

**Town of Winchester**

# **Housing Affordability Plan**

*2022-2027*



Adopted: October 17, 2022





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# Message from the Steering Committee

**The Town of Winchester already has a more diverse and affordable range of housing options than most of its fellow towns in Litchfield County.** It should not be asked to provide more than its fair share of the affordable housing options for the region.

**We have created this plan because State law requires us to do so.** The State law passed in 2017 (Statute 8-30j) requires every municipality in the State to prepare and adopt an affordable housing plan. It further states that, "Such plan shall specify how the municipality intends to increase the number of affordable housing developments in the municipality." We would like the State to recognize and address the following:

- **State housing programs and policies should focus on and enable homeownership.** Currently, many renter households are paying rents that are equivalent to or higher than a mortgage payment. Assisting these households to become owners should be the priority.
- **The State should invest in job training and advancement.** Building more affordable housing units is not going to solve the core problem. The State needs to address the issue of low wages by investing in job training and advancement.
- **The percentage of affordable housing options in the region's other towns is significantly less than Winchester.** Of Winchester's current housing stock, 9.3% is dedicated to remaining affordable for households below 80% of the area median income. Most of the surrounding towns in Litchfield County, except for the City of Torrington, have less than 3% of their housing stock dedicated to remaining affordable to these households. Yet, according to state and federal Fair Housing law, the units of affordable housing in Winchester must be equally available to all qualified people from any town. In addition to its stock of dedicated affordable housing, Winchester also has more housing units that are affordable by nature (because they are smaller, multi-unit buildings, or older) than surrounding towns. Winchester should not be expected to solve the region's need for more affordable housing options alone.

While we believe the above issues must be addressed, we have also seen the following current housing challenges for our residents:

- **Investors have started buying rental properties** in the town and are raising rents beyond the current residents' ability to pay. We need to find paths to homeownership for many of these households.
  - 286 residents requested housing or shelter assistance over the last 12 months according to 211 of Connecticut.
- We have **senior residents** who have lived here their whole lives that are currently living in their car or in the shelter because they cannot find suitable, affordable, senior housing options. We do not want our seniors to experience this.
  - 134 senior households were on the waiting list for housing at Winchester Housing Authority properties.

**The State required Housing Affordability Plan that follows seeks to address these current housing challenges that our residents are experiencing while we await the State's action to address the more long standing core challenges described above.**

- Winchester's Housing Plan Steering Committee



# Introduction

Why does  
Winchester  
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 Winchester 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 created a Housing Plan Steering Committee which met monthly to provide feedback throughout the planning process and to ensure that the community was invited to participate early and often in the conversation around housing affordability needs and possible strategies for meeting those needs.

## Winchester Housing Plan Steering Committee Members:

- **Todd Arcelaschi**, Mayor
- **Josh Kelly**, Town Manager
- **Linda Groppo**, Selectwoman
- **Candy Perez**, Selectwoman
- **Pinky Mangione**, Winchester Housing Authority
- **Nick Teeling**, community member
- **Christine Hunter**, realtor
- **Jayne Martigneni**, Winchester Housing Authority
- **Pam Colombie**, Land Use Department
- **Katie Vail**, Director of Social Services

*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. **This has a dragging effect on the local economy** because residents don't have much left in their household budget after these basic needs are met to go out to dinner or spend money at other local businesses. In Winchester:

- **1,410 households** were spending more than 30% of their income on housing costs.
- 640 of those households were spending more than 50% of their income on housing costs; this is considered severely cost burdened.<sup>1</sup>

Housing affordability is not just a challenge in Winchester, 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**

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

**up with demand.** The ability to meet demand, especially for “downsizing” options for older adults and multi-family or condominium options is affected by:

- the cost and availability of buildable land,
- high construction costs, and
- long or uncertain permitting processes in some towns.

**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 \$57,680 for a single person or \$82,320 for a household of 4 people. The State Department of Housing keeps a list of how many housing units in each town are dedicated to remaining affordable to households at or below 80% of the area median income (AMI)- this is also referred to as the “Affordable Housing Appeals List”.

**Winchester had 1,955 households that earned less than 80% of the area median income and had 609 housing units dedicated to remaining affordable to them according to the State’s Affordable Housing Appeals List (2021).**

## What does *dedicated* affordable mean?

We say these 609 housing units are dedicated to remaining affordable because they are owned, managed, and/or provided funding by an entity that assures 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% of the area median income. These are entities like the Winchester Housing Authority and the CT Housing Finance Authority (CHFA). *(See the appendix for Winchester’s inventory of dedicated affordable homes)*

Rents and sales prices of homes in Winchester have generally been more affordable than those costs in some of the surrounding towns in Litchfield County. However, because of the short supply of housing in general (especially newer homes) sales prices and rents are rising beyond the reach of many households in all Litchfield County towns. Add in the costs of home heating, cooling, and maintenance of older homes and many households in Winchester are having to spend more than 30% of their incomes on housing costs (1,274 households in 2018) despite the costs being lower than in some surrounding towns.

## Will the town have to pay for affordable housing?

**The Town of Winchester will not be asked to pay for the construction or operation of housing that is affordable.** The purpose of this plan is to collect data and information about the housing needs of those who live and work in Winchester and look for ways to address those housing needs. There are many existing state and federal programs that pay for the construction of new affordable homeownership and rental opportunities. It was these types of state and federal programs that organizations such as the Winchester Housing Authority and Winchester Housing Development Corp. received funding through to construct the existing affordable housing in town. The town did not pay for the construction and does not pay for the operations of these affordable units.

