



Roxbury Housing Affordability Plan

2022-2027

Adopted August 10, 2022





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Introduction

Why does Roxbury need a plan for housing affordability?

A State law passed in 2017 (Statute 8-30j) requires every municipality to prepare and adopt an affordable housing plan at least once every five years. In 2021, the Town of Roxbury 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 appointed a Housing Plan Steering Committee which met monthly to provide feedback throughout the planning process and to ensure that the Roxbury community was engaged in the conversation around housing affordability needs and possible strategies for meeting those needs.

Roxbury Housing Plan Steering Committee Members:

- **Kim Tester, Chair** (Board of Selectmen)
- **Jim Conway** (Zoning Commission)
- **Peter Filous** (Planning Commission)
- **Lorenzo Gaudio** (Conservation Commission)
- **Lenora Palatnik** (Inland Wetlands Commission)
- **Judy Solomon**
- **Charlie Stauffacher**
- **Susan Stauffacher** (Council on Aging)
- **Julie Steers** (Roxbury Land Trust)
- **Larry Wagner** (Planning Commission)

Planning facilitation and technical assistance provided by:

Jocelyn Ayer, Director, Litchfield County Center for Housing Opportunity

How do you define housing affordability?

Housing is considered affordable if it costs no more than 30% of a household's income. This is important because when households have to spend more than 30% of their income on housing costs they don't have enough left over to pay for all their other needs including food, gas, clothing, healthcare, childcare, etc. In Roxbury:

- 255 households were spending more than 30% of their income on housing costs.
- 104 of those households have reported spending more than 50% of their income on housing costs.

The following page shows that there are currently 24 homes in Roxbury that are dedicated to remaining affordable (not costing more than 30% of household income) for households earning 80% of the area median income.

Why has housing become unaffordable for so many households?

Housing affordability is not just a challenge in Roxbury, it is a statewide and nationwide challenge. There are a few key reasons for this: 1) ***The cost of housing has risen faster than incomes over the last 30 years*** and 2) the ***supply of new homes being built cannot keep up with demand***. The ability to meet demand, especially for “downsizing” options for older adults and starter homes is affected by:

- the cost and availability of buildable land,
- the fact that building a home requires 3+ acres in most areas and large single family homes with 3+ bedrooms are the easiest (from a zoning perspective) and often most profitable thing to build,
- high construction costs, and
- long or uncertain permitting processes.

Finding and keeping housing that is affordable is most challenging for households that earn under 80% of the Litchfield County median income. In 2021 this was \$55,950 for a single person or \$79,900 for a household of 4 people. The State keeps a list of how many homes in each town are dedicated to remaining affordable to households in this income bracket.

Roxbury had 165 households that earned less than 80% of the area median income and has 24 homes dedicated to remaining affordable to them. 18 of these 24 homes are designated for seniors only at Bernhardt Meadow.



Bernhardt Meadow- 18 homes for seniors built in 2002 on land donated by the Bernhardt family

What is Fair Housing?

The following information is from the Connecticut Fair Housing Center:

Fair Housing rules apply to all homes in Roxbury whether they are affordable or not.

“**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 housing 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.

Discrimination in terms and conditions. You are treated differently by a landlord, owner, or real estate agent and given different conditions, terms, rules or requirements than others because you are a member of one of the protected classes listed above.

Use of threats, intimidation, or coercion. A landlord, owner, or real estate professional attempts to prevent you from renting or buying a home by suggesting that you will not be safe or that neighbors may not want you to move in, because you are a member of one of the protected classes listed above.

Discriminatory advertising. A landlord, owner or real estate professional puts an ad in a newspaper, creates a brochure, or makes a spoken statement that shows preferences or limitations for certain people because they are members of one of the protected classes listed above.

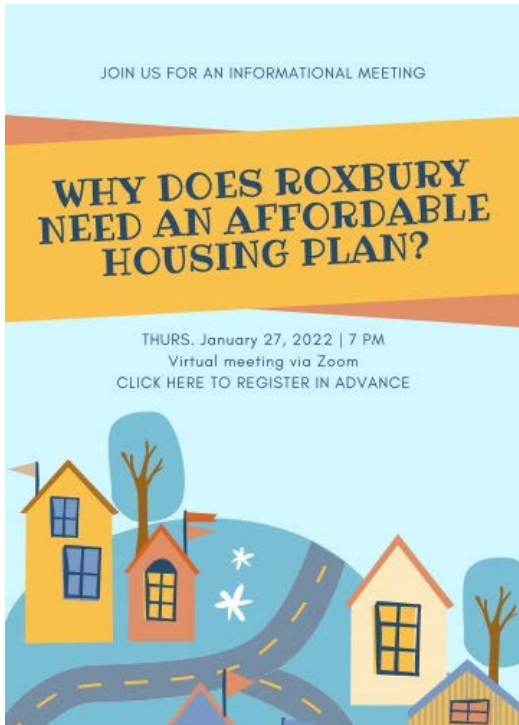
Removing Impediments to Fair Housing

All municipalities in Connecticut are required to take actions to identify and remove impediments to fair housing. Many people in the protected classes are disproportionately lower-income making a lack of affordable housing options a core impediment to fair housing choice.

Identify
housing
needs

Assess
existing
housing stock

Create plan for
meeting identified
housing needs



Housing Affordability Plan Process and Timeline

October 2021

- Roxbury Housing Plan Steering Committee established
- Set monthly meeting schedule
- Reviewed analysis of housing and demographic data

November 2021

- Developed resident housing needs survey

December 2021

- Launched resident housing needs survey

January 2022

- Determined housing needs based on data analysis and survey results
- Held town informational meeting about housing plan

February 2022

- Developed goals and strategies to meet identified housing needs

May 2022

- Held community forum to solicit feedback on goals and strategies
- Completed 1st DRAFT Housing Affordability Plan

June 2022

- Final draft of Plan prepared and posted

July 2022

- Met with Planning Commission to determine consistency with Town Plan of Conservation and Development + resident feedback meeting
- Posted draft plan for 35-day review period on town's website and in the town clerk's office

August 2022

- Plan adopted
- Final adopted plan is posted on the town's website and with the town clerk.

What are the 5 goals of Roxbury's Housing Affordability Plan?

Roxbury is a very desirable place to live with beautiful open spaces and a rural quality of life. We believe we can protect these aspects that we love about our town while also, in a strategic and focused way, working locally to meet our residents' housing needs over the next five years. The goals of this plan are:

- 1. To form a Roxbury Housing Trust organization**
- 2. To support first-time homebuyer options**
- 3. To allow smaller sized homes in appropriate areas**
- 4. To increase awareness about accessory apartments**
- 5. Assist income-eligible homeowners with health and safety repairs**

Given the organizational and physical infrastructure that Roxbury currently has in place, we believe a realistic yet ambitious goal would be **10-15 homes** created over the 5-year life of this plan utilizing the strategies detailed in the goals and strategies section of this Plan.





Assessment of Housing Needs & Current Housing Stock

What do residents say about housing needs?

In December and January 2022 the Housing Plan Steering Committee conducted a survey to collect feedback from residents. The notice inviting residents to take the survey was posted on the town website, at town hall, in a town e-newsletter, and on social media. 387 residents responded to the survey which is a very good response rate. A link to the full survey results are included in the appendix to this plan. Here is a summary of results from the Resident Housing Needs Survey:

- **49%** (185) think the cost/availability of housing in town **affects the town's ability to attract/retain younger people or young families.**
- **49%** (183) think town needs "**downsize**" options
- **37%** (137) think town needs housing options that are affordable to **teachers**
- **31%** (118) say that they or their parents/children might have to **move out of Roxbury to find the housing they need.**
- **29%** (109) think town needs **first time homebuyer** options that allow renters to purchase their first home



"Our dream is to stay in Roxbury if we could afford to and if we could find a house for aging folks (meaning one level) but with at least two bedrooms since we both work from home."

"I appreciate that you are considering housing options now, however it's about time that you are doing something about it! Lots of people have left Roxbury because there are no options here! Just about everyone who lives here, does not want to leave Roxbury! And, that includes me!"

"Love the town but cannot afford to live here due to limited rental or affordable house to buy especially after a divorce."

"There has been an influx of home buyers from NYC area, and residents who come here seasonally. It drives up housing costs without the benefits of full-time residents. Roxbury definitely needs affordable housing choices to attract young families - without compromising the beauty of Roxbury. Good luck!!

What are the town's housing and demographic trends?

Demographic changes

Roxbury has approximately 2,200 residents living in 890 households. Over the last 10 years (between the 2010 Census and the 2020 Census) the Town's total number of residents has not changed much. However, within the population the number of adults increased by 6% (104) and the number of children decreased by 24% (106) within that 10-year period. The demographic segment that is projected to grow the most in the coming years are residents over 80 years old.

Fewer households with children

The number of households with children has been in decline, not just in Roxbury but statewide. The last available data showed that 22% of Roxbury households had children. Roxbury's housing stock is predominately designed for families with children. 82% of the town's homes have 3 or more bedrooms (39% have 3 bedrooms and 43% have 4 or more bedrooms) but again, only 22% of households have children.

Limited diversity of housing types

94% of Roxbury's housing stock is single family detached homes (compared to 73% in Litchfield County and 59% statewide) Single family detached housing is the most expensive type of housing to build, own, and maintain. Just 13% of Roxbury's housing is available to home-renters (compared to 19% countywide and 30% statewide). This likely indicates a limited number of rental housing options. During the pandemic, the number of homes available for rent plummeted across the county as owners of rental homes sold during the booming real estate market. Roxbury attracts many residents who also have homes elsewhere. The 2020 ACS data showed that 206 homes in Roxbury were used "seasonally, occasionally, or recreationally". This reduces the number of homes in town that are available to year-round residents and to households who work year-round in the area or are available to volunteer on a regular basis.

Year	# of new homes permitted
2020	6
2021	4
2022 (through June)	4

Slow rate of new home development

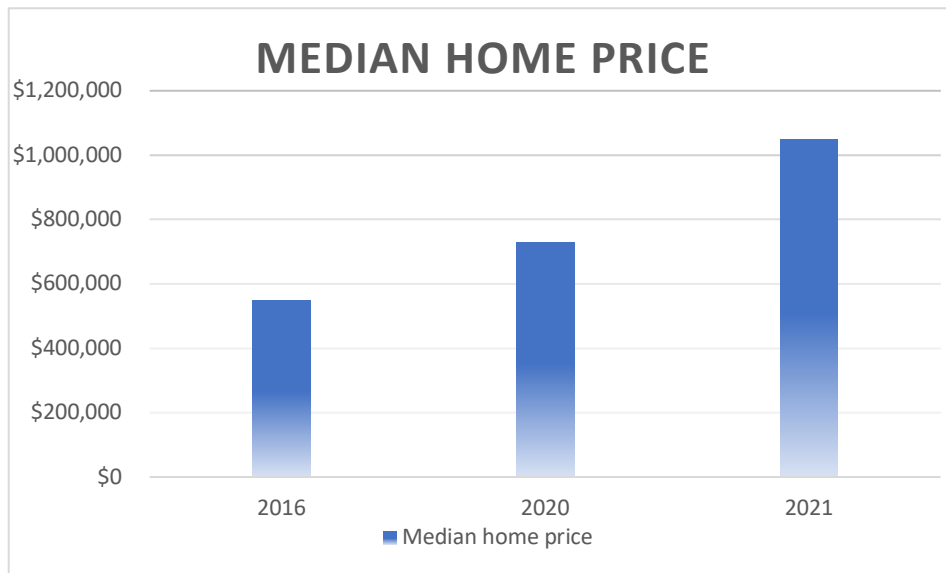
Very few new homes are built in Roxbury in any given year. Building permit data from the state shows between 0 (low) and 4 (high) permits per year for the last 10 years on record.

