

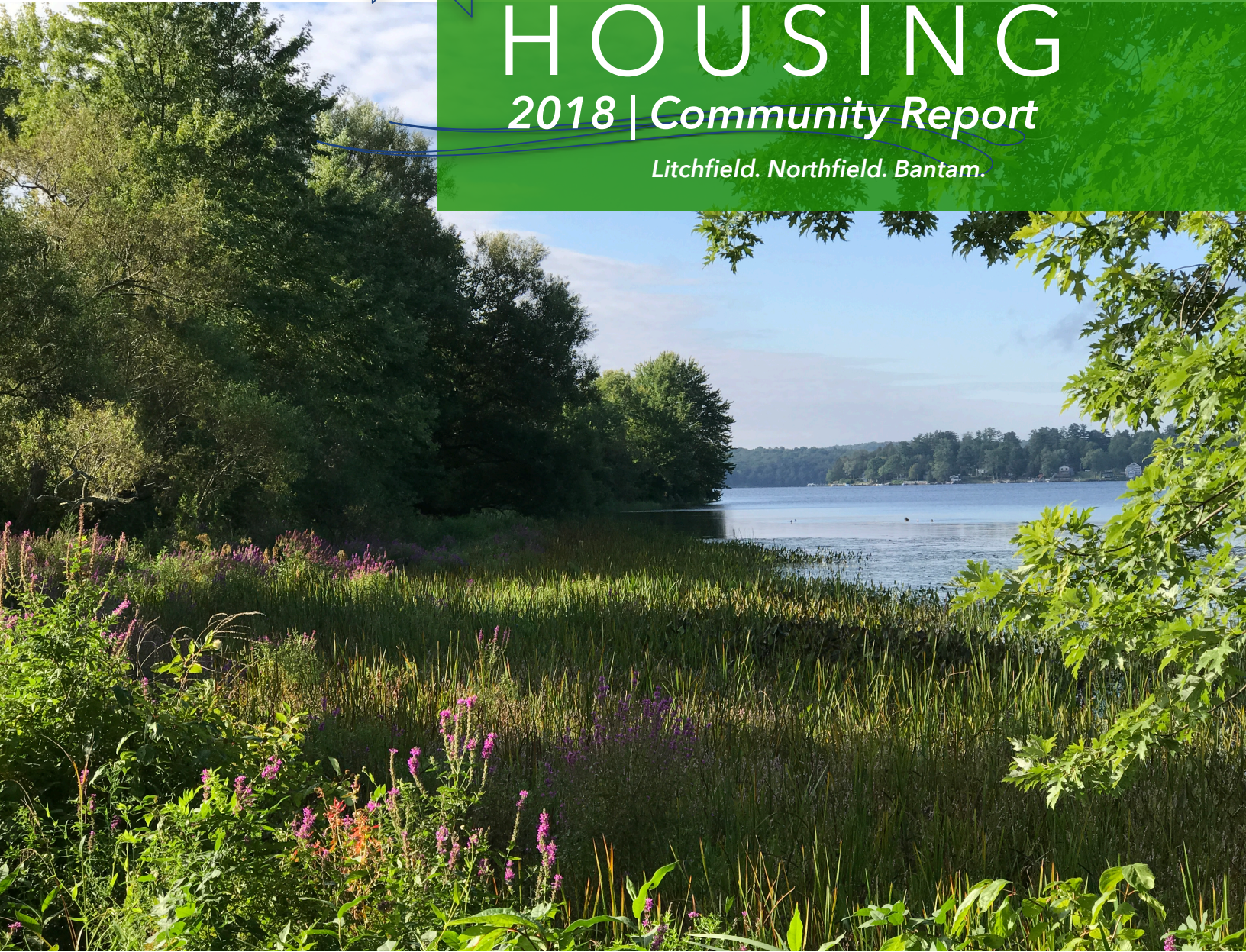


AFFORDABLE

# HOUSING

2018 | *Community Report*

*Litchfield. Northfield. Bantam.*

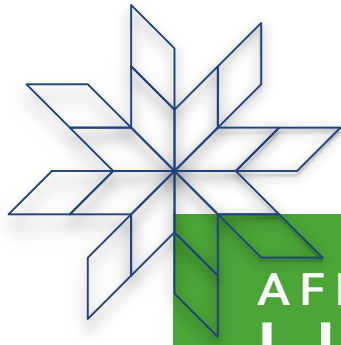


**Litchfield Housing Trust, inc.**



*Opening doors for families. Strengthening our community.*





# AFFORDABLE HOUSING

## 2018 | Community Report

*Litchfield. Northfield. Bantam.*

Litchfield Housing Trust, Inc.  
Board of Trustees

F. Robert Petricone\*, President  
Joyce Briggs\*, Vice President  
Rene Fisher, Treasurer  
Barbara Brower\*, Secretary  
John Baker  
Miles Borzilleri  
Tim Breslin  
Louis Donne\*  
Cleveland Fuessenich  
Peter Gay  
Kelli Green  
Stacie Kavle  
Mark Murphy  
Terry Sheron  
Jeff Zullo

Jill Groody Musselman  
Executive Director

PO Box 1121  
Litchfield, Connecticut  
06759

860.480.9178

[litchfieldhousingtrust.org](http://litchfieldhousingtrust.org)



\* denotes original founding members

## Contents

Messages from Our Families	3
President's Letter	4
Affordable Housing   Positive Impact on Community	6
A Glimpse Into Our History	7
Our Future	8
Opening Doors	9
Press Release	10
Vision & Mission	12



**Litchfield Housing Trust, inc.**

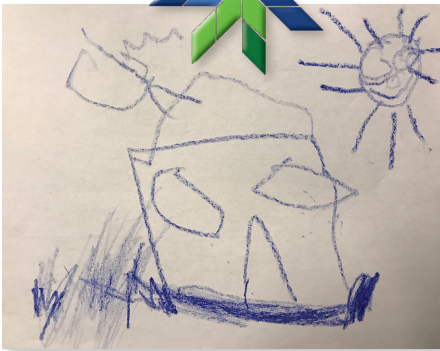
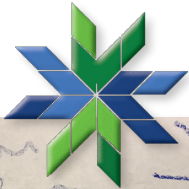
*Opening doors for families. Strengthening our community.*

*"We have a home to call our own. It's filled with love, giggles, and hope..."*

*– A Family Member Since 2014*



## Our Families



***"We were given an opportunity to make a home for our children... a new future."***

### **Tannery Brook: 11 Single Family Homes & 4 Owner Occupied Co-Op Managed Condominiums (16 units) Celebrates 26th Anniversary as the Trust's First Affordable Housing Development**

"Living in a co-op brings forward what it is to be a neighbor. Here at Tannery Brook we all live as a small community. It's been a great relief to me and my family to know and count on our neighbors for help and be able to be there to help our neighbors. Living here seems to bring back what it must have felt like to live in close knit neighborhoods long ago. My family has never been happier living anywhere else."  
– A New Tannery Brook Family

"Living at Tannery Brook Co-Operative has been a blessing. It was built in 1992 and I am

fortunate to be one of the original families/owners. TBC was built to help young families to be able to live here with housing that is affordable. The Co-Op works hard to keep up our "little community" within a community. It's a wonderful place for children to grow up. I am thankful for Andy Gagarin, who donated the land, and Bob Petricone and Joyce Briggs and the entire board of the Litchfield Housing Trust for all they have done for Affordable Housing in the Town of Litchfield. As a single parent, it was a wonderful opportunity for home ownership! Thank you very much."  
– A 26 Year Tannery Brook Family





# President's Letter

Dear Members and Friends of the Housing Trust,

The Housing Trust exists so young people do not have to move from Litchfield to start their families; so, people who work in Litchfield can live and raise their families here; and so, Litchfield will be a diverse community.

We are proud of the 47 families who live in homes sponsored by the Trust, a local not-for-profit organization. They are part of our vibrant community. However, our Town continues to age and our school population continues to fall. We realize by offering affordable housing opportunities we are one of the initiatives that can help Litchfield flourish.

I would like to review three major activities of this past year - the potential of eight new homes on the Torrington Rd, the preservation of the Bantam School and the Trust's own succession planning.

