

Achievable Housing in Southeastern Connecticut

*A Lookbook from the 2024 Southeastern Connecticut Housing
Alliance (SECHA) Bus Tour*



September 2024

SCCOG



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Achievable Housing in Southeastern Connecticut

What is achievable housing?

Achievable housing is housing that meets the needs and budgets of residents. Achievable housing can be market-rate or can be produced or managed under a program that ensures its affordability for its occupants.

Households are considered cost-burdened if they pay more than 30% of their income on housing expenses (rent, mortgage, utilities, taxes).

Why do Southeastern Connecticut households need achievable housing?

A growing number of households in Southeastern Connecticut are struggling with paying their mortgage or rent.

Adjusted for inflation, income growth in the region has been stagnant, growing less than 1% between 2000 and 2019. Over the same period, for-sale housing prices and rents have increased 23% and 19% respectively.

In Southeastern Connecticut, a household is considered low-income if

their income is less than 80% of the median income. For example, a family of four earning less than \$85,000 per year is considered low-income. For that same family of four, housing costs less than \$2,140 per month would be considered affordable, while housing costs greater than \$2,140 would make the household cost-burdened.

One in four households in the region are considered both low-income and cost-burdened. A job loss, or similar catastrophic event, could put these families at risk of eviction or foreclosure. Many full-time working families would qualify for income-restricted or subsidized housing if it were available.

1 in 4 households in Southeastern Connecticut is both low-income and cost-burdened.

Two-Person Household			
Percent AMI	Annual Income	Hourly	Max budget (30%)
100%	\$85,600	\$41.15	\$2,140
80%	\$68,480	\$32.92	\$1,712
60%	\$51,360	\$24.69	\$1,284
Four-Person Household			
Percent AMI	Annual Income	Hourly	Max budget (30%)
100%	\$107,000	\$51.44	\$2,675
80%	\$85,600	\$41.15	\$2,140
60%	\$64,200	\$30.87	\$1,605

Source: 2024 CT DOH Income Limits based on HUD Median Incomes

How does income play a role?

The Connecticut Department of Housing (CT DOH) publishes income limits, based on Housing and Urban Development (HUD) median incomes, to show the area median income (AMI) for each metropolitan area in the state. The table above shows the annual income for two- and four- person households at the 100%, 80%, and 60% AMI levels for the Norwich-New London metro area.

The table also breaks down the maximum housing budget for each income level, which would be considered achievable housing prices. Housing costs above the maximum budget for each income level would indicate that the household is cost-burdened.

Additionally, an hourly rate based on full-time employment was calculated for each income level. For reference, the 2024 federal minimum wages is set at \$7.25 per hour, and the Connecticut

minimum wage is set at \$15.69 per hour. For a two-person household where both individuals earn the state minimum wage, the maximum budget would be \$1,631 per month.

Housing costs in Southeastern Connecticut

According to the Eastern Connecticut Association of Realtors, the median sale price in 2023 for a 3-bedroom single-family home in New London County was \$340,500, median rent for a 1-bedroom apartment was \$1,298, and median rent for a two-bedroom apartment was \$1,700. It is important to note that the median sale and rent prices do not reflect the availability of units on the market.

Encouraging a range of housing types

Shelter is a basic human need, at every life stage. From a young adult or family forging a new household unit, to expanded space needs that come with a growing family or caretaking role, to seniors ready to downsize who may want to age in place by finding a smaller option in their current community – Southeastern Connecticut is made up of a spectrum of households that all contribute to the stability and vitality of our region, and that need a safe and dignified place to call home.

Households are as varied as these examples and so many more. Ensuring an adequate supply of regional housing requires a variety of housing types that suit the needs of and are financially accessible to households of varying compositions, incomes, and preferences. However, the SCCOG region is dominated by detached single-family home houses (estimated at 62% of the region's total housing stock in 2022 ACS data), lacking the diversity and quantity of housing required to ensure affordable and achievable housing at median and lower household income levels.

Rental vs. ownership units

Affordable and achievable housing includes both owner-occupied and rental units. In particular, the SCCOG region faces a shortage of achievable and affordable rental units. Rental units are an important part of any housing landscape, as most households that eventually buy homes will require time in a rental to save for a downpayment on a home. Cost is not the only factor, with young and senior households in particular trending toward rental units where home maintenance demands are minimized or shared with a landlord. SCCOG's 2019 Housing Needs Assessment found a particular lag in the creation of new rental units regionwide, estimating that of new households expect to form in the region, over half (54%) will rent, significantly higher than the current 35% of households that rent. Demand is likely to be especially high for lower-cost rental units. Rentals and ownership units can take the form of single-family homes, multifamily apartments and condominiums, or moderate density "Missing Middle" housing.