Housing affordability challenges

Households are considered "housing cost burdened" if they report spending more than 30% of their income on housing. **255 Roxbury households were housing cost burdened** (46% of Roxbury's owner households and 55% of its

renter households). 104 households report paying more than 50% of their income on housing costs, this is considered severely cost burdened.

Home sale prices have been rising. Since 2016, the median home sales price in Roxbury has risen by almost \$500,000. Home prices in 2020 and 2021 were affected by the Pandemic demand in non-urban areas close to NYC. They are not expected to continue to rise in this way but they are not expected to fall much from their current values. These current prices are out of reach for the majority of people who work in jobs based in Litchfield County.

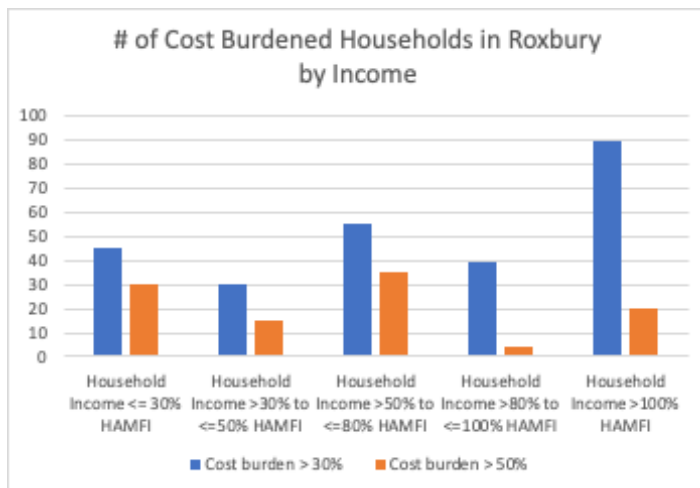


According to the CT Affordable Housing Appeals Act listing, as of 2021 Roxbury had just **24 homes dedicated to remaining affordable** to households below 80% of the area median income. 18 of these homes are at Bernhardt Meadow and are for seniors only. **Currently there are 80 seniors on the waiting list for a home at Bernhardt.**

Five of the dedicated homes are single family homes with mortgages subsidized by the CT Housing Finance Authority (CHFA) or USDA. These can go to income eligible families who find a home for less than \$350,000. The least expensive home on the market in Roxbury as of the writing of this plan is \$549,000. The 24 total dedicated affordable homes represent just 2% of Roxbury's housing stock.

Regional Housing Needs

Our housing market and economy are regional. Many residents in Litchfield County live in one town and work in another. As noted above, the region also attracts weekend/seasonal residents and residents who bring their incomes from higher income earning areas such as NYC. A regional housing needs assessment conducted by David Kinsey, PhD for Open Communities Alliance in November 2020 estimated a **need in the region's 21 municipalities for at least 3,498 affordable units over the next 10 years.** This study then allocated these units to each town in the region based on a "fair share methodology". This study allocated 186 housing units to the Town of Roxbury and the remaining affordable units to the region's other 20 towns.



A regional housing needs assessment report by the Northwest Hills Council of Governments in April 2021 noted that there were **9,489 households in Litchfield County paying more than 50% of their income on housing costs¹** and over 1,520 households on the waiting lists of the existing affordable housing developments in the region. Many households were told they would likely wait 2-5 years before an affordable option might become available to them. At least a quarter (25%) of those on waiting lists were seniors.

HUD-defined income limits for Litchfield County, 2021 (AMI= area median income)

	Household Size			
	1 person	2 people	3 people	4 people
100% of AMI	\$72,030	\$82,320	\$92,610	\$102,900
80% of AMI	\$57,680	\$65,920	\$74,160	\$82,320
50% of AMI	\$36,050	\$41,200	\$46,350	\$51,450
30% of AMI	\$21,630	\$24,720	\$27,810	\$30,870

¹ 2014-2018 American Community Survey data presented in the HUD Comprehensive Housing Affordability Strategy (CHAS) released on September 29, 2021



Land Use and Zoning Assessment

What residential uses do our zoning regulations allow?

Roxbury has three residential zones- Zone A (shown as an orange circle in the “village area” of Roxbury), Zone B (a small area shown in yellow in the southwest corner of town bordering Bridgewater and Southbury), and Zone C (green area of map). Every zone in Roxbury requires at least 3 acres to build a new single-family home. Zone C, which covers the majority of land area in town, requires at least 4 acres to build a home.

Zone A

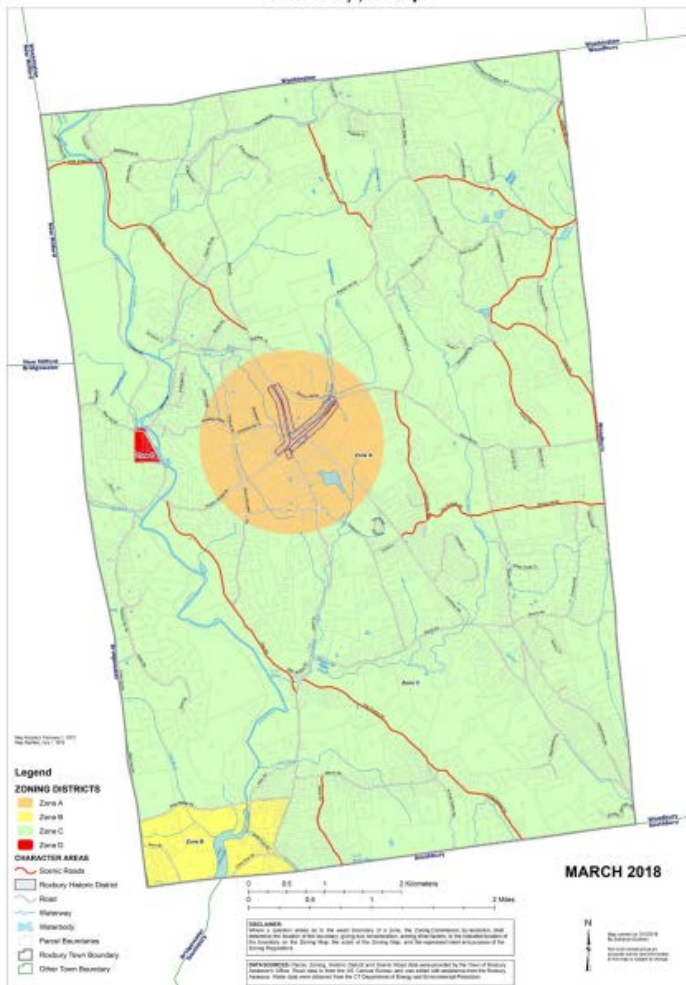
“This district focuses on the grouping of historically and architecturally significant buildings in the village area of Roxbury. The character and

appearance of the district and individual buildings is important. The district comprises the area of a circle having a radius of three-quarter (3/4) mile and its center the monument on the green.” Zone A used to allow 2 acre lots. One of the proposals in this plan is to go back to allowing 2 acre lots in this area of town.

Accessory Apartments

Section 14 of the town’s zoning regulations deals with accessory apartments. “The intent of this Regulation is to encourage the creation of accessory apartments within, or as adjunct to, existing single-family residences for the purpose of providing rental housing for the elderly, single persons and small families. This Regulation is designed to ensure that in creating an accessory apartment, the single-family character of the principal dwelling will be retained.” These regulations allow one accessory apartment in the primary residence and one accessory apartment in an accessory building (smaller than the primary residence). These are allowed in all zones.

Town of Roxbury
Zoning Map



Elderly & Affordable Housing Regulations

Roxbury's zoning regulations also include sections on Elderly Housing (Section 15) and Affordable Housing (Section 19). These are special permit uses so a public hearing with notice to all abutting property owners is required. The minimum lot size for this type of development is 6 acres and the maximum number of units is 3 per acre.

These regulations require the developers of such housing to be a non-profit, a housing authority, a municipal developer, or a corporation in the housing business approved by the CT Commissioner on Economic and Community Development.

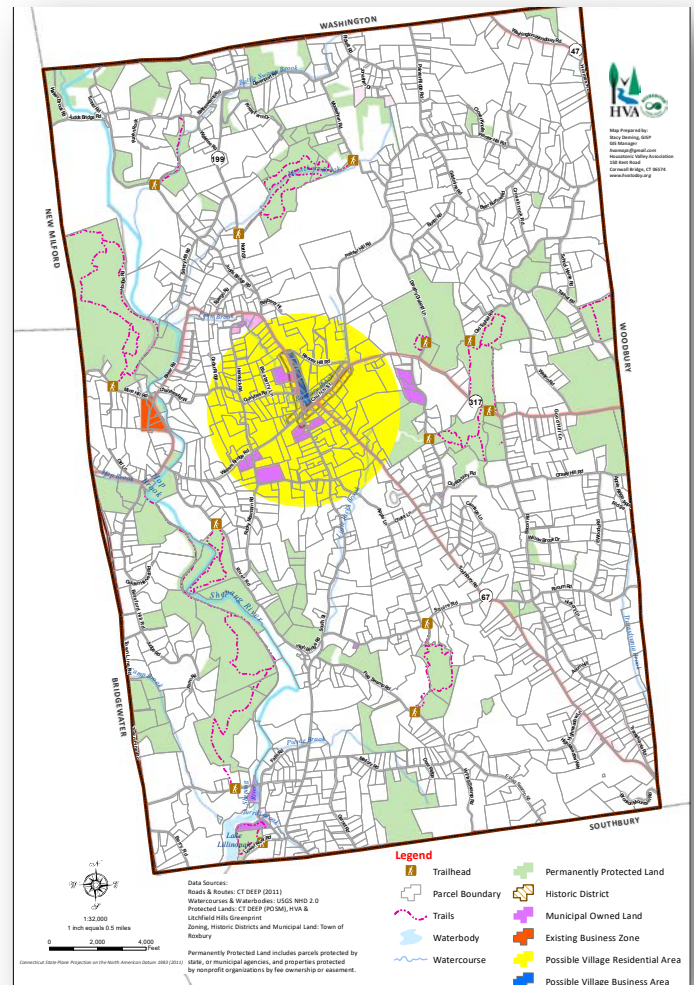
Conversion of larger homes or buildings into 2-3 units would only be allowed if it could comply with the accessory apartment regulations. Any residential uses not specified in the zoning regulations are not allowed.

What areas in town are protected from housing development?

Areas Protected from Development

Approximately 20% of Roxbury's land is permanently protected from development. The Roxbury Land Trust conserves 3,800 acres of woodlands, waterways, and farms.

