



Entry Form 2018 Annual Awards for Program Excellence

Entry Deadline: Friday, June 15, 2018, Midnight ET

Each entry must include a completed entry form. Please complete a form for each entry your HFA is submitting. The completed entry form will become the first page of your entry.

This form is a fillable PDF. Type your information into the entry form and save it as a PDF. Please do not write on or scan the entry form. **Questions: Call 202-624-7710 or email awards@ncsha.org.**

Entry Title: Enter your entry's title exactly as you wish it to be published on the NCSHA website and in the awards program.

Category:

Subcategory:

Entry Summary: A 15-word (max) summary of the program, project, or practice you are entering.

HFA:

HFA Staff Contact:

Phone:

Email:

Visual Aids:

Are you mailing to NCSHA 10 copies of any visual aids that cannot be included in your entry PDF? Yes No

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Connecticut Housing Finance Authority
The Housing Connections Program of Connecticut
Rental Housing – Encouraging New Production

Responsive Innovative Partnership

Connecticut has been challenged to develop affordable rental housing units in many of its smaller suburban and rural communities. Much of the state's affordable housing stock is located in urban centers or larger first ring suburban communities. Of Connecticut's 169 cities and towns, only thirty have more than 10 percent of their housing units deemed as affordable. Many of the remaining communities generally have populations less than 15,000, have housing stock that is largely single family homeownership, and sometimes have limited infrastructure such as sewer and public water. These communities also struggle with capacity issues and a lack of affordable housing expertise which limits the opportunity for the development of affordable housing units. However these communities understand the importance of creating affordable rental housing as part of a strong sustainable community development strategy.

In response to the need of more affordable housing in the state's suburban and rural communities and the understanding that there was a serious gap in these communities ability to foster and develop affordable housing units, a unique partnership between the Connecticut Housing Finance Authority (CHFA) and the Local Initiative Support Corporation (LISC) was formed. CHFA developed a program which provides technical assistance to rural and suburban communities to help spur on affordable housing development at the appropriate scale for the community. In 2007, CHFA selected LISC and the Housing Coalition of Connecticut (CHC), a local network of affordable housing stakeholders, to administer the program on CHFA's behalf. Since its inception, CHFA has provided \$3 million in investment to the **Housing Connections Program of Connecticut** which has provided technical assistance to 98 local organizations through our partners to support the development of affordable housing throughout Connecticut. The program has provided technical and financial assistance to local governments, housing authorities, small for-profit developers, and nonprofit organizations including churches.

Technical assistance is available to participants from the early stages of planning and zoning through specific project development and occupancy. Through the program, local residents and organizations have promoted the idea of affordable housing with surveys and housing needs assessments, created local commissions or nonprofit entities to support the development of affordable housing, and identify parcels of land and develop project concepts.

The impacts and outcomes related to the **Housing Connections Program of Connecticut** were not immediately realized. Many of the communities this program serves lack expertise and/or capacity to develop affordable housing, thus program staff often devote significant time to education. It took a few years for the program to build a pipeline of projects and the eventual production of units. CHFA understood that its investment in technical assistance needed to remain super patent before the **Housing Connections Program of Connecticut** could be properly evaluated. The Authority's patience has paid off. After ten years of providing technical assistance, the **Housing Connections Program of Connecticut** now has a number of affordable units in service and a robust pipeline of projects that are moving forward in a variety of different rural and suburban communities.

While LISC is a national organization, the **Housing Connections Program of Connecticut** and its partnership with CHFA, is noted to be unique throughout its national presence. LISC executives are looking to replicate this partnered program model in other states.

Connecticut Housing Finance Authority
The Housing Connections Program of Connecticut
Rental Housing – Encouraging New Production

Track Record & Effective Use of Resources

There are 150 municipalities that are eligible to participate in the program, and to date the program has provided technical assistance, investment, or referrals to 58% of eligible communities (or 88 municipalities). A total of 539 units of affordable housing in 16 developments have been completed, representing over \$100 million in total financing. An additional 617 housing units are under development; 284 units of which are under site control as of the end of 2017.

Four developments, representing 123 units of affordable housing are age restricted while the remaining units are either multifamily or supportive housing units. All units are affordable to those earning less than 80 percent of Area Median Income and can vary in magnitude. The projects receiving assistance through the **Housing Connections Program of Connecticut** program range in size, from as small as a \$500,000, two-unit property that was once a school house and fire station, to as large as a \$31 million, 190 unit multifamily project.

For every dollar invested by CHFA in technical assistance, \$33.43 of investment has been leveraged in completed projects over the lifetime of the program. Dollars leveraged by the program come from both private and public sources and have provided acquisition, predevelopment, and construction financing to projects. In addition, nearly \$15.6 million in equity has been raised through state housing tax credits on a variety of different developments. Many of these projects may still require some level of subsidy, either through equity or grants, to get them fully funded. The program also offers small planning grants and additional patient capital that is often required due to long time horizons required to get a projected developed.

The units produced under the **Housing Connections Program of Connecticut** are in fact, for many of the participating communities, the only affordable rental housing units currently available in that community.

Local Planning and Technical Assistance

The key to the program's success has been the emphasis on collaboration with local groups and stakeholders. These organizations have a far greater understanding of the local political environment and processes that can ensure that a project garners key local support. The **Housing Connections Program of Connecticut** is designed to help 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 and Training

Outreach is done in a variety of ways including public speaking at events, presentations at meetings, publicizing of the program on the [Connecticut LISC](#) and [CHC websites](#), and networking with other organizations. Referrals may also come from CHFA, the Connecticut Department of Housing, or other agencies.

Connecticut Housing Finance Authority
The Housing Connections Program of Connecticut
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When an inquiry results from the outreach activity, program staff collects basic information and completes an assessment of the request. The client is assigned to an appropriate staff person based on the nature of the request. LISC and CHC staffs meet on a regular basis to coordinate assessment, referral and assignments for technical assistance.

Generally, technical assistance falls into three primary categories: Organizational development, planning & policy assistance, and project technical assistance.

- Organizational development relates to local stakeholders that are trying to create a unified vision to support affordable housing in their community. **The Housing Connections Program of Connecticut** provides those stakeholders with information, tools, and techniques for building support and developing leadership. Program staff may act to facilitate conversations and is available to guide the group.
- Planning & policy assistance is typically given once an organization has been formed and the community is beginning to plan for affordable housing in the town. **The Housing Connections Program of Connecticut** may provide guidance on identifying appropriate zoning that may foster affordable housing, identify potential development sites, provide information on available funding and financing, or information on types of housing that can be developed.
- Project technical assistance is provided to those local groups that have reached a point where they have identified a site and defined the type and amount of housing to be developed. **The Housing Connections Program of Connecticut** will assist by providing guidance on finding an appropriate development partner and/or securing financing.

