



Town of Burlington Housing Affordability Plan

2022-2027

Adopted October 11, 2022





Table of Contents

I. Executive Summary

- Why does Burlington need a plan?
- How do you define housing affordability?
- Why has housing become unaffordable for many?
- How was this plan developed?
- What are the 4 main goals of this plan?

II. Assessment of Housing Needs & Current Housing Stock

- What do Burlington residents say about housing needs?
- What are the demographic and housing trends?
- What is the regional context?

III. Land Use and Zoning Assessment

- What residential uses do the zoning regulations allow? Where?
- What areas in town are protected from housing development?

IV. Goals and Strategies

- How can Burlington address its identified housing needs over the next 5 years?
- What is a local 501c3 housing organization?
- How will these strategies be implemented?

V. Appendix/Resource links

- Where can I go for more information?



Executive Summary

Why does Burlington need a plan?

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 Burlington 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.

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 there is often not enough remaining to pay for all their other needs including food, gas, clothing, healthcare, childcare, etc. In Burlington:

- 600 households were spending more than 30% of their income on housing costs; and 289 of those households were severely cost burdened, spending more than 50% of their income.¹
- 65 senior households are on the waiting list for the affordable housing at The Evergreens, the town's only affordable senior housing development.

Why has housing become unaffordable for so many households?

Housing affordability is not just a challenge in Burlington, 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, 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 Hartford County median income** which is shown in the chart below. Because of this, the State Department of Housing keeps a list of how many housing units in each town are dedicated to remaining affordable to households

below this income. This list is referred to as the "Affordable Housing Appeals List".

HUD-defined income limits for Hartford County, 2022

	Household Size			
	1 person	2 people	3 people	4 people
80% of AMI	\$63,120	\$72,160	\$81,200	\$90,160
50% of AMI	\$39,450	\$45,100	\$50,750	\$56,350
30% of AMI	\$23,670	\$27,060	\$30,450	\$33,810

Burlington had 690 households that earned less than 80% of the area median income (AMI) and had 71 housing units dedicated to remaining affordable to them according to the State's 2021 Affordable Housing Appeals List.

¹ Source: "CHAS" data (Comprehensive Housing Affordability Strategy), HUD released on September 29, 2021, for the 2014-2018 period.

What qualifies for the State's Affordable Housing Appeals List?

These 71 housing units qualify on the State's List because they are owned, managed, and/or provided funding by an entity that assures the State that the households who live there do not have to pay more than 30% of their income on housing costs and that these households are earning less than 80% AMI. Such entities include the CT Housing Finance Authority (CHFA).

- 44 housing units are **income eligible households receiving mortgages** through a CHFA or USDA program.
- **24 of these housing units are for seniors at The Evergreens** which is owned by the Town of Burlington.

The Town of Burlington has 2,187 homes (60% of homes) that are currently assessed at or below \$245,000. Many of these are likely affordable for the households living there now. However, the State doesn't count these in its List of "dedicated" affordable homes because there is no way to assure if or for how long the home will continue to be affordable when the home is sold or rented to a new household.

Will the town have to pay for affordable housing?

There are many existing state and federal programs that pay for the construction of new affordable homeownership and rental opportunities. If a group of Burlington residents create a local non-profit housing organization, as many neighboring towns have done, this non-profit can apply to those funding programs to create the housing options identified as needed in this Plan. If the town decides to add more units at The Evergreens for seniors, the town can apply for this funding.

Who was on the Steering Committee?

The Town appointed a Housing Plan Steering Committee which met monthly to provide feedback throughout the planning process and to ensure that the Burlington community was engaged in the conversation around housing affordability needs and possible strategies for meeting those needs.

Burlington Housing Plan Steering Committee Members:

- **Don Riley**, Library Lane Advisory Commission and Burlington Land Trust
- **Stephen Grund**, Burlington resident
- **John Haviland**, Burlington resident
- **Mohamed Amer**, Planning & Zoning Commission
- **Donna Mullen**, Senior Housing Administrator
- **J.P. Parente**, Burlington resident
- **Belinda Cargill**, Zoning Board of Appeals

Planning facilitation and technical assistance provided by:

Jocelyn Ayer, *Director, Litchfield County Center for Housing Opportunity*

What are the
4 goals of
Burlington's
Housing
Affordability Plan?

Burlington has beautiful open spaces and a small-town quality of life. 47% of Burlington's land (8,787 acres) is dedicated, managed or other open space.

Burlington needs both protected open space and housing options to continue the high quality of life that residents enjoy. These are not mutually exclusive; the community can create more housing options that are affordable to seniors and young people while also continuing to protect the town's dedicated and managed open spaces. This Housing Affordability Plan seeks to **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. Focus on Burlington's town center area to encourage walkable neighborhoods and support town center businesses**
- 2. Expand housing options for seniors and young people**
- 3. Support first-time homebuyer options**
- 4. Keep residents living safely and affordably in their homes**

The process the town and the Steering Committee went through to determine these goals and the strategies designed to help meet these goals is described in the section below.

