



City of Concord  
City Manager's Office  
41 Green Street  
Concord NH 03301

October 20, 2022

Dear Mr. Walsh,

Please accept the proposal of the Concord Coalition to End Homelessness (CCEH) for a multi-unit residential project serving people experiencing homelessness in Concord. We are requesting \$500,000 in Community Development Block Grant (CDBG) funds as part of the development funding for the 6 South State Street Project as described herein. This project is an exciting and important step for CCEH and the City to jointly take in the path to ending homelessness in Concord. Recognizing the special attributes of the property and the potential benefits its development would provide for our clients, CCEH staff has put forth significant time and effort (as described within the proposal) to rapidly move the project along. In that regard:

- We are confident CCEH can access the additional development funding required from several other available sources.
- We have assembled a talented team of professionals experienced in similar affordable housing projects that are ready to work on this project.
- Our preliminary conclusions based on our experience, research and discussions with professionals is that the key development milestones (environmental reviews, zoning, planning board) can easily be addressed.

Most important, development of this property will provide permanent supportive housing to eight of our clients experiencing homelessness and provide benefits to the City of Concord.

Thank you in advance for your consideration of this funding request.

Sincerely,

  
Ellen Groh

Executive Director



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## Overview of 6 South State Street Project

The property at 6 South State Street was built in 1896 as a 6,600 square ft residential home with an attached carriage house and a three-car garage (added later). The building has been mixed use for many years, including the 20+ year tenure of the current owner, South Congregational Church.

Leadership of the South Congregational Church approached CCEH about buying the property so that it could be used for a greater mission-driven charitable purpose. CCEH and South Church are currently working to finalize an option agreement to purchase the property which will be contingent on CCEH raising sufficient funds for the acquisition and development of the property into affordable housing.

The current tenants include a commercial enterprise leasing a small portion of the main house and two residential tenants in the two carriage house apartments, both with short term leases.

CCEH intends to convert the property into a total of eight one-bedroom units. Our current plans are that:

- The total living space (6600sf) be converted into 8 one-bedroom or studio residential apartments,
- No changes to the three-car garage; and
- The exterior of the building will remain “as is” to preserve its historical character and features and continue to fit within the surrounding neighborhood.

The 6 South State Street building and this project has several features that make its development into affordable housing for people experiencing homelessness highly desirable for **CCEH** and our **clients**, and its development is “spot on” with the **City of Concord’s Plan to End Homelessness**. The location and project address many of the obstacles to creating new affordable permanent supportive housing cited in Concord’s Plan.

- **CCEH’s** acquisition and development of affordable housing requires a patient seller like South Congregational Church because the necessary government financing takes time to secure, (such as the CDBG funds being requested in this application.) Unlike most owners of available developable properties for sale, South Congregational Church is willing to work with CCEH’s

schedule as we navigate the available funding options so that the building will be used for a mission-driven charitable purpose.

- The location of 6 South State Street is ideal for our **clients** who will have recently exited long term homelessness. Tenants of the building will have ready access to public transportation, available supportive services such as Riverbend Community Mental Health, local food pantries, The Friendly Kitchen, and other social service agencies that are critical to their long-term health and well-being.
- Development and rehabilitation of this property into affordable housing is consistent with the **City of Concord's Plan to End Homelessness** which has the creation of Affordable Housing and Permanent Supportive Housing (including small-scale permanent supportive housing) as an immediate priority. Development of the property will add 8 permanent supportive housing units for people currently experiencing homelessness. All the tenants will receive ongoing supportive services from CCEH case managers. These supportive services assist clients to address barriers and maintain stable housing.
- As described in CCEH's attached document, "Path Toward Housing Solutions", this project is consistent with CCEH's practical approach to the most viable paths to house people experiencing homelessness.

Residents of the eight units would be people currently experiencing homelessness in Concord. Depending on the funding we can obtain and the availability of new housing vouchers, we would use either new Project-Based Section 8 vouchers or eight of the 29 existing unused tenant-based vouchers held by our clients in Concord.

## **Preliminary project budget, use of grant funds and potential other non-CDBG funds for the Project**

The total estimated development cost is \$2,300,000 which includes:

- \$610,000 purchase price of the property,
- Soft costs of \$175,000;
- Construction costs of \$1,400,000
- Other costs of \$115,000

The property purchase price is based on the option purchase agreement CCEH will sign with South Congregational Church. The construction and soft costs, are estimates based on our experience with CCEH's other small-scale housing projects in Concord (Green Street, West Street and Pleasant St) and preliminary discussions with our Development Team (see below).

