



Town of Barkhamsted



# HOUSING PLAN

## *2021-2026*

Adopted on November 9, 2021

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# I. INTRODUCTION

## Why does Barkhamsted need a Housing Plan?

### **Barkhamsted Housing Plan Steering Committee:**

- Don Stein (First Selectman)
- Debbie Brydon (Zoning Administrator & Wetlands Officer)
- Chris Lavieri (Chair, Planning & Zoning Commission and President, Barkhamsted Housing Trust, Inc.)
- Ray Pech (Selectman)
- Bob Pulford (Chair, Economic Development Commission and member Planning & Zoning Commission)

### **Professional Planning Assistance**

#### **Provided by:**

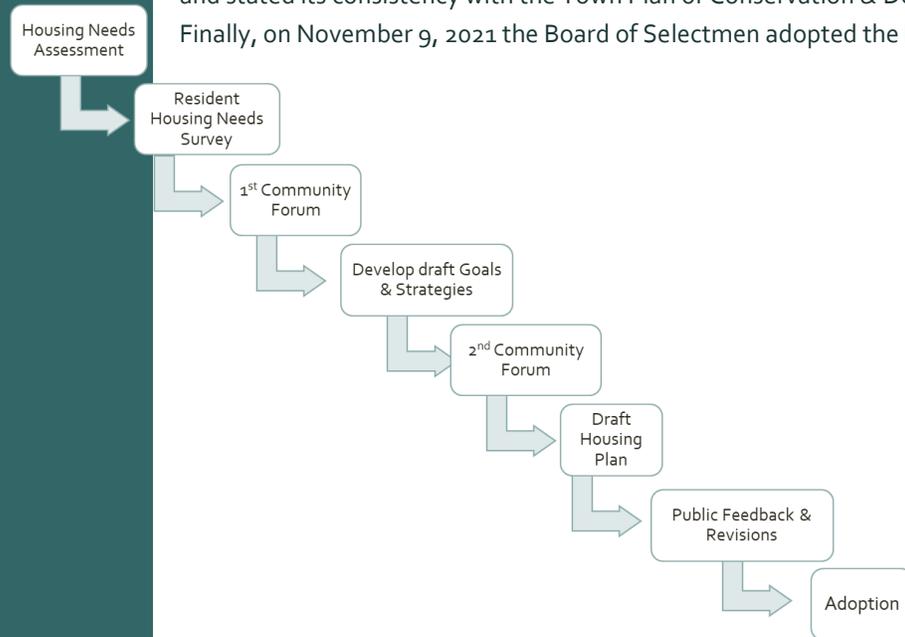
**Jocelyn Ayer**, Community & Economic Development Director, Northwest Hills Council of Governments

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 Barkhamsted 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 Barkhamsted Housing Plan Steering Committee 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 25 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?



### AFFORDABLE HOUSING PLAN DEVELOPMENT PROCESS

Monthly Housing Plan Steering Committee meetings were open to the public and noticed on the town website. The first Community Forum on the housing plan was held on March 24, 2021. The second Community Forum on the housing plan was held May 18th and attendees were polled on their support for the goals and strategies presented here. A third community wide forum was held on Sept. 8th to get feedback from residents on the draft Plan. The Planning & Zoning Commission reviewed the draft Housing Plan at its meeting on October 7th and stated its consistency with the Town Plan of Conservation & Development. Finally, on November 9, 2021 the Board of Selectmen adopted the Plan.

## What is “affordable” housing?

### 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, **Barkhamsted has 345 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 Barkhamsted 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, **Barkhamsted has 29 units of affordable housing** on the State’s list (updated annually): 23 units are single family homes with mortgages from the CT Housing Finance Authority (CHFA) and 6 units are tenants receiving rental assistance from a State program.

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

Here are the town's current (2017– 2027) Plan of Conservation & Development's goals and actions related to housing.

**GOALS:** Keeping the importance of Barkhamsted's rural character in mind, the Town will seek frugal and predominately environmentally friendly opportunities to expand and diversify housing options for populations such as seniors, families, and professionals.

**PARTNERS:** Barkhamsted Housing Trust, LISC Housing Connections, Northwest Hills Council of Governments (NHCOG) and the NWCT Regional Housing Council

### **POLICIES:**

- Encourage accessory apartments in owner-occupied dwellings.
- Support development in the Town's Incentive Housing Zone.
- Support the efforts of the Barkhamsted Housing Trust to create housing options residents need.
- Avoid the need to provide public sewer service in areas not planned and approved for sewer service.
- Support actions that increase housing options for seniors and young people.



## What does affordable housing look like?

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](http://www.nwcthousing.org).



## Would affordable housing change the rural nature of Barkhamsted?



## 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 Barkhamsted has the Barkhamsted Housing Trust, Inc.

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, Barkhamsted has 345 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 Barkhamsted?

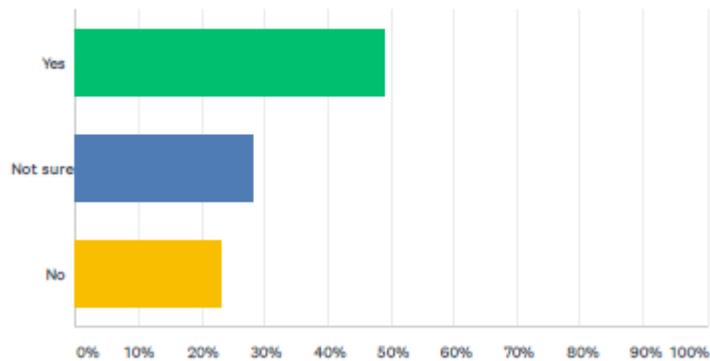
247 residents participated in the resident input survey

In December 2020 and January 2021, the Barkhamsted Housing Plan Steering Committee asked residents to respond to an online survey about housing needs. 247 residents responded. Their responses are summarized below.

- 21% say housing costs more than 30% of their income
- 50% thought the town needs “downsize” options
- 43% thought the town needs senior housing options
- 30% thought the town needs rental housing options
- 49% thought the cost or availability of housing affects the town’s ability to keep seniors in town
- 40% thought to cost or availability of housing affects the town’s ability to attract and retain young people and young families.

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

Answered: 247 Skipped: 0



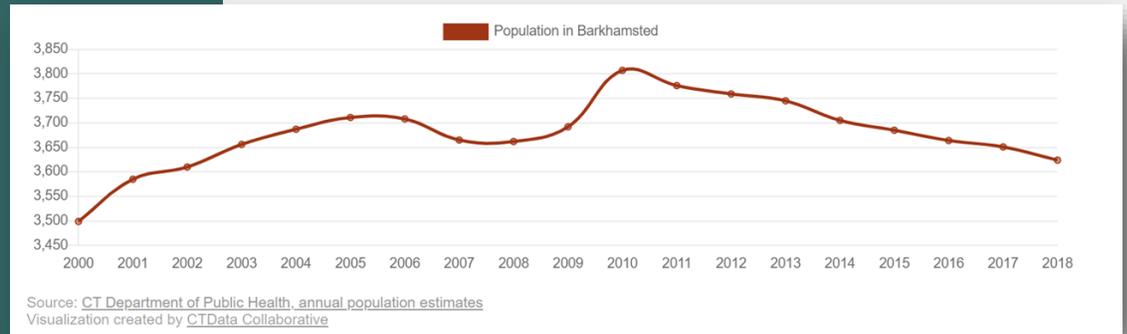
# II. HOUSING NEEDS ASSESSMENT

What types of housing does Barkhamsted need ?

## Demographic Trends

Barkhamsted's population has been declining since 2010; the number of residents over 65 yrs old has been increasing.

Barkhamsted has approx. 3,600 residents living in 1,364 households. The Town's overall population declined slightly by 200 net residents between 2010-2019 (latest available data from CT Dept. of Public Health). The proportion of Barkhamsted 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 400 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.



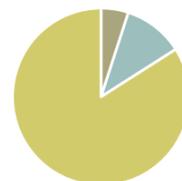
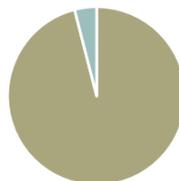
## Range of Housing Options

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

**The Town of Barkhamsted does not have a diverse range of housing options available for its residents.** Ninety-five percent (95%) 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 detached 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 4% of the town's housing stock has 2 or more units in one structure vs. 22% in Litchfield County as a whole.

