



Morris Housing Plan

2021-2026

Adopted on October 5, 2021

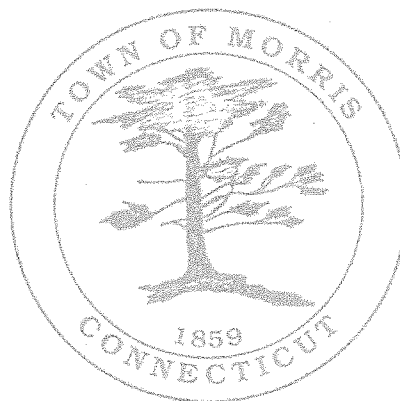


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I. INTRODUCTION

Why does Morris need a Housing Plan?

Morris Housing Plan Steering Committee:

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

Professional Planning Assistance

Provided by:

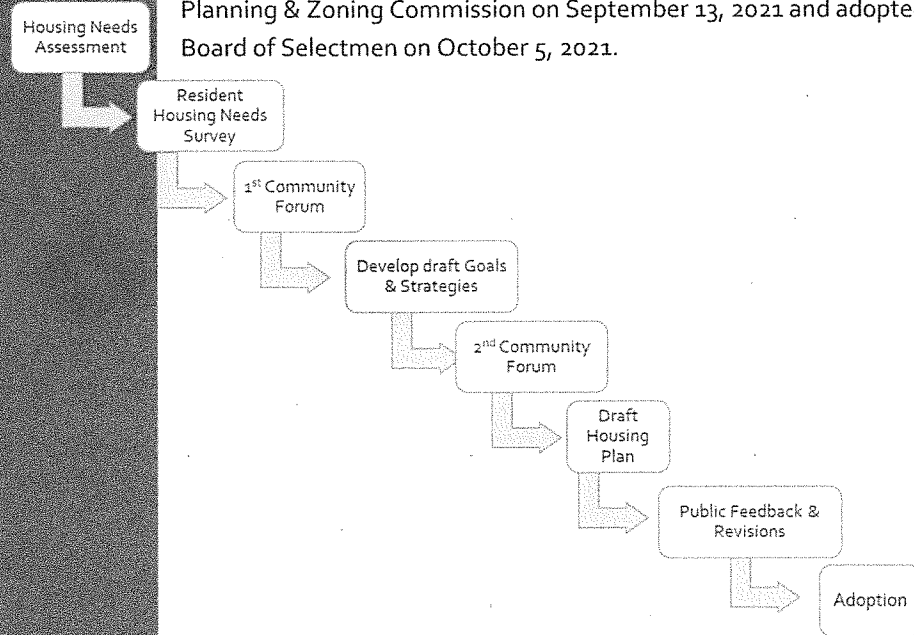
Jocelyn Ayer, Community & Economic Development Director, Northwest Hills Council of Governments

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 Morris 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 Morris 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 and was attended virtually by 50 community members. The second Community Forum on the housing plan was held May 25th and attendees were polled on their support for the goals and strategies presented here. A third community wide forum was held in person at the Town beach on July 28th. The draft Housing Plan was then presented to the town's Planning & Zoning Commission on September 13, 2021 and adopted by the Board of Selectmen on October 5, 2021.

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, **Morris had 300 households with an income below 80% AMI.**

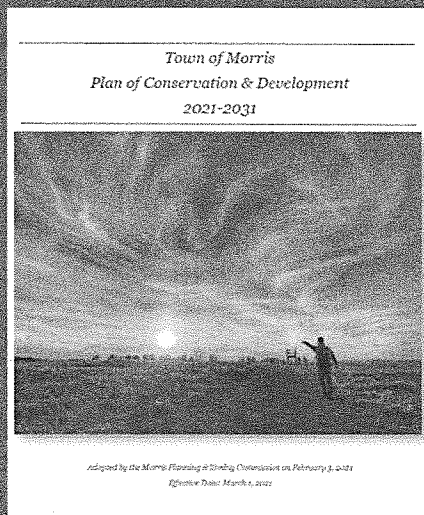
	Household Size				
	1 person	2 people	3 people	4 people	5 people
80% of AMI (2020)	\$57,456	\$65,664	\$73,872	\$82,080	\$88,646

How much does Morris 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, Morris has **32 units of affordable housing** on the State's list (updated annually):

- 20 units are at Eldridge Senior Housing which is managed by the Morris Housing Authority;
- 8 units are single family homes with mortgages from the CT Housing Finance Authority (CHFA); and
- 4 units are tenants receiving rental assistance from a State program.

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



What does affordable housing look like?

Here are the town's current (2021) Plan of Conservation & Development's goals and actions related to housing.

Goal	Task	Responsible Lead	Partner
Increase housing options; especially for seniors and young families	Study possible expansion options at Eldridge Senior Housing.	Affordable Housing Plan committee	Housing Authority
	Increase the accessibility of Morris's existing housing stock by increasing resident awareness of guides on accessibility modifications including the AARP Home Fit guide . Also, continue the home modification loan program for property owners who cannot afford to make needed accessibility modifications.	Senior Center Commission	BOS
	Consider facilitating the creation of a new non-profit Morris Housing Trust organization with local volunteers to facilitate the creation of downsizing options for seniors and housing options for young families. Ask residents to consider donating land to the Trust once it is formed.	BOS	NHCOG, NWCT Regional Housing Council
	Update zoning regulations as needed to allow "lifecare facilities" and active adult housing as described in the economic development section of this plan.	PZC	EDC
	Review the zoning regulations to allow more flexibility for the creation of accessory apartments including allowing them by-right or by site plan review rather than by special permit where appropriate.	PZC	NHCOG
Meet State requirement to have an adopted Affordable Housing Plan	Work towards adopting an Affordable Housing Plan for the Town in 2021 utilizing existing grant funding from the State.	BOS	PZC

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.



Would affordable housing change the rural nature of Morris?



Photo by Landon Bellmay

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. In Morris, we have the Morris Housing Authority which owns and manages the 20 affordable units at Eldridge Senior Housing.

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, **Morris had 300 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 Morris?

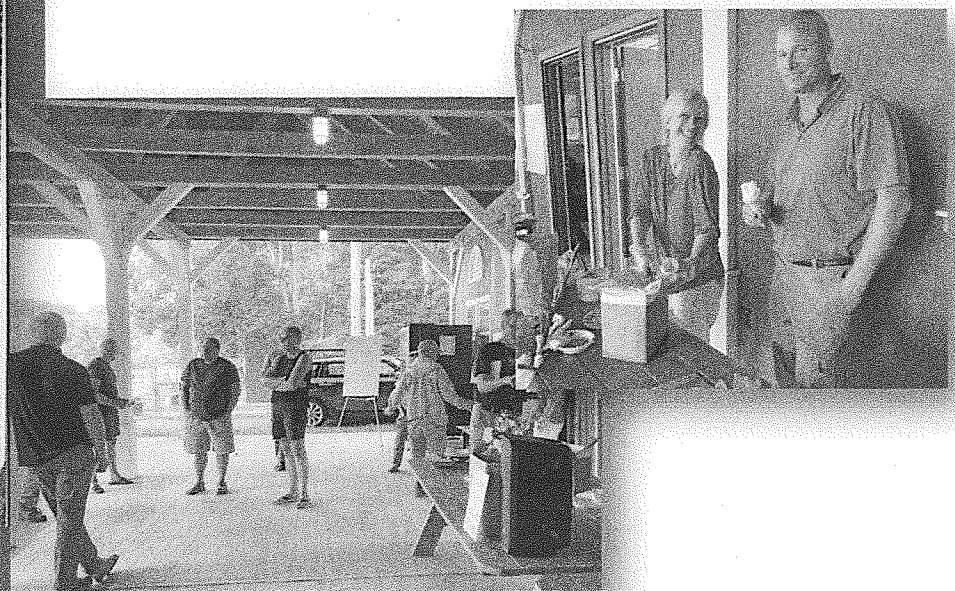
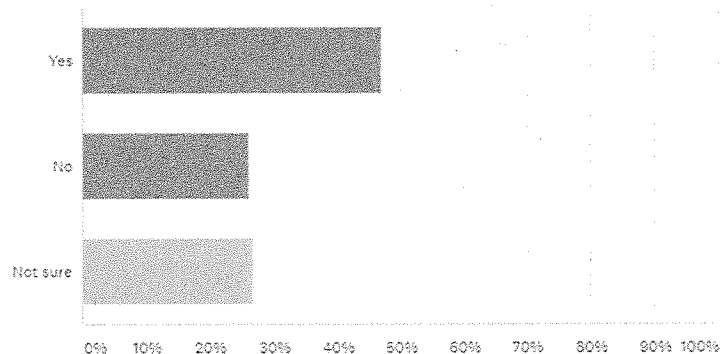
139 residents took the resident input survey

In December 2020 and January 2021, the Morris Housing Plan Steering Committee asked residents to respond to an online survey about housing needs. 139 residents responded. Their responses are summarized below.

