

Litchfield Plan of Conservation & Development



Adopted by Litchfield Planning & Zoning Commission on May 15, 2017

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Introduction

The Plan of Conservation and Development

Why Prepare a Plan?

A Plan of Conservation and Development (POCD) is a tool for examining the state of a community and formulating a guide for its future. It is an opportunity for a community to come together and reach a consensus about the kind of place everyone wants it to be. This plan's purpose is to establish a common vision for the future physical form, economic health, and quality of life for the Town of Litchfield and to express the community's collective policies that will help frame that vision. That common vision provides a foundation for land use management in the town through the zoning regulations. Thereby, this plan's purpose is also to support and reinforce the zoning regulations intent to protect the health, safety and welfare of the people of Litchfield. This plan then lays out a set of recommended strategies and complementary actions to implement those policies and help them be realized.

This plan also meets state statutory requirements for municipal planning. The Connecticut General Statutes require that a municipal plan of conservation and development be updated every ten years.



Litchfield's 2007 POCD

Summary of Connecticut General Statutes Section 8-23 Plan of Conservation and Development

The Planning Commission:

- Shall prepare (or amend) and adopt a plan of conservation and development at least once every ten years
- Shall regularly review and maintain the Plan
- May adopt amendments to the Plan or parts of the Plan as it deems necessary
- May prepare/amend plans for the redevelopment and improvement of districts or neighborhoods containing special problems or opportunities

The Plan Shall:

- Be a statement of policies, goals and standards for the physical and economic development of the municipality,
- Provide for a system of principal thoroughfares, parkways, bridges, streets, sidewalks, multipurpose trails and other public ways as appropriate,
- Be designed to promote, with the greatest efficiency and economy, the coordinated development of the municipality and the general welfare and prosperity of its people
- Recommend the most desirable use of land within the municipality for residential, recreational, commercial, industrial, conservation and other purposes and include a map showing such proposed land uses,
- Identify areas where it is feasible and prudent to have compact, transit accessible, pedestrian-oriented mixed use development patterns and land reuse, and to promote such development patterns and land reuse,

- *Recommend the most desirable density of population in the several parts of the municipality,*
- Note any inconsistencies with the State Conservation and Development Policies Plan
- *Make provision for the development of housing opportunities,*
- Promote housing choice and economic diversity in housing and encourage the development of housing which will meet the housing needs and
- Consider focusing development and revitalization in areas with existing or planned physical infrastructure.
- Consider the following:
 - The need for affordable housing
 - The need for protection of existing and potential drinking water supplies
 - The use of cluster development
 - The state plan of conservation and development
 - The regional plan of development
 - Physical, social, economic and governmental conditions and trends
 - The needs of the municipality
 - The objectives of energy-efficient patterns of development
 - Protection and preservation of agriculture

How the Plan Will Be Used

This Plan of Conservation and Development is an advisory document for the Litchfield Planning Commission and Zoning Commission. It provides a framework for decision-making with regard to growth and development activities in the town over the next decade. Yet, the plan will be most useful when everyone in the town is familiar with it and endorses it. All town boards and commission should refer to it on an ongoing basis when decisions are being made about not only development applications, but public facilities improvements, public works projects, resource protection, and annual town budget preparations.

This plan updates the 2007 Town of Litchfield Plan of Conservation and Development and focuses on how the town has changed over time and how the community should respond to those changes. This plan must be formally adopted by the Planning Commission and endorsed by the town's legislative body. While the state statutory responsibility to adopt the Plan rests with the Planning Commission, implementation will only occur to the degree that the community at-large collectively contributes to undertaking its recommendations.

In order to facilitate the implementation process, this plan includes a process for conducting regular updates. Periodic 'reality checks' for the plan will allow the town to evaluate progress being made on its recommendations or to decide on changes in direction if warranted. Thus, this plan is a living and dynamic document. It is designed to be used as an action plan and set of benchmarks over time, making it possible to keep track of measurable progress rather than a static report that will sit on a shelf until a subsequent update is prepared in another ten years.

Guiding Principles and Goals

Contemporary community planning is an active process that uses "smart growth" principles to promote the kind of place a community wants to be. Smart growth for Litchfield is an approach to long-term community development that focuses on quality of life and economic stability for everyone today and which is sustainable into the future. It relies on these principles to:

- Preserve valued community and natural resources while growing the economy;
- Place development where there is or will be infrastructure (water, sewer, roads, and schools) and optimize use of available infrastructure before expanding it;
- Place priority on re-use of previously developed sites and to encourage new development in targeted growth areas;
- Take steps to preserve and safeguard preserved open space as well as land identified for preservation

- Pursue a compact, mixed-use pattern of development for key core areas that creates walkable neighborhoods
- Provide a range of type and style of housing so that households from young adults to seniors can choose to live in town
- Promote a transportation system that encourages travel by a variety of modes (walking, bicycling, and transit in addition to the automobile)
- Apply these principles in a tailored way that supports the vision of where and how Litchfield wants to grow

Consistency with the State Conservation and Development Policies Plan

The findings of this plan were compared with the current State Conservation and Development Policies Plan (2013-2018) for consistency. The 2013-2018 Plan provides a benchmark for municipal plans of development going forward.

The 2013-2018 Plan is organized around six growth-management principles. Municipalities must consider these principles as they update their plans of conservation and development:

- 1. Redevelop and revitalize regional centers and areas with existing or currently planned physical infrastructure
- 2. Expand housing opportunities and design choices to accommodate a variety of household types and needs
- 3. Concentrate development around transportation nodes and along major transportation corridors to support the viability of transportation options
- 4. Conserve and restore the natural environment, cultural and historical resources, and traditional rural lands
- 5. Protect and ensure the integrity of environmental assets critical to public health and safety
- 6. Promote integrated planning across all levels of government to address issues on a statewide, regional and local basis

The policies and strategies which comprise this plan are complementary to the growth principles stated above.

This plan was also compared for consistency with the 2013-2018 Plan with regards to designations of the 2013-2018 Locational Guide Map, which identifies targeted conservation areas and priority funding areas to guide the award of state funds in support of local programs and projects. The policies within this plan are consistent with the 2013-2018 Locational Guide Map (below).



The 2013-2018 State Plan establishes the following requirements:

- "Effective upon adoption of the 2013-2018 State C&D Plan by the General Assembly, CGS Section 16a-35d requires that no state agency provide funding for a "growth-related project" that is outside the boundaries of priority funding areas, unless it meets any listed criteria for exceptions
- Public Act 09-230 defines "principles of smart growth" and Public Act 10-138 requires state agencies to consider whether certain grant application proposals comply with such principles. "



2013-2018 Conservation and Development Policies Plan for Connecticut Locational Guide Plan

Consistency with Regional Plan of Conservation and Development

Litchfield sits near the southernmost center of the Litchfield Hills. It is a member of the Northwest Hills Council of Governments (comprised of the former Northwest and Litchfield Hills COGs) which includes twenty-one communities encompassing 808 square miles in northwest Connecticut.

The Northwest Hills Council of Governments (NHCOG) is currently working to update the Regional Plan of Conservation and Development. This document, expected to be completed in Fall 2017, will provide general recommendations for the future physical development of the region and its municipalities. Its purpose is to recommend policies that will guide decision making about the future direction, form and character of the region as a whole. The Plan will guide NHCOG in developing regional goals, strategies, and partnerships.

The current regional plan is the 2009 Litchfield Hills Regional Plan of Conservation and Development. This document and its recommendations are consistent with the goals and policies of the current regional plan.

The plan identifies areas of Litchfield as being within the Primary Growth Areas identified by the plan. Primary growth areas identified in Litchfield area along the Torrington line and include the Riverview commerce area along Thomaston Road and the Clark Road/Hunter's Chase area.



Northwest Hills Region



Litchfield Hills 2009 Regional Growth Policy Map

Litchfield's POCD Planning Process

Litchfield's POCD update was led by the Land Use Department and was advised by the Planning and Zoning Commission. All efforts were made to make this process as inclusive as possible. An online community survey was provided in September of 2016 and remained open for approximately six weeks. Additionally, a public workshop was conducted at the Litchfield Community Center in September of 2016. Both the survey and workshop were advertised in the local press and on the town's website.

The project team also conducted multiple focus-group-format stakeholder interviews with various department heads and representatives from boards, commissions, and other advocacy groups.

Data for the trends analysis was sourced from the Town of Litchfield, Northwest Hills COG, State of Connecticut, and U.S. Census data in addition to other sources. The SWOT analysis organizes all information received through the preceding efforts into Strengths (S), Weaknesses (W), Opportunities (O), and Threats (T).

The recommended guiding policies, strategies, and actions presented in the plan were generated in response to the input received and analysis conducted.