Source: Opticos Design





**Greenville Homes
Norwich, CT**

1



**Oxoboxo Lofts
Montville, CT**

2



**Bayonet Street Apartments
New London, CT**

5

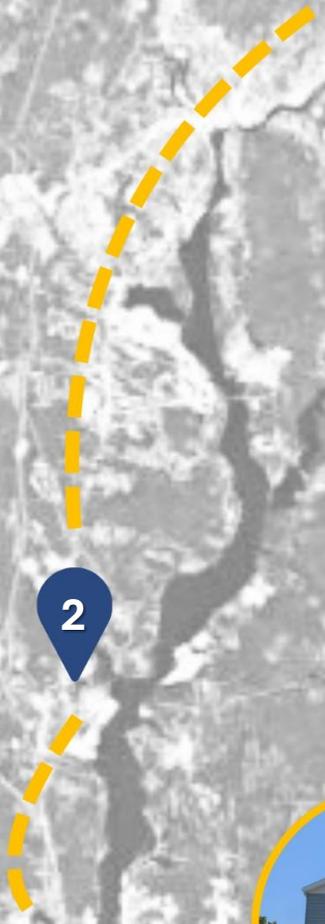


**Friendship Street Duplexes
New London, CT**

3

4

**Gorton Street Home
New London, CT**



2024 Housing Bus Tour

Bus Tour Locations

The 2024 Southeastern Connecticut Housing Alliance (SECHA) Bus Tour highlighted five successful housing developments in the region:

1 Greenville Homes, Norwich, CT: 10 single-family homes were built on Margerie Street in the Greenville neighborhood of Norwich by Habitat for Humanity of Eastern Connecticut.

2 Oxoboxo Lofts, Montville, CT: The former Faria Beede Instruments factory in Montville is being transformed into a mix of low- to moderate- income and market rate apartment units by Dakota Partners.

3 Gorton Street Home, New London, CT : A single-family home on Gorton Street in New London will be renovated by the Southeastern Connecticut Land Trust and sold with the caveat that it will remain affordable in perpetuity.

4 Friendship Street Duplexes, New London, CT: Two brand new modular duplexes were constructed by the New London Homeless Hospitality Center to serve as shared-housing arrangements on Friendship Street in New London.

5 Bayonet Street Apartments, New London, CT: A brand new mixed-income apartment complex developed by Eastern Connecticut Housing Opportunities, Inc. with units set aside for individuals with disabilities on Bayonet Street in New London.

The bus tour concluded with lunch and a guest speaker at the Bayonet Street Apartments Community Room. Nandini Natarajan, CEO of the Connecticut Housing Finance Authority (CHFA), spoke with tour attendees about the construction of achievable housing throughout the state.



Greenville Homes, Norwich, CT

Habitat for Humanity of Eastern Connecticut

The 1.17-acre lot between Margerie, Lois and Sylvester Streets was acquired by Habitat for Humanity of Eastern Connecticut in 2011. In 2019, Habitat began clearing the land that had been subdivided into five lots for ten single-family homes. Each lot has two homes that are connected by a shared exterior storage room firewall. This design maximized the property's capacity while maintaining open space between neighbors. The City of Norwich provided water, sewer, and gas lines to the property, allowing for efficient gas boilers to be installed. The final two homeowners closed on their homes in December 2023.

The total project cost was \$2.193m, financed by five primary sources: \$895k from a Connecticut Housing Finance Authority and State Housing Tax Credit Contribution, \$375k from the City of Norwich through the federal American Rescue Plan Act grant, \$106k in donations from 14 businesses, foundations and community partners, \$665k in general donations and ReStore sales, and \$151k in donated materials.

Habitat is proud of the collaborations and partnerships that were forged during the building of this neighborhood. These ten homeowners will contribute to the local economy while creating a stable, safe area for their families to thrive and grow. Together we build homes, communities, and hope.



Developer:

Habitat for Humanity of Eastern Connecticut



Site:

Approximately 1 acre, divided into 5 lots with 2 homes per lot



Utilities:

Served by public sewer and water



Units:

10 single-family units



Density:

10 units/acre



Total Project Cost:

\$2.193 million



Funding Mechanism:

CHFA and State Housing Tax Credit Contribution; City of Norwich ARPA grant, donations, ReStore sales, and donated materials.



