



Mutual Housing Association of Southwestern Connecticut, Inc.

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Loretta's New Home



The first time Loretta laid eyes on the 100-year old Victorian style home she knew it was the perfect home for her family. In 2001, she sold her 2-bedroom condominium in Stamford and purchased the spacious 5-bedroom home in the Yale Street Lindencroft Historic District on Bridgeport, Connecticut's West End. The previous owners had done full interior and some exterior home improvements, but more exterior work was still needed. The wrap around front porch, roof overhang, and the 2nd floor porch had become structurally unsound. Because of the lack of gutters, there was extensive water damage and pigeons, squirrels and insects had made their homes in the overhang rafters of the porch. Water damaged shingles needed replacement and the entire exterior needed repainting.

Loretta heard about Mutual Housing's Rehabilitation and Lending Program in Bridgeport and met with Carol Sydnor, Director of Homeownership Programs to learn more about the services available to fix up her new home. She decided to apply for a MHA low-interest rehabilitation loan and then met with Bob Owens, MHA's Deputy Director, who assessed the improvements that needed to be done and wrote out the specifications. Because the house is located in the Lindencroft Historic District, it was important to



Before Renovation

keep consistent with its historical architecture and at the same time comply with current building code. In August of 2003 Loretta's loan was approved, and Bob helped her hire a reliable contractor and monitored the construction process.



After Renovation

Loretta found the services convenient and reliable which gave her peace of mind. During the revitalization process, Loretta's neighbors were so inspired that they too started home improvement projects on their homes.

Loretta's house is now a showcase that compliments long-term revitalization efforts in the Yale Street Lindencroft Historic District undertaken by Mutual Housing and other non-profits. In 1998, Mutual Housing completed 44 units of affordable rental housing through the development of Yale Street Commons and provided support for neighborhood resources such as the Sunflower Community Garden and Wentfield Park.

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Loretta's New Home - continued

MHA is in the process of creating new affordable housing for first-time homebuyers across the street from Loretta by bringing in a 2-family modular home. The modular is designed with historical features consistent with the neighborhood. Through these efforts, the vibrancy of the neighborhood has been restored with a range of affordable housing opportunities, historical character, and recreational resources.

MHA offers low cost purchase and rehabilitation loans and construction services in Bridgeport and Norwalk. For more information call Minnie Edgerton, Housing Specialist/Rehab Manager at (203) 852-1717.

William Street Condominiums

The first new homeowners have moved into their new homes on Williams Street in Bridgeport. Below Omar Carrion, the Alvarez family, and Sylvester Salcedo help out at a recent Open House to welcome their new neighbors.



MHA is completing the renovation of 6 condominium units in the historic Washington Park neighborhood. The one and three bedroom units will be part of the 14-unit William Street Condominiums developed in partnership with Shore Area Community Development Corporation. This new condominium community represents the first step in MHA's Armstrong Initiative - a comprehensive revitalization effort focused on increasing homeownership opportunities. The units are very affordable starting at \$55,000! Carol Sydnor, MHA's Director of Homeownership, is taking applications now for these beautiful units. Give her a call at 203-336-8792.

HOMEBUYER'S CLUB

If you or someone you know would like to purchase your own home, then consider joining MHA's Homebuyer's Club! You will learn about how much you can afford and special financing programs available in your community! Topics covered include Assessing Your Borrowing Power, Financing the Dream, Searching for a Home, The Mortgage Application Process, and Life as a Homeowner. The following sessions are currently scheduled:

STAMFORD

Where: Mutual Housing Office, 63 Stillwater Avenue

When: Tuesdays 6 PM to 8 PM on:

August - 10, 17, 24, & 31 (Free CHFA class)

September - 7, 14, 21, & 28 (Free CHFA class)

To enroll contact Carol Sydnor (203) 359-6940 ext. 14

NORWALK

Where: Mutual Housing Office, 23 Leonard Street

When: Tuesdays 6 PM to 8 PM on:

July 6, 20, 27 & August 3

August 10, 17, 24, & 31

September 7, 14, 21, & 28

To enroll contact Minnie Edgerton (203) 852-1717

A HOMEBUYER'S CLUB ENROLLMENT FORM

must be completed one week prior to the beginning of each session to reserve a seat. Tuition is \$50 per household. Special classes sponsored by the Connecticut Housing Financing Authority (CHFA) are free of charge (see schedule).

