

**COMMISSION ON THE AGING  
4 Brush Hill Road  
New Fairfield, CT 06812**

**COMMUNITY FORUM**

**“AFFORDABLE SENIOR HOUSING. TOGETHER, WE CAN MAKE IT  
HAPPEN”**

**MINUTES**

**April 14, 2012**

The Commission on the Aging hosted a Community Forum entitled “Affordable Senior Housing. Together, We Can Make It Happen” on Saturday, April 14, 2012 at the Senior Center from 10:30am-12:30pm. Secretary, Laurie Busse, took the minutes.

**PRESENT:** Maureen Salerno, Chairperson, Cindy LaCour, Vice Chairperson, Jeannette Sweeney, Kathy Hull, Janet Loya, and Bob Alberetti

**TOWN OFFICIALS:** John Hodge, 1<sup>st</sup> Selectman and Mike Gill, Selectman

**SPEAKERS:** Reverend Richard Sears, Washington CT Housing Trust, Jeanette Pearlman, Sherman COA, and David Berto, Housing Enterprises Inc.

**SPONSORS:** Geron Nursing and Respite Care, Inc. and Friends of the Senior Center

**ATTENDANCE:** Approximately 56 people attended.

Maureen Salerno brought the Community Forum to order at 10:30am and introduced the speakers, and thanked the sponsors for their support.

**Welcome, 1<sup>st</sup> Selectman John Hodge:**

First Selectman John Hodge welcomed everyone in attendance and stated he is a proponent of senior housing in New Fairfield.

**Introduction, Maureen Salerno :**

Maureen Salerno stated the time is now and talked about how the Commission on the Aging has been trying for many years to bring affordable senior housing into New Fairfield. Reverend Richard Sears has successfully brought affordable senior housing to Washington CT and gave background information on Rev. Sears.

**“It Is Possible”, Reverend Richard Sears:**

According to the 2000 and 2010 census the population in New Fairfield has remained approximately the same, although the population of people aged 50 and over has increased significantly. The 2000 census indicates 26% of the New Fairfield population is over 50 and according to the 2010 census 35% of the population is over 50. This is a 9% increase over 10 years, and one could come to the conclusion that this is an indication that seniors want to stay in New Fairfield as they age.

The time is now. The place is here. The person is you. The census indicates that seniors clearly want to stay in New Fairfield however, they face many obstacles. Their kids leave the area. They can no longer stay in their own homes, and there isn't any housing stock for them to stay in town.

New Fairfield needs to form a 501C3 housing trust. The New Fairfield Housing Trust 501C3 has a nice ring to it. Rev. Sears successfully established 37 affordable housing units in Washington CT. When he first wanted to do this 18 to 20 years ago he faced many obstacles. The town of Washington was very resistant to this type of housing. They didn't want “those people” to move into town. At first he took this very personally but then after time realized it is the neighbors' job to fight you on issues like this. However, in many instances “those people” are “our people”. They are citizens who have lived in town for many years and no longer want to stay in a large house and maintain a yard, or they are the parents or grandparents of town residents. The Fair Housing Act prohibits a town from discriminating against someone or denying them affordable housing based on their geographic location, noting there are ways to limit the number of outsiders. For example you can use a point system and for every hour you donate to the community or to the senior community you will earn points or you can promote affordable senior housing within the community.

Don't be discouraged, be encouraged! It is more important for the members of the housing trust to be driven by a passion for what they believe in and not so much as what their financial or employment backgrounds are. It is important for them to know what type of housing they are looking to start and should ask themselves the following questions.

- How many units will they start with?
- Will they be rentals, or will they be owned?
- What will the housing look like? Shouldn't it fit in with the architecture of the town?
- How will they finance this project?
- Who will maintain the property?
- What are the zoning regulations for this type of housing?
- What does the Plan of Conservation and Development state?

The first 3 questions above must be answered from within. Rev Sears stated they have a management company that keeps up Dodge Farms in Washington and they do a wonderful job. There are lots of ways to finance the project. There are 0% loans for 30 years, there are grants, and donations.

Rev. Sears talked about his first affordable housing project which was Dodge Farms located on Route 202 in Washington. These are apartments for low to moderate income levels and some of tenants were able to save up enough money to purchase their own homes. His second unit of affordable housing came about when someone offered him land. This land was a sloping piece of ledge at the end of a dirt road right above the Shepaug River. There was no way he could put housing let alone a put a septic system on this property. However his engineer who visited the site with him had a different vision. He was able to put 12 units of senior housing on this property. The property for the septic system is ¼ mile away on land that used to belong to a church. The owners said that if they helped them out by digging new fields for them, they could put the septic there. The town gave them the right of way to run the pipes under the road.

Many people are afraid that affordable senior housing will make their taxes go up; when in reality they will help with the tax burden. Keep the government out of the funding and get private funds and 0% commercial loans as he discussed. If the town is willing to donate the land then the improvements on the land will only increase the land's value.

Additionally in order to help answer the questions above the New Fairfield Housing Trust 501C3 will have some work to do which is

- Do a survey on senior housing
- Obtain a copy of the zoning regulations and a copy of the Plan of Conservation and Development.
- Attend Town meetings and partition commissions to change regulations if needed
- Organize and have a mission statement
- Get site control
- Do your networking
- Tell everyone that affordable senior housing is the best thing to happen since sliced bread or whatever metaphor works.