How the Plan is Organized

This plan contains an introduction to Litchfield, followed by an analysis of and recommendations for specific focus areas and concludes with an implementation plan. The format is as follows:

- 1. Introduction including Vision Statement
- 2. Implementation Plan; this includes a guiding policy and recommended strategies. A policy champion is identified for each guiding policy. These policy champions include town departments, boards, and commissions. The recommended champion is not expected to undertake all the actions on their own, but to serve as the driving force necessary to engage others in helping to see those policies realized.
- 3. Topic Areas
 - a. Trends Analysis A critical look at what has remained constant in the town in the last decade and what has changed
 - b. SWOT Analysis An examination of Litchfield's strengths (S), weaknesses (W), opportunities (O), and threats (T).
- 4. Maps

Includes required maps and additional supplemental maps for topic areas.



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A Vision for Litchfield's Future

A Vision Statement was written for Litchfield based on the thoughts, ideas and desires of the community as a whole. The town's collective ideas were documented based on a community-wide public involvement process for this plan.

Town of Litchfield Guiding Vision Statement

Litchfield is a rural community with a rich agrarian and industrial history. The town is home to unique villages that are comprised of historic structures anchoring Litchfield to its past. Open space is highly valued and Litchfield actively protects its most sensitive ecological and scenic areas. Litchfield's stewardship of its open space and historical architecture contributes to its economic base by attracting tourism to the town. Litchfield is home to life-long families, new arrivals, and is welcoming to visitors. The town values its local farms and businesses many of which provide essential goods, services, and employment opportunities to residents. The town has a range of housing that allows its families to grow and remain members of the community throughout their lives. Litchfield's students are provided with a high quality education and diverse recreational opportunities. The town's leadership carefully balances the challenge of providing quality services and facilities while ensuring that Litchfield remains a community where residents and businesses can sustain their presence. Litchfield is a community that is open to growth and change that is consistent with the town's identity and respectful of the town's unique natural and cultural resources. This page intentionally left blank



Implementation

Housing Policies and Strategies

Guiding Policy: To expand housing options, encourage housing creation in Litchfield, and foster a balance among housing types to promote housing choice for all residents.

Recommended Policy Champion: Board of Selectman, Litchfield Planning and Zoning Commission

Housing Strategies:

- 1. Encourage the development of a variety of housing options for young adults, families, and older residents throughout Litchfield.
- 2. Encourage housing conservation in traditional neighborhoods and continued preservation of traditional neighborhood character.
- 3. Promote development of affordable housing: Utilize zoning tools and state-funded support programs that facilitate the creation of affordable housing.
- 4. Encourage the construction of more affordable housing for young families and moderate income singles, in addition to adding to the number of state-defined affordable units.

Housing Recommended Actions:

- 1. Amend zoning to allow for inclusion of high-density housing, independent of commercial uses, in commercially zoned areas.
- 2. Review zoning regulations to identify zoning modifications that may be necessary to support the development of housing in existing sewer service areas.
- 3. Promote energy assistance and other programs to help residents with their housing-related needs.

Land Use Policies and Strategies

Guiding Policy: To maintain Litchfield's traditional overall pattern of development while fostering development of key locations along the Old Route 8 and Thomaston boundaries, in the Riverview Commerce Zone.

Recommended Policy Champions: Land Use Office, Planning and Zoning Commission, Historic District Commissions, Conservation Commission

Land Use Strategies

- 1. Encourage mixed-use and higher density residential development in commercial districts.
- 2. Encourage residential development in areas currently served by sewer infrastructure.
- 3. Continue to preserve historic resources.
- 4. Seek opportunities to permanently protect farm land and open space resources.

Land Use Recommended Actions

- 1. Create a community character guide (preferred architectural and site design features) based on the town's historic architecture and land use.
- 2. Develop design guidelines, based upon the community character guide, that are associated with each zone type. Incorporate those guidelines into the town's zoning regulations.
- 3. Consider revising zoning to allow for higher density residential development in areas currently served by sewer infrastructure.
- 4. Encourage clustering of homes in new subdivisions (rather than simply permit them). Clustering will assist in reducing the amount of additional roadway that may be necessary to support new development, thereby reducing construction costs, environmental impact, and cost of maintenance. The degree to which homes can be clustered may be limited by septic field requirements.

Conservation, Open Space & Recreation Policies and Strategies

Guiding Policy: To preserve existing open space, protect sensitive natural resources, and expand access to recreational opportunities for all residents.

Recommended Policy Champion: Litchfield Land Use Office, Parks and Recreation Commission, Conservation Commission, partnerships with Litchfield Land Trust and Litchfield Community Greenway Group

Open Space and Recreation Strategies

- 1. Improve access to, and parking for, open space properties.
- 2. Continue to establish greenway linkages between key open space parcels.
- 3. Leverage Litchfield's recreational assets to foster recreational tourism.
- 4. Pursue public-private partnerships to enable public access to recreational facilities.

Open Space and Recreation Recommended Actions

- 1. Improve public access to information resources about Litchfield's open spaces.
- 2. Identify unique assets such as historic cemeteries, farm properties and scenic vistas and prioritize the conservation of these sites.
- 3. Develop strategic plan for the acquisition or protection of unique open space and farm properties.
- 4. Support the Litchfield Land Trust in acquiring and/or managing open space.
- 5. Develop a concept plan for connecting the town's open spaces via a pathway or trail network.
- 6. Further develop the Litchfield Community Greenway between Litchfield's village centers.
- 7. Coordinate and seek technical assistance from the State of Connecticut Department of Commission on Culture and Tourism to develop a tourism program for Litchfield.
- 8. Collaborate with the Connecticut Parks & Forest Association to promote passive recreation on State Forest land.
- 9. Develop a Litchfield open space brochure to guide both residents and visitors to open spaces and to town recreational facilities.

Economic Development Policies and Strategies

Guiding Policy: To encourage sustainable economic growth and foster new job creation. *Recommended Policy Champion:* Economic Development Commission

Economic Development Strategies

- 1. Expand sewer and water infrastructure in commercial development areas.
- 2. Preserve and enhance the town's farms as an economic development asset.
- 3. Improve the retail and dining environment in the Litchfield Borough Commercial District.
- 4. Change perceptions that Litchfield is not business friendly.

Recommended Economic Development Actions

- 1. Provide sewer and water services along Thomaston Road (Riverview Commerce area). Connect to Torrington's wastewater system where Litchfield currently has an underutilized allocation. Seek grant funding to assist in financing. Establish a sewer tax district to ensure that the cost of infrastructure is carried by properties and development in that area.
- 2. Explore developing a heritage and agricultural tourism program centered on the town's historic, rural, recreational, and agricultural assets to promote it as a tourism destination. Pursue technical support and grant funding through the Connecticut Commission on Culture and Tourism to support this effort.
- 3. Conduct a market study to determine potential demand for housing, retail and services in the Litchfield Borough Commercial District and along the Route 202 corridor.
- 4. Consider adopting a policy and process to allow short-term or seasonal retail businesses in the Litchfield Borough Commercial District. Review and revise zoning to allow these businesses if established as feasible.
- 5. Support mixed-use, infill development for all historic commercial buildings.
- 6. Assess potential future uses for the Litchfield Courthouse and other vacant facilities.
- 7. Update the town's website and streamline processes for new businesses to locate and establish in Litchfield.
- 8. Develop a simple and clear permitting process and guidance for businesses seeking to establish themselves in Litchfield, targeted towards retail and restaurant businesses seeking to locate in the Litchfield Borough Commercial District.

Cultural and Historic Resources Policies and Strategies

Guiding Policy: To promote, protect and enhance the historical, architectural and landscape heritage of Litchfield.

Recommended Policy Champion: Borough of Litchfield and Milton Historic District Commissions, Planning and Zoning Commission, Conservation Commission

Cultural and Historical Resource Strategies

- 1. Encourage adaptive reuse of historic structures, barns, and landscapes.
- 2. Identify areas in need of special historic protection and consider adopting a historic overlay zone in those areas.

Recommended Cultural and Historic Actions

- 1. Assemble comprehensive inventory and map of Litchfield's historic landscapes, cemeteries, barns and stone walls. Collect and update information from previous surveys such as the CT Trust barn and farm surveys and various architectural and historic resources surveys. Integrate this data into a GIS system.
- 2. Review the recommendations of the four existing architectural and historic resource surveys of the town's historic structures and consider adopting an historic overlay zone in those areas and/or nominating individual properties to the state and national historic registers.
- 3. Adopt a 90 day demolition delay ordinance for historic structures throughout the town, not just those located in historic districts.
- 4. Establish priorities for long-term preservation of historic resources and identify issues related to preservation efforts.

Transportation Network Policies and Strategies

Guiding Policy: To increase opportunities for all modes of travel within Litchfield and maintain the transportation network in a state of good repair.

Recommended Policy Champion: Town Engineer/Public Works, Litchfield Land Use Office

Transportation Strategies

- 1. Maintain transportation infrastructure at existing or improved levels.
- 2. Seek to expand bicycle and pedestrian facilities.
- 3. Continue to improve safety and traffic conditions throughout the town with a focused effort on major commercial corridors.
- 4. Work with the Northwest Transit District to provide additional transit services to seniors and those without a car.

