



TOWN OF **Warren**

CONNECTICUT

Housing Plan

2021-2026

Adopted on October 21, 2021

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I. INTRODUCTION

Why does Warren need a Housing Plan?

Warren Housing Plan Steering Committee

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

Professional Planning Assistance

Provided by:

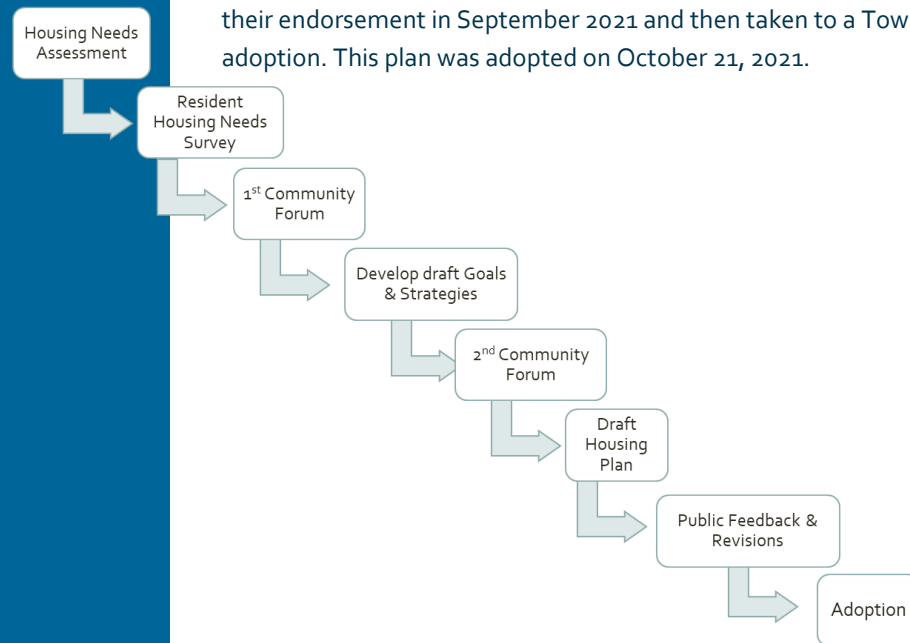
Jocelyn Ayer, Community & Economic Development Director, Northwest Hills Council of Governments

A State law passed in 2017 (Statute 8-30j) requires every municipality to prepare or amend and adopt an affordable housing plan at least once every five years. In 2020, the Town of Warren 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 then created the Warren Housing Plan Steering Committee (see members list on the right) and contracted with the Northwest Hills Council of Governments to provide professional planning facilitation of the housing plan development process. The Steering Committee met monthly to guide the process as described on the following page and to ensure that the community was engaged in the conversation around housing needs and strategies throughout the process.

Through this process, the Town developed a goal to support the creation of 20 new affordable housing units over the next five years. This Housing Plan lays out strategies that can be implemented over the coming years to help the town meet this goal.

What was the process used to create this housing plan?



DEFINITION OF AFFORDABLE HOUSING

Affordable housing is commonly defined as housing that costs less than 30% of a household's annual income. Housing units are considered affordable if total costs—rent, utilities, mortgage payment, real estate taxes, fees, and other costs associated with living in the unit—are less than 30 percent of a household's income. Most state affordable housing programs focus on serving households earning 80% of the area median income (AMI) or less. The table here shows 80% of the area median income for Litchfield County. According to the latest available HUD data, **Warren has 165 households with an income below 80% AMI.**

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

How much does Warren have?

In addition, to qualify for the state's Affordable Housing Appeals list (shown on p. 10) the housing must also be assisted and/or monitored in some way to ensure that the home remains affordable to the household. Currently, Warren has one (1) unit of affordable housing on the state's list (updated annually). **This is the lowest number of affordable units of any town in the state.**

What does the Warren Plan of Conservation & Development say about housing?

Town of Warren
Plan of Conservation & Development
2019-2029



What does affordable housing look like?

Here are the town's current (2019– 2029) Plan of Conservation & Development's goals and actions related to housing.

OBJECTIVE	ACTION	LEAD
<i>Provide affordable housing options that fit the needs of young adults and young families.</i>	Support efforts to develop a portion of Town Hall property for affordable workforce and senior housing. Explore grant funding opportunities to move this project forward.	AHC
	Evaluate and consider amendments to the Zoning Regulations that would facilitate the development of workforce housing (Incentive Housing Zones, Multi-family, etc.)	P&Z

OBJECTIVE	ACTION	LEAD
<i>Provide affordable housing options that fit the needs of our community's older adult residents.</i>	Support efforts to develop a portion of Town Hall property for affordable workforce and senior housing. Explore grant funding opportunities to move this project forward.	AHC
	Conduct a survey of our older adult residents to understand what sort of "downsize" options they would prefer to have (# bedrooms, cost, amenities, location)	AHC
	Evaluate and consider amendments to the Zoning Regulations that would facilitate the development of workforce and senior housing (Incentive Housing Zones, Multi-family, etc.)	P&Z
	Consider establishing a housing rehabilitation program that provides funding and technical assistance for accessibility modifications to allow older residents to stay in their current homes.	BOS

A short video showing the affordable housing developments listed above and others in small towns in the region was created during the process of developing this housing plan. It also includes interviews with the local volunteers who helped to create these housing opportunities in their towns. To view this short video visit www.nwcthousing.org.



Would affordable housing change the rural nature of Warren?



Why doesn't "naturally occurring" affordable housing count?

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

Retaining the rural environment of our small town is incredibly important to all of us who live here. Proposals for affordable housing must follow all health and safety standards including meeting well and on-site septic regulations. Many small towns in northwest Connecticut benefit from having local non-profit housing organizations with volunteers from the town working to meet these needs who are sensitive to appropriate scale for their town. The town of Warren has the Warren Affordable Housing Corporation.

Available, affordable, developable land is scarce and multiple unit developments are more cost effective and competitive for State funding resources. Therefore many affordable developments in small towns are between 10 and 28 units.

Recently developed examples include:

- **Kent's Stuart Farm Apartments**- 13 units of rental housing in 3 buildings including a renovated farm house
- **Cornwall's Bonney Brook**- 10 units of rental housing for seniors in Cornwall Bridge
- **Norfolk's Town Center** – 12 units of rental housing in 4 renovated buildings in the town's center
- **Salisbury's Sarum Village**- 24 total units of new construction multi-family rental in 7 buildings

Many people ask why 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. The basic reason is that no one is monitoring the transaction to make sure that the household's that rent or purchase those homes meet the income limits or that the rent/mortgage stays affordable to them. Many homes sold at "affordable" prices are older and need significant repairs and/or have high heating or maintenance costs which make them unaffordable. Also, there is nothing to prevent households with higher incomes from renting or purchasing these lower priced units leaving fewer units for residents and workers who earn below the 80% area median income (AMI) threshold. According to the latest available HUD data, **Warren has 165 households with an income below 80% AMI.**

"Affordable Housing" is not free housing. Applicants must show proof of existing employment or retirement income as part of the application process. A one-bedroom might cost between \$500 and \$900/mo depending on income and household size. A 3-bedroom could be between \$1,100 and \$1,800. Residents of any new affordable housing that was created would work where they currently work or get retirement income from work they have done in the past. **Many employers in town and in neighboring towns such as banks, grocery stores, schools, restaurants, retirement homes, hospitals, and manufacturers tell us 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. Many potential employees would like to rent when they first come to town and often no rental housing options are available.

What do residents say about housing needs in Warren?

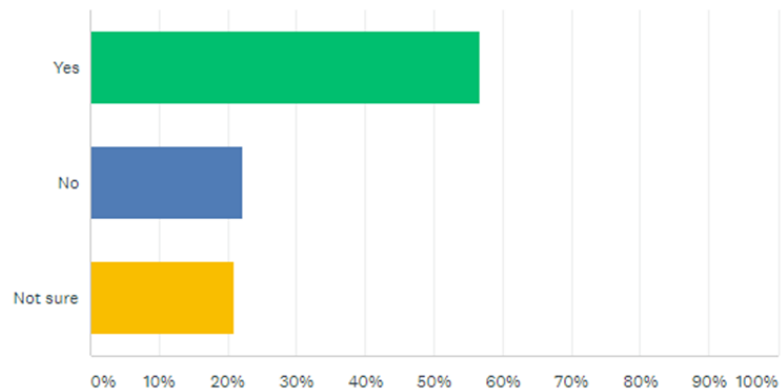
238 residents took the resident input survey

In December 2020 and January 2021, the Warren Housing Plan Steering Committee asked residents to respond to an online survey about housing needs. 238 residents responded. Their responses are summarized below.

- 57% think cost of housing effects young families ability to locate in Warren
- 39 residents said they have experienced barriers to finding the type of housing they would like in town
- 49% (106) think town needs senior housing options
- 45% (99) think town needs “downsize” options
- 46% (100) think town needs rental housing options
- 45% (98) think the town needs first-time homebuyer options
- 45% think the cost of housing effects the town’s 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: 238 Skipped: 0



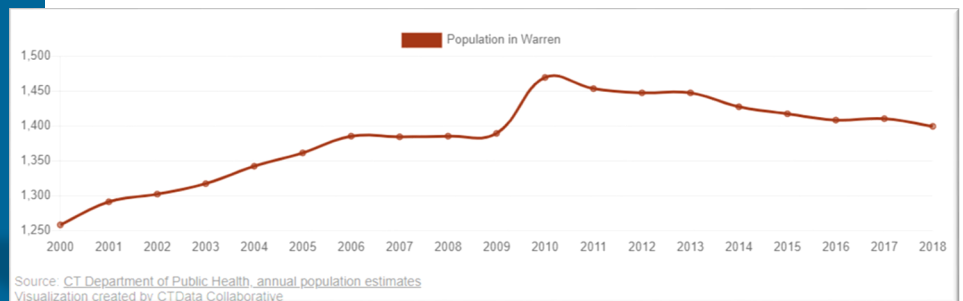
II. HOUSING NEEDS ASSESSMENT

What types of housing does Warren need ?