In many cases, there are a number of organizations working on similar topics, issues, or projects. **The Housing Connections Program of Connecticut** often organizes forums to address topics such as zoning, resident selection, fair housing, etc. In these forums, experts provide information and then groups share their experience among themselves. Both types of learning have proven to be very valuable. Typically, these forums are held on a regional basis so that groups can easily attend. Topics discussed include: Zoning for affordable housing, managing NIMBYism, the rules and responsibilities of resident selection, and an overview of housing development.

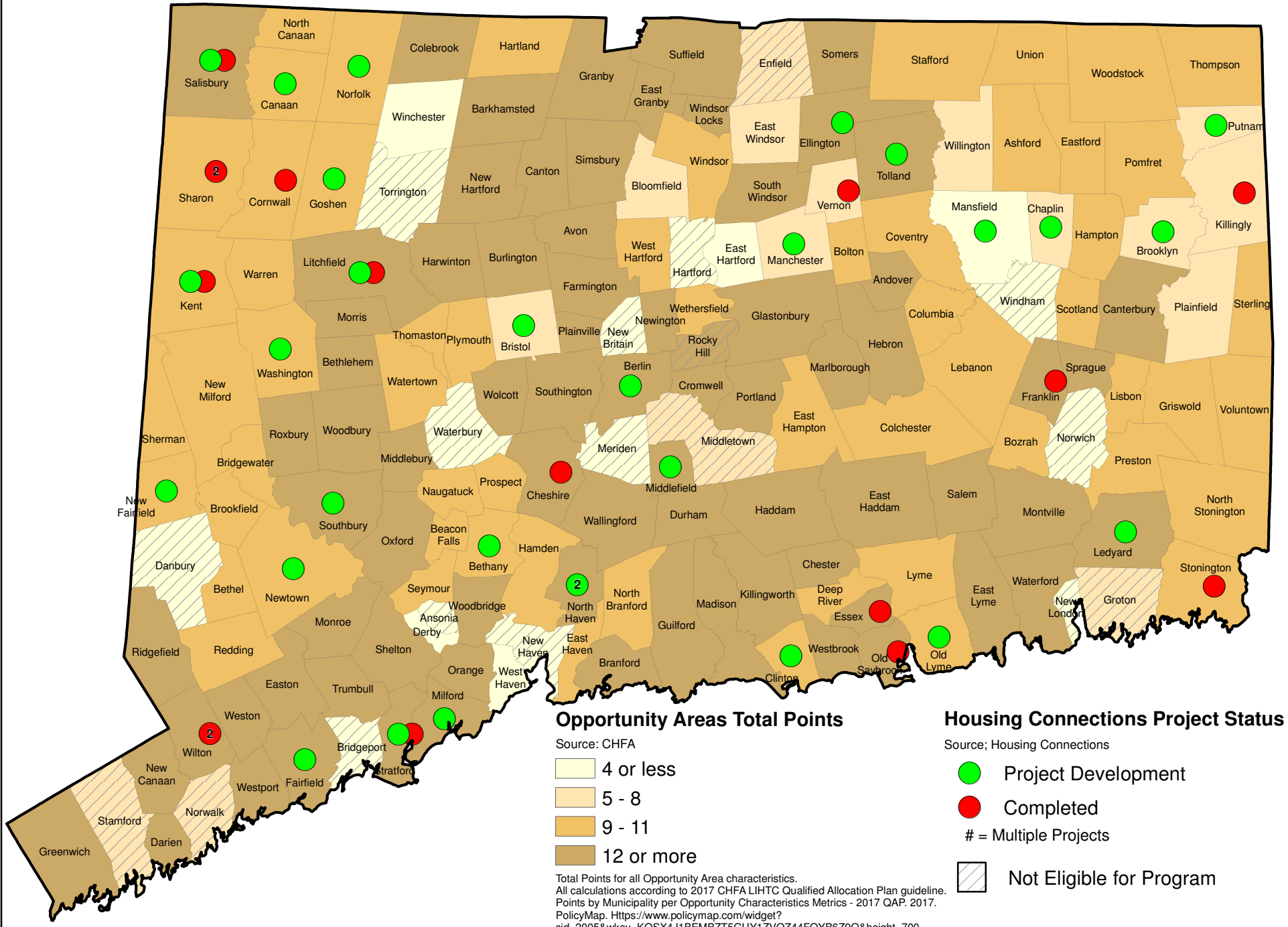
Achieving Strategic Objectives

The **Housing Connections Program of Connecticut** can be replicated throughout the country in states that have suburban and rural communities that have capacity issues in planning affordable housing. It is crucial to partner with an organization that has a strong reputation among the targeted communities and that has the expertise to help provide the variety of technical assistance. Other State Housing Finance Agencies may find local organizations or Community Development Financial Institutions that can fit this role.

The **Housing Connections Program of Connecticut** helps CHFA meet its strategic plan goals and core values. CHFA prides itself as an innovative partner who explores new program ideas and adapts to a changing environment. It is for this reason that CHFA has invested in this program which supports CHFA's purpose and mission for over a decade.

Supporting Visual Aids

CHFA Opportunity Areas & Housing Connections Program Activity





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

2018 Quarterly Report: January – March 2018

I. Highlights

During this quarter Housing Connections had one new intake for a potential new development in Weston, Connecticut. LISC is providing technical assistance to the current site owner about how to appropriately identify and select a nonprofit developer. Highlights for this quarter include:

Norfolk Highlighted in LISC 2018 Annual Report

The Foundation for Norfolk Living is making good progress with the construction of Town Center Rentals. The development will bring 12 new affordable homes to Norfolk. Connecticut Statewide LISC chose this development as the top story to be featured in LISC’s national 2018 Annual Report (<http://www.lisc.org/annual-report-2017/regional-stories/connecticut-statewide/>). One of the three buildings under construction is pictured to the right.



Strengthening the Capacity of Local Groups

During this quarter, Housing Connections worked with volunteer boards of several local housing organizations providing technical assistance to help them understand how to utilize professionals and better understand the complexities of affordable housing development.

