



# **CENTER FOR HOUSING OPPORTUNITY**

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**LITCHFIELD COUNTY**

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# MISSION: Coordinating a REGIONAL RESPONSE to housing affordability challenges in Litchfield County



## **Municipalities (public sector)**

- 25 towns
- Northwest Hills Council of Governments
- Town housing commissions/committees
- 5 Housing Authorities
- Legislators

## **Housing non-profits (private sector)**

- 15 local non-profit housing organizations
- Homelessness service providers- Housing First

## **Cross-sector partners**

- NWCT Economic Development Corp.
- Anchor institutions (healthcare, arts & culture, education)
- Conservation organizations
- Faith based community

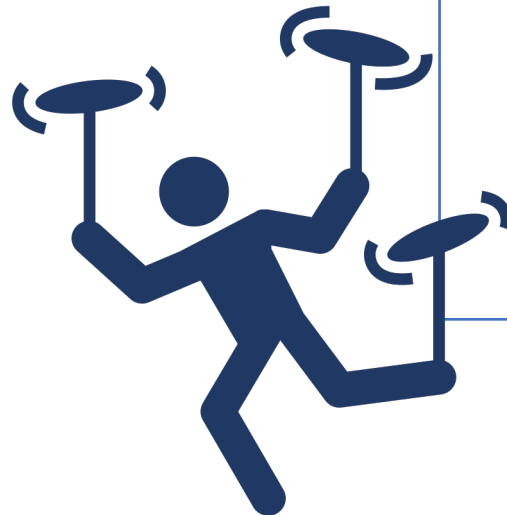
## **Capacity building resource partners**

- CT Dept. of Housing + CHFA
- CT LISC
- Community Foundations- FCH, BTCF, NCCF
- Regional Plan Association, Partnership for Strong Communities



# What LC Center for Housing Opportunity Provides

- Shared **project management support**
- Project **feasibility funding**
- **Capacity building**
  - Fundraising guide
  - Communications strategy
  - Board recruitment & training tips
- **Community engagement** support and grant funding
- Town **housing plan implementation** assistance

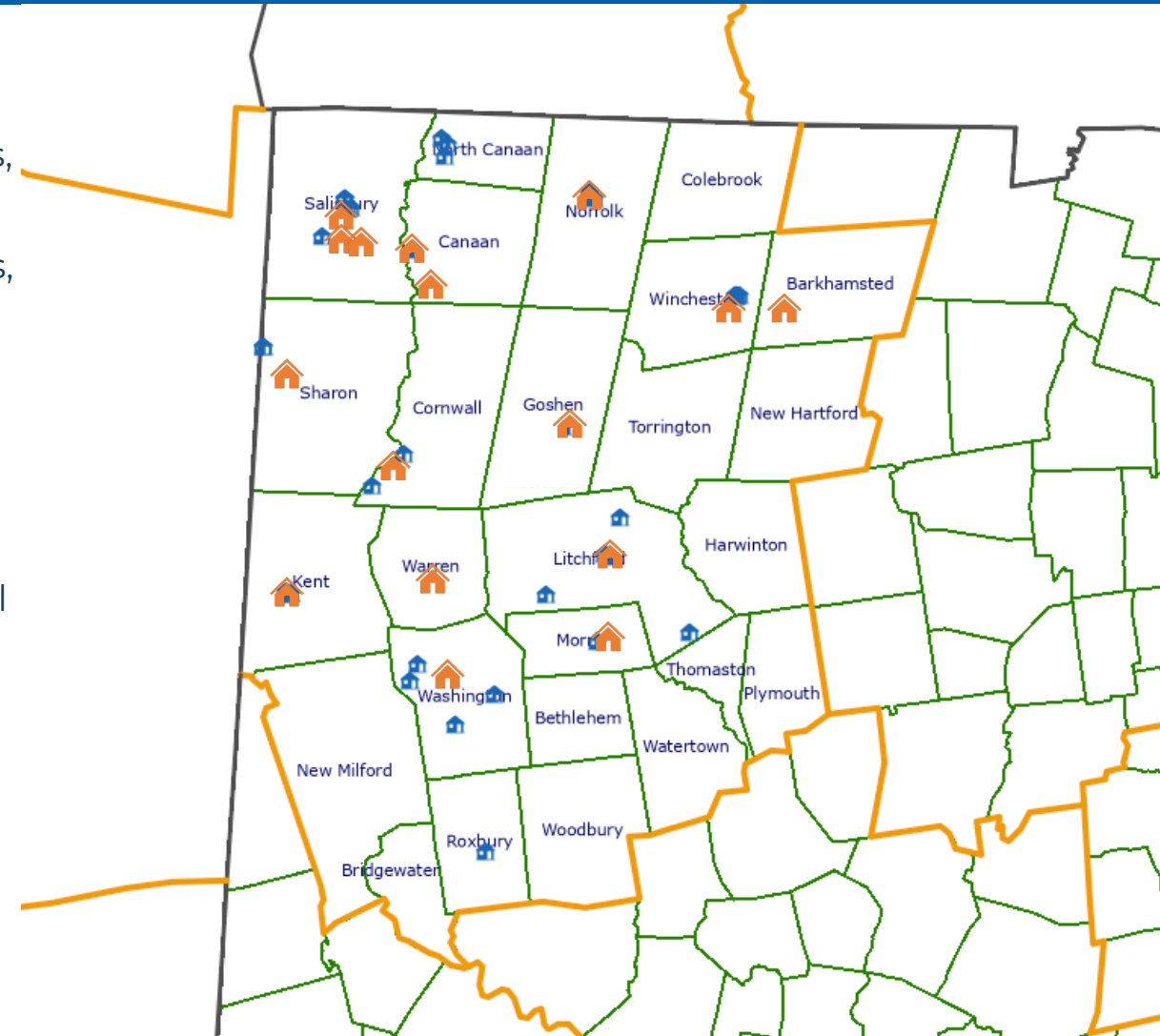


1. **Cornwall** Housing Corp.
2. **Falls Village** Housing Trust
3. Foundation for **Norfolk** Living
4. **Kent** Affordable Housing
5. **Salisbury** Housing Committee, Inc.
6. Salisbury Housing Trust
7. **Roxbury** Housing Trust
8. **Sharon** Housing Trust
9. **Litchfield** Housing Authority
10. **Morris** Housing Authority
11. **Barkhamsted** Housing Trust
12. **Warren** Affordable Housing Corp.
13. **Washington** Community Housing Trust
14. **New Milford** Affordable Housing
15. **Winchester** Housing Partners



# 18 Housing Developments Underway

- **Barkhamsted** - Mallory View
- **Cornwall** – Potter Woods
- **Falls Village** - Miner Street, River Road Homes
- **Goshen** – Village Marketplace
- **Kent** - South Common expansion
- **Litchfield** - Wells Run expansion
- **Morris** - Eldridge expansion
- **Norfolk** – Haystack Woods, Royal Arcanum
- **Salisbury** - Dresser Woods, Perry Street, Holley Place
- **Sharon** - North Main apartments, Community Center
- **Warren** - Town Hall land
- **Washington** - Baldwin Hill
- **Winchester** - Batcheller School



