Town of Warren Housing Plan Steering Committee Special Meeting

Feb 23, 2021 7:00-8:15pm Meeting held via Zoom

<u>Members IN ATTENDANCE</u>: Tim Angevine, Roger Grace, Diane Engle, Jack Travers, Missy Woodward This meeting was also attended by 46 members of the public.

MINUTES:

Angevine opened the meeting, thanked everyone for attending and introduced Jocelyn Ayer as the consultant that is helping the town through the Housing Plan process.

Ayer then reviewed the agenda for the meeting and Zoom meeting reminders. She then reviewed answers to the following questions (as shown on the attached slides):

- Why are we developing a town affordable housing plan?
- Who is on the Housing Plan Steering Committee?
- What is the definition of affordable housing?
- What is Warren's current stock of affordable housing?
- Will this affect the rural character of my town?
- What types of housing does Warren need?
- What do Warren residents say about housing needs?

Missy Woodward then described the housing needs that she sees in her position at Warren Social Services.

Jack Travers introduced the Warren Affordable Housing Corporation- a private non-profit with a mission to strengthen the Town of Warren by creating affordable housing options that allow those of modest means to live in and contribute to a successful, healthy, and enduring community for residents of all ages. And described the status of the project they proposed on the town hall land.

Maggie Cooley of the Cornwall Housing Corporation gave some background information about Cornwall's Bonney Brook senior housing, Kugeman Village affordable family rental housing, and Parcel Program homes.

Ayer then described the next steps in the Housing Plan process including two additional community forums that would be held for members of the public to hear about the draft Housing Plan goals and strategies and provide feedback. She also noted that the monthly Steering Committee meetings are also open to the public and noticed on the town's website.

The Forum was then opened up for questions and comments from the public.

Click for audio

WARREN COMMUNITY CONVERSATION

WHY ARE WE DEVELOPING A TOWN AFFORDABLE HOUSING PLAN?



AGENDA

- I. Why are we developing a town affordable housing plan?
- 2. What types of housing does Warren need?
- 3. What do Warren residents say about housing needs?
- 4. What is the Warren Affordable Housing Corporation (WAHC)? Update on WAHC's Proposal on Town Hall Parcel.
- 5. What has Cornwall Done to Provide Affordable Housing Options for Residents?
- 6. What are the next steps in the Housing Plan process? How can I get more information?
- 7. Questions and Comments from Participants



Cornwall, CT: Bonney Brook (10 units)

ZOOM MEETING REMINDERS

- Meeting is being recorded
- Please raise your hand if you have a question or comment
- You will have to be unmuted by the host
- If the meeting is disrupted and ended abruptly, please wait 2 minutes and rejoin with the same Zoom link.



WHY ARE WE DEVELOPING A TOWN AFFORDABLE HOUSING PLAN?

8-30j Legislation: Effective July 2017, with compliance by July 2022:

- At least once every 5 years every municipality must prepare or amend & adopt an affordable housing plan
- GOAL: The goal of this process is "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
- Following adoption, the municipality must regularly review and maintain their affordable housing plan

Warren Housing Plan Steering Committee

- Tim Angevine (Board of Selectman)
- Melissa Woodward (Social Services)
- Victoria Fossland (Planning & Zoning)
- Diane Engle (Warren Affordable Housing Corp.)
- Jack Travers (Warren Affordable Housing Corp.)
- Roger Grace

Meetings 1st Thursdays, all open to public

Jocelyn Ayer- consultant assisting with planning process

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).

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

	Household Size							
	I person	2 people	3 people	4 people	5 people			
80% of AMI (2020)	\$ 57,456	\$ 65,664	\$ 73,872	\$ 82,080	\$88,646			

Monthly Housing Cost Limits (Rent/Mortgage + Utilities)

80% of AMI (2020)	\$ 1,436	\$ 1,642	\$ 1,847	\$ 2,052	\$ 2,216

WHAT DO WE MEAN BY "AFFORDABLE" HOUSING?

"Affordable Housing" is NOT free housing.

