

# HOUSING 102 CASE STUDY

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BAYVIEW CROSSING, SOUTH HERO

DEVELOPMENT OF AN AFFORDABLE HOUSING COMMUNITY FOR OLDER ADULTS

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NOVEMBER 16, 2022

# INTRODUCTION

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## **Cathedral Square**

- Formed in 1977, Cathedral Square creates and maintains quality affordable service enriched housing for older adults and people with special needs
- Development area: Chittenden, Franklin, Grand Isle Counties
- SASH – Support and Services at Home – Statewide; replicating in other States

## **Bayview Crossing, South Hero**

- Newly created 30-unit affordable housing community for older adults

# IMPETUS FOR BAYVIEW CROSSING

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## Aging population

- Vermont has the 3<sup>rd</sup> oldest population in the U.S.
- Vermonters aged 65-74 fastest growing demographic group statewide
- 36% of households in Grand Isle County are at least 65 years old

## Lack of housing options

- In Grand Isle County – 38% of all homes are vacation homes
- No new rental housing built in 16 years
- Effectively 0% vacancy rate

## Desire to remain in the Islands

- CIDER describes the Islands as a housing desert; **many older adults want to remain in their communities as they age, not move “off island”**

# IMPETUS

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## South Hero Town Plan & Leadership

The Town Plan includes “support for affordable housing and services for the elderly”

## Community Partner - C.I.D.E.R. – Champlain Islanders Developing Essential Resources

- Mission dovetails with Cathedral Square
- Serves Grant Isle County older adults  
& persons with disabilities
- Local knowledge & experience



# FEASIBILITY ANALYSIS

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## Site identification

- Location – important considerations
- Near Community Resources, access to transportation & services; walkability
- Zoning – will zoning support the concept/scale
- Site Access & Access to Utilities

## Water

- Water supply and pressure – South Hero Fire District #4

## Sewer

- Wastewater – needs of project/ capacity of property

# WATER & SEWER CHALLENGES IN RURAL AREAS

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## Water capacity & pressure, integrity of infrastructure

- South Hero Fire District #4
- At Debt Capacity; needed Grant Funds to Upgrade 1400' of water line
- Funding from: Northern Border Regional Commission & VT Community Development Program
- Assistance from Northwest Regional Planning Commission

## Sewer

- Island soils/ limited septic capacity
- Easement purchased from neighbor for force main and septic fields

# FEASIBILITY ANALYSIS

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- HUD Environmental Review - Governed by National Environmental Policy Act – requires assessment of environmental effects of proposed actions prior to making decisions
  - Archaeological Study
  - Wetlands
  - Housing site, Septic Field Site, Water Line Site/Route

# ZONING

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In South Hero Village Zoning District

- Historic village center
- Town desires growth here – consistent with traditional character
- Enhancing pedestrian streetscape high priority

Congregate Housing - Permitted Use with site plan review

Development Scale – for operations, market area, and for development funding



# COMMUNITY BUILDING

- **Community development** is a process where community members are supported by agencies to identify and take collective action on issues which are important to them. Community development empowers community members and creates stronger and more connected communities.
- Island-wide Survey
- Neighborhood Meeting
- Focus Groups
- Select Board, Development Review Board (DRB) meetings
- C.I.D.E.R. Board, Housing Committee, and Core Group Meetings

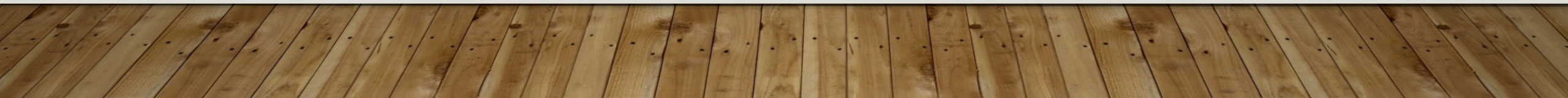
# DESIGN

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## Professional Design Team - Requests for Proposals from

- Architects
- Engineers
- Construction Managers

## Sponsor's Building Program

- Accessibility
  - Energy efficiency
  - Durable materials
  - Common areas – designing for community building and services
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# FUNDING – PLANNING & PRIORITIES

