



Town of
Sharon
Housing Affordability Plan

2022-2027

Adopted September 13, 2022





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Cover photos: Sharon Ridge; 32 affordable homes



Introduction

Why does Sharon need a plan for housing affordability?



How do you define housing affordability?

A Connecticut 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 Sharon 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 Sharon community was engaged in the conversation around housing affordability needs and possible strategies for meeting those needs.

Sharon Housing Plan Steering Committee Members:

Dale Jones (Board of Selectmen)

Larry Moskowitz (Planning & Zoning Commission)

Pat Whelan (Sharon Housing Authority)

Bob Whelan (Habitat for Humanity NWCT)

Brent Colley (*Ex Officio member; First Selectmen*)

Planning facilitation and technical assistance provided by:

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

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 may not have enough left over to pay for all their other needs including food, gas, clothing, healthcare, childcare, etc. In Sharon:

- 310 households were spending more than 30% of their income on housing costs.
- 205 of those households have reported spending more than 50% of their income on housing costs. This makes them severely housing cost burdened.

There are currently 36 homes in Sharon that are dedicated, managed, and/or restricted in some way to remain affordable for the long term.

Why has housing become unaffordable for so many households?

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

- the cost and availability of buildable land,
- the fact that building a home requires 2+ acres in most areas and large single family homes are the easiest (from a zoning perspective) and often most profitable thing to build, and
- high construction costs (materials and labor).

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

Sharon had 465 households that earned less than 80% of the area median income and has just 36 homes dedicated to remaining affordable to them according to the State’s Affordable Housing Appeals list (2021).

We say these 36 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% of the area median income.

- 32 of the 36 homes are at **Sharon Ridge** which is overseen by the Sharon Housing Authority (by a board made up of Sharon residents.)
- 3 of these are homes that received **mortgage assistance** through the CT Housing Finance Authority (CHFA) or USDA.
- 1 household was receiving **rental assistance** to pay the difference between what the household could afford and fair market rent.
- Sharon also has one home built by NWCT **Habitat for Humanity** and one home built by the **Sharon Housing Trust**.

Why are smaller or older homes that are sold or rented at what could be considered affordable prices not included on the State’s Affordable Housing Appeals list? The basic reason is that no one is monitoring the transaction to make sure that the household 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 can buy those homes, renovate them, and put them out of reach for future homeowners and people who work in the area.

What does dedicated affordable housing mean and how much does Sharon have?

What is Fair Housing?

The following information is from the Connecticut Fair Housing Center:

Fair Housing rules apply to all homes in 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.

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.

1. Assess housing needs

2. Assess existing housing stock

3. Create plan for meeting unmet housing needs



The Sharon Housing Plan Steering Committee is working on a plan to meet the housing needs of those who live and work in town. Please take 3 minutes to tell us about your housing needs through this online survey.



Housing Affordability Plan Process Timeline

November- December 2021

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

January- February 2022

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

March-April 2022

- Developed goals and strategies to meet identified housing needs

May-June 2022

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

July-August 2022

- Final draft of Plan prepared and presented to the Planning Commission to determine consistency with Town Plan of Conservation and Development
- Draft plan posted in the town clerk's office and on the town website for the required 35-day review period.

September 2022

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

What are the 3 main goals of Sharon's Housing Affordability Plan?

1. Support the creation of more **home-renter** options for young adults, young families, and seniors.
2. Encourage development of smaller sized housing options including **"downsizing" options** (1 and 2 bedrooms, 1st floor bedroom, accessibility features) and accessory apartments.
3. Support **first time home-buyer** options





Assessment of Housing Needs & Current Housing Stock

What do residents say about housing needs?

