

# 2025 Annual Report

The Housing Collective

# 2025 Board of Directors

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Treasurer

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Alison Cunningham, Yale Divinity School

Jennifer Paradis, Beth-El Center, Inc

Lutonya Russell-Humes, Fairfield County's Community Foundation

Melissa Kessel, CCCYMCA

**David Rich, The Housing Collective, Ex-Officio**

## DEAR FRIENDS, PARTNERS, AND SUPPORTERS,

**As you reflect on 2025, know that The Housing Collective does so with deep gratitude for you: the partners, funders, public agencies, municipal leaders, advocates, resident leaders, board members, and staff who make its work possible.**

Nearly 20 years ago, The Housing Collective began with a small group of homeless response leaders in Fairfield County who believed there had to be a better way. Instead of competing for scarce resources or working in isolation, they chose to coordinate, align, and work together at the regional level to solve homelessness.

That decision became the foundation for The Housing Collective, which today works with nearly 250 partners like you across Connecticut to strengthen homelessness response systems and expand access to safe, affordable housing.

In 2025, that work remained as urgent as ever. Homelessness and housing instability continued to grow because Connecticut's housing systems have not kept pace with the needs of your communities. The work you make possible does more than respond to homelessness today. It helps build the housing future Connecticut needs.

The Housing Collective does not build housing or provide direct services. Instead, it makes housing possible. Housing takes all of you (shelters, service providers, developers, funders, advocates, public agencies, municipal leaders, and residents) working together. The Housing Collective provides the connective tissue that makes this kind of coordinated action possible.

This past year brought significant uncertainty for the sector you serve. In response, The Housing Collective made difficult but necessary decisions to strengthen the organization, increase flexibility, and ensure that its team can remain resilient and responsive. At the same time, with your support, it continued to advance and integrate its core initiatives: Opening Doors, the Centers for Housing Opportunity, and the Housing Innovation Lab.

As you read this report, The Housing Collective marks its 20th year of partnership, progress, and collective action. This milestone invites you to honor what has been built and to stay focused on the work ahead. It is also a meaningful moment of transition: Jessica steps up to serve as President and CEO after 10 years of growth with the organization, and David steps away after 20 years of extraordinary service.

Thank you for your partnership, your trust, and your continued commitment. As The Housing Collective marks 20 years of work alongside you, please continue building a better housing future for Connecticut together.

With deep appreciation,

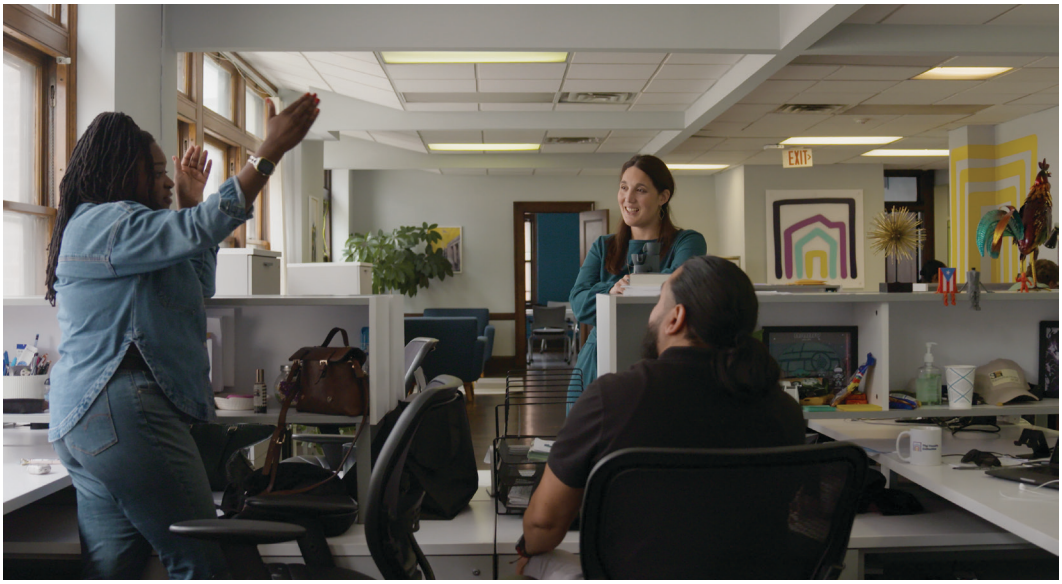


Jessica Kubicki
President & Chief Executive Officer
The Housing Collective



Alison Cunningham
Board Chair
The Housing Collective

# How The Housing Collective Creates Impact




**The Housing Collective helps communities move from fragmented efforts to coordinated action.** We build the infrastructure that helps housing and homelessness systems work better.