Message from the Burlington Planning & Zoning Commission to the State of CT: 1) The Town of Burlington is the steward of many acres of land owned by the Metropolitan District Commission and the New Britain/Bristol Water Department which supply safe drinking water to many surrounding towns. This land must remain managed open space to continue to serve this purpose. 2) Also, the State must understand that the new MS4 Permit requirements (the General Permit for the Discharge of Stormwater from Small Municipal Separate Storm Sewer Systems) will adversely affect opportunities for affordable housing development.

Identify
housing
needs

Assess
existing
housing stock

Create plan for
meeting identified
housing needs



Housing Affordability Plan Process and Timeline

January- February 2022

- Burlington Housing Plan Steering Committee established; set monthly meeting schedule
- Reviewed analysis of housing and demographic data

March- April 2022

- Developed & launched resident housing needs survey
- Determined housing needs based on data analysis and survey results

May-June 2022

- Held town informational meeting about housing plan
- Developed goals and strategies to meet identified housing needs

July-August 2022

- Developed and revised DRAFT Housing Affordability Plan

September -October 2022

- Draft plan posted in the town clerk's office and on the town website for the required 35-day review period
- Final draft of Plan presented to the Planning & Zoning Commission to determine consistency with Town Plan of Conservation and Development
- Booth at Burlington's Tavern Day to engage with residents about the draft Plan
- Plan presented to the Board of Selectmen and public
- Plan is adopted by the Board of Selectmen
- Final adopted plan is posted on the town's website and with the town clerk.



Assessment of Housing Needs & Current Housing Stock

In March-April 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, and on social media. 375 residents responded to the survey. 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:

- **52%** think the cost of housing in town affects the town's ability to **keep seniors in town.**
- **45%** think the cost of housing in town affects the town's ability to **attract/retain younger people or young families.**
- **44%** think the town needs housing options that **allow older adults to "downsize"**
- **45%** say that they or their parents/children **might have to move out of Burlington to find the housing they need.**

What do residents say about housing needs?

"After owning a home in Burlington for 33 years I am now renting out of state due to zero affordable rentals in and around Burlington, and years long waiting lists for senior housing."



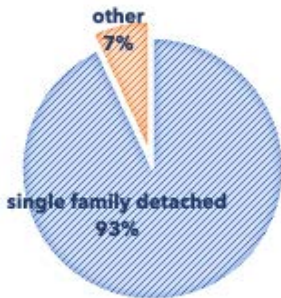
"I have seen many people in a similar money situation to my family lose their homes or struggle to make ends meet. People keep saying the new condos being built in the center or the duplexes built across from People's Bank are "affordable" and they are not. A house over \$250k is not affordable!! Every single house sold here is almost always 350k+ and it just isn't feasible for many people in the working class like myself and my family."

"There should be some sort of assistance to keep young adults who grew up in Burlington in town, especially those who are involved in the community. Most people can't afford a house here anymore. Even the houses that are in need of complete rehab are now over \$200k."

"I see so much new construction of very large, single-family homes. These homes are not targeting to the general population. The current state is making it difficult for families to stay together through the different stages (young and starting out, married with children, and retired)."

What are the town's housing and demographic trends?

TYPES OF HOUSING AVAILABLE



Demographic changes

Burlington has approximately 9,519 residents living in 3,462 households. Over the last 10 years (between the 2010 Census and the 2020 Census) the Town's total number of residents increased slightly by 2% (218 residents). However, within the population the number of children decreased by 17% (435) over that 10-year period. The demographic segment that is projected to grow the most over the next 20 years are residents over 65 years old (from 16% of the population to 22%)².

Fewer households with children

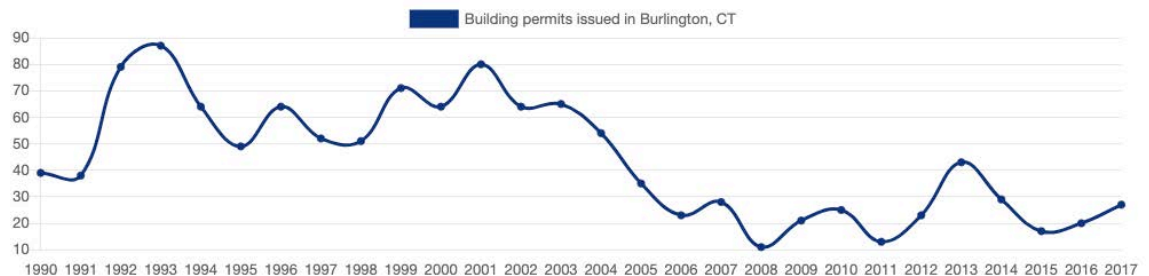
The number of households with children has been in decline, not just in Burlington but statewide. The last available data showed that 32% of Burlington households had children³. Burlington's housing stock is predominately designed for families with children with 89% of the town's homes having 3 or more bedrooms (51% have 3 bedrooms and 38% have 4 or more bedrooms). In other words, 89% of the town's housing stock is designed for 32% of its households.

Limited diversity of housing types and weekend homes

93% of Burlington's housing stock is single family detached homes (compared to 56% in Hartford County and 59% statewide) Single family detached housing is the most expensive type of housing to build, own, and maintain. Just 5% of Burlington's housing is available to home-renters (compared to 33% countywide and 30% statewide).