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 website, at town hall, in a town e-newsletter, and on social media. 222 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:

- **82%** think the cost of housing in Sharon affects **the ability of people who work in town to live in town.**
- **79%** think the cost of housing in town affects the town's **ability to attract/retain younger people or young families.**
- **76%** think the town needs **rental housing options that young families and young adults can afford.**
- **67%** think town needs **"downsize" options**
- **57%** think town needs **first time homebuyer options** that allow renters to purchase their first home



"I used to live in Sharon with my husband and 2 girls. I served on the Sharon Ambulance squad and unfortunately I was forced to move out of Sharon! I was born and raised here and I miss it! I can only hope that one day we can return to our beautiful town!"

"If my family didn't build my house and leave it to me, I couldn't afford to live here. That's big, considering my spouse and I have high-paying jobs in the tech industry."

"I have worked in Sharon for 3 years. I would be delighted to be able to reside in Sharon, not only for being closer to my job but to make sure my younger children can stay at Sharon Center School."

"I find it very hard to find and keep employees for my business because there is no affordable rental apartments or houses for young people starting out or early in their careers making between \$15 and \$25 an hour full time. Young people want to live here, and they want to work for us, most can't afford it even with a reasonable salary."

What are the town's housing and demographic trends?



Demographic changes

Sharon has approximately 2,700 residents living in 1,278 households. Over the last 10 years (between the 2010 Census and the 2020 Census) the Town's total number of residents decreased slightly by 4% (102 residents). However, within the population the number of children decreased by 24% (108) within that 10-year period. The 2020 Census does not include all of the new residents who moved to Sharon during the Pandemic in late 2020 and after. However, the trend over the last twenty years shows a steady slight decline in population.

Fewer households with children

Sharon's average household size is 2.0 (2 people), this is lower than the countywide average of 2.4 and the statewide average of 2.5. Also, Sharon's median age is more than 10 years older than the countywide average and 18 years older than the statewide average. The number of households with children has been in decline in many Litchfield County towns. ***Sharon's housing stock is predominately designed for families with children but only 16% of households have children.*** 75% of the town's homes have 3 or more bedrooms (50% have 3 bedrooms and 25% have 4 or more bedrooms). Increasing the number of one and two bedroom housing options in town would better reflect the demographics.

Limited diversity of housing types

90% of Sharon's housing stock is single family detached homes (compared to 73% in Litchfield County and 59% statewide). Single family detached housing is the most expensive type of housing to build, own, and maintain. Just 17% of Sharon's housing is available to home-renters (compared to 19% countywide and 30% statewide). 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.

Sharon also attracts many residents who also have homes elsewhere. The 2020 ACS data showed that 303 homes (16% of the housing stock) in Sharon were used "seasonally, occasionally, or recreationally". This reduces the number of homes in town that are available to year-round residents and to households who work year-round in the area or are available to volunteer on a regular basis.

Slow rate of new home development

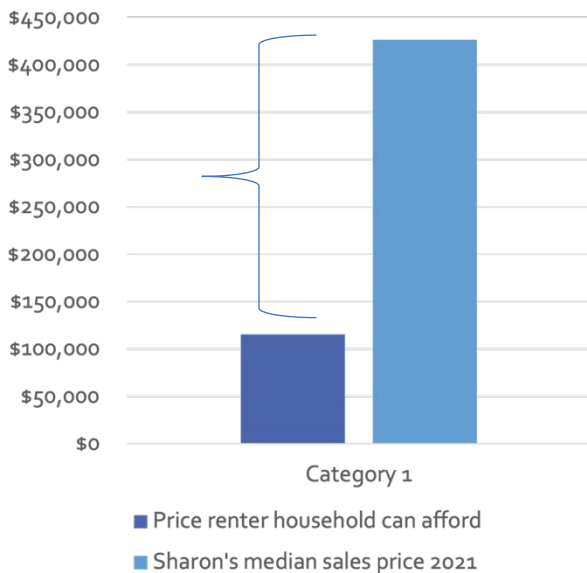
Very few new homes are built in Sharon in any given year. Building permit data for new residential structures shows between 3 (low) and 9 (high) permits per year for the last 10 years on record.

Housing affordability challenges

Households are considered “housing cost burdened” if they are spending more than 30% of their income on housing. **360 Sharon households were housing cost burdened** (31% of Sharon’s owner households and 50% of its renter households). 205 households report paying more than 50% of their income on housing costs this is considered severely cost burdened.

