

TOWN OF WASHINGTON



HOUSING PLAN *2022-2027*

Adopted on October 28, 2021



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I. INTRODUCTION

Why does Washington need a 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)

Professional Planning Assistance

Provided by:

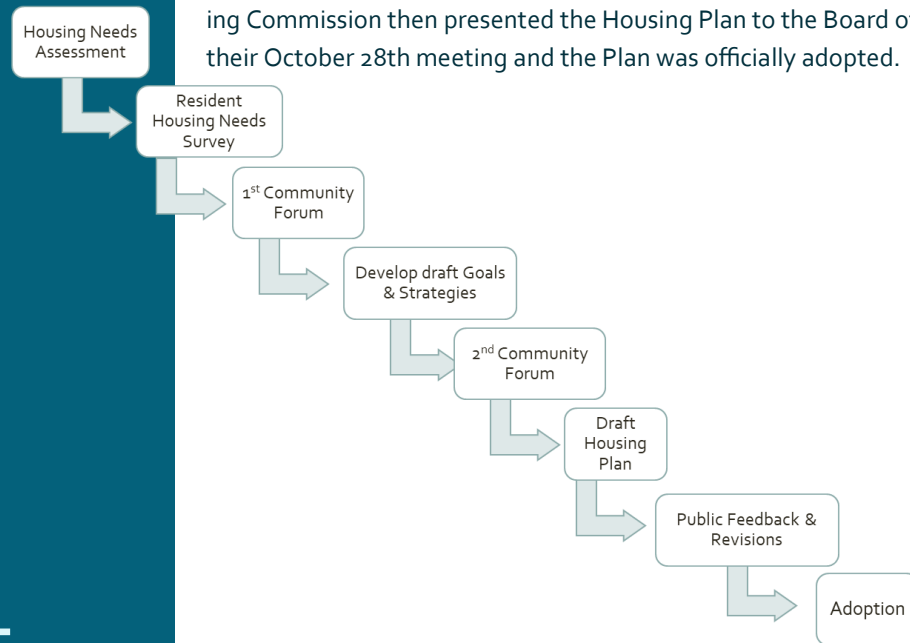
Jocelyn Ayer, Community & Economic Development Director, Northwest Hills Council of Governments

A State law passed in 2017 (Statute 8-30j) requires every municipality to prepare or amend and adopt an affordable housing plan at least once every five years. In 2020, the Town of Washington received a grant from the Connecticut Department of Housing to **undertake a proactive planning process and lay out a strategy for meeting the housing needs of existing and future residents and workers.**

The Town's Housing Commission then created the Washington Housing Plan Task Team and contracted with the Northwest Hills Council of Governments to provide professional planning facilitation of the housing plan development process. The Team met monthly to guide the process as described on the following page and to ensure that the community was engaged in the conversation around housing needs and strategies throughout the process.

Through this process, the Town developed a **goal to support the creation of 30 new affordable housing units over the next five years.** This Housing Plan lays out strategies that can be implemented over the coming years to help the town meet this goal.

What was the process used to create this housing plan?



AFFORDABLE HOUSING PLAN DEVELOPMENT PROCESS

Monthly Housing Plan Task Team meetings were open to the public and noticed on the town website. The first Community Forum on the housing plan was held on March 2, 2021. The second Community Forum on the housing plan was held June 3 and attendees were polled on their support for the goals and strategies presented here. The Washington Housing Commission presented a draft Housing Plan to the Washington Planning Commission (PC) at a public hearing on October 6, 2021 and the PC determined that the draft Housing Plan was consistent with the town’s Plan of Conservation & Development. The Housing Commission then presented the Housing Plan to the Board of Selectmen at their October 28th meeting and the Plan was officially adopted.

What is “affordable” housing?

DEFINITION OF AFFORDABLE HOUSING

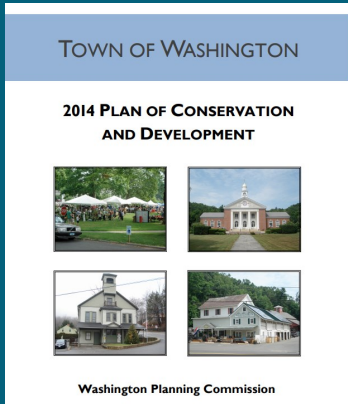
Affordable housing is commonly defined as housing that costs less than 30% of a household’s annual income. Housing units are considered affordable if total costs—rent, utilities, mortgage payment, real estate taxes, fees, and other costs associated with living in the unit—are less than 30 percent of a household’s income. Most state affordable housing programs focus on serving households earning 80% of the area median income (AMI) or less. The table here shows 80% of the area median income for Litchfield County. According to the latest available HUD data, **Washington has 420 households with an income below 80% AMI.**

	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

How much does Washington have?

In addition, to qualify for the state’s Affordable Housing Appeals list (shown on p. 10) the housing must also be assisted and/or monitored in some way to ensure that the home remains affordable to the household. Currently, Washington has 44 units of affordable housing on the State’s list (updated annually). A majority of these units are in the three properties owned by the non-profit, volunteer led Washington Community Housing Trust.

