



City of Torrington

Housing Affordability Plan

2022-2027



Adopted September 6, 2022



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Introduction

Why does Torrington need a plan for housing affordability?

A State law passed in 2017 (Statute 8-30j) requires every municipality to prepare and adopt an affordable housing plan at least once every five years. In 2021, the City of Torrington 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 City appointed a Housing Plan Steering Committee which met monthly to provide feedback throughout the planning process and to ensure that the community was engaged in the conversation around housing affordability needs and possible strategies for meeting those needs.

Torrington Housing Plan Steering Committee Members:

- **Starley Arias**, Planning and Zoning Commissioner
- **Jeremy Leifert**, City Planner
- **Claudia Sweeney**, Director, Torrington Housing Authority
- **Sharon Waagner**, former Torrington City Councilor

- **Mayor Elinor Carbone**, Ex-Officio Member
- **Rista Malanca**, Director of Economic Development- Advisor

Planning facilitation and technical assistance provided by:

Jocelyn Ayer, *Director, Litchfield County Center for Housing Opportunity*

How do you define housing affordability?

Housing is considered affordable if it costs no more than 30% of a household's income. This is important because when households have to spend more than 30% of their income on housing costs, they don't have enough left over to pay for all their other needs including food, gas, clothing, healthcare, childcare, etc. This has a dragging effect on the economy because residents don't have much leftover in their household budget after these basic needs are met to go out to dinner or spend money at other local businesses. In Torrington:

- **4,064 households** have reported spending more than 30% of their income on housing costs.
- 2,064 of those households have reported spending more than 50% of their income on housing costs; this is considered severely cost burdened.

Why has housing become unaffordable for so many households?

Housing affordability is not just a challenge in Torrington, it is a statewide and nationwide challenge. There are a few key reasons for this: 1) **The cost of housing has risen faster than incomes over the last 30 years** and 2) the **supply of new homes being built cannot keep up with demand**. The ability to meet demand, especially for “downsizing” options for older adults and starter homes is affected by:

- the cost and availability of buildable land,
- high construction costs, and
- long or uncertain permitting processes.

Finding and keeping housing that is affordable is most challenging for households that earn under 80% of the Litchfield County median income. In 2021 this was \$55,950 for a single person or \$79,900 for a household of 4 people. Because of this the state tracks how many homes in each municipality are dedicated to remaining affordable to households in this income bracket.

Torrington had 6,760 households that earned less than 80% of the area median income and had 1,794 homes dedicated to remaining affordable to them according to the state’s list.

What does *dedicated* affordable mean?

We say these 1,794 homes are *dedicated* to remaining affordable because they are owned, managed, and/or provided funding by an entity that assures that the households who live there do not have to pay more than 30% of their income on housing costs and that these households are earning less than 80% of the area median income. These are entities like the Torrington Housing Authority and the CT Housing Finance Authority (CHFA). (See *appendix for Torrington’s inventory of dedicated affordable homes*)

47% of Torrington’s households earned under 80% of area median income, and according to the state’s list, 10.7% of Torrington’s housing stock was dedicated to remaining affordable to these households.

Many might point out that rents and sales prices of homes in Torrington are generally more affordable than those costs in some of the surrounding towns in Litchfield County. This is true, however, because of the short supply of housing in general (especially newer homes) sales prices and rents are rising beyond the reach of many households. Add in the costs of home heating, cooling, and maintenance of older homes and many households are having to spend more than 30% of their incomes on housing costs (4,500 households in 2018).

This housing affordability plan lays out strategies that the City can employ over the next five years to help create additional housing options for residents and reduce housing costs.

What is Fair Housing?

The following information is from the Connecticut Fair Housing Center: Fair Housing rules apply to all homes in Torrington whether they are affordable or not.

Fair Housing is the sale/rental of housing free of discriminatory practices or policies. Housing discrimination is illegal in Connecticut. Specifically, it is against the law to deny anyone housing because of their:

- Race
- Color
- National origin
- Sex (gender)
- Religion
- Children or family status
- Disability (mental or physical)
- Ancestry
- Marital status
- Age (except minors)
- Sexual orientation
- Gender identity or expression
- Veteran status
- Legal source of income (refusing to accept Section 8, for example)

A group of people who share characteristics that are protected from discrimination are known as a **“protected class.”**

What does housing discrimination look like?

Refusals to rent or sell. A landlord, owner or real estate professional refuses to rent or sell to you because you are a member of one of the protected classes listed above.

Misrepresenting the availability of housing. A landlord, owner, or real estate agent tells you that an apartment, house, or condominium is not available, when in fact it has *not* been rented or sold, because you are a member of one of the protected classes listed above.

Discrimination in terms and conditions. You are treated differently by a landlord, owner, or real estate agent and given different conditions, terms, rules or requirements than others because you are a member of one of the protected classes listed above.

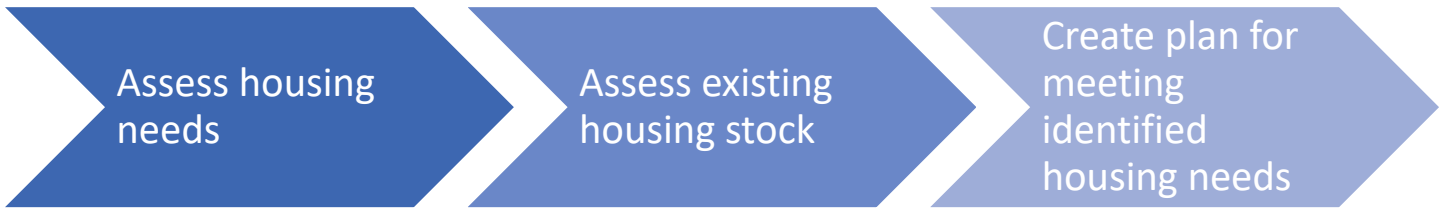
Use of threats, intimidation or coercion. A landlord, owner or real estate professional attempts to prevent you from renting or buying a home by suggesting that you will not be safe or that neighbors may not want you to move in, because you are a member of one of the protected classes listed above.

Discriminatory advertising. A landlord, owner or real estate professional puts an ad in a newspaper, creates a brochure, or makes a spoken statement that shows preferences or limitations for certain people because they are members of one of the protected classes listed above.

