

# HARTLAND TOWN INFORMATION SESSION

WHY ARE WE DEVELOPING A TOWN HOUSING AFFORDABILITY PLAN?

March 2023

# WELCOME! TOPICS COVERED TONIGHT

- Why are we developing a town housing plan?
- What is "affordable housing" and who needs it?
- What do Hartland residents say about housing needs?
- What does affordable housing look like in NWCT?
- What are the next steps in the Housing Plan process and how can I provide feedback?



# STEERING COMMITTEE OF HARTLAND'S AFFORDABLE HOUSING PLAN COMMISSION

### **Steering Committee Members**

- Karen Chicoine
- Marilyn Collins
- Susan Pearson
- Patricia Rebillard
- Ellen Smith
- Greg Sottile (Chair)
- Kate Stoetzner

### **Planning facilitator**

Jocelyn Ayer- consultant providing technical assistance
Litchfield County Center for Housing Opportunity



### **Steering Committee meets monthly**

- 3<sup>rd</sup> Mondays of the month at 5:30pm
- Meetings open to the public
- Agendas and minutes posted on the town website

## MEETING PROTOCOL

### Meeting is being recorded

- Will take questions and comments after a short presentation
- Please type your questions into "Chat" they will go to the meeting host. (Please identify yourself.)
- We will read your questions in the order they are received.
- Everyone is muted to cut down on background noise.



WHY ARE WE DEVELOPING ATOWN HOUSING PLAN?

#### State Statute 8-30j:

- At least once every 5 years every municipality must prepare or amend & adopt an affordable housing plan
- GOAL "to undertake a proactive Planning process and lay out a strategy for meeting the housing needs of existing and future residents and workers" as required by Section 8-30j
- The plan must specify how the municipality intends to increase the number of affordable housing developments in the municipality

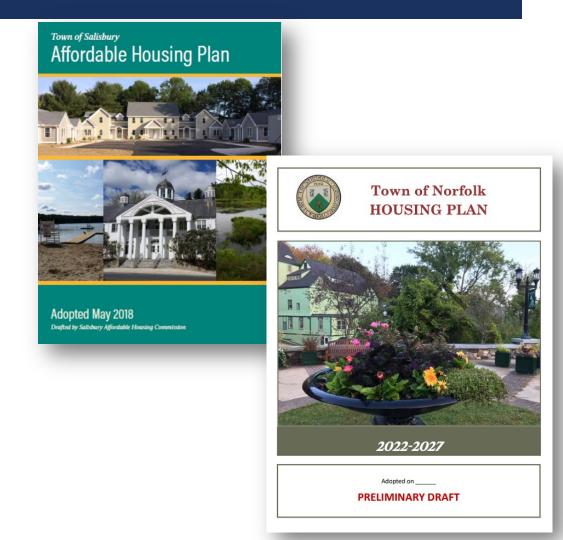
 Plan does not have to be limited to only housing that is affordable to residents earning under 80% Area Median Income (AMI)

Can include strategies for providing housing options for people of all ages, mobility/accessibility needs, range of incomes

Housing Plan = Guidance document, no regulatory authority

# WHAT'S INCLUDED IN A TOWN HOUSING PLAN?

- I. Assessment of current Housing Needs
  - Resident Housing Needs Survey Results
  - Demographic and housing data and trends analysis
- 2. Assessment of existing Housing Stock
- 3. Goals
  - Typically include a housing unit goal and types of housing
- 4. **Strategies** for meeting identified housing needs
  - Zoning
  - Volunteer/organizational resources
  - Funding resources



## WHAT IS "AFFORDABLE HOUSING"?

### Definition of affordable housing:

Costs less than 30% of the income of a household earning 80% or less of the area median income (AMI) for Litchfield County.

Incomes adjusted annually and by household size.

# What qualifies for State's Affordable Housing Appeals list?

Meets the criteria above + is being "assisted" by a state or federal program which assures the affordability remains in place ("dedicated")

	Household Size								
	l person	2 people	3 people	4 people	5 people				
80% of AMI									
(2022)	\$63,120	\$72,160	\$81,200	\$90,160	\$97,440				

Hartland had 228 households earning below 80% AMI

Example "affordable" rents:

- between \$800 and \$1,200 for a one-bedroom apartment or
- \$1,200 to \$2,000 for a 3-bedroom apartment.

