



MORRIS COMMUNITY FORUM

WHY ARE WE DEVELOPING A TOWN AFFORDABLE HOUSING PLAN?

March 24, 2021

TOPICS & SPEAKERS

TOPICS:

1. **Why** are we developing a town affordable housing plan?
2. **What types** of housing does Morris need?
3. What do Morris **residents and workers** say about housing needs?
4. How have **other small towns** worked to meet their housing needs?
5. What are the **next steps** in the Housing Plan process?

SPEAKERS include:

- **Jim Simoncelli**, Executive Director, Morris Housing Authority
- **Kristen Davila**, Director of Community Activities, Town of Morris
- **Jill Musselman**, Executive Director, Litchfield Housing Trust
- **Jessely Pineda**, Human Resources, i2Systems
- **Jocelyn Ayer**, NHCOC Community & Economic Development Director

ZOOM MEETING REMINDERS

- Meeting is being recorded
- Please raise your hand if you have a question or comment
- You will have to be unmuted by the host
- If the meeting is disrupted and ended abruptly, please wait 2 minutes and rejoin with the same Zoom link.



WHY ARE WE DEVELOPING A TOWN AFFORDABLE HOUSING PLAN?

8-30j Legislation: Effective July 2017, with compliance by July 2022:

- At least once **every 5 years** every municipality must prepare or amend & adopt an affordable housing plan
- **GOAL:** The goal of this process is “to **undertake a proactive Planning process and lay out a strategy for meeting the housing needs of existing and future residents and workers**” as required by Section 8-30j
- The plan must **specify how the municipality intends to increase the number of affordable housing developments** in the municipality
- Following adoption, the municipality must regularly review and maintain their affordable housing plan

Morris Housing Plan Steering Committee

- **Tom Weik**, First Selectman,
- **Kristen Davila**, Director of Community Activities,
- **Veronica Florio**, Planning & Zoning Commission,
- **Eileen Narbutas**, Planning & Zoning Commission Vice-Chair,
- **Ben Paletsky**, Economic Development Commission Chair,
- **Ben Solnit**, Morris Land Trust President, and
- **Connie Trolle**, Inland Wetlands Commission and Bantam Lake Protective Association

Meetings 2nd Thursdays, all open to public

- **Jocelyn Ayer**- consultant assisting with planning process

WHAT IS “AFFORDABLE HOUSING”?

Definition of affordable housing:

Costs less than 30% of the income of a household earning 80% or less of the area median income (AMI).

Incomes adjusted annually and by household size.

What qualifies for State’s Affordable Housing Appeals list?

Meets the criteria above + is being “assisted” by a state or federal program which assures the affordability remains in place

	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

Example “affordable” rents:

- between \$500 and \$900 for a one-bedroom apartment or
- \$1,100 to \$1,800 for a 3-bedroom apartment.

CURRENT STOCK OF “AFFORDABLE HOUSING” NWCT (2020)*

Town	# of units	% affordable
Barkhamsted	29	1.83%
Burlington	74	2.18%
Canaan	11	1.41%
Cornwall	36	3.57%
Goshen	7	0.42%
Harwinton	68	2.98%
Kent	67	4.02%
Litchfield	189	4.75%

* Source: CT Department of Housing; Affordable Housing Appeals List

Town	# of units	% affordable
Morris	32	2.44%
Norfolk	28	2.90%
New Hartford	86	2.94%
Salisbury	42	1.62%
Sharon	36	2.03%
Roxbury	24	2.06%
Torrington	1,794	10.7%
Winchester	609	10.85%
Warren	1	0.12%
Washington	43	2.02%

WHAT DO WE MEAN BY “AFFORDABLE” HOUSING?

“Affordable Housing” is NOT free housing.

- Applicants must show proof of **existing employment or retirement income** as part of the application process.
- Example rent from Salisbury’s affordable housing:
 - between \$500 and \$900 for a one-bedroom apartment or
 - \$1,100 to \$1,800 for a 3-bedroom apartment.
- Affordable home ownership opportunities, based on family size and income could cost between \$1,400 and \$2,000/mo.
- Many working people and retired people in our communities would qualify to live in housing that is “Affordable Housing” when/if they needed it. A family of four earning \$82,000/yr or less qualifies. A senior with retirement income of \$57,000/yr or less qualifies.

Where would people who live in “affordable housing” work?