LISC staff worked closely with Keeping North Stonington Affordable (KNSA) about the best way to develop a scope of work for a housing consultant and best practices for an effective selection process. Housing Connections also conducted two board workshops with HOPE Partnership and Creative Living Communities of Connecticut about the process and complexities of affordable housing development. These sessions included information on the basic steps of

project development, the timing and likelihood of securing project financing, and managing their expectations about how long it might take to develop the housing.

Housing Connections' Program Assessment

During this quarter, LISC completed an in-depth program assessment of the CHFA Rural/Suburban Technical Assistance Program known as Housing Connections. An independent consultant experienced in the field conducted interviews with stakeholders and users of the program, reviewed data, and issued a written report about the impact of the program since its inception in 2007 through December 31, 2017. The consultant documented that Housing Connections had a direct impact on the completed development of 539 new units of affordable housing in Connecticut with another 617 units in progress. A total of 88 different communities received technical assistance, project investment, or information and referral services through the program. The financial leverage of program dollars to investment dollars is \$1 to \$33.43, resulting in over \$100 million of total financing invested in Connecticut communities. Other noteworthy findings were: a.) several local community leaders shared evidence of a shift in attitudes about affordable housing; b.) more small communities are beginning to recognize the value of affordable housing to attract younger people to their communities; and c.) the number of local nonprofit developers who want to build housing in these underserved areas of the state has increased.

II. Activity for the Quarter

As of the end of March 2018, Housing Connections had an active portfolio of 36 groups. These include groups in all stages of the development process from organizational development, policy and planning, or project development. Of the total active portfolio, 32 groups received direct technical assistance during the quarter. The following chart shows a summary of all technical assistance and resulting development activity:

Summary of Housing Connections Activity – 1st Quarter 2018

<u>Technical Assistance Activity</u>	
New Intakes	
Added as New Clients	1
Information and Referral	0
Pending	0
Total New Intakes	1
Received TA During Quarter	
Organizational Development	0
Policy and Planning	11
Project TA	21
Total Received TA	32
Total Active Clients	
Organizational Development	1
Planning & Policy	11
Project TA	24
Total Active Clients	36
<u>Development Activity</u>	
Units Completed During Quarter:	0
Under Development:	
Projects	29
Communities	28
Units	650

- A. New Intakes: – During the first quarter of 2018, Housing Connections had one new intake from a family exploring the possibility of developing affordable housing on a site in the Town of Weston. Housing Connections is providing technical assistance to the owners as they consider options for the selection of a developer.
- B. Technical Assistance Delivered: A total of 32 groups received direct technical assistance services during the quarter:
1. Groups in Barkhamsted, Branford, Cornwall, Greenwich, Haddam, Kent, Milford, North Stonington Sherman, Weston and Warren received policy and planning assistance; and
 2. Twenty-one groups received project development assistance in the following towns: Bethany, Bristol, Brooklyn, Coventry, Clinton, Ellington, Falls Village, Goshen,

Kent, Litchfield, Manchester, Middlefield, Milford, Norfolk, North Haven (2), Old Lyme, Putnam, Salisbury, Tolland and Washington.

- C. Project Technical Assistance: As of the end of the quarter, Housing Connections had 29 active clients with projects under development. These projects account for 650 units of affordable housing units in various stages of development in 28 communities. The table below shows the status of these projects:

Housing Connections: Project Status as of 3/30/18

Phase	Concept	Feasibility	Predevelopment	Financing	Construction	Occupancy (Complete)	Total
Clients	Milford (24)	Berlin (tbd)	Essex (17)	Bethany (9)	Clinton (21)	Killingly (116)	
	Salisbury (20)	Bristol (2)	Fairfield (34)	Brooklyn (27)	Kent (5)	Cheshire (20)	
		Coventry (24)	Falls Village (18)	Litchfield (10)	Norfolk (12)	Litchfield II (2)	
		Ellington (12)	Mansfield (30)	Middlefield (24)	Washington (3)	Essex (22)	
		Goshen (12)	Old Lyme (36)	North Haven (8)		Franklin (27)	
		Ledyard (64)	Southbury (40)	North Haven HA (50)		Old Saybrook (16)	
		Manchester (40)		Tolland (30)		Stratford (3)	
		New Fairfield (30)				Kent (8)	
		Newtown (24)				Sharon HA (12)	
		Putnam (24)				Salisbury/Lakeview (6)	
				Wilton (51)			
				Cornwall (10)			
				Sharon Housing Trust (1)			
				Vernon (190)			
				Wilton Commons II (23)			
				Stonington (32)			
# Units	44	232	175	158	41	539	1,189

III. Other Activity and Investment

- A. Outreach: Housing Connections was scheduled to attend the Northwest Regional Council of Government meeting on March 8, 2018 to speak with eight area First Selectmen about ways their towns can provide municipal support for new affordable housing. Topics include the appropriate methods of taxation and valuation of affordable housing projects, use of municipally-owned sites, and creating local funds that can be used to spur new

projects by their local, nonprofit groups. The meeting had to be postponed due to weather and it is now scheduled for April 12, 2018.

- B. Investment: LISC provided a predevelopment loan in the amount of \$300,000 to the Women's Institute for Housing & Economic Development toward the development of a 36 unit multifamily housing development in Old Lyme, Connecticut. The Neck Road project is a project of HOPE Partnership, Inc. with the Women's Institute operating as their development partner.
- C. Education/Training: Housing Connections is planning a regional forum to help local board members learn more about the basics of the affordable housing development process. The session, "Real Estate 101", is tentatively scheduled for Monday, May 21, 2018 to the two newest groups in the Northwest region, Barkhamsted and Falls Village, as well as to a new group in North Stonington.

IV. Cumulative Program Outcomes

As of the end of the first quarter of 2018, Housing Connections has provided technical assistance to 98 organizations over the life of the technical assistance program. This assistance, along with LISC investment for some projects, has resulted in 16 completed projects for a total of 539 completed affordable housing units representing over \$100 million of development, including LISC predevelopment investment in some projects.