- 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 or availability of housing affects the town's ability to attract/retain young people and 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



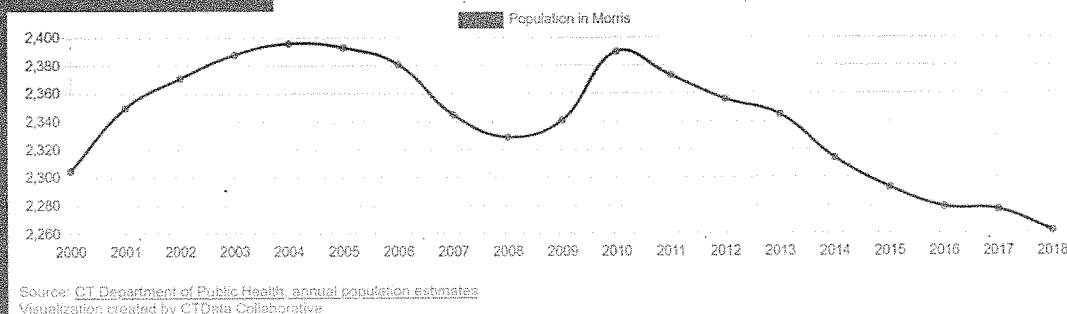
II. HOUSING NEEDS ASSESSMENT

What types of housing does Morris need ?

Demographic Trends

Morris's population has been declining since 2010, especially households with children.

Morris has approx. 2,290 residents living in 866 households. The Town's overall population declined slightly by 132 net residents between 2010-2020 (U.S. Census). The number of children in Morris declined over the last 10 years by 102 or 21%. The proportion of Morris 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 233 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.

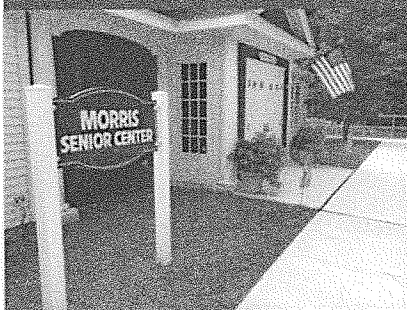


Range of Housing Options

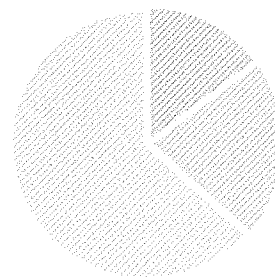
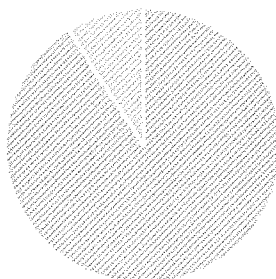
Morris does not have a diverse range of housing options available for its residents.

The Town of Morris does not have a diverse range of housing options available for its residents. **Ninety-one percent (91%) 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 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 9% of the town's housing stock has 2 or more units in one structure vs. 22% in Litchfield County as a whole.

Also, **64% of the town's housing stock has 3+ bedrooms** and yet only 28% 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.



■ 1-family ■ 2+ family ■ 1-bdrm ■ 2-bdrm ■ 3+ bdrm



Seasonal/ Weekend Homes

34% of Morris's housing stock has been used "seasonally or occasionally" affecting the cost and supply of housing options for year-round residents

Growth in seasonal/weekend homes



Many of the towns in Litchfield County have a relatively high number of housing units that are second homes used "seasonally, occasionally, or recreationally" as the Census bureau terms it. We often refer to these as weekend homes. The Census bureau categorizes all these units as "vacant" which is why many of our towns appear to have high vacancy rates. The table here shows the number of seasonal/weekend homes has increased over the last 18 years.

About a third (34% or 453 homes) of the town's housing stock is used seasonally or occasionally. This means that these units are not available for occupancy by year-round residents. Demand for weekend homes can also push housing prices up and put them out of reach for residents earning their incomes in Litchfield County, rather than New York City, for example.

During the COVID-19 pandemic many Litchfield County towns have seen their weekend homes used more year-round. We also know that many weekend residents eventually become year-round residents when they retire. In any case, these occasional use homes do have an impact on the price and availability of the housing stock in Morris.

Limited Rental Housing Availability

There is limited rental housing available in Morris. Many of the homes available for rent are expensive or seasonal.



In Morris, just 10% of the housing stock is renter occupied (137 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 appropriately 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 expensive- partly due to the fact that they are mainly single family homes on large lots with 3 or more bedrooms. **In Morris, a third of renter households report being housing cost burdened.** According to the latest available data, the median rent in Morris is a approximately \$1,700/mo. Someone earning the average annual wage in Morris could afford \$1,125/mo in rent- \$575/mo less than the median rent.

The cost of rental housing in Morris 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 showed 3 listings: one 1-bedroom for \$950/mo and the other two listings were over \$9,000/mo
- June 2021 search on Zillow.com showed one rental available in Morris at \$12,000/mo; Realtor.com showed two available rentals one for \$24,000/mo and the other for \$8,000/mo.

The growing use of platforms like AirBnB has meant an increase in short term rental of homes that used to be rented year around or for longer time periods. The increase in short term rentals has further limited rental housing options for full time residents and increased rental housing costs. A June 2021 search of Airbnb showed 15 homes available for short term rental on that one platform.

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.

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 five years the median sales price has risen in Morris by \$87,400. SmartMLS reported 47 home sales in town in 2020 with an average sales price of \$456,381 and a median sales price of \$379,900. In the first seven months of 2021 there have been 24 closed home sales with a median sales price of \$520,000.

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 \$264,400 between what a renter household in Litchfield County could afford (\$115,500) and the median priced home in Morris in 2020 (\$379,900).

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 Key Metrics	December			Year to Date		
	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%

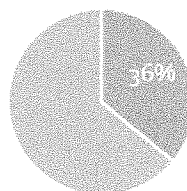
Housing Cost Burdened Households

268 Morris households are housing cost burdened

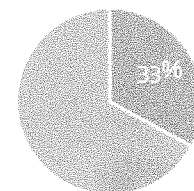
Households are considered "housing cost burdened" if they report spending more than 30% of their income on housing. 268 households in the Town of Morris are housing cost burdened according to the latest available American Community Survey (ACS) data. When households spend more than 30% of their income on housing costs they often have less than they need to spend on healthcare, childcare, transportation, as well as other discretionary spending that supports our local businesses. The following number of households in town are housing cost burdened:

- 36% (222) of Morris's owner households; and
- 33% (46) of the town's renter households.

Cost Burdened Owners



Cost Burdened Renters



Current Stock of Affordable Housing

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

Morris has 31 affordable housing units which represents 2.4% of its housing stock.

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 Morris has just 2.4% of its housing stock affordable so it is open to appeals under 8-30g. The table below shows Morris's current stock of affordable housing and that of 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
Cornwall	1,007	28	2	6	0	36	3.57%
Goshen	1,664	1	1	5	0	7	0.42%
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%

* Eldridge Senior Housing

Summary of Housing Data Analysis

Key Findings

- Morris does not have a diverse range of housing options for its residents- 91% of Morris's housing stock is single family homes and 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 compared to 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, leaving it open to 8-30g appeals.
- 268 Morris households are housing cost burdened.

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: Create First-Time Homebuyer Options

Challenge: There is a gap of \$264,400 between what a renter household in Litchfield County could afford (\$115,500) and the median priced home in Morris in 2020 (\$379,900). Over the last five years the median sales price has risen in Morris by \$87,400.

Many small towns in NWCT have a local Housing Trust to help address this issue. Neighboring examples are the Litchfield Housing Trust and the Washington Community Housing Trust. 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. Some towns in the region are also served by a Habitat for Humanity chapter that can also accept donations of land or funding and builds homes with the help of volunteers and the family that will live in the home. Morris currently does not have a Morris Housing Trust or a Habitat chapter that serves the town.

- 1) Identify volunteers who might be interested in forming a Morris Housing Trust and assist them with getting started.
- 2) Encourage private giving of land or funding to a Morris Housing Trust (if formed) or Habitat for Humanity chapter to allow them to build first time homebuyer homes.
- 3) Work with existing land conservation organizations such as the Morris Land Trust and White Memorial to see if small parcels with low conservation value could be provided to a Morris Land Trust or Habitat Chapter to be used to create a first time homebuyer opportunity.
- 4) Increase awareness of down-payment assistance and free first-time homebuyer education classes available in the area and online.
- 5) Create a town funded community revolving loan fund to provide down-payment assistance to income eligible potential homeowners seeking to buy in Morris.

Goal 2: Encourage Develop- ment of "Downsizing" Options

Challenge: 64% of the town's housing stock has 3 or more bedrooms (839 homes) and yet only 28% of households (240) 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 Morris. 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) Amend the town's zoning regulations to allow duplexes or two-family homes where soils/septic capacity allow.
- 2) Amend the town's zoning regulations to allow townhouse style (up to 4 units attached) homes in the town's commercial/industrial districts.
- 3) Amend the town's zoning regulations to allow the conversion of existing larger homes to 2-3 units.
- 4) Encourage the creation of accessory apartments as described in section 52 of the town's zoning regulations.

Goal 3:

Support the Development of Affordable Rental Options for Seniors and Young People

Challenge: There are a very limited number of housing units available for rent in Morris. Many of those that are available are expensive. The median rent in Morris is approximately \$1,700/month. Someone earning the average annual wage in Morris could afford \$1,125/month in rent- \$575/month less than the median rent. 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.