Land that is farmed, forested, or in open space under the Public Act 490 program is not permanently protected but cannot be developed to create housing options while benefiting from the tax incentives under this program. This covers another approximately 6,000 acres of town.





Goals and Strategies

How can Roxbury address its identified housing needs over the next 5 years?

Described below are 5 goals that the town will work to make progress on over the next 5 years and strategies intended to help the town meet those goals. Each strategy has been assigned to a lead entity. This entity will spreadhead the implementation of that strategy and collaborate with other relevant town boards, commissions, and residents as needed to carry out that strategy.

Overarching goal: To create 10-15 new housing opportunities over the next five years utilizing the strategies described below.

Legend

BOS	Board of Selectmen
PC	Planning Commission
HT	(new) Roxbury Housing Trust
BOF	Board of Finance
ZC	Zoning Commission
SS	Social Services

GOAL 1: Form a Roxbury Housing Trust

We believe this will be the primary mechanism for creating housing options in Roxbury. In many area towns, residents have volunteered to form a private, non-profit organization in their town to address housing needs. Once formed, this organization can facilitate the creation of downsizing options for seniors, housing options for young families and others. These options could be ownership, rental, or both.

Strategies:

Lead Entity:

Include an article in the town newsletter letting residents know about the opportunity to volunteer and who they can contact for more information.	BOS
Volunteers interested in forming the new housing trust organization will hold a regular monthly meeting and invite speakers to assist them during this formation period including: <ul style="list-style-type: none"> Litchfield County Center for Housing Opportunity CT LISC (Local Initiative Support Corporation) David Berto, Housing Enterprises, Inc. NWCT Regional Housing Council members 	HT
Once the Roxbury Housing Trust organization is formed, they can reach out to residents to ask them to consider private donations of land, buildings, or funding.	HT

What is a Housing Trust?



- Non-profit, community-based organization
- Board of volunteers made up of residents in the town the organization serves with a mission to address housing needs
- Can create homerenter and/or homebuyer options; can focus on the housing needs of seniors, young people- it's up to the volunteer board members
- Can renovate existing homes/buildings in town or build new

What are some examples of Housing Trust type organizations in the region and what types of housing options have they created?

- [Washington Community Housing Trust](#)
 - Riverwoods (12 homes for seniors)
 - Church Street (11 homes)
 - Vincent Farm (3 homes)
- [Litchfield Housing Trust](#)
 - Gagarin Place (8 homes with solar panels)
 - 10 single family homes in a neighborhood
 - 17 single family homes on leased land on individual lots scattered throughout the town
 - Conversion of 19th century schoolhouse to 4 homes
- [Kent Affordable Housing, Inc.](#)
 - South Commons (24 homes)
 - Stuart Farm Apartments (13 homes in 3 buildings including a converted farmhouse)
- [Cornwall Housing Corporation](#)
 - Kugeman Village (18 homes)
 - Bonney Brook (10 homes for seniors)
 - 11 single family homes on leased land on individual lots scattered throughout the town
- [Salisbury Housing Trust](#)
 - 11 single family homes and 1 duplex on leased land on individual lots scattered throughout the town (some newly built and some renovated)



How do homes sold to first time homebuyers remain affordable over time?

- Trust acquires land or homes and constructs/renovates the home(s)
- Trust sells the home to an income eligible homeowner but retains the land. (Cost of land taken out of the equation.)
- When the homeowners sell the home they earn a portion of the increased home value (shared equity model) and the home can be sold to a new homeowner at a cost that has been kept affordable.

GOAL 2: Support first time homebuyer options in Roxbury

Strategies:

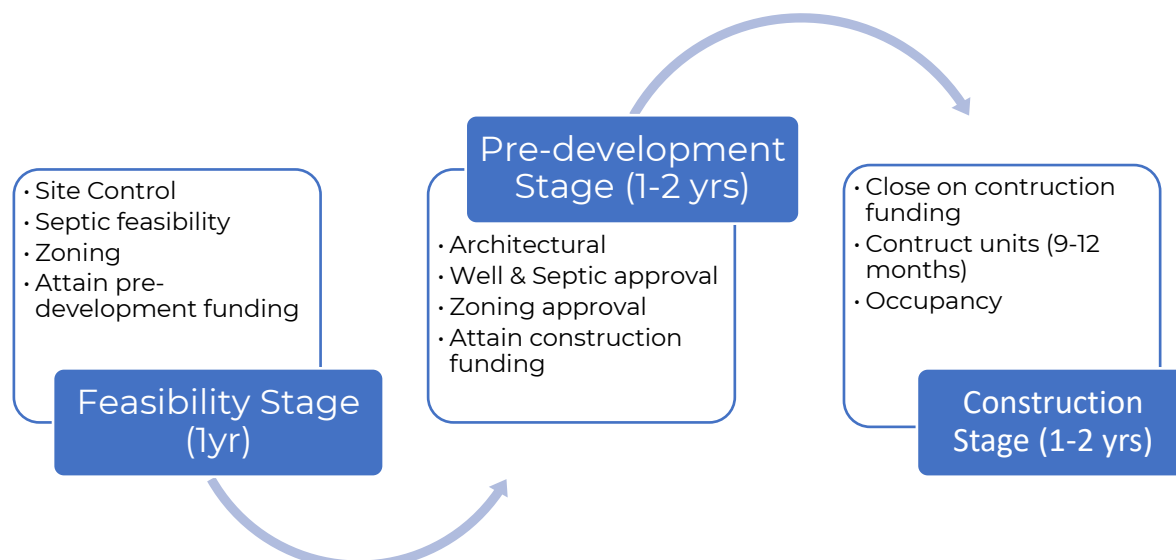
Lead Entity:

Let residents know about the opportunity to donate land or funding to a newly formed Roxbury Housing Trust or Habitat for Humanity to allow them to build first time homebuyer homes. (Example: article in the town newsletter or annual event raising awareness of housing needs and solutions.)	HT/BOS
Increase awareness of <u>CHFA</u> (CT Housing Finance Authority), <u>HDF</u> (Housing Development Fund) and <u>FHLB</u> (Federal Home Loan Bank of Boston) down-payment assistance for income eligible first-time homebuyers and free first-time homebuyer education classes available in the area and online through an annual article in the town newsletter and other outreach efforts.	HT
Partner with the Roxbury Land Trust. If the Land Trust is offered a parcel that they are not interested in, potential donors could be asked whether they'd be open to donating all or a portion of the land to a Roxbury Housing Trust organization or Habitat for Humanity to be used to create one or two first time homebuyer homes.	HT
Increase awareness about <u>CHFA</u> and <u>USDA</u> programs that help with mortgages for income eligible homebuyers. **	BOS

**In 2021 Roxbury had 5 single family homes with mortgages subsidized by the CT Housing Finance Authority (CHFA) or USDA. These can assist income eligible families who find a home for less than around \$350,000.

How Do Housing Options that are Affordable Get Built?

Once a non-profit housing organization is formed in Roxbury, the volunteers will begin to look for a low-cost or donated land or buildings appropriate for housing. Once a site is identified, it typically takes between two and four years until the start of construction and often closer to five years for occupancy. The figure below shows the major parts of the development process and how long each phase typically takes.





Where does the funding come from?

As noted above, the developer of these housing options will need to have access to “pre-development funding” to help assess the feasibility of development on the site identified. They will also need construction funding. Even when land is donated for this, the cost to construct these homes is almost always more than one could rent or sell the homes for affordably for households earning under 80% of the area median income. Here are the typical scenarios for funding:

- ***Scenario 1:*** The local housing organization is building one first time homebuyer home on donated land. Local, private fundraising is done by the volunteer non-profit to secure the gap funding that will be needed. This is the gap between the amount the non-profit can affordably sell the home to the income eligible homebuyer and the amount it will cost to build the home and install the septic/well and driveway. Often these non-profits get a loan from a local bank to pay for construction and then are repaid (everything other than the gap) once the income eligible homeowner gets a mortgage.
- ***Scenario 2:*** The local housing organization has identified a site that can accommodate more than 3 home-owner or home-renter dwelling units. Between 10 and 20 units is ideal in terms of being competitive for State funding opportunities and bringing down the per unit cost of each home, but this scale is not required depending on the site and the housing need the organization is trying to address. (Note- it often can take the same amount of time, between two and five years, to create either one first time homebuyer home or 12-20 units of home-renter homes.) In this type of project, the local housing organization will often work with a housing development consultant who is experienced with applying for State and other funding sources for affordable housing. This consultant can help advise all along the feasibility and pre-development stages of the process and can draft the applications to these funding sources for both pre-development and construction funding.



How will potential impacts of new housing be mitigated?

Many residents will be concerned about the potential impact of new homes. All residents will have the opportunity to hear about any proposed new development and ask questions when the non-profit developer brings their project to the Zoning Commission and/or Wetlands Commission for approval. Both of these commissions, and the local non-profit housing developer will be made up of Roxbury residents all who care deeply about impacts on their neighbors.

GOAL 3: Allow the development of smaller sized homes that could be “downsizing” options for older adults or accommodate the housing needs of young families.

Allow the conversion of existing larger homes or structures into 2-4 units (on lots that can meet onsite well and septic requirements).	ZC
Allow duplex or 2-family homes on parcels that can meet on-site well and septic requirements.	ZC
Return to 2-acre minimum lots in Zone A. Currently this zone in the center of town requires 3 acres for a house to be built. Allow 2 acre lots in this zone and limit the house size on each 2-acre lot to 2,000 sq ft. living space.	ZC
Consider whether additional units could be accommodated at or near Bernhardt Meadow.	Bernhardt Meadows Board



Bernhardt Meadow was built in 2002 on land donated by the Bernhardt family. These 18 units of affordable senior housing were constructed with HUD Farmers Home funding and are professionally managed by Elderly Housing Management (EHM). In 2022 there were 80 senior households on the waiting list for Bernhardt Meadow. If there is space for additional units on this site, EHM could be the developer of these additional units. The site at Bernhardt is 12.5 acres in size but it is not anticipated that many more units could be accommodated here. The septic and well capacity of the site will have to be re-assessed to see if this could be possible.

2-acre minimum lots in Zone A are discussed in the Zoning Analysis section of this plan (p. 12). The Zoning Commission has been considering this and is working

on a proposed revised zoning map and drafting proposed regulation changes. When this is ready, the Zoning Commission will bring this to a public hearing for resident feedback.

GOAL 4: Increase awareness about the housing opportunities accessory apartments can create.

Strategies:

Lead Entity:

Include an article in the town newsletter twice per year to let people know about the option of creating one attached and one detached accessory apartment on their property.	BOS
Include easy to find information on the town's website about the zoning requirements for accessory apartments, a "checklist" for how to create an apartment, and some case study examples in town if possible.	ZC
Encourage residents to rent their accessory apartments longer-term (rather than just daily, weekly, or summers only) by letting them know the positive impacts of having additional longer term rental options available in town and connecting them with residents and fire/ambulance volunteers looking for rental options.	HT

The Roxbury Zoning Commission has done a great deal to make creating accessory apartments easier for residents who are interested in doing so. As further described in the Zoning Analysis section of this plan, accessory apartments can create smaller sized housing options that are often more affordable by nature because they are smaller. Accessory apartments do not count on the State's affordable housing appeals listing because they are not dedicated or restricted to being occupied by households below 80% of the area median income and because they are not monitored to make sure the rent households pay only takes up 30% or less of their income. Nevertheless, they can provide additional needed rental housing options in town and are low impact on neighboring properties. The strategies above are intended to raise awareness about this option and further assist residents interested in creating them. The graphic below shows the different configurations that accessory apartments can take.



