

**2014 Entry Form**  
(Complete one for each entry.)

Fill out the entry name *exactly* as you want it listed in the program.

Entry Name Small Multifamily Rental Development Strategy

HFA Connecticut Housing Finance Authority

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Qualified Entries must be received by **Tuesday, July 1, 2014.**

For more information about Qualified Entries, [click here to access the 2014 Entry Rules.](#)

Use this header on the upper right corner of each page.

HFA Connecticut Housing Finance Authority  
Entry Name Small Multifamily Rental Development Strategy

Communications	Homeownership	Rental Housing	Special Needs Housing
<input type="checkbox"/> Annual Report <input type="checkbox"/> Promotional Materials and Newsletters <input type="checkbox"/> Creative Media	<input type="checkbox"/> Empowering New Buyers <input type="checkbox"/> Home Improvement and Rehabilitation <input type="checkbox"/> Encouraging New Production	<input type="checkbox"/> Multifamily Management <input type="checkbox"/> Preservation and Rehabilitation <input checked="" type="checkbox"/> Encouraging New Production	<input type="checkbox"/> Combating Homelessness <input type="checkbox"/> Housing for Persons with Special Needs
Legislative Advocacy	Management Innovation	Special Achievement	Are you providing visual aids?
<input type="checkbox"/> State Advocacy <input type="checkbox"/> Federal Advocacy	<input type="checkbox"/> Financial <input type="checkbox"/> Human Resources <input type="checkbox"/> Operations <input type="checkbox"/> Technology	<input type="checkbox"/> Special Achievement	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO

**Rental Housing – Encouraging New Production**  
**Connecticut Housing Finance Authority**  
**Small Multifamily Rental Development Strategy**

Housing Finance Agencies, housing finance programs and much of the affordable housing industry has grown up around a set of programs and processes that is suited to funding housing projects of large scale. Transaction costs, land and other fixed costs are more reasonable when spread across a greater number of units and the application size and process to secure funding such as the Low Income Housing Tax Credit are only viable over a certain size of development. While scale and larger projects create efficiencies and has allowed the Connecticut Housing Finance Authority (CHFA) to create more than 36,000 units of affordable housing since its founding in 1969, it leaves a large part of our naturally occurring affordable housing unsupported by our traditional affordable housing production programs.

**Market Need**

As part of an overall engagement strategy with partners, CHFA began assessing gaps in its funding programs and identified small multifamily developments as an untapped resource and unmet need. According to the Joint Center for Housing Studies of Harvard University, a quarter of the affordable housing stock is in multifamily buildings with 5 – 19 units. Roughly 55% of all rental units are owned by individuals who often perform their own administrative and maintenance functions. They own more than 70% of rentals in buildings with 5-19 units.<sup>1</sup>

CHFA conducted an assessment of the market and identified that nearly 10% of housing units in Connecticut are in structures with 5 – 19 units.<sup>2</sup> Most of these units are found in Connecticut’s urban centers of Hartford, New Haven, Waterbury, Bridgeport, Norwalk, and Stamford. However, smaller multifamily developments play a significant role in many of the state’s smaller communities, such as Branford and Naugatuck where 5 – 19 unit properties make up 13%<sup>3</sup> and 12%<sup>4</sup> of the communities housing units respectively.

**Establishing Innovative Partnerships**

These small properties play a vital role in adding to the state’s affordable housing inventory. Moreover CHFA’s funding process is not easily navigated by smaller developers, who may not have the staff or capacity of larger developers. Given the incompatibility of the application and review process with this market segment’s owners and assets, CHFA reached out to its partners in the development community and started talking to the state’s Community Development Finance Institutions (CDFIs) about their funding processes, funding options, and how CHFA could partner with them to finance more affordable housing. Out of those conversations, CHFA developed a suite of programs and products that would help meet the need of smaller multifamily projects.

Over its history, CHFA has partnered with other community based organizations to further its mission, meet state policy initiatives, and meet the market need through flexible and innovative programs and products. CDFIs have played an important role in helping create much needed affordable housing in Connecticut. CHFA provides low-cost financing to both statewide and local CDFIs which provide financing to various types and sized projects. Since 2011, CDFIs have financed nearly 2,000 units of

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<sup>1</sup> Rental Housing Stock 2011 - Joint Center for Housing Studies of Harvard University

<sup>2</sup> U.S. Census Bureau, 2008-2012 American Community Survey – State of Connecticut

<sup>3</sup> U.S. Census Bureau, 2008-2012 American Community Survey – Branford Center CDP

<sup>4</sup> U.S. Census Bureau, 2008-2012 American Community Survey – Naugatuck Borough

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affordable and mixed-income housing, representing over \$300 million in development in urban, suburban and rural communities throughout the state of Connecticut by leveraging funds from CHFA. One such development funded by CHFA through a CDFI partner in 2013 was Depot Crossing. Depot Crossing is a small, transit oriented, mixed-use development in an area of Berlin Connecticut slated for revitalization. When complete, Depot Crossing will have commercial space on the first floor and 16 units of mixed-income housing on the upper floors. The building is located in the Berlin town center, across from the train station. Through the Connecticut Housing Investment Fund, CHFA is providing funds for the development along with other public and private organizations.

As part of CHFA's 5-Year Strategic Plan (2013-2017), CHFA is strengthening and expanding its partnerships with CDFIs with a 200 unit annual goal in hopes to meet additional housing market need not currently met by CHFA. In 2013, CDFIs exceeded CHFA's goal by 178% by financing 357 housing units leveraging CHFA funds.

Due to the ongoing successful partnership, CHFA strategically chose to work with CDFIs to provide a suite of programs and products for small multifamily properties. CDFIs geographic reach, their ability to provide technical assistance, reach small property owners and their expertise in a financing smaller developments, naturally made CDFIs an ideal partner.

#### **The Small Multifamily CDFI Loan Pool**

In 2013, CHFA published a request for qualifications seeking qualified CDFIs to combine CHFA loan funds with their own loan products for the financing of small multifamily housing developments with 3 to 20 rental units. The program's goals are to:

- Provide investors with rehabilitation, acquisition, construction, and/or permanent financing for up to 20 years, to vacant or blighted properties;
- Increase affordable housing stock;
- Bring vacant and blighted multifamily properties back online; and
- Assist in the revitalization efforts in low- and moderate- income neighborhoods.

The Greater New Haven Community Loan Fund, Hartford Community Loan Fund, and Housing Development Fund were selected to participate in a \$5 million loan pool established by CHFA. The loan pool provides participating CDFIs a source of very low cost funds that can be used to provide a partnered blended product to meet the financing needs of small property owners.

Since its recent launch in April 2014, the Small Multifamily CDFI Loan Pool has financed five multifamily properties and one mixed-use property, resulting in 25 units of housing at an average cost of \$58,000 per housing unit.

#### **The Housing Connections of Connecticut Program**

Housing Connections of Connecticut, a program established by CHFA in 2007 and administered by the Connecticut Local Initiatives Support Corporation and the Connecticut Housing Coalition, works to increase the supply of affordable housing in Connecticut's rural and suburban communities by supporting local initiatives and organizations in promoting and producing affordable housing. Housing Connections provides a comprehensive array of technical assistance from the early stages of planning

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and zoning for affordable housing through specific project development and occupancy. Since the program's inception CHFA has provided nearly \$2 million in program support for Housing Connections which has resulted in the creation of 261 new affordable housing units with an additional 502 units in planning or development stages, directly leveraging \$43,146,700 of total development cost.

The Housing Connections program is designed to identify local initiatives and to build their capacity to the point where new housing is developed in their community. There are several phases of program activity that carry out these objectives:

- Outreach
- Technical Assistance
  - Organizational Development
  - Planning & Policy Assistance
  - Project Technical Assistance
- Education & Training

### **Come Home to Downtown**

Come Home to Downtown is a pilot program aimed at facilitating viable, interesting housing opportunities while revitalizing downtown neighborhoods by providing customized technical assistance to communities and owners of small, under-utilized downtown properties. This program is the result of a successful collaboration between the Connecticut Main Street Center and CHFA, directly addressing a need plaguing many of Connecticut's Main Street districts. Over the course of the first two years, five communities – Meriden, Middletown, New Britain, Torrington, and Waterbury – as well as five property owners and their buildings as the focus of the program. Engaging an expert team of consultants, the program has engaged with municipal officials and the building owners to develop viable redevelopment options including:

- Determining what financing would likely be needed for redevelopment;
- Performing an assessment of zoning and regulatory requirements;
- Reviewing the downtown management function; and
- Measuring the downtown's walkability.

