

Our Home, Our Future

Voices from our Salisbury community about the housing we need for a healthy, economically vibrant future



Annie Hurley

Annie Hurley, 26, would love to live long-term in Salisbury in order to stay near her family and the friends she grew up with. She's been part of the community for most of her life, attending Salisbury Central School and Housatonic Valley Regional High School. She loves the area for its beauty, lakes and recreational opportunities and appreciates the friendly community spirit. She says, "People are generous and help each other out". "It's the only place that's ever felt right". After graduating from Roanoke College she returned home and has been working for the Salisbury Bank since 2012.

Annie is currently living in the home of her godmother who has generously provided her with some private space and very low rent in exchange for help around the house. She has been looking since January for a rental apartment to share with a friend but cannot find anything she can afford. What rentals exist are either too expensive or are structured as seasonal rentals for weekenders and private school parents. Hurley says that "90% of my friends are still living at home and many are older than I am." The costs of rentals are almost equivalent to the costs of a mortgage on a modest house. She would love to stay in Lakeville and eventually buy a home when she is more financially secure. In the meantime she continues to search for an apartment she can afford.

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Salisbury Congregational Church

A church is a sanctuary, a place where people can safely ask for help, support, guidance, or information. Many people find their way into the offices of the church seeking assistance, both financial and emotional, for problems arising from a basic need for decent, affordable housing. The church has a fund that assists people with rent, mortgage payments, fuel bills, insurance bills, emergency repairs, and other unforeseen expenses. The Pastor works closely with each person to ensure that all available sources of support have been exhausted before a grant is made. Referrals are made to local and state agencies.

The types of help that we have been able to facilitate for people in the community range from a few hundred dollars for an emergency repair, to a few thousand dollars to help with a security deposit or a down payment on a new home. The goal of any intervention or assistance is to maximize the impact while maintaining both the dignity and confidentiality of the recipients. In a small community like ours, people are often reluctant to step forward to ask for help. The high cost of home ownership can, at times, place a tremendous strain on people as they struggle to maintain a home in our community. Given the lack of affordable rental options, people are left with few alternatives. A larger pool of affordable residences would go a long way towards easing the difficulties many people experience. Our mission, as a church, is to Love God and Love our Neighbor. For us, our faith is lived out when we can help a neighbor find decent, affordable housing.

Salisbury Congregational Church is deeply committed to maximizing community resources to ensure that every person in Salisbury has a place to call home.

The Reverend Diane Monti-Catania

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Connecticut Real Estate Management

Connecticut Real Estate Management manages affordable rental apartments in Sarum Village, Salisbury; Lakeview Apartments in Lakeville; Sharon Ridge in Sharon as well as properties in Cornwall, Kent and a few other towns in Connecticut. Maura Reilly is their local onsite manager. She says, “The greatest need is for one-bedroom rental apartments. Not a single one-bedroom apartment is currently available anywhere in Region One... When apartments became available in Sharon they were snapped up within a week.” She sees a need for affordable apartments by people of all ages. Maura says, “The idea is to have housing for people until they can move on to market rate housing or home ownership but some people, especially seniors, choose to remain indefinitely... There is an acute shortage of affordable, universally designed housing that works for people of all levels of ability or disability.”

CT Real Estate Management performs credit and criminal background checks on all applicants along with employment, bank and landlord verification. She finds that all of her tenants under age 65 work, even those with disabilities. None of their tenants are on welfare. Their incomes, however, leave them unable to afford market rate housing. Reilly says, “The people most interested in living here have roots in the area, work here or have family nearby... Since our area is rural, lacks public transportation, markets and other desired services, it has proven unattractive to people coming from distant communities.”

Apartment Applications may be submitted at any time and can be obtained from local social service organizations or by contacting Maura Reilly at 860-364-1372.

There is further housing information on the Salisbury Town Hall’s website:

<http://salisburyct.us/affordablehousing>.

<http://sharonct.org/images/pdfs/Formsdocuments/sharon%20housing%20application.pdf>

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Danielle Evans

Danielle Evans was living in Torrington, CT when she finished her degree in early childhood education at Northwestern Connecticut Community College in Winsted. She now lives in Lakeville with her two sons, ages 7 and 14. Since her older son has Aspergers and was struggling in his Torrington school, Danielle moved her family so he could enroll in Salisbury Central School. Danielle now says, “He has excelled in school. The difference is like night and day. He’s in regular classes but SCS has the extra special education services he needs. His favorite subjects are math, computers and drawing. His grades have gone up and they have helped build his self-confidence, which is amazing. Now he loves school. Everyone is so kind and supportive. I can’t say enough about how great the school is.”

