

Healthy Homes Initiative Full Partners Meeting

Thursday, June 19, 2014

9:00 am – 12:00 pm
Department of Transportation
2800 Berlin Turnpike
Newington, CT

AGENDA:

1. Welcome and Introductions
2. Urban Revitalization Pilot Program

Calvin Vinal, President and CEO
Connecticut Housing Investment Fund, Inc.



Robert De Cosmo, President
Connecticut Property Owners Alliance, Inc.



3. Clean Energy Finance and Investment Authority's (CEFIA) strategy to deploy clean energy programs in CT's multifamily housing market

Kim Stevenson, Associate Director
Clean Energy Finance and Investment Authority



4. Partner Updates
5. Next Meeting

Meeting Minutes

Attendees:

Alan Buzzetti, CCMC LAMPP	Krista Veneziano, CT DPH	Cal Vinal – CHIF
Chris Corcoran, CCMC LAMPP	Kim Ploszaj, CT DPH	Bob DeCosmo – CT POA
Ronald Kraatz, CCMC LAMPP	Kristen Day, CT DPH	Mike Gurecka – NOI
Terri Trenholm – OSFM	Tiziana Shea, CT DPH	Judith Dicine – OSCA
Kim Stevenson – CEFIA	Joan Simpson, CT DPH	John Greeno, NECS
Evan Seretan - UI	Salina Hargrove, CT DPH	Merry Fredericks, The Connection Inc
Edith Pestana - DEEP		

Urban Revitalization Pilot Program

Cal Vinal: Provided a summary of the Revitalization Project

- Dept of Housing grant
- Buy in from 12 banks with commitment of \$10 million in a revolving fund
- Select neighborhoods (targeting stressed communities), identify problems house-by-house and changed conditions of that house, coordinate resources.
- Approximately 100 homes in a neighborhood
- Pilot projects in East Hartford & Waterbury (hoping to expand)
- New Britain is the control site
- Trying to involve insurance companies to show the long term cost savings (aging in place)
- Education: RRP, HH, landlord/tenant roles
- Will have all licenses and insurance of contractors on file
- Police will have involvement

Bob DeCosmo: Reviewed the goals, history, approaches, & roles of the project (see attached PowerPoint presentation)

- Improve:
 - Neighborhoods (eliminate blight)
 - Design a street, not just one property (landscaping, clean lines, teach property owner what needs to be done)
 - Home ownership
 - Property owner & tenant knowledge (Joan: DPH has 7 principles fact sheets that can be used by CT POA for their outreach)
 - Relationships with stakeholders
- Coordinate the delivery of services
- On-going post purchase wrap around support

CT Property Owners Association

- Administer/facilitate
- Engage vendors
- Establish support
- Community outreach
- Looking for entrepreneurs locally

- Goal – certification for landlords

Property Assessment:

- Building code depts.
- Non-profits
- HH assessment form
- Address safety

Challenge: Foreclosures: need a coordinated approach

Judy believes there is a statute that defines how many years a bank can own a property after foreclosure.

Cal: two law firms' process 89% of the foreclosures in CT. Would like to work with them on an effort to assist in deleveraging the properties and putting them back into a good property owners hands.

Judy: may be able to convene a Regional council on Foreclosures (must review with her boss)

Mike Gurecka: Energy Efficiency - has 8200 Waterbury street addresses to target as canvassing – happy to work with Cal. Also has Meriden data. Human Resource Agency has data for New Britain.

Cal: Home Energy Solutions – change in loan criteria

Chris C: Is there a way you could use the income census preapproval to waive the income verification?

