



The Home Page

Mutual Housing Association of Southwestern Connecticut, Inc.

Neighborhood Stabilization

A Partnership between the City of Stamford and Mutual Housing

The City of Stamford's Community Development Office is administering the Neighborhood Stabilization Program (NSP) with funding from the national Housing and Economic Recovery Act of 2008. The goal of the program is to help keep neighborhoods safe and increase the supply of affordable housing by rehabilitating houses that are vacant and abandoned through foreclosure. The city of Stamford is one of seven communities in Connecticut to receive NSP funds.

Under the NSP program, a city can use the funding for these activities:

- Purchase, rehabilitation and/or redevelopment of bank owned foreclosed homes and residential properties in order to sell or rent them to low and moderate income people

- To provide financing mechanisms for the purchase and redevelopment of foreclosed upon homes and residential properties
- To demolish blighted structures for redevelopment

As a partner with the City, MHA has been selected as a preferred developer to acquire and rehabilitate foreclosed properties. In addition to renovations, MHA is also responsible for marketing the properties to homebuyers. Currently, MHA owns two properties on Maple Avenue and East Main Street. The properties are being renovated.

Charles Connor,
Emerson Construction



100 Maple Avenue,
Stamford—Exterior

In Stamford during 2008, 116 homes went into foreclosure; as of January 2009, 85 properties were bank owned. Under Stamford's plan, the East Side,

West Side and the Cove neighborhoods were identified for NSP activity. Over a three year program period, MHA anticipates acquiring and rehabilitating up to 20 properties in Stamford under the NSP program. MHA is proud to be a partner with the city in this effort and we look forward to working together over the next three years. **M**



Mutual Housing & Action Housing

In May, 2010, the merger between Mutual Housing Association and Action Housing of Norwalk was finalized. Mutual Housing is very proud to join with this wonderful organization. As part of the merger, two members from Action Housing's board, Stephanie Ross and Nate Yordon, became members of the MHA Board of Directors.

Action Housing has had a long and important history as a developer of affordable housing in Norwalk. Founded over 50 years ago in 1964, Action

Housing Associated Citizens to Improve Our Neighborhoods was originally formed by Dr. Robert Appleby and a group of Norwalk citizens concerned with the growing shortage of moderately priced housing in Norwalk. Action Housing Inc. was organized as a non profit corporation in 1965 for the purpose of developing ownership housing for low and moderate income families. Over the years, Action Housing developed over 270 single family, condominium and cooperative ownership housing units. In 1977, after a 12 year struggle, Action Housing's first and most difficult project was completed: Kendall Park. This project consisted of 31 prefabricated townhouses that sold for \$55,000 per unit, with the price of some units reduced further by a subsidy. From Kendall Park to the most recent ventures of Action Housing, hundreds of units were built and many

families gained a new home.

As part of the merger, Mutual Housing assumes ownership of a property at 23 Leonard Street in Norwalk. The building had been used by Norwalk NHS and MHA staff in the past for homeownership training and as headquarters for processing loans through the Norwalk NHS Loan Fund. MHA is currently considering options for development of the property for affordable housing and as a result of the merger, will work to continue the legacy of Dr. Appleby and Action Housing in Norwalk. **M**

inside

Working with Our Partners **p2**

Energy Efficiency **p2**

Works in Progress **p3**

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Working with Our Partners

Connecticut Preservation Award of Merit *for* Barnum Avenue Project

On April 7, Larry Kluetsch, representing MHA, and Elizabeth Torres, representing Bridgeport Neighborhood Trust, received an award from the Connecticut Trust for Preservation for the renovation of 101-103 Barnum Avenue in Bridgeport as affordable housing.



The building at 101-103 Barnum Avenue is located in the Pembroke City Historic District, a local Bridgeport and national historic district. The building is a Victorian Gothic Villa that was built in 1853. MHA acquired the building from the City of Bridgeport as part of its plan to revitalize the Armstrong Neighborhood in the historic district. The building was saved from demolition by the City of Bridgeport's Historic District Commission and MHA later purchased the building

through a tax foreclosure sale. Bridgeport Neighborhood Trust was brought in to partner with MHA on the project as the developer.

After many decades of neglect, the building needed a complete renovation. During the

restoration, the original porch design and the entry ways were replicated. New siding, windows and a new roof were incorporated into the structure and historic paint colors were selected. The building was renovated into four affordable condominium units.