Home sales prices have been rising. Between 2016 and 2021, the median home sales price in Sharon has risen by almost \$94,000 (28%) from \$332,500 to \$426,400. Home prices in 2020 and 2021 were affected by the Pandemic demand in non-urban areas close to NYC. They are not expected to continue to rise in this way but they are not expected to fall much from their current values. These current prices are out of reach for many people who work in jobs based in Litchfield County, especially those who currently rent.

Access to Ownership Gap



Access to home ownership is challenging for renter households.

New homeownership is often delayed by high housing costs, limited diversity in housing type (too many big houses), and student loan debt. If your household earned the Litchfield County median household income for a renter of \$41,000, \$500 in monthly student loan or car debt, and a \$5,000 down payment, you’d be able to afford a home costing \$115,500.

There was a gap in 2021 of \$310,900, between what a renter household in Litchfield County could afford and the median priced home in Sharon.

According to the CT Affordable Housing Appeals Act listing, as of 2021 Sharon had just **36 homes dedicated to remaining affordable** to households below 80% of

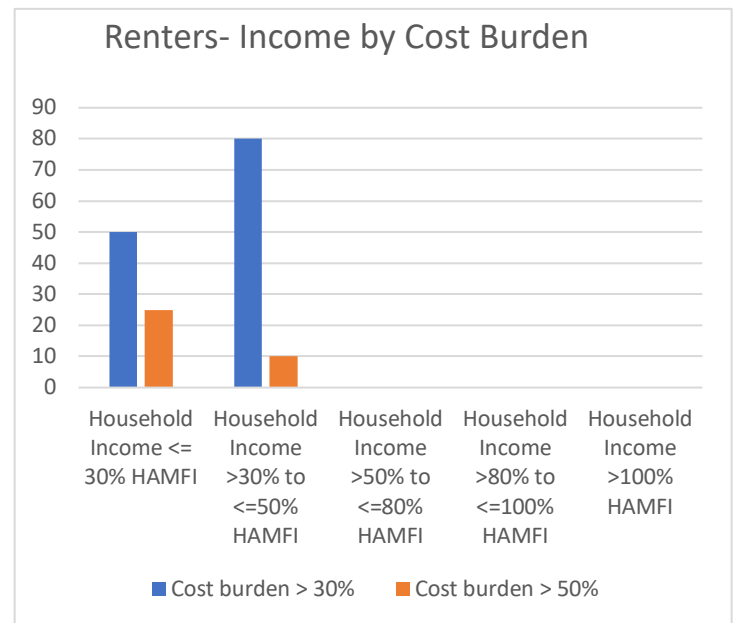
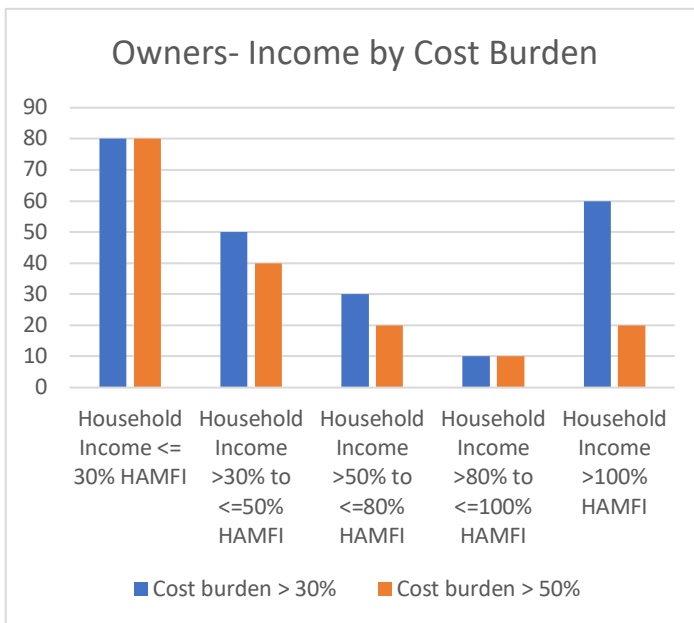
the area median income. 32 of these homes are at Sharon Ridge. Currently there are **80 households on the waiting list** for a home at Sharon Ridge.

