



We build strength, stability,
self-reliance *and* shelter.

October 13, 2023

Hello Austin Tanner,

As you know, many Connecticut residents are struggling to afford the cost of home. Many renters face having to choose between paying for housing or for food, medical care or other essential expenses. Aspiring homebuyers are increasingly priced out of the housing market, setting back efforts to close homeownership gaps for households in need.

Habitat believes that "affordable homeownership", where no more than 30% of the monthly gross household income is spent on housing, is the answer to the housing crisis. Habitat's mortgages come with lower down payments; actually, in many cases our loans are \$0 down with 0% interest. Once the barriers are removed, the homeownership model quickly gains momentum.

The benefits of homeownership extend beyond just the family. Habitat families contribute to their local tax base, which helps fund and strengthen infrastructure improvements, local public education, and public institutions. In 2020, Habitat homeowners in eastern Connecticut paid \$100,526 in local and state taxes and \$103,722 in property taxes. In addition, our work supports local contractors and businesses, injecting \$1.55 into the economy for every dollar we invest.

Our biggest project to date, an FHLB, CHFA and ARPA-funded neighborhood in the Greenville section of Norwich, will be complete by the holidays. Seven families have already moved in, and 3 more are on the way. By the end of 2024, where there was once a burnt structure or a few acres of abandoned property 13 new homes will stand, each adding a new family to the Norwich community, schools, and work force.

The derelict property model is a win-win. It increases the quantity of affordable addresses within a municipality, as well as the options for currently stressed renters. Anything is possible, whether there's space for single- or multi-family homes, renovations or restorations...or even a new neighborhood. It's not as hard as it sounds, but it requires collaboration between community partners.

I'm writing to ask you and your team to think about such pieces of land. An eyesore or attractive nuisance could very well be a dream home for a family who needs and deserves a chance at decent shelter. Please consider any unoccupied plots around town, and if you find something interesting, please call me. We will look at every possibility to bring more homes to at-risk families in eastern Connecticut.

In Partnership,

A handwritten signature in black ink, appearing to read "Sarah H. Lufler".

Sarah H. Lufler

Executive Director, Habitat for Humanity of Eastern Connecticut

Thank you, Austin!