

**Concord Coalition to End Homelessness (CCEH)  
Paths Toward Housing Solutions**

Housing Solution	Calendar Year							
	21	22	23	24	25	26	27	Total
<b>Build Relationships with Existing Multi-family Properties/Landlords</b>	3	3	3	2	2	2	2	17
<b>Build Relationships with Future Large Multi-family Properties</b>			13	10	5	5	5	38
<b>Manufactured Home Communities</b>	1	2	2	2	2	2	2	14
<b>Purchase Small Multi- Family Apartments</b>	3	4	4	4	4	4	4	24
<b>Cottage Homes</b>		2	2	2	2	2	2	12
<b>24/7 Supervised Housing</b>				15				15
<b>Interagency Collaboration</b>		2	2	2	2	2	2	12
<b>Total Potential Housing Solutions 2027</b>	7	13	26	37	17	17	17	<b>134</b>

The above chart illustrates the current paths that CCEH is pursuing to provide housing solutions for the approximate 100-150 long term homeless individuals, in the greater Concord community. The numbers provided are assumptions that are based on current knowledge about what might be feasible. Below, with the exception of “Interagency Collaboration”, CCEH provides a brief assessment for each of the above paths. As a path for ending homelessness, the category “Interagency Collaboration”, presumes that CCEH will network with area service providers, such as Fellowship Housing and Community Action Program, Belknap-Merrimack Counties, to provide additional housing.

## Build Relationships with Existing Multi-Family Properties/Landlords

**Scope:** By 2027, establish collaborative relationships with property management companies and landlords whereby cumulatively they are receptive to maintaining housing for 17 individuals that are experiencing homelessness.

**Evaluation:** A relatively immediate and low cost approach to house individuals experiencing homelessness is through relationships with property management companies and existing multi-family landlords. CCEH's commitment to provide case management is an enticement to these landlords. Since most of our clients cannot afford market rents, this solution is dependent on the prospective tenants having a housing voucher. This path does not create very needed additional housing units.

**Status:** 8/20 CCEH followed up with Keystone Property Management. Keystone has reiterated their interest in providing housing for our clients and asked that CCEH submit two applications for September availability. With a positive tenant/landlord relationship, CCEH hopes additional clients may be housed.

CCEH staff has been in contact with Hodges Companies and established a better understanding of how to take advantage of their available units in Concord and elsewhere. CCEH has worked with one of our clients and has submitted an application for a Hodges apartment in the Concord area.

**Next steps:** 9/20 CCEH staff reaching out to Brady Sullivan to create a relationship where their agency might agree to reach out to CCEH when they have vacancies, and consider our clients even though their normal screening questions might otherwise rule them out.

### Development Cost

Per Individual Housed	N/A
Total (x # units)	N/A

**Development Partners:** N/A (Existing properties)

### Development Cost: Sources of Funds

N/A (These are existing rental units that are not owned by CCEH)

### Monthly Cost to CCEH (per unit)

Total monthly expenses: N/A (Tenant assumed to pay rent with a housing voucher)

### Income sources (per unit)

N/A - Resident's housing voucher payment passes to property owner

**Ownership:** N/A- Tenant has lease with property management company.

**Property Manager:** Properties have unique managers that are not directly affiliated with CCEH.

**Size of Property needed:** N/A (Existing properties)

## Build Relationships with Future Large Multi-family Properties

**Scope:** By 2027, seek to establish relationships with developers that plan to build multi-family properties (approximately 24-40 units), whereby they agree to set aside a percent of the units to cumulatively house 30 individuals that are experiencing homelessness. Under a memorandum of understanding, CCEH would provide supportive services to the individuals that receive housing.

**Evaluation:** CCEH's role in such projects could be either a co-owner or a supportive services provider only. This has the potential to be low-cost to CCEH. However, the ability for the developer to create this very needed additional affordable housing is dependent on receiving low income housing tax credits and other financing subsidies through a very competitive process. In addition, individuals experiencing homelessness will typically still require an additional tenant-based or project based rental voucher in order to afford the rent.