Recommended Transportation Actions

- 1. Conduct comprehensive inventory and assessment of the roadway network and generate a pavement restoration schedule and program. Assemble this information in a GIS database.
- 2. Develop an access management plan for Route 202 that seeks to minimize and consolidate curb cuts along as a means of calming traffic and improving traffic safety.
- 3. Prepare bicycle and pedestrian masterplan for the town as a means of identifying strategic areas for expansion of bicycle and pedestrian facilities.
- 4. Regularly apply to state administered grant programs such as LOTCIP, STEAP, and Local Bridge Improvement programs as a means of funding strategic transportation improvements.

Sewer & Water Infrastructure Policies and Strategies

Guiding Policy: To maintain sewer and drinking water services in a state of good repair; To ensure that the system is capable of supporting appropriate economic development; To limit system expansion in favor of enhancements to the existing system; and to protect water supply resources.

Recommended Policy Champion: Town Engineer/Sewer Department

Facilities and Infrastructure Strategies

- 1. Address current aging infrastructure issues.
- 2. Prioritize enhancements to the existing water and sewer systems over system expansion.
- 3. Continue investment in conservation as a means of protecting public water supply resources.
- 4. Continue to work with property owners who have failing septic systems.

Recommended Infrastructure Actions

- 1. Inventory town-wide drainage system.
- 2. Document current water and sewer distribution system deficiencies and set priorities for upgrades.
- 3. Make improvements to sewer network to minimize inflow and infiltration.
- 4. Provide sewer and water facilities in Riverview Commerce area, connect to Torrington's wastewater treatment system.

Schools Policies and Strategies

Guiding Policy: To maintain and continuously improve school facilities and services and to build educational partnerships.

Recommended Policy Champion: Litchfield Board of Education

Schools Strategies

1. Pursue educational partnerships with surrounding towns and Region 6 district.

Schools Actions

- 1. Assemble a task force to pursue the feasibility of partnering with nearby school districts or regionalizing schools.
- 2. Conduct a study of potential cost savings associated with educational partnerships or regionalization.

Governance Policies and Strategies

Guiding Policy: To provide a high level of service to residents, business and property owners and to ensure fiscal stability for Litchfield.

Recommended Policy Champion: Board of Selectmen

Governance Strategies

- 1. Consolidate town facilities, as feasible, while maintaining access and levels of service.
- 2. Improve technology resources within town departments and facilities.
- 3. Pursue expansion and diversification of tax base.
- 4. Pursue grant funding to assist with capital improvements.
- 5. Improve public access to town services.
- 6. Bolster volunteerism and participation in town board and commissions.

Recommended Governance Actions

- 1. Explore feasibility of combining Town Hall and Town Annex functions into one facility.
- 2. Apply for Connecticut Local Capital Improvement Program (LOCIP), Small Town Economic Assistance Program (STEAP), and Small Cities Community Development Block Grant to assist with capital improvements.
- 3. Support expansion of sewer and water infrastructure in commercial development areas (such as the Riverview Commerce area) as a means of bolstering and diversifying tax base.
- 4. Upgrade technology and provide training for staff across departments.
- 5. Improve town website and access to town services via more online services.
- 6. Consider identifying a community ombudsman/help desk person at Town Hall who is accessible online via email to direct residents to needed services.
- 7. Continue to encourage local volunteerism with recognition of local organizations, event sponsors, and programs. Develop a community recognition program to publicize and thank local volunteers for their contributions.



Demographics

Demographic Trends

Litchfield's population is slowly decreasing, while also becoming less diverse. The town is home to 8,365 residents and the population is aging, with 35 percent of the population falling in the 45 to 64 age bracket. Litchfield's median age is 47, this is older than that of the county and also the state. Likewise, fewer residents are in the 20 to 44 age bracket than in the county or the rest of the state.

Population: Litchfield's population growth showed a significant upsurge between 1980 and 1990 and then rapidly declined between 1990 and 2000. This trend is similar in both the county and state, but Litchfield had a higher rate of decline. Population growth recovered slightly between 2000 and 2010, but returned to negative between 2010 and 2014. The rate of growth lags behind the pace of the state, but has been consistent with that of the region.



Population Increase per Decade, Source: 2014 American Community Survey

Age: Another noticeable population trend is a shift in the age distribution of Litchfield residents. Litchfield's 45 to 64-year-old age group grew considerably between 2000 and 2014; the 65 and over group also grew. All other age groups declined. This suggests that the population is aging, which is a similar trend seen in the county and the state, although Litchfield's percentage of 45 to 65-year-old and 65 and over, are higher than both the region and the state.

Diversity: Since 2010, the diversity of the town has also changed. Litchfield's diversity is declining, with fewer nonwhite and Hispanic residents. This trend is the opposite of the county and the state, which have both seen an increase in non-white and Hispanic population.







Age Distribution vs County and State: Source: 2014 ACS



Non-White Population: Source: 2014 ACS





Household Income: Litchfield has a lower poverty rate than both the County and the State. Household incomes in Litchfield have been trending upwards, with the number of households over the \$100,000+ income group doubling since 1999. The \$75,000 to \$99,999 income group also grew slightly during this time frame. All other income groups decreased between 1999 to 2014. This data suggests a growing income gap with middle-incomes not rising in concert with the cost of living, and with a larger income span between relatively wealthy and poorer residents; a trend that reflects national conditions.



2014 Median Household Income Distribution





Educational Attainment: The level of education among Litchfield's residents has been rising over the past decade. The town has a growing number of college graduates as well as those with a graduate or professional degree. These percentages are higher than those of both the county and the state.



Demographcis

Income Bracket Household Income 1999 vs 2014, Source: 2014 ACS



Poverty vs County and State (2014), Source: 2014 ACS







Educational Attainment vs County and State (2014), Source: 2014 ACS

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SWOT Analysis of Litchfield's Demographics

Litchfield's population has been declining at a faster rate than both the county and the state population. Additionally, median age has increased to 47. Population age cohorts from 0 to 44 have seen a decrease since 2000, while the cohorts from 45 to 64 and 65 and over have grown since 2000.

An increasing elderly population in Litchfield suggests there will be a growing demand for services to meet the needs of this group. Median household incomes have increased, with the greatest number of residents making \$100,000 and over. A positive note is Litchfield's educational attainment, which has a greater number of the population holding bachelor's and graduate or professional degrees than the County and the State. A more educated workforce creates a positive environment to encourage new sources of employment with higher paying jobs available and a higher standard of living which in turn supports the health of local businesses.

Recent studies have shown that today's 20 and 30 year-olds as well as a growing number of the elderly seek to live in vibrant neighborhoods where there are a variety of services, cultural opportunities and opportunities to interact. They desire homes in places that are walkable, have good transit connections, and are not automobile-dominated. Given these trends, Litchfield may continue to struggle to attract and retain young adults and will be challenged in providing housing for the elderly, unless a greater diversity of housing is provided within walking distance of goods, services, and transit.

Strengths	Weaknesses
 Very safe community, a good place to raise children A substantial increase in upper income households Increasing educational attainment of residents Lower poverty rate than region and the state 	 Low population growth which limits attraction of new businesses and growth of the local tax base Limited job opportunities for younger people
Opportunities	Threats
 Potential for population growth by fostering eco- nomic development, increasing diversity of housing supply, and increase quality of life to retain and attract new residents 	 Low population growth will not create market demand for retail businesses in the town center An aging population that may leave Litchfield if there is not sufficient diversity in housing choices

- An aging population that may support a new market for independent living/lifestyle change housing for seniors
- Continue to invest in strengthening the school system to promote higher educational attainment and attract young families
- is not sufficient diversity in housing choices
- A continued erosion of median household incomes
- Aging population may increase demand for health and social services



Housing

See Appendix A for Housing Affordability Plan 2022-2027

Housing Trends

Housing Units: Litchfield's housing stock consists primarily of single-family detached units on individual lots which are currently 76% of the total.

Housing Tenure and Vacancy: Litchfield's housing remains primarily owner-occupied, with 78% of occupied units falling into that category; 22% of units are renter-occupied. This is comparable to county wide trends, but is lower than percentages for renter-occupied units throughout the state.

Litchfield had 4,166 total housing units as of 2014. Of those, 83% are occupied and 17% of units are vacant. This includes homes that are not primary residences. This is typical for a town such as Litchfield which has a high population of weekend and summer residents. The 2014 homeowner vacancy rate was 1.8%, which while low, is slightly higher than Connecticut's overall rate of 1.7%. The rate for Litchfield County is higher, at 2%. Although homeowner vacancy rates are higher than the previous decade, housing availability has remained relatively stable. The rental vacancy rate in Litchfield is 2.7%, which is much lower than state and county rates (7.0% and 7.1%, respectively). Additionally, Litchfield has rental stability above the state average.

