

November 5, 2025

Board Search
Town of Waterbury
28 N. Main St.
Waterbury, VT 05676

I am applying for a vacant term on the Housing Task Force Committee, seeking to serve through 2026. My interest stems from understanding the urgent need for workforce housing and the challenges faced by property owners, including the elderly and working class, due to rising costs, taxes, and climate issues. My personal background provides valuable firsthand knowledge.

My homeownership journey began unconventionally in the 80s, through a rent-to-own agreement, as traditional paths were inaccessible. This, along with DIY learning, accelerated my homeownership.

From 1996 to 2022, I co-owned two Waterbury condos purchased from a bank foreclosure. This taught me property management, including handling tenants, delinquency, damage, and evictions. In 2011, Irene severely damaged both condos, which lacked flood insurance, requiring months and tens of thousands in repairs and lost rent, decreasing their value and instilling fear of future storms. I also lost my VSC office at Stanley Hall in that same flood.

In 2022, returning to Waterbury, I struggled to find affordable, dog-friendly housing. At nearly 60, my only option was a small ADU above a friend's garage for \$1200, including utilities.

In early 2023, after a friend's passing, I pursued buying his home. His daughter struggled with her father's girlfriend, who refused to leave or pay. With a failed septic system, traditional financing was impossible. I negotiated purchasing the property by covering her mortgage and legal expenses as a down payment, assisting through the 18-month process of removing the "tenant." A \$5000 cash offer to the "tenant", not the state or courts, resolved it. My experience highlighted the lack of support for landlords, even if facing potential foreclosure on their property.

I moved in late June 2023, and weeks later, on July 10, 2023, my basement flooded, causing permanent damage. I gutted the basement and removed mold and rot. I invested in professional waterproofing and replaced failing wiring, plumbing, furnace, and the septic system. I heard about the VHIP program, and my newly waterproofed basement seemed ideal for an ADU.

Obstacles in planning, permitting, developing, and funding this ADU have been daunting. After almost two years, it remains incomplete, awaiting final Fire Marshall and VHIP

inspections for funding. Significant costs necessitated withdrawing from retirement and refinancing my home.

A high school friend, displaced by unaffordable Burlington rent, sought to return to Waterbury. Her employer allowed her to relocate her office. She "couch-surfed" while awaiting my ADU completion, as no affordable rentals were available.

My experience also includes short-term rentals. During the 2024 eclipse, I listed my owner-occupied 2-bedroom home on Airbnb for \$500/day plus cleaning. I secured a 3-night reservation, earning \$1800 (a full mortgage payment), illustrating the difference between STR and long-term rentals.

I hope that my insights and practical understanding of these complex issues could significantly contribute to the task force's efforts in effectively addressing the pressing housing needs within the Waterbury community.

Please consider my request to serve on the Housing Task Force.

Respectfully,

A handwritten signature in black ink, appearing to read "Sandy Sabin". The signature is fluid and cursive, with a prominent loop at the end.

Sandy Sabin
1142 Guptil Road
Waterbury Center, VT