Demographic Trends

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

Warren has approx. 1,400 residents living in 570 households. The Town's overall population declined slightly by 66 net residents between 2010-2019 (latest available data from CT Dept. of Public Health). The proportion of Warren residents that are over 65 years old has been increasing over the last 10 years and is projected to continue to increase. Currently the town has 174 residents over 70 years old. Many towns strive to have a mix of housing types to accommodate residents of all ages and different sized households.



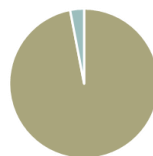
Range of Housing Options

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

The Town of Warren does not have a diverse range of housing options available for its residents. **Ninety-seven percent (97%) of the town's housing stock is single family homes on individual lots.** This is well above the county-wide average of 73 % single family homes and the statewide average of 59%. This matters because single family detached housing is the most expensive type of housing to build, own, and maintain. Just 1% of the town's housing stock has 2 or more units in one structure vs. 22% in Litchfield County as a whole.

Also, **75% of the town's housing stock has 3+ bedrooms** and yet only 25% of households have children. A majority of the types of housing available in town may not fit the needs/desires of young adults, young families, or seniors that may not want to or be able to pay for or maintain a single family home with 3+ bedrooms.

■ Single family ■ Other

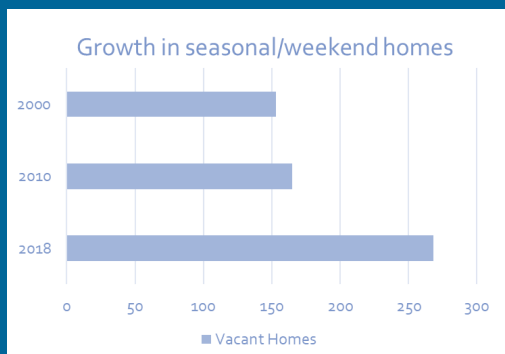


■ 1-bdrm ■ 2-bdrm ■ 3+ bdrm



Seasonal/ Weekend Homes

32% of Warren's housing stock has been used "seasonally or occasionally" affecting the cost and supply of housing options for year-round residents



Limited Rental Housing Availability

There is limited rental housing available in Warren. The homes available for rent are expensive.

Many of the towns in Litchfield County have a relatively high number of housing units that are second homes used "seasonally, occasionally, or recreationally" as the Census bureau terms it. We often refer to these as weekend homes. The Census bureau categorizes all these units as "vacant" which is why many of our towns appear to have high vacancy rates. The table here shows the number of seasonal/weekend homes has increased over the last 18 years.

About a third (32% or 268 homes) of the town's housing stock is used seasonally or occasionally. This means that these units are not available for occupancy by year-round residents. Demand for weekend homes can also push housing prices up and put them out of reach for residents earning their incomes in Litchfield County, rather than New York City, for example.

During the COVID-19 pandemic many Litchfield County towns have seen their weekend homes used more year-round. We also know that many weekend residents eventually become year-round residents when they retire. In any case, these occasional use homes do have an impact on the price and availability of the housing stock in Warren.

In Warren, just 7% of the housing stock is renter occupied (55 units). Statewide 30% of households rent. This is the highest percentage of renting households in a generation. Part of the reason for this is the **cost of housing, college debt burden, and lack of appropriately sized homes** as discussed previously. Many towns in Litchfield County have a significantly lower percentage of households that rent than the statewide (30%) or countywide average (19%). This likely indicates that rental housing options are limited in those towns.

Many of the rental housing options that do exist are expensive- partly due to the fact that they are mainly single family homes on large lots with 3 or more bedrooms. According to the latest available data, the median rent in Warren is approximately \$2,170/mo. **This is double the county-wide median rent.** The cost of rental housing in Warren is also affected by the supply. There are very few rental housing options available at any given time. A few examples:

- February 2021 search on Realtor.com and Zillow.com showed three (3) listings- they were renting for \$8,000/mo., \$12,500/mo., and \$55,000/mo.
- June 2021 search on Realtor.com and Zillow.com showed three available rentals for \$15,000/mo., \$25,000/mo., and \$30,000/mo..

In Warren, the median gross rent is \$2,170. It is \$1134 more than in Litchfield County.



Source: 2018 American Community Survey, 5-year estimates, Table B25064
Visualization created by [CTData Collaborative](#)

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.

New homeownership is often delayed by high housing costs, limited diversity in housing type (mainly 3+ bedroom homes on large lots), and student loan debt. This is one reason for the growing percentage of households that are renting rather than owning their homes. Limited rental options make it difficult for a household to live here while they pay off student loan debt and search for a home within their budget.

Over the last five years the median sales price has risen in Warren by **\$267,500**. SmartMLS reported 47 home sales in town in 2020 with an average sales price of \$1,024,135. 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 is a gap of \$492,000 between what a renter household in Litchfield County could afford (\$115,500) and the median priced home in Warren in 2020 (\$607,500).

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 Key Metrics	December			Year to Date		
	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%

Housing Cost Burdened Households

174 Warren households are housing cost burdened

Households are considered "housing cost burdened" if they report spending more than 30% of their income on housing. 174 households (30% of all households) in the Town of Warren are housing cost burdened according to the latest available American Community Survey (ACS) data. When households spend more than 30% of their income on housing costs they often have less than they need to spend on healthcare, childcare, transportation, as well as other discretionary spending that supports our local businesses. The following number of households in town are housing cost burdened:

- 32% (142) of Warren's owner households; and
- 58% (32) of the town's renter households

Homeowner Cost Burdened Households



Renter Cost Burdened Households



Current Stock of Affordable Housing

As defined by the CT Affordable Housing Appeals Act (8-30g)

Warren has 1 affordable housing unit; the smallest number of any town in CT.

The CT Department of Housing is required by State Statute 8-30g to publish an Affordable Housing Appeals List once a year. This list provides the percentage of affordable units in each municipality. This is calculated by taking the number of housing units that qualify as affordable according to C.G.S. Section 8-30g and dividing it by the total number of housing units in the town.

If less than 10% of the town's housing stock is affordable and a municipal commission denies an application for a development that includes affordable housing, it is open to an appeal of that decision under the 8-30g statute. If the municipality can show that their denial was necessary to protect health and safety it will be upheld. The Town of Warren has just 0.12% of its housing stock affordable so it is open to appeals under 8-30g. The table below shows Warren's current stock of affordable housing and neighboring towns.

TOWN	Total Housing Units 2010 Census	Government Assisted	Tenant Rental Assistance	Single Family CHFA/ USDA Mortgages	Deed Restricted Units	Total Assisted Units	Percent Affordable
Cornwall	1,007	28	2	6	0	36	3.57%
Goshen	1,664	1	1	5	0	7	0.42%
Kent	1,665	58	4	5	0	67	4.02%
Morris	1,314	20	4	7	0	31	2.36%
Litchfield	3,975	140	2	28	19	189	4.75%
Washington	2,124	14	2	4	23	43	2.02%
Warren	811	0	0	1	0	1	0.12%

Summary of Housing Data Analysis

Key Findings

- Warren does not have a diverse range of housing options for its residents- 97% of Warren's housing stock is single family homes and 75% of homes have 3+ bedrooms.
- There is a severe lack of rental housing options in Warren. Only 7% of Warren's homes are occupied by renters compared to 19% county-wide and 30% statewide.
- There is no senior 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, the lowest number of any town in the state.
- 174 Warren households report being housing cost burdened.

III. GOALS & STRATEGIES

This Plan proposes a unit goal of 20 new affordable housing units over the next 5 years. The strategies detailed below are intended to help the town meet these goals.

Goal 1: Encourage Development of “Downsizing” Options

Challenge: 75% of the town’s housing stock has 3 or more bedrooms and yet only 25% of households have children. A majority of the types of housing available in town may not fit the needs/desires of young adults, empty nesters, or seniors that may not want to or be able to pay for or maintain a single family home with 3 or more bedrooms. Many homes are also older and have a significant amount of land to take care of leading to higher maintenance needs and costs. There is a lack of 1-2 bedroom, handicapped accessible, lower maintenance housing options in Warren. It is possible that the market could create these housing options if they were allowed by the town’s zoning regulations. The following strategies are being proposed to be considered and fleshed out by the town’s Planning & Zoning Commission. Once the full details of any of these proposed zoning changes were developed by the Planning & Zoning Commission they would hold a public hearing where all residents could attend and provide input.

- 1) Allow the conversion of existing larger homes to 2-4 units.
- 2) Consider changes to the zoning regulations that would allow duplexes and/or up to 3 units attached on parcels that can meet on-site septic and well requirements.
- 3) Consider adopting a flexible zoning tool such as a Planned Development District (PDD), Planned Residential District (PDR), or Incentive Housing Zone (IHZ) that would allow the Commission to consider proposed residential developments at the request of an applicant.
- 4) Amend the town’s current accessory apartment regulations to add increased flexibility such allowing two accessory apartments (one attached and one detached) on lots less than four acres.

Goal 2: Create First-Time Homebuyer Options

Challenge: There is a gap of \$492,000 between what a renter household in Litchfield County could afford (\$115,500) and the median priced home in Warren in 2020. Many small towns in NWCT have a local housing non-profit organization to help address this issue. These organizations have a board of local volunteers that can accept donations of land or funding that can be used to purchase land or homes. These homes can then be sold at more affordable prices to income eligible home owners. The Warren Affordable Housing Corporation is a local non-profit that could serve the town in this capacity. Some towns in the region are also served by a Habitat for Humanity chapter that can also accept donations of land or funding and builds homes with the help of volunteers and the family that will live in the home. Warren currently does not have a Habitat chapter that serves the town.