For the past four years Danielle has been working at the Housatonic Child Care Center. She loves the area and the friendliness and support of the people she’s met here. She says, “I have a great relationship with my landlord and work colleagues. All the parents at the Child Care Center are really nice. I feel like I have a family here.”

Danielle’s challenge now is to find a more comfortable home for her family. She is currently renting a small one-bedroom apartment for \$750 per month. Her bed is in the dining area while her boys share the bedroom. For the same rent in Torrington, she had a spacious 2-bedroom apartment with a bath and a half. That would cost about \$1,200 in Salisbury. So far she’s been unable to find a larger apartment in the SCS school district in her price range. She keeps hoping for something better.

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Habitat for Humanity's First Homeowner

Some 25 years ago, a young woman fled an abusive relationship and suddenly found herself a single mother with two young girls: a preschooler and a first grader. Before partnering with Habitat, they had to move three times to three different states, in one year! It was a frantic search for safe, adequate, but affordable shelter. Then, caring people from our town showed up. They became heroes for a desperate mom and her children.

Today: The preschooler is a thriving artist and happily married. She lives across the street from the home where she grew up. The first grader is a college graduate, managing a restaurant. She's building the foundation of a promising, successful life. And, in only four short years, the Habitat mortgage will be paid off. Their proud mother will own her "safe harbor" free & clear.

"A day never goes by," she says, "when I don't count my blessings, and thank all the people who made this house possible. Without it, I've no idea where we'd have ended up! It was an ABSOLUTE LIFELINE!"

Life is often unpredictable. In whatever form it takes, a safe, affordable home is critical to creating a future of stability and promise.

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North Canaan – Dedicated July 2013; picture present day

Habitat for Humanity of Northwest Connecticut

Habitat for Humanity of Northwest Connecticut (Habitat) serves housing needs in Sharon, Salisbury, North Canaan, Norfolk, Canaan/Falls Village and Cornwall. Acting both as a builder and a lender— Habitat has enabled 10 families to realize their dream of home ownership.

Habitat facilitates ownership of simple but decent affordable homes for local workforce families who earn 60% of the area median income. These families are the year-round residents who make our communities work. Habitats proven formula, which keeps costs affordable, involves volunteers who provide most of the labor, individual and corporate donors who provide money and materials, and partner families who are required to work 400 hours sweat equity in building their homes. Once construction is complete, Habitat assumes the role of lender, making a zero-interest mortgage for a reasonable term that best suits the financial strength of the eligible partner applicant.

Habitat is currently renovating a home in North Canaan, another one in Canaan/Falls Village and in cooperation with the Sharon Housing Trust beginning construction of a new home in Sharon. Tracy Atwood, Habitat's president says, "People feel great when they help build a home for a deserving family."

Habitat needs more volunteers, especially people with building skills, to complete the current projects and start new homes. If you would like to donate towards construction or participate in building a Habitat house please contact Dawn Whalen, Habitat; 860-435-4747 or dawnwhalen@habitatnwct.org. <http://www.habitatnwct.org>

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Housatonic Valley Regional High School – Ian Strever

Ian Strever is the Assistant Principal at Housatonic Valley Regional High School. He says, “Our teachers must all have the necessary credentials required by the State. In a rural area like ours, the certification requirements further reduce the pool of potential employees. The lack of affordable housing limits us and has a serious impact on our ability to recruit and retain staff... While we’re one of the largest employers in the area, only a small percentage of our faculty lives in nearby towns. In the past the majority of our faculty were part of the community. That’s no longer the case. Most have long commutes and, as a result, people leave all the time when they find jobs closer to home. One of our teachers commutes 1 ½ hours each way. For every person we’re able to retain, 2-3 don’t bother to apply for our jobs due to the lack of affordable housing... It’s frustrating to put a lot of time and effort into finding qualified teachers only to have them turn down job offers because they can’t find a place to live. The situation really impacts our organization. We need 1 or 2 bedroom rentals for young professionals so they can get a foothold in the community. Condos for \$130,000 - \$180,000 would be the next important step.”

Taylor Monico, 24, joined HVRHS faculty this year after getting her Master’s Degree from Central Connecticut State University. Taylor says, “I was looking forward to having a place of my own that I didn’t have to share with roommates... I couldn’t find any apartment rentals near the school. The rentals available were houses and much more than I could afford. As a result I’m living in Winsted, far away from my colleagues and family. I worry about the commute in winter but it’s the best place I could find on my budget.”

We all value the high quality of education that Salisbury offers. The lack of starter homes for young people contributes to HVRHS’s shrinking enrollment (2005 = 613 students; 2015 = 418). Housing struggles for their faculty should concern us all.