What does the Washington Plan of Conservation & Development say about housing?



Here are the town’s current (2014– 2024) Plan of Conservation & Development’s goals and actions related to housing.

ISSUE: High housing prices in Washington are preventing many young families, singles, and other diverse household types from living in the Town.

GOAL: Washington should encourage and enable the development of a wider range of housing types that create opportunities for a more diverse population. In order to accomplish this, the Town’s Zoning Regulations must be modified to permit additional housing options in Washington.

- **Modify Washington’s Zoning Regulations to permit denser residential uses** such as condominiums, age- restricted and/or congregate housing, and assisted living facilities by Special Permit in the village centers.
- **Restore annual funding to the Housing Commission** to help it pursue affordable housing opportunities. Support the newly created **down payment assistance fund** for first-time low- and moderate-income homebuyers.
- Institute a **payment in lieu of affordable housing program**, with collected funds used to finance affordable housing initiatives.



This shows one of three affordable homeownership homes built by the Washington Community Housing Trust at its Vincent property.

What does affordable housing look like?

A short video showing the affordable housing developments listed above and others in small towns in the region was created during the process of developing this housing plan. It also includes interviews with the local volunteers who helped to create these housing opportunities in their towns including in Washington. To view this short video visit www.nwcthousing.org.



Would affordable housing change the rural nature of Washington?



Why doesn't "naturally occurring" affordable housing count?

Where would people who live in "affordable housing" work?

Retaining the rural environment of our small town is incredibly important to all of us who live here. Proposals for affordable housing must follow all health and safety standards including meeting well and on-site septic regulations. Many small towns in northwest Connecticut benefit from having local non-profit housing organizations with volunteers from the town working to meet these needs who are sensitive to appropriate scale for their town. The Town of Washington has the Washington Community Housing Trust, Inc.

Available, affordable, developable land is scarce and multiple unit developments are more cost effective and competitive for State funding resources. Therefore many affordable developments in small towns are between 10 and 28 units.

Recently developed examples include:

- **Kent's Stuart Farm Apartments**- 13 units of rental housing in 3 buildings including a renovated farm house
- **Cornwall's Bonney Brook**- 10 units of rental housing for seniors in Cornwall Bridge
- **Norfolk's Town Center** – 12 units of rental housing in 4 renovated buildings in the town's center
- **Salisbury's Sarum Village**- 24 total units of new construction multi-family rental in 7 buildings

Many people ask why smaller or older homes that are sold or rented at what could be considered affordable prices are not included on the state's Affordable Housing Appeals list. The basic reason is that no one is monitoring the transaction to make sure that the household's that rent or purchase those homes meet the income limits or that the rent/mortgage stays affordable to them. Many homes sold at "affordable" prices are older and need significant repairs and/or have high heating or maintenance costs which make them unaffordable. Also, there is nothing to prevent households with higher incomes from renting or purchasing these lower priced units leaving fewer units for residents and workers who earn below the 80% area median income (AMI) threshold. According to the latest available HUD data, Washington has 420 households with an income below 80% AMI.

"Affordable Housing" is not free housing. Applicants must show proof of existing employment or retirement income as part of the application process. A one-bedroom might cost between \$500 and \$900/mo depending on income and household size. A 3-bedroom could be between \$1,100 and \$1,800. Residents of any new affordable housing that was created would work where they currently work or get retirement income from work they have done in the past. **Many employers in town and in neighboring towns such as banks, grocery stores, schools, restaurants, retirement homes, hospitals, and manufacturers tell us about the need for affordable housing for their workers** and about open jobs they cannot fill because the applicants for these positions cannot find housing they can afford. Many potential employees would like to rent when they first come to town and often no rental housing options are available.

What do residents say about housing needs in Washington?

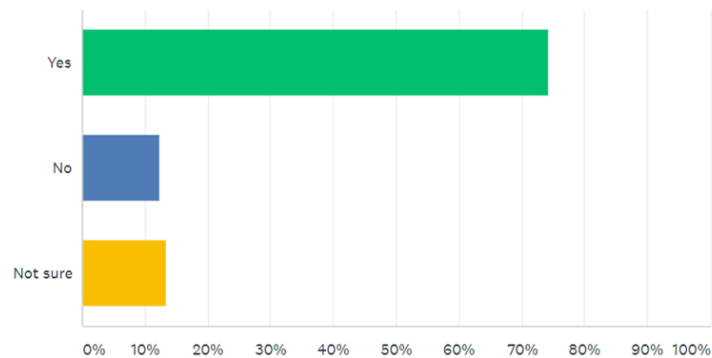
277 residents participated in the resident input survey

In December 2020 and January 2021, the Washington Housing Plan Task Team asked residents to respond to an online survey about housing needs. 277 residents responded. Their responses are summarized below.

- 36% have experienced barriers to finding the type of housing they would like to have in town
- 28% report limited supply of homes in their price range
- 40% (110) anticipate having to move out of town to find the housing options that they need
- 65% think town needs “downsize” options
- 60% think town needs rental housing options
- 74% think the cost of housing affects town’s ability to retain/attract young people/families
- 75% think the cost of housing affects the ability of people who work here to live here

Do you think the cost of housing in Washington affects the town's ability to attract/retain younger people or young families?

