

Our Home, Our Future



Voices from the Salisbury Community
about our Housing Needs and Challenges

This booklet contains a collection of articles published in The Lakeville Journal under the “Our Home, Our Future” series. All articles were written by Mary Close Oppenheimer unless otherwise indicated.

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Introduction by Mary Oppenheimer



My husband and I have been residents of Lakeville for 40 years. Our love for Salisbury deepened after we became full-time residents about 20 years ago. Over time we've learned of the commitment and sacrifice of volunteers to our fire and emergency services. We've learned of the extraordinary work being done by so many of our local nonprofits. Behind each of these organizations, our neighbors commit countless hours to help their neighbors, family and friends.

As we've gotten to know Salisbury better, we have also come to learn how difficult life can be for some full-time residents. It is an inescapable fact that land and housing costs have risen far faster than wages. There is more poverty here than many people realize. We've seen the town population age and school enrollment decrease year after year. We've seen the town change as the cost of housing has forced young people and local workers to seek affordable housing elsewhere. As a result, we've learned of the struggle local businesses, volunteer services and nonprofits experience due to the shortage of local workers and of the hardship long commutes place on many of the people who work here.

Concerned by the situation, I began writing articles in 2015 for The Lakeville Journal to raise awareness of our housing crisis. Many people have shared their personal stories with me. The Lakeville Journal has generously agreed to print these stories because they share my concern for the future of our community. Salisbury residents love our town and want it to thrive now and for future generations. In reading these stories, I hope people will see that we all have a common interest in expanding our housing options to ensure young people can afford to stay in town, workers who keep our town functioning are able to live here and seniors can find a safe and affordable home in their retirement. We can succeed if we work together as the caring community we have always been.

Families and Individuals

Sharon Hamilton

Mary Oppenheimer, Lakeville Journal, June 15, 2023



Sharon Hamilton has lived a full life raising two daughters while working in a number of different careers including publishing a magazine for women-owned businesses and working as a certified purchasing officer for the city of Danbury. She had been a homeowner but sold her home years ago when she started her business. She moved to Salisbury in 2001 to help out her daughter and grandson when they moved to Falls Village.

As for many local renters, her long-term rental apartment was in a building that was sold when property values skyrocketed during the pandemic, leaving her scrambling to find an affordable place to rent. She says her experience, like that for her grandson who is just starting out on his own, was “horrible, just awful trying to find a place to live.” Fortunately, after reaching out to everyone she knew, she found out that a friend had an accessory apartment that had just become available. She says, “It has been a godsend. I can afford it and it’s great that it provides an income for them. I have nice neighbors and my daughter and friends are here. I’m very grateful every day that I’ve got it.”

Even though she’s in her seventies, she likes to work and so you may know her from her work at LaBonne’s over the past few years.

She says, “The prejudice against people needing affordable housing is crazy. People picture deadbeats. I’ve been a well-established, well-respected, professional woman who raised two fine children and have worked hard all my life. If you keep young people here they pay taxes, own cars, pay property taxes and contribute to the economy. If they can’t afford to live here they go off to New York State and we lose the revenue and our future. The arguments against affordable housing are absurd in the extreme. We have to keep young people here.”

Recent zoning changes have made it easier to create accessory dwellings. They can provide desperately needed housing for full-time residents like Sharon and the many other people who contribute to our town but can’t afford to live here.

Liv Franson

Mary Oppenheimer, Lakeville Journal, July 20, 2022



Liv Franson is a hometown girl. She grew up here and went to Salisbury Central School. For the past 22 years Liv has lived in our community and has supported herself with a number of steady housekeeping jobs. As happens for many women, when it was necessary for her to leave her longtime relationship she found herself desperate to find a place to live that provided a stable, secure home for her and her children.

Luckily her mom told her about the new apartments at Sarum Village in Salisbury. She was initially concerned about living there, knowing the stigma attached to

“Affordable Housing.” Out of necessity she put her concerns aside and filled out the lengthy application. After Connecticut Real Estate Management (CREM) thoroughly checked out her background, she was relieved when they approved her for a three-bedroom apartment. Now she sees that her fears were completely unfounded. She says, “the apartment is the nicest place we have ever lived.” With her monthly rent under \$1,000 she does not have to take on more jobs, is free from the constant stress of making ends meet and is able to spend more time with her children. The kids are doing well, love the schools and are happy to be near their friends.

Liv finds Sarum Village to be a very nice neighborhood with a diverse mix of people. As she’s gotten to know many of her neighbors, she says, “There is a group of senior women who are longtime residents and friends, single moms like me, a single dad, a couple of young men who grew up in Salisbury and some single men and women.” Liv says she is “unaware of any problems with crime or drugs.” A few years ago our state trooper said that “there are no more issues with local affordable housing residents than with the community as a whole.”

Liv feels very lucky to live in Sarum Village since she knows that the need for affordable rentals has only increased since Covid caused a jump in real estate values and landlords have responded by evicting tenants in order to sell their properties.

Diverse housing options, especially affordable rentals, are critical if we are to enable young families to live here. Since March of 2020 the median home value in Salisbury has increased 47%. Without affordable, housing where will teachers, health care workers, supermarket employees, landscapers, restaurant workers, hairdressers, housekeepers, town employees, retirees who want to downsize, and other full-time residents live? The issue affects the future of our town for weekenders and full-time residents alike.

Toli Fliakos

Mary Oppenheimer, Lakeville Journal, June 30, 2022

Very few of our neighbors have had a life as adventurous as Toli Fliakos. Toli spent his youth between Greece and Tanzania where his family had a tobacco plantation. When local politics turned their economic lives upside down, he found himself, at the age of 15, penniless and stranded in London where he was studying to perfect his English. Through the efforts of teachers who believed in him and the kindness of a ship-owner who offered him a free ride to America on a freighter, he crossed the Atlantic alone to finish high school at Hotchkiss on a scholarship. He went on to Yale, again on a scholarship. While at Yale he spent his summers at Hotchkiss working for a program for inner city kids. He got to know and love our town because the community was involved with the program.

