

***Town of Litchfield***

# **Housing Affordability Plan**

***2022-2027***

Adopted September 20, 2022





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## Introduction

### Why does Litchfield need a plan for housing affordability?

The 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 Litchfield received a grant from the Connecticut Department of Housing to undertake a proactive planning process and lay out a strategy for meeting the housing needs of existing and future residents and workers.

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

#### Litchfield Housing Plan Steering Committee Members:

- **Dean Birdsall** (Sustainable Litchfield)
- **Michael Lyn Cappello** (Social Service Coordinator)
- **Diane Field** (Sustainable Litchfield)
- **Cleve Fuessenich** (Economic Development Commission)
- **Peter Losee** (Planning & Zoning Commission)
- **Ted Murphy** (Realtor)
- **Will Neary** (Economic Development Commission)
- **Jeff Zullo** (Board of Selectmen)
- **Denise Raap** (First Selectman- ex officio)

#### Advisory members:

- **Jim Simoncelli**, Litchfield Housing Authority
- **Jill Musselman**, Litchfield Housing Trust

#### 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. Importantly, when households have to spend more than 30% of their income on housing costs, they often don't have enough left over to pay for all their other essential needs including food, gas, clothing, healthcare, childcare, etc. Unaffordable housing has a dragging effect on the economy because residents don't have much in their household budget after these basic needs are met to spend money at other local businesses. In Litchfield:

- **832 households** were spending more than 30% of their income on housing costs.
- 624 of those households were considered severely cost burdened, spending more than 50% of their income on housing costs.

## Why has housing become unaffordable for so many households?

Housing affordability is not just a challenge in Litchfield, 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 Litchfield County median income**. In 2022 this was **\$63,120 for a single person or \$90,080 for a household of 4** people. The State keeps a list of how many homes in each town are dedicated to remaining affordable to households at or below 80% of the area median income (AMI), also referred to as the “Affordable Housing Appeals List”.

### HUD-defined income limits for Litchfield County, 2022

	Household Size			
	1 person	2 people	3 people	4 people
80% of AMI	\$63,120	\$72,080	\$81,120	\$90,080
50% of AMI	\$39,450	\$45,050	\$50,700	\$56,300
30% of AMI	\$23,670	\$27,030	\$30,420	\$33,780

**Litchfield had 1,355 households that earned less than 80% of the area median income and had 189 homes dedicated to remaining affordable to them according to the State’s Affordable Housing Appeals List (2021).**

## What does *dedicated* affordable mean?

We say these 189 homes 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% AMI. Such entities include the Litchfield Housing Authority, Litchfield Housing Trust, and the CT Housing Finance Authority (CHFA).

**40% of Litchfield’s households earned under 80% of area median income, and according to the state’s list, 4% of Litchfield’s housing stock was dedicated to remaining affordable to these households.**

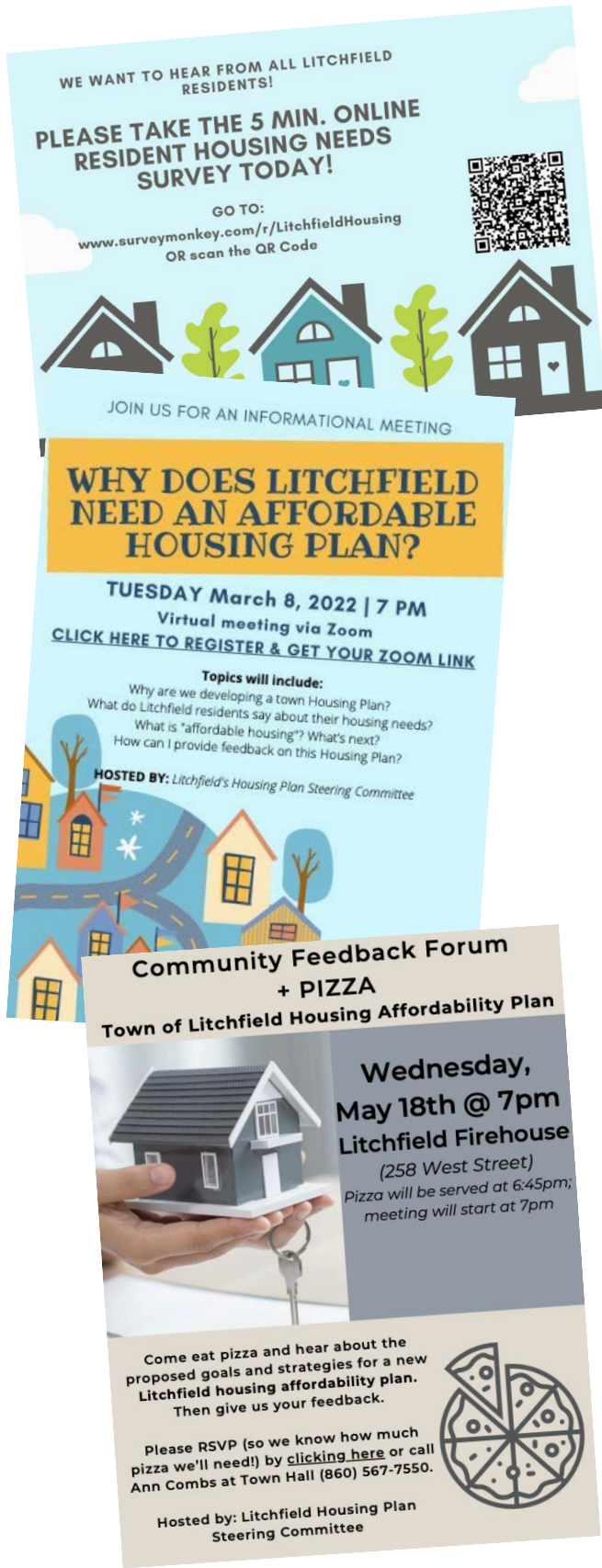
Smaller or older homes that are sold or rented at what could be considered affordable prices are not included on the State’s Affordable Housing Appeals list because as a practical matter, private homeowners or landlords cannot be asked to make sure that the household they sell or rent to is earning less than 80% AMI and that the rent/mortgage is not more than 30% of their income. As we saw during the pandemic, home prices/values can increase significantly over a short period of time and households with higher incomes from outside the region can buy those homes, renovate them, and put them out of reach for future homeowners and people who work in the region.



