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Port Bank Donates Land for Affordable Housing

BY ANGELJEAN CHIARAMIDA, STAFF WRITER

A local bank's teaming with Habitat for Humanity could bring at least four affordable homes to Salisbury in the coming years. The Institution for Savings donated a 1.8 acre of buildable land on County Road to Merrimack Valley Habitat for Humanity, according to MVHH executive director Randy Larson.

"We are extremely grateful for this gift, and eager to start establishing partnerships in the Salisbury area to begin constructions," Larson said. "Everyone at the Institution has been a pleasure to deal with."

According to town records, the 1.8-acre site at 20 County Road is valued at \$402,000, and the Institution has paid a healthy tax bill of about \$4,700 on the land for years.

"We've owned it for about five years," said Institution for Savings president and CEO Michael Jones. "We've been waiting for the right cause to come along and this seems perfect. We're really, really a staunch advocate for affordable housing. We know there's a need in Salisbury. We're doing our best to make sure Salisbury continues to be a great place to live."

Larson said the Merrimack Valley chapter of Habitat for Humanity has already built 82 homes in the region, with 14 more under construction currently, and with this new plan for Salisbury, 10 more in the pipeline. The organization has been looking aggressively for building sites in the Salisbury area, he said, which brought this parcel to its attention. The organization approached the bank within the past year, Jones said, and papers have already been passed.

The land was once owned by the Goldman family, who owned Kartland. It is right behind the large apartment complex at 191 Beach Road, known as Tidewater Landing. Although wetlands are involved since it abuts the salt marsh, there are uplands for building, according to Salisbury planning director Lisa Pearson.

Larson believes the site is large enough to build two duplexes on it. Pearson said a new wetland's survey needs to be done on the site, since the former one has expired and marshlands can change. After that, a filing with the town Conservation Commission for a Notice of Intent is needed in the permitting process.

There is the possibility that an abutting 1.6-acre parcel could also become part of the project, Larson said, although that prospect is still in early stages. The land has been foreclosed on by the town for nonpayment of taxes, according to Salisbury treasurer Christine Caron. It was previously owned by Steven Nichols, a New Hampshire resident

who is currently facing criminal charges and incarcerated at the Middleton house of correction.

Larson said it's too soon to make definite plans for the second site, but if the second lot comes into play it would offer additional options for strategy for the organization, and would enhance the project, making it possible to build more units. MVHH also has a group of retired Honeywell engineers potentially ready to help build the Salisbury homes.

"We have 65 skilled volunteers from Honeywell willing to spend 10 days on the site when ready," Larson said. "We don't know the timetable yet. We'll begin with the permitting process. I'd say we're hopeful to start in 2017, but it could be 2018."

Larson said candidate families for Habitat for Humanity dwellings are carefully screened and are required to put hundreds of hours of "sweat equity" into helping build their new homes. They take classes in budgeting and best practices for home ownership, and embrace a zero percent interest mortgage on their new home as part of the program.

"They also escrow money with their monthly mortgage to cover their taxes, insurance and home maintenance," he said. He said the organization uses a variety of methods to keep the homes in their host communities' affordable housing inventory, and he expects one of those tools will be utilized in Salisbury.

Trusts can be one option; another is to put within the properties' deeds a right of first refusal clause for Habitat for Humanity when the owner goes to sell the property, he said. Then MVHH could buy it and resell it with an affordable price range. But he expects all of that will be worked out with Salisbury officials in months to come.

Taking a community's concerns into account when developing their plan is one of the hallmarks of Merrimack Valley Habitat for Humanity. "Habitat has a strong brand and reputation for affordable housing builds," Larson said. "The organization is actually the sixth largest home builder in the entire country right now. When Habitat goes in to a community, we like to make sure everyone's happy."

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