

# GOSHEN COMMUNITY FORUM #2

ON DEVELOPING THE TOWN'S AFFORDABLE HOUSING PLAN



August 2, 2021

# AGENDA

1. What specific goals and strategies are being proposed to address Goshen's housing needs?
  - Polling questions & your feedback
2. How do Goshen's housing needs compare to those of neighboring towns in NWCT?
3. 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

## Goshen Housing Plan Steering Committee

- **Bill Commerford** (Economic Development Commission)
- **Chris Sanders** (Economic Development Commission & Goshen Housing Trust)
- **Cindy Barrett** (Planning & Zoning)
- **Don Wilkes** (Planning & Zoning)
- **Josephine Jones** (Goshen Housing Trust)
- **Marty Connor** (Town Planner)
- **Todd Carusillo** (Economic Development Commission)
- **Mark Harris** (Board of Selectmen)
- **Bob Valentine** (Board of Selectmen)

## Meetings 2<sup>nd</sup> Thursdays, 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
<b>80% of AMI (2020)</b>	\$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” NWCT (2020)\*

Town	# of units	% affordable
Barkhamsted	29	1.83%
Burlington	74	2.18%
Canaan	11	1.41%
Cornwall	36	3.57%
Goshen	7	0.42%
Harwinton	68	2.98%
Kent	67	4.02%
Litchfield	189	4.75%

Town	# of units	% affordable
Morris	32	2.44%
Norfolk	28	2.90%
New Hartford	86	2.94%
Salisbury	42	1.62%
Sharon	36	2.03%
Roxbury	24	2.06%
Torrington	1,794	10.7%
Winchester	609	10.85%
Warren	1	0.12%
Washington	43	2.02%

\* Source: CT Department of Housing; Affordable Housing Appeals List

What types of housing does Goshen need?

# Goshen Housing Needs Assessment

Polling questions

# Summary of Housing Data Analysis

*Key Findings*

- **Goshen does not have a diverse range of housing options available for its residents-** 96% of Goshen's housing is single family detached homes and 76% of homes have 3+ bedrooms.
- **Goshen's homes are expensive and getting more so-** median home price rose from \$313,750 in 2015 to \$447,500 in 2020.
- There is a **severe lack of rental housing options** in Goshen. Only 3% of Goshen's homes are occupied by renters vs. 19% county-wide and 30% statewide.
- There is no **senior rental housing** in Goshen as found in neighboring towns and very limited "downsizing" options (homes with 2 or less bedrooms, condos, townhomes, senior living).
- Goshen has **7 affordable homes** currently; 21 less than Norfolk, 29 less than Cornwall.
- 174 Goshen households are **housing cost burdened**.

## 4 PROPOSED OVERARCHING GOALS + UNIT GOAL

1. Support affordable scattered site single family homeownership options
2. Encourage development of “downsizing” options
3. Support the development of affordable rental options for seniors and young people/families
4. Help keep seniors in their homes

**Unit Goal:** 25 new affordable housing units over next 5 years



# PROPOSED STRATEGIES FOR DISCUSSION:

## GOAL I: SCATTERED SITE SINGLE FAMILY HOMEOWNER OPTIONS

### Possible Strategies:

- Encourage **private giving of land or funding** to the **Goshen Housing Trust (GHT)** to allow them to build first time homebuyer homes.
- Work with the **Goshen Land Trust** to see if future donors could be asked to consider a portion of the preserved property being provided to GHT to be used for housing (land with low conservation value)
- Seek funds that could be available to **purchase existing single family homes** that come up for sale and renovate them as needed for sale to income eligible home buyers.
- Increase awareness of **down-payment assistance and free first-time homebuyer education** classes available in the area and online
- Create a town or privately funded **community revolving loan fund** to provide down-payment assistance to income eligible potential homeowners seeking to buy in Goshen.



