



FOR IMMEDIATE RELEASE

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TWO AFFORDABLE HOMES – TORRINGTON AND N. CANAAN: IT'S A HAND UP, NOT A HAND OUT

LAKEVILLE February 17, 2022. Habitat for Humanity of Northwest Connecticut will commence to send out and accept applications from eligible families eager to pursue their dream of homeownership in Torrington or North Canaan from March 1st, 2022 – April 30th, 2022.

The construction of the homes - one on Hemlock Road in Torrington and the other on Salisbury Road in North Canaan are preparing to commence, and we need to recruit 2 Partner Families to work alongside Habitat volunteers and skilled tradespersons to see their project to completion.

The mission of Habitat's Northwest Connecticut affiliate is to facilitate ownership of simple, but decent and affordable homes for local workforce families who find themselves priced out of the market by the spiral of escalating prices and/or limited income that denies them access to traditional mortgage sources.

Family composition is irrelevant, and never factors into Habitat's qualification process. However, to be eligible for a Habitat home, applicants must meet three distinct criteria.

First, they must be facing a pressing need to improve their living conditions. For example, squeezing too many family members in a one-bedroom apartment, enduring serious mold conditions, a failing or inadequate heating system, poor insulation, or any other issues that significantly impair quality of life will deem a family eligible.

Then, the applicant must also demonstrate a reasonable sense of responsibility for meeting current financial obligations, like rent, as well as verify adequate income to keep up with Habitat's comfortably affordable monthly payments.

Finally, to make their dreams come true, Habitat households must commit to partner with Habitat by investing 400 hours of their labor in the construction of the home (200 hours is the amount of hours a partner family must invest for a rehabilitated home). 100 hours must be donated by the actual partner family, but friends and others can help to make the 400 hours a reality!

That often means working on the construction of their own, or even someone else's, Habitat home. But they can also earn such "sweat equity" in other ways, like volunteering to work in Habitat's fund-raising events and other activities. Any family member can contribute time to be credited as sweat equity -- even friends and more distant relatives are welcome to pitch in.

"Habitat's proven formula for home affordability is based on three key factors: first, by keeping land acquisition and construction costs low. Second, by the use of wonderful volunteers who help to build the home and third, by providing interest-free mortgages," said Bob Whelan, Building Committee Chair of Habitat for Humanity of Northwest Connecticut.

Building lots are acquired either by donation or at a significantly discounted price. Dedicated volunteers, including the partner/owner family, provide construction labor, under the skilled supervision of qualified professionals. Local vendors, artisans and craftspeople donate or offer sharply discounted prices for high quality supplies, materials, and specialized labor. Other local corporate and individual donors also subsidize the process, committed to the mission of providing affordable homes for year-round residents who work to make our communities "work!"

Once construction or rehabilitation is complete, Habitat assumes the role of a lender, making a zero-interest mortgage for a reasonable term that best suits the financial strength of the eligible applicant. Consequently, mortgage payments for a Habitat owner/partner family can be as low as half what they would normally be for a conventional mortgage, lower even than prevailing market rents for equivalent housing.

These one-story structures will feature 3 bedrooms and 2 baths, with an open kitchen, dining and living area. Many sustainable building practices and features will be incorporated into the homes, such as LED lighting, insulation that exceeds code, a high efficiency heating and hot water system as well as a possible rooftop Photovoltaic array. These features help to keep long term costs to a minimum.

“We’re not just about bricks or mortar, hammer and nails,” said William Spalding, President of Habitat’s Northwest Connecticut affiliate. “We’re really all about making people’s dreams come true. This home is an exceptionally special opportunity for a family who never thought they could afford to own a home in any of the communities we serve.”

Serving housing needs in Sharon, the Town of Salisbury, North Canaan, Norfolk, Canaan/Falls Village, Torrington and Cornwall, Habitat – acting both as a builder and a lender – has already enabled 13 families to realize their dream of home ownership.

To determine if you or perhaps someone you know --a relative, a friend, an employee, an associate or a neighbor perhaps – is eligible to own a home on Hemlock Road in Torrington or Salisbury Road in North Canaan, don’t wait! Call our offices at (860) 435-4747 if you have questions or wish to request an application package be emailed to you, or email a request for an application package to admin@habitatnwct.org. Please specify if you are interested in applying for the home in North Canaan or the home in Torrington so we can properly track your application through our systems.

Habitat will accept complete applications only until April 30th, 2022.