Graphic from: RPA's "Be My Neighbor in Fairfield County" report

GOAL 5: Assist income-eligible homeowners with health and safety repairs

Utilize the town's CDBG/Small Cities funded Housing Rehabilitation Loan Program to continue to assist income eligible homeowners with making home repairs or adding accessibility features (such as wheelchair ramps) that will keep them in their homes. Let homeowners know about this program, when funding is available, through the town newsletter and senior newsletter.	BOS
Consider applying for additional Small Cities funds as needed for this program.	BOS

Make sure the strategies in the town's adopted housing plan are implemented

Once this plan is adopted, here are the ways that the town can make sure that these strategies are implemented over the coming 5 years. This plan will need to be updated in 2027.

Hold an annual meeting of all lead staff/organizations listed in the Plan to report progress on plan implementation and agree on priority actions for the coming year.	BOS
Amend the Town Plan of Conservation & Development (POCD) to reference the town's Housing Plan.	PC

What can Roxbury residents do to help?

1. **Volunteer!** Consider volunteering with the new Roxbury Housing Trust organization now being formed.
(If you are interested contact the First Selectman's office and they will get you to the current contact information for the Housing Trust.)
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 affordability plan. Too often the Commission only hears from those opposed to a zoning change or a specific development.
3. **Watch this 10-minute video** made in 2021 to see what affordable housing looks like in NWCT's small towns.
(<https://www.youtube.com/watch?v=hh44IeURLds&t=1s>)
4. **Donate land or funding** to the Roxbury Housing Trust once formed or Habitat for Humanity.



Appendix Resource links

Attached are the following appendices:

- Implementation table
- Resident Housing Needs Survey Results

The following are links to additional resources:

- Roxbury Housing Data profile
<https://housingprofiles.psychousing.org/profile/#Roxbury>
- Regional Housing Needs Assessment
<https://northwesthillscog.org/wp-content/uploads/2021/05/Housing-NWCT-report-April2021.pdf>
- 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 and Contact List (2022)
<https://cthousingopportunity.org/resources-1/northwest-ct-regional-housing-council-2022-affordable-housing-inventory>
- CTHousingSearch.org, a housing locator service funded by the Connecticut Department of Economic and Community Development.
- 2-1-1 Housing Resources – This section of the 2-1-1 web site contains links to:
<https://www.211ct.org/>
 - Emergency Housing
 - Home Purchase Counseling
 - Housing Choice Voucher waiting lists throughout Connecticut
 - Rent/Mortgage Payment Assistance
 - e-Library Papers on a wide range of housing topics, such as Eviction, Foreclosure and Public Housing



Implementation Table

Legend

Below are the goals and strategies from p. 14-20 in one table for easy reference as the plan is implemented over the coming years. For more details on these strategies please see p. 14-20.

BOS	Board of Selectmen
PC	Planning Commission
HO	(new) Roxbury housing organization
BOF	Board of Finance
ZC	Zoning Commission
SS	Social Services

GOAL 1: Form a Roxbury Housing Organization

Strategies	Lead Entity	Priority	Notes
Include an article in the town newsletter letting residents know about the opportunity to volunteer and who they can contact for more information.	BOS		
Volunteers interested in forming the new housing organization will hold a regular monthly meeting and invite speakers to assist them during this formation period.	HO		
Once the Roxbury Housing organization is formed, they can reach out to residents to ask them to consider private donations of land, buildings, or funding.	HO		

GOAL 2: Support first time homebuyer options in Roxbury

Strategies	Lead Entity	Priority	Notes
Let residents know about the opportunity to donate land or funding to a newly formed Roxbury Housing organization or Habitat for Humanity to allow them to build first time homebuyer homes.	HO/BOS		
Increase awareness of <u>CHFA</u> (CT Housing Finance Authority), <u>HDF</u> (Housing Development Fund) and <u>FHLB</u> (Federal Home Loan Bank of Boston) down-payment assistance for income eligible first-time homebuyers and free first-time homebuyer education classes available in the area and online.	HO		
Collaborate with the Roxbury Land Trust. If the Land Trust is offered a parcel that they are not interested in, potential donors could be asked whether they'd be open to donating to a Roxbury Housing organization or Habitat for Humanity to be used to create first time homebuyer homes.	HO		
Increase awareness about <u>CHFA</u> and <u>USDA</u> programs that help with mortgages for income eligible homebuyers.	BOS		

GOAL 3: Allow the development of smaller sized homes that could be “downsizing” options for older adults or accommodate the housing needs of young families.

Strategies	Lead Entity	Priority	Notes
Allow the conversion of existing larger homes or structures into 2-4 units (on lots that can meet onsite well and septic requirements).	ZC		
Allow duplex or 2-family homes on parcels that can meet on-site well and septic requirements.	ZC		
Return to 2-acre minimum lots in Zone A. Currently this zone in the center of town requires 3 acres for a house to be built. Allow 2 acre lots in this zone and limit the house size on each 2-acre lot to 2,000 sq ft. living space.	ZC		
Consider whether additional units could be accommodated at or near Bernhardt Meadow.	Bernhardt Meadows Board		

GOAL 4: Increase awareness about the housing opportunities accessory apartments can create.

Strategies	Lead Entity	Priority	Notes
Include an article in the town newsletter twice per year to let people know about the option of creating one attached and one detached accessory apartment on their property.	BOS		
Include easy to find information on the town’s website about the zoning requirements for accessory apartments, a “checklist” for how to create an apartment.	ZC		
Encourage residents to rent their accessory apartments longer-term (rather than Airbnb) by letting them know the positive impacts of having additional longer term rental options available in town and connecting them with residents and fire/ambulance volunteers looking for rental options.	HO		

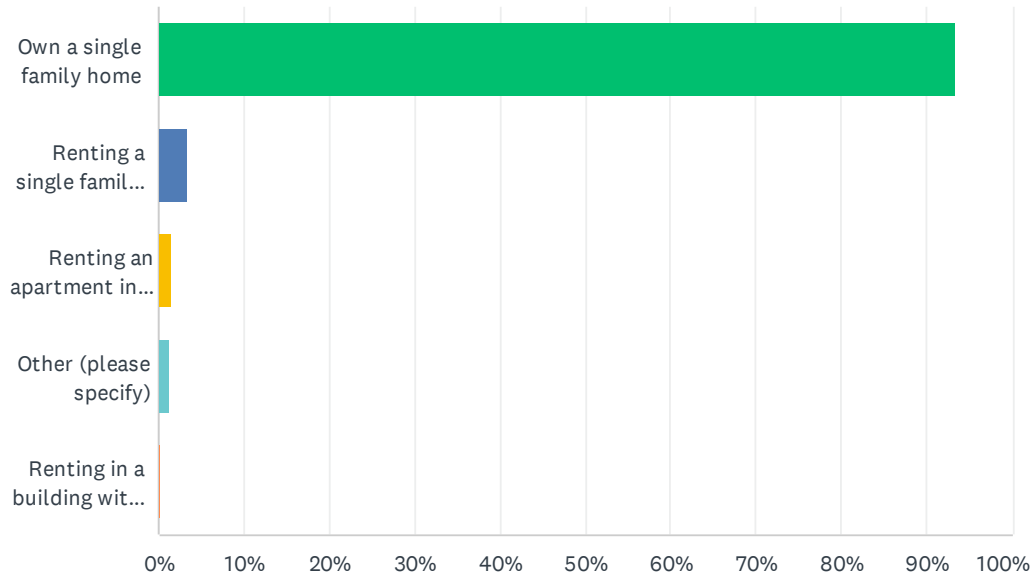
GOAL 5: Assist income-eligible homeowners with health and safety repairs

Strategies	Lead Entity	Priority	Notes
Utilize the town’s CDBG/Small Cities funded Housing Rehabilitation Loan Program to continue to assist income eligible homeowners with making home repairs or adding accessibility features. Let homeowners know about this program, when funding is available, through the town newsletters.	BOS		
Consider applying for additional Small Cities funds as needed for this program.	BOS		

Make sure the strategies in the town's adopted housing plan are implemented			
Strategies	Lead Entity	Priority	Notes
Hold an annual meeting of all lead staff/organizations listed in the Plan to report progress on plan implementation and agree on priority actions for the coming year.	BOS		
Amend the Town Plan of Conservation & Development (POCD) to reference the town's Housing Plan.	PC		

Q1 Please select the option that best represents your current housing situation in Roxbury:

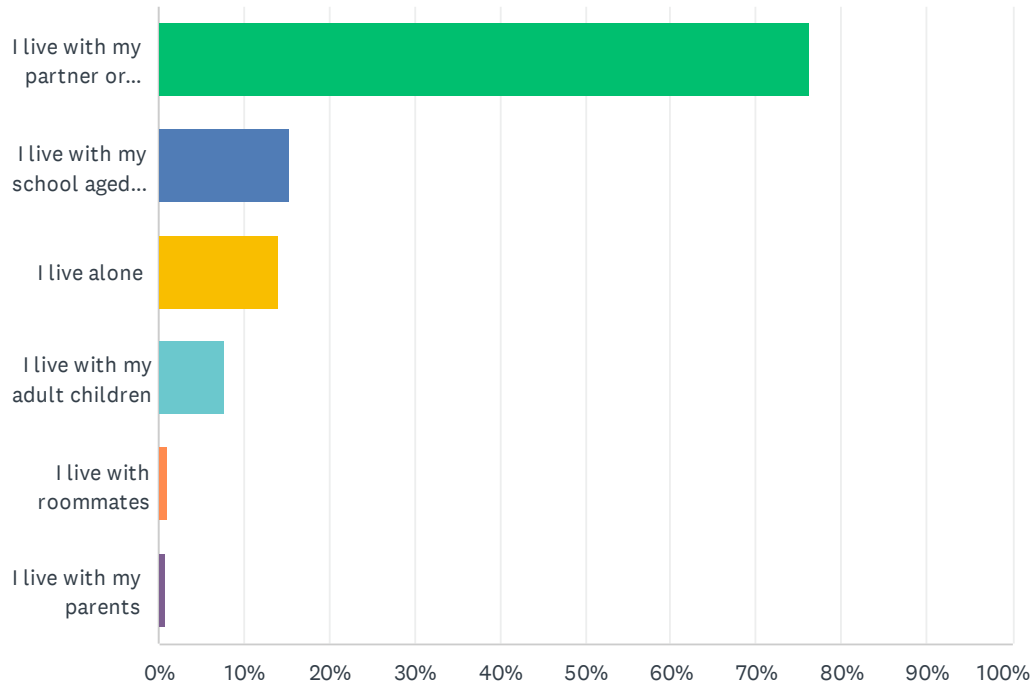
Answered: 383 Skipped: 3



ANSWER CHOICES	RESPONSES	
Own a single family home	93.47%	358
Renting a single family home	3.39%	13
Renting an apartment in or on the property of a single family home (over the garage/ in guest house)	1.57%	6
Other (please specify)	1.31%	5
Renting in a building with multiple units	0.26%	1
TOTAL		383