Litchfield Housing Trust- affordable homeownership

***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

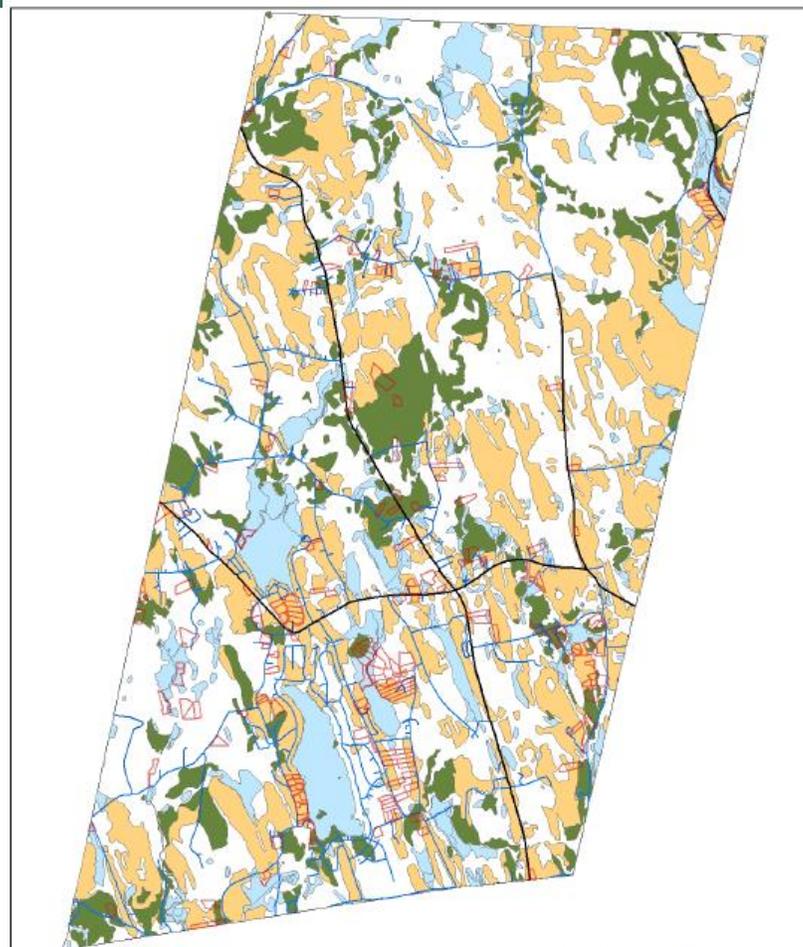
## Possible strategies:

- Amend the town's zoning regulations to **allow duplexes** on parcels that can meet well and septic requirements.
- Amend the town's zoning regulations to **allow townhouse style** (up to 4 units attached) homes on parcels with soils that can accommodate well and septic.
- Consider allowing a **2-acre minimum lot size** in some areas currently zoned to require a 5-acre minimum lot size
- Encourage **DPH to approve small group septic systems** to encourage more diverse housing.
- Allow the **conversion of existing larger homes** to 2-4 units with Health District approval for well/septic.