### ACROSS OUR INITIATIVES, HC CREATES IMPACT BY:

- Coordinating partners across regions, sectors, and systems
- Aligning resources, funding, policy, and practice
- Strengthening data, planning, and shared decision-making
- Building local and regional capacity to advance housing solutions
- Supporting resident, tenant, frontline provider, and lived-expertise leadership
- Helping communities respond to homelessness today while advancing long-term housing stability

This backbone role is often behind the scenes, but it is essential. It helps partners act with greater clarity, urgency, and shared purpose. The Housing Collective provides this backbone infrastructure through three core initiatives that support and reinforce one another: Opening Doors Initiative, the Centers for Housing Opportunity, and the Housing Innovation Lab.

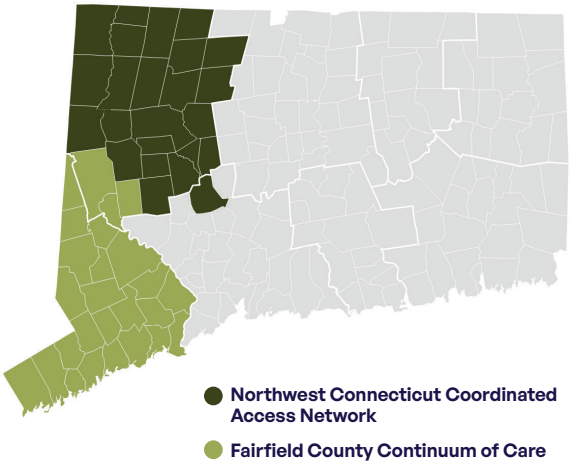
# Opening Doors Initiative



Housing Problem Solving Training, Bridgeport, May 2025, Opening Doors Initiative

**In 2025, The Housing Collective continued to strengthen the regional infrastructure that makes coordinated homelessness response possible across Western Connecticut.**

Through our Opening Doors Initiative, HC serves as the backbone organization for Opening Doors Fairfield County, both the HUD-designated Continuum of Care for Fairfield County and Connecticut's Fairfield County Coordinated Access Network. HC also serves as the backbone for the Northwest Coordinated Access Network, which operates within Connecticut's Balance of State Continuum of Care.




This backbone role is central to HC's value. We help the homelessness response system work as a system, not as a collection of disconnected programs. In practice, that means coordinating partners, strengthening shared data and planning, supporting system performance, aligning resources, and helping providers move people from crisis toward stability.

In a year marked by federal funding uncertainty and rising housing instability, HC helped partners stay coordinated, focused, and responsive.

### 2025 HIGHLIGHTS INCLUDED:

- **Protecting Federal Homelessness Resources:** HC helped coordinate advocacy and information-sharing across Connecticut and partners in 19 other states to protect critical federal homelessness resources.
- **Securing Cold Weather Funding:** HC worked with state and regional partners to advocate for $5 million annually in the state budget for cold weather assistance.
- **Strengthening Partner Capacity:** HC hosted 26 training sessions on topics including tenants' rights, housing problem solving, motivational interviewing, and de-escalation.
- **Supporting Public Awareness:** HC contributed data, context, and partner perspectives to two CT Insider investigative series, 48 Hours of Homelessness and Two Connecticuts, helping bring greater visibility to the realities facing people experiencing homelessness and the systems working to respond.