1. Assess housing needs

2. Assess existing housing stock

3. Create plan for meeting identified housing needs



## How was this plan developed?

### Housing Affordability Plan Process + Timeline

#### **November- December 2021**

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

#### **January- February 2022**

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

#### **March- April 2022**

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

#### **May- June 2022**

- Held community forum to solicit feedback on goals and strategies
- Developed 1<sup>st</sup> DRAFT Housing Affordability Plan

#### **July- August 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.
- Met with the Planning and Zoning Commission to determine consistency with the Town Plan of Conservation and Development

#### **September- October 2022**

- Public hearing on Housing Affordability Plan
- Plan adopted by the Board of Selectmen
- Final adopted plan posted on the town's website and with the town clerk.

## What is Fair Housing?

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

Fair Housing rules apply to all homes in the Town of Litchfield 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

### Resident Survey

In January and February 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, and on social media. It was also distributed through the Litchfield Community Center and school district. 433 residents responded to the survey. A link to the full survey results is included in the appendix to this plan. Here is a summary of results from the Resident Housing Needs Survey:

- **67%** agree that the cost or availability of housing in town affects the town's ability to **attract/retain younger people** or young families
- **62%** believe the town needs more housing that is affordable to the **Litchfield workforce**
- **50%** believe the town needs **rental housing options** that young families and young adults can afford
- **48%** believe the town needs **"downsize" options**
- **47%** believe the town needs first time **homebuyer options**
- **44%** anticipate that at some point they or their parents or children will have to **move out of Litchfield** to find the housing they need.

What do  
residents say  
about housing  
needs?



*"We need more affordable housing sponsored/run by the Litchfield Housing Trust."*

*"It is very hard to find houses that are in the \$250-400k price range that are not in need of massive amounts of maintenance work. I genuinely don't understand how a teacher or firefighter or someone like that could afford to live in Litchfield, especially if they have student loans and kids in daycare."*

*"Our school system needs young families to stop enrollment decline."*

*"If affordable homes are constructed, priority must be given to Volunteer Firefighters and Ambulance Volunteers. We have young people with partners, starting families who are active firefighters and EMTs that are moving out of town as they cannot find affordable homes to purchase."*

## What are Litchfield's demographic trends?

### Demographic changes

Litchfield has approximately 8,190 residents living in 3,415 households. Over the last 10 years (between the 2010 Census and the 2020 Census) the town's total number of residents declined slightly by 3% (274 residents). However, within the population the number of children in town declined by 25% during this period. This demographic data does not take into account the changes that occurred during the second half of 2020 and in 2021 related to the pandemic real estate boom. However, in terms of the number of children, Litchfield school enrollment data shows us that the number of students declined between the 2019-20 school year and the 2021-22 school year by 47 students.

**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%
Litchfield	All ages	8,466	8,192	−274	−3.2%
	Children	1,787	1,333	−454	−25.4%
	Adults	6,679	6,859	+180	+2.7%

Source: Litchfield Equity Profile. New Haven, CT: DataHaven. Published September 2021.  
More information at [ctdatahaven.org](https://ctdatahaven.org)

Litchfield's population is less diverse in terms of race and ethnicity than the county or the state average. Non-white residents made up 9% of the town's population in 2020 while in 2010 it was 5% according to DataHaven's equity profile. Countywide the non-white residents make up 16% of the population and statewide the proportion is 37%.

### Aging population and fewer households with children

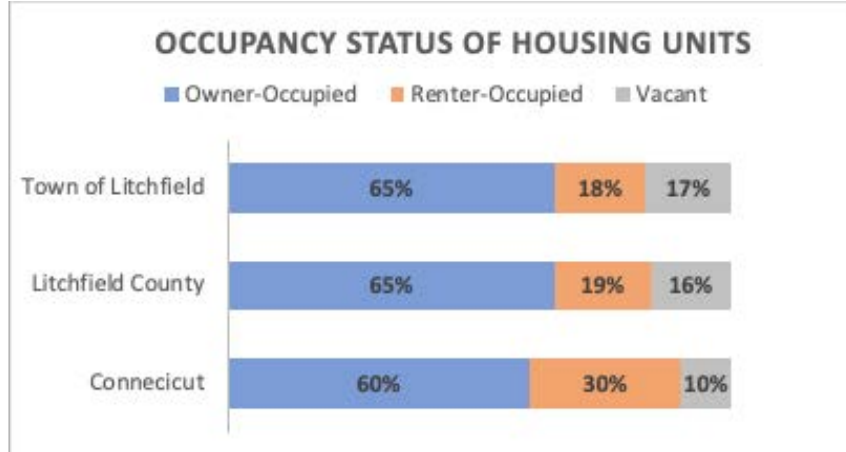
As shown in the table above, the number of children in the town decreased by 25% between 2010 and 2020. The American Community Survey data (2015-2019) showed that **19% (658) of Litchfield's households had children** down from 29% in 2010. However, **68% of the town's housing stock is designed for households with children** having 3 or more bedrooms. Litchfield has 1,719 residents over 70 years old (a greater proportion of residents in this age group than the county as a whole). This disparity shows a need for smaller homes and apartments with accessibility features for households without children.



