



GOSHEN
CONNECTICUT



HOUSING PLAN
2022-2027

Adopted on _____

TABLE OF CONTENTS

I. Introduction

- What was the process used to create this plan?
- What is affordable housing? What does it look like?

II. Housing Needs Assessment

- What types of housing does Goshen need?

III. Housing Goals & Strategies

- How can Goshen address its housing needs?

IV. Appendix

- Links to additional resources



I. INTRODUCTION

Why does Goshen need a 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)

Professional planning assistance provided by:

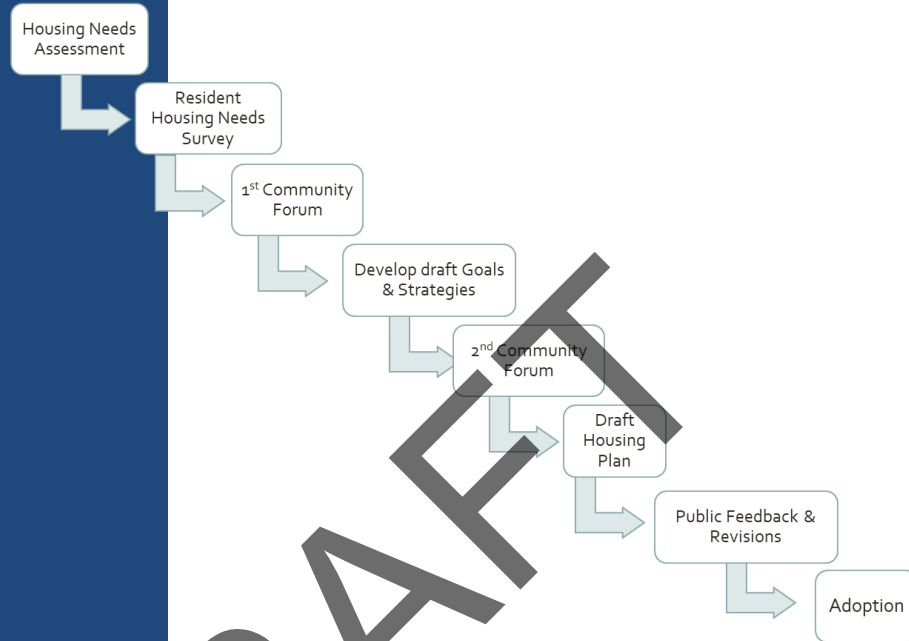
Jocelyn Ayer, Community & Economic Development Director, NHCOG

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 Goshen 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 then created the Goshen Housing Plan Steering Committee and contracted with the Northwest Hills Council of Governments to provide professional planning facilitation of the housing plan development process. The Steering Committee met monthly to guide the process 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 25 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?



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 adjusted by household size . According to the latest available HUD data, **Goshen has 340 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

What is “affordable” housing?

How much does Goshen have?

In addition, to qualify for the state’s Affordable Housing Appeals list (shown on p. 10) the housing must also be monitored in some way to ensure that the home remains affordable to the household. Currently, **Goshen has 7 units of affordable housing** on the State’s 2020 list (updated annually).

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

Here are the town's current (2016– 2026) Plan of Conservation & Development's goals and actions related to housing.

GOAL: *TO PROVIDE A VARIETY OF HOUSING TYPES AND OPPORTUNITIES WHICH WILL MAINTAIN GOSHEN'S DIVERSE POPULATION WHILE RETAINING THE RURAL CHARACTER OF THE COMMUNITY AND PRESERVING ITS ENVIRONMENTALLY SENSITIVE AREAS.*

RECOMMENDATIONS:

- **WORK WITH THE GOSHEN HOUSING TRUST TO IDENTIFY STRATEGIES AND PROGRAMS THAT ENHANCE HOUSING POSSIBILITIES FOR FAMILIES OF MODEST INCOME AND FOR THE ELDERLY**
- **ENCOURAGE ACCESSORY APARTMENTS**
- **EVALUATE AFFORDABLE HOUSING REGULATIONS**
- **PERMIT THE CREATION OF AFFORDABLE LOTS**



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. To view this short video visit www.nwcthousing.org.