Currently the only affordable rental housing that the town has are the 20 units of senior housing at Eldridge. There are many seniors on the waiting list to get at apartment at Eldridge (20 at last count) and most have to wait many years before an apartment becomes available to them.

- 1) Support the creation of additional housing units at/near Eldridge Senior Housing by the Morris Housing Authority.
- 2) Look for opportunities for the Town to utilize grant funding that would support the development of additional units at Eldridge such as the Small Cities or American Rescue Plan Act funding.
- 3) Consider changes to section 52 (11) d. of the town's zoning regulations for "Town-Sponsored Multi-Family Housing and Related Community Facilities" that may be needed to accommodate additional units at Eldridge such as eliminating the minimum lot area or reducing it to two (acres).
- 4) Assist the Morris Housing Authority to build its capacity and resources to address housing needs in Morris such as helping to get the word out to residents who might like to join the board, donate land or funding.
- 5) 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.
- 6) 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: Morris has 233 residents over 70 years old. Currently the town does not have any assisted living options for seniors and just 20 units of affordable senior housing at Eldridge. 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) Consider restoring the town's housing rehabilitation loan program that provides funding and technical assistance for accessibility modifications or other needed upgrades for income eligible homeowners.
- 4) Increase awareness that there is a municipal agent at the Morris Senior Center who can assist seniors with meeting their transportation, food, and social needs.

Who will make sure these strategies are implemented?

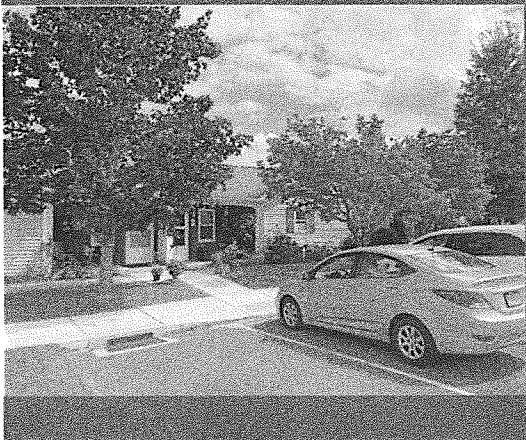
Challenge: The Town of Morris's Housing Plan Steering Committee volunteers and the many residents who provided input during this planning process have contributed many hours to developing this housing plan. How can we make sure that the strategies in this plan are acted upon over the next 5 years? Many 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 (examples: Washington, Salisbury).

- 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:
 - Forming and joining the board of a Morris housing commission or Morris Housing Trust
 - Joining the board of the Morris Housing Authority when they need new members(If you are interested in any of these volunteer opportunities contact the First Selectman's office at (860) 868-7881.)
- 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=1s>
- 4) **Donate land or funding** to the Morris Housing Authority

What is the Morris Housing Authority?



The Morris Housing Authority (MHA) was formed in 1990 for the purpose of owning and managing Eldridge Senior Housing. The board of the Housing Authority is made up of five Morris residents who oversee the operations and budget for the 20 affordable senior housing units at Eldridge. They employ a part time Executive Director who manages the day-to-day work of operations and maintenance. The MHA is organized separately from the Town. The Town of Morris does not pay for operations or maintenance of Eldridge apartments. The Town also did not pay for construction of these units.

According to MHA's Executive Director, there are typically 20 seniors on the waiting list who would like to live in the affordable housing at Eldridge but no vacant units available. Many seniors will have to wait three or four years to be offered a unit. In any given year typically just one unit might become available.

Resources for those who are homeless or at risk of becoming homeless

Challenge: Many households experience a divorce, death in the family, health emergency or job loss that impacts their ability to meet their rent or mortgage obligations. Less expensive housing options are often not available in the town where their kids are in school or where they have lived much of their lives and have a support network of friends and neighbors. This happens to households in every town, large or small including Morris.

There are just two emergency shelters in the region – FISH (Friends in Service to Humanity) in Torrington, CT and at the YMCA in Winsted. There are services available to individuals and families to help prevent and address homelessness. These can be accessed by calling 211. 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.

- 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.
- 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.

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:

- Morris Housing Data profile
⇒ <https://housingprofiles.pschohousing.org/profile/#Morris>
- 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
- 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

GOAL 1: Create first time homebuyer options

Lead

1) Identify volunteers who might be interested in forming a Morris Housing Trust and assist them with getting started.	*
2) Encourage private giving of land or funding to a Morris Housing Trust (if formed) or Habitat for Humanity chapter to allow them to build first time homebuyer homes.	*
3) Work with existing land conservation organizations such as the Morris Land Trust and White Memorial to see if small parcels with low conservation value could be provided to a Morris Land Trust or Habitat Chapter to be used to create a first time homebuyer opportunity.	*
4) Increase awareness of down-payment assistance and free first-time homebuyer education classes available in the area and online.	*
5) Create a town funded community revolving loan fund to provide down-payment assistance to income eligible potential homeowners seeking to buy in Morris.	*

GOAL 2: Encourage development of “downsizing” options

1) Amend the town’s zoning regulations to allow duplexes or two-family homes where soils/septic capacity allow.	P&Z
2) Amend the town’s zoning regulations to allow townhouse style (up to 4 units attached) homes in the town’s commercial/industrial districts.	P&Z
3) Amend the town’s zoning regulations to allow the conversion of existing larger homes to 2-3 units.	P&Z
4) Encourage the creation of accessory apartments as described in section 52 of the town’s zoning regulations.	*

GOAL 3: Support the development of rental options for seniors and young people

1) Support the creation of additional housing units at/near Eldridge Senior Housing by the Morris Housing Authority.	*
2) Look for opportunities for the Town to utilize grant funding that would support the development of additional units at Eldridge such as the Small Cities or American Rescue Plan Act funding.	BOS
3) Consider changes to section 52 (11) d. of the town's zoning regulations for “Town-Sponsored Multi-Family Housing and Related Community Facilities” that may be needed to accommodate additional units at Eldridge such as eliminating the minimum lot area or reducing it to two (acres).	P&Z
4) Assist the MHA to build it's capacity and resources to address housing needs in Morris such as helping to get the word out to residents who might like to join the board, donate land or funding.	*
5) 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
6) 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) Consider restoring the town's housing rehabilitation loan program that provides funding and technical assistance for accessibility modifications or other needed upgrades for income eligible homeowners. (This program would not be limited to seniors but could be helpful to seniors with limited	BOS
4) Increase awareness that there is a municipal agent at the Morris Senior Center who can assist seniors with meeting their transportation, food, and social needs.	B&R

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

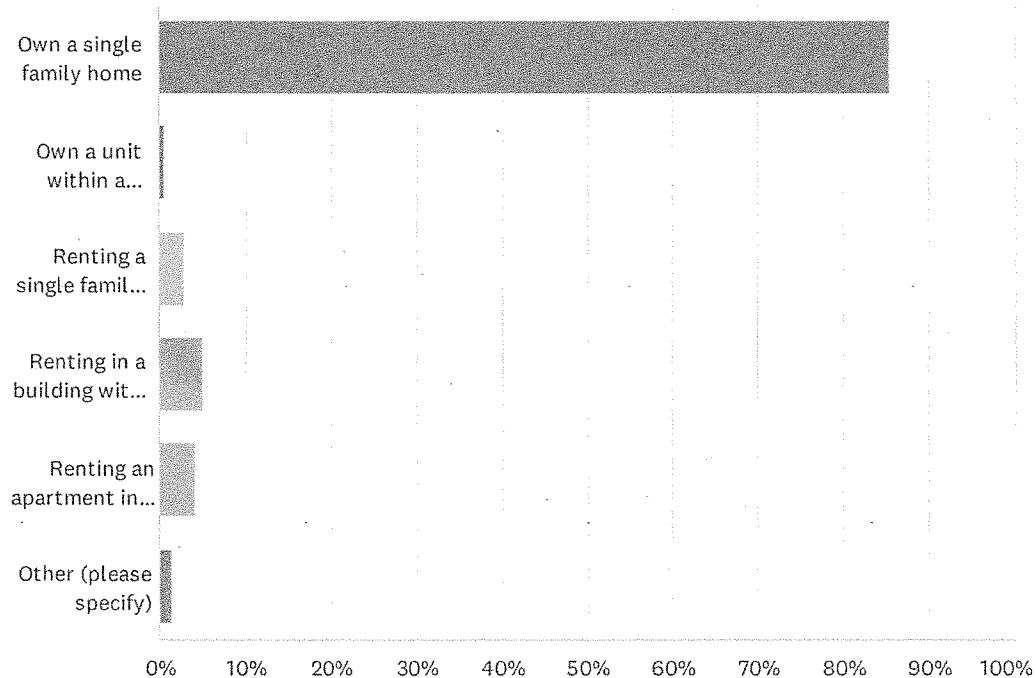
1) Designate a municipal employee, elected leader, or other individual officially designated by the municipality to serve as the point of contact for homeless services in your municipality. Register and keep up to date the name, title and contact information of such person with the Connecticut Coalition 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
 B&R Morris Beach & Recreation