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Jeanette and Nate Moss

The Mosses moved with two of their four children into their home at Sharon Ridge in 1992. Since that time all four of their children have finished college and two have double masters degrees. Nate says, "We believe in education." Nate is a retired high voltage electrical technician who worked at Hipotronics when it was in Millerton, NY. Prior to retirement, Jeanette spent 18 years working as a cook for Parkside Lodge – Serenity Hills before it became Mountainside. For the past seven years she has worked part time at Sharon Hospital in the housekeeping department.

Nate says, "Living here has been a blessing... Our two-bedroom apartment costs \$485 per month. It would cost us much more for the same space anywhere else. We appreciate the opportunity to live here and feel a responsibility to make the place better and keep it as nice as possible. To have a successful community everyone must make an effort."

For 10 years Jeanette has volunteered as the tenant representative on the Sharon Ridge Board. They say, "Our ability to live at Sharon Ridge is a great and beautiful thing."

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LaBonne's Market

Bob LaBonne, Jr., owner of LaBonne's Market in Salisbury, is a 5th generation meat cutter who started working with his parents at age 8. Over many years he and his family have expanded their business to include 4 stores in Connecticut.

Twenty-six years ago Bob bought the Salisbury store. He's found that it's been the hardest location by far to recruit local staff. LaBonne explains, "Because of this barrier, we have been forced to employ more full-time associates, which is much more costly to operate, as compared to our other locations with a abundance of part-time students, moms and retirees. This hurts our flexibility of scheduling and for coverage for sick calls and vacations. It's hard to pull someone in quickly when they live far away."

LaBonne continues, "My employees would all love to live in Salisbury if they could afford it.... Every town needs a downtown population to keep its businesses and center vibrant. As long as we do it right, do background checks and offer short-term leases.... there is a huge upside for well-done affordable homes in Salisbury."

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Our Home, Our Future – Maria Seeley

You may know Maria Seeley if you frequent the Salisbury Bank in Lakeville. Maria currently lives near Poughkeepsie, NY with her husband and two small children, necessitating a two-hour daily commute. For all workers, but especially for working parents, living close to work has an enormous impact on the quality of life of the whole family. Each minute commuting means less time for family and managing life's daily chores.

In spite of her commute, Maria likes working in our community and says, “Salisbury is a beautiful small town.” She feels safe here and likes the close proximity of shopping, schools and recreation. She also likes Connecticut’s low tax rates. Maria is especially attracted to the quality of education in Salisbury. Seeley says, “I like the idea of raising a family in a small town and its smaller school district. If I were to live in Salisbury I could get more involved in the community and be more involved in my children’s school.”

Since the Seeleys would love to buy a home here, she has researched housing costs in our area. Unfortunately homes are significantly more expensive than in their current town and therefore, in spite of their two incomes, beyond what she and her husband can afford. It’s a dilemma that drives many young families to seek employment elsewhere in search of a better work/life balance. More affordable rental options would enable young families to develop roots here while they build up their resources to buy a home.

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Maura Reilly



When her husband left her, Maura Reilly became a single mom with three children at home. She worked many different jobs trying to make ends meet and eventually worked her way up to being an onsite manager for Connecticut Real Estate Management. She is involved in managing Sarum Village in Salisbury, and Sharon Ridge in Sharon among other locations.

Maura has a deep, first-hand understanding of how affordable housing can be critical to providing people with a stable and secure home for themselves and their children. Illness, divorce or retirement can suddenly alter a person's circumstances and threaten their basic survival. She says, "If it weren't for this place (an apartment in Kugeman Village in Cornwall) I don't know

what would have happened to me. I would have been homeless." All but one of her children are now grown and on their own. An affordable home has enabled her children to graduate from Housatonic Valley Regional High School, go on to college and establish careers and families of their own. Her children have returned to the area since graduating and hope to raise their own families here.

There are many people like Maura who make significant contributions to local businesses, non-profit organizations and individual families but whose wages are not sufficient to afford local housing. They are our friends, neighbors and co-workers and are an integral part of our community and its future.

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The Reids

Shannon and Jamie Reid met in High School and have long family roots in town. Shannon loves animals and is currently working for a veterinarian. Jamie comes from a long line of volunteer firemen and says, “In my teens and early twenties I practically lived at the firehouse.” At 30, Jamie is one of the youngest members of the force. He says that sadly, “All of my buddies have moved out of town due to local housing costs.” Some still volunteer and commute into town for calls.

After graduating from high school they struggled to find an affordable place to live. A year later, through the generosity of a local family, they moved with their newborn baby into a large apartment rent-free for a year in exchange for help with renovations. The Reids stayed in the apartment, at below market rent, for an additional three years. When their youngest son was born, with the help of generous local donors, they purchased a home through the Salisbury Housing Trust (SHT). The Reids were now on their way to building up home equity at a monthly cost similar to the cost for a small, market-rate rental apartment. In 2012, they bought a considerably larger home through additional support from the SHT, the Hotchkiss School and one of its alumni. While they still face financial challenges, they’re delighted with their home and ability to live close to family and friends in a community they love and continue to serve.