- Applicants must show proof of existing employment or retirement income as part of the application process.
- Example rent from Salisbury's affordable housing:
 - between \$500 and \$900 for a one-bedroom apartment or
 - \$1,100 to \$1,800 for a 3-bedroom apartment.
 - Rents must be set at 30% or less of the resident's income.
- Affordable home ownership opportunities, based on family size and income could cost between \$1,400 and \$2,000/mo.
- Many working people and retired people in our communities would qualify to live in housing that is "Affordable Housing" when/if they needed it. A family of four earning \$82,000/yr or less qualifies. A senior with retirement income of \$57,000/yr or less qualifies.

Where would people who live in "affordable housing" work?

- They would work where they currently work or get retirement income from work they have done in the past.
- We hear all the time from banks, grocery stores, schools, restaurants, retirement homes, hospitals, and manufacturers in our NWCT small towns about the need for affordable housing for their workers and about open jobs they cannot fill because the applicants for these positions cannot find housing they can afford or they would like to rent and no rental housing options are available.
- There are jobs in our area, check out <u>www.discoverlitchfieldhills.com/jobs-hub</u> to see what is available today.

CURRENT STOCK OF "AFFORDABLE HOUSING" NWCT (2019)*

Town	# of units	% affordable
Barkhamsted	26	1.64%
Burlington	71	2.10%
Canaan	10	1.28%
Cornwall	33	3.28%
Goshen	5	0.30%
Harwinton	59	2.59%
Kent	67	4.02%
Litchfield	186	4.68%

^{*} Source: CT Department of Housing; Affordable Housing Appeals List

Town	# of units	% affordable
Morris	31	2.36%
Norfolk	27	2.79%
New Hartford	88	3.01%
Salisbury	42	1.62%
Sharon	35	1.97%
Roxbury	24	2.06%
Torrington	1,869	11.15%
Winchester	607	10.81%
Warren	1	0.12%
Washington	44	2.07%

WILL THIS AFFECT THE RURAL CHARACTER OF MY TOWN? OR INCREASE MY PROPERTY TAXES?

- Retaining the Town's rural environment is a foundational goal of the Town Plan of Conservation & Development and will be a foundational goal of the Housing Plan as well.
- There are already over 600 affordable rental homes and 70 affordable ownership homes in our region's small towns.
 - Cornwall, Washington, Kent, Sharon, and Litchfield
 - Short video available soon
- Will not be proposing any major increase in development
- Typically the town does not fund the construction or operating costs of affordable housing. No other neighboring towns have seen an increase in property taxes related to affordable housing.



What types of housing does Warren need?

Warren Housing Needs Assessment

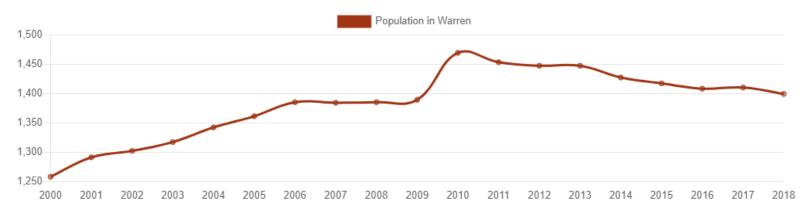
January 2021

Prepared by: Jocelyn Ayer, Northwest Hills Council of Governments

Demographic Trends

Warren's population has been declining slightly since 2010; especially households with children

- Warren has approx. 1,400 residents living in 570 households.
- The Town's **population declined slightly** by about 66 net residents between 2010-2019.
- The proportion of the town's population age 65 and older is increasing.

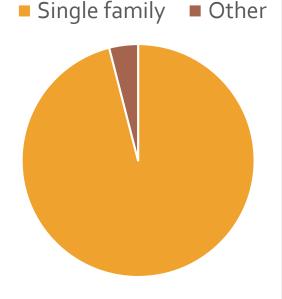


Source: <u>CT Department of Public Health, annual population estimates</u> Visualization created by <u>CTData Collaborative</u>

Range of housing options

Warren does not have a diverse range of housing options available for its residents.

- 97% of Warren'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.
 - Only 4% of the town's housing stock has 2 or more units in one development vs. 22% in Litchfield County
- Only 7% of Warren's housing stock is renter occupied. This likely indicates a lack of rental housing options.

