

A Perspective on Community Housing

The Manchester Affordable Housing Trust is developing an action plan to create community housing. Part of the plan is to increase awareness of the need for additional housing that is affordable and to publicize examples of existing community housing that have been well received. In a recent article, the condos and apartments at 12 Summer Street were presented as such an example. But this is not as much a story about real estate as it is about real people. So, here are the thoughts of a current resident in one of the market-rate apartments of 12 Summer Street. Her name is Stephanie Angelini, and she represents the kind of person who would benefit from community housing, and who would benefit the Town if only she could find a home she could afford to purchase.

“I was born and raised on the North Shore. For the last five years my sister and I have run a successful small business, Hound & Country Pet Care, which serves eight towns, including Manchester-by-the-Sea. Even before I moved here a little over two years ago, I had happy memories of going to Singing Beach, performing the role of “Bottom” in *A Midsummer Night’s Dream* with my student Shakespeare group in the park and going to the Coffee Cup with my mom.

When one of 12 Summer Street apartments became available I was thrilled to sign a lease and my time here has only exceeded my expectations. The town is extremely beautiful – I am still discovering new parks and wild corners to explore and I go to the beach year round. Being close to the highway helps me get to all of the dogs and cats who count on me and I go into Boston frequently to go to the theater with friends. As a published poet under the name J.J. Elliot and as someone who enjoys and practices the arts, it is a blessing to be surrounded by natural beauty every day.

I have been impressed with the people who live here. My neighbors are all in different phases in their lives. They include fellow singles, small families and seniors - and we all check on and help each other. I’ve also gotten to know many people through my business, either as clients or through hiring them. When I go into the hardware store, Dunkin Donuts, the Bookstore, Sacred Heart Parish, the beach, the shops downtown and just walking around, people actually say “hello” and know my name and ask how the pups are. Even people who don’t know me are really helpful. This Thanksgiving I had to make mashed potatoes for the first time. A kind woman who was also shopping at Crosby’s noticed my bewilderment and not only helped me select the correct kind of potatoes, but gave me her secret recipe (lots of cream cheese). It was huge hit!

Living in Manchester has been good for me personally, professionally, and artistically. I have been extremely happy at 12 Summer St, but I am at the point in my life where I would love to be able to buy a home or condo here and continue to be part of the community for the long-term. Unfortunately there is nothing in an entry level price range that I could afford.

This problem is not limited to Manchester-by-the-Sea. When my parents bought their first home, their income was 50% of the purchase price. It was a modest, but new single family home in a nice part of Beverly with a fenced yard and a garage. But home prices have risen much faster than incomes. If they were my age today, their income would be a much smaller fraction of the purchase price of the same house.

There is very little housing stock to begin with and a lot of pressure on the lower end of the market from people my age buying a home for the first time. It's hard to compete because investors and retirees who are downsizing can put down large amounts of cash. And in Manchester the situation is even worse because there are virtually no homes for sale in an affordable price range. The target of the American dream has shifted and Manchester and towns like it risk losing people like myself from all different walks of life who have so much to offer the town.”

Stephanie has presented an eloquent statement of support for community housing. The members of the Manchester Affordable Housing Trust hope that town residents will show their support as well by approving funds for the Trust from the Community Preservation Committee Fund at Town Meeting and including housing as an important goal in the final preparation of the town's Master Plan. We hope that this support will continue as specific community housing proposals are permitted or otherwise submitted reviewed for approval.

By Chris Olney, member of the Manchester Affordable Housing Trust with special thanks to Stephanie Angelini