Our Gagarin Place plan to build eight homes on 12.6 acres on the Torrington Road continues into its 10th year. Last year we reported that the proposal had received approvals from the U.S. Army Corps of Engineers, the Environmental Protection Agency, the State Office of Management and Budget, the Connecticut State Historic Preservation Office, the Litchfield Inland Wetlands Commission, and the Indian Nations. However, we also reported that three intervenors had appealed to Connecticut Superior Court requesting the Court overturn the Inland Wetlands Commission's favorable ruling. After a 15-month judicial process the Court determined that the Inland Wetlands' favorable decision was fair and based on substantial evidence. The Court approved the agreement between the Commission and the Trust. Backed up by the Court's ruling, the Housing Trust now has filed the required applications with the Litchfield Planning and Zoning Commission. We are painfully aware of the time and resources required to move this relatively small development forward. However, other housing organizations across the State tell us of similar experiences with eventual success. We are determined to complete what will become an attractive, small neighborhood surrounded by over 8 acres of permanently protected land. >>>



**Robert Petricone  
President, and a  
founding member  
of The Litchfield  
Housing Trust, Inc.**

*"We realize by offering affordable housing opportunities we are one of the initiatives that can help Litchfield flourish."*



During 2017, the Selectmen and Burgesses commissioned a study by historic preservation architects and housing consultants on the feasibility of rehabilitating and preserving the old Bantam School whose major tenant, the Connecticut Courts, had relocated to Torrington. We expressed an interest in the potential of preserving the modernist Breuer building, protecting the school gym and post office, while providing high quality housing opportunities. The consultants' studies indicate that such a project would be physically attractive as well as financially feasible. The plan would include funding the remediation of environmental issues inherent in a 65-year-old building costing over \$250,000 alone. Based on these studies the Housing Trust concluded it would be pleased to lead this major investment in Bantam. As of this writing, we have offered to take title to the property, which is the initial step required for obtaining funding.

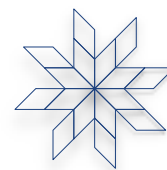
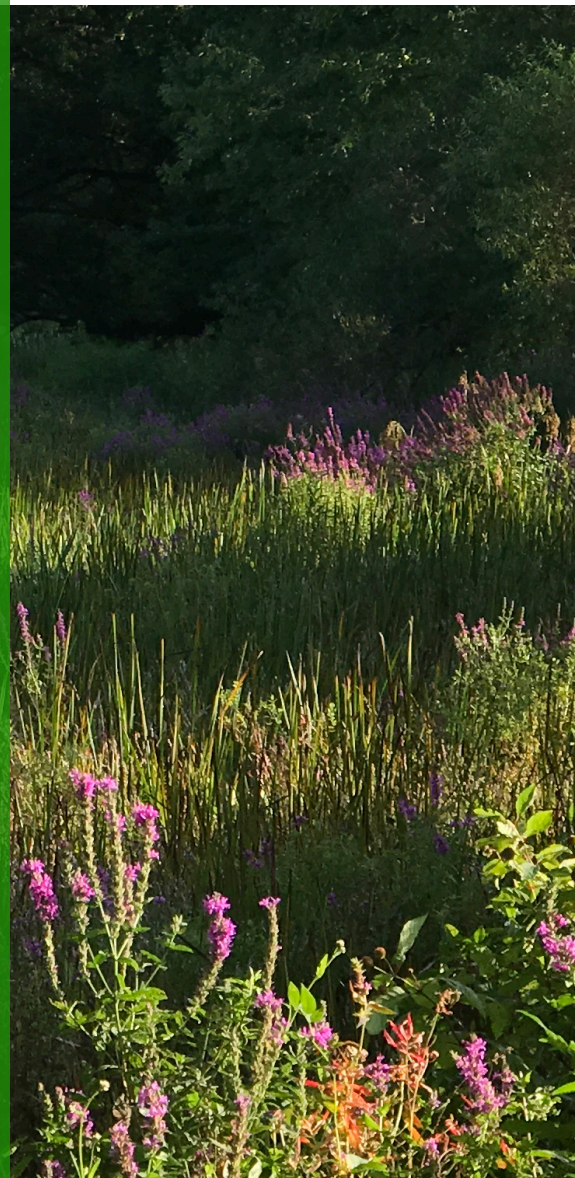
Last year in this letter we also noted that the Housing Trust, which now has been in operation for 29 years, was developing a succession plan. Our objective was to ensure that going forward we meet the challenge of supporting a vital, diverse community by providing housing opportunities for families of moderate income. I am pleased to report that after a rigorous planning and recruitment program the Trust has appointed Jill Groody Musselman as its first Executive Director. With roots in Litchfield County, Jill dedicated her career to planning and implementing strategic initiatives with broad experience in both business and not-for-profit sectors. In accepting the assignment Jill stated, "I look forward to working with the families whose lives have been enhanced by the mission of the Litchfield Housing Trust and to create homes in our community which are affordable for future generations." Her bio can be found on the Housing Trust website. Since joining the Trust, Jill has been deeply involved in managing the Trust's operations, including the two projects described above, as well as working with the public relations committee to rebrand and communicate the excellent work that is underway. We thank Ms. Lesley Higgins-Biddle, of the Local Initiative Support Corporation (LISC), whose support was key in our succession planning process.