Specific recommendations for improving the buildings, including a recommended floor plan designed to attract new residents downtown, was also provided to each property owner. The program's five targeted properties may result in up to 100 new rental units. Each of the buildings was chosen in part because they are representative of the types of buildings found in downtowns all across Connecticut. They will serve as models for the redevelopment process, signaling what changes need to be made in order to facilitate this type of redevelopment in order downtowns.

Come Home to Downtown was honored by the Connecticut Chapter of American Planning Association with its 2013 Education and Outreach Award for its outstanding planning efforts in the state.



**Housing Connections of Connecticut**  
*(Suburban and Rural Affordable Housing Technical Assistance Program)*

**Final Report 2013**

**I. Summary**

Five developments that began under the Suburban and Rural technical assistance program were completed in 2013. These five projects produced 80 units of affordable housing in Connecticut's small towns and rural communities. Since the inception of the program, 261 units have been completed representing over \$43 million in total development cost, with an additional 502 new units in 22 projects currently in the development pipeline.

During 2013 the Suburban and Rural Affordable Housing Technical Assistance Program (Housing Connections) served an increasing number of local groups working to develop new affordable housing units in their local communities. This work also strengthened regional systems with the potential for even greater scale and impact across the state. The following report summarizes the year's project highlights, regional programmatic initiatives underway, and annual totals of the direct technical assistance activity. The report also identifies challenges and projected activity for 2014.

**A. Project Highlights:**

***Stuart Farms Apartment in Kent Occupied***



Kent Affordable Housing welcomed its first tenants to Stuart Farm Apartments in March. The development has two townhouse units with two bedrooms, two single level apartments, and a fully handicap-accessible unit. The apartments combine the traditional appearance of the old farm house with modern energy efficiency. The two-acre site is close to the center of Kent, contains stone walls and mature trees, and adjoins a land preserve.

Rents range from approximately \$700 to \$850 for families making no more than \$31,500 for one person and \$65,000 for four persons. Funding for Stuart Farm Apartments came from the CT Department of Economic & Community Development, Federal Home Loan Bank of Boston, Union Savings Bank, Local Initiatives Support Corporation, and private gifts and support from the people of Kent and the surrounding area.

***Wilton Commons opened its doors***

Wilton Commons celebrated its ribbon cutting ceremony on June 15, 2013. The development is a fifty-one unit affordable rental community for seniors and is an example of an effective partnership between a local volunteer group, Wilton Commons Inc., and a professional nonprofit housing developer, Mutual Housing Association of Southwestern Connecticut, Inc. The \$10 million development is located on town-owned land next to Wilton Center and the town's train station.

Financing was provided through local donations, State of Connecticut Department of Economic and Community Development, Connecticut Housing Finance Authority grants and Low Income Housing Tax Credits, and the National Equity Fund, an affiliate of the Local Initiatives Support Corporation. The Town of Wilton provided the site through a long-term lease to Wilton Commons Inc. for one dollar per year.



With the completion of Wilton Commons, the owners and developers are now moving forward to develop the remainder of the site with twenty-five (25) new units of congregate senior affordable housing adjacent to the first building. Housing Connections is providing ongoing technical assistance moving forward with this next phase of new development.

***Cheshire Housing Authority opens the doors at Foote Commons***

On December 10<sup>th</sup> the Cheshire Housing Authority celebrated the completion of the Foote



Commons affordable housing development. The project includes both new construction (14 units) and renovated (6 units) units and received a loan from the Connecticut Housing Finance Authority and grant funds for the Connecticut Department of Housing. Housing Connections provided staff support and technical assistance to the local group and their professional consultant and LISC also provided \$225,000 in early stage acquisition financing.

***Sharon Ridge Ground Breaking ceremony held***

The Sharon Housing Authority (SHA) hosted a groundbreaking ceremony at Sharon Ridge in June 2013. Twelve new apartments will be added to the original twenty units already on site as part of a \$4.3 million expansion project that has received funding from federal, state and local sources.

The project will add 8 one-bedroom and 4 two-bedroom apartments with two units handicapped



accessible and five units handicapped adaptable in three separate buildings. It also includes innovative energy saving features such as geothermal heating and cooling. In addition to the new units, the Women's Institute's partnership with the Sharon Housing Authority has also helped secure funding for the existing complex under the Governor's 10 year \$300 million commitment to the State Sponsored Housing Portfolio (as well as energy upgrades through the area utility company's weatherization program).

### B. Programmatic Outcomes:

One of the highlights of 2013 is a review of the programmatic outcomes achieved since the inception of the program. The following chart summarizes the projects which have been completed to date through the CHFA Rural/Suburban Technical Assistance Program. The technical assistance that LISC provided to local groups working on these new affordable housing developments was a critical part of their ability to implement a local vision. The technical assistance helped the local group understand the nuts and bolts of developing affordable housing, hire experienced partners or consultants, assemble project financing and successfully complete construction. The following developments summarize the completed projects to date:

#### Detail: Completed Projects

Organization	Project Type	Target Population	Affordable Housing Units	Total Development Costs
Caleb Foundation - Killingly	Multifamily Rental	Family	116	\$11,400,000
Cheshire Housing Authority	Multifamily Rental	Family	20	\$3,874,000
Litchfield Housing Trust II	Multifamily Rental	Family	2	\$500,000
Franklin Senior Housing - Access	Multifamily Rental	Elderly	27	\$5,500,000
HOPE Partnership – Old Saybrook	Multifamily Rental	Family	16	\$4,200,000
EMERGE I	Supportive Housing	Family	3	\$232,700
Kent Affordable Housing	Multifamily Rental	Family	8	\$825,000
Wilton Commons I -	Multifamily Rental	Elderly	51	\$9,700,000
Sharon Housing Authority	Multifamily Rental	Family	12	\$6,300,000
Lakeview Apartments-Salisbury	Multifamily Rental	Family	6	\$615,000
<b>TOTAL</b>			<b>261</b>	<b>\$43,146,700</b>

**C. 2013 Technical Assistance Totals:**

- The number of groups actively receiving technical assistance is now 40
- These 40 local groups are working in 35 towns in all of Connecticut's eight counties
- 18 groups are engaged in organizational, planning or policy development
- 22 groups are developing new housing projects, with a total of 502 units in planning or active development stages (and 10 projects have completed a total of 261 units, representing a total of 763 to date)
- 14 out of the 22 new housing developments have site control; these projects account for 401 new units out of the total 502 in the planning stages
- The total number of 261 new housing units completed under this program has directly leveraged \$43,146,700 of total development cost and economic activity.

**D. Challenges for 2014:**

The challenges for 2014 remain very similar to those identified in 2013. The success of this technical assistance program is resulting in new affordable housing developments across the state in Connecticut's small towns, suburban and rural areas. These new housing developments are suitably small in scope, are often being built without available public infrastructure (such as water and sewer) and therefore require state public funds to achieve affordability. The overall impact across the state is resulting in hundreds of new units, increasing the availability and providing housing options in these small towns. But each project is small, physical sites are expensive and the per-unit prices are consequently higher than average. In order to be successful, these developments need a modest amount of DECD or other state funds and are often too small to attract financing intended for larger developments (such as LIHTC).

The biggest challenge in 2014 therefore continues to be how to ensure ongoing financing for these new housing developments, acknowledging the unique features of creating affordable housing in small towns and rural areas of Connecticut. Due to the success of the technical assistance program, some twenty potential housing developments are applying for state and federal funds to make their projects viable. While the amount of actual dollars is relatively small, the public role is crucial and necessary for success. CHFA will need to work with Housing Connections to address this significant challenge, at a time when the state DECD's revised funding approach may create obstacles to financing these developments as an unintended consequence.