## Household characteristics and housing cost burden

### Home-owners and Home-renters

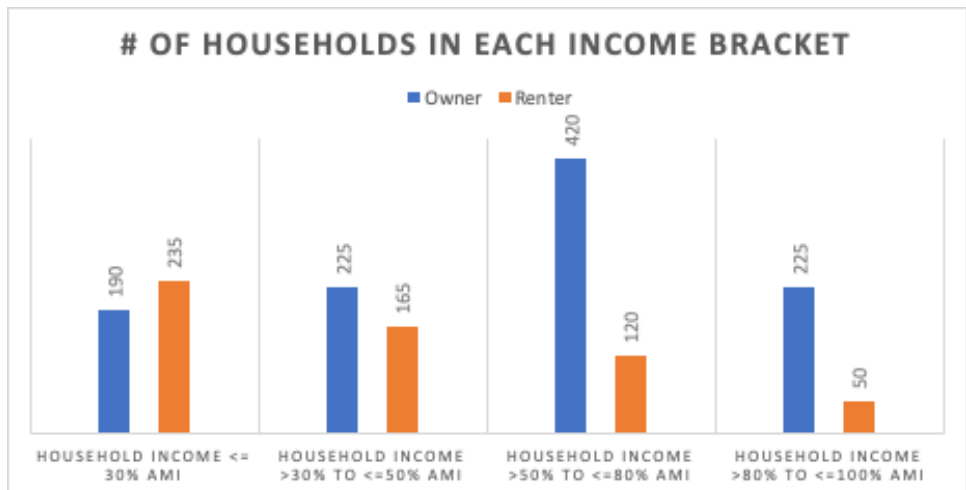
Approximately 18% of the town's housing stock is occupied by home-renters. This is similar to the countywide rate of 19% but lower than the statewide rate of 30%. Home-owners occupy 65% of the town's housing units.



Source: Partnership for Strong Communities 2020 Housing Data Profiles

### Household incomes

The most recent HUD Comprehensive Housing Affordability Strategy (CHAS) data available shows that 520 renter households and 835 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 increase affordable housing for households at or below 80% AMI. The chart below shows how many owner and renter households are in each income bracket below 100% AMI.



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



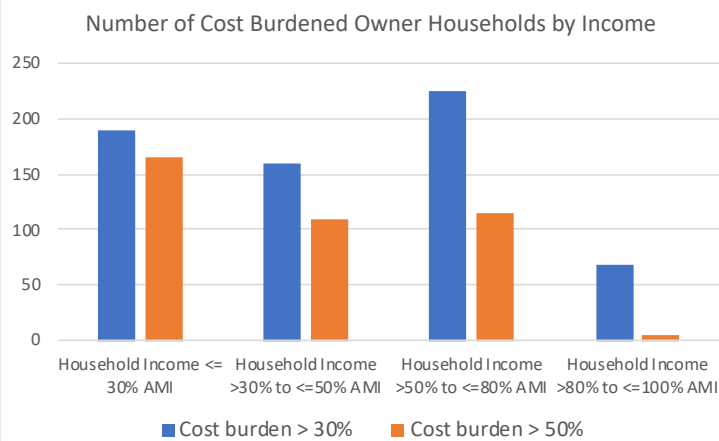
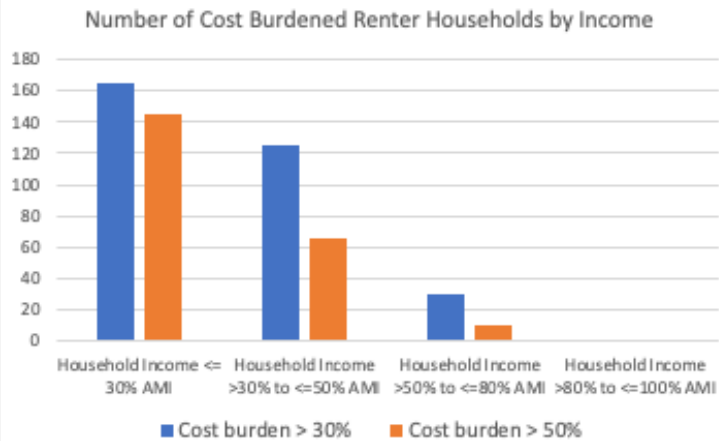
### Housing cost burdened households

Households are considered “housing cost burdened” if they spend more than 30% of their income on housing. It is estimated that **832 Litchfield households were housing cost burdened**. 624 of those households were paying more than 50% of their income on housing costs; this is considered severely cost burdened. A little over a quarter of homeowners are cost burdened (29%) and almost half of renters are cost burdened (49%). This is similar to the rates in the state and the county as a whole.



**Home sales prices and rents have been rising.** Between 2017 and 2021, the median home sales price in town rose by almost \$114,000 or 40%. Home prices in 2020 and 2021 were affected by the Pandemic-driven mobility 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. Current prices became further out of reach for many households, especially renter households who would like to purchase their first home. **There was a gap in 2021 of \$280,000, between what a renter household in Litchfield County could afford and the median priced home in Litchfield.** (In 2017, the gap was \$167,500.)

According to a Litchfield County rental report from SmartMLS, rents countywide increased 37% between 2020 and 2021. During the pandemic, the number of homes available for rent plummeted across the county as owners of rental homes sold during the booming real estate market.



## Jobs and Housing

### Housing for people who work in Litchfield

Litchfield had 3,953 jobs in 2019 according to the CT Department of Labor. The largest number of these jobs are in the health care and social assistance sector, followed by retail and accommodation/food service. 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 in Litchfield's three largest sectors is well below 80% of the area median income (AMI) for a single person household (\$57,680). If it was a single head of household supporting one or two children, it would put them well below 80% AMI. The data presented in this plan shows the limited number of homes dedicated to remaining affordable for households at and below 80% AMI and the long waiting lists for the homes that would be affordable to these workers.