Town of Litchfield	2000	2010	2014	Percent Change 2000-2014
Total housing units	3,629	4,055	4,166	14.8%
1-unit, detached	2,755	3,177	3,187	15.7%
1-unit, attached	167	180	203	21.6%
2 units	267	285	287	7.5%
3 or 4 units	126	121	163	29.4%
5 to 9 units	96	55	110	14.6%
10 to 19 units	44	21	88	100%
20 or more units	73	161	100	37.0%
Mobile home	76	55	28	-63.2%
Boat, RV, van, etc.	25	-	-	-100%

Housing Type Trends 2000 - 2014, Source: 2014 ACS

Housing Permits: Like the rest of the state and country prior to the recession, Litchfield had a period of significant housing construction. This boom, between 2003- 2006, follows a bigger construction boom in the mid 1990's when building permits per year rose above 90. Permit data from the U.S. Census and Connecticut Department of Economic and Community Development indicate that since 2006, Litchfield has seen a decrease in housing construction activity. For example, in 2015, there were only nine permits issued in Litchfield, compared to 49 in 2005.



Type of Housing Units (2014 Estimate), Source: 2014 ACS



Litchfield Housing Occupancy Type (2014), Source: 2014 ACS



Litchfield Median Owner-Occupied Housing Value (2014 Estimate Inflation Adjusted), Source: 2014 ACS



Housing

Owner-Occupied Housing Values: Since 2000, Litchfield has seen an increase of 61% in median owner-occupied housing value, from \$179,900 to \$298,600. Although this is a significant increase, the median housing values have been declining since 2010. Between 2010 and 2014, median owner-occupied housing values decreased by 20%. Historically, Litchfield has had a higher median owner-occupied housing value than the State and County, and this continues to be true.

As has occurred throughout the region, home sales have dropped dramatically from the pre-recession period. Between 2010 and 2014, the median home value in Litchfield has dropped by more than 25%.

Rental Costs: Gross rent is defined as including both monthly rent and utilities. Litchfield's median gross rent in 2014 was \$979/per month, up 59% from 2000 when the median gross rent was \$614/month. Unlike housing values (Litchfield's were higher than the State and County) Litchfield's median rental costs are lower than Connecticut's 2014 median gross rental cost which was \$1,069/month.



The Affordable Housing Appeals Procedure, created in 1989, allows for appeals to the superior court when development plans for affordable housing are denied by a municipality or when restrictions are placed upon the development that would substantially impact the viability of project development. Communities that have 10% of their total housing stock as affordable units are exempt from such appeals.

Median Housing Values compared to Gross Rents (2000 - 2014), Source: 2014 ACS

Housing Conditions: Litchfield's housing stock is primarily older. Only 14% of housing units were built in the 1990's and 2000's, 27% were built during the 1970's and 1980's, and about 59% were built during the 1960's or earlier.

Affordable Housing: The State of Connecticut has a goal for each municipality to have a minimum of 10% of its housing stock classified as affordable. Affordable units are defined as governmentally assisted units with tenant rental assistance, subsidized mortgages, and deed restricted units preserved as affordable to persons or families whose incomes are less than or equal to 80% of the area median income. These types of homes are sought by young professionals, families, town workers, downsizing Baby Boomers and others. Per the State's 2016 data, Litchfield's affordable housing stock is currently at 4.93%, down slightly from 5.13% in 2006. It is notable that only thirty-one communities in Connecticut have achieved the goal of over 10% of housing stock in affordable units.

Many affordable housing units in Litchfield are overseen by the Litchfield Housing Trust (LHT). The LHT provides qualified families with rental, ownership, or land-lease programs, using local, state and federal subsidies to achieve the goals. The LHT administers these subsidy funds working in close coordination with town officials and local financial institutions.

Emphasis for housing opportunities is directed toward income-qualified families whose housing needs are not being met: So, that people who work in Litchfield can live in Litchfield and so that families, young and old, will not have to leave the town to find affordable housing, and so that Litchfield will be a diverse community.

Housing SWOT Analysis

The housing stock in Litchfield's community core is primarily older, historic homes. While there has been recent interest in development and sewer expansion in East Litchfield, along the Route 8 corridor for this type of mixed-use, the town's ability to implement development which incorporates new housing opportunities, will continue to be strongly influenced by statewide market forces as well as the success of both local and regional economic development efforts.

Litchfield has a high median household income, high housing costs, and a limited supply of affordable and moderatelypriced homes for the municipality's workforce. Additionally, Baby Boomers seeking to downsize and younger families looking to move into town have a limited options. Single-family homes on individual lots dominate Litchfield's housing stock at 82% of units, leaving the town ill prepared to accommodate the needs of renters, primarily younger residents looking to remain in Litchfield where they grew up.

Despite high household incomes, housing in Litchfield is expensive relative to median incomes. 46% of renters and 34% of homeowners spend 30% or more of their income on housing. Households that spend more than 30% of their income on housing costs are considered to be "housing cost burdened". Gross rents have remained stable in Litchfield since 2010, while median housing values have declined.

Litchfield's population of 65 and older residents is expected to increase by 31% between 2015 and 2025. This could lead to the need for smaller, more affordable homes closer to the services available in the town center and along the Route 202 corridor.

The need for affordable housing was identified in the previous Plan of Conservation and Development and this need still remains. Less than 5% of homes in Litchfield are classified as affordable, according to the 2014 Affordable Housing Appeals List. These are homes sought by young professionals, town workers, elderly looking to downsize, and others. This adds to the complexity of decision-making regarding housing policy for Litchfield. The Litchfield Housing Trust and Litchfield Housing Authority have been the primary agents for creating and managing new affordable/subsidized units. The Litchfield Housing Trust is focused on creating workforce housing, while the bulk of Litchfield Housing Authority units are for seniors.

An additional consideration is that Litchfield is not exempt from the Affordable Housing Appeals Procedure. Under this procedure, only a community which meets or exceeds the State's affordable housing goals is protected from lawsuits to the state appeals court to overcome local zoning denials of affordable housing development proposals. Therefore, the town zoning decisions about housing development proposals could be challenged should they include affordable units and be denied.

Strengths	Weaknesses							
 Rural character Distinct village centers with residences Well maintained historic properties High home ownership rate Litchfield Housing Trust, Litchfield Housing Authority 	 Lack of affordable housing for elderly and young families Lack of housing diversity Limited rental properties available Sewer/ water limitations restricts density of development in many areas 							
Opportunities	Threats							
 Infill development of senior independent/lifestyle change housing 	 Delicate balance between existing character and future development 							
• Zoning flexibility- potential for adaptive reuse and	Loss of existing farms							
mixed use/higher density development	• Continued outward migration of an already flat population							
 Accessory housing and room rentals could aid in affordability 								



Land Use

Land Use Trends

Current Land Use Patterns

Litchfield is predominantly a rural community with a cohesive town center bookended by stretches of lowdensity commercial uses along its main arterial road, Route 202. The greatest concentration of commercial development is to the west of the center and extend to the village center in the Borough of Bantam. Yet, it is also an area of mixed use with some homes and multifamily (primarily condominiums) interspersed with the commercial uses. The rural areas are comprised mostly of single family homes on large lots (4 acres or more) and farmland. Litchfield has two large preserved natural areas as well, including Topsmead State Forest with 511 acres of land and The White Memorial Foundation. The Foundation owns approximately 4,000 acres of land, including several ponds.



Zoning Context

The vast majority of the Town of Litchfield is zoned for residential use of varied density and character. Residential zones range from those for "Large Rural Residences" on lots at a minimum of 4 acres to Zone HR 20 (Historic Residences) on lots of half an acre within the Borough to "Multifamily Residences" at a density of 4 units/acre or up to 30 units. This level of density for multi-family dwellings is considered very low by industry standards. The Rural Residence zone is the largest in Litchfield, applying to approximately 75% of the land in town. This zone is intended for residential and agricultural use and requires a minimum lot size of 2 acres. Other key features of this zone include:

- Building Coverage only allowed to reach 15%
- Building Height can be 35 feet (approximately 2.5 stories)
- Affordable housing is permitted as a Special Exception; such housing must be sponsored by the town or a nonprofit
- Two-family homes and accessory apartments are permitted
- Special Exception Uses also include
 - » A Country Inn/Restaurant
 - » Winery
 - » Assisted living facility
 - » Educational facilities

Discreet areas of commercial zoning occur along Route 202 through the town as well as along Thomaston Road where the easterly border of Litchfield meets Route 8 and the Naugatuck River; each permits a wide range of uses. Manufacturing and warehousing/distribution centers are only permitted in the limited commercial zone along Thomaston Road. Heavy industrial uses are not permitted in Litchfield.

The town zoning designations generally mirror existing land use patterns and reinforce them. The regulations as a whole are focused on maintaining and preserving the existing character of the town. The zones in Litchfield particularly acknowledge the abundance of historic properties in the community and seek to protect them. There are two designated historic districts in Litchfield and development within the Borough is guided by the Historic District Design Standards in addition to zoning. The zoning regulations also provide for a Design Review Advisory Committee with the authority to review and comment on aesthetic features of some proposed developments.