Young families like the Reids are critical to Salisbury’s future if it is to remain a healthy, vibrant community.

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Salisbury Affordable Housing Commission (SAHC)

In 2008, the Board of Selectmen (BoS) created the Affordable Housing Advisory Committee to study affordable housing needs in Salisbury. In June 2010, the committee published “Preserving Salisbury’s Vitality: Housing for Tomorrow” (see town website), which found that our town was becoming an upscale retirement community while losing its economic diversity. Among all CT towns, we then had the oldest median age and the 8th least affordable housing; young adults and families were exiting, and school enrollment was declining. To forestall these disturbing trends, the report urged that the SAHC and the Salisbury Affordable Housing Fund (Fund) be created to promote the creation of affordable housing, and to provide concrete support for that mission. The BoS and the townspeople voted to implement both recommendations.

Because its members represent the entire town, the SAHC serves as the primary resource for all those considering building units of affordable housing here, or needing such housing. We have worked with citizens and housing entities on dozens of proposals, many of which are in the planning stage. Pursuant to the Fund’s Guidelines and Ordinance No. 112, the SAHC may recommend BoS approval of interest-free loans up to \$20,000 for worthy affordable housing projects; over \$20,000, the loans must also be approved by the Board of Finance and at a Town Meeting. Recently, the SAHC has endorsed loan requests by the Salisbury Housing Trust, the Salisbury Housing Committee, and a private citizen.

The SAHC facilitated the purchase of Lakeview Apartments by the Women’s Institute for Housing and Economic Development, which resulted in the creation of six affordable rental apartments.

Not long ago, the SAHC completed an inventory to determine the number of affordable rental housing units in town. (In Litchfield County, a young family—two parents and a child—earning nearly \$65,000 requires affordable housing). The SAHC found that only 74 such units exist, and that nearly all of these are occupied or are not available for rental since family members or employees live there.

We encourage entities and persons considering building units of affordable housing, or needing such housing—and other interested parties--to attend our monthly meetings. Expertise is shared, and lively discussions may take place. The town website contains the agendas and minutes of our meetings, information on other housing entities (including mission statements and contact information), recent press releases, a confidential housing needs survey, and various relevant links. SAHC meetings take place on the third Thursday of each month at Town Hall, at 5:30 PM. Those having questions about affordable housing in Salisbury, or having a housing need may contact Jennifer Farwell (jennifer.farwell@hotmail.com).

Salisbury Affordable Housing Commission: Bob Riva, Jim Dresser, Peter Wolf, Roger Crain, Pari Farood, Elizabeth Slotnick, and Charles Church

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Salisbury Housing Committee

The Salisbury Housing Committee has been committed to securing and managing low-income rental housing in the Salisbury area since the 1970s when local churches banded together to create Faith House, six one-bedroom apartments in the East Meadow community. We continue to own and manage Faith House and have added two additional two-bedroom units at East Meadow.

In the 1980s, again with help from local individuals and churches, we developed Sarum Village, a 16 unit complex on Cobble Road. Financing came from the United States Department of Agriculture (USDA) and includes rental supplements for 12 of the 16 units, allowing very low-income residents to live there. Connecticut Real Estate Management provides excellent oversight at both complexes.

Residents in both complexes are vital to our community or related to those who are. They work and shop in our small businesses, volunteer in our institutions, in general helping to maintain our quality of life.

As part of our efforts to help solve the problem of a lack of affordable housing in Salisbury, we have successfully secured a grant from the state to build eight additional units at the Sarum Village site. The process was lengthy, with many documents submitted to the state, first for a pre-development loan (to be repaid with final funds) and now with a grant to build the units. With help from Housing Enterprises Incorporated, a consulting firm that specializes in affordable housing, we have secured architectural plans and chosen a general contractor. We expect the units will be constructed in the spring and summer of 2016.

We look forward to providing much needed affordable rental housing for the community we all cherish so much.

Anne Kremer, President of the Board, Salisbury Housing Committee

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The Salisbury Housing Trust

The mission of the Salisbury Housing Trust is to promote affordable home ownership in the Salisbury towns. In the past 14 years, the Housing Trust has built or renovated 12 homes, now owned and occupied. We use a threefold strategy: raising funds, primarily through local donors; seeking sites on which to build or homes to renovate; and seeking qualified applicants. The Housing Trust subsidizes the homes, making them affordable, and enters into a contract with buyers to maintain affordability when the homes are resold.