**Status:** 7/15 CCEH has signed an agreement with Dakota Partners. In 2022, if Dakota Partners is able to break ground on their proposed development, they will set aside 5 units of new housing for individuals experiencing homelessness. CCEH is also working with Community Housing of Maine (CHOM) to develop a property owned by CCEH, First Church. It is anticipated that CHOM will develop a 30 unit facility with 6-10 units held for individuals experiencing homelessness

**Next steps:** CCEH is working to locate and obtain control of large properties (three plus acres) that can be used to develop multi-family housing. With a favorable belief in obtaining control of property, CCEH Staff will re-establish a dialogue with local developers to determine their interest in partnering on a project.

### Development Cost (current assumptions)

Per Individual Housed	\$230,000
Total (x # units)	\$8,740,000 in total

### Development Partners: TBD

Potential partners: CATCH, Community Housing of Maine, Caleb Group, Families in Transition, Concord Housing

### Sources of Funds

CCEH: TBD (Project specific. CCEH may not have a financial interest)

Developer: Multiple sources of State and Federal funds

### Monthly Cost to CCEH (per unit)

Total monthly expenses: N/A

### Income Sources (per unit)

N/A - Resident voucher passes to property owner

### Ownership: TBD (Primarily the developer)

**Property manager:** Properties have unique managers that are not affiliated with CCEH

**Size of Property needed:** Half acre plus

## Manufactured Home Communities

**Scope:** By 2027, seek to house 12 individuals that are experiencing homelessness by buying and owning housing in mobile home parks.

**Evaluation:** Finding housing opportunities in manufactured home parks appears to be one of the few near term, low investment solutions to house individuals that are experiencing homelessness. This path also provides the opportunity to create new housing.

**Status:** 8/20 CCEH staff has not been able to determine the property lines for the two lots. One lot appears to require a variance to replace the unit, as the lot is non-conforming (Too small by today's code). Should the ROC vote to go forward with the sale of the lots, the lot lines would need to be determined.

**Background:** CCEH staff has been in contact with a local Resident Owned Community (ROC). As of 7/2/21, two lots are available at a Concord ROC manufactured home park. As proposed to the ROC, CCEH would be a member of the ROC, would own the manufactured homes and pay a monthly lot fee, and rent them to our clients. The ROC Board has verbally agreed to this arrangement.

At a recent meeting of the full membership, many questions were raised about who CCEH is and CCEH's long term intentions at the ROC. The ROC has invited CCEH to answer questions at their meeting scheduled for 9/13 to .

9/10 CCEH staff has obtained three estimates to remove the existing units. The lowest quote was 20,000. Staff needs to determine the cost to bring water and sewer to a foundation, pour a slab, purchase and install new manufactured homes. CCEH Staff is working with the Community Loan fund to determine if additional sites can be obtained.

CCEH staff has obtained CCEH Board pre-approval to purchase two manufactured homes.

**Next steps:** CCEH attended a meeting of the membership to answer questions and address concerns.

CCEH will continue to see if manufactured home lots are available in additional communities. Staff will also determine whether any CCEH clients are able to live further away from Concord.

### **Development Cost** (current assumptions)

Per Individual Housed	\$100,000
Total (two units at current site)	\$200,000, \$1,200,000 in total

### **Development Partners: N/A**

### **Sources of Funds**

CCEH	TBD
Other	TBD

**Monthly Cost to CCEH** (per unit assumptions) **SEE ALSO UPDATED ANALYSIS**

Water/sewer, electric	\$85
ROC fees	\$460
Taxes	\$85
Property Management	\$170
Total monthly expenses	<b>\$795</b>

**Income Sources** (per unit)

Resident housing voucher \$850

**Ownership:** CCEH within ROC

**Property Manager:** Concord Housing (anticipated)

**Size of Property Needed:** N/A (Sites already have designated lots)

## **Purchase Small Multi-Family Apartments**

**Scope:** By 2027, seek to purchase six multi-family buildings that will cumulatively house 24 individuals that are experiencing homelessness.

**Evaluation:** A moderate investment level approach to house individuals experiencing homelessness is through control/ownership of small, multi-family units. CCEH has determined that a duplex, with one or two bedrooms per unit, might work best for CCEH, our clients and the neighborhood. Once the property is purchased, it appears that a combination of vouchers and/or supplemented rent, can make the project financially viable

A limitation for CCEH is the organization's ability to act in time to acquire property prior to it being sold. In addition, CCEH does not want to displace tenants residing in properties that are listed for sale.

**Status:** CCEH staff continues to receive and review new multi-family listings. 9/10 P & S submitted and accepted on 9/12 on a new multi-family listing that consists of three units.