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

Answered: 138 Skipped: 1



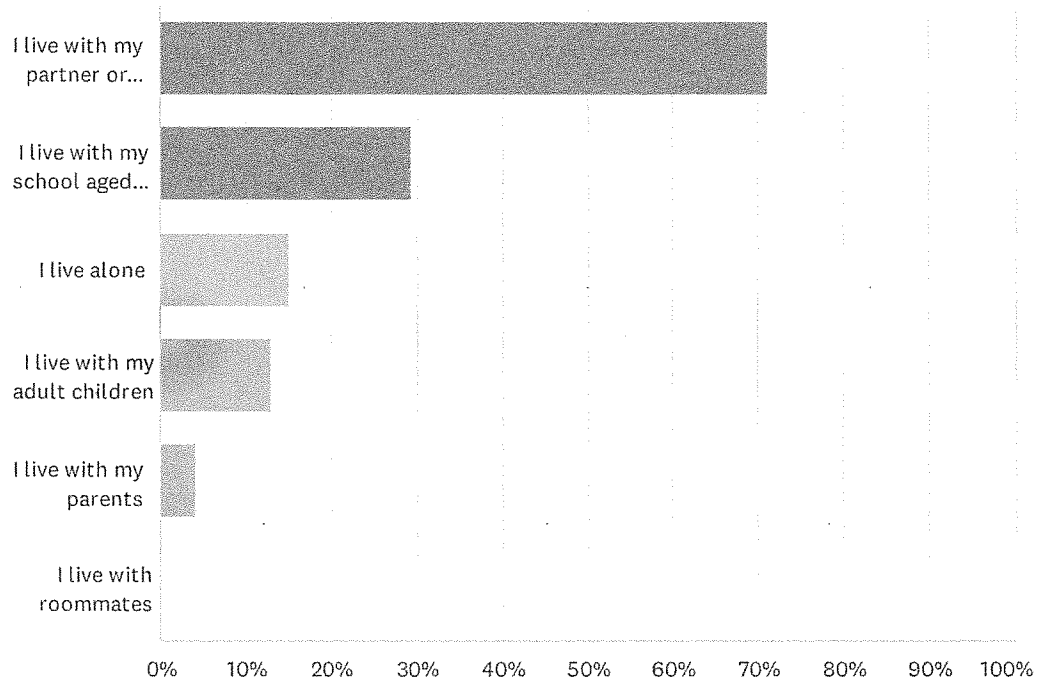
ANSWER CHOICES

RESPONSES

Own a single family home	85.51%	118
Own a unit within a multiple unit building (townhouse or condominium)	0.72%	1
Renting a single family home	2.90%	4
Renting in a building with multiple units	5.07%	7
Renting an apartment in or on the property of a single family home (over the garage/ backyard, or attached to the home)	4.35%	6
Other (please specify)	1.45%	2
TOTAL		138

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

Answered: 139 Skipped: 0



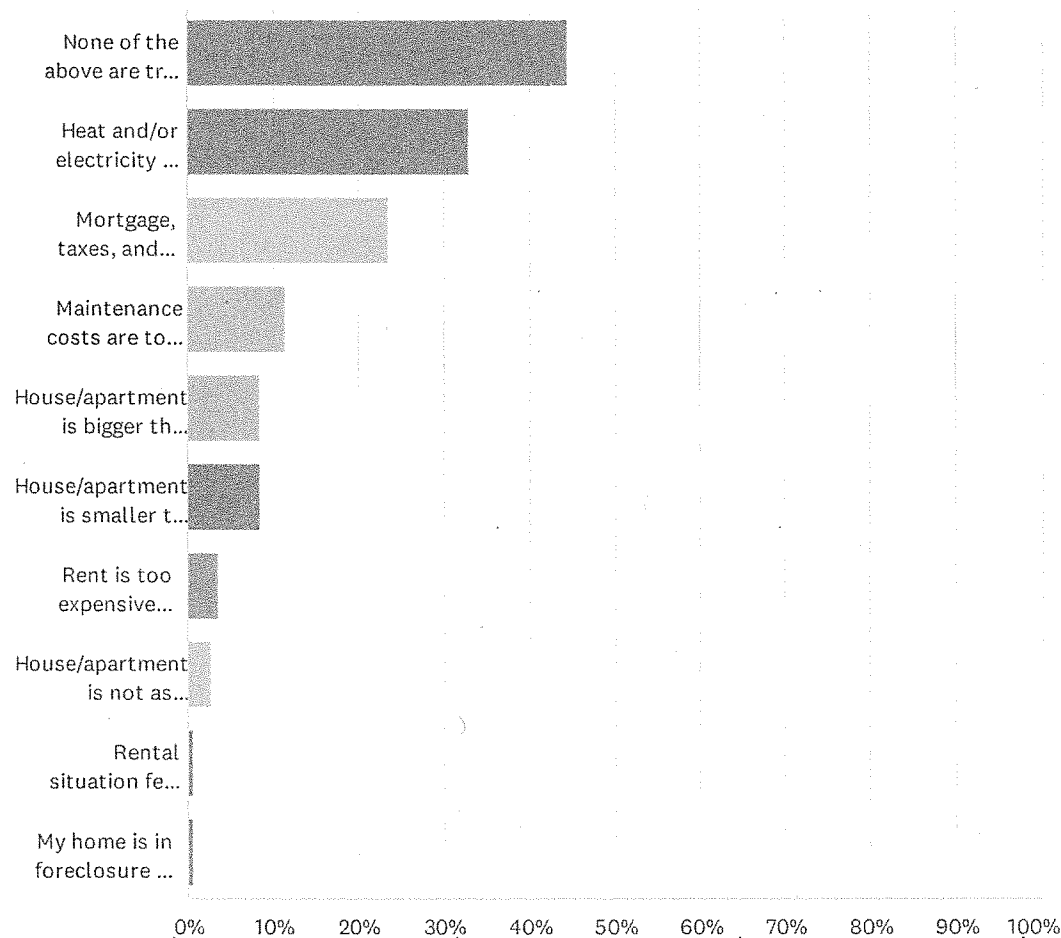
ANSWER CHOICES

RESPONSES

I live with my partner or spouse	71.22%	99
I live with my school aged children	29.50%	41
I live alone	15.11%	21
I live with my adult children	12.95%	18
I live with my parents	4.32%	6
I live with roommates	0.00%	0
Total Respondents: 139		

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

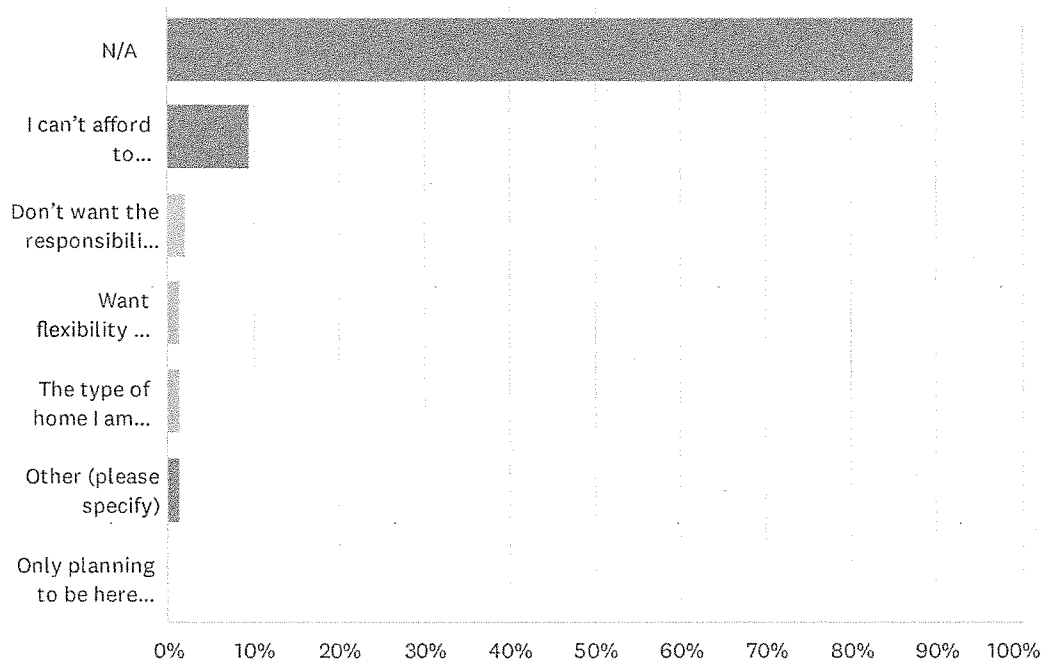
Answered: 139 Skipped: 0



ANSWER CHOICES	RESPONSES	
None of the above are true for my household.	44.60%	62
Heat and/or electricity is too expensive	33.09%	46
Mortgage, taxes, and insurance are too expensive (costs more than 30% of your household income)	23.74%	33
Maintenance costs are too high; leading to deferred maintenance issues	11.51%	16
House/apartment is bigger than what I/we need	8.63%	12
House/apartment is smaller than what I/we need	8.63%	12
Rent is too expensive (costs more than 30% of your household income)	3.60%	5
House/apartment is not as accessible as I would like it to be (1st floor bedroom/bathroom, zero-step entrance)	2.88%	4
Rental situation feels unstable (e.g., worried that owner may sell)	0.72%	1
My home is in foreclosure or in danger of foreclosure	0.72%	1
Total Respondents: 139		