The CDBG grant would be one of several sources of funding for the 6 South State Street Project and would be used as permitted within any CDBG grant guidelines and restrictions.

Other sources of funding we expect to pursue for this project include:

- NH Housing Finance Authority (NH HFA) Multifamily Supportive Housing Funds: If awarded, NH HFA funding would most likely be a 0%, deferred payment, forgivable loan. If available, CCEH will also seek Project Based Section 8 rental assistance for all eight units, so that the tenants will each pay 30% of their income towards the rent, and the rental assistance will

pay the remainder. This will allow the project operations to be self-sustaining, yet the apartments will be affordable to extremely low-income people whose only income may be disability payments of approximately \$800 per month.

- New Hampshire Community Development Finance Authority (CDFA) Tax Credit program. If awarded, CCEH would receive grants from New Hampshire based businesses financed through the sale of state tax credits issued by CDFA.
- Congressionally Directed Spending grants. CCEH requested \$1 million through Senator Shaheen's office for the purchase of small properties for permanent supportive housing for people experiencing homelessness. Our request is included on the list of projects the US Senate has preliminarily included for approval upon passage of the US Federal budget. One of the projects we highlighted as an example of how we would use a portion of the funds was the 6 South State Street property.

## **Current Status:**

CCEH has taken the following actions for this project to date:

- CCEH and South Church are currently working to finalize an option agreement to purchase the property for \$610,000 which will be subject to CCEH securing sufficient sources of financing to develop the property into affordable housing and other due diligence.
- Researched the need for zoning variances. The zoning district allows the change of use to residential multifamily by right. Based on advice from our land-use attorney and discussions with the Concord Zoning Administrator, we believe no variance is required for this project.
- Researched requirements for a Major Site Plan. The anticipated renovations are all within the current footprint of the building. There are no plans to change the exterior of the property. This will simplify the Planning Board approval process.
- CCEH has completed a current condition plan that was submitted to the City's Zoning Administrator.
- CCEH has assembled a project Development Team (see below).
- CCEH has initiated discussions with many of the various funding sources noted above and can submit applications once funding documents are released for consideration.

## **Development Team:**

CCEH is working with:

- Jonathan Halle of Warrenstreet Architects, who successfully designed and shepherded both the Green Street project, our Emergency Winter Shelter project, and our Pleasant Street project.
- Joe Spain of JH Spain Commercial Services has inspected the property and provided the initial cost estimates. Joe Spain was the Construction Manager on our Green Street project and on our Pleasant Street multifamily renovation.

- Concord Housing + Redevelopment will serve as the property manager once the project is operational. Concord Housing + Redevelopment has extensive experience in residential property management, and in administering Section 8 rental assistance.
- Tenley Callaghan, an attorney with Cleveland, Waters and Bass, P.A. (CWB), previously served on the CCEH Board of Directors, and CWB will provide legal work for the project.
- Judy Cohen as a consultant to ensure compliance with the required Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (URA), for any tenants that might require such assistance.
- We have included in our budget a Development Consultant. While CCEH now has experience in the development process, hiring a consultant will free up CCEH staff time to pursue other opportunities for housing to end homelessness.
- If required, CCEH has firms available to do any required environmental review process, including a Phase One site assessment, Statutory Checklist, and drinking water testing.

### **Prioritization for People Experiencing Homelessness:**

All units will be prioritized for people experiencing homelessness. Guests at CCEH's daytime homeless Resource Center who are engaged in a CCEH Supportive Services Plan will receive a letter of referral to NH Housing Finance Authority to be prioritized for the units. CCEH has over 10 years of experience in serving people experiencing homelessness. On-going supportive services will be provided by case management staff from CCEH to help the tenants stay stably housed, including life skills coaching, lease compliance, and connecting to other local services such as physical and mental health services and mainstream benefits. CCEH currently serves twenty-three individuals in our Permanent Supportive Housing programs. Our daytime Resource Center and Emergency Winter Shelter serve as access points for people experiencing homelessness, and our Resource Center staff will assist interested guests in applying for these apartments and completing all the necessary documentation.