Unique Aspects:

Infill development; located in Neighborhood Redevelopment Zone



Oxoboxo Lofts, Montville, CT

Dakota Partners

Dakota Partners' adaptive reuse project, Oxoboxo Lofts, will transform a historic turn of the century mill and approximately 100,000 square feet of industrial space into 72 studio, one- and two-bedroom apartment homes. Bordered by the Thames River, the former textile mill will provide housing opportunities for all segments of the local market, including market rate apartments, workforce housing and affordable opportunities.

The project has been awarded federal and state historic tax credits and low-income housing tax credits to support the restoration and conversion of the former mill. Extensive building improvements for the existing historic structures include new windows, roofs and HVAC systems. Additionally, the iconic smokestack that acts as a beacon for the Thames River will be restored and remain a distinctive community landmark. All rehabilitation will be completed under the guidelines of the CT State Historic Preservation Office and the Department of the Interior.

Upon completion, residents will have access to a variety of amenities including a community clubhouse, fitness center, basketball court, playground and on-site management and resident services. The proximity to Interstate 395 and local shopping, dining and entertainment makes the centrally located community convenient for ease of living.



Developer:
Dakota Partners



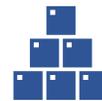
Site:
Approximately 10.7 acres



Utilities:
Served by public sewer and water



Units:
72 studio, one-, and two-bedroom apartments



Density:
7 units/acre



Total Project Cost:
\$32.3 million



Funding Mechanism:
Construction Lender, Investors, Partners, Investors, Federal and State Historic Tax Credits and Low-Income Tax Credits



Unique Aspects:
Historic rehabilitation; Flood certificate required; Community amenities



Gorton Street Home, New London, CT

Southeastern Connecticut Community Land Trust

In October 2023, the Southeastern Connecticut Community Land Trust (SE CT CLT) purchased a single-family home at 46 Gorton Street in New London with the intention of renovating and selling it to a qualified applicant. One of SE CT CLT's missions is to support affordable home-ownership opportunities in the region.

As a community land trust, SE CT CLT searches for, and purchases, properties to be held in a trust until a property can be renovated and sold to a qualified applicant. Once a property is ready for sale, SE CT CLT requires that applicants are a member of the trust, have an income of 50-80% AMI, and that they work with a lender to ensure mortgage payments will be made. Through deed restrictions, SE CT CLT requires that properties "remain affordable in perpetuity" even if a property is later re-sold.

Renovations to the 2,158-square-foot home on Gorton Street, built in 1900, include replacing the deck and stairs, insulating the attic, upgrading the kitchen and downstairs bathroom, bringing electrical systems up-to-date, and cosmetic updates like paint. Additionally, volunteers from SE CT CLT cleaned up and landscaped the property which included refreshing raised garden beds and compost piles. Renovations are expected to be completed in Fall 2024.



Developer:
Southeastern CT
Community Land Trust



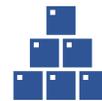
Site:
0.12-acre lot



Utilities:
Served by public sewer
and water



Units:
1 single-family home



Density:
N/A



Total Project Cost:
\$300,000



Funding Mechanism:
Federal American Rescue
Plan Act funding; Bridge
loan



Unique Aspects:
Community Land Trust;
deed-restricted
affordable housing



Friendship Street Duplexes, New London, CT

New London Homeless Hospitality Center

The New London Homeless Hospitality Center has developed an achievable housing project with unique shared living space aspects, re-activating an abandoned bank site on Friendship Street. The project includes three two-family homes. Each home has three bedrooms (each with its own bathroom) plus a shared kitchen/living room area. Each home also has access to outdoor space and off-street parking. The target tenant population is individuals below 30% of AMI. In 2024, individuals making under \$24,000 per year would meet this threshold.

The project came about through a partnership effort. The New London Homeless Hospitality Center is the owner and property manager, with construction management provided by Eastern CT Housing Opportunities (ECHO). Project funding was provided by the Department of Housing under the Coronavirus State and Local Fiscal Recovery Funds (“SLFRF”) program. The project utilized modular construction techniques, with units supplied by Signature Building Systems of PA LLC.



Developer:

Eastern Connecticut Housing Opportunities, Inc.



Site:

Approximately 0.5 acres



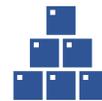
Utilities:

Served by public sewer and water



Units:

6 apartment units



Density:

12 units/acre



Total Project Cost:

\$1 million



Funding Mechanism:

CT Department of Housing’s State and Local Fiscal Recovery Funds



Unique Aspects:

Infill development; modular construction; shared common areas



Bayonet Street Apartments, New London, CT

Eastern Connecticut Housing Opportunities, Inc.