**The goals and strategies detailed in this plan are intended to help the town take advantage of existing programs and resources to address the housing needs of those who live and work in Winchester.**

1. Assess housing needs

2. Assess existing housing stock

3. Create plan for meeting unmet housing needs

## Housing Affordability Plan Process + Timeline

### **October/November 2021**

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

### **December/January 2022**

- Review inventory of existing affordable housing
- Develop and launch resident housing needs survey
- Develop worker housing needs survey

### **January/February 2022**

- Launched worker housing needs survey; outreach in Spanish and English
- Assessed housing needs based on data analysis and survey results

### **March/April 2022**

- Held informational meeting about housing plan (March 3)
- Began developing goals and strategies to meet identified housing needs

### **May/June 2022**

- Held community feedback forum on goals & strategies (May 31<sup>st</sup>)
- Developed DRAFT Housing Affordability Plan

### **July/August 2022**

- Meeting with Planning & Zoning Commission to determine consistency with Plan of Conservation and Development
- Revisions based on feedback

### **September/October 2022**

- Final draft of Plan prepared and posted in the town clerk's office and on the town website for the required 35-day review period.
- Board of Selectmen held public hearing (Oct. 3)
- Board of Selectmen adopted plan (Oct. 17)
- Final adopted plan is posted on the town's website and with the town clerk.

TRABAJAN EN WINSTED?

**POR FAVOR  
TOME NUESTRA ENCUESTA  
DE 3 MINUTOS**

El Comité Directivo del Plan de Vivienda de Winchester/Winsted está trabajando en un plan para atender las necesidades de vivienda de los residentes y trabajadores. Tómese 3 minutos para informarnos sobre sus necesidades de vivienda a través de esta encuesta en línea.

JOIN US FOR AN INFORMATIONAL MEETING

**WHY DOES WINCHESTER  
NEED A HOUSING PLAN?**

**THURSDAY March 3, 2022 | 7 PM**

Virtual meeting via Zoom

Meeting ID: 814 3935 0078

Passcode: 300877

Visit the town's website for a direct Zoom link or [click here](#).

**Topics will include:**

- Why are we developing a town housing plan?
- What do Winchester residents say about their housing needs?
- What's next?
- How can I provide feedback on this Housing Plan?

**HOSTED BY:** Winchester's Housing Plan Steering Committee

### **Town of Winchester Housing Affordability Plan Community Feedback Forum**

**We want your feedback! All residents welcome!**



Learn about why rents are rising so fast, how homeownership can be more affordable, how older adults can be helped to downsize, and how you can help.

**Tuesday, May 31  
noon via Zoom**

Please go to the town website for the Zoom link or [click here](#).

**POSTPONED:**

The in-person version of this meeting that was going to be held at 7pm at Town Hall has been postponed. The Zoom forum at noon is still being held.

Come hear about the proposed goals and strategies for a new Winchester housing affordability plan.

Then give us your feedback.

**Hosted by:** Winchester Housing Plan Steering Committee



## What is Fair Housing?

### The following information is from the Connecticut Fair Housing Center:

Fair Housing rules apply to all homes in Winchester 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.

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### 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.



## Assessment of Housing Needs & Current Housing Stock

### What do residents say about housing needs?

#### Resident Survey

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's website, at town hall, in the town's e-newsletter, and on social media. 292 responses to the survey were received. 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:

- **60%** think the cost of housing in town affects the town's ability to **attract/retain younger people or young families**.
- **54%** think the cost of housing in town affects the ability of **people who work in town** to live here.
- **49%** think the town needs programs that help with the costs of **rehabilitation of older homes**.
- **46%** think the town needs **home renter options** that young families and young adults can afford.
- **46%** think town needs **first time homebuyer options** that allow renters to purchase their first home
- **38%** had **experienced barriers** to finding the type of housing they would like to have in Winchester.



*"We are a small family who would love to buy a home in Winsted."*

*"It took me a year of looking almost to find a 3 bedroom where rent wasn't jacked up to where I couldn't pay it."*

*"Winsted needs additional affordable senior living on one floor, similar to the property on Gay Street."*

*"Keeping folks - of all ages - IN their OWN homes should be considered important."*

#### NCCC Student Survey

The town also conducted a survey of the housing needs of **Northwest CT Community College students**. 53 students responded to the survey; 82% of which did not currently live in Winchester. 42% said they would like to live in Winchester now and another 31% they would like to live in Winchester in the future.





*"Affordable student rental options would help a lot of students looking to benefit from NCCC."*

*"I believe the problem is quality housing for an affordable price. It's almost impossible to work full time and go to school so affordability is key and safety shouldn't be compromised."*

NCC students were asked what types of housing they would like to find in Winsted/Winchester. Here are the results:

ANSWER CHOICES	RESPONSES	
2-bedroom rental housing in a multi-family building	37.25%	19
Studio or 1 bedroom rental housing in a multi-family building	33.33%	17
Rent a single-family home	31.37%	16
Housing in walking distance to the college	27.45%	14
Unit in a redeveloped mill building in downtown Winsted	27.45%	14
3-bdroom rental housing in a multi-family building	23.53%	12

### Worker Survey

The town also distributed a survey to employers in Winchester and asked them to pass it along to their workers. 58 people who work in Winchester responded to this survey. Almost 60% of respondents were in the "education" sector and 25% worked in "town government". 41% of respondents already lived in Winchester. Of the respondents that did not already live here 32% (18) said that they would like to live here now or in the future. When asked what types of housing they would like to find in Winchester here are the results:

ANSWER CHOICES	RESPONSES	
Purchase a single-family home	42.86%	18
Other (please specify)	21.43%	9
Senior housing	16.67%	7
Studio or 1 bedroom rental housing in a multi-family building	4.76%	2
2-bedroom rental housing in a multi-family building	4.76%	2
Purchase a townhome or condominium	4.76%	2

*Note: The Housing Plan Steering Committee understands that the NCCC student survey and the worker survey results do not represent a statistically significant sample size despite our best efforts to get people to respond to these surveys. Nevertheless we wanted to report the findings from those who did take the time to respond.*

## What are Winchester's demographic trends?

### Demographic changes

Winchester has approximately 10,200 residents living in 4,550 households. Over the last 10 years (between the 2010 Census and the 2020 Census) the town's total number of residents declined by 9% (1,018 residents). The number of children in town declined by 27% during this period. This demographic data does not take into account the many changes that occurred during the second half of 2020 and in 2021 related to the pandemic real estate boom.