**II. Summary of Program Activities**

The following report is divided into three sections: a summary of program activities (outreach, technical assistance and education/training), a description of leveraged resources, and a detailed listing of technical assistance clients.



## 1. Outreach

Outreach activities in 2013 included presentations to the following:

- Housing Connections participated in a panel discussion sponsored by Capital Regional Council of Governments (CROG) on March 21<sup>st</sup> in Hartford. The purpose of the panel was to share resources with municipalities in order to help them plan for meeting local affordable housing needs. Five towns participated in the forum: Simsbury, Newington, South Windsor, Canton and East Hartford.
- The Middlesex County Council on Housing and Homelessness invited LISC to make a presentation about its statewide programs and activities on March 12<sup>th</sup> in Middletown. As part of the general presentation, LISC staff shared information about the Rural/Suburban technical assistance program.
- Housing Connections met with representatives from a local nonprofit in Higganum. The group was referred by David Fink of the Partnership for Strong Communities and information was shared with the group about the technical assistance program.
- Housing Connections met with the Director of Planning and Development from the Town of Thompson. The town is interested in exploring technical assistance in building an appropriate proactive affordable housing policy.

## 2. Education & Training

During 2013 Housing Connections conducted the following educational forums for technical assistance clients:

- *Best Practices In Building Community Support*  
During the first quarter of 2013 Housing Connections sponsored on March 4 that brought together members of the Fairfield Affordable Housing Network to discuss best practices in building community support and overcoming NIMBY issues. This peer-learning network continues to growth with increasing participation from more towns in Fairfield County.
- *Regional "Real Estate 101" forum in Middlesex County*  
Housing Connections held a regional forum on March 25, 2013, for local groups working in Middlesex County. The forum titled "Real Estate 101" discussed the basics of affordable housing development and provided participants an opportunity to exchange information about their own local projects, discussing both roadblocks and successes. Representatives from Clinton, Middlefield, Essex and Old Saybrook attended.
- *Money...How to find it and use it for Affordable Housing*  
During the second quarter of 2013 Housing Connections sponsored one forum on May 20<sup>th</sup> in Fairfield. The forum entitled *Money...How to find it and use it for Affordable Housing* focused on understanding the different funding sources and learning how to best leverage these funds. A second training is currently in its planning phase and is scheduled to be held on July 25<sup>th</sup> in Litchfield County. The forum will focus on *Homeownership vs. rental housing – what is best for your community?*

- Homeownership vs rental housing – what is best for your community?

Representatives from eight communities in northwest region participated in a forum sponsored by Housing Connections on July 16<sup>th</sup>. The forum provided an opportunity for communities to learn how to best assess the current market and decide what option is right for their developments. A panel discussion was followed by an opportunity for communities to share their current housing developments that are in the planning, predevelopment and construction phases.

- Fairfield County Affordable Housing Network Planning Meeting

On September 16<sup>th</sup> Housing Connections held a planning meeting for the Fairfield County Affordable Housing Network. The planning meeting reviewed the accomplishments and activities of the network over the past year and Housing Connections facilitated the discussion regarding next steps for the Network. The meeting was held at the Wilton Commons development and provided an opportunity for the members of the Network to tour the development.

### 3. Technical Assistance

In 2013, Housing Connections completed 10 new intakes requesting for technical assistance for a total of 117 intakes to date.

**NUMBER OF INTAKES BY TYPE OF ORGANIZATION**

Type of Organization	# of Intakes in 4th Qtr 2013	# of Intakes To Date
Community Group	0	5
For-profit Developer	0	13
Non-profit Developer	1	24
Local Government	0	26
Housing Authority (PHA)	1	23
Other Non-profit	1	12
Property Management	0	1
Individual	0	13
<b>Total</b>	<b>3</b>	<b>117</b>

Of the 117 cumulative intakes, 40 are active clients to whom we provide ongoing technical assistance. The remaining clients were either referred to another organization or given information they requested (50), are currently inactive (27). Several of the inactive clients are expected to return to the program in the future. The following chart provides a breakdown of active clients by sector:

**Number of Active Clients by Type of Organization**

Type of Organization	# of Active Clients
Community Group	1
For-profit Developer	0
Non-profit Developer	14
Local Government	12
Housing Authority (PHA)	8
Other Non-profit	5
Property Management	0
Individual	0
<b>Total</b>	<b>40</b>

The 40 groups currently receiving technical assistance are working in 35 different towns and in all eight counties in the state. Within technical assistance there are three categories of assistance: 1) organizational development, 2) policy and planning assistance, and 3) project development. Of the 40 organizations receiving ongoing assistance, there is one in the organizational development stage at this time, 17 groups are receiving policy and/or planning assistance, and 22 are in various stages of project development. (Under Section IV below, please see the description of each active client, categorized according to these three types of technical assistance they are receiving from the program).

**a. Organizational Development**

Housing Connections is currently working with the Town of Newington to help them form a local group that will take leadership of a new affordable housing development.

**b. Policy & Planning Assistance**

Housing Connections worked with 17 different groups to provide planning and policy technical assistance. These were in the towns of Darien, East Hartford, Ellington, Greenwich (2), Middlefield, Middletown, Milford, North Stonington, Old Saybrook, Redding, Ridgefield, Salisbury, Seymour, Simsbury, Stonington and Stratford.

Examples of Housing Connections technical assistance to these groups included such activities as:

- providing sample surveys to help groups assess their local affordable housing needs,
- linking committees with professionals to do more formal assessments,
- providing technical assistance for those groups issuing formal, written reports to their town governments.
- Housing Connections also linked groups with similar issues to allow them to share information and support among themselves.

### c. Project Development Assistance

Housing Connections staff is currently working with 22 groups who are active in developing new housing projects. They are working in the towns of Bloomfield, Brooklyn, Clinton, Cornwall, Essex, Goshen, Kent, Ledyard, Litchfield, New Fairfield, Newtown, Norfolk, North Haven, Ridgefield, Salisbury, Sharon, Sherman, Southbury, Stratford, Vernon, Washington and Wilton.

At the end of the reporting period, 763 units were in the Housing Connections pipeline. There were 261 completed, occupied units with the remainder as follows: 12 are in the concept phase, 173 are in the feasibility phase, 296 are actively in predevelopment, 11 are in financing, and 10 are in construction. The following chart shows where the groups are in the development continuum at December 31, 2013.

**NOTE:** With technical assistance, several of the following developments have moved steadily along this continuum from concept to construction and finally to completion.

#### Housing Connections Clients by Phase of Development as of December 31, 2013

Phase	Concept	Feasibility	Predevelopment	Financing	Construction	Occupancy	Total
Client	Goshen (12) Bloomfield (TBD) Ridgefield HA (TBD) Kent II (TBD) Stratford II (TDB) Southbury (TBD)	Clinton (35) Ledyard (64) *estimate Salisbury/St Mary's (20) Newtown (24) Sherman (TBD) New Fairfield (30)	Norfolk (6) Washington (20) North Haven (8) Brooklyn (27) Wilton Commons II (25) Essex HA (20) Vernon (190)	Litchfield I (10) Sharon Housing Trust (1)	Cornwall (10)	Killingly (116) Cheshire HA (20) Litchfield II (2) Franklin (27) Old Saybrook (16) Stratford (3) Kent (8) Wilton (51) Sharon HA (12) Salisbury/Lakeview (6)	
# Units	12	173	296	11	10	261	763

Out of the 32 projects outlined above, 10 have been completed and 22 are actively in the development process. Of equal importance, out of those 22 projects in the pipeline, 14 of them have site control and are therefore in very active development. They vary greatly in regards to the project type and tenure, the housing type, and the population they will serve. The chart below lists these 14 projects and illustrates this diversity:

**Detail: Projects in Development – With Site Control**

<b>Organization</b>	<b>Project Type</b>	<b>Target Population</b>	<b>Affordable Housing Units</b>
Bloomfield Bethel Center for Humane Society	New Construction Multi-family rental	Family/Elderly	TBD
Brooklyn Housing Authority	Rehabilitation	Family	27
Cornwall Housing Corporation	New Construction Multi-Family Rental	Elderly	10
Essex Housing Authority	New Construction Multi-Family Rental	Elderly	20
Ledyard Congregational Ecclesiastical Society	New Construction Multi-Family Rental	Elderly	64
Litchfield Housing Trust I	New Construction Single Family Homeownership-	Family	10
Foundation for Norfolk Living, Inc.	New Construction Single Family Homeownership	Family	6
North Haven Opportunities for Affordable Housing	New Construction Mixed - Homeownership/Multi- Family Rental	Family	8
St. Mary's, Salisbury	New Construction Multi-family Rental	Family	20
Sharon Housing Trust	Rehabilitation	Family	1
Southbury	New Construction Multi-family Rental	Elderly	TBD
Vernon	Rehabilitation and Preservation Multi-family rental	Family	190
Washington Housing Trust	New Construction Single-Family Homeownership	Family	20
Wilton Commons Phase II	New Construction Multi-Family Rental	Congregate Elderly	25
<b>TOTAL</b>			<b>401</b>

The above project pipeline represents those projects under site control and at various stages of development, from predevelopment through occupancy. These fourteen projects contain a total of 401 units and a mix of rental and homeownership projects and a mix of elderly and family developments.