Would affordable housing change the rural nature of Goshen?



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 Goshen has the Goshen Housing Trust, Inc. a 501(c)3 non-profit corporation.

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

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

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, Goshen has 340 households with an income below 80% AMI.

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

"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 Goshen?

112 residents participated in the resident input survey

In March and April of 2021, the Goshen Housing Plan Steering Committee asked residents to respond to an online survey about housing needs. 112 residents responded. Their responses are summarized below. Full summary results of the survey can be found in the appendix to this report.

What do you think the Town of Goshen needs more of? (Check all that apply)

Answered: 111 Skipped: 2



ANSWER CHOICES	RESPONSES
▼ Housing options that allow older adults to "downsize" (smaller sized homes with lower maintenance needs and accessibility features)	60.36% 67
▼ Programs that allow older adults to remain in their homes by helping with the costs of rehabilitation and/or accessibility modifications like ramps and accessible bathrooms.	59.46% 66
▼ Rental housing options that young families and young adults can afford.	47.75% 53
▼ Rental housing options that seniors can afford.	46.85% 52
▼ First time homebuyer options that allow renters to purchase their first home.	46.85% 52
▼ Other (please specify)	Responses 17.12% 19
Total Respondents: 111	

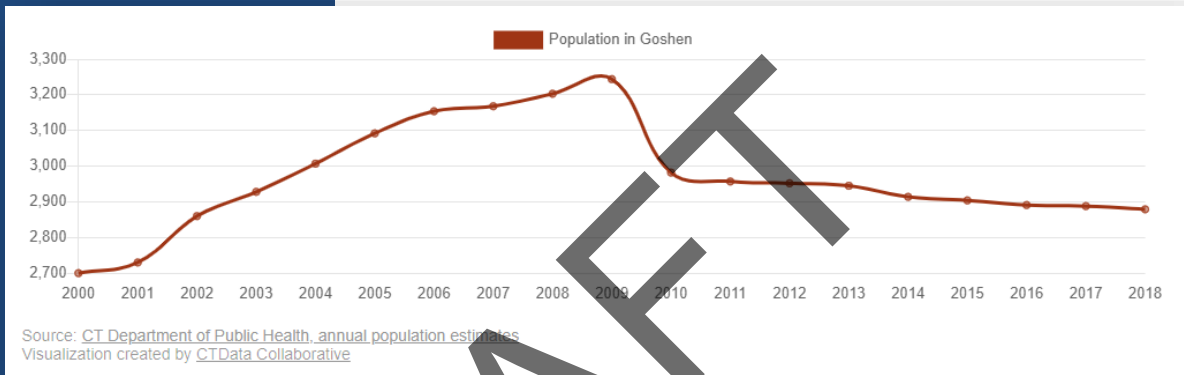
II. HOUSING NEEDS ASSESSMENT

What types of housing does Goshen need ?

Demographic Trends

Goshen's total population has increased by 6% over the last 10 years but the number of children has declined by 12%

Goshen has approx. 2,900 residents living in 1,095 households. The Town's overall population increased slightly by 174 net residents (6%) between 2010-2020 (US Census). The number of children in Goshen declined over the last 10 years by 72 or 12%. The proportion of Goshen residents that are over 65 years old has been increasing over the last 10 years and is projected to continue to increase. Goshen strives to have a mix of housing types to accommodate residents of all ages and different sized households.

