



A Place to Call Home

TOWN OF HARWINTON
AFFORDABLE HOUSING PLAN
(2021-2026)

January 4, 2022

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Thank you!

This plan was made possible by the dedicated work of the following individuals:

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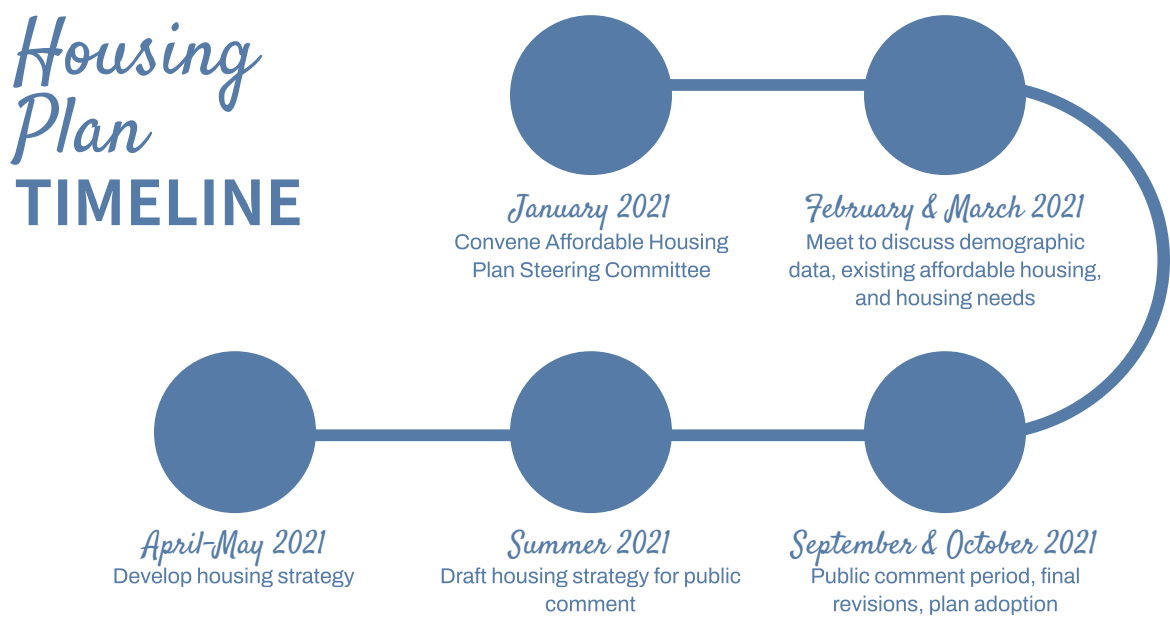
Leisa Zadrick, Economic Development Commission

Affordable Housing Plans

Municipal affordable housing plans are required by Section 8-30j of the Connecticut General Statutes (CGS). The goal of this housing plan is to proactively lay out a strategy for meeting the housing needs of existing and future residents and workers of the Town of Harwinton in order to fulfill this state mandate. In 2020, the town received a grant from the Department of Housing to fund the creation of this plan.

Planning Process

Upon receiving funding, the Town of Harwinton convened a dedicated group of volunteers comprised of The First Selectman, land-use commission members, land-use staff, and dedicated residents to participate in the planning process, which was facilitated by the Northwest Hills Council of Governments (NHCOG). The Harwinton Housing Plan Steering Committee met monthly to discuss the contents of the plan. The planning process began in January of 2021 and lasted for about ten (10) months (see *timeline below*). **The outcome of the planning process is this Affordable Housing Plan which lays out strategies that can be implemented over the coming years to help the town meet its housing goals.**



The housing plan's development mostly took place during the global COVID-19 pandemic when web-based tools and virtual meetings were heavily relied upon. The materials used to inform this planning process were uploaded onto a [webpage](#) managed by the consultant planner. The Town Plan of Conservation and Development, The Town of Harwinton Zoning Regulations, the materials from the data and housing assessment, relevant studies & articles, and meeting presentations were accessed from this [project webpage](#) throughout the planning process. The online location for all of the planning materials helped members of the steering committee as well as members of the public gain access to the same information throughout the plan's development.

What is affordable housing?

To begin the affordable housing plan process, it was important for the steering committee to first understand what affordable housing currently exists in the Town of Harwinton and what makes it qualify as affordable in Connecticut. **Affordable housing is defined as housing that costs less than 30% of a household's annual income. Housing units are considered affordable if total costs –rent/mortgage payment, utilities, real estate taxes, fees, and other costs associated with living in the unit—are less than 30 percent of a household's income. To qualify for the [State's Affordable Housing Appeals List](#), affordable housing units must also be assisted by a state or Federal program and monitored in some way to ensure that the housing remains affordable.**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, which is adjusted for household size:

	Household Size				
	1 person	2 people	3	4	5
80% of AMI (2020)	\$57,456.00	\$65,664.00	\$73,872.00	\$82,080.00	\$88,646.00

Harwinton's Existing Affordable Housing

The CT Department of Housing (DOH) is required by State Statute 8-30G, the Affordable Housing Land Use Appeals Act, to publish the Affordable Housing Appeals List once a year. This list provides the percentage of affordable units in each municipality. Every year DOH requests and updates this list with information from municipalities, local housing authorities, HUD, CHFA, and the USDA. Tenant rental assistance and CHFA mortgages are not tracked by address.

According to the Affordable Housing Appeals List, The Town of Harwinton currently has sixty-eight (68) units of affordable housing, or 2.98% of its housing stock qualifies as affordable (see table).

It should be noted that the only multi-family affordable housing complex located in Harwinton is named Wintergreen Apartments. This housing is owned by the Harwinton Housing Authority and managed by Gordan Lane Management. These apartments are conveniently located within walking distance of the Harwinton Town Complex which includes the Town Hall, The Harwinton Town Library, Harwinton Consolidated School, and the Town's sports complex.

HARWINTON AFFORDABLE HOUSING UNITS 2020

2020 GOV'T ASSISTED	20 UNITS- Wintergreen	22
	1 UNIT- 720 Hill Road	
	1 UNIT- 181 Hill Road	
2020 TENANT RENTAL ASSISTED		5
CHFA/USDA SINGLE FAMILY MORTGAGES		36
DEED RESTRICTED		5
TOTAL		68

Source: [CT Affordable Housing Appeals List](#)

Under CGS 8-30g, Connecticut municipalities in which less than 10% of the town's housing stock is affordable must allow affordable or mixed-income housing proposals to be approved unless the municipality can prove that their rejection is necessary to protect substantial public interests in health, safety, and welfare. These developments must restrict at least 30% of the units as affordable to low and moderate-income households for at least forty (40) years.