### **III. Leveraging of Resources**

The technical assistance supported by CHFA helped local communities to leverage additional resources to promote and produce affordable housing. LISC was able to offer additional grant and loan funding to several communities to advance their project pipelines. To date, the program has generated \$43,146,700 of total development costs for complete projects across the state.

#### **A. Pipeline of LISC Project Grant Activity**

To support the technical assistance offered by Housing Connections, LISC provides modest project planning grants to assist organizations to assess the feasibility of a development, hire professional real estate consultants, and help cover pre-development costs of projects.

##### Grants Approved:

Two grants were approved in 2013, as follows:

1. WIHED who is working with the Essex Housing Authority received a \$10,000 predevelopment grant for predevelopment costs associated with creating new family rental units and potentially also congregate units for the elderly.
2. A \$7,500 project grant to New Fairfield Housing Trust for site feasibility testing of a potential town-owned site for affordable elderly rental housing was approved in May 2013.

##### Grant Pipeline:

1. The Washington Housing Trust is requesting a \$10,000 project feasibility grant to assess their new project site in Washington.
2. The Town of Sherman is requesting \$5,000 to match a town grant and enable them to work with a professional to assess the feasibility of a potential site of town-owned land.

#### **B. Pipeline of LISC Project Loan Financing Activity**

To support the technical assistance offered by Housing Connections, LISC provides financing tools to further the production of affordable housing. This financing can include low-interest loans for pre-development, acquisition, and construction.

##### Loan Activity:

A \$75,000 bridge loan to the Sharon Housing Authority was approved during this quarter. The loan will help SHA pay for their housing development consultant during the current construction period and will be repaid from earned developer fee payment in mid-2014 when construction is complete.

**Loan Pipeline:**

1. Kent Affordable Housing is preparing a request for acquisition and predevelopment financing for their next project.
2. Wilton Commons II, a 25-unit congregate facility, is in the active predevelopment stages on a site adjacent to their recently-completed building. The developer is requesting a \$300,000 predevelopment loan since they are now funded by DECD and will be moving forward quickly into a construction phase.
3. A \$450,000 predevelopment loan is under consideration to The Community Builders, Inc. for their preservation project known as Park West Apartments in Vernon, Connecticut.

**III. Trends and Issues: Programmatic and Policy Implications**

In 2013 several trends continued from 2012 that cut across the wide variety of rural and suburban communities receiving technical assistance. The following list identifies the issue and the programmatic response:

- **Need for New Financing Tools for Small Projects:** The majority of groups in small towns and rural communities are developing projects of 5-20 units. For several of them, their only sources of financing previously have been private donations and/or municipal grants. As they work with Housing Connections to increase their production and develop a more professional approach to housing development, they are using public sources of financing. However, there are not readily available approaches that take into consideration this scale of project, especially for those developments needing less than \$1.5 million of gap funding. This is becoming a very challenging issue as DECD is revising its funding requirements and may unintentionally eliminate the possibility of these small projects getting financing.
- **Building the case for housing choice in small town Connecticut:** More small towns and rural communities are openly discussing and often embracing the need for housing choices within their community. The Housing Connections program is actively assisting those increasing number of towns who see housing options as vital to their economic future and quality of life.
- **Need for ongoing networking on a regional basis:** Beginning in northwestern Connecticut and to Fairfield County in 2010, groups are asking for ongoing regional networks to share best practices, tackle potential regional housing issues and share resources to have wider impact. Housing Connections has held regional meetings in northwestern Connecticut and is responding to the request in Fairfield County by convening a regional network of town affordable housing committees. These regional networks are requesting more technical assistance to meet more frequently and share best practices.

Housing Connections expects these trends to continue and will seek to provide a variety of responses, through targeted technical assistance, training and topical forums. Housing

Connections will need to work with CHFA and DECD in 2014 to explore these unmet needs and challenges that have been identified through our work.

## **Technical Assistance Client Descriptions**

### **A. Organizational Development**

#### **Newington**

Housing Connections met with Councilor Terry Borjeson, the Town Manager, Mary Ellen Kowaleski from CRCOG, and two other town officials to outline the services that Housing Connections has to offer. Subsequently the town requested that HC make a presentation to the City Council on the services that are available through the Housing Connections program. On December 10, 2013 Housing Connections attended the Council meeting and described the program and answered questions raised by the members. Terry Borjeson will be in contact if Newington is interested in moving forward.

### **B. Policy and Planning Assistance**

#### **Senior Housing Committee of the Town of Darien**

During this quarter, the local group began working as a local, nonprofit organization to develop new affordable senior housing on a town-owned site. They are proceeding with preliminary design and identifying potential project financing and recently added new members to their board.

#### **East Harford Housing Authority**

The state-chartered housing authority has decided to sell one of its developments to a new owner, while retaining the land beneath the buildings to ensure affordability. Housing Connections provided technical assistance to help them write an RFQ to procure a new owner.

#### **Ellington Housing Authority**

Housing Connections is working with the Housing Authority of Ellington to assist them in developing a new elderly housing complex. The Housing Authority presently operates a complex and is interested in seeking a new site for their expansion. Housing Connections is providing technical assistance to their board to develop an RFP for a consultant or development partner and has met with the board to assist in the creation of a survey that will be distributed town wide to ascertain the need and interest in an elderly development. The RFP has been advertised and Housing Connections will meet with the board to set up interview questions and a rating and ranking system.

#### **Affordable Housing Committee, Town of Greenwich**

During this quarter, the Town Affordable Housing Committee continued to move forward to implement its recommendations and form a permanent affordable housing commission.



They are also creating a local housing trust fund with the proceeds of fees collected through a new inclusionary zoning ordinance. LISC is providing specialized technical assistance to the committee as it considers the most effective way to create a local trust fund.

**United Way of Greenwich**

Housing Connections met with two members of the board of directors during this quarter to answer questions about the Fairfield County Affordable Housing Network and help them strategize about new ways to support affordable housing in their community.

**Middlefield Housing Authority**

The Middlefield Housing Authority has over twenty acres of vacant land adjacent to their existing senior housing. Their housing consultant is helping them explore potential density and identify an architect for preliminary plans for a new homeownership development. During this quarter, the group was successful in obtaining a predevelopment loan from DOH and intends to move forward with a financing and development plan.

**Middlesex County Chamber of Commerce**

During this quarter, the Affordable Housing Committee of the Middlesex Chamber invited LISC to talk at their regional meeting and share information about both LISC and the Housing Connections program.

**Milford**

Housing Connections staff met with the Town of Milford staff and a local church to discuss ways that the church group could attract a potential developer of affordable housing on a church—owned site. The church has now selected a housing development consultant and held two public meetings during this quarter to obtain approval from the archdiocese to move forward and begin predevelopment on the site.

**North Stonington Affordable Housing Advisory Committee**

The North Stonington Housing Committee continues its efforts in the implementation of its recently adopted housing plan. They are currently pursuing the drafting and submission of proposed ordinances for the Housing Rehab Loan program and for tax abatement with deed restrictions. They are working with local and state representatives to acquire more information and sample ordinances to assist in the preparation of such ordinances.