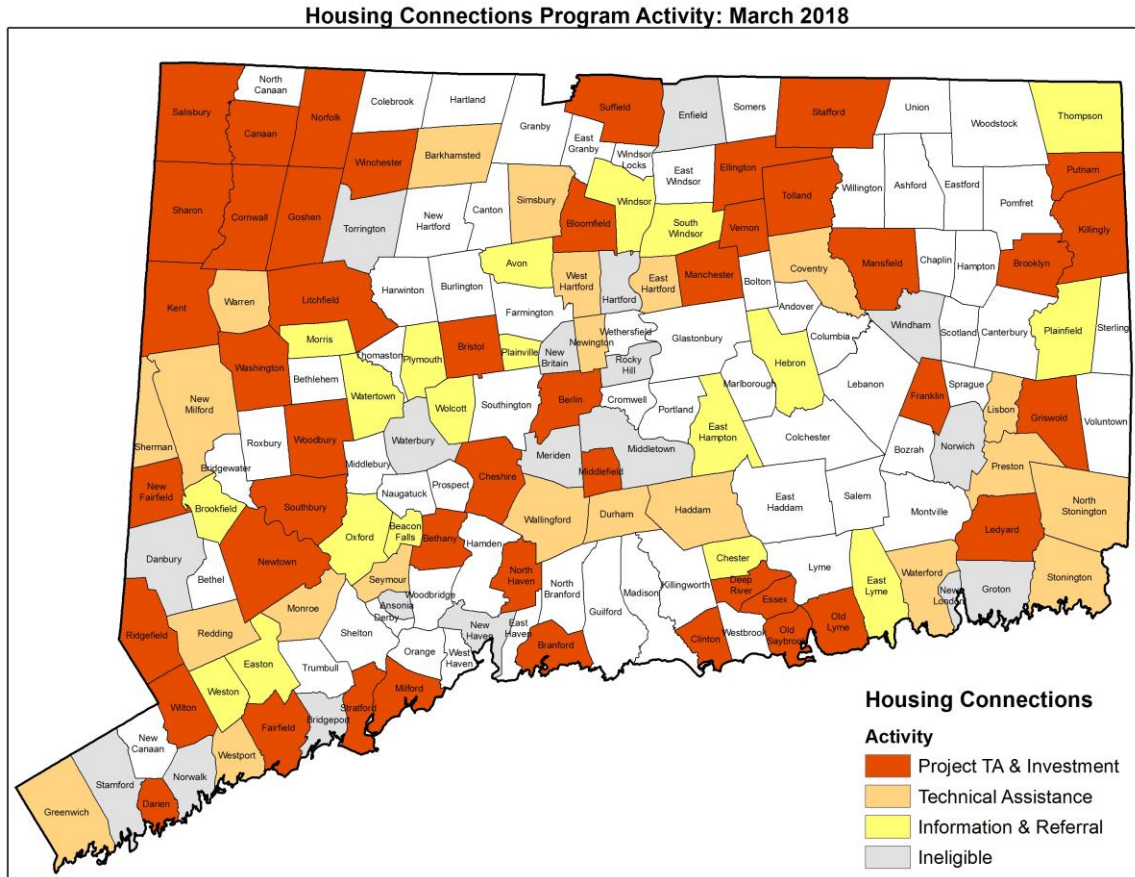
Completed Projects as of March 31, 2018

Organization	Project Type	Target Population	Affordable Housing Units	Total Development Costs
Caleb Foundation - Killingly	Multifamily Rental	Family	116	\$11,400,006
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	\$5,475,272
HOPE Partnership/WIHED – Old Saybrook	Multifamily Rental	Family	16	\$4,067,497
EMERGE I	Supportive Rental	Family	3	\$232,700
Essex Place	Multifamily Rental	Elderly	22	\$5,324,718
Kent Affordable Housing	Multifamily Rental	Family	8	\$825,000
Wilton Commons I	Multifamily Rental	Elderly	51	\$9,700,000
Sharon Housing Trust	Homeownership	Family	1	\$225,000
Sharon Housing Authority	Multifamily Rental	Family	12	\$4,314,394
Lakeview Apartments- Salisbury	Multifamily Rental	Family	6	\$615,000
Cornwall Housing Corporation	Multifamily Rental	Family	10	\$3,223,700
The Community Builders, Vernon	Multifamily Rental	Family	190	\$31,429,524
Wilton Commons II/MHASWCT	Congregate	Elderly	23	\$5,841,765
Spruce Meadows, Stonington	Multifamily Rental	Family	32	\$8,376,167
TOTAL			539	\$95,464,743

An additional 650 housing units are currently under development, as previously described.

The map below shows a summary of all Housing Connections Activity as of the end of the first quarter of 2018:

Housing Connections Activity



V. Direct Technical Assistance Client Summaries: 01-01-18 to 03-31-18

The following is a profile of the 32 groups that received direct technical assistance services during this quarter.

A. Organizational Development

No groups in the organizational development phase received technical assistance this quarter.

B. Policy and Planning Assistance

Barkhamsted – Barkhamsted Housing Trust

Housing Connections worked with a local group of volunteers to organize a new local nonprofit housing development group to sponsor and develop affordable housing in their small town. Barkhamsted Housing Trust has successfully incorporated with the State of

Connecticut and is completing their Form 1023 to apply for nonprofit status with the IRS. The group selected the Women's Institute for Housing & Economic Development as their housing consultant, is developing a vision of the type of housing they want to develop, and examining a parcel of land that may be available to them that is already zoned for multifamily housing.

Branford – St. Stephen's

This local church-affiliated nonprofit owns affordably restricted units that are in need of repair and preservation. LISC helped the group select a consultant who is assembling project financing during 2018. During this quarter, LISC was approached about the possibility of providing bridge financing for state tax credits.

Cornwall – Cornwall Housing Corporation

The Cornwall Housing Corporation is examining two potential new sites for affordable family rental housing. They are also exploring ways to get staffing supports that can be shared among several of the all-volunteer housing groups in the Northwest Connecticut region. LISC staff assisted board members with best practices on how to attract new board members and options for administrative help. During this quarter, LISC provided assistance to the board chair about new board recruitment.

Greenwich – Town of Greenwich

During this quarter, Housing Connections staff provided information to the local housing authority that is considering the redevelopment of their elderly housing site.

Haddam – Town of Haddam

Housing Connections staff had previously met with the town planner to talk about best practices in affordable housing regulations. During 2017 the planner requested assistance in evaluating a potential development in a commercial zone. LISC staff worked with a regional group, HOPE Partnership, as they evaluated this potential site for a new housing development. During the quarter, this potential new project is still under consideration.

Kent – Templeton Farms

LISC is providing technical assistance to the local nonprofit owner of an existing affordable elderly project known as Templeton Farms. Built originally under the Rural Development financing for senior-only projects, the complex now needs some major redevelopment. Staff met with the owners to talk about potential new sources of refinancing as well as ways to approach the Town of Kent for a more reasonable tax assessment. During 2017 LISC staff met with the executive committee and suggested that they work with a consultant and/or appraiser to appeal the current tax assessment. The tax appeal is now in process.