**TABLE 3: POPULATION AND POPULATION CHANGE BY AGE GROUP, 2010–2020**

Area	Age	Population, 2010	Population, 2020	Change	Percent change
Connecticut	All ages	3,574,097	3,605,944	+31,847	+0.9%
	Children	817,015	736,717	−80,298	−9.8%
	Adults	2,757,082	2,869,227	+112,145	+4.1%
Litchfield County	All ages	189,927	185,186	−4,741	−2.5%
	Children	40,952	33,307	−7,645	−18.7%
	Adults	148,975	151,879	+2,904	+1.9%
Winchester	All ages	11,242	10,224	−1,018	−9.1%
	Children	2,298	1,671	−627	−27.3%
	Adults	8,944	8,553	−391	−4.4%

Winchester's population has also become slightly more diverse in terms of race and ethnicity over the last ten years. Non-white residents made up 14% of Winchester's population in 2020 while in 2010 it was 9% according to DataHaven's equity profile<sup>2</sup>. This is a fairly similar % of non-white residents as in Litchfield County as a whole but a much lower percentage than the statewide percentage (37% non-white).

### Aging population and fewer households with children

As shown in the table above, the number of children in the town decreased by 27% between 2010 and 2020. The last available data showed that 19% of Winchester's households had children. However, 60% of the town's housing stock is designed for families with children having 3 or more bedrooms. According to Connecticut Data Center projections, the demographic segment that is projected to grow the most in the next 20 years are residents over 65 years old. These trends (a declining number of households with children and an increase in the portion of Winchester's population of residents over 65 years old) indicates a need for smaller homes and apartments with accessibility features for households without children.

# of Winchester  
households with  
children

**-27%**

<sup>2</sup> Seaberry, C., Davila, K., Abraham, M. (2021). Winchester Equity Profile. New Haven, CT: DataHaven. Published September 2021. More information at [ctdatahaven.org](http://ctdatahaven.org) (Table 3 is also from this source)

## Household characteristics and housing cost burden

### Home-owners and Home-renters

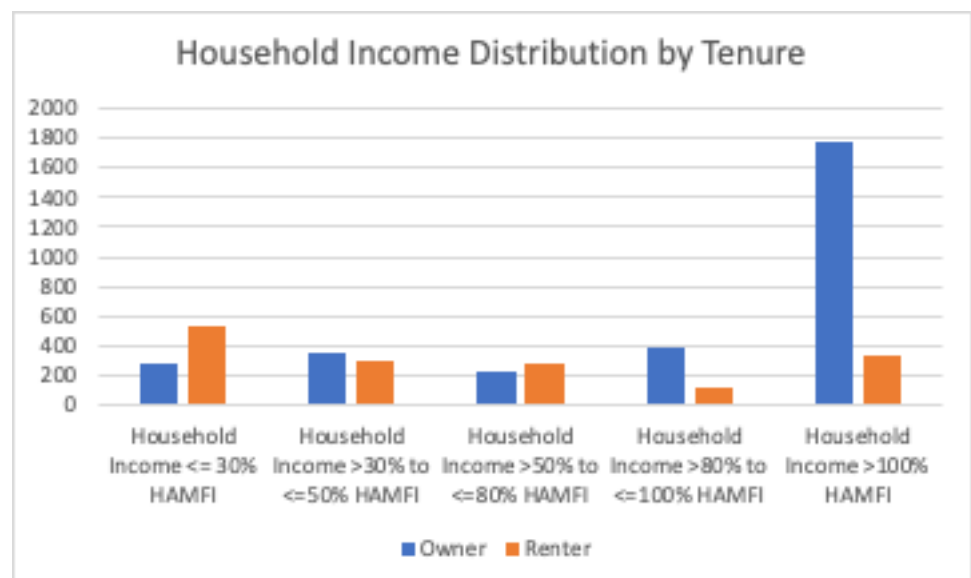
Approximately 28% of the town's housing stock is occupied by home-renters. This is similar to the statewide rate of 30%. 54% of homes are occupied by home-owners.



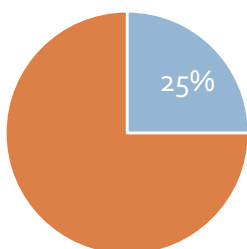
Source: Partnership for Strong Communities 2020 Housing Data Profiles

### Household incomes by tenure

The most recent HUD Comprehensive Housing Affordability Strategy (CHAS) data available shows that 1,090 renter households and 865 owner households earn under 80% of the household area median income (AMI). This is important to know, again, because housing affordability initiatives are typically intended to make housing more affordable for households at or below 80%AMI. The chart below shows how these household incomes breakdown by tenure.



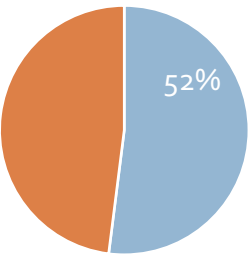
### Cost Burdened Home-owners



### Housing cost burdened households

Households are considered "housing cost burdened" if they spend more than 30% of their income on housing. It is estimated that **1,410 Winchester households were housing cost burdened** (610 owner households and 800 renter households). 640 of those households were paying more than 50% of their income on housing costs; this is considered severely cost burdened. About a quarter of homeowners are cost burdened and 52% of renters are cost burdened. This is similar to the rates in the state and the county as a whole.