Evan: Summer canvas – target on census tract

John: Census tract data is granular. CRT Hartford – subprogram – fall within criteria for waiving income verification

Clean Energy Finance and Investment Authority's (CEFIA) strategy to deploy clean energy programs in CT's multifamily housing market

Kim Stevenson: Provided an overview of the Multifamily Clean Energy Financing Program (see attachment)

- Clean energy means: 1) weatherization, 2) energy efficiency improvements, & 3) renewable energy (e.g., solar power, wind, water, geothermal)
- Goal: to help make energy investment process easy to navigate and support multifamily owners making smart energy investments that will reduce operating costs and improve the living environment.
- Raise funding commitment from the private sector
- Wants to make sure that she is not repeating work that is already being done elsewhere
 - Leveraging existing programs
 - Market program to get tractions (e.g., HH & Health and Safety)
 - Financing solutions
- Wants to push homeowners to think about going broader and deeper with energy improvements that are being done...incorporate health & safety.
- Upfront costs to program – wants to incorporate them into financing
- Health and Safety can be financed under C-PACE & LIME (see handout) – savings to investment ratio (savings must outweigh the loan)
- Credit Enhancement RFP – wants to solve major problems within the home and use that accomplishment(s) as template(s)

- CEFIA program related investment – MacArthur foundation
 - Additional financing for health & safety
 - Covering upfront planning costs
 - Physically measure to see if improvements work

Judy: Is there any university involvement? UNH may be interested.

Cal: Annie Harper (Yale Community Carbon Fund) is involved.

Partner Updates

Mike: HB 5133 now Special Act 14-14 6/10/14 signed by Governor. CT's attempt at addressing Health and Safety was mentioned on the Dept of Energy Blog as a success.

Judy: National Platform with ICC – talks about CT. Fire code is part of the ICC now.

Mike: Potential funding avenue State Energy – DEEP

Received contract for injury prevention – calling for 1st advisory group committee mtg. Federal DSS funds combined with DOE/WAP program – planning to work with hospitals.

Judy: DPH Commissioner's 2020 Report identified Healthy Homes as a priority. Connect CEFIA with CCM – possibly put together an advisory task force.

Evan: Allocated \$1.5 million for Health and Safety to go to utilities to help take care of major barriers (e.g. mold, asbestos) to weatherization. There will be some limitations. Will rely on the partner networks to leverage \$; 20% to UI and 80% to CL&P to be rolled out by the end of the year.

Kim S: There may be some flexibility for the \$1.5 million....possibly could be doubled. Need to get some PR out there.

Judy: Is there any funding for septic repair? Per Ron, LAMPP is a possibility (for their 15 towns).

Chris: \$3 million lead contract still waiting for the contract from DOH. \$2 million contract for HH is pending and within that contract will be funding for asbestos removal.

Joan: Did the HH webinar on Consumer Products, available on TRAIN (<https://ct.train.org> course ID 1051031).

Mike: SNE CAPS – Regional Conference in Providence, RI, September 18-19. Was asked to do an HIA workshop on the 19th

Kim P: Reconvening the Subsidized Housing Workgroup: next meeting 7/16 at the State's Attorney's Office, 9:30am.

Krista: One-day Community Health Worker training 9/22 at the DOT. Announcement coming soon.

Judy: Make a training group to train cities/entities after a good program is developed...train-the-trainer to keep it sustainable.

John: Clean Energy Communities – funding – may want to be involved

Cal: Healthy Homes Day – one day convention to bring people together.

Sponsors from Insurance, private/public, registration, housing coalition, vendors.

Cal to speak to Betsy who may want to sponsor this; Cal will get back to Krista. Bob DeCosmo would co-sponsor the event.

Next Meeting

- Mid-Sept 2014

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URBAN REVITALIZATION PILOT PROGRAM

**"CREATING LONG TERM RESIDENCY
AT THE SAME ADDRESS"**

Created By; Bob De Cosmo
President, CT Property Owners Alliance, Inc.

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What Are The Program Goals?