**Next steps:** 9/10 CCEH is working with MCSB to obtain a line of credit that will allow CCEH to compete in the current cash offer, real estate market. If a property is purchased, CCEH would use the line of credit and subsequently refinance the property with a mortgage.

**Development Cost** (current assumptions)

Per Individual Housed

\$100,000

Total (6 Duplexes, each with 2 two-bedroom apts.)

\$400,000 or \$2,400,000 in total

**Development Partners:** Yes/No (project specific)

**Sources of Funds**

CCEH	TBD
Other	TBD
Loan	TBD

**Monthly Cost to CCEH** (per two bedroom unit assumptions)

Water/sewer, electric

\$130

Taxes annualized

\$330

Property management

\$140

Reserves/maintenance \$500

Total Monthly expenses **\$1,300**

**Income Sources** (per two bedroom unit)

Resident housing voucher \$1,400

**Ownership:** CCEH, Private investors (TBD).

**Property manager:** Concord Housing (anticipated)

**Size of Property needed:** N/A (existing buildings)

## Cottage Homes

**Scope:** By 2027, develop six cottage home, pocket communities that create housing for 12 individuals experiencing homelessness.

**Evaluation:** The cottage home, pocket community concept has unique public and private support over other paths for ending homelessness. The cottage home model is a moderately priced housing solution for individuals experiencing homelessness. The model suggests that the rental income received from four market rate cottages, could support a reduced rent for two additional units, making them affordable to someone on disability income without the need for a rental voucher.

**Status:** 8/20 A subcommittee of the CCEH Housing Task Force has completed the design of a model cottage home and has submitted the draft to three companies and requested that they provide a quote.

9/10 First quote received was \$103,000. Quote includes shipping and crane service.

**Background:** The Cottage Home Committee meets regularly. Their goal is to have selected a manufacturer and worked with them to design and price a model cottage home by January 2022. The committee aspire to have the first cottage home pocket community operating by fall of 2022.

**Next steps:** CCEH staff will continue to identify potential manufactures for the cottage home model developed by the Cottage Home Committee.

9/10 A civil engineer has stated to draft a pocket community.

**Development Cost** (current assumptions)

Per Individual Housed	\$75,000-100,000
Total (six units)	\$450,000- 600,000 per cluster \$3,000,000 total

**Development Partners:** TBD

**Sources of funds**

CCEH	TBD
Other	TBD

**Monthly Cost to CCEH** (per unit assumptions)

Total monthly expenses \$625 (all operating cost divided by 6 units)

**Income sources** (per unit)

Market Rate Rent

\$1,000 (x4 units)

Reduced Rent

\$250 (x 2 units)

**Ownership:** CCEH

**Property manager:** Concord Housing (anticipated)

**Size of Property needed:** TBD .5 to 2 acres

## 24 Hour Supervised Housing

**Scope:** By 2027, seek to establish partnerships with providers of structured, 24/7 supportive services, whereby cumulatively they agree to house 15 individuals that are experiencing homelessness or at risk of becoming homeless.

**Evaluation:** For a percentage of individuals experiencing homeless, they will need to reside in more structured supportive housing with 24/7 staffing to stay successfully housed. The development cost for

such supportive housing is moderate to high. However, the ongoing supportive services costs are extremely high.

**Status:**

CCEH has met with several providers of 24/7 structured supportive services that are receptive to partnering with CCEH to serve individuals experiencing homelessness, or at risk of becoming homeless. CCEH Staff has initiated conversations with NFI North and Easter Seals.

**Next steps: 9/10** CCEH continues to look for a location to provide 24/7 supportive housing. Finding and obtaining site control is a key starting point for establishing this type of housing.

**Development Cost** (current assumptions)

Per Individual Housed	\$230,000
Total (x # units)	\$3,450,000

**Development Partners:** TBD

**Sources of Funds**

CCEH: TBD (Project specific. CCEH may not have a financial interest )

Developer: Multi sources of State and Federal funds

**Monthly Cost to CCEH** (per unit)

Total monthly expenses: N/A

**Income sources** (per unit)

N/A - Resident voucher passes to property owner

**Ownership:** N/A (Tenant has lease with property management company)

**Property manager:**

Properties have unique managers that are not affiliated with CCEH

**Size of Property needed:** Half acre plus