It is also notable that the Borough of Litchfield is guided by the town zoning regulations while the Borough of Bantam has its own set of regulations that guide land use within its boundaries.

Development Trends and Potential

Development trends and potential in Litchfield were identified through a review of available data and discussion with the Town Land Use Department. Overall, development has been slow in recent years. The CERC (Connecticut Economic Resource Center) documented just nine (9) new housing permits between 2010 and 2014. There was a single subdivision application to the Planning and Zoning Commission in the first 6 months of 2016. Non-residential development in the past year has been limited to changes in use at existing retail sites and the construction of a new Stop N Shop as part of the redevelopment of an existing plaza. Additionally, according to the town annual financial statements, the town's grand list grew by less than 1 percent between



Litchfield Residential Development Activity 1990-2014 Source: DECD Annual Housing Permits

2011 and 2012, and then declined slightly between 2012 and 2014 (by 0.75%). One notable redevelopment project is the approved adaptive reuse of the former jailhouse in the Borough. This historic structure is planned for a mix of residential and commercial uses.

The Town Land Use Administrator observed that there are limited opportunity areas for new development in Litchfield. There may be some demand for new housing at Litchfield's borders with Torrington and Thomaston. Some developers have explored options for duplex development in areas where this might be permitted. In addition, there is some potential for conversion of existing large farms into rural residential developments, potentially to the detriment of Litchfield's agrarian landscape. As economic pressures on existing farms have grown, making agriculture difficult to sustain, some local farms can be expected to seek approval for broader uses of agricultural lands such as event spaces, or for agri-tourism.

Non-residential zones are largely built-out in Litchfield and constraints on new development, such as type of land ownership and wetlands or steep slopes, can be expected to limit added development in those zones. For example, the White Memorial Foundation owns much of the land surrounding and across the street from the commercial plaza fronting on Route 202 just north of its conservation center. As the foundation is committed to preserving those lands as open space, there are very limited opportunities for this commercial area to expand. As such, most new commercial development in Litchfield is expected to come from redevelopment of existing non-residential sites.

Land Use SWOT Analysis

Land use and patterns of development are essential ingredients in shaping the way people experience a place. They are what define its physical character. The trends analysis revealed the following about Litchfield's land use and development traits.

With a very stable land use pattern over time, opportunities for land use change in Litchfield remain similar to those of the past several decades. Overall, substantial areas of vacant land in 2007 also remain vacant today. While much of that is preserved open space, potential sites for residential infill remain along the borders of Thomaston and Torrington, as well as key parcels along Route 202, such as the soon to be vacant Stop N Shop building.

Strengths	Weaknesses
 Location of village centers along Route 202 Stable development patterns over time History of steady, even paced growth Historic resources and the town Green Protected status of much open space Cohesive Neighborhoods Many scenic vistas and gateway roads 	 Traditional pattern of single-use zones and traditional site design that limits flexible and creative development and redevelopment Dispersed development places pressure on the town in keeping up with maintenance of infrastructure Town zoning promotes sprawl development patterns Land uses are spread out and disconnected, making them difficult to access for some
Opportunities	Threats
 Mixed use development in the downtown Infill of recently purchased Litchfield Jail 	 Challenges for successful financing of mixed-use development Competition for residential development in surrounding communities Weakness of the regional economy and housing market Conversion of existing large farms into rural residential developments



Economic Development

Economic Development Trends

Changes to the local economy are characterized by shifts in sources of employment, types of available jobs, commuting patterns, and employment levels as well as housing values .

U.S. Census data reveals that Litchfield had 353 businesses in 2012 and retail sales of over \$148,959,000. This equates to retail sales of \$17,833 per capita, which is well above the Connecticut State average of \$14,381 per capita.

Major Employers: Major employers in Litchfield are; the Litchfield School District, Litchfield Firehouse, Visiting Nurses Association, Wamogo Regional High School, and Forman School. With a steady decline of school total enrollment, many of these jobs could be at risk.

Jobs and Unemployment: The trend in available jobs in Litchfield over the past fifteen years has reflected a transition in the types of major local employers and businesses. This trend, has been away from skilled manufacturing and retail trade to more educational, health care, and professional services. In 2000, 14% of the businesses in Litchfield were in retail and wholesale trade. By 2014, that had dropped to about 9%. In contrast, 22% of jobs in Litchfield were in educational, health, and social services in 2000, and that number rose to 30% by 2014.

The economic downturn in past years has not helped with employment opportunities in Litchfield. The town's unemployment rate has increased from 1.4% in 2000 to 5% in 2014. This is about 2% less than the State's unemployment rate for the same year (2014). These trends have been seen at the regional, state, and federal levels.

Another indicator of economic activity is traffic volume. Litchfield's traffic volume, when measured at ten locations throughout the town, has dropped since 2002. It rebounded slightly between 2005 and 2011, but has flattened out since. This pattern suggests that the economy is stabilizing but is not growing.



Unemployment Rate: Litchfield versus County and State, 2000-2014, Source: 2014 ACS



Jobs in Region by Town - 2014, Source: 2014 ACS



Traffic Volume Aggregate of 10 locations in Litchfield between 2002 and 2014, Source: CT DOT

Commuting Patterns: In 2002, 2,946 Litchfield residents commuted to other municipalities for work. Slightly less (2,459 people) commuted into Litchfield for employment and 627 residents both lived and worked in Litchfield.

Commuting patterns have remained stable and in 2014, 3,114 residents commuted to outside locations with 2,656 people commuting into Litchfield for work, and 654 Litchfield residents working in Litchfield. Litchfield residents typically travel to jobs as far away as Hartford, Danbury, and Bristol.

The overall trend is positive although modest with a total of 224 new jobs in Litchfield from 2002 to 2014 and an additional 168 residents employed outside of Litchfield.



Commuting Patterns, 2002, Source: 2014 US Census Longitudinal Employer-Household Dynamics



Commuting Patterns, 2014, Source: 2014 US Census Longitudinal Employer-Household Dynamics



Lltchfield Business Establishments 2012 vs 2007, Source: 2012 US Economic Census

Economic Development SWOT Analysis

As addressed in Litchfield's previous Plan of Conservation and Development, the property tax burden on residential property is continuing to expand while the percentage of total tax revenue paid by commercial properties is decreasing. Between 2007 and 2012, the number of business establishments in each business sector decreased, except for the Wholesale Trade category. This could be attributed to businesses such as J. Gallo Wines and Arethusa Farms.

New commercial development has historically been unfavorable, but Litchfield could seek opportunities for infill development in key locations to spur economic growth in town. This could include areas near Thomaston Road where potential water service and sewer expansion has been discussed. Small, local businesses were identified as most favorable, with chain stores and "Big-Box" retail as undesirable for the town.

 Strengths Locally owned businesses Active commercial corridors High end restaurants Village center is tourist destination 	 Weaknesses Difficult to attract and promote new businesses Limited retail, many vacant storefronts Declining commercial tax base Riverview Commercial zone does not have water and sewer
Opportunities	Threats
 Further promote that Litchfield is "open for business" Infill development and redevelopment in the 	 Decline of "Mom and Pops" – displaced by the "big box" and online retail
downtown	Jobs leaving Litchfield, the region, and the state
 Capitalize on Litchfield's status as a tourism destination to further promote economic 	 Conversion of farms to other uses Loss of courthouse may negatively impact Litchfield

businesses

Economic Development

development opportunities

(Riverview Commerce) area

are supportive of the local economy

Expand infrastructure in the Thomaston Road

Conversion of jailhouse and courthouse to uses that



Conservation, Open Space & Recreation

Conservation, Open Space & Recreation Trends

Litchfield's rural character is defined by its scenic landscapes of forest, water resources, farmlands and fields. These resources set the tone for the town while also providing a wide diversity of wildlife habitat and water quality protection. The size, location, and character or open spaces in Litchfield have remained stable and grown in the last decade.

Litchfield is fortunate to have a diversity of high quality natural resources. The town is characterized by large forested areas, rolling hills and steep inclines, as well as numerous streams and waterbodies along with areas of rich farming soils. Specific notable resources include:

- Litchfield falls within four different watersheds with multiple streams and brooks.
- Bantam Lake, the largest natural lake in Connecticut. Much of the area on the northern edge of the lake is protected by the White Memorial Foundation- home to a variety of bird species. It is lined by campgrounds, camps for children and has facilities for various water sports. The lake is a major recreational resource for Litchfield, Morris, and the state. In recent years, water quality issues have been a concern, at times resulting in closures to the lake. Invasive plants, particularly, fanwort (Cabomba caroliniana), as well as algae blooms have spread throughout Bantam Lake and Bantam River. This threatens the recreational use of the lake as well as the lake's ecosystem balance.
- White Memorial Foundation and Conservation Center- located in Litchfield and Morris, this 4,000 acre preserve boasts 40 miles of hiking trails, a nature museum, multiple camping sites, a marina and boat launch for access to Bantam Lake, various ponds, and a rental facility. This creates a large tract of permanently preserved open space within the town.
- Topsmead State Forest This 615 acre estate, left to the State after the death of owner Edith Morton Chase, provides hiking trails, birding, estate tours, picnicking, and cross country skiing.
- Mt. Tom State Park Mt. Tom is one of the oldest parks in the State Park System. There is a stone tower on top of the mountain that is a favored destination among hikers. The summit of Mt. Tom is 1325 feet above sea level. This park also offers swimming, picnicking, canoeing and kayaking, and fishing .