Milford – Beth El Center

This local nonprofit provides services for the homeless including affordable housing and a local shelter. The board requested LISC's assistance about the best way to proceed with new affordable housing development and the executive director located two potential sites late in 2017. During this quarter, the executive director announced her retirement and LISC was consulted about how best to recruit new leadership.

North Stonington - Keeping North Stonington Affordable

The North Stonington group continues its efforts to achieve private, nonprofit development status and has successfully achieved Incorporation status with the State of Connecticut and developed a vision of what they would like to develop. Currently the group is completing the extensive application for nonprofit status known as the Form 1023 to apply for 501c3 designation with the IRS. They have five active board members and successfully added a new board member when another individual was unable to continue to serve. The next step for this group is fundraising and the selection of a housing consultant to work with them to identify potential project sites.

Sherman – Town of Sherman Affordable Housing Committee

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 worked with their consultant to assess the feasibility of a town-owned site and asked the town meeting for an option agreement, which was rejected. Since that time the housing commission has re-formed, largely with new members. The reconstituted committee then asked LISC to help with a housing needs survey in the town. The survey has been completed and LISC was asked to help interpret the results. During 2017, LISC spoke with the former chair of the committee about state funding priorities and the possible development of new family affordable housing. Housing Connections is expected to provide new technical assistance during 2018 as the group moves forward.

Weston – Site

LISC is providing technical assistance to the owner of a site who is interested in providing it for affordable housing. During the quarter, staff worked closely with the owners to develop a set of selection criteria and identify potential nonprofit developers.

Warren – Warren Affordable Housing Inc.

A local affordable housing group has been in existence for over ten years without any successful housing development. Housing Connections met with the group during the third quarter of 2017 to offer advice and referred both a consultant and a contact from Kent Affordable Housing to meet with them. The group is now working with a consultant to assess the feasibility of a development on town-owned land. The group may request a project feasibility grant if the development looks promising.

C. Project Development

Bethany – Green Haven

This group received its financing commitment from the state Department of Housing (DOH) during the first quarter of 2016. They spent the second quarter finalizing development costs with their general contractor and doing the final engineering studies necessary to begin work on the infrastructure of the 30-unit co-housing development. Construction costs were reduced during this quarter and the group is working hard to close with their construction financing so that they can break ground in 2017. During 2017, Green Haven pre-sold enough units to satisfy the lender and expects to close with DOH shortly. A ground breaking and construction is now scheduled for late spring.

Bristol – Greater Bristol Real Estate Board

The Greater Bristol Real Estate Board, an independent nonprofit originally formed by the local Bristol Housing Authority, is considering shifting their model. They have relied heavily on Habitat for Humanity to develop affordable homeownership opportunities in Bristol but now may want to purchase foreclosed and abandoned properties and conduct the development work more directly, perhaps with professional assistance. During 2017 Housing Connections staff provided technical assistance to the group and made a referral of a potential partner to assist them with a site they already own. During this quarter LISC staff worked with the partner to help them identify potential funding sources for the building of two new homes.

Brooklyn - Brooklyn Housing Authority

LISC staff has been assisting a regional developer, ECHO, as it works with the local housing authority to redevelop Tiffany Place, a family rental complex of 27 new units. During 2017 the Brooklyn Housing Authority (BHA) requested LISC's help to dispose of the site to a qualified new owner who would develop it as affordable housing. LISC assisted the housing authority with drafting its RFP for qualified developers and helped them reach out to regional groups who might be interested in the preservation and redevelopment of Tiffany Place.

Coventry – Creative Living Communities of Connecticut

A new client in 2017, CLCC, Inc. is a nonprofit service provider for families and individuals on the autism spectrum. They offer support and counseling as well as opportunities for meaningful work at two rented greenhouses in Vernon. Based in Manchester, this nonprofit decided to find a site to build affordable residential living as well as a working farm in response to strong demand for these services. Working with a housing development consultant, they have identified a new project site in Coventry (formerly in Chaplin) and requested technical assistance and potential project financing from LISC.

Clinton—Clinton Affordable Housing, Inc.

Clinton Affordable Housing, Inc. is moving forward with their affordable rental housing development known as Liberty Place. Working with their selected housing development consultant, the group previously conducted site feasibility tests, secured predevelopment financing from DOH, and secured total project financing through CHFA. During this quarter, the group continued construction on the site with a completion expected in 2018.

Ellington - Ellington Housing Authority

The Ellington Housing Authority completed a capital needs assessment of their existing property and has decided to try to develop an additional 12 units of new elderly affordable housing on their existing site. LISC assisted the board as they procured and interviewed potential housing development consultants to help them with both renovations to the existing buildings and the addition of new units on site. During this quarter, LISC provided information to the local board chair as he evaluated various alternative financing plans for the possible expansion. The group successfully applied for and received CHAMP funding at the end of 2017. During this quarter, EHA reached out to LISC for help understanding how to oversee a third party property management company. Through the Housing Connections network, LISC arranged for them to

meet with another similar small town group to discuss best practices of how to manage the property manager.

Falls Village - Falls Village Housing Trust

In 2017, Falls Village Housing Trust received their 501c3 designation from the IRS and optioned their first project site. Housing Connections provided a \$6,000 planning and predevelopment grant to help them launch their first housing development project. During this quarter the group added new board members and applied for predevelopment financing from the State Department of Housing.

Goshen - Goshen Housing Trust

Housing Connections staff helped a local town committee organize themselves into a local nonprofit housing group several years ago. They incorporated as the Goshen Housing Trust, selected a project consultant, and identified a site for their first project. The group is planning to develop an 8-15 unit family rental development. During this quarter, LISC met with the board chair and consultant to talk about next steps in predevelopment and project financing.

Kent - Kent Affordable Housing, Inc.

LISC provided an acquisition loan to Kent Affordable Housing Inc. in 2013 so that this all-volunteer group could gain site control of an historic farmhouse that the group rehabbed and converted to affordable rental housing. KAH is adding an additional 5 units on the same site after receiving DOH financing commitments. During this quarter, LISC assisted KAH with their development of a vacant lot adjacent to Stuart Farm and its conversion into three additional units.

Litchfield - Litchfield Housing Trust

The Litchfield Housing Trust (LHT) secured a state Small Town Economic Assistance Program (STEAP) grant and a DOH 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 had received clearance from the Army Corps of Engineers regarding their site but local Inland Wetlands turned down the application in the face of local neighborhood opposition. However, in March 2016, the Town reversed the decision and the Trust is now proceeding with site plan approvals. During 2017 the court case was resolved in favor of LHT and they are now proceeding with the assembly of total project financing. The group is also in the early planning stages of a second development and LISC is providing technical assistance to the group's consultant and possibly predevelopment financing.