Tenants Rights and Responsibilities Training, Waterbury, April 2025, Opening Doors Initiative

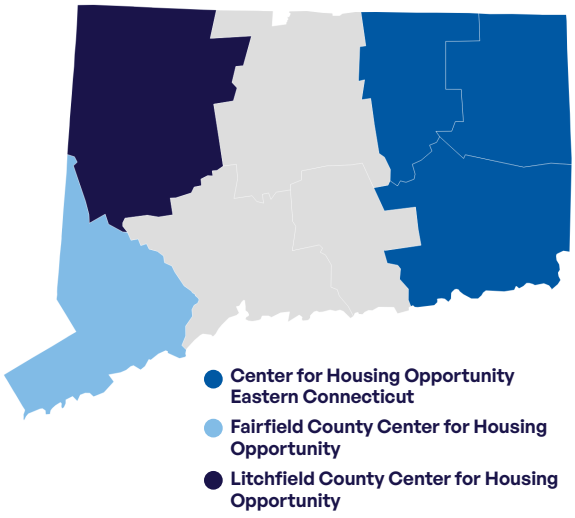
Together, these efforts demonstrate HC's role as a systems backbone: aligning partners, protecting resources, strengthening practice, and helping communities respond to homelessness today while advancing longer-term housing stability.

# Centers for Housing Opportunity



Litchfield County Housing Affordability Summit, Sharon, September 2025, Litchfield County Center for Housing Opportunity

**In 2025, The Housing Collective continued to strengthen the regional infrastructure needed to expand access to safe, affordable housing across Connecticut.**




Through our Centers for Housing Opportunity, HC works in Fairfield County, Litchfield County, and Eastern Connecticut's New London, Tolland, and Windham Counties to help communities move from concern about housing affordability to coordinated action. While housing remained a major focus at the state level, HC's role was to help translate that urgency into local and regional capacity: supporting municipalities, nonprofit developers, community organizations, resident leaders, and regional partners working to preserve, produce, and protect affordable housing.

This work is central to HC's value. We help communities understand their housing needs, navigate complex local systems, build public will, align partners, and move housing solutions from ideas to implementation. In 2025, that meant supporting resident participation in local

decision-making, strengthening the capacity of pro-housing partners, providing technical assistance to municipalities and developers, and using data and research to illuminate barriers to housing opportunity.

### 2025 HIGHLIGHTS INCLUDED:

- **Delivering Affordable Homeownership Opportunities:** In Litchfield County, HC helped advance the Litchfield County Affordable Homeownership Program, which delivered 10 new affordable homes in four rural towns by aligning funding sources, coordinating partners, and supporting collaboration across town lines.
- **Supporting Resident Voice and Tenant Leadership:** In Eastern Connecticut, HC supported local partners and tenant leaders in East Lyme and New London as residents organized around rent increases, eviction pressures, and the need for stronger tenant protections.
- **Increasing Participation in Local Land Use Decision-Making:** HC published research documenting vacancy and representation gaps on local land use boards in Fairfield and New London Counties, helping draw attention to who has voice in the decisions that shape housing development. This work earned recognition from the Connecticut Foundation for Open Government.



Fairfield County Talks Housing, Fairfield, August 2025, Fairfield County Center For Housing Opportunity

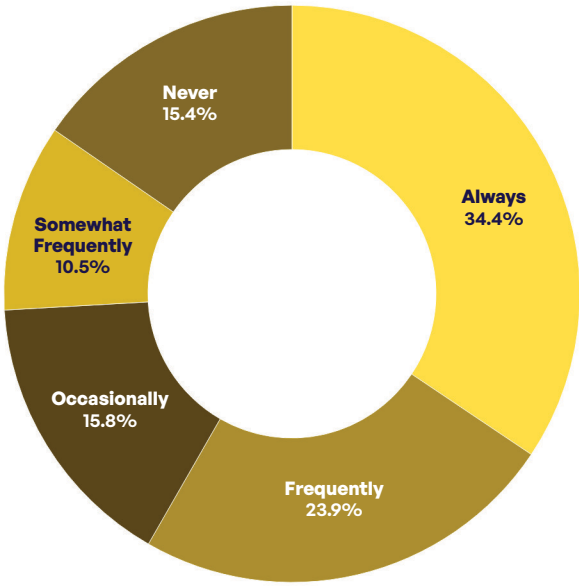
Together, these efforts demonstrate HC's role as a regional housing systems backbone: building local capacity, elevating resident voice, supporting implementation, and helping communities create the conditions for more affordable housing.

# Housing Innovation Lab

**In 2025, The Housing Collective continued to strengthen its role as a learning organization, using data, research, lived expertise, and capacity-building to improve how housing and homelessness systems respond to community needs.**

Through our Housing Innovation Lab, HC helps partners better understand where systems are working, where they are falling short, and what changes are needed to improve outcomes. The Lab supports HC's broader systems-change work by identifying emerging challenges, translating data into action, and creating space for frontline staff and people with lived expertise to shape solutions.

