Connecticut is Aging: Is Your Town Ready?

A presentation by

Connecticut’s Legislative Commission on Aging

A Nonpartisan Public Policy and Research Office of the Connecticut General Assembly

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Alyssa Norwood, Project Manager, Connecticut’s Legislative Commission on Aging. Connecticut’s Legislative Commission on Aging is a nonpartisan public policy and research office of the Connecticut General Assembly. Among other initiatives, Alyssa spearheads the Commission’s livable communities initiatives, helping community leaders create places that serve residents across the lifespan. She also writes policy briefs, fact sheets and provides other information to elected officials on wide-ranging, aging-related issues. Alyssa earned her Juris Doctor with honors and her Master of Public Health Degree in Health Law and Policy from the University of Connecticut. She earned her Bachelor of Arts degree cum laude in Biology from Harvard University.
Connecticut’s Legislative Commission on Aging
A Nonpartisan Public Policy and Research Office of the Connecticut General Assembly

- Improves quality of life for older adults of today and tomorrow
- Innovates, develops data and identifies, analyzes and pursues responsible public policy
- Among 6 legislative policy commissions
- Separate and distinct from executive branch departments
- Brings accountability to state government
- 21 volunteer board members across the state
Property Tax Relief for Older Adults:  
A Profile of Connecticut’s Local Programs  
January 2015  
(Updated February 13, 2015)

Prepared by  
Connecticut’s Legislative Commission on Aging  
State Capitol  
210 Capital Avenue  
Hartford, CT 06106  
(860) 240-5200  
csa@ctlpa.ct.gov

Statewide Summary

In Connecticut, 76.9% (130) of municipalities have at least one local option property tax relief program, while 23.1% (39) do not offer a local option property tax relief program (see Figure 1). In Fairfield and Middlesex Counties, every town offers at least one type of local option property tax relief program, while participation is lower in other counties (see Table 1). The types of local option property tax relief programs offered vary significantly by town and include credits (reduce the property tax itself), deferrals (allow later payment of the property tax due), freezes (prevent property tax increases) and exemptions (reduce the value of the property for purposes of calculating the tax due), among other programs (see Figure 2). Many towns offer more than one type of program.

Criteria for these programs is as varied as the types of programs offered. Depending on the type of program and the locality in which it is offered:

- Income and asset limits range widely, from annual household earnings of less than $40,000 to more than $80,000, and for asset limits from $100,000 up to $650,000 if any.
- Residency requirements, if any, can range from 1 year to potentially up to 20 years.
- Age may or may not be a requirement for certain programs. Where age is a requirement, the most common threshold for eligibility is 65 years old.

<table>
<thead>
<tr>
<th>County</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fairfield</td>
<td>100% (23 of 23)</td>
</tr>
<tr>
<td>Hartford</td>
<td>89.7% (26 of 29)</td>
</tr>
<tr>
<td>New Haven</td>
<td>67.7% (15 of 22)</td>
</tr>
<tr>
<td>Middlesex</td>
<td>77% (15 of 19)</td>
</tr>
<tr>
<td>Litchfield</td>
<td>70% (18 of 26)</td>
</tr>
<tr>
<td>New London</td>
<td>47.6% (10 of 21)</td>
</tr>
<tr>
<td>Tolland</td>
<td>84.6% (11 of 13)</td>
</tr>
<tr>
<td>Windham</td>
<td>66.7% (19 of 29)</td>
</tr>
</tbody>
</table>

Table 1. Percentage of Town (by County) with a Local Option Property Tax Relief Program.

Figure 2. Local Option Property Tax Relief Programs by Type. The type of local option property tax relief programs vary significantly by town, with 7.6% of towns offering a tax credit program, 13.2% offering a tax deferral program, 21.7% offering a tax freeze program, 20% offering an additional veterans’ exemption program, and 6% offering other types of local property tax relief programs. Many towns offer more than one type of program.
Is Connecticut Getting Older?
Percentage of People Age 65 and Older as Proportion of Total Population

Less than 13%
13% - 14%
15% - 16%
17% - 19%
20% or more

2010
An Aging Connecticut

Chart produced in partnership by Connecticut’s Legislative Commission on Aging and the Connecticut Data Collaborative
Connecticut’s Changing Demographics

We live in an aging Connecticut, and that’s a dramatic change here to stay.