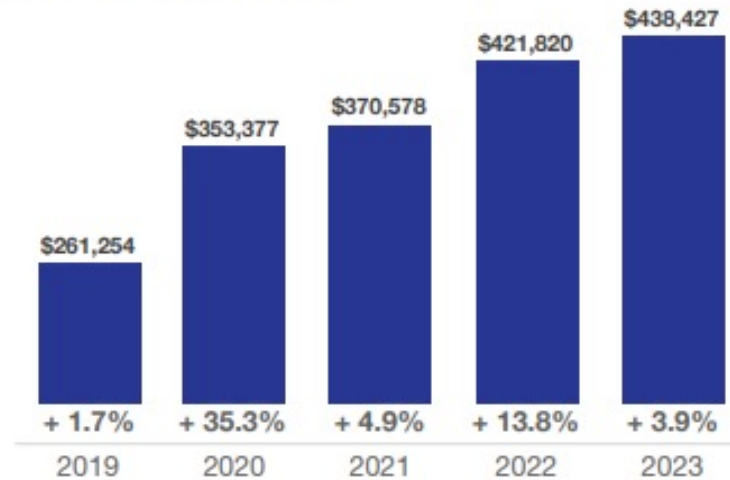
# Regional Housing Affordability Challenges

Annual Report for Litchfield County Board of REALTORS  
Association Service Area

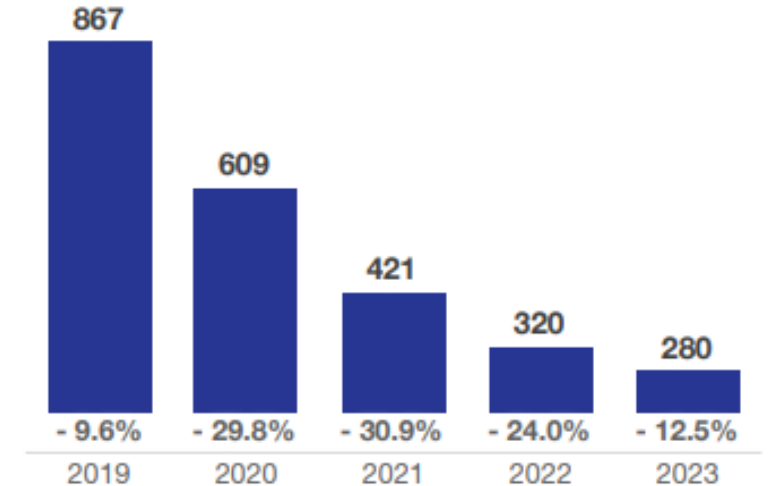
## Quick Facts

- **1,371 households on waiting lists** for affordable rental housing in 14-towns
  - **68%** of those on the waiting lists are **seniors**
- **9,670 households are severely housing cost burdened** in Litchfield County towns - spending more than 50% of their income on housing costs.

### Average Sales Price



### Inventory of Homes for Sale



#### Top 10 Areas: Change in Avg. Sales Price from 2022

Canaan	+ 55.7%
Morris	+ 17.0%
Barkhamsted	+ 15.5%
Torrington	+ 14.9%
Salisbury	+ 12.2%
New Hartford	+ 11.7%
Watertown	+ 11.0%
Thomaston	+ 8.9%
Harwinton	+ 1.7%
Winsted	- 2.4%

#### Top 10 Areas: Change in Homes for Sale from 2022

Sharon	+ 85.7%
Canaan	+ 60.0%
Colebrook	+ 25.0%
Watertown	+ 14.3%
Woodbury	+ 12.5%
Barkhamsted	0.0%
Bethlehem	0.0%
Morris	0.0%
Thomaston	0.0%
Litchfield	- 13.8%



# Definition of “Affordable Housing”

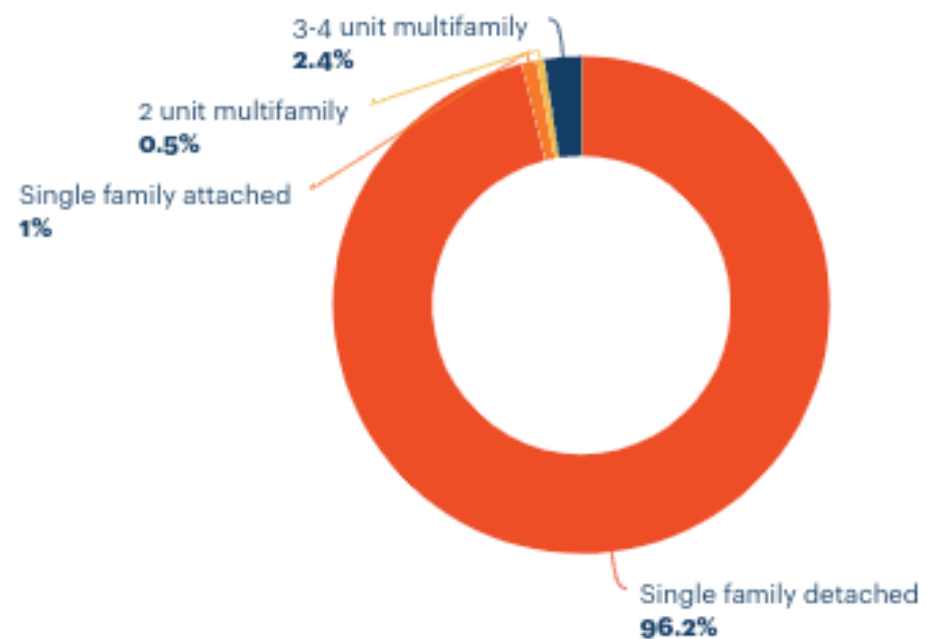


- Costs less than 30% of the household’s income
- Most challenging for those earning 80% or less of the area median income (AMI) for Litchfield County.
- Every town has a significant # of households earning under 80%AMI; many paying more than 50% of their income on housing costs.
- Goshen has **302 households** that earn under 80% of the area median income (AMI) but only **17 housing units** dedicated to remaining affordable to these households.

	Household Size				
	1 person	2 people	3 people	4 people	5 people
80% of AMI (2023)	\$64,240	\$73,440	\$82,640	\$91,760	\$99,120

