

Manchester affordable housing moves forward

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Manchester, Vermont has always been a hot spot for vacationers and second home owners but a new initiative aims to make living in Manchester more attainable for first time homeowners.

Nail by nail, members of the Manchester community are volunteering their time and creating new opportunity for a local family.

"The concept of housing being affordable has been a huge issue in this community for many years," said Lee Krohn, Manchester's Town Planner.

In Manchester, where the average home price is over 400-thousand dollars, many who work in the town can't afford to live there

"Our goal is to live, work, send your kids to school -- all in Manchester," said John O'Keefe, Manchester's Town Manager. "We don't feel that the jobs that we attract should allow you to work in Manchester but have to live somewhere else."

And thanks to Habitat for Humanity, 22 new homes will be constructed completely by volunteers in a neighborhood that will meet state requirements for planned affordable housing developments. The one being built now is the first home of what will be the largest Habitat community in New England.

"It's called a hand-up not a hand out -- and that's really true," said Richard Malley with Bennington's Habitat for Humanity affiliate "We're not helping people who are homeless who aren't working -- who can't work. We're helping people who are working hard and need just a little bit of help to get to the next point."

As part of their agreement with Habitat, homeowners are required to put sweat equity into the construction. The Lewis family, the owners of the new home, qualify for Habitat because they make 60-percent of the median income for Bennington County -- which is about 37 thousand dollars.

"We will not have our homeowners paying more than 30-percent of their annual income for mortgage, property insurance, and property taxes," Malley said.

Eleven of the homes in the new community will be built by a developer and sold at cost to families making 125-percent of the median income -- or 77-thousand dollars.

All the homes are well insulated and energy efficient. Project architect Greg Boshart says a key goal in the construction is to make sure home maintenance is affordable for the new owners.

"You can build a house for someone for 100-thousand dollars, but if it costs them 4-hundred or 5-hundred dollars a month to heat it then we're kind of missing the mark a little bit. But now if you can keep it down to 100-hundred bucks a month in the middle of winter, then all the better," he said.

Home owners will also have the ability to monitor energy output so they can keep their costs down.

Habitat is looking for families. Among other requirements, they must have worked in Manchester for at least a year and have good credit. Click [here](#) for more information.