The Affordable Housing Land Use Appeals Act has been in place in Connecticut for over thirty (30) years, yet a developer has never brought an 8-30g application before the Harwinton Zoning Commission. The regulatory incentives put in place by 8-30g to entice private developers to build affordable housing cannot overcome the risks and cost of developing and operating affordable units in town. **The local land cost, labor cost, site development cost, lack of public utilities, environmental barriers, and high tax rates undermine financial feasibility for developers of affordable housing.**

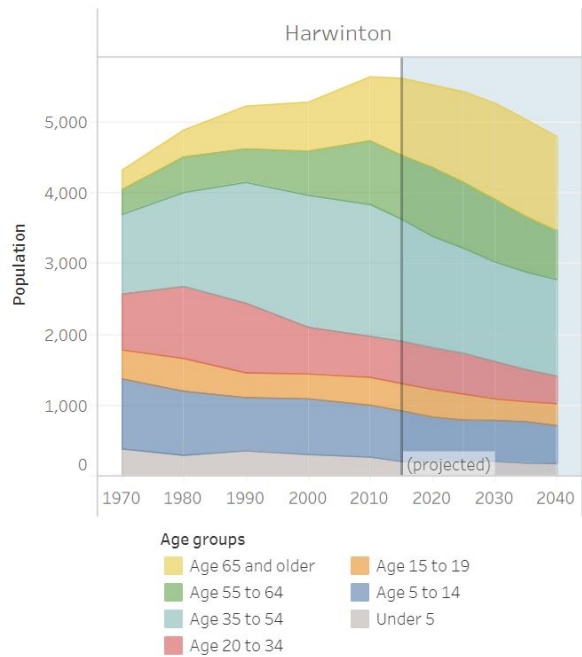
By contrast, the recent 8-30j legislation requires that the Town of Harwinton to critically assess its housing needs in order to come up with an affordable housing plan. **The proposed solutions contained within this plan are scale-appropriately, environmentally conscious, and locally envisioned. The housing strategies within the plan also look to the state for further assistance and funding. Due to the aging population in the Northwest Corner of Connecticut, the Housing Steering Committee focused mainly on providing affordable housing for seniors.**

Existing Demographics

The steering committee launched its planning process by examining Harwinton's existing population & future demographic projections. This analysis helped the steering committee gain insight into its future housing needs. The data assessment revealed the following:

THE POPULATION OF HARWINTON IS AGING AND GETTING SMALLER.

AGE DISTRIBUTION & PROJECTED POPULATION



Source: CT State Data Center

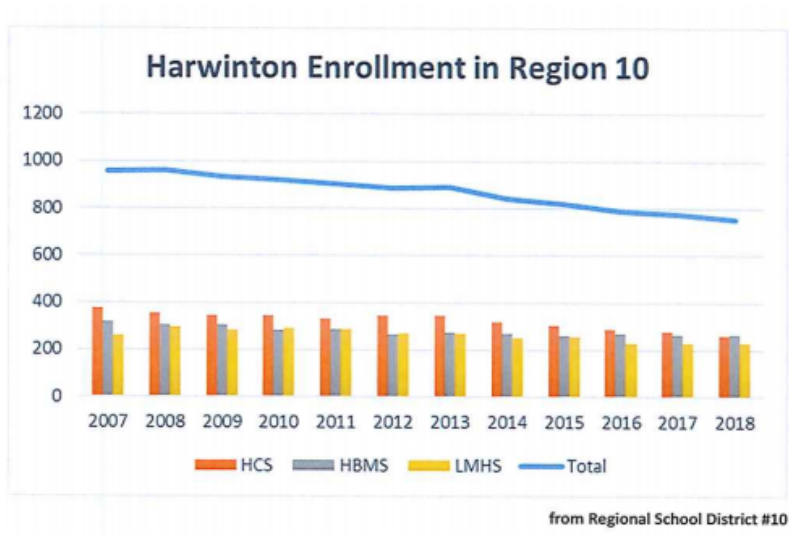
The current population of the Town of Harwinton is made up of 5,420 individuals or 1,943 households. By 2040, it is expected to be 4,796 people or -13% change from 2020 to 2040. The portion of the population that is 65+ is projected to grow the most of all age groups in the next twenty (20) years.

This information indicates that more housing for seniors will be needed in years to come.

As noted in the Harwinton Plan of Conservation & Development ("POCD") and as indicated on the graph below, the portion of the school-aged population is expected to decline. Across the nation, fewer households are having children and those having children are having less children.

A decline in the young population will have long-term impacts on the labor force in the state. The labor force, those actively looking for work and those employed, currently equates to about 58% of the population in the Town of Harwinton. It is expected that the labor force will further decline as the population ages.

Over the last decade, Connecticut has lost population to states possessing strong job markets, particularly its young adult population aged 20-34. This is due to the high cost of housing, the high cost of doing business, as well as the lack of public transportation throughout the state.



Source: Town of Harwinton Plan of Conservation & Development

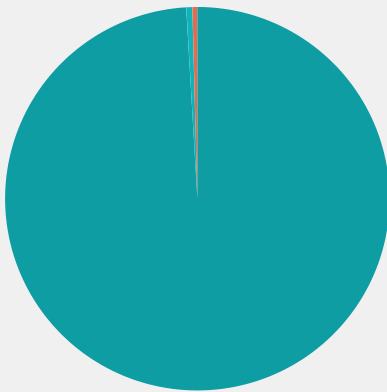
Existing Housing

After understanding the current and projected demographic trends, the steering committee then examined Harwinton's existing housing; its age, typical size, and tenancy as well as building permits and local real estate data. **They noted that the most common housing type in the region are single family owner-occupied homes on individual lots.**

99% of all housing units in Harwinton are single-family units (see chart: *Housing in Harwinton by Type*). Countywide, 73% of all the housing stock are single family dwellings, while statewide 59% of all housing units are single-family units.

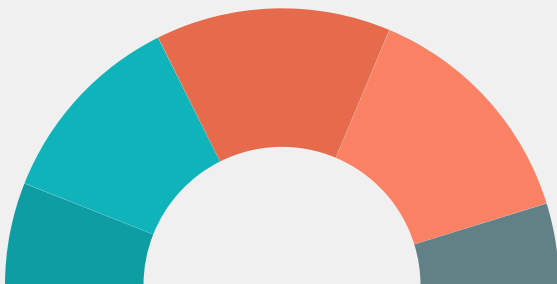
Eighty-four percent (84%) of the housing stock in Harwinton is owner-occupied; two-percent (2%) are rentals; and fourteen percent (14%) are considered seasonal or vacant. (as indicated on the pie charts below).

HOUSING IN HARWINTON BY TYPE



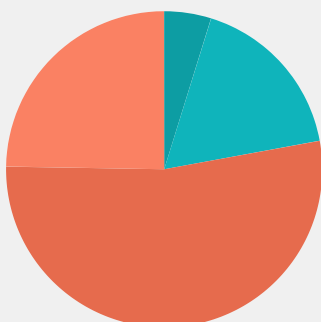
- Single Family Units (99.08%)
- 2-4 Units (0.51%)
- Multifamily (4+ units) (0.4%)

HOUSING IN HARWINTON BY AGE

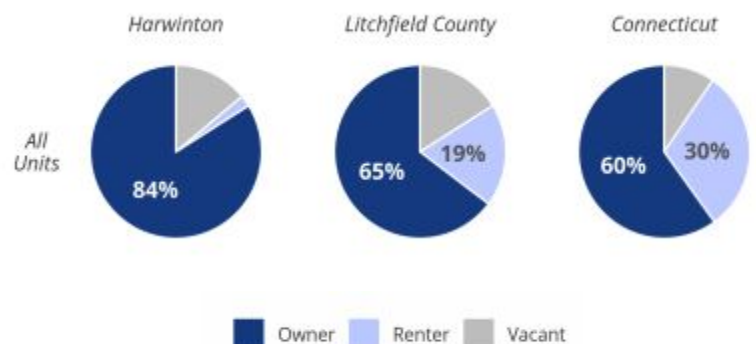


- 2000-current (12.03%)
- 1980-1999 (23.22%)
- 1960-1979 (27.44%)
- 1940-1959 (27.75%)
- Built 1939 or earlier (9.55%)

HOUSING IN HARWINTON BY NUMBER OF BEDROOMS



- Studio/1 bedroom (4.8%)
- 2 bedrooms (17.32%)
- 3 bedrooms (53.15%)
- 4+ bedrooms (24.72%)



Overall in Connecticut, 64% of the occupied housing stock is single-family housing, while 35% is multifamily housing.