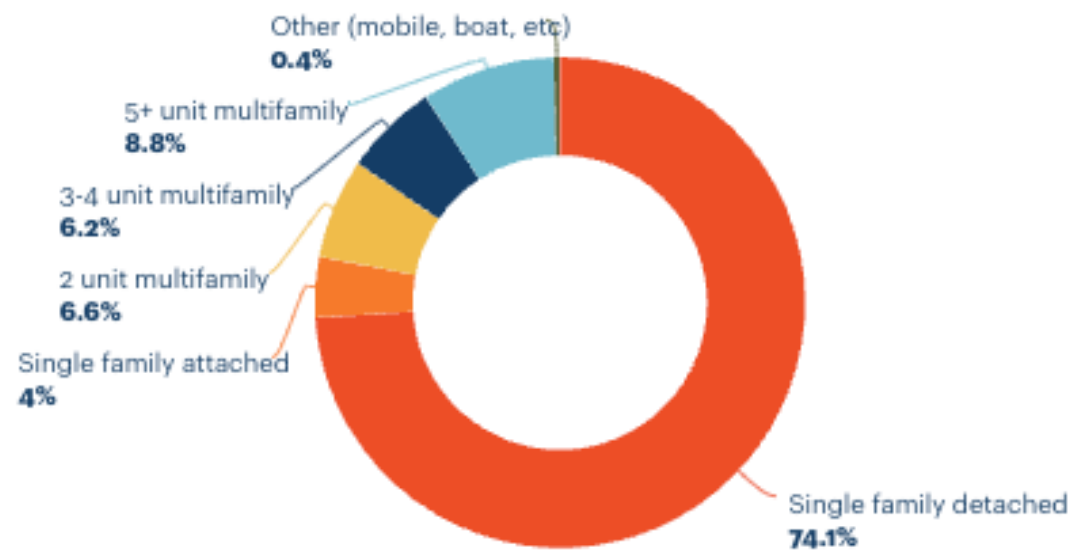
## Housing Unit Types

Goshen



American Community Survey 2018-2022

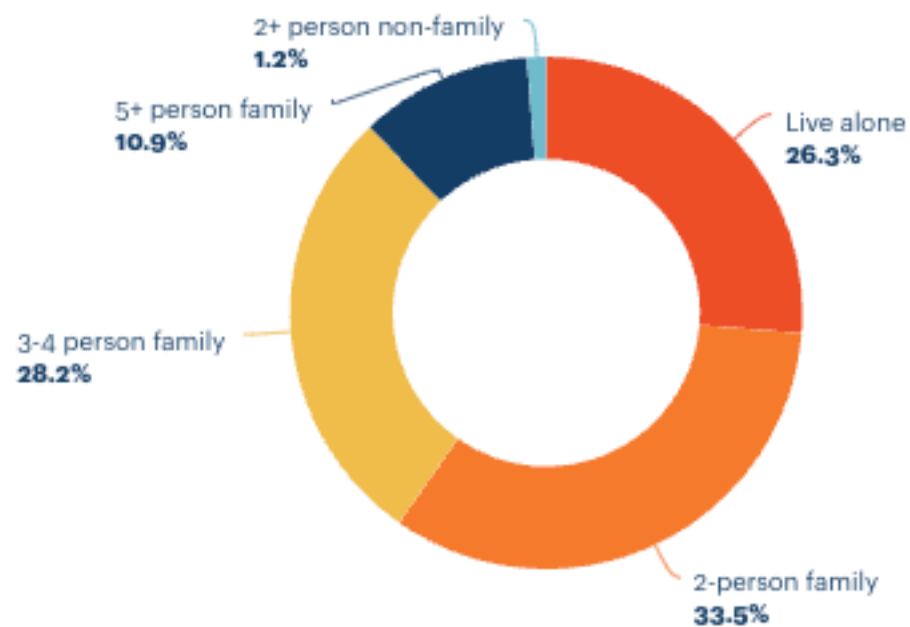
Litchfield County



American Community Survey 2018-2022

## Family Size and Household Type

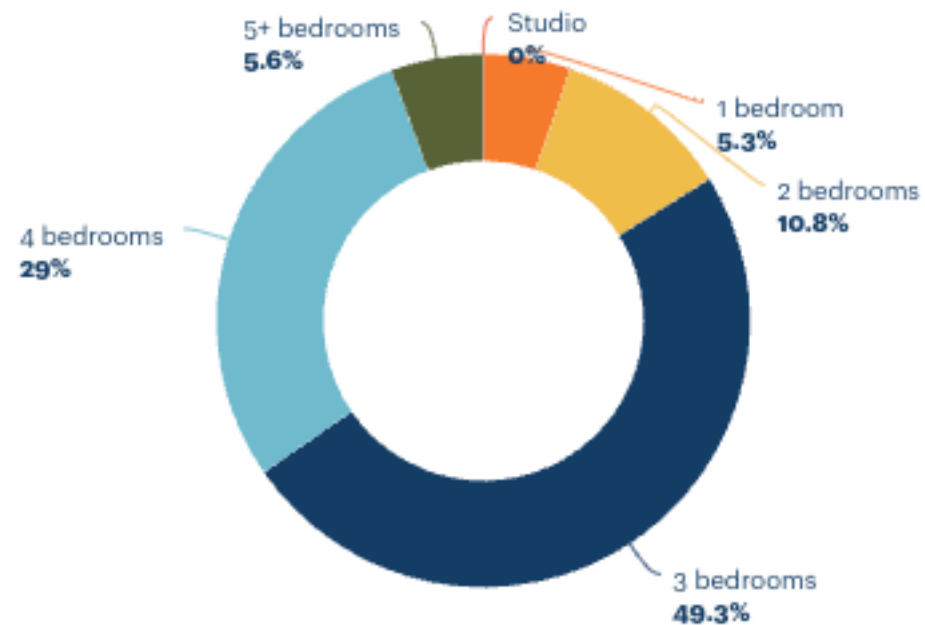
Goshen



US Census, American Communities Survey 2018-2022

## Housing Units by Number of Bedrooms

Goshen

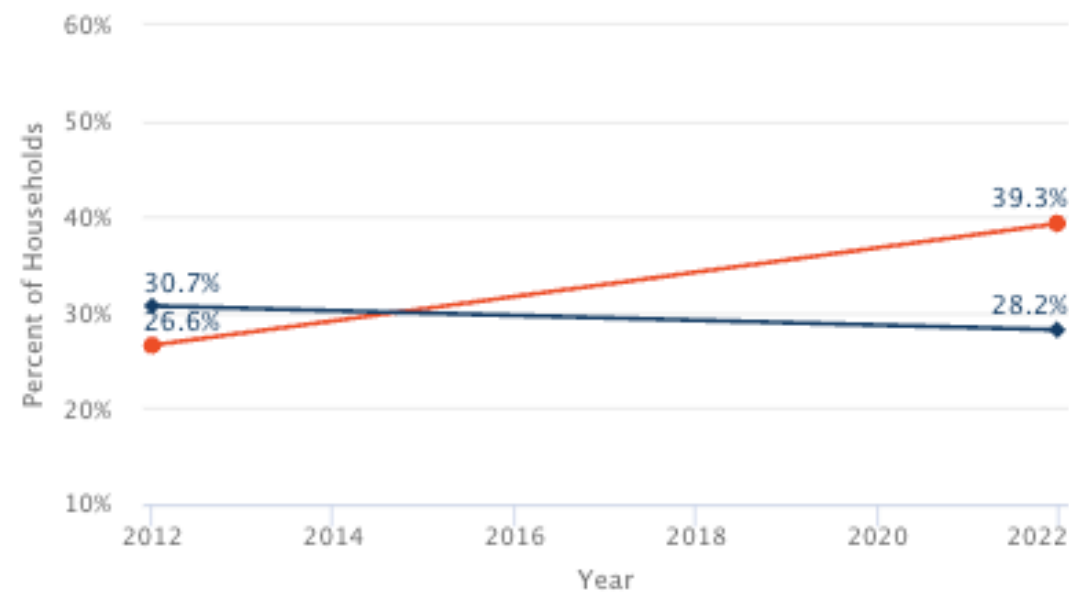


American Community Survey 2018-2022



## Percent of households with youths and seniors

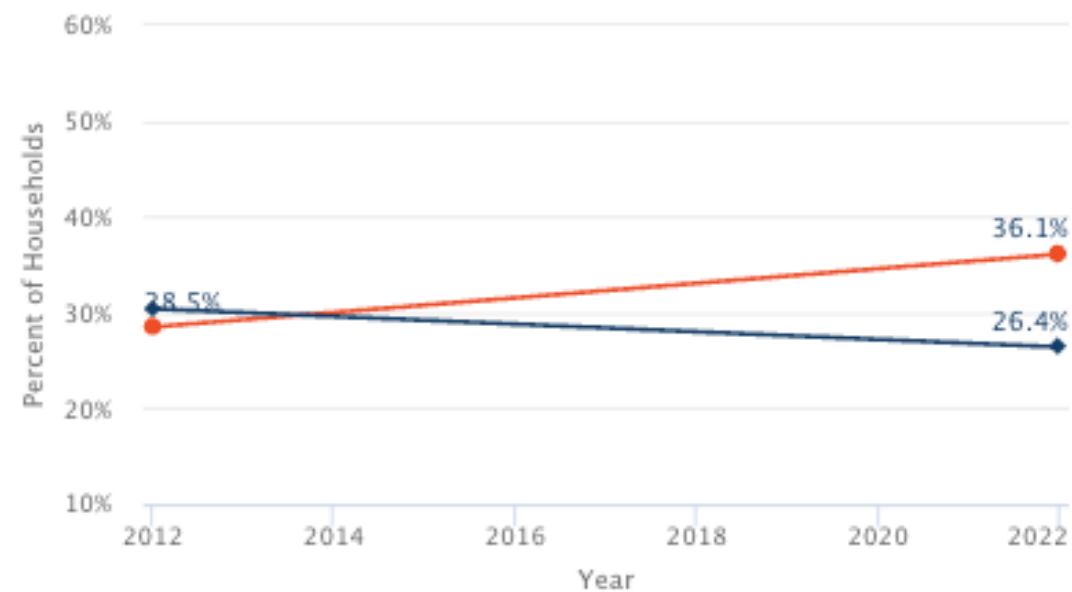
Goshen



- Households with one or more people 65 years and over
- Households with one or more people under 18 years