Cost Burdened Home-renters



Winchester homes are more affordable than most neighboring towns.

The 2020 American Community Survey 5-year estimates show Winchester’s median home value at \$192,000 compared to \$334,900 in Norfolk, \$262,200 in Colebrook and \$262, 900 in Barkhamsted. The median home value in Torrington is \$153,800.

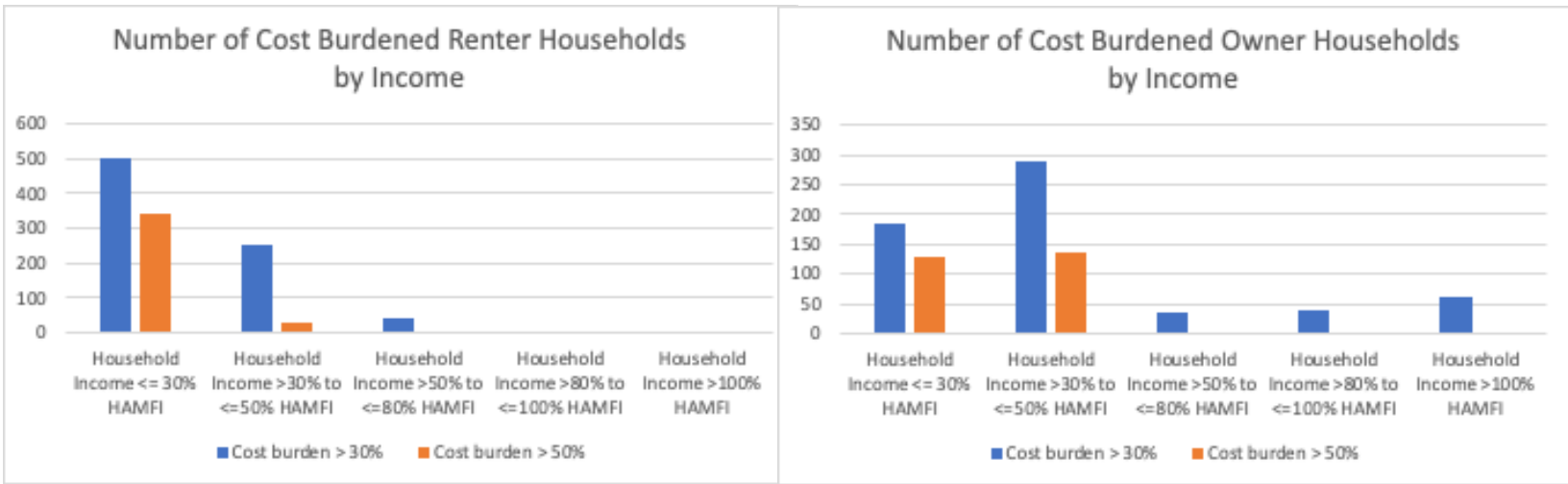
**Home sales prices and rents have been rising.** Between 2016 and 2021, the median home sales price in Winchester rose by \$85,000 or 58%. Home prices in 2020 and 2021 were affected by the Pandemic and historically low mortgage interest rates. They are not expected to continue to rise in this way but they are not expected to fall much from their current values. These current prices are out of reach for many households, especially renter households who would like to purchase their first home.

**There was a gap in 2021 of \$114,500, between what a renter household in Litchfield County could afford and the median priced home in Winchester.** (In 2020 the gap was \$62,500.)

According to a Litchfield County rental report from SmartMLS, rents countywide increased 37% between 2020 and 2021. Also, the inventory of available rentals declined substantially.

Winchester residents experiencing housing insecurity

Between May 2019 and May 2022, 362 home-renters in the Town of Winchester faced eviction according to CTData Collaborative’s Connecticut Eviction Map ([www.ctdata.org/evictions](http://www.ctdata.org/evictions)). According to 211 of Connecticut (a free information and referral service provided by the United Way of Connecticut) 286 Winchester residents requested housing or shelter assistance between June 2021 and June 2022 including 96 shelter requests, 60 requests for rent assistance, 53 requests for low-cost housing, and 30 with landlord tenant issues. (County-wide during this time period there were 1,350 shelter requests and 565 requests for rent assistance.)





## Jobs and Housing

### Housing for people who work in Winchester

Winchester has 3,255 jobs. The largest number of these jobs are in the manufacturing sector. Followed by healthcare and retail. Many employers have expressed a need for housing opportunities that are attractive and affordable for the workforce they are trying to recruit.

The average annual pay for all these jobs except those in manufacturing is less than 80% of the area median income (AMI) for a single person household. If it was a single head of household supporting one or two children, it would put them well below 80% AMI. The data presented here shows how limited the number of homes dedicated to remaining affordable for households at and below this income is.

**TABLE 6: JOBS AND WAGES IN WINCHESTER'S 5 LARGEST SECTORS, 2019**

Sector	Connecticut		Winchester	
	Total jobs	Avg annual pay	Total jobs	Avg annual pay
All Sectors	1,670,354	\$69,806	3,255	\$48,412
Manufacturing	161,893	\$85,031	784	\$61,390
Health Care and Social Assistance	271,014	\$54,858	316	\$42,078
Retail Trade	175,532	\$35,833	294	\$32,040
Accommodation and Food Services	129,012	\$23,183	206	\$14,563
Educational Services	59,333	\$69,528	157	\$51,469