This project, though small, will allow Concord to continue its progress towards ending homelessness in the community

## Paths Toward Housing Solutions

We at Concord Coalition to End Homelessness (CCEH) are committed to actually **ending** chronic homelessness\* in Concord. We are working with numerous partner organizations and vigorously pursuing multiple "Paths Toward Housing Solutions" to make more housing units available to achieve this goal.

CCEH estimates that there are 150-175 chronically homeless individuals in the greater Concord area. They may be living in a shelter, in their car, or in an encampment, and some have been homeless for many years. CCEH is in contact with the majority of these individuals through our Resource Center and Emergency Winter Shelter. We are collaborating with other service providers and are engaged in outreach to connect with those who do not use our services, so we can turn our estimate into an accurate, dynamic "by name list" of everyone who is chronically homeless in Concord. From there, we can track Concord's progress to ZERO chronically homeless individuals!

But finding available, affordable housing options is extremely challenging. What follows is a chart of seven different "Paths" that CCEH is working on, along with the number of people we believe could be housed using each Path over the next seven years. Some of the Paths are more clearly defined than others, and CCEH is still learning about the opportunities and barriers for each path. So, this chart is not a "strategic plan," but rather a practical approach to the most viable paths to house people experiencing homelessness.

### Some points to note:

- Even an "affordable" one-bedroom apartment costs about \$1,000 to rent. Most of the individuals we serve are disabled and surviving on disability income of about \$800 per month.
- So, even as more "affordable" units are made available, chronically homeless individuals will usually need an on-going rental assistance voucher as well. With a voucher, the individual pays 30% of their income towards rent, and the voucher covers the rest.
- Until very recently, the waitlists for vouchers were 5-8 years long, and it was rare for any of our Resource Center clients to have one. The American Rescue Plan and other Covid-related funding brought a wave of vouchers, and numerous Resource Center clients were issued a voucher. As of July 2022, 17 individuals working with CCEH are still struggling to find a place to use their vouchers.
- In each of the Paths, CCEH is committed to providing on-going case management to the client to help them follow the terms of the lease, connect with any services they need, and stay stably housed.
- The total financial investment needed to end homelessness will depend on the combination of housing solutions that are ultimately implemented. Some housing solutions require little-to-no upfront costs, especially if the person has their own rental voucher. Solutions involving the new construction of apartments can be as high as \$300,000 per unit. Providing on-going case management will require on-going funding. Every available source of funds will need to be tapped to reach the goal, including federal, state, and local government funding, grants, fundraising events, and donations from generous individuals.

**We invite you to join us in making these Paths Toward Housing Solutions a reality, and we welcome any input or questions you may have.**

*\*CCEH is focused on chronically homeless individuals, (homeless for more than one year and have a disability). Only about 20% of all people who experience homelessness are chronically homeless, but getting these people housed makes the entire homeless services system work more efficiently and be better able to serve those who fall into homelessness due to an immediate crisis, such as loss of a job or a medical issue.*

## Paths Toward Housing Solutions (Updated 10/07/22)

Housing Solution	Number of Individuals Housed								
	2021 (actual)	2022 Goal/(actual)	2023	2024	2025	2026	2027	2028	Total 2022- 2028
1. Build Relationships with Existing Apartment Landlords	(4)	4 (9)	4	4	4	4	4	4	28
2. Set Aside Units in Future Housing Developments			5	5	4	4	4	4	26
3. Purchase Ready-to Rent Small Multi-Unit Homes	(3)	(1)	3	3	3	3	3	3	18
4. Renovate Properties into Multi-Unit Homes	(4)		8		6		7		21
5. Creative Solutions, Including Programs with Other Agencies	(13)	6 (9)	6	6	6	6	6	6	42
6. 24/7 Supervised Housing				15					15
7. Cottage Homes				3		3			6
<b>Total from all Housing Paths</b>	<b>(24)</b>	<b>10 (19)</b>	<b>26</b>	<b>36</b>	<b>23</b>	<b>20</b>	<b>24</b>	<b>17</b>	<b>Grand Total=156</b>

*Read further for a description of each Path,  
its opportunities and barriers, and its current status.*

## 1. Build Relationships with Existing Landlords

### Overview:

In this tight rental market (<1% vacancy when 5% is "healthy") landlords have their pick of tenants. The rental applications from individuals who are homeless stay at the bottom of the pile, because they can't give a recent landlord reference and may also have an eviction or criminal record.

CCEH is working to establish collaborative relationships with property management companies and landlords so that they will give these folks a try when one of their apartments becomes available.