US Census, American Communities Survey 2018-2022

Litchfield County

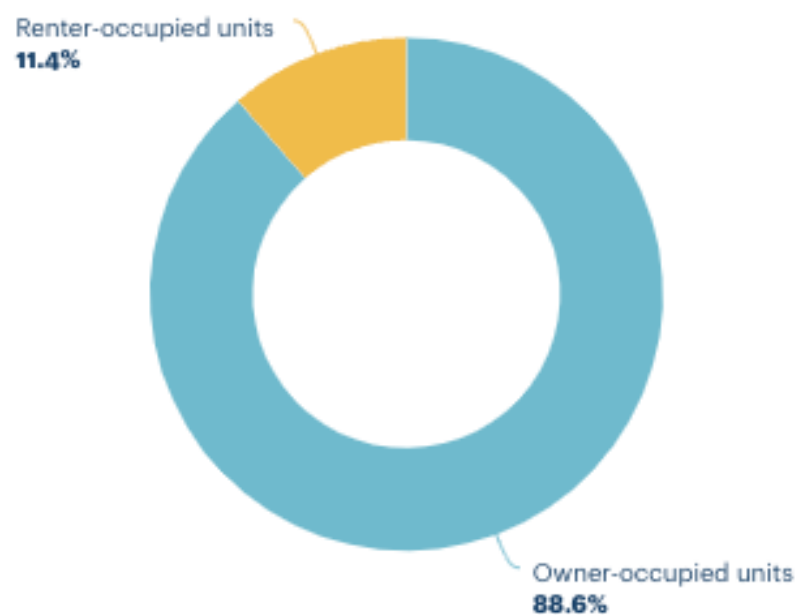


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US Census, American Communities Survey 2018-2022

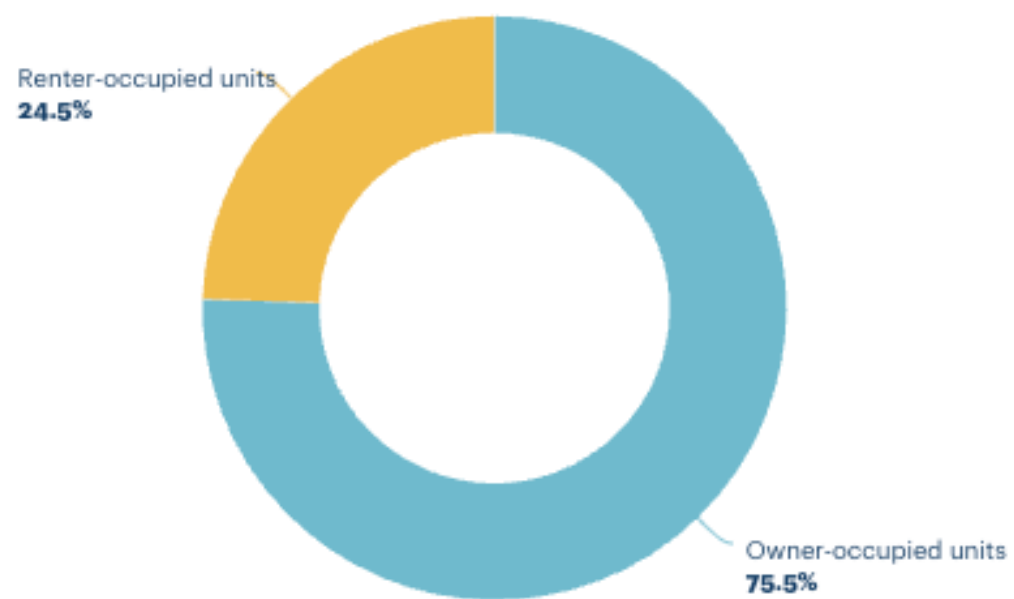
## Owner and Renter Occupied Housing

Goshen



American Community Survey 2018-2022

Litchfield County



American Community Survey 2018-2022

## The impact of short-term rentals

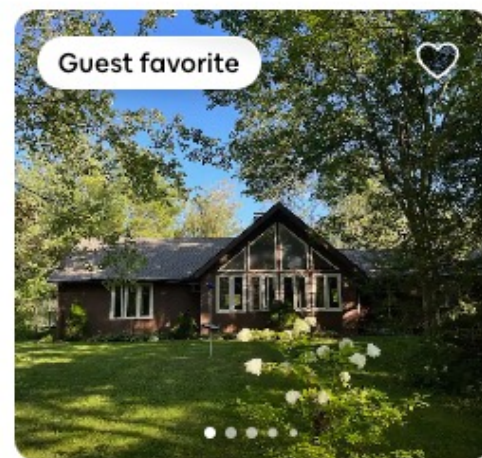
96 places within map area



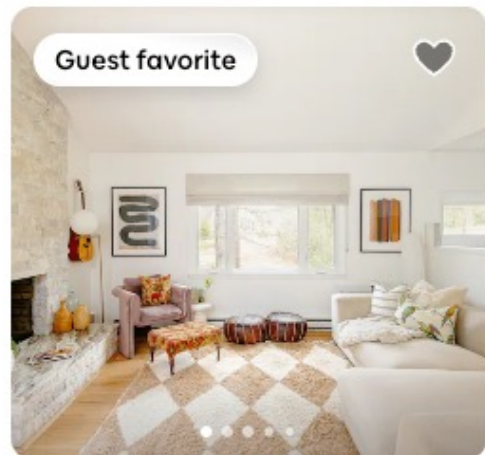
**Farm stay in Torrington** ★ 5.0 (5)  
Escape to the Farm  
8 beds  
Jul 21 – 26  
\$242 night