Houses that are used seasonally in Harwinton tend to be located in close proximity to Lake Harwinton. It is expected that the COVID-19 pandemic has greatly diminished the percentage of "vacant" homes that are used seasonally/occasionally in Litchfield County. Given the relatively short scope of this Affordable Housing Plan - five years- it will be interesting to see what lasting effects the pandemic may have on housing availability and real estate in Connecticut.

In Harwinton, only thirty-five percent (35%) of the housing stock was built after 1980 (see chart: *Housing in Harwinton by Age*). It is important to note that the Town of Harwinton is home to two historic districts which were established in 1987 to ensure that the buildings, structures, and patterns of development within these districts were preserved. Over fifty (50) homes in Harwinton were built prior to 1900. Harwinton is a town that has changed and adapted over time, but continues to acknowledge and conscientiously protect its past. The historic homes are deeply valued and even if they are costly to maintain and repair, they remain important to protect as a lasting piece of the Town's built environment.

The median size of a newly built home in the U.S. has risen as the average number of people per household has declined. The average household size in Harwinton is currently 2.81 individuals. More than 50% of the housing stock has 3 or more bedrooms (see chart: *Housing in Harwinton by Number of Bedrooms*).

HOUSING IN HARWINTON IS GROWING INCREASINGLY MORE EXPENSIVE.

Connecticut is an expensive place to live and the Town of Harwinton is no exception. In 2020, the average sales price of a home in Harwinton was \$312,289, which is an increase of \$19,000 from the average sales price of a home in 2016, which was \$256,000. **Homes in the region have increasingly gotten more expensive while the creation of housing has continued to slow.**

While housing costs have increased throughout Connecticut, the state has seen a forty-two percent (42%) decrease in building permits between 1990 and 2017. In Harwinton, there were nine (9) building permits issued in 1990, compared to seven (7) issued in 2017, representing a 22% decrease. Housing materials and labor have become more increasingly more expensive further driving up prices while decreasing the supply of newly created homes. In Harwinton, specifically, there is not a surplus of available buildable land for the creation of new homes.

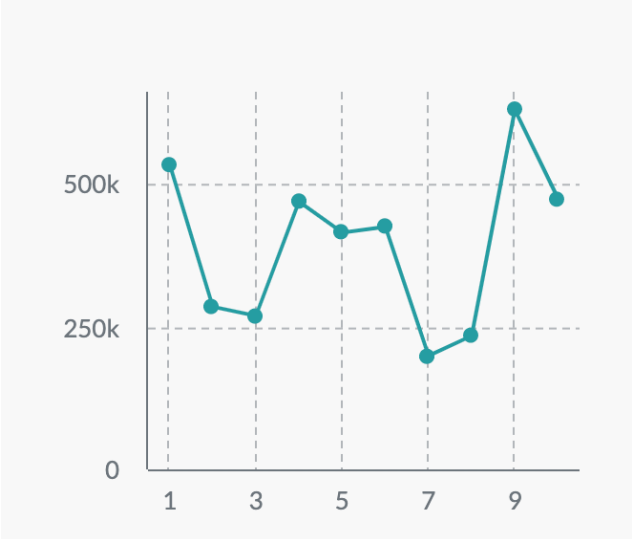
Not only is the cost of raw land and property taxation elevated compared with other states, but in terms of home maintenance, Connecticut is the third most costly state. The average estimated yearly cost to maintain a home is \$17,782.

The Town of Harwinton's POCD was amended before the COVID-19 pandemic, yet it still acknowledged the expensive cost of housing in Harwinton. It stated: *"Prices in Town are expensive, and as a result housing is not affordable to some who work in the community as well as others who have experienced illness, divorce, job loss, retirement, etc."*

As COVID-19 spread quickly in large, urban areas, such as New York City, low-density areas, such as Litchfield County, saw dramatic increases in housing demand. The median home price in Connecticut, according to the Warren Group, increased by over 17% in 2020 from 2019, a jump of over forty thousand dollars. According to a Waterbury-Republican article titled *Real Estate Bonanza* (February 2021): *"In Litchfield County, the price swelled more than 19% to \$280,000. Local realtors say the boom was fueled by a desire to flee metropolitan New York for the safety of the country. Many buyers were weekend homeowners who wanted a larger place after deciding to live and work here full-time. The real estate buzz has mostly subsided, but that's mainly because there is no inventory. Everything in the region has been sold."*

According to Census data, **thirty-six percent (36%) of the households in Harwinton are "housing cost-burdened" which means 409 households currently spend more than 30% of their income on housing costs.** When residents are spending too much on housing costs, they don't have finances available for other things such as childcare, groceries, medical expenses, or other goods and services that are crucial to the support of the local and regional economy. At this time especially, it is likely that more families are housing cost-burdened than as reflected in the US Census data due to economic setbacks brought on and exacerbated by the COVID-19 pandemic.

CURRENT HOME PRICES OF THOSE FOR SALE IN HARWINTON



A search on Realtor.com in June 2021, indicated ten (10) homes were for sale in Harwinton. All were single-family residences priced between \$199,900-\$645,000

GAP ANALYSIS: MEDIAN HOUSING PRICE VS. ACCESS TO HOUSING FOR RENTER

There is a gap between what a renter can afford and the median priced home throughout Litchfield County. The median priced home in Harwinton in 2020 was \$275,000. If the median income for a renter in Town was \$41,000, and they spent \$500 on monthly bills/student loans/car payment (which is a low estimate for monthly expenses), and had \$5,000 saved for a down payment, they would be able to afford a home costing \$115,500. There are no homes for sale in Harwinton at that price point. Homes listed at that price would very likely require immediate capital for renovations in order to make them habitable. **Access to homeownership for first-time home buyers in the region is very limited.**

ZONING FOR HOUSING IN HARWINTON

Upon conclusion of the data assessment, the Harwinton Housing Steering Committee reviewed the current zoning requirements and how they govern the housing supply in town. The group was fortunate to have the Chair of both the Zoning and the Planning Commissions as well as the Inland Wetlands Commission serve as members on the steering committee as well as staff from the Land-Use Department. The Town of Harwinton Zoning Regulations currently allow for the following housing options:

- **Single-Family Dwellings:** via a zoning permit on a buildable lot
- **Multifamily development:** via a Zone Change and a Special Permit within specifically designated areas
*It should be noted that although multifamily developments are allowable uses within the Town of Harwinton, no additional access to public water or sewer capacity is anticipated by the Torrington WPCA. The discharge capacity is limited under a current contract with the City of Torrington. (See Appendix: Sewer Service Map)
- **Elderly housing:** allowable with a Special Permit
- **Accessory Dwelling Units:** allowed in business buildings & in residential zones with a Special Permit

Source: Town of Harwinton Zoning Regulations

TOWN OF HARWINTON PLAN OF CONSERVATION & DEVELOPMENT GOALS

Additionally, The steering committee looked to the guidance provided by the recently updated Plan of Conservation and Development (POCD). The main goals of the plan include the following:

TO PROTECT THE NATURAL ENVIRONMENT.

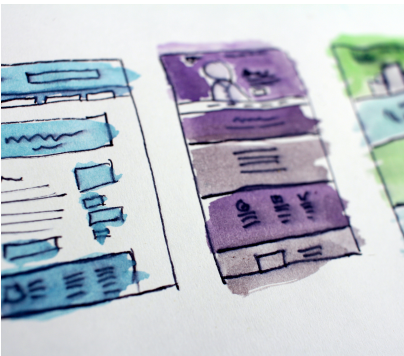


Harwinton is comprised of thirty-one (31) square miles of land area which include significant wetland soils, watercourses, significant tracts of prime agricultural soils, and land is notably rocky and hilly.

The Plan of Conservation and Development noted that large tracts of natural habitat are important for watershed protection, conservation of natural resources, and maintaining the rural nature of the Town of Harwinton.

A big concern for residents is over congestion, over-development, and loss of natural habitat.