- They would work **where they currently work or get retirement income** from work they have done in the past.
- We hear all the time from banks, grocery stores, schools, restaurants, retirement homes, hospitals, and manufacturers in our NWCT small towns 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 or they would like to rent and no rental housing options are available.
- **There are jobs in our area**, check out www.discoverlitchfieldhills.com/jobs-hub to see what is available today.

WILL THIS AFFECT THE RURAL CHARACTER OF MY TOWN? OR INCREASE MY PROPERTY TAXES?

- **Retaining the Town's rural environment is a foundational goal** of the Town Plan of Conservation & Development and will be a foundational goal of the Housing Plan as well.
- There are already over 600 affordable rental homes and 70 affordable ownership homes in our region's small towns. They have retained their rural character.
 - Cornwall, Norfolk, Washington, Kent, Sharon, and Litchfield
- Will not be proposing any major increase in development
- Typically the **town does not fund the construction or operating costs of affordable housing**. No other neighboring towns have seen an increase in property taxes related to affordable housing.



WHAT DO RESIDENTS SAY ABOUT HOUSING NEEDS?

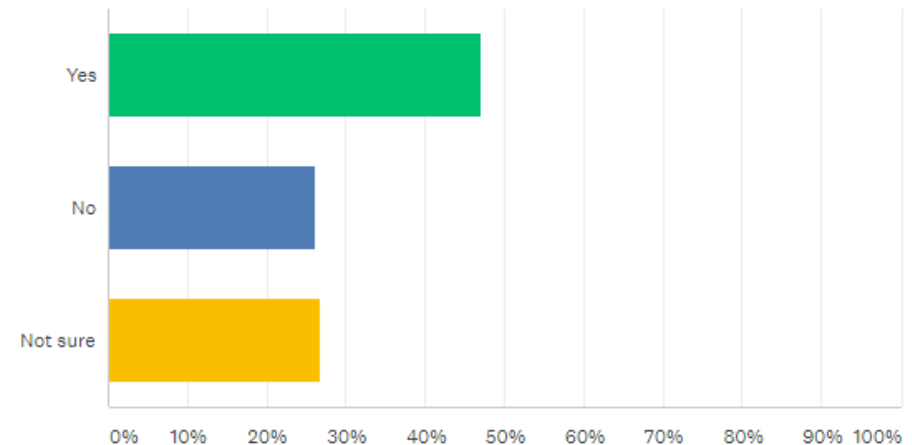
SURVEY RESULTS-VERONICA FLORIO

Resident Housing Needs Survey

- **139 responses to date**
- Summary responses- highlights:
 - 20% have experienced barriers to finding the type of housing they would like in Morris
 - 49% think town needs “downsize” options
 - 38% think town needs first-time homebuyer options
 - 31% think town needs rental options
 - 47% think cost of housing effects young families

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

Answered: 138 Skipped: 1



HOUSING NEEDS FROM AN EMPLOYER'S PERSPECTIVE

JESSELY PINEDA, HUMAN RESOURCES & TALENT DEVELOPMENT

i2Systems
ADVANCED LED LIGHTING



355 BANTAM LAKE RD.
MORRIS, CT 06763
USA



What types of housing does Morris need?