**H.O.P.E. Partnership, Old Saybrook**

Housing Connections continues to work with HOPE's properties committee as it seeks its next project. HOPE is pursuing several sites located in Old Saybrook as well as surrounding communities. HOPE also continues to pursue working with the town of Clinton and a property owner regarding a contaminated site that could be utilized for affordable housing if the site can be remediated. With input from Housing Connections, HOPE developed and signed a 'letter of interest' with the owner and the town has approved funds to study the environmental reports on the site. HOPE has engaged select persons in conversation regarding use of the site to build rental family housing units.

Those conversations continue with the town to decide in January if they want to commit to the site for affordable housing.

HOPE continues to review other development opportunities in surrounding communities and is engaged in planning around the services they have to offer to communities in the Middlesex county area.

#### **Planning and Zoning Committee, Town of Redding**

Members of the town's Planning and Zoning commission received assistance from Housing Connections on first steps of how to help them form a new local nonprofit housing group to initiate an affordable housing project. During this quarter, they requested assistance on how to promote best practices in affordable housing zoning regulations.

#### **Ridgefield Affordable Housing Committee**

During this quarter Housing Connections staff worked with the leadership of this town committee to host a networking meeting for affordable housing groups in Fairfield County's small towns on accessing financing for new affordable housing. Staff also worked with the group on ways to survey town residents for identifying their affordable housing needs. Sample surveys and local interviews were shared to help them assess the community need.

#### **Affordable Housing Committee, Town of Salisbury**

The Town of Salisbury's Affordable Housing Committee created a permanent housing commission in town that raised town funds locally for proposed new affordable housing developments and is generally promoting affordable housing in town. LISC provided specialized technical assistance to the Town Committee as they created specific policies and procedures for their local housing trust fund. The Town Committee is staffed locally and is also working closely with one regional nonprofit housing development organization on two larger developments as well.

#### **Seymour**

The town of Seymour solicited proposals for the potential purchase and rehabilitation of a vacant school. Housing Connections provided technical assistance to a local group as it worked with a consultant to prepare a response to the town's request for proposals. A decision will be made by the town the first quarter of 2014.

#### **Town of Simsbury**

The Board of Selectman was referred to Housing Connections by DECD and requested assistance in defining a land lease for the town-owned property under Eno Farms. The affordable housing units will be sold to a private developer and HC helped the Town identify the industry standards for determining affordability in perpetuity through the land lease provisions.

#### **Affordable Housing Committee, Town of Stonington**

The Town of Stonington's Affordable Housing and Advisory Committee is working on re-examining opportunities to implement selected recommendations from their final report. They have currently recruited two new members and continue to explore other possible sites

in the community. They continued to support two groups trying to develop affordable housing in Stonington.

### **Stafford Housing Authority**

HC staff originally met with this state chartered housing authority and its building committee to help them plan for the potential redevelopment of their 112 unit existing rental development known as Avery Park. During this quarter, the SHA asked for advice about potential sources for predevelopment financing as they begin the redevelopment process with their selected consultant.

## **C. Project Development**

### **Bethel Center for Humane Services (BCHS) in Bloomfield**

Bethel Center for Humane Services (BCHS) is a nonprofit organization affiliated with the Bethel AME Zion Church in Bloomfield, currently owns seventeen (17) acres of buildable land adjacent to the church which they plan to develop into 40-50 units of affordable housing. They utilized a LISC grant to retain a professional housing development to assess the best use for the site, determine the type of affordable housing most needed and best aligned with their mission, and help them begin active predevelopment of the proposed new housing. Leadership at the church has recently changed and Housing Connections plans to meet with the new leadership.

### **Brooklyn Housing Authority**

The Brooklyn Housing Authority (BHA) owns an historic property known as Tiffany Place, a 27-unit family rental building that is currently vacant. BHA decided to transfer the property to a qualified nonprofit developer and requested technical assistance to understand the necessary steps to find and select a developer, as well as effectuate the property disposition in accordance with state regulations. During this quarter, the selected nonprofit developer, ECHO, received the first disbursement of a DOH predevelopment loan and is now completing the predevelopment work necessary to make financing applications.

### **Building Committee, Town of Clinton**

The Town building committee is moving forward with a potential new development. Working with their selected housing development consultant, the group is assessing a potential site for development. HC is also helping them form a new a non-profit organization to sponsor the proposed development, should they be successful in achieving site control. During the quarter, HC helped them with technical assistance to file for incorporation as a nonprofit. They have site control over a potential site and are evaluating it for wetlands and soils, with the intention of moving forward to execute a purchase and sale agreement this fall. During this quarter, this established nonprofit completed its construction of their ten unit HUD 202 development.

### **Cornwall Housing Corporation**

Cornwall Housing Corporation is completing its ten unit affordable elderly rental development and is working on new sites for their next project. HC staff is providing technical assistance to the group.

**Essex Housing Authority**

The Essex Affordable Housing group, (the name of the newly formed entity) and its partner, The Women's Institute, have worked with their architect to develop plans for the 20 units of elderly housing to be placed on the site adjacent to their present development. The architect presented drawings to go before planning and zoning where, unfortunately, they were denied approval. The partnership is presently meeting with an attorney to prepare an 8-30g application.

**Goshen Housing Trust**

Housing Connections helped a local town committee organize themselves into a local nonprofit housing group. They have incorporated as the Goshen Housing Trust and filed for 501(c)(3) status with the IRS. With technical assistance, the group interviewed and selected a project consultant and has now identified a potential for their first project. During this quarter, Housing Connections met with the consultant and board several times to evaluate potential sites. A change in municipal leadership has brought new opportunities as well.

**Kent Affordable Housing, Inc.**

LISC provided an acquisition loan to Kent Affordable Housing Inc. so that this volunteer group could gain site control of an historic farmhouse which the group is rehabilitating and converting to affordable rental housing. The group secured their financing commitments and held a groundbreaking ceremony in early April, 2012. Construction is now complete, with full occupancy as of March, 2013. With this first phase complete, KAH is now assessing the possibility of building an additional 10-15 unit on an adjacent site where a property is currently under foreclosure proceedings. HC staff met with a board committee to discuss this new site and potential ways to finance its purchase.

**Ledyard**

A committee of the First Congregational Church is actively exploring the development of affordable senior housing on 60 acres of vacant land that they own. The Ledyard project is conceptually in the 64 unit range, with this possibly being done in two phases of about 32 units each. They are in the process of moving forward with coordinating a pre-development loan application to DECD and working with their consultant, Housing Enterprises, to prepare for a potential submission of HUD 202 financing for the first phase of the development.

**Litchfield Housing Trust**

The Litchfield Housing Trust has secured a STEAP grant and a DECD predevelopment loan to help them move into predevelopment of their new construction of 10-15 single family homes on a formerly town owned piece of property. The Trust has received clearance from the Army Corp of Engineer regarding their site. The group is now in the process of finalizing plans to go before local planning and zoning to gain necessary approvals. The Trust has also assisted its 20 year old co-op in acquiring a grant to do energy upgrades.

**New Fairfield**

Housing Connections met with a local group that was formed recently to develop an affordable senior housing project. The group requested technical assistance both with the

project planning and with forming their nonprofit organization. The Town has approved a survey for town-owned land that may be a good site for the proposed development and the group has moved forward to incorporate and file with the IRS for tax exemption status. During this quarter, Housing Connections assisted the group as they secured a Certificate of Incorporation and prepared documents to request nonprofit status.

**Newtown**

Nunnawauk Meadows is an existing 134-unit affordable elderly housing development, originally built using Rural Development funds. The existing buildings were built in phases, as needed, and the board of directors is now preparing for another additional phase to add between 18-32 new units. HC is providing assistance to identify potential financing sources, help them refine their planning and connect them to professional resources, where needed. The nonprofit group worked with HC to develop a scope of services for a housing development consultant to help them manage their expansion and has interviewed several candidates.