He has lived all over the country, raised three daughters and worked many interesting jobs. The strong roots he developed here during high school and those youthful summers pulled him back to Salisbury upon retirement.

Over the years he has often benefited from the kindness of others. He says, “Kindness has given me faith in people. I’ll trust anybody until they give me a reason not to. Because of how people impacted my life I always feel I owe something back to the world. Helping others has become my way of life. To this day, when I get down I force myself to find someone I can help and then I feel much better.” Once back in Salisbury he worked for Chore Service and volunteered for Habitat for Humanity, eventually becoming a board member. Through his volunteer work he became embedded in the community and expanded his circle of friends and acquaintances. Aside from friendship, his network has enabled him to supplement his Social Security income by driving people to airports, train stations, doctors’ appointments, etc. When asked, he donates his services to organizations or people in need.

His network has also helped him find very scarce affordable housing. He now worries about what he will do as he ages. He says, “The only reason I’ve managed to remain here is because of the benevolence of people in the community. Without those connections I would have been forced to leave. New people eager to live and work here don’t have these links.”

Toli's experience underscores the positive difference people can make in a person's life. There is joy in both giving and receiving help from friends and strangers. Few things can make you feel better than changing someone's life for the better. Supporting the creation of affordable homes for seniors like Toli, who add value to our community, and the working people we need for our town to thrive, is a wonderful way to feel good and make a positive difference for our town.

A Dream Come True

Mary Oppenheimer, Lakeville Journal, June 30, 2021



Lori Zaharek Demaraies and her two teenage sons moved from a long-time North Canaan rental into a Habitat for Humanity home in Lakeville. Like many first-time homeowners, Lori is thrilled with her new house.

Lori says, "It's almost like divine intervention that I found the perfect home, in the perfect location, at the perfect time. I didn't feel I'd ever have the chance again."

With limited time due to a new job and volunteering with "Survive the Drive" (going into high schools to teach teens about safe driving), Lori's mom, Dianne Bottinelli, 75, put off her and her husband's usual winter move to Florida to step in and help. During the pandemic Lori's sons struggled with virtual school and so they pivoted to homeschooling. Dianne oversaw her grandsons' education and was also there every day with the contractor, learning how to install hardwood floors,

tiles and painting. Never underestimate a motivated senior! The boys learned to build cabinets, paint and help with landscaping, causing them to feel more connected to their new home. Her stepfather also pitched in, as did a group of young people from UConn who helped with the driveway and landscaping. It has been an incredible learning experience for them all.

Habitat requires homebuyers to contribute 400 hours of “sweat equity” towards building their homes (200 hours for a home rehabilitation) – 100 hours by the family with an additional 300 hours from family and friends. A professional site manager and licensed contractors, plumbers and electricians work on the projects along with the homebuyers. In Lori’s case, the easing of COVID restrictions allowed her family to work inside with the contractors. She has nothing but praise for contractor Ken Hall, who was “amazing from start to finish.”

Habitat serves people in need of decent housing regardless of race or religion. To qualify, income must be less than 60% of the median income in Litchfield County, which varies based on family size. For a family of three, it would be less than \$60,840. The buyer purchases the home while Habitat retains the land, reducing the purchase price and real estate taxes and keeping it affordable in perpetuity.

After doing credit checks and financial analysis, Habitat ensures their zero-interest loan, insurance and property tax costs are no more than 30% of the buyer’s income. As a result, monthly payments are significantly lower than they would be for the same home in today’s market.

Lori can’t put into words what it means to own her home. She says, “I know the house will stay with Habitat whenever I sell it and don’t mind the restrictions at all. It will benefit the new partner, which is fantastic. It’s been the opportunity of a lifetime.”

Kendra Chapman

Mary Oppenheimer, Lakeville Journal, April 29, 2021



When an emergency arises you never know who will come to your aid. For Kendra Chapman, owner of the popular Black Rabbit Bar and Grill in Lakeville, and her fiancé Bryan Lundeen, the emergency was learning, at the peak of the COVID-19 pandemic, that the house they had rented for over four years was back on the market and they had less than three months to find a new home. They desperately searched for an affordable rental in our area and found none. They assumed that home ownership would be impossible since there were no homes available in their price range.

Then they learned about the Salisbury Housing Trust, a nonprofit dedicated to making single-family homes affordable to local residents. With tax-deductible donations from local families, the Trust acquires and builds on raw land or buys modest homes. The Trust retains ownership of the underlying land through a ground lease arrangement. Since the buyer only pays for the dwelling, they save from 30-50% of what a house would normally cost.

When John Harney, co-president of the Housing Trust, showed them a house near Salisbury Central School, Kendra and Bryan fell in love with it. Once they decided to buy it, it seemed the whole town worked together to make it happen within the two-and-a-half months they had before they had to move.

Kendra says, “It felt like a miracle had happened. It melts my heart, all the people who helped us. John helped us through the whole process. Susan Dickinson at the Litchfield Bancorp was super helpful with our mortgage, and Mark Capecelatro got the legal work done in record time. Owning a home has changed our lives drastically. Since the market rate is more than double our purchase price, we don’t care that we don’t own the land. We look around and go WOW! We have a home and love our neighborhood. Our mortgage is half of what we were paying in rent.”

They are “super happy” to have something of their own, and with the money they’re saving are planting fruit trees and a garden and enjoying the outdoors. Kendra wants to “repay the favor” by doing long-term improvements to the house so it’s really nice for the next owner. She’s even willing to do a fundraiser to help others have the same opportunity she’s had.