Morris Housing Needs Assessment

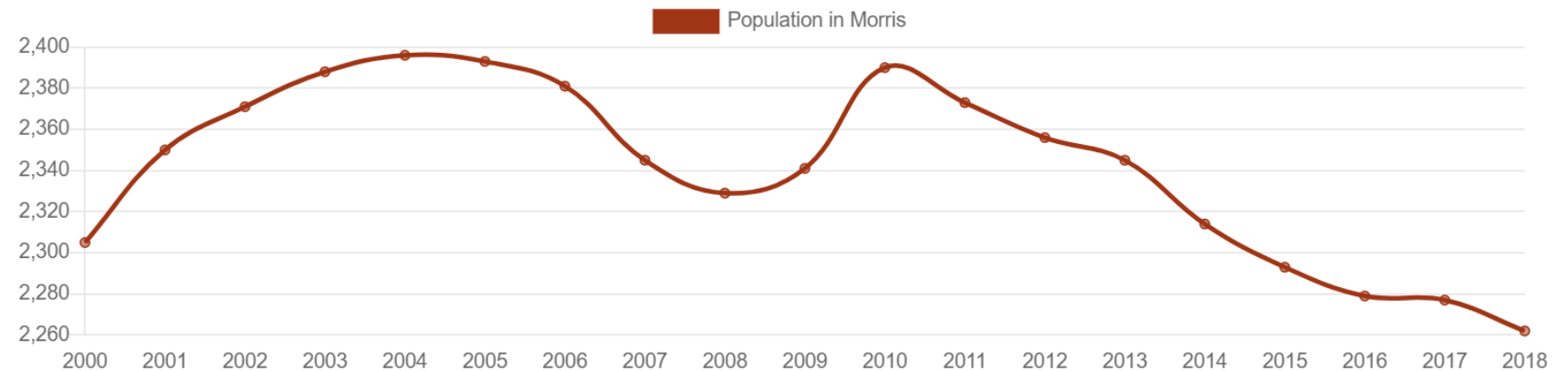
January 2021

Prepared by: Jocelyn Ayer, Northwest Hills Council of Governments

Demographic Trends

Morris's population has been in steady decline since 2010; including households with children

- Morris has approx. **2,290 residents** living in **866 households**.
- The Town's overall **population declined slightly** by 87 net residents between 2010-2019.
- There has also been a slight decline in the number of households with children.



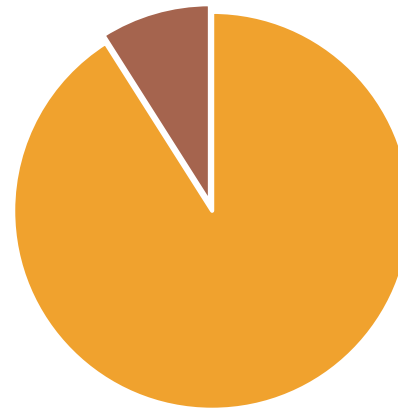
Source: [CT Department of Public Health, annual population estimates](#)
Visualization created by [CTData Collaborative](#)

Range of housing options

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

- 91% of Morris's housing stock is single family detached homes (compared to 73% in Litchfield County and 59% statewide)
 - Single family detached housing is the most expensive type of housing to build, own, and maintain.
- Only 10% of Morris's housing stock is renter occupied. This likely indicates a lack of a range of rental housing options.