**Also, 84% of the town's housing stock has 3+ bedrooms and yet only about 38% 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



## Limited Rental Housing Availability

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

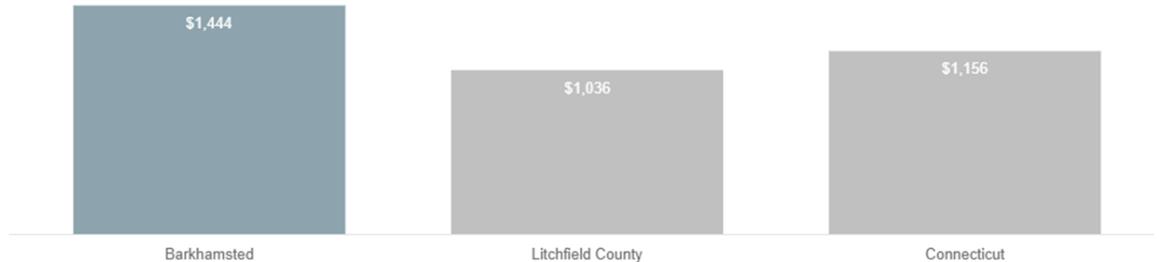
**In Barkhamsted, just 8% of the housing stock is renter occupied (110 units).** Statewide 30% of households rent. This is the highest percentage of renting households in a generation. Part of the reason for this is the **cost of housing, college debt burden, and lack of smaller sized homes** as discussed previously. Many towns in Litchfield County have a significantly lower percentage of households that rent than the statewide (30%) or countywide average (19%). This indicates that rental housing options are limited in those towns.

Many of the rental housing options that do exist are relatively 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 Barkhamsted is a approximately \$1,444/mo. This is **\$408/month more than the county-wide median rent.**

The cost of rental housing in Barkhamsted is also effected 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 zero (0) listings.
- June 2021 search on Realtor.com and Zillow.com showed just one available seasonal rental for \$10,500/month.

In Barkhamsted, the median gross rent is \$1,444. It is \$408 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, 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 twelve months (July 2020– July 2021) the median sales price has risen in Barkhamsted by \$54,500. SmartMLS reported 73 home sales in town in the year 2020 with an average sales price of \$299,678. 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 \$164,500 between what a renter household in Litchfield County could afford (\$115,500) and the median priced home in Barkhamsted in 2020 (\$280,000).

### Median Home Prices Barkhamsted (2016-2020)

	2016	2017	2018	2019	2020
Barkhamsted	\$250,000	\$257,000	\$255,000	\$255,000	\$280,000

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	2	2	0.0%	68	83	+ 22.1%
Pending Sales	3	7	+ 133.3%	50	75	+ 50.0%
Closed Sales	4	10	+ 150.0%	51	73	+ 43.1%
Days on Market Until Sale	78	44	- 43.6%	78	62	- 20.5%
Median Sales Price*	\$205,500	\$305,000	+ 48.4%	\$255,000	\$280,000	+ 9.8%
Average Sales Price*	\$204,000	\$254,790	+ 24.9%	\$254,208	\$299,678	+ 17.9%

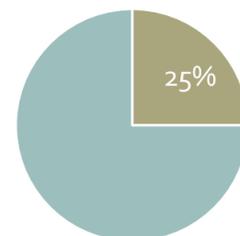
## Housing Cost Burdened Households

341 Barkhamsted households are housing cost burdened

Households are considered "housing cost burdened" if they report spending more than 30% of their income on housing. 341 households (25% of all households) in the Town of Barkhamsted 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 local businesses. The following number of households in town are housing cost burdened:

- 36% (293) owner households with a mortgage,
- 10% (42) of owner households without a mortgage, and;
- 5% (6) of the town's renter households

Cost Burdened Households



# Current Stock of Affordable Housing

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

Barkhamsted has 29 affordable housing units.

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 Barkhamsted has just 1.83% of its housing stock affordable so it is open to appeals under 8-30g. The table below shows Barkhamsted’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
Barkhamsted	1,589	0	6	23	0	29	1.83%
Colebrook	772	0	1	7	1	9	1.25%
New Hartford	2,923	12	4	55	15	86	2.94%
Hartland	856	2	0	8	0	10	1.17%
Norfolk	967	21	2	5	0	28	2.90%
Harwinton	2,282	22	5	36	5	68	2.98%

## Summary of Housing Data Analysis

Key Findings

- Barkhamsted does not have a diverse range of housing options for its residents- 95% of Barkhamsted’s housing stock is single family homes and 84% of homes have 3+ bedrooms.
- There is a lack of rental housing options in Barkhamsted. Only 8% of Barkhamsted’s homes are occupied by renters compared to 19% county-wide and 30% statewide.
- There is no senior rental housing in Barkhamsted as found in neighboring towns and very limited “downsizing” options (homes with 2 or less bedrooms, condos, townhomes, senior living).
- Barkhamsted has 26 affordable homes currently (1.8% of the housing stock), leaving it open to 8-30g appeals.

# III. GOALS & STRATEGIES

This Plan proposes a unit goal of 25 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:** 84% of the town’s housing stock has 3 or more bedrooms and yet only 38% 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 Barkhamsted. 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 in the RA-2 zone. Currently this is only allowed in RC/PVC zone.
- 2) Amend the town’s zoning regulations to allow townhouse style (up to 4 units attached) homes in the town’s commercial districts.
- 3) Consider adding parcels to the Incentive Housing overlay zone as needed.
- 5) Consider adding a “town or non-profit sponsored affordable housing regulation”. An example of this type of regulation can be found in Warren, CT, Cornwall, CT and Washington, CT.
- 4) Amend the town’s current accessory apartment regulations to add increased flexibility such allowing two accessory apartments (one attached and one detached).

## Goal 2: Create First-Time Homebuyer Options

**Challenge:** There is a gap of \$164,500 between what a renter household in Litchfield County could afford (\$115,500) and the median priced home in Barkhamsted in 2020. Many small towns in NWCT have a local Housing Trust to help address this issue. These are non-profit organizations with 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 Barkhamsted Housing Trust, Inc. is the non-profit that serves the town in this capacity.

- 1) Encourage private giving of land or funding to the Barkhamsted Housing Trust, Inc. (BHT) to allow them to build first time homebuyer homes.
- 2) Work with the Barkhamsted Land Trust to see if future donors could be asked to donate a small portion of the property to BHT to be used to construct 1 to 3 homes (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 Urban League of Greater Hartford but many residents are not aware of them.)
- 4) Consider creating a town funded community revolving loan fund to provide down-payment assistance to income eligible potential homeowners seeking to buy in Barkhamsted. (The Town of Washington has created such a fund and could be considered as an example.)

## Goal 3: Support the Development of Rental Options

**Challenge:** There are a very limited number of housing units available for rent in Barkhamsted. A recent online search found only one home available for rent (for \$10,500/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, and 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 town like those in neighboring towns.

- 1) Encourage the development of 20-30 units by the Barkhamsted Housing Trust, Inc. in the town's Incentive Housing Zone.
- 2) Assist the BHT to build its capacity and resources to address housing needs in Barkhamsted such as helping to get the word out to residents who might like to join the non-profit's board, donate land or funding.
- 3) 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.
- 4) 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:** Barkhamsted has 400 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) Continue the town's housing rehabilitation program that provides funding and technical assistance for accessibility modifications or other needed upgrades for income eligible homeowners.
- 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 Barkhamsted'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? Some 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.

- 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 Barkhamsted Housing Trust, Inc.
  - Forming and joining the board of a Barkhamsted housing commission (If you are interested in any of these volunteer opportunities contact the First Selectman's office at (860) 379-8285 .)
- 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 Barkhamsted Housing Trust, Inc.

## What is the Barkhamsted Housing Trust?

The Barkhamsted Housing Trust, Inc. (BHT) is a private, non-profit organization made up of volunteers from the town. Members of the BHT participated in the process of developing this Housing Plan as a partner organization to the Town.

**MISSION of the BHT: To ensure housing opportunities for all individuals and/or families who want to live in the Town of Barkhamsted, while maintaining its rural character.**

The BHT has acquired land next to Mallory Brook shopping plaza in order to create housing options in town. This will be their first project. They plan to build up to 20 housing units with a mix of 1, 2, and 3 bedroom unit types. There will be a range of household incomes accommodated here with affordable rents (not costing more than 30% of the income of the household). BHT also hopes to accommodate a range of ages from seniors to young people and families with children. This project is located in the town's Incentive Housing Zone which was adopted by the town's Planning & Zoning Commission in 2015 in order to encourage the creation of a more diverse range of housing options in town.