TO MAINTAIN THE RURAL PATTERN OF DEVELOPMENT IN TOWN.



It should be noted that the Zoning Commission, as supported by the Planning Commission, adopted a two (2) acre lot size requirement in the Country Residential (CR) Zone and a one and a half (1 1/2) acre lot size requirement in the Town Residential (TR) Zone in order to preserve a rural pattern of development.

The POCD prioritizes "conserving and strengthening existing urban and village centers". The Town of Harwinton has focused its business and commercial nodes intentionally so that open space, watershed lands, and preservation areas can be designated apart from its commercial centers. (See Blue Ribbon Commission Report summary next page.)

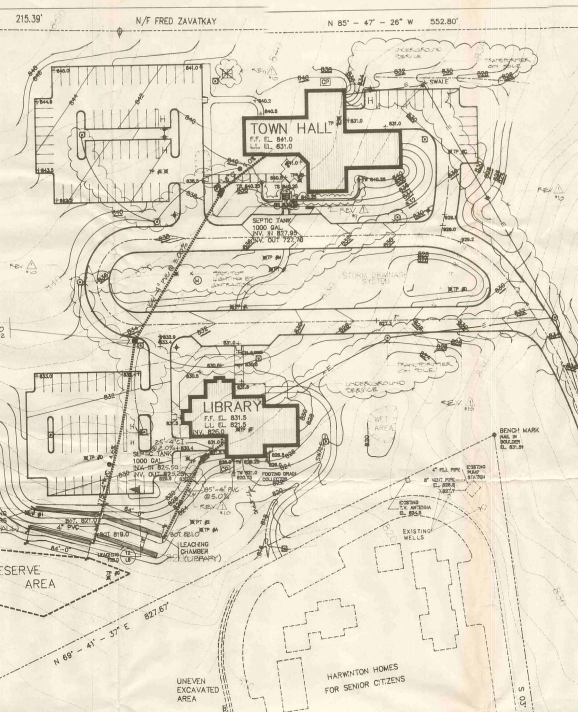
TO MAKE HARWINTON AN EVEN BETTER PLACE TO LIVE.



A town-wide survey was conducted in an effort to update the Plan of Conservation and Development in 2019. This survey indicated the need for additional senior housing options as a key issue in Town. Fifty-eight percent (58%) of those surveyed supported more housing options for seniors.

The POCD states: "The Town should explore programs to develop more affordable rental housing for low-income elderly residents. Affordable elderly housing provides elderly residents the opportunity to continue to reside within the community where they have lived and not be forced to move elsewhere. Such housing is a critical concern state-wide."

The data assessment, housing assessment, zoning & planning assessment provided the Harwinton Housing Steering Committee with the necessary framework to make meaningful recommendations when they arrived at the goal-setting phase of the planning process. Upon thoughtful discussion, the committee defined its housing goals are as follows:



The existing Town Complex is a 140 acres site, which includes: The Town Hall, The Library, Wintergreen Apartments (depicted here as Harwinton Homes for Senior Citizens) Harwinton Consolidated School, The Town Sports Complex. The Town Center is in close proximity to several commercial sites.

THE BLUE RIBBON
COMMISSION REPORT

It should be noted that the Town of Harwinton yields to the information that was provided to municipalities by Connecticut Department of Energy & Environmental Protection's Report for the Blue Ribbon Commission on Housing. This report discusses the land required to support residential development with respect to the protection of the public water supply, wetlands, and the watershed.

This report recommends low-density residential development with a minimum lot size of two (2) acres of usable land. The Harwinton POCD has incorporated guidance from this report into its policies and recommendations.

Much of town planning has made recommendations based on the information provided within this important report.

1

Create New Affordable
Rental Opportunities for
Seniors

As revealed by the demographic analysis, the Town is expected to experience the largest proportion of the population over the age of sixty-five (65) by the year 2040. **Housing options for seniors looking to down-size in order to remain in Town are critical.** New housing for seniors needs to be created. Keeping in mind that the creation of this plan was a state mandate, it would be expected that the state would therefore aid Harwinton with the creation of new affordable senior housing. The state owns ample land within the Town's borders that could be earmarked for affordable senior housing development. **This Affordable Housing Plan encourages a State-Town partnership to pursue the creation of more affordable rental options for seniors so that they may age-in-place and live adjacent to existing and future community amenities.**

2

Allow Mixed Use
Developments in Areas
Zoned Commercial

Due to the fact that developable land is scarce, the cost to develop raw land is high, and the fact that conservation is highly prioritized in the Town of Harwinton; the Housing Steering Committee supports mixed-use developments in areas zoned commercial. The support of mixed-uses will enable housing opportunity within existing commercial properties, and may provide for commercial property owners to make supplementary income by renting out unit(s). New housing also creates the opportunity to house members of Harwinton's current and future workforce. **Additionally, the steering committee sees value in the adaptive re-use of underutilized buildings/properties to provide housing options for existing or future residents.**

3

Maintain Quality of Existing
Homes

With an understanding of the slow growth of new housing in the State of Connecticut, the high cost of home maintenance, and that the existing housing stock in Harwinton is primarily older single-family homes; **the steering committee supports the establishment of a state-sponsored program which would provide down payment assistance to those looking to purchase a home as a first-time homebuyer or funding to assist Harwinton residents to maintain their homes so that they may age in place.**

STRATEGY #1: CREATE MORE AFFORDABLE HOUSING FOR SENIORS

The sustained demand for the Wintergreen Apartments along with its strategic proximity to Town services and amenities led the steering committee to propose **Harwinton Homes for Senior Citizens: Phase II**. This proposal suggests the creation of new affordable rental units dedicated to senior citizens (those aged 65+) adjacent to the existing Town Complex.

The Town currently owns a parcel which is approximately ten (10) acres that was intended to become additional sports fields (see site plan). Due to the fact that the projected population indicates that seniors will make up a much larger portion of the population than school-aged children, affordable housing for seniors seems a more suitable use at this site. Furthermore, The Town of Harwinton should consider acquiring other land that may become available around the Town Complex.

The steering committee envision this proposal as a public-private partnership. It is suggested that the Town retain ownership of the land while a developer take on the housing development. This arrangement could incentivize a developer since the upfront cost of land will be removed from the total upfront costs of the project. Once developed, Elderly Housing Management, on behalf of the Harwinton Housing Authority could manage the property to ensure its affordability. By strategically locating additional senior housing within the existing Town Complex, the development will not need to provide all of its amenities internally, which may reduce costs both during initial construction and during its on-going operation.

The Harwinton Housing Steering Committee proposes single-story cottage style units and amenities that would set it apart from other multifamily developments, and make it the gold standard for senior living. These suggested amenities include:

- on-demand transportation service to ensure that residents have access to services within the broader community
- a universally-accessible (ADA compliant) trail that incorporates places to sit and connects elements of the Town Complex property
- energy-efficient units which leads to cost effective heating and cooling and overall reduced operational costs
- On-site "Little Free Library" assisted by the Town of Harwinton's Library



The proposed senior housing site is outlined by a red box on this aerial. The proposed location would be adjacent to existing sports fields. This land was once considered as additional sports field. At this time, housing for seniors is in bigger need.

"A rural landscape requires driving to access necessities like groceries and amenities such as parks. A lack of transportation options complicates matters for those who don't drive or can't. And a housing stock dominated by single-family homes doesn't offer many alternatives for older adults, who no longer want a large space or yard. All these issues are exacerbated in smaller cities and rural areas."

Age-friendly Rural Planning
by Jeffrey Spivak

SUSTAINABLE CT

The Town of Harwinton is currently involved with its [SustainableCT](#) Certification process and acknowledges the affordable housing plan as a significant element of the action objectives associated with Action 11 Healthy, Efficient, and Diverse Housing. The Town of Harwinton is committed to a community where all are welcome and have the opportunity to thrive.

