

# NCSHA 2015 Annual Awards Entry Form

(Complete one form for each entry)

**Deadline: Wednesday, June 10, 2015**

Visit [ncsha.org/awards](http://ncsha.org/awards) to view the Annual Awards Call for Entries.

**Instructions:** Type entry information into the form and save it as a PDF. Do not write on or scan the form. If you have any questions contact Matt Cunningham at [mcunningham@ncsha.org](mailto:mcunningham@ncsha.org) or 202-624-5424.

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

**Entry Name:** \_\_\_\_\_

**HFA:** \_\_\_\_\_

**Submission Contact:** (Must be HFA Staff Member) \_\_\_\_\_ **Email:** \_\_\_\_\_

Please provide a 15-word (maximum) description of your nomination to appear on the NCSHA website.

\_\_\_\_\_

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

**HFA:** \_\_\_\_\_

**Entry Name:** \_\_\_\_\_

**Select the appropriate subcategory of your entry and indicate if you are providing visual aids.**

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

## **CONNECTICUT STATE-SPONSORED HOUSING PORTFOLIO REVITALIZATION INITIATIVE RENTAL HOUSING: PRESERVATION AND REHABILITATION**

As part of its ongoing efforts to rehabilitate the state-sponsored housing portfolio, the Connecticut Housing Finance Authority (CHFA) is collaborating with the Connecticut Department of Housing (DOH) to give affordable housing owners the tools necessary to create sustainable, livable communities. The State-Sponsored Housing Portfolio (SSHP) Revitalization Initiative provides innovative solutions tailored to meet the needs of property owners, their residents and the surrounding communities.

### **NEED + BACKGROUND**

With more 14,000 units at over 300 properties across the state, Connecticut is home to one of the largest state-sponsored housing portfolios in the nation. Originally financed in whole or in part with state funds, much of this portfolio was built more than 50 years ago to meet the state's postwar housing needs. Over time, many of these properties have become inefficient, unmarketable, and in some cases functionally obsolete. SSHP properties provide housing opportunities to the lowest income households in the state. A vast majority of households living in SSHP properties earn less than 50% of the area median income (AMI) and are paying rents well below market rate. And while the SSHP's characteristically deep affordability meets a critical need in Connecticut's multifamily housing landscape, reinvestment in the portfolio poses many challenges to ensuring that these properties remain sustainable for years to come.

In 2012, in an effort to revitalize and stabilize these properties, Governor Dannel P. Malloy pledged \$300 million in capital funding and another \$150 million in rental assistance over a 10-year period. In 2013, CHFA and DOH worked with Recap Real Estate Advisors to create a Capital Plan that evaluated the physical, financial and operational needs of the SSHP properties. Among the key components of the Capital Plan are physical needs assessments and property-specific transaction recommendations. The Capital Plan serves as a road map for the deployment of the Governor's investment and offers property owners, oversight boards and municipal officials insight into potential revitalization strategies for their properties.

### **CHALLENGES**

To effectively balance the needs of the properties and their residents with the multifaceted financing strategies needed to make real change, the SSHP Revitalization Initiative faces three major challenges:

- 1. Economic displacement of residents**  
As property owners transition to more sustainable operating practices, current residents must be protected from economic displacement caused by increased rents;
- 2. Leveraging of non-state resources**  
For those larger redevelopments that have potential to attract other financing, owners must be encouraged to leverage additional resources to promote the long-term sustainability of the portfolio; and,
- 3. Development Capacity**  
Most smaller and/or less-experienced owners lack the necessary knowledge to implement transactions of the scale and complexity recommended by the Capital Plan.

## 1. PREVENTING ECONOMIC DISPLACEMENT

One of the key findings in the Capital Plan is that current rents at many SSHP properties are insufficient to cover even basic, near-term operating expenses, much less larger capital improvements projected out over the next 10 or 20 years. In order to achieve long-term viability, many SSHP properties will require some level of additional revenue. By expanding the Rental Assistance Payment (RAP) program, the state would be able to balance the needs of the properties to support debt and make vital capital improvements, and allow mission-driven owners to continue to provide affordable housing opportunities for their communities.

### ► Outcomes

Initially intended to result in approximately 1,500 additional households assisted by 2023, strategic allocation of the additional RAP subsidies has resulted in 1,000 assisted households in just the first two years of the program's expansion. Continued effective collaboration between CHFA, DOH and owners will translate into the long-term preservation of affordability for thousands of low- and moderate-income families and individuals across Connecticut.