Sector	Connecticut		Litchfield	
	Total jobs	Avg annual pay	Total jobs	Avg annual pay
All Sectors	1,670,354	\$69,806	3,953	\$41,861
Health Care and Social Assistance	271,014	\$54,858	810	\$32,623
Retail Trade	175,532	\$35,833	499	\$37,634
Accommodation and Food Services	129,012	\$23,183	442	\$25,332
Construction	59,659	\$72,371	149	\$61,485
Professional, Scientific, and Technical Services	95,868	\$111,055	122	\$71,514

Source: Litchfield Equity Profile. New Haven, CT: DataHaven. Published September 2021. More information at [ctdatahaven.org](http://ctdatahaven.org)

## Existing Housing Stock

### Number of Occupied and Vacant Housing Units

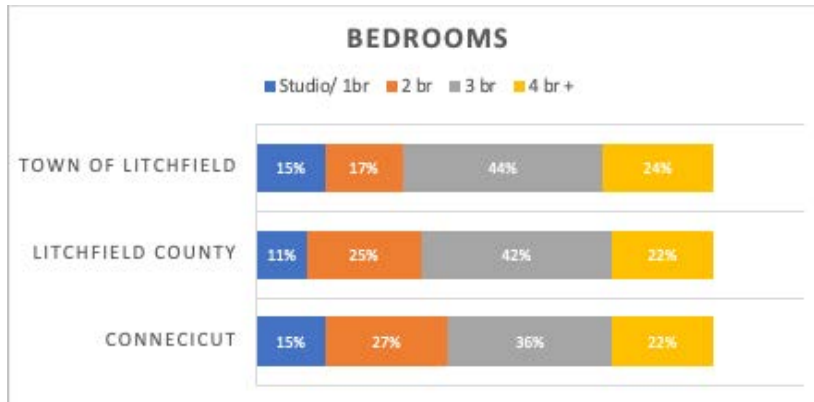
American Community Survey data (2020 5-year estimates) shows the Town of Litchfield having approximately 4,139 housing units, about 17% of which (768) were considered "vacant". This source estimates that 475 of these "vacant" units are used seasonally or occasionally (summer homes or weekend homes). 110 of the vacant units were for sale and 31 were for rent.

Homes that are used seasonally or occasionally are not available to year-round residents and to households who work year-round in the area or are available to volunteer on a regular basis.

### Limited diversity of housing types

Almost 80% of Litchfield's housing stock is single family detached homes (compared to 73% in Litchfield County and 59% statewide). Single family detached housing is the most expensive type of housing to build, own, and maintain. 16% of Litchfield's housing was available to home-renters

(compared to 19% countywide and 30% statewide). Also, as mentioned above, 68% of the town's housing stock has 3 or more bedrooms.



### Stock of Dedicated Affordable Homes

In 2021 Litchfield had 189 units of housing dedicated to remaining affordable to the 1,355 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:

- 114 are rental homes for seniors or disabled residents in 3 developments
- 27 are Litchfield Housing Trust single family homes
- 28 are single family homes with CHFA/USDA subsidized mortgages;
- 16 are at Tannery Brook Cooperative
- 2 are households that receive rental assistance to afford fair market rent

## Regional Housing Needs

**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 190 housing units to the Town of Litchfield and the remaining affordable housing units to the region's other 20 towns. Since this is a 5-year plan, Litchfield would be meeting its "fair share" of this need if 95 homes that were dedicated to remaining affordable were created over the life of this plan (2022-2027).

We do not think 95 housing units over 5 years is a realistic goal given the staff/volunteer capacity and the funding resources of Litchfield's non-profit housing organizations or the availability of land. Working with these organizations we have set a goal of 30 units over five years which will be achievable with continued funding support from the State Department of Housing and other foundations and grants.



## Land Use and Zoning Assessment

### What residential uses do our zoning regulations allow?

The Town of Litchfield has ten zoning districts that allow residential uses. The Rural Residences (RR) zone covers most of the land area in town. The Large Rural Residences (LR) zone covers much of the northwest corner of town and the remaining zones are mainly near the town green and along Rt. 202 and Rt. 63. (***See Zoning Map on next page.***)

The only residential use allowed without a special exception in most zones is a single family detached home. A special exception requires a public hearing with public comment and notice to neighboring property owners.

This chart shows the residential uses allowed in each zone:

P= Permitted

SE = Special Exception required

SP= Site Plan review required

Blank box = not permitted

	Large Rural Res. (LR)	Rural Res. (RR)	Single Family (SF)	Gateway Res. (GR)	Historic Borough (HR-30)	Historic Borough (HR-20)	Multi- family (MF)
Single-Family Dwelling	P	P	P	P	P	P	SP
Accessory Apartment	SE	SE	SE	SE	SE	SE	
Two-Family Dwelling	SE	SE	SE	SE	SE	SE	SP
Multi-Family Dwelling							SP
Affordable Housing	SE	SE	SE	SE	SE	SE	
Elderly Housing		SE	SE	SE		SE	
Minimum lot size	160,000 sqft (3.6 acres)	80,000 sqft (1.8 acres)	20,000 sqft (0.5 acres)	40,000 sqft (0.9 acres)	30,000 sqft (0.6)	20,000 sqft (0.5 acres)	160,000 sqft (3.6)



## Single family homes

As described above, 80% of Litchfield's homes are single family detached homes. This is the only residential use that does not require a special exception. In the Rural Residences zone, which covers a majority of the land area, a minimum of 1.8 acres are required to build a new home. The zones near the town center are served by public water and sewer and can allow smaller lot sizes to promote a walkable development pattern.

## Accessory apartments

The zoning regulations allow one accessory apartment per lot by special exception in all residential zones except the multi-family zone. 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 the apartment cannot have more than 2 bedrooms.