Kendra and Bryan have lived around Salisbury for 20 years and love the community. Loyal patrons of the Black Rabbit helped keep it going during the pandemic with take-out orders, friends have helped them work on the house, and new neighbors have stopped by to welcome them. Thanks to the Salisbury Housing Trust and their generous donors, they can stay in our town and remain part of our community. Sometimes, when you’re very lucky, the outcome of an emergency can be joy.

Brigitte Ruthman

Mary Oppenheimer, Lakeville Journal, November 18, 2020

In 1991, EMTs Jacquie Rice and Brigitte Ruthman trained and studied hard, passed Firefighter 1 as interior firefighters and gained membership in The Lakeville Hose Co. as the first two females in an organization with a rich tradition that began in 1905.

In 2004 Brigitte was evicted from her Salisbury apartment without warning or cause while searching for a home-buying opportunity and was forced to find alternative housing. “I had made offers on a couple of small homes, including one that had been gifted to the ambulance service, but my bids couldn’t compete with the second homeowners’ market,” she said. “I wanted to stay in town because of

the extended families in the fire department and ambulance service. But affordability forced me to look farther afield.”

The eviction caused a brief experience with homelessness — a few days on the couch at the ambulance headquarters — before a neighbor offered their rental home. After purchasing land in Sandisfield, Massachusetts, about 30 minutes from Salisbury, friends helped Brigitte raise a kit home. She moved in as the snow began to fly through the unfinished roof.

“I had to resign from the ambulance service because I couldn’t answer emergency medical calls. One of the firemen ripped up my resignation letter before I could submit it, so I’ve stayed on, answering the few calls I can on mutual aid, and serve as appeals chairman. I keep up dual Connecticut and Massachusetts certifications. As much as I was able to build the small farm I had hoped for, it wasn’t in the town where I wanted to live and continue volunteering. It’s not the same here. The brother and sisterhood in Salisbury is unique.”

Before leaving town she spoke at a hearing sponsored by the Salisbury Association about the need for affordable housing.

“At the heart of a community are those who give back to it,” she said. “You can’t do that if you’re coming up on a Friday afternoon and leaving Sunday night. And it’s simply not possible for someone earning \$50,000 to compete with a commodities broker or hedge fund manager who wants a weekend retreat when property goes up for sale. Rentals are a segue to home ownership. Investing in volunteers means investing in working-class, local families who can afford to live here.”

With an average home sale price between October 1, 2018-October 1, 2020 of \$778,750, who will be able to live in Salisbury? What does it mean for the future of our town?

Stephanie Magyar, Principal of Salisbury Central School

Mary Oppenheimer, Lakeville Journal, August 23, 2019



Stephanie Magyar comes from a large, extended family with deep roots in Salisbury. Of her generation, many have moved out of town or live with relatives because they have not been able to find housing they can afford. They would love to stay here and have their children attend Salisbury Central School. Instead, they are establishing their lives in other towns. There is virtually no rental housing in Salisbury available to young people just beginning their post-education lives. There is virtually no housing for purchase that's affordable for young couples with two professional salaries.

During graduate school, there were no rental apartments Stephanie could afford and so she lived at home with her family until she met her husband. The only home in town she and her husband could afford was foreclosed and needed a great deal of work. Since they wanted to stay in Salisbury, they continued to search unsuccessfully for a nicer home in their price range. Due to market conditions, they have ended up buying their current home in Goshen.

Like many young people who work in town and want to live here, Stephanie has a long commute. With support for more housing options for rent and purchase, we can help families like Stephanie's stay in the town they love.

Brian Prince

Mary Oppenheimer, Lakeville Journal, September 15, 2019



Anyone who has shopped at LaBonne's knows Assistant Produce Manager Brian Prince. He's the fourth person in his family to work there and, at 28, he's been a reliable employee of LaBonne's for 12 years. During that time, he has lived with different roommates, including another LaBonne's employee, and is currently living in Torrington with his father. He would love to live in Salisbury but his income has made living without a roommate impossible and homeownership inconceivable.

He says he loves the Salisbury community and the nature that surrounds us. A home here would allow him to be fully independent and save him the hour-and-a-half commute each day, the cost of gas and the wear and tear on his car. He'd be able to enjoy spending more time with family and friends and get more involved with the community. An affordable rental apartment, even a studio apartment in the \$700-800 per month range, would make that dream come true. He's looked for years for a home in Salisbury without any luck.

Young adults like Brian are necessary for our local businesses to succeed and our community to thrive. Whether we're conscious of it or not, we depend upon them every day.

“Big Papi” Luis Vargas

Mary Oppenheimer, Lakeville Journal, September 12, 2019 updated in 2023



Luis Vargas works as a cook at LaBonne’s Market. Bob LaBonne could not praise him highly enough, saying, “He’s a great guy, hardworking, steady and reliable. He’s like a father to some of the other employees, hence the nickname ‘Big Papi.’”

Luis was helped with temporary housing by a friend in the community while he waited for an apartment to become available at Sarum Village, the affordable housing complex on Cobble Road near Noble Horizons. After filling out the application, which included financial information and letters of reference, it took a year before a vacancy opened up in 2019. There is now a much longer waiting list of about 100 households.

When asked about his new home, his face lit up with a broad smile. He says he’s “very happy and loves his new apartment. Everything is new and really nice.” He’s happy that his neighbors are friendly and there are children nearby. He’s also able to walk to work, which is critical since he doesn’t own a car. Finding a stable, safe, affordable home has relieved a tremendous amount of stress and allows him to concentrate on his job, which he loves.