**Foundation for Norfolk Living, Inc.**

The Norfolk Foundation is moving forward with its proposed purchase of two houses in the business district of the town to form a six unit affordable rental development. With the assistance of Housing Connections the group negotiated purchase and sales agreements with the present owners of the properties. HC provided input on development of an RFP for an architect. The architect is on board and has prepared initial conceptual drawings for the groups review. The town of Norfolk is working with the Foundation to develop zoning regulations that will enable the project to move forward. The Foundation expects approval in January.

**North Haven Organization for Affordable Housing (NHOAH)**

NOAH (North Haven Affordable Housing) continues to work on its eight unit family rental housing development. The Deputy Commissioner of DOH visited the site and a new application for pre-development funds was submitted to DOH. Recently the group heard that their funding is approved so their architect will now move forward in preparing documents to go before the town's planning and zoning. Housing Connections assisted the group to devise an outreach strategy to their state representatives to educate them about their project and to ask for their support. They have successfully engaged the interest of their representatives.

**Ridgefield Housing Authority**

At the request of the town Affordable Housing Committee, Housing Connections is providing assistance to this state-chartered housing authority on a new development. The town has a potential site and Housing Connections will work with the group to help them procure and select professional help to prepare a development and financing plan. During this quarter, Housing Connections met with the housing authority to explain a variety of potential financing approaches, as well as assisting them with deciding next steps in determining the type of affordable housing need they wish to address with their next project.

**St. Mary's, Salisbury**

The Town of Salisbury Affordable Housing Committee worked closely with WIHED to secure an option agreement for a vacant parcel of land adjacent to St. Mary's Roman Catholic Church. WIHED used a LISC grant to assess the site for development into 20 units of affordable family rental housing. WIHED executed an option agreement with the Seller and is waiting for final approval from the archdiocese before moving forward to assemble project financing.

**Sharon Housing Trust**

This small nonprofit is working with their housing development consultant and are assembling financing for a new development. They were successful in receiving part of a STEAP grant and the home is now under construction. They continue to also work with a consultant to identify a larger parcel for multiple unit development.

**Affordable Housing Commission, Town of Sherman**

The Town of Sherman created a commission to explore the possibility of sponsoring affordable elderly housing in their town. Housing Connections helped coach the group in the process of building community support, finding a site and securing financing. The committee is now working with their selected consultant to assess the feasibility of a town-owned site. During this quarter, the committee leadership completed the necessary site feasibility tests and received permission from the town to move to a town meeting to approve an option agreement. The town meeting to authorize the use of this town-owned parcel for affordable senior housing is now projected for the first quarter of 2014.

**Southbury**

The nonprofit board of Grace Meadows has built over 65 units of affordable rental housing for senior in three different phases. They are now working closely with the Town to secure site control for a part of the former Southbury Training School, for the development of up to 140 new units of affordable housing. During this quarter, the board selected a professional housing development consultant and is now working on securing an option with the Town of Southbury for the site and preliminary financing projections forward for the first phase of the development.

**Stratford, EMERGE, Inc.**

A local social services agency, EMERGE, identified a two-family house to purchase for affordable rental units for their clients, victims of domestic violence. During this quarter they received LISC technical assistance and a \$200,000 acquisition loan and purchased the property in December, 2012. EMERGE was referred to LISC by the Town of Stratford and by another nonprofit housing development group in the region. They are now considering a second project.

**Vernon**

The Community Builders, Inc., is a national nonprofit housing developer that is helping preserve the Park West Apartment complex in Vernon, Connecticut. They will be

purchasing, rehabilitation and refinancing this 190 unit family rental development and have requested technical assistance and predevelopment financing from LISC.

### **Washington Housing Trust**

This local group is working with a qualified consultant to identify a new project, having previously successfully completed two rental developments in town (one for families and one for seniors). During this quarter, the group purchased a potential site for three new homeownership units and secured local financing to begin predevelopment. HC provided technical assistance in the process to help them evaluate the resident selection process. LISC is also preparing a potential grant to help cover costs associated with preliminary predevelopment site assessment.

### **Wilton Commons II**

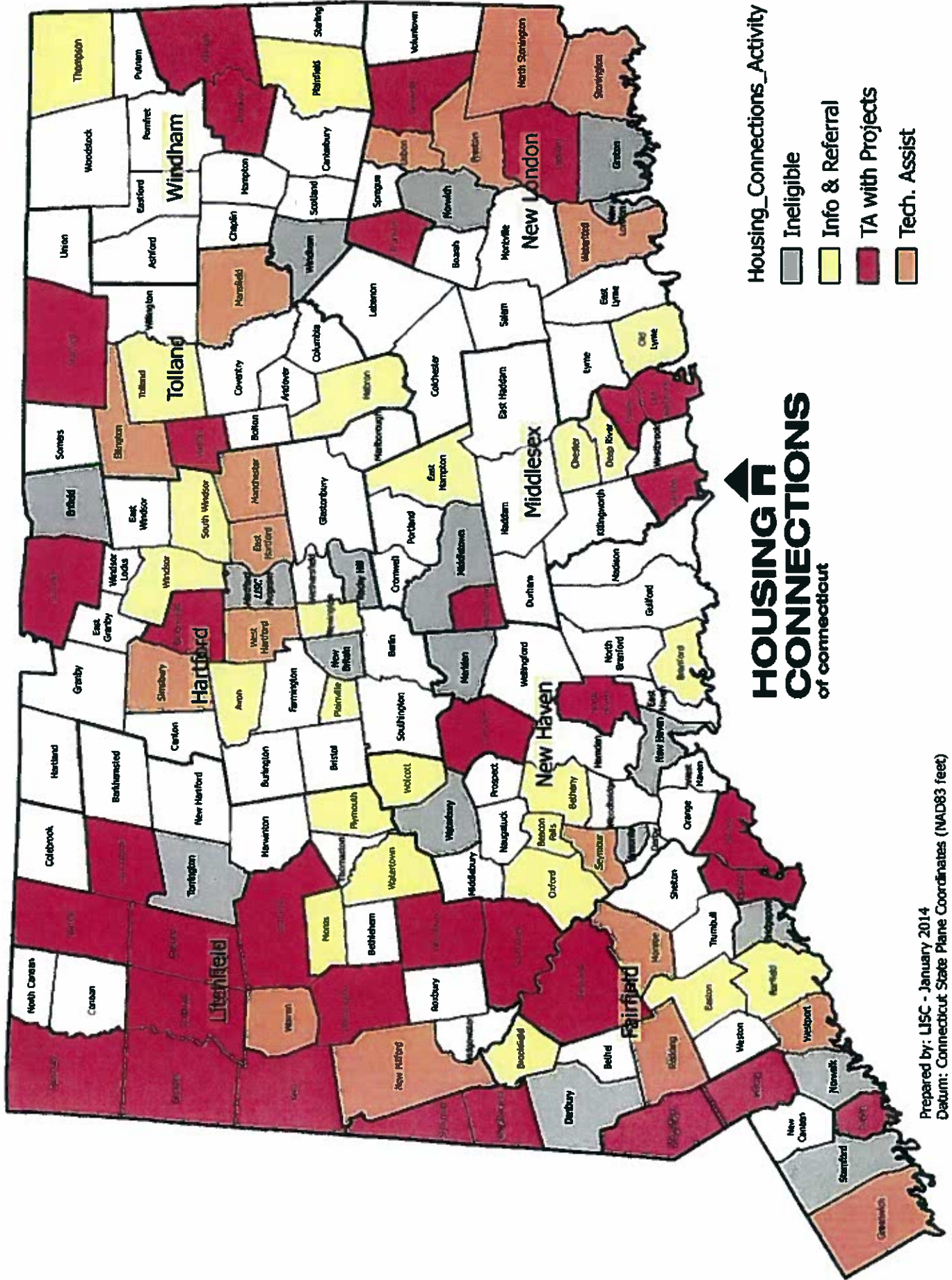
During the quarter, the group received a commitment for the new DECD congregate financing. They will be building 25 units of new congregate senior housing in a building adjacent to Wilton Commons II and Housing Connections is assisting them with technical assistance during this predevelopment phase.