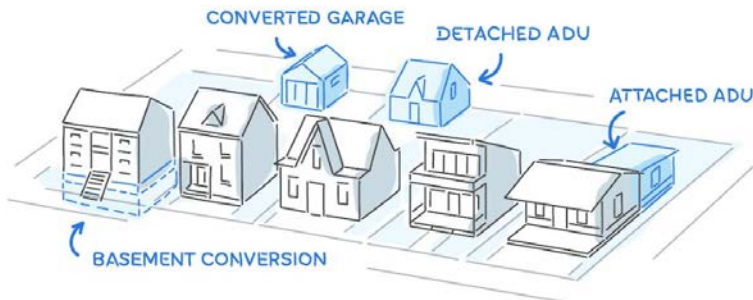
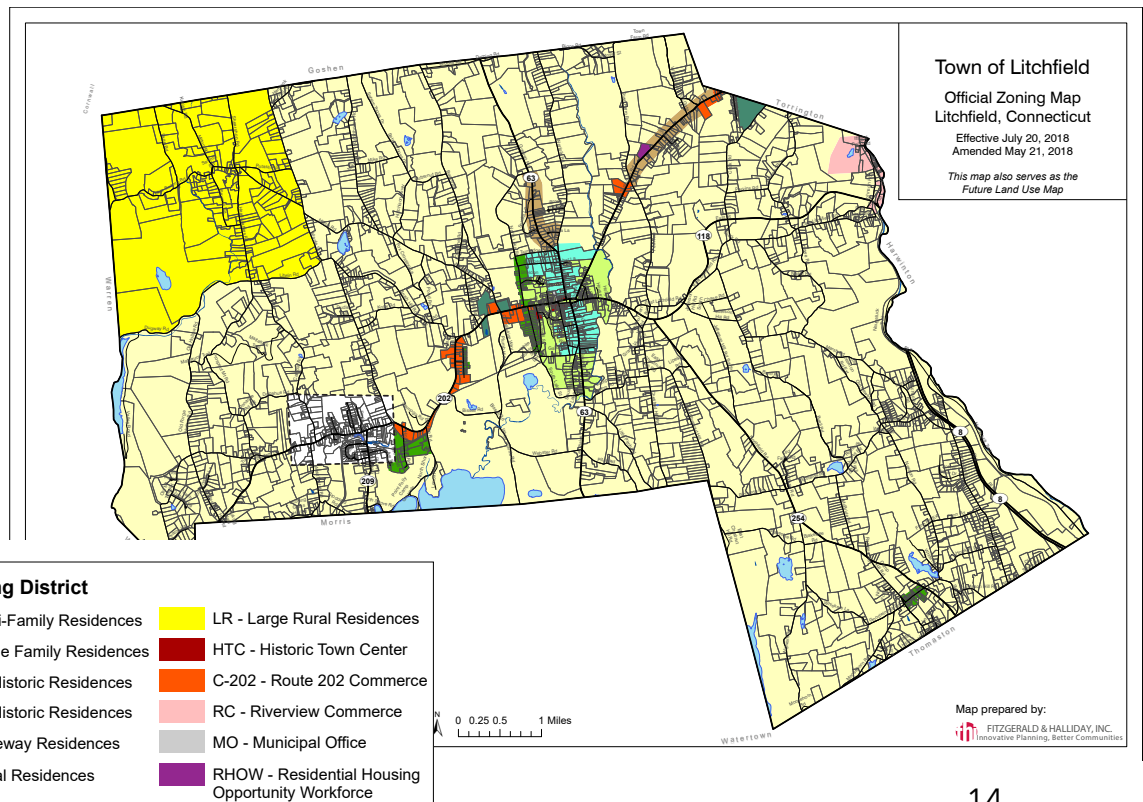


Image credit: [www.hausable.com](http://www.hausable.com)

## Multi-family dwelling

The zoning regulations currently allow a multi-family dwelling (3 or more dwelling units) by special exception in only the Multi-family districts. There are four relatively small parcels in town that have been zoned for this. Each of these parcels are considered built-out and cannot accommodate additional development. Under the current regulations a site must be at least 3.6 acres for this use.

For a full-size version of this map go to the town's website or [CLICK HERE](#)  
Or see the [appendix](#)



### **Residential Housing Opportunity/Workforce (RHOW)**

In 2018, the Planning & Zoning Commission adopted a new regulation referred to as RHOW on one parcel to allow development that satisfies the requirements of Section 8-30g of the Connecticut General Statutes (described below). If requested, the Commission could designate other parcels RHOW. This would require a public hearing and Commission approval. The purpose of the RHOW zone is to increase the availability of affordable and attainable workforce dwellings in Litchfield. This zone allowed both single family and multi-family dwellings. The minimum size of a RHOW designated parcel is 10 acres.

### **Affordable Housing/Town Sponsored/Non-Profit**

This use is allowed in all residence districts by special exception. The purpose of this, according to the zoning regulations, "is to provide opportunity for Town or non-profit sponsored affordable housing in suitable locations". The minimum lot size for this type of housing would need to conform to the zoning district it is located in.