# 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:

- Barkhamsted Housing Data profile
  - ⇒ <https://housingprofiles.pschohousing.org/profile/#Barkhamsted>
- 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](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=FMAswoqbbAo&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

<b>GOAL 1: Encourage development of “downsizing” options</b>	<b>Lead</b>
1) Allow the conversion of existing larger homes to 2-4 units in the RA-2 zone. Currently this is only allowed in RC/PVC zone.	P&Z
2) Amend the town’s zoning regulations to allow townhouse style (up to 4 units attached) homes in the town’s commercial districts.	P&Z
3) Consider adding parcels to the Incentive Housing overlay zone as needed.	P&Z
5) Consider adding a “town or non-profit sponsored affordable housing regulation”. An example of this type of regulation can be found in Warren, CT, Cornwall, CT and Washington, CT.	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).	P&Z

<b>GOAL 2: Create first time homebuyer options</b>	
1) Encourage private giving of land or funding to the Barkhamsted Housing Trust, Inc. (BHT) to allow them to build first time homebuyer homes.	*
2) Work with the Barkhamsted Land Trust to see if future donors could be asked to consider a portion of the preserved property being provided to BHT 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) Consider creating a town funded community revolving loan fund to provide down-payment assistance to income eligible potential homeowners seeking to buy in Barkhamsted. (The Town of Washington has created such a fund and could be considered as an example.)	*

<b>GOAL 3: Support the development of rental options</b>	
1) Continue to support the development of 20-30 units by the Barkhamsted Housing Trust, Inc. in the town’s Incentive Housing Zone.	BOS
2) Assist the BHT to build its capacity and resources to address housing needs in Barkhamsted such as helping to get the word out to residents who might like to join the non-profit's board, donate land or funding.	*
3) 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
4) 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) Continue the town’s housing rehabilitation program that provides funding and technical assistance for accessibility modifications or other needed upgrades for income eligible homeowners.	BOS
4) Increase awareness about the programs and services available to help seniors with meeting their transportation, food, and social needs.	

**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

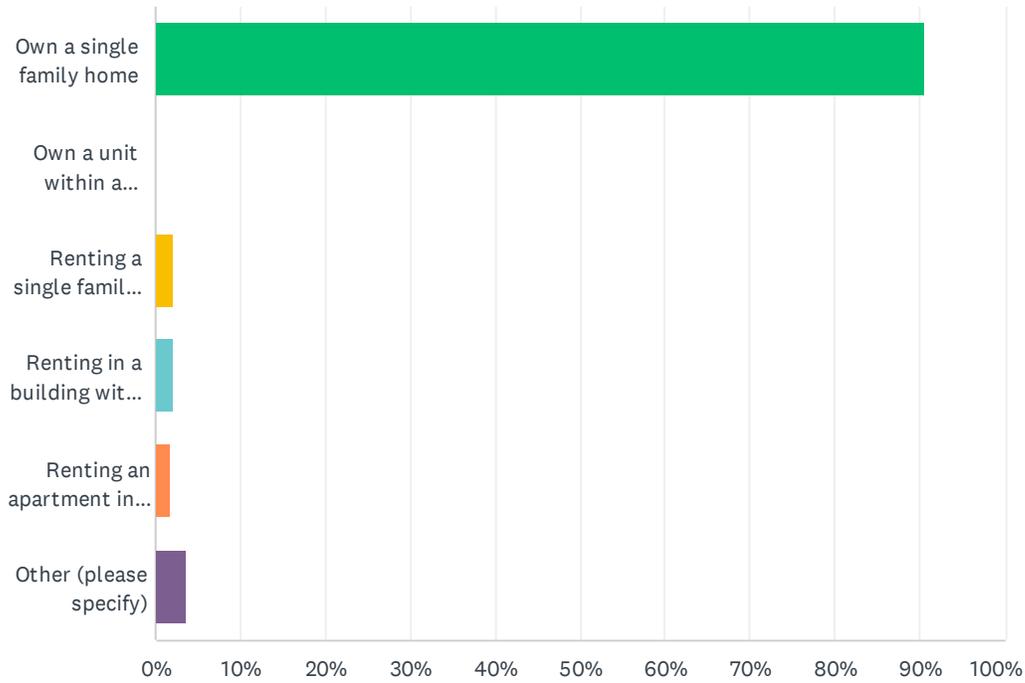
\* If a town housing commission is formed, they could take a lead role in implementing these strategies.

P&Z          Planning & Zoning Commission

BOS          Board of Selectman

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

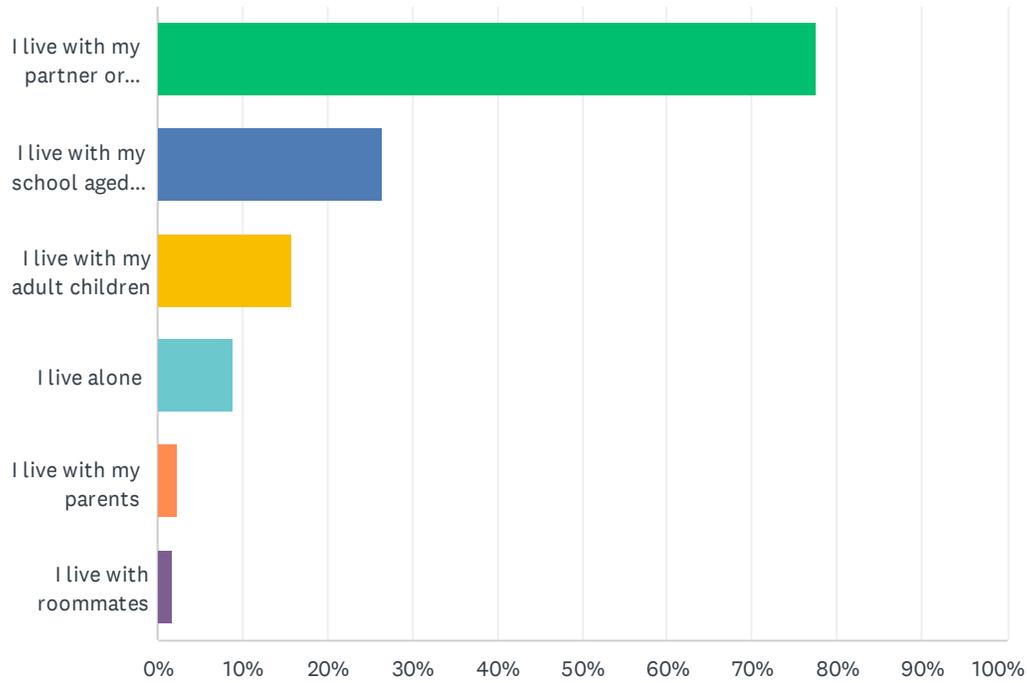
Answered: 246 Skipped: 1



ANSWER CHOICES	RESPONSES	
Own a single family home	90.65%	223
Own a unit within a multiple unit building (townhouse or condominium)	0.00%	0
Renting a single family home	2.03%	5
Renting in a building with multiple units	2.03%	5
Renting an apartment in or on the property of a single family home (over the garage/ backyard, or attached to the home)	1.63%	4
Other (please specify)	3.66%	9
<b>TOTAL</b>		<b>246</b>