To the extent that a property's rental market can support a mixed-income model, the state is encouraging owners to consider rent-tiering. A tiered rent structure allows properties to continue to serve low and very low-income households while establishing higher base rents for others (e.g., 0-25% AMI; 26-50% AMI; over-50% AMI). Under this model, no property would be structured to serve households earning greater than 60% AMI. Used effectively, income-tiering can allow the state to allocate RAP subsidies to those properties most in need.

## 2. LEVERAGING RESOURCES

While the Governor's \$300 million capital investment is significant, much more funding will be necessary to support redevelopment strategies that extend beyond the essentials to create vibrant, attractive communities. Central to the success of SSHP Revitalization Initiative is the strategic use of leveraging opportunities from various public and private funding resources available within Connecticut.

### ► Outcomes

CHFA's key partner in the SSHP Revitalization Initiative is DOH, the state's lead agency on housing matters. To date, CHFA and DOH have invested over \$80 million in capital funding that has been leveraged into \$115 million in total development costs. State financing has been in the form of both hard and soft debt, as well as 4% Low-Income Housing Tax Credits (LIHTCs) with tax-exempt bonds and 9% LIHTCs.

Strong collaborative networks are crucial to the SSHP Revitalization Initiative's success. CHFA's ongoing outreach strategy includes the use of roundtables, stakeholder forums and advisory committees, each designed to cultivate feedback from across the multifamily development community. Through these relationships, CHFA and DOH are able to assist owners to understand the Capital Plan, create a comprehensive development scope, and secure the necessary technical and financial assistance to ensure viable, long-term sustainability.

One example of how these partnerships are creating solutions to the leveraging challenge is the LIHTC Syndication Services program. One in three SSHP properties has been recommended by the Capital Plan to utilize the 4% Low-Income Housing Tax Credit (LIHTC) program as part of its revitalization strategy. For insight into this complex financing program, CHFA and DOH are collaborating with two leading syndicators, the National Development Council and the National Equity Fund, to design a customized investment approach tailored to meet the needs of SSHP owners and their residents using LIHTCs.

SSHP Initiatives First 3 Years
\$80M Capital funding
1,937 Units
31 Properties
27 Towns

Intended to establish standard parameters by which these developments can be structured, the program will shorten the closing process and enable deals to begin construction sooner.

In founding the Interagency Committee on Multifamily Energy Finance, CHFA is working with the Connecticut Green Bank and the Connecticut Department of Energy and Environmental Protection to provide additional energy-specific financial and technical assistance to owners. In keeping with the state's ongoing promotion of smart growth, energy efficiency and resource conservation, SSHP properties are participating in a number of energy-related programs, including Solarize SSHP and an energy demonstration that provides investment-grade energy audits, benchmarking services, and ongoing technical assistance.

### **3. BRIDGING THE CAPACITY GAP**

The complexities of affordable housing revitalization are new to many SSHP owners who have relied on short-term preventative maintenance measures to address capital needs. Only one-third of SSHP owners have managed a redevelopment scope in excess of \$750,000. Less than 20% of owners have utilized more complicated financing like LIHTCs within the last five years. Bridging this “capacity gap” is a priority for the state and its partners, and essential to creating shovel-ready rehab projects supported by qualified development teams.

#### **► Outcomes**

To address this capacity gap, CHFA and DOH offer a comprehensive array of technical assistance (TA) programs to target project planning, team building and resident engagement services. These programs take many forms, from one-on-one consultation to classroom-based outreach. Regardless of format, the success of these TA programs relies on effective public-private partnerships with expert service providers, as well as the establishment of clear goals and measureable outcomes.

Among the most successful TA programs has been the SSHP Affordable Housing Academy, an intensive six-month training experience that provides owners with in-depth project development training and capacity building from experts in the field. Focus topics include budget development, community process, program design, and coordination of operations. A mix of classroom-based learning and one-on-one assistance, the program is specialized to focus on addressing the Capital Plan recommendations while meeting the state's financing requirements.

The state's “return on investment” in the SSHP Housing Academy has been profound, providing effective pipeline support for capital funding programs while further cultivating among the owners a proactive approach to affordable housing development. In the most recent Academy session, ten teams received TA that will ultimately result in 1,145 units of sustainable, affordable rental housing. To date, five academy participants have applied for SSHP funding through the 4% LIHTC, with more anticipated in the next round. These developments are expected to leverage millions of private equity dollars into the SSHP, stretching limited state resources further.