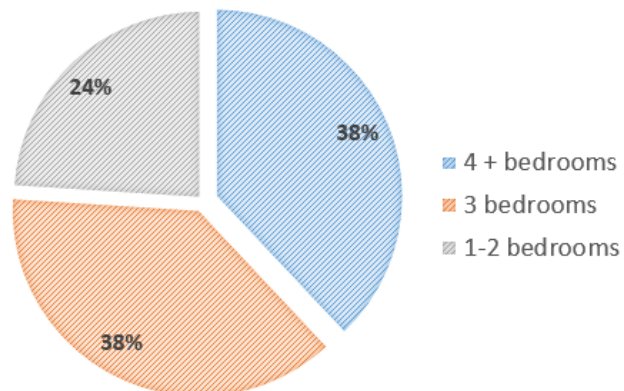
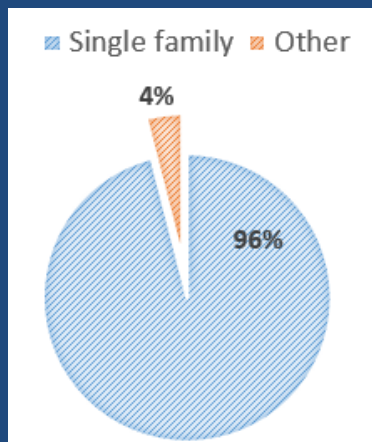


Range of Housing Options

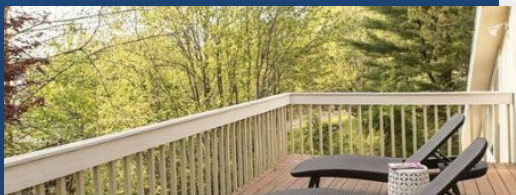
Goshen does not have a diverse range of housing options available for its residents.

The Town of Goshen does not have a diverse range of housing options available for its residents. Ninety-six percent (96%) 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 homes and the statewide average of 59%. This matters because single family housing is the most expensive type of housing to build, own, and maintain. Just 2% of the town's housing stock has 2 or more units in one structure vs. 22% in Litchfield County as a whole.

Also, 76% of the town's housing stock has 3+ bedrooms and yet only about 25% 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 on a large lot.



Limited Rental Housing Availability



\$6,000/mo

4 bds 3 ba 2,500 sqft - House for rent
(undisclosed Address), Goshen, CT 06756

Seasonal/ Weekend Homes

25% of Goshen's housing stock has been used "seasonally or occasionally" affecting the cost and supply of housing options for year-round residents

In Goshen, just 3% of the housing stock is renter occupied (42 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 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 data, the median rent in Goshen is approximately \$2,030/mo. This is **\$994/month more than the county-wide median rent.**

The cost of rental housing in Goshen is also effected by the supply. There are very few rental housing options available at any given time. A few examples:

- February 2021 search on Realtor.com showed zero (0) listings and Zillow.com showed one available rental in Goshen at \$5,500/mo
- August 2021 search on Realtor.com showed four available rentals under \$5,500/mo. and Zillow showed one available rental at \$4,500/mo.

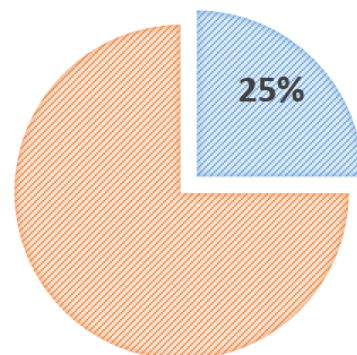
Many of the towns in Litchfield County have a relatively high number of housing units that are second homes used "seasonally, occasionally, or recreationally" as the Census bureau terms it. We often refer to these as weekend homes. The Census bureau categorizes all these units as "vacant" which is why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

A quarter (25% or 371 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 Goshen.

SEASONAL/WEEKEND HOMES



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 (2016-2020) the median sales price has risen in Goshen by **\$133,750**. SmartMLS reported 82 home sales in town in 2020 with an average sales price of \$527,794. For the first seven months of 2021 there were 43 home sales with an average sales price of \$670,327.

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 of **\$332,000** between what a renter household in Litchfield County could afford (**\$115,500**) and the median priced home in Goshen in 2020 (**\$447,500**).