Five of the dedicated homes are 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 very few homes for sale at or below \$350,000 in Sharon that do not need a great deal of rehab. The 36 total dedicated affordable homes represent just 2% of Sharon’s housing stock.

Regional Housing Needs

Housing markets are regional. Many Sharon residents work in surrounding towns but live in Sharon. Those who plan to retire to Sharon or purchase a second home here are also likely to look in the surrounding towns if they can't find what they need in Sharon. 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 150 housing units to the Town of Sharon and the remaining affordable housing units to the region's other 20 towns.

As mentioned previously there were 360 households¹ in Sharon that were housing cost burdened. These break down by income as the charts show below.



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

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

¹ 2014-2018 American Community Survey data presented in the HUD Comprehensive Housing Affordability Strategy (CHAS) released on September 29, 2021. **HAMFI = household area median family income.**



Residential Zoning Assessment

What residential uses do our zoning regulations allow?

Sharon has three residential zones. The Rural Residential (RR) zone covers most of the land area in town. The General Residential zones 1 and 2 (GR-1 and GR-2) are in the area surrounding Main Street and the town green, much of this area is served by either town water and/or sewer or have close access to those services.

Single family homes

As described above, 90% of Sharon's homes are single family detached homes. This residential use is allowed in all three residential zones. In the RR zone, a minimum of 2 acres are required to build a new home. In the GR-1 and GR-2 zones a $\frac{3}{4}$ acre lot is allowed.

Accessory apartments

The zoning regulations allow one accessory apartment per lot by special exception in all residential zones and in the commercial zones. The apartment may be within the single family residential structure or in barn, garage, or other out-building. The owner of the property must live in either the primary dwelling or the accessory apartment. Many accessory apartments in Sharon are used for family, guests, or as short-term rentals. Most are not creating year-round, affordable, rental opportunities for residents.

Multiple dwelling building

The zoning regulations allow a multiple dwelling building by special exception in the three residential zones. The minimum sized lot that would be needed to construct a building with more than two dwelling units would be 2 acres (plus any additional land in order to meet the Public Health Code). No more than 6 units are allowed in each building and only one building is allowed per lot.

Conversion of an older home built before 1930 from single family to multiple units is also allowed in all residential zones by special exception.

Village center residential housing

This residential use is allowed by special exception in the GR-1 and GR-2 zones. The purpose of this regulation includes 1) to provide a variety of opportunities to meet the needs of a diverse population, 2) to provide a housing alternative for Sharon residents who wish to remain in Sharon in a smaller dwelling in proximity to village center services. The minimum lot size

needed to build this type of housing is just under 2 acres with 4 units allowed per acre (less if not served by town sewer).



Town or non-profit sponsored affordable housing

This is allowed by special exception in all residential zones (but not in the Watershed Overlay Zone). The minimum lot size must conform to the zone it is in (2 acres in RR zone and $\frac{3}{4}$ acre in GR zones) and must be developed by the town or a non-profit housing organization.