- 1) Encourage private giving of land or funding to Warren Affordable Housing Corporation (WAHC) to allow them to build first time homebuyer homes.
- 2) Work with the Warren Land Trust to see if future donors could be asked to consider a portion of the preserved property being provided to WAHC to be used for housing (land with low conservation value)
- 3) Increase awareness of down-payment assistance and free first-time homebuyer education classes available in the area and online . (These services are currently offered by Neighborhood Housing Services of Waterbury and other locations but many residents are not aware of them.)
- 4) Create a town funded community revolving loan fund to provide down-payment assistance to income eligible potential homeowners seeking to buy in Warren. (The Town of Washington has created such a fund and could be considered as a model or example for how one could be created in Warren.
- 5) Allow WAHC/Habitat to build first time homebuyer home(s) on property owned by the town.

Goal 3: Support the Development of Affordable Rental Options for Seniors and Young People

Challenge: There are a very limited number of housing units available for rent in Warren. A recent online search found only three homes available for rent (least expensive options was \$15,000/month). Limited rental options make it difficult for a young adult to live here while they pay off student loan debt and search for a home within their budget. It also makes it difficult for households who have a change in the family that may require them to find new housing options such as the death of a spouse or divorce. Currently there are no affordable rental housing options in Warren like those in neighboring towns.

- 1) Continue to support the development of 10-15 units by the Warren Affordable Housing Corporation on a portion of the Town Hall property.
- 2) Look for opportunities for the Town to utilize grant funding that would support the development of this project such as the Small Cities or American Rescue Plan Act funding.
- 3) Consider changes to section 20 of the town's zoning regulations that may be needed to accommodate the WAHC project on the Town Hall property to be developed in a way that is attractive, cost efficient, and competitive for grant funding sources such as allowing up to 5 units per building rather than 4.
- 4) Assist the WAHC to build its capacity and resources to address housing needs in Warren such as helping to get the word out to residents who might like to join the non-profit's board, donate land or funding.
- 5) Continue to participate in the Northwest Connecticut Regional Housing Council where the region's small towns share information and resources to help build their capacity to create housing options.
- 6) 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 and other housing providers."

Goal 4: Help Keep Seniors in Their Homes

Challenge: Warren has 174 residents over 70 years old. Currently the town does not have any affordable senior housing. There are many ways towns can help to keep seniors able to live independently in their homes for as long as possible.

- 1) Ensure the town's zoning regulations allow residents to add wheelchair ramps or meet other ADA requirements without needing a special permit or variance due to setbacks or other restrictions.
- 2) Promote energy efficiency programs offered by Eversource and others once per year through the town newsletter or other means.
- 3) Consider establishing a housing rehabilitation program that provides funding and technical assistance for accessibility modifications or other needed upgrades for income eligible homeowners. (This program would not be limited to seniors but could be helpful to seniors with limited incomes.)
- 4) Increase awareness about the programs and services available to help seniors with meeting their transportation, food, and social needs.

Who will make sure these strategies are implemented?

Challenge: The Town of Warren's Housing Plan Steering Committee volunteers and the many residents who provided input during this planning process have contributed many hours to developing this housing plan. How can we make sure that the strategies in this plan are acted upon over the next 5 years? Many towns in the region have a town housing commission with volunteers appointed by the Board of Selectmen (the Town of Washington and the Town of Salisbury are examples). This commission could be responsible for taking the next steps to get the strategies in this plan implemented. It is also often necessary to have some seed funding available to a town housing commission or housing trust to implement some of these strategies. Some small towns in the region have an affordable housing fund for this purpose (examples: Washington, Salisbury).

- 1) Create a town housing commission tasked with implementing this plan and updating it every 5 years.
- 2) Make the Housing Plan part of the Plan of Conservation & Development (POCD)- the Planning & Zoning Commission could then make the Housing Plan strategies part of their regular POCD implementation process.
- 3) Consider a town ordinance that allocates a portion of conveyance fees collected to a town housing fund to support the town's affordable housing initiatives. Allow local non-profits or a town housing commission to make proposals for use of the fund to the Board of Selectmen.

What can residents do to help?

- 1) **Volunteer!** Volunteer opportunities include:
 - Joining the board of the Warren Affordable Housing Corporation
 - Forming and joining the board of a Warren housing commission(If you are interested in any of these volunteer opportunities contact the First Selectman's office at (860) 868-7881.)
- 2) **Attend Planning & Zoning Commission meetings** when zoning regulation revisions are considered
 - Attend a public hearing to voice your support for zoning changes consistent with this housing plan. Too often the Commission only hears from those opposed to a zoning change.
- 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=15>
- 4) **Donate land or funding** to the Warren Affordable Housing Corp.

What is the Warren Affordable Housing Corporation?

The Warren Affordable Housing Corporation (WAHC) is a private, non-profit organization made up of volunteers from the town. Members of the WAHC participated in the process of developing this Housing Plan as a partner organization to the Town.

MISSION of the WAHC: 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.

In 2018 the WAHC was granted at a Town Meeting an option to lease land adjacent to the "new" Warren Town Hall. They propose to construct 10-15 housing units on this property to meet the urgent need for rental options for seniors and young people. FMI visit: www.nwcthousing.org/warren-affordable-housing-corporation

Resources for those who are homeless or at risk of becoming homeless

Challenge: Many households experience a divorce, death in the family, health emergency or job loss that impacts their ability to meet their rent or mortgage obligations. Less expensive housing options are often not available in the town where their kids are in school or where they have lived much of their lives and have a support network of friends and neighbors. This happens to households in every town, large or small including Warren.

There are just two emergency shelters in the region – FISH (Friends in Service to Humanity) in Torrington, CT and at the YMCA in Winsted. There are services available to individuals and families to help prevent and address homelessness. These can be accessed by calling 211. 2-1-1 is a free, confidential information and referral service that connects people to essential health and human services 24 hours a day, seven days a week online and over the phone. 2-1-1 is a program of United Way of Connecticut and is supported by the State of Connecticut and Connecticut United Ways.

If you are experiencing homelessness or at risk of becoming homeless, call 211 or visit [www. 211ct.org](http://www.211ct.org).

- 1) Designate a municipal employee, elected leader, or other individual officially designated by the town to serve as the point of contact for homeless services in town. Register and keep up to date the name, title and contact information of such person with the Connecticut Coalition to End Homelessness as first contact for residents experiencing homelessness.
- 2) Ask the designated municipal representative to participate in one or more trainings related to addressing homelessness. Topics may include but are not limited to principles of the “Housing First” approach to homelessness, housing problem-solving (including shelter diversion), Trauma-Informed Care, and how the Coordinated Access Network system works in Connecticut.

IV. APPENDIX

Links to related resources

Attached are the following appendices:

- Implementation table
- Resident Housing Needs Survey Results

The following are links to additional resources:

- Warren Housing Data profile
⇒ <https://housingprofiles.pschousing.org/profile/#Warren>
- Regional Housing Needs Assessment
⇒ <https://northwesthillscog.org/wp-content/uploads/2021/05/Housing-NWCT-report-April2021.pdf>
- FAQs about town affordable housing plans
⇒ https://northwesthillscog.org/wp-content/uploads/2021/01/FAQS_Town_Housing_Plans.pdf
- Affordable Housing in NWCT webinars on YouTube
 - How is affordable housing funded in NWCT's small towns?
 - How much affordable housing do we need?
 - Why does our town's housing stock not meet the needs of seniors and young people?⇒ <https://www.youtube.com/watch?v=FMAswqbbAo&t=9s>
- 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 (2020)
⇒ <https://northwesthillscog.org/housing/>

IMPLEMENTATION TABLE

GOAL 1: Encourage development of “downsizing” options

Lead

1) Allow the conversion of existing larger homes to 2-4 units.	P&Z
2) Consider changes to the zoning regulations that would allow duplexes and/or up to 3 units attached on parcels that can meet on-site septic and well requirements.	P&Z
3) Consider adopting a flexible zoning tool such as a Planned Development District (PDD), Planned Residential District (PDR), or Incentive Housing Zone (IHZ) that would allow the Commission to consider proposed residential developments at the request of an applicant.	P&Z
4) Amend the town’s current accessory apartment regulations to add increased flexibility such allowing two accessory apartments (one attached and one detached) on lots less than four acres.	P&Z

GOAL 2: Create first time homebuyer options

1) Encourage private giving of land or funding to Warren Affordable Housing Corporation (WAHC) to allow them to build first time homebuyer homes.	*
2) Work with the Warren Land Trust to see if future donors could be asked to consider a portion of the preserved property being provided to WAHC to be used for housing (land with low conservation value)	*
3) Increase awareness of down-payment assistance and free first-time homebuyer education classes available in the area and online . (These services are currently offered by Neighborhood Housing Services of Waterbury and other locations but many residents are not aware of them.)	*
4) Create a town funded community revolving loan fund to provide down-payment assistance to income eligible potential homeowners seeking to buy in Warren. (The Town of Washington has created such a fund and could be considered as a model or example for how one could be created in Warren.	*
5) Allow WAHC/Habitat to build first time homebuyer home(s) on property owned by the town.	BOS

GOAL 3: Support the development of rental options for seniors and young people

1) Continue to support the development of 10-15 units by the Warren Affordable Housing Corporation on a portion of the Town Hall property.	*
2) Look for opportunities for the Town to utilize grant funding that would support the development of this project such as the Small Cities or American Rescue Plan Act funding.	BOS
3) Consider changes to section 20 of the town's zoning regulations that may be needed to accommodate the WAHC project on the Town Hall property to be developed in a way that is attractive, cost efficient, and competitive for grant funding sources such as allowing up to 5 units per building rather than 4.	P&Z
4) Assist the WAHC to build it's capacity and resources to address housing needs in Warren such as helping to get the word out to residents who might like to join the non-profit's board, donate land or funding.	*
5) Continue to participate in the Northwest Connecticut Regional Housing Council where the region's small towns share information and resources to help build their capacity to create housing options.	BOS
6) 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 and other housing providers."	*