Slower rate of new home development

The rate of new homes being built in Burlington has slowed over the last 25 years on record (1990-2017). The State's building permit data for new residential structures shows a 31% decrease in the number of permits over this time period. From 2018-2021, the towns permit data shows an average of 20 new homes per year with 24 new home permits in 2021.



Source: [Annual Housing Permit Data, DECD](#)
Visualization created by [CTData Collaborative](#)

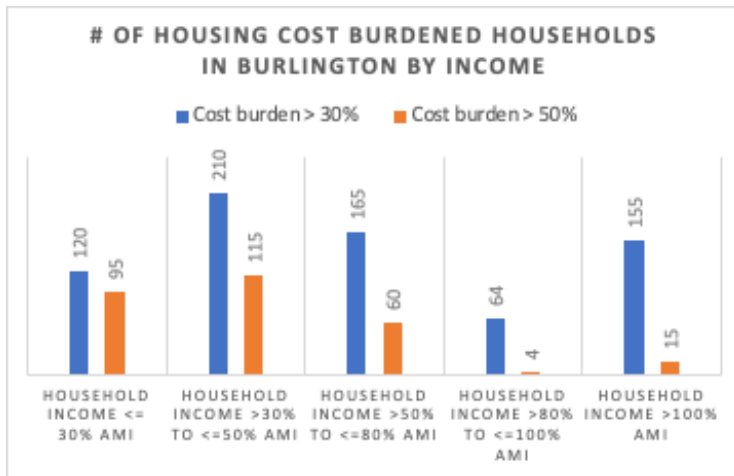
Age of housing stock

Older homes can present accessibility, maintenance, and affordability challenges. Fortunately, Burlington has a relatively young stock of housing with 72% of housing units built after 1970. Just 11% of the housing stock

² Source: Connecticut State Data Center population projections

³ American Community Survey 5-yr estimates 2015-2019

was built before 1950 (383 homes). These homes are often more difficult to make accessible to allow residents to age-in-place and more costly to heat, cool, and maintain.



Housing affordability challenges

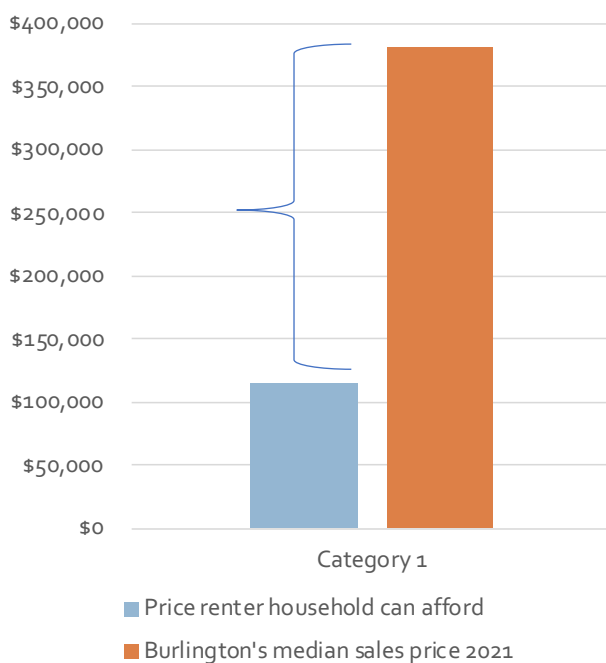
Households are considered “housing cost burdened” if they report spending more than 30% of their income on housing. **600 Burlington households were housing cost burdened** (23% of households). 289 of those households were paying more than 50% of their income on housing costs this is considered severely cost burdened.

Access to home ownership is challenging for renter households.

New homeownership is often delayed by high housing costs, limited diversity in housing type (mainly single family, 3+ bedroom homes), and

student loan debt. If your household earned the Hartford County median household income for a renter of \$38,000⁴, \$500 in monthly student loan or car debt, and a \$5,000 down payment, you’d be able to afford a home costing approx. \$115,500. There was a gap in 2021 of \$265,500, between what a renter household in Hartford County could afford and the median priced home in Burlington.

Access to Ownership Gap



According to the CT Affordable Housing Appeals Act listing, as of 2021 Burlington had 44 single family homes with mortgages subsidized by the CT Housing Finance Authority (CHFA) or USDA. These programs can help income eligible families who find a home for less than \$350,000. There are a limited number of homes for sale at or below \$350,000 in Burlington that do not need a significant additional investment in rehabilitation.

Below is the **CT Affordable Housing Appeals Act list (2021)** showing the dedicated affordable housing in Burlington and neighboring towns. **20% of Burlington’s households earned under 80% of area median income**, and **2% of Burlington’s housing stock was dedicated to remaining affordable to these households** (71 housing units). This includes:

- 44 single family homes mentioned above with CHFA or USDA assisted mortgages and
- 24 affordable senior housing units at The Evergreens. (65 households are on the waiting list).

⁴ The median household income of a renter household in Burlington was \$46,000 (Source: American Community Survey 5-year estimates 2015-2019 reported by CTData Collaborative).