Affirmatively Furthering Fair Housing

All municipalities in Connecticut are required to take actions to identify and remove impediments to fair housing. Many people in the protected classes are disproportionately lower-income making a lack of affordable housing options a core impediment to fair housing choice. For more information about Torrington’s Fair Housing efforts visit:

https://www.torringtonct.org/sites/g/files/vyhlif5091/f/uploads/2022_fair_housing_ada_docs.pdf



Housing Affordability Plan Process Timeline

September/October 2021

- Housing Plan Steering Committee established
- Set monthly meeting schedule
- Review analysis of housing and demographic data

November/December 2021

- Review inventory of existing affordable housing
- Develop and launch resident housing needs survey in Spanish and English
- Develop worker housing needs survey

January/February 2022

- Launched worker housing needs survey in Spanish and English
- Determined housing needs based on data analysis and survey results

March/April 2022

- Held informational meeting about housing plan
- Began developing goals and strategies to meet identified housing needs

May/June 2022

- Developed DRAFT Housing Affordability Plan

July/August 2022

- Met with Planning & Zoning Commission to determine consistency with Plan of Conservation and Development
- Final draft of Plan prepared and posted in the City clerk’s office and on the town website for the required 35-day review period.

September 2022

- City Council adopted plan
- Final adopted plan posted on the City’s website and with the City clerk.



Assessment of Housing Needs & Current Housing Stock

What do residents say about housing needs?

In November, December, and January 2022 the Housing Plan Steering Committee conducted a survey to collect feedback from residents. The notice inviting residents to take the survey was posted on the City's website, at City hall, in the library's e-newsletter, in the newspaper, and on social media. 529 residents responded to the survey. A link to the full survey results are included in the appendix to this plan. Here is a summary of results from the Resident Housing Needs Survey:

- **57%** think the cost/availability of housing affects the City's ability to **keep seniors in town.**
- **56%** think the cost/availability of housing affects the City's ability to **attract/retain younger people or young families.**
- **53%** say their **heat and/or electricity is too expensive.**
- **44%** think the City needs **first time homebuyer options** that allow renters to purchase their first home.
- **44%** think the City needs options to allow older adults to **"downsize"**.
- **35%** **had experienced barriers** to finding the type of housing they would like to have in Torrington.



"Torrington has a large stock of Historic multi family housing that could provide good quality affordable housing if properly preserved and maintained. Doing so will keep neighborhoods vibrant and live able."

"I am searching options for my mother in law. 80 years old on a fixed income. Waiting lists are years long."

"I wish there were more affordable options for single people and those who have high student loan debts."

"All of my children have left Torrington: For two of those children (now 21 and 25), they left because they could not find a suitable rent in town. They both work full time and have the money to rent, but no small apartments for singles could be found in town."

What are the City's demographic trends?

Demographic changes

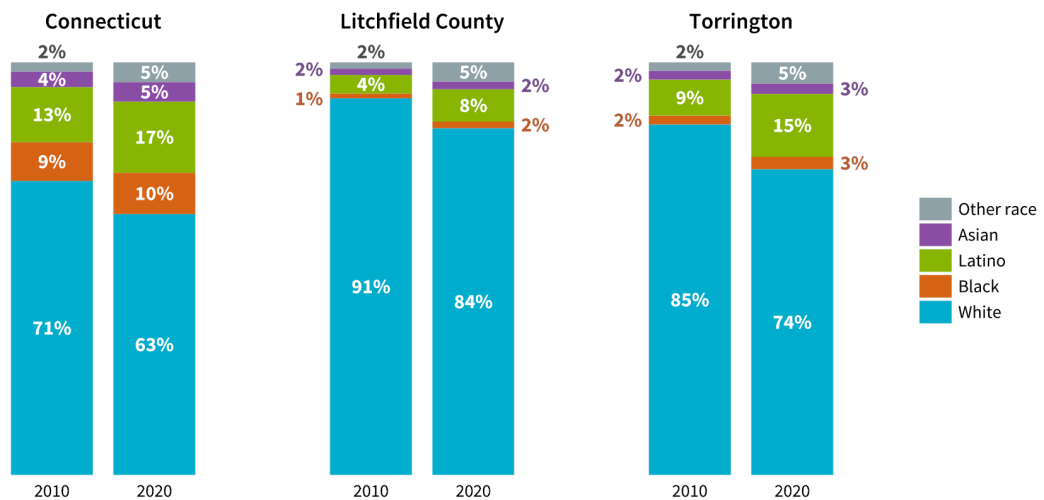
Torrington has approximately 35,000 residents living in 14,429 households. Over the last 10 years (between the 2010 Census and the 2020 Census) the City's total number of residents declined just slightly by 2.4%. The same slight decline was reflected in Litchfield County overall.

TABLE 3: POPULATION AND POPULATION CHANGE BY AGE GROUP, 2010–2020

Area	Age	Population, 2010	Population, 2020	Change	Percent change
Connecticut	All ages	3,574,097	3,605,944	+31,847	+0.9%
	Children	817,015	736,717	-80,298	-9.8%
	Adults	2,757,082	2,869,227	+112,145	+4.1%
Litchfield County	All ages	189,927	185,186	-4,741	-2.5%
	Children	40,952	33,307	-7,645	-18.7%
	Adults	148,975	151,879	+2,904	+1.9%
Torrington	All ages	36,383	35,515	-868	-2.4%
	Children	7,659	6,549	-1,110	-14.5%
	Adults	28,724	28,966	+242	+0.8%

Torrington's population has also become more diverse over the last ten years with an 11% increase in non-white residents according to DataHaven's equity profile. As shown in the figure below it is more diverse than the county as a whole but less diverse than the state.

FIGURE 4: SHARE OF POPULATION BY RACE/ETHNICITY, 2010–2020



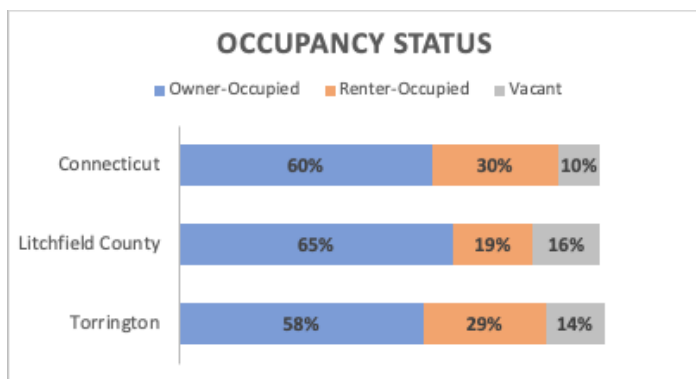
Household characteristics and housing cost burden