Answered: 275 Skipped: 2



What do those who work in town say about housing needs in Washington?

96 workers participated in the worker input survey

The Washington Housing Plan Task Team sent a different survey to people who work in town and 96 people responded to the survey. Their responses are summarized below:

- 40% of respondents work in education
- 47% of respondents would like to live in town now or in the future
- 41% say there are a limited # of homes for sale in their price range
- 14% say there are a limited # of rental options in their price range
- 37% are interested in first time homebuyer options
- 26% are interested in “downsizing” options

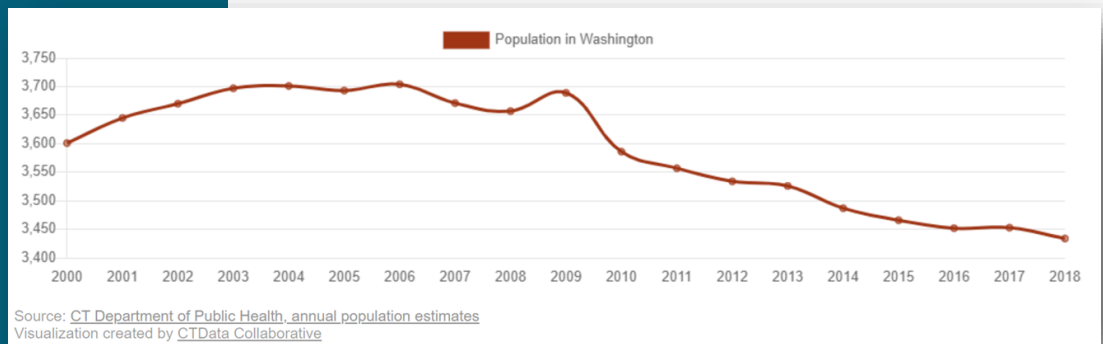
II. HOUSING NEEDS ASSESSMENT

What types of housing does Washington need ?

Demographic Trends

Washington’s population has increased slightly over the last 10 years (2%) but the number of children has decreased by 9%.

Washington has approx. 3,400 residents living in 1,400 households. The Town’s overall population increased slightly by 68 net residents (2%) between 2010-2020 (U.S. Census). However, the number of children in town has declined by 9% or 60 net children over that time period. Also, the proportion of Washington residents that are over 65 years old has been increasing over the last 10 years and is projected to continue to increase. Currently the town has 673 residents over 70 years old. Many towns strive to have a mix of housing types to accommodate residents of all ages and different sized households.

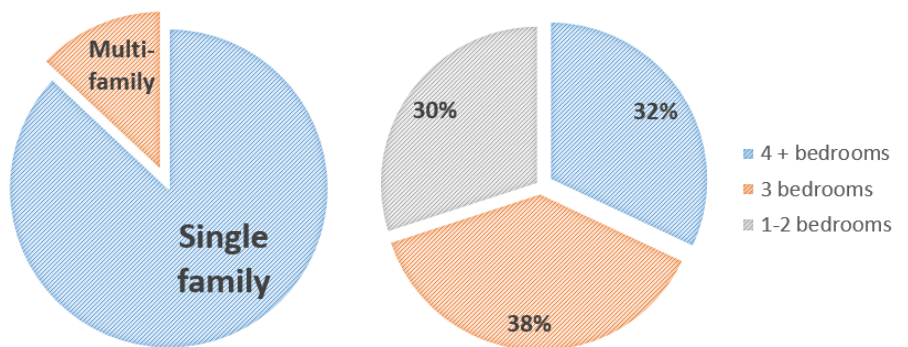


Range of Housing Options

Washington does not have a diverse range of housing options available for its residents.

The Town of Washington does not have a diverse range of housing options available for its residents. Eighty-seven percent (87%) of the town’s housing stock is single family homes on individual lots. This is well above the county-wide average of 73% single family detached homes and the statewide average of 59%. This matters because single family detached housing is the most expensive type of housing to build, own, and maintain. Just 11% of the town’s housing stock has 2 or more units in one structure vs. 22% in Litchfield County as a whole.

Also, 70% of the town’s housing stock has 3+ bedrooms and yet only about 18% of households have children. A majority of the types of housing available in town may not fit the needs/desires of young adults, young families, or seniors that may not want to or be able to pay for or maintain a single family home with 3+ bedrooms.



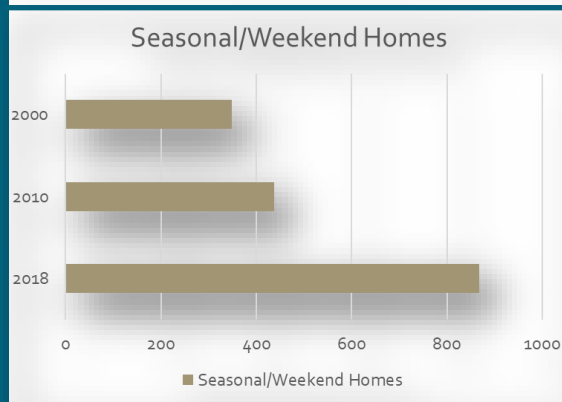
Seasonal/ Weekend Homes

Almost 40% of Washington's housing stock has been used "seasonally or occasionally" affecting the cost and supply of housing options for year-round residents

Many of the towns in Litchfield County have a relatively high number of housing units that are second homes used "seasonally, occasionally, or recreationally" as the Census bureau terms it. We often refer to these as weekend homes. The Census bureau categorizes all these units as "vacant" which is why many of our towns appear to have high vacancy rates. The table here shows the number of seasonal/weekend homes has increased over the last 18 years.