GOAL 4: Help keep seniors in their homes**Lead**

1) Ensure the town's zoning regulations allow residents to add wheelchair ramps or meet other ADA requirements without needing a special permit or variance due to setbacks or other restrictions.	P&Z
2) Promote energy efficiency programs offered by Eversource and others once per year through the town newsletter or other means.	*
3) Consider establishing a housing rehabilitation program that provides funding and technical assistance for accessibility modifications or other needed upgrades for income eligible homeowners. (This program would not be limited to seniors but could be helpful to seniors with limited incomes.)	BOS
4) Increase awareness about the programs and services available to help seniors with meeting their transportation, food, and social needs.	WSS

GOAL 5: Implement the strategies in this plan

1) Create a town housing commission tasked with implementing this plan and updating it every 5 years.	BOS
2) Make the Housing Plan part of the Plan of Conservation & Development (POCD)- the Planning & Zoning Commission could then make the Housing Plan strategies part of their regular POCD implementation process.	P&Z
3) Consider a town ordinance that allocates a portion of conveyance fees collected to a town housing fund to support the town's affordable housing initiatives. Allow local non-profits or a town housing commission to make proposals for use of the fund to the Board of Selectmen.	BOS

GOAL 6: Direct residents who are in danger of becoming homeless to existing resources

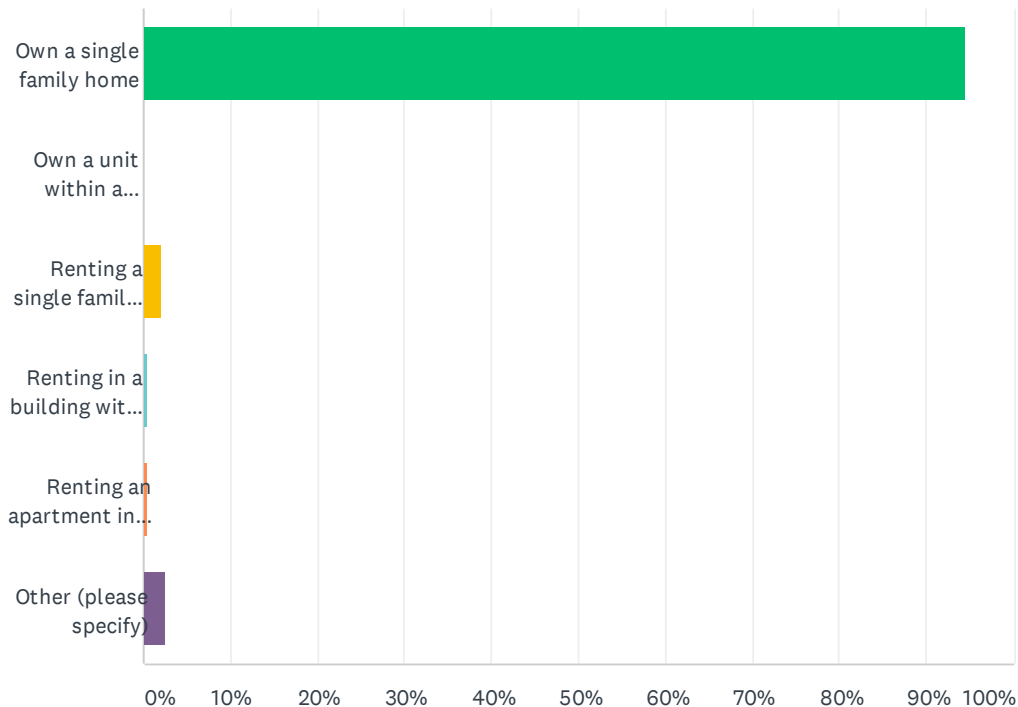
1) Designate a municipal employee, elected leader, or other individual officially designated by the municipality to serve as the point of contact for homeless services in your municipality. Register and keep up to date the name, title and contact information of such person with the Connecticut Coalition to End Homelessness as first contact for residents experiencing homelessness.	BOS
2) Ask the designated municipal representative to participate in one or more trainings related to addressing homelessness. Topics may include but are not limited to principles of the "Housing First" approach to homelessness, housing problem-solving (including shelter diversion), Trauma-Informed Care, and how the Coordinated Access Network system works in Connecticut.	BOS

* If a town housing commission is formed, they could take a lead role in implementing these strategies.

P&Z Planning & Zoning Commission
 BOS Board of Selectman
 WSS Warren Social Services

Q1 Please select the option that best represents your current housing situation in Warren:

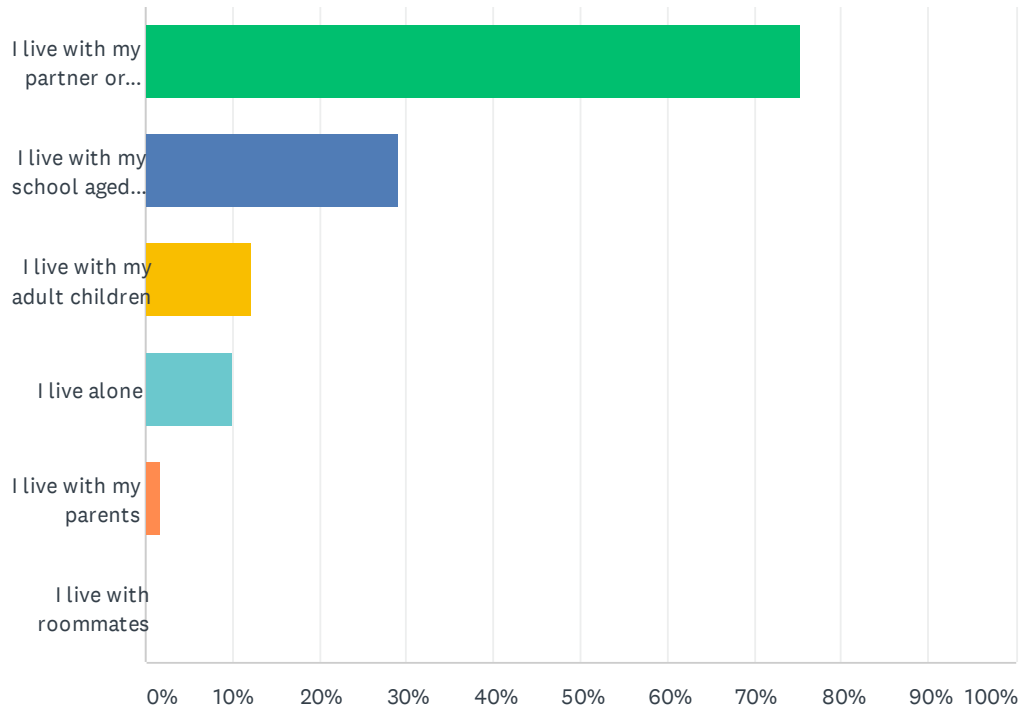
Answered: 238 Skipped: 0



ANSWER CHOICES	RESPONSES	
Own a single family home	94.54%	225
Own a unit within a multiple unit building (townhouse or condominium)	0.00%	0
Renting a single family home	2.10%	5
Renting in a building with multiple units	0.42%	1
Renting an apartment in or on the property of a single family home (over the garage/ backyard, attached to the home)	0.42%	1
Other (please specify)	2.52%	6
TOTAL		238

Q2 Please select the option that best represents who you live with (check all that apply):

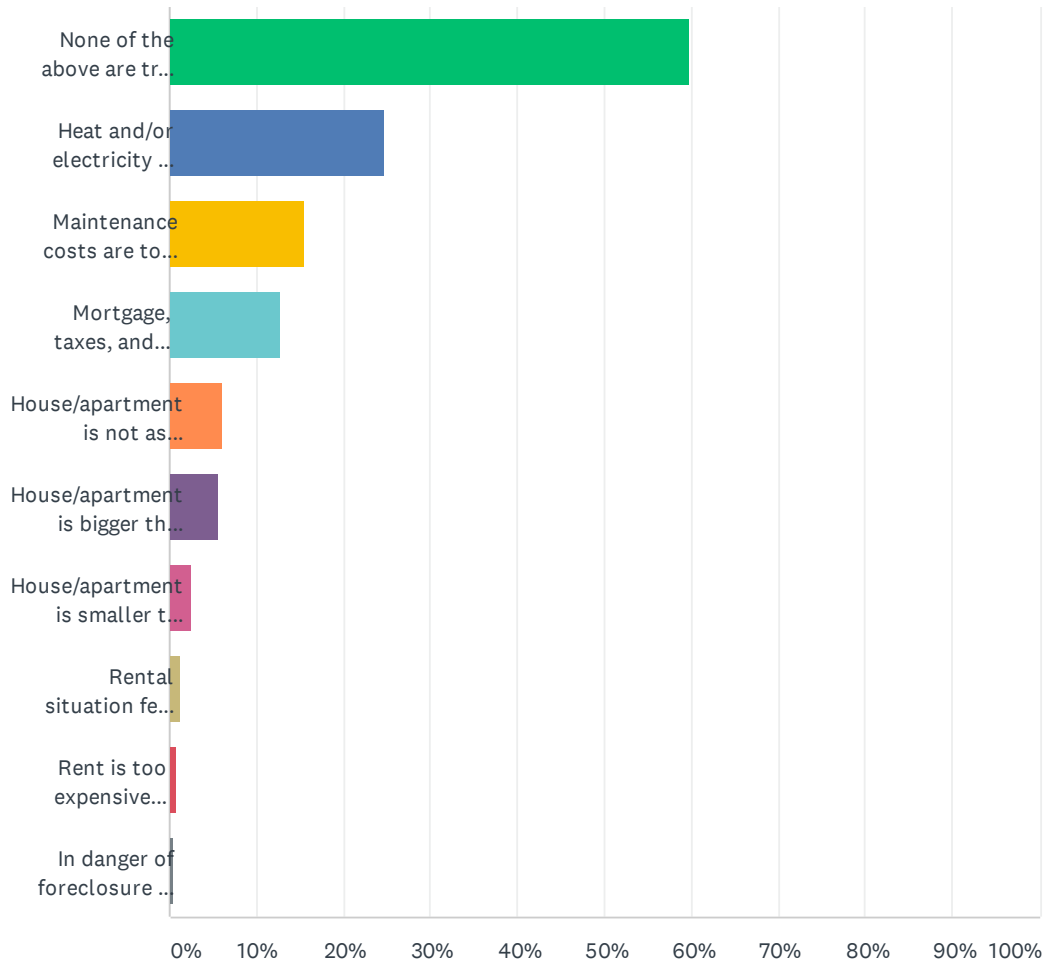
Answered: 238 Skipped: 0



ANSWER CHOICES	RESPONSES	
I live with my partner or spouse	75.21%	179
I live with my school aged children	28.99%	69
I live with my adult children	12.18%	29
I live alone	10.08%	24
I live with my parents	1.68%	4
I live with roommates	0.00%	0
Total Respondents: 238		