Eastern Connecticut Housing Opportunities (ECHO) is developing a two-phase, 64-unit, mixed-income apartment complex on Bayonet Street in New London.

Construction of Phase I (28 units) commenced in August 2022 with completion in Fall of 2023. The 28 units consist of one, two, and three-bedroom apartments. Nine are leased at market-rate rents with the remainder leased at varying rental price points based on income. Six units are set aside for individuals with intellectual disabilities and autism. The apartment complex includes amenities like in-unit laundry, a community center, and a gym.

Phase II construction is expected to commence in 2024. Phase II is expected to be complete in the summer of 2025, and will include 36 additional units.

The apartment complex is located on a SEAT bus route and is located across the street from the New London Mall, which includes a grocery store a medical urgent care facility and dining options.



Developer:

Eastern Connecticut Housing Opportunities, Inc.



Site:

Approximately 3 acres



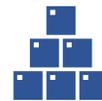
Utilities:

Served by public sewer and water



Units:

28 units in Phase I; 64 total units after Phase II is constructed



Density:

10 units/acre in Phase I; 28 units/acre once Phase II is constructed



Total Project Cost:

\$11.7 million



Funding Mechanism:

Low-income Tax Credits; CT Department of Housing



Unique Aspects:

Infill development; community amenities; in-unit laundry

Southeastern Connecticut Non-Profit Housing Partners

Southeastern Connecticut is a dynamic region of 280,000 residents, known for its diverse assets including Mystic and the Southeastern Connecticut shoreline, entertainment/casino destinations, and opportunities for urban, suburban, and rural living. The region is critically important to Connecticut's economy for its tourism, defense, and defense manufacturing industries, and is New England's hub for the growing offshore wind industry. The region is conveniently located within fifty miles of Hartford, New Haven, and Providence and has highway and rail connections to nearby Boston and New York City.

There are several non-profit organizations that operate in Southeastern Connecticut that specifically work on housing-related programs. The following pages summarize the mission and programs of the Southeastern Connecticut Housing Alliance (SECHA), the Center for Housing Equity and Opportunity of Eastern Connecticut (CHEO), Eastern Connecticut Housing Opportunities, Inc. (ECHO), Habitat for Humanity of Eastern Connecticut, HOPE, Inc., the New London Homeless Hospitality Center, and the Southeastern Connecticut Community Land Trust.

If you, or someone you know, need immediate housing assistance, please visit 211ct.org/topic_pages/housing or call 2-1-1 for specific housing resources.

Southeastern Connecticut Housing Alliance

About SECHA

The Southeastern Connecticut Housing Alliance (SECHA) was incorporated in 2006 as an advocacy organization, dedicated to promoting affordable housing in Southeastern Connecticut. SECHA was a recommendation of the Blue-Ribbon Panel for Housing, which was formed following a 2002 study of housing needs in the region. Today, SCCOG and SECHA work closely, with SCCOG providing administrative and program support to SECHA.

Mission

SECHA will work to advance access to housing through continuous collaboration and leadership.

Collaboration: Equipped with adequate skills and resources, stakeholders need to coordinate their combined efforts to affect change. Through collaboration among its diverse membership and community connections, SECHA will build capacity with the region to increase affordable housing and develop solutions for additional housing options.

Advocacy: SECHA recognizes the need to develop informed policymakers, activists, and communities in order to improve public and private housing programs and policies. SECHA will foster support and leadership for affordable housing.

Management: Our internal capacity to provide value for the community and advance SECHA's goals requires us to effectively monitor the organization's governance, marketing, and communications, as well as its financial stability.

To learn more about SECHA's work, visit <http://seccog.org/secha>



Center for Housing Equity and Opportunity

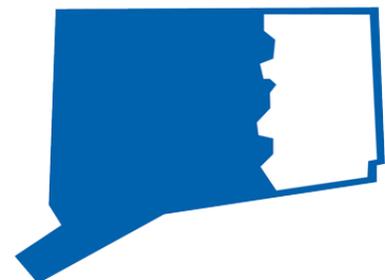
About

The Center for Housing Equity and Opportunity Eastern CT (CHEO) aligns a diverse coalition of practitioners, policymakers, residents, and community organizations to identify and build upon community-driven and data-informed solutions that preserve, protect, and produce safe and affordable housing for all. We believe that equitable access to housing that is safe, affordable, and connected to resources is a human right and critical infrastructure for a thriving region. CHEO focuses on the 52 towns that make up New London, Tolland, and Windham Counties in Eastern CT.