Q2 Please select the option that best represents who you live with (check all that apply):

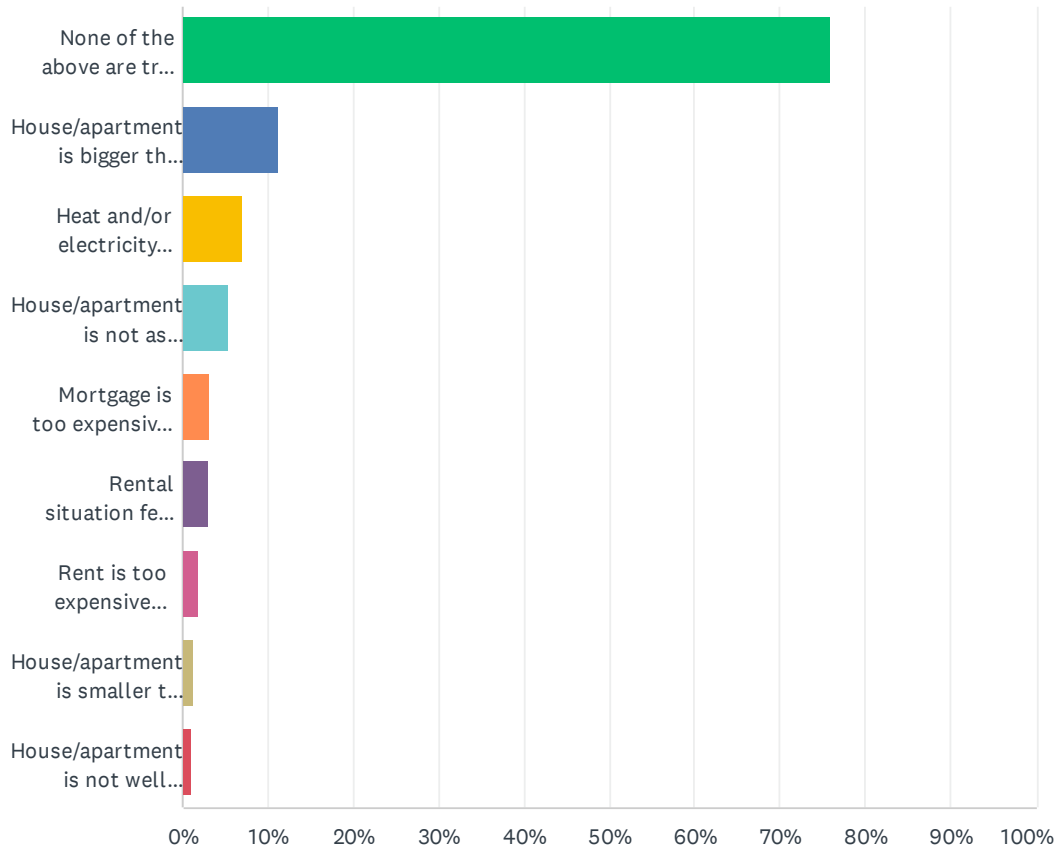
Answered: 383 Skipped: 3



ANSWER CHOICES	RESPONSES	
I live with my partner or spouse	76.24%	292
I live with my school aged children	15.40%	59
I live alone	14.10%	54
I live with my adult children	7.57%	29
I live with roommates	1.04%	4
I live with my parents	0.78%	3
Total Respondents: 383		

Q3 Are any of the following statements TRUE about your housing situation (check all that apply):

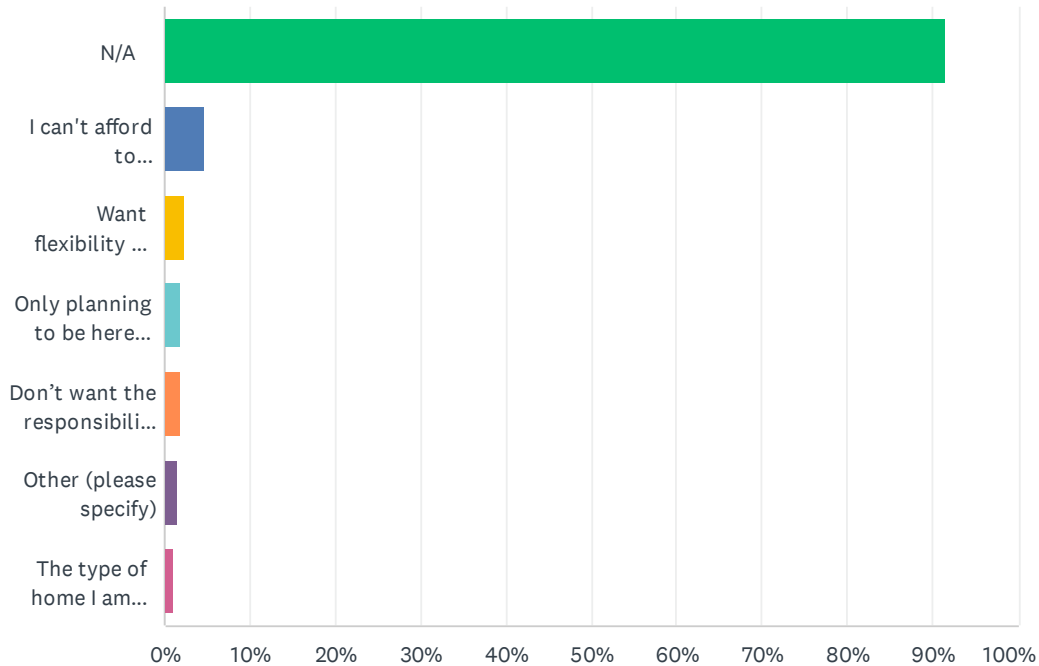
Answered: 370 Skipped: 16



ANSWER CHOICES	RESPONSES	
None of the above are true for my household.	75.95%	281
House/apartment is bigger than what I/we need	11.35%	42
Heat and/or electricity costs more than you can afford	7.03%	26
House/apartment is not as accessible as I would like it to be (1st floor bedroom/bathroom, zero-step entrance)	5.41%	20
Mortgage is too expensive (costs more than 30% of your household income)	3.24%	12
Rental situation feels unstable (e.g., worried that homeowner may sell or raise the rent)	2.97%	11
Rent is too expensive (costs more than 30% of your household income)	1.89%	7
House/apartment is smaller than what I/we need	1.35%	5
House/apartment is not well maintained and there are health/safety issues	1.08%	4
Total Respondents: 370		

Q4 If you are currently renting, why have you chosen to do so? (choose all that apply)

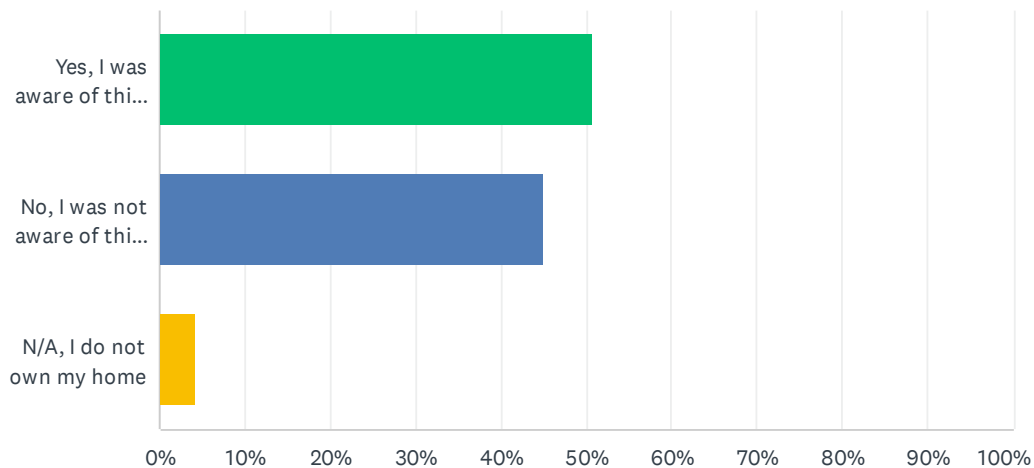
Answered: 257 Skipped: 129



ANSWER CHOICES	RESPONSES	
N/A	91.44%	235
I can't afford to buy/own/maintain the type of home I want in town	4.67%	12
Want flexibility to be able to move when I want	2.33%	6
Only planning to be here short-term	1.95%	5
Don't want the responsibilities of home ownership	1.95%	5
Other (please specify)	1.56%	4
The type of home I am looking for is not available in town	1.17%	3
Total Respondents: 257		

Q5 If you own a home, did you know that the town's zoning regulations allow you to convert existing space in your home into an apartment you could rent? (Note: these are called "accessory apartments" and you can also construct an accessory dwelling in a separate backyard structure or in your garage/barn.)

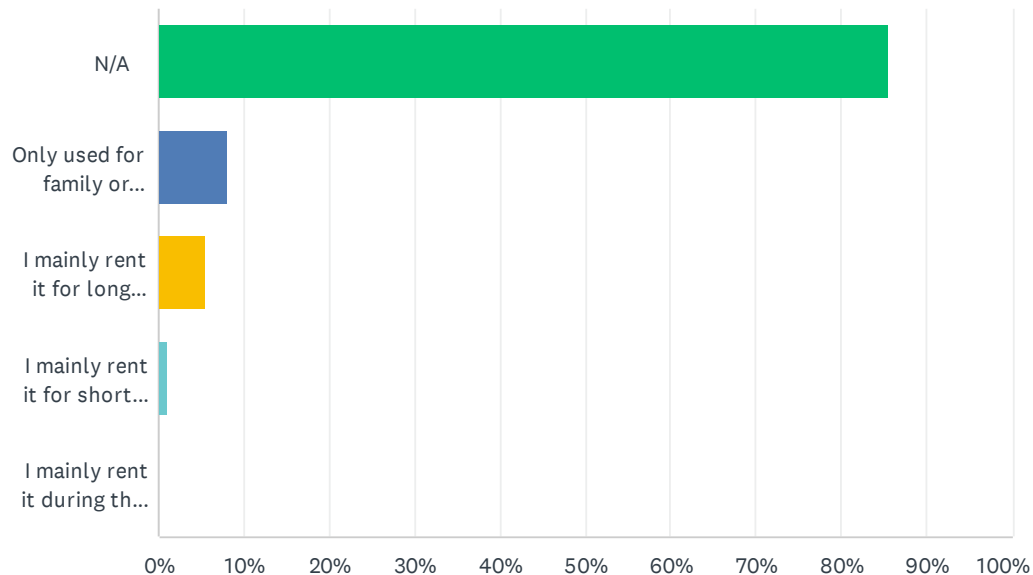
Answered: 376 Skipped: 10



ANSWER CHOICES	RESPONSES	
Yes, I was aware of this option to create one or two accessory apartment(s)	50.80%	191
No, I was not aware of this option	44.95%	169
N/A, I do not own my home	4.26%	16
TOTAL		376

