

# STAMFORD AFFORDABLE HOUSING TRUST FUND APPLICATION FORM

Please submit completed applications and any supporting documentation digitally to:  
[StamfordAHTF@StamfordCT.gov](mailto:StamfordAHTF@StamfordCT.gov)

Title of Proposal: 41-45 Stillwater Ave (Rotary Commons)

Legal Name of Entity Applying: Pacific House, Inc.

Business Address: 137 Henry Street, Suite 204, Stamford, CT 06902

Telephone Number: (203) 496-5207

Contact Person: Justin Maccarone, Interim CEO

Funds Requested: \$ 750,000

Email Address: [jsmacc@optonline.net](mailto:jsmacc@optonline.net)

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## PROJECT or PROGRAM DESCRIPTION

**Please check the category box(es) that best represent your application request.**

- Creation of affordable rental or homeownership housing units
- Multi-family rehabilitation (with specified locations)
- Limited Equity Cooperative or Condominium Conversion
- Multi-family rehabilitation program (without specified locations)
- Home ownership assistance program
- Foreclosure and Eviction Prevention and Protection program
- Rental and Landlord Assistance program

## I. Proposed Activity.

Describe the proposed project or program.

41-45 Stillwater Avenue, now Rotary Commons, is new construction of 39-units of deeply affordable Permanent Supportive Housing for individuals and families, Pacific House administrative office's, and community Finance Opportunity Center. Modifications to the site plan approval were recently received to support the use as Supportive Housing. Located on what is considered the West Side, the Whittaker Park area of Stamford, Rotary Commons is ideally located just a short walk to Stamford Hospital, grocery stores, banks, post office, restaurants, and local parks like Rotary and Mill River. The local Metro North (Stamford) Train Station is just a quick ½ mile walk and the city bus service runs along Main Street and Stillwater Avenues.

The mission of Pacific House is to prevent and end homelessness. For close to 40 years we've successfully helped thousands of people find a place to call home. We provide safe and caring environments that serve Fairfield County by providing temporary housing to homeless men and permanent supportive housing for men, women and families tailored to meet their relevant needs and empowering them to achieve the greatest level of self-sufficiency. Since 1985, we have developed and operate over 200 units of temporary (shelter) and permanent housing to serve the homeless. Rotary Commons will add housing for an additional 60 people.

I.1. Status of the activity (conceptual, planned, in process): In Process

Proposed start and end dates of the activity:

Start: 6/3/2024 End: 7/31/2025

I.2. Does this activity aim to address health and safety issues, building efficiency or utility costs, and/or plan to provide supportive services on-site?

No

Yes - If Yes, please explain: Supportive Services On-Site

I.3. If location-based, what types of amenities are expected to be provided onsite (ex: shared or private outdoor space, gym access, etc.)? kids outdoor play space, Financial Services Center, laundry facilities, case management, property management services

I.4. Below what AMI level is the primary target household for this activity (or estimate in chart below if for rehab/new construction)? Below 50 % AMI

| Unit Mix                | Est. sf/unit | AFFORDABILITY LEVELS (AMI) |          |         |         |
|-------------------------|--------------|----------------------------|----------|---------|---------|
|                         |              | 0 - 30 %                   | 31-50 %  | 51-60 % | 61-80 % |
| Studio                  | 468 sf/unit  | 4 units                    | 5 units  | units   | units   |
| One bedroom             | 698 sf/unit  | 6 units                    | 6 units  | units   | units   |
| Two bedroom             | 819 sf/unit  | 12 units                   | 3 units  | units   | units   |
| Three bedroom           | 1118 sf/unit | 2 units                    | 1 units  | units   | units   |
| <b>Total # of units</b> |              | 24 units                   | 15 units | units   | units   |

I.5. List all approvals, funding or other prerequisites (ex: purchase or lease of land, zoning approval, financing) that must be secured or met before the activity can begin:

a. Final DoH and CHFA Approval (preliminary approval received)

b. Click or tap here to enter text.

c. Click or tap here to enter text.