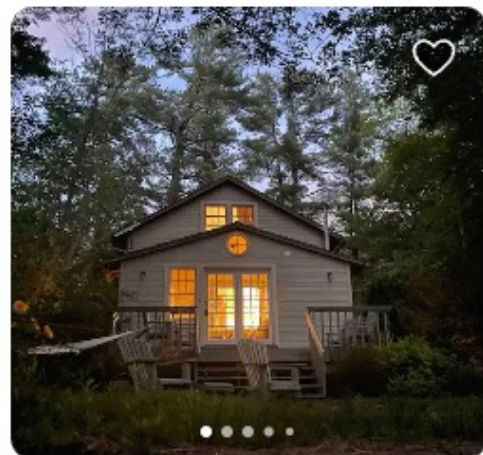
**Cottage in Goshen** ★ 4.98 (106)  
Country Cottage in Goshen  
2 beds  
Jul 14 – 19  
\$135 night



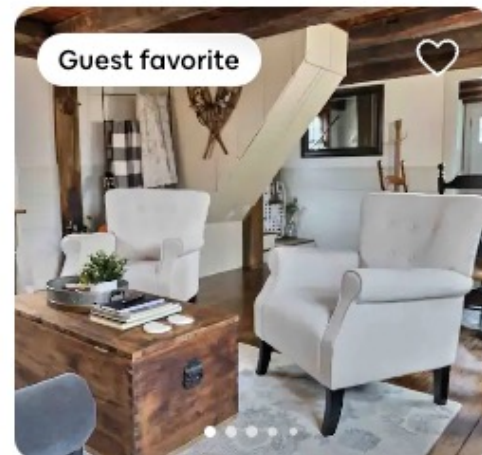
**Home in Goshen** ★ 5.0 (19)  
Sun-Soaked Chalet Near Lake and...  
7 beds  
Jul 12 – 17  
\$372 \$252 night



**Home in Goshen** ★ 5.0 (6)  
Halo Hollow Haus - Litchfield Lake ...  
5 beds



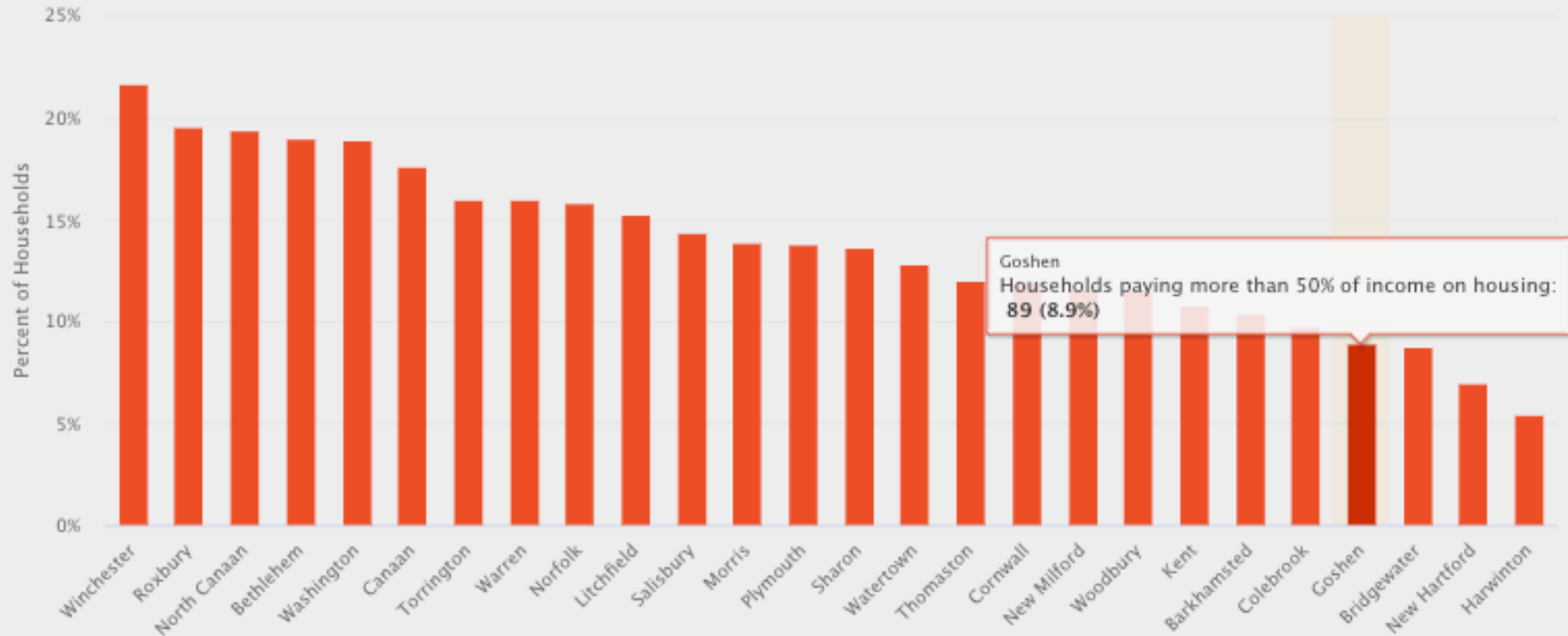
**Cottage in Goshen** ★ 4.73 (40)  
Lake Cottage in Goshen, CT  
5 beds