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

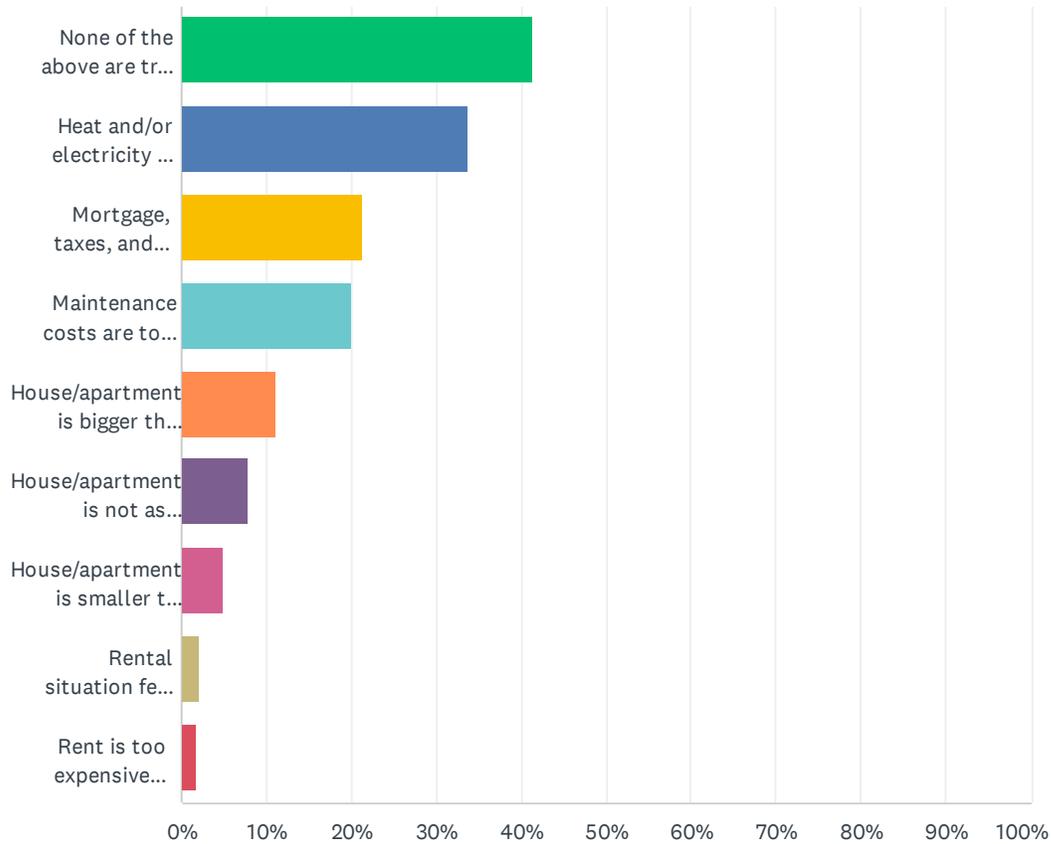
Answered: 246 Skipped: 1



ANSWER CHOICES	RESPONSES	
I live with my partner or spouse	77.64%	191
I live with my school aged children	26.42%	65
I live with my adult children	15.85%	39
I live alone	8.94%	22
I live with my parents	2.44%	6
I live with roommates	1.63%	4
Total Respondents: 246		

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

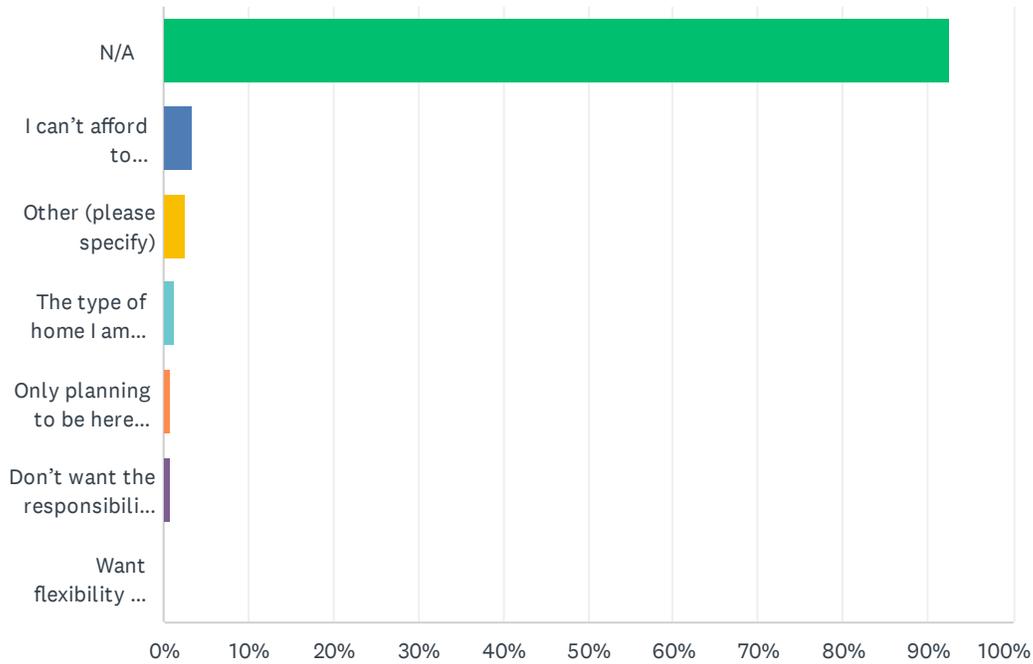
Answered: 244 Skipped: 3



ANSWER CHOICES	RESPONSES
None of the above are true for my household.	41.39% 101
Heat and/or electricity is too expensive	33.61% 82
Mortgage, taxes, and insurance are too expensive (costs more than 30% of your household income)	21.31% 52
Maintenance costs are too high; leading to deferred maintenance issues	20.08% 49
House/apartment is bigger than what I/we need	11.07% 27
House/apartment is not as accessible as I would like it to be (1st floor bedroom/bathroom, zero-step entrance)	7.79% 19
House/apartment is smaller than what I/we need	4.92% 12
Rental situation feels unstable (e.g., worried that owner may sell)	2.05% 5
Rent is too expensive (costs more than 30% of your household income)	1.64% 4
Total Respondents: 244	

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

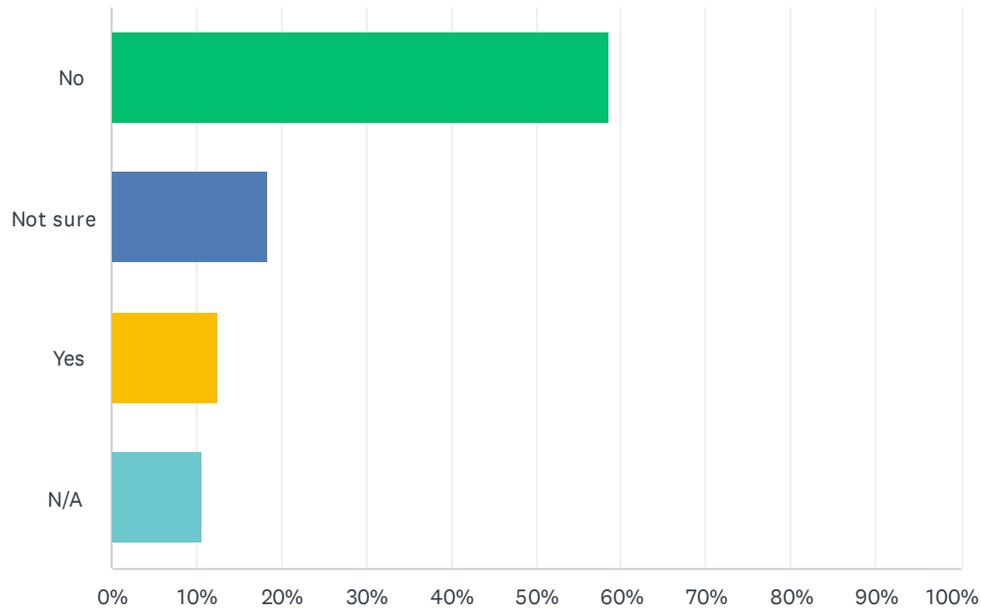
Answered: 240 Skipped: 7



ANSWER CHOICES	RESPONSES	
N/A	92.50%	222
I can't afford to buy/own/maintain the type of home I want in Barkhamsted	3.33%	8
Other (please specify)	2.50%	6
The type of home I am looking for is not available in Barkhamsted	1.25%	3
Only planning to be here short-term	0.83%	2
Don't want the responsibilities of home ownership	0.83%	2
Want flexibility to be able to move when I want	0.00%	0
Total Respondents: 240		

### Q5 If you own a home, would you be interested in converting existing space in your house or building another housing unit on your property (for example over a garage or in the backyard) that you could rent?