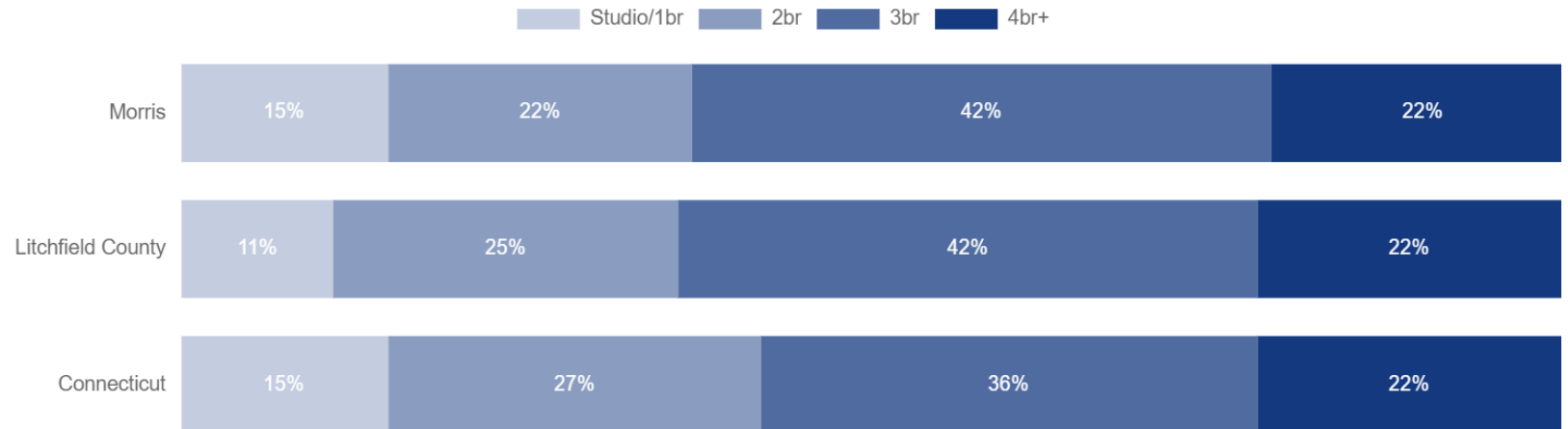
■ Single family ■ Other



Range of housing options

64% of Morris's housing stock has 3 or more bedrooms

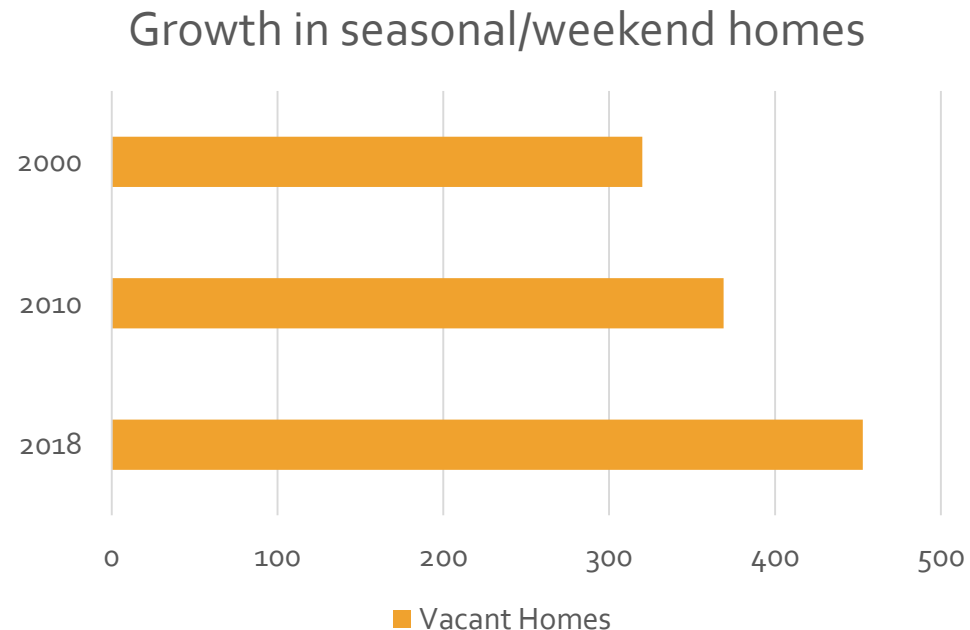
- 64% of the housing stock has 3+ bedrooms (839 homes) and yet only about 240 households have children.
- Majority of housing available may not fit the needs/desires of young adults, young families, or seniors that do not want to pay for or maintain a single family home with 3+ bedrooms.



Seasonal/ weekend homes

Morris has seen a growth in homes used "seasonally or occasionally", not year-round

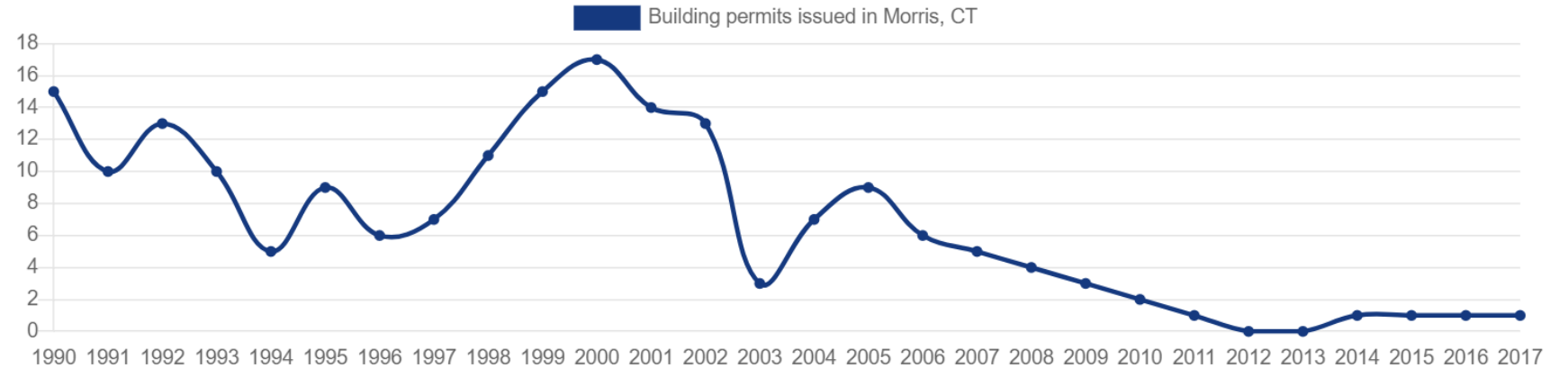
- 34% of Morris's housing stock (453 homes) are considered "vacant" (according to 2018 ACS 5-yr estimate; most recent available data).
 - A majority of these homes (326) are "vacant for seasonal, occasional, or recreational use".
- The number of "seasonal/occasional use" homes has been increasing over the last 8 year period for which we have data.