### **LOOKING AHEAD**

In the first three years of Governor Malloy's 10-year plan, the state has successfully invested more than \$80 million in the rehab of nearly 2,000 units and preserved affordability for over 1,000 households. As the state approaches the midway point of the SSHP Revitalization Initiative, programs are expanding to develop new strategies aimed at encouraging owners to embrace the keys to success: leverage resources, build an experienced team, and focus on long-term sustainability and livability. By balancing sustainability with affordability, CHFA, along with DOH, look to preserve and protect the SSHP, one of the state's most valuable resources.

**ATTACHMENTS**

SSHP Capital Plan – Executive Summary

SSHP Summary of Funding Activity (as of 4/30/15)

Solarize SSHP – Program Summary



**CONNECTICUT  
STATE-SPONSORED HOUSING PORTFOLIO  
CAPITAL PLAN**

**PREPARED BY  
RECAP REAL ESTATE ADVISORS**

**MARCH 17, 2014**

## 1. Executive Summary

The State of Connecticut has a long-standing commitment to the State-Sponsored Housing Portfolio (SSHP), a portfolio of affordable housing financed in whole or in part with state funds and which serves individuals and families in towns and cities across the State. Many of the SSHP properties offer extremely low rents that provide affordable housing options to the State's lowest income households. Over the last 10 years, the State has invested approximately \$172 million in State or State-managed funds in 225 SSHP properties. Today, 299 of the SSHP properties, with 11,208 units, remain in need of recapitalization support.

In 2012, Governor Dannel P. Malloy proposed a \$300 million 10-year investment in the remaining SSHP properties. He also proposed an incremental increase of \$1.5 million each year in appropriations for Rental Assistance Payment (RAP) program subsidies to subsidize approximately 150 units per year and resulting in approximately 1,500 additional households assisted by 2023. The Legislature endorsed this program by appropriating funds for the first three years of the effort so far.

The Connecticut Housing Finance Authority (CHFA) and the Department of Housing (DOH) are charged with planning and implementing this investment. CHFA, in consultation with DOH, commissioned this Capital Plan to evaluate the physical, financial and operational needs of the SSHP properties, to identify policy issues implicated in the plan, and to develop recommendations for implementation of the Capital Plan.

### A. 10-Year Revitalization Initiative

The projected capital need of the SSHP properties over the 10-year revitalization effort is \$275 million, with approximately a third of the total representing the cost to replace building systems already past their expected useful life. The Governor's \$300 million proposal, less the funds already spent on properties not covered by the Capital Plan, can fully address this need. This investment will ensure that the SSHP continues to provide safe and high quality housing options for low-income households over the next decade.

The new RAP subsidies can also address operating challenges currently facing the many properties struggling to balance their budgets while simultaneously protecting the residents. Seventy percent of the SSHP owners experience occasional operating funding shortfalls. By 2014, 47% of the SSHP properties could have expenses greater than income using trending from the most recently-available income and expense data (often 2012 or earlier). Further analysis indicates that by 2023, 64% of the properties are likely to have sustained negative cash flow.

To address this operating deficit problem, the State can allocate the new RAP subsidies to the most vulnerable properties and the most rent burdened residents. Since the Governor's proposed new RAP subsidies pay a higher contract rent than current unsubsidized rents, low income families can have secure housing while the properties would experience a boost in revenue and an increase in operational stability. Together, the Governor's planned capital investment and RAP subsidies will address the portfolio's 10-year needs.

## **B. Opportunity to Secure Long-Term Sustainability**

The Governor's proposed investment creates an even greater opportunity for the State, an opportunity to secure this affordable housing resource long into the future. With third party leverage, strategic allocation of both the capital funds and the anticipated new RAP subsidies, and implementation of standardized policies common under other affordable housing programs, the State can instigate recapitalization transactions which:

- Ensure that the properties have the resources to cover virtually all of the 20-year needs of the portfolio without the continuation after 2023 of a \$30 million annual investment;
- Build reserves so that routinely available affordable housing resources, such as tax exempt bonds, Low Income Housing Tax Credit (LIHTC) allocations or federally insured debt, are adequate to cover subsequent recapitalization needs;
- Incorporate green investments and market-driven architectural modifications; and
- Protect current residents in their homes while moving to a more consistent and sustainable revenue structure.

