Affordable Housing as a Win-Win

From the Town of Westford ...

"Westford is committed to building workforce housing that is attractive, energy efficient and affordable. Habitat has a very good reputation in Town and aligns with our goals. They are passionate about what they do, easy to work with & professional."  Jeff Morrissette, Director of Land Use, Westford, MA

Habitat for Humanity has been working with local Town management in the Northern Middlesex area for over 25 years now. We pride ourselves on creating a win-win!

YOUR TOWN WINS:

1. A development which you can be aesthetically, socially & economically proud!
   - Habitat builds to fit the neighborhood with some modifications for affordable guidelines
   - Habitat builds highly efficient homes (HERS Rating between 41-48)
   - Habitat works with local technical schools training young future talent - job pool source
   - Habitat works with a local advocate to educate families on becoming a good neighbor
   - Habitat can turn tax title properties and challenging site into revenue generating homes.

2. Use of Community Preservations Funds for the affordable housing component!
   - Habitat is a great developer/builder to work with for use of allotted CPC funds.
   - Habitat has a DCHD approved marketing plan, is a monitoring agent & can hold lotteries.
   - Habitat does all the paperwork for filing for SHI. Our deed restriction is in perpetuity.
   - Habitat can help with verbage for the RFP process if needed.

3. Keep focused on the 10% state guideline for affordable housing!
   - Build goodwill for residents by building affordable housing in the town
   - Be proactive in achieving the 10% subsidized housing inventory for the town
   - Habitat holds a stellar track record so the Town knows that they are in good hands
   - Habitat is another alternative, besides big developers & 40b, for the Housing Production Plan

HABITAT WINS:

1. Acquires land/vacant house to build or renovate an affordable home!
2. Serves more families at a time when affordable housing is so limited!

No investment on your part - let's set up a meeting to see how we can partner in your town to maintain levels of affordable housing for your residents!

Thank you.

Brenda Gould
Executive Director, execdir@lowellhabitat.org
THE TEWKSBURY STORY

Back in 2014, Habitat for Humanity held a meeting at the Tewksbury Congregational Church. The goal – engage this faith community to come out and build and to raise funds for an affordable home in their town. The congregation was 100% behind the project and in late 2014, Habitat won the Request for Proposal to build on 110 State Street, a tax title possession. Immediately, the town and the congregation came together, with labor and in kind services offered by excavators, carpenters, electricians and other specialties. Local fundraisers showcased the family and the ranch style home. Everyone wanted “in on the build” – other faith groups, local realtors, Tewksbury firemen and even the Town Manager and the selectmen came out to build for a day! On 4/16/15 we celebrated a groundbreaking; on 12/11/15 we welcomed the Carroll family to their new home on State Street in Tewksbury.

Fast forward to the Fall of 2016. So excited to build, the Town formed their own 501c3 called the Tewksbury Habitat Build (THB), to help find land and blighted properties in Tewksbury. 1057 South St was home to an old burnt out farm house. The RFP was submitted and won by THB with the understanding that Habitat would build the new home and THB would renovate the farmhouse. Work began in Feb 2017, funds were raised, Shawsheen Tech was brought in to help on the farmhouse and the community came together. In June 2018, alongside our volunteers and community organizers – the handicap accessible ranch was dedicated to the Kasic Family and the 2 story, 4 bedroom house was dedicated to the Kato family, who now had a new addition themselves!

This is the very essence of BUILDING community, not just houses. The new homeowners, the volunteers who build, the donors who contribute – the “circle of service” impacts EVERYONE in town. And it’s contagious!

From our Tewksbury homeowners....

"Thank you so much for bringing us home. Our family is so happy and our hearts are still smiling for all you have done. May god bless the work of your hands.” Charles & Robinah 6/2018

"We are so grateful to be able to live in a house. We never thought or even dreamed of being able to afford a home where the children are able to play in the back yard. Because of the way our house is built, our son who is disabled, is now able to go around more frequently and also able to enjoy the backyard with fresh air. Thank you to everyone for helping to build a home we love so much. God bless you all" Mai & Abdul 2/2018

"Now I have my own room and a big house. I also have a big backyard to grill chicken and play with my brother and this has changed my life.” Muhammad Kasic (age 11)

From the Town of Tewksbury ...

"Affordable housing is not just a number in Tewksbury and it's not just about reaching 10%. It's about finding the best fit for the residents and making sure that they have options for housing. We have a very engaged community here, people who think out of the box and are very generous. Habitat has put a smiling face to our numbers and created another option for the Town to reach a community goal.” Steven Sadwick, Assistant Town Manager, Tewksbury, MA

LET'S MAKE THE NEXT QUOTE ONE FROM YOUR TOWN!

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Why Giving back is Important

TOP 10 REASONS FOR GIVING BACK (www.lyceum.co.za)

1. It creates a feeling of gratitude
2. Giving encourages a culture of giving
3. Strengthens communities and nations
4. Alleviates poverty, struggling and suffering
5. It helps you to share resources
6. Creates a nation of emotionally aware people
7. Provides people with the building blocks for their future development
8. You will grow as a person
9. Enjoy the health benefits of Giving Back
10. It feels good to give

Whichever way you look at it, giving back to society has profound benefits for both the giver and the recipient. The potential for strengthening people through giving back to society is huge and something that we all need to consider looking into. Here’s hoping that you are inspired to give and contribute to society in whichever shape or form in your life. We’d like to encourage your “shape or form” to join us in providing affordable housing!

DO IT FOR HEALTH REASONS

Often the role of housing in the health of a person is overlooked. Everyone knows that eating well, getting exercise, immunizations and getting doctor checkups are important to influence our health. But our health is also greatly affected by social and economic opportunities. Inequalities in society and economics produce inequalities in health. The Centers for Disease Control and Prevention (CDC) and the World Health Organization (WHO) and many others refer to these as “Social Determinants of Health.” One of the key but understated social determinations is housing.

Common sense dictates that someone living in housing that is unsafe and badly in need of repair is likely to get hurt. Common sense also dictates that if people live in substandard housing filled with mold, filth, and vermin or polluted with toxic materials like lead or asbestos, their health will suffer greatly. Severe allergies, asthma and other respiratory issues, cancer, and lead poisoning are sadly real threats to those who cannot live in proper housing. Mental health is also affected by bad housing, in particular problems with depression. Much research and media surveys have backed up this common sense. (See E.g. – NPR article “People with Low Incomes Say They Pay A Price in Poor Health”, March 2, 2015 http://n.pr/1AJBEAv) (See E.g. – Fukuzawa and Karnas “Reconnecting Health and Housing: Philanthropy’s New Opportunity.” Environmental Justice, Vol.8, No.3 (2015): 86-94. Print) It’s not just a Third World problem – it’s in our backyards and neighborhoods.

DO IT FOR COST REASONS

Massachusetts ranks as the 6th most expensive state in the country for housing. Someone would have to earn $28.64/hour to have affordable housing! (Out of Reach – the High Cost of Housing – National Low Income Housing Coalition 2018)