The Town of Litchfield, through the Public Works department and working with the Board of Education, maintains the fields around Litchfield High School. The Plumb Hill Playing Fields Inc. offers a 400 meter, 8-lane, running track, and soccer, field hockey, and softball fields. Additionally, the town has access to athletic facilities at the Forman School and Connecticut Junior Republic.

	Football Field	Soccer Field	Baseball Field	Softball Field	Basketball Courts	Tennis Courts	Play-ground	Pool	Beach	Golf	Passive Recreation	Acres	Ownership
Bantam Civic Association		Х	Х				Х					11.8	Municipal
Bantam School		Х										11.9	Municipal
Boyd Woods											Х	102	Private
Constance B. Ripley Land Trust											Х	99.7	Private
Humiston Park (owned By Thomaston)											Х	2.6	Municipal
Litchfield Center School		Х					Х					3.8	Municipal
Litchfield Community Field			Х	Х	Х	Х	Х					10.7	Municipal
Litchfield Land Trust											Х	184.6	Private
Litchfield Country Club						Х		Х		Х		90	Private
Litchfield County Soil & Water District											Х	37.7	Private
Litchfield High School	Х	Х	Х	Х		Х						72.4	Municipal
Litchfield Town Beach									Х		Х	2.2	Municipal
Mt Tom State Park									Х		Х	231	State
Prospect Mountain Conservation Trust											Х	58.3	Private
Prospect Mountain Conservation Trust (Plehn)											Х	513.8	Private
Stonybrook Golf Club										Х		31.3	Municipal
The Nature Conservancy Bantam River Preserve											Х	316	Private
Topsmead State Forest											Х	615	State
Town Green											Х	0.8	Municipal
Town Open Space											Х	20.2	Municipal
Wamogo Regional High School		Х	Х	Х		Х						16.5	Regional
Weantinoge Heritage, Inc.											Х	67.6	Private
White Memorial Conservation Center		Х							Х		Х	4,000	Private
White Memorial Soccer Fields		Х										7.4	Private
Wigwam Brook Wildlife Sanctuary											Х	35.0	Private
Total												6,542	

Litchfield's Open Space and Recreational Resources

Conservation, Open Space & Recreation SWOT Analysis

Open space in a community provides long-term conservation and protection to critical natural resources and enhances the quality of life of residents. Open space and recreation factors that affect the SWOT for Litchfield include location, physical character, maintenance factors and volume of these resources.

The State of Connecticut has an overall goal to have 21 percent of its land area preserved as open space by the end of 2025. Each community would have a goal of a minimum of 11 percent open space. Litchfield is fortunate to have a large portion of protected open space; more than 15% of its acreage is either fully protected or has conservation easements on it. However, much of the undeveloped open space such as White Memorial, Livingston Ripley Waterfowl Conservancy, Marshapaug Forest, local wellfields, and City of Waterbury reservoir is not fully protected.

Strengths	Weaknesses
 Bantam River, Bantam Lake and Naugatuck River State forest lands Significant land area dedicated to parks, and open space Greenway White Memorial Conservation Center School athletic fields 	 Lack of parking and access at many recreational properties Lack of support for the Greenway and Land Trust groups Limited volunteers available to maintain all of the town's open space and recreational resources No community pool
 Opportunities Develop townwide conservation strategy Leveraging of outside funds for acquisition and preservation of open space. Expand and develop greenway Opportunity for outdoor education Leverage open spaces for tourism Link economic development to resources, example-Bike repair shop near trails, café or refreshment spot Find a way to help farms become stronger economic units, Litchfield could offer farm tours 	 Threats Large tracts of open space are not under the Town's control Zoning regulations may not be limiting enough to protect open space resources Declining population means fewer volunteers available to maintain resources Much of open space is not protected: White Memorial, State properties, and many farms can be developed Water quality issues and invasive plants, particularly, fanwort (Cabomba caroliniana), as well as algae blooms at Bantam Lake and Bantam River


Cultural and Historic Resources

Cultural and Historic Resources Trends

Litchfield is fortunate to have an outstanding inventory of architectural significant historical buildings. Litchfield residents have nourished and protected the town's valuable historic and cultural resources, which have fostered the aesthetics and sense of place in the town.

In 1959, Litchfield Borough became Connecticut's first historic district. Creation of this district set a precedent for legislation that now enables communities in Connecticut to establish local historic districts. Milton used this opportunity to create the Milton Historic District and East Litchfield has considered becoming a historic district. The Litchfield and Milton Historic District Commissions review and approve all exterior building development proposals and improvements seen from public places.

In addition to these Historic District Commissions, Litchfield is fortunate to have the Litchfield Historical Society, which is a free resource to the community and tourists alike and has been a continued champion of historic preservation in town. Other groups such as the East Litchfield Village Improvements Society (ELVIS) and the Greater Litchfield Preservation Trust have fostered the historic heritage of the town.



Cultural and Historic Resources SWOT Analysis

The historical value of Litchfield extends far beyond the boundaries of the Historic Districts. Development pressures may threaten the historic integrity of some properties. Efforts should be made to maintain, protect, and restore the historic buildings and landscapes in town.

Strengths Weaknesses Historic resources place a constraint on new The Litchfield Historical Society development and redevelopment Milton and Litchfield Historic districts Greater Litchfield Preservation Trust **Threats Opportunities** Spread of development into Historic Districts . Potential for additional historic areas of town to Tree trimming by utility companies is not sensitive to be designated and protected with historic district the aesthetics or health of trees which are integral to legislation Litchfield's historic landscapes Educate potential or new home buyers about Potential loss of historic barns, outbuildings, stone historic properties in town walls contributing to the rural landscape and Look for ways in which to integrate "green building character of town technologies" (ex. solar panels, energy efficient lights and materials) into properties while still maintaining the historic character

East Litchfield could become a Historic District Educate community about the rich history and

Litchfield's 300-year anniversary is 2019, this is an opportunity for a town wide celebration of the

resources in the town

town's history

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Transportation Network

Transportation Network Trends

The transportation network in Litchfield has remained essentially the same over the past decade. The volume of traffic on Litchfield's roads has remained relatively stable in recent years. Traffic dropped between 2002 and 2005 but rose between 2005 and 2011. Traffic volumes have been flat since 2011 and have yet to hit 2002 volumes.

This decline in traffic is a change from conditions described in the 2007 Plan, when traffic volumes were projected to increase steadily. Despite overall decreases in traffic since 2002, peak hour congestion remains an issue at the intersection of Routes 202, 118, and 63, in the center of town. This location was viewed as a concern in the



Traffic Volume Aggregate of 10 locations in Litchfield between 2002 and 2014, Source: CT DOT

previous 2007 plan, as a threat to both vehicular and pedestrian safety. This intersection continues to be an issue, as was expressed during the public workshop and in the online survey comments.

At 57 square-miles, Litchfield is the largest town by land area in the Litchfield Hills. Litchfield has a total of 149 miles of roads, 30 miles are state routes maintained by the Connecticut Department of Transportation (CT DOT), this includes Routes 8, 63, 118, and 202. The remaining 119 miles of roadways are maintained by the town and are classified as arterial, collector, or local roadways. Of the 119 miles of local road, 96 miles are paved and 23 miles are gravel. While traffic has remained stable, Litchfield's roads and bridges still need continuous maintenance, repair, and replacement.

Litchfield's large land area and rural landscape are a restricting factor for public transit services, availability, and accessibility. Despite this, Litchfield does have transit services available to residents. These include the Northwestern Connecticut Transit District, the Candystriper bus, as well as dial-a-ride service. These services operate over eight hours a day, six days a week. Litchfield's population is aging, so these services will be increasingly vital to elderly residents. Furthermore, the percentage of younger drivers continues to decline. The national trend has shown a decline in the number of drivers between 20-24 from 91.8% in 1983 to 76.7% in 2014. Transit services will be essential to younger generations as this decline continues.

Sidewalks in Litchfield are common in the downtown villages, but pedestrian facilities are limited on rural roads and the routes that connect these villages and boroughs. Additionally, crosswalks and pedestrian signals are also limited. There is a lack of on-road bicycle lanes or other bicycle accommodations in Litchfield although recreational cycling is popular throughout the Northwest Hills Region and Litchfield.