Housing Production Trends

*Very few new homes are being
built in town.*

- Building permit data from the state shows between 0 (low) and 5 (high) permits per year for the last 10 years on record.



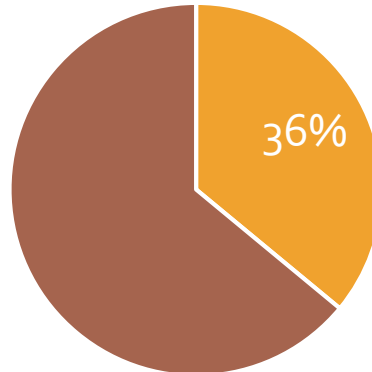
Source: [Annual Housing Permit Data, DECD](#)
Visualization created by [CTData Collaborative](#)

Housing Cost Burdened Households

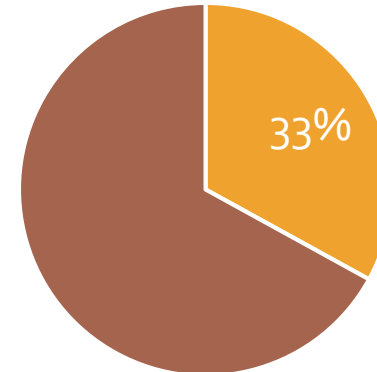
268 Morris's households are housing cost burdened

- Households are considered “housing cost burdened” if they spend more than 30% of their income on housing.
- 36% of Morris's owner households (222) and 33% of renter households (46) are housing cost burdened.

Cost Burdened Owners



Cost Burdened Renters




Limited Rental Housing Availability

There is limited rental housing available in Morris; many homes available for rent are very expensive.

- The median rent in Morris has been approx. \$1,700/mo.
 - Someone earning the average annual wage in Morris could afford \$1,125/mo in rent.
- 10% of Morris's housing stock is renter occupied (137 units)
 - compared to 19% in Litchfield County and 30% statewide.
- Recent search (2/9/21) on Realtor.com showed 3 listings
 - 1 1-bedroom for \$950/mo
 - Other 2 were over \$9,000/mo

Provided by  Apartments.com




Apartment for rent
\$950+ /month

1 bed 1 bath
305 Bantam Lake Rd,
Morris, CT 06763

Contact property

Brokered by William Pitt Sotheby's International Realty

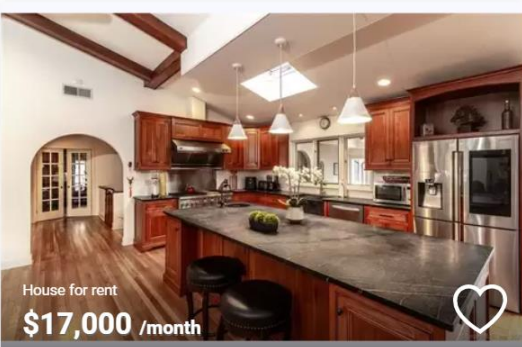


House for rent
\$9,500 /month

4 bed 4 bath 3,016 sqft 0.57 acres lot
105 Bantam Lake Rd,
Morris, CT 06763

Contact property

Brokered by William Pitt Sotheby's International Realty



House for rent
\$17,000 /month

5 bed 3.5 bath 6,040 sqft 3.41 acres lot
27 Trotta Ln,
Morris, CT 06763

Contact property

Access to Ownership

*New homeownership is often delayed by **high housing costs**, **limited diversity in housing type** (too many big houses), and student loan **debt***.*

Average debt of an adult in CT = \$1,066/mo

- As of December 2020 SmartMLS reported 47 home sales in town for the year with an average sales price of **\$456,381**.
- If your household earned the Litchfield County median household income for a renter of \$41,000 you'd be able to afford a home costing **\$115,500**.

Median Home Prices Morris (2016-2020)