We have been successful in our mission to increase home ownership. But we also recognize the importance and need for additional affordable rental units in Salisbury. Some individuals and families are financially unable or simply don't wish to pursue home ownership. Yet, through work, volunteering or family history, they are an integral part of the Salisbury community. The Housing Trust does not plan to change its mission, but we strongly support efforts to increase the number of affordable rental properties in Salisbury.

Leo Gafney, Chair of the Salisbury Housing Trust

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Salisbury Bank

Salisbury Bank currently employs more than 180 people and operates thirteen branches in Connecticut, Massachusetts and New York. “The cost of housing is a significant factor in the hiring and retention of employees, particularly younger employees,” says Salisbury Bank President and Chief Executive Officer Rick Cantele.

“I believe there is a definite advantage for our staff, for our company, and for our communities to have our employees live locally,” says Mr. Cantele. “Customers enjoy seeing familiar faces working in their local branches. Employees who have shorter commutes are often more involved in their communities; they’re more likely to coach Little League teams, supervise after-school activities, and volunteer for local town boards and organizations.”

“Supporting stronger and more economically vibrant communities is at the core of what we do. The availability of affordable housing is critical to attracting and retaining qualified staff within the market areas we serve.”

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Sawyer Thornton

I have lived in Sharon my whole life. After finishing my bachelor's degree in Therapeutic Recreation I was hired by Sharon Health Care Center. I moved back in with my parents who were welcoming, but it is hard to live at home when you are trying to establish your own sense of independence. With the starting pay I was receiving, as well as paying off student loans, I was unable to afford to move out on my own. After receiving a promotion and raise at my job, I looked into housing in the area to see what I could find. Needless to say, I am still living at home with my parents and still hunting for affordable housing. I do not want to have to depend on finding a roommate, but living on my own in this area is not very realistic. I love this area, and would like to stay here since I have a great job and enjoy my short commute from my parent's home. But I would like to be able to be more independent, have a place I am able to call my own, and not worry about finding a second job on top of the 40-hours a week I already work, just so that I will be able to afford to move out of my parents' house.

Affordable housing is critical to keeping the younger generation in this area. We are working hard to be able to stay and work in this Sharon/Salisbury neighborhood we love.

Sawyer Thornton, Dementia Program Coordinator, Sharon Health Care Center

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CREATING A VIABLE FUTURE | BUILDING WORKFORCE FAMILY HOUSING

To live and work in the Northwest Corner of Connecticut is a privilege and a challenge. Beauty abounds — with rolling hills, open space, and fresh waterways. A serene place to call home. To raise a family. To grow old. But, for many, actually finding an “affordable” residence is quite a challenge. This idyllic American Dream, quite frankly, is out of reach for many working families. The viability of our community is at risk.

We prefer to call the lack of affordable housing a serious lack of workforce family housing. Many of our Sharon Hospital staff find it difficult to live in our community. Of our 415 full, part time, and per diem employees, 52% live in CT, 44% live in NY, 2.3% live in MA, and 1.7% commute from other states. More than 30 of our hospital team members commute 25 miles or more and over a dozen commute a distance of 50 miles or greater.

Many of our younger hospital employees are finding it increasingly difficult to find places of their own within our immediate neighboring towns; often residing with parents, friends, or other family members. The trend of multi-generational living from years past is becoming more and more prevalent.

As the age of our population increases, so too does our lack of family workforce housing. In Sharon alone, the median sales price of a single family home doubled from 2000 to 2006. And, as of June 1st, 2015, more than 2/3 of recent home sales in Sharon in the past year were sold to individuals with out of town permanent addresses or non-traditional, second homeowners who do not utilize local services on a routine basis. The median sales value of these homes was \$616,097. For those earning the median household income of \$70,877 in Litchfield County, a home in our area is simply out of reach.

After speaking with “Kate”, a young nurse at Sharon Hospital, I was able to confirm the difficulty and frustration — often heartache — that touches some of our Sharon Hospital family members. The need for housing is real. Kate is a single parent. Starting a career. Looking for local daycare. Finishing her education. Striving to find a place to call home that is a short commute to the hospital.

Kate has searched for months and has resigned to living with her parents for the foreseeable future. She would love nothing more than to have a home to call her own and raise her children.

Affordable Housing for working adults like Kate, whether a single family home, a duplex, condominium, or apartment, is desperately needed for many members of our area's current workforce (hospital staff, teachers, bank tellers, emergency service volunteers, firefighters, and more). This challenge exists when it comes to recruiting new staff and young healthcare providers to our community as well.

There are several places within our service area that offer affordable housing. We applaud those community members who have come together to create places throughout Litchfield County. The most recent additions have been created by The Sharon Housing Trust with 12 additional units completed in 2014. There are also several single-family dwellings being constructed currently in our area. But, the need is so much greater. There simply is not enough **WORKFORCE FAMILY HOUSING**, period.