***Other ideas or questions on these strategies?***

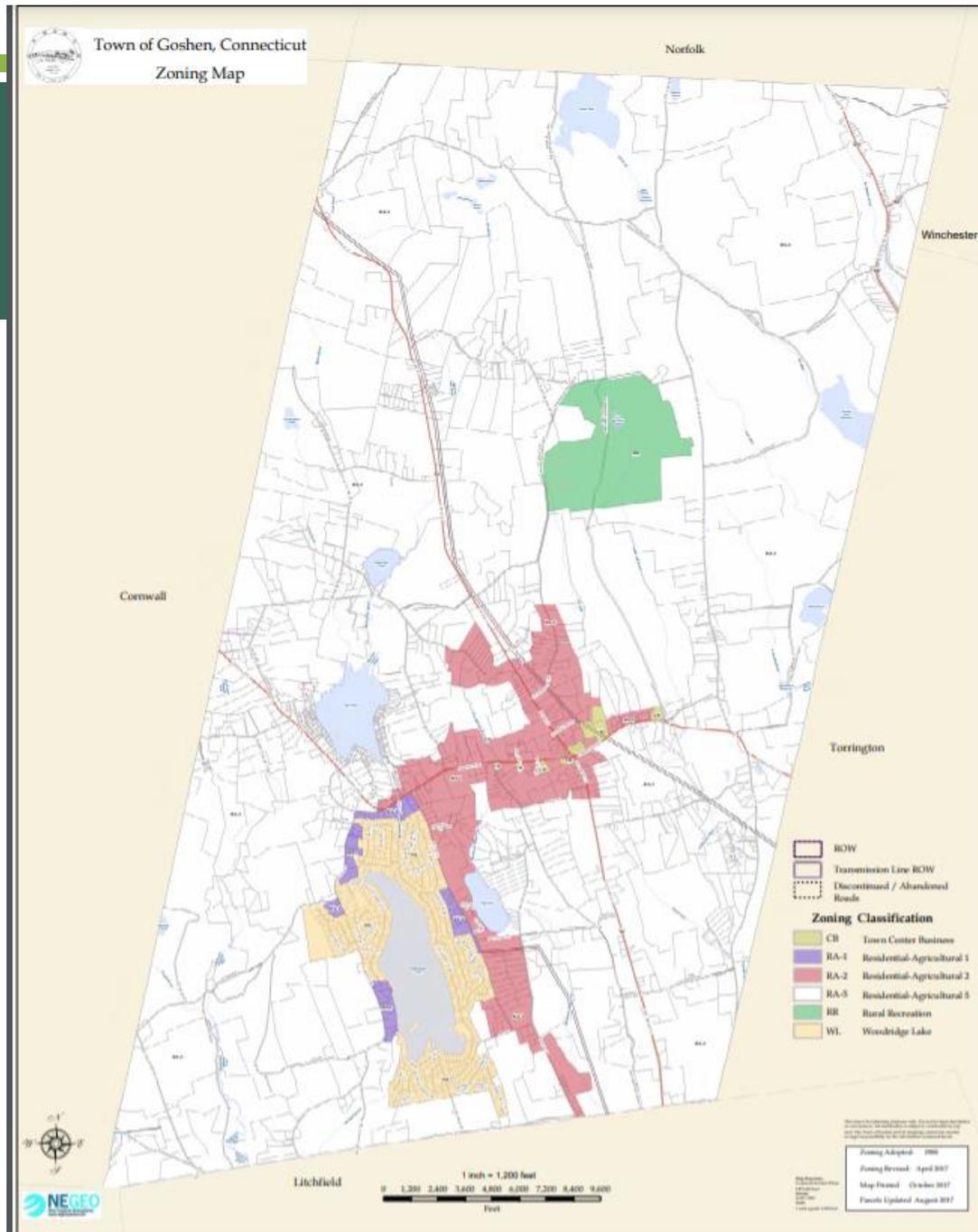
# SOILS LIMIT DEVELOPMENT POTENTIAL IN TOWNS WITHOUT PUBLIC WATER/SEWER



- Vacant Parcels 2-10 Acres
- High Potential Soil Suitability
- Medium Potential Soil Suitability
- Wetlands

**Goshen - Soils Septic Suitability**

Soils Suitability Assessment by Fuss & O'Neill for NWC IJHZ Study



Town of Goshen, Connecticut  
Zoning Map

- ROW
  - Transmission Line ROW
  - Discontinued / Abandoned Roads
- Zoning Classification**
- CB Town Center Business
  - RA-1 Residential-Agricultural 1
  - RA-2 Residential-Agricultural 2
  - RA-5 Residential-Agricultural 5
  - RR Rural Recreation
  - WL Woodbridge Lake



Litchfield  
1 inch = 1,000 feet  
0 1,000 2,000 3,000 4,000 5,000 6,000 7,000 8,000 9,000  
Feet

Zoning Adopted: 1988  
Zoning Revised: April 2007  
Map Printed: October 2017  
Parcel Updated: August 2017



# PROPOSED STRATEGIES FOR DISCUSSION:

## GOAL 3: RENTAL OPTIONS FOR SENIORS & YOUNG PEOPLE

### Possible Strategies:

- Support the renovation and preservation of affordable rental units by the Goshen Housing Trust at the **Village Marketplace**.
- Identify **other areas in town** where multi-family housing would be allowed under the town's zoning regulations.
- Assist the GHT to **build its capacity and resources** to address housing needs in Goshen such as helping to get the word out to residents who might like to join the non-profit's board, donate 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.

***Other ideas or questions on these strategies?***



# FUNDING STRATEGIES

- Consider changes to the ordinance that created the **Land Acquisition Fund** that would allow local non-profits to make proposals to the Board of Selectmen for use of existing funds to acquire land or buildings to create housing options.
  - Consider something like Washington's or Salisbury's Affordable Housing Fund.



# WHAT DOES AFFORDABLE HOUSING LOOK LIKE?



[www.goshenct.gov/home/news/goshen-community-forum-on-affordable-housing-plan-video-presentation](http://www.goshenct.gov/home/news/goshen-community-forum-on-affordable-housing-plan-video-presentation)



# HOW DO GOSHEN'S HOUSING NEEDS COMPARE TO OTHER TOWNS?



Full 17-page  
Report now  
available at

[www.northwesthillscog.org/housing](http://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

*-174 are in Goshen*

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
	<b>TOTAL</b>	<b>10,568</b>

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 Goshen they rose by \$133,750.