Q6 If you already have an "accessory apartment" on your property or in your home that you rent, which of the following are true:

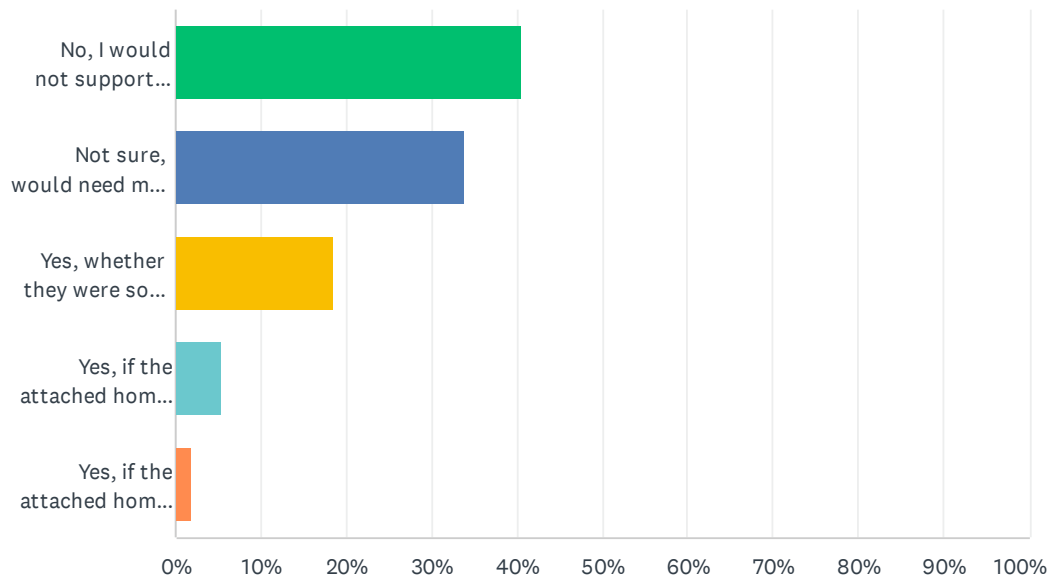
Answered: 311 Skipped: 75



ANSWER CHOICES	RESPONSES	
N/A	85.53%	266
Only used for family or guests	8.04%	25
I mainly rent it for long term tenants (a year or more)	5.47%	17
I mainly rent it for short term stays (through Airbnb, VRBO, or other short term rental platforms)	0.96%	3
I mainly rent it during the school year (9 months)	0.00%	0
TOTAL		311

Q7 Allowing attached housing units could create "downsizing" and lower maintenance housing options. Would you support changes to the town's zoning regulations that would allow up to four (4) attached homes in certain areas on parcels that can meet well, septic, and setback requirements?

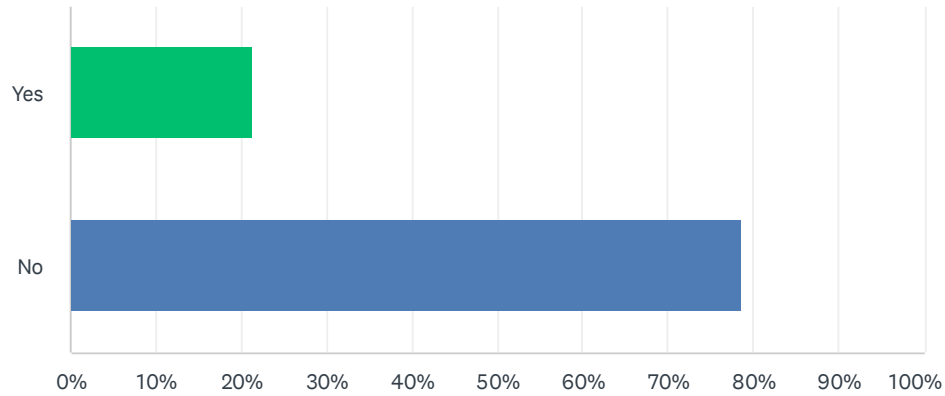
Answered: 378 Skipped: 8



ANSWER CHOICES	RESPONSES	
No, I would not support this change.	40.48%	153
Not sure, would need more information.	33.86%	128
Yes, whether they were sold or rented, I would support this change.	18.52%	70
Yes, if the attached homes were sold.	5.29%	20
Yes, if the attached homes were rented.	1.85%	7
TOTAL		378

Q8 Have you experienced challenges to finding the type of housing you would like to have in Roxbury?

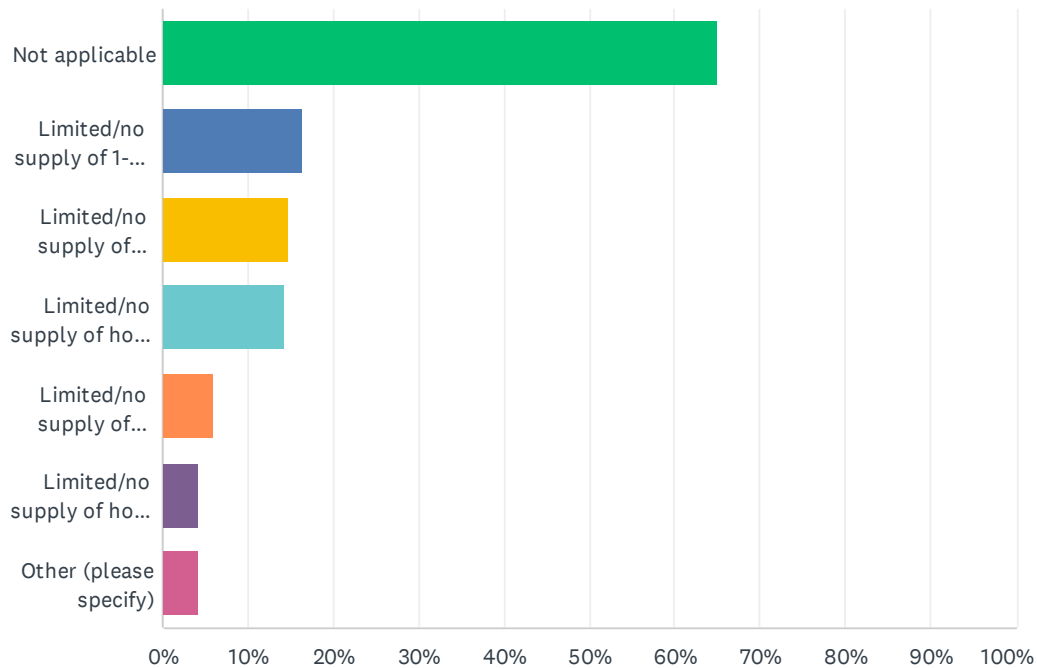
Answered: 372 Skipped: 14



ANSWER CHOICES	RESPONSES	
Yes	21.24%	79
No	78.76%	293
TOTAL		372

Q9 IF YES, what challenges have you experienced? (check all that apply)

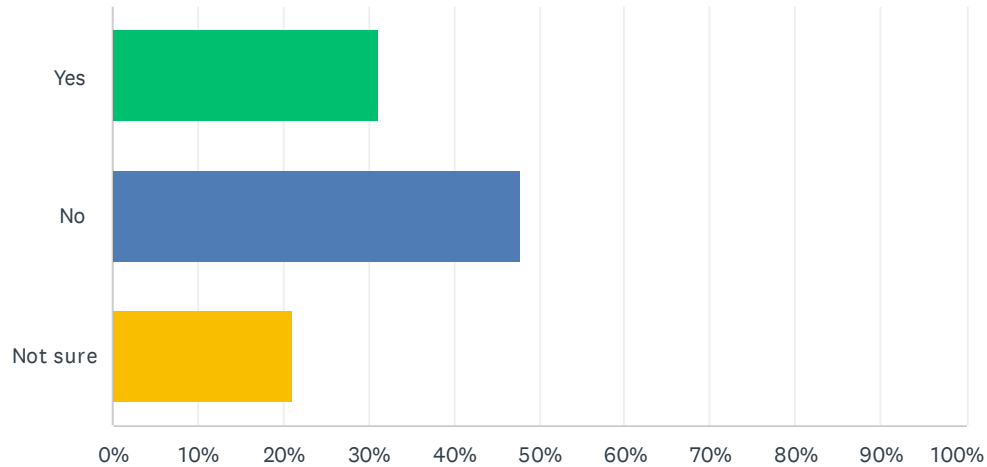
Answered: 237 Skipped: 149



ANSWER CHOICES	RESPONSES	
Not applicable	64.98%	154
Limited/no supply of 1-2 bedroom "downsizing" options	16.46%	39
Limited/no supply of senior housing options	14.77%	35
Limited/no supply of homes to purchase in my price range	14.35%	34
Limited/no supply of rental options I can afford (no more than 30% of household income)	5.91%	14
Limited/no supply of homes in walking distance to a village center	4.22%	10
Other (please specify)	4.22%	10
Total Respondents: 237		

Q10 Do you anticipate that at some point, you or your parents or children might have to move out of Roxbury to find the housing you/they need?

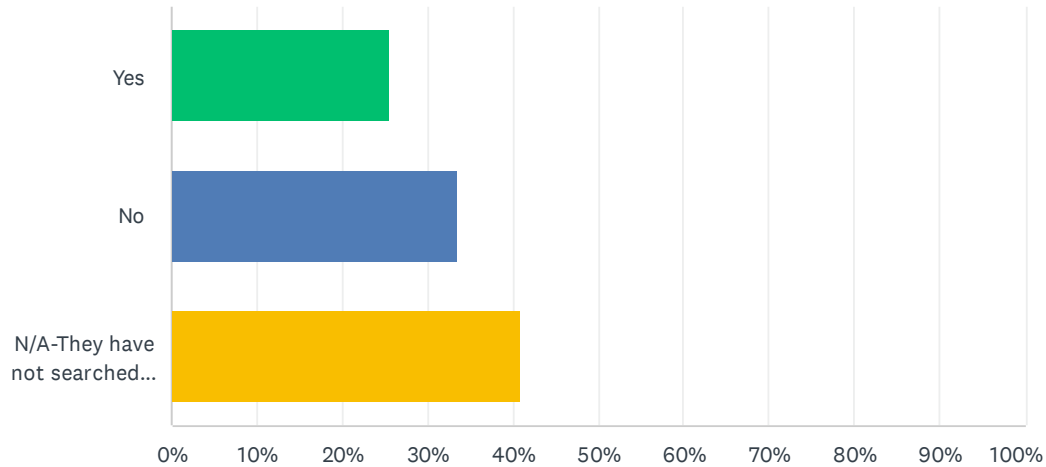
Answered: 379 Skipped: 7



ANSWER CHOICES	RESPONSES	
Yes	31.13%	118
No	47.76%	181
Not sure	21.11%	80
TOTAL		379

Q11 Have your family members or friends experienced challenges to finding suitable housing in Roxbury?