As a community, we have a desperate challenge facing us. We must come together to create workforce family housing for a viable future. For our community to grow and thrive, we need a true collaborative team effort; a housing team made up of town leaders, employers, developers, and community members. We need out-of-the-box ideas and collaboration. We must work together to find suitable land to build suitable housing that will offer our current working generation and their children a place they can afford — a place to call home.

Jill Groody Musselman / Sharon Hospital

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After speaking with “Kate”, a young nurse, I confirmed the difficulty and heartache that touches some of our hospital family members. The need for housing is real. Kate is a single parent. Starting a career. Looking for local daycare. Finishing her education. Striving to find a place to call home that is a short commute to work. Kate has searched for months and has resigned to living with her parents for the foreseeable future. She would love nothing more than to have a home to call her own. Affordable Housing for working adults like Kate is desperately needed for many members of our area’s current workforce. As a community, we have a desperate challenge facing us. We must come together to create housing for a viable future. For our community to grow and thrive, we need a true collaborative team effort.

Jill Groody Musselman / Sharon Hospital

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Sharon Ridge

Sharon Ridge is an affordable rental housing complex in Sharon, CT for families, individuals and seniors. The Sharon Housing Authority (SHA) recently expanded this 20-unit community to 32 by adding 12 units consisting of three new buildings with four apartments each. To create a project of this size it was extremely important to demonstrate a real need for affordable housing and to have local community and government support.

Development costs were approximately 4 million dollars. The land was already owned by the SHA and zoned for additional building lots, simplifying the process enormously. Government funds for a project of this size were essential to ensure a financially feasible project. The SHA received a grant of over 3 million dollars from the State of Connecticut. In addition, the SHA obtained a 1 million dollar 30 year loan (3.5% annual interest rate) from the United States Department of Agriculture (USDA) Rural Housing Program. Of paramount importance was the USDA providing annual rental subsidies for the new units making them even more affordable. Obtaining this level of funding was significantly aided by having existing well managed affordable housing units, owning the land needed for the buildings, having current well capacity for additional units and being on town sewer.

Leslie Higgins Biddle from the Local Initiative Support Corporation and Katy Shafer (now at the Partnership for Strong Communities) and Ellen Flanagan from the Women's Institute for Housing and Economic Development guided the SHA through this project. Their knowledge and expertise of the technical, financial, political and rural environmental issues were critical to this project's success.

Tenant applications can be managed in two ways based on government requirements - a lottery system based on date of application or a point system giving additional points to potential tenants who live and/or work in the town. It is up to a housing authority to determine which method to utilize. In either case, tenants become members of the community and help support the local economy.

Lea Davies - Former Vice-Chair, Sharon Housing Authority

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Shawn Takatsu

Shawn Takatsu moved to Lakeville with his fiancé in order to work for Visionary Computers. After graduating from high school he worked for Apple for a year and then parlayed his experience into progressively better positions in the computer industry. He plans to go back to school this fall to get his business administration degree from the University of Connecticut while he continues to work for Visionary and run a small drone videography business on the side.

For 3 months Shawn commuted 3 hours a day while he looked for an affordable apartment in our area. He finally found a place whose worn condition kept the cost within his budget. Shawn says, "You get what you pay for." Once here he had time to look for something better. His technology talents have proven key to finding a decent, affordable place to live. He currently rents an apartment from a local businessman at below market rent in exchange for taking care of all of the business's computers and networking needs. Without this arrangement he might have been forced to abandon our area and seek work elsewhere, depriving Visionary of a key employee.

Takatsu says, "I love the area. I love the outdoors, hiking, rail trail and opportunities to ride my motorcycle... I'm happy to be away from the culture and life style of southern Connecticut where everything happens "in a New York Minute". Shawn's fiancé Dana is a hairdresser with the Academy St. Hair Salon in Salisbury. Together they are working to establish a life in our town.

Our Home, Our Future – Solutions

An important question we must all ask ourselves is, “What kind of town do we want Salisbury to be now and for future generations?” Do we want a town with a healthy mix of children, young and middle-aged adults and seniors? Do we want local businesses, schools and social service agencies to be able to function and thrive? Do we want to hold onto the character of our town, which for 200 years has been a diverse and vibrant community? If you answer “yes” to these questions, it’s important to understand that the high cost of housing is threatening the way of life we all cherish.

A previous article outlined the many disturbing facts about where our town is headed if we do not significantly increase our number of affordable residences. The 2010 report, *Preserving Salisbury’s Vitality: Housing for Tomorrow*, on the Town website endorsed a 2008 report, *Housing Your Neighbors in Salisbury 2020*, which calculated that we need an additional 200 units of new or converted affordable housing units in the next decade if we are to have a stable housing stock for an economically diverse, well-functioning community. Much of this additional housing can and should be created without creating new housing footprints or changing the character of our town.