More than one-third of Connecticut’s population is over the age of 50, and that proportion continues to rise. Nearly every facet of our society will be impacted.

Increasing numbers of older adults will play pivotal roles, both as caregivers and as recipients of care, in both families of origin and of choice. They will prompt municipal and state leaders and their partners to ensure that communities have the features, services and funds to support aging in place. And they will challenge our state’s creativity, policies and budgets as they increasingly outlive their financial resources, despite working longer.

Can Connecticut meet the needs of its changing demographics? And will we leverage the opportunities that come with ever-increasing numbers of older adults looking for ways to contribute their skills, talents and experience?

www.coa.cga.ct.gov → Click on “Interactive Data Story”
What is the Livable Communities Initiative?
Legislatively empowered to lead this initiative by Section 17b-420a of the Connecticut General Statutes
Our Values

**Accessibility:**
Every aspect of community design and life ought to be accessible and promote the engagement of its residents.

**Choice:**
Communities should promote personal dignity and functional independence across the lifespan by creating a broad array of choices to meet evolving needs.

**Intergenerational:**
Intergenerational communities can leverage strengths across the lifespan by linking the needs and skills of different age groups, rather than pursuing age-segregated solutions.

**Cooperative:**
Creating livable communities requires partnership across a wide array of sectors, within-town collaboration across departments, and regional collaboration.

**Equity:**
Everyone deserves the ability to live in one’s home and community safely, independently and comfortably, regardless of age, race, gender, sexual orientation, gender identity or expression, income or ability level.
Does This Go Beyond Just Older Adults?
Generating Revenue, Saving Money

Livable Communities: Generating Revenue, Saving Money

Empowered by the passage of Public Act 13-109, Connecticut’s Legislative Commission on Aging spearheads an ongoing livable communities initiative, which supports and honors the journey to age in place (a far-preferred and cost-effective way). Livable communities are places that foster independence and support residents across the lifespan. They are attractive to all ages. And they’re a smart investment for Connecticut. Here are some examples of quantifiable value:

**Areas in the City of Nashville that utilized form-based codes (organized by physical form, rather than separation of uses) had property values go up 3.5 times faster than the region as a whole (City of Nashville, 2013).**

**If 1 in 10 new adults started a regular walking program, the U.S. would save $5.6 billion in costs for managing the adverse health impacts of obesity (National Governors Association, 2006).**

**Places where residents have the strongest emotional connection to the community demonstrate the highest rates of economic growth (Soul of the Community, Knight Foundation & Gallup, 2011). And people in walkable neighborhoods trust neighbors and volunteer more than in non-walkable neighborhoods (University of New Hampshire, 2010).**

**A 5 to 10 mph reduction in traffic speeds increased adjacent residential property values by roughly 20% nationally in the U.S. (Local Government Commission, 2008). Property values within walking distance of public transit stations are 40% higher than values of other properties in the same region (American Public Transportation Association, 2013).**
What Could Livability Look Like?
Complete Streets/Shared Spaces

This “before and after“ section of Main Street looking north illustrates how it could be reshaped with a road diet to be a Complete Street.
This “before and after” section of Main Street looking north illustrates how it could be reshaped with a road diet to be a Complete Street.
The effect of speed

Average for all ages  Over 60 year olds

At 40 mph • 31% are killed • 98% are killed

At 30 mph • 7% are killed • 50% are killed

At 20 mph • 1% are killed • 5% are killed

Data from Road Safety Web Publication No. 16 *Relationship between Speed and Risk of Fatal Injury: Pedestrians and Car Occupants* - Department for Transport (September 2010)
Stopping distances

40 mph: 120 ft / 37m
30 mph: 75 ft / 23m
20 mph: 40 ft / 12m

Data from Road Safety Web Publication No. 16 Relationship between Speed and Risk of Fatal Injury: Pedestrians and Car Occupants - Department for Transport (September 2010)

Accessory Dwelling Units
What is a ‘Family’?

Legal Battle Possible Over Unconventional Family In City Mansion

By Vanessa de la Torre
contact the reporter

Residents of Mt. Southington yrs. from left, Laura Rocca, Dave Rocca, Kevin Lawrence, seated, Mike Rocca, T. on table, Brian DiCarlo, standing, near Maureen Verich, seated, Joshua Blandisfield, Eliahs Rosenberg, 4, Julia Rosenberg, Tessa Rosenberg, 9, and Hannah Sorem, right. (STEPHEN DUNN / HARTFORD COURANT)

By DIANE W. WHITNEY

"Family isn’t about whose blood you have. It’s about who you care about."
— "South Park" television show episode, 1999.