Manchester – Orford Village Housing Corporation

This nonprofit has an option on a parcel where they plan to develop an affordable rental complex for veterans. Their long-time consultant is unable to continue working with them due to health problems. LISC helped the group with technical assistance as they selected a new consultant to help them purchase the site and assemble project financing. They had a market study conducted to determine the need and are moving forward to refine their project concept. During 2017, the group and its consultant evaluated new sites as potentially better locations.

Middlefield - Middlefield Housing Authority

The Middlefield Housing Authority has recently ended its efforts to pursue the development of new housing they had been planning to develop into family rental housing. The project, known as Raspberry Ridge, was complicated by town politics and the board chose to end their partnership with their housing consultant and instead focus on the rehabilitation of their existing senior housing at Sugarloaf Terrace.

Milford – Beth El Center

The Beth El Center board of directors and executive director worked hard to define a possible new project with Housing Connections assistance including assessing the projects’ feasibility, visiting the site, and identifying financing options.

Norfolk - Foundation for Norfolk Living, Inc.

The Foundation for Norfolk Living (FNL) has assembled complete project financing, including state bond approvals. Housing Connections is assisting the group with planning for property and asset management functions. LISC provided acquisition financing to help the project move forward. LISC met regularly with the board during this quarter and they have closed on their DOH project financing. A groundbreaking ceremony was held on April 20, 2017 and construction is fully underway. In the last quarter, FNL requested a bridge loan to help complete construction before historic tax credits are released in 2018. LISC approved the loan and it closed in 2017.

North Haven - North Haven Housing Authority

This state-chartered housing authority owns excess land adjacent to an existing affordable elderly development and has decided to develop 50 additional units. LISC provided technical assistance to help the group issue an RFQ and interview and select a consultant to help them move into predevelopment. The board secured a predevelopment loan from DOH and applied for LIHTC during the November 2016 round. They were unsuccessful in securing the financing but are moving forward with the redevelopment of their existing properties and planning for new applications.

North Haven - North Haven Opportunities for Affordable Housing

North Haven Opportunities for Affordable Housing (NHOAH) is sponsoring an eight-unit family rental housing development. With a pre-development loan from DOH, the group completed drawings and submitted site plan approvals before the local Planning and Zoning commission. They hired a firm to conduct a traffic study and procured a contractor to demolish a vacant garage on the site. After several hearings, NHOAH’s application was denied by Planning and Zoning. However, they filed an appeal under the state 830-g statute, and the judge decided in their favor. NHOAH is hoping to move forward into active construction with secured CHAMP funding from DOH. A ground breaking and start to construction is now scheduled for May.

Old Lyme – HOPE Partnership

HOPE Partnership has been working with their consultant WIHED on project feasibility activities for their Old Lyme development. LISC provided \$7,500 for fees for a traffic study and an archeological assessment of the site. During the fourth quarter of 2017, HOPE Partnership hosted a community forum to receive feedback about the project from the Old Lyme neighbors.

They have recently extended their option to purchase pending the completion of all reports and provide time for further consideration of the project. During the first quarter of 2018, LISC approved a \$300,000 bridge loan to allow the developers to continue predevelopment activities for their submission to the Department of Housing in June 2018.

Putnam – Women’s Institute for Housing & Economic Development

The Women’s Institute for Housing and Economic Development (WIHED) has site control over a former parochial school in Putnam. After conducting feasibility studies with a project grant from LISC, WIHED has decided to move forward with predevelopment of the site which will include approximately 24 units of new, affordable housing.

Salisbury - Salisbury Housing Commission (with Committee)

A local nonprofit, the Salisbury Housing Committee, is working closely with Housing Connections to evaluate a potential new site for affordable family rental housing. LISC has met with the group’s leadership and the landowner. During 2017 LISC met with the board president and reviewed their next steps in securing an option agreement and retain professional help in order to move into predevelopment.

Tolland – Access Agency

Working closely with the Town of Tolland, the Access Agency is developing 30 new units of affordable elderly housing by renovating a former elementary school. Project financing has been secured and modest site construction needs to begin this summer. LISC was originally approached by the group and their consultant to provide potential bridge financing to ensure a smooth construction process. The project is now under construction.

Washington - Washington Housing Trust

With the help of its consultant, the group was awarded a grant from the Connecticut Department of Housing for its 3-unit ownership project. The group expects to close on the DOH commitment in early fall and then proceed to renovate a home already on the property and construct two new homes for low-income, first-time homebuyers. During 2017 the consultant met with Housing Connections in preparation for closing with DOH and moving into construction.

HOUSING CONNECTIONS SUCCESS STORIES

STUART FARM KENT



Affordable housing models designed for large urban landscapes don't work in western Connecticut on the southern edge of the Berkshires. **Stuart Farm** in Kent is an example of the scale of affordable housing that works neatly in small New England towns.

The latest affordable housing unit developed by Kent Affordable Housing, Inc. (KAH) sits on two acres bordering a land preserve and consist of five apartments—two with two bedrooms, two one-bedrooms, and one that is handicapped accessible. Complementing the beauty of its rural setting, the renovated 1828 farmhouse resembles a family compound and provides its residents with easy access to the center of Kent.

KAH is a nonprofit created in the early 1990s to address the housing needs of moderate-income individuals and families who were being priced out of the real estate market. Members of the volunteer organization are well aware of the importance of a mixed-income community to the economic viability of the region, particularly as affordable housing opportunities for fire fighters, policemen, teachers, and other civil servants grow increasingly scarce across the state. KAH work includes a program to lease land to homebuilders at affordable prices and one which encourages property

owners to create accessory apartments—or what are commonly called “in-law” apartments—other ways to support the housing needs of moderate-income residents.

Housing Connections staff provided strategic technical support to KAH in developing their vision, plans for, and implementation of the development of Stuart Farm. Working as partners, *Housing Connections* assisted KAH in choosing a consultant for the project—one that would put together funding plans and guide the development project through the planning and zoning and construction processes. Once the consultant, Housing Enterprises of Enfield, was chosen all three entities worked together in partnership with the architects and builders until the project was completed.

Funders for **Stuart Farm** include the Connecticut Department of Economic and Community Development, Federal Home Loan Bank of Boston, Union Savings Bank, Local Initiatives Support Corporation, and private sources.