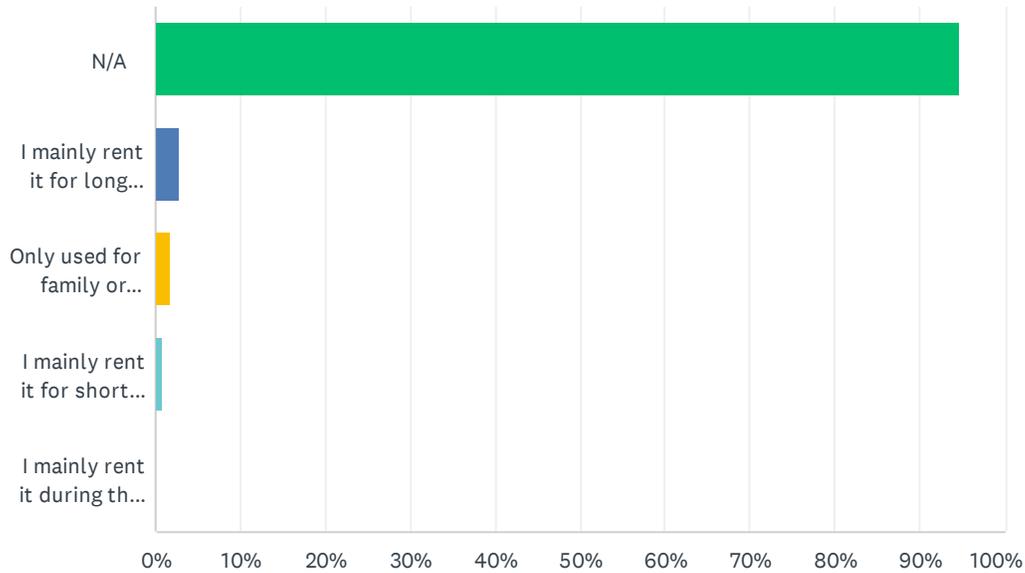
Answered: 246 Skipped: 1



ANSWER CHOICES	RESPONSES	
No	58.54%	144
Not sure	18.29%	45
Yes	12.60%	31
N/A	10.57%	26
<b>TOTAL</b>		<b>246</b>

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

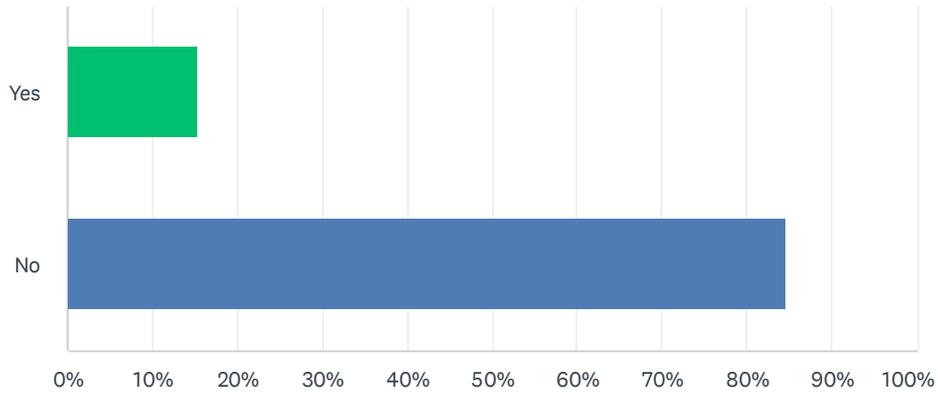
Answered: 246 Skipped: 1



ANSWER CHOICES	RESPONSES
N/A	94.72% 233
I mainly rent it for long term tenants (a year or more)	2.85% 7
Only used for family or guests	1.63% 4
I mainly rent it for short term stays during the summer months (through Airbnb, VRBO, or other short term rental platforms)	0.81% 2
I mainly rent it during the school year (9 months)	0.00% 0
<b>TOTAL</b>	<b>246</b>

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

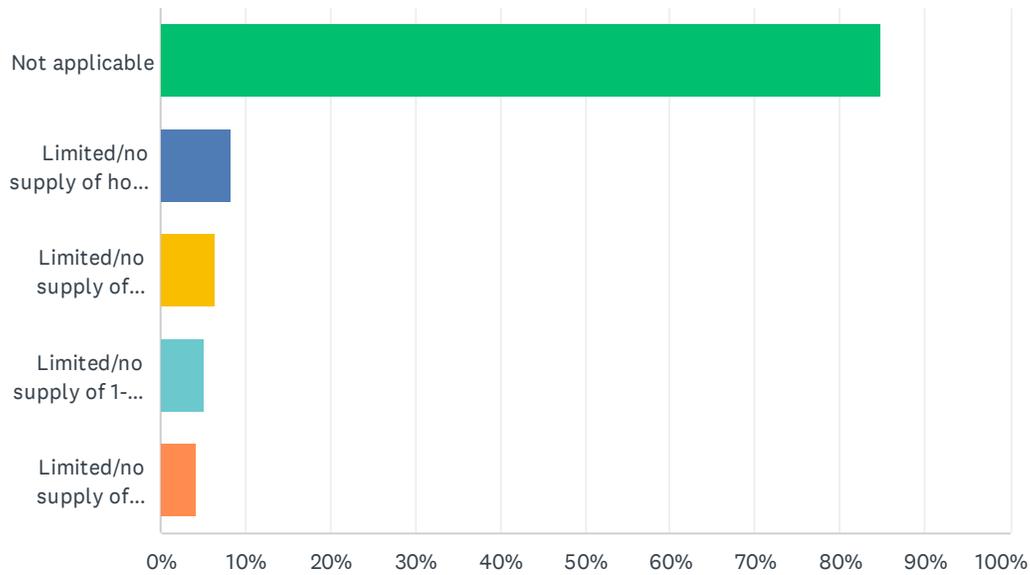
Answered: 246 Skipped: 1



ANSWER CHOICES	RESPONSES	
Yes	15.45%	38
No	84.55%	208
TOTAL		246

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

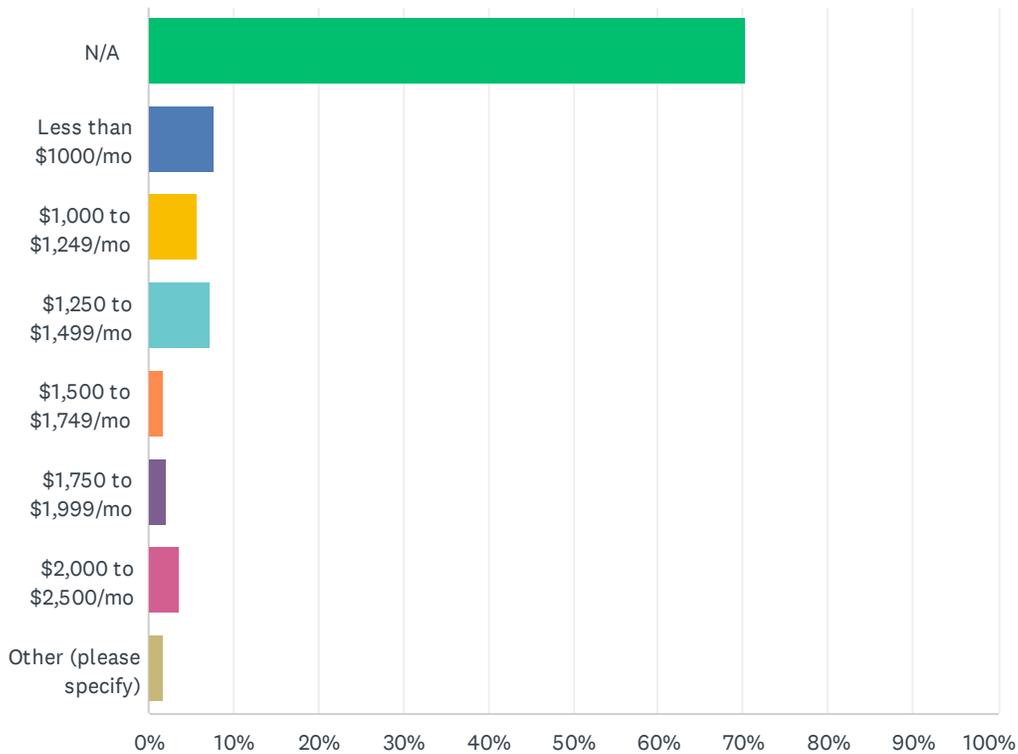
Answered: 238 Skipped: 9



ANSWER CHOICES	RESPONSES	
Not applicable	84.87%	202
Limited/no supply of homes to purchase in my price range	8.40%	20
Limited/no supply of senior housing options	6.30%	15
Limited/no supply of 1-2 bedroom housing options	5.04%	12
Limited/no supply of rental options I can afford (no more than 30% of household income)	4.20%	10
Total Respondents: 238		

**Q9 IF you have had trouble finding a rental or home purchase option in Barkhamsted 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.)**