## CURRENT STOCK OF DEDICATED AFFORDABLE HOUSING

AS DEFINED BY THE CT AFFORDABLE HOUSING APPEALS ACT (8-30G)

	Total Housing Units 2010 Census	Govern- ment Assisted	Tenant Rental Assistance	Single Family CHFA/ USDA Mortgages	Deed Restricted Units	Total Assisted Units	Percent Affordable
Barkhamsted	1,589	0	5	21	0	26	1.64%
Colebrook	722	0	0	7	1	8	1.11%
Hartland	856	2	0	3	0	5	0.58%
Norfolk	967	21	2	5	0	28	2.90%
Winchester	5,613	269	157	83	0	509	9.07%

 Hartland currently has 5 units of housing dedicated to remain affordable to the 228 households under 80% AMI

# Housing Cost Burdened Households

162 Hartland households are housing cost burdened

Households are considered "housing cost burdened" if they spend more than 30% of their income on housing.



94 households were

paying between 30% and 50% of their income on housing costs

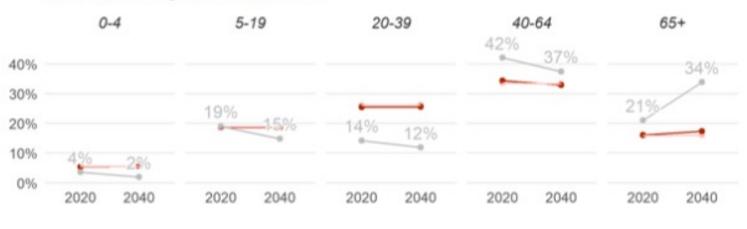
**68 households** were paying more than 50% of their income on housing costs

# Range of housing options

80% of Hartland's housing stock is designed for families with children but only 20% of Hartland's households have children

- Only 20% (148) of Hartland's households have children and yet **80%** of the housing stock has 3+ bedrooms.
  - Compared to 57% in Hartford County and 58% statewide of the housing stock being 3+bedrooms.
  - 27% of Hartland households have a householder living alone
- A majority of Hartland's housing stock may not fit the needs/desires of young adults, young families, or seniors that do not want to pay for or maintain a single family home with 3+ bedrooms.

# People age 65+ are projected to grow the most in the next 20 years in Hartland



Connecticut
Hartford County
Hartland

Source: Connecticut Data Center

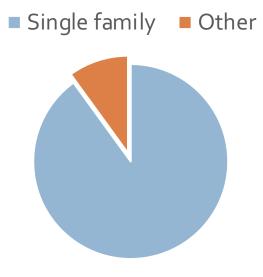
# Housing life cycle

#### HOUSING LIFE CYCLE Ħ Ħ H H Single young / ÎÎÎ H H adult Ħ Ħ 田 H Family Young / couple I ⊞ ⊞ ⊞⊞ ⊞ ⊞ Older couple H FH Family with 3 children Family with 1 child

# Range of housing options

Hartland does not have a life cycle range of housing options (type and occupancy) available for its residents.

- 95% of Hartland's housing stock is single family detached homes (compared to 55% in Hartford County and 59% statewide)
  - Single family detached housing is the most expensive type of housing to build, own, and maintain.
- 8% of Hartland's housing stock (70 units) is renter occupied (compared to 33% countywide and 31% statewide)





Source: American Community Survey 2020, 5-year estimates, Table B25004 Visualization created by <u>CTData Collaborative</u>

# Access to ownership is more challenging

New homeownership is often delayed by high housing costs, limited diversity in housing type (too many 3+bedroom houses), and student loan debt.



# Rental Housing Availability

There is limited rental housing available in Hartland.