Housing Connections is a joint project of the Connecticut Housing Coalition and Local Initiatives Support Corporation with funding from the Community Investment Act (CIA), administered through the Connecticut Housing Finance Authority. *Housing Connections* assists suburban and rural communities to develop and preserve affordable housing.

New Life at Stuart Farm

Virginia Bush Suttman, president of the Kent Affordable Housing Board, wants moderate income residents, who are being priced out of the region's real estate market, to have homes they can afford. Stuart Farm is an example of affordable rental housing that works well in small town Connecticut, with architecture and scale appropriate to the setting. The two-acre property has five apartments, three of which were added at the back of the building to make it resemble a family compound.

"This 1828 farmhouse, only a quarter mile from the center of town, was in foreclosure. Its bones were still good, but it had been neglected. We worked with LISC to purchase it and to hire a consultant who helped us find funding, get zoning approvals, develop architectural plans and manage construction. Having used only one acre, we hope to add five more apartments on the second acre to provide stable, comfortable, high quality homes in a place where they are sorely needed."



Success: John's daughter lived nearby, and when he had a leg amputated she suggested that he consider moving to Kent. He was concerned because he was confined to a wheelchair, but willing to give it a try.

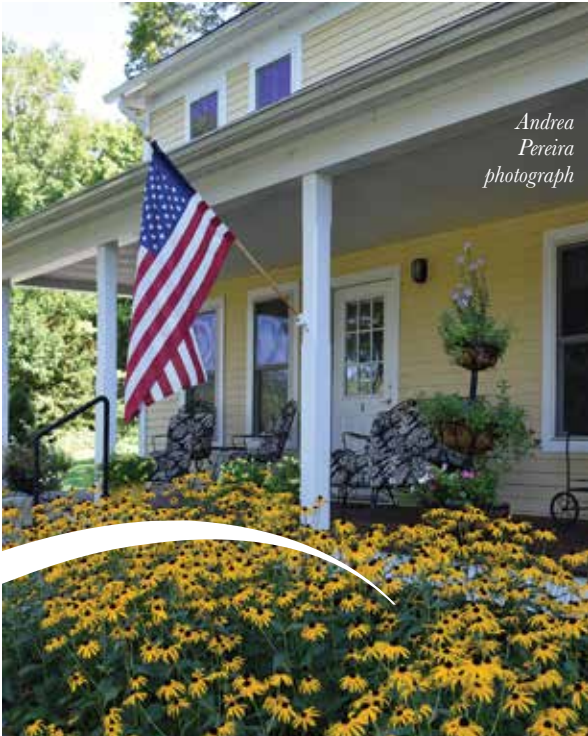
"This was a drastic change, coming here in a wheelchair. I wanted to be independent and was thinking, "No matter what, I'm going to walk my daughter up the aisle." This apartment gave me a new lease on life, with flat, open spaces, an accessible bathroom and an entrance ramp. It's a very therapeutic environment – the air, the people, the location – and the walk into town provides additional physical therapy. I got out of the wheelchair into a walker, and now I use only a walking stick, mostly just for peace of mind."



Success: Tom and his wife moved from another town in the region that was becoming too crowded and expensive for them. When they arrived, Tom was in need of physical therapy, but now he walks up the mountain with Max, his qualified assistive dog.

"I'd been having trouble walking, but a month after moving in I was hiking up the mountain. We love the whole area – the people are friendly and we can walk into downtown. Sitting on this porch is great, just breathing the air up here. The bathroom is accessible, with grab bars for security, and we even have an extra bedroom for my model train layout."





*Andrea
Pereira
photograph*



When and where:

Located just outside of Kent's scenic commercial center, Stuart Farm still resembles the colonial farmhouse that it originally was. Set back from the road, it offers a welcoming wraparound porch, ample off-street parking, extensive landscaping and a community atmosphere.

What:

Stuart Farm has five apartments – two with one bedroom, two with two bedrooms, and one completely handicapped accessible. All are affordably priced below market rates for residents with limited or moderate incomes.

Why and how:

LISC provided Kent Affordable Housing with a capacity building grant and a \$175,000 acquisition loan for Stuart Farm. Through Housing Connections, LISC also provided technical assistance from inception to completion.

Who:

Funders and investors for this development were the Connecticut Department of Economic and Community Development, Federal Home Loan Bank of Boston, Union Savings Bank and private sources. We sincerely thank them all for their support of this important effort.

Thanks to the funders who support LISC's work in Connecticut

Bank of America
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 Webster Bank
 Wells Fargo

Contact us to learn more.

www.lisc.org/connecticut_statewide

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Affordable Country Living: Northfield Firehouse

Bob Petricone, president of Litchfield Housing Trust, is proud of their record in providing housing opportunities for families that earn below the median income. Litchfield has primarily owner-occupied housing, with few rental options. Younger families, service employees and people with handicaps tend to get closed out of the region's escalating real estate market, but the town needs the energy they can bring.

"We need to find some way to bring younger families into the community, to help Litchfield maintain vitality and population growth. We can't all be retirees! We need young people to do volunteer work, go to school board meetings and fill local jobs. When the town built a new firehouse, they abandoned the building they had been using, an old schoolhouse. We rehabbed it as two good-sized apartments with improved energy efficiency, one of them handicapped accessible. It's occupied by a young man with a disability, who was raised here and can now live here with his own family, allowing him to function independently."

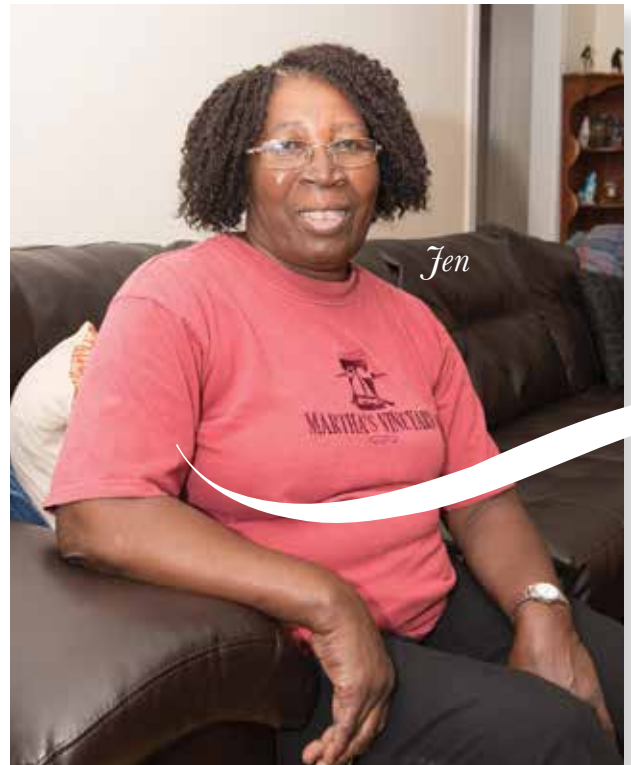


Brandon

Success: Brandon and Jen moved from nearby because they needed more room for her family to join them. They had heard about Northfield Firehouse when it was being developed, and drove by to take a look during construction. They really wanted to stay in town because of the school system, and also to be close to Jen's job in Torrington. The prime consideration was accessibility for Brandon, who is confined to a wheelchair and whose job allows him to work from home on his computer.

