
TOWN AFFORDABLE HOUSING PLAN



NHCOG
— Northwest Hills —
Council of Governments

AGENDA

1. What's in a Town Affordable Housing Plan?
 - contents
 - Process
2. What's the role of the Steering Committee?
3. Housing Needs Data Analysis
4. Next Steps
 - Possible survey

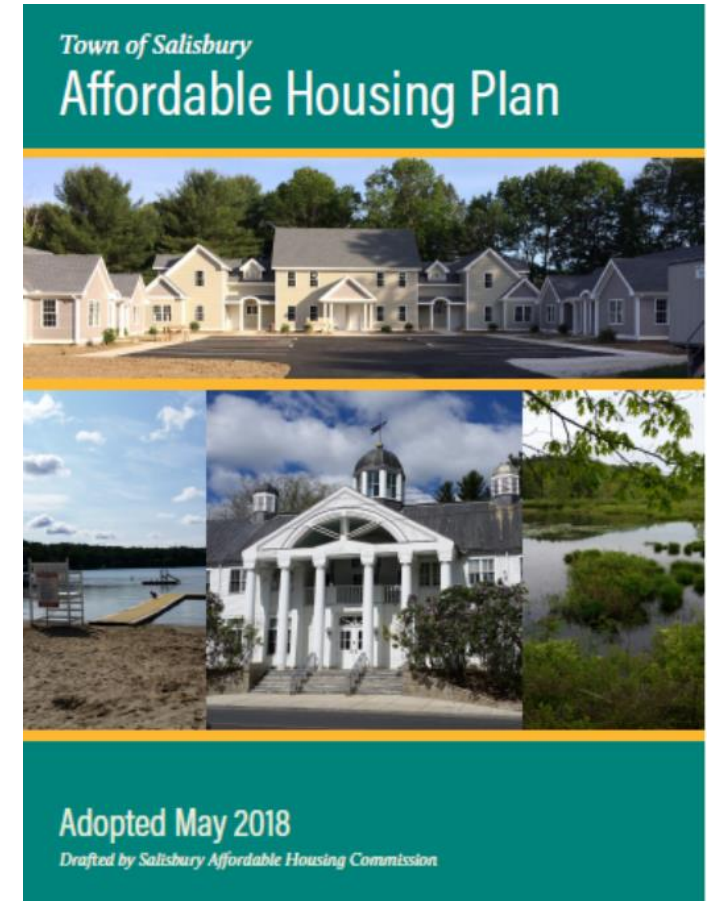


Cornwall, CT: Bonney Brook (10 units)

