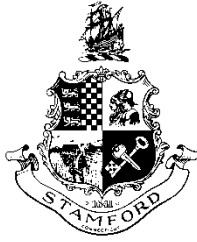


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Date: September 29, 2026

To: Ramya Shaw, President, Board of Representatives

From: Emily Gordon, Housing Planner & Affordable Housing Manager

Re: **Response to Questions Related to Item CHESS 32.024 – Amending Section 146 Article VI of the Code of Ordinances (Stamford Affordable Housing Trust Fund)**

Introduction

The Stamford Affordable Housing Trust Fund (SAHTF) was enacted through the City of Stamford's Code of Ordinances on November 4, 2020 in Article VI of Chapter 146. The SAHTF held its first meeting on May 18, 2021 and has been in operation for over five years.

Over this time period:

- 11 bedrooms were constructed to support formerly homeless households at 36 Ann Street
- 61 affordable housing units were redeveloped at Oak Park Phase I
- 14 bedrooms were improved, supporting formerly homeless households at 11-15 Woodland Ave
- 72 affordable housing senior units were improved at Pilgrim Towers

The SAHTF has committed an additional \$8,526,000 to ten other projects that are planned or in-progress and currently has \$2,704,825 available to be committed at future meetings.

Staff previously completed a review of the existing ordinance and identified areas for reconsideration to improve board operations, overall impact and public input. Included are answers to questions submitted by members of the Board of Representatives (BOR) regarding proposed amendments.

1. Reduction in Board of Trustee membership

The SAHTF has functioned with only five active members for the past two years, and historically has never operated with all seven seats filled. Recruiting and sustaining seven fully participating trustees has proven difficult, particularly given the current requirement limiting appointed positions to only residents living in affordable housing.

Aligning the SAHTF with the majority of other boards and commissions (many of which have five full members plus alternates) will standardize governance structures, reduce persistent vacancies, and improve meeting quorum consistency. A smaller board is expected to be easier to maintain and will reflect the operational reality of the SAHTF to date.

With a five-member board and a quorum of three, two votes would constitute a majority of those present and could approve a funding commitment. This structure matches other boards, including Land Use

Boards like the Zoning Board. It is worth noting that in the last five years all SAHTF funding decisions have been unanimous.

2. Increasing threshold for Board of Representative review from \$100,000 to \$1,000,000

Background

The original ordinance was drafted when the SAHTF was new and thought to be the first municipal trust fund of its kind in Connecticut. After five years of experience, it is now clear how projects are structured, how funding is requested, and how SAHTF decisions interact with other city processes. Therefore, the proposed \$1,000,000 threshold is based on Stamford's own five-year funding history and the intended role of the BOR as a secondary oversight body.

Funding History

Since twelve of the fourteen awards to date (86%) have exceeded \$100,000, nearly every application has triggered secondary review by the BOR:

Project	Commitment
Elmcroft Road (Housing Development Fund)	\$1,350,000
36 Ann Street (Pacific House)	\$375,000
11-15 Woodland Ave (Neighborhood Housing Services)	\$12,500*
Oak Park I (Rippowam Corp / COC)	\$750,000
41-45 Stillwater (Pacific House)	\$750,000
40 Stillwater Ave (New Neighborhoods, Inc.)	\$400,000
Oak Park II (Rippowam Corporation)	\$2,000,000
Pilgrim Towers (Pilgrim Towers)	\$58,050*
66 Stillwater Ave (Pacific House, Inc.)	\$750,000
Fairfield Commons (Pacific House, Inc.)	\$300,000
St. John Towers (Heritage/SJUDC)	\$2,100,000
66 Stillwater Ave - second req (Pacific House, Inc.)	\$500,000
Security Deposit Program (Charter Oak Communities)	\$150,000
Southwood Square (Southfield Village LP/Beacon)	\$1,500,000

*Exempt from BOR review

Smaller thresholds of \$250,000 or \$500,000 would both result in more than half of all projects coming before the BOR for additional oversight (79% and 57% respectively), resulting in similar outcomes. Both thresholds would continue to make BOR review a standard step in a SAHTF project process as opposed to an exceptional step for projects that may require additional oversight.

Over the years, requests have also increased as development costs have risen. Project funding gaps are growing larger, and so are SAHTF requests. Three of the four \$1 million or greater commitments were approved just in the last 18 months.

Current Impact of \$100,000 Threshold

For smaller, time-sensitive projects such as Charter Oak Communities' \$150,000 Security Deposit Program, the required waiting period prevented them from receiving immediate confirmation to proceed. They took a risk to move forward with the project prior to the final BOR review because the timing was critical.

For larger development projects, SAHTF commitments often serve as leverage in competitive state funding applications. Applicants routinely request confirmation immediately after SAHTF approval, but

must wait the full 45-day BOR period to include a formal city commitment in their packets, which risks delaying their project or presenting insufficient support as part of their application.

Each time a project is brought to the BOR, additional time is required from the BOR, staff, and applicants. Presentation and discussion of the proposal at the BOR committee meeting is often an abbreviated version of the public presentation and discussion held at recorded SAHTF meetings.

SAHTF Oversight

Existing oversight mechanisms remain in place, ensuring transparency for the BOR and general public. All SAHTF meetings are open to the public and recorded, and the Board maintains an obligation to publish and distribute an annual report. All funding decisions are to be aligned with the City's Affordable Housing Plan, which is developed with extensive community engagement and approved by the Planning Board.

Splitting awards to avoid the BOR process would be impractical and not advantageous for applicants or SAHTF operations, considering it would require twice the paperwork and an extended process. Staff treat funding requests for the same project at the same time as a single application. To date, only one project returned for additional funding, and both requests required secondary oversight by the BOR.

Additionally, BOR representation on the SAHTF provides ongoing participation as a voting member in every board action and discussion. The proposed expanded role of the BOR to appoint more public members to the SAHTF and maintain an ex-officio member provides more efficient and meaningful involvement compared to the current oversight role, which only takes place after a decision has been made and would require a supermajority to have an impact.

Summary

While the SAHTF has been in operation for over five years, with multi-year housing development timelines the SAHTF learning curve has been equally as long. Re-evaluating processes and making adjustments is an important step in any new agency, but is especially important for the SAHTF as the City aims to address the ongoing housing challenges.

Standardizing the SAHTF to more closely resemble other City boards and commissions and provide an opportunity for appointed members of the public will address ongoing quorum issues and provide additional housing-related expertise and insights.

Raising the threshold to \$1 million makes BOR involvement an intentional exception rather than a standard procedural step. This change would better align with the intent of the original ordinance to provide meaningful secondary oversight, while reducing delays for applicants and workload for the BOR and staff.