CT Affordable Housing Appeals Act list (2021)

TOWN	Total Housing Units 2010 Census	Government Assisted	Tenant Rental Assistance	Single Family CHFA/ USDA Mortgages	Deed Restricted Units	Total Assisted Units	Percent Affordable
Burlington	3,389	27*	0	44	0	71	2.10%
Harwinton	2,282	22	6	34	5	67	2.94%
New Hartford	2,923	12	3	47	15	77	2.63%
Avon	7,389	244	21	36	1	302	4.09%
Farmington	11,106	470	115	128	155	868	7.82%

The Town of Burlington has 2,187 homes (60% of homes) that are currently assessed at or below \$245,000. **Many of these are likely affordable for the households living there now.** However, the State doesn't count these in its List of "dedicated" affordable homes because there is no way to assure if or for how long the home will continue to be affordable when the home is sold or rented to a new household.

Regional Housing Needs

Our housing market and economy are regional. Many residents live in one town, work in another, and shop in a third. A regional housing needs assessment conducted by David Kinsey, PhD for Open Communities Alliance in November 2020 estimated a **need in the Northwest Hills Council of Governments region** (of which Burlington is a part) **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 304 housing units to the Town of Burlington 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 the region paying more than 50% of their income on housing costs⁵** 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.

⁵ 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?

Burlington has four (4) zoning districts that allow residential uses:

1. **R-44 Residential Zone**- most of the land area in town (approximately 90%) is in this zoning district. The only residential use allowed in this zone are single family homes and one accessory apartment.
2. **R-15 Residential Zone**- there are 6 small areas in town zoned as R-15. In these areas single family homes, one accessory apartment are allowed by zoning permit. Two- family dwellings and multi-family dwellings are allowed by special permit. A special permit requires a public hearing with public comments and notice to neighboring property owners.
3. **Neighborhood Business Zone (NBZ)**- there are 4 small areas zoned for "neighborhood business" in this zone single family dwellings and mixed residential/neighborhood business uses are allowed by special permit.
4. **Central Business Zone (CBZ)**- this zone is in the "historic and commercial center" of town. It allows mixed use (residential over commercial) and multi-family dwellings by special permit.

See zoning map on next page.

This chart summarizes the residential uses allowed in each zone:

ZP = Permitted if it meets all zoning requirements

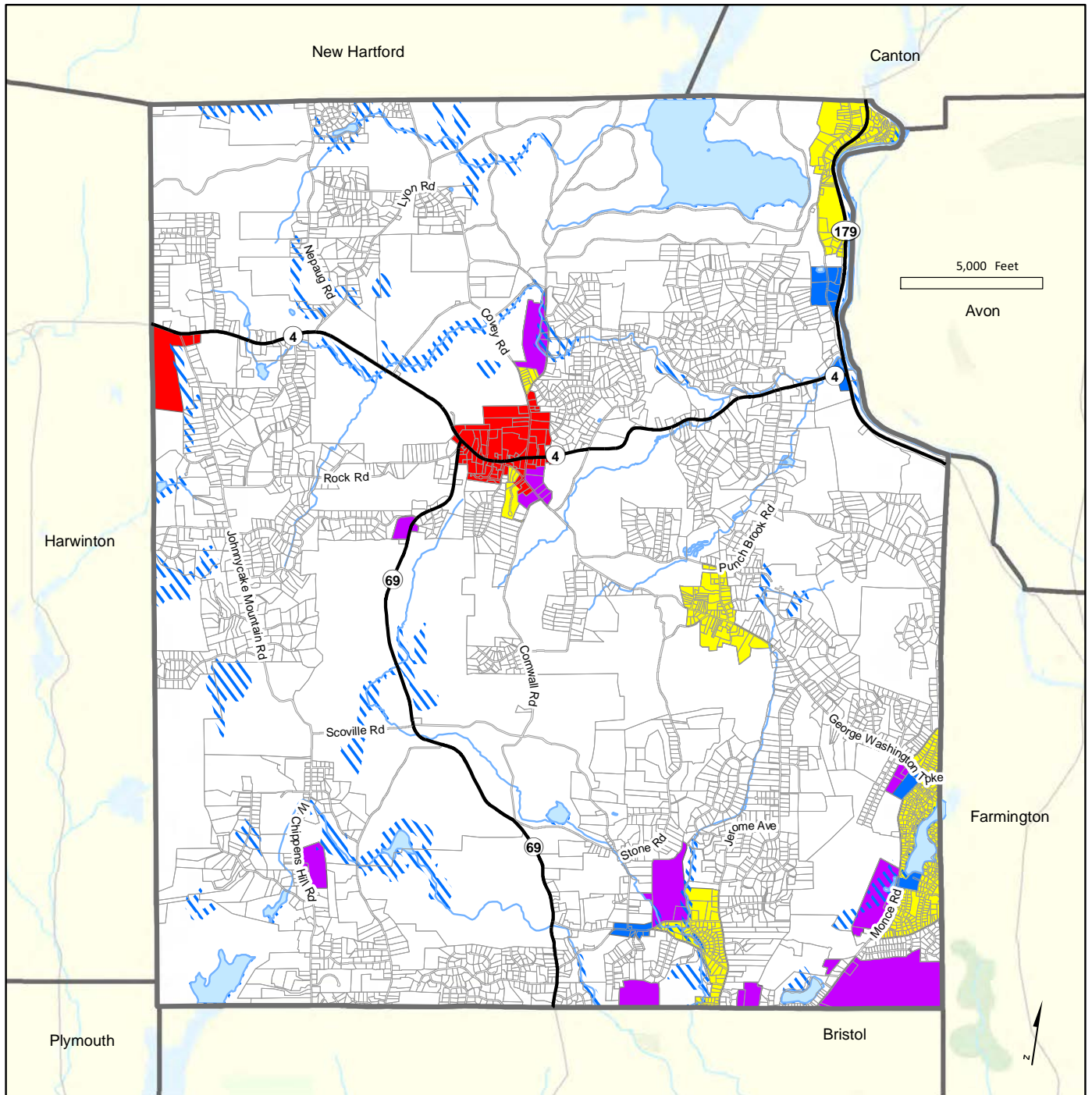
SP = Special Permit required (public hearing + notice to neighbors)

