living sober.

Visitors this day take information back to their homes and neighbors about a Saturday morning gathering at EECRC. A group of residents from one building want assistance to learn their options for working with a landlord who is non-responsive to requests for building repairs. The EECRC director has invited other collaborating organizations (Urban League, Journey Home, HandsOnHartford, Community Renewal Team) focusing on Homelessness Prevention, Legal and Financial Counseling and Home Ownership options to attend as well. At the end of the morning meeting, residents are clear about their rights, their obligations, and options, and they have a collective strategy for engaging the City and any legal resources which may become necessary to live in a safe and healthy setting.

At that Saturday gathering, the EECRC director has had informal conversations with a handful of residents who would like help to organize an Arts Fair, a mid-week Film and Pizza Night for youth, an Environmental Fair, Voting Rights/Elections Issues Forum) at the EECRC perhaps with some outdoor elements creating a community-building/social gathering for the neighborhood. The director knows which of the EECRC's collaborating agencies and AHCC Ministry Teams to engage. All the residents leave with the announcement that a first planning meeting for such an event(s) will take place on an evening and a weekend to engage as many residents as possible in the planning of the resident-envisioned event. It is the first of many such events that residents have mentioned to the director.

IV. OUR TRACK RECORD

Community leaders and partners expressed strong enthusiasm for working with AHCC, citing our longstanding reputation for meaningful service in the community. They also recognize the strategic importance of our location right on Huntington Street, at the heart of a densely populated residential area.

In addition to serving the spiritual needs of its members for 160 years, AHCC has long been known for reaching out to and supporting its neighbors and fostering a spirit of hope in the Asylum Hill community.

- In the 1970s and '80s, church members helped start Hartford Interval House for abused women, Loaves and Fishes to feed the hungry, and ConnectiKids to link Hartford students with dedicated tutors.
- In the 1990s, AHCC launched a mentoring and tuition assistance program to help 6th graders in West Middle School get into college.
- In the 2000s, AHCC provided money and volunteers to help Habitat for Humanity and NINA (a non-profit neighborhood housing development group) build eight owner-occupied homes next door to the church for lower-income households. It also launched and housed the School for Young Children on Asylum Hill.
- In 2014, the church raised \$170K to start up and help run a volunteer center at West Middle School.
- More recently, during the pandemic, AHCC began offering free community meals every Sunday to 175 neighbors and serving as a heating or cooling shelter in extreme weather.

“A church in the heart of the city with a heart for the city,” AHCC offers a range of community programs, including food assistance, youth outreach, educational programs, and resources for low-income individuals and families. In partnership with local organizations, we have initiated projects aimed at reducing homelessness, enhancing access to education, and providing safe spaces for community gatherings. Annually, we support over 1,000 residents through these initiatives, providing meals, shelter resources, and educational workshops that directly address the needs of Hartford’s underserved population.

In recognition of AHCC’s deep and long-standing commitment to its neighborhood, the Asylum Hill Neighborhood Association honored the church in 2024 by designating it as the neighborhood’s “most outstanding non-profit organization.”

Asylum Hill Congregational Church has always been deeply rooted in community. Its community has many challenges, but they are outnumbered by the partners who are willing to work together to create a brighter future for Asylum Hill’s residents. Having the Earl Exum Community Resource Center as a point of connection will help the neighborhood flourish and address diverse needs by meeting residents where they are.

– Hartford Mayor Arunan Arulampalam

Today we believe deeply in the vital mission of the EECRC. We are confident that the State’s investment, our investment, and donors’ investments in the Center will generate enormous returns as “measured” in social and human impact. Our confidence derives in part from the substantial evidence and chorus of voices affirming that a community resource center in the Asylum Hill neighborhood has long been needed and is urgently needed today. Our confidence also stems from AHCC’s strong reputation for leadership and its long track record of successful community-building initiatives; it is our reputation and track record that have inspired so many community leaders and partners to agree AHCC is uniquely and ideally suited to be the hub in a new hub-and-spoke service-delivery model and the gathering place residents have yearned for – for too long.

At a time when many families face increasing barriers to housing stability, healthcare access, childcare, employment support, and community connection, the creation of a trusted, collaborative neighborhood hub has the potential to be life-changing. The vision reflects not simply a programmatic response to need. The Earl Exum Community Resource Center represents the kind of transformational, community-rooted investment that cities and neighborhoods across our nation desperately need. What excites me most about this vision is that it recognizes that thriving communities are built not only through services, but also through relationships, partnerships, dignity, and shared belonging.

- Rev. Darrell Goodwin, Executive Conference Minister & President, Southern New England Conference

As we contemplate the ways in which we will assess impact and ROI, we imagine two types and sets of outcome-related metrics (see Appendix II) that will be useful indicators of the difference we are making.