Q3 Are any of the following statements TRUE about your housing situation (check all that apply):

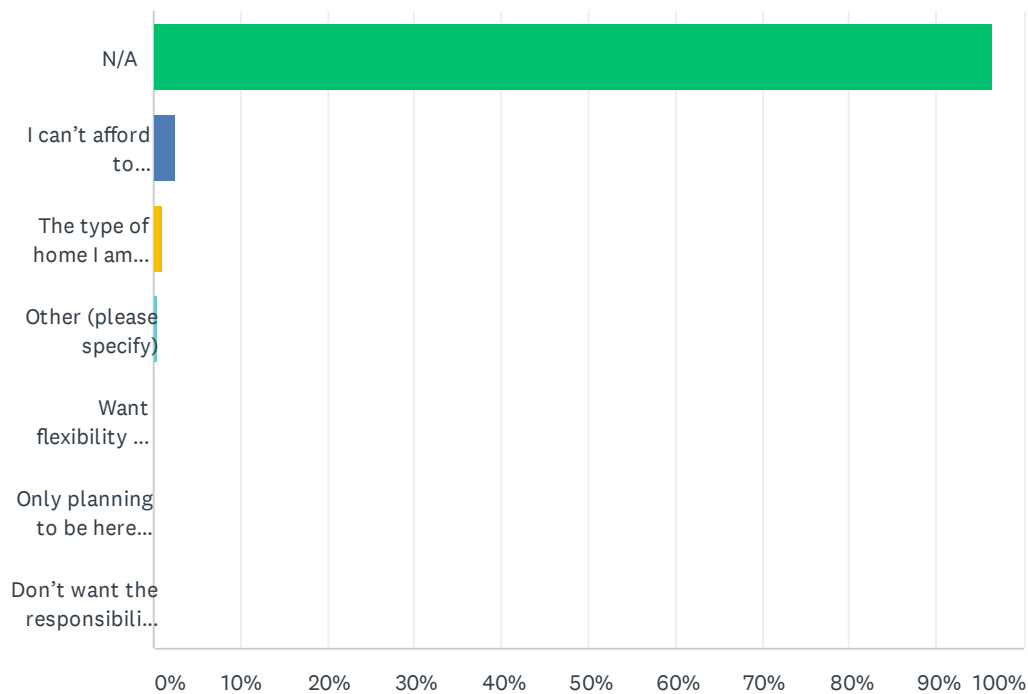
Answered: 234 Skipped: 4



ANSWER CHOICES	RESPONSES	
None of the above are true for my household	59.83%	140
Heat and/or electricity is too expensive	24.79%	58
Maintenance costs are too high; leading to deferred maintenance issues	15.38%	36
Mortgage, taxes, and insurance are too expensive (costs more than 30% of your household income)	12.82%	30
House/apartment is not as accessible as I would like it to be (1st floor bedroom/bathroom, zero-step entrance)	5.98%	14
House/apartment is bigger than what I/we need	5.56%	13
House/apartment is smaller than what I/we need	2.56%	6
Rental situation feels unstable (e.g., worried that owner may sell)	1.28%	3
Rent is too expensive (costs more than 30% of your household income)	0.85%	2
In danger of foreclosure or in process of foreclosure	0.43%	1
Total Respondents: 234		

Q4 If you are currently renting, why have you chosen to do so? (choose all that apply)

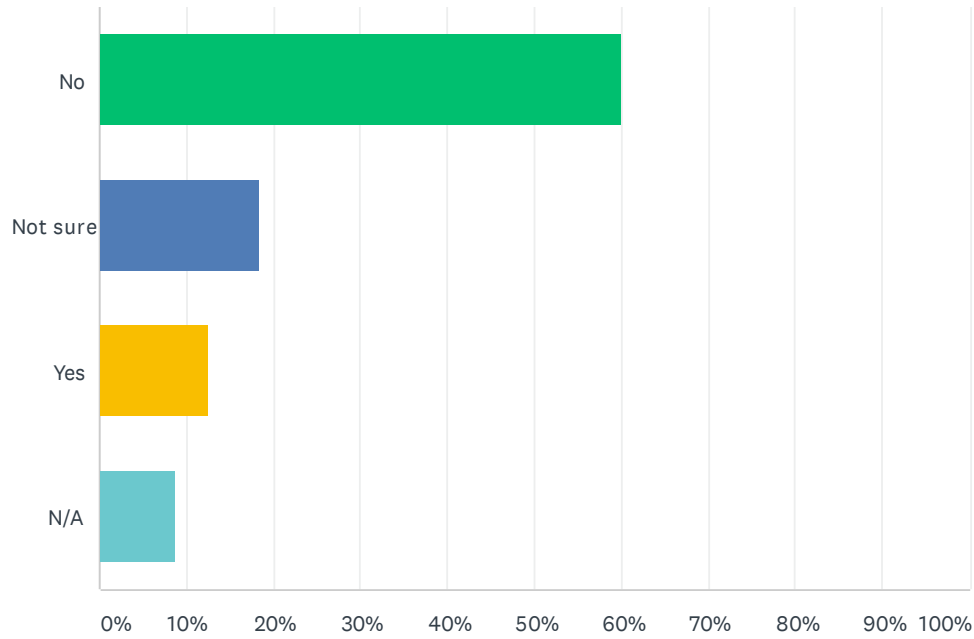
Answered: 195 Skipped: 43



ANSWER CHOICES	RESPONSES	
N/A	96.41%	188
I can't afford to buy/own/maintain the type of home I want in Warren	2.56%	5
The type of home I am looking for is not available in Warren	1.03%	2
Other (please specify)	0.51%	1
Want flexibility to be able to move when I want	0.00%	0
Only planning to be here short-term	0.00%	0
Don't want the responsibilities of home ownership	0.00%	0
Total Respondents: 195		

Q5 If you own a home, would you be interested in converting existing space or building another housing unit on your property that you could rent?

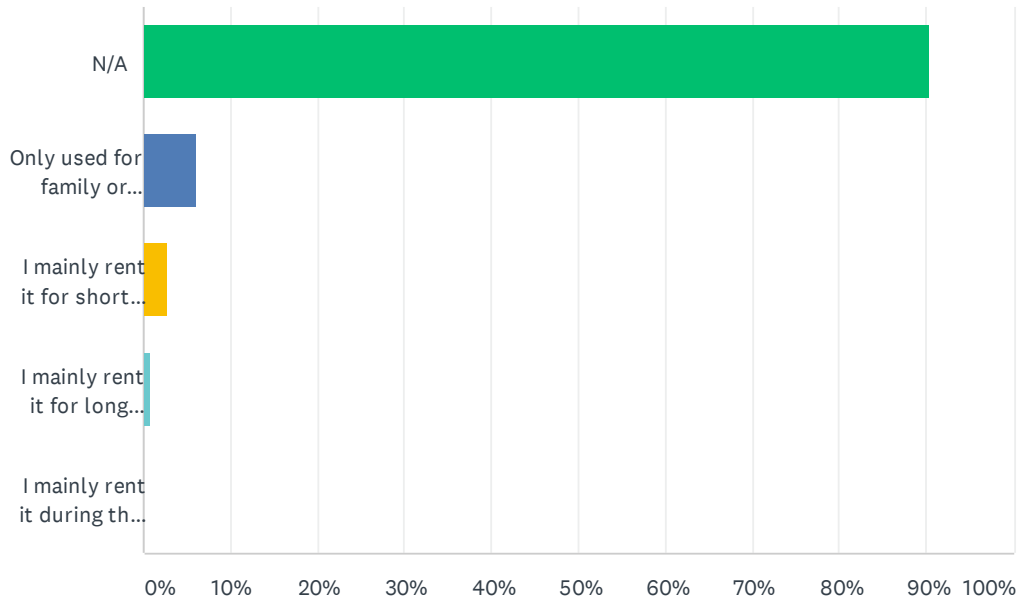
Answered: 238 Skipped: 0



ANSWER CHOICES	RESPONSES	
No	60.08%	143
Not sure	18.49%	44
Yes	12.61%	30
N/A	8.82%	21
TOTAL		238

Q6 If you already have another housing unit on your property or in your home that you rent, which of the following are true:

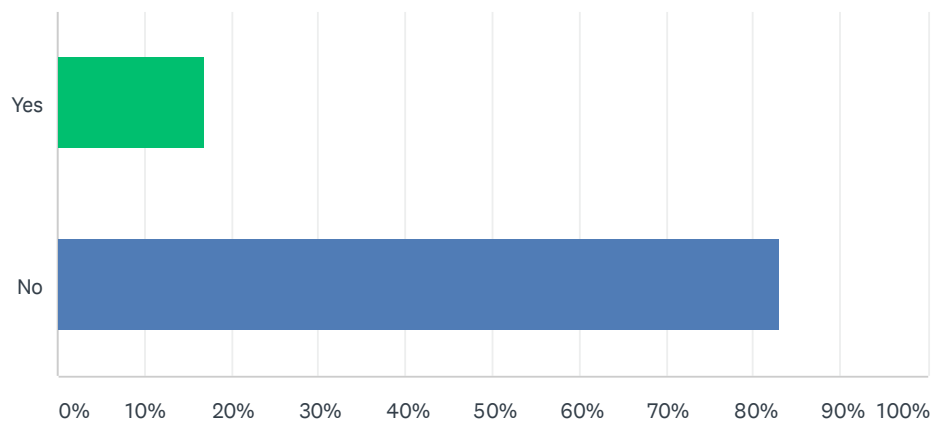
Answered: 217 Skipped: 21



ANSWER CHOICES	RESPONSES	
N/A	90.32%	196
Only used for family or guests	5.99%	13
I mainly rent it for short term stays during the summer months (through Airbnb, VRBO, or other short term rental platforms)	2.76%	6
I mainly rent it for long term tenants (a year or more)	0.92%	2
I mainly rent it during the school year (9 months)	0.00%	0
TOTAL		217

Q7 Have you experienced barriers to finding the type of housing you would like to have in Warren?