MEDIAN SALES PRICES IN GOSHEN 2016– 2020

2016	2017	2018	2019	2020	Change	Change
\$313,750	\$320,000	\$330,000	\$320,000	\$447,500	+ 40%	+ 43%

Source: 2020 Annual Report for Litchfield Co. Board of Realtors

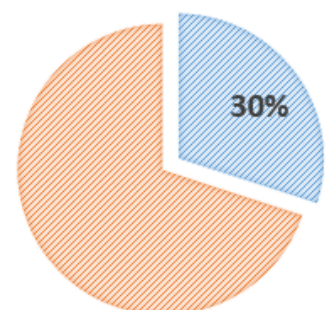
Housing Cost Burdened Households

174 Goshen households are housing cost burdened

Households are considered "housing cost burdened" if they report spending more than 30% of their income on housing. 174 households (30% of all occupied households) in the Town of Goshen are housing cost burdened according to the latest available American Community Survey (ACS) data. 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. The following number of households in town are housing cost burdened:

- 27% (151) owner households,
- 50% (23) of the renter households

COST BURDENED HOUSEHOLDS



Current Stock of Affordable Housing

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

Goshen has 7 affordable housing units

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 Goshen has just 0.42% of its housing stock affordable so it is open to appeals under 8-30g. The table below shows Goshen’s current stock of affordable housing and that of neighboring towns.

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%
Goshen	1,664	1	1	5	0	7	0.42%
Norfolk	967	21	2	5	0	28	2.90%
Litchfield	3,975	140	2	28	19	189	4.75%
Morris	1,314	20	4	8	0	32	2.44%
Warren	811	0	0	1	0	1	0.12%

* The list above is from 2020 and is updated annually– for more information on what these categories mean, see the appendix. In 2021 we expect 17 units at the Village Marketplace to be added to Goshen’s inventory now that the Goshen Housing Trust has acquired it.

Summary of Housing Data Analysis

Key Findings

- Goshen does not have a diverse range of housing options for its residents- 96% of Goshen’s housing stock is single family homes and 76% of homes have 3+ bedrooms.
- There is a lack of rental housing options in Goshen. Only 3% of Goshen’s homes are occupied by renters compared to 19% county-wide and 30% statewide.
- Goshen’s homes are expensive and getting more so-median home price rose from \$313,750 in 2016 to \$447,500 in 2020.
- 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 (0.4% of the housing stock), leaving it open to 8-30g appeals.

III. GOALS & STRATEGIES

This Plan proposes a unit goal of 25 new affordable housing units over the next 5 years. The strategies detailed below are intended to help the town meet these goals.

Goal 1:

Support affordable scattered site single family home-ownership options

Challenge: There is a gap of \$332,000 between what a renter household in Litchfield County could afford (\$115,500) and the median priced home in Goshen in 2020. Many small towns in NWCT have a local Housing Trust to help address this issue. These are non-profit organizations with a board of local volunteers that 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. The Goshen Housing Trust is the non-profit that serves the town in this capacity.

- 1) Encourage private giving of land or funding to the Goshen Housing Trust (GHT) to allow them to build homeownership opportunities.
- 2) 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 1 to 3 homes (land with low conservation value).
- 3) Increase awareness of down-payment assistance and free first-time homebuyer education classes available in the area and online. (These services are currently offered by Neighborhood Housing Services of Waterbury and other locations in the region.)
- 4) 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. This could be a new possible use of the Land Acquisition Fund as described on p. 13 or be from other public or private sources.

Goal 2:

Encourage Development of "Downsizing" Options

Challenge: 76% of the town's housing stock has 3 or more bedrooms and yet only 25% 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 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 Goshen. 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 Planning & Zoning Commission. Once the full details of any of these proposed zoning changes were developed by the Planning & Zoning Commission they would hold a public hearing where all residents could attend and provide input.

- 1) Allow the conversion of existing larger homes to 2-4 units with Health District approval for well/septic.
- 2) Amend the town's zoning regulations to allow townhouse style (up to 4 units attached) homes on parcels that can accommodate well and septic.
- 3) Amend the town's zoning to allow two-family or duplexes on parcels that can meet well and septic requirements.
- 4) Amend the town's current accessory apartment regulations to add increased flexibility such allowing two accessory apartments (one attached and one detached).
- 5) Consider adding a "non-profit sponsored affordable housing" zoning regulation such as Warren, Washington, Roxbury. (See examples in appendix)
- 6) Consider allowing a 2-acre minimum lot size in some areas currently zoned to require a 5-acre minimum lot size.
- 7) Encourage the CT Dept. of Public Health to approve small group septic systems to encourage more diverse housing.