STRATEGY #2: CREATE MORE RENTAL OPTIONS THROUGH MIXED-USE DEVELOPMENT AND ADAPTIVE REUSE

As mentioned in the Plan of Conservation and Development, "Scattered about Town are a few homes with in-law (accessory) apartments. These special exceptions have provided residency options for those who might not otherwise be able to reside in town." **The second strategy of the Harwinton Housing Steering Committee is to encourage the development of apartment(s) in existing structures, and in particular within business buildings as mixed-use developments.**

Several commercial properties in Harwinton, such as Post Office Plaza, currently have the potential to incorporate housing units on-site. According to the POCD, only 674 acres of land within Harwinton are used for commercial or business purposes. It is important to retain existing commercial uses in Town, yet enabling and encouraging a housing component on these properties may enliven their long-term economic viability. **By creating more housing options for people at all levels of income throughout the community, and especially by creating more opportunities for vulnerable populations and essential workers, the Town of Harwinton will become a more equitable place to live and work.**

"Adaptive reuse can help solve the housing crisis-with a little help from planners and policy makers. Before the pandemic, countless structures were underused, abandoned, or functionally obsolete across the US."

New Lives for Old Spaces
by Tatiana Walk-Morris

The potential for mixed-use developments could help to support businesses that were hit hard by the global pandemic. According to Coresight Research, "The demise of shopping centers was set in motion years ago with an uptick in online retailing. Brick-and-mortar difficulties have been accelerated by the pandemic. 25,000 stores had closed by the end of 2020." Towns benefit from a broad base of commercial and retail businesses, but it has increasingly grown more difficult to maintain this.

Despite hardships, an opportunity has been created for planners and policy makers to recognize the value in mixed-use and adaptive reuse opportunities. Adaptive reuse, the renovation and re-use of a pre-existing structure for new purposes, helps to historically preserve significant properties as well as preserve greenfield from development. Construction of new houses in the region is limited and fails to resolve the shortage of rental units at diverse prices, but adaptive reuse could serve as a mechanism to create more housing options as well as revitalize under-utilized properties. Revitalization tends to create a synergy which encourages further local investment, yields greater tax generation, and leads to an increase in property values.



"Post Office Plaza", located at 122 Litchfield Road, is an existing commercial plaza with potential to establish a mixed-use site. The introduction of housing onto this parcel may give the property new life as well as support growth where there is existing infrastructure.

BENEFITS OF ADAPTIVE REUSE:

- 1. Preserve the Past.** Extending the life of old buildings can provide a link between the community's past and future, which as emphasized in the Town POCD, all while accommodating its present needs.
- 2. Grow smarter and more sustainably.**
- 3. Encourage investment.** Adaptive reuse can yield potential tax generation, employment opportunities, and housing.
- 4. Take advantage of incentives.** Building owners may be eligible for federal tax credits for rehabilitation investments in older or historic buildings.
- 5. Save time.** When the building and infrastructure is already in place, municipal approval and permitting can often occur more quickly and less expensively than new construction.
- 6. Saves money.** Reuse saves on demolition costs. The materials and quality of construction of existing buildings are often not economically possible to reproduce today.
- 7. Boost market values.** Preserving and updating older buildings can increase the property value.

Source:
American Planning Association Magazine, Spring 2021

STRATEGY #3: PRIORITIZE MAINTENANCE OF EXISTING HOMES

As evidenced by the data assessment, many homes in Harwinton are large and costly to maintain. The Harwinton Housing Steering Committee sees value in the upkeep of existing homes, especially when these measures enable seniors to age-in-place. The maintenance and preservation of the Town's existing housing stock is important. As a component of this Affordable Housing Plan, the steering committee supports that the State develop and support programs (such as the Small Cities Grant Program better tailored for small, rural Towns) that enables municipalities to develop a Housing Trust Fund that can spend its capital in two ways:

1. Provide no or low interest loans to existing residents so that they can undertake a maintenance project on their home, such as new roofing, retrofit for accessibility, and painting
2. Provide no or low interest loan for a down-payment so that a first-time homebuyer may own a home in Harwinton

If supported by the State, the Town of Harwinton could partner with a local bank to establish, maintain, and oversee a community revolving loan fund that pays for these initiatives while simultaneously replenishing the account with funds from others paying back their loan(s). The Board of Selectmen or other town authority will be tasked with reviewing applications for Town-assisted housing loans and disbursing the funds.

The seed money for the community revolving fund should come from the State. The Town may wish to further finance the fund by creating an acquisition fee. This may be an additional surcharge on all raw land that gets developed or a set-aside percentage that is generated through zoning and building permitting fees. A similar program exists in the Town of Goshen, CT and the Harwinton program will be modeled after it.

STATE SUPPORT OF HOUSING STRATEGIES

It should be noted that the Town of Harwinton prepared this plan out of obligation to fulfill the 8-30j requirement. Town leadership, Commission and Board Members, as well as Harwinton residents share the position that the state also needs to do its part in providing for its small towns. Oftentimes, State policy is crafted as reactionary to an immediate need or in a piece-meal fashion. **Harwinton would like to see more support from the State to assist in fulfilling its statutory obligations.**

Before using local resources, such as town-owned land and money, the Town of Harwinton would like to see the State support the affordable housing goals of its municipalities. The Town of Harwinton urges State leadership and law-makers to take a comprehensive look at the array of mandatory policies, relevant state-wide studies, as well as other programs that guide towns in policy-making and fiscal decision-making. These include, but are not limited to:

- The Affordable Housing Appeals Act (8-30g)
- DEEP's Recommendations of the Blue Ribbon Commission on Affordable Housing (2000)
- Municipal Plan of Conservation and Development Requirement (CGS Chapter 124 §8-23, effective July 1, 2016)
- Municipal Affordable Housing Plan Requirement (§8-30j, Affordable Housing Plan, effective July 2017)
- SustainableCT Certification

The steering committee feels that donated State land would be a better alternative than using scarce Town-owned land (See *Appendix: Property Ownership Map*). State funding, rather than local seed money, would be better suited to get maintenance and down-payment assistance programs off the ground. **The action steps include items where State support could serve as a critical step in creating more affordable housing. The Town of Harwinton sees various state agencies as the appropriate lead in creating more affordable housing state-wide.**

The following implementation matrix outlines action steps as well as identifies a "local lead" to shepherd this plan into practice. **It must be emphasized that the Town of Harwinton expects the State of Connecticut to provide support to its towns when it comes to the creation of more affordable housing units.** Therefore, the action steps that seem best suited for the State are indicated in orange colored text.