No = not permitted

	R-44 Residential Zone <i>(covers ≈ 90% of land area)</i>	R-15 Residential Zone	NBZ	CBZ
One-Family Dwelling	ZP	ZP	SP	No
Accessory Apartment	ZP	ZP	No	No
Two-Family Dwelling	No	SP	No	No
Multi-Family Dwelling	No	SP	No	SP
Mixed- residential and commercial	No	No	SP	SP
Minimum lot size required	1 acre for any lot created after 2002	1 acre- any lot created after 2002	1 acre	none

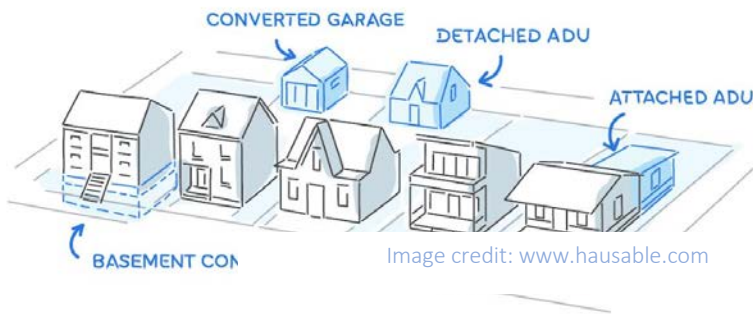
Zoning

Burlington, CT



Single-family dwellings

As described above, 93% of Burlington's homes are single family detached homes. One reason for this may be that single-family dwellings are the only type of primary residential use allowed in the R-44 zone which covers the majority of town. In the RR-44 and RR-15 zones, a minimum of 1 acre is required to build a new home.



Accessory apartments

Accessory apartments can create additional housing options and help residents stay in their homes (with the assistance of rental income or help from the occupant of the apartment). The apartment may be within the single-family structure or in barn, garage, or other out-building. The zoning regulations allow one accessory apartment per lot in the residential zones. The owner of the property must live in either the primary dwelling or the accessory apartment. No more than 2 adults and one child can occupy the apartment and accessory apartments cannot be short term rentals utilizing platforms like Airbnb.

Two-family and multi-family dwellings

Two-family or multi-family (3+ units in one building) dwellings are only allowed in the limited areas of town zoned for R-15 or CBZ and require a special permit process. Special permit approval involves notice to neighboring property owners, a public hearing, and a greater level of uncertainty for the applicant. Also, to build a multi-family dwelling, a minimum 4.75-acre lot would be required. An analysis of parcels in the CBZ that are currently vacant and could be available for potential housing development showed only one (1) parcel that fits those criteria. In the R-15 zone there is also only one (1) parcel that fits these criteria. This analysis underscores that there are limited opportunities under current zoning regulations to develop this type of housing.

Affordable Housing Appeals Act (8-30g)

In 1989 the State legislature passed a law called the "Affordable Housing Appeals Act". Connecticut municipalities with less than 10% of their housing stock designated as affordable are subject to the Affordable Housing Land Use Appeals Procedure, widely known as "Section 8-30g". Burlington is at 2% as of the 2021 Appeals listing. In these towns, if 30% of units in a project are affordable as defined by the statute, many local zoning regulations such as those regarding height, setback, density, and parking requirements don't need to be followed. If the Planning & Zoning commission denies a zoning permit submitted under 8-30g, the decision may be appealed. The commission would then need to show proof that the denial was based on a substantial public health and safety concern that "clearly outweighs" the town's need for more affordable housing. There is no obligation for the town to reach the 10% threshold and no state goal expecting towns to do so.

What areas in town are protected from housing development?