### The Benefits/Upside

- It does not require the time and money that developing new housing requires, so it could be much faster and cheaper than other Paths

### The Obstacles/Downside:

- This Path only works if the person has their own rental voucher, so they can afford the rent
- Often, the rent on an available unit is higher than the maximum rent the rental voucher allows
- Some landlords refuse to accept any tenants with rental vouchers
- The stigma of homelessness makes some landlords very reluctant to be involved
- This Path does not add any much-needed *new* apartments to Concord's housing inventory

To entice landlords to rent to people who are experiencing homelessness, CCEH is offering a Landlord Incentive Program that includes the following:

- A one-time "sign-on" bonus of \$1,000 per unit.
- Guaranteed rent through the individual's rental voucher.
- Vacancy loss coverage to hold a unit while the voucher processing is underway.
- A damage mitigation payment, up to \$2,000 per unit, for damages not covered by the security deposit
- On-going case management from CCEH to help the tenant understand and follow the rules of the lease, connect with any other services they need, and stay stably housed.
- Landlords may choose to be recognized on the CCEH website and social media.

### Status and Next Step as of: 7/27/22

Thus far in 2022, CCEH has been able to house 7 individuals with this Path, in part because of the "wave" of vouchers that were made available under the American Rescue Plan and other programs. Currently, CCEH is aware of 17 individuals with vouchers and we are working with them to find an apartment.

CCEH has created a database of landlords who collectively own about 60 rental properties. A volunteer is systematically reaching out to let them know about CCEH's Landlord incentive program and see if they'll jump on board. We will catalogue which properties have rents that are too high for a voucher, and which landlords have a blanket "no vouchers" policy. We will engage with the rest to see if they will consider a client of the Resource Center whenever they have a unit that becomes available.



## 2. Set Aside Units in Future Housing Developments

### Overview:

In this Path, a housing developer promises to have *some* of the apartments in a proposed apartment building “set aside” or prioritized for people experiencing homelessness. CCEH is reaching out to affordable housing developers in our area to see if they will partner with CCEH to do this, with CCEH providing the on-going case management services to help the tenants stay stably housed. Having an organization like CCEH committed to provide these services increases the developer’s score in the competitive application process for funding.

### The Benefits/Upside

- We are in the midst of a housing crisis. The state (and the country) never fully recovered from the real estate crash of 2008. There was a tremendous scaling back of housing production, and we are truly feeling the effects of that, as well as many other factors, now. This Path taps into new housing development that will ease that crisis, and focuses part of it directly on ending homelessness.
- When an experienced, affordable housing developer partners with CCEH in this way, the impact on CCEH’s time and money is limited to providing the case management support, which keeps us free to seek out more partnerships!

### The Obstacles/Downside:

- It can be difficult for developers to braid all of the subsidized financing together to make this work. The units set aside for people who are homeless need to either have a “built-in” rental voucher (a “project-based” voucher) or, have other development subsidies that make it possible for the rents on the set-aside units to be only about \$300 so it’s affordable without a rental voucher.
- The process is long and expensive. First, the developer has to find available land, then it can take one or more years to get all the necessary approvals and funding, and more time to actually build the project.
- Construction costs have skyrocketed and the availability of materials has become unpredictable since the pandemic.

### Status and Next Steps as of: 2/28/22

CCEH has partnered with Dakota Partners Inc., who is developing a 98-unit apartment complex in south Concord over two phases. In each phase, five one-bedroom units will have project-based vouchers and will be prioritized for individuals coming from homelessness. The first phase should be ready for move-in January 2024, and the second phase in the summer of 2024.

In 2021 and thus far in 2022, CCEH unsuccessfully worked with additional developers to create affordable housing with a set-aside for our clients on an existing building in Concord. In that case, the acquisition and renovation costs, and the availability of funding and project-based rental vouchers made the project not feasible.

In 2021 and early 2022 CCEH advocated for a bill that will require the State to inventory and publicly post its underutilized property that could be made available for housing development. The bill did not pass.

### 3. Purchase Ready-to-Rent, Small Multi-Unit Homes

#### Overview:

The reluctance of many landlords to rent to individuals with a history of homelessness has led CCEH to look for small, multi-unit homes we can purchase and then rent to our clients. One-bedroom and studio units are often ideal for individuals who are chronically homeless. It allows privacy, autonomy, and a manageable-sized space to maintain. If the building is in good shape, and the purchase price is reasonable, CCEH can make a down-payment of approximately \$100,000 and use a private mortgage for the remainder. So long as the tenant has their own tenant-based rental voucher, the rents can cover the operating costs and the mortgage, yet it is still affordable to the tenant.