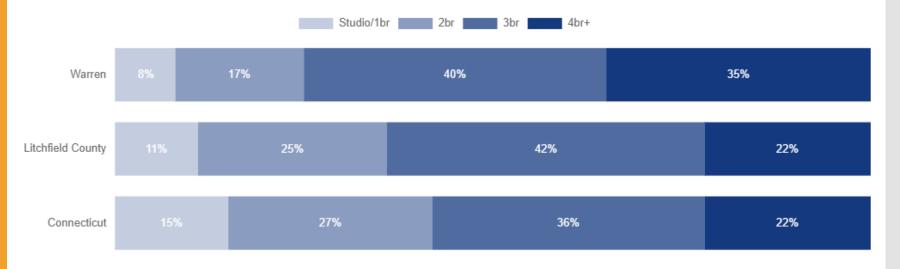




Range of housing options

75% of Warren's housing stock has 3 or more bedrooms

- Only 25% of Warren's households have children and yet 75% of the housing stock has 3+ bedrooms.
- Majority of housing available 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.

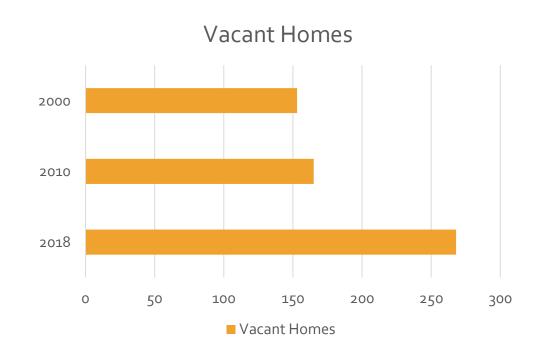


Source: American Community Survey 2018, 5-year estimates, Table B25041 Visualization created by CTData Collaborative

Seasonal/ Weekend homes

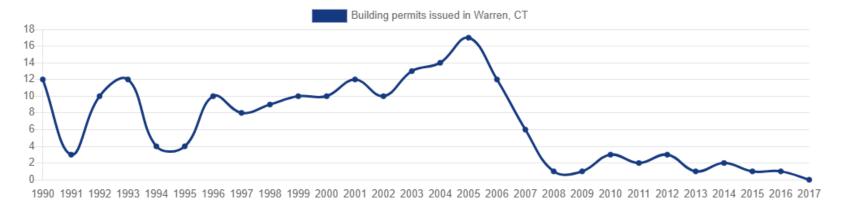
32% of Warren's housing stock is used "seasonally or occasionally", not year-round

- 32% of Warren's housing stock (268 homes) are considered "vacant".
 - A majority of these homes are "vacant for seasonal, occasional, or recreational use".
- The number of "seasonal" homes has almost doubled over the last 8 years.
- The COVID 19 pandemic has brought more year round residents.



Housing Production (New Construction) Trends

• Building permit data from the state shows between o (low) and 6 (high) permits per year for the last 10 years on record.

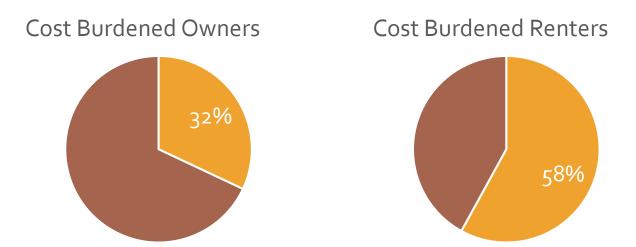


Source: <u>Annual Housing Permit Data, DECD</u> Visualization created by <u>CTData Collaborative</u>

Housing Cost Burdened Households

174 Warren's households are housing cost burdened

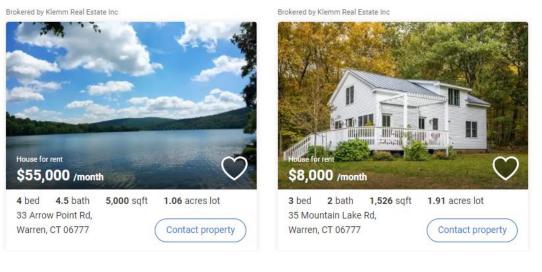
- 32% of Warren's owner households (142) and 58% (32) of the town's renter households are housing cost burdened.
- Households are considered "housing cost burdened" if they spend more than 30% of their income on housing.