Incentive Housing Overlay Zone

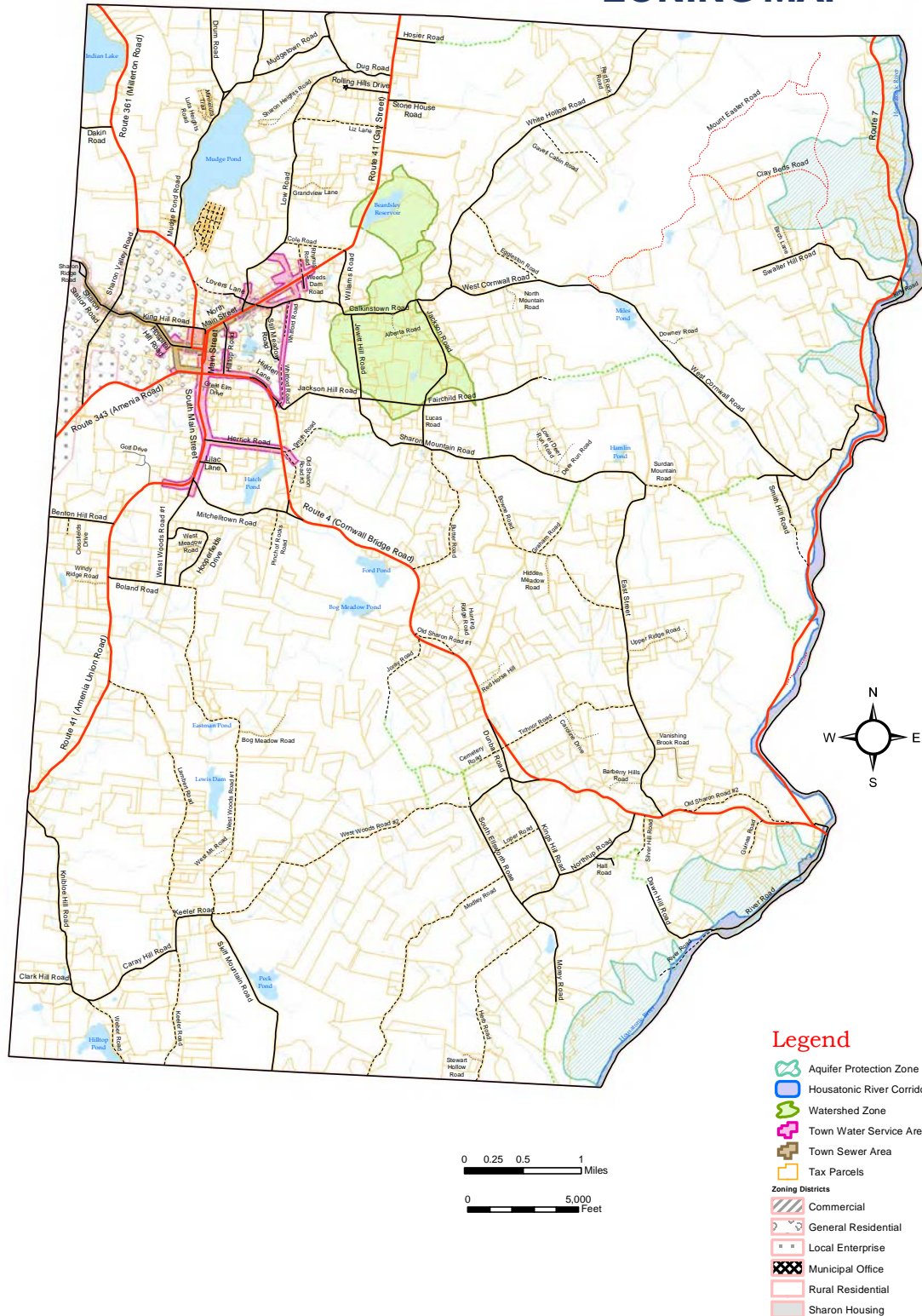
There are two parcels in town that have this overlay zone designation currently. The Sharon Housing Authority property at Sharon Ridge and the property at 110 North Main Street. The purpose of this regulation is to provide incentives for the development of workforce and starter housing and to create an increased variety of attractive housing options in the town center area. In these overlay zones duplex or townhouse style residential uses are allowed at 10 units per acres with site plan approval so long as not less than 20% of the housing units are affordable.

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". Sharon is at 2% as of the 2021 Appeals listing. In these towns, if the Planning & Zoning commission denies a zoning permit for affordable housing, the decision 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. This tool can and has been used by Planning & Zoning Commissions as well, in a "friendly 8-30g" process where they invite a local non-profit housing organization to get their zoning permit through this process rather than having to amend the zoning regulations to accommodate a specific development. There is no obligation for the town to reach the 10% threshold and no state goal expecting towns to do so.