**How often do homeless response staff in CT run out of money between paychecks?**




Statewide homeless response staff survey results, December 2025

In 2025, this work focused especially on the homelessness response system. HC examined workforce, operations, and capacity needs across Western Connecticut through surveys and listening sessions with frontline staff, providers, and people experiencing homelessness. For the first time, HC also expanded this surveying effort statewide, creating a broader picture of the pressures facing the homelessness workforce and the systems they operate within.

### 2025 HIGHLIGHTS INCLUDED:

- **Listening to Frontline Staff and People Experiencing Homelessness:** HC surveyed more than 300 frontline homelessness staff members across Connecticut and hosted listening sessions with staff and people experiencing homelessness in communities across Western Connecticut.
- **Elevating Lived Expertise:** HC supported people with lived expertise as they launched the Lived Experience Initiative for Transformation, an advisory board that will help shape the response to homelessness in Fairfield County.

Together, these efforts demonstrate HC's commitment to learning, adaptation, and accountability. By pairing data with lived and frontline experience, HC helps partners move beyond assumptions, identify practical system improvements, and build more responsive housing and homelessness systems.

# Financials*

## 2025

| | |
|---|---|
| **Public Revenue** | $12,244,286 |
| **Private Revenue** | $1,329,926 |
| **Program Expenses** | $9,668,606 (71.5%) |
| **Backbone Expenses** | $2,040,026 (15.1%) |
| **Operating Expenses** | $1,811,016 (13.4%) |

**Management prepared - unaudited.*

# 2025 by the Numbers

**BACKBONE INFRASTRUCTURE IN ACTION ACROSS CONNECTICUT**

| | |
|---|---|
| **6,621** | **household requests for housing support moved through the coordinated homelessness response system ODI supports as backbone** |
| **3,306** | **participants engaged through HC convenings, trainings, and public events that strengthened partner capacity and collective action** |
| **777** | **affordable homes advanced through CHO's regional coordination, technical assistance, and partner alignment** |
| **242** | **partners connected through HC's collective impact networks to align resources, strategy, and action** |
| **90** | **policy briefs, fact sheets, and public education tools created to turn data, policy, and local experience into shared action** |
| **68** | **trainings, convenings, and public events hosted to strengthen partner capacity and coordination** |
| **2** | **research reports published to help partners understand system gaps and move from insight to action** |
| **1** | **statewide award recognizing HC's work to strengthen transparency and participation in local housing decision-making** |

# Funders

**The trust, generosity, and shared commitment of our funding partners made possible all of The Housing Collective's progress in 2025.** Your support helped communities come together to transform how we respond to homelessness and housing challenges across Connecticut. We are honored to be in this work with you and grateful for the role you play in moving us all toward stronger, more connected communities.

Bank of America Charitable Foundation
Capital for Change
City of Bridgeport
City of Danbury
City of Norwalk
City of Stamford
City of Torrington
Centerville Savings Bank Charitable Foundation
Chelsea Groton Foundation
Community Foundation of Eastern CT
Connecticut Coalition Against Domestic Violence
Connecticut Department of Housing
Connecticut Department of Mental Health and Addiction Services
Connecticut Humanities
The Dime Foundation
Fairfield County's Community Foundation
Family and Children's Agency
Foundation for Community Health
Homes with Hope
JP Morgan Chase Foundation
Justice Education Center
Liberty Bank Foundation
M&T Bank Foundation
M&T Charitable Foundation
National Iron Bank
New Reach
Northwest Connecticut Community Foundation
Nuvance Health
Northwest Connecticut Council of Governments
Operation Hope
The Berkshire Taconic Community Foundation
The Community Foundation for Greater New Haven
The Connecticut Project
The Workplace
Town of Greenwich
Town of Westport
United Way of Greater Waterbury
United Way Worldwide
United States Department of Housing and Urban Development
Webster Bank Charitable Foundation

# Partners

**The collective impact of our 250+ partners made possible all of The Housing Collective's progress in 2025.** We are honored to be working alongside you and grateful for your commitment to the communities you serve.