Goal 3: Support the Development of Rental Options

Challenge: There are a very limited number of housing units available for rent in Goshen. Just 3% of Goshen's homes are occupied by renters and 50% of those are paying unaffordable housing costs. 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, and 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.

- 1) Support the renovation and preservation of affordable rental units by the Goshen Housing Trust at the Village Marketplace. Look for opportunities for the Town to apply for grant funding that would support the rehabilitation and upgrades such as the Small Cities grant funding.
- 2) Identify other areas in town where multi-family housing would be allowed under the town's zoning regulations.
- 3) Assist the GHT to build its resources to address housing needs in Goshen such as helping to get the word out to residents who might consider selling land less expensively to GHT or donating 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.

Goal 4: Help Keep Seniors in Their Homes

Challenge: Goshen has 354 residents over 70 years old. Currently the town does not have any affordable senior housing. 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.
- 4) Continue to provide transportation, social, and food services to seniors that help them stay in their homes through programs such as Chore service, Meals on wheels, and the Senior Bus.

Who will make sure these strategies are implemented?

Challenge: The Town of Goshen's Housing Plan Steering Committee 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? Some towns in the region have a town housing commission with volunteers appointed by the Board of Selectmen (the Town of Washington and the Town of Salisbury are examples). This commission could be responsible for taking the next steps to get the strategies in this plan implemented. It is also often necessary to have some seed funding available to a town housing commission or housing trust to implement some of these strategies. Some small towns in the region have an affordable housing fund for this purpose.

- 1) Make the Housing Plan part of the Plan of Conservation & Development (POCD)- the Planning & Zoning Commission could then make the Housing Plan strategies part of their regular POCD implementation process. Ask the Town Planner to coordinate existing town boards and non-profits to implement the strategies in this plan and to report annually on progress made in the town's annual report.
- 2) 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 as **short-term bridge loans** which must be repaid with

What can residents do to help?

- 1) **Volunteer!** Volunteer opportunities include:
 - Joining the board of the Goshen Housing Trust or volunteering with them
- 2) **Attend Planning & 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=1s>
- 4) **Donate land or funding** to the Goshen Housing Trust. Visit their website FMI: www.goshenhousingtrust.com

What is the Goshen Housing Trust?

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

MISSION of the GHT: To foster the availability of homes that are affordable to individuals and families of modest means. Our community needs diversity in its housing options so that people who want to work or volunteer in our community can live here, and so that families, young and old, will not have to look elsewhere to find suitable housing. The result will help Goshen remain a wonderful place to live and work.

The GHT has recently acquired the Goshen Village Marketplace. Their plan is to complete significant renovations to the complex, making it an attractive, quality rental housing option for those who wish to live in Goshen. Once renovated, the 18 existing apartments will be offered to households with adjusted income of less than 80% AMI.

Resources for those who are at risk of becoming homeless

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 Goshen.

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. The Town of Goshen also has access to other resources such as the **Goshen Good Neighbors** fund and Berkshire Taconic Community Foundation's **Neighbor to Neighbor** fund. Residents can call the First Selectmen's office for information on these resources.

- 1) Designate a municipal employee, elected leader, or other individual officially designated by the municipality to serve as the point of contact for homeless services in your municipality. Register and keep up to date the name, title and contact information of such person with the Connecticut Coalition to End Homelessness as first contact for residents experiencing homelessness.
- 2) Ask the designated municipal representative to 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), Trauma-Informed Care, and how the Coordinated Access Network system works in Connecticut.

DRAFT

IV. APPENDIX

Links to related resources

Attached are the following appendices:

- Implementation table
- Resident Housing Needs Survey Results
- Examples "non-profit sponsored affordable housing" zoning regulations from nearby towns
- CT Affordable Housing Appeals Listing– history and definitions

The following are links to additional resources:

- Goshen Housing Trust website
⇒ <http://www.goshenhousingtrust.com>
- Goshen Housing Data profile
⇒ <https://housingprofiles.pschoosing.org/profile/#Goshen>
- 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://www.nwcthousing.org/>
- CT Affordable Housing Appeals Listing– history and definitions
⇒ <https://portal.ct.gov/DOH/DOH/Programs/Affordable-Housing-Appeals-Listing>

IMPLEMENTATION TABLE

GOAL 2: Support affordable scattered site single family home-ownership options.

