

WASHINGTON COMMUNITY FORUM #2

ON DEVELOPING THE TOWN'S AFFORDABLE HOUSING PLAN



June 3, 2021

AGENDA

1. What specific goals and strategies are being proposed to address Washington's housing needs?
 - **Polling questions & your feedback**
2. What does affordable housing look like in neighboring small towns?
3. How do Washington's housing needs compare to those of neighboring towns in NWCT?
4. What are the next steps in this Housing Plan development process?



WHY ARE WE DEVELOPING A TOWN AFFORDABLE HOUSING PLAN?

8-30j Legislation: Effective July 2017, with compliance by July 2022:

- At least once **every 5 years** every municipality must prepare or amend & adopt an affordable housing plan
- **GOAL:** The goal of this process is “to **undertake a proactive Planning process and lay out a strategy for meeting the housing needs of existing and future residents and workers**” as required by Section 8-30j
- The plan must **specify how the municipality intends to increase the number of affordable housing developments** in the municipality
- Following adoption, the municipality must regularly review and maintain their affordable housing plan

Washington Housing Plan Task Team includes:

- **Lisa Lundberg** (Housing Commission)
- **Leslie Anderson** (Housing Commission)
- **Shane Mongar** (Housing Commission)
- **Dean Sarjeant** (Board of Selectman)
- **Janet Hill** (Zoning Commission)
- **Wayne Hileman** (Planning Commission)
- **Ralph Averill** (Housing Trust, Zoning)
- **Michelle Gorra** (Economic & Community Development)
- **Lindsay Larson** (Community)

Meetings 2nd Tuesdays, all open to public

- **Jocelyn Ayer-** consultant assisting with planning process

WHAT IS AFFORDABLE HOUSING?

Definition of affordable housing:

Costs less than 30% of the income of a household earning 80% or less of the area median income (AMI).

Incomes adjusted annually and by household size.

What qualifies for State's Affordable Housing Appeals list?

Meets the criteria above + is being “assisted” by a state or federal program which assures the affordability remains in place

	Household Size				
	1 person	2 people	3 people	4 people	5 people
80% of AMI (2020)	\$57,456	\$65,664	\$73,872	\$82,080	\$88,646

Example “affordable” rents:

- between \$500 and \$900 for a one-bedroom apartment or
- \$1,100 to \$1,800 for a 3-bedroom apartment.

CURRENT STOCK OF “AFFORDABLE HOUSING” (2020)

TOWN	Total Housing Units 2010 Census	Government Assisted	Tenant Rental Assistance	Single Family CHFA/ USDA Mortgages	Deed Restricted Units	Total Assisted Units	Percent Affordable
Cornwall	1,007	28	2	6	0	36	3.57%
Kent	1,665	58	4	5	0	67	4.02%
Morris	1,314	20	4	7	0	31	2.36%
Litchfield	3,975	140	2	28	19	189	4.75%
Washington	2,124	14*	2	4	23**	43	2.02%
Warren	811	0	0	1	0	1	0.12%

Source: CT Department of Housing; Affordable Housing Appeals List

*Dodge Farm

**Riverwoods + Church Street

What types of housing does Washington need?

Washington Housing Needs Assessment

February 2021

Prepared by: Jocelyn Ayer, Northwest Hills Council of Governments

Polling questions

Summary of Housing Data Analysis

Key Findings

- **Washington's housing stock is not diverse**- 87% of Washington's housing is single family detached homes.
- Washington's homes are **large**- 70% of homes have 3+ bedrooms.
- There is a **lack of rental housing** options in Washington. Only 12% of Washington's homes are occupied by renters vs. 19% county-wide and 30% statewide. Most of the single family home rentals are **very expensive**.
- There is limited **senior rental housing** in Washington and very limited "downsizing" options (homes with 2 or less bedrooms, condos, townhomes, senior living).
- Washington has **43 affordable homes** currently, 2% of its housing stock, leaving it open to 8-30g appeals.
- Over the last 5 years, the **median sales price** of a single family home has **increased by \$380,000** (From \$460K to \$840K)
- **323 Washington households are housing cost burdened.**