With the revitalization initiative's proposed funding, the State has an opportunity to invest in the long term. Projecting ahead 20 years, the recapitalization needs of the SSHP are almost \$700 million. The State's \$300 million capital investment, together with its increased annual rental assistance subsidies can, if leveraged appropriately, fully cover this cost.

For this leverage strategy to succeed, revenue at SSHP properties must increase to a sustainable level. Lenders and investors need to underwrite positive budgets for 15-20 years, and as currently operated the majority of SSHP properties will experience operating deficits during the 20-year underwriting window. To turn this around, necessary steps include:

- Gradual increases in the revenue potential of each property, while maintaining each property's focus on serving low and moderate income households. This outcome could be achieved by incrementally increasing base rent levels to an appropriate standard based on local income and rent levels and relying on the new and existing rental assistance subsidies to meet the needs of the lowest income households.
- Strategic allocation of the new RAP subsidies to protect current residents.
- Technical assistance and capacity support for the portfolio property owners so that they can lead the planning process and successfully implement the recapitalization efforts
- Potential changes to the statutory and regulatory framework under which the SSHP properties operate.

Long-term projections of positive net operating income will enable SSHP owners to leverage the State's funding commitment with debt and LIHTC equity. To maximize this leverage and fully cover the cost of a comprehensive recapitalization and stabilization strategy, the State will need to attract investor interest in the portfolio's smaller transactions. The Capital Plan recommends



that the State encourage SSHP owners to cluster properties in their portfolios into larger transactions. Even with this measure, the State should also explore initiatives such as standardizing transaction structures or providing credit enhancement for tax credit transactions to maximize third party leverage.

C. Summary

The Governor's 10-year revitalization initiative – \$300 million in capital funds and \$1.5 million in additional rental assistance subsidy for each of the 10 years of the initiative – fully covers the SSHP properties' 10-year capital needs and allows revenue adjustments to address current operating challenges. When strategically paired with private debt and equity sources, the proposed funds are sufficient to put the portfolio on a sustainable long-term trajectory, covering an additional 10 years of capital needs and avoiding the need to appropriate additional resources between 2023 and 2032 to cover the capital needs which will come due during that time frame. To seize this opportunity, the State, the owners and the affordable housing community will need to embrace four important action items:

1. Implementation of a hybrid approach to cover operating costs which includes raising revenues at some properties using the State's RAP subsidy and increasing tenant-paid rents where appropriate;
2. Assembly of transactions at a scale sufficient to facilitate debt and LIHTC leverage;
3. Collaboration between smaller or less-experienced owners and potential development partners, either from within the portfolio ownership community or from outside organizations and consultants, to access the necessary knowledge to implement transactions of this scale; and
4. Review of the regulatory and statutory framework governing the portfolio and modernization as necessary including, for example, harmonizing SSHP requirements with those of other affordable housing programs.

With appropriate planning, local participation and leverage, this investment is sufficient to put every SSHP property on a sustainable trajectory for the long-term. Upon implementation of the recommendations in this Capital Plan, the SSHP owners can continue to serve their affordable housing mission with sustainable operating budgets and sufficient resources to build reserves for future capital needs. Program rules will be consistent and simpler to comply with and administer. Residents can be confident in their ability to remain in their homes and the State can be confident in the ability of the SSHP to continue serving the low-income families of Connecticut long into the future.

## State-Sponsored Housing Portfolio

Summary of Funding Activities - Fiscal Year 2012-13

Updated as of 4/30/2015

### SHRP Round

Property Name	Town	# units	\$ Award	Tot. Dev. Cost	% Complete
Friendship Service Center	New Britain	15	777,880	1,185,677	100%
Highvue Terrace	Wethersfield	28	644,341	1,275,781	100%
Mark Twain Congregate / Living Center	Enfield	82	1,444,115	1,750,911	100%
Mount Carmel	Hamden	40	1,063,839	1,075,839	100%
Mystic River Homes	Noank	51	269,825	269,825	100%
Sunset Ridge, Rockwood Acres, Santangelo Cr	Middletown	198	3,000,000	4,800,000	75%
Village Green / Knox Lane	Glastonbury	90	3,000,000	4,173,570	100%
<b>Subtotal</b>		<b>504</b>	<b>10,200,000</b>	<b>14,531,603</b>	