Housing Goal

Action Steps

Local Lead

1

CREATE MORE AFFORDABLE HOUSING FOR SENIORS

- Identify State-owned parcels that could be donated to serve the Town of Harwinton as potential site for affordable housing
- Support the development of additional senior housing within the Town Municipal Complex or on donated State-land
- Garner support for a community oriented housing development by including elements of community benefit, such as walking trails and a Little Free Library
- Use the existing waitlist from Wintergreen Housing to inform the Harwinton Housing Authority of current needs for senior rental housing
- Conduct a yield study to determine how many units are appropriate on the selected site

Board
of Selectmen
(BOS)

2

CREATE MORE RENTAL OPTIONS BY ENCOURAGING MIXED-USE AND ADAPTIVE REUSE PROJECTS

- Suggest that the Zoning Commission amend the regulations to allow for "mixed-use" and/or more than one (1) apartment in a business building
- Suggest that the Historic District Commission support the ability to convert historic buildings into housing (without public hearings)
- Encourage building owners to pursue federal tax credits for the rehabilitation of their property
- Encourage business owners to partner with developers to encourage the development of housing on commercially zoned property
- Encourage the State to establish programs to support adaptive reuse as a priority
- Establish tax incentives state-wide for private property owners that provide for more housing, such as accessory dwelling units or apartments in a business building, and two-family homes on two acre lots

Zoning
Commission &
EDC

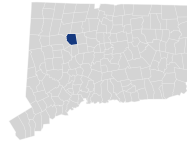
3

SUPPORT MAINTENANCE OF EXISTING HOMES & SUPPORT ACCESS TO HOMEOWNERSHIP

- Establish a "community revolving fund" to enable the Town to issue no or low interest loans for home maintenance projects and/or for down payment assistance
- Develop an application process and award process for disbursing local funds
- Encourage the State to expand State financing programs, such as CBDG funding, to further support maintenance programs as well as establish procedures for towns to easily adopt these programs
- Establish a mechanism for the State to provide initial seed capital for a down payment assistance program and encourage a standard procedure for operating to be adopted State-wide

BOS

HARWINTON



KEY FINDINGS

Housing

3%

of housing is subsidized

2%

of households rent their home

2%

of housing units are in multifamily buildings

Affordability

16%

of households spend between 30% and 50% of their income on housing

8%

of households spend more than half of their income on housing

\$22.69

the hourly wage needed to afford a 2-bedroom apartment

Population

49

the median age of residents

5%

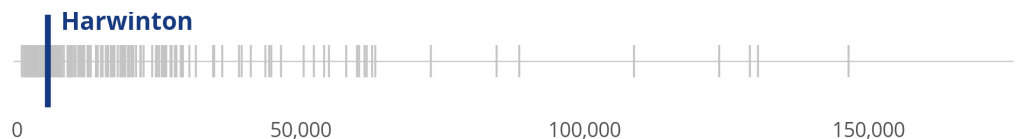
of residents are people of color (BIPOC)

-13%

projected population change from 2020 to 2040

HOW TO READ THIS REPORT

Throughout this report, a series of graphs like the one below are used to show how Harwinton compares to other towns in the state on a variety of measures.



ABOUT THE HOUSING DATA PROFILES

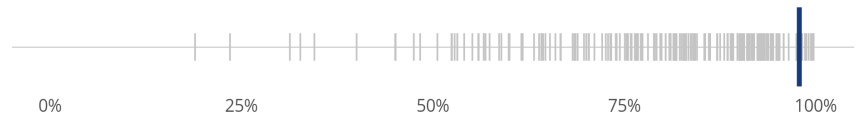
The Partnership for Strong Communities' Housing Data Profiles are a free resource to help Connecticut residents, developers, legislators, municipal officials, and others make data-informed decisions. Profiles are available for every town and county in the state. To learn more, please visit pschousing.org or housingprofiles.pschohousing.org to view the interactive version of the profiles.

DATA NOTES

Data comes from the 2014-2018 American Community Survey unless stated otherwise. Percentages may differ slightly or not sum to exactly 100% due to rounding.

SINGLE-FAMILY HOMES AS
PERCENT OF ALL HOMES

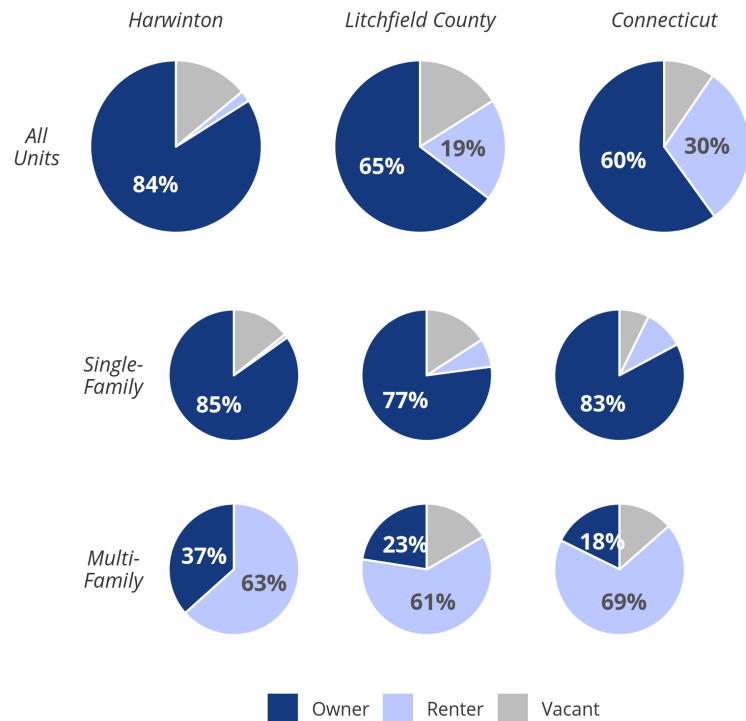
98%

PERCENT OF ALL HOMES
OCCUPIED BY OWNERS

84%

Overall, 64% of Connecticut's occupied housing stock is comprised of single-family housing, while 35% is multifamily housing (2+ units in structure). Most single-family homes are occupied by homeowners, while most multifamily units are occupied by renters.

In Harwinton, 98% of occupied homes are single-family, and 2% are multi-family. Owners live in 85% of Harwinton's 2,203 single-family homes, and renters live in 63% of its 41 multifamily homes.

CHANGE IN BUILDING PERMITS,
1990-2017

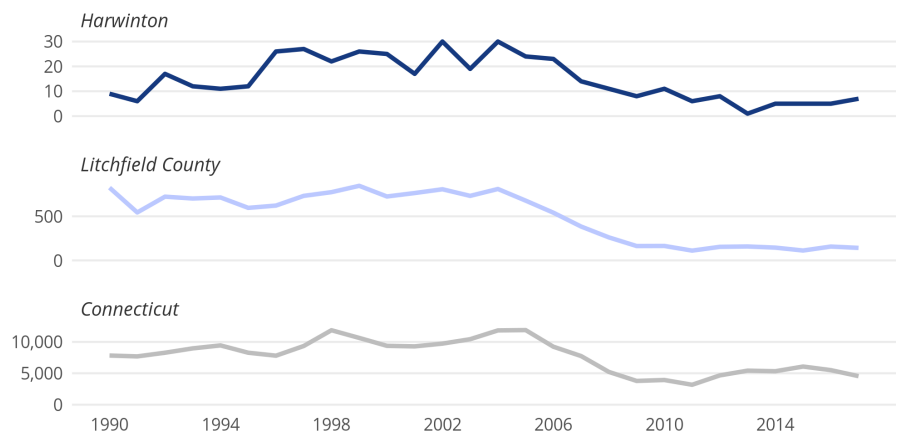
-22%

Growth is slow in the state, which has seen a 42% decrease in building permits between 1990 and 2017.

In Harwinton, there were 9 building permits issued in 1990, compared to 7 issued in 2017, representing a 22% decrease.