3

## Existing Housing Stock

### Number of Occupied and Vacant Housing Units

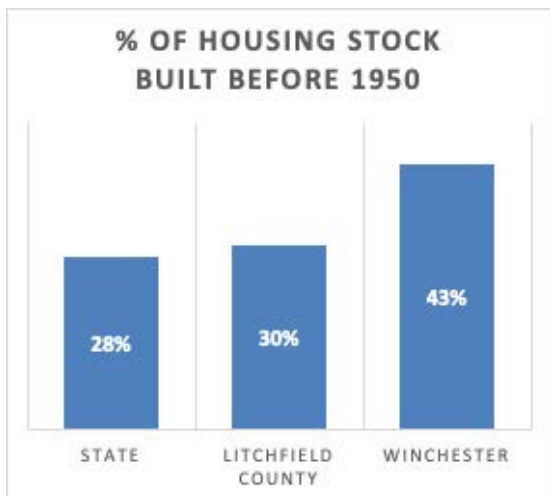
American Community Survey data (2020 5-year estimates) shows Winchester having approximately 5,744 housing units, about 16% of which (926) are considered "vacant". This source estimates that 378 of these "vacant" units are used seasonally or occasionally (summer homes or weekend homes). This plan includes strategies intended to help get truly vacant units (not including seasonal or weekend homes) back online.

### Diversity of Housing Types

Compared to its less populated neighboring towns in Litchfield County, Winchester has a more diverse range of housing options available for its residents. Single family detached homes are the most expensive type of housing option to build, own, and maintain and makes up the majority of our housing stock county-wide. In Winchester 59% of the housing stock is single family detached while the county is at 73% and the state at 59%. Winchester also has a greater percentage of 2-family homes (16%) than the County or the State.

<sup>3</sup> Seaberry, C., Davila, K., Abraham, M. (2021). Winchester Equity Profile. New Haven, CT: DataHaven. Published September 2021. More information at [ctdatahaven.org](http://ctdatahaven.org)

## Regional Housing Needs



### Aging of Winchester's Housing Stock

Older homes can require costly renovation, be expensive to maintain, heat and cool. They can also have lead paint or mold issues. Winchester's housing stock is older than the county average with 42% of the housing stock built before 1950 and another 21% built between 1950 and 1970. 45% of renter occupied housing units (691 units) and 40% of owner occupied housing units (1,204) were built before 1950. This plan includes strategies to help property owners make needed repairs and upgrades to their properties.

### Stock of Dedicated Affordable Housing

In 2021 Winchester had 609 units of housing dedicated to remaining affordable to the 1,955 households in town that earn under 80% of the area median income according to the State's Affordable Housing Appeals listing. These include affordable homeownership, rental assistance in market-rate housing, housing for

seniors, disabled, and supportive housing. **A more detailed inventory can be found in the appendix.** Here is a summary:

- 216 are rental homes for seniors in 5 developments
- 167 are households that receive rental assistance to afford fair market rent;
- 92 are single family homes with CHFA/USDA subsidized mortgages;
- 48 are 1- and 2-bedroom rentals at The Glen
- 3 are supportive housing/group homes

**Our housing market and economy are regional.** Many residents in Litchfield County live in one town and work in another. 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 housing 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 130 housing units to the Town of Winchester and the remaining affordable housing units to the region's other 20 towns. Since this is a 5-year plan, Winchester would be meeting its "fair share" of this need if 65 homes that were dedicated to remaining affordable were created over the life of this plan (2022-2027). The strategies detailed in this plan could lead to the creation of up to 65 housing opportunities over the next 5 years. This would include both home-owner and home-renter opportunities targeted to meet the specific housing needs identified through this planning process. **The region's other 20 towns need to do their part as well to help meet regional housing needs.**

### Housing Needs Summary

While Winchester has a greater percentage of its housing stock dedicated to remaining affordable to households at or below 80% AMI than its less populated neighbors, housing affordability challenges clearly remain for Winchester residents as shown in the preceding analysis and summarized here:

- **640 households were severely housing cost burdened<sup>4</sup>** (paying more than 50% of their income on housing costs)- this includes 375 renter households and 265 owner households.
- **134 senior households were on the waiting list** for housing at Winchester Housing Authority properties
- **286 residents requested housing or shelter assistance** over the last 12 months.

<sup>4</sup> 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?

The Town of Winchester has six zones that allow residential uses. The Rural Residential (RR) zone covers most of the land area in town. The Highland Lake zone covers the areas immediately adjacent to the lake and the remaining zones are in and around the downtown area and along Route 8.

The only residential use allowed without a special permit is a single family detached home. A special permit requires a public hearing and notice to neighboring property owners. Two-family dwellings and multi-family (3+ dwelling units) are not currently allowed in the rural residential district which makes up most of the land area in town.

This chart shows the residential uses allowed in each zone:

P= Permitted

SP = Special Permit Required

Blank box = not permitted

	Rural Residential	Highland Lake	Town Single Family	Town Center Residential	Town Center	Town Gateway
Single-Family Dwelling	P	SP	P	P		P
Accessory Apartment	SP	SP	SP		SP	SP
Two-Family Dwelling			SP	SP		SP
Multi-Family Dwelling				SP	SP	SP
Affordable Housing	SP	SP	SP	SP	SP	SP
Nursing Home		SP		SP	SP	SP
Mixed-Use (Housing + Commercial)				SP	SP	SP

\* the Highland Lake Business District (HLB) is not included here but does allow Multifamily Dwellings and Mixed-Use (Housing and Commercial) by Special Permit.

### Single family homes

As described above, 59% of Winchester's homes are single family detached homes. In the Rural Residential zone, a minimum of 85,000 square feet (just under 2 acres) are required to build a new home. The Town Center zones allow smaller lot sizes to promote a walkable development pattern around downtown.