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

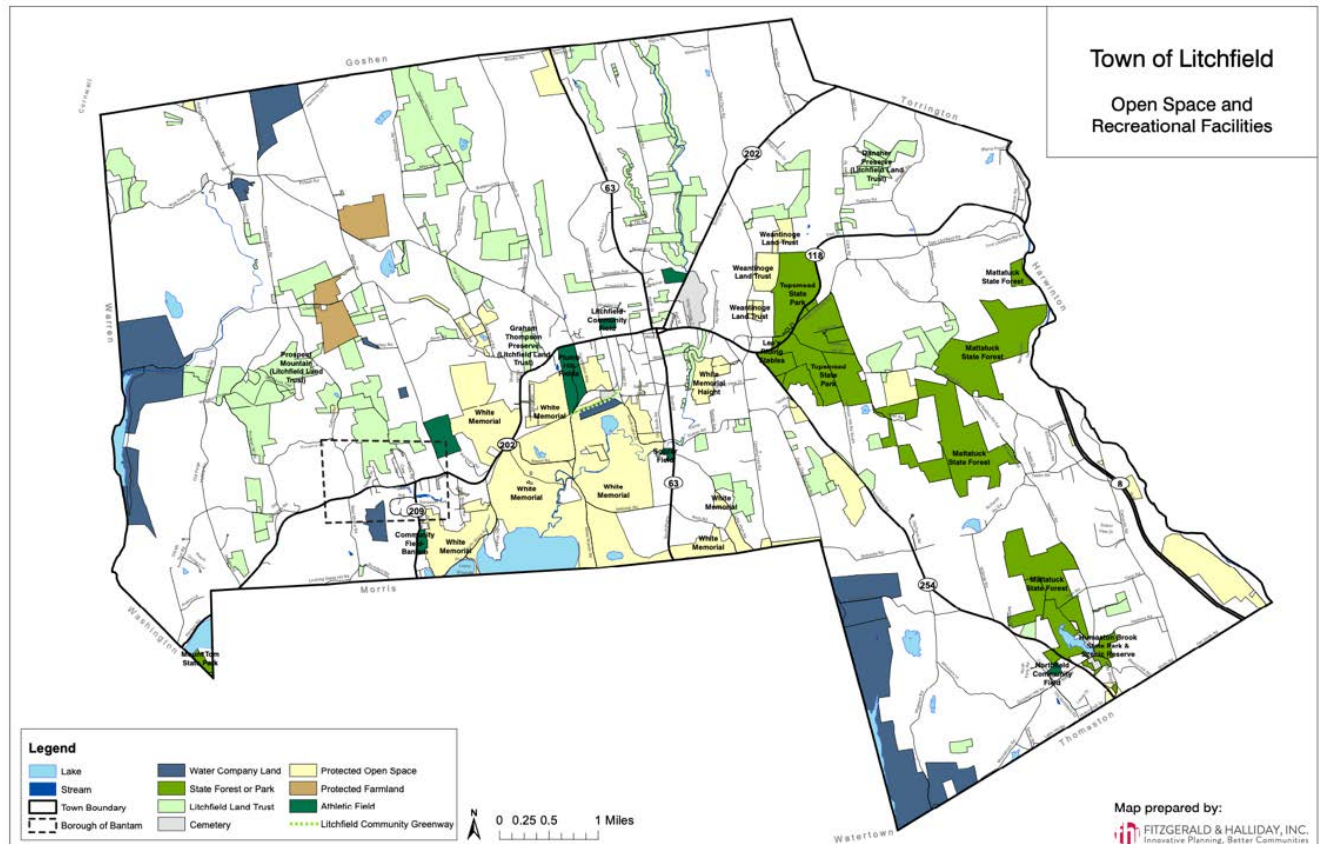
In 1989 the State legislature passed a law called the "Affordable Housing Appeals Act". Connecticut municipalities with less than 10% of their housing stock designated as affordable are subject to the Affordable Housing Land Use Appeals Procedure, widely known as "Section 8-30g". Litchfield was at 4% 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 imply that the town has satisfied its resident's housing needs.

### **Borough of Bantam**

The Borough of Bantam, shown on the zoning map above in a dotted line square, has its own zoning regulations and planning and zoning commission. There are four residential zones in the Borough that allow different minimum lot sizes. **A map showing these zones can be found in the appendix to this plan.** The smallest sized lot allowed in any of these districts is about half an acre, allowed in the R-20 zone. New development of a two-family dwelling or a 3 or more-family (multi-family) dwelling is not allowed in any zone- residential or commercial. Accessory apartments, conversions of single family dwellings to a two-family, and conversions of prior multi-family housing are allowed by special exception.

## Dedicated and Managed Open Space

According to the 2017 Town Plan of Conservation and Development, 15% of the land area in town is either fully protected or has conservation easements on it. These open spaces are important to all residents' quality of life and should be preserved as open spaces.





## Goals and Strategies

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

Described below are **4 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.

**Overarching goal: To create 30 new affordable housing opportunities over the next five years utilizing the strategies described below.**

### Legend

BOS	Board of Selectmen
P&Z	Planning & Zoning Commission
EDC	Economic Development Commission
LHA	Litchfield Housing Authority
LHT	Litchfield Housing Trust
HPIC	(proposed) Housing Plan Implementation Committee
SS	Social Services Coordinator

### Goal 1: Support affordable homebuyer options

There are currently 47 affordable home-owner homes created by the Litchfield Housing Trust and 28 income eligible households in Litchfield that have mortgages through CT Housing Finance Authority (CHFA) or USDA programs intended to create affordable homebuyer options. Several local community banks also offer first time homebuyer assistance with down payment and closing costs. 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 and households below 100% of the area median income.

#### Strategies:

#### Lead:

- a) Increase residents' awareness of [CHFA](#) (CT Housing Finance Authority), [HDF](#) (Housing Development Fund), and [USDA](#) programs that provide down-payment assistance, free first-time homebuyer education classes, and mortgage assistance for income eligible homebuyers. Do this through an annual article in town newsletter and on social media platforms, information on the town website and provided to local realtors.