All of our work as the local provider of affordable housing is possible because of your support. Creating new housing requires a tremendous commitment of our volunteer board members. It also requires significant financial resources. We welcome new members and value those renewing their membership. The Trust is honored by, and appreciates, your continued support. There are many opportunities for donations, including estate planning. Please consider Litchfield Housing Trust in your annual charitable giving. Call us to learn more about our mission and current projects.

With gratitude,

F. Robert Petricone, President

*"There are many opportunities for donations, including estate planning. Please consider Litchfield Housing Trust in your annual charitable giving."*







## Positive Impact on Community:

**Our Community Supports Affordable Housing to Maintain a Healthy Future**

*“Not only does the Trust provide good, affordable housing for people who might not otherwise be able to live here, it enriches our community, making it a more diverse, vibrant place to live.”*

– Ted Murphy, Realtor

*“As a lender in the Litchfield area, we know how difficult at times it can be for younger families to purchase their dream home in Litchfield from an affordability standpoint. The Litchfield Housing Trust is invaluable to our community as it serves to strengthen our community by developing and facilitating housing for these families. With their success, people of diverse income levels can live, thrive and contribute to the town of Litchfield and all of Litchfield County. What greater accomplishment is there than that?”*

– Paul McLaughlin, Jr.  
Executive Vice President  
Chief Operating Officer  
Litchfield Bancorp

# Affordable

## What is Affordable Housing?

Over the past 29 years, Litchfield housing prices have increased much faster than median incomes. Litchfield has always been a community affordable to a diverse income population and well represented by individuals and families of all age ranges.

The Litchfield Housing Trust was created to strengthen our community by advocating, facilitating, and developing affordable housing that encourages diversity.

Clearly the need for affordable housing in our community is compelling and concrete. Affordable housing means having a place to call home. Affordable housing is a way to keep roots and raise your young family in your home town. Affordable housing is a place to retire. In Litchfield, only 5%\* of homes qualify for affordable housing status. In order to count towards a town’s official tally of affordable housing, the property must be deed restricted to remain affordable for at least 40 years.

For Litchfield Housing Trust families, annual household incomes fall in the 80% or below Area Median Income (AMI) for Litchfield County. A home is defined as “affordable” if it costs less than 30% of the income of a household earning 80% or less of the AMI.

Household Income (Area Median Income = AMI)					
AMI	1 Person	2 People	3 People	4 People	5 People
80% AMI	\$51,352	\$58,688	\$66,024	\$73,360	\$79,229

Monthly Housing Costs (Rent/Mortgage + Utilities = MHC)					
MHC	1 Person	2 People	3 People	4 People	5 People
80% AMI	\$1,284	\$1,467	\$1,651	\$1,834	\$1,981

2017 figures. The AMI calculation is adjusted annually by household size as shown in the table below.  
\* According to the Partnership for Strong Communities 2018 Housing Data Profiles and the State of CT 2016 Affordable Housing Appeals List



# Our Past

Over the past 29 years, I have personally witnessed the positive impact that The Litchfield Housing Trust has had on families and our community.