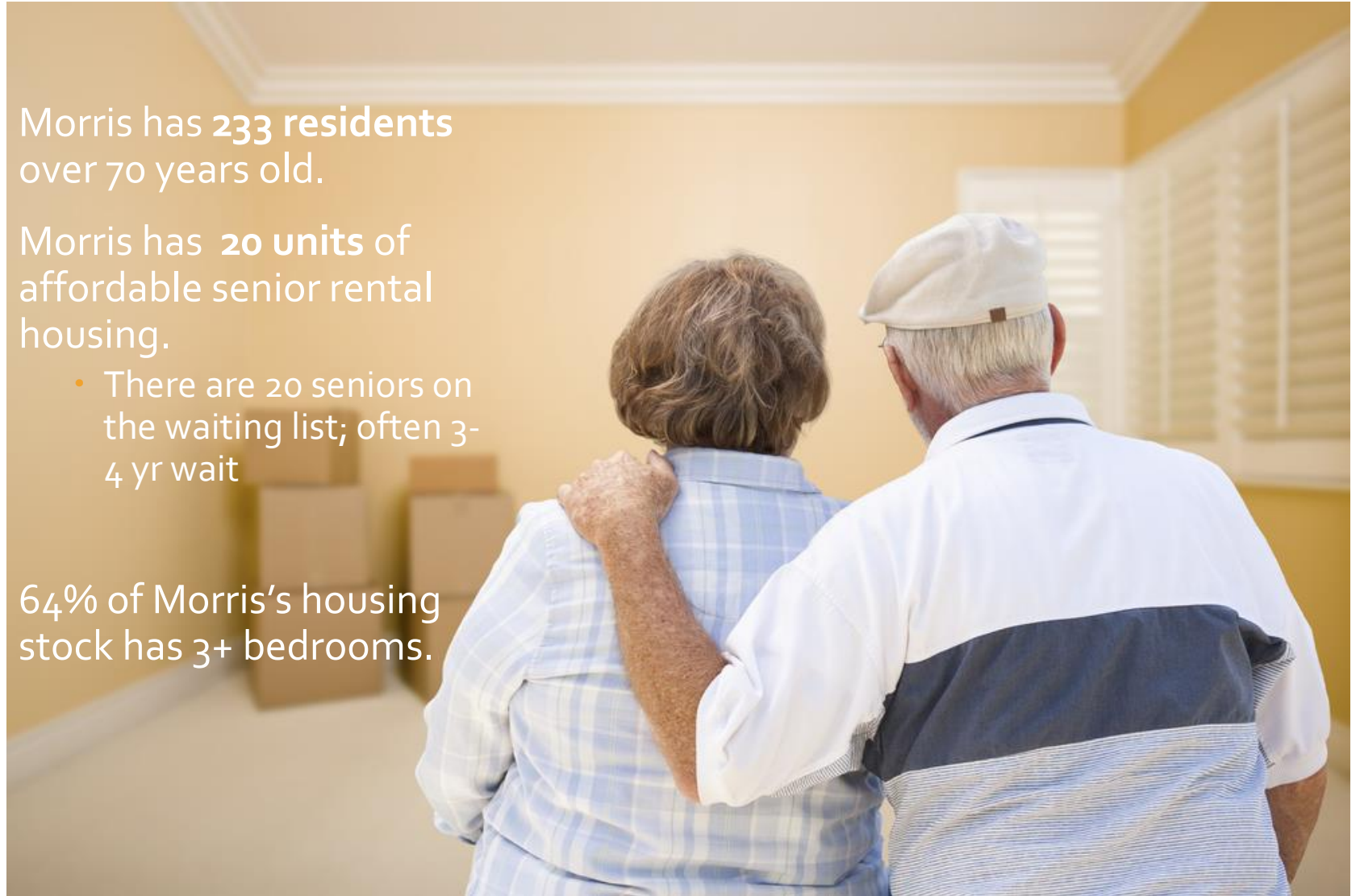
	2016	2017	2018	2019	2020
Morris	\$292,500	\$361,000	\$334,450	\$285,000	\$379,900

Source: Smart MLS (2020 report)

Single Family	December			Year to Date		
Key Metrics	2019	2020	% Change	Thru 12-2019	Thru 12-2020	% Change
New Listings	2	2	0.0%	50	61	+ 22.0%
Pending Sales	3	3	0.0%	32	47	+ 46.9%
Closed Sales	2	5	+ 150.0%	28	47	+ 67.9%
Days on Market Until Sale	212	132	- 37.7%	151	140	- 7.3%
Median Sales Price*	\$373,750	\$325,000	- 13.0%	\$285,000	\$379,900	+ 33.3%
Average Sales Price*	\$373,750	\$385,001	+ 3.0%	\$396,339	\$456,381	+ 15.1%
Percent of List Price Received*	96.5%	95.3%	- 1.2%	94.7%	95.6%	+ 1.0%
Inventory of Homes for Sale	23	22	- 4.3%	—	—	—
Months Supply of Inventory	8.6	5.1	- 40.7%	—	—	—

Senior/ downsizing housing needs

- Morris has **233 residents** over 70 years old.
- Morris has **20 units** of affordable senior rental housing.
 - There are 20 seniors on the waiting list; often 3-4 yr wait
- 64% of Morris's housing stock has 3+ bedrooms.