4 PROPOSED OVERARCHING GOALS + UNIT GOAL

1. Create first time homebuyer options
2. Encourage development of “downsizing” options
3. Support the development of rental options for seniors and young people/families
4. Help keep seniors in their homes

Unit Goal: 30 new affordable housing units over next 5 years



PROPOSED STRATEGIES FOR DISCUSSION:

GOAL I: FIRST TIME HOMEBUYER OPTIONS

Possible Strategies:

- Encourage **private giving of land or funding** to the **Washington Community Housing Trust (WCHT)** or **Housatonic Habitat for Humanity (HHH)** to allow them to build first time homebuyer homes.
- Work with the **Steep Rock Association** to encourage prospective donors of properties that SRA deems inappropriate for conservation to instead consider making such properties available to WCHT for possible affordable housing.
- Continue to increase awareness of **down-payment assistance** and free first-time homebuyer education classes available



WCHT's Vincent property- 3 affordable homeownership homes

Other ideas or questions on these strategies?

PROPOSED STRATEGIES FOR DISCUSSION:

GOAL 2: DOWNSIZING OPTIONS

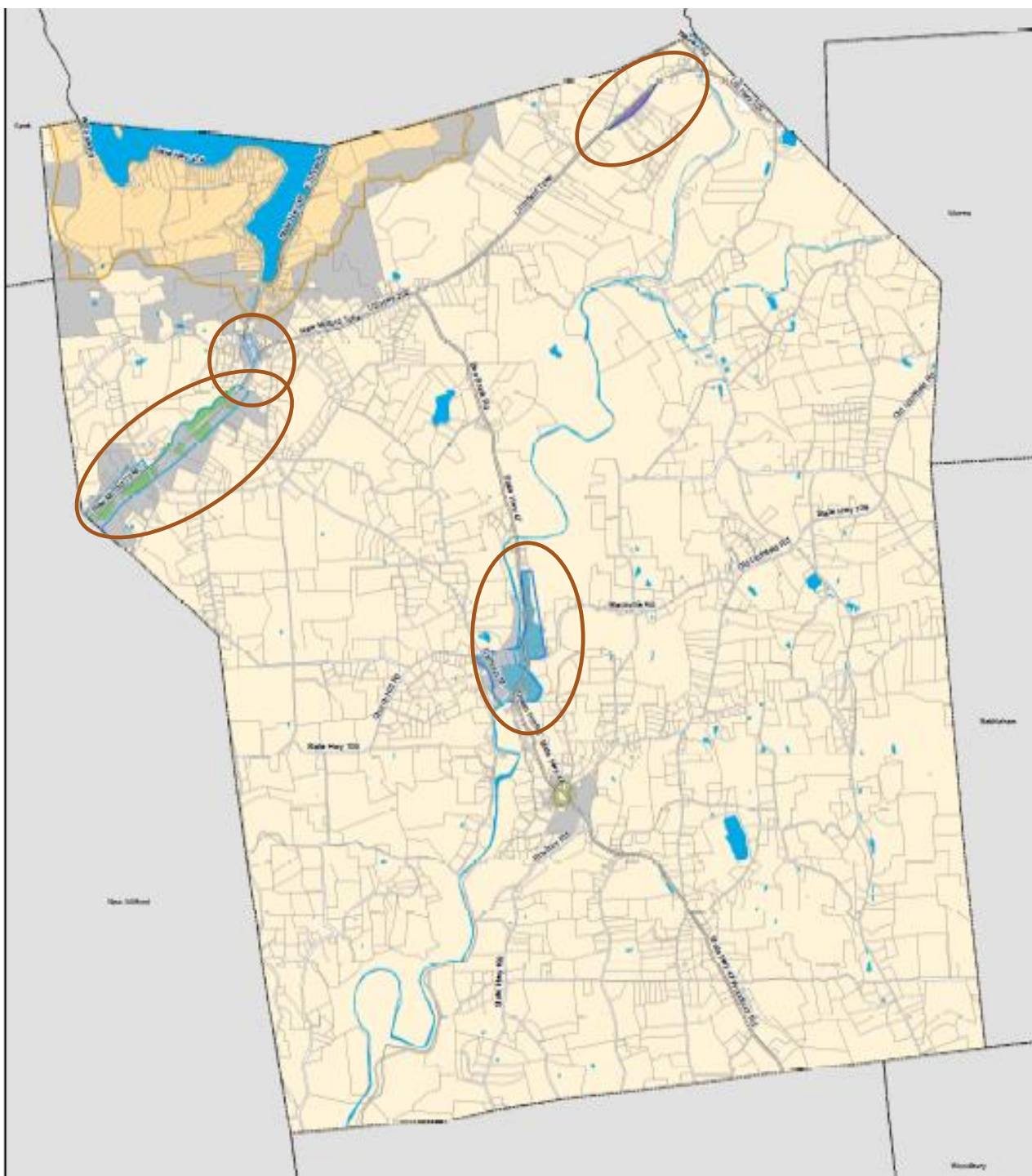
Challenge- lack of 1-2 bedroom, accessible, lower maintenance options