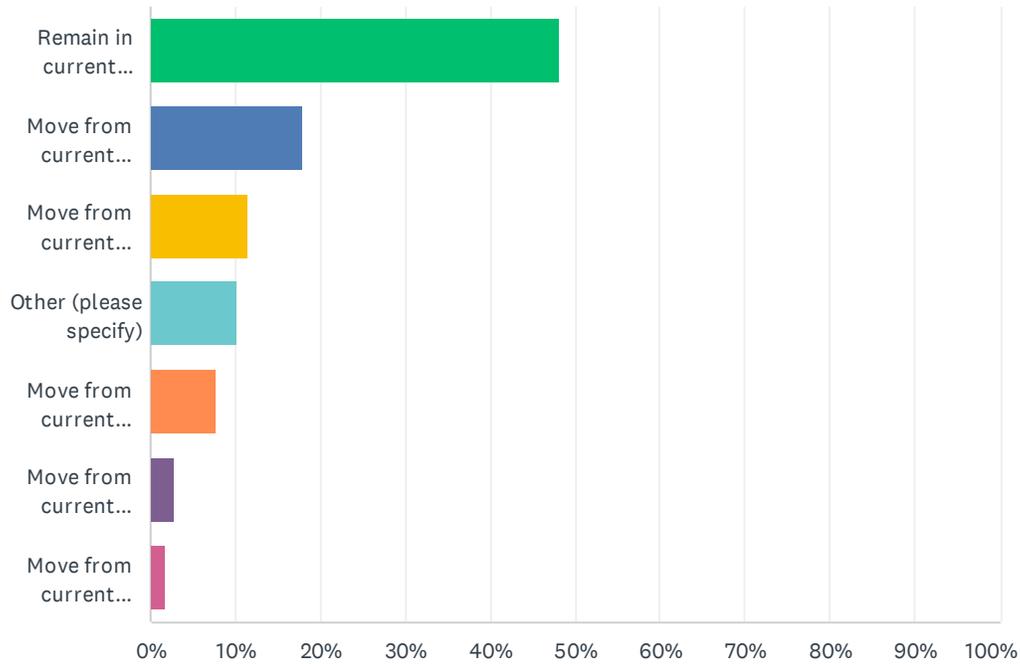
Answered: 246 Skipped: 1



ANSWER CHOICES	RESPONSES	
N/A	70.33%	173
Less than \$1000/mo	7.72%	19
\$1,000 to \$1,249/mo	5.69%	14
\$1,250 to \$1,499/mo	7.32%	18
\$1,500 to \$1,749/mo	1.63%	4
\$1,750 to \$1,999/mo	2.03%	5
\$2,000 to \$2,500/mo	3.66%	9
Other (please specify)	1.63%	4
<b>TOTAL</b>		<b>246</b>

### Q10 In thinking about your housing needs 5-10 years from now, which of the following best describes your plans?

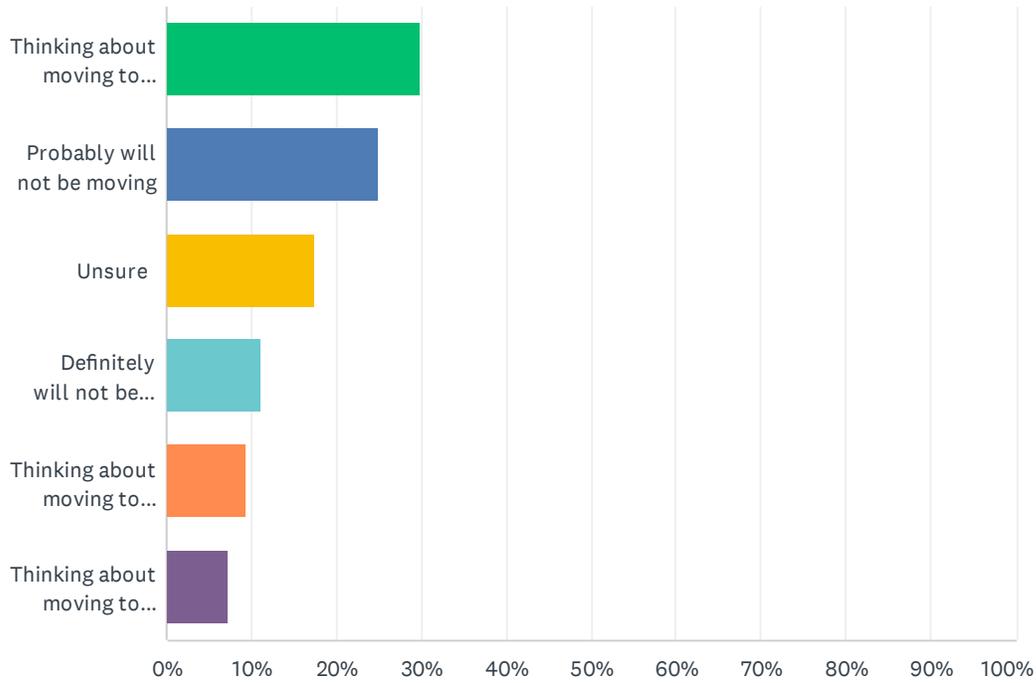
Answered: 245 Skipped: 2



ANSWER CHOICES	RESPONSES	
Remain in current residence	48.16%	118
Move from current residence to a smaller house	17.96%	44
Move from current residence to senior housing	11.43%	28
Other (please specify)	10.20%	25
Move from current residence to a larger house	7.76%	19
Move from current residence to a small apartment	2.86%	7
Move from current residence to a large apartment	1.63%	4
<b>TOTAL</b>		<b>245</b>

### Q11 5-10 years from now, how likely are you to move from where you reside now?

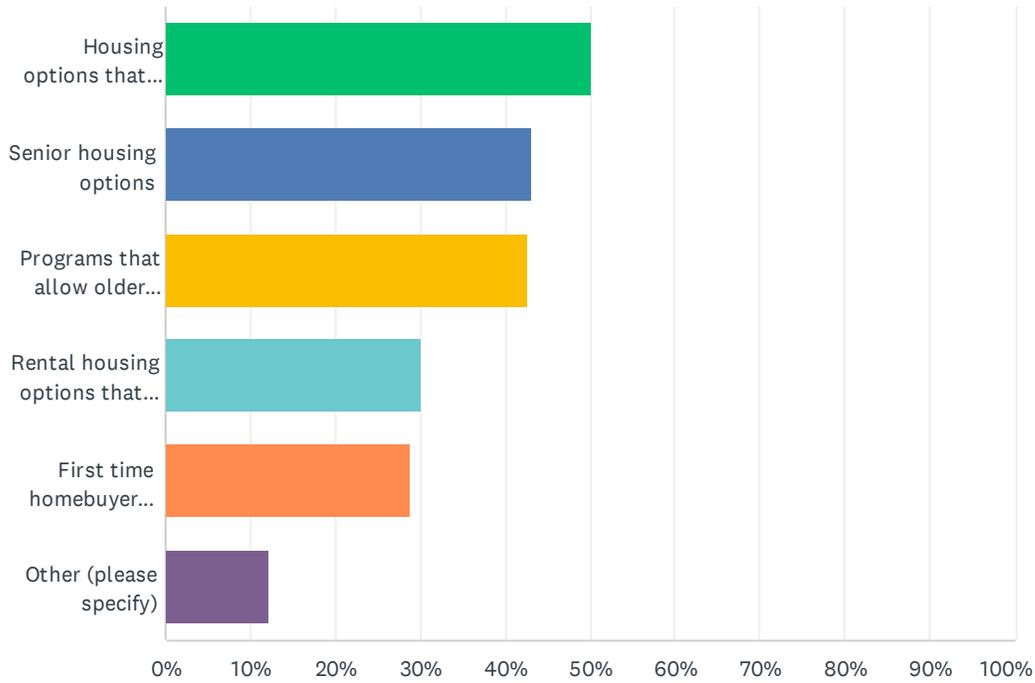
Answered: 245 Skipped: 2



ANSWER CHOICES	RESPONSES	
Thinking about moving to another State besides Connecticut	29.80%	73
Probably will not be moving	24.90%	61
Unsure	17.55%	43
Definitely will not be moving	11.02%	27
Thinking about moving to another location in Barkhamsted	9.39%	23
Thinking about moving to another town in Connecticut	7.35%	18
<b>TOTAL</b>		<b>245</b>