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

Answered: 135 Skipped: 4



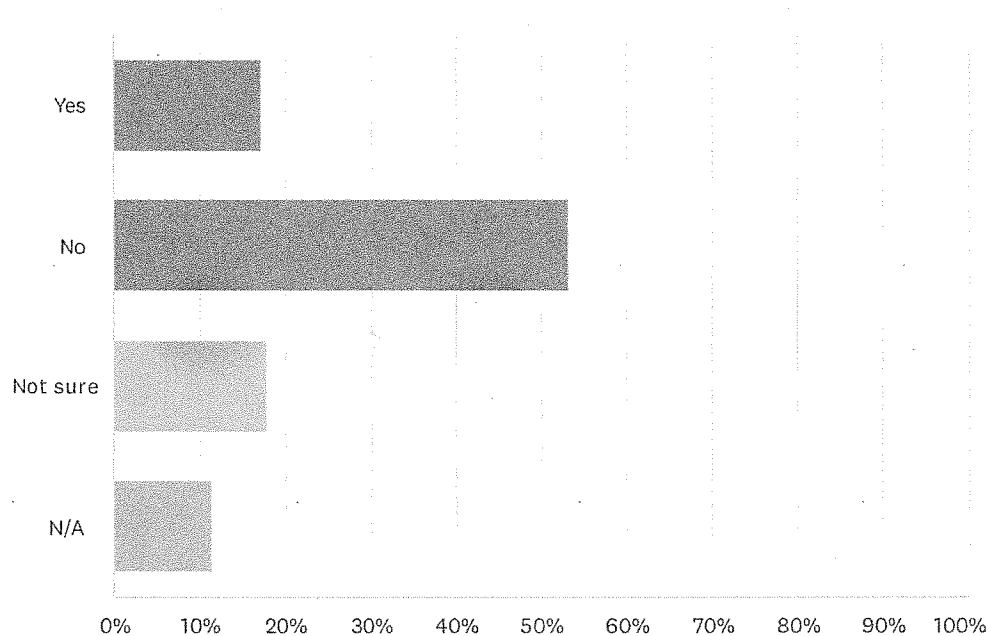
ANSWER CHOICES

RESPONSES

N/A	87.41%	118
I can't afford to buy/own/maintain the type of home I want in Morris	9.63%	13
Don't want the responsibilities of home ownership	2.22%	3
Want flexibility to be able to move when I want	1.48%	2
The type of home I am looking for is not available in Morris	1.48%	2
Other (please specify)	1.48%	2
Only planning to be here short-term	0.00%	0
Total Respondents: 135		

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?

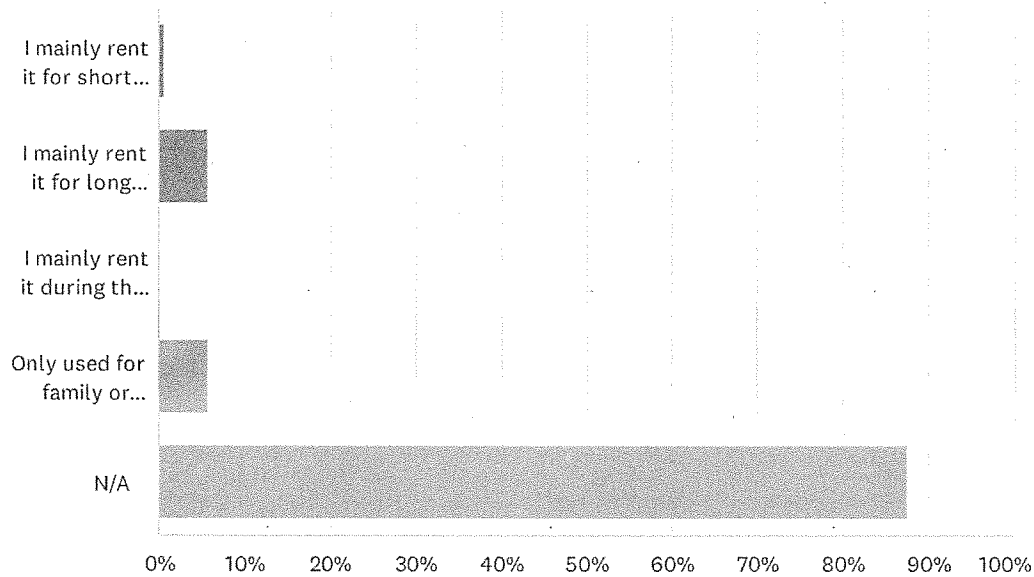
Answered: 139 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	17.27%	24
No	53.24%	74
Not sure	17.99%	25
N/A	11.51%	16
TOTAL		139

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

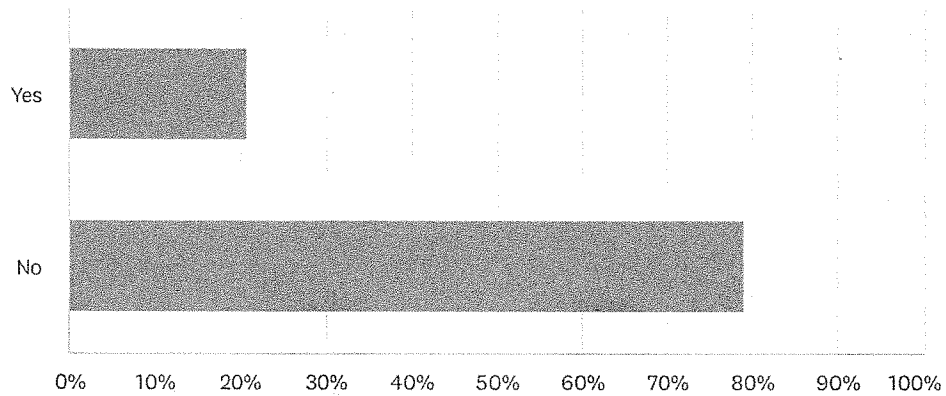
Answered: 138 Skipped: 1



ANSWER CHOICES	RESPONSES	
I mainly rent it for shorter term stays during the summer months (through Airbnb, VRBO, or other short term rental platforms)	0.72%	1
I mainly rent it for long term tenants (a year or more)	5.80%	8
I mainly rent it during the school year (9 months)	0.00%	0
Only used for family or guests	5.80%	8
N/A	87.68%	121
TOTAL		138

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

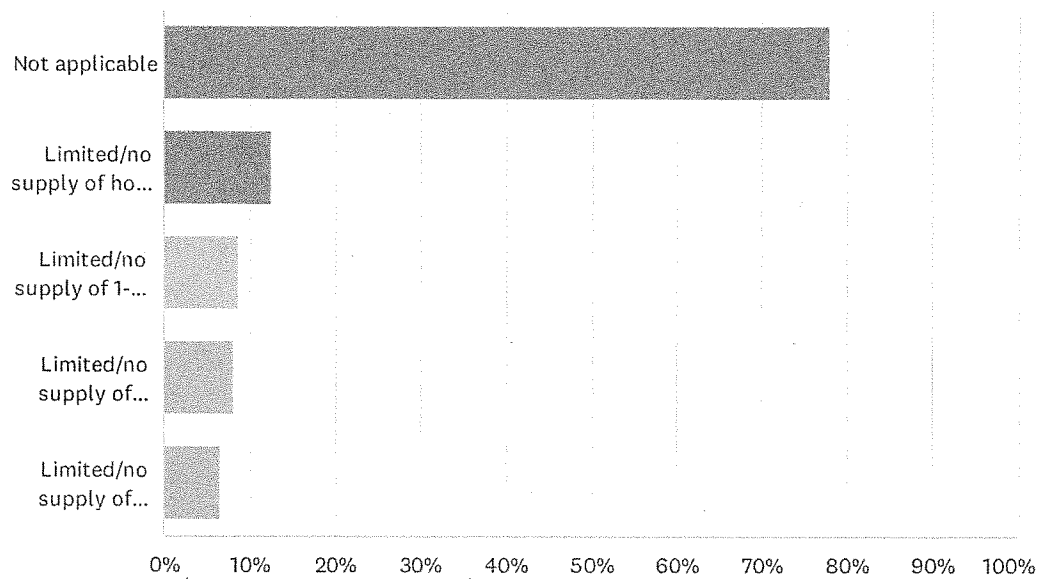
Answered: 139 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	20.86%	29
No	79.14%	110
TOTAL		139