Number of building permits per year, 1990-2017

Note: y axis varies between locations



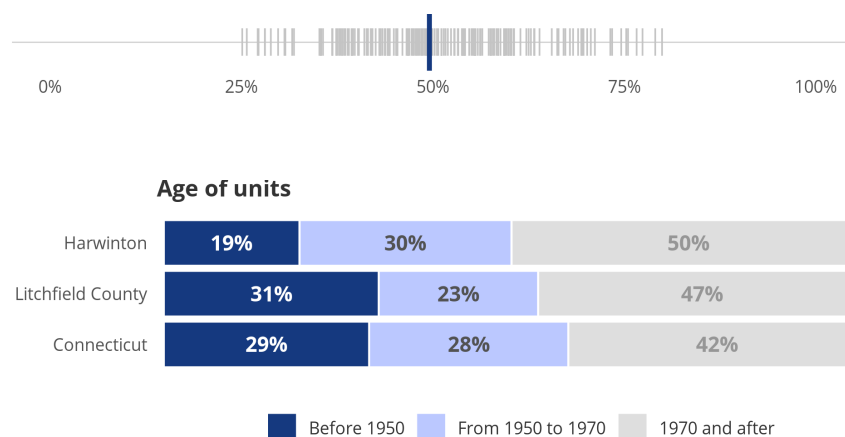
Source: Connecticut Department of Economic and Community Development



UNITS BUILT BEFORE 1970

50%

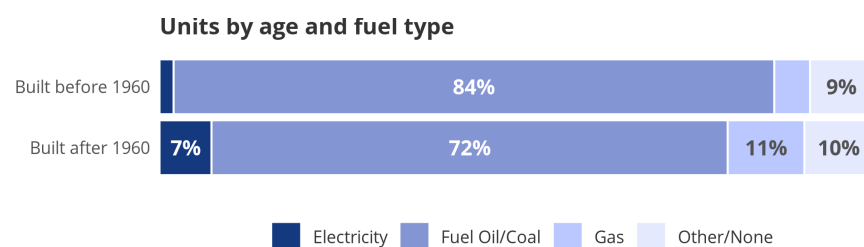
Older homes are prone to falling into disrepair, and often carry environmental risks such as lead paint. An aging housing stock can be a sign of poor housing quality.



SPENDING ON ENERGY AS PERCENT OF TOTAL INCOME

3.2%

Households that use electricity spend 3.8% of their income on energy (3.2% for fuel oil/coal and 2.6% for gas).



Source: United States Department of Energy

AFFORDABLE HOMES AS A SHARE OF ALL HOUSING UNITS

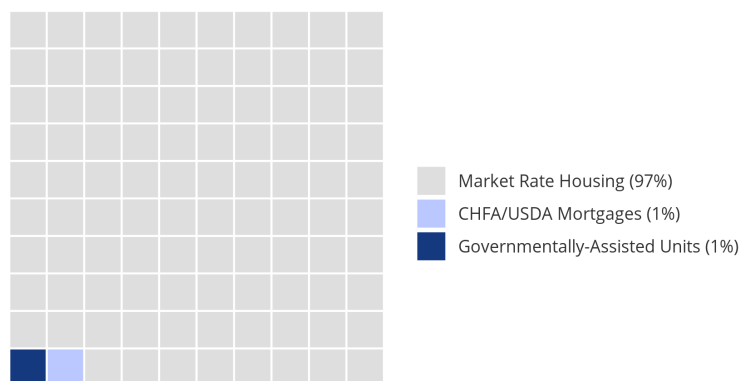
3%

The CT Department of Housing calculates the percentage of affordable units in a municipality annually for the Affordable Housing Appeals List. Affordable units are units that are subsidized below market-rate through programs like Housing Choice Vouchers or CHFA/USDA mortgages.

Of the 2,282 total units in Harwinton, 59 are considered to be affordable.



Affordable units by type



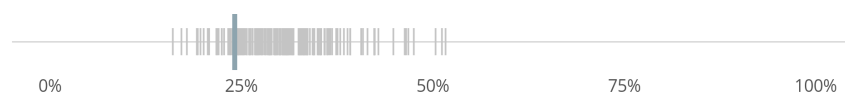
Source: Connecticut Department of Housing



PEOPLE BURDENED BY COST OF HOUSING

24%

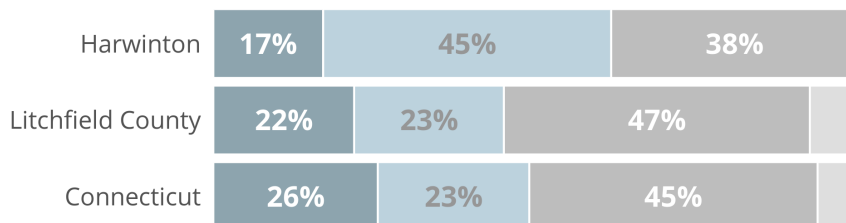
Households that are cost-burdened spend more than 30% of their income on housing. Severely cost-burdened spend more than 50% on housing.



RENTERS BURDENED BY COST OF HOUSING

62%

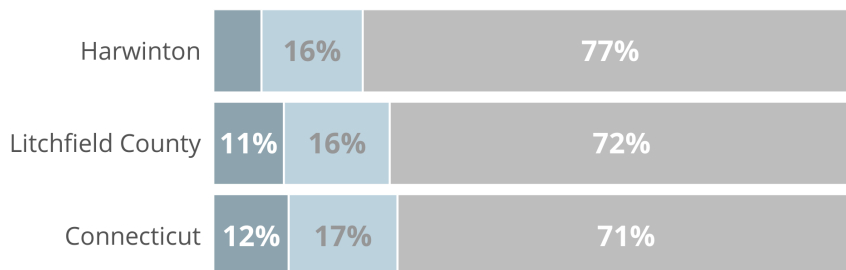
Housing cost burden for renters



OWNERS BURDENED BY COST OF HOUSING

23%

Housing cost burden for owners



Severe burden (50% or greater) Moderate burden (Between 30% and 50%) Not burdened (Less than 30%) Not Computed

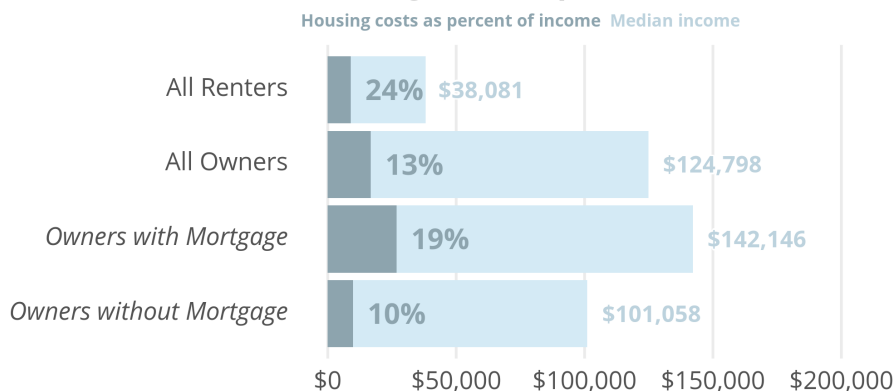
RENTERS' HOUSING COSTS AS PERCENT OF INCOME

24%

OWNERS' HOUSING COSTS AS PERCENT OF INCOME

13%

Housing costs as percent of income



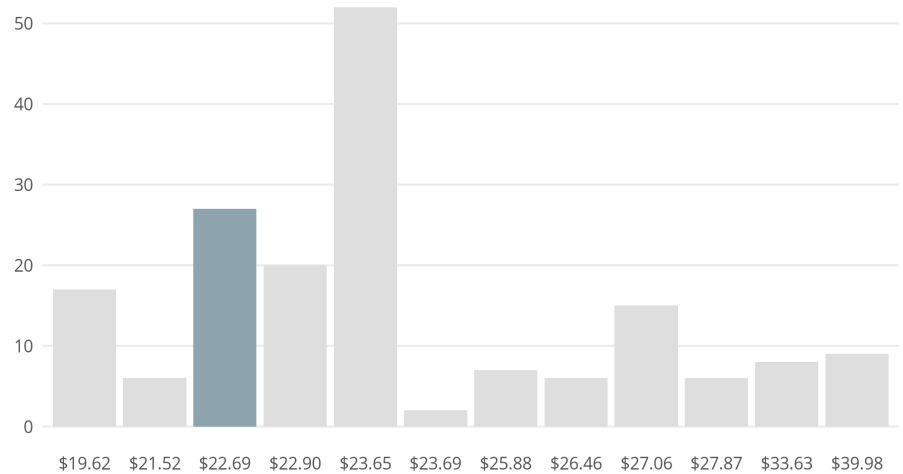
HOUSING WAGE

\$22.69

Each year, the National Low Income Housing Coalition calculates the "housing wage," the hourly wage needed to afford a two-bedroom rental home without paying more than 30% of income on housing.