### "1st Year" Projects

Property Name	Town	# units	\$ Award	Tot. Dev. Cost	% Complete
Atlantic	Stamford	28	1,108,800	1,108,800	5%
Brookside Co-op	Waterbury	102	2,993,000	3,292,300	93%
Crestview	Oxford	34	1,060,660	1,088,256	91%
Dutton Heights (incl. 4% LIHTC)	Bristol	84	4,860,000	15,314,776	100%
Faylor Apartments	East Lyme	36	1,260,000	2,110,646	67%
Kugeman Village	Cornwall	18	264,000	501,800	100%
Meadowview Manor	Stratford	100	3,000,000	5,200,000	67%
Sharon Ridge	Sharon	20	745,404	745,404	100%
Shetucket Village	Sprague	20	2,200,000	2,200,000	96%
Silverbrook	Orange	45	3,000,000	3,000,000	76%
<b>Subtotal</b>		<b>487</b>	<b>20,491,864</b>	<b>34,561,982</b>	

### Predevelopment Funding - Awarded

Property Name	Town	# units	\$ Award
Westbrook/Bowles	Hartford	770	4,000,000
Tiffany Place	Brooklyn	27	150,000
Mill Ridge, Coal Pitt Hill, Fairfield Ridge/Mill Ridge Ext, Glen Apts/Ext	Danbury	390	500,000
Westhill Gardens, Spencer Village/Ext	Manchester	117	150,000
Yale Acres, Johnson Farms	Meriden	214	250,000
Londonberry Gardens	New London	86	75,000
GW Carver Apts, Gordon/Riozzi Courts	New London	210	250,000
Castle Hghts, Smith Acres/Ext, Hoffman Hghts	Seymour	81	250,000
Lawn Hill Terrace, Oak Park, Ed Czesik Homes, Margot J. Wormser	Stamford	465	250,000
Hervin Terrace	Willimantic	90	100,000
Veteran's Terrace, King Court	East Hartford	230	150,000
Eastwood Court, Harry Schwartz Manor, Rosewood Manor/Ext, JFK Heights, Hillside Terrace, Melrose Park, Sunset Park, JFK II	Norwich	509	500,000
Adams Court, Armstrong Court, Manor at Byram I, McKinney Terrace II	Greenwich	296	250,000
Colonial Village, 16 School Street	Norwalk	234	300,000
Hamden Village	Hamden	60	250,000
Ulbrich Heights/Ext	Wallingford	132	250,000
<b>Subtotal</b>		<b>3,911</b>	<b>7,675,000</b>

<b>Total Fiscal Year Investment</b>	<b>4,902</b>	<b>38,366,864</b>
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## State-Sponsored Housing Portfolio

Summary of Funding Activities - Fiscal Year 2013-14

Updated as of 4/30/2015

"Year 2" Projects (includes Ready Projects and Moderate Rehab rounds)

Property Name	Town	# units	\$ Award	Tot. Dev. Cost	% Complete
Glen Apartments	Danbury	100	5,173,769	5,249,763	43%
Historic Townley Street	Hartford	28	1,900,000	2,038,981	81%
Londonberry Gardens	New London	86	4,874,299	5,045,872	73%
Quarry Heights	Portland	70	2,520,000	2,250,000	Awarded
Sasco Creek (incl. 4% LIHTC)	Westport	54	6,271,000	21,779,737	Initial Closing
Windsor Court	Enfield	40	1,243,000	1,243,000	Awarded
Woodside Park/Ella Grasso	Enfield	80	2,751,000	2,751,000	Awarded
<b>Subtotal</b>		<b>458</b>	<b>24,733,068</b>	<b>40,358,353</b>	

Predevelopment Funding - Awarded

Property Name	Town	# units	\$ Award
Security Manor	New Britain	50	90,000
Cobbs Mill Crossing	Glastonbury	32	70,000
Rose Garden Co-op	Hartford	8	90,000
Zbikowski Park	Bristol	90	215,000
Woodside Park, Ella Grasso Manor, Windsor Court, Enfield Manor/Ext	Enfield	190	480,000
Sunset Park	Norwich	53	375,000
Oak Terrace	Naugatuck	194	250,000
Sugarloaf Terrace	Rockfall	30	65,000
<b>Total</b>		<b>647</b>	<b>1,635,000</b>