Over a third (38% or 868 homes) of the town's housing stock is used seasonally or occasionally. This means that these units are not available for occupancy by year-round residents. Demand for weekend homes can also push housing prices up and put them out of reach for residents earning their incomes in Litchfield County, rather than New York City, for example.

During the COVID-19 pandemic many Litchfield County towns have seen their



weekend homes used more year-round. We also know that many weekend residents eventually become year-round residents when they retire. In any case, these occasional use homes do have an impact on the price and availability of the housing stock in Washington.

Limited Rental Housing Availability

There is limited year-round rental housing available in Washington.



In Washington, just 12% of the housing stock is renter occupied (268 units).

Statewide 30% of households rent. This is the highest percentage of renting households in a generation. Part of the reason for this is the **cost of housing, college debt burden, and lack of smaller sized homes** as discussed previously. Many towns in Litchfield County have a significantly lower percentage of households that rent than the statewide (30%) or countywide average (19%). This indicates that year-round rental housing options are limited in those towns.

Many of the rental housing options that do exist are relatively expensive- partly due to the fact that they are mainly single family homes on large lots with 3 or more bedrooms. According to the latest available ACS data, the median gross rent in Washington is a approximately \$1,338/mo. This is **\$302/month more than the county-wide median rent**. Here are a few examples of what is available on the national web-based platforms used by many people looking to rent:

- February 2021 search on Realtor.com showed eleven (11) listings- the two least expensive options were \$2,200/mo; six of those rental options were over \$20,000/mo.
- July 2021 search on Realtor.com showed twenty-three (23) available rentals; most of which were only available for the summer. Three of those options were under \$2,500/mo but the others ranged from \$3,000/mo to \$35,000/mo.

The growing use of platforms like AirBnB over the last ten years has meant an increase in short term rental of homes that used to be rented year around. The increase in short term rentals has further limited rental housing options for full time residents and increased rental housing costs. A September 2021 search of Airbnb showed 50 homes available for short term rental in Washington on that one platform.

Access to Ownership

New homeownership is often delayed by high housing costs, limited diversity in housing type, and student loan debt.

New homeownership is often delayed by high housing costs, limited diversity in housing type (mainly 3+ bedroom homes on large lots), and student loan debt. This is one reason for the growing percentage of households that are renting rather than owning their homes. Limited rental options make it difficult for a household to live here while they pay off student loan debt and search for a home within their budget.

Over the last five years the median sales price has risen in Washington by **\$380,000**. SmartMLS reported 112 home sales in town in 2020 with an average sales price of \$1,181,772 and a median sales price of \$845,000. If your household earned the average annual wage of a person employed in Washington (\$47,750), you'd be able to afford a home costing \$159,000.

Median Home Prices Washington (2016-2020)

	2016	2017	2018	2019	2020
Washington	\$460,000	\$390,000	\$388,000	\$528,500	\$840,000

Source: Smart MLS (2020 report)

Single Family Key Metrics	December			Year to Date		
	2019	2020	% Change	Thru 12-2019	Thru 12-2020	% Change
New Listings	2	2	0.0%	121	110	-9.1%
Pending Sales	5	9	+80.0%	64	117	+82.8%
Closed Sales	5	11	+120.0%	59	112	+89.8%
Days on Market Until Sale	200	118	-41.0%	186	183	-1.6%
Median Sales Price*	\$1,050,000	\$900,000	-14.3%	\$550,200	\$845,000	+53.6%
Average Sales Price*	\$980,600	\$1,358,182	+38.5%	\$1,076,025	\$1,181,772	+9.8%

Limited housing options for those who work in Washington

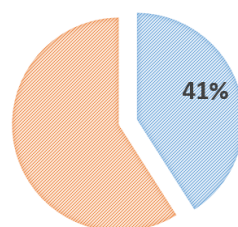
According to the CT Dept. of Labor (2017) Washington had 218 employers that employed 1,559 workers with an average annual wage of \$47,750. Region 12 School District as one example employer pays a Step one Teacher with BA \$49,630, a Step one Para earns \$19,987, and a Step one Custodian earns \$44,491. A worker who earned Washington's average annual wage of \$47,750 could afford a home priced at \$159,000 or a rental cost of \$925/mo. **There is a gap of \$681,000 between what a person earning the average wage in Washington could afford (\$159,000) and the median priced home in Washington in 2020 (\$840,000).**

Housing Cost Burdened Households

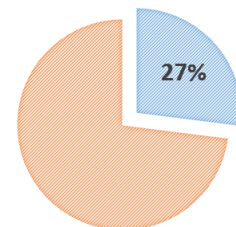
479 Washington households are housing cost burdened

Households are considered "housing cost burdened" if they report spending more than 30% of their income on housing. 479 households (34% of all households) in the Town of Washington are housing cost burdened according to the latest available American Community Survey (ACS) data— this includes 41% (407) owner households and 27% (72) renter households. When households spend more than 30% of their income on housing costs they often have less than they need to spend on healthcare, childcare, transportation, as well as other discretionary spending that supports local businesses.