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

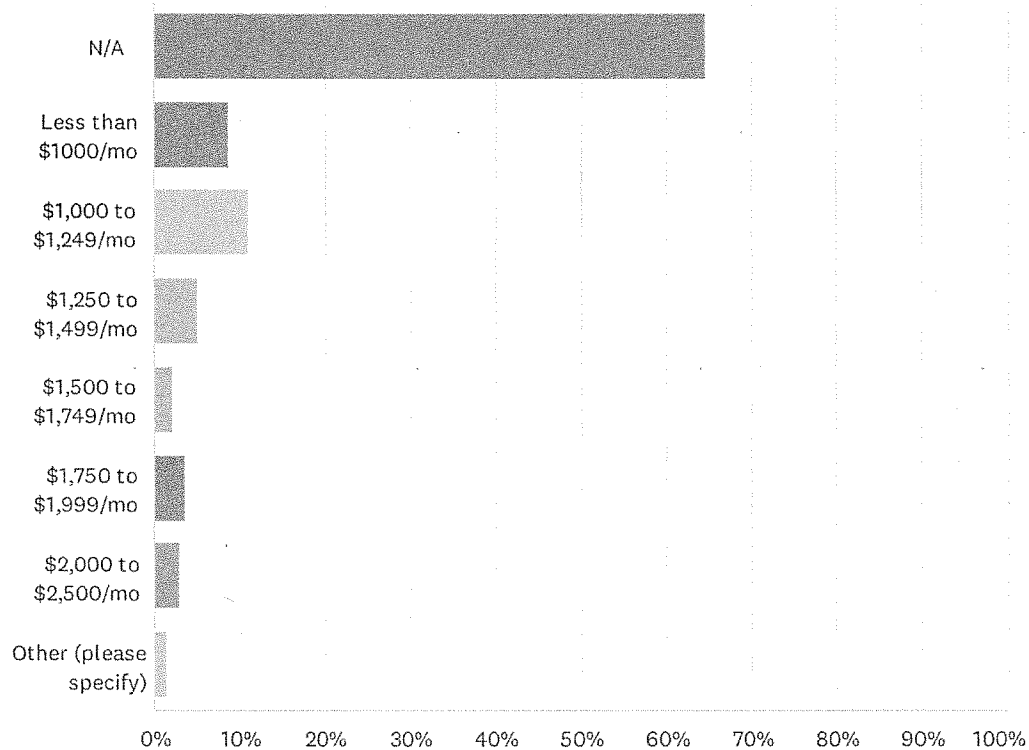
Answered: 136 Skipped: 3



ANSWER CHOICES	RESPONSES	
Not applicable	77.94%	106
Limited/no supply of homes to purchase in my price range	12.50%	17
Limited/no supply of 1-2 bedroom housing options	8.82%	12
Limited/no supply of rental options I can afford (no more than 30% of household income)	8.09%	11
Limited/no supply of senior housing options	6.62%	9
Total Respondents: 136		

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

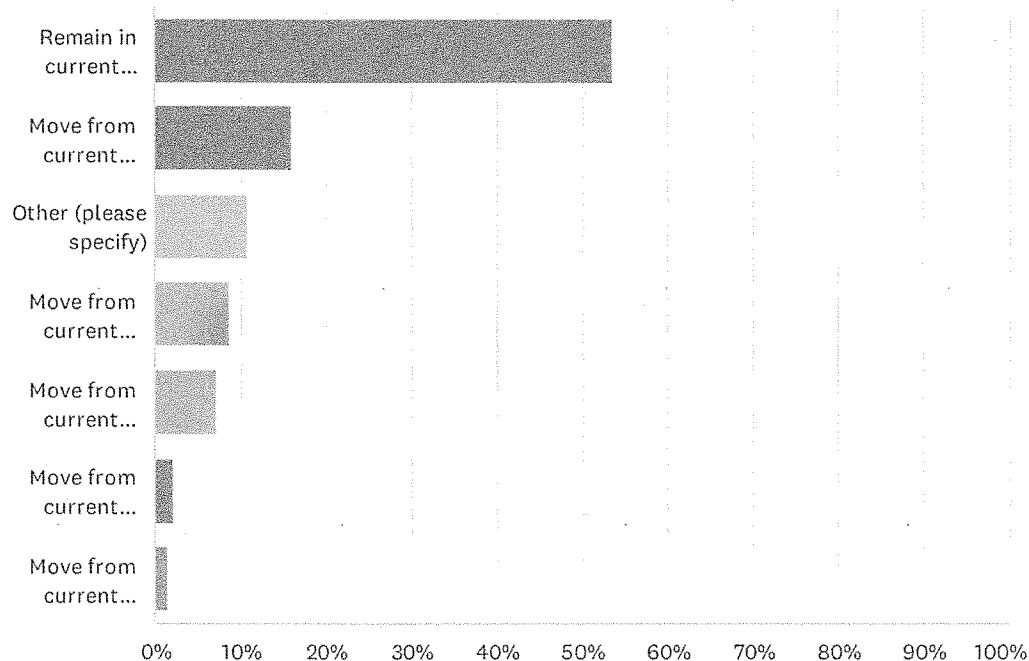
Answered: 136 Skipped: 3



ANSWER CHOICES	RESPONSES	
N/A	64.71%	88
Less than \$1000/mo	8.82%	12
\$1,000 to \$1,249/mo	11.03%	15
\$1,250 to \$1,499/mo	5.15%	7
\$1,500 to \$1,749/mo	2.21%	3
\$1,750 to \$1,999/mo	3.68%	5
\$2,000 to \$2,500/mo	2.94%	4
Other (please specify)	1.47%	2
TOTAL		136

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

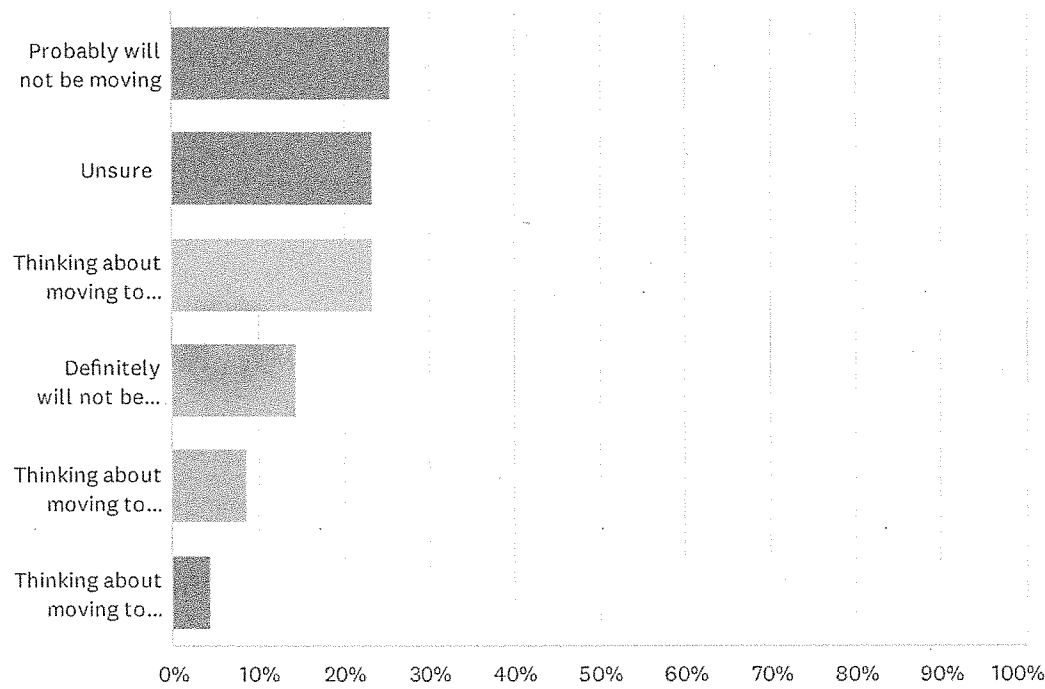
Answered: 138 Skipped: 1



ANSWER CHOICES	RESPONSES	
Remain in current residence	53.62%	74
Move from current residence to a smaller house	15.94%	22
Other (please specify)	10.87%	15
Move from current residence to senior housing	8.70%	12
Move from current residence to a larger house	7.25%	10
Move from current residence to a large apartment	2.17%	3
Move from current residence to a small apartment	1.45%	2
TOTAL		138