Since the completion of the housing at Tannery Brook by The Litchfield Housing Trust in the early 1990's, moderately priced housing has been available in Litchfield and its boroughs. At that time 100 applications led to 70 interviews for the 16 cooperative managed apartments and the 11 single family homes. Families of teachers, medical and bank personnel, small business owners from Litchfield and beyond were able to see adult children and grandchildren live and grow in Litchfield.

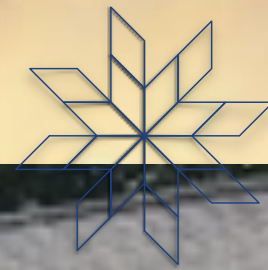
While Tannery Brook provided affordable housing for a relatively large number of families in one location, the Trust also began to provide affordable housing on individual sites throughout Litchfield. For example, a family of five that saved by living in one of its affordable rentals was able to buy one of the Trust's newly renovated homes. This family of a municipal employee, part time working mother, and three children moved into a bright, newly restored house in time for Thanksgiving.

Another family, a teacher, nurse technician, and a young child – with another child on the way – closed on a freshly painted house at Tannery Brook before the baby was born.

In the late 1990's the State of Connecticut introduced the Scattered Site Program. Houses for sale on the open market that met set criteria for price and condition were eligible for State grant money that would provide for the rehabilitation of qualified houses. The Trust found houses of modest size and got them qualified for the Program, purchased them, rehabilitated them, then sold the house only with a 99-year lease to the land to qualified buyers. The lease keeps the property permanently affordable. Ten of these are scattered around Litchfield and Bantam. It increased the pool of purchasers helping local home owner to sell their properties. In 2009, the Trust renovated the old Northfield Firehouse and created 2 energy efficient apartments that were ready for occupancy in 2011.

Local banks, First National succeeded by Union, Litchfield Bancorp and Webster (from the beginning) have approved mortgages, worked to modify down payments, escrowed fees, and have given grants. The Housing Trust has enjoyed strong support from our town administrations, and State and Federal legislators since its inception in 1989.

The mission of the Trust to provide and preserve efficient modest homes for moderate income families helps to achieve a more vibrant community through diversity. As a Community Land Trust, the non-profit Litchfield Housing Trust touches more aspects of community life than its name implies.



**Joyce Briggs**  
**Vice President,**  
**and a founding**  
**member of The**  
**Litchfield Housing**  
**Trust, Inc.**



# Our Future

## Opening doors for families. Strengthening our community.

Job creation, transportation, strong education, and safe neighborhoods to raise our children are so very important to the sustainability of our beautiful Northwest Corner of Connecticut.

Yet, to enable our future generations to stay – to call Litchfield, Northfield, and Bantam home – requires the creation of housing that is affordable. Affordable housing enables many people to live here – our teachers and volunteer fire and emergency response teams, nurses, patient care technicians, plumbers and carpenters. In other words, our neighbors. Affordable housing positively impacts the people that knit the fibers of our community. Affordable housing positively impacts single parents, retired residents who want to down-size and stay in town, as well as our young adult children who have graduated from college and want to remain in their home town and raise their families.

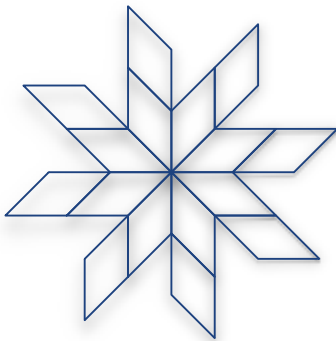


**Jill Groody Musselman**  
Executive Director,  
Litchfield Housing Trust,  
Inc.

As the first Executive Director of the Litchfield Housing Trust, I am working diligently with our President, Bob Petricone, Joyce Briggs, our Vice President, and our entire Board of dedicated volunteers to continue the work that they have accomplished. Our mission continues to focus on creating lovely homes in Litchfield, Northfield, and Bantam for people of moderate income.