Aging population and fewer households with children

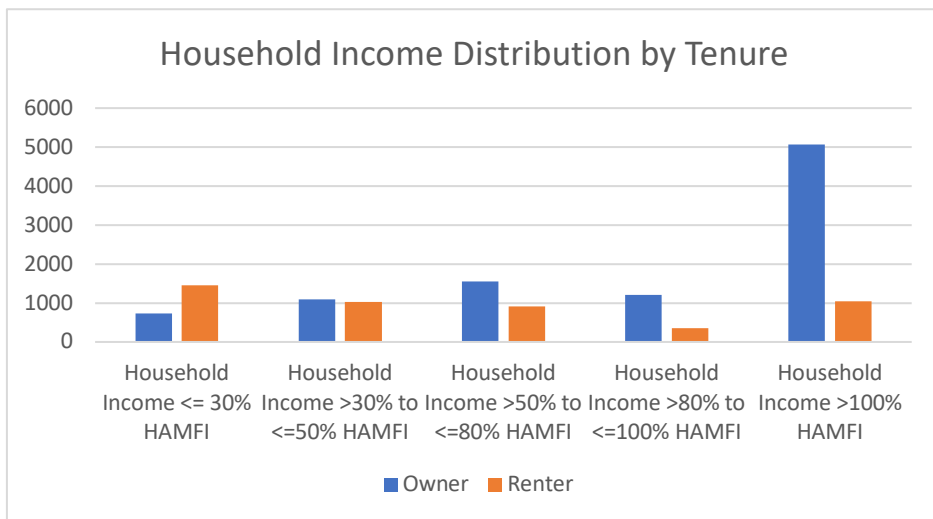
As shown in the table above, the number of children in the City decreased by 14% between 2010 and 2020. This is slightly less than the decline in the number of households with children county-wide. The last available data showed that 23% of Torrington’s households had children. However, 52% of the City’s housing stock is designed for families with children having 3 or more bedrooms. The demographic segment that is projected to grow the most in the coming years are residents over 70 years old. These trends (a declining number of households with children and an increase in the portion of Torrington’s population of residents over 70 years old) indicates a need for smaller homes and apartments with accessibility features for households without children.

Home-owners and Home-renters

Approximately 29% of the City’s housing stock is occupied by home-renters. This is similar to the statewide rate of 30%. Almost 60% of homes are occupied by home-owners.



Data Source: Partnership for Strong Communities 2020 Housing Data Profiles

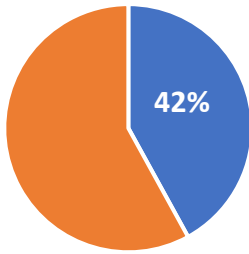


Household incomes by tenure

The most recent HUD Comprehensive Housing Affordability Strategy (CHAS) data available shows that 3,390 renter households and 3,370 owner households earn under 80% of the household area median income (AMI). This is important to know, again, because housing affordability initiatives are typically intended to make housing more affordable for households at or

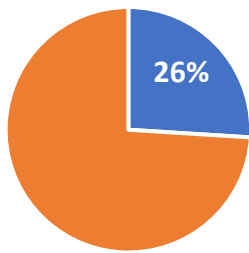
below 80%AMI. The chart below shows how these household incomes breakdown by tenure.

Home-renters



■ Cost-burdened ■ Not cost-burdened

Home-owners



■ Cost-burdened ■ Not cost-burdened

Housing cost burdened households

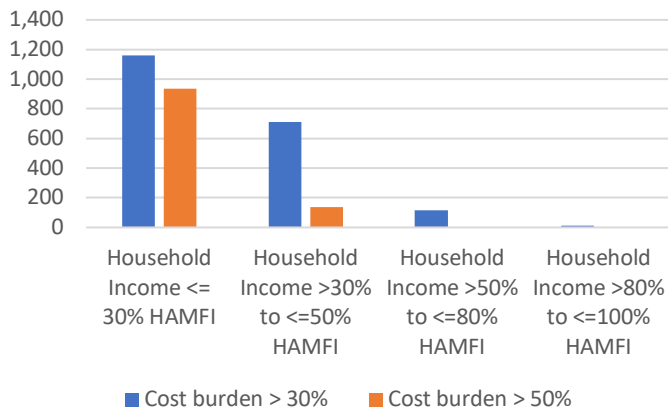
Households are considered “housing cost burdened” if they report spending more than 30% of their income on housing. **Approximately 4,500 Torrington households are housing cost burdened** (2,519 owner households and 1,995 renter households). 2,050 of those households are paying more than 50% of their income on housing costs; this is considered severely cost burdened.

About a quarter of homeowners are cost burdened and 42% of renters are cost burdened. This is very similar to the rates statewide and the countywide.

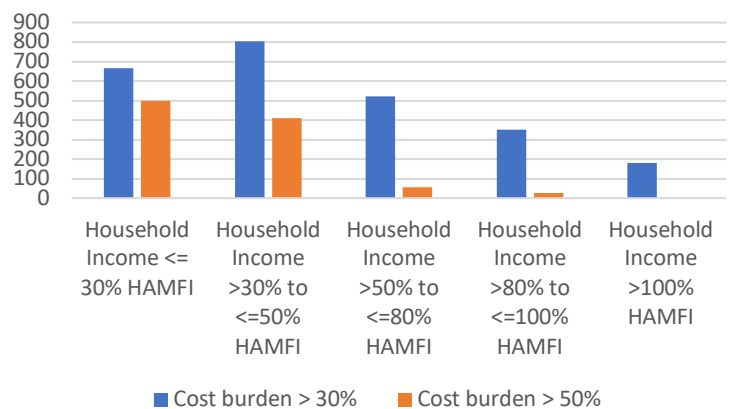
Home sales prices and rents have been rising. Between 2017 and 2021, the median home sales price in Torrington rose by \$55,000 or 44%. Home prices in 2020 and 2021 were affected by the Pandemic and historically low mortgage interest rates. They are not expected to continue to rise in this way but they are not expected to fall much from their current values. These current prices are out of reach for many households, especially renter households who would like to purchase their first home. **There was a gap in 2021 of \$64,500, between what a renter household in Litchfield County could afford and the median priced home in Torrington.**

According to a Litchfield County rental report from SmartMLS, rents countywide increased 37% between 2020 and 2021. In Torrington rents increased by 14%. Also, the inventory of available rentals declined by 36%.

Number of Cost Burdened Renter Households by Income



Number of Cost Burdened Owner Households by Income



Jobs and Housing

Housing for people who work in Torrington

Torrington has 14,841 jobs. The largest number of these jobs are in the healthcare & social assistance sector. Followed by retail and manufacturing. Many employers have expressed a need for housing opportunities that are affordable for their workforce.