Harwinton is included in the Litchfield County. Harwinton's housing wage is lower than the state housing wage of \$26.42.

Harwinton is one of 27 towns with a housing wage of \$22.69

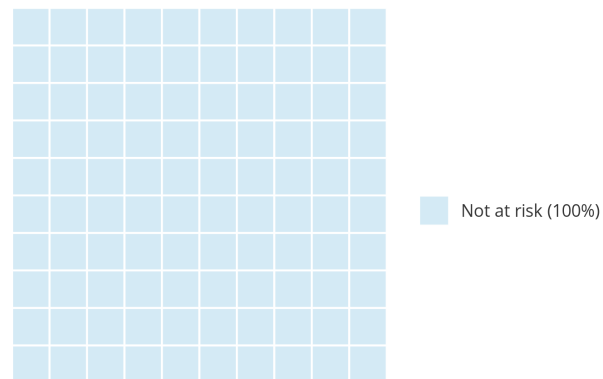


HOUSING PRESERVATION UNITS

0%

Harwinton has 26 federally assisted housing units, of which 0% are at risk of loss within the next 5 years.

Housing preservation by risk



Source: National Housing Preservation Database



TOTAL POPULATION

5,469

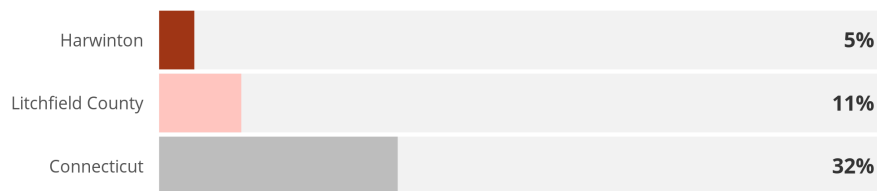


PEOPLE OF COLOR

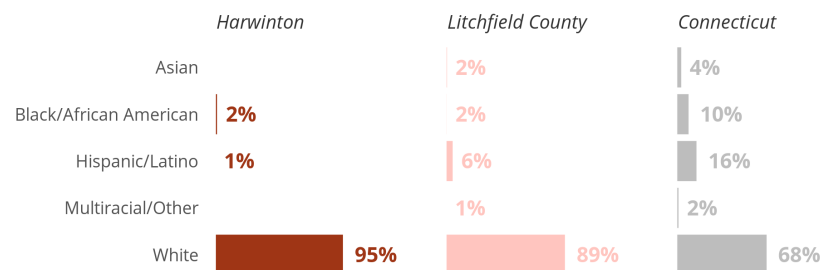
5%

Connecticut population is becoming increasingly diverse, but the BIPOC population is concentrated in certain municipalities, especially Connecticut's cities. In Harwinton, 5% of residents are BIPOC, while 95% are white.

Harwinton is less diverse than Connecticut

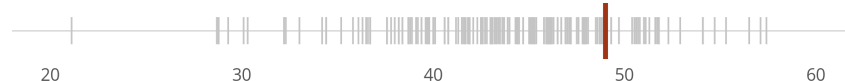


The largest race/ethnicity group in Harwinton is White at 95% of the population



MEDIAN AGE

49

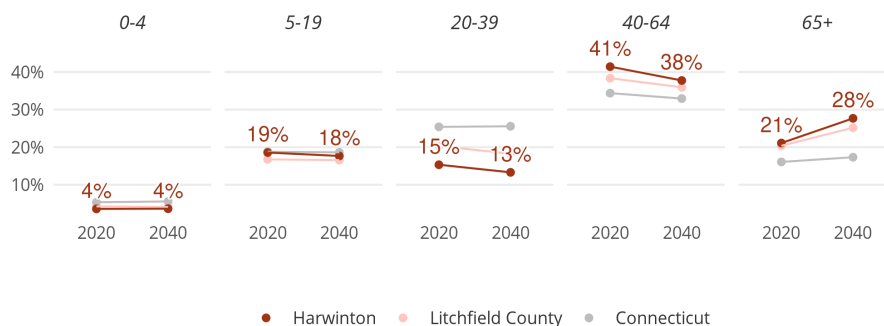


POPULATION CHANGE, 2020 TO 2040

-13%

In the next twenty years, Harwinton's population is projected to shrink from 5,526 to 4,796.

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

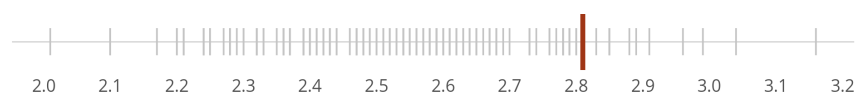


Source: Connecticut Data Center



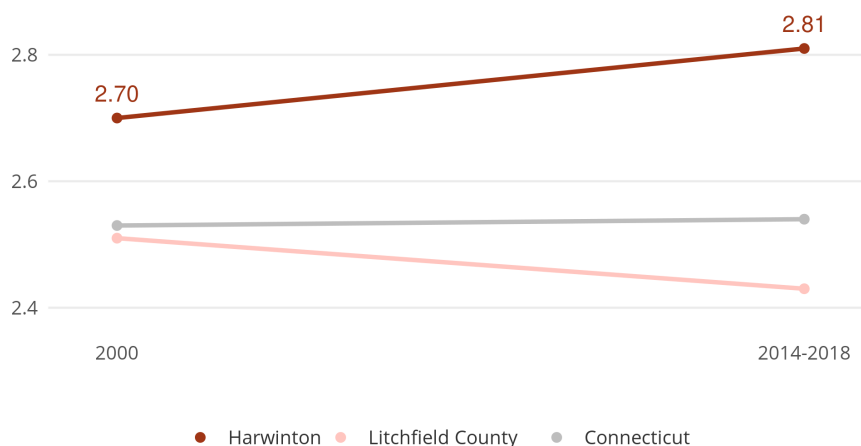
AVERAGE HOUSEHOLD SIZE

2.81



The average household size in Harwinton has grown between 2000 and 2018.

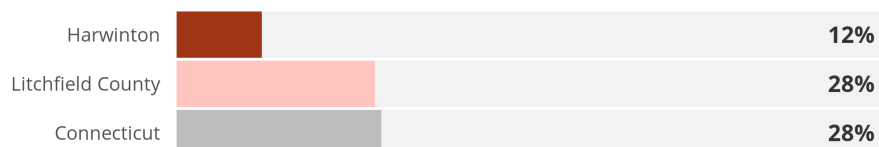
The average household size in Harwinton has grown from 2.7 in 2000 to 2.81 in 2018



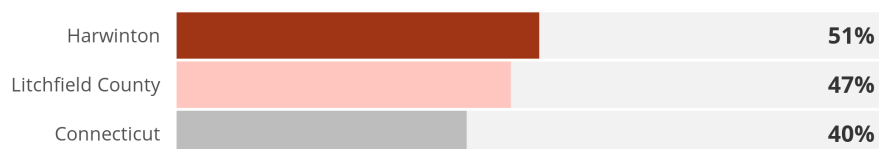
Understanding who lives in our towns provides insight into the housing and service needs for each community such as accessibility, transportation, child care, and education. Compared to Connecticut, Harwinton has more households with someone older than 60 and more households with school-age children.

Household types as a percent of total

Householder living alone



Households with someone older than 60



Households with someone under 18