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## **II. Identify the Need for this Activity in Stamford.**

II.1. Explain how this activity meets the objectives of Stamford's Affordable Housing Trust Fund, Master Plan and Affordable Housing Plan.

We believe this project aligns seamlessly with the objectives outlined in the Stamford Affordable Housing Trust Fund (SAHTF), as detailed below.

1.) Affordable Housing Creation: Rotary Commons is dedicated to the creation of affordable rental housing units. Our proposal aims to develop 39 units, each tailored to meet the affordability criteria defined by the Stamford-Norwalk HUD Metropolitan Fair Market Rent Income Area.

2.) Housing Rehabilitation and Development: Our project includes the development of new affordable housing thereby contributing to the overall goal of preserving and creating affordable housing. This entails revitalizing the neighborhood and ensuring the incorporation of modern amenities to enhance the quality of living for our residents.

3.) Direct Assistance to Residents: Rotary Commons is committed to providing direct assistance to our residents. This includes support services to enhance their well-being, promote stability, and foster a sense of community. We are dedicated to addressing the specific needs of our residents, offering services ranging from financial counseling to connections with additional training programs (like workforce development and educational institutions (like UCONN – Stamford).

4.) Affordability and Income Criteria: Our project adheres to the affordability levels set by the Stamford Affordable Housing Plan. We have meticulously designed our housing units to cater to households earning incomes of no more than 50 % of AMI.

5.) Stakeholder Engagement: Rotary Commons actively engages with local stakeholders, collaborating with community organizations, and fostering partnerships to enhance the overall impact of our affordable housing initiative. This aligns with the broader community-oriented goals of the SAHTF.

We are enthusiastic about the potential positive impact Rotary Commons can have on addressing affordable housing needs in Stamford, and we sincerely hope for your support from the Stamford Affordable Housing Trust Fund.

II.2. Is this an ongoing or a newly proposed activity?

New

Ongoing - If ongoing please describe how long the activity has been ongoing and what progress has been, and why the activity needs to be continued. [Click or tap here to enter text.](#)

II.3. Are similar projects/programs currently available in Stamford?

No

Yes - If yes, please list:

- a. [Click or tap here to enter text.](#)
- b. [Click or tap here to enter text.](#)
- c. [Click or tap here to enter text.](#)
- d. [Click or tap here to enter text.](#)

If Yes, how is the proposed activity different or why is there an additional need for

the activity? [Click or tap here to enter text.](#)

II.4. Please describe the target population for this activity, including income levels and socio-economic characteristics (e.g., seniors, families, people with disabilities)

**Target Population for Pacific House Housing:** At Pacific House, our housing initiatives specifically cater to individuals and families facing homelessness or at risk of homelessness within Fairfield County. The target population encompasses a diverse range of individuals, including:

**1. Homeless Men, Women, and Families:**

- Individuals experiencing homelessness, whether temporarily or chronically.
- Families with children facing housing instability.

**2. Low-Income Individuals and Families:**

- Those with limited financial resources, struggling to afford stable housing in the high-cost environment of Fairfield County.

**3. Young Adults Under 25:**

- Focus on outreach and housing solutions for individuals under 25 years old.
- Tailored support for the unique challenges faced by young adults experiencing homelessness.

**Income Level:**

Pacific House focuses on individuals and families earning incomes between 0 and 50% of the Area Median Income (AMI). This income level aligns with affordable housing criteria and ensures that our housing solutions remain accessible to those with the fewest financial resources.

**Socio-Economic Characteristics:**

Pacific House serves a diverse target population facing challenges such as inadequate income for local housing, multiple barriers to stability encompassing health, legal, and educational limitations, and a significant proportion with histories of mental health and disabilities. The community is racially and ethnically diverse, with approximately half identifying as African-American, a third as Caucasian, and a quarter as Hispanic or Latino.

**Age Range:**

While the majority of our population falls within the ages of 25 to 60+, we are particularly attuned to the growing needs of young families and seniors at risk of homelessness.