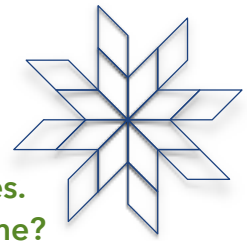
Tannery Brook remains a shining example in the State of CT of the first affordable housing units that the Trust created over 26 years ago. In addition, 21 subsequent single family affordable homes were created and can be found dispersed throughout Litchfield, Bantam, and Northfield. The Trust is very excited for the opportunities that Gagarin Place and the Bantam School Renovation project can provide for our community.

**Our vision is to create homes in our community that are affordable for future generations. Our focus is family, community, and growth. Join us. Together, we are working to maintain a viable community for many generations to call HOME.**



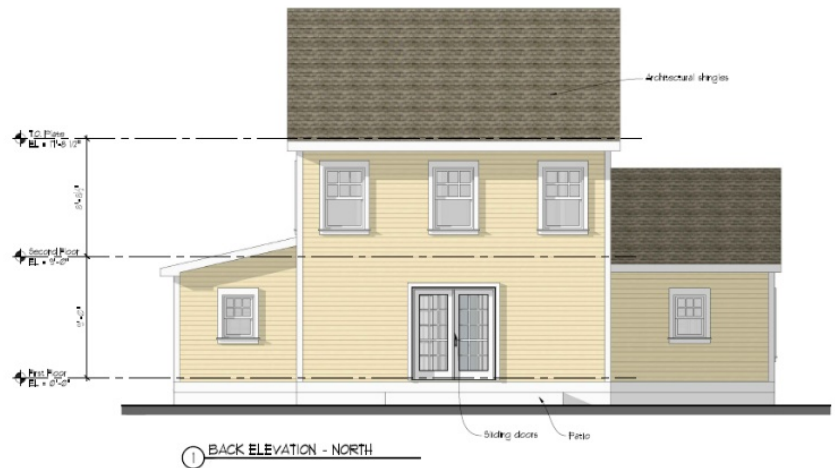
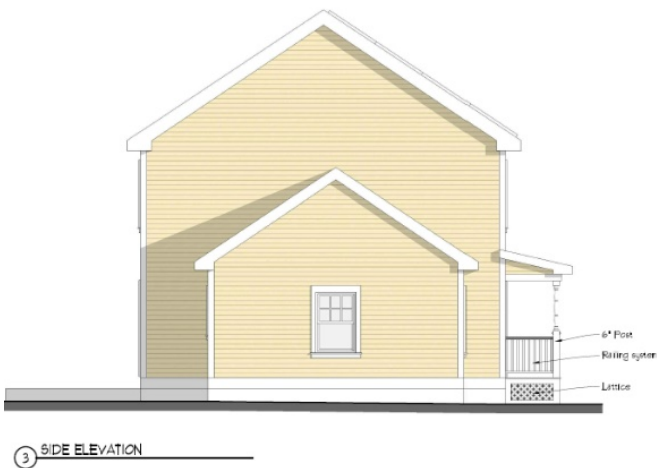


# Opening Doors



Our Gagarin Place Development will create eight beautiful affordable homes. Want to become a member of the Trust, make a donation, or apply for a home?

Please see below >



**To Apply for an Apartment or Home** from The Litchfield Housing Trust, Inc. please visit our website and click on either "Available Homes" or the "Interested" tabs on the top navigation bar or call 860.480.9178.

**To Become a Member or to Donate** to The Litchfield Housing Trust, Inc., please contact Jill Groody Musselman at 860.480.9178 or email [jillgroodymusselman@gmail.com](mailto:jillgroodymusselman@gmail.com) for more information.