**Cottage in Goshen** ★ 4.95 (126)  
Stuart Cottage/Minutes to Mohaw...  
2 beds

# Percent of Households Paying More than 50% of Income on Housing

Litchfield County

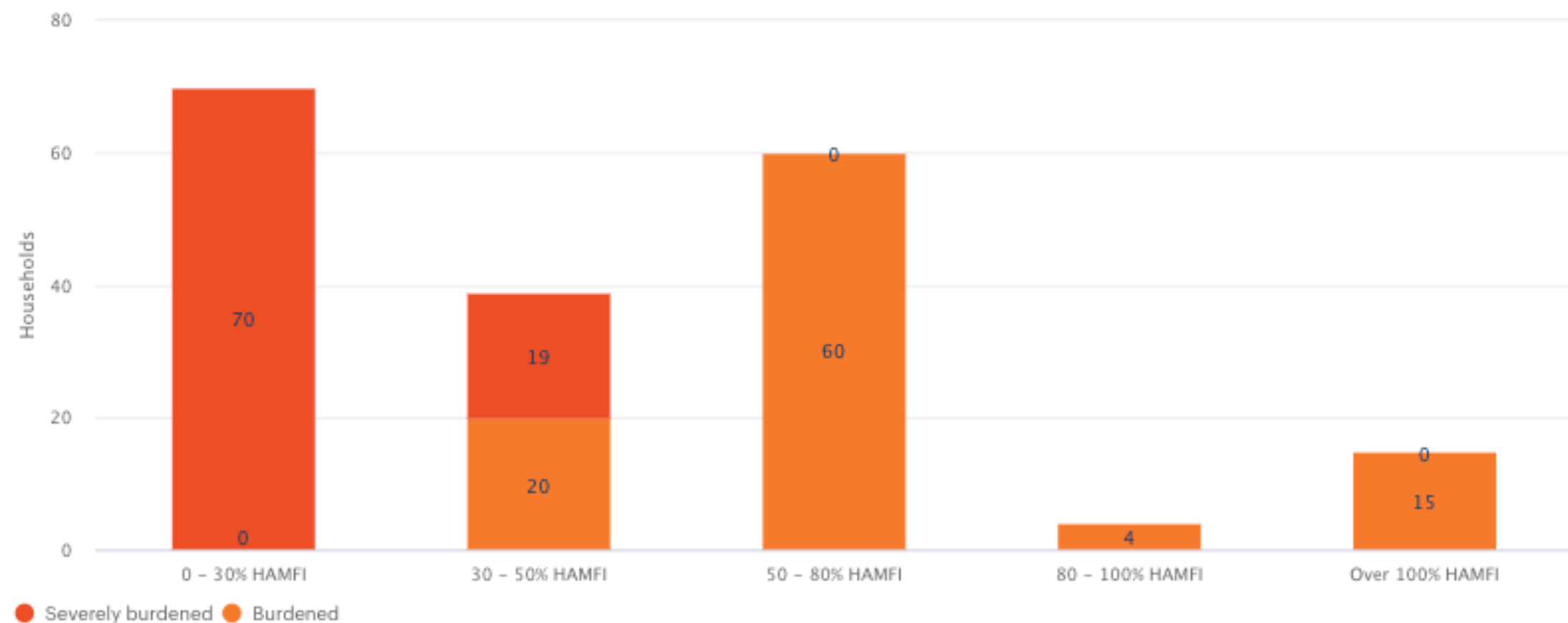


US Department of Housing and Urban Development, Comprehensive Housing Affordability Strategy 2016-2020



## Housing Cost Burdened Households by Income

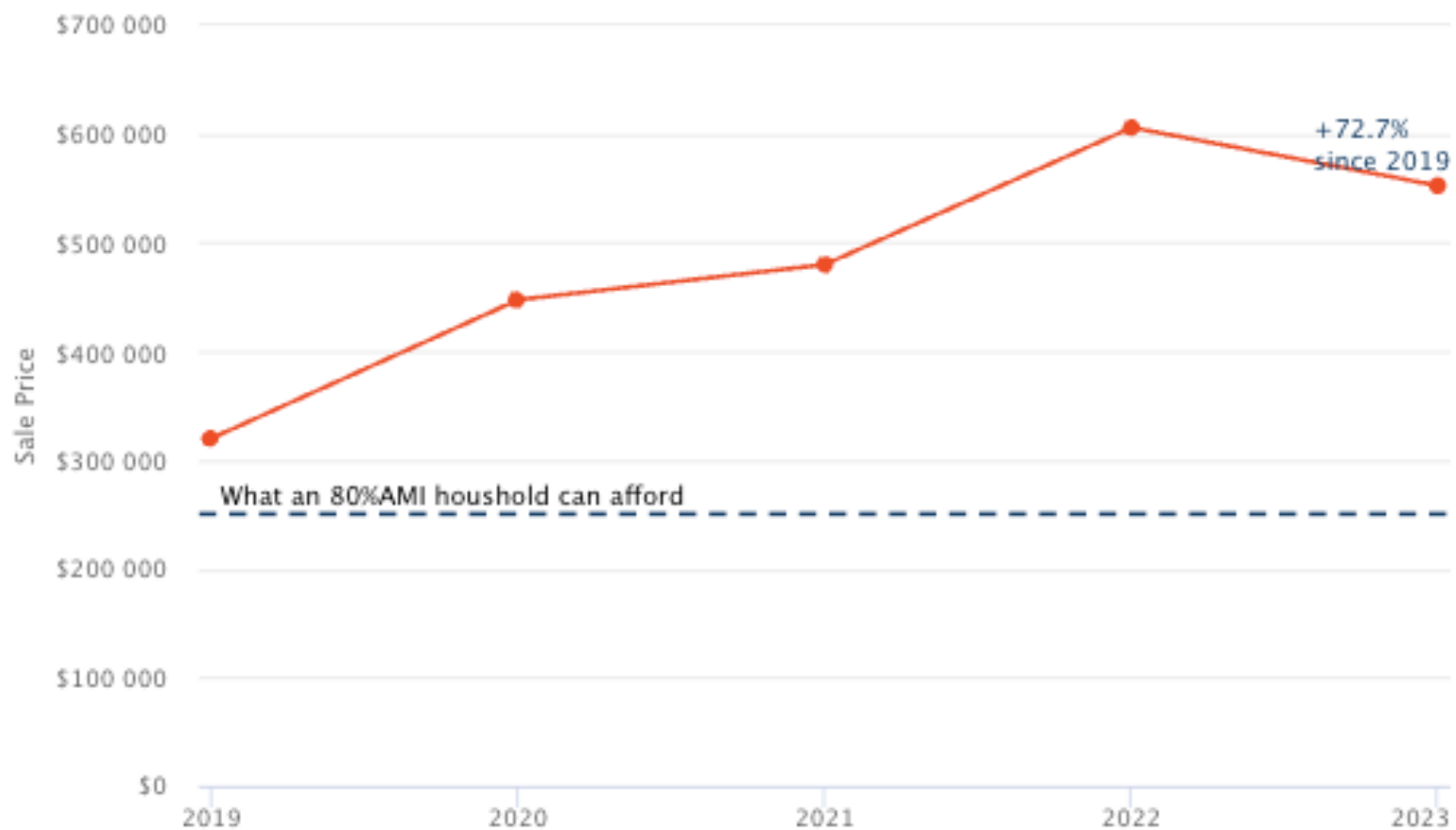
Goshen



HUD Comprehensive Housing Affordability Strategy, 2016-2020

## Median Sale Price, 2019-2023

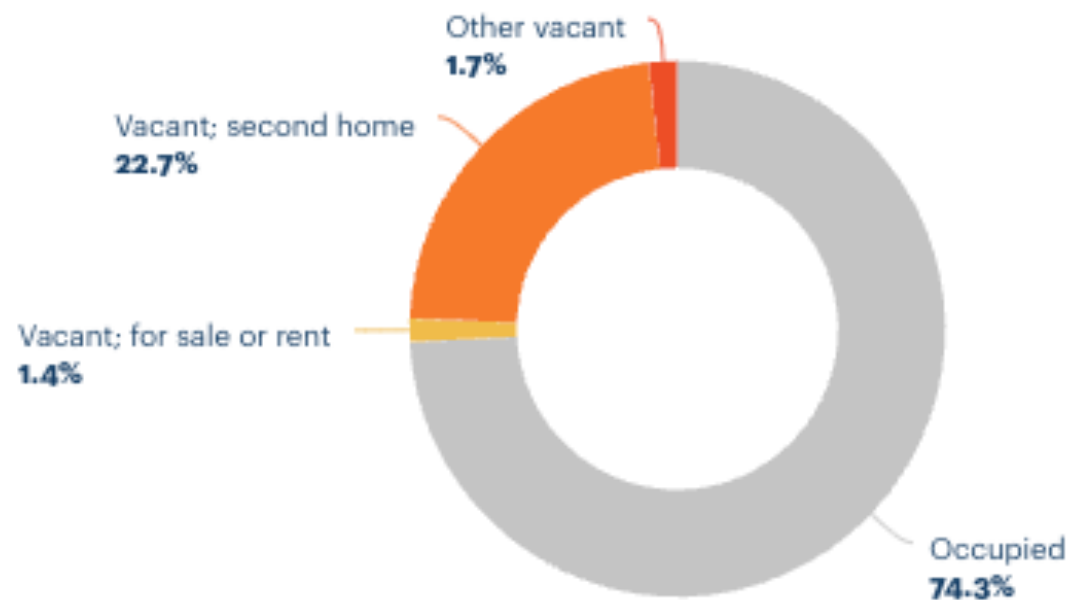
Goshen



SMART MLS, Annual Report for Litchfield County Board of Realtors Association Service Area, 2023