By focusing on this diverse target population, Pacific House aims to address the complex needs of those most vulnerable to homelessness and contribute to their long-term stability and well-being.

II.5. How will participants from the target population be selected and how will eligibility for participants in the activity be documented?

Pacific House implements an income test for clients, and the criteria are designed to assess financial need comprehensively. The process involves the following steps:

**1. Coordinated Access Network (CAN) 2-1-1 Intake Process:**

Individuals initially engage with Pacific House through the Coordinated Access Network (CAN) 2-1-1. This streamlined approach ensures a thorough intake process.

**2. CT Statewide Emergency Shelter Individual Intake Questionnaire:** A detailed questionnaire is administered during the intake process, addressing various income sources.

This includes inquiries about:

- o Unemployment Insurance

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- o Earned/Employed Income
- o Supplemental Security Income (SSI)
- o Social Security Disability Insurance (SSDI)
- o Private Disability Insurance
- o Retirement Income from Social Security
- o General Assistance (GA)
- o Temporary Assistance for Needy Families (TANF)
- o VA Non-Service-Connected Disability Pension
- o Pension or Retirement Income from a former job
- o Child Support
- o Alimony or other spousal support
- o Worker's Compensation
- o Any other income sources

3. Extensive Intake Process: The intake process is thorough and comprehensive, adhering to guidelines and protocols. This ensures that all potential sources of income are considered, providing a holistic view of the individual's financial situation.

4. Case Management System: Once individuals successfully complete the intake process, they enter Pacific House's case management system. This system is designed to address their unique needs and provide tailored support on their journey towards stable housing.

Outcome: As a result of this robust intake process, 100% of our clients meet the intake guidelines for financial need. This underscores our commitment to serving individuals with the most urgent financial needs and aligns with our mission to prevent and end homelessness by addressing economic barriers.

By implementing a thorough income test and intake process, Pacific House ensures that our resources are directed towards those in the community who are most in need of assistance and support in achieving stable housing and self-sufficiency.

II.6. Neighborhood Factors (Only applicable if location-based):

Address(es) of proposed project: 41-45 Stillwater Avenue, Stamford CT 06902

Neighborhood(s) where proposed project is located (refer to map listed in Resources of [AHTF webpage](#)): 215.01

[Walk Score](#) of proposed location(s): 89 Very Walkable

[Transit Score](#) of proposed location(s): 72 Excellent Transit

% of households that are cost-burdened (paying 30% or more of gross income) in this Census Tract (refer to map listed in Resources of [AHTF webpage](#)): 59.8% are cost-burdened

% of units that are deed-restricted affordable in this Census Tract (refer to map listed in Resources of [AHTF webpage](#)): 32.1% are percentage of units that are Income Restricted

% of units that are owner-occupied in this Census Tract (refer to map listed in Resources of [AHTF webpage](#)): 20.6% percent of HouseHolds - Ownership

### **III. Performance Measures.**

Explain how this activity will benefit the target population.

Pacific House's Rotary Commons project is a comprehensive initiative designed to address the urgent needs of our target population facing homelessness and housing instability in Fairfield County. By adding 39 new affordable housing units, the project significantly expands capacity, providing greater access to stable housing. The development caters to diverse household compositions, adheres to affordability criteria, and integrates supportive services, addressing specific vulnerabilities like mental health challenges and other disabilities. Rotary Commons will foster community bonds, which will contribute to long-term stability by empowering residents on their journey toward self-sufficiency. Overall, the project is a strategic and compassionate response, instrumental in preventing and ending homelessness in the region.

III.1. What is the total estimated number of households to be served by this activity? 39 household units with a total of 60 bedrooms.

What is the total estimated number of low-income households to be served by this activity -

Total Below 80% AMI: [Click or tap here to enter text.](#)

Total Below 50% AMI: 15 units below 50% AMI

Total Below 30% AMI: 24 units below 30% AMI

What is the anticipated percentage of low-income households (below 80% AMI) to be served by this activity (as a portion of all persons or households served by the project or program)? 100%

III.2. How will you determine and document the income eligibility and demographic characteristics of households served by this activity? See our answer for II.5 above

III.3. Please provide additional activity specific performance measures (e.g., number and size of units produced or rehabbed, affordability levels) [Click or tap here to enter text.](#)

### **IV. Entity Information**

IV.1. What type of entity is this?