### **Attachments:**

Please find the following attachments submitted with the narrative report:

1. Housing Connections Activity Map
2. March 4th Forum Flyer- "Best Practices In Building Community Support"
3. March 25th Forum Flyer - "Regional "Real Estate 101" Forum"
4. May 20<sup>th</sup> Forum Flyer – "Money.. How to find it and use it for affordable Housing"
5. July 16<sup>th</sup> Forum Flyer - "Homeownership vs. Rental Housing-What is best for your community?"
6. Sept. 16<sup>th</sup> Forum Flyer –Fairfield County Affordable Housing Network Planning

# Housing Connections CHFA Year End Report 2013







*A partnership of LISC & the Connecticut Housing Coalition*

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## **THE FAIRFIELD COUNTY AFFORDABLE HOUSING NETWORK**

*“Best Practices In Building Community Support”*

Join us on Monday, March 4th for a group discussion of best practices in building community support and overcoming NIMBY

**When: Monday, March 4th, 2013  
5:00pm – 6:30pm**

**Where: Fairfield County Community Foundation  
4th Floor, Harrison Conference Room  
383 Main Avenue, Norwalk, CT**

*RSVP by February 25, 2013 to Christine Devine at (860) 525-4821  
or email [cdevine@lisc.org](mailto:cdevine@lisc.org)*

The Fairfield County Affordable Housing Network is a peer-learning network for sharing best practices about local affordable housing efforts in Fairfield County. This initiative is made possible with support from the Fairfield County Community Foundation and the Connecticut Housing Finance Authority.



Fairfield County  
Community Foundation





*A network of opportunities for community developers*

LISC and the Connecticut Housing Coalition are pleased to present this learning opportunity through their partnership – *Housing Connections of Connecticut*

## Real Estate 101 Forum

***You are invited to attend a workshop on the “how to’s” of affordable housing development. Learn how to access public funding and make your new project a success.***

***Enjoy an opportunity to share with others in the region about local efforts to produce or promote housing development***

**When: Monday, March 25, 2013**

**10:00am – 12:00pm**

**Where: Essex Town Hall**

**29 West Avenue, Essex, CT**

**Conference Room A**

***Presentation by: Lesley Higgins-Biddle, Senior Program Officer, LISC***

**RSVP by March 15, 2013 to Christine Devine at (860) 525-4821**

**or email [cdevine@lisc.org](mailto:cdevine@lisc.org)**



**Please register soon!**





*A partnership of LISC & the Connecticut Housing Coalition*

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## **THE FAIRFIELD COUNTY AFFORDABLE HOUSING NETWORK**

*“Money..... How to Find It and Use It for  
Affordable Housing”*

Join us on Monday, May 20th for a group discussion on how to identify funding to finance affordable housing in Connecticut.

**When: Monday, May 20th, 2013  
5:00pm – 6:30pm**

**Where: Fairfield County Community Foundation  
4th Floor, Harrison Conference Room  
383 Main Avenue, Norwalk, CT**

*RSVP by May 15th, 2013 to Christine Devine at (860) 525-4821  
or email [cdevine@lisc.org](mailto:cdevine@lisc.org)*

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Fairfield County  
Community Foundation





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## **Northwest Regional Forum**

### **Homeownership vs. rental housing – what is best for your community?**

**Tuesday, July 16th, 2013**

**10:00am – 12:00pm**

**Cornwall Library  
30 Pine Street  
Cornwall, CT**

Please join your fellow nonprofit affordable housing developers in the northwest region to talk together about how to assess the current market and decide what option is best for your development. A panel discussion will be followed by an opportunity to share with each other about your current housing developments.

**Panelists include: Lesley Higgins-Biddle, LISC and Pat Spring, Ct Housing Coalition**

**To RSVP please contact Christine Devine at (860) 525-4821 or email [cdevine@lisc.org](mailto:cdevine@lisc.org)**



**Sponsored by Housing Connections**





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## **THE FAIRFIELD COUNTY AFFORDABLE HOUSING NETWORK**

Join us on Monday, September 16th for a network planning meeting

**When: Monday, September 16, 2013  
4:30pm – 6:30pm**

**Where: Wilton Commons - Community Room  
21 Station Road, Wilton, Connecticut**

### **Agenda:**

- Welcome and brief tour of Wilton Commons
- Look back at Network: Accomplishments and Activities
- Evaluation of Network
- Planning Session: Where do we go from here?

*RSVP by September 10th, 2013 to Christine Devine at (860) 525-4821  
or email [cdevine@lisc.org](mailto:cdevine@lisc.org)*

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Fairfield County  
Community Foundation





How Connecticut can enliven its Downtowns by redeveloping under-used buildings into a blend of housing and retail, entertainment or office space.

### Key Findings 2013



Mixed-use development, like housing over first floor commercial space, provides property owners with more income and stimulates local economies as residents take advantage of nearby shops, services and entertainment.

Many property owners are unprepared for the complex process and cost of redevelopment, or the potential benefit of doing so.

There is a strong and growing demand among Millennials and Baby Boomers to live in communities that are interesting, vibrant and walkable.

Even when zoning regulations promote redevelopment, they are often not enough to enable mixed-use development, the hardest type to accomplish.

Private owners of mixed-use developments are in a catch-22 when it comes to housing. Either they can apply for subsidies if they place income/affordability restrictions on the units, or the apartments are not restricted, but they receive no subsidies for the same rental rates.



## How Connecticut can enliven its Downtowns by redeveloping under-used buildings into a blend of housing and retail, entertainment or office space.

### The Encouraging

- Mixed-use development saves money on infrastructure costs while stimulating local economies.
- This type of infrastructure is among the greenest and most sustainable there is.
- There is high demand among Millennials and Baby Boomers for neighborhoods with this kind of development.
- When residents live downtown, they spend downtown.
- Zoning regulations that allow for mixed-use growth are becoming more commonplace.
- Many downtowns have engaged, effective management functions that can help facilitate multi-use development.

### The Troublesome

- Mixed-use development is one of the hardest to accomplish.
- A lack of financing options severely limits property owners and developers eager to create it.
- Little to no education or outreach is available to owners of small, under-utilized properties. Also, information about the potential benefit in redeveloping these buildings is scarce.
- Private developers are often ineligible for state and federal grant resources for mixed-use development.
- Although walkable communities are in demand and both car ownership and miles driven are declining, many developers are hobbled by antiquated parking requirements that require an excess of parking spaces be available on site.

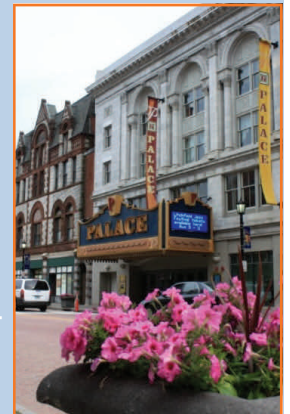
### What CMSC is doing to help.



☞ In Year 2 of the program, CMSC will work with lenders, community institutions, State agencies and

municipal leaders to create financing mechanisms and regulatory programs that enable mixed-use development.

☞ CMSC already works with its statewide member network to strengthen their capacity. CMSC will continue this work, placing increased focus on recruiting and educating small downtown property owners who may be able to redevelop their building(s) to include housing.



☞ CMSC will work the Come Home to Downtown communities and property owners to create a resource team of experts to

demonstrate how the redevelopment of these properties can happen in a financially viable manner.



The Register Citizen (<http://www.registercitizen.com>)

## **Torrington building selected in state 'Come Home to Downtown' program**

By Kate Hartman

Wednesday, April 24, 2013



TORRINGTON >> The mixed use building at 11-21 Main St. has been selected by the Connecticut Main Street Center (CMSC) as the model property for the Come Home to Downtown pilot program.

Back in January, Torrington was selected along with Middletown and Waterbury as a Come Home to Downtown pilot community to receive the opportunity to revitalize the downtown corridor while adding housing options and reclaiming vacant or under-utilized spaces.

The Come Home to Downtown pilot program was created in partnership with Connecticut Housing Finance Authority with a \$250,000 investment using Community Investment Act Program funding.