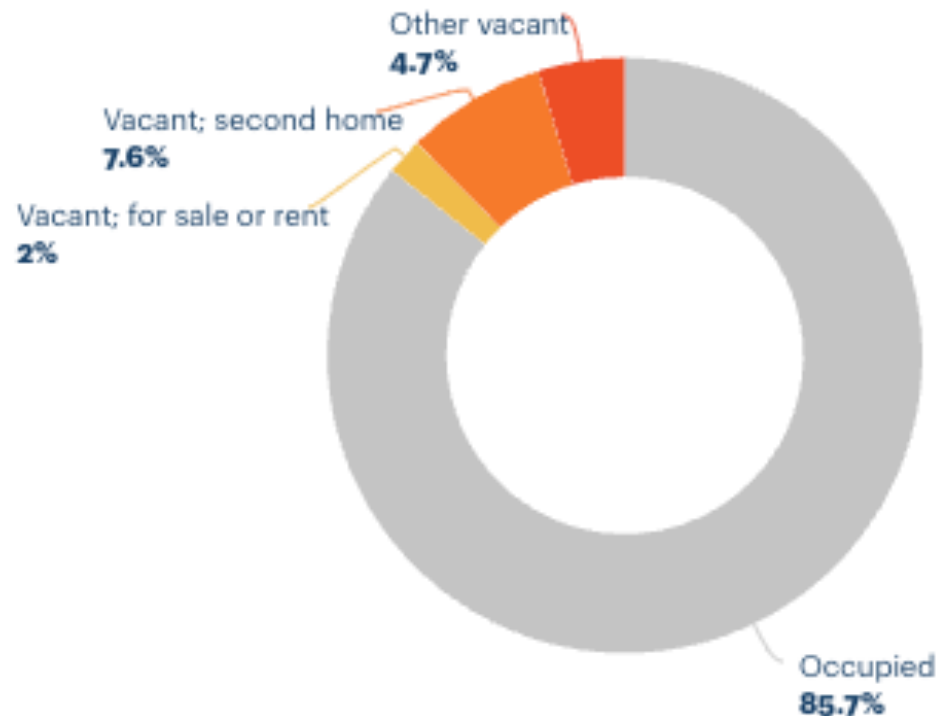
## Occupied, Vacant, and Second Homes

Goshen



American Community Survey 2018-2022

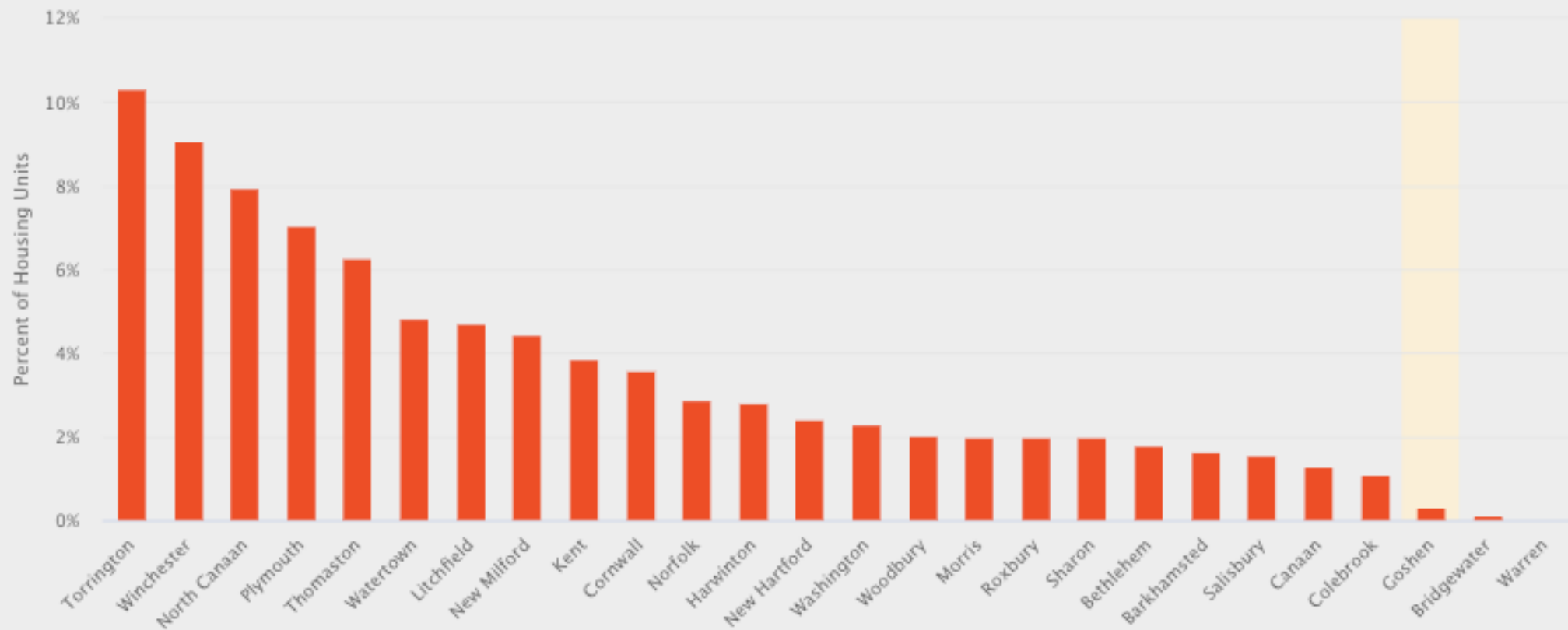
Litchfield County



American Community Survey 2018-2022

## Percent of Dedicated Affordable Housing

Litchfield County

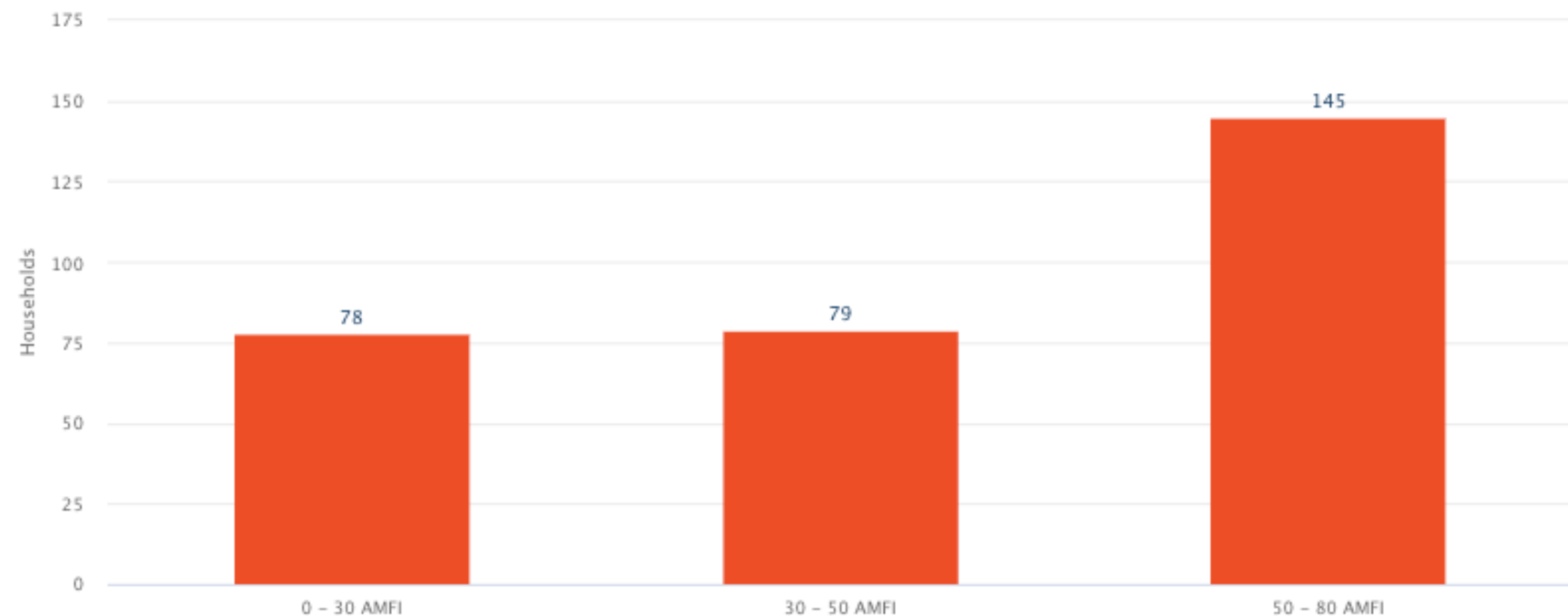


Connecticut Dept. of Housing, 8-30g Appeals List 2012, 2022



## Number of Households by Average Median Family Income

Goshen



HUD Comprehensive Housing Affordability Strategy, 2016-2020



# Is our “affordable housing” in Litchfield County also “workforce housing”? Yes!

Average annual wage for jobs in all sectors would qualify that worker to live in affordable housing.

## Jobs and Wages in Litchfield County

Six largest sectors, 2022

Industry	Litchfield Co. Total Jobs	Litchfield Co. Avg. Annual Wage
All Industries	60,824	\$57,869
Health Care & Social Assistance	10,027	\$55,342
Manufacturing	8,556	\$70,159
Retail Trade	8,105	\$40,438
Government	7,580	\$65,515
Construction	3,545	\$77,435
Administration and Support, and Waste Management and Remediation Services	2,744	\$47,719

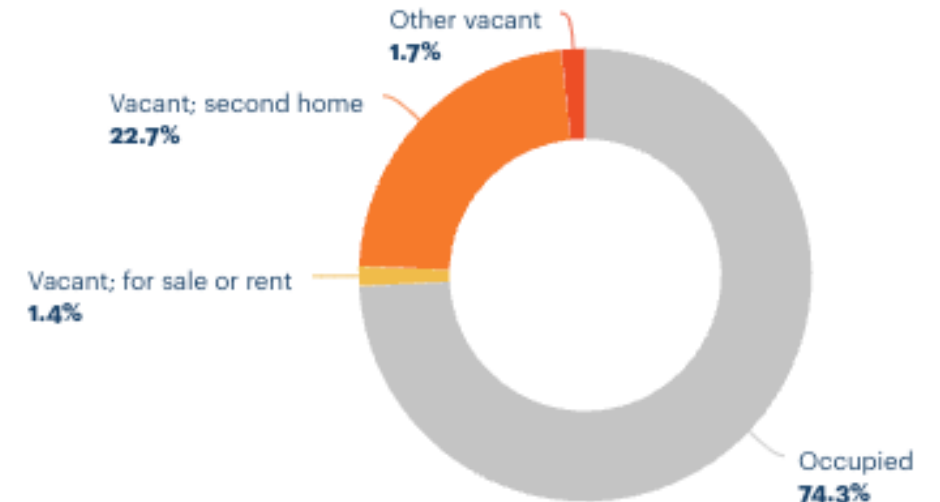
Bureau of Labor Statistics, Quarterly Census of Employment and Wages, 2022; via Connecticut Department of Labor

Income limit for a single person at 80% AMI (2024)= \$64,240

In many towns, **our workforce is competing with second homeowners** for the same limited housing options.

## Occupied, Vacant, and Second Homes

Goshen



**Table 25: In-Demand Occupations Projected for 2020 to 2030 for NWCT**

<b>Occupation Title (Below \$50,000 Annual Wage)</b>	<b>Annual Total Openings</b>	<b>2022 Hourly Wage</b>	<b>2022 Annual Wage</b>
Construction Laborers	268	23.38	48,630