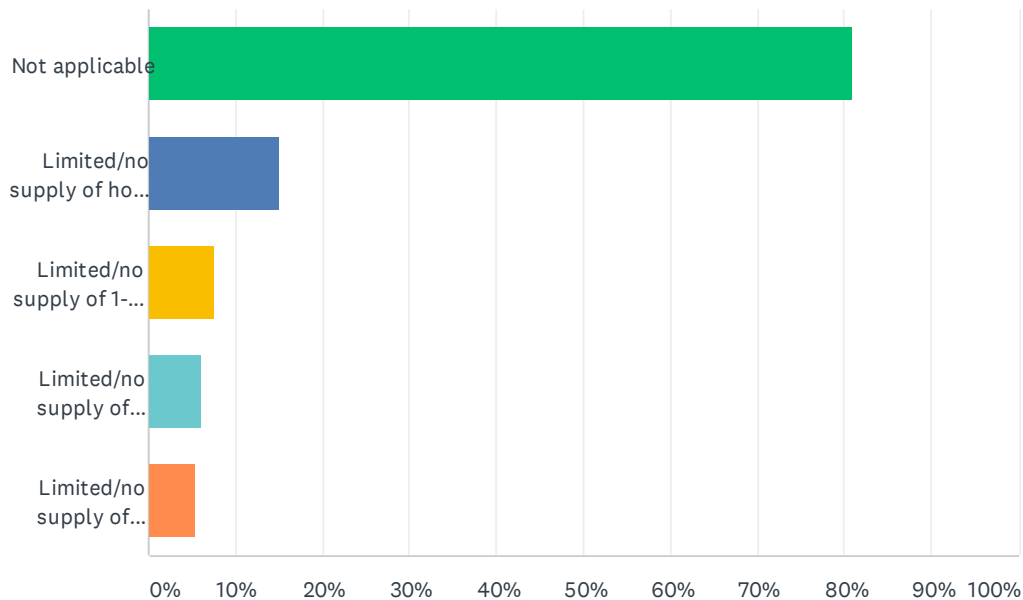
Answered: 230 Skipped: 8



ANSWER CHOICES	RESPONSES	
Yes	16.96%	39
No	83.04%	191
TOTAL		230

Q8 IF YES, what barriers have you experienced (check all that apply)?

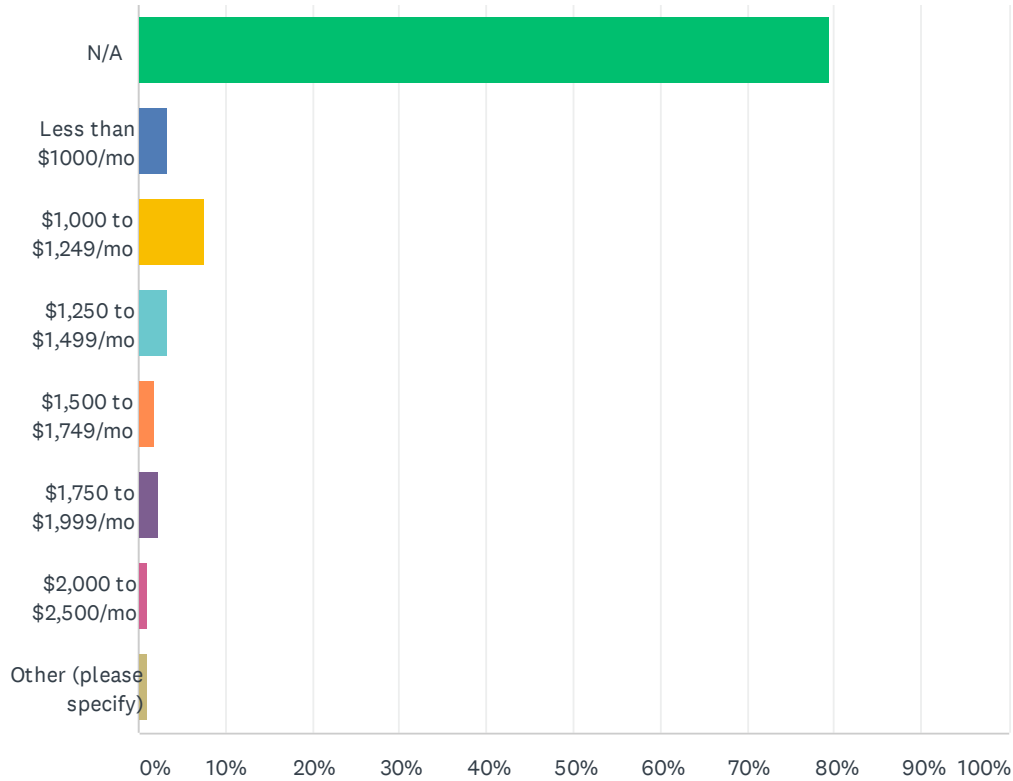
Answered: 200 Skipped: 38



ANSWER CHOICES	RESPONSES	
Not applicable	81.00%	162
Limited/no supply of homes to purchase in my price range	15.00%	30
Limited/no supply of 1-2 bedroom housing options	7.50%	15
Limited/no supply of senior housing options	6.00%	12
Limited/no supply of rental options I can afford (no more than 30% of household income)	5.50%	11
Total Respondents: 200		

Q9 IF you have had trouble finding a rental or home purchase option in Warren that fits your household budget, what level of rent/mortgage could your household afford (without paying more than 30% of your income on housing costs)? (This will help us determine the amount of need for housing options at different rent/mortgage levels.)

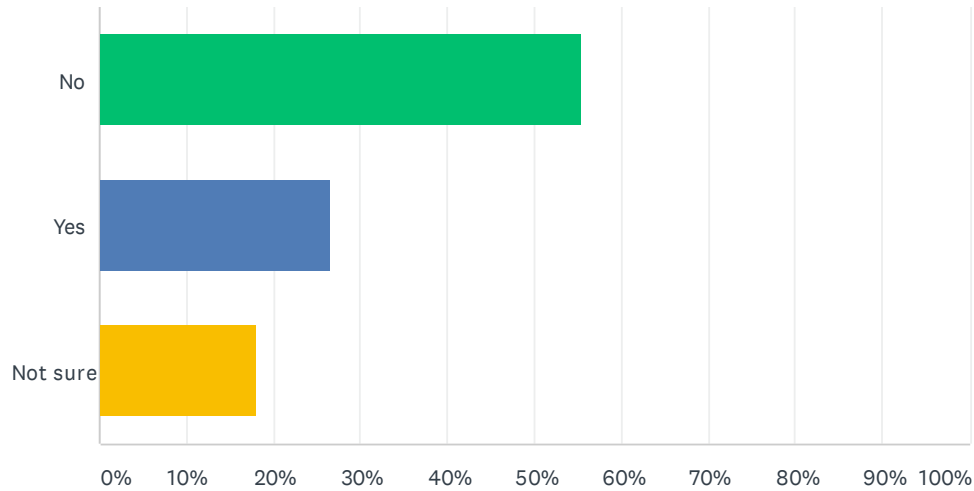
Answered: 210 Skipped: 28



ANSWER CHOICES	RESPONSES	
N/A	79.52%	167
Less than \$1000/mo	3.33%	7
\$1,000 to \$1,249/mo	7.62%	16
\$1,250 to \$1,499/mo	3.33%	7
\$1,500 to \$1,749/mo	1.90%	4
\$1,750 to \$1,999/mo	2.38%	5
\$2,000 to \$2,500/mo	0.95%	2
Other (please specify)	0.95%	2
TOTAL		210

Q10 Are you aware of what the Warren Affordable Housing Corporation's is proposing to do?

