



Reducing the Costs of Affordable Housing:

A Panel and Brainstorming Session

September 29, 2025



Litchfield County, CT

Panelists

Builder
Architect
Funder
Developer

Craig Landri

President, Signature Building Systems

Paul E. Jorgensen, AIA

Architectural & Technical Services Manager
Connecticut Dept. of Housing

Paul Selnau

Architect/CEO, Schadler Selnau Associates

Seila Mosquera-Bruno

Commissioner
Connecticut Dept. of Housing

David Berto

President, Housing Enterprises, Inc.

What are the costs of affordable housing?

- \$420,000 to \$500,000 per unit (TDC)
 - 10 years ago it was more like \$350,000- \$400,000
 - Often this does not include the cost of the land- donated or leased/ below market
- Ownership- half paid by owner mortgage (debt); other half has to be raised privately/State
- Rental- smaller/rural projects can only support about \$25k-\$50k per unit in mortgage debt due to restricted rental income and significant operating costs
 - Smaller projects are not competitive for LIHTC
 - SO...we have to raise funds from local fundraising, town partnerships (reduced permit fees and taxes), FHLBB, and **CT Dept of Housing**

We would ALL prefer these developments didn't cost so much.

What can we do?



**Ask of each
panelist**

**(then
attendees!)**

Tell us:

1-2 things in your control

as an architect/funder/developer/builder

1-2 things outside of your control

**that could be done to reduce the costs of affordable
housing** especially considering smaller projects in small
towns



**Time IS
money.**

**Craig Landri
President
Signature Building
Systems**



Paul E. Jorgensen, AIA
**Architectural &
Technical Services
Manager**
**Connecticut Dept. of
Housing**

Cost- Effective Construction

DOH ATS recommendations for cost-effective affordable housing. Intended as a working list of items which may generate added construction costs that development teams will be asked to discuss, justify, and/or remove.

- Is the **building footprint and volume simplified** and efficient?
Minimize floor plan jogs and balconies.
- Is the building **roof geometry simplified**? Type of roofing?
Complex roof lines add to construction, drainage and maintenance. Asphalt shingles are cost effective.
- Consider **panelization or modular construction** to minimize site labor and expedite schedule.
- **Large community spaces**, clubhouse & amenities provided?
Minimize common spaces, eliminate the in-the-ground pool!
- Metal panel and **fiber cement siding**. *Vinyl siding is more cost effective.*
- Granite and **quartz countertops**. *Plastic laminate is a cost effective and durable material.*
- **Stainless steel appliances**. *Costs need to be demonstrated as equivalent to non-stainless.*

Panelists' cost saving ideas

Paul Selnau- Architect/CEO

**Seila Mosquera-Bruno-
Connecticut Dept. of
Housing**

**David Berto- President,
Housing Enterprises, Inc.**

Paul Selnau:

- Cost difference was \$40k more for building materials for net zero (\$8 per sqft of material) ; 3% cost increase
- Selnau has developed a cost-efficient unit model (for 1, 2 and 3 bedroom);
- Minimize windows

Seila Mosquera-Bruno:

- Focus on “safe, decent, sanitary” designs not necessarily award winning architecture
- Need to standardize a little more
- Market is creating units at \$250k per unit; why can't we?
- In LC- take the infrastructure costs out and they are reasonably cost
- modular construction can help with standard design (example LC Homeownership Program)

David Berto:

- We always are thinking about how to reduce the costs
- Have to consider the right approach for each project- ex- sometimes can't do a box and get it through local approvals
- Total costs of ownership/operation are important not just the costs of construction; have to use long lasting materials; lower the energy costs (utility allowance formulas are out of date)
- In smaller projects, not as many units to spread the fixed costs among so they often end up costing more per unit

Attendees' cost saving ideas

Jocelyn Ayer

- Environmental studies and SHPO regulations that are required for affordable housing with state or federal \$ but not for market housing cost projects money and delay (ex- min \$20k on archeological studies and 6 months for federal environmental review process)

Justin Potter

- getting through zoning; discretionary approval process (rather than 8-30g); when PZC puts expensive conditions on a project- it raises the costs.

Julie Scharnberg

- Julie (Norfolk)- decent, safe, sanitary, and THOUGHTFUL; example need closets/storage especially in a smaller space; can be creative about this.

David McCarthy

- biggest cost driver is the number of sq ft- so reducing the square footage as much as possible helps reduce the costs
- CHFA furniture requirement that dictates a certain sq ft; should be re-evaluated

Where to go next?

- 2:45 - 3:45 PM **Concurrent Housing Workshops**
Reducing the Cost of Affordable Housing: A Panel and Brainstorming Session at Sharon Town Hall
From Engagement to Organizing: Strategic Approaches to Community Building at Sharon's Hotchkiss Library
- 4:00 - 4:30 PM **Groundbreaking Ceremony** at Sharon Community Center (Next to Sharon Center School)
- 4:30 - 5:30 PM **See Projects in Action:** Visit tables to learn about affordable housing developments currently underway in the region, meet other housing advocates and resource providers, and enjoy appetizers from local eateries!
- 5:30 - 6:30 PM **Keynote:** Seila Mosquera-Bruno, CT Department of Housing Commissioner, Nandini Natarajan, CT Housing Finance Authority CEO, and State Rep. Maria Horn (D-64)
- 6:30 - 7:30 PM **Concurrent Housing Workshops**
How Much Will We Owe? Property Taxes on Affordable Housing -Sharon Center School Cafeteria
HB 5002: What's Next for the Housing Omnibus Bill? - Sharon Center School Auditorium

Make your way to the Community Center
and Sharon Center School!
(beautiful 10 minute walk OR 1 minute drive)

