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CONTACT:

Bob Whelan, Executive Director
Habitat for Humanity of Northwest CT
(860) 435-4747 – admin@habitatnwct.org

EXTENDING OUR REACH – HABITAT KICKS OFF A PROJECT IN TORRINGTON, CONNECTICUT

LAKEVILLE November 9, 2021. Habitat for Humanity of Northwest Connecticut is coming to Torrington, Connecticut!

With the aid of the Torrington Savings Foundation and Webster Bank, as well as a former Torrington resident, Habitat now has an opportunity to give back to a community that has supported its mission financially and through volunteerism.

We will be applying for permits and breaking ground soon, weather permitting, on a new project on Hemlock Road in Torrington. This will mark a significant milestone in this 30 year old organization, and we all look forward to working with the local community to help turn a family's dream of home ownership into reality.

No organization has been untouched by the events of the last 2 years, and ours is no exception. Our ability to work with volunteers and raise funds for projects was deeply affected. While we did have a new Partner family move into their home in May of 2021, starting any new projects was a challenge. Prices of materials rose and construction activity in general picked up, causing shortages and delays. We are hopeful that the worst has passed, and we can begin our work again.

On Thursday, December 9th, 2021, Habitat for Humanity of Northwest Connecticut will hold a kick-off event at Bad Dog Brewing Company at 117 Water Street in Torrington. The event will be from 5 to 7 pm, and beverages and food will be provided. The Community is welcome! The owners of Bad Dog Brewing have generously given over their second floor facilities for our organizations' use.

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, Executive Director 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.

This one-story structure 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 home, 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 Tracy Atwood, 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, 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.