Kent, Connecticut - Bruce Adams

Mary Oppenheimer, Lakeville Journal, September 3, 2019

If we want to have a sense of how affordable housing effects a town like ours, Kent's long-time First Selectman, Bruce Adams, is the man to speak with.

When Kent's first affordable housing development was built, Bruce, a teacher for 34 years, says that "some of my colleagues and I were worried about what kind of students the housing would bring into our school. We didn't know how the new residents would affect the town. In the end our concerns couldn't be farther from the truth... The workmanship of the housing has been good and the tenants have been nothing but a plus for the town."

Kent now has 96 affordable rental apartments along with some accessory apartments and a parcel program making land available for families to build on, much like Salisbury's Housing Trust properties. The Stuart Farm project, for example, even won an Award of Merit in 2015 from the Connecticut Historic Preservation Trust for their adaptation of an 1828 farmhouse that was slated for demolition. Another project, South Common, has 24 one-, two- and three-bedroom rental apartments within pleasant walking distance of the village on an attractive 3.9-acre site.

Funding is always a challenge, especially for rental apartments. In the case of the Stuart Farm Apartments, funding came from the CT Department of Housing, two banks, Local Initiatives Support Corporation, private gifts and support from the people of Kent and the surrounding area. Operating expenses of the apartments are covered by the tenants' rent and occasional grants.

Many people worry about the loss of control over who will move in if government funds are involved. Bruce states that "there is a good tenant screening process and the people have been good people, involved in the school... They have been a win/win for the town." He "supports 100% what it's done for Kent."

Jeanette and Nate Moss

Mary Oppenheimer, Lakeville Journal, July 14, 2016



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 master's 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."

Maria Seeley

Mary Oppenheimer, Lakeville Journal, February 25, 2016



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.

Shawn Takatsu

Mary Oppenheimer, Lakeville Journal, February 18, 2016



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 three months Shawn commuted three 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 lifestyle 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.

Theresa Carroll and Joel Blumert

Theresa Carroll, Lakeville Journal, January 21, 2016, updated in 2023



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.

Once our children were grown we decided to downsize. Berkshire Taconic's HousingUs program (no longer operating), along with financing help from the Women's Institute for Housing and Economic Development, made it possible for us to remodel a part of our house into a small apartment. Our contractor's generosity and our own labor kept our costs down. The added income will help secure our retirement.

We love our tenant who is a single woman who has lived in our community for many years. She's a friend who helped us renovate our house and even helps us around the property without being asked. We are so happy that it will remain affordable for many years to come and are grateful and excited to take our turn to offer someone a chance to have a home here in this community.

Sawyer Thornton

Sawyer Thornton, Lakeville Journal, January 1, 2016

At time of publication, Sawyer was a Dementia Program Coordinator at Sharon Health Care Center.



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 parents' 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.

Annie Hurley

Mary Oppenheimer, Lakeville Journal, November 19, 2015



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.

Habitat for Humanity's First Homeowner

Mary Oppenheimer, Lakeville Journal, November 12, 2015



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 and 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.

The Reids

Mary Oppenheimer, Lakeville Journal, October 29, 2015.



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.

Maura Reilly

Mary Oppenheimer, Lakeville Journal, October 8, 2015



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, nonprofit 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.

Danielle Evans

Mary Oppenheimer, The Lakeville Journal, October 1, 2015



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 Asperger's 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 two-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.

Schools & Nonprofits

Sharon Hospital

Mary Oppenheimer, Lakeville Journal, Date TBD (not yet published)



We are all concerned about the planned closing of labor and delivery services at Sharon Hospital as well as the shift to telehealth services for access to specialists who are no longer available locally. These changes are a byproduct of years of rising housing costs which make our town unaffordable to young women of child-bearing age and medical staff who would like to live here.

Christina McCulloch, President of Sharon Hospital, says that “affordable housing in our community is an important priority. As we expand our services and initiatives, we need to find qualified candidates to fill needed positions. Without access to affordable housing, candidates may not consider working with Sharon Hospital. It hinders our ability to attract and retain talent.

“Many of our employees and prospective employees are looking for housing they can own such as condos or single-family homes. They are unable to find that in our surrounding area. As a result many commute a distance of 25 miles or more each way. Longer commutes affect the quality of life of families, reduce productivity and contribute to employee turnover. Retention is key and part of that retention is affordable housing. Not only would more affordable housing lead to the hiring and retention of workers, as the population increases from folks moving to the area, demand for our services would also increase, leading to the creation of more jobs.

“Sharon Hospital continues to invest in and expand access to specialty care for our patients. We recently created a dedicated Virtual Health Office on site. The Virtual Health Office recently expanded to offer endocrinology and rheumatology in addition to oncology, infectious disease, and neurology. While we continue to offer in-person care, this allows patients to access services that may not be present at Sharon Hospital without the need to travel out of the area. Affordable housing could lead to the addition of many of these specialties to our in-person offerings and decrease the need for telemedicine.

“In addition to the issue of hospital services, we know that when households face financial struggles and housing instability, that may lead to negative mental and physical health outcomes. Families may prioritize housing costs over proper nutrition or basic health care. It is important to remember that affordable housing is not just a roof over someone’s head, it is overall care for an individual’s well-being.”

The housing crisis we face is not just an anonymous statistic. Matt Austin, a hospital employee, says, “I am a 39-year-old man, soon to be married, that recently started my job at Sharon Hospital. I love my job and am well compensated for my work, but I am still unable to afford housing in the Sharon community. I live in New Milford and commute 28 miles each way. I would love the opportunity to settle here with my family. Right now, it’s economically unfeasible for me. I’m getting to know and love everything about this area and hope that I’m able to eventually become a permanent part of the community.”