COST BURDENED OWNERS



COST BURDENED RENTERS



Current Stock of Affordable Housing

As defined by the CT Affordable Housing Appeals Act (8-30g)

Washington has 44 affordable housing units, 37 of which are in Washington Community Housing Trust properties.

The CT Department of Housing is required by State Statute 8-30g to publish an Affordable Housing Appeals List once a year. This list provides the percentage of affordable units in each municipality. This is calculated by taking the number of housing units that qualify as affordable according to C.G.S. Section 8-30g and dividing it by the total number of housing units in the town.

If less than 10% of the town’s housing stock is affordable and a municipal commission denies an application for a development that includes affordable housing, it is open to an appeal of that decision under the 8-30g statute. If the municipality can show that their denial was necessary to protect health and safety it will be upheld. The Town of Washington has just 1.83% of its housing stock affordable so it is open to appeals under 8-30g. The table below shows Washington’s current stock of affordable housing and neighboring towns.

TOWN	Total Housing Units 2010 Census	Government Assisted	Tenant Rental Assistance	Single Family CHFA/ USDA Mortgage	Deed Restrict-ed Units	Total Assisted Units (2020)	Percent Affordable
Morris	1,314	20	4	7	0	31	2.36%
Litchfield	3,975	140	2	25	19	186	4.68%
Washington	2,124	14 *	3	4	23 **	44	2.07%
Warren	811	0	0	1	0	1	0.12%
Bethlehem	1,575	24	1	9	0	34	2.16%
Roxbury	1,167	19	0	5	0	24	2.06%

* Dodge Farm (WCHT)

** Riverwoods and Church Street (WCHT)

Summary of Housing Data Analysis

Key Findings

- **Washington does not have a diverse range of housing options for its residents**– 87% of Washington’s housing stock is single family homes and 70% of homes have 3+ bedrooms.
- **There is a lack of year-round rental housing options in Washington.** Only 12% of Washington’s homes are occupied by renters compared to 19% county-wide and 30% statewide.
- There are very **limited housing options that are affordable** for many people who **work in town**.
- 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 **44 affordable homes currently**, 2% of its housing stock, leaving it open to 8-30g appeals.
- **479 Washington households are housing cost burdened.**

III. GOALS & STRATEGIES

This Plan proposes a unit goal of 30 new affordable housing units over the next 5 years. The strategies detailed below are intended to help the town meet these goals.

Goal 1: Create First-Time Homebuyer Options

Challenge: There is a gap of \$681,000 between what a person earning the average wage in Washington could afford (\$159,000) and the median priced home in Washington in 2020 (\$840,000). In Washington, there are two non-profits working to help address this issue- the Washington Community Housing Trust and the Housatonic chapter of Habitat for Humanity. These organizations can accept donations of land or funding that can be used to purchase land or homes. These homes can then be sold at more affordable prices to income eligible home owners.

- 1) Continue the Housing Commission’s successful **down-payment assistance program**. Increase awareness of this program and the free first-time homebuyer education classes available in the area and online.
- 2) 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.
- 3) If a parcel has not yet been subdivided since 1955, the property owner can **subdivide a lot for affordable housing** as long as it meets public health code requirements without being subject to other requirements in the town's subdivision regulations. Make residents aware of this option at least once per year through newsletter articles, postcards, brochures, or other methods.
- 4) 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. Promote tax incentives of such donations.

Goal 2: Encourage Develop- ment of “Downsizing” Options

Challenge: 70% of the town’s housing stock has 3 or more bedrooms and yet only 18% of households have children. A majority of the types of housing available in town may not fit the needs/desires of young adults, empty nesters, or seniors that may not want to or be able to pay for or maintain a single family home with 3 or more bedrooms. Many homes are also older and have a significant amount of land to take care of leading to higher maintenance needs and costs. There is a lack of 1-2 bedroom, handicapped accessible, lower maintenance housing options in Washington. It is possible that the market could create these housing options if they were allowed by the town’s zoning regulations.

The following strategies are being proposed to be considered and fleshed out by the town’s Zoning Commission. Once the full details of any of these proposed zoning changes were developed by the Zoning Commission they would go to a public hearing where all residents could attend and provide input.

- 1) Allow the conversion of existing larger homes to 2-4 units for any home that can get Health District septic and well approval not just homes built before 1950. Conduct outreach to let property owners know about this option.
- 2) Amend the town’s zoning regulations to allow duplexes on parcels that can meet on-site septic and well requirements.
- 3) Amend the town’s zoning regulations to allow townhouse style (up to 4 units attached) homes in and around the village/business districts.
- 4) Create a “Village Housing Opportunity” Overlay Zone in and around the town's business districts to allow smaller, more affordable single-family homes, multi-family, senior, and mixed-use housing in these districts to provide housing opportunities and reinforce the village centers. (See example in the appendix to this plan.)