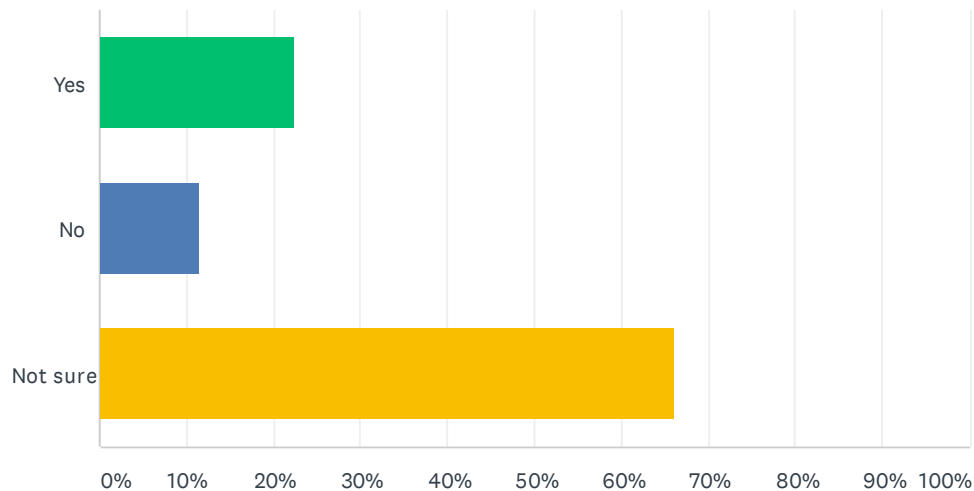
Answered: 238 Skipped: 0



ANSWER CHOICES	RESPONSES	
No	55.46%	132
Yes	26.47%	63
Not sure	18.07%	43
TOTAL		238

Q11 Do you support what the Warren Affordable Housing Corporation is proposing to do?

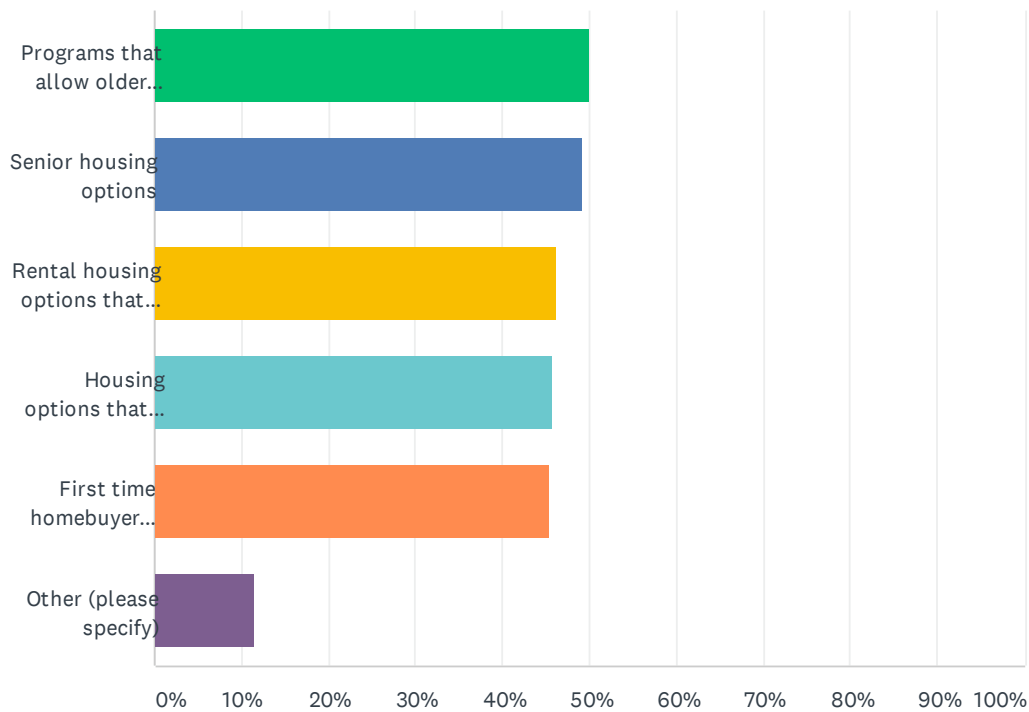
Answered: 233 Skipped: 5



ANSWER CHOICES	RESPONSES	
Yes	22.32%	52
No	11.59%	27
Not sure	66.09%	154
TOTAL		233

Q12 What do you think the Town of Warren needs more of? (Check all that apply)

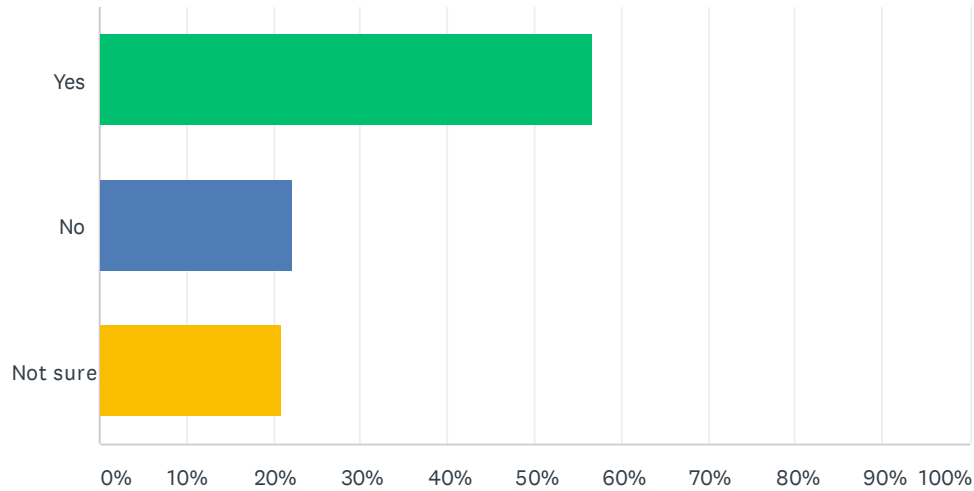
Answered: 216 Skipped: 22



ANSWER CHOICES	RESPONSES	
Programs that allow older adults to remain in their homes by helping with the costs of rehabilitation and/or accessibility modifications like ramps and accessible bathrooms.	50.00%	108
Senior housing options	49.07%	106
Rental housing options that young families and young adults can afford.	46.30%	100
Housing options that allow older adults to "downsize" (smaller sized homes with lower maintenance needs)	45.83%	99
First time homebuyer options that allow renters to purchase their first home.	45.37%	98
Other (please specify)	11.57%	25
Total Respondents: 216		

Q13 Do you think the cost or availability of housing in Warren affects the town's ability to attract/retain younger people or young families?

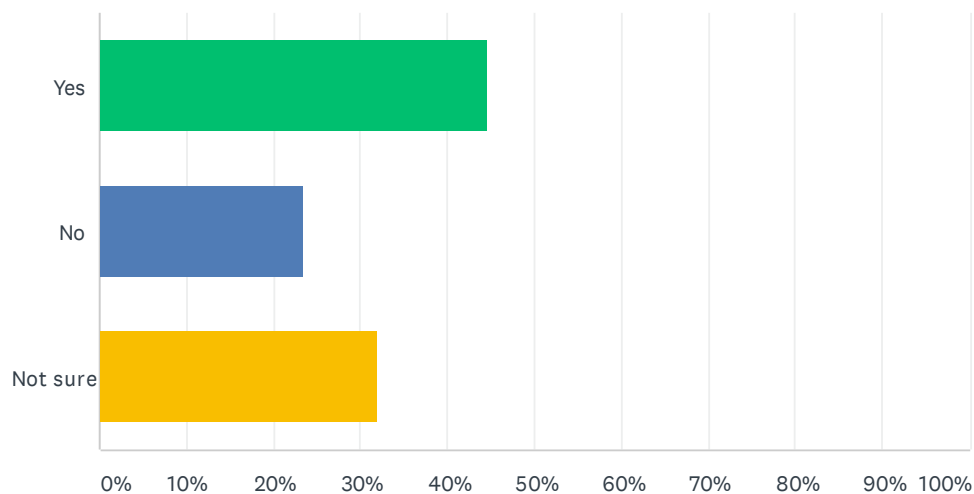
Answered: 238 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	56.72%	135
No	22.27%	53
Not sure	21.01%	50
TOTAL		238

Q14 Do you think the cost or availability of housing in Warren affects the town's ability to recruit fire/ambulance volunteers and other municipal volunteers?

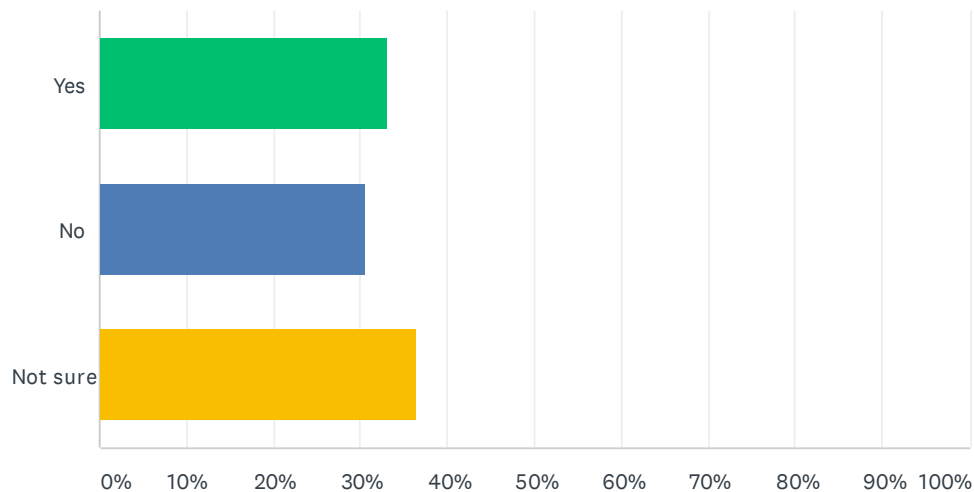
Answered: 238 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	44.54%	106
No	23.53%	56
Not sure	31.93%	76
TOTAL		238

Q15 Do you think the cost or availability of housing in Warren affects the town's ability to keep seniors (65 yrs and older) in town?