REVITALIZING URBAN NEIGHBORHOODS

- "A Big Footprint Approach"
- Targeting resources to individual Streets, not properties
- Developing Private / Public partnerships
- Educating both owners and renters
- Eliminate blight, undesirable renters & irresponsible owners
- Provide ongoing post purchase wrap-around support

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Program History

- 9 / 2009; Created Focus Group to discuss Neighborhood Revitalization
- 1 / 2010; SB 319 An Act Concerning An Urban Homesteading Pilot Program
- 2 / 2011; HB 6051 An Act Concerning An Urban Homesteading Pilot Program
- 1 / 2012; HB 5224 An Act Concerning An Urban Revitalization Pilot Program
- 7 / 2012; HB 5224 becomes law as part of "Budget Implementer Bill"
- 8 / 2012; DECD announces Notice of Funding Available for Housing Programs
- 11 / 2012; CHIF Applies for DECD Grant to fund Program
- 5 / 2013; Governor Announces Urban Revitalization Program to be funded
- 6 / 2013; Bonding Commissions approves funds
- 6 / 2013; Legislature creates separate Department of Housing from DECD
- 5 / 2014; CHIF & DOH agree on final term-sheet
- 6 / 2014; Awaiting final approval from the attorneys from CHIF & DOH
- 8 / 30 / 2014; Program funding to be closed on or before date

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Where Do We Start?

- Waterbury & East Hartford....and New Britain
- Choosing a neighborhood that can "Tip" to stable
- Survey and map the neighborhood conditions
- Rank the parcels, owners and tenants
- Meet with both tenants and owners to obtain facts
- Build relationships with community stakeholders
- Invite all housing entities to participate

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Why Is This Approach Different?

- It's a "Big-Footprint" approach
- Concentrates and targets available resources
- Relies on the private sector to due the development
- Creates public – private funding partnerships
- Involves community stakeholders in the process
- Repositions the role of the non-profit developer

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What Is The Non-Profit Role?

- Provide tenant and buyer education & training
- Offer a "Lease to own model"
- Work to convert tenants to homeowners
- Facilitate community outreach
- Become an "Interim Owner" of the finished product


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 1-800-369-4113
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The Renovation Standards

"HEAD HOUSING"


- **Healthy Homes**
- **Energy Efficient**
- **Affordable**
- **Desirable**

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Other Renovation Considerations


- Construction standards that rely on common-sense
- Renovate with a realistic and sustainable budget
- Create visual impact with facade-work & landscaping
- Preference on hiring local qualified contractors
- Design to the street, not a specific property

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The CTPOA Role

- Administer and facilitate the program at the "Street level"
- Engage "Vetted-vendors" for post purchase needs
- Establish support services and staff
 - Online Video Resource Library
 - Provide Educational Seminars
 - Mediate Tenant / Landlord Disputes
 - "1-800 Housing Help Hot-line"
- Coordinate community outreach
- Coordinate private developers, housing entities and agencies
- Find the next neighborhood to operate the program


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We Truly Appreciate

Others who worked for years on this Program

- **Larry Butler**, State Representative, 72 District
- **Cal Vinal**, CT Housing Investment Fund
- **Raphie Podolsky**, Legal Assistance Resource Center of CT
- **Denise Pappas**, Waterbury Front Porch Program
- **Sharon Hallock**, Greater Waterbury Board of Realtors
- **Elizabeth Brown**, Independent Lobbyist

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Thank You

IT'S TIME FOR QUESTIONS AND ANSWERS

Sincerely,
 Bob DeCosmo
 President, CTPOA Inc.



Multifamily Clean Energy Financing Programs

The State of Connecticut's Green Bank (CEFIA) offers a suite of products and services to help multifamily property owners and managers navigate and finance building energy improvements. These products can be customized to meet the needs of your specific property or portfolio. CEFIA offers these products directly and through our Multifamily Program Partners.

Through these multifamily financing programs, we finance a broad range of energy improvements and building upgrades. These include energy conservation measures, HVAC system upgrades, solar and other renewable energy systems, conversions to natural gas from oil and electric systems, as well as water conservation and other measures. CEFIA's programs also finance remediation of health and safety problems, like mold, asbestos and lead paint removal, which must be taken care of before energy improvements can be installed.