Top Industries

	CT Department of Labor, 2019	Employment	Employers	Av. Wages
1	Health Care & Social Assistance	3,517	168	\$47,474
2	Retail Trade	2,509	136	\$32,979
3	Manufacturing	2,206	64	\$61,512
4	Local Government	1,118	18	\$59,362
5	Accommodation & Food Services	962	89	\$19,381
	All Industries	14,841	1,086	\$48,719

*"As the largest employer in the greater Torrington area, and with our employees predominantly living where they work, **access to affordable housing is essential to attracting and retaining talent.** The medical field is growing, and our organization in particular has expanded its scope of services and workforce in recent years. We constantly assess for actual and potential barriers to us achieving our goals and ambitions, and we have come to appreciate the multiple factors involved in a candidate's decision to accept a position with us or not. Among those factors, especially for those who need to relocate, is the affordability of living in the area, with housing expenses being the most significant"*

– Brian Mattiello, Charlotte Hungerford Hospital

"Affordable housing is crucial to the future of our region, and critical to building an equitable, inclusive creative economy and reversing the trends in our aging population. The Warner needs young creative entrepreneurs and families to grow our education and performing arts programming, volunteer and work for us. Affordable housing would bring much needed diversity to our region, making our creative work better and driving the economy forward. High cost of living forces our employees into longer commutes and makes employee retention difficult."

– Rufus de Rham, Executive Director, Warner Theatre

Existing Housing Stock

Number of Occupied and Vacant Housing Units

American Community Survey data shows Torrington having approximately 16,700 housing units, about 14% of which (2,302) are considered "vacant". This source estimates that 555 of these "vacant" units are use seasonally or occasionally (summer homes or weekend homes). A significant number of these vacant housing units may be in owner occupied two or three family homes where the owner is no longer renting the other unit. This plan includes strategies intended to help get vacant units back online.

Diversity of Housing Types

Compared to neighboring towns in Litchfield County, Torrington has a more diverse range of housing options available for its residents. Single family detached homes are the most expensive type of housing option to build, own, and maintain. 52% of Torrington's housing stock is single family detached while the county is at 73% and the state at 59%. Torrington also has a greater percentage of 2-family homes (17%) and 3-4 unit homes (11%) than the County or the State.

Aging of Torrington's Housing Stock

Older homes can be expensive to maintain, heat and cool. They can also have lead paint or mold issues. Lead paint (which was widely used before 1978) can cause a range of health problems if accidentally inhaled or ingested, especially in young children. Lead paint can be expensive to remediate and this creates a deterrent for owners of older buildings with lead paint to rent to families with children. Torrington's housing stock is older than the county average with 38% of the housing stock built before 1950 and another 22% built between 1950 and 1970. 51% of renter occupied housing units (2,426 units) were built before 1950. This plan includes strategies to help property owners make needed repairs and upgrades to their properties.

Stock of Dedicated Affordable Homes

In 2021 Torrington had 1,770 units of housing dedicated to remaining affordable to the 6,760 households in Torrington that earn under 80% of the area median income. These include affordable homeownership, rental assistance in market-rate housing, housing for seniors, disabled, and supportive housing. **A more detailed inventory can be found in the appendix.** Here is a summary:

- 513 are single family homes with CHFA/USDA subsidized mortgages;
- 509 are for seniors or disabled residents
 - 430 are in 4 developments managed by the Torrington Housing Authority
 - 79 are at Torrington West
- 328 are households that receive rental assistance to afford market rentals;
- 265 homes are available for family households (not restricted to seniors only)
- 42 are Single Room Occupancy for low income single adults
- 63 are first time homebuyer homes managed by Torrington Affordable Housing, Inc.
- 22 are supportive housing/group homes

Of this inventory of dedicated affordable homes, 29% of these housing units are restricted to seniors or disabled.

Housing Gap Analysis

Housing markets are regional. Many Torrington residents work in surrounding towns but live in Torrington. A regional housing needs assessment conducted by David Kinsey, PhD for Open Communities Alliance in November 2020 estimated a need in the region's 21 municipalities for at least 3,498 affordable housing units over the next 10 years. This study then allocated these units to each town in the region based on a "fair share methodology". This study allocated 199 housing units to the City of Torrington and the remaining affordable housing units to the region's other 20 towns. Since this is a 5-year plan, Torrington would be meeting its "fair share" of this need if 100 units that were dedicated to remaining affordable were created over the life of this plan (2022-2027). There are currently 137 housing units in the development pipeline that will be dedicated to remaining affordable to households under 80%AMI including:

- 92 apartments for seniors with a preference for veterans which will be managed by the Torrington Housing Authority; and
- 45 apartments in the Riverfront development. This is a brand new mixed-income, mixed-use community of 60 family apartments and retail in downtown Torrington.

The region's other 20 towns need to do their part as well to help meet regional housing needs.

While Torrington is clearly doing its part to meet regional housing needs, affordability challenges clearly remain for Torrington residents as shown in the preceding analysis and summarized here:

- **2,064 households were severely housing cost burdened¹** (paying more than 50% of their income on housing costs)- this includes 1,070 renter households and 994 owner households.
- **156 senior or disabled households were on the waiting list** for units at Torrington Housing Authority properties
- **851 households were on the waiting list for rental assistance**

¹ 2014-2018 American Community Survey data presented in the HUD Comprehensive Housing Affordability Strategy (CHAS) released on September 29, 2021



Land Use and Zoning Assessment

What residential uses do our zoning regulations allow?

The City of Torrington has eleven zones that allow residential uses. The Residential 60,000 square foot lot size (R-60) zone covers the largest proportion of the City's land area. **(See Zone Map on p. 17)**

Currently there are three residential uses that do not require a special exception permitting process- single family detached homes, accessory apartments in most zones, and two-family homes in four zones. A special exception requires a public hearing and notice to neighboring property owners. Two-family dwellings and multi-family (3+ dwelling units) are not currently allowed in the R-60 district which makes up most of the land area in town.

This chart shows the residential uses allowed in each zone:

P= Permitted

SE = Special Exception required

Blank box = not permitted

	R-WP	R-60	R-40	R-25	R-15	R15s	R10	R10s	R6	LB	DD
Single Family Detached	P	P	P	P	P	P	P	P	P	SE	SE
Affordable housing, Single Family Detached		SE	SE	SE	SE	SE	SE	SE	SE	SE	SE
Accessory Apartment		P	P	P	P	SE	P	SE	P	SE	SE
Two Family				P	P		P		P	SE	SE
Three Family									SE	SE	SE
Multi-Family			SE	SE	SE		SE		SE	SE	SE
Affordable Housing, Multi-Family		SE	SE	SE	SE		SE		SE	SE	SE
Active Adult Housing					SE						
Nursing Home		SE	SE	SE	SE	SE	SE	SE	SE	SE	SE
Artist Live/Work	SE	SE	SE	SE	SE	SE	SE	SE	SE		

Single family homes

As described above, 52% of Torrington's homes are single family detached homes. In the R-60 zone, a minimum of 1.4 acres are required to build a new home. The other zones allow progressively smaller lot sizes as you move closer to downtown.