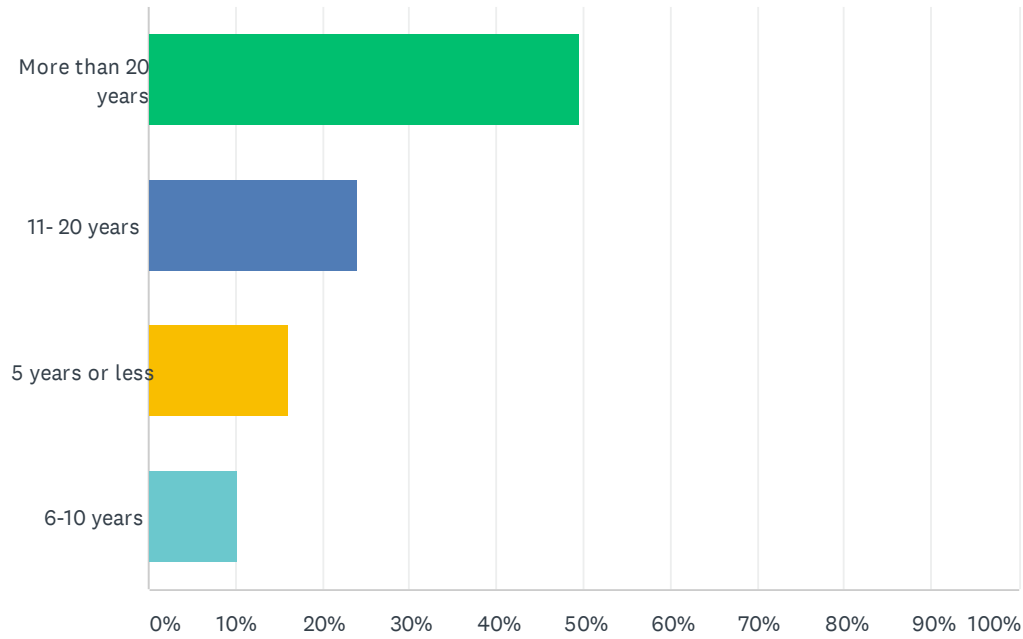
Answered: 236 Skipped: 2



ANSWER CHOICES	RESPONSES	
Yes	33.05%	78
No	30.51%	72
Not sure	36.44%	86
TOTAL		236

Q16 How long have you lived in Warren?

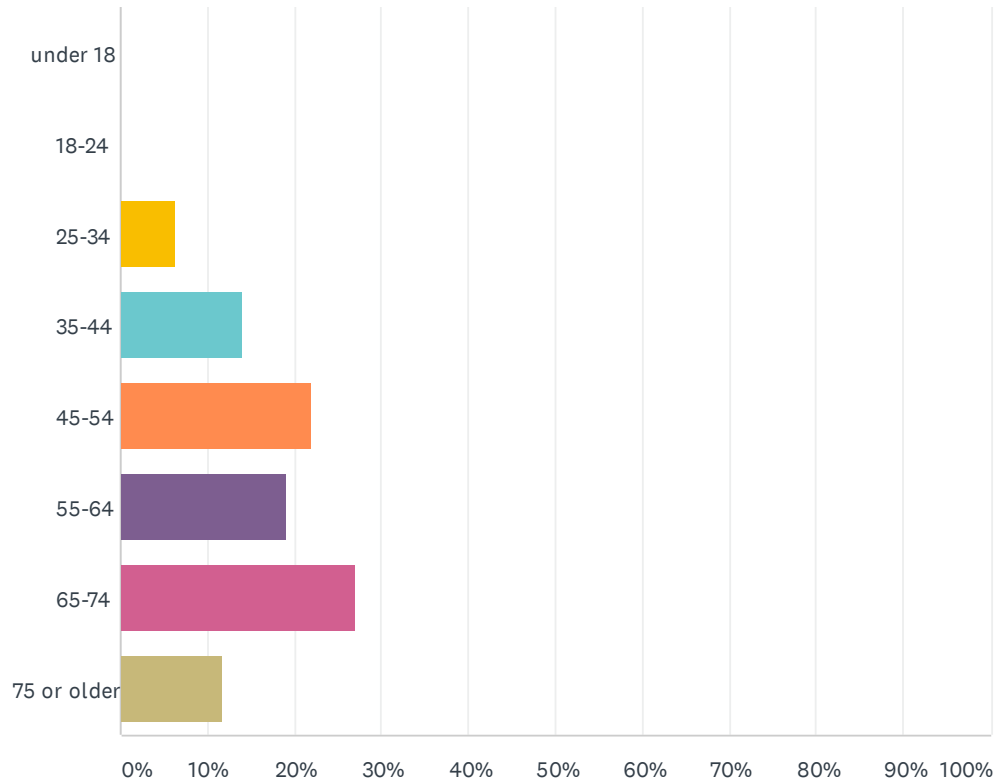
Answered: 236 Skipped: 2



ANSWER CHOICES	RESPONSES	
More than 20 years	49.58%	117
11- 20 years	24.15%	57
5 years or less	16.10%	38
6-10 years	10.17%	24
TOTAL		236

Q17 How old are you?

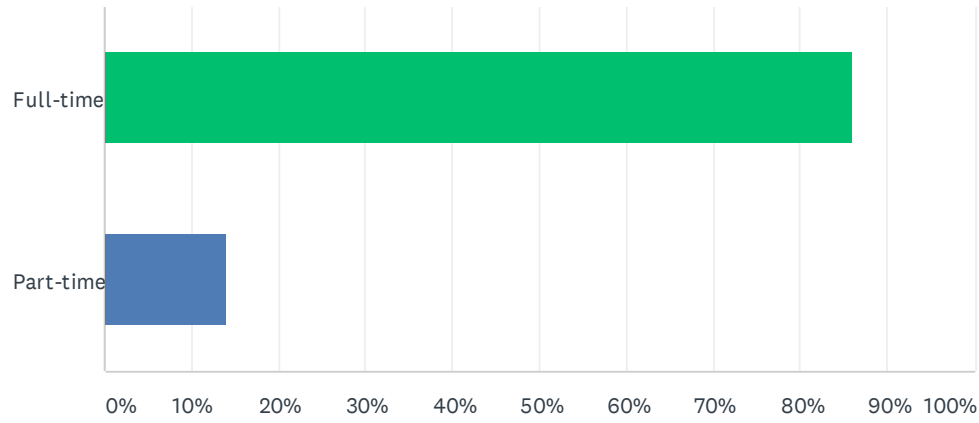
Answered: 237 Skipped: 1



ANSWER CHOICES	RESPONSES	
under 18	0.00%	0
18-24	0.00%	0
25-34	6.33%	15
35-44	13.92%	33
45-54	21.94%	52
55-64	18.99%	45
65-74	27.00%	64
75 or older	11.81%	28
TOTAL		237

Q18 Do you live in Warren full-time or part-time?

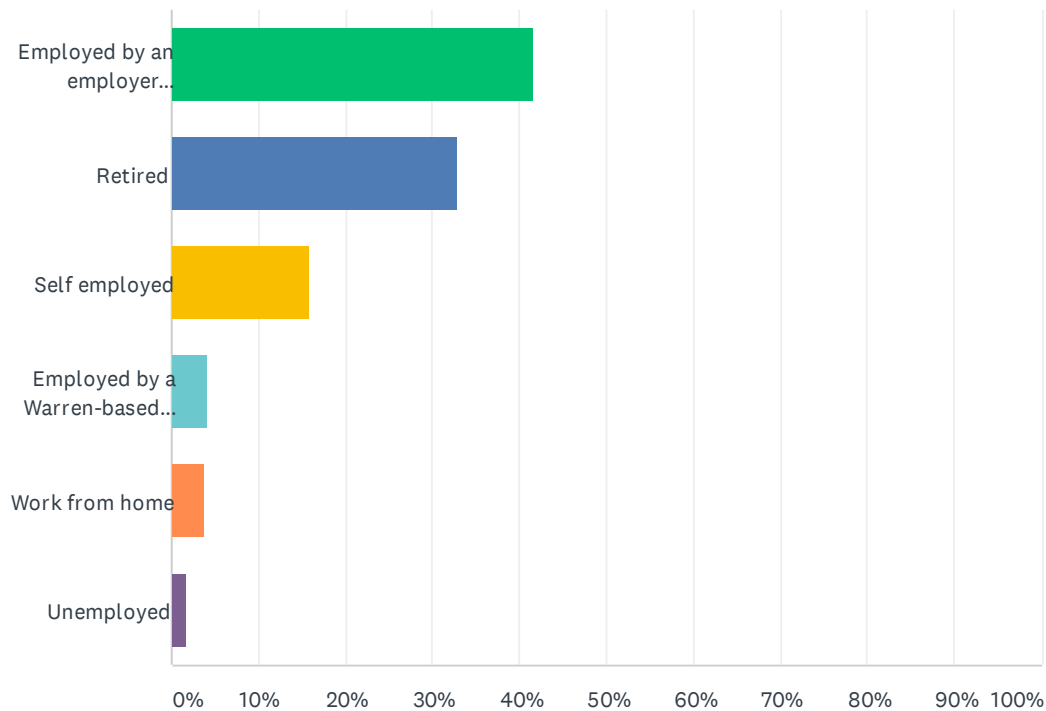
Answered: 235 Skipped: 3



ANSWER CHOICES	RESPONSES	
Full-time	85.96%	202
Part-time	14.04%	33
TOTAL		235

Q19 Please select the option that best describes your current employment status: (check all that apply)

Answered: 238 Skipped: 0



ANSWER CHOICES	RESPONSES	
Employed by an employer located outside of Warren	41.60%	99
Retired	32.77%	78
Self employed	15.97%	38
Employed by a Warren-based employer	4.20%	10
Work from home	3.78%	9
Unemployed	1.68%	4
TOTAL		238

Q20 If you have any other comments or feedback for the Committee related to housing issues, please include them here.

Answered: 54 Skipped: 184

Q21 If you would like to receive direct email updates about the Warren Affordable Housing Corporation's work or the work of the Warren Housing Plan Steering Committee, please provide your email address.

Answered: 59 Skipped: 179