Goal 3: Support the Development of Affordable Rental Options for Seniors and Young People

Challenge: There are a very limited number of housing units available for year-round rental in Washington and most of those available are very expensive. Limited rental options make it difficult for a young adult to live here while they pay off student loan debt and search for a home within their budget or seniors on fixed incomes. It also makes it difficult for households who have a change in the family that may require them to find new housing options such as the death of a spouse or divorce. The affordable rental opportunities that do exist in town are owned and managed by the non-profit Washington Community Housing Trust.

- 1) Support the development of additional affordable rental units by the **Washington Community Housing Trust**.
- 2) Look for opportunities for the Town to **utilize grant funding** that would support the development of a new project or rehabilitation of existing units such as the Small Cities or American Rescue Plan Act funding.
- 3) Assist the WCHT to build its **capacity and resources** to address housing needs in Washington such as helping to get the word out to residents who might like to join the non-profit's board, donate land or funding.
- 4) Continue to participate in the **Northwest Connecticut Regional Housing Council** where the region's small towns share information and resources to help build their capacity to create housing options.
- 5) Let those who rent their properties in town know about "Doing Well while Doing Good: Promoting Opportunity and Housing Choice by **Renting to Voucher Holders**, a webinar for landlords and other housing providers."

Goal 4: Help Keep Seniors in Their Homes

Challenge: Washington has 673 residents over 70 years old. There are many ways towns can help to keep seniors able to live independently in their homes for as long as possible.

- 1) Ensure the town's zoning regulations allow residents to add wheelchair ramps or meet other ADA requirements without needing a special permit or variance due to setbacks or other restrictions.
- 2) Promote energy efficiency programs offered by Eversource and others once per year through the town newsletter or other means.
- 3) Consider establishing a housing rehabilitation program that provides funding and technical assistance for accessibility modifications or other needed upgrades for income eligible homeowners. (This program would not be limited to seniors but could be helpful to seniors with limited incomes. Many towns in the region have done this through a Small Cities grant.)
- 4) Increase awareness about the programs and services available to help seniors with meeting their transportation, food, and social needs.

Did you know?

10 income eligible homeowners have already been assisted by the Washington Housing Commission's **down payment assistance program**. FMI visit the Housing Commission's page on the town's website.

Who will make sure these strategies are implemented?

Challenge: The Town of Washington's Housing Commission, the Housing Plan Task Team volunteers, and the many residents who provided input during this planning process have contributed many hours to developing this Housing Plan. How can we make sure that the strategies in this plan are acted upon over the next 5 years?

- 1) Provide adequate resources to the town's **Housing Commission** to implement this plan and update it every 5 years.
- 2) Make the Housing Plan part of the **Plan of Conservation & Development (POCD)**- the Planning and Zoning Commissions could then make the Housing Plan strategies part of their regular POCD implementation process.
- 3) 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.
- 4) Consider a town ordinance that allocates a **portion of conveyance fees** collected to be deposited into the town's existing Affordable Housing fund to support the town's affordable housing initiatives.

What can residents do to help?

- 1) **Volunteer!** Volunteer opportunities include:
 - Joining the board of the Washington Housing Commission
 - Joining the board of the Washington Community Housing Trust, Inc. (If you are interested in any of these volunteer opportunities contact the First Selectman's office at (860) 868-2259.)
- 2) **Attend Zoning Commission meetings** when zoning regulation revisions are considered
 - Attend a public hearing to voice your support for zoning changes consistent with this housing plan. Too often the Commission only hears from those opposed to a zoning change.
- 3) **Watch this 10 minute video** to see what affordable housing looks like in NWCT's small towns: <https://www.youtube.com/watch?v=hh44leURLds&t=15>
- 4) **Donate land or funding** to the Washington Community Housing Trust, Inc. or Housatonic Habitat for Humanity

What is the Washington Community Housing Trust?

The Washington Community Housing Trust, Inc. (WCHT) is a private, non-profit organization made up of volunteers from the town. Members of the WCHT participated in the process of developing this Housing Plan as a partner organization to the Town.

The WCHT has developed four affordable properties to date:

- Dodge Farm– 14 rental housing units built in 1995
- Riverwoods– 12 rental housing units for seniors built in 2006
- Church Street– 11 rental housing unit built in 2005
- Vincent property– 3 affordable homeownership units completed in 2020

For more information, contact:

Ann Marie Ovitt, Property Manager, annmarie.crem@gmail.com, 860-868-0216

What is Housatonic Habitat for Humanity?



Resources for those at risk of becoming homeless

Housatonic Habitat for Humanity is the local affiliate that serves the greater Danbury area including the Town of Washington. Their goal is “To give people a chance to live in simple, decent homes they can afford – and sustain. We provide affordable homes built by volunteers with materials gifted by local businesses. Homes are sold below market rate with an affordable mortgage for working families who qualify.” Habitat serves families who earn less than 66% of area median income (\$45,000 - \$70,000 household income based on family size).