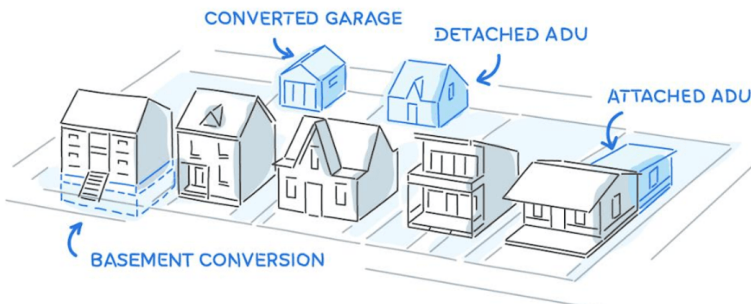


Image credit: www.hausable.com

Accessory apartments

The zoning regulations allow one accessory apartment per lot in all residential zones except the Water Protection zone (R-WP). They call these apartments "accessory" because the primary use of the property is as a single-family dwelling- the apartment is an "accessory" or additional lesser use and cannot be more than 30% of the size of the primary dwelling. The apartment may be within the single-family residential structure or in a barn, garage, or other accessory building.

Multi-family residence

The zoning regulations allow a multi-family dwelling (4+ dwelling units) by special exception in most zones except the R-60 zone subject to the following minimum lot sizes:

- R-6: 9,000 sqft
- R-10: 5 acres
- R-15: 8 acres
- R-25: 8 acres
- R-40: 8 acres
- L.B.: 3 acres
- D.D. 6,000 square feet

A GIS analysis of parcels in the R-15, R-25, and R-40 zones showed that there was a total of 27 parcels in these zones over 8 acres or larger in size totaling 693 acres. 14 of the 27 parcels already have a single-family home located on the property.

Affordable Housing regulations

Affordable single family detached homes are allowed by special exception in every residential zoning district except the Water Protection zone. It is unclear why affordable single family would require a special exception while non-affordable would be permitted as of right. Affordable multi-family homes are permitted similarly to non-affordable multi-family as a special exception use. The regulations allow more housing units in a multi-family residence than would otherwise be allowed in that zoning district if affordable units are included subject to maximum densities for each zone. Applicants for a special exception must demonstrate the need for this housing.

Incentive Housing Overlay Zone

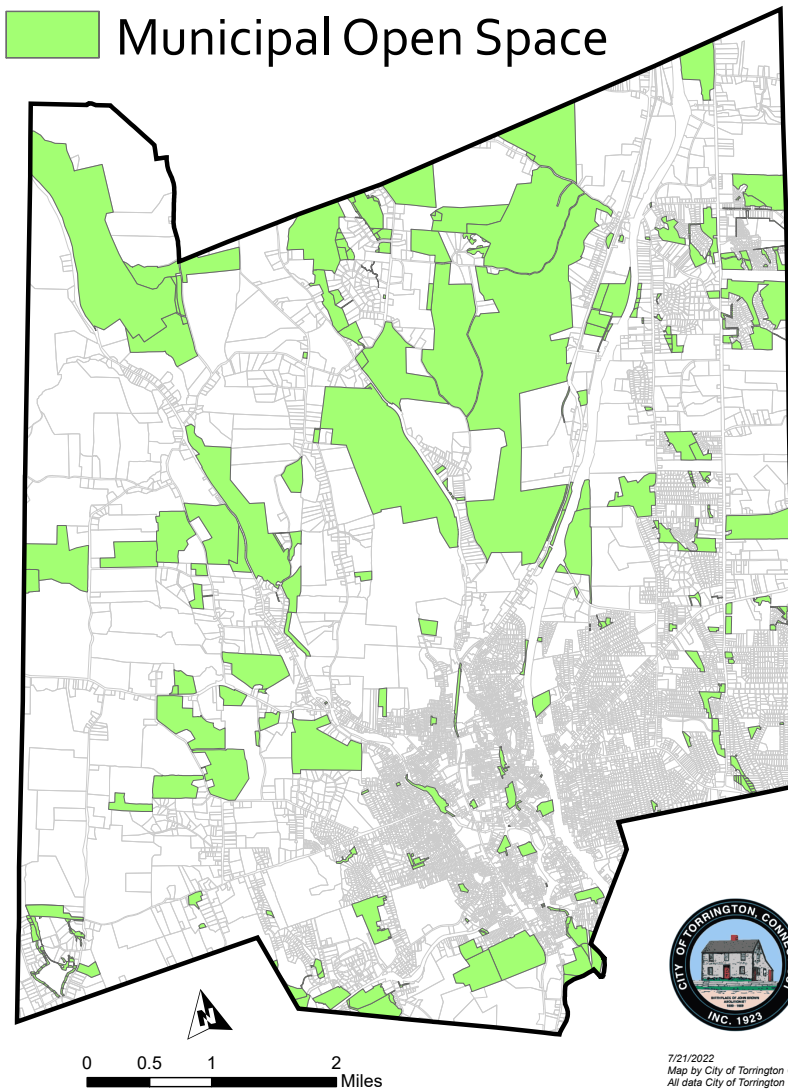
In 2011 the City adopted an Incentive Housing Overlay zone on six designated sites. The purpose of this zone is to encourage affordable housing in areas where residents can walk or use public transportation to reach jobs, services, and recreational opportunities and to enable the reuse of existing historic or underutilized buildings.

List of Incentive Housing Zone designated sites:

1. 100 Franklin Street - Pennrose/Riverfront site (currently under construction)
2. 105 Summer Street - Former Hendy/Stone Container Property
3. 200 Litchfield Street - Former Hendy/Stone Container Property
4. 199 Water Street - Waters Way Property
5. 136 Water Street - Franklin Products Parking Lot/Formal Kelly Bus Property
6. 160 Church Street - City property next to Christmas Village

The full Incentive Housing Zone Study showing possible reuse ideas for many of these sites can be found on the City's website at:

https://www.torringtonct.org/sites/g/files/vyhlf5091f/uploads/incentive_housing_report.pdf



Dedicated and Managed Open Space

According to the City's Plan of Conservation and Development, 23% of Torrington's land area is protected open space.

Protected open space cannot be developed for housing or other purposes. A great deal of the existing open space in the City is owned by the State or the Torrington Water Company. The Water Company land is not fully protected from development. The map here shows the protected open space, not the water company land.



7/21/2022
Map by City of Torrington GIS
All data City of Torrington



Goals and Strategies

How can Torrington address its identified housing needs over the next 5 years?