CHEO Goals

- Create a **shared housing agenda for the Eastern CT region** that centers low-income and BIPOC (Black, Indigenous, People of Color) communities and is data-informed
- Facilitate the **strategic alignment and deployment of every available resource** to ensure equitable access to housing opportunity throughout towns in Eastern CT (public, private, local, regional, statewide, federal)
- **Build public will for affordable housing** as critical community infrastructure that must be prioritized throughout the region
- Harness the collective power of a multiplicity of perspectives, expertise, capacity, and knowledge to **implement innovative, regional housing solutions**
- **Amplify the impact of and provide connectivity** between towns, sectors, and organizations working on solutions to housing affordability throughout the region
- **Support existing housing affordability efforts** throughout the region

To learn more about CHEO's work, visit
<https://www.cthousingopportunity.org/cheo>



Center for Housing Equity and
Opportunity, Eastern Connecticut

Eastern CT Housing Opportunities, Inc.

Programs

Eastern Connecticut Housing Opportunities, Inc. (ECHO) is a Connecticut private, nonprofit corporation established with the mission of improving lives and strengthening communities in Eastern Connecticut by providing equitable housing opportunities to individuals and families in the communities in which they work and wish to live.

Housing Consultation

Financing options for the development of mixed-income and workforce housing are an alphabet soup of loans, grants, and various other programs containing numerous qualifications and restrictions. Developing all types of housing requires in-depth knowledge of these options as well as the ability to stitch a number of them together seamlessly to create a development proposal that pencils out financially. Knowing the myriad funding sources and how to put them together to make a deal work is the art of housing that is affordable for all.

Depending on capacity and resources, many communities and nonprofit organizations may choose to engage ECHO as the consultant to assess housing needs, planning, and resource development. In the capacity of the Housing Consultant, ECHO will collect and analyze data and information related to a specific housing development and/or the community considering housing options. Working

through basic development processes, the development team gains a better understanding of the community needs, the type of housing to focus on, and the resources available.

Housing Development

Sustainable Development is high-quality development, but it does not need to be high-cost development. Through creative design and value-engineering, developers can create sustainable communities while maintaining affordability. Key qualities of sustainable housing are that it promotes economic vitality, fosters environmental integrity, and encourages a sense of community today and for future generations. More specifically, such housing should promote health and mobility; conserve energy and natural resources; and provide easy access to jobs, schools and services. It is best to take a holistic approach to sustainable housing that focuses on people instead of buildings.



To learn more about ECHO's work visit <https://www.echohomes.org>

Habitat for Humanity of Eastern Connecticut

Programs

Habitat for Humanity of Eastern Connecticut (HFHECT) was founded in 1987. Habitat homeowners are low-income heads of household who invest 350 hours of sweat equity to help build their homes, and buy their homes with a no-profit, affordable mortgage financed by the organization. Mortgage payments are re-invested to build more homes, and property taxes paid by homeowners help fund local municipal services.

Habitat homeowners undergo more than 30 hours of training for first-time home buyers and financial counseling to ensure the responsibilities of home ownership are understood and to help provide them with the tools they need to succeed. HFHECT has housed 98 families across Eastern Connecticut since its founding and aims to house five families each year.

Homes

The houses we build are modest, one-story homes with 3 to 4 bedroom and 1 or 1.5 bathrooms. The homes are around 1,000 square feet in area which keeps the homes affordable for our families to purchase and affordable to operate. We use Energy Star rated appliances, windows, and WaterSense certified plumbing fixtures to keep the utilities efficient. We insulate with above-standard R-value insulation and create a very tight energy envelope by using a great deal of caulk in the framing process to make our homes nearly airtight.

Funding

Our work is funded via individual gifts, re-invested Habitat homeowner mortgage payments, and grants from private foundations and government agencies. We also operate two ReStores in Waterford and Plainfield whose proceeds fund help to fund our construction. ReStores are home improvement stores and donation centers that sell new and gently used furniture, appliances, home goods, building materials and more.



To learn more about HFHECT's work or to volunteer, visit www.habitatect.org or call (860) 442-7890.