There are many things we can do to improve the situation.

- We can help create more affordable homes for purchase by volunteering for and/or giving tax-deductible donations to the Salisbury Housing Trust or Habitat for Humanity (both of which provide single-family, owner-occupied housing).
- We can volunteer for and/or give tax-deductible donations to the Salisbury Housing Committee to further its mission to create more affordable rental apartments.
- We can make a tax-deductible donation of homes or land for affordable housing now or in our wills. [Town Ordinance #108 (2007), commonly referred to as the “free second cut” ordinance, allows for an exemption from P&Z subdivision regulations for a third lot if it is used for affordable housing.]
- We can add accessory apartments to our homes and rent them out in a price range that local residents can afford.
- We can rent out spare apartments or houses we own for less than the market rate and help a friend or relative stay in town.
- We can support zoning changes that make it easier to build affordable housing, for example by modifying existing structures or lot size requirements. There are many specific suggestions and descriptions in the town’s excellent 2010 report, *Preserving Salisbury’s Vitality: Housing for Tomorrow*.
<http://www.salisburyct.us/reports/Affordable%20Housing%20Report%202010.pdf>
- The report has a wealth of information about housing as it pertains to Salisbury and is well worth reading.

While these steps can help, they can only add a limited number of residences each year. The only way we can truly address our need is to create a significant number of new, affordable rentals. This takes money... lots of it. Twenty newly constructed units (10% of our need) would cost approximately \$6,000,000. Some people like the idea of raising local money for small projects scattered around town rather than building larger projects. The reality is that this approach takes an inordinate amount of time, adds to construction and management costs, and is almost never accomplished in adequate numbers. Of the 426 affordable housing units dispersed throughout our 8-town region, fewer than 10% are on small, scattered sites and many of these are single family homes built for purchase. Government funds for some or all of the costs were relied on for 92.25%.

The two elements critical for success are affordable land (ideally on town water and sewer) and neighbors willing to embrace new, high-quality homes in their neighborhood. As evidenced by residents currently living in affordable housing, the people who will be most eager to move into the housing we create are the people who are already living here or have a connection to our town through their work or families. **They are not “THEM” - They are “US”!**

In conclusion, it’s critical that we support reasonable housing proposals as they arise. While no opportunity is likely to be perfect, we need to support plans when the positives outweigh the negatives. There’s too much to lose if we don’t. Success will mean a healthier, more vital community for us all. **I truly believe we can do it!**

I am extremely grateful to the many people in our community and the numerous housing professionals who have shared their stories and knowledge with me. Thank you!

Our Home, Our Future

Voices from our Salisbury community about the housing we need for a healthy, economically vibrant future



Theresa and Joel Carroll

Joel and I fell in love with the Northwest Corner and made an impulsive decision to move to Salisbury. We've never regretted it. We were received warmly, starting with our first rental in 1987, right up to when we purchased our home in 1997. Our landlords and people in the community did whatever they could to make it possible for us to live here. One landlord charged us below market rent so that we could save for a down payment. Another citizen gave us a no interest loan to "fatten" our down payment. The person who sold us our house waited months and months for our financing to come through. She wanted a family to live in her former home. We wish we had not needed the assistance and that affordable housing had been available instead, but we appreciate all of the generous people who made our home here possible. Without such strong community support we never could have owned our own home.

Now our children are grown, and we are downsizing. The HousingUs program, along with financing help from the Women's Institute for Housing and Economic Development, is making it possible for us to remodel part of our house into a small apartment that will remain affordable for many years to come. Our contractor's generosity and our own labor are keeping our costs down. Over the past few months HousingUs has been indispensable in guiding us through the steps necessary to accomplish this. The added income will help secure our retirement and provide an affordable apartment for someone else.

We are so grateful and excited to take our turn to offer someone a chance to make a home here in this community.

Theresa Carroll

For information on HousingUs, an initiative of Berkshire Taconic Community Foundation, go to:
<http://www.berkshiretaconic.org/bLearnAboutBTCF/OurInitiatives/HousingUs.aspx>

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Visionary Computer

David Maffucci is a successful entrepreneur who started Visionary Computer out of his apartment in Canaan, CT in 1994. His company provides sales, service and support for Apple products. The annual growth of his business enabled him to purchase his Lakeville building in 2008, allowing him to expand and hire more employees. Maffucci says, "I am running at capacity almost all the time... I'm now planning an addition to my building for a dedicated showroom and training space."