"I can go outside in my wheelchair to take walks without worrying about traffic. We have lots of space. I've never been anywhere I could move around so freely."

"It's beautiful and quiet – we love it here. There's lots of light. Since I work second shift, it's a huge relief to be able to leave Brandon alone, knowing that he's comfortable and safe."



Jen

Success: Dana lives in the second apartment, behind Brandon and Jen. Part of Jen's large, extended family, she moved to Litchfield to be with them. Having her so close by provides additional security for Brandon, Jen and the kids.

"I like that it's quiet and convenient, because I work in town. We are part of a family."



Dana &
her niece



When and where:

Located at 12 Main Street in the Litchfield village of Northfield, the building started as a two room schoolhouse and then, with cinder block additions, served as a firehouse. Renovations in 2010 brought the building back to the original schoolhouse look.

What:

The complex resembles a family compound with two spacious apartments. One of them is completely handicapped accessible. Both are affordably priced, below market rates, for residents with limited or moderate incomes.

Why and how:

LISC supported Litchfield Housing Trust with a grant to help design the geothermal heating and cooling system for this property and with years of technical assistance..

Who:

The other funders for this development include the Connecticut Department of Economic and Community Development, using Small Cities Community development Block Grant funds, the Connecticut Clean Energy Fund, The Connecticut Energy Efficiency Fund. We sincerely thank them for their support of this important effort.

Thanks to the funders who support LISC's work in Connecticut

Bank of America
Connecticut Department of Economic
and Community Development
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(CHFA)
CHFA/IOREBTA
Citi Foundation
Citizens Bank
Fairfield County's Community Foundation

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M&T Bank
Near & Far Aid Association
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United Way of Western Connecticut
U.S. Department of Housing & Urban
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Contact us to learn more.

www.lisc.org/connecticut_statewide

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HOUSING CONNECTIONS SUCCESS STORIES

ELISHA BROOK

Franklin, CT

Senior Low-Income
Housing



Franklin residents and town officials had long been aware of their town's need for senior housing. As in many rural areas, older homeowners with fixed income who could no longer maintain their homes or afford to pay property taxes often were unable to find affordable apartments in town. In the late 1990s, the Franklin Housing Authority (FHA) decided its focus should be senior housing. An introduction by the Connecticut Department of Economic and Community Development (DECD) to the *Housing Connections* staff resulted in a project with local direction and statewide support.

Housing Connections staff guided FHA in creating a development plan, identifying a consultant who could guide the project through the local approval and construction processes and engaging a nonprofit organization that could serve as developer and manager of the project.

FHA identified available land and gained support for the project from local officials and their neighbors. *Housing Connections* staff help the community calculate the number of seniors who needed affordable housing in order to gauge the appropriate size of the complex. During the development process, FHA joined forces with Access Agency and became Access Senior Housing of Franklin, Brook Senior Housing.

Elisha Brook Senior Housing is a 27-unit low-income apartment complex set in Franklin, between Willimantic and Norwich, not far from the Rhode Island border. One-bedroom apartments are available to individuals and couples with income at or below 60 percent of the state median (\$31,815.58 for an individual in 2012). All units are supported by Section 8 rental housing assistance from the U.S. Department of Housing and Urban Development (HUD).

The *Housing Connections*-Franklin team is an example of a partnership in which local interests and knowledge are complemented by housing development experience.

Elisha Brook was funded by a grant from HUD's Supportive Housing for the Elderly and from the Connecticut Department of Housing and Community Development.

The staff of Housing Connections guided us every step of the way; Elisha Brook wouldn't be a reality without them.

~ Grace Curran
Board Chair, Access
Senior Housing of
Franklin

...[P]eople would live in town for 30, 40 years paying taxes, and then when they got too old to maintain the house, they would have to move... They had no place to go.

~ Marge Grant
Former member,
Franklin Commission
on Aging

Housing Connections is a joint project of the Connecticut Housing Coalition and Local Initiatives Support Corporation with funding from the Community Investment Act (CIA), administered through the Connecticut Housing Finance Authority. *Housing Connections* assists suburban and rural communities to develop and preserve affordable housing.

HOUSING CONNECTIONS SUCCESS STORIES

WILTON COMMONS



Set on 4.8 acres of wooded land in central Wilton, Wilton Commons is a congregate senior housing facility that provides an ideal mix of convenience and rural living for its residents. The first phase includes 51 apartments with on-site amenities such as a central dining room, a library, crafts and recreation rooms, meditation space, beauty shop, and a small store. Twenty-three units congregate services will be added in phase two when state and federal funding become available.

Wilton Commons, Inc. (WCI), the nonprofit grassroots organization created to bring the project to fruition, was established in 2002. WCI board members actively worked to gain the support of Wilton residents for the affordable senior housing site. Housing Connections staff provided knowledge about the housing development process and helped WCI chose a nonprofit developer, Mutual Housing Association of Southwestern Connecticut, to manage the building project from processing zoning applications, putting together funding proposals, construction and lease-up.

Wilton Commons is a mixed-income development, serving people up to 60% of Area Median income. While residents must be self-sufficient, some need a number of community-based support services. To help residents gain access to medical and other services, trained staff will be available around the clock.

Wilton Commons is funded through a mix of federal, state and local dollars. Sources include the National Equity Fund, the Connecticut Housing Finance Authority, the Connecticut Department of Economic and Community Development, and over \$2 million in private grants and donations.



Housing Connections is a joint project of the Connecticut Housing Coalition and Local Initiatives Support Corporation with funding from the Community Investment Act (CIA), administered through the Connecticut Housing Finance Authority. Housing Connections assists suburban and rural communities to develop and preserve affordable housing.