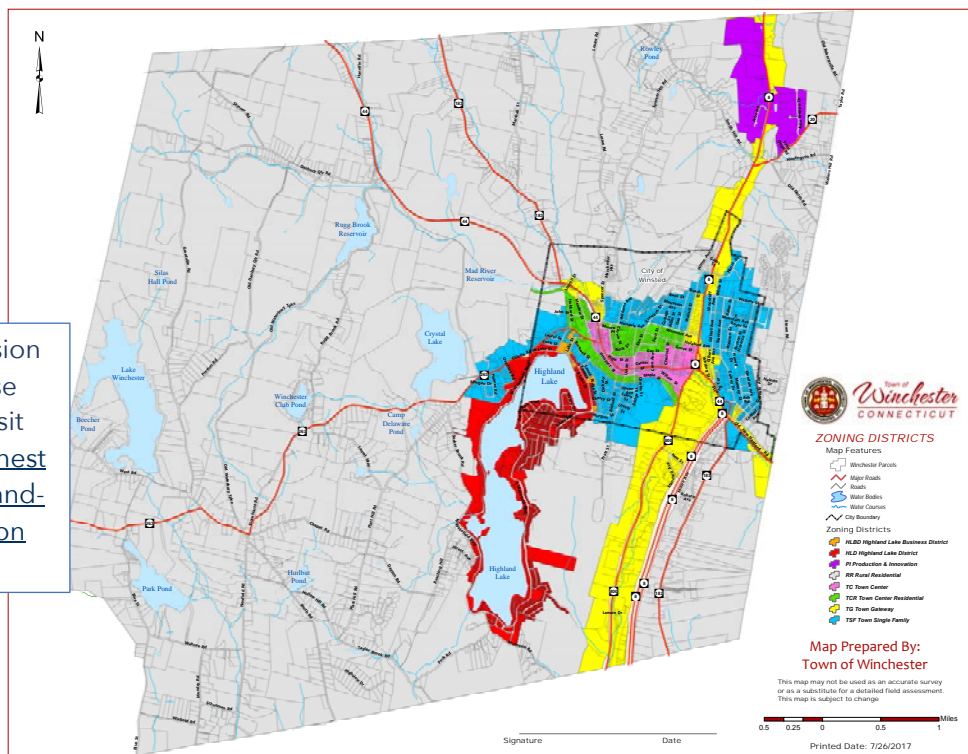
### Accessory apartments

The zoning regulations allow one accessory apartment per lot by special permit in all residential zones except Town Center Residential. The apartment may be within the single family residential structure or in a barn, garage, or other accessory building. The owner of the property must live in either the primary dwelling or the accessory apartment and no more than 3 people may occupy the apartment.

### Multi-family dwelling

The zoning regulations allow a multi-family dwelling (3+ dwelling units) by special permit in the Town Center Residential, Town Center, and Town Gateway zones. In the Town Gateway zone, for every four dwelling units, the site must have 40,000 square feet of usable land (this does not apply in the other 2 zones in which this is allowed). No apartment building may have more than 30 dwelling units. Recreation facilities, open spaces, and facilities for active and passive recreation must be provided.

For a full size version of this map, please [CLICK HERE](#) or visit [www.townofwinchester.org/planning-and-zoning-commission](http://www.townofwinchester.org/planning-and-zoning-commission)



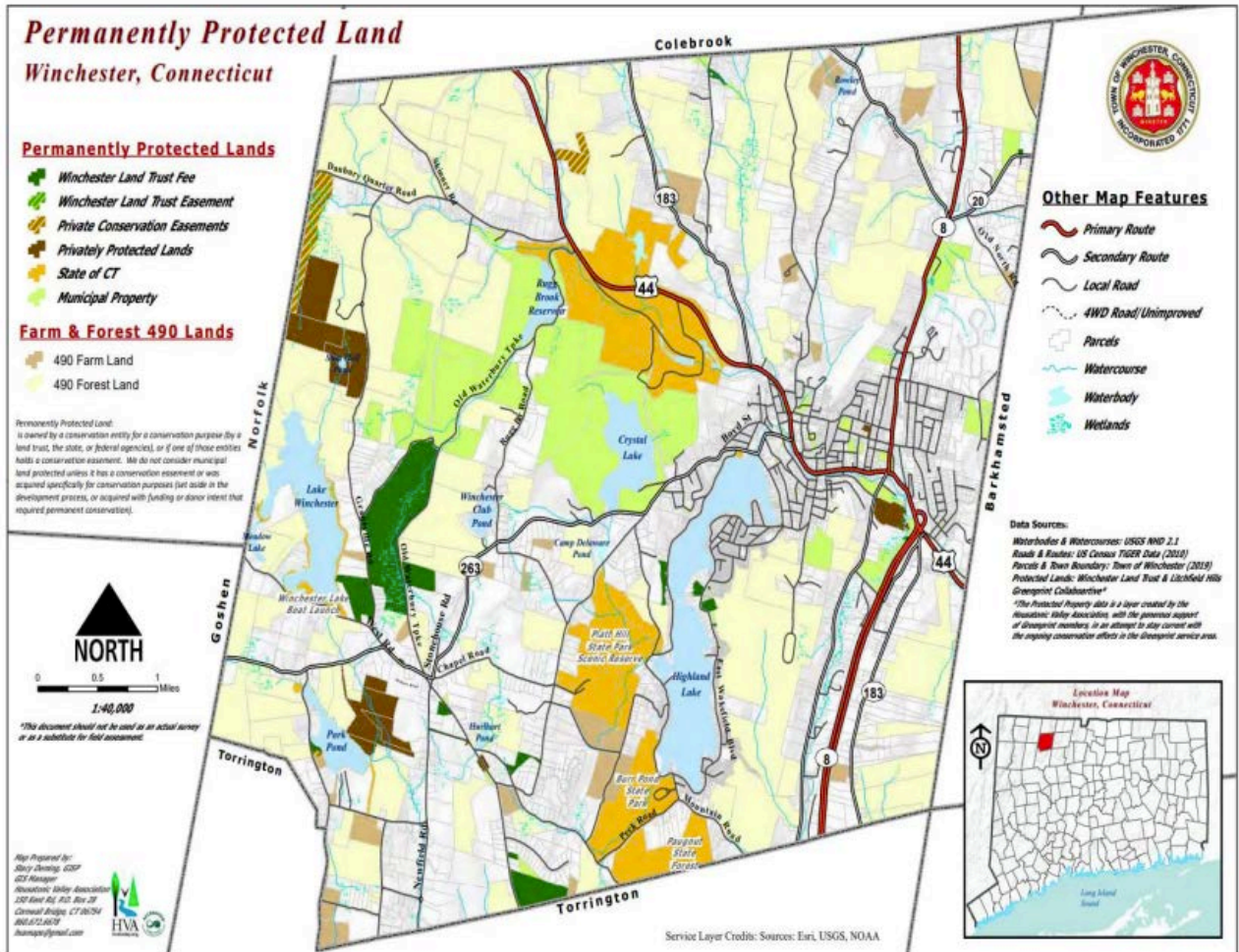
### Affordable Housing Appeals Act (8-30g)

