

Coming Home: Old Saybrook's Ferry Crossing

Lauren Ashe, executive director of HOPE Partnership, says that residents in towns like Old Saybrook often don't realize there is a need for affordable housing. A local church formed HOPE after seeing that children in its homework club, who were living in motels, had to move into tents because of skyrocketing summer prices in this tourist town. For families in academic year rentals, the cost of housing can triple.

"This wasn't just about a development, but also about education and advocacy. It opened peoples' eyes to the need. They have neighbors and classmates who can't afford dinner, never mind the latest fashions. It's a matter of continuing to tell the story and to ask what more can we do."

The need is often overlooked, but many people born and raised on the shoreline can't afford to live there. The town stepped up and offered a piece of property for housing development and the community rallied around to help. Nine of the many applicants for Ferry Crossings' 16 apartments were families already living in town, in relatives' basements, friends' garages, or homeless.



Success: Robert is a veteran who had been waiting a long time for senior housing on a list that never seemed to move. When he lost his job and became homeless, he ended up in rehab at the Veterans Administration Hospital, living in a room with three other people. He was thrilled when a housing opportunity arose in Old Saybrook because he grew up in the area and has relatives nearby.

"I sleep better, and have the freedom here to come and go as I please. I ride my bike everywhere and I'm a fisherman, so this is ideal for me. We don't have enough senior housing in the state. I never thought I'd end up here, but I said a prayer when I got this opportunity. I'm very thankful."



Success: Originally from Connecticut, Santina had a successful career in Florida with a good salary. When her son was born with severe medical problems several years ago, she moved back home to be near hospitals in Boston and Connecticut, and to have the support of local family. Her son's health was all-consuming and she had to leave her job while they went from hospital to hospital. They were living in an academic rental, but the price shot up during the summer. Ferry Crossing provided the security of a home, allowing her to go back to work and create a positive environment and healthy future for her family. In addition to working and being a mom, she gives back to the community as an active volunteer.

"Sometimes circumstances happen that are out of our control. We were financially devastated by a serious illness. It was not a result of bad choices or bad planning. It could happen to anyone. It's important to dispel myths, stereotypes and preconceptions about people in need. I was grateful to have Ferry Crossing, to help me get back on my feet. Finding affordable housing gave us a stable platform to build our future."



When and where:

Ferry Crossing is located at 45 Ferry Road in Old Saybrook and was completed in 2012.

What:

The 16 homes include one, two and three bedroom units serving families earning less than 80% of the area median income. Some units are reserved for those earning less, four are for families who were homeless or in motels, and two are for military veterans.

Why and how:

LISC provided technical assistance to the HOPE Partnership board of directors through the Housing Connections program. LISC also helped HOPE find a development partner, WIHED (Women's Institute for Housing and Economic Development). LISC provided project loans to WIHED to ensure progress through predevelopment and into construction.

Who:

Funding for Ferry Crossing was provided by the Connecticut Department of Economic and Community Development, Liberty Bank and the Federal Home Loan Bank of Boston. The town of Old Saybrook leased the site to HOPE for a 99-year term.



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75 Charter Oak Avenue, Suite 2-250, Hartford, CT 06106
(860) 525-4821 Fax (860) 525-4822