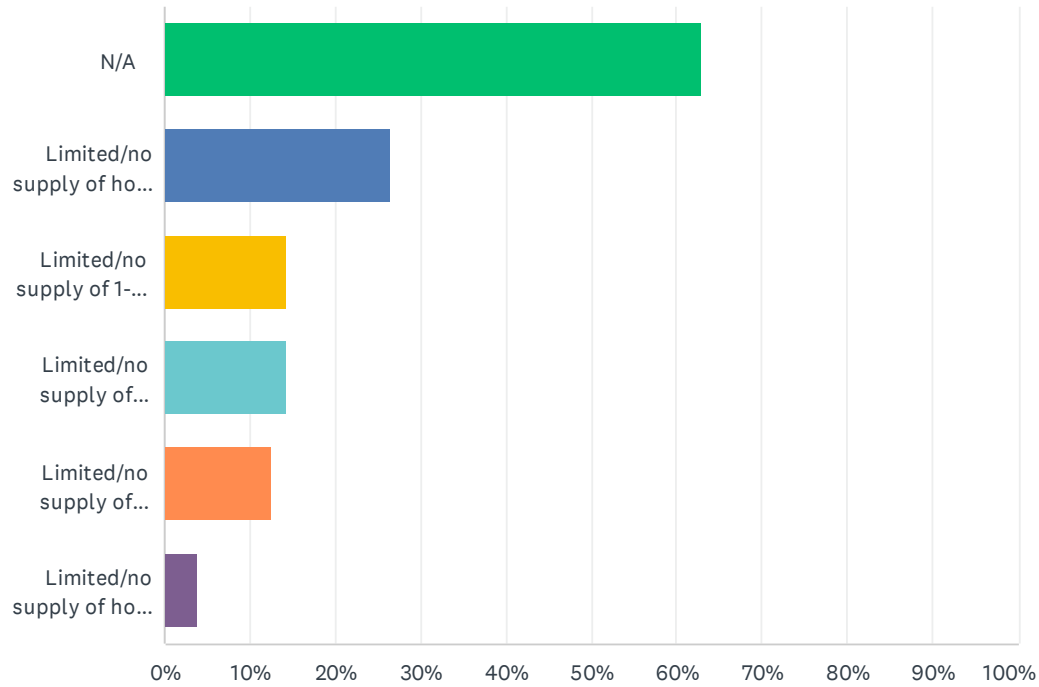
Answered: 382 Skipped: 4



ANSWER CHOICES	RESPONSES	
Yes	25.65%	98
No	33.51%	128
N/A-They have not searched for housing in Roxbury	40.84%	156
TOTAL		382

Q12 If yes, what challenges have your family members or friends experienced? (Check all that apply)

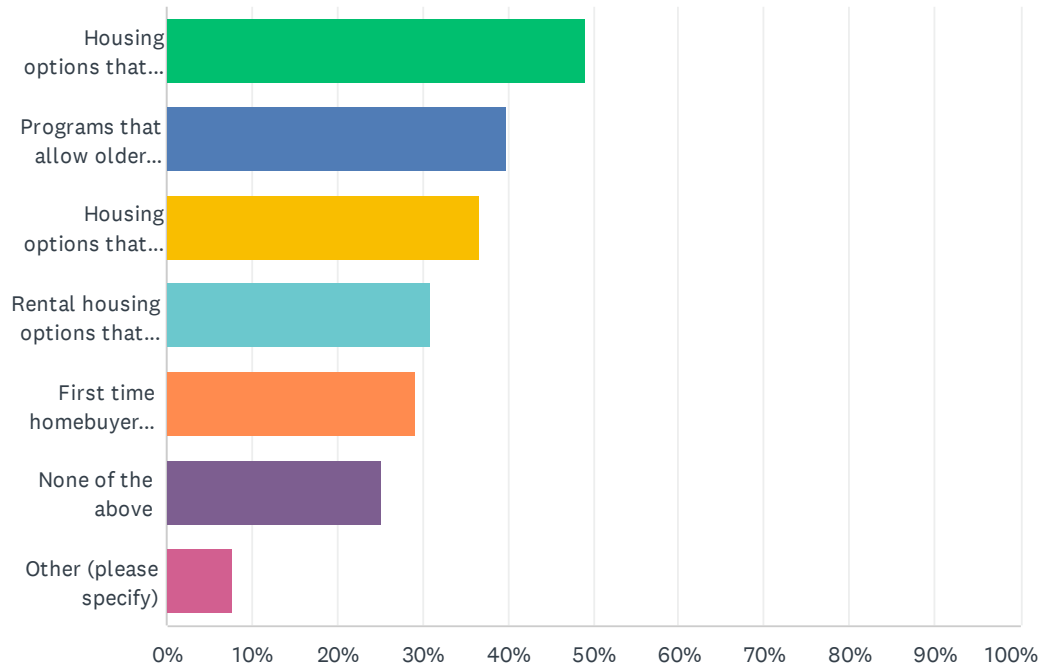
Answered: 288 Skipped: 98



ANSWER CHOICES	RESPONSES	
N/A	62.85%	181
Limited/no supply of homes to purchase in their price range	26.39%	76
Limited/no supply of 1-2 bedroom "downsizing" options	14.24%	41
Limited/no supply of senior housing options	14.24%	41
Limited/no supply of rental options they can afford (no more than 30% of household income)	12.50%	36
Limited/no supply of homes in walking distance to a village center	3.82%	11
Total Respondents: 288		

Q13 What housing options do you think the Town of Roxbury needs more of? (Check all that apply)

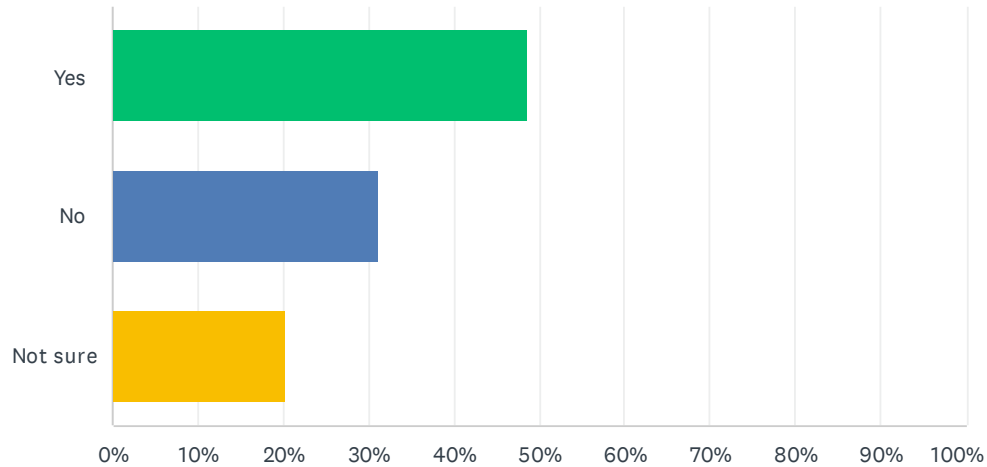
Answered: 373 Skipped: 13



ANSWER CHOICES	RESPONSES	
Housing options that allow older adults to "downsize" (smaller sized homes with lower maintenance needs)	49.06%	183
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.	39.95%	149
Housing options that are affordable to entry level teachers and paraprofessionals in the school district.	36.73%	137
Rental housing options that young families and young adults can afford.	30.83%	115
First time homebuyer options that allow renters to purchase their first home.	29.22%	109
None of the above	25.20%	94
Other (please specify)	7.77%	29
Total Respondents: 373		

Q14 Do you think the cost of housing in Roxbury affects the town's ability to attract/retain younger people or young families?

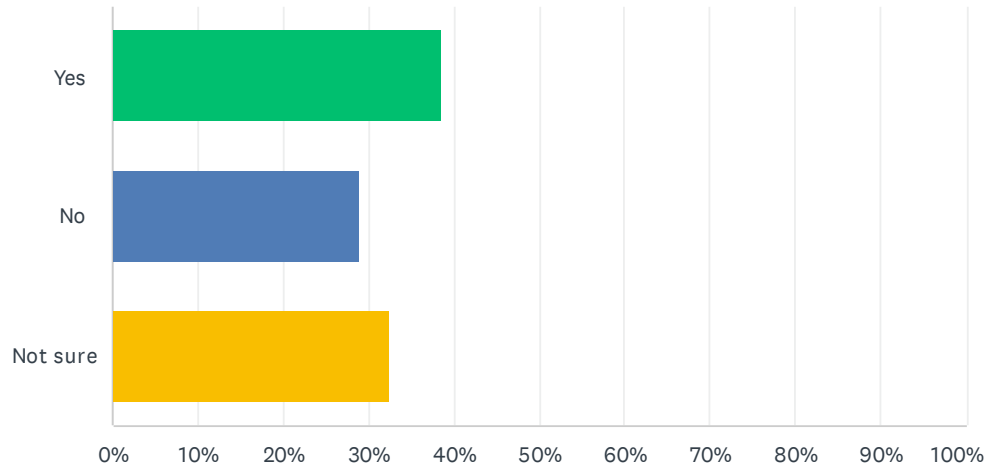
Answered: 380 Skipped: 6



ANSWER CHOICES	RESPONSES	
Yes	48.68%	185
No	31.05%	118
Not sure	20.26%	77
TOTAL		380

Q15 Do you think the cost of housing in Roxbury affects the town's ability to recruit fire/ambulance volunteers and other municipal volunteers?

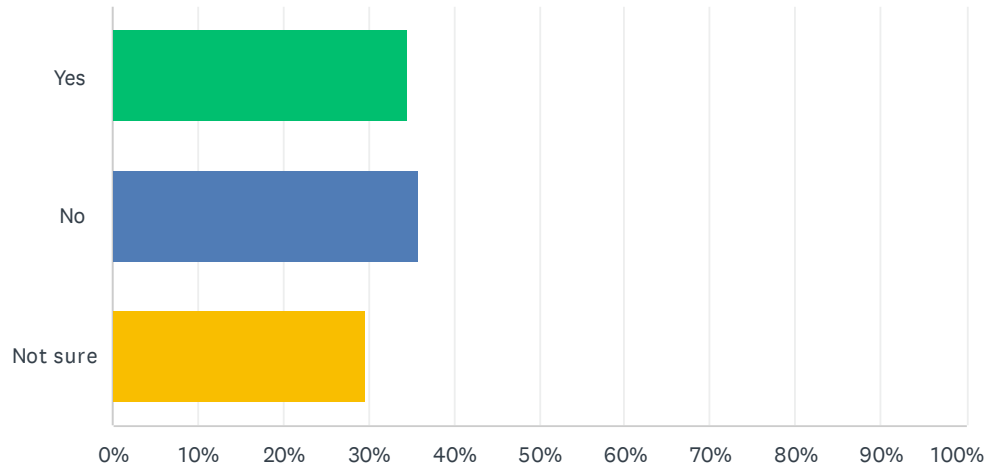
Answered: 379 Skipped: 7



ANSWER CHOICES		RESPONSES	
Yes		38.52%	146
No		29.02%	110
Not sure		32.45%	123
TOTAL			379

Q16 Do you think the cost of housing in Roxbury affects the town's ability to keep seniors (65 yrs and older) in town?