Described below are **5 goals** that the City will work to make progress on over the next 5 years and strategies intended to help the City meet those goals. Each strategy has been assigned to a lead entity. This entity will spearhead the implementation of that strategy and collaborate with other relevant City boards, commissions, and residents as needed to carry out that strategy.

There are currently 137 housing units in the development pipeline that will be dedicated to remaining affordable to households under 80%AMI including:

- 92 apartments for seniors with a preference for veterans which will be managed by the Torrington Housing Authority; and
- 45 apartments in the Riverfront development. This is a brand new mixed-income, mixed-use community of 60 family apartments and retail in downtown Torrington.

These new units and the strategies listed below will help the City address its identified housing needs.

Legend

CC	City Council
P&Z	Planning & Zoning Commission
THA	Torrington Housing Authority
IT	(proposed) Housing Plan Implementation Team
MO	Mayor's Office
ED	Economic Development Director
FM	Fire Marshall
BTF	Blight Task Force
SSC	Sullivan Senior Center

Goal 1: Continue to encourage investment in vacant or underutilized properties to create new housing opportunities.

Goal 1A: Mill & Industrial buildings

Torrington has a number of currently underutilized mill or industrial buildings that could create additional housing options in or near downtown. The City actively works with owners of these buildings to hear what owners would like to do and supports efforts consistent with the City's Plan of Conservation and Development.

Strategies:	Lead:
1. Continue to work with the owners of mill buildings and other properties with vacant spaces that could be converted to housing to look for ways the City can support and encourage this renovation.	ED
2. Continue to work with the owners of the Incentive Housing Zone designated sites to consider residential uses.	ED
3. Continue to support the remediation of sites once used for industrial, manufacturing, or commercial purposes and are now underutilized due to suspected or known contamination from past uses by applying for CT Office of Brownfield Remediation & Development funding as needed/available.	ED

Goal 1B: Two and Three-family homes

Over a quarter (28%) of Torrington's housing stock is made up of 2, 3, or 4 family homes. Some of these homes have vacant units due to the cost of renovating or repairing these units, many of which are older homes. Some owners have also had challenging situations with tenants and/or might be nervous about being landlords. These strategies are intended to better utilize and preserve Torrington's historic small multi-family housing stock and bring currently vacant rental housing opportunities in these 2-3 family homes back online by working with owners.

Strategies:	Lead:
1. Increase resources available to address lead paint abatement needs. Create and annually update a flyer with information about programs to assist with lead paint abatement, mold, and asbestos remediation as well as resources for screening tenants and putting formal structures in place that protect both tenants and landlords. Some of these resources are detailed below.	IT
2. Conduct outreach to owners of two and three family properties to let them know about the resources on the flyer referenced above that could help them get their vacant unit(s) back online. The Fire Marshall inspects all 3 family homes annually (but not 2-family homes). Ask the Fire Marshall to bring a flyer with this information to give to the owner when inspections are done.	BTF/FM
3. Work with the assessor to create a list of addresses for two and three family homes, visit these addresses to assess if the property is vacant. Reach out to owners of vacant properties to see what can be done to get these units back online.	BTF
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." through an annual article in the town newsletter: https://www.youtube.com/watch?v=MbocyvxlYRw	IT

Resources for owners of two and three-family homes include:

- **Landlord Education** online classes: <https://nhswaterbury.org/programs/landlord-education/>
- CT Housing Finance Authority (CHFA) programs to help **finance renovations** of multi-family properties: www.chfa.org/developers/financing-products/
- Landlords and **Lead Paints information** from CT Department of Public Health: <https://portal.ct.gov/DPH/Environmental-Health/Lead-Poisoning-Prevention-and-Control/For-Landlords>
- Connecticut Children’s **Healthy Homes Program** (Healthy Homes) - Provides support to improve living conditions for families: Working with a team of licensed and certified experts, the program assesses homes and develops a scope of work to address housing-related health hazards, such as lead-based paint, mold, asbestos, and injury risks. With that scope of work, the program works with property owners and contractors to complete the work to strict specifications in accordance with federal, state, and local environmental and building regulations: <https://www.connecticutchildrens.org/community-child-health/community-child-health-programs/healthy-homes-program/>

Goal 2: Support affordable homebuyer options.

In 2021 there were 513 income eligible households in Torrington that had mortgages through CT Housing Finance Authority (CHFA) or USDA programs intended to create affordable homeowner options. In addition, 63 income eligible households were living in homes created by Torrington Affordable Housing, Inc. Habitat for Humanity of Northwest Connecticut is building its first affordable home in Torrington in 2022. The strategies listed below are intended to both increase awareness of these existing programs and increase the number of homes that could be available to homebuyers at or below 80% of the area median income.

Strategies:

Lead:

1. Increase awareness of CHFA (CT Housing Finance Authority) and HDF (Housing Development Fund) down-payment assistance for income eligible first-time homebuyers and free first-time homebuyer education classes available in the area and online through an annual article in newsletters/ social media and other outreach efforts; Ask board of realtors for help with outreach.	IT
2. Increase awareness about CHFA and USDA programs that help with mortgages for income eligible homebuyers.	IT
3. Let residents know about the opportunity to volunteer on the board of Torrington Affordable Housing; assist them with recruiting members with needed expertise.	IT

4. Currently affordable single family detached homes are permitted by special exception while non-affordable single family detached homes (SFD) do not require a special exception. Amend the zoning regulations to permit affordable SFD in the same way as non-affordable.	P&Z
5. Make residents aware of the option to donate land or funding to the non-profit organizations providing affordable homebuyer options in Torrington such as Torrington Affordable Housing and NWCT Habitat for Humanity.	IT
6. Assist Torrington Affordable Housing to make needed repairs to homes as they turn over so they can make them available to new first-time homebuyers.	MO
7. Consider how properties that become the property of the City due to unpaid taxes could be renovated and reused by non-profit entities to create housing options.	MO

Related Links:

- <https://www.chfa.org/homebuyers/all-homebuyer-mortgage-programs/>
- <https://www.usdaloans.com/>
- <https://hdfconnects.org/services/fthb/>

What is Torrington Affordable Housing, Inc.?

Torrington Affordable Housing’s sole purpose is to provide safe, decent, and affordable housing for first time homebuyers of low and moderate incomes. Since its inception in 1987, Torrington Affordable Housing (TAH) has facilitated 63 homes throughout the city of Torrington. TAH has a board of directors of 13 people who either live, work, or have worked in Torrington. For more information on TAH programs or to explore the possibility of volunteering with TAH, go to: <https://www.trinity-torrington.org/torrington-affordable-housing>

What is Habitat for Humanity?