	Lead
1)	P&Z
2)	P&Z
3)	P&Z
4)	P&Z

GOAL 1: Encourage development of “downsizing” options

1)	*
2)	*
3)	*
4)	*

GOAL 3: Support the development of rental options

1)	BOS
2)	*
3)	BOS
4)	*

P&Z Planning & Zoning Commission

BOS Board of Selectman

* If a town housing commission is formed, they could take a lead role in

APPENDIX

EXAMPLES

“Town or Non-Profit Sponsored Affordable Housing” Type Zoning Regulations From nearby towns (As of 9/16/21)

(Example: Washington, CT)

13.15 Town of Washington or Non-Profit Sponsored Affordable Housing. The purpose of this Section is to provide the opportunity for Town or non-profit sponsored affordable housing, single or multiple, in suitable locations in any district, subject to the following conditions:

The applicant for this Special Permit shall be either the Town of Washington or a non-profit organization approved by the Board of Selectmen of the Town of Washington.

Each dwelling unit shall contain at least 550 square feet.

Each dwelling unit shall have its own outside access convenient to the parking area and vehicular and pedestrian access to the lot.

Each dwelling unit shall be equipped with its own kitchen facility, bath, and utility service.

Parking must be sufficient to accommodate the needs of the occupants in the judgment of the Zoning Commission. The Commission may also require buffering and/or fencing to screen parking areas.

(Example: Warren, CT)

20.0 AFFORDABLE HOUSING PROJECT

An affordable housing project is allowed by special exception in all zoning districts subject to the following conditions:

20.1 The residential density shall be less than or equal to one.

20.2 The minimum lot area shall be two acres.

20.3 For single family dwelling units, the minimum front, side and rear yard setbacks and the maximum height shall be as shown in Section 6.2.

20.4 For structures containing two or more dwelling units, the Commission may increase the minimum front, side and/or rear yard setbacks by 50%.

20.5 No more than four dwelling units shall be allowed in any one structure.

20.6 The minimum build able area shall be 7,500 square feet per dwelling unit. The minimum dimension of the build able area shall be 75 feet per dwelling unit.

20.7 The affordable dwelling units shall be comparable in quality and size to the project's market rate dwelling units.

(Example: Cornwall, CT)

8.20 Town or Non-profit Sponsored Affordable Multi-Family Housing

.1 The purpose of this Special Permit is to provide the opportunity for Town-sponsored affordable multi-family housing in suitable locations subject to the following requirements:

a. The applicant for this Special Permit shall be either the Town of Cornwall or a Community Development Housing Corporation established pursuant to C.G.S. 8-217.

b. Where the site shall be served by an approved common septic and water system, the maximum average density shall be five dwelling units per acre for the site.

c. The number of dwelling units per building shall not exceed 10 (ED 12/23/10). An associated community building may be permitted as an accessory structure to the dwelling units.

d. In the R-1, R-3 and R-5 residential zones, (ED 4/17/09) the minimum front setback shall be 100 feet and the minimum side and rear setback shall be 50 feet. In the G-B zone, the minimum front, side and rear setback requirements as stated in Article IV shall be followed. (ED 4/17/09) In all zones (ED 4/17/09), the maximum building height shall be 45 feet. All other minimum lot and area dimensional requirements shall be as provided in Article IV.