# PRESS RELEASE

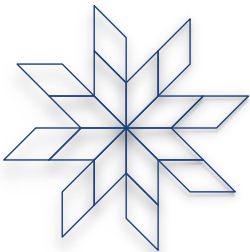
## **The Litchfield Housing Trust, Inc. Reviews Purchase & Sale Agreement for Bantam School. An Initial Step for Obtaining Affordable Housing Project Funding.**

In early 2017, the Litchfield Selectmen approached the Litchfield Housing Trust to ask if the Trust were interested in overseeing the conversion of the Bantam School to housing for families of moderate income. The Trust responded that it would be interested if a review by professionals in the housing and historic preservation fields determined that such a conversion, including retention of the gymnasium and the Post Office, would be physically and financially feasible. The Town of Litchfield and the Borough of Bantam commissioned such a study, which indicated that, in fact, the Bantam School and its land would be an attractive setting for housing. Based on the results of the feasibility study, the Board of Selectmen is recommending the sale of Bantam School to the Litchfield Housing Trust. The Trust has agreed to move forward with the proposal, once approved by the Town, by taking title to the Bantam School property, an initial step for obtaining project funding.

The Bantam School conversion project is in keeping with the Trust's core mission, which is to provide affordable housing. Many residents of Housing Trust properties are Litchfield teachers, policemen, small business owners, utility and service workers, as well as people who work in our local banks, nursing homes, hospitals and for the Town of Litchfield. They are volunteers in many civic organizations, including serving as elected officials, or are members of our volunteer fire and EMS companies. Many of them are children of long-time residents.

Unfortunately, over the past twenty-five years, prices of houses in Litchfield have increased more rapidly than most of its residents' incomes. In fact, the majority of area jobs, including essential services jobs, offer wage and income levels well below that needed to afford housing in our community. As a way of ensuring that our community remains affordable to individuals and families of all incomes, the Litchfield Housing Trust has worked successfully to strengthen our community by providing affordable housing for people of a wide range of incomes.

Tannery Brook remains a shining star for the Trust, Litchfield, and the State of Connecticut. Celebrating its 26th year, the residents take great pride in their homes and neighborhood. Take a short drive and see an excellent example of affordable housing for yourself. In addition to Tannery Brook, 21 subsequent single family affordable homes were created and can be found dispersed throughout Litchfield, Bantam, and Northfield. >>>





Because the Trust's residences are fully occupied, except in the rare instances when a family relocates, providing additional moderate income housing is necessary if we are going to do our part to increase the number of young families in our community, stemming the aging of our population and the plummeting of our school enrollment. The conversion of the Bantam School to moderate income affordable housing is a thoughtful response to meeting that need.

The conversion has the additional benefits of being economically feasible, retaining the basic design of the Breuer building, and saving both the gym and the post office.

Other benefits of the conversion include:

- Renovation by The Trust which has a 29 year proven track record with (43) current owner-occupied homes and (4) rental apartments dispersed throughout Litchfield, Northfield, and Bantam.
- A conversion from property that is now tax exempt to property that will add to the town's tax base, in addition to what the Trust and its homeowners already contribute to the town annually.
- Bantam borough will receive a tax benefit as well, adding to their grand list
- Taxpayers will save an estimated \$xx,000 per year in maintenance costs
- Continued operation of the Bantam Post Office.
- Continued use of the Bantam School Gymnasium for Park & Recreation Department use.
- Preservation of the historically and architecturally significant Bantam School, which was designed by Marcel Breuer.
- A \$250,000 environmental remediation of the school building, the cost of which will be part of the Trust's new project funding and that includes:
  - o Soil from underground storage tanks which were removed in 1988.
  - o Removal of any PCBs, asbestos, lead paint, mercury, lead batteries, & CFC's.
- Potential for a community playground or playing field.
- Creation of affordable and sustainable workforce housing in the center of a growing and vibrant community with:
  - o School renovated to (14) 1 and 2-bedroom garden apartments.
  - o Potential for 6 to 10 single family 3-bedroom homes on the site.
- The renovation of the school to affordable housing will create homes for approximately 50 citizens, shopping and participating in Bantam activities. The Bantam School development will allow for the continued renaissance of Bantam with area stores just steps away.







**The Litchfield Housing Trust Inc.**

**Our Vision** | To create homes in our community which are affordable for future generations.

**Our Mission** | Litchfield Housing Trust, Inc. is a non-profit organization established in 1989 to ensure that Litchfield (Litchfield, Bantam and Northfield) always has homes available for people of a diverse income range.



**Litchfield Housing Trust, inc.**

*Opening doors for families. Strengthening our community.*