Meghan Kenny: Home Assistance

Mary Oppenheimer, Lakeville Journal, Date TBD (not yet published)



What would you do if you had a health issue that required help to remain safely at home? Since 1904 people needing home health care have called the Salisbury Visiting Nurse Association (SVNA). It is now part of Visiting Nurse & Hospice of Litchfield County after a 2020 merger with Foothills Visiting Nurse and Home Care and VNA Northwest.

Meghan Kenny runs two sister companies from her office on Salmon Kill Road in Salisbury - SVNA Home Assistance and Litchfield County Home Assistance, which have different payment structures and offer different kinds of private duty home care options. She says she “employs 150 people of which 95% are caregivers. Unfortunately, due to being licensed for non-medical care, most medical insurance will not cover our services. If they do offer some coverage, the wages they reimburse are so low they do not cover the cost of running this business. The costs we must charge are particularly challenging for low-income clients who beg for help but need assistance to pay for it. It’s extremely difficult to retain employees since the cost of living is astronomical.

“My employees are often residents of local affordable housing, however, between Sarum Village and Sharon Ridge being full and the high cost of rent in our area, it’s almost impossible for them to find anywhere they can afford to live within a reasonable commute. Some of our staff avoid this issue because their spouses receive free housing as private school faculty. Many others have to move to

Torrington and beyond to find housing, which directly effects the clients that we serve in our small community. While we try to keep our wages competitive, driving from Torrington to the Northwest Corner is not something most want to do, especially in winter, so it's difficult to find all the staff I need. For the first time, I've had to establish a wait list for clients.”

If you are unsure about supporting affordable housing in our community because of concern about who might live in it, keep in mind it just might be the person who takes care of you when you're sick and at your most vulnerable. It might be the person who cares for your loved one to enable you to run an errand, see a friend or give you a needed break from caregiving. These are people who are important contributors to our community.

Salisbury Family Services

Mary Oppenheimer, Lakeville Journal, Date TBD (not yet published)

Salisbury Family Services

Salisbury · Lakeville · Amesville · Taconic · Lime Rock



Helping people help themselves

We are very fortunate to have Salisbury Family Services (SFS) in our community. Established in the 1930s, they are a nonprofit funded by private donations. They help people in Salisbury, Lakeville, Amesville, Taconic and Lime Rock who are struggling with financial or other difficulties as diverse as transportation, daycare, food, vocational training, fuel and housing. SFS helps with temporary crises and also make referrals to local and government assistance programs. With respect for the individual and a vision for a better community, their goal is to help people help themselves.

Patrice McGrath has been their Director of Social Services for many years. She says, “The people we serve are diverse. Some have low-paying jobs and are chronically in a state of poverty. Some people develop a health issue, lose a job or get a divorce and can’t afford to pay their rent. Some are single people who are health compromised, don’t collect Social Security and may be on disability. If on disability and unable to work full-time, there’s nowhere they can afford to go unless someone rents them something below market.”

When asked about local housing needs she says, “There’s always been an affordable housing shortage. Since Covid and the real estate crunch we are in a scarier, even more desperate situation. When a lease comes due, the rent usually increases as much as doubling. The homeowner might refuse to renew a lease and sell the home or turn it into an Airbnb. If anyone loses their place of residence it’s nearly impossible to find a place to live. No one is moving since there’s nowhere to go. Many people are trying to find something including people with full-time jobs. Many retirees struggle to live on Social Security and/or low supplemental security income. The beauty of affordable housing like at Sarum Village is that they are charged a percentage of their income which creates an economic mix. Not all are very low income. This creates a healthy community environment for all who live there.

“The prejudice against people in affordable housing is ridiculous. The people who want to live here work here, grew up here and want to stay or want to move back to be near family. They work in our public and private schools, restaurants and markets. They provide home assistance through Chore Service. They are housekeepers, carpenters, painters, landscapers, home health aides, substitute teachers and volunteers. These people are critical to making our town run. We need them.”

Housatonic Valley Regional High School – Ian Strever

Mary Oppenheimer, Lakeville Journal, August 2, 2023



“Children are the world's most valuable resource and its best hope for the future.”
J. F. Kennedy.

A good education is critical for children to develop their potential and thrive in our knowledge-based economy. With skyrocketing housing costs, many families who would like to take advantage of the quality education our schools offer cannot afford to live here. The cost of housing is also a serious challenge for teachers and other workers needed to run our schools. This has been a long-running issue exacerbated by Covid. The increase in part-time residents who make up approximately 50% of our households has reduced housing stock available for full-time residents. An increase in short-term rentals such as Airbnbs and very expensive seasonal rentals has put more homes out of reach. According to the Litchfield County Board of Realtors, between 2018 and 2022 the area historical median housing prices increased in Salisbury 59.6%. The increase in Sharon was 79.7%, Canaan 173.6%, North Canaan 67.4%, and Cornwall 148.1%.

High housing costs have had a huge impact on families with school-age children. The student population at our local public schools has been declining for years. The number of students has declined at Housatonic Valley Regional High School (HVRHS) from 613 in 2005 to 300. Fortunately Salisbury Central School’s population has increased slightly since 2015 thanks in part to a stable population of private school faculty children who get free housing and a bump from families moving into town during Covid. In the past 10 years Sharon Central School’s population declined from 177 to 100.

Ian Strever, principal of HVRHS, said he recently purchased a home in Falls Village. He says, “At the time I was looking in Salisbury, the lowest-priced piece of real estate was \$890,000. There is nothing remotely realistic in Salisbury on a public school teacher (or administrator) salary. Unlike in the past when teachers were part of the community, new teachers can’t afford to live here. Almost all live outside of the district in towns which have more diverse housing stock and options like condos, smaller homes and rentals. There is a waiting list of about 100 people for Sarum Village, and the rare affordable free-market rental or small home here is quickly snapped up by local people who hear of the opportunity through word of mouth. If a teacher is new to the area they don’t have that network. It makes attracting and retaining qualified staff very difficult.”