8.21 Town or Non-Profit Sponsored Lot

.1 Purpose. The purpose of this Special Permit is to provide the opportunity for Town or non-profit sponsored affordable single family house lots in suitable locations, subject to the following standards and requirements:

a. The applicant or co-applicant shall be either the Town of Cornwall or a Community Development Housing Corporation (CDC) established pursuant to Connecticut General Statute 8-217. The applicant shall show that any home constructed on the existing or proposed lot shall be subject to covenants or other legally binding measures which will restrict and limit the sale and resale of the house for affordable housing purposes, as defined by the Town or CDC.

b. A Town or Non-Profit Sponsored Lot may be established in an R-3 or R-5 Residential Zone only, subject to the approval of the Torrington Area Health District and to the requirements of Article IV of these regulations, with the following exceptions:

Minimum Lot size: 1 acre

Buildable Area: Not applicable.

c. The limit on the number of lots on shared driveways or private streets may be increased by one where one of these lots is a Town or Non-Profit Sponsored Lot

(Example: Morris, CT)

11. Town-Sponsored Multi-Family Housing and Related Community Facilities:

- a. Statement of Purpose. The purpose of this Section is to permit by Special Exception in Residential Districts R-40, R-60, and R-80, the creation of needed housing and related community facilities sponsored by the Town of Morris.
- b. Standards and Criteria. The following standards and criteria shall be applied by the Commission in reviewing and deciding upon any application for a Town-sponsored multi-family housing Special Exception.
- c. The applicant for this Special Exception shall be the Town of Morris or the Morris Housing Authority.
- d. The minimum lot area shall be five (5) acres.
- e. Where the site is served by a public sewage system or a community septic system and water supply system, the number of housing units shall not exceed five (5) dwelling units per acre.
- f. The site shall be served by an accessway of not less than 50 feet in width.
- g. All buildings and structures shall be set back 150 feet from the street line and 15 feet from all other property lines.
- h. The minimum floor area requirement for dwelling units shall be as specified by the State of Connecticut Department of Housing Programs.

APPENDIX

CT Affordable Housing Appeals Listing– history and definitions

History: P.A. 88-230 as amended – In 1989 the Affordable Housing Land Use Appeals Procedure was created. As a result, the Department of Housing (DOH) promulgated regulations that provide technical assistance to municipalities, developers and owners/tenants of such projects with regard to compliance with the provisions of this statute. DOH is also required to publish the Affordable Housing Appeals List once a year. This list provides the percentage of affordable units in each municipality based on Census figures for total number of housing units in the particular municipality.

Purpose: This law established a series of procedures that developers, municipalities and courts must follow when a developer appeals a decision by a local board or commission related to a proposed affordable housing development. Any developer of housing has a right to appeal to the superior court when a municipality, through its board or commission, rejects an application to develop affordable housing or approves the application with restrictions that would have a substantially adverse impact on the viability of the project. Appeals are made to the Superior Court, by specifically assigned judges and are treated as “privileged cases.”

Developers cannot use the appeals procedure in municipalities where 10% of total housing units are affordable according to the definition in C.G.S. Section 8-30g. In developing the Affordable Housing Appeals Procedure List, DOH counts:

Assisted housing units or housing receiving financial assistance under any governmental program for the construction or substantial rehabilitation of low and moderate income housing that was occupied or under construction by the end date of the report period for compilation of a given year’s list;

Rental housing occupied by persons receiving rental assistance under C.G.S. Chapter 138a (State Rental Assistance/RAP) or Section 142f of Title 42 of the U.S. Code (Section 8);

Ownership housing or housing currently financed by the Connecticut Housing Finance Authority and/or the U.S. Department of Agriculture; and

Deed-restricted properties or properties with deeds containing covenants or restrictions that require such dwelling unit(s) be sold or rented at or below prices that will preserve the unit(s) as affordable housing as defined in C.G.S. Section 8-39a for persons or families whose incomes are less than or equal to 80% of the area median income.

A complete listing of the types of dwellings counted by DOH can be found in C.G.S. Section 8-30g (k).

Process: The Affordable Housing Appeals Procedure List is published annually on or about February 1. The data for the Affordable Housing Appeals Procedure List comes from different sources including federal, state and local programs. This makes it difficult to ensure complete accuracy, so DOH asks municipalities to provide a local administrative review of and input on the street addresses of units and projects as well as information on deed-restricted units. The responses received by DOH vary widely from each municipality.

Source: <https://portal.ct.gov/DOH/DOH/Programs/Affordable-Housing-Appeals-Listing>