Current stock of affordable housing

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

TOWN	Total Housing Units 2010 Census	Govern ment Assisted	Tenant Rental Assistance	Single Family CHFA/ USDA Mortgages	Deed Restricted Units	Total Assisted Units	Percent Affordable
Morris	1,314	20*	4	8	0	32	2.44%
Litchfield	3,975	140	2	28	19	189	4.75%
Washington	2,124	14	2	4	23	43	2.02%
Warren	811	0	0	1	0	1	0.12%
Bethlehem	1,575	24	0	9	0	33	2.10%

*Eldridge Senior Housing

Summary of Housing Data Analysis

Key Findings

- **Morris's housing stock is not diverse-** 91% of Morris's housing is single family detached homes.
- Morris's homes are **large**- 64% of homes have 3+ bedrooms.
- There is a **lack of rental housing** options in Morris. Only 10% of Morris's homes are occupied by renters vs. 19% county-wide and 30% statewide. Most of the single family home rentals are **very expensive**.
- There are very **limited housing options that are affordable** for many people who **work in town**.
- There is limited **senior rental housing** in Morris and limited "downsizing" options (homes with 2 or less bedrooms, condos, townhomes, senior living).
- Morris has **32 affordable homes** currently, 2% of its housing stock.
- **268 Morris households are housing cost burdened.**

WHAT DOES THE MORRIS HOUSING AUTHORITY DO?

JIM SIMONCELLI, EXECUTIVE DIRECTOR



Board Members include:

- Mark Halloran
- Susan Herrington
- Denise Weik
- Eugene Savickas
- James Lafreniere

Eldridge Senior Housing in Morris (20 units)

- 20 seniors on waiting list (Over 90 seniors on waiting list between Eldridge, Wells Run, and Bantam Falls)
- 3-4 year wait; one unit might turn over per year
- Town does not pay for operations or maintenance of Eldridge apartments. Town did not pay for construction.

COMMUNITY HOUSING NEEDS

KRISTEN DAVILA, DIRECTOR OF COMMUNITY ACTIVITIES

1. Current needs in the Community
2. Keep Seniors in the Community
3. Reverse rolls in the family
4. Empty nest





HOW HAVE OTHER SMALL TOWNS PROVIDED AFFORDABLE HOUSING OPTIONS FOR THEIR RESIDENTS?

JILL MUSSELMAN

Executive Director, Litchfield Housing Trust

Chair, Regional Housing Council



A Sampling of LHT Homes



ONE OF 10 SINGLE FAMILY HOMES IN A NEIGHBORHOOD WITH 16 LIMITED EQUITY CO-OPS ON LEASED LAND



AN EXAMPLE OF 17 SINGLE FAMILY HOMES ON LEASED LAND SCATTERED THROUGHOUT THE TOWN



SIXTEEN LIMITED EQUITY COOP UNITS, ONE EXAMPLE OF FOUR BUILDINGS IN NEIGHBORHOOD WITH 10 SINGLE FAMILY HOMES ALL ON LEASED LAND



CONVERSION OF 19TH CENTURY SCHOOL HOUSE WITH GEOTHERMAL HIGH EFFICIENTLY 2 OF 4 RENTAL UNITS



AN EXAMPLE OF 17 SINGLE FAMILY HOMES ON LEASED LAND SCATTERED THROUGHOUT THE TOWN

WHO LIVES IN OUR HOMES?

- Our Children's Teachers
- Our Emergency Responders
- Our Firefighters
- Our Nurses
- Our Patient Care Technicians
- Our Carpenters
- Our Elected Officials
- Our Office Workers
- Our NEIGHBORS



Litchfield Housing Trust, inc.

Opening doors for families. Strengthening our community.

NWCT REGIONAL HOUSING COUNCIL

WWW.NWCTHOUSING.ORG

NWCT REGIONAL HOUSING COUNCIL

[HOME](#) [FAQ](#) [PHOTOS](#) [STORIES](#) [RESOURCES](#) [CONTACT](#)

Looking for information about affordable housing in Northwest
Connecticut?