Recognizing the challenge of attracting teachers to the state, Connecticut has established CHFA, a Teachers Mortgage Assistance Program designed to attract more teachers with below-market interest rates and down payment assistance. In January of 2020 science teacher Kurt Johnson came here with his wife and son. He struggled to find a home he could afford and found that housing costs in Salisbury and Sharon were too high to qualify for the CHFA \$325,000 cap. After a lengthy and intensive search he ended up buying a home in Canaan.

While this is considered a wealthy area, 30% of the students at HVRHS qualify for free or reduced-price lunches. When our young people finish school where will they live? Where will they go when they want to move out of their parents’ homes and begin independent lives? Even traditionally affordable neighboring towns have become prohibitively expensive. There are no starter homes available for young people so they can remain in the community they love and where they grew up. They are our future workforce and our town’s future.

Noble Horizons

*Bill Pond, Administrator of Noble Horizons
Lakeville Journal, May 24, 2023*



On the heels of the greatest health care challenge of our lives, Noble Horizons has had to deal with staffing shortages that were unforeseen three years ago. In many ways, this challenge has rivaled those which were seen during our COVID crisis. If we don't have enough staff, we cannot meet the needs of those who depend on us for their care.

The "new normal" is that the "old workforce" has been dramatically affected by the damage done during the pandemic. There are fewer people available for traditional roles in the health care industry. For the past three years we have struggled to compete with others in our industry in our efforts to recruit new people to our doors. Our location here in the northwest part of Connecticut doesn't help, and housing costs are a major obstacle.

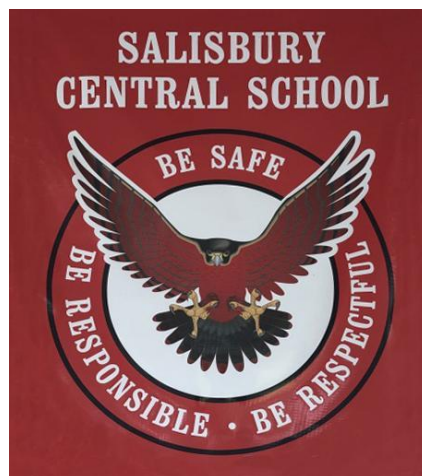
What do we do to fix this problem? We have had our greatest success in recruitment by offering innovative forms of housing including free housing! We've designated one of our cottages to the cause and created a dorm-style means of housing for new staff or staff secured through agency opportunities. We've provided empty rooms on a temporary basis in our nursing home. We've been able to house people, on a temporary basis, who otherwise would have had to travel from as far away as Albany, Hudson, Hartford, Pittsfield and even New Haven.

Noble Horizons would definitely benefit from better housing options. If temporary housing is working for us at Noble, think about how more permanent, affordable housing would benefit our town and other area communities. Think of how our area businesses and industries could create a stronger, more vibrant local economy if there were more possibilities for people to live and work here.

I've been in Salisbury for over five years now as Administrator of Noble Horizons. I'm also involved in the Salisbury Rotary Club. Salisbury has much to offer. It also has an aging population signifying the importance of having a proactive approach to attract the next generations to our community who wish to become part of its fabric, ensuring future growth and vitalization. Housing can be that conduit to a stronger, more viable community.

Salisbury Central School

Mary Oppenheimer, Lakeville Journal, September 9, 2019



One of the major attractions to living in Salisbury is the high quality of education offered by Salisbury Central School. As principal of the school, Stephanie Magyar sees firsthand the challenges faced by young families, teachers and other staff who would like to live here. Only 40% of her teaching staff live in Salisbury. The high cost of housing affects her recruitment of staff in general and particularly her ability to attract paraprofessionals, teaching assistants, cafeteria workers,

custodians and maintenance staff. For people working part-time jobs, travel between home and work is particularly difficult.

Fortunately, the K-8 school population has remained relatively stable during the past five years, helped by the large number of private school faculty children who have housing provided by their schools.

Stephanie says, “We need rentals and zoning that makes it possible to have housing that people can afford. When they live in less expensive towns, their commute is longer and they don’t always send their children to our schools. We have lost employees due to long commutes and have had people turn down job offers due to the high cost of living in the area.” As she’s seen in her own family, people who grew up here and want to stay end up moving to other towns.

If we want our town to thrive now and for future generations, we need housing that makes it possible for young people to live and work in Salisbury.

Sharon Ridge

Lea Davies, Lakeville Journal, June 30, 2016

At time of publication, Lea was Vice-Chair, Sharon Housing Authority



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. 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 from the State of Connecticut. In addition, the SHA obtained a \$1 million, 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, 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.

Salisbury Congregational Church

The Reverend Diane Monti-Catania, Lakeville Journal, May 19, 2016



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 homeownership 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.

Businesses

The White Hart Inn

Mary Oppenheimer, Lakeville Journal, August 8, 2019. Updated 2023.



Everyone in Salisbury is delighted that managers Dan Winkley and John Ciliberto have been able to restore the White Hart Inn to its traditional role as a lively hub in the center of town.

Dan says that “running a successful inn and restaurant is all about building relationships with our customers by offering high-quality service in a professional, welcoming environment. A steady, reliable workforce is crucial to fulfilling this mission. One of the most serious challenges we face is finding people to fill skilled, full-time positions. People with the right experience often live as far away as Albany, New York City and Danbury. In considering a job offer they find they would need to commute long distances because they are unable to find local housing they can afford. This makes recruitment and retention of these employees very difficult. We have added to all our employee benefits including starting a 401(K) plan in 2022, and yet proximity to home is still the number one deciding factor.”