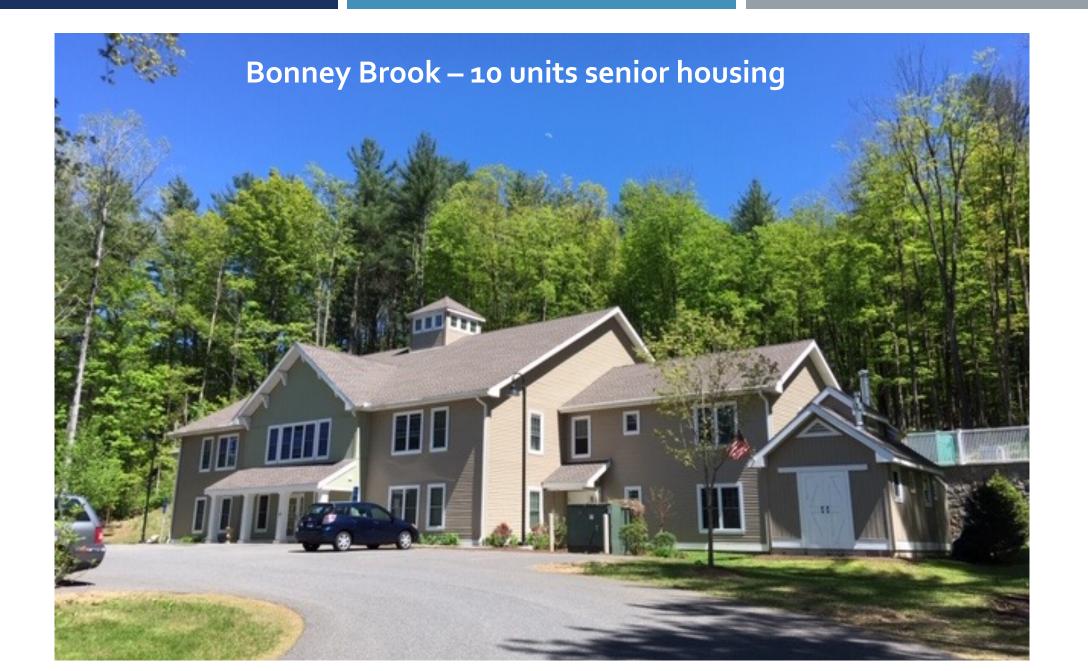
- 8% of Hartland's housing stock is renter occupied (70 units) compared to 33% in Hartford County and 31% statewide.
- Recent search on Zillow and realtor.com found zero (o) homes or apartments listed for rent.



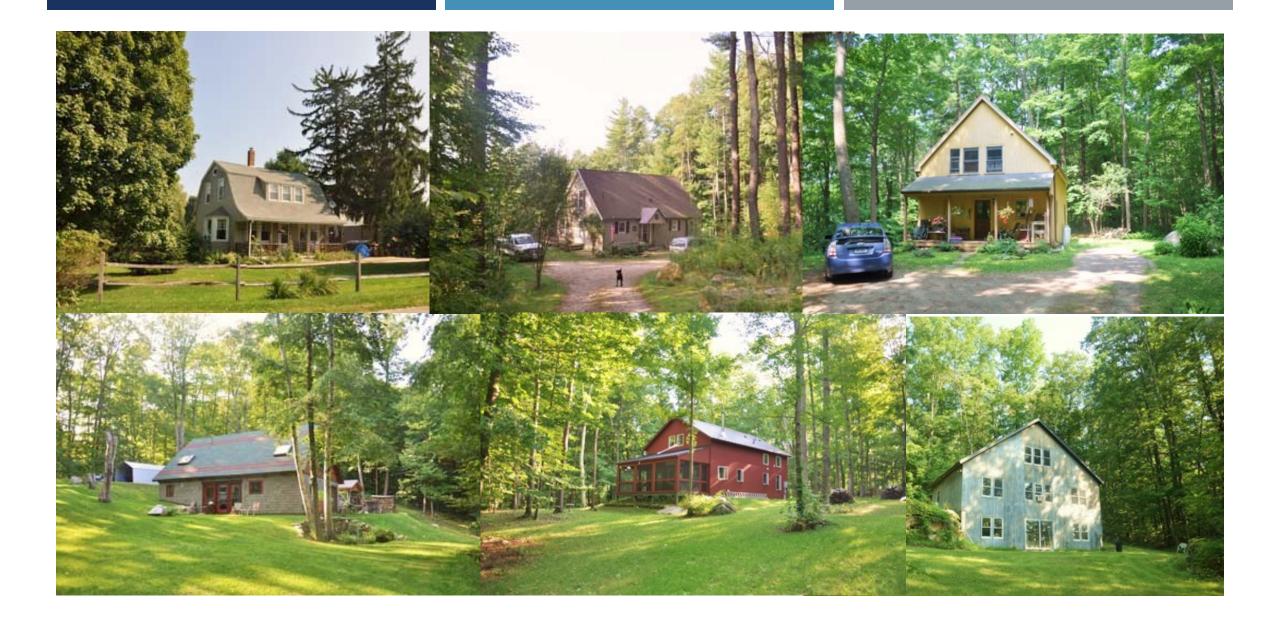
# CAN A SMALL TOWNS WITH NO PUBLIC WATER/SEWER PROVIDE AFFORDABLE HOUSING OPTIONS FOR RESIDENTS?