Areas Protected from Development

According to Burlington's 2020 Town Plan of Conservation and Development, as **shown in the map below**, approximately 47% of Burlington's land (8,787 acres) is dedicated, managed or other open space including:

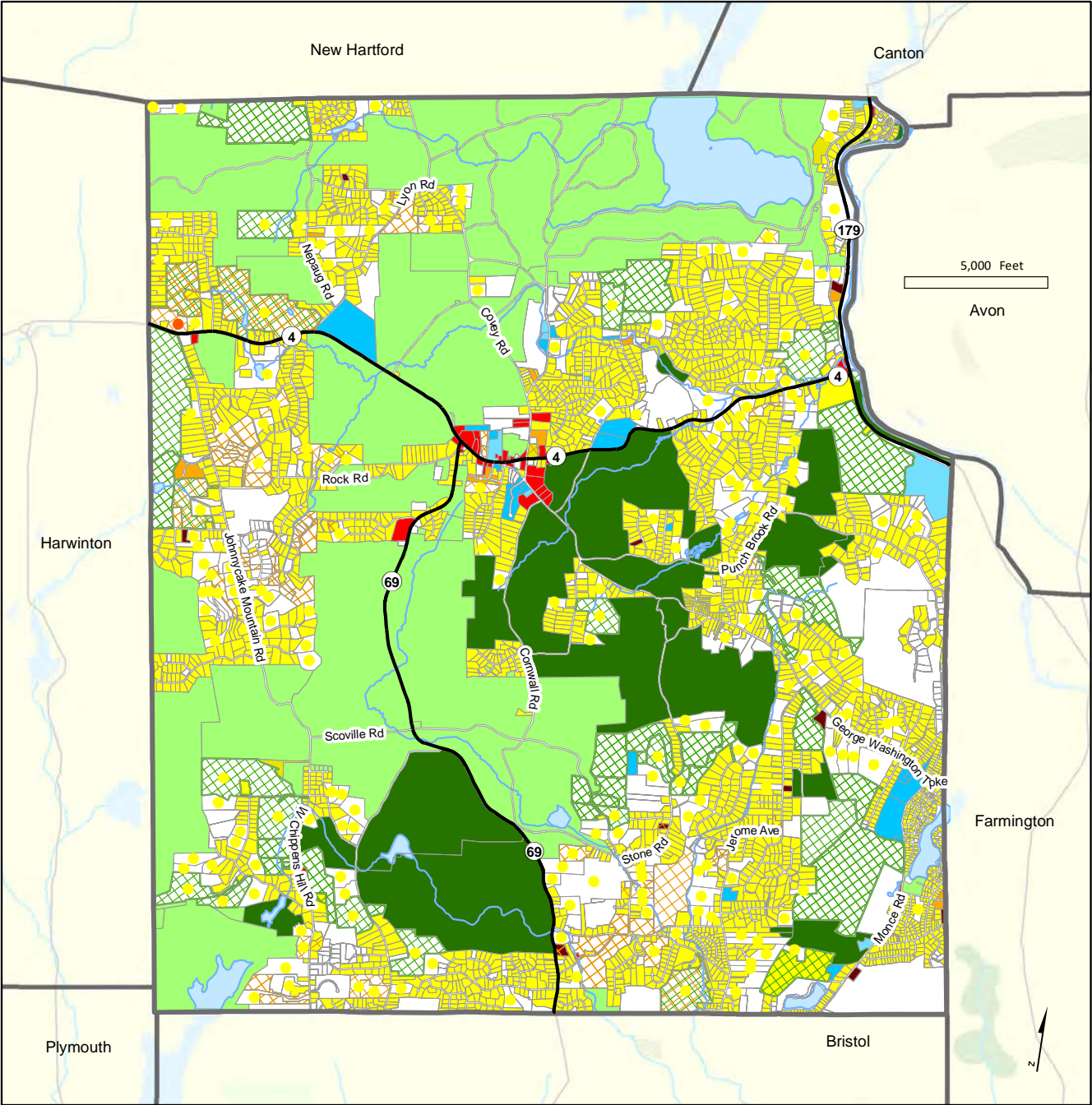
- **2,330 acres of dedicated open space** (managed by the Burlington Land Trust or State of Connecticut) which cannot be built on.
- **6,107 acres of managed open space** (managed by the Metropolitan District Commission (MDC), New Britain/Bristol Water Department, Environmental Learning Center) which is unlikely to be built on.
- **350 acres of "other open spaces"** such as land owned by the Lion's Club, Regional School District, Lake Garda Improvement Association, YMCA- Camp Chase, or the Town of Burlington.

Land that is receiving **PA-490 tax treatment as farmland or forest land** as shown on the map on the next page is receiving a tax incentive not to allow the land to be developed. This further restricted the number of acres that are likely to be developed to create additional housing options.

Burlington needs both protected open space and housing options to continue the high quality of life that residents enjoy. These are not mutually exclusive; the community can create more housing options that are affordable to seniors and young people while also continuing to protect the town's dedicated and managed open spaces as shown on the Land Use map below.

Land Use

Burlington, CT



Residential	Business	Institutional	Open Space	Other
 Single Family Residential	 Business	 Community Facility	 Dedicated Open Space	 Undeveloped Land
 2-4 Family Residential	 Industrial	 Institutional	 Managed Open Space	 PA-490 Farm
 Multi-Family / Other	 Mixed Use		 PA-490 Forest	

This map may not display situations where only part of a parcel is subject to PA-490 designation. Refer to the Assessor database of PA-490 lands for more information.

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



Goals and Strategies

Described below are 4 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.

All these goals and strategies are designed to continue to preserve the town's 8,787 acres of open space and small-town quality of life.

