HOUSING 102
CASE STUDY

BAYVIEW CROSSING, SOUTH HERO
DEVELOPMENT OF AN AFFORDABLE HOUSING COMMUNITY FOR OLDER ADULTS
CINDY REID, DIRECTOR OF DEVELOPMENT, CATHEDRAL SQUARE
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INTRODUCTION

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

Aging population
- Vermont has the 3rd 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”
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

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

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

- 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
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

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
FUNDING – PLANNING & PRIORITIES

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

- 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

$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
$180,000  Foundation Grant

$10,720,925  Total Development Cost (does not include C.I.D.E.R. office or water line)
HOUSING DEVELOPMENT & OPERATION

Development
Management – facility and residents
  Property Management
  Reserves, Long Term Needs
Services
  Retention
  Wellness – SASH
BAYVIEW CROSSING, SOUTH HERO
NEW C.I.D.E.R. OFFICE AT BAYVIEW CROSSING
COMMUNITY SUPPORT FOR AFFORDABLE HOUSING – HOW CAN I HELP?

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
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