Social and Human Service Assistants	206	21.08	43,854
Office Clerks, General	496	19.61	40,792
Landscaping and Groundskeeping Workers	435	19.40	40,361
Customer Service Representatives	432	18.99	39,491
Nursing Assistants	328	18.85	39,199
Cooks, Restaurant	319	18.49	38,453
Teaching Assistants, Except Postsecondary	314	--	37,938
Stockers and Order Fillers	684	18.21	37,874
Laborers and Freight, Stock, and Material Movers, Hand	488	17.56	36,519
Janitors and Cleaners, Except Maids and Housekeeping Cleaners	458	16.81	34,967
Home Health and Personal Care Aides	1,109	16.79	34,935
Preschool Teachers, Except Special Education	121	15.18	31,567
Hairdressers, Hairstylists, and Cosmetologists	129	15.17	31,545
Food Preparation Workers	425	15.15	31,523
Childcare Workers	246	14.97	31,129
Dishwashers	129	14.75	30,692
Retail Salespersons	951	14.75	30,676
Waiters and Waitresses	678	14.64	30,447
Fast Food and Counter Workers	1,180	14.64	30,436
Cashiers	1,130	14.37	29,895

There were 57 jobs forecast as “high demand” for 2020-2030 in NWCT.

Thirty-five (35) or 61% were in occupational areas where salaries were below a \$50,000 threshold.

# Northwest Connecticut

## **Affordable Housing & Conservation Collaboration**

Facilitated by Litchfield Hills Greenprint Collaborative and LCCHO

- 8 towns participating: Canaan, Cornwall, Goshen, Kent, Norfolk, Salisbury, Sharon, Warren
- Funded by Foundation for Community Health & Berkshire Taconic Community Foundation

### **Purpose statement:**



**Healthy communities need both affordable housing**

**and conserved land.** Cross sector and regional

collaboration among town governments, housing,

and conservation organizations is vital to achieving

our affordable housing and conservation goals.