Commercial Property Assessed Clean Energy (C-PACE.com)

- Available for both market rate and affordable housing, subject to lender approval
- Loan term up to 20 years with interest rates of 6% or less, secured via a property tax assessment
- Loan amount is based on energy savings with a minimum size \$150,000 and no maximum limit
- Smaller loan sizes are also available for boiler replacements and other single measure upgrades
- 100% of project costs can be financed, including assessment and audit costs

Contact Bracken Hendricks, President & CEO, 301-502-0532, bhendricks@urban-atlantic.com

Administered by Urban Ingenuity, CEFIA's C-PACE Multifamily Financing Partner

Connecticut Housing Investment Fund Low-Income Multifamily Energy (LIME) Loan

- Available for multifamily housing serving low-income residents, especially good for smaller properties
- Loan term up to 12 years, interest rates in the 6% range, unsecured, all project costs can be financed
- Loan amount is based on energy savings with no minimum size and a maximum \$750,000 loan limit

Contact Kevin Porter, Vice President of Lending, 860-233-5165 x2020, kporter@chif.org

Administered by the Connecticut Housing Investment Fund (CHIF.org)

CEFIA Credit Enhancement RFP

- Available for all types of multifamily housing, especially if un-served by existing financing programs
- Up to \$4 million is available as credit enhancement for programs, partnerships and demonstrations
- Funders, owners, developers come to CEFIA and tell us what you need to make your program work

More info at: <http://www.ctcleanenergy.com/AboutCEFIA/CEFIAOpenRFPs/tabid/622/Default.aspx>

Administered by CEFIA (ctcleanenergy.com)

Technical Assistance and Energy Opportunity Assessments

Owner support in navigating the energy retrofit and green building construction process provided by a nationally-recognized leader in solving complex multifamily energy challenges:

- Energy benchmarking and performance monitoring using on-line tools developed for multifamily housing
- Energy audits, cost estimation and construction management
- Evaluation of financing options including coordination of utility rebates to maximize incentives

Contact Paul Keyes, CT Regional Manager, 860-259-1900, keyes@newecology.org

Administered by New Ecology Inc. (newecology.org)



Key Multifamily Program Partners & Financing Resources beyond CEFIA

CEFIA understands that financing energy improvements to multifamily properties is not always simple. Financing is often constrained by the requirements of existing mortgages and other funding sources. Energy investment decisions are often impacted by the timing of broader capital improvement plans. Energy financing generally always comes into play after owners have taken full advantage of energy programs, subsidies and incentives offered through local utility companies, as well as other federal and state programs, including tax incentives.

In an effort to help streamline the energy financing process, CEFIA is working to coordinate our programs with other important multifamily housing funders and service providers in Connecticut. In the upcoming months, we will provide a comprehensive list of financing resources:

- CT Energy Efficiency Fund – <http://energizect.com/nonprofits/solutions/multifamily-facilities>
- Connecticut Housing Finance Authority – www.chfa.org
- Connecticut Health and Educational Facilities Authority – www.chefa.com
- Connecticut Low and Zero Emissions Renewable Energy Credit Program - <http://www.ct.gov/deep/cwp/view.asp?a=4120&Q=503720>
- Weatherization Assistance Program – www.ct.gov/deep/cwp/view.asp?a=4120&Q=509366
- Connecticut Healthy Homes Initiative – <http://www.ct.gov/dph/cwp/view.asp?a=3140&q=443992>
- Dept of Housing and Urban Development, Connecticut Office – <http://portal.hud.gov/hudportal/HUD?src=/states/connecticut>
- Tax Incentives and other Federal Programs – <http://www.dsireusa.org/incentives/index.cfm?state=CT>

CEFIA's goal is help make the energy investment process easy to navigate and to support multifamily owners making smart energy investments that will reduce operating costs and improve the living environment for residents. For further information and program guidance:

Contact Kim Stevenson, 860-257-2890, kim.stevenson@ctcleanenergy.com
CT Clean Energy Finance and Investment Authority (www.ctcleanenergy.com)