What is a ‘Family’?

The definition of ‘family’ has been an issue in zoning law since before 1974 when the U.S. Supreme Court said in Belk v. Bernan, 416 U.S. 1 (1974), that economic and social legislation will be upheld if it is reasonable, not arbitrary and bears a rational relationship to a permissible state objective. Belk v. Bernan's legislation was the definition of family as one or more persons related by blood, marriage or adoption or not more than two unrelated persons living together as one household unit. Its objective was to restrict the use of single-family homes to use by one “family.” Six college students from the State University of New York at Stony Brook did not fit the definition — and Belk v. Bernan's definition and Six Hockey Players

Conn. Gen. Stat. §4.2, originally enacted in 1949, permits Connecticut municipalities to regulate the “density of population and location and use of buildings.” The authority to define “family” comes from that statute without a definition of “family” the single-family residential zones in each town would have little meaning.

Even before the Belle Terre decision, the concept of the “single householding unit” was important in deciding what was allowed in a single-family house. An interesting contrast is found in Connecticut between 16 members of one extended family spending summers together in a large house in New London and six unrelated hockey players in a large house in Milford. In Neptune Park Association v. Steinberg, 130 Conn. 327 (1951), the extended Steinberg family, consisting of four married sisters and their eight children, qualified as a “family” because they operated as a “single householding unit,” evidence of which largely consisted of the fact that there was the facts that each resident had a separate rental agreement and there were two separate entrances, three doorbells and two mailboxes. In the court’s words, there was a “lack of cohesion” among the residents.

The property owner’s appeal actually succeeded, but only because part of the zoning enforcement officer’s order was invalid. Eventually the New Haven Night Hawk hockey players lost the case, as they apparently also lost most of their games in the 1990-91 season — a fact the court took pains to include.
Cottage/Pocket Neighborhoods, Cohousing
Rocky Corner, Bethany, CT
Incent/Condition approval on universal design features
Public and Outdoor Spaces

Stratton Brook State Park, Simsbury
Public and Outdoor Spaces

Elizabeth Park, West Hartford

Memory Garden, Portland, Oregan
Public and Outdoor Spaces

Wayfinding, Salisbury

Outdoor reading room
Public and Outdoor Spaces

Hartford PARK(ing) Day
Where Does My Plan of Conservation and Development Fit In?
Embedding a lifespan approach in policy

(e) (1) Such plan of conservation and development shall (A) be a statement of policies, goals and standards for the physical and economic development of the municipality, (B) provide for a system of principal thoroughfares, parkways, bridges, streets, sidewalks, multipurpose trails and other public ways as appropriate, (C) be designed to promote, with the greatest efficiency and economy, the coordinated development of the municipality and the general welfare and prosperity of its people and identify areas where it is feasible and prudent (i) to have compact, transit accessible, pedestrian-oriented mixed use development patterns and land reuse, and (ii) to promote such development patterns and land reuse, (D) recommend the most desirable use of land within the municipality for residential, recreational, commercial, industrial, conservation, agricultural and other purposes and include a map showing such proposed land uses, (E) recommend the most desirable density of population in the several parts of the municipality, (F) note any inconsistencies with the following growth management principles: (i) Redevelopment and revitalization of commercial centers and areas of mixed land uses with existing or planned physical infrastructure; (ii) expansion of housing opportunities and design choices to accommodate a variety of household types and needs; (iii) concentration of development around transportation nodes and along major transportation corridors to support the viability of transportation options and land reuse; (iv) conservation and restoration of the natural environment, cultural and historical resources and existing farmlands; (v) protection of environmental assets critical to public health and safety; and (vi) integration of planning across all levels of government to address issues on a local, regional and state-wide basis, (G) make provision for the development of housing opportunities, including opportunities for multifamily dwellings, consistent with soil types, terrain and infrastructure capacity, for all residents of the municipality and the planning region in which the municipality is located, as designated by the Secretary of the Office of Policy and Management under section 16a-4a, (H) promote housing choice and economic diversity in housing, including housing for both low and moderate income households, and encourage the development of housing which will meet the housing needs identified in the state’s consolidated plan for housing and community development prepared pursuant to section 8-37t and in the housing component and the other components of the state plan of conservation and development prepared pursuant to chapter 297, and (I) consider allowing older adults and persons with a disability the ability to live in their homes and communities whenever possible. Such plan may: (i) Permit home sharing in single-family zones between up to four adult persons of any age with a disability or who are sixty years of age or older, whether or not related, who receive supportive services in the home; (ii) allow accessory apartments for persons with a disability or persons sixty years of age or older, or their caregivers, in all residential zones, subject to municipal zoning regulations concerning design and long-term use of the principal property after it is no longer in use by such persons; and (iii) expand the definition of “family” in single-family zones to allow for accessory apartments for persons sixty years of age or older, persons with a disability or their caregivers. In preparing such plan the commission shall consider focusing development and revitalization in areas with existing or planned physical infrastructure. For purposes of this subsection, “disability” has the same meaning as provided in section 46a-8.
Can You Show Me the Data?
Transportation Policy Brief:
How Can We Best Support Residents’ Transportation Needs Across the Lifespan in Connecticut?