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

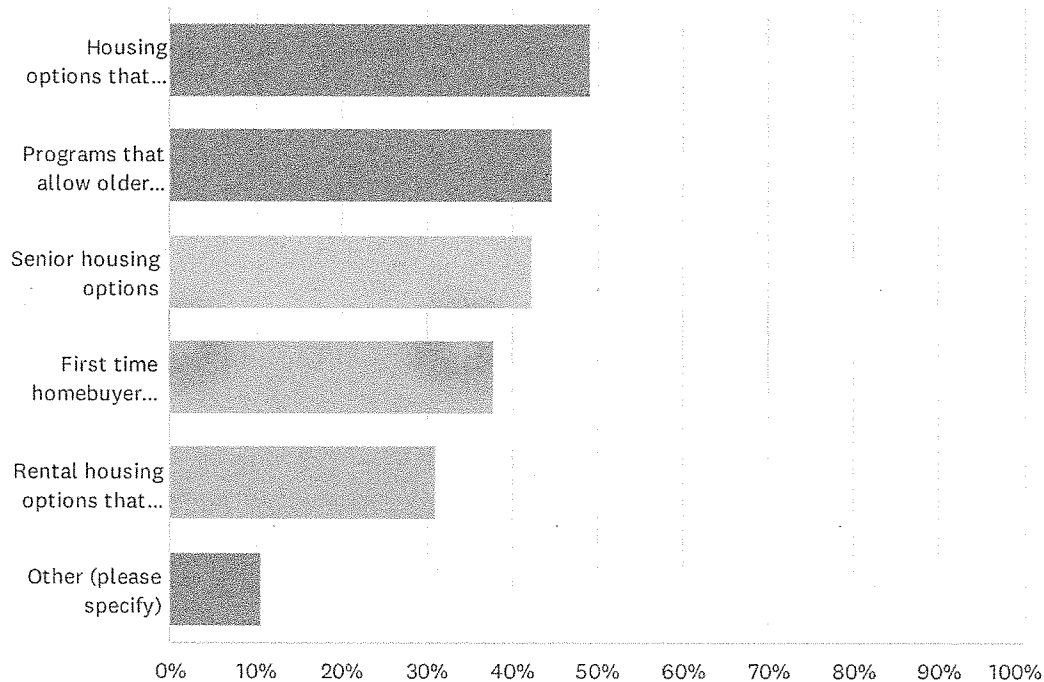
Answered: 137 Skipped: 2



ANSWER CHOICES	RESPONSES	
Probably will not be moving	25.55%	35
Unsure	23.36%	32
Thinking about moving to another State besides Connecticut	23.36%	32
Definitely will not be moving	14.60%	20
Thinking about moving to another location in Morris	8.76%	12
Thinking about moving to another town in Connecticut	4.38%	6
TOTAL		137

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

Answered: 132 Skipped: 7



ANSWER CHOICES

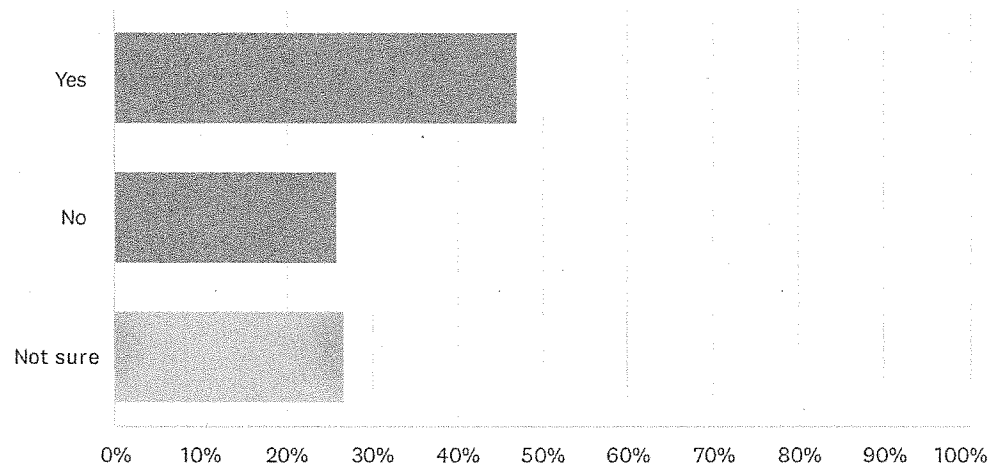
RESPONSES

Housing options that allow older adults to "downsize" (smaller sized homes with lower maintenance needs)	49.24%	65
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.	44.70%	59
Senior housing options	42.42%	56
First time homebuyer options that allow renters to purchase their first home.	37.88%	50
Rental housing options that young families and young adults can afford.	31.06%	41
Other (please specify)	10.61%	14

Total Respondents: 132

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

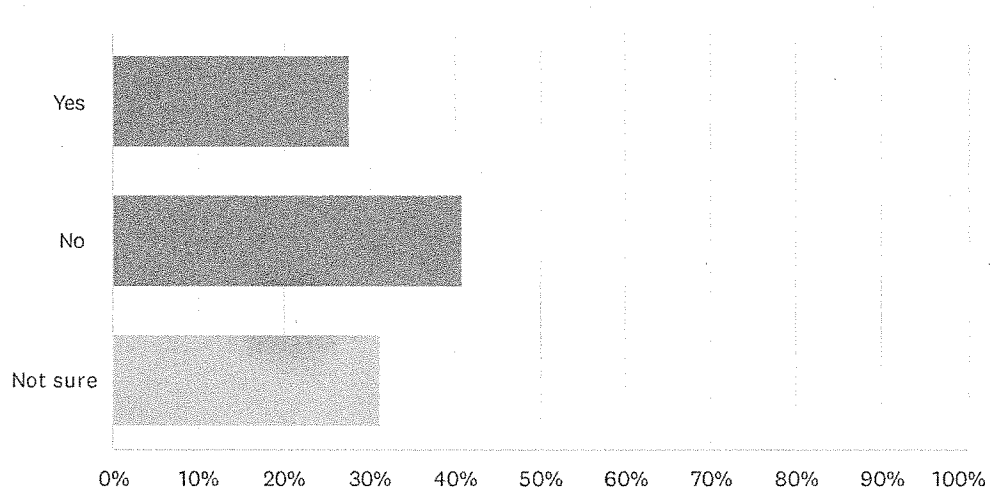
Answered: 138 Skipped: 1

**ANSWER CHOICES****RESPONSES**

Yes	47.10%	65
No	26.09%	36
Not sure	26.81%	37
TOTAL		138

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

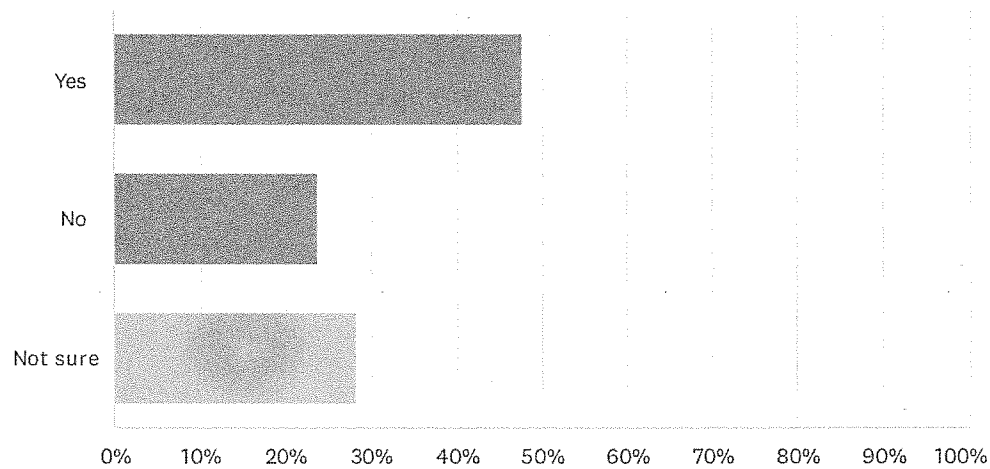
Answered: 137 Skipped: 2



ANSWER CHOICES	RESPONSES	
Yes	27.74%	38
No	40.88%	56
Not sure	31.39%	43
TOTAL		137

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

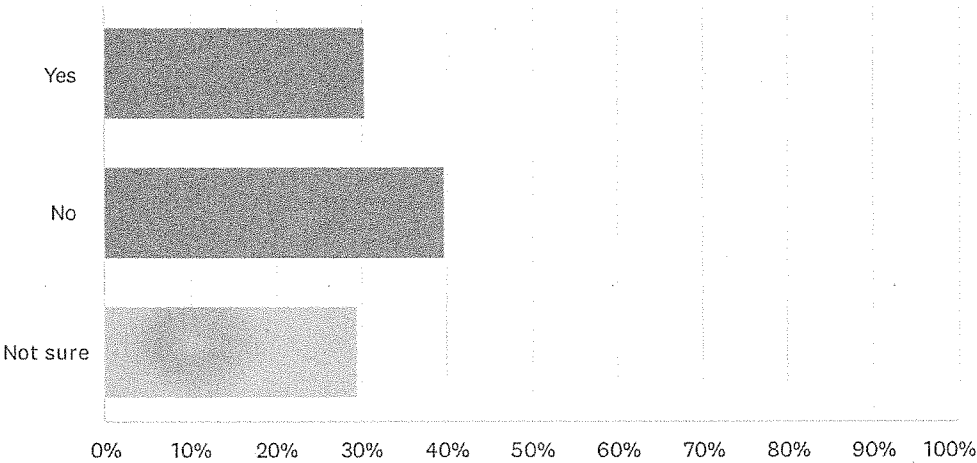
Answered: 138 Skipped: 1



ANSWER CHOICES	RESPONSES	
Yes	47.83%	66
No	23.91%	33
Not sure	28.26%	39
TOTAL		138