West Side Commons



On Spruce Street in Stamford, construction is progressing quickly on 19 new homeownership units at West Side Commons. The first residents will begin moving in by the end of June including Mutual Housing residents, Novlyn Hall, Mr. and Mrs. Meme and the Scott family of Parkside Gables. These beautiful new units feature eat-in kitchens, balconies, central air conditioning, and a central location on Stamford's West Side neighborhood. We wish all the new residents the best of luck in their new homes!

A New Lease on Life at Partners Housing



Only seven days into the New Year and already 2004 was looking much brighter for Virginia who moved into her new apartment at Partners Housing on Stamford, Connecticut's West Side. Previously, she called the local shelter for homeless women her home. In fact, Virginia spent most of 2003 worrying about where she would live and what she would do. When asked what life is like since moving into Partners Housing, she emphatically responded, "Oh, my life is much better. Before I shared a room with 3 other women but now I have my own bedroom." With her housing situation stabilized, Virginia is busy making some New Years' resolutions that include improving her computer skills and returning to work in the computer field where she used to perform data entry. Virginia looks forward to enjoying her new apartment and new life cooking healthy foods in her kitchen and relaxing to music in her living room.

Partners Housing is a unique collaboration between Mutual Housing and Laurel House Inc. to develop a 33-unit "supportive housing village". The development consists of the renovation of 5 existing historic homes and construction of two new buildings. The design includes a central green or "commons" linked to community/service space and centrally located parking with designated areas for pick-up and drop-off for transportation services.



Partners Housing combines permanently affordable housing with supportive services designed to promote resident self-sufficiency and to assist residents ready to transition into housing that promotes independent living. This unique model blends the core principles of the Mutual Housing philosophy of resident participation and leadership development with Laurel House's Clubhouse philosophy of acceptance, companionship, and mutual support.

Partners Housing has been made possible through funding from the following community partners: City of Stamford; Local Initiatives Support Corporation; The Melville Charitable Trust; Neighborhood Reinvestment Corporation; U.S. Department of Housing and Urban Development; St. Johns Community Foundation; United Way of Stamford, and St. John's Lutheran Church.

Introducing Sharon Curry



We are pleased to introduce Sharon Curry who recently joined the MHA Staff as a part-time financial analyst. Sharon brings over 16 years of professional experience managing and performing general accounting and financial reporting functions. Her responsibilities at MHA include general accounting, loan servicing and property management support. Sharon also works as a part-time accountant for the Make a Wish Foundation. Previously, she held accounting positions with the Visiting Nurse and Hospice Care in Stamford and Business Express Airline. Sharon has a B.S. in Accounting from Centenary College in New Jersey. She is a very family oriented person and enjoys working with organizations with missions that help people improve and fulfil their quality of life. Welcome Sharon!

Introducing Kent Lewis Jr.



We are also pleased to introduce Kent Lewis as MHA's Director of Housing Development. Kent is responsible for identifying potential development sites and managing and coordinating all development activities including site control, zoning, budgeting, planning and design, financing, and construction. Before coming to MHA, Kent was Project Manager with Community Builders in New Haven. He was responsible for managing new developments and rehabilitation of affordable housing utilizing federal and state subsidy programs. Prior to joining The Community Builders, Kent worked as a senior planner for Ferrandino & Associates, a planning consulting firm, in Westchester County, where he worked on, among other things, neighborhood and downtown revitalization studies throughout Westchester County, New York City and Connecticut. Along the way, Kent also consulted with the Town of Fairfield on their CDBG and HOME programs. Kent holds a B.A. in Environmental Design and Facility Management and a Master of Urban Planning (MUP) degree, both from the State University of New York at Buffalo. Welcome Kent!

The Great American Cleanup!



A small but very dedicated group of volunteers pitched in to clean up Carwin Park and the adjacent Parkside Gables housing site. We are grateful for the participation of the following neighborhood residents:



From Trinity Park development of MHA:

Shelley Johnson, Virginia Maize, Jean Maxime Alabre and Shannon Parham

From Parkside Gables development of MHA:

Gloria Morgan, Mary Whitfield and Flor Garzon

From Martin Luther King apartments of New Neighborhoods Inc.:

Millicent and Mykeyla Brown

By noon, Carwin Park was clear of all litter. FYI, the flowers that were planted in October of 2003 were in full bloom throughout Carwin Park.



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