Quick Facts:

- 92% of Connecticut residents age 50 and older rely on their cars as their primary transit mode, a higher proportion than other age groups.
- More 50-65-year-olds plan to use their bike at least monthly, compared to today’s use (13% increase*), than any other age group, followed by adults age 66 and older (9% increase*).
- 43% say keeping transportation costs low is a high priority.
- 47% of Connecticut residents live in a suburb where most people usually drive.
- 8% want to live in a suburban, car-dependent environment.
- 10%* fewer residents plan to use their cars as future primary transit.
- 12%* more plan to use the bus as their primary transit mode than today.

*Please note that these statistics refer to percentage point changes, not percent changes.


Connecticut Conference of Municipalities & CT Legislative Commission on Aging

Connecticut is Aging: Is Your Town Ready?
Housing Report: Connecticut Adults Want Affordable Housing in Walkable Neighborhoods of Opportunity

Older adults generally want to live at home in a familiar community environment. As Connecticut’s population ages and lives longer, demand for a broad range of accessible, affordable and creative housing options is increasing. Connecticut is the 7th oldest state in the nation. It also has the third longest life expectancy of 80.8 years for residents born in Connecticut today.1

Connecticut’s Legislative Commission on Aging, together with the Connecticut Chapter of the American Planning Association and the Capitol Region Council of Governments, commissioned a statewide survey, conducted online by Harris Poll in the first quarter of 2015 among 1,011 Connecticut adults (see page 9 for detailed methodology), using an existing national tool, created by the American Planning Association.2 The purpose of the Connecticut survey was to learn what residents have to say about how communities can best prepare to support residents across the lifespan. This report on our housing results analyzes survey responses to help inform housing policy in Connecticut. This is the second in our topical series, following the transportation report.3

The key theme to emerge from survey results analyzed in this report is that Connecticut adults want affordable housing, with adequate space to share, and in walkable neighborhoods of opportunity. Towns are encouraged to assess the extent to which their zoning codes, plans of conservation of development, and other policy tools advance development that supports housing affordability, community walkability, choice and other needs of Connecticut residents across the lifespan.

Towns are encouraged to be proactive in ensuring that their policies and practices support the housing needs of Connecticut resident across the lifespan.
How **livable** is your **community**?

[Enter address, city, state or zip code]

The Livability Index scores neighborhoods and communities across the U.S. for the services and amenities that impact your life the most.

Search for your city or learn more about how we define livability.

https://livabilityindex.aarp.org
Ansonia, CT

Connecticut Conference of Municipalities & CT Legislative Commission on Aging

Connecticut is Aging: Is Your Town Ready?
Am I Part of Something Bigger?
So What Should Municipalities Do?
Connecticut Conference of Municipalities & CT Legislative Commission on Aging

Connecticut is Aging: Is Your Town Ready?

www.livablect.org
Seymour
Danbury
Connecticut is Aging: Is Your Town Ready?

Connecticut is undergoing a permanent and historic transformation in its demographics: it is aging. Connecticut is the 7th oldest state in the nation with the 3rd longest-lived constituency. And its residents overwhelmingly want to stay in their homes and communities as they grow older, retaining choice and independence.