Habitat for Humanity is a global nonprofit housing organization working in local communities across all 50 states in the U.S. The Habitat chapter that serves our area is Northwest Connecticut Habitat for Humanity. As noted above, they have helped build affordable homeownership homes in Salisbury, Canaan, North Canaan, Sharon, and Torrington. Habitat homeowners help build their own homes alongside volunteers and pay an affordable

mortgage. Habitat typically serves households at 60% area median income and mortgage payments are between \$800 and \$1,100/month with 0% interest. For more information go to: <https://www.habitatnwct.org/>

Goal 3: Support quality, mixed income housing options and keep seniors living affordably in their homes.

Goal 3A: Support quality, mixed income housing options for young adults, seniors, and others, especially in the downtown area.

Riverfront, constructed in 2022 by Penrose, is a good example of a mixed income housing development in the downtown area built under the City’s Incentive Housing Zone regulations. This development has one, two, and three-bedroom apartments homes- some of which are affordable (to households up to 70% of the area median income) and some are market rate. Resident amenities include a rooftop deck, outdoor playground and seating areas, fitness center, community lounge, resident storage, and full-time management and maintenance staff.

Strategies:

Lead:

1. Encourage the creation/renovation of studio, 1 and 2 bedroom apartments available at range of housing costs with amenities like community rooms and covered parking, with utilities included.	ED
2. Continue to work with property owners in Incentive Housing Zones to consider mixed income housing with amenities. (See list of IHZ designated sites)	ED
3. Amend the zoning regulations to allow new three-family homes by special exception in the same zones where multi-family homes are allowed.	P&Z
4. Consider adding new Incentive Housing Zone parcels as needed to provide this option to create mixed income housing to other property owners.	P&Z



Goal 3B: Help keep seniors living affordably and independently in their homes.

As noted in the demographic trends discussed previously in this report, the demographic segment that is projected to grow the most in the coming years are residents over 70 years old. Many households in this demographic have limited retirement or social security income

and have accessibility or mobility limitations. Accessory apartments in the homes of older residents can be occupied by someone who can assist the homeowner with snow shoveling, mowing, or other tasks. They can also provide income for the homeowner. The strategies below are intended to help residents stay affordably in their Torrington homes for as long as possible.

1. Support the creation of accessory apartments by including easy to find information on the City's website about the zoning requirements for accessory apartments and a "checklist" for how to create an apartment.	P&Z
2. Conduct outreach to residents about the option of creating an accessory apartment and directing them to the information on the City's website and to landlord training classes.	IT
3. Ensure the town's zoning regulations allow residents to add wheelchair ramps or meet other ADA requirements without needing a special exception or variance due to setbacks or other restrictions.	P&Z
4. Promote energy efficiency programs offered by Eversource and others once per year through the city newsletter or other means. Increase awareness of programs that assist with electricity and/or heating costs.	IT
5. Continue efforts to increase awareness of existing services that allow seniors to stay in their homes; including dial-a-ride and senior center meals. (Add: CT Home Care Program for Elders)	SSC
6. Increase awareness about how the Small Cities/CDBG Housing Rehabilitation loan program can help income eligible homeowners make repairs or accessibility modifications.	IT
7. In future years, if funds run low in Small Cities/CDBG Housing Rehabilitation loan program, consider applying for additional funding.	CC

Are there any tax breaks for senior citizens?

Yes! If you or your spouse are age 65 or older, permanently reside in Torrington (legal residence), either own your home or rent, and meet certain income restrictions, you may be eligible for one or more forms of city or state-financed property tax credits. To inquire about eligibility or for information regarding the homeowners program, contact the Assessor's Office at 860.489.2222. For information regarding the renters program, please contact the Sullivan Senior Center at 860.489.2211.

Who qualifies for energy efficiency programs?

The EnergizeCT "Home Energy Solutions" program can help all homeowners reduce energy costs. Homeowners with household incomes of 60% of the area median income or less qualify for a free home energy assessment and free upgrades. For more information visit: <https://www.energizect.com/your-home/solutions-list/home-energy-solutions-core-services>

What is the Housing Rehabilitation Loan Program?

This program provides financial assistance in the form of a 0% interest deferred loan to income eligible households to make health and safety repairs including roofing, carpentry, electrical work, painting, plumbing and heating. For more information on this program call the Mayor’s office or visit:

https://www.torringtonct.org/sites/g/files/vyhlif5091/f/uploads/info_housing_rehab_loan_program.pdf

Goal 4: Preserve and expand Torrington’s stock of dedicated affordable housing

As mentioned previously in this plan, as of 2021 Torrington had 816 dedicated affordable rental homes in 11 developments:

- 430 are senior/disabled only managed by the Torrington Housing Authority
- 79 are senior only at Torrington West
- 265 homes are available for family households (not restricted to seniors only)
- 42 are Single Room Occupancy (SRO) units for low income single adults at the YMCA

Even with this many dedicated affordable options, many residents continue to be housing cost burdened and waiting lists for these developments are long. The strategies listed below are intended to preserve these existing dedicated affordable homes and to support the creation more dedicated affordable homes as opportunities arise.

Strategies:

Lead:

1. Support applications to CT Dept. of Housing, CHFA, HUD or others for funding to address capital needs and renovations as needed to preserve the City’s dedicated affordable and keep them safe for residents.	MO
2. Check in with the owners of these properties at least once per year to inquire about capital needs and/or expiring affordability restrictions and assist the owners in identifying resources to meet their needs and preserve these units as dedicated affordable.	IT
3. Assist the Torrington Community Housing Corp. with looking into HOME CHDO designation and whether that would allow them hire staff to build their capacity to create additional dedicated affordable homes.	IT
4. Support the development of Slaiby Village by the Torrington Housing Authority which will create 92 additional senior apartments.	MO
5. Clarify the language in section 6.1 of the City’s zoning regulations dealing with affordable housing by specifying that need for such housing can be demonstrated by addressing the housing needs identified in the City’s adopted Housing Plan. Remove the reference to “the need for the project as determined by the percentage of the City’s housing that is: 1. government assisted (including Connecticut Housing Financing Authority financed mortgages)”	P&Z

What is the Torrington Housing Authority?

The Housing Authority has been in existence for over 60 years as of 2016. It has a board of directors made up of five Torrington residents and an Executive Director. Willow Gardens holds the distinction of being the state's first elderly complex. Since its completion in 1960, four additional developments have been built. Thompson Heights; completed in 1965. Laurel Acres; completed in 1968 with additional units in 1971. Torrington Towers; completed in 1972 and Michael Koury Terrace; completed in 1983. For more information visit: <https://www.torringtonct.org/housing-authority>

The Torrington Housing Authority is currently participating in the Rental Assistance Demonstration (RAD)- a voluntary program of the Department of Housing and Urban Development (HUD). RAD seeks to preserve public housing by providing Public Housing Agencies (PHAs) with access to more stable funding to make needed improvements to properties.

