

## **Affordable Homeownership: Transforming Families and Neighborhoods**

Housing costs have risen more than 70 percent since 2000, nearly three times wage increases, resulting in too many workers spending “too much of their income on rent and mortgage payments, with increasingly less left over for food, transportation, clothing, healthcare and recreation,” according to the Partnership for Strong Communities latest action alert.

Further, it points out that “since just 2004, the number of burdened households - earning less than 80 percent of area median income and spending more than 30 percent of that income on housing - has grown from 19 percent to 26 percent. Since 2000, we have lost 4 percent of our affordable, smaller 1- and 2 bedroom units, and increased the supply of 4-, 5- and 6 bedroom homes by nearly 11 percent.”

The need for simple, decent, safe and affordable housing for all people is a huge, complex issue which covers a broad continuum from shelters for people and families in crisis to long-term supportive housing to affordable rentals to affordable homeownership. All are critical in helping people and families succeed as well as creating safe, sustainable neighborhoods for all of us. I advocate for addressing this continuum because I believe strongly it is vital to the health, well being and growth of the greater Hartford region. It needs to be addressed as a matter of conscience and fact: everyone should have a home – safe, secure and sheltering.

How will we be measured in addressing housing needs throughout the greater Hartford region? Will we be seen as the responsible, caring society we think we are that collaboratively addressed housing head-on and achieved sustainable results; or as one that addressed it through competing programs and plans that yielded mixed results and no long-term success? I believe we want, and should demand, collaboration that achieves significant and sustainable results. The great news is that the collaborative initiatives such as HOMEConnecticut, Partnership for Strong Communities, and the recently announced Ten Year Plan to End Homelessness in the Capitol Region are key rallying points for our collective success. Let’s work together to achieve the outcomes we want and expect.

If one outcome we seek is a growing middle class and the transformation of distressed neighborhoods to safe, secure and thriving places where families want to live, then we must ensure that **homeownership** is always part of the equation when we plan for affordable housing. If we define success only as building new residential units (duplexes, townhouses, etc) that are almost all rentals or affordable only through rental subsidies of one sort or another, then we are taking a very short-sighted view of what could be and what **should** be. We will end up with an incomplete solution by not creating a realistic progression toward homeownership in the whole spectrum of affordable housing.

I know we can create homeownership opportunities in cities such as Hartford and New Britain where families of very modest income may attain the dream of homeownership and all that accompanies it, if only they are given the opportunity. I have seen it happen through the cooperative spirit of partnership and volunteerism to build simple, decent homes which, in turn, create safer and more secure neighborhoods where families may flourish.

Thanks to thousands of volunteers and many generous donors and sponsors, Hartford Area Habitat for Humanity has partnered with over 150 families in the greater Hartford area – in Hartford, New Britain, Bloomfield, Manchester, Windsor, Rockville, East Hartford and Farmington – to create homeownership opportunities, which move them from expensive substandard rentals to a home they own with a mortgage less than their previous rent – a place they truly can call home.

To see results of a successful homeownership program that is making a positive difference in the lives of many families of very modest means and transforming neighborhoods for the better, please take a look at Habitat's thirty-home development in Hartford's Garden, Riskey, Charlotte and Waverly streets neighborhood; or the Habitat homes on Hartford's Capen and Huntington streets; or those in New Britain's Putnam and Oak streets neighborhood. I would be glad to give you a tour.

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