What that means for municipal leaders and their partners is that there's a growing urgency to plan for changing communities—ones that will need affordable, accessible and diverse housing and transportation options and public spaces and buildings; supportive community features as services; and vibrancy and opportunities for community engagement.

Recognizing that urgency, Connecticut passed a state law that empowered Connecticut's Legislative Commission on Aging to spearhead a statewide livability initiative. Through its initiative, the Commission is convening, engaging, inspiring and supporting local and regional efforts to shape more livable communities for residents across the lifespan. We're working with diverse partners, connecting related initiatives, and promoting ideas.

Deeply embedded in this work is a notion of shared fate, across age and other demographic characteristics.

The goal of this guide is to provide strategies to municipal leaders and their partners to enhance community livability for Connecticut residents. Livable communities not only foster independence and allow individuals to age in place, they also promote health and well-being, create economic value and drive environmental sustainability.

To learn more go to the Commission’s website: www.livablect.org

Community Conversation and Assessment
Strategies to Shape Livable Communities

Connecticut Conference of Municipalities & CT Legislative Commission on Aging

These strategies present a menu of opportunities for communities to consider. But there is no singular formula for shaping livability. Communities should build on their strengths and consider their unique needs.

Physical Environment

Planning and Zoning:
- Ensure that municipal plans of conservation and development include planning for older adults and individuals with disabilities to remain in their homes and communities, pursuant to Conn. Gen. Stat. Section 8-23(e)(1)(d).
- Revise zoning codes to maximize opportunities for Smart Growth.
- Allow flexible housing options, like accessory dwelling units and shared housing.
- Reduce minimum lot sizes strategically to allow for higher-density development.
- Conduct health, environmental, and economic impact assessments.

Public Spaces and Buildings:
- Ensure that public buildings and spaces are ADA accessible for all users and designed and located to enhance community safety and intergenerational interactions.
- Establish community gardens and incorporate strategic landscaping in public spaces.
- Rehabilitate blighted, vacant and otherwise underutilized properties.
- Promote social interaction through programs and physical design features, like conversation-starting public art and outdoor reading rooms.
- Encourage diverse use of public spaces and buildings (like parks and school playgrounds) to maximize investment and community building. Consider joint use agreements.

Housing:
- Educate residents on home remodeling or modifications to age in place.
- Compile a list of vetted home repair and home modification contractors and programs to help older adults and persons with disabilities adapt their homes.
- Incentivize incorporation of universal design features in new construction.
- Ensure that adequate smaller, energy-efficient, affordable housing in neighborhoods of opportunity exists in every community.
- Collaborate with affordable and low-income housing developers to generate additional housing options.

Transportation:
- Develop or enhance mobility management programs.
- Engage in transit-oriented development.
- Identify funding streams to coordinate and grow both fixed route and demand-responsive transportation options.
- Conduct a walkability audit.
- Establish lower speed limits on local streets.
- Adopt and implement a complete streets policy and plan.
- Coordinate transportation options across town lines and share resources.
- Use on-demand transit services and leverage errand-outourcing apps and mobile services in transit-challenged homes and neighborhoods.

Community Engagement
- Cultivate an atmosphere that promotes diversity and inclusiveness.
- Mobilize older adults to address community issues through meaningful paid and unpaid work opportunities.
- Promote opportunities for intergenerational contribution, connectivity and learning.
- Promote flexible work options.
- Facilitate opportunities for religious, spiritual and social connectivity.
- Facilitate opportunities for local economic development and job creation.
- Consistently outreach to the community, especially those at risk of social isolation.
- Provide opportunities for social and cultural engagement.

Social Environment

Social Services:
- Support a robust local social services system to address community needs through collaborations among other municipal departments, divisions and community leaders.
- Promote information, training and support for family caregivers across the lifespan.
- Support effective, community-level primary mental health care for older adults.
- Create an open and affirming environment for diverse populations.
- Promote and support collaboration among police, fire, aging services and adult protective services for safety education and prevention of financial and physical elder abuse.
- Formalize partnerships with town planners to maximize opportunities for Smart Growth and other strategies to promote active lifestyles.
- Ensure capacity and capability to plan for public health emergencies, including for those with access and functional needs.
- Prioritize access to healthy and affordable foods and opportunities for physical activity.
- Conduct health impact assessments to determine the potential health implications of projects, policies and community design.
- Promote more widespread adoption of telehealth and other assistive technologies.
- Use and incentivize use of community health workers for service delivery.