MHA also purchased adjacent properties at Armstrong Place and William Street. These properties are being renovated in collaboration with Bridgeport Neighborhood Trust and Habitat for Humanity. Please see the photos in the accompanying article on "works in progress." **M**

Energy Efficiency: Investing in Our Properties



Milagrosa Sequinot, MHA Board member and Yale Street Commons resident

Energy bills can be a large part of a family's housing budget. For limited income households,

the percent of income going to utilities costs is disproportionately high as compared to average income households. For residents of Mutual Housing's

Maplewood Court and Yale Street Commons, a program under the Connecticut Clean Energy Fund was available to help families save money and reduce energy costs.

Under the "UI Helps" program, the United Illuminating Company brought energy efficiency experts to MHA Bridgeport properties to assess efficiency and to perform

United Illuminating testing drafts at Yale Street

weatherization services. In July 2009, the "UI Helps" program began working with MHA to provide comprehensive weatherization services. The program is designed to reduce heating and cooling losses. At Maplewood and Yale Street it included installing door sweeps and the weather sealing of 63 windows. Over 800 new light bulbs were installed in units and common areas and appliances were upgraded as well.

Magaly Rivera, MHA Property Manager in Bridgeport, coordinated the program with United Illuminating. Magaly found that "the experience was very productive. The vendors were professional and helpful. All of my questions were answered in a very professional manner." According to United Illuminating, MHA will realize an annual energy savings of 19,992 kWh and lifetime energy savings of 83,519 kWh or more than \$15,000 at current electric rates.

Yale Street Commons resident, Milagrosa Sequinot, says "I was so excited the day I received my letter advising that I qualified for the appliance replacement. There has been a substantial reduction in my energy from last year from both the services and appliance replacement." **M**

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Through the Construction Fence Works in Progress



West Side Commons

Friendship House: 121 units of affordable family housing are being renovated in collaboration with New Neighborhoods. To-date, nearly 90 units have been completed.

West Side Commons II: 10 new condominium townhouse units being constructed on Stamford's West Side. Phase II of the development will complete the project of 29 units.

Bridgeport Neighborhood Trust Partnership: 6 new units are part of our collaboration with Bridgeport Neighborhood Trust in Bridgeport. The units are located on Barnum Avenue and Armstrong Place in Bridgeport's Washing Park neighborhood. The Barnum Street units were recognized by the CT Trust for Historic Preservation.

Habitat for Humanity Bridgeport Partnership: 12 homeownership units are being renovated in historic row houses at 235 William Street.

Thomas Merton House: 22 units of supportive housing in Bridgeport for households in need of supportive housing. Services provided by Catholic Charities.

Habitat for Humanity Stamford Partnership: 8 new construction condominium townhomes on West Main Street in Stamford.

Fairfield Commons Phase II: Fairfield Commons Phase II is an extension of MHA's acquisition of 5

historic homes along Fairfield Avenue in Stamford's West Side. 12 new supportive housing units are planned with services provided by Laurel House.



Armstrong Place



Habitat for Humanity, Bridgeport



Barnum Avenue



Thomas Merton House



Habitat for Humanity, Stamford



Fairfield Commons

THANK YOU to all of our funders and partners in these ventures: The Fairfield County Collaborative for Affordable Housing, Coastal Fairfield County United Way, City of Stamford, United Way of Western Connecticut, CHFA, DECD, CHIF



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Meet ALBERTO ARGUETA



Alberto and Anne Leamy

Alberto Argueta, a long time neighbor of MHA's Stamford office, has joined the staff as Operations Coordinator. Alberto comes to MHA from Building and Land Technology in Norwalk Connecticut, and Antares Real

Estate in Greenwich, where he worked in the accounting offices of those companies. Alberto also has experience working in Property Management at Pickwick Plaza properties and in the Human Resources Department of UBS.

Alberto joined Mutual Housing in February 2010. You will meet him in the newly renovated front office area at 63 Stillwater Ave. Alberto is a multi-tasker with many duties, but first and foremost, he is the face you will see when you enter the office and the voice you hear on the MHA voice mail system. Alberto is responsible for collecting rent, maintaining waiting lists for all MHA properties and for processing work orders. Alberto is bilingual and speaks English and Spanish. **M**

Check out
MHA's new
website @

www.mhaswct.org