Transportation Network SWOT Analysis

As a rural community, Litchfield's transportation network is comprised of a rural roadway network with limited bicycle and pedestrian facilities and transit services. Residents are is heavily dependent upon automobile travel. Litchfield has over one hundred miles of town owned roadway and multiple bridges and culverts that require ongoing maintenance. Given the low population density in Litchfield, transit services are not likely to be expanded beyond current levels. Opportunities for pedestrian infrastructure are also limited on rural roads, but strategic connections and expansion of the existing pedestrian network may still be feasible.

Strengths	Weaknesses	
 Good access to Route 8 Well maintained state and local roads Scenic roadways 	 No on-street bicycle accommodations Auto-centric transportation system Limited transit services Limited bicycle and pedestrian connections to open space Many bridges and culverts need costly maintenance 	
Opportunities	Threats	
 Expand local bus service Incorporate bicycle and pedestrian improvements into already planned redevelopments and consider adopting a complete streets policy that would encourage multi-modal use of roadways Seek State and Federal funding for grants such as the LOTCIP program, so as to encourage bicycle and pedestrian infrastructure improvements 	 Reduction to transit service Aging population living in disperse areas of town with limited automobile access Increasing costs of maintaining roadways Suburban sprawl would increase traffic on local roadways and maintain a car dominated transportation culture Rising cost of gasoline could impact cost of roadway 	

 Rising cost of gasoline could impact cost of roadway maintenance This page intentionally left blank



Sewer & Water Infrastructure

Sewer & Water Infrastructure Trends

Litchfield's sanitary sewer treatment facility, located on Stoddard Road in Bantam, is operated by the Litchfield Water Pollution Control Authority (WPCA). This facility handles approximately 27 miles of sanitary sewer lines that serve residential, commercial, industrial and institutional users. The sewage system is operated under a Connecticut Department of Energy and Environmental Protection issued permit. Present permitted capacity is 800 thousand gallons of daily flow. Currently, the facility currently averages 460 thousand gallons per day with occasional weather-related spikes. In addition to processing Litchfield's sanitary sewage, this facility provides treatment for a limited portion of the town of Morris under an inter-municipal agreement. The WPCA also has inter-municipal agreements with the City of Torrington for sewage from the Route 202 and Hart Drive area and with Thomaston for the Northfield Center area. Financially, the Water Pollution Control Authority is a self-supporting entity. Revenue required for operations and maintenance of WPCA activities is generated from treatment facility and sewer user fees.

Litchfield was one of the first towns in Connecticut to adopt a well field protection area in its zoning regulations. This area was created to protect the drinking water supply wells at Hamill Well Field, which is operated by the Aquarian Water Company. The Hamill Well Field is located near the town center, on land owned by the White Memorial Foundation. This well provides auxiliary water supply to Litchfield residents and businesses served by the Aquarion Water Company. The primary wells serving Litchfield are in Goshen and are also operated by Aqurion.

The Aquarion system serves about 2,150 people in Litchfield, Goshen and Torrington and includes water drawn from the Goshen and Hamill Well Fields, and surface water purchased from the Torrington Water Treatment Plant. The wells supply approximately 55% of the 269,000 gallons of water per day that customers of the system use on average. Water purchased from Torrington provides additional supply to meet customer demand. Water from both well fields is filtered underground, then disinfected and further treated to protect the distribution system. Water from the Goshen wells also is aerated to reduce radon levels. The reservoir water is filtered at the Torrington treatment facility, disinfected, fluoridated, and further treated to protect the distribution system.

There are three public water supply watershed areas within Litchfield, two that serve the City of Waterbury and one that is designated as a potential public water supply for Danbury and communities in Connecticut south of Danbury. The City of Waterbury owns 1,388 acres of land in Litchfield that falls within their public water supply watershed.

Sewer & Water SWOT Analysis

Strengths

- The drinking water supply is reliable and water quality is high
- Public sewer and water located in downtown Litchfield and the center of Bantam
- City of Torrington allocates the Town of Litchfield up to 150,000 gallons of sewage flow per day to the Torrington sewage treatment plant

Opportunities

- Support measures that encourage the commercial and industrial development of the Old Route 8/ Thomaston Road area that has the potential to be served by the Torrington sewer system
- Land conservation can be used as a means of protecting the watershed
- Reduce sources of inflow and infiltration of groundwater into sewer network

Weaknesses

- Many areas do not have public water or sewer and this limits the development potential of those areas
- Clean water entering the sewer network from groundwater infiltration & inflow, and illegal connections
- Aging and failing septic systems, particularly around Bantam Lake

Threats

- Sewer lines may need substantial investment in the near term
- Privatization of water resources
- Water quality issues with pesticides and fertilizer usage polluting water resources

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Schools

Schools Trends

The Litchfield Public School system is comprised of three operating schools that serve 936 students in the 2016-2017 school year. These schools range from preschool to high school, as shown in the table below. School enrollment has been declining annually since 2000, a trend seen across 153 of Connecticut's 169 municipalities. Litchfield could see a continued loss in school enrollment through 2025, as the school age population between 5 years and 19 years is expected to decline by 26% between 2015 and 2025. Over the last decade, total enrollment in Litchfield has decreased 25.7%. Statewide, public school enrollment has declined approximately 6% over the same period.

The Northwest Hills region is home to the smallest school districts in the state, with half of the state's twenty smallest districts located in the region. The Litchfield School District is in the bottom third for enrollment of school districts in Connecticut and is approximately the same size as the Region 6 district which serves Warren, Morris, and Goshen. Region 6 enrollment has been projected to contract by approximately 30% over the next several years (see figure on following page).

Despite a shrinking enrollment, school budgets have grown between 1.3% and 4.0% per year since 2013. This growth in school spending is on par with spending increases statewide. The cost of education per pupil in Litchfield in 2015 was \$17,328 (88.8% of that cost being incurred locally). Average school district spending per pupil in Connecticut was \$16,249 in 2015.

School	Grade Level	2016-2017 Enrollment
Litchfield Middle & High School	7-12	452
Litchfield Intermediate School	4-6	188
Litchfield Center School	PK- 3	296

Litchfield Public Schools Enrollment 2016-17 Source: Litchfield Public Schools



Litchfield Public Schools Enrollment 2006-2017, Source: Litchfield Public Schools



Litchfield Public Schools Annual School Budgets 2007-2017 Source: Litchfield Public Schools

Year	Students	Year to Year Change
2006-2007	1,259	-3.1%
2007-2008	1,217	-3.3%
2008-2009	1,202	-1.2%
2009-2010	1,202	0%
2010-2011	1,166	-3.0%
2011-2012	1,122	-3.8%
2012-2013	1,031	-8.1%
2013-2014	983	-4.7%
2014-2015	978	-0.5%
2015-2016	969	-0.9%
2016-2017	936	-3.4%

Litchfield Public Schools Enrollment 2006-2017 (using October 1st enrollment), Source: Litchfield Public Schools



Region 6 K-12 Projected Enrollment through 2024. Source: 2014 "Region 6 Public Schools Enrollment Projected to 2024" by Peter M. Prowda, PhD

Schools SWOT Analysis

Strengths

- Top Tier school system where education is highly valued
- Litchfield School System is the largest employer in town
- Quality school facilities and athletic fields

Opportunities

- Regionalization of school facilities and services
- Encourage civic engagement in school system initiatives and programs

Weaknesses

- Expensive to operate and maintain facilities
- Limited diversity in student population

Threats

- School expenditures continue to escalate and exceed the rate of inflation
- Diminishing state funding for schools
- Declining school enrollment

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Governance

Governance Trends

Litchfield has a fiscally sound municipal government that is cautious in its spending and therefore enjoys an Aa2 bond rating. Litchfield has stable leadership in the Selectman's office and experienced department heads.

One of the challenges faced by Litchfield is a grand list that has been declining since 2012. This trend is more dramatic when adjusted for inflation, suggesting declines in the grand list since 2009. This is attributed to a lack of growth in Litchfield's commercial tax base and declining values of Litchfield's housing stock as a result of a downturn in the real estate market.

The property tax burden on residential property is continuing to expand, a trend that was noted in the 2007 Plan of Conservation and Development. The town's approved budget for 2016 – 2017 is approximately \$30.5 million, ninety percent of this comes from property taxes, with the remaining revenues coming from grants from the State of Connecticut and transfers. The Board of Education is responsible for 58% of Litchfield's expenditures with the balance of Litchfield's budget financing various departments, including a debt service that represents 11.5% of the town's expenditures. Capital expenditures in 2015 were only 0.3% of the town's expenditures.