Town of Sharon ZONING MAP





Goals and Strategies

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

Described below are 3 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 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 15-20 new housing opportunities over the next five years utilizing the strategies described below.

Legend

BOS	Board of Selectmen
PZC	Planning & Zoning Commission
SHA	Sharon Housing Authority
SHT	Sharon Housing Trust
AHC	(proposed) Affordable Housing Committee
SS	Sharon Social Services

GOAL 1: Support the creation of more homerenter options for young adults, young families, and seniors.

Strategies:

Lead Entity:

Consider adding up to 12 additional units at Sharon Ridge*.	SHA
Conduct outreach to invite additional Sharon residents to volunteer with the Sharon Housing Authority to build their capacity to take on possible new projects.	AHC
Explore the feasibility of re-use of the Good Neighbors building/site to create additional housing options.	AHC
Look into creating a 501(c)3 arm of the Sharon Housing Authority or a partnership with an existing 501(c)3 to be eligible for additional sources of grant funding.	SHA
Work with the owner of the Incentive Housing Zone site 110 Main Street to see if they would be interested in the Incentive Housing Zone option on that site.	AHC
Let those who rent their properties in town know about "Doing Well while Doing Good: Promoting Opportunity and Housing Choice by Renting to Voucher Holders, a webinar for landlords." https://www.youtube.com/watch?v=MbocyvxlYRw	AHC
Consider designating other properties as Incentive Housing Zones as requested by property owners.	PZC
Consider allocating municipal American Rescue Plan Act (ARPA) funding or other infrastructure funding to provide town sewer access to sites that could accommodate additional housing in the village center/shopping center areas.	ARPA Committee

*** 80 households were on the waiting list for Sharon Ridge in 2022.**

GOAL 2: Support first time homebuyer options

Strategies:

Lead Entity:

Let residents know about the opportunity to donate land or funding to the Sharon Housing Trust or NWCT Habitat for Humanity to allow them to build first time homebuyer homes. (Example: article in the town newsletter or annual event raising awareness of housing needs and solutions.)	AHC
Increase awareness of <u>CHFA</u> (CT Housing Finance Authority), <u>HDF</u> (Housing Development Fund) and <u>FHLB</u> (Federal Home Loan Bank of Boston) down-payment assistance for income eligible first-time homebuyers and free first-time homebuyer education classes available in the area and online through an annual article in the town newsletter and other outreach efforts.	AHC
Coordinate with the Sharon Land Trust. If the Land Trust is offered a parcel that they are not interested in, potential donors could be asked whether they'd be open to donating all or a portion of the land to the Sharon Housing Trust or Habitat for Humanity to be used to create one or two first time homebuyer homes.	AHC
Increase awareness about <u>CHFA</u> and <u>USDA</u> programs that help with mortgages for income eligible homebuyers. **	AHC
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. (Salisbury example). In RR-1 zone allow 1 acre lot for this purpose if it can meet well and septic requirements.	PZC
Create a community loan fund for downpayment assistance and/or to help with renovations. Individual Sharon residents could invest in this.	AHC

**In 2021 Sharon had 3 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 access a mortgage.



What is the Sharon Housing Authority?

The Sharon Housing Authority was established in 1987. As a result, Sharon Ridge, a moderate income rental housing complex opened in 1992 with 20 apartments funded by a mortgage secured through CHFA. The Sharon Ridge Expansion was built in 2013 with 12 USDA Rural Development subsidized apartments. Applicants must be at or below 80% AMI for Litchfield County and rent is based on 30% of the tenant's adjusted gross income. It has a board made up of Sharon residents who oversee the work of a professional property manager. It is not a town agency and does not receive operating support from the town.



What is the Sharon Housing Trust, Inc.?