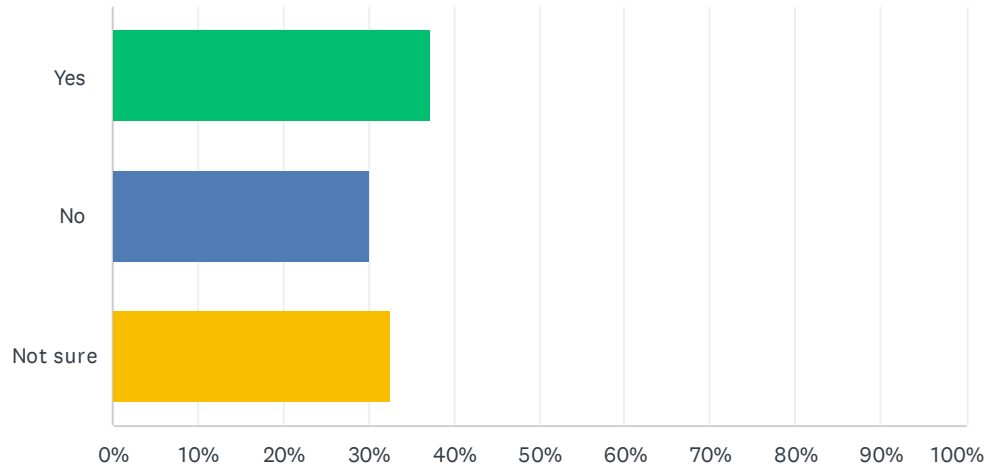
Answered: 382 Skipped: 4



ANSWER CHOICES	RESPONSES	
Yes	34.55%	132
No	35.86%	137
Not sure	29.58%	113
TOTAL		382

Q17 Do you think the cost of housing in Roxbury affects the ability of people who work in town to live here?

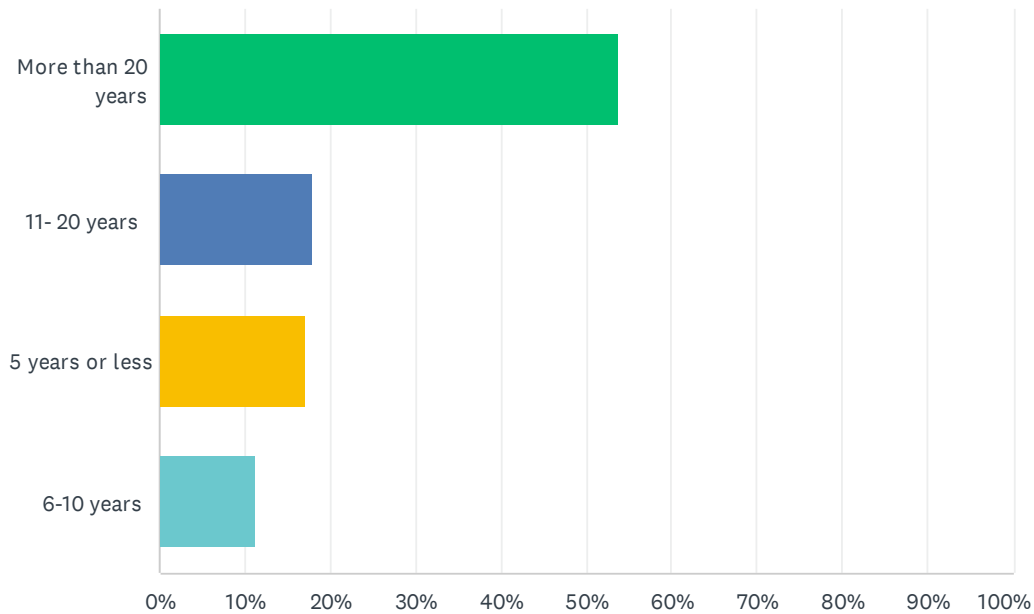
Answered: 377 Skipped: 9



ANSWER CHOICES	RESPONSES	
Yes	37.40%	141
No	29.97%	113
Not sure	32.63%	123
TOTAL		377

Q18 How long have you lived in Roxbury?

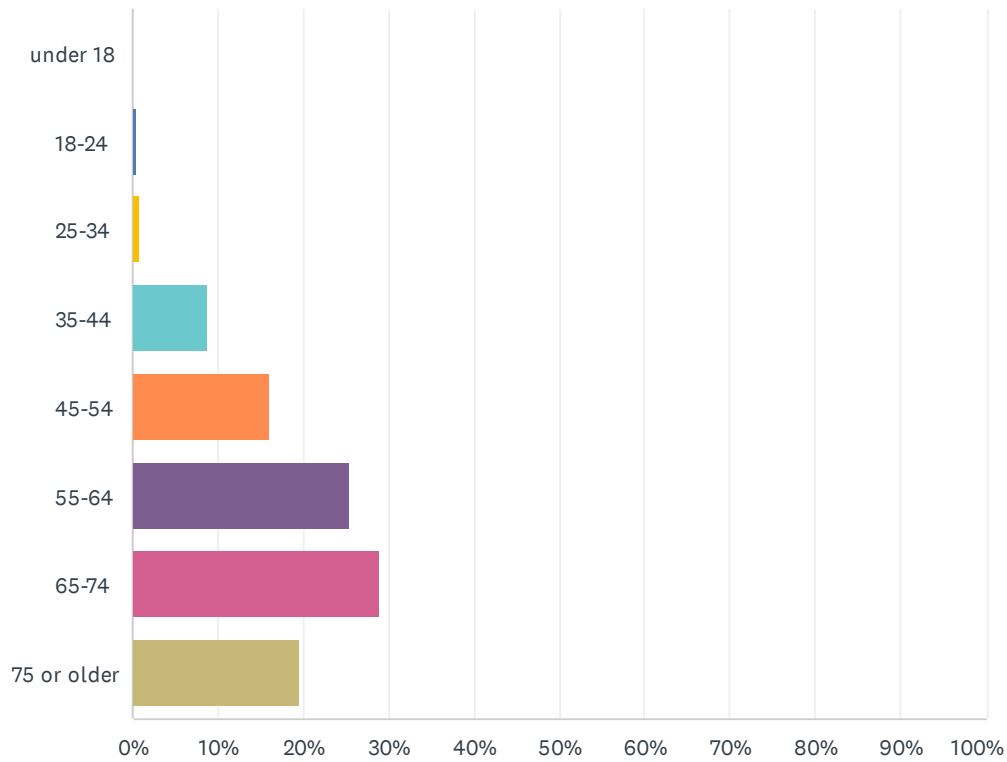
Answered: 381 Skipped: 5



ANSWER CHOICES	RESPONSES	
More than 20 years	53.81%	205
11- 20 years	17.85%	68
5 years or less	17.06%	65
6-10 years	11.29%	43
TOTAL		381

Q19 How old are you?

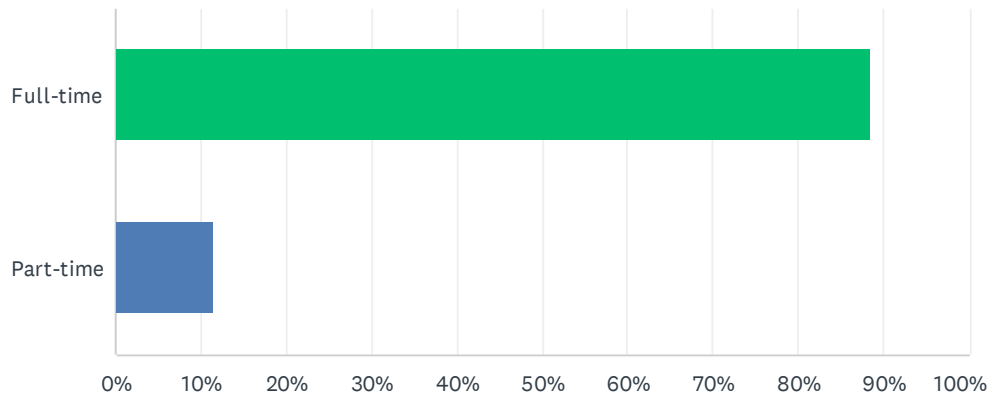
Answered: 382 Skipped: 4



ANSWER CHOICES	RESPONSES	
under 18	0.00%	0
18-24	0.52%	2
25-34	0.79%	3
35-44	8.64%	33
45-54	15.97%	61
55-64	25.39%	97
65-74	29.06%	111
75 or older	19.63%	75
TOTAL		382

Q20 Do you live in Roxbury full-time or part-time?

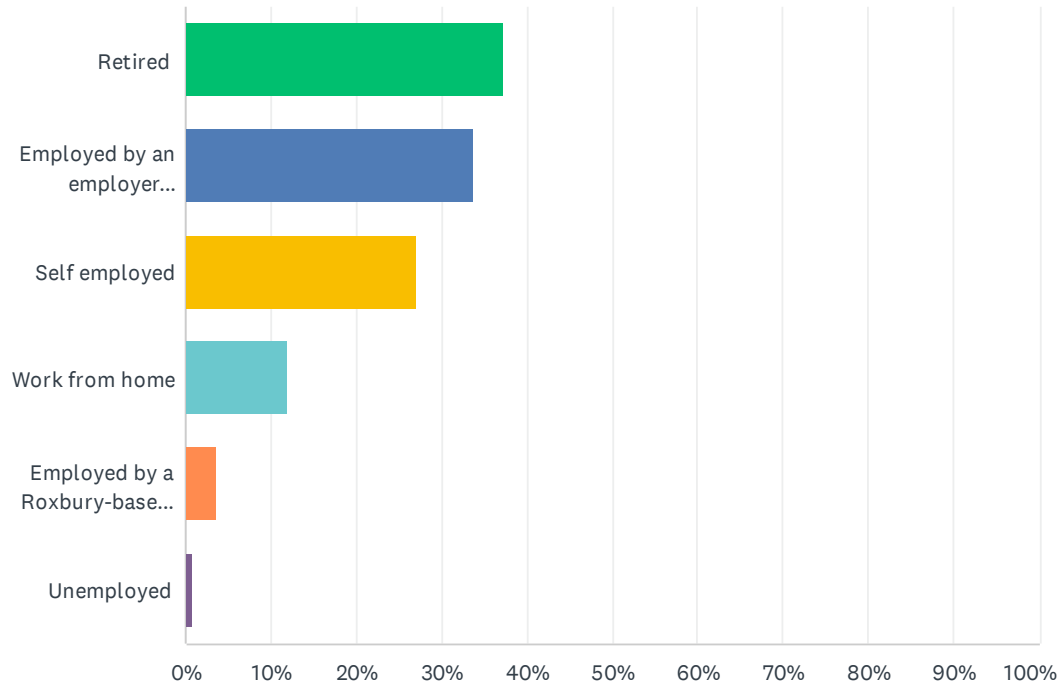
Answered: 382 Skipped: 4



ANSWER CHOICES	RESPONSES	
Full-time	88.48%	338
Part-time	11.52%	44
TOTAL		382

Q21 Please select the option that best describes your current employment status: (check all that apply)

Answered: 383 Skipped: 3



ANSWER CHOICES	RESPONSES	
Retired	37.34%	143
Employed by an employer located outside of Roxbury	33.68%	129
Self employed	27.15%	104
Work from home	12.01%	46
Employed by a Roxbury-based employer	3.66%	14
Unemployed	0.78%	3
Total Respondents: 383		