HPIC

b) Encourage private giving of land or funding to the Litchfield Housing Trust to allow them to build affordable homes for sale.	HPIC
c) Partner with the Litchfield Land Trust. If the Land Trust is offered a parcel that does not meet their objectives, potential donors could be asked whether they'd be open to donating all or a portion of the land to the Litchfield Housing Trust to create housing options. This strategy has been successful in other area towns.	LHT
d) Consider allowing and then making residents aware of a free "second cut" of their land (without being subject to subdivision regulations) if they donate the parcel to a non-profit housing organization such as the Litchfield Housing Trust. In RR zone allow 1 acre lot for this purpose if it can meet well and septic requirements.	P&Z

#### Related Links:

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

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

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



#### *What is the Litchfield Housing Trust, Inc.?*

The Litchfield Housing Trust is a local 501©(3) not-for-profit organization, in operation since 1989. It has a board of trustees made up of 18 Litchfield residents and an Executive Director. Its mission is to ensure that Litchfield always has homes available for people of a diverse income range. The Trust has developed 47 homes with 8 under construction. Trust homes are located across all areas of Litchfield. For more information visit: [www.litchfieldhousingtrust.com](http://www.litchfieldhousingtrust.com)

## Goal 2: Expand rental opportunities for young adults and seniors

Our resident housing needs survey results showed that 67% of respondents believed that the cost or availability of housing in town affects the town's ability to attract and retain younger people or young families. 50% of respondents believed that affordable rental options were needed. From our review of rental inventory data and discussions with local realtors we know that the inventory of available rental options is very limited following the pandemic real estate boom and the rents for the remaining rental options are high. In 2022, there were 119 qualified applicants on waiting lists for the affordable senior housing that the Litchfield Housing Authority provides. The strategies below are intended to help increase the number of rental options available to households at all incomes.



Strategies:	Lead:
a) Work with owners of underutilized commercial space in or near the town's village center areas to create housing options in the floor(s) above or behind the retail or office uses. This could increase the vitality and financial viability of these spaces. Advocate for zoning regulation amendments that property owners feel would be needed to utilize these vacant commercial spaces for housing. *	EDC
b) Support the Litchfield Housing Authority's efforts to add units at its Wells Run property to accommodate some of the senior households on its waiting list. Consider utilizing ARPA (American Rescue Plan Act) funding to assist the Housing Authority to acquire land for this.	HPIC
c) Support the Litchfield Housing Trust's efforts to create additional rental options as well as ownership options in future developments.	HPIC
d) As the town continues to consider options for use of the Bantam Annex keep the possibility of creating housing options at this site in the mix of options presented to residents.	BOS
e) Look at town or State-owned property to see if they would be appropriate for housing. Lease, donate, or sell these options to the Litchfield Housing Authority or Litchfield Housing Trust to develop these options.	HPIC
f) Consider allowing multi-family residence as a use in the C-202 zoning district where served by public utilities to allow this use in areas that are not already built-out. (See p. 14)	P&Z
g) Increase awareness among residents about the option of creating an accessory apartment on their property. 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. Encourage the year around rental of these apartments rather than short term rentals.**	HPIC

\*Note: Currently "Residential Use within Business Building" are allowed by special exception in the Historic Town Center (HTC) zone and the Route 202 Commerce (C-202) zone; consider allowing them by Site Plan approval instead of requiring a special exception.

### Goal 3: Help meet the housing needs of those who work and volunteer in Litchfield

The resident housing need survey showed that 62% of respondents thought the town needed more housing that is affordable to the Litchfield workforce. Having more people who are employed in town be able to live in town could also help create a larger pool of residents who could respond during the day to volunteer fire or EMS calls. There are also many volunteers that serve on town boards and commissions. These strategies are focused on better understanding the housing needs of employers and on-going communication between the employers/volunteer organizations and those focused on creating housing options.

a) Meet with the town's larger employers annually to find out what their employee housing needs are and how they could partner with the town and/or the Litchfield Housing Trust to meet their employees' housing needs.	HPIC
b) Meet with the Litchfield Board of Fire Commissioners & EMS at least once per year to find out what their volunteers' housing needs are and discuss ways to meet those needs.	HPIC
c) Develop and update annually a list of contact information for existing landlords and housing developments in Litchfield to provide to employers and volunteer organizations.	HPIC

Major employers in Litchfield to reach out to include: EdAdvance, the Litchfield School District, Forman School, Altice USA, United Construction & Engineering, Stop & Shop. The HPIC could also attend a LABA (Litchfield Area Business Association) meeting to ask some of the smaller business about their employee housing needs.

## Goal 4: Support and preserve Litchfield's existing dedicated affordable homes

As of 2021, Litchfield had 114 affordable rental homes for seniors in three developments. Two of these developments (Wells Run and Bantam Falls) are managed by the Litchfield Housing Authority (LHA). The Litchfield Housing Trust has 4 rental units. The strategies below are intended to preserve dedicated affordable units so that the town does not lose these options.

Strategies:

Lead:

a) Continue to utilize repaid Small Cities/CDBG funding as approved by the Dept. of Housing and as needed to support capital needs (renovations) at Wells Run and Bantam Falls and LHT rental properties.	BOS
b) Continue to apply for additional Small Cities/CDBG grant funding and/or other State and federal funding sources as they may become available to support renovations, upgrades, or construction of additional units at Litchfield Housing Authority or Litchfield Housing Trust properties.	BOS
c) Help with outreach and recruitment of volunteer board members for the Litchfield Housing Authority and Litchfield Housing Trust as needed.	HPIC



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

The Litchfield Housing Authority has served the community since 1975 when Wells Run was built. It has a board made up of 5 Litchfield residents who are appointed by the Board of Selectmen to 5-year terms. This board oversees an Executive Director who manages the senior affordable housing at Wells Run and Bantam Falls.