In this market, finding such a property is challenging, and often the units are not vacant. CCEH is committed to not displacing existing tenants with this Path, so it could mean waiting for the "natural turnover" of tenants before a person coming from homelessness gets housed. In 2021, CCEH was able to purchase a triplex using this Path, and two of the three units were vacant, allowing our clients to move in right away!

#### The Benefits/Upside:

- This is a relatively quick and cost-effective Path to making housing available to our clients.
- It makes existing housing stock available to people experiencing homelessness (though it does not add "new" housing).

#### The Obstacles/Downside

- The real estate market is crazy-busy now. To be competitive, CCEH must act very fast and forego detailed inspections on the property.
- CCEH needs approximately \$100,000 as a cash down-payment, and we must either have a credit line available or work with a seller who supports our mission and is willing to wait while CCEH secures a mortgage.
- This Path only works when our clients have their own tenant-based rental voucher.
- If units are already occupied, there is no way to know when "natural turn-over" will occur and one of our clients can move in.

#### Status and Next Steps as of: 7/27/22

- CCEH purchased a triplex in October 2021; two vacant units provided homes for two households experiencing homelessness. In July 2022, the third unit became available and is anticipated to provide a home to a person experiencing homelessness in August 2022.
- Our Resource Center staff are focused on tracking which clients have a tenant-based rental voucher and understanding their specific housing needs and barriers.
- CCEH is working with a real estate broker to track multi-family properties that come on the market.
- CCEH is seeking out sources of funding to have the down-payment cash "on hand".
- In May 2022, CCEH submitted a Congressional Discretionary Spending grant request to Senator Sheehan's office for \$1,000,000. In part, the grant request is for the mortgage down payment money on three ready-to-rent multi-unit homes. CCEH anticipates receiving the decision on the request in late fall of 2022 and, if awarded the grant, receiving funds in early 2023. At that time, CCEH will begin searching for and acquiring properties.

## 4. Renovate Properties into Multi-Unit Homes

### Overview:

Government funding is available on a competitive basis to create new permanent supportive housing, and this includes converting non-residential buildings into apartments, or increasing the number of apartments in an existing apartment building. This funding can be coupled with Project Based Section 8 rental assistance, which is the "golden ticket" for ending homelessness. It allows the rents to cover all the operating costs of the apartment, yet still remain affordable to a tenant whose only income may be disability payments.

This was the Path CCEH used to create our Green Street Apartments, which have four one-bedroom units, all with Project-Based Rental Assistance, and all prioritized for people coming from homelessness. Green Street Apartments were completed in December 2020.

### Benefits/Upside:

- New, affordable units are added to Concord's housing stock.
- New Section 8 rental vouchers are added to Concord's inventory.
- The new units are prioritized specifically for people experiencing homelessness.

### Challenges/Downside:

- The funding is competitive, so it is not guaranteed.
- The process is long, and takes a great deal of staff time.
- The overall cost per unit can be very high (\$250,000- 300,000) because of the rigorous subsidy requirements (but these costs are generally covered by the subsidized financing).
- Finding and securing an appropriate site is challenging.

### Status and Next Steps as of: 7/27/22

In February 2022, CCEH purchased a 4-unit property and plans to convert it into 8 one-bedroom apartments. The apartments will be managed by Concord Housing + Redevelopment.

Below is a timeline for this project.

- April 2022 received all requested variances from the Zoning Board of Approval; applications were submitted to NH Housing Finance Authority and Community Development Finance Authority for funding and Project-Based Section 8.
- June 2022, CCEH received Planning Board approval for the Pleasant Street project.
- June 2022, CCEH learned that all funds from New Hampshire Housing Finance Authority had been allocated for this funding cycle. At NH Housing Finance Authority's recommendation, CCEH anticipates resubmitting the application in late August, when the next round of funding becomes available.
- If all goes well, the apartments will be ready for move-in by summer 2023.