Possible strategies:

- Allow duplexes or two-family homes by site plan review.
- Allow townhouse style (up to 4 units attached) homes in and around the village/business districts.
- Allow the conversion of existing larger homes to 2-4 units (remove requirement that existing building be built before 1950)
- Create an overlay zone in and around each of the town's 4 village/business districts to allow more housing diversity in these areas.



Other ideas or questions on these strategies?



ZONE

Multi-Zone

B-1, New Preston Bus

B-2, Washington Depot Bus

B-3, Marbledale Bus

B-4, Woodville Bus

R-1, Farming and Residential

R-2, Washington Green

R-3, Lake Waramaug Res

Zone R-2

Zone R-3

Zone B-1

Zone B-2

Zone B-3

Zone B-4

PROPOSED STRATEGIES FOR DISCUSSION:

GOAL 3: RENTAL OPTIONS FOR SENIORS & YOUNG PEOPLE

Possible strategies:

- Support the development of additional affordable rental units by the **Washington Community Housing Trust (WCHT)**.
- Assist the WCHT in building its resources to address housing needs in Washington such as helping to get the word out to residents who might consider **selling land less expensively to WCHT or donating land** or funding.

Other ideas or questions on these strategies?



PROPOSED STRATEGIES FOR DISCUSSION:

GOAL 4: HELP KEEP SENIORS IN THEIR HOMES

- Ensure the town's zoning regulations allow residents can add **wheelchair ramps** or meet other ADA requirements without needing a special permit or variance due to setbacks or other restrictions.
- Promote **energy efficiency programs** offered by Eversource and others once per year through the town newsletter or other means.
- Consider establishing a **housing rehabilitation program** that provides funding and technical assistance for accessibility modifications or other needed upgrades for income eligible homeowners.
- Continue to provide **transportation, social, and food services** to seniors that help them stay in their homes.



Other ideas or questions on these strategies?

FUNDING STRATEGIES

- Regularly **fund the Housing Commission line item** in the Town budget. A portion of the funds in the HC budget should be allocated to the town's Affordable Housing Fund.
 - This Fund can be used by non-profit housing organizations for soil testing on possible sites that could be made available for affordable housing, among other uses.
- Consider a town ordinance that allocates a **portion of the conveyance fees already collected** by the Town under CGS section 12-494 to be deposited into the town's existing Affordable Housing Fund.



WHAT DOES AFFORDABLE HOUSING LOOK LIKE?



HOW DO WASHINGTON'S HOUSING NEEDS COMPARE TO OTHER TOWNS?



Full 17-page
Report now
available at

www.northwesthillscog.org/housing

- town-by-town comparison data
- regional analysis
- useful for municipal housing plans

Housing NWCT
A Regional Housing Needs Assessment



10,568
Households in
NWCT are
housing cost
burdened

-323 are in Washington

Households are
considered
“housing cost
burdened” if they
spend more than
30% of their income
on housing.