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

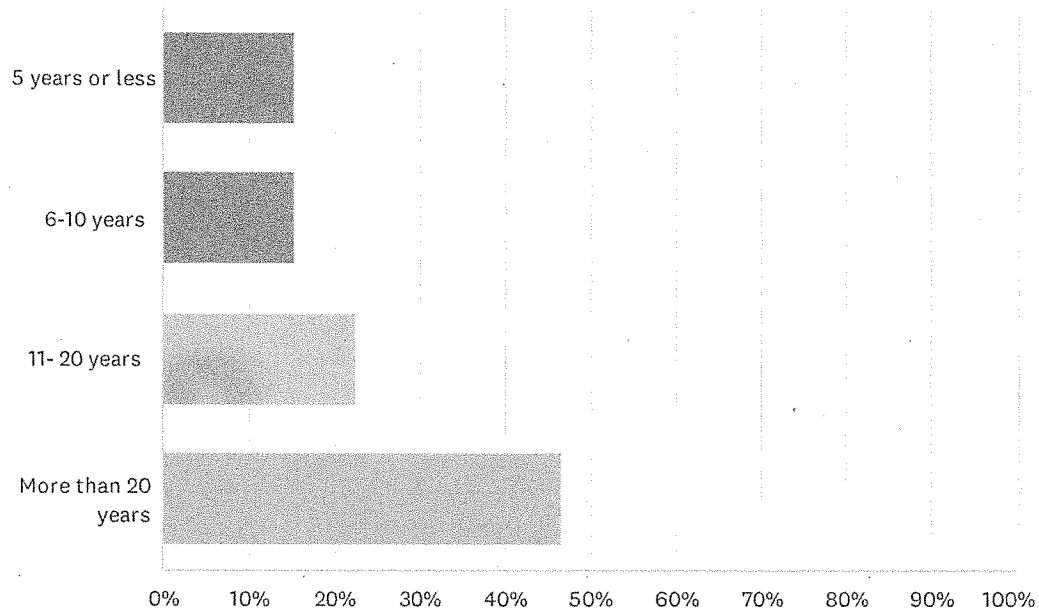
Answered: 138 Skipped: 1



ANSWER CHOICES	RESPONSES	
Yes	30.43%	42
No	39.86%	55
Not sure	29.71%	41
TOTAL		138

Q17 How long have you lived in Morris?

Answered: 137 Skipped: 2



ANSWER CHOICES

RESPONSES

5 years or less

15.33%

21

6-10 years

15.33%

21

11- 20 years

22.63%

31

More than 20 years

46.72%

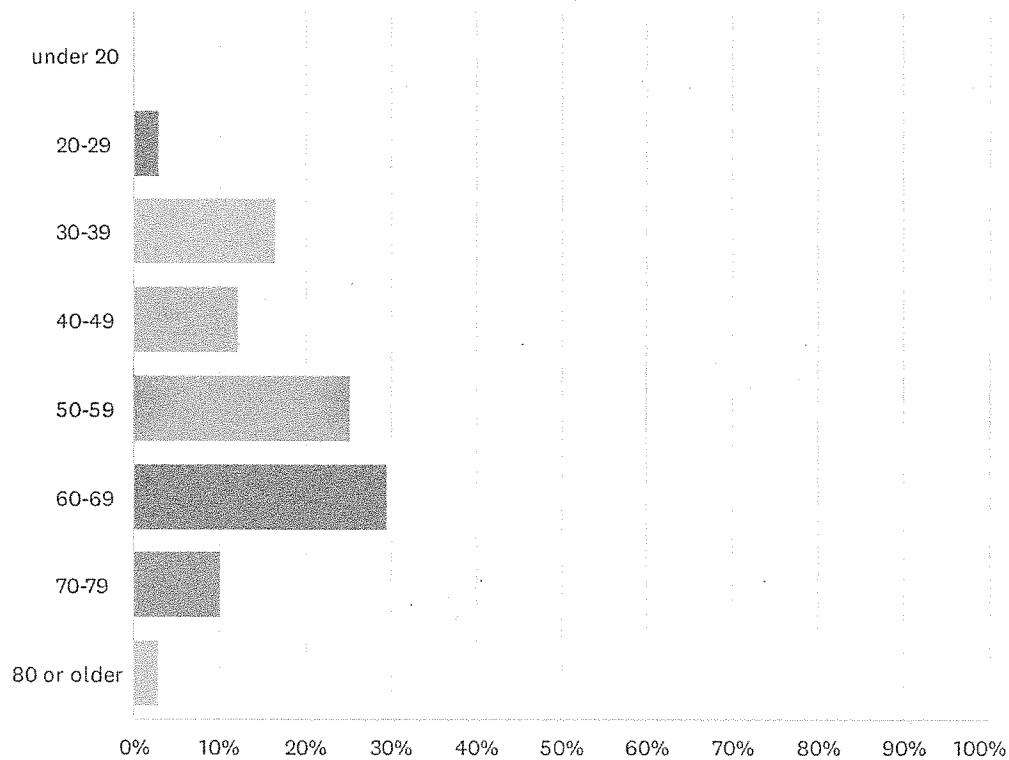
64

TOTAL

137

Q18 How old are you?

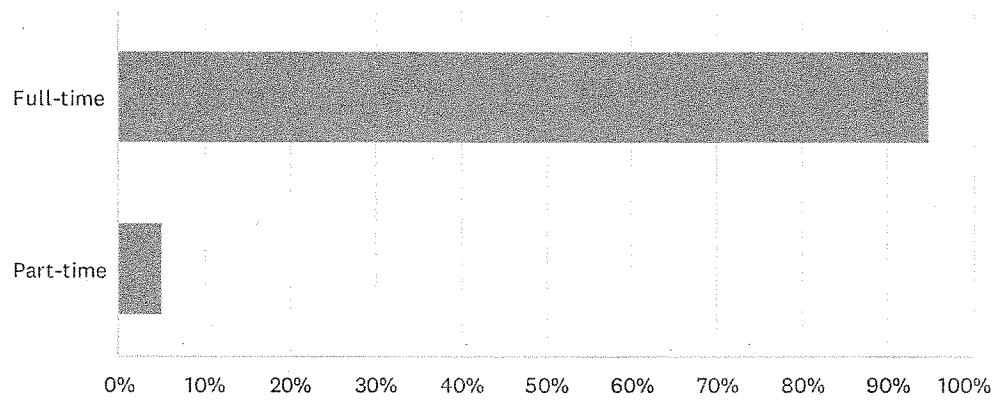
Answered: 138 Skipped: 1



ANSWER CHOICES	RESPONSES	
under 20	0.00%	0
20-29	2.90%	4
30-39	16.67%	23
40-49	12.32%	17
50-59	25.36%	35
60-69	29.71%	41
70-79	10.14%	14
80 or older	2.90%	4
TOTAL		138

Q19 Do you live in Morris full-time or part-time?

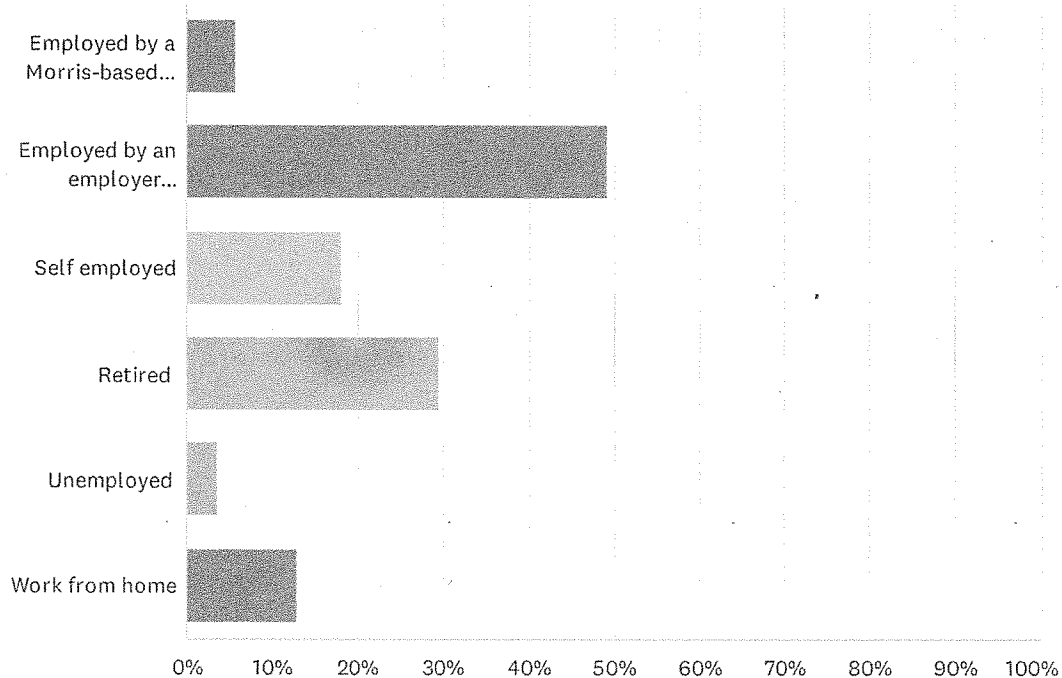
Answered: 137 Skipped: 2



ANSWER CHOICES	RESPONSES	
Full-time	94.89%	130
Part-time	5.11%	7
TOTAL		137

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

Answered: 138 Skipped: 1



ANSWER CHOICES	RESPONSES	
Employed by a Morris-based employer	5.80%	8
Employed by an employer located outside of Morris	49.28%	68
Self employed	18.12%	25
Retired	29.71%	41
Unemployed	3.62%	5
Work from home	13.04%	18
Total Respondents: 138		

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

Answered: 37 Skipped: 102