- One set relates to usage of the resources, services and programs we make available, either directly ourselves or through professional service providers using office space in our Resource Center; and for these metrics, the baseline data will be effectively zero, as we have not offered these resources, services and programs at AHCC / in the Asylum Hill neighborhood before.
- The second set of metrics relates to ways in which AHCC, through the Resource Center, will contribute to progress relative to (a) baseline neighborhood survey data generated by The Hartford in 2020 and (b) goals established by organizations we will partner with (e.g., the Asylum Hill Neighborhood Association/AHNA).

Today, as we try to imagine the impact we would like to be touting and celebrating after the EECRC's initial years of operation, we hope to be in a position to celebrate that we met targeted outcomes such as:

- *After Year One:* 6-10 embedded nonprofit partners; 400-600 unique residents served; 12+ community gatherings hosted
- *After Year Three:* 12-15 embedded partners; 1000+ residents served annually; measurable improvement on at least two of the AHNA neighborhood concern indicators

Because the baseline data are old at this point (2020), we hope to partner with AHNA and The Hartford, which conducted the 2020 survey, to generate new neighborhood survey data in 2027 that will serve as a more legitimate baseline against which to gauge potential impact of the EECRC.

Asylum Hill is a special neighborhood -- a true community. And AHCC has always been thoughtful about how to be a good neighbor. The development and launch of the Earl Exum Community Resource Center is such an amazing addition to Asylum Hill. The combination of a gathering place, connection to supportive people and services, and the welcoming church will certainly enhance life on the Hill!

- Beth Bye, Former Commissioner, CT Office of Early Childhood

V. SECURING THE CENTER'S FUTURE

In March 2025 AHCC was awarded \$3.79M through the State of Connecticut's Community Investment Fund (CIF) to support the creation of the Earl Exum Community Resource Center. Funding from the CIF grant is expected to cover fully the anticipated costs of the construction drawings and engineering expenses as well as the build-out for the Community Resource Center's space (6,300 square feet), technology, and indoor and outdoor furnishings.

Once the Center is open in January 2028, AHCC will be responsible for all operating costs, including utilities and maintenance as well as salary for at least one staff member. AHCC is not in a position to cover these costs by absorbing them into the church's annual operating budget.

From the beginning, our intention has been to try to raise approximately \$3.5M for a special endowment fund that will generate sufficient income (using AHCC's current 5% endowment draw rate) to cover all EECRC operating costs—in perpetuity. Last year we took steps with the Greater Hartford Gives Foundation (formerly Hartford Foundation for Public Giving) to establish a new and separate EECRC endowment fund. Funds raised during our endowment fund campaign (and thereafter) will be deposited directly into that endowment fund, the income from which will fund annual operations in the Center on an ongoing basis.

The purpose of the endowment – and of our campaign to raise funds for it – is to ensure the Center remains operationally stable, financially secure, and missionally impactful for decades to come—and *not* dependent on year-to-year fundraising fluctuations.

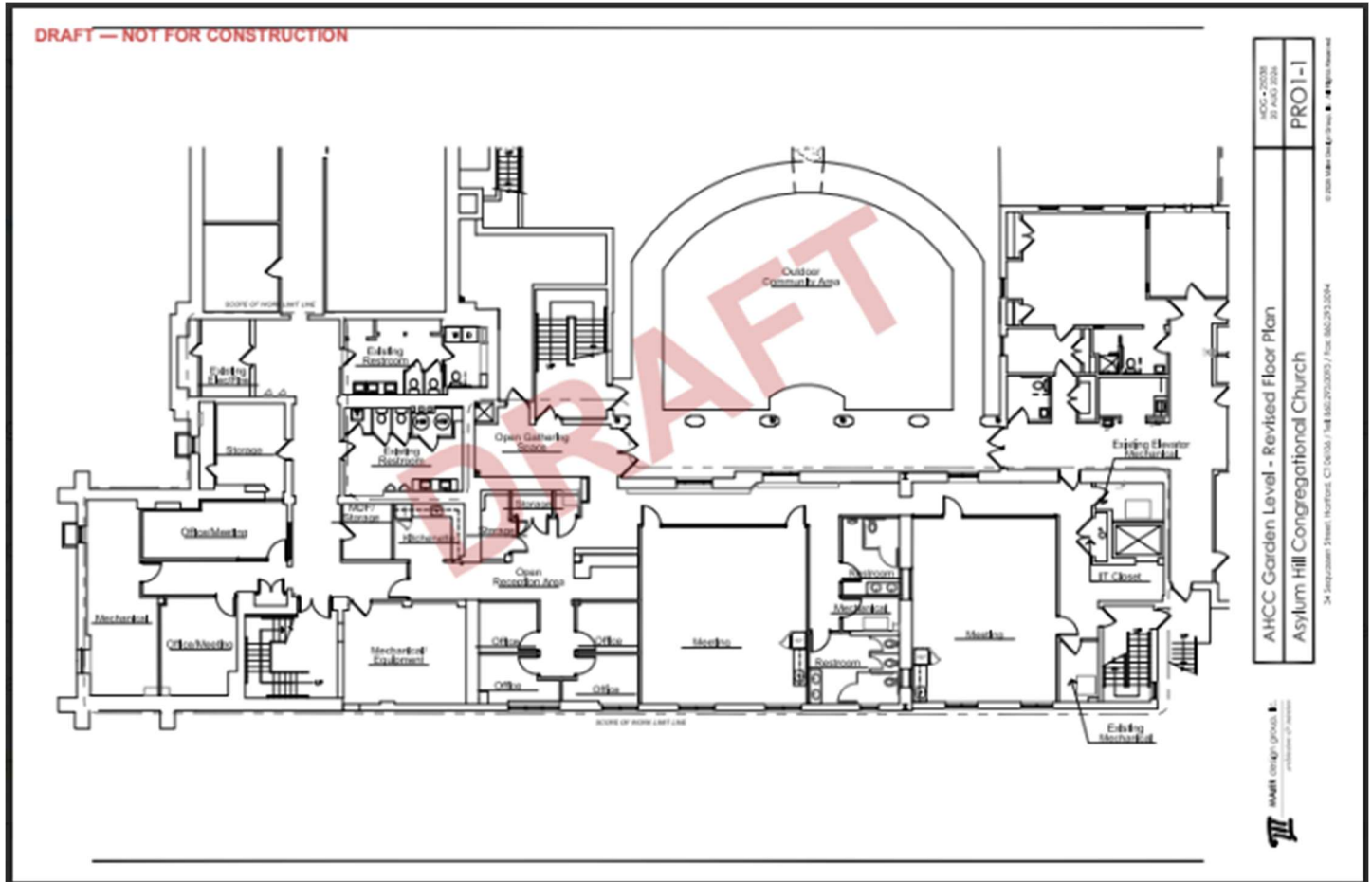
Annual operating expenses are projected to be approximately \$175,000 per year. Initial start-up costs (before the endowment is generating income) will be funded principally by grants that provide current-use dollars in support of operations. We expect income from the endowment will be sufficient to fully fund operations by year three or four.

