

# The Crossings is Good News for Summit

By Liz DeCoursey, Interim CEO, Morris Habitat for Humanity -- September 5, 2023

This is an exciting time for Morris Habitat for Humanity and the City of Summit as we move closer to the completion of 12 new affordable housing condominiums located at 146 Morris Avenue. Soon a dozen hardworking families will achieve the dream of homeownership at The Crossings and enjoy the strength, stability and independence that goes along with the responsibility of owning a home.

These are not the first affordable homes that Morris Habitat has built in Summit. In 2012, Morris Habitat successfully completed six new homes located at 39 Morris Avenue. And as one of the most active Habitat for Humanity affiliates in New Jersey, Morris Habitat has successfully built 188 local homes and preserved 431 more for low-income and senior residents since 1985.

It is important to emphasize that Morris Habitat provides a hand up not a handout to new low-and moderate-income homeowners. Partner homeowners must first qualify through a rigorous qualification process that includes meeting certain income requirements, saving for a down payment, completing financial education classes and performing a minimum of 300 hours of “sweat equity.” Families are legal United States citizens, pay taxes and often work very long hours and multiple jobs.

Achieving an affordable home, defined as paying no more than 30% of one’s income toward rent or a mortgage, is out of reach for countless families. This is true in Summit and throughout New Jersey where the cost of housing—and living—is one of the highest in the United States. Imagine being faced with choosing between paying for safe housing, nutritious food or healthcare.

The Crossings at Morris Avenue is good news for homeowner families and the City of Summit, which has supported the project with \$1.4 million in funding and necessary approvals. The Crossings will help Summit meet some of its state-mandated affordable housing obligations. The project was also financially supported by the Summit Civic Foundation which donated \$100,000 toward the project.

Despite these positive outcomes, there continue to be some outspoken critics of the project that has been seven years in the making. Morris Habitat has been completely transparent throughout the entire process, receiving no special treatment in gaining the necessary approvals and complying with every aspect of a settlement agreement that was reached in 2020.

Morris Habitat’s vision is a world where everyone has a decent place to live. The Crossings will soon welcome 12 families (two already living in Summit and several from other local communities). These people are our neighbors who work as teachers, a nurse and home health care aid, delivery person and in the nonprofit and construction industries. We look forward to the day when we hand over the keys and watch as these new families achieve the dream of homeownership and contribute to the fabric of their new community.