	Percent	#
Barkhamsted	29.30%	269
Burlington	23.70%	600
Canaan	35.17%	102
Colebrook	20.11%	76
Cornwall	44.26%	158
Goshen	29.19%	174
Hartland	31.97%	147
Harwinton	36.32%	409
Kent	49.39%	366
Litchfield	35.15%	832
Morris	42.43%	258
New Hartford	30.79%	564
Norfolk	52.74%	250
North Canaan	36.62%	438
Roxbury	47.58%	285
Salisbury	46.79%	511
Sharon	49.50%	174
Torrington	37.49%	4,064
Warren	32.46%	110
Washington	33.06%	323
Winchester	38.11%	458
	TOTAL	10,568

Source: 2015-2019 ACS

Home sales
prices have
been rising

Over the last five
years median home
sales prices have
risen in all but one
town in our 21-town
region.

In Washington they
rose by \$380,000.

	Median Sales Price			Average Sales Price
	2016	2020	Change (2016-2020)	2020
Barkhamsted	\$250,000	\$280,000	\$30,000	\$299,678
Burlington	\$300,500	\$350,000	\$49,500	\$367,581
Canaan	\$135,000	\$257,500	\$122,500	\$352,530
Colebrook	\$213,000	\$329,000	\$116,000	\$355,442
Cornwall	\$298,000	\$547,500	\$249,500	\$718,029
Goshen	\$313,750	\$447,500	\$133,750	\$527,794
Hartland	\$260,000	\$253,000	-\$7,000	\$261,744
Harwinton	\$256,000	\$275,000	\$19,000	\$312,289
Kent	\$345,000	\$368,750	\$23,750	\$612,925
Litchfield	\$300,000	\$355,000	\$55,000	\$531,062
Morris	\$292,500	\$379,900	\$87,400	\$456,381
New Hartford	\$230,000	\$290,000	\$60,000	\$310,585
Norfolk	\$166,000	\$365,000	\$199,000	\$549,696
North Canaan	\$159,000	\$175,000	\$16,000	\$205,309
Roxbury	\$550,000	\$730,000	\$180,000	\$993,036
Salisbury	\$425,000	\$646,000	\$221,000	\$912,600
Sharon	\$332,500	\$475,000	\$142,500	\$960,953
Torrington	\$118,500	\$159,900	\$41,400	\$188,336
Warren	\$340,000	\$607,500	\$267,500	\$1,024,135
Washington	\$460,000	\$840,000	\$380,000	\$1,181,772
Winchester	\$145,000	\$178,000	\$33,000	\$254,295

Access to ownership is limited

New homeownership is often delayed by high housing costs, limited diversity in housing type (too many big houses), and student loan debt.

If your household earned the Litchfield County median household income for a renter of \$41,000, \$500 in monthly student loan or car debt, and a \$5,000 down payment, you'd be able to afford a home costing \$115,500.

There is a gap in every town, many extremely large, between what a renter household in Litchfield County could afford and the median priced home in 2020.

In Litchfield County almost half (46%) of young adults, ages 19-34, live in a parent's home.

	Median Sales Price 2020	Gap for Median Renter Household
Barkhamsted	\$280,000	\$164,500
Burlington	\$350,000	\$234,500
Canaan	\$257,500	\$142,000
Colebrook	\$329,000	\$213,500
Cornwall	\$547,500	\$432,000
Goshen	\$447,500	\$332,000
Hartland	\$253,000	\$137,500
Harwinton	\$275,000	\$159,500
Kent	\$368,750	\$253,250
Litchfield	\$355,000	\$239,500
Morris	\$379,900	\$264,400
New Hartford	\$290,000	\$174,500
Norfolk	\$365,000	\$249,500
North Canaan	\$175,000	\$59,500
Roxbury	\$730,000	\$614,500
Salisbury	\$646,000	\$530,500
Sharon	\$475,000	\$359,500
Torrington	\$159,900	\$44,400
Warren	\$607,500	\$492,000
Washington	\$840,000	\$724,500
Winchester	\$178,000	\$62,500

NEXT STEPS IN WASHINGTON HOUSING PLAN PROCESS

- Monthly Housing Plan Steering Committee meetings are **open to the public** and noticed on the town website.
- Housing Commission will present draft Plan to Planning Commission at public meeting.



QUESTIONS, COMMENTS, FEEDBACK

- Please raise your hand or type your question into the chat box!
- Do you have any questions about the Housing Plan, the planning process, or affordable housing?
- Other ideas for how Washington can meet its housing needs?