	Median Sales Price		Change (2016-2020)	Average Sales Price
	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

# Goshen

## Litchfield County

Single Family Key Metrics	June			Year to Date		
	2020	2021	% Change	Thru 6-2020	Thru 6-2021	% Change
New Listings	24	3	- 87.5%	64	39	- 39.1%
Pending Sales	9	6	- 33.3%	24	37	+ 54.2%
Closed Sales	7	9	+ 28.6%	19	34	+ 78.9%
Days on Market Until Sale	106	74	- 30.2%	141	115	- 18.4%
Median Sales Price*	\$390,000	\$508,500	+ 30.4%	\$410,000	\$570,000	+ 39.0%
Average Sales Price*	\$410,000	\$624,656	+ 52.4%	\$514,497	\$712,810	+ 38.5%
Percent of List Price Received*	97.0%	95.8%	- 1.2%	95.3%	95.1%	- 0.2%
Inventory of Homes for Sale	67	29	- 56.7%	—	—	—
Months Supply of Inventory	12.4	3.6	- 71.0%	—	—	—

# 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.

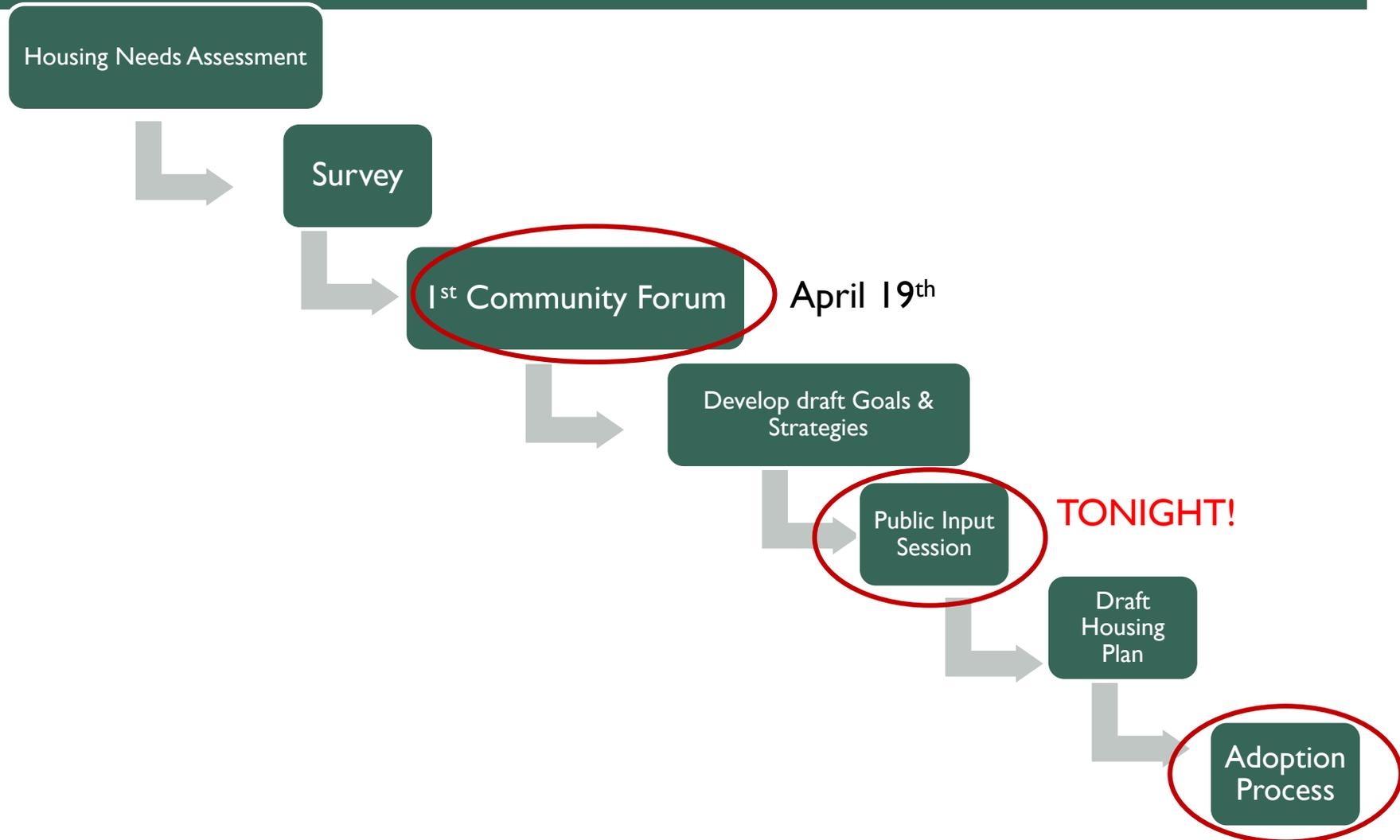
If your household earned the Litchfield County median household income for a renter of \$41,000, \$500 in monthly student loan or car debt, and a \$5,000 down payment, you'd be able to afford a home costing \$115,500.

**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 GOSHEN HOUSING PLAN PROCESS



- Monthly Housing Plan Steering Committee meetings are **open to the public** and noticed on the town website.

# 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 Goshen can meet its housing needs?