In 2019, land on Myfield Lane in Washington was donated to Habitat. So far 6 homes have been built here and seven more homes are planned.

For more information visit:
www.housatonichabitat.org



Challenge: Many households experience a divorce, death in the family, health emergency or job loss that impacts their ability to meet their rent or mortgage obligations. Less expensive housing options are often not available in the town where their kids are in school or where they have lived much of their lives and have a support network of friends and neighbors. This happens to households in every town, large or small including Washington.

There are just two emergency shelters in the region – FISH (Friends in Service to Humanity) in Torrington, CT and at the YMCA in Winsted. There are services available to individuals and families to help prevent and address homelessness. These can be accessed by calling 211. 2-1-1 is a free, confidential information and referral service that connects people to essential health and human services 24 hours a day, seven days a week online and over the phone. 2-1-1 is a program of United Way of Connecticut and is supported by the State of Connecticut and Connecticut United Ways.

- 1) Washington’s Social Services Director has been designated by the municipality to serve as the point of contact for homeless services in the Town of Washington. They are registered with the Connecticut Coalition to End Homelessness as first contact for residents experiencing homelessness or at risk of homelessness and have posted prevention resources on the town’s website.
- 2) The Social Services Director will participate in one or more trainings related to addressing homelessness. Topics may include but are not limited to principles of the “Housing First” approach to homelessness, housing problem-solving (including shelter diversion), and how the Coordinated Access Network system works in Connecticut.

IV. APPENDIX

Links to related resources

Attached are the following appendices:

- Implementation table
- Example: Village Housing Opportunity Overlay Zone
- Fair Housing Overview– CT Fair Housing Center

The following are links to additional resources:

- Resident Housing Needs Survey Results
- Washington Housing Data profile
 - ⇒ <https://housingprofiles.pschoosing.org/profile/#Washington>
- Regional Housing Needs Assessment
 - ⇒ <https://northwesthillscog.org/wp-content/uploads/2021/05/Housing-NWCT-report-April2021.pdf>
- FAQs about town affordable housing plans
 - ⇒ https://northwesthillscog.org/wp-content/uploads/2021/01/FAQS_Town_Housing_Plans.pdf
- Affordable Housing in NWCT webinars on YouTube
 - How is affordable housing funded in NWCT’s small towns?
 - How much affordable housing do we need?
 - Why does our town’s housing stock not meet the needs of seniors and young people?
 - ⇒ <https://www.youtube.com/watch?v=FMAswoqbbAo&t=9s>
- Short video showing affordable housing in NWCT’s small towns
 - ⇒ <https://www.youtube.com/watch?v=hh44leURLds&t=1s>
- NWCT Regional Housing Council website
 - ⇒ <https://www.nwcthousing.org/>
- Affordable Housing Inventory (2020)
 - ⇒ <https://northwesthillscog.org/housing/>

IMPLEMENTATION TABLE

GOAL 1: Create first time homebuyer options

Lead

1) Continue the Housing Commission’s successful down-payment assistance program . Increase awareness of this program and the free first-time homebuyer education classes available in the area and online.	HC
2) 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.	HC
3) If a parcel has not yet been subdivided since 1955, the property owner can subdivide a lot for affordable housing as long as it meets public health code requirements without being subject to other requirements in the town's subdivision regulations. Make residents aware of this option at least once per year through newsletter articles, postcards, brochures, or other methods.	HC
4) 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. Promote tax incentives of such donations.	HC

GOAL 2: Encourage development of “downsizing” options

1) Allow the conversion of existing larger homes to 2-4 units for any home that can get Health District septic and well approval not just homes built before 1950. Conduct outreach to let property owners know about this option.	ZC
2) Amend the town’s zoning regulations to allow duplexes on parcels that can meet on-site septic and well requirements.	ZC
3) Amend the town’s zoning regulations to allow townhouse style (up to 4 units attached) homes in and around the village/business districts.	ZC
4) Create a “Village Housing Opportunity” Overlay Zone in and around the town's business districts to allow smaller, more affordable single-family homes, multi-family, senior, and mixed-use housing in these districts to provide housing opportunities and reinforce the village centers. (See example in the appendix to this plan.)	ZC

GOAL 3: Support the development of affordable rental options for seniors and young people.

1) Support the development of additional affordable rental units by the Washington Community Housing Trust .	HC
2) Look for opportunities for the Town to utilize grant funding that would support the development of a new project or rehabilitation of existing units such as the Small Cities or American Rescue Plan Act funding.	BOS
3) Assist the WCHT to build its capacity and resources to address housing needs in Washington such as helping to get the word out to residents who might like to join the non-profit's board, donate land or funding.	HC
4) Continue to participate in the Northwest Connecticut Regional Housing Council where the region's small towns share information and resources to help build their capacity to create housing options.	BOS
5) Let those who rent their properties in town know about " Doing Well while Doing Good: Promoting Opportunity and Housing Choice by Renting to Voucher Holders , a webinar for landlords and other housing providers."	HC