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

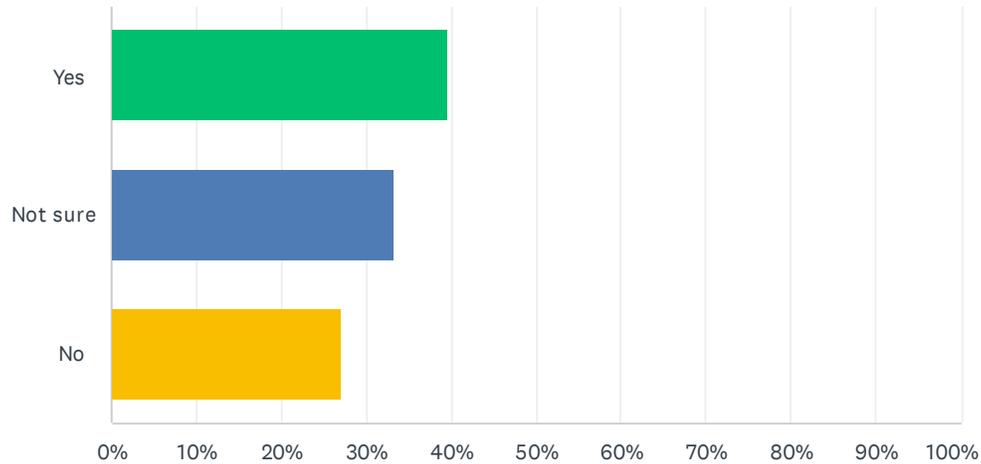
Answered: 239 Skipped: 8



ANSWER CHOICES	RESPONSES	
Housing options that allow older adults to "downsize" (smaller sized homes with lower maintenance needs)	50.21%	120
Senior housing options	43.10%	103
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.	42.68%	102
Rental housing options that young families and young adults can afford.	30.13%	72
First time homebuyer options that allow renters to purchase their first home.	28.87%	69
Other (please specify)	12.13%	29
Total Respondents: 239		

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

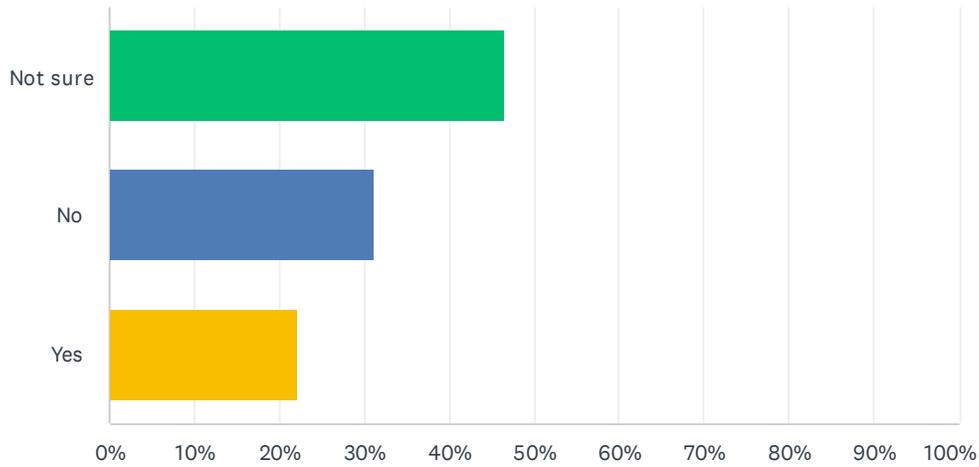
Answered: 247 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	39.68%	98
Not sure	33.20%	82
No	27.13%	67
TOTAL		247

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

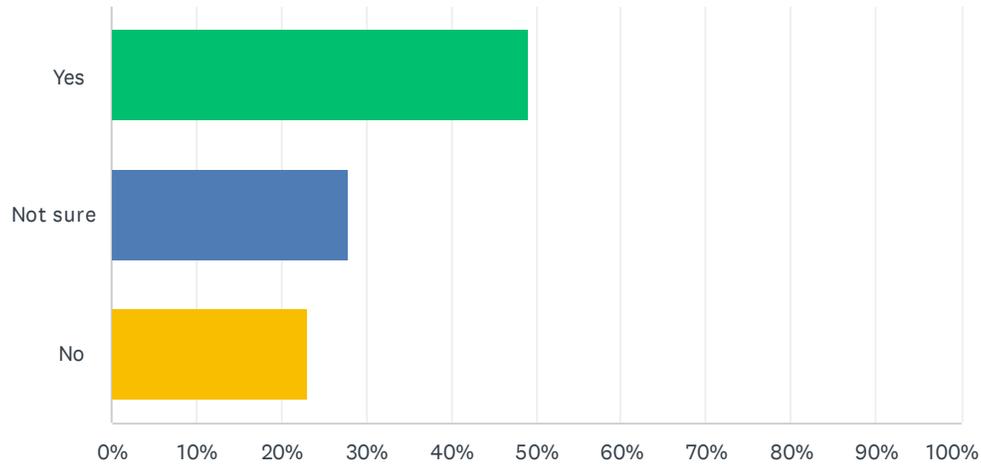
Answered: 247 Skipped: 0



ANSWER CHOICES	RESPONSES	
Not sure	46.56%	115
No	31.17%	77
Yes	22.27%	55
<b>TOTAL</b>		<b>247</b>

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

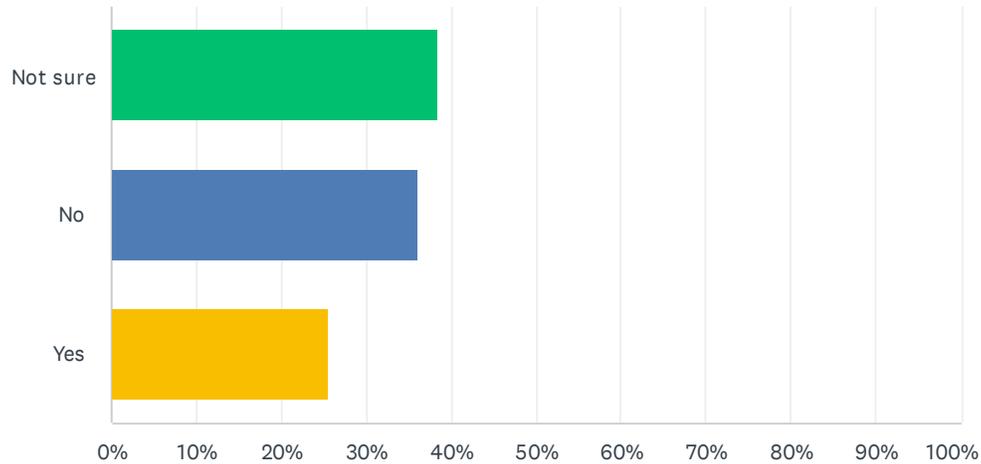
Answered: 247 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	48.99%	121
Not sure	27.94%	69
No	23.08%	57
TOTAL		247

### Q16 Do you think the cost or availability of housing in Barkhamsted affects the ability of people who work in town to live here?

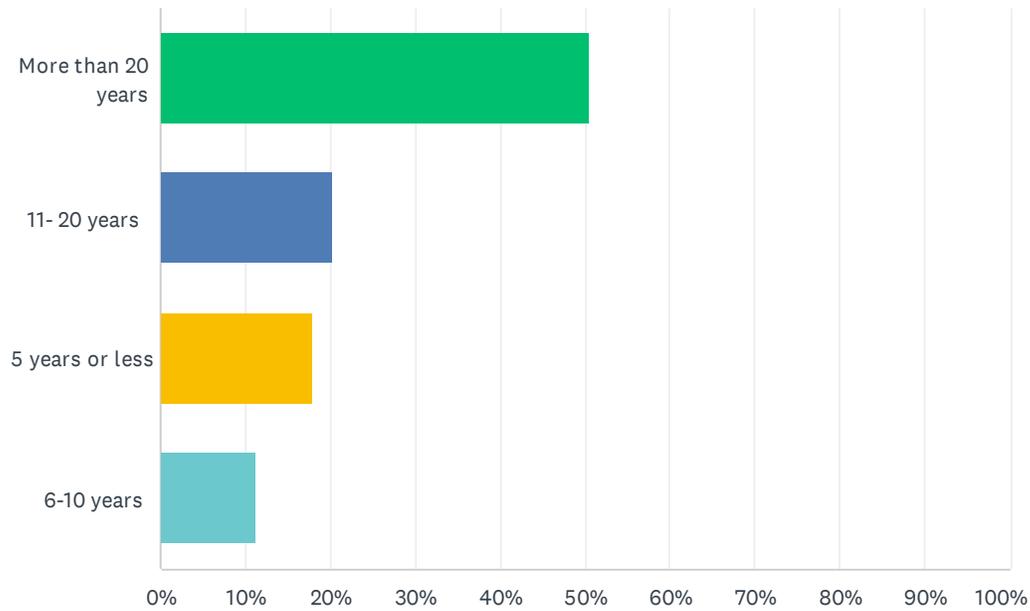
Answered: 247 Skipped: 0



ANSWER CHOICES	RESPONSES	
Not sure	38.46%	95
No	36.03%	89
Yes	25.51%	63
<b>TOTAL</b>		<b>247</b>