**YOU'VE COME TO THE
RIGHT PLACE**

[SEE THE STORIES](#)

KENT AFFORDABLE HOUSING



South Common -24 units



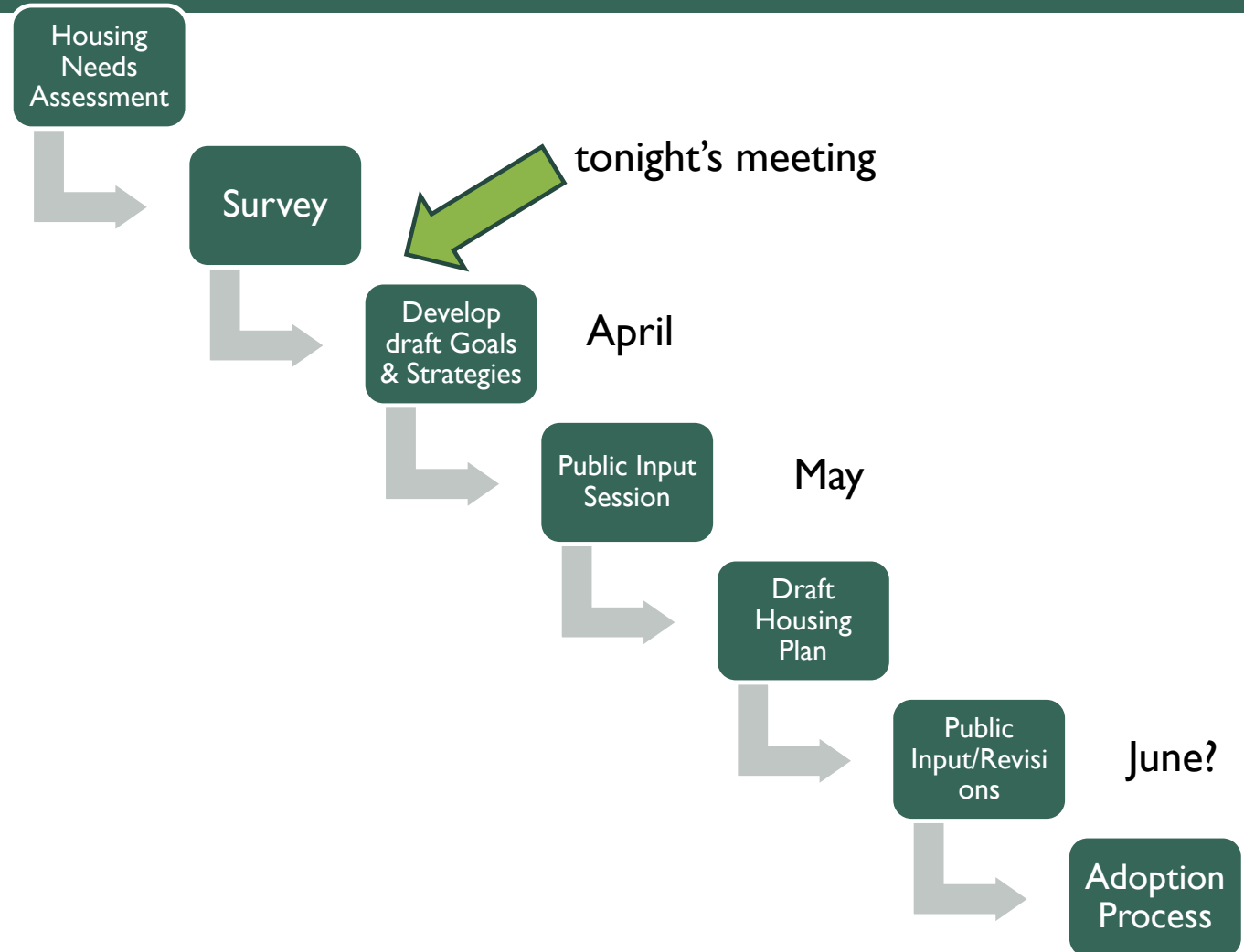


Stuart Farms (13 units)



NEXT STEPS IN MORRIS HOUSING PLAN PROCESS

- Plan to hold **two more public forums** prior to presenting the Housing Plan for adoption.
- Monthly Housing Plan Steering Committee meetings are **open to the public** and noticed on the town website.



THANK YOU!

WHERE TO GO FOR MORE INFORMATION

- Town of Morris website
- Make sure you get town's email notices
- www.northwesthillscog.org/housing
 - List of **frequently asked questions** about town housing plans and affordable housing
 - Link to **NWCT Regional Housing Council** website
 - **Housing data** links



QUESTIONS, COMMENTS, FEEDBACK

- Please raise your hand or type your question into the chat box!
- Do you have any questions about the Housing Plan, the planning process, or affordable housing?
- Ideas for how Morris can meet its housing needs?