Rental Housing Availability

There is limited rental housing available in Warren.

- The median gross rent in Warren is \$2,170/mo. This is double the median gross rent county-wide.
 - This is compared to \$1,039/mo in Litchfield County and \$1,156 statewide
- Only 7% of Warren's housing stock is renter occupied (55 units) compared to 19% in Litchfield County and 30% statewide. This likely indicates a lack of rental housing options.
- Current search (2/4/21) on Zillow.com found 1 rental listed at \$12,500/mo. Realtor.com showed this listing plus two others for \$55,000/mo and \$8,000/mo.





Access to Ownership

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

- As of December 2020 SmartMLS reported 47 home sales in town for the year with an average sales price of \$1,024,135.
- If your household earned \$72,250 (the median income of a renter household in Warren) you could afford a home priced at \$203,500.

Median Home Prices Warren (2016-2020)

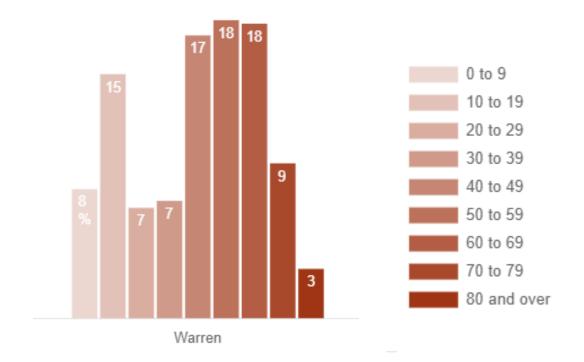
	2016	2017	2018	2019	2020
Warren	\$340,000	\$345,000	\$320,000	\$500,000	\$607,500

Source: Smart MLS (2020 report)

Single Family	December			Year to Date			
Key Metrics	2019	2020	% Change	Thru 12-2019	Thru 12-2020	% Change	
New Listings	1	0	- 100.0%	56	49	- 12.5%	
Pending Sales	0	5	_	14	51	+ 264.3%	
Closed Sales	1	5	+ 400.0%	15	47	+ 213.3%	
Days on Market Until Sale	441	229	- 48.1%	102	152	+ 49.0%	
Median Sales Price*	\$1,600,000	\$525,000	- 67.2%	\$500,000	\$607,500	+ 21.5%	
Average Sales Price*	\$1,600,000	\$783,580	- 51.0%	\$635,845	\$1,024,135	+61.1%	
Percent of List Price Received*	89.1%	91.5%	+ 2.7%	92.3%	97.2%	+ 5.3%	
Inventory of Homes for Sale	33	12	- 63.6%	_	_		
Months Supply of Inventory	18.9	2.6	- 86.2%	_	_	-	

Senior/ downsizing housing needs

- Warren has 174 residents over 70 years old.
- 75% of Warren's housing stock has 3+ bedrooms.
- There is no affordable senior rental housing in Warren.
 - Kent, Cornwall, Litchfield, and Morris all have affordable senior housing developments.



Summary of Housing Data Analysis Key Findings

- Warren's housing stock is not diverse- 97% of Warren's housing is single family detached homes.
- Warren's homes are large- 75% of homes have 3+ bedrooms.
- There is a **lack of rental housing** options in Warren. Only 7% of Warren's homes are occupied by renters vs. 19% county-wide and 30% statewide.
- There is no **senior rental housing** in Warren as found in neighboring towns and very limited "downsizing" options (homes with 2 or less bedrooms, condos, townhomes, senior living).
- Warren has 1 affordable home currently.
- 174 Warren households are housing cost burdened.

WHAT DO RESIDENTS SAY ABOUT HOUSING NEEDS?