Ability Beyond, Danbury
Access Community Action Agency
Advanced Behavioral Health
All In Alliances
All In for Ansonia / Derby
All In for Milford
All In for Oxford
All In for Seymour
All Our Kin
The Alliance
Alliance for Living
Alpha Community Services YMCA
Alternative in the Community
American Savings Foundation
AmeriCares Free Clinics
APEX Community Care, Inc.
Association of Religious Communities
Bank of America
Barkhamsted Housing Trust
Bay Point Tenants Union
Berkshire Taconic Community Foundation
Beth-El Center
Brian Gibbons Homeless Outreach
Bridge House
Bridgeport Hospital
Bridgeport Police Department
Bridgeport Rescue Mission
Capital for Change
Capitol Region Council of Governments
Career Resources, Inc.
Catalyst CT
Catholic Charities of Fairfield County
The Center for Empowerment and Education
Center for Family Justice
Center for Human Development
The Center for Sexual Assault Crisis Counseling & Education
Charter Oak Communities
Chemical Abuse Services Agency
Chrysalis Center
City Center of Danbury
City of Bridgeport Social Services Department
City of Danbury Health and Human Services & Emergency Shelter
City of Norwalk
City of Stamford Social Services Department
City of Torrington
City of Waterbury
Civic Roundtable
Coalition on Diversity & Equity (CoDE)
Commons Community Development Corporation
Community Action Agency of Western CT
Community Foundation of Eastern Connecticut
Community Health Center of Danbury
Community Health Network of CT
Community of Hope
CommUnity Street Ministry
Congregations Organized for a New Connecticut (CONECT)
Connecticut College
Connecticut Community Care
Connecticut Counseling Center
Connecticut Department Of Housing
Connecticut For All Justice Fund
Connecticut Housing Finance Authority
Connecticut Institute for Refugees and Immigrants
Connecticut Land Conservation Council
Connecticut Legal Services
Connecticut Tenants Union
The Connection, Inc.

# Partners

Cornerstone Baptist Church
Cornwall Housing Corp.
Council of Churches of Greater Bridgeport
CT Bureau of Rehabilitation Services
CT Coalition to End Homelessness
CT Community of Addiction Recovery
CT Data Collaborative
CT Dept. of Children & Family Services
CT Dept. of Corrections
CT Dept. of Judicial Services
CT Dept. of Mental Health & Addiction Services
CT Dept. of Social Services
CT Fair Housing Center
CT Hospital Association
CT Housing Partners
CT Institute for Communities
CT Juvenile Justice Alliance
CT Renaissance
CT Young Adult Services/DMHAS
Danbury Hospital
Danbury Office of Probation
Danbury Police Department
Domestic Violence Crisis Center
Dorothy Day Hospitality Center
EASTCONN
Eastern Connecticut Association of Realtors
Eastern Connecticut Housing Opportunities
Eastern Connecticut State University
Eastern Pequot Tribal Nation
EdAdvance
Emerge Inc.
Eversource
F.S. DuBois Center/DMHAS
Fairfield County's Community Foundation
Fairfield University Center for Social Impact
Falls Village Housing Trust
Family & Children's Aid, Danbury
Family and Children's Agency
Family Centers, Inc.
Foundation for Community Health
Foundation for Norfolk Living
Franklin Street Health Center, Stamford
Friends of Fort Trumbull
The Gathering Place
Global City Norwich
Greater Danbury Community Health Center
Greater Hartford Interfaith Alliance (GHIAA)
Greater Waterbury Workforce Investment Board
Greenwich Hospital
Greenwich Housing Authority
Greenwich Police Department
Greenwoods Counseling & Referrals
H.O.P.E. New London
Habitat for Humanity Eastern Connecticut
Hartford Health Care
Health Improvement Collaborative of Southeastern CT
Hearing Youth Voices
Hispanic Alliance of Southeastern Connecticut
Home Builders and Remodelers Association of Connecticut
Home CT
Homes for the Brave, Bridgeport
Homes with Hope
Housatonic Valley Association
Housing Authority of the City of Danbury
Housing For All
Human Services Council
Inspirica, Inc.
Institute of Global Homelessness
Keeping North Stonington Affordable
The Kennedy Collective
Kent Affordable Housing
Kids in Crisis
The Lakeville Journal
Laurel House