Legend

BOS	Board of Selectmen
HC	(proposed) Housing Committee
PZC	Planning & Zoning Commission
SD	Senior & Community Center Director

GOAL 1: Focus on Burlington's town center area to encourage walkable neighborhoods and support town center businesses.

The Town of Burlington has recently invested in sidewalks throughout the town's center. Additional housing in this area could create walkable neighborhoods and support the businesses that are located there. In 2015 the town conducted a State-funded study which showed that additional housing development in the Central Business District was feasible from a wastewater treatment perspective.

Strategies:

Lead Entity:

1. Develop a request for proposals for the use of town owned land in this area for mixed income and/or mixed-use housing in the central business district.	BOS
2. Coordinate this effort with other property owners in the central business district to determine whether a coordinated approach could result in a development pattern that would be more desirable for the town.	BOS

GOAL 2: Expand housing options affordable for seniors and young people

As noted in the demographic trends, Burlington has a declining number of households with children and the demographic segment projected to grow the most over the coming years are residents over 65 years old. 52% of the residents who responded to the housing needs survey believed that the cost of housing in town effects the town's ability to keep seniors and 45% believed it effects the ability to

attract and retain young people or young families. The goals and strategies listed below are intended to create more housing options for seniors and young people.

SUB-GOAL 1A: Support the creation of additional dedicated affordable senior housing at the Evergreens

Currently there are **65 households on the waiting list** to live in one of the 24 affordable senior housing units at The Evergreens. Some households have to wait 2-5 years to get off the waiting list.

Strategies:

Lead Entity:

1. Conduct a feasibility study to see how many additional units could be accommodated at the Evergreens.	HC
2. Hire a consultant experienced in applying for State and other funding to construct these additional units.	HC
3. Continue to keep the housing units at the Evergreens dedicated to remaining affordable to seniors when/if affordability restrictions expire.	HC



What is The Evergreens?

The Evergreens at Thompson's Way is an elderly independent living housing community designed for people who are 62 years of age or older. There are 5-one-story buildings containing a total of 24 units. Each has its own entrance from the exterior. There are 16 one-bedroom units and 8 two-bedroom units. Two units are adapted for persons with disabilities and all units are accessible. The facility is owned and operated by the Town of Burlington. It has been financed through the State of Connecticut Department of Economic and Community Development (DECD). Applicants to live at the Evergreens must be income eligible. For more info visit: <https://www.burlingtonct.us/senior-housing-department>

SUB-GOAL 1B: Allow smaller sized homes and "downsizing" options

As mentioned previously in this report, 93% of Burlington's homes are single family detached homes and 89% of homes have 3 or more bedrooms (compared to 58% countywide and 58% statewide). Single-family homes with 3+ bedrooms are a more expensive type of home to build, own, and maintain compared to smaller sized homes and attached multi-family homes. Encouraging the development of one- and two-bedroom housing options in attached or multi-family dwellings in areas that are not already preserved or managed as open spaces, could create additional housing opportunities for seniors and young people.

Strategies:

Lead Entity:

1. Allow 2-family dwellings by on parcels that can meet on-site well and septic requirements in the R-44 zone.	PZC
--	-----

2. Amend the Zoning Regulations to relocate Burlington Center provisions into the main body of the text, allow/require mixed use buildings, allow multi-family development in the fringe area. (This is one of the top ten priority action steps listed in the town's 2020 Plan of Conservation & Development.)	PZC
3. Reduce the minimum lot size needed to build multi-family dwellings (Note: 4.75 acres are required now and an analysis showed only 2 vacant parcels of this size in zones that allow 3+ family developments.)	PZC
4. Consider an incentive housing overlay zone on a specific appropriate parcel (example: Barkhamsted, CT) or a "Town and non-profit sponsored housing" zoning regulation as many other area towns have in place.	PZC

SUB-GOAL 1C: Consider the formation of a non-profit (501c3) Burlington Housing Organization

In many area towns, residents have volunteered to form a private, non-profit organization in their town to address housing needs. Examples from area towns include the [Foundation for Norfolk Living](#), [Litchfield Housing Trust](#), [Kent Affordable Housing, Inc.](#) and [Cornwall Housing Corporation](#). Once formed, this organization can facilitate the creation of downsizing options for seniors, housing options for young families and others as funding and land opportunities present themselves and as community housing needs evolve over time.

Strategies:

Lead Entity:

1. Let residents know about the opportunity to volunteer and who they can contact for more information.	HC
2. Volunteers interested in forming the new housing trust organization can 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 	HC
3. Once a Burlington Housing organization is formed, they can reach out to residents to ask them to consider private donations of land, buildings for renovation, or funding.	HC

What is a local non-profit (501c3) Housing Organization?

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

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

- [Norfolk Foundation for Living](#)
 - Historic District renovated multi-family homes (12 rental units)
 - Haystack Woods Net Zero homes (10 ownership units in construction)
- [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



SUB-GOAL 1D: Increase awareness about the housing opportunities accessory apartments can create.

Burlington homeowners can create an accessory apartment in their home or on their property in a detached building or over a garage. For seniors, accessory apartments can allow adult children or other caregivers to live at the home in a separate space; they can also create an opportunity for additional income from the rental. 68% of survey respondents were not aware of the option to create an accessory apartment.