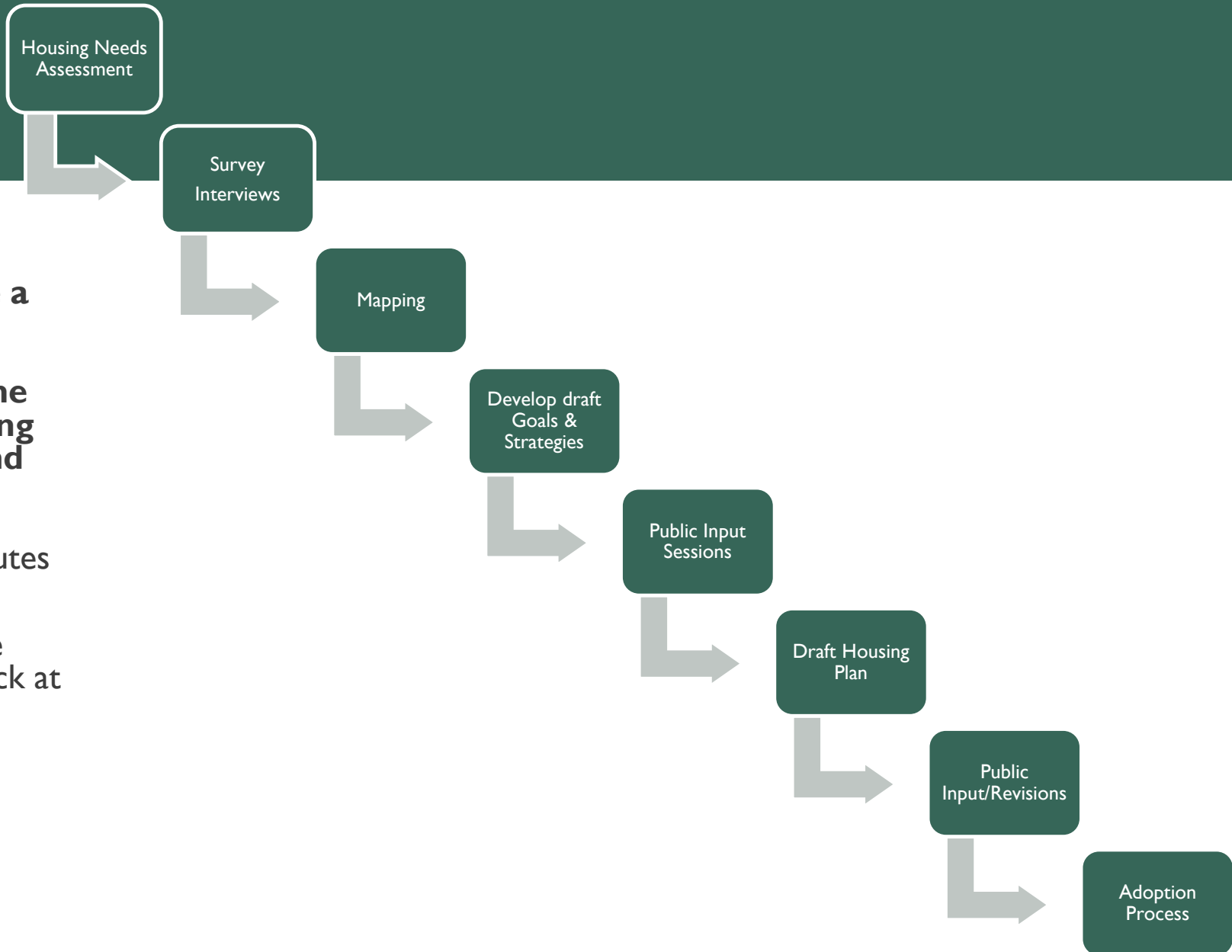
TOWN AFFORDABLE HOUSING PLAN

WHAT'S INCLUDED?

- Purpose of Plan
 - Goal, process, steering committee
- Background
 - Town Plan, local housing organization, existing AH
- Housing Needs Assessment Summary
 - First-time homebuyers, workforce rentals, seniors
- Mapping
- Housing Production Goals
- Strategies
 - Zoning
 - Capacity Building
 - Funding resources
- Implementation Plan



PROCESS



- **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 of the Connecticut General Statutes (CGS).
- Town Steering Committee provides input and feedback at each step in the process
- Endorsed by Planning Commission; Adopted by BOS

WHAT IS AFFORDABLE HOUSING?

Definition of affordable housing:

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

Incomes adjusted annually and by household size.

What qualifies for State's Affordable Housing Appeals list?

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

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

Monthly Housing Cost Limits (Rent/Mortgage + Utilities)

80% of AMI (2020)	\$ 1,436	\$ 1,642	\$ 1,847	\$ 2,052	\$ 2,216
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CURRENT STOCK OF “AFFORDABLE HOUSING” NWCT (2019)*

Town	# of units	% affordable
Barkhamsted	26	1.64%
Burlington	71	2.10%
Canaan	10	1.28%
Cornwall	33	3.28%
Goshen	5	0.30%
Harwinton	59	2.59%
Kent	67	4.02%
Litchfield	186	4.68%

Town	# of units	% affordable
Morris	31	2.36%
Norfolk	27	2.79%
New Hartford	88	3.01%
Salisbury	42	1.62%
Sharon	35	1.97%
Roxbury	24	2.06%
Torrington	1,869	11.15%
Winchester	607	10.81%
Warren	1	0.12%
Washington	44	2.07%

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

INVENTORY OF EXISTING “ASSISTED” AFFORDABLE HOUSING

	Owner	Rental	# of Units	# HC Accessible	Year Completed	Seniors Only?	Income Restrictions (% AMI)
Dodge Farm Brinsmade Rd	Washington Community Housing Trust	yes	14	1	1995	no	HUD Section 8 Program Income Limits
Church St. Apts Church St	Washington Community Housing Trust	yes	11	3	2005	no	HUD Section 8 Program Income Limits
Riverwoods Apts Worcester Rd	Washington Community Housing Trust	yes	12		2006	yes	HUD Section 8 Program Income Limits

Total = 37 rental + 3 rental assistance* and 4 CHFA mortgages* = **44 TOTAL**

HOUSING NEEDS ASSESSMENT COORDINATED REGIONALLY

Demographic & Income Trends

- population (projections), ave. household size, age (projections),
- increase in single person households and/or single parent households
- median income, # paying more than 30% of income on housing

"My employees would all love to live in Salisbury if they could afford it ... Every town needs a downtown population to keep its businesses and center vibrant."

Bob LaBonne, LaBonne's Market



Workforce Housing Needs

- What rent/ownership costs can local teachers, nurses, CSAs, grocery store employees, service workers afford? How many units are available?
- # of currently affordable rental units
- vacancy rates/ waiting lists at existing affordable rental housing

Access to Ownership

- # of currently affordable homeownership units
- Cost of homes currently on the market or sold in last 5 years
- Ownership costs (including utilities, insurance, etc.)
- Median renter household income

Senior Housing Needs

- # of senior housing units/ADA compliant units/active adult or assisted living
- # of seniors that have mobility limitations
- # of seniors with incomes below 80% AMI