- Cornwall, CT (pop. 1,362)
- Has 33 total units of affordable housing
- 28 developed by non-profit Cornwall Housing Corp.
- www.cornwallhousingcorporation.com









# Affordable Housing In Northwest Connecticut's Small Towns <u>"An Investment in The Community"</u>

- 10-minute video
- Shows affordable housing in Norfolk, Salisbury, Cornwall, Kent, and Washington.
- Interviews volunteers
- Answers FAQs on who pays for it and who lives there
- Visit: <u>www.nwcthousing.org</u> to view it

## WHAT DO RESIDENTS SAY ABOUT HOUSING NEEDS?

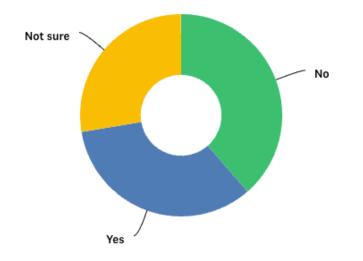
2023 SURVEY RESULTS- 230 RESPONSES TO DATE

### **Resident Housing Needs Survey**

- 46% think the town needs programs to allow older adults to remain in their homes
- 33% think the town needs options that allow older adults to "downsize"
- 32% say that they or their parents/children might have to move out of Hartland to find the housing they need.
- 22% think the town needs rental housing options seniors can afford.
- 20% think town needs rental housing options young families and young adults can afford.

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

Answered: 228 Skipped: 2



### WHAT DO RESIDENTS SAY SAMPLE OF COMMENTS RECEIVED TO DATE

"We love Hartland and want a different style house. We have loved here for 10 years and have kids in school. Class sizes are dropping each year and I would hate to see the school close because of this? Can hartland build a few more houses? All different sizes for different options?"

"Please keep Hartland as rural as possible. Rural towns were never meant to supply homes for the less fortunate."

"I believe that housing is more affordable in Hartland than in surrounding towns, which should make it easier for families to buy homes here." "It would be nice to have the abandoned homes in Hartland fixed up and rented at affordable prices."

> "I would like to see more small affordable homes available to young families with children. I would not like to see apartment complexes built in town."

"Most concerned for affordable senior housing."

## 2019 COMMUNITY SURVEY RESULTS

### Housing Development for Senior Citizens

- Yes: 44.4% of respondents said they support such a development
- No: 55.6% of respondents said they do not support such a development
  - Of those who said "yes", 60.0% said a member of their household would be interested to occupy a unit.

### Affordable Housing Development

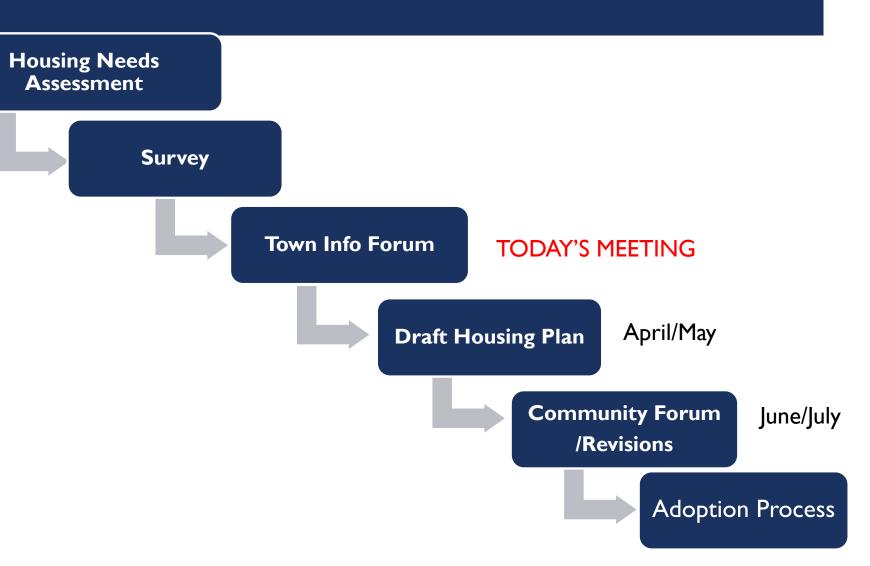
- Yes: 18.0% of respondents said they support such a development
- No: 82.0% of respondents said they do not support such a development
  - Of those who said "yes", 30.2% said a member of their household would be interested to occupy a unit.

\*The 2019 survey obtained opinions from one respondent per household.

## NEXT STEPS IN HOUSING PLAN PROCESS

 Plan to hold another community forum to get feedback on DRAFT Housing Plan prior to presenting the Housing Plan for adoption.

 Monthly Housing Plan Steering Committee meetings are open to the public.



## QUESTIONS, COMMENTS, FEEDBACK

- Please type into the chat box!
- Do you have any **questions** about the Housing Plan, the planning process, or affordable housing?
- Ideas for how Hartland can meet its housing needs?