Goal 5: Protect against displacement and poor housing conditions

Through the Torrington resident housing needs survey, some residents expressed concern about blight and absentee landlords effecting housing conditions. With the tight rental market there has also been an increase in landlords raising rents exponentially and unrelated to the condition of the apartment. These strategies are intended to address these concerns.

Strategies:

Lead:

1. Continue to increase awareness about the City's Property Maintenance Ordinance, Blight Task Force, and how to submit a blight complaint through newsletter, social media and other outreach efforts.	IT
2. Increase awareness about how the City works with property owners to help them make needed repairs to deal with blight issues such as inviting income eligible households to apply to the Small Cities Housing Rehab loan program and or the "clean and lien" program.	IT
3. Increase awareness about how residents can request free pick up and recycling of bulk items (like couches/mattresses) so that these items do not linger in front of homes creating blighted conditions.	IT
4. State legislation passed in 2022 requires towns, like Torrington, with a population of 25,000 or more to establish a fair rent commission to receive and investigate rent complaints, issue subpoenas, hold hearings, and order property owners to reduce rents for specific reasons.	MO
5. Research and develop tools to assist with neighborhood revitalization in ways that engage neighborhood residents in addressing issues of blight or safety concerns.	IT

6. Continue to direct residents who are in danger of becoming homeless or experiencing homelessness to call 211 or visit 211ct.org to be directed to resources and services. Important resources in Torrington for addressing these issues include FISH (Friends in Service to Humanity) and Gathering Place- New Beginnings. Residents that call 211 will be directed to the appropriate services.	MO
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Related Links:

Blight Task Force webpage: www.torringtonct.org/administration-mayors-office/blight-task-force

2-1-1 is a free, confidential **information and referral service** that connects people to essential health and human services 24 hours a day, seven days a week online and over the phone. 2-1-1 is a program of United Way of Connecticut and is supported by the State of Connecticut and Connecticut United Ways: www.211ct.org

What is FISH (Friends in Service to Humanity)?

Since opening its doors in 1972, FISH has evolved into the largest emergency homeless shelter (35 beds) in the NWCT corner, providing families, individuals, and veterans a safe and secure haven as they await permanent supportive housing; as well as serving area residents (over 1500 annually) as a food pantry, distributing food for over 91,000 meals. For more information visit: www.fishnwct.org

What is the Gathering Place- New Beginnings?

The mission of New Beginnings of Northwest Hills Litchfield County is to improve the quality of life of homeless individuals in Litchfield County, to provide referral services and advocacy, and to end the cycle of homelessness. For more information visit: www.thegatheringplaceofnewbeginnings.org

How can we ensure these strategies are implemented over the next 5 years?

Convene a Housing Plan implementation team including the Economic Development Director, City Planner, and Blight Enforcement officer to meet at least quarterly and discuss next steps for implementation of this plan.	MO
The implementation team will prepare an annual summary report to the City Council to report progress on housing plan implementation and note priority actions planned for the coming year.	IT
Amend the City's Plan of Conservation & Development (POCD) to reference the Housing Affordability Plan.	P&Z
Create a plan for monthly communications about the strategies in this plan (including increasing awareness of existing resources and programs) to residents utilizing existing newsletters/publications put out by the Chamber, library, United Way, etc.	IT
Assist with ongoing volunteer recruitment and capacity building efforts for existing organizations or boards/commissions tasked with implementing these strategies.	IT



Appendix Resource links

Attached are the following appendices:

- Implementation table
- Inventory of affordable housing

The following are links to additional resources:

- Resident Housing Needs Survey Results
- Torrington Housing Data profile
<https://housingprofiles.pschohousing.org/profile/#Torrington>
- Regional Housing Needs Assessment
<https://northwesthillscog.org/wp-content/uploads/2021/05/Housing-NWCT-report-April2021.pdf>
- NWCT Regional Housing Council website
<https://www.nwcthousing.org/>
- Affordable Housing Inventory and Contact List (2022)
<https://cthousingopportunity.org/resources-1/northwest-ct-regional-housing-council-2022-affordable-housing-inventory>
- CTHousingSearch.org, a housing locator service funded by the Connecticut Department of Economic and Community Development.
- 2-1-1 Housing Resources - This section of the 2-1-1 web site contains links to:
<https://www.211ct.org/>
 - Emergency Housing
 - Home Purchase Counseling
 - Housing Choice Voucher waiting lists throughout Connecticut
 - Rent/Mortgage Payment Assistance
 - e-Library Papers on a wide range of housing topics, such as Eviction, Foreclosure and Public Housing

Inventory of Dedicated Affordable Housing (2021)

Rental homes:

Owner/ Property Manager	Project Name	# of Units	Type	Year built
Torrington Housing Authority	Willow Gardens	39	Senior/ Disabled	1960
	Thompson Heights	35	Senior/ Disabled	1965
	Laurel Acres	56	Senior/ Disabled	1968
	Torrington Towers	200	Senior/ Disabled	1972
	Michael Koury Terrace	100	Senior/ Disabled	1983
John Kelly Housing Corp. (Managed by The Community Builders)	Northside Terraces	72	Family	1961 Rehab in 1997
POAH	Torringford West	79	Senior	1983
Torrington Community Housing Corp.	Valley Park Apartments	13	Family	Built in 1910; 2005 rehab
Bridgestone Realty Corp	Woodland Hills Apartments	176	Family	
NWCT YMCA	Y House Single Room Occupancy (SRO)	42	SRO	1999 (1922)
Torrington Community Housing Corp.		4	Family	4 units (1910- rehabbed in 2005)

Owner homes:

Owner/ Property Manager	Project Name	# of Units	Year built
Torrington Affordable Housing, Inc.	Milici Village	37	1991
	Scattered Sites	25	
Riverside School Cooperative	Riverside School Cooperative	12	1991

Supportive Housing:

- Community Systems, Inc. (group home)- 4 (non-elderly) units
- McCall Foundation (group home) - 4 (non-elderly) units
- **Sojourner House** (Susan B Anthony)- 14 (non-elderly) units

Developments in progress:

- **Riverfront** - 60 apartments, not limited to seniors- under construction 2021-2022
- **Slaiby Village** - 92 apartments for seniors with a preference for veterans, construction in 2023
- **NWCT Habitat for Humanity**- 1 affordable homeownership home- currently under construction