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

a) Convene a quarterly meeting of a <b>Housing Plan Implementation Committee</b> including a representative from the Housing Trust, Housing Authority, Economic Development Commission, Sustainable Litchfield Committee, Litchfield Social Services coordinator, and Litchfield County Center for Housing Opportunity to discuss next steps for implementation of this plan.	BOS
b) The implementation committee will prepare an <b>annual summary to the Board of Selectmen</b> to report progress on housing plan implementation and note priority actions planned for the coming year.	HPIC
c) Amend the Town's Plan of Conservation & Development (POCD) to <b>reference the Housing Affordability Plan</b> .	P&Z
d) Create a plan for <b>quarterly communications</b> about the strategies in this plan (including increasing awareness of existing resources and programs) to residents utilizing existing newsletters/publications put out by the library, community center, schools, etc.	HPIC
e) Consider establishing a <b>town affordable housing fund</b> (like Salisbury, Washington, and other CT towns) to support the achievement of the goals and strategies in this plan. Research what other towns have done and consider what might work for Litchfield.	HPIC



## Appendix Resource links

Attached are the following appendices:

- Inventory of affordable housing
- Town of Litchfield Zoning Map
- Borough of Bantam Zoning Maps

The following are links to additional resources:

- Resident Housing Needs Survey Results
- Litchfield Housing Data profile  
<https://housingprofiles.psychousing.org/profile/#Litchfield>
- 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 Homes (2021)

### Rental:

Project	Owner	# of Units	# HC Accessible	Year Completed	Seniors or Disabled Only?	Income Restrictions
<b>Wells Run</b>	Litchfield Housing Authority	30	2	1975	Yes	Less than 50% of AMI
<b>Bantam Falls</b>	Litchfield Housing Authority	36	0	1993	Yes	Less than 60% of AMI
<b>Bantam Village</b>	Bantam Village Apartments	48	0	1984	Yes	
<b>Northfield</b>	Litchfield Housing Trust	2	1	2011	No	Less than 50% AMI
<b>Torrington Road</b>	Litchfield Housing Trust	2	0	2000	No	Less than 80% of AMI

### Ownership:

- **Litchfield Housing Trust** - 43 ownership homes (8 under construction)
- **Tannery Brook Cooperative**- 16 units
- **CHFA/USDA mortgages**- 28 homes

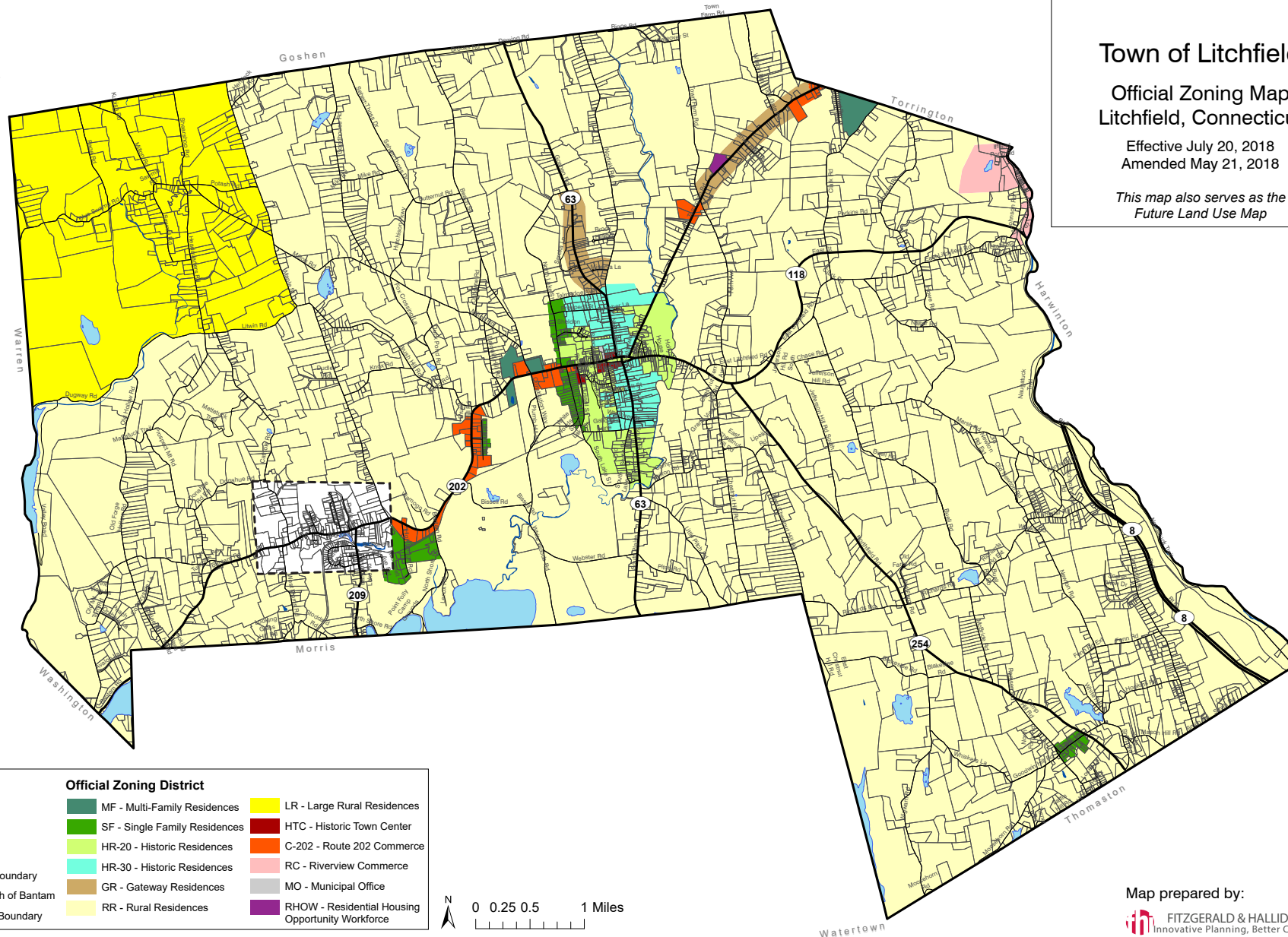


# Town of Litchfield

## Official Zoning Map Litchfield, Connecticut

Effective July 20, 2018  
Amended May 21, 2018

*This map also serves as the  
Future Land Use Map*



Map prepared by:

**FITZGERALD & HALLIDAY, INC.**  
Innovative Planning, Better Communities