The chosen property is owned by the Torrington Downtown Partners: Steven Roth, president of Elevator Service Company, Inc., Stephen Timken of T&M Builders and David Bender of Bender Plumbing.

The property sits at the entrance to Torrington's shopping district and faces the Naugatuck River. It houses Subway, Laraia's Tobacco Shop and Illustra Salon on the street level and has eight apartment units in the upper floors. The owners are interested in doubling the number of units. Bill Crosskey, of Crosskey Architecture LLC, made a presentation to the Torrington Advisory Team about what it may take to transform the space into 16 one-bedroom flats.

Crosskey did an exterior envelope, interior spaces and building systems conditions assessment on the property to determine the current state of the building.

Using that information plus estimates from similar projects, Crosskey was able to estimate that a total overhaul, gut rehab project could cost approximately \$1,318,546. That equals out to approximately \$135 per square foot.

That is only a draft and it is the worst case scenario, said Crosskey. From that number, through meetings with the building owners, costs will be brought down as the project gets more tailored.



"We will refine the numbers to reflect what you think you can do the job for," Crosskey told Roth, the only Downtown Partner present at the meeting.

Crosskey went over preliminary details on everything from facade improvements to ADA compliance with the Advisory Team. Since the structure already exists, the apartments don't have to be ADA compliant as long as an elevator isn't added to the structure.

The group tossed around ideas about grants and financing options. At this point, there are lots of overlapping financial options that need to be discussed in further detail between the building owners and the architects.

Remodeling the 14,646 sq. ft. property is going to be a large job regardless of what details the owners choose to include or omit. The property was built between 1896 and 1897.

In addition to the building assessments, David Sousa of CDM Smith presented the findings in an overall assessment of downtown Torrington.

Sousa explained that the city was analyzed in four different categories: peripheral connectivity, enclosure and engagement, diversity and design and safety and security. Those categories broke down into 16 specific indicators that covered everything from parking to distinctive buildings to tree canopy.

The city was examined from a district level, a bird's eye view of downtown, and from a block level, a closer look.

Torrington was judged on a scale from one to three on all of these indicators. Overall, Torrington scored a 1.7.

"There's room for improvement but that also means you're doing a lot of good things," said Sousa.

Sousa detailed the categories where Torrington scored high and low.

On the district level, the city scored high on connectivity, engagement, distinctive buildings and block length. They scored low on bike linkage, which is the ability for bikers to connect with other towns, and directing, orienting and welcoming visitors.

On a block level, Torrington scored high on street edge, design coherence and sidewalks. They scored low with on-street parking, street tree canopy and safe street crossings.

"I'm pleased with these scores," said Rose Ponte, economic development director. She cited the city's sidewalk renovation as one upcoming project that will help improve these scores.

The next step in the renovation process of 11-21 Main St. is a more in depth conversation between the Downtown Partners, Crosskey and CMSC.

From there, a public meeting will follow to clue the public in on official plans and "show other business owners this is how you do it," said Crosskey.

This property renovation is intended to be a model for other owners to renovate their property and rediscover mixed-use development.

Reach Kate Hartman at 860-489-3121, ext. 343.

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URL: <http://www.registercitizen.com/general-news/20130424/torrington-building-selected-in-state-come-home-to-downtown-program>

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The Middletown Press (<http://www.middletownpress.com>)

## **City building chosen as model property for Come Home to Downtown program**

By Michael T. Lyle, Jr.

Thursday, May 30, 2013



MIDDLETOWN >> A mixed-used building at 418-426 Main St. was one of three downtown state properties selected by the Connecticut Main Street Center as the model property for the Come Home to Downtown program.

Back in January, the CMSC announced that the Middletown location, along with buildings in Torrington and Waterbury would receive customized urban planning assistance from the organization.

The Come Home to Downtown pilot program is a mixed-used real estate planning program created in partnership with Connecticut Housing Finance Authority, including a \$250,000 investment using Community Investment Act Program funding.

The chosen property is owned by the Amato Family, which consists of two adjacent buildings. Located across the street from the owners' long-established shop, Amato's Toy and Hobby, the model buildings are three stories high and are the only surviving examples of late 19th century commercial building in the town's central business district, according to CMSC officials.

"We are looking forward to exploring the possibilities of renovating our historic Main Street buildings for mixed use with housing and retail with the Come Home Downtown pilot program, continuing our family's commitment to Middletown's wonderful downtown," said owners Diane and Joel Gervais in a statement.

Susan Westa, CMSC's community engagement director, said Middletown was chosen on the basis of a lively downtown business district.

"They had expressed an interest and commitment to revitalizing their downtown area and have a business district that is very actively involved with improving the area," said Westa.

Quentin Phipps, Middletown Downtown Business District manager, said the city is ideal for the project because of its history of success through community service.

"This is a project that's going to take a lot of teamwork and participation," said Phipps. "We have a vibrant business community, but having diverse options is going to be a key component in moving Middletown from good to great."

Westa also said a community meeting is scheduled for 7 p.m. on June 11 at the Middletown Community Health Center. The meeting is open to the public and Westa encourages residents to attend and share their feedback on the revitalization project, which is near completion, she said.

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URL: <http://www.middletownpress.com/general-news/20130530/city-building-chosen-as-model-property-for-come-home-to-downtown-program>

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## **‘Come Home to Downtown’ receives award**

By Michael T. Lyle Jr., The Middletown Press

Thursday, December 12, 2013

MIDDLETOWN >> The Connecticut Main Street Center’s Come Home to Downtown program was recently honored by the Connecticut Chapter of the American Planning Association for its outstanding planning efforts in the state.

Officials from the CCAPA announced at its annual luncheon held at the Inn at Middletown last week that the Come Home to Downtown program had received the Education and Outreach Award for working with building owners to create redevelopment options and provide specific recommendations for improving the buildings.

The Come Home to Downtown pilot program, created in partnership with Connecticut Housing Finance Authority and funding from the Community Investment Act Program, provided a comprehensive approach to revitalizing some of the state’s historic downtown areas, including Middletown’s, which organizers say was chosen because of its lively business district.

Program organizers worked with town officials and the owner of two adjacent buildings at 418-426 Main St. to develop viable redevelopment options. Specific recommendations for improving the buildings were also provided to each property owner. Each of the buildings was chosen in part because they represent the types of buildings found in downtowns all across Connecticut. They will serve as models for the redevelopment process, signaling what changes need to be made in order to facilitate this type of redevelopment in other downtowns.

The property, which consists of two adjacent buildings, is owned by the Amato family. Located across the street from the owners’ long-established shop, Amato’s Toy and Hobby, the model buildings are three stories high and are the only surviving examples of late 19th-century commercial buildings in the town’s central business district, according to CMSC officials.

“This award speaks volumes to what this project is trying to accomplish,” said CMSC’s community engagement director Susan Westa. “We were able to identify the issues more specifically through our first year and we will continue working with those property owners in addressing them in the next year.”

Other buildings in Torrington and Waterbury also received customized urban planning assistance from the organization.

Funding for the rehabilitation of the older buildings is one objective Westa said she and her staff plan to address in the second year of the program, which has also received applications from six other towns looking to participate. Two of them are expected to be announced sometime next month as part of the selection process, she said.

“That’s the biggest thing we’re looking into right now,” said Westa. “It’s about trying to get the buildings brought up to code and made attractive to folks interested in living in the downtown area.”

Connecticut Main Street Center provides solutions to help Connecticut’s main streets once more become thriving centers of commercial and social activity. A member of the National Main Street network which has been in place for more than 30 years, the nonprofit is committed to bringing Connecticut’s downtown commercial districts back to life.

Founded by the Connecticut Light and Power Company and the state of Connecticut Department of Economic & Community Development and working in partnership with United Illuminating and the state Historic Preservation Office, the CMSC helps communities analyze core issues and set attainable objectives when planning Main Street or town center development.

The organization provides education and training, resources, advocacy and tools that allow communities to identify and develop their unique assets in an integrated and comprehensive way.

A final report from Come Home’s Middletown effort was released in November and is available for viewing at [ctmainstreet.org](http://ctmainstreet.org).

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URL: <http://www.middletownpress.com/general-news/20131212/come-home-to-downtown-receives-award>

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