Their young, seasonal employees usually live at home with their families. The rest live in towns as far away as Torrington, New Milford, and Watertown. He says, “If people don’t already live here the commute is daunting. The very limited rental market is mostly for whole homes and too expensive. Some homes are only available seasonally or are turned into Airbnbs, which reduces the number of

homes available for local workers. Rentals are needed for staff who cannot afford a home purchase as well as for more senior people coming for a new job, and younger people just starting their life's journey.

“Personally, my wife and I experienced challenges in purchasing our first home in 2019, but things have gotten much worse. Less inventory, higher prices, more competition, and higher interest rates have made it very difficult for our staff to view Salisbury as a long-term place of residence.”

More reasonably priced housing and rental options would help the White Hart's business and enable young people to stay in town, adding to Salisbury's economic and cultural vitality.

LaBonne's Market

Mary Oppenheimer, Lakeville Journal, July 18, 2019. Updated 2023.

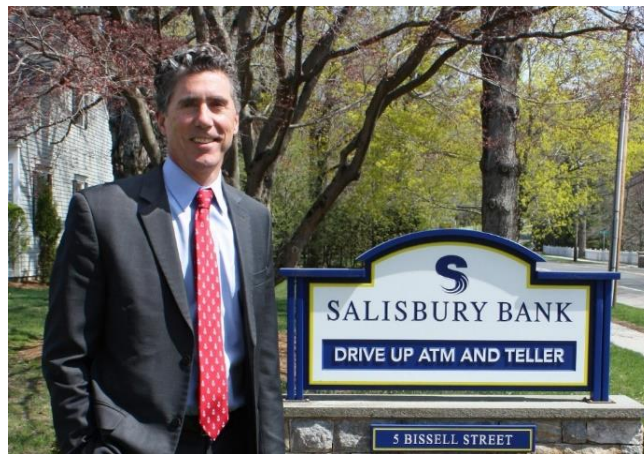


Bob LaBonne, Jr. works with young people in all three of his stores. Reliable employees are crucial to the success of his business. Only 20% of his employees live in Salisbury and of that 20%, 80% are young and live at home with their families. He states, “The average commute for my staff is 30 minutes with some traveling 45 minutes from as far as Torrington and other distant towns.” To attract long-term employees, he needs to offer more full-time positions with more generous benefits than at his other locations. This raises his costs to the point that he does not make a profit when his seasonal business drops off from January through April.

LaBonne explains, “My employees would love to live in Salisbury if there were more affordable housing options. With three children of my own, I understand well how housing costs impact a person’s quality of life, where they live and what jobs they can pursue. The 2008 recession, along with student loan debt, has forced many people to live with extreme economic insecurity. Reasonable rentals would be particularly popular since renting eliminates the necessity for down payments and mortgages. A shorter commute would allow for more free time for family and friends, lower costs for gas, less wear and tear on cars, less stress driving in poor weather, fewer accidents on icy roads and collisions with deer, and access to Salisbury’s excellent schools. It would give me more staffing flexibility if someone calls in sick or is on vacation. Close proximity would also allow for ride sharing, which is an option at my other locations. A healthy downtown population would help my business and make the town center more vibrant.”

Salisbury Bank

Mary Oppenheimer, Lakeville Journal, October 22, 2015



Salisbury Bank currently employs more than 180 people and operates 13 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.”

Visionary Computer

Mary Oppenheimer, Lakeville Journal, September 24, 2015



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 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 one-and-a-half to two 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.

Reflections

Keeping a Multigenerational Community

Mary Oppenheimer, Lakeville Journal, June 22, 2022

If you think about aging in place or finding a place for your parents or grandparents to be nearby, we have a number of good local options.

Geer Village Senior Community offers: apartments for seniors seeking independent living, assisted living and memory care apartments, a nursing home, HUD supportive housing and outpatient physical therapy. Geer is one of the largest employers in our area, employing over 280 people.

Noble Horizons offers skilled nursing care, memory care, in- and outpatient rehab and independent living in cottages and two-room suites. They are another major employer in Salisbury with 130 employees.

In 2020 the Salisbury Visiting Nurse Association merged with Foothills Visiting Nurse & Home Care and VNA Northwest to form Visiting Nurse & Hospice of Litchfield County, which is a state-licensed and Medicare-certified home health and hospice agency.

SVNA Home Assistance enables people to live independently in the comfort of their home, whether it's providing an extra helping hand with personal care and housework or 24-hour care.

These vital organizations all require the services of properly trained staff from doctors, registered nurses and nurses' aides to personal care assistants. They all struggle to recruit and retain staff. A significant impediment is the lack of affordable housing in our area. Kevin O'Connell, CEO of Geer Village, says, "Employers like Geer must recruit employees from further away than ever before. It is becoming impossible to find people willing to commute 30 to 60 minutes one way for work. Geer Village could hire an additional 30 people today if we could attract them to the area. Even when we offer significantly more than the going rate, we still can't attract the staff we need."

Noble Horizons Administrator Bill Pond says, “Our ability to recruit and retain staff is very challenged, and the lack of affordable housing plays a role. We depend on people who live as far away as Winsted, Torrington and the other side of Waterbury. In order to attract staff with long commutes we are in the process of trying to secure an on-site day care program.”

Michael Caselas, Executive Director of Visiting Nurse & Hospice of Litchfield County, is also routinely searching for therapists, RNs and personal care assistants. He says, “99% of our current staff live in Litchfield County or in very close proximity. Recruiting qualified staff from out of the area is almost non-existent. We believe the addition of affordable housing would be a catalyst to both retain current staff and bring in new candidates to northwest Connecticut.”