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". Winchester was at 10.8% as of the 2021 Appeals listing. In towns that have not met that 10% threshold, a town's decision to deny a zoning permit to a development that includes affordable housing may be appealed. The town 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 State requirement for towns to reach the 10% threshold and reaching it does not mean that the town has satisfied its resident's housing needs.



## Dedicated and Managed Open Space

According to the 2021 Town Plan of Conservation and Development, the town has 3,178 acres (16% of town) of dedicated open space that housing cannot be built on. It also has 8,192 acres of managed open space (41.9%) which is unlikely to accommodate housing development.





## Goals and Strategies

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

Described below are **6 goals** that the town will work to make progress on over the next 5 years and strategies intended to help meet those goals. Each strategy has been assigned to a lead entity. This entity will spearhead the implementation of that strategy and collaborate with other relevant town boards, commissions, and residents as needed to carry out that strategy.

#### Legend

BOS	Board of Selectmen
P&Z	Planning & Zoning Commission
WHA	Winchester Housing Authority
IT	(proposed) Housing Plan Implementation team
ED	Economic Development Director
FM	Fire Marshall/Housing Inspector
SS	Social Services Coordinator
TM	Town Manager

### Goal 1: Support the redevelopment of existing buildings to create housing options

Winsted has a number of underutilized buildings in the town center area that could create additional housing options. Creating additional housing in this area, in walking distance to the college, could provide housing for students and help support main street businesses. The town actively works with owners of these buildings to hear what owners would like to do and supports efforts consistent with the town's Plan of Conservation and Development.

#### Strategies:

#### Lead:

1. Continue to work with the owners of mill buildings and other properties with vacant spaces that could be converted to housing to look for ways the town can support and encourage this renovation.	ED
2. Continue to support the remediation of sites once used for industrial, manufacturing, or commercial purposes and are now underutilized due to suspected or known contamination from past uses by applying for CT Office of Brownfield Remediation & Development funding as needed/available.	ED
3. Support the re-development of vacant space at the former Winsted Hospital to create needed housing options by participating in regular meetings with the Winsted Health Center Foundation.	IT
4. Encourage the creation/renovation of apartments for NCCC students and other residents in this area by collaborating with local housing non-profit organizations and private sector partners and helping connect them with the State and federal funding programs that could assist with this.	IT

5. Review list of town owned properties (vacant buildings or parcels) to determine which could be appropriate for use/re-use to create needed housing options.	IT
6. Develop Request for Proposals (RFP) for town-owned properties to identify developers with the experience to build, sell/own, and maintain high-quality housing options.	BOS
7. Consider selling or leasing properties to non-profit housing organizations who respond to the RFP and demonstrate that they can create the types of housing needed in town.	BOS

## Goal 2: Support affordable homebuyer options.

There are currently 84 income eligible households in Winchester that have mortgages through CT Housing Finance Authority (CHFA) or USDA programs intended to create affordable homebuyer options. The strategies listed below are intended to both increase awareness of these existing programs and increase the number of homes that could be available to first time homebuyers.

Strategies:

Lead:

1. Increase awareness of <a href="#">CHFA</a> (CT Housing Finance Authority) and <a href="#">HDF</a> (Housing Development Fund) <b>down-payment assistance</b> for income eligible first-time homebuyers and free first-time <b>homebuyer education classes</b> available in the area and online through an annual article in newsletters/ social media and other outreach efforts; Ask board of realtors for help with outreach.	IT
2. Increase awareness about <a href="#">CHFA</a> and <a href="#">USDA</a> programs that help with mortgages for income eligible homebuyers.	IT
3. Consider partnering with NWCT Habitat for Humanity (which has built homes in Salisbury, Canaan, North Canaan, Sharon, and Torrington) or another non-profit to build affordable homebuyer options on appropriate town owned land through the RFP process described above.	BOS
4. Consider how properties that become the property of the town due to unpaid taxes could be utilized to create first time homebuyer options.	TM

### Related Links:

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

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

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



### *What is Habitat for Humanity?*

Habitat for Humanity is a global nonprofit housing organization working in local communities across all 50 states in the U.S. The Habitat chapter that serves our area is Northwest Connecticut Habitat for Humanity. As noted above, they have helped build affordable homeownership homes in Salisbury, Canaan, North Canaan, Sharon,

and Torrington. Habitat homeowners help build their own homes alongside volunteers and pay an affordable mortgage. Habitat typically serves households at 60% area median income and mortgage payments are between \$800 and \$1,100/month with 0% interest. For more information go to: <https://www.habitatnwct.org/>

### Goal 3: Preserve and support the long-term sustainability of Winchester's existing stock of affordable housing for seniors and other residents.

As of 2021, Winchester had 216 rental homes for seniors or disabled residents in five developments. Two of these developments are managed by the Winchester Housing Authority (WHA), two are managed by the Winchester Housing Development Corporation (WHDC), and one is managed by the Northwest Senior Housing Corporation.