David has been unable to find local people with the Apple computer skills he needs. He therefore hires his employees from outside our area. David says, "My employees tend to be young and urban. While I interview them, they interview our community to see if it could be a place they would like to live. Housing is always an important factor. The high cost of local housing has forced many of my employees to commute from 1½ to 2 hours each day. This makes it difficult for me to attract and retain the people I need to continue to grow my business... Many of my employees struggle to find the reasonable rental housing they need in order to see if the job and our community are a good fit for them and as they build up their financial resources for potential home ownership."

David's technology oriented business is a great addition to our town. The services he and his team provide are crucial to individuals and businesses trying to function in our rural area. Businesses like his are key to Salisbury's economic development and future prosperity.

Our Home, Our Future – What I've learned

For many months I have been listening and learning as much as I can about and how local housing costs affect our town. Based on conversations with people in our community and the facts below, our situation is far more serious than I had known.

- Salisbury has the oldest population of any town in Connecticut with a median age of approximately 55 in 2013. Between 1990 and 2025, the town's population is projected to decline by 21%. By 2025 our population over 65 is projected to increase by 18% while our young population is projected to continue to decline. Connecticut as a whole is losing 25-34 year olds at a faster rate than any other state.
- Our schools have seen steadily declining enrollments. Between 2000 and 2024, Salisbury Central School's enrollment is projected to decline by 40.5%. The high school population has declined by 32% during the past 10 years alone.
- In 2013 the poverty rate for Salisbury was 7.8%
- We are the first town in Connecticut where the number of people not working outnumbers the number of people who are working.
- Nearly three times as many people commute into Salisbury to work as live and work in Salisbury. They are the people you see every day working in our local businesses and non-profit organizations.
- Nearly all local businesses and non-profits are negatively impacted by the situation. It has become increasingly difficult for them to find and retain qualified staff, which hurts their viability and future. These are organizations we all depend upon.
- In 2000, 29% of homes were valued under \$150,000 compared to 5% now. Since 2000, the median home value has doubled to \$504,400 making most homes unaffordable for local residents.
- While there is a need for affordable housing of all types for people of all ages, there is a particular need for rental apartments that are affordable for people who work in our town.
- Workers who earn wages typical of many local jobs (landscapers, carpenters, housekeepers, teachers, nurses, auto mechanics, waitresses, hair dressers, etc.) often cannot afford current market rate rents or qualify for a mortgage. Many people work multiple, off the book, part-time jobs to make ends meet. The high cost of living here (143.4% of the US average) limits their ability to save for a down payment. Credit problems and undeclared income from part-time work can also prevent a person from qualifying for a mortgage.
- The Salisbury Affordable Housing Commission recently completed an inventory of affordable rental units in Salisbury. There were only 74 units (including 31 in Sarum Village, Faith House, and Lakeview Apartments) renting for no more than \$1,000 for two bedrooms or \$800 for one bedroom. 99% were occupied.
- The result of our housing situation is that young people leave town, establish their lives elsewhere and never return, seniors struggle to remain in homes that are too expensive and physically demanding for people as they age, and local workers often travel 45 minutes or more to work.
- The 2010 report "Preserving Salisbury's Vitality: Housing for Tomorrow" on the Town website states that **we need an additional 200 units of affordable housing by 2020** if we are to be a healthy, diverse, well functioning community.
- While some people may fear that developing affordable housing raises school costs, lowers property values, or increases crime, there is no respected research to back up any of these claims.

The good news is that we CAN improve the situation with community effort and support. Some solutions will be in my next and final piece.

Our Home, Our Future

Voices from our Salisbury community about the housing we need for a healthy, economically vibrant future



The White Hart Inn

We were all pleased to hear of the reopening of the White Hart Inn and happy to see its lights on once again. John Ciliberto, the new general manager and Dan Winkley, the hotel manager met years ago while working at the Mayflower Inn and have many years of experience in the hotel and food and beverage industries. They are now overseeing this welcome rebirth.

There are many challenges in running an inn and restaurant in our corner of Connecticut. The new owners know that the hospitality business is all about people and relationships. One of the most serious challenges faced by them and many other local businesses is finding the right people to fill diverse staff positions. John says, “We have not been able to find qualified people in town looking for the types of jobs we are offering. The local people we’ve hired are generally young and living at home with their families. Their lives are in transition and, after being trained, they are usually off to school or college. It’s difficult to find people interested in a long-term job commitment. Due to the high cost of housing, most of our employees live 45 to 60 minutes away. Long commutes have a major impact on a person’s quality of life and make it more difficult for us to attract and retain these workers. To remain competitive in the labor market we have to offer higher pay and more attractive working conditions to compensate for the time and cost of their commutes. This, of course, increases our operating costs.”

Ciliberto notes, “if more affordable housing were within 15-20 minutes it would definitely help our business.”