## Q17 How long have you lived in Barkhamsted?

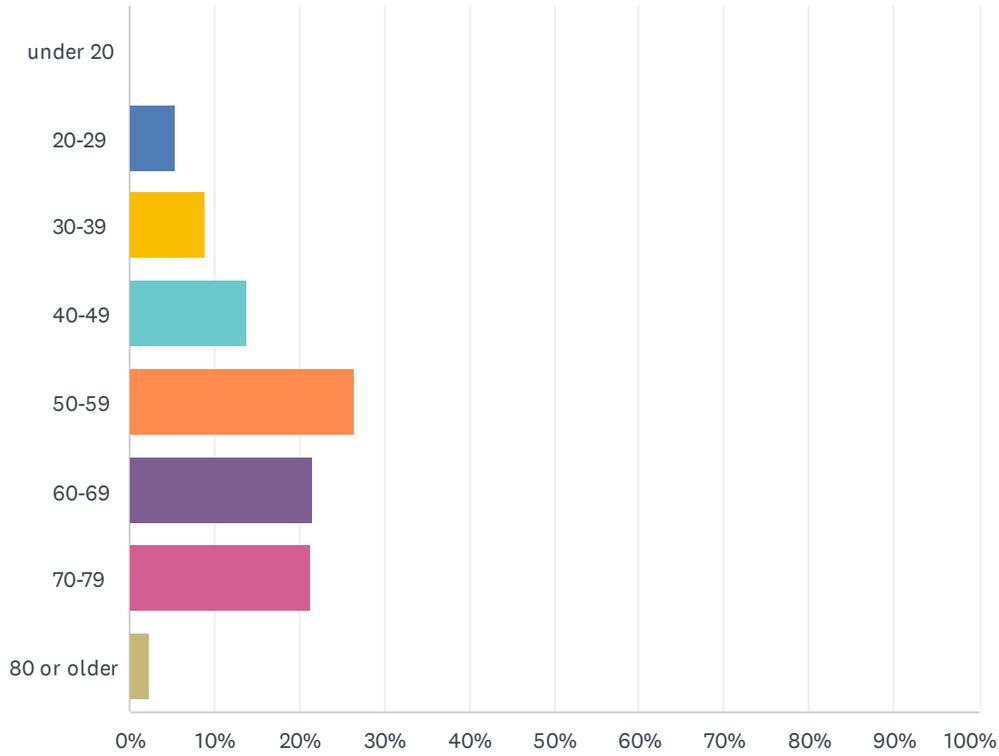
Answered: 247 Skipped: 0



ANSWER CHOICES	RESPONSES	
More than 20 years	50.61%	125
11- 20 years	20.24%	50
5 years or less	17.81%	44
6-10 years	11.34%	28
TOTAL		247

## Q18 How old are you?

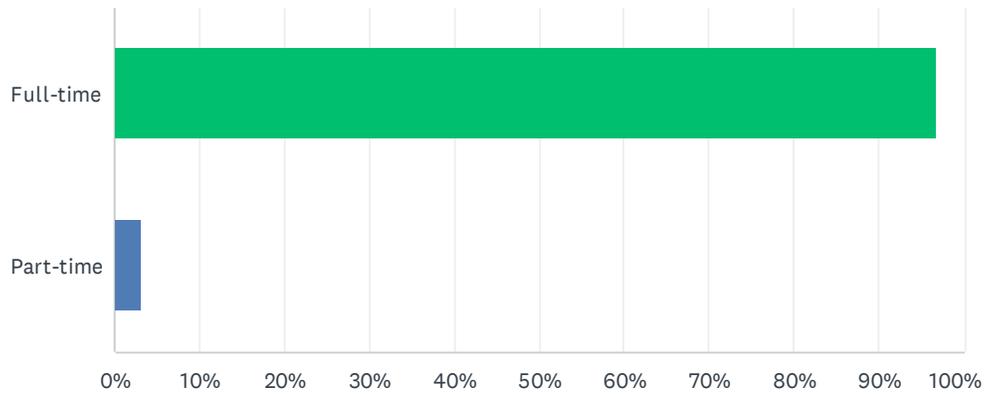
Answered: 245 Skipped: 2



ANSWER CHOICES	RESPONSES	
under 20	0.00%	0
20-29	5.31%	13
30-39	8.98%	22
40-49	13.88%	34
50-59	26.53%	65
60-69	21.63%	53
70-79	21.22%	52
80 or older	2.45%	6
<b>TOTAL</b>		<b>245</b>

### Q19 Do you live in Barkhamsted full-time or part-time?

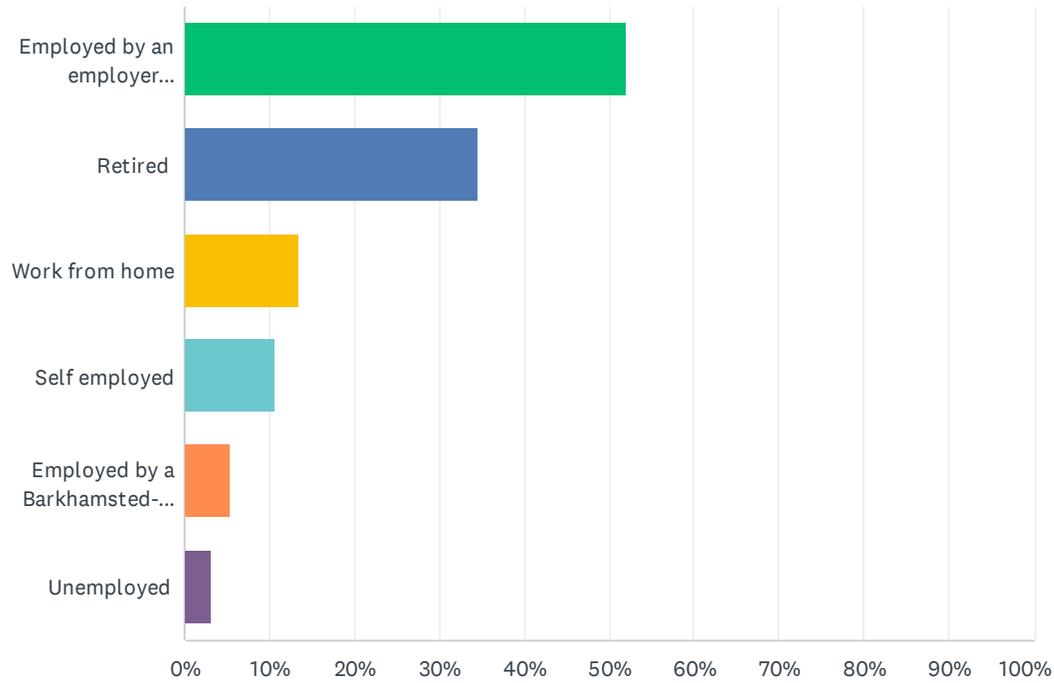
Answered: 247 Skipped: 0



ANSWER CHOICES	RESPONSES	
Full-time	96.76%	239
Part-time	3.24%	8
TOTAL		247

## Q20 Please select the option that best describes your current employment status: (check all that apply)

Answered: 246 Skipped: 1



ANSWER CHOICES	RESPONSES	
Employed by an employer located outside of Barkhamsted	52.03%	128
Retired	34.55%	85
Work from home	13.41%	33
Self employed	10.57%	26
Employed by a Barkhamsted-based employer	5.28%	13
Unemployed	3.25%	8
Total Respondents: 246		

**Q21** If you have any other comments or feedback for the Committee related to housing issues, please include them here.

Answered: 45 Skipped: 202