The largest expense category is, as expected, personnel-related—approximately 70% of operating costs if the Center is fully staffed with 1.5 full-time employees (FTE), who will be supported by a cadre of volunteers. The Center's director will be the key staff person, playing critical roles as welcomer, navigator, connector, communicator, and evaluator. The director will:

- be the Center's public face, interacting with Asylum Hill neighbors as well as nonprofit organizations serving residents in this area;
- greet visitors to assess their needs, interests and aspirations, and connect them to people and programs, both internal and external, that could assist them;
- collaborate with community partners to station service providers in private office space at the EECRC on a regular and as-needed basis;
- publicize available meeting/gathering spaces, resources, services, and programs to area residents, collaborating with partner organizations to spread the word about what is available as widely as possible;
- organize and promote social and learning activities that bring residents, service providers, volunteers, and church members together;
- continually assess what services the EECRC should offer based on neighborhood interest and demand, while monitoring and evaluating existing services and programs with the goal of tracking and increasing impact on individuals, families, and the neighborhood.

With an endowment in place and fully funded, the EECRC will be able to operate at full capacity and sustain operations beyond initial donations.

APPENDIX I – PRELIMINARY DESIGN OF THE EECRC



APPENDIX II -- IMPACT INDICATORS

For sake of illustration, our impact dashboard could include the following:

ACCESS AND USAGE IMPACT INDICATOR	Year 1	Year 2	Year 3	Year 4
# of service providers utilizing office space				
# of client visits logged by service providers				
# of residents receiving employment-related services				
# of residents receiving behavioral health services				
# of residents receiving finance-related services				
# of residents receiving legal services				
# of residents receiving housing-related services				
# of nonprofit organizations using space				
# of organizations providing mobile services on Huntington St.				
# of indoor community-oriented events hosted by AHCC				
# of outdoor community-oriented events hosted by AHCC				
# of peer support groups utilizing meeting or gathering space				

Ultimately, the usage indicators will reflect input from embedded service providers regarding more specific outcomes they would anticipate generating as a result of the direct services they provide.

Because our plans for the Community Resource Center so closely align with identified priorities of AHNA's strategic plan, our progress indicators will also align closely with what AHNA identified as top neighborhood concerns, including those indicated below for illustration purposes. We intend to track and measure only those outcomes that we believe AHCC has a real opportunity to influence through the Community Resource Center. Because the baseline data are old at this point, we hope to partner with AHNA and The Hartford, which conducted the 2020 survey, to generate new data in 2027 that will serve as a more legitimate baseline against which to gauge potential impact of the EECRC.

PROGRESS INDICATOR	2020 Baseline	2027	2030	2035
% of residents concerned about employment/job resources	55%			
% of residents concerned about housing/ homelessness resources	52%			
% of residents concerned about crime/safety resources	51%			
% of residents who feel quality of life has improved at least slightly over the past five years	33%			
Top neighborhood priorities				
• more economic development	33%			
• greater sense of safety	30%			
• more employment and job resources	18%			
• better access to food	<10%			
• more market rate housing	<10%			