## 5. Individualized Creative Solutions, Including Programs with Other Agencies

### Overview:

CCEH's Resource Center staff have always worked with clients to help them apply for housing programs offered by other agencies, but the unfortunate truth is that there are not enough housing programs or rental subsidies to help everyone who needs one. So, our staff have also always worked with clients to figure out if there is someone within their personal network of support who could provide the boost they need to find a safe, stable housing situation. For example, there may be a relative in another part of the state or country who would take them in, if they could afford transportation to get there. Or, if they could get their car fixed, there is someone outside of town they could share an apartment with. Our case managers collaborate with numerous other local and regional agencies to access their programs or figure out these individualized, creative solutions.

Due to the "drop-in" nature of our Resource Center, it has been challenging to accurately track how many people are successfully housed through other agencies or other creative solutions. But CCEH has initiated focused "case conferencing" on specific clients to keep them moving forward towards a housing solution. We are also sharpening our data-collection system, so we can make sure that clients who get housed through this Path are accurately included, so we can track our progress towards reducing the number of people on the "By Name List" to zero!

### Benefits/Upside:

- This approach is low-cost to CCEH (case manager staff time is the primary cost).
- This approach acknowledges that there are not enough subsidy resources available, and it is empowering to a client when they can resolve their homelessness through a creative solution.

### Obstacles/Downside:

- It is not a "clear-cut" Path, so clients and case managers need to be flexible problem-solvers.

### Status and Next Steps as of: 7/27/22

The State Bureau of Housing Supports is currently providing training to help homeless service agencies collaborate more effectively within their local region and use "case conferencing" to find housing solutions for the people they serve. CCEH is working with our local Belknap-Merrimack Community Action Agency and many other local agencies on this effort. The State has also shifted to a new database for tracking the people who are experiencing homelessness in each locality, and prioritizing people for the housing programs and subsidies that are available.

CCEH staff continues to invest considerable time entering client information into the database. It is through these efforts that staff has been able to more clearly identify and focus on housing individuals with rental assistance vouchers and to utilize creative methods to find housing. Thus far in 2022, CCEH has successfully housed 9 people through this path.

## 6. Structured, "24/7" Supervised Housing

### Overview:

Most people coming from long-term homelessness can be successful moving into their own apartment, so long as they have supportive services to address any underlying issues (this is the "Housing First model). However, some people will require a more structured environment to stay successfully housed. This includes things like a "recovery house" with live-in peer support, or an apartment building with on-site case management, or a night-time security guard to prevent the tenant from allowing numerous other people stay with them in the apartment.

### Benefits/Upside:

1. For people who need this level of structured support, this is a life-saving resource.

### Obstacles/Downside:

2. This type of housing can be extremely expensive to operate year after year, and there are not any readily-available sources for operating subsidies.
3. Some models, such as a "recovery house," require training and expertise to manage properly (and CCEH currently lacks this expertise.)

### Status and Next Steps as of: 7/27/22

CCEH continues to look for properties that could serve as a Recovery House, and to reach out to potential partners who could operate such a house. Although CCEH has not identified a partner, we more clearly understand and will continue to pursue the limited opportunities for partnerships.

## 7. Cottage Homes

### Overview:

CCEH is working to find housing solutions that are not dependent on a Section 8 rental voucher, since they are such a limited resource. This Path envisions a "pocket community" of 6-15 small cottage homes on a site. We envision high quality, energy efficient homes that are 500 square feet or even smaller. They would be prefabricated in a factory, which would reduce development costs. (Estimated cost per unit is \$100,000- \$125,000, excluding land and infrastructure costs.) If market-rate rents are charged for some of the units, they could subsidize the rent of other units, so that it is affordable to someone whose only income is disability payments.

### Benefits/Upside:

- This model eliminates the need for Section 8 rental voucher.
- Smaller homes are often attractive to young professionals who could afford the market-rate cottages.

### Obstacles/Downside:

- Finding available land for a pocket community is challenging.
- This Path assumes that the land and development costs are fully covered by grants, donations or other subsidies, so that the rents only need to cover the operating costs (with no mortgage.)

### Status and Next Steps as of: 7/27/22

A small Cottage Home Committee of professionals has been convened by CCEH, and they have drafted a floorplan of a model cottage home. They have searched throughout New England for a quote from a home prefabricator for the cost to build the home. In July 2022, CCEH received a favorable quote from New England Homebuilders and subsequently toured their manufacturing facility in Claremont, NH.

CCEH has identified a parcel that we believe could support 15 units. We are currently working to obtain an option on the property, determine the site feasibility, create a site plan rendering, and obtain funding.