

## Addressing an Important Need in our Town



Many in attendance at a recent Town Meeting on amendments proposed to Title 67 expected that the meeting was about approving a new housing project being proposed by the GHT. This wasn't the purpose of the meeting but as a result many came with questions and expressed concerns.

The Goshen Housing Trust, Inc (GHT) appreciates this opportunity to provide some information about our plans. We are in the early planning stages. As a result, we don't have a lot concrete to say about the project and we have not yet scheduled meetings to inform the community, although we intend to. However, in this article we will share what is known at this point.

**First, who are we?** We are your neighbors. GHT is a 501(c)(3) nonprofit corporation whose volunteer directors are either residents of Goshen or work in Goshen. Our bylaws prohibit compensation for our directors, and we must comply with IRS 501(c)(3) regulations that prohibit our directors from benefiting from the corporation's work. Our mission is to facilitate the creation of housing in Goshen to address the need cited in our 2016 Plan of Conservation and Development.

Goshen lacks housing of a type and in price ranges that are suitable for both the young and seniors. The people of Goshen understand this need and they made it the #2 priority in the 2016 Goshen Plan of Conservation and Development issued by our Planning & Zoning Commission – *“Expand housing opportunities and design choices to accommodate a variety of household types and needs”*. It calls for this to be done while *“...preserving its environmentally sensitive areas.”*

GHT will be the “developer” of housing that meets this need and, following a model used by housing groups in our neighboring towns such as the Litchfield Housing Trust, GHT will exercise control over the units in perpetuity through land ownership for homes and ownership/management of rental properties. In this way, a group of your neighbors will always be the ones ensuring that units are maintained and that the housing continues to serve its role diversifying our Town's housing stock for many years to come.

**So, who needs this housing?** Our town lacks housing designed for two important groups: (i) the young that constitute our “workforce” – young individuals just starting out (i.e., our kids), young couples, and young families, and (ii) seniors who need an option to their family home that is now too large and difficult to manage (or for our parents who want to live closer to us in Goshen). The existing housing stock in Goshen offers little that is appropriate for either of these groups. Over 88% of existing housing units in Goshen are 3 Bedroom or larger single-family homes with a median price of over \$380K – too large and too expensive. Generally, these groups today are looking for rental housing that they can afford, but most of the existing rentals in our town are single-family homes being rented at well over \$1,000 a month - out of the range affordable by many young and seniors.

The measure of home affordability commonly used is that housing and utilities should be no more than about 30% of household income. So-called “affordable housing” is designed for those with a household income of 80% or less the Area Median Income adjusted for family size and cost of housing in the area. In Goshen, this means a family of 4 with a household income of \$71,900 per

year or less. This is the income range of many of the young who are just starting out and seniors who are winding down and retired.

**Who are these people?** They are all around us. An entry level teacher in their first few years of teaching at our local school falls within this income level. Most of those at our local school filling essential non-certified roles such as Paraprofessionals, Facilities Maintenance Personnel, and clerical staff on average do as well. The people who work in our local retail businesses serving meals, selling product, or providing service earn less than this amount. Many of those we depend on in the independent skilled crafts and trades earn in this range as they are building their business, and many valued employees of the Town of Goshen earn less than this amount.

You don't have to look far for stories about the impact on our town. Most of us know of neighboring kids who, after graduating from school and trying to get started, moved someplace else as they were unable to find a suitable purchase or rental here. Among our terrific municipal workers there two individuals who could not find a suitable home here, where they work. One purchased an affordable home from Litchfield Housing Trust and the other lives in another town.

**Why does any of this matter?** It is the town's young that constitute much of the "workforce" that is the basis of our town's strength and future. Without addressing the housing issue, Goshen will continue to lose the young and grow older as a community. They are the labor pool that will enable economic strength in our community; rather than having empty storefronts in our limited commercial areas, as we do now, growing our young population will encourage businesses to come to town and provide the services we all want and need. They are the potential volunteers for our churches, our fire department, our EMS service, and other community organizations. While they may start off in affordable housing, as their lives progress many will become customers for our existing homes at market prices.

And, of course, many seniors who are retired or approaching retirement see a significant decline in their incomes. Having spent a significant part of their lives in Goshen, they lack housing options that are better sized and that relieve them of plowing the snow, cutting the grass, or going up and down stairs.

GHT is in the early stages of exploring whether a property on Beach Street is viable for a project of the sort we envision. We have been approved by the Connecticut Department of Housing for a Pre-Development Loan to support the planning for a project to build up to twenty 1, 2, and 3-bedroom units there. Site engineering work has been started. If we move forward with this site, the process will still take 2-3 years to complete including approvals, funding, and construction.

There is a great deal of work to be done but the good news for Goshen is that we have started.

**Learn More.** We will be sending out email updates periodically to keep everyone informed. If you would like to receive these, please visit our website at <http://www.GoshenHousingTrust.org> and sign up for our mailing list. Our website will also be a source of information about our project and provides additional information on the housing issue.