According to O’Connell, “Having access to local affordable housing options (ownership and/or rents) is the long-term solution to resolving these challenges. As people age across northwest Connecticut, they will search for nurses, aides and services they need to ‘age in place’ at home. Communities like ours cannot continue unless they support and encourage young families. We need young, skilled workers to provide nursing care, work in our businesses, and run our schools. We need people to work in our local restaurants, care for kids in daycare and stock shelves in our stores. Our towns face a bleak future unless we can encourage young families to live locally and call the Northwest Corner home. Affordable housing is foundational to building sustainable communities.”

Now is the Time for Progress

Mary Oppenheimer, Lakeville Journal, January 28, 2021



We all love the beauty of our town and hope to preserve its cultural and natural character. For many years the average age of our full-time residents has been increasing as young people leave for better jobs and more affordable housing elsewhere. For decades household size has been shrinking across the country, increasing the demand for housing geared towards single adults and smaller families. We need to adapt to these changes if our town is to have a successful, thriving future.

Recognizing this need, AKRF, Inc., a planning, environmental and engineering consulting firm, was retained by the Town of Salisbury to draft the zoning text and map changes in downtown Lakeville and Salisbury, which were adopted by the Planning and Zoning Commission (P&Z) in 2019. Ashley Ley, AICP, a Senior Technical Director at AKRF who worked on the Town's zoning, says, "In adopting the new zoning, the P&Z took a hard look at density, community character and design guidelines. The resulting regulations balance the community's need for additional apartments with the desire to preserve the historic character of the villages of Lakeville and Salisbury. Increasing residential density within walkable downtown areas is important to the vibrancy and long-term viability of a community, and is widely recognized by planning organizations as good practice. New residences within walking distance to village centers can bring new customers and potential employees to local businesses, and minimizes sprawl."

Housing opportunity — a variety of housing choices for people with a variety of incomes and backgrounds — is a fundamental part of a thriving economy and a healthy community. With this in mind, the Holley Block and Pope properties were seen as ideal locations for the densest multifamily housing in the effort to meet our

desperately needed housing goals. The number of apartments in the revised Holley Place proposal (12) from the nonprofit Salisbury Housing Committee is considerably smaller than the number allowed by our zoning regulations (18) and deserves our full support.

“Affordable Housing” — What Are We Afraid of?

Mary Oppenheimer, Lakeville Journal, August 29, 2019

Are you worried if affordable housing could negatively impact your property values? It’s a common fear. Relax! Research shows that it is not the case. A Massachusetts Institute of Technology’s Center for Real Estate study found no significant differences between home values close to affordable developments and those in other parts of town.

The Enterprise Foundation reviewed and summarized 14 research publications, finding that subsidized, special-purpose or manufactured housing had either a positive effect or no negative effect on nearby property values.

Trulia, an online residential real estate site, conducted a study in 2016 indicating that low-income housing tax credit projects have no impact on the value of nearby properties.

Another fear concerns who will move in. According to Connecticut Real Estate Management, which manages many of the affordable housing units in the area, the residents who live at Sarum Village, for example, are nearly all from Salisbury, Sharon or Canaan. They’re your neighbors, friends, people who have a connection to the area or people who work in town. Bruce Adams, first selectman in the town of Kent, says that the tenants in their affordable housing “are good folks and have been nothing but a plus for the town. There have been no negative effects on property values in Kent.”

Change is always scary. Unfortunately, Salisbury has been changing whether we like it or not. Young people have been leaving and local businesses increasingly struggle to find and retain the employees they need. By embracing more affordable housing we can help reverse that trend and make our town more vibrant.

Planning for the Present and the Future

Mary Oppenheimer, Lakeville Journal, August 1, 2019

No one likes change but Salisbury has been changing for decades. The population of young people in Salisbury has been declining while the older population has increased. 57% of people living in Salisbury and Lakeville are age 50 or older, and young people are marrying later, if at all. These trends mirror the national trend of shrinking household size, which contributes to a growing demand for smaller residences. For the 19 months prior to May 1, 2019, the average home sale price was \$627,000. Data from the first quarter of 2019 indicate the median listing price was \$825,000. There are almost no studio, one- or two-bedroom rental apartments available in all of Salisbury or Lakeville.

As Michael Klemens, Chairman of Salisbury's Planning and Zoning Commission states, "The challenges of providing a diversity of housing options including affordable housing was not anticipated as a community need when Salisbury's zoning regulations were adopted 40 or more years ago. At that time the focus was on maintaining the single-family residential character of both the villages and rural residential zones. For many years, modestly priced homes were within the financial reach many of the Town's full-time residents. The economics of Salisbury becoming increasingly a second-home community has resulted in even modest village homes commanding prices out of reach of many local residents who work in and are the backbone of our community. The Planning and Zoning Commission has been working to create more flexibility in our village center zones to encourage greater density of housing. As land remains the most expensive commodity of the housing equation, by allowing more residential units on village lots, including adaptive reuse of existing buildings, the per unit cost of housing should decrease. We are also proposing density bonuses for developers dedicating a portion of their building(s) to be affordable units. Our goal is to encourage private investment as a vehicle to create much needed multifamily housing. We need revised regulations that incentivize these goals, as opposed to discouraging them."

By embracing the carefully considered changes being proposed by the Planning and Zoning Commission, we can take a positive step towards addressing our current and future housing needs.

Solutions

Mary Oppenheimer, Lakeville Journal, August 11, 2016

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*. 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 eight-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!**

Many thanks to Northwest Connecticut Community Foundation for generously sponsoring the printing of this booklet.



Northwest CT Community Foundation

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Do you want to stay informed about affordable housing in Salisbury? Scan the QR code below to sign up for the **Salisbury Affordable Housing Commission's email list**. The SAHC will occasionally send emails to inform the public about town meetings, information sessions, and other events or projects.



Salisbury Affordable Housing Commission