Site Control is a very important factor in moving forward with affordable senior housing. This means that you have found a parcel of land and you need fast money like 1% down to give to the owner to hold it for a month or so while you get the financing package together or you need a long term agreement in which the sellers agree to hold the land while you do whatever needs to be done to get the grants, loans, town referendum etc.

### **“We Are Doing It”, Jeanette Pearlman, Sherman Commission on the Aging**

Connecticut is the worst state to grow old in. It has the least amount of affordable to moderate senior housing. While there are lots of age restricted housing, a very small portion of them are affordable. Sherman has a population of about 4,000 and 33% of them are over the age of 55. Sherman is too rural for the HART bus and therefore they have their own bus system for the seniors. The Sherman Commission on the Aging has been trying for several years to get affordable senior housing into Sherman. First they did a survey and a large percentage of the seniors needed affordable housing, which gave them a sense of direction. Every year twice a year they would report to the 1<sup>st</sup> Selectman the needs of the seniors. After 3 years the town saw fit to appoint a committee to study the seniors' needs. The outcome of the report was that more exploration was needed. So another committee was formed and they stated the senior housing needs. At that point

they had the means to form the Housing Commission which is now 2 years old. The Housing Commission is the result of several years of diligence, reports, and surveys. The Sherman Housing Commission has faced many obstacles, for example the words “Affordable Housing” is bad, but the word “HUD” is even worse. People associate HUD with slums and section 8. The prior 1<sup>st</sup> Selectman embraced the idea of affordable senior housing; however this new selectman associates the words affordable housing with “those people”. The Sherman Housing Commission was able to find land behind the Sherman post office and develop a proposal. A community forum will be held on June 9 to create public awareness and in the fall there will be a referendum for them to acquire the town owned land behind the Sherman post office. They will not be asking for town money, so there will be no increases in taxes. The Plan of Conservation and Development was given to the Sherman COA. They revised the plan so it does not prohibit cluster housing. Other topics Jeanette Perlman discussed are:

- The people who need affordable senior housing the most will be hesitant to say it if their friends and neighbors are against it.
- Affordable senior housing does not increase taxes, bring down property values or clutter the roads
- Affordable senior housing is good for business. It keeps local contractors employed and lots of developers are bringing in affordable housing because it is a lot less risky than residential or commercial developments
- Not for profit does not mean run down. It just means they are supporting a mission and its goals. The book keeping is done differently and no one is getting rich off of the project.
- They are small houses and the look and feel of the homes should be within the context of the town’s looks.
- The means of the Housing Trust are ongoing and not giving up.
- Embracing the services of David Berto

**Intermission 11:30am:**

Refreshments were served.

**“From Commitment to Reality”, David Berto, Housing Enterprises Inc.**

Maureen Salerno introduced David Berto, noting he helps small not profit groups get the money to fund their projects. David Berto explained that obtaining money is a process and sometimes you have to work backwards from your goal. But it is also a commitment. You put a group together and put the process underway to make it a reality. Affordable housing doesn’t work by itself; it needs money to offset the construction costs. Before he can help The New Fairfield Housing Trust 501C3 must define their goal and find a parcel of land and obtain site control. Site control means they have rights to that site long enough to get the project done. This means they must purchase the land, have it donated, or get the seller to agree to wait 12-18 months before getting paid. They must get a design they are proud of and that will fit into the community. There must be town support to move the project forward; not necessarily by giving money but they need approvals from town boards such as planning and zoning. They must demonstrate why the state should give New Fairfield the money to move forward and not another town. This would mean a “shovel ready” project is in place.

There are different types of funding for different purposes. There is money for upfront costs and land. There are organizations that provide grants to help with the design process and LISC which stands for Local Initiative Support Corp. The Department of Economic and Community Development (DECD) may provide loans for engineering costs at 0% interest and the money does not have to be paid back before completing the project. The State also has money available for affordable and senior housing.

**Questions and Answers from the Audience:**

Maureen Salerno opened the floor up to questions from the audience.

Q: What are the financial qualifications for low income or affordable housing?

A: That has not yet been determined. A commission must be formed and they will study the income levels of New Fairfield and then make a determination.

Q: If a person or couple were to sell or rent their existing home to move into an affordable housing unit, does that count as income?

A: Expenses involved will be looked at. Assets do not count as income and people are not always penalized for having savings.

Q: Do we allow for this type of housing now?

A: Zoning regulations allow for dense or cluster housing, noting that a 10 story building would not fit into the zoning regulations or in the aesthetics of the town.

Q: Can open space be used for affordable housing

A: Open space is exactly that, open space and is not intended to be developed on. It is intended to preserve the land and natural resources of the town. There was a point in time when developers would give the most undesirable portion of the land as open space so most of it wouldn't be developable any way. The Plan of Conservation and Development encourages the Planning Commission to look for open space that will connect other parcels of open space thus making greenways.

Q: Is there an age limit to affordable senior housing?

A: There is no age maximum provided you do not lose the ability to be independent. This is not a nursing home or assisted living facility. The age minimum has not yet been determined.

Maureen Salerno stated a sign up sheet is being passed around for any one interested on being on the Housing Commission and thanked everyone for coming out and participating in the Program.

The Community Forum was adjourned at 12:30pm.