The Sharon Housing Trust is a 501c3 non-profit organization that was started in 2005. The mission of the Sharon Housing Trust, Inc. is to provide permanently affordable home ownership to low and moderate-income household members of the Sharon community. It has a board of directors made up of Sharon residents. For more information visit www.sharonhousingtrust.org.

GOAL 3: Support the creation of downsizing options & accessory apartments

Strategies:

Lead Entity:

Consider allowing the conversion of homes built after 1930.	PZC
Work with property owners in the G-1 and G-2 zones that allow "Village Center Residential Housing" to see if there would be interest in creating these downsizing options in walking distance to the town center and on town water/sewer.	AHC
Publish a fact sheet on the housing options that can be created under Sharon's zoning regulations including dividing properties, conversions to duplexes, creating accessory apartments, mixed use and village center housing. Post on town website.	AHC
Include easy to find information on the town's website about the zoning requirements for accessory apartments, a "checklist" for how to create an apartment (re-use/update the BTCF brochure on accessory apartments)	PZC
Encourage residents to rent their accessory apartments longer-term (rather than just daily, weekly, or summers only) by letting them know the positive impacts of having additional longer term rental options available in town. Direct them to landlord training resources; assistance with background and credit checks.	AHC
Consider amending the zoning regulations to not allow short term rental of accessory apartments (example: Burlington, CT)	PZC

* 80% of households in Sharon have only one or two people living in them.

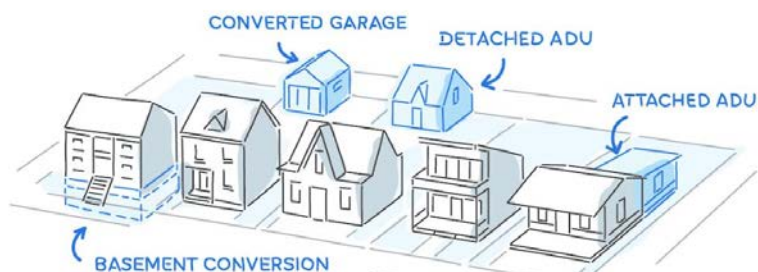


Image credit: www.hausable.com

Make sure the strategies in the town's adopted housing plan are implemented over the next 5 years.

Strategies:

Lead Entity:

Form an affordable housing committee* to spearhead the implementation of this plan and support the efforts of the Sharon Housing Authority, Sharon Housing Trust, and NWCT Habitat.	BOS
Request that the affordable housing committee prepare an annual summary to the Board of Selectmen to report progress on housing plan implementation, note priority actions planned for the coming year, and support needed from the town.	AHC
Amend the Town Plan of Conservation & Development (POCD) to reference the town's Housing Plan.	PZC
Create a municipal affordable housing fund** (like Salisbury and Washington) to support the achievement of the goals and strategies in this plan. (Example: Salisbury housing fund ordinance).	BOS

** 7 people who attended the May 26th community feedback forum on housing plan goals and strategies said that they would be interested in serving on such a committee if it was formed. When forming this committee the board of selectmen could look at Salisbury's Affordable Housing Commission or Cornwall's Housing Plan implementation committee as examples from neighboring towns.*

*** 65% of respondents to the Sharon resident housing needs survey thought the Town of Sharon should provide funding in the municipal budget to assist with affordable housing efforts, as other Northwest Connecticut communities have done.*

What can Sharon residents do to help?

1. **Volunteer!** Consider volunteering on the board of the Sharon Housing Trust, Sharon Housing Authority, or new Affordable Housing Committee. (If you are interested contact the First Selectman's office.)
2. **Attend Zoning Commission meetings** when zoning regulation revisions are considered. Attend a public hearing to voice your support for zoning changes consistent with this housing affordability plan. Too often the Commission only hears from those opposed to a zoning change or a specific development.
3. **Watch this 10-minute video** 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 the Sharon Housing Trust or Habitat for Humanity or help them identify parcels for housing.



Appendix Resource links

Attached are the following appendices:

- Resident Housing Needs Survey Results

The following are links to additional resources:

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