Strategies:

Lead Entity:

1. Include easy to find information on the town's website about the zoning requirements for accessory apartments, and a "checklist" for how to create an apartment.	PZC
2. Consider allowing a second accessory apartment by special permit in the R-44 zone (one within/attached to the single family dwelling and one in an accessory building such as over the garage); owner occupancy would still be required for one of the units and short term rental would not be allowed.	PZC

GOAL 3: Support first time homebuyer options in Burlington

In 2021 Burlington had 44 single family homes with mortgages subsidized by the CT Housing Finance Authority (CHFA) or USDA. These can assist income eligible families who can find a home for less than around \$350,000.

Strategies:

Lead Entity:

1. Let residents know about the opportunity to donate land or funding to a newly formed non-profit Housing Organization or Habitat for Humanity of North Central Connecticut to allow them to build first time homebuyer homes.	HC
2. Increase awareness in town of CHFA (CT Housing Finance Authority), HDF (Housing Development Fund) and FHLB (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.	HC
3. Raise awareness about the USDA Rural Development program that can help income eligible homeowners in Burlington purchase homes. https://www.usdaloans.com/	HC

Related Links:

<https://www.chfa.org/homebuyers/all-homebuyer-mortgage-programs/>

<https://www.usdaloans.com/>

<https://hdfconnects.org/services/fthb/>

GOAL 4: Keep residents living safely and affordably in their homes

According to recently released HUD data, 289 Burlington households were severely cost burdened (spending more than 50% of their income on housing costs). Burlington also has 383 occupied homes in that were built before 1950. These older homes can present accessibility, energy efficiency (heating/cooling), and maintenance challenges. These strategies are intended to help cost burdened Burlington households stay in their homes and make repairs or energy efficiency upgrades that might be needed to keep them living safely and affordably.

1. Increase awareness of the Burlington/Harwinton CDBG/Small Cities funded Housing Rehabilitation Loan Program to assist income eligible homeowners with making home repairs or adding accessibility features (such as wheelchair ramps) that will keep them in their homes.	BOS
--	-----

2. Ensure the town's zoning regulations allow residents to add wheelchair ramps or meet other ADA requirements without needing a special exception or variance due to setbacks or other restrictions.	PZC
3. Raise awareness about the ability for income eligible homeowners to refinance their home loan to make their mortgage more affordable through the USDA Rural Development program. https://www.usdaloans.com/	HC
4. Promote energy efficiency programs offered by Eversource and others once per year through the city newsletter or other means. Increase awareness of programs that assist with electricity and/or heating costs.	HC
5. Increase awareness of and continue to support existing services such as dial a ride, senior lunches, CT Home Care Program for Elders, etc.	SD
6. Continue to direct residents who are in experiencing housing instability or are in danger of becoming homeless to call 211 or visit 211ct.org to be directed to resources and services.	SD

Who qualifies for energy efficiency programs?

The EnergizeCT "Home Energy Solutions" program can help all homeowners reduce energy costs. Homeowners with household incomes of 60% of the area median income or less qualify for a free home energy assessment and free upgrades. For more information visit: <https://www.energizect.com/your-home/solutions-list/home-energy-solutions-core-services>

What is the Housing Rehabilitation Loan Program?

This program provides financial assistance in the form of a 0% interest deferred loan to income eligible households to make health and safety repairs including roofing, carpentry, electrical work, painting, plumbing and heating.

What is the "Healthy Homes Program"?

Connecticut Children's **Healthy Homes Program** (Healthy Homes) - Provides support to improve living conditions for families: Working with a team of licensed and certified experts, the program assesses homes and develops a scope of work to address housing-related health hazards, such as lead-based paint, mold, asbestos, and injury risks. With that scope of work, the program works with property owners and contractors to complete the work to strict specifications in accordance with federal, state, and local environmental and building regulations: <https://www.connecticutchildrens.org/community-child-health/community-child-health-programs/healthy-homes-program/>

What is 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: www.211ct.org

How can we ensure these strategies are implemented over the next 5 years?

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.

1. Form a housing plan implementation committee or housing committee to spearhead the implementation of this plan and update it every 5 years.	BOS
2. Ask the housing committee to prepare an annual summary report to the Board of Selectmen to summarize progress on housing plan implementation and note priority actions planned for the coming year.	HC
3. Amend the Town Plan of Conservation & Development (POCD) to reference the town's adopted housing plan.	PZC

What can Burlington residents do to help?

1. **Volunteer!** Consider volunteering with a new Burlington housing committee. (If you are interested contact the First Selectman's office.)
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 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=hh44leURLds&t=1s>
4. **Donate land or funding** to a Burlington Housing organization once formed or to Habitat for Humanity.



Appendix Resource links

Attached are the following appendices:

- What is “Fair Housing”?
- Resident Housing Needs Survey Results

The following are links to additional resources:

- Burlington Housing Data profile
<https://housingprofiles.psychousing.org/profile/#Burlington>
- 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

What is Fair Housing?

The following information is from the Connecticut Fair Housing Center:

Fair Housing rules apply to all homes in Burlington 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.

Affirmatively Furthering 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.