# Partners

Liberation Programs
Liberty Bank Foundation
Lifebridge
LISC Connecticut
The Listening Group LLC
Litchfield Hills Greenprint Collaborative
Litchfield Housing Authority
Lower Connecticut River Valley Council of Governments
Make the Road Connecticut
Malta House
McCall Behavioral Health Network
Melville Charitable Trust
Mental Health Connecticut
MidFairfield AIDS Project
Midwestern CT Council on Alcoholism
Morris Housing Authority
My Dog is My Home
NAACP New London Branch
Nathan Hale Tenants Union
National Alliance to End Homelessness
National Low Income Housing Coalition
Naugatuck Valley Project
Neighbors for Housing Southern Connecticut
New Covenant Center
New London Homeless Hospitality Center
New London Human Services
New London Human Services Network
New London Public Schools Welcome Center
New Neighborhoods, Inc.
New Opportunities, Inc
New Reach, Inc.
Northeastern Connecticut Council of Governments
Northwest CT Community Foundation
Northwest Hills Council of Governments
Norwalk Community Health Center
Norwalk Hospital
Norwalk Housing Authority
Norwalk Police Department
Norwich Human Services
Norwich NAACP Youth Council
Nuvance Health
NW CT YMCA
Off the Streets Ministry
Open Doors
Operation Hope
Optimus Healthcare
Pacific House
Padmission
Park City Communities
Partnership for Strong Communities
Partnership to End Human Trafficking
Pathways, Inc.
Person2Person
PrimeTime House
Pro-Homes Connecticut
Project Longevity
Project SAGE
Prospect House/Recovery Network of Programs
Redden Avenue Tenants Union
Regional Plan Association
Roxbury Housing Trust
Safe Haven of Greater Waterbury
Salisbury Affordable Housing Commission
Salisbury Housing Committee, Inc.
Salisbury Housing Trust
The Salvation Army
Samaritan House
SeCTer
Sharon Housing Authority
Sharon Housing Trust
Shiloh Family Life Center
Silver Source - Senior Services of Stamford
Southeastern Connecticut Community Land Trust
Southeastern Connecticut Council of Government

# Partners

Southeastern Connecticut Housing Alliance
Southwest Community Health Center
Southwest Community Mental Health Services
St. Joseph Parenting Center
St. Mary's Hospital
St. Vincent DePaul Mission of Waterbury
St. Vincent's Behavioral Health/Residential Services
St. Vincent's Hospital
Stamford Cradle to Career
Stamford Downtown Special Services Division
Stamford Hospital
Stamford Police Department
Staywell
Step Up New London
Stratford Homelessness Task Force
Susan B. Anthony
Team Inc.
Thames River Community Service Inc.
Thames Valley Council for Community Action
Thompson Ecumenical Empowerment Group (TEEG)
Town of Greenwich Social Services Department
Town of New Milford Social Services
Town of Winsted
Triangle Community Center
U.S. Dept. of Housing & Urban Development
U.S. Dept. of Veterans Affairs
UConn CLEAR
United Way of Coastal & Western Connecticut
United Way of Greater Waterbury
United Way of Southeastern Connecticut
Urban Institute
Wallingford Works for Housing
Warren Affordable Housing Corporation
Washington Community Housing Trust
Washington Housing Commission
Waterbury Hospital
Waterbury Housing Authority
Waterbury Youth Services
Waterford RISE
Western Connecticut Area Agency on Aging
Western Connecticut Mental Health Network
Windham Area Interfaith Ministry
Windham No Freeze Shelter
The Women's Consortium
The WorkPlace, Inc.
Yale Program for Recovery and Community Health

# Looking Ahead




"We Live Here" Community Block Party, New London, May 2025, Center for Housing Opportunity Eastern Connecticut

**As The Housing Collective enters its 20th year, we are focused on building a better housing future for Connecticut.**

### IN 2026, HC WILL CONTINUE TO:

- Strengthen the connections between homelessness response, housing opportunity, and systems innovation
- Support regional partners working to preserve, produce, and protect affordable housing
- Build local capacity for housing solutions in communities across Connecticut
- Elevate resident voice, tenant leadership, frontline provider insight, and lived expertise
- Use data, research, and communications to help communities better understand and respond to housing instability
- Prepare thoughtfully for a planned leadership transition in 2027, with a focus on continuity, stability, and momentum

Together with our partners, we will continue building the systems Connecticut needs now and for the future.