Strategies:

Lead:

1. Support the preservation and planning for long term sustainability for the 216 units of affordable senior housing in town.	IT
2. Work with the owners of these properties to make sure they have the volunteer resources they need on their boards to continue their work.	IT
3. Study whether a formalized partnership between the WHA and WHDC (Winchester Housing Development Corp.) could help both remain more financially viable and able to address capital needs as they arise. (Reach out to Northwest Senior Housing Corporation to see if they would like to participate too.)	IT
4. Work with the owners of properties that were once dedicated to remaining affordable to households under 80%AMI but are no longer dedicated to see if, with some assistance from state and/or federal funding they could renovate these units and dedicate them again so they could be included on the State's Affordable Housing Appeals listing.	IT



Greenwoods Garden

#### *What is the Winchester Housing Authority?*

According to its website, "The **Winchester Housing Authority** has served the community of Winchester (Winsted) since 1956. It has a rich history brought about by its dedicated Board of Commissioners who have served throughout the years. First came 42 duplex family homes called Ramsay Heights in 1957. Then, in 1970, came 80 grand apartments called Chestnut Grove. This was followed in 1971 by Greenwoods Gardens' 40 apartments next to downtown." For more information visit: <http://www.winchesterhousing.org/>

#### *What is the Winchester Housing Development Corp.?*

The Winchester Housing Development Corporation is a 501c3 non-profit organization that was incorporated in 2001. They currently own and manage two elderly rental developments in town- Carriage Maker Place (32 units) and Laurel Commons (44 units). They have a volunteer board of directors with local residents which oversees a professional property manager.



## Goal 4: Keep seniors living affordably in their homes

1. Promote energy efficiency programs offered by Eversource and others once per year through newsletters or other means. Increase awareness of <b>programs that assist with electricity and/or heating costs.</b>	IT
2. Continue efforts to increase awareness of existing <b>services</b> that allow seniors to stay in their homes; including dial-a-ride, senior center meals and CT Home Care Program for Elders.	SS

### ***Are there any tax breaks for senior citizens?***

Yes. If you or your spouse are age 65 or older, permanently reside in Winchester/Winsted (legal residence), either own your own home or rent, and meet certain income restrictions, you may be eligible for one or more forms of city and/or state financed property tax credits and/ or tax deferral. For information about these programs, please contact the Tax Assessor's Office at 860-379-5461. You may also inquire in person at the Assessor's Office at Town Hall.

### ***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>

## Goal 5: Protect against displacement and poor housing conditions

1. After study is conducted, consider creating a <b>Fair Rent Commission</b> . This would be a forum for tenants dealing with poor housing conditions to file a complaint; if violations are found a fine system could be put into place. A Fair Rent Commission would address rents being raised beyond what is reasonable. When reviewing rent increase complaints, the housing condition will be assessed.	BOS
2. Increase awareness of <b>blight remediation efforts</b> currently underway and how to submit a blight complaint form.	IT
3. Increase awareness of the requirement for 3+ unit residential buildings to be <b>inspected every two years</b> or more frequently when there is a change in tenants. (Contact building department to see inspection reports or schedule an inspection.)	FM
4. Consider applying for additional funding for the <b>Housing Rehabilitation loan program</b> through the Small Cities/CDBG program- this would help income eligible homeowners make needed repairs to their homes.	BOS
5. The town's Social Service Coordinator is the designated municipal employee to serve as the point of contact for those in town in danger of becoming homeless. This	SS

designated employee is in communication with the region's <b>Coordinated Access Network</b> to get updates and information on resources for people at risk of homelessness or experiencing homelessness.	
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#### Resource links:

- 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/>
- Landlords and **Lead Paints information** from CT Department of Public Health: <https://portal.ct.gov/DPH/Environmental-Health/Lead-Poisoning-Prevention-and-Control/For-Landlords>

## Implementation Strategies

1. Form a <b>Housing Plan implementation team</b> coordinated by the town manager which includes planning commission representatives, board of selectmen representatives and appropriate staff to meet at least twice per year and discuss next steps on meeting the goals of this plan.	BOS
2. Town manager will provide an <b>annual summary report</b> for the Board of Selectmen on implementation of the Plan.	TM



## Appendix Resource links

Attached are the following appendices:

- Inventory of affordable housing

The following are links to additional resources:

- Resident Housing Needs Survey Results
- Winchester Housing Data profile  
<https://housingprofiles.psychousing.org/profile/#Winchester>
- Regional Housing Needs Assessment  
<https://northwesthillscog.org/wp-content/uploads/2021/05/Housing-NWCT-report-April2021.pdf>
- 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

## Inventory of Dedicated Affordable Rental Homes (2021)

Project	Owner	# of Units	# HC Accessible	Year Completed	Seniors or Disabled Only?	Income Restrictions
<b>Chestnut Grove</b> <i>80 Chestnut Street</i>	Winchester Housing Authority	80	5	1970	Yes	Less than 50% of AMI
<b>Greenwoods Garden</b> <i>37 Gay Street</i>	Winchester Housing Authority	40	4	1971	Yes	Less than 50% of AMI
<b>Laurel Commons</b> <i>75 Gay Street</i>	Winchester Housing Development Corp.	44	12	2005	Yes	less than 60%AMI
<b>Carriage Maker Place</b> <i>19 Gay Street</i>	Winchester Housing Development Corp	32	4	2014	Yes	less than 100%AMI
<b>Susan Perry</b> <i>115 Spencer Street</i>	Northwest Senior Housing Corp	20		2008	Yes	Less than 50% of AMI
<b>The Glen</b> <i>130 Willow Street</i>	Marisol – Millenium-Realty.com	48			No	Tax credit