- For-profit developers of affordable housing
- Not-for-profit developers of affordable housing
- Not-for-profit organizations with the goal of furthering affordable housing
- The Stamford Public Housing Authority (Charter Oak Communities)
- The Stamford Department of Community Development

IV.2 How many years has this entity been in operation? 38 years

IV.3. Have you implemented this type of activity in the past?

- No
- Yes

IV.4. If relevant, how many units of housing has this entity produced? 140

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How many units of housing does this entity currently manage? 140

IV.5. Has the entity ever defaulted or been terminated from any contract?

No

Yes - If Yes, please explain: [Click or tap here to enter text.](#)

IV.6. If this entity or any key activity partners have received funding from the Trust (or through fee-in-lieu funds related to Section 7.4) in the past 5 years, provide the following information:

| Funding Year | Activity Title | \$ Award Amount | Status<br>(Complete, Underway<br>or In-Planning) |
|--------------|----------------|-----------------|--|
| Awarded 2023 | 36 Ann Street  | \$ 375,000      | underway   |
|              |                | \$              |  |
|              |                | \$              |  |
|              |                | \$              |  |
|              |                | \$              |  |

**V. Sources and Uses:**

*Note: show value of all non-cash or "in-kind" contribution with italics.*

*SAHTF funds shall make up no more than 25% of total project costs.*

| Sources                   |                     | Uses                            |                     |
|---------------------------|---------------------|---------------------------------|---------------------|
| % LIHTC                   | \$8,206,128         | Construction hard costs         | \$14,090,074        |
| Energy Rebates            | \$ 195,000          | Construction Contingency        | \$ 975,000          |
| Stamford Rotary/CSH Grant | \$1,062,500         | Architectural/Engineering       | \$ 209,241          |
| DECD CIF Grant            | \$2,450,000         | Finance and Interim Costs       | \$1,484,272         |
| CHFA Loan                 | \$2,950,000         | Soft Costs (fees and expense)   | \$439,254           |
| DoH Loan Funding          | \$4,000,000         | Developer Allow/Fee (Over)      | \$2,000,000         |
| DoH Home                  | \$2,900,000         | Site Acquisition                | \$3,800,000         |
| City of Stamford          | \$ 750,000          | Capitalized reserves            | \$384,248           |
| Deferred Developer Fee    | \$1,006,372         | <b>Equity/Syndication/Other</b> | \$ 137,911          |
| <b>Total Sources:</b>     | <b>\$23,520,000</b> | <b>Total Uses:</b>              | <b>\$23,520,000</b> |

**VI. Other Requirements (if applicable):**

1. Any non-profit entity must submit with their Application a digital copy of their determination letter from the IRS recognizing the agency as a 501(c)(3) tax exempt organization and a digital copy of Certificate of Legal Existence (also called a Certificate of Good Standing in some states) from the State of Connecticut.
2. For site-specific projects applicants shall provide copies of documents which show that applicant controls the property (deed or lease of at least 99 years) or an executed contract to purchase for the property.
3. For renovations, rehabilitation or reconstruction projects applicants shall provide information regarding existing rents. The applicant shall provide a retention and relocation proposal for existing residential tenants at the time of application.

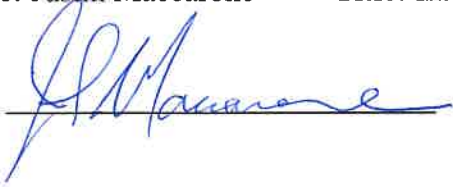
**VII. Certification:**

I certify that I have been duly authorized to submit this application, and that this application form is complete and accurate.

**Print Name:** Justin Maccarone

**Title:** Interim CEO

**Signature:**



**Date Submitted:** 11/22/2023