Technical Assistance

Program	Contractor	Contract Amt
TA for Redevelopment	Housing Development Team	100,000
TA for Redevelopment	TAG Associates	100,000
TA for Redevelopment	TDA Consulting	100,000
TA for Limited Equity Coops	CT Housing Coalition	353,700
Affordable Housing Academy	CT Housing Coalition	90,000
TA - Residents re Resident Engagement	PHRN	150,000
TA - Owners re Resident Engagement	Conn-NAHRO / HERC	90,000
TA - Residents re Resident Engagement	Tovah, Inc.	32,380
<b>Total</b>		<b>1,016,080</b>

	Units served	\$ Invested
<b>Total Fiscal Year Investment</b>	<b>1,105</b>	<b>27,384,148</b>

## Summary of Funding Activities - Fiscal Year 2014-15

"Year 3" Projects

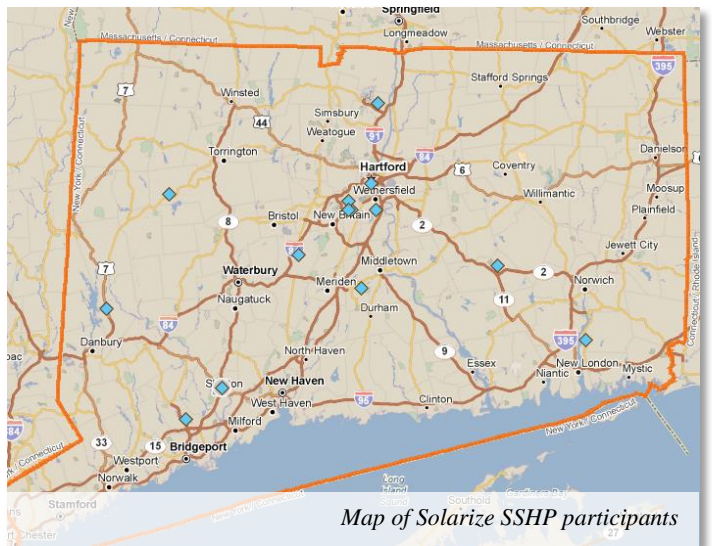
Property Name	Town	# units	\$ Award	Tot. Dev. Cost	% Complete
96-98 Martin St	Hartford	6	564,689	567,311	Awarded
Bellwood Court / Chatham Acres	East Hampton	70	1,126,000	2,135,859	Awarded
Flagg Road Cooperative	West Hartford	10	933,000	933,000	Awarded
Ivy Street Apartments	Branford	29	1,061,000	1,439,082	Awarded
Oak Terrace/Extensions	Naugatuck	230	3,702,000	5,951,675	Awarded
River Mill Village	Thompson	53	3,749,000	3,749,000	Awarded
Zbikowski Park	Bristol	90	1,844,000	11,365,000	Awarded
<b>Subtotal</b>		<b>488</b>	<b>12,979,689</b>	<b>26,140,927</b>	

## Program Summary

Connecticut Housing Finance Authority, in partnership with the Connecticut Green Bank, is excited to offer State-Sponsored Housing Portfolio (SSHP) property owners an exclusive opportunity to lower your energy bill through the **Solarize SSHP** program.

In coordination with the Connecticut Green Bank, CHFA is providing technical assistance and guidance to 22 SSHP properties in the finance and installation of photovoltaic solar panels.

Since the program launched in August 2014, participating owners have been working closely with solar professionals to develop customized systems that will help reduce both their monthly electric bills, and their properties' impact on the environment – all with no upfront cost.



Connecticut Housing Finance Authority (CHFA) is a self-supporting quasi-public housing agency charged with expanding affordable housing opportunities for Connecticut's low- and moderate-income families and individuals. Since forming in 1969, CHFA has financed the creation and preservation of over 40,000 affordable rental apartments across the state. To date, CHFA's combined single- and multifamily housing finance programs exceed \$11 billion.



The Connecticut Green Bank's mission is to support the Governor's and Legislature's energy strategy to achieve cleaner, cheaper, and more reliable sources of energy while creating jobs and supporting local economic development. The Green Bank is a quasi-public agency that invests its resources in an array of enterprises, initiatives and projects aimed to attract and deploy capital to finance the clean energy goals of Connecticut.

CHFA and the Connecticut Green Bank are committed to supporting the State's policy of encouraging energy conservation and the widespread use of renewable energy.

To find out more, visit us online  
[www.chfa.org](http://www.chfa.org) | [www.ctgreenbank.com](http://www.ctgreenbank.com)