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## Funding Priorities Governed by

- Qualified Allocation Plan – Federal Housing Tax Credits
- Consolidated Plan – HUD programs – HOME, VCDP

## Funding Priorities

- Designated Village Center (smart growth location)
- Access to Transportation & Services
- Mixed Income – 20% > 60% AMI
- Serving households <30% AMI, and homeless and at risk of homelessness
- SASH® - Support and Services at Home

# PERMITS – LOCAL & STATE

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- Local Site Plan and Zoning
- Local water allocation
- Storm water Construction and Operational
- Vtrans (septic line)
- Wetlands (septic line)
- Act 250 – State Land Use
- Wastewater System and Potable Water Supply
- Department of Fire Safety

# FUNDING – COMPLEX MODEL

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\$6,800,000	Tax Credit Equity
\$1,558,000	VHCB Grant
\$600,000	VHFA Loan
\$745,000	VCDP Grant (includes \$40,000 for water line)
\$600,000	HOME Grant
\$150,000	Capital Campaign and Other Grants
\$87,925	Energy Incentives Grant
<u>\$180,000</u>	<u>Foundation Grant</u>
\$10,720,925	Total Development Cost (does not include C.I.D.E.R. office or water line)



# HOUSING DEVELOPMENT & OPERATION

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Development

Management – facility and residents

Property Management

Reserves, Long Term Needs

Services

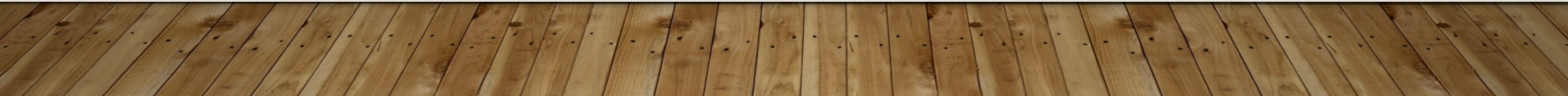
Retention

Wellness – SASH

# BAYVIEW CROSSING, SOUTH HERO

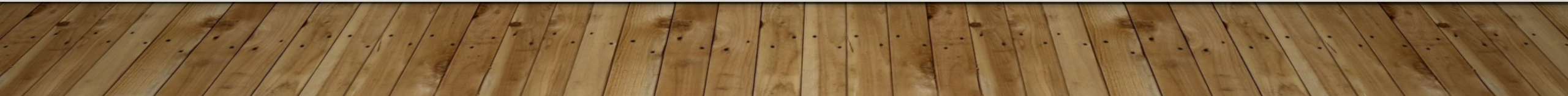


# BAYVIEW W CROSSING





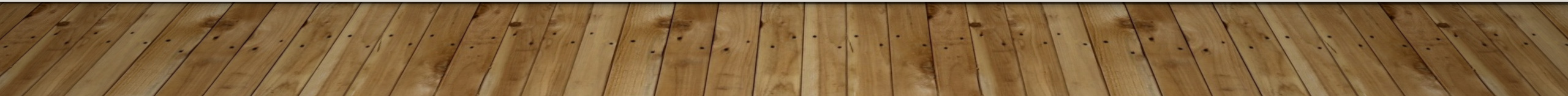
# NEW C.I.D.E.R. OFFICE AT BAYVIEW CROSSING



# BAYVIEW CROSSING INTERIORS

PHOTO CREDIT – SALLY MCCAY

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# BAYVIEW CROSSING COMMUNITY SPACES



# COMMUNITY SUPPORT FOR AFFORDABLE HOUSING – HOW CAN I HELP?

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## Advocate

- Yes In My Back Yard
- Letters to Editor, public forums, legislators & Select Boards/City Councilors

## Permit Process

- Planning Commission, Development Review Board

## Housing Committee

- Shapes Policy, Housing Trust Fund
- Town/City/State Owned Land



# Cathedral Square

*Advancing Healthy Homes, Caring Communities & Positive Aging since 1977*

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