Program

As a 501(c)(3) nonprofit organization, HOPE's goal is to provide decent and affordable housing for low and moderate-income families. Our Inner-City Renovation Program provides three major benefits to the community:

1. Decent and affordable home ownership opportunities are made possible to people in need. All houses are totally renovated - brought up to code and made lead-safe.
2. Historical architecture is preserved for future generations. Woodwork, trim and other unique features are restored.
3. Neighborhoods are improved. Hardworking and caring homeowners are given hope and encouragement to take care of their own properties.

Homes

For the last few years HOPE has been focusing work on one neighborhood, that around Belden Street in New London. HOPE obtains a distressed property as a donation or for a low price. As the renovations begin, the executive director solicits donations and support for the project from the community. The executive director counsels potential buyers in terms of their readiness and eligibility to buy a home. After the homes are sold, follow-up calls are made to help ensure a smooth transition from the role of tenant to homeowner. Each Spring, HOPE offers free workshops for first-time homeowners in basic repairs in plumbing, electrical, and carpentry. Proceeds from each house are returned to a revolving renovation account to help fund future projects.

Funding

With a paid staff of only one (and a low operating budget), HOPE depends greatly on the pro bono services of many professionals, such as architects, attorney, and accountants. Contributions of building materials and carpeting are obtained from local businesses. Community service workers and youth groups provide labor for yard work. The City of New London is also very supportive. Contributions are also obtained from foundations, financial institutions and through a state tax credit program.



To learn more about HOPE's work or to donate, visit www.hopenewlondon.org

New London Homeless Hospitality Center

About

The Homeless Hospitality Center is a place of safety and welcome to adults facing homelessness in southeastern Connecticut. Founded in 2006, HHC collaborates with dozens of public and private programs and agencies to address the underlying causes of homelessness for each person and help him/her find permanent housing as quickly as possible.

How We Help

Shelter: Our 40-bed shelter is a place of safety and welcome. A nine-room respite area provides 24-hour care to those facing health crises, from cancer to pneumonia.

Rebuilding Lives: We offer personalized support to connect people to the help they need, whether it's a new driver's license, treatment for an addiction or a bus ticket home.

Permanent Housing: We help guests find affordable housing and often assist with payments for a security deposit and first month's rent.

Because most of our guests have very limited income, they have only a handful of options, including market rate housing, subsidized housing and transitional units such as sober houses and live-in training programs.

Housing Support

We are working hard to build our capacity to deliver cost-effective, person-centered, high-quality housing support services to our neighbors who have experienced homelessness and need support to exit homelessness and to maintain permanent housing.

Our services are focused. We partner with other agencies wherever and whenever possible, and we directly offer only those services which we are uniquely positioned to provide.

The level of support depends on the needs of the individual. Even some who are diverted from shelter or provided with rapid rehousing assistance benefit from at least short-term support as they transition to permanent housing. Especially important to us is assuring links to community based mainstream services.



To learn more about NLHHC's work visit <https://www.nlhhc.org/>

Southeastern CT Community Land Trust

What is a Community Land Trust?

Community land trusts (CLTs) are nonprofit organizations that provide lasting community assets and permanently affordable housing opportunities for families and communities. Each CLT is governed by a board of CLT residents/lessees, general member representatives, and public representatives. CLTs are committed to the creation of homes that remain permanently affordable, providing successful home ownership opportunities for generations of lower income families. CLTs advance rural and urban agricultural projects, develop commercial spaces to serve local communities, create affordable rental and cooperative housing projects, and conserve land or urban green spaces. There are currently over 225 community land trusts in the United States. Join this rapidly growing movement.

Program

The Southeastern Connecticut Community Land Trust (SE CT CLT) is a membership-based 501(c)(3) nonprofit charitable organization that holds land for the development and stewardship of permanently affordable housing, land for food production, green space, and facilities for community organizations. SE CT CLT works to support access to affordable home ownership, advance community development, promote social justice, and further neighborhood revitalization across Southeastern Connecticut.

Funding

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To learn more about SE CT CLT's work or to donate, visit <https://sectclt.org/>

Acknowledgements

Southeastern Connecticut Housing Alliance (SECHA) Board

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Connecticut Housing Finance Authority

2024 Bus Tour Sponsors and Partners



The Southeastern Connecticut Council of Governments (SCCOG) provides administrative and program support to the Southeastern Connecticut Housing Alliance (SECHA).

Visit <http://www.seccog.org/secha> or call Nicole Haggerty, Senior Regional Planner, at (860) 889-2324 ext. 114 to learn more about SCCOG's and SECHA's housing work or to sign up to be notified about SECHA's next housing bus tour.