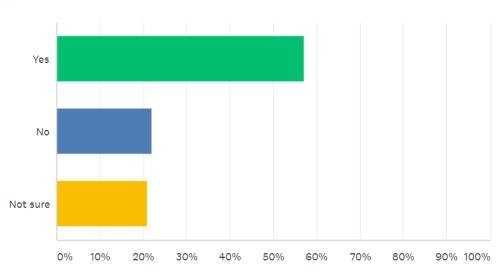
SURVEY RESULTS

Resident Housing Needs Survey

- 235 responses to date
- Review responses- highlights:
 - 39 residents said they have experienced barriers to finding the type of housing they would like in town
 - 50% think town needs senior housing options
 - 50% think town needs "downsize" options
 - 47% think town needs rental housing options
 - 57% think cost of housing effects young families
 - 46% think the cost of housing effects ability to recruit volunteers

Do you think the cost or availability of housing in Warren affects the town's ability to attract/retain younger people or young families?

Answered: 224 Skipped: 0



MELISSA WOODWARD

WARREN SOCIAL SERVICES



WHAT IS THE WARREN AFFORDABLE HOUSING CORPORATION?

JACK TRAVERS, WAHC BOARD MEMBER

- Private, non-profit- not a town committee/board
- Participating in development of Town Housing Plan as a partner organization

MISSION

To strengthen the Town of Warren by creating affordable housing options that allow those of modest means to live in and contribute to a successful, healthy, and enduring community for residents of all ages.

Board Members include:

- Diane Engle
- Linda Green
- Aleshia Hall
- Mary Miller
- Drew Ohmen
- Jim Richardson
- Jack Travers

WHAT IS WAHC PROPOSING ON THE TOWN HALL SITE?

AND HOW CAN I HELP?!

- In 2018 the WAHC was granted an option to lease this property at a Town Meeting
- Proposal to construct 10-15 homes
- Urgent need for rental options for seniors and young people
- Currently seeking pre-development funding to hire architect and site engineer.
- Looking for residents interested in joining the allvolunteer Board



WHAT HAS CORNWALL DONE TO PROVIDE AFFORDABLE HOUSING OPTIONS FOR RESIDENTS?

MAGGIE COOLEY, CORNWALL HOUSING CORPORATION

- Cornwall has 33 total units of affordable housing
- 28 developed by non-profit Cornwall Housing Corp.
- www.cornwallhousingcorporation.com



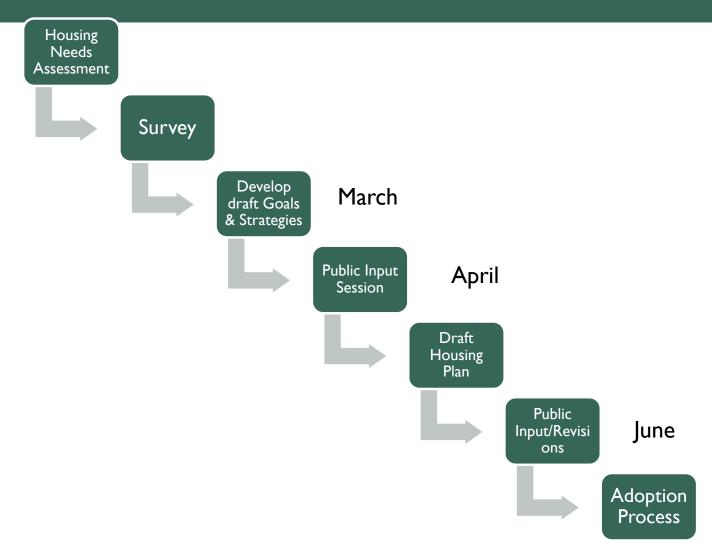






NEXT STEPS IN WARREN HOUSING PLAN PROCESS

- Plan to hold two more public forums prior to presenting the Housing Plan for adoption.
- Monthly Housing Plan Steering Committee meetings are open to the public and noticed on the town website.



THANK YOU! WHERE TO GO FOR MORE INFORMATION

- Town of Warren website
 - www.warrenct.org/housing-plan-steering-committee
 - Agendas, minutes, etc.
- Make sure you get town's email notices
- www.northwesthillscog.org/housing
 - List of frequently asked questions about town housing plans and affordable housing
 - Link to NWCT Regional Housing Council website
 - Housing data links



QUESTIONS, COMMENTS, FEEDBACK

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