Why Make Communities Livable? For improved community economic growth and individual economic security, employment opportunity, community safety, emergency preparedness, and more...

www.livablect.org ➔ Getting Started ➔ Assessment

Connecticut Conference of Municipalities & CT Legislative Commission on Aging

Connecticut is Aging: Is Your Town Ready?
LIVABLE COMMUNITIES

Funding

Communities can begin creating livability through low-cost strategies. But funding opportunities are available as well from a broad range of partners, including the federal and state government, philanthropic organizations, private businesses, and nonprofit organizations.

- The Connecticut Department of Housing has announced pre-development funding for the Incentive Housing Zone (HOMEConnecticut) program, the goal of which is to create affordable housing that is sustainable by including it within mixed-income developments. Applications are being accepted on an ongoing basis. For more information, please click here.

- The Connecticut Humanities Fund (CTHF) awards grants for humanities programs that interpret our history, explore contemporary themes, and engage broad audiences in public discourse. To learn more, please click here.

- The Arts Catalyze Placemaking program provides investments in arts-based cultural activities and infrastructure to advance the attractiveness and competitiveness of Connecticut's cities, towns and villages. To learn more about the next grant cycle, please click here.

- Rebuilding Together, Hartford's home modification program, is designed to enhance the ability of older persons and younger persons with disabilities to remain in their homes and prevent unnecessary institutionalization. For more information, click here.

Resources

- Fuss & O'Neill Complete Streets Funding Sources
- Connecticut Office of Legislative Research: State Grants for Municipalities
LIVABLE COMMUNITIES
Innovations & Ideas

In Connecticut by Town

www.livablect.org
Exploring Municipal Partnership in 2016

- Ideas and innovations
- Information sharing
- Partner promotion
- Technical assistance
Connecticut’s Legislative Commission on Aging is a nonpartisan public policy and research office of the Connecticut General Assembly. Through the passage of Public Act 13-109, the Connecticut legislature empowered the Commission on Aging to spearhead an ongoing Livable Communities Initiative, which supports and honors the journey to age in place—a far-preferred and cost-effective way. Livable communities are places that foster independence and support residents across the lifespan.

We invite your municipality to consider becoming a Livable Communities Partner in this initiative, through which we provide inspiration, resources and potentially technical support across seven domains that we have identified—planning and zoning, public spaces and buildings, housing, transportation, community engagement, health services and social services. Through partnership, we want to:

• Recognize your ideas and innovations to enhance livability in Connecticut on our interactive map and our photo gallery of livable communities;
• Facilitate information-sharing and learning opportunities for you with other municipal partners and organizational partners, who are technical experts across the seven domains of livability;
• List your municipality as a Municipal Partner on our website and in other materials;
• When possible, connect your municipality to technical assistance and support on livable communities projects, initiatives and policies; and
• Have you share livable communities news, events and updates with your networks, and add a link to your town’s website and other relevant print materials that you are a Municipal Partner in our livable communities initiative.

Details of partnership are forthcoming. To be notified when our formal invitation to Municipal Partnership becomes available, or with any additional questions, please contact Julia Evans Starr (julia.evans.starr@cga.ct.gov), Executive Director, or Alyssa Norwood (alyssa.norwood@cga.ct.gov), Project Manager for this initiative.

To learn more, visit www.cga.ct.gov/coa and click the “livable communities” icon.
Allow by Danna Faulds

There is no controlling life.
Try corralling a lightning bolt, containing a tornado.
Dam a stream and it will create a new channel.
Resist, and the tide will sweep you off your feet.
Allow, and grace will carry you to higher ground.
The only safety lies in letting it all in -
the wild and the weak -
fear, fantasies, failures, and success.
When loss rips off the doors of the heart
or sadness veils your vision with despair,
practice becomes simply bearing the truth.
In the choice to let go of your known way of being,
the whole world is revealed to your new eyes.
Contact Information:

**Speaker**

Alyssa Norwood  
Project Manager, Connecticut’s  
Legislative Commission on Aging  
Phone: (860) 240.5203  
Email: alyssa.norwood@cga.ct.gov

**CCM Staff**

Jackie Scotto  
Education & Training (CCM)  
Phone: (203) 498.3073  
Email: jscotto@ccm-ct.org