GOAL 4: Help keep seniors in their homes

Lead

1) Ensure the town’s zoning regulations allow residents to add wheelchair ramps or meet other ADA requirements without needing a special permit or variance due to setbacks or other restrictions.	ZC
2) Promote energy efficiency programs offered by Eversource and others once per year through the town newsletter or other means.	HC
3) Consider establishing a housing rehabilitation program that provides funding and technical assistance for accessibility modifications or other needed upgrades for income eligible homeowners. (This program would not be limited to seniors but could be helpful to seniors with limited incomes. Many towns in the region have done this through a Small Cities grant.)	BOS
4) Increase awareness about the programs and services available to help seniors with meeting their transportation, food, and social needs.	BOS

GOAL 5: Implement the Town’s Housing Plan

1) Provide adequate resources to the town’s Housing Commission to implement this plan and update it every 5 years.	BOS
2) Make the Housing Plan part of the Plan of Conservation & Development (POCD) - the Planning and Zoning Commissions could then make the Housing Plan strategies part of their regular POCD implementation process.	PC
3) 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.	BOF
4) Consider a town ordinance that allocates a portion of conveyance fees collected to be deposited into the town’s existing Affordable Housing fund to support the town’s affordable housing initiatives.	BOS

GOAL 6: Direct residents at risk of homelessness to existing resources.

1) Washington’s Social Services Director has been designated by the municipality to serve as the point of contact for homeless services in the Town of Washington. They are registered with the Connecticut Coalition to End Homelessness as first contact for residents experiencing homelessness or at risk of homelessness and have posted prevention resources on the town’s website.
2) The Social Services Director will participate in one or more trainings related to addressing homelessness. Topics may include but are not limited to principles of the “Housing First” approach to homelessness, housing problem-solving (including shelter diversion), and how the Coordinated Access Network system works in Connecticut.

HC Housing Commission

PC Planning Commission

ZC Zoning Commission

BOS Board of Selectman

BOF Board of Finance

EXAMPLE:
**VILLAGE HOUSING OPPORTUNITY
OVERLAY ZONE**

PROPOSED ZONING REGULATIONS - Sample Language

Proposed New Section:

SECTION XX: V-3 – Marbledale Residential District

XX.1 Purpose. It is intended that the **V-3 Marbledale Residential District** provide opportunities for smaller, more affordable single-family homes around and within the B-3 Business District by right and allow for the inclusion of multi-family, age-restricted, and mixed-use housing by Special Permit. This is meant to provide housing opportunities and revitalize the village center pursuant to and in accordance with the Town’s Plan of Conservation and Development. The V-3 Marbledale Residential District is an overlay district. As such, the provisions and regulations for this District shall be applicable in addition to any and all regulations for the underlying Districts listed in Section 3.1.1. In cases where the regulations for the V-3 District specified in this section conflict with those for the underlying Districts, the regulations for the V-3 District shall prevail. All other uses not specifically addressed in this section remain regulated by the underlying Districts.

XX.2 Boundaries. All parcels contained in the B-3 Marbledale Business District shall be included in the V-3 District in their entirety. The Zoning Commission may add parcels to the V-3 District as appropriate and in accordance with XX.1, provided the V-3 District remains contiguous.

XX.3 Density Regulations. Any parcel to be developed for single-family residential purposes shall conform to the following density regulations:

Soil Type	Dwelling Units/Acre
Class A	2.0
Class B	1.5
Class C	1.0
Class D	0.5
Class E	As determined by Planning Commission
Class F	0.0

Any parcel to be developed for multi-family, age-restricted, or mixed-use residential purposes shall be subject to the standards of Section 13.1 of these regulations.

XX.4 Minimum Lot Size. Any interior lot to be developed for single-family residential use shall have a minimum lot area of at least 0.75 acre, excluding the area of the access way.

XX.5 Minimum Lot Width and Frontage. All single-family lots shall have a minimum width of 75 feet at the front yard setback line. All single-family frontage lots shall have a minimum frontage of 75 feet.

XX.6 Maximum Building Height. The maximum mean height of any single-family home shall not exceed 26 feet, nor shall its total vertical height exceed 30 feet.

XX.7 Minimum Setback and Yard Dimensions. The minimum front yard setback for a single-family home shall be 25 feet.



Note: Fair housing laws apply to all housing not just affordable housing.

Fair Housing Overview

Fair Housing is the sale/rental of housing free of discriminatory practices or policies.

Housing discrimination is illegal in Connecticut. Specifically, it is against the law to deny anyone housing because of their:

- Race
- Color
- National origin
- Sex (gender)
- Religion
- Children or family status
- Disability (mental or physical)
- Ancestry
- Marital status
- Age (except minors)
- Sexual orientation
- Gender identity or expression
- Legal source of income (refusing to accept Section 8, for example)
- Veteran status

A group of people who share characteristics that are protected from discrimination are known as a **“protected class.”**

What does discrimination look like?

Refusals to rent or sell. A landlord, owner or real estate professional refuses to rent or sell to you because you are a member of one of the protected classes listed above.

Misrepresenting the availability of housing. A landlord, owner, or real estate agent tells you that an apartment, house, or condominium is not available, when in fact it has *not* been rented or sold, because you are a member of one of the protected classes listed above.

For more information visit: www.ctfairhousing.org