2015 Litchfield Revenue Sources, Source: Town of Litchfield



2015 Litchfield Expenditures, Source: Town of Litchfield



Net grand list 2006-2015 Source: Town of Litchfield



Net grand list 2006-2015 Adjusted for inflation (2015 inflation adjusted) Source: Town of Litchfield

Governance SWOT Analysis

Strengths

- Stable leadership
- Aa2- Bond rating

Opportunities

- Enhance community awareness of governmental services and programs
- Improve and expand technology used at Town Hall and train staff in its use
- Offer more online services for residents and businesses
- Pursue grant funding to assist in financing capital improvements

Weaknesses

- Insufficient technology to support municipal services
 at Town Hall
- Spread out resources; Town Hall in Downtown Litchfield and Town Hall Annex in Bantam

Threats

- Flat or diminishing commercial property tax base
- Declining Grand List
- Tax rate increases without easily perceived added benefits in terms of infrastructure and services
- Diminishing participation in essential municipals boards, commissions, and committees

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Zoning (Serves as Future Land Use Map) Housing Open Space and Recreational Facilities Environmental Features Historic Districts Transportation Network Sewer Infrastructure Water Resources Government Facilities **Town of Litchfield**

Housing Affordability Plan

2022-2027

Adopted September 20, 2022





I. Introduction

- Why does Litchfield need a housing affordability plan?
- How do you define housing affordability?
- Why has housing become unaffordable for so many?
- What is "Fair Housing"?
- How was this plan developed?

II. Assessment of Housing Needs and Current Housing Stock

- What do Litchfield residents say about housing needs?
- What are the demographic and employment trends that will affect our housing needs?
- What does our current housing stock look like?
- Regional housing needs

III. Land Use and Zoning Assessment

- What residential uses do the zoning regulations allow? Where?
- How much land is preserved and cannot be built on?

IV. Goals and Strategies

- How can Litchfield address its identified housing needs over the next 5 years?
- What does the Litchfield Housing Authority and Litchfield Housing Trust do?

V. Appendix/Resource links

• Where can I go for more information?



Why does Litchfield need a plan for housing affordability? The 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 Town of Litchfield 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 appointed a Housing Plan Steering Committee which met monthly to provide feedback throughout the planning process and to ensure that the community was invited to participate regularly in the conversation around housing affordability needs and possible strategies for meeting those needs.

Litchfield Housing Plan Steering Committee Members:

- Dean Birdsall (Sustainable Litchfield)
- Michael Lyn Cappello (Social Service Coordinator)
- Diane Field (Sustainable Litchfield)
- Cleve Fuessenich (Economic Development Commission)
- Peter Losee (Planning & Zoning Commission)
- Ted Murphy (Realtor)
- Will Neary (Economic Development Commission)
- Jeff Zullo (Board of Selectmen)
- Denise Raap (First Selectman- ex officio)

Advisory members:

- Jim Simoncelli, Litchfield Housing Authority
- Jill Musselman, Litchfield Housing Trust

Planning facilitation and technical assistance provided by:

Jocelyn Ayer, Director, Litchfield County Center for Housing Opportunity

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

- **832 households** were spending more than 30% of their income on housing costs.
- 624 of those households were considered severely cost burdened, spending more than 50% of their income on housing costs.

How do you define housing affordability?

Why has housing become unaffordable for so many households?

Housing affordability is not just a challenge in Litchfield, 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 2022 this was **\$63,120 for a single person or \$90,080 for a household of 4** people. The State keeps a list of how many homes in each town are dedicated to remaining affordable to households at or below 80% of the area median income (AMI), also referred to as the "Affordable Housing Appeals List".

HUD-defined income limits for Litchfield County, 2022

	Household Size				
	1 person 2 people 3 people 4 people				
80% of AMI	\$63,120	\$72,080	\$81,120	\$90,080	
50% of AMI	\$39,450	\$45,050	\$50,700	\$56,300	
30% of AMI	\$23,670	\$27,030	\$30,420	\$33,780	

Litchfield had 1,355 households that earned less than 80% of the area median income and had 189 homes dedicated to remaining affordable to them according to the State's Affordable Housing Appeals List (2021).

What does *dedicated* affordable mean? We say these 189 homes are <u>dedicated</u> 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% AMI. Such entities include the Litchfield Housing Authority, Litchfield Housing Trust, and the CT Housing Finance Authority (CHFA).

40% of Litchfield's households earned under 80% of area median income, and according to the state's list, 4% of Litchfield's housing stock was dedicated to remaining affordable to these households.

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 because as a practical matter, private homeowners or landlords cannot be asked to make sure that the household they sell or rent to is earning less than 80% AMI and that the rent/mortgage is not more than 30% of their income. As we saw during the pandemic, home prices/values can increase significantly over a short period of time and households with higher incomes from outside the region can buy those homes, renovate them, and put them out of reach for future homeowners and people who work in the region.

1. Assess housing needs

2. Assess existing housing stock

3. Create plan for meeting identified housing needs

WE WANT TO HEAR FROM ALL LITCHFIELD

PLEASE TAKE THE 5 MIN. ONLINE RESIDENT HOUSING NEEDS SURVEY TODAY!

www.surveymonkey.com/r/LitchfieldHousing OR scan the QR Code



JOIN US FOR AN INFORMATIONAL MEETING

WHY DOES LITCHFIELD **NEED AN AFFORDABLE HOUSING PLAN?**

TUESDAY March 8, 2022 | 7 PM Virtual meeting via Zoom CLICK HERE TO REGISTER & GET YOUR ZOOM LINK

Topics will include:

Why are we developing a town Housing Plan? What do Litchfield residents say about their housing needs? What is "affordable housing"? What's next? How can I provide feedback on this Housing Plan?

HOSTED BY: Litchfield's Housing Plan Steering Committee

Community Feedback Forum + PIZZA Town of Litchfield Housing Affordability Plan



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Wednesday, May 18th @ 7pm Litchfield Firehouse (258 West Street)

Pizza will be served at 6:45pm; meeting will start at 7pm

Come eat pizza and hear about the proposed goals and strategies for a new Litchfield housing affordability plan. Then give us your feedback.

Please RSVP (so we know how much pizza we'll need!) by <u>clicking here</u> or call Ann Combs at Town Hall (860) 567-7550.



How was this plan developed?

Housing Affordability Plan Process + Timeline

November- December 2021

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

January- February 2022

- Developed & launched resident housing needs survey
- Determined housing needs based on data analysis and survey results

March-April 2022

- Held town informational meeting about housing plan
- Developed goals and strategies to meet identified housing needs

May- June 2022

- Held community forum to solicit feedback on goals and strategies
- Developed 1st DRAFT Housing Affordability Plan

July- August 2022

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

September-October 2022

- Public hearing on Housing Affordability Plan
- Plan adopted by the Board of Selectmen
- Final adopted plan posted on the town's website and with the town clerk.

Hosted by: Litchfield Housing Plan Steering Committee

The following information is from the Connecticut Fair Housing Center:

Fair Housing rules apply to all homes in the Town of Litchfield 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 н.
- Sex (gender)
- . Religion
- Children or family status
 - Disability (mental or physical)
- н.

- Marital status н.
- Age (except minors)
- Sexual orientation
- Gender identity or expression
- Legal source of income (refusing to accept Section 8, for example)
- Veteran status

Ancestry

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

What does housing discrimination look like?

н.

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.

What is Fair Housing?

Assessment of Housing Needs & Current Housing Stock

Resident Survey

In January and February 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 town's website, at town hall, and on social media. It was also distributed through the Litchfield Community Center and school district. 433 residents responded to the survey. A link to the full survey results is included in the appendix to this plan. Here is a summary of results from the Resident Housing Needs Survey:

- **67%** agree that the cost or availability of housing in town affects the town's ability to **attract/retain younger people** or young families
- **62%** believe the town needs more housing that is affordable to the **Litchfield workforce**
- **50%** believe the town needs **rental housing options** that young families and young adults can afford
- **48%**believe the town needs "**downsize**" options
- 47% believe the town needs first time homebuyer options
- **44%** anticipate that at some point they or their parents or children will have to **move out of Litchfield** to find the housing they need.

"We need more affordable housing sponsored/run by the Litchfield Housing Trust."

"It is very hard to find houses that are in the \$250-400k price range that are not in need of massive amounts of maintenance work. I genuinely don't understand how a teacher or firefighter or someone like that could afford to live in Litchfield, especially if they have student loans and **kids in daycare**."

"Our school system needs young families to stop enrollment decline."

"If affordable homes are constructed, priority must be given to Volunteer Firefighters and Ambulance Volunteers. We have young people with partners, starting families who are active firefighters and EMTs that are **moving out of town** as they cannot find affordable homes to purchase."

What do residents say about housing needs?

Demographic changes

What are

trends?

Litchfield's

demographic

Litchfield has approximately 8,190 residents living in 3,415 households. Over the last 10 years (between the 2010 Census and the 2020 Census) the town's total number of residents declined slightly by 3% (274 residents). However, within the population the number of children in town declined by 25% during this period. This demographic data does not take into account the changes that occurred during the second half of 2020 and in 2021 related to the pandemic real estate boom. However, in terms of the number of children, Litchfield school enrollment data shows us that the number of students declined between the 2019-20 school year and the 2021-22 school year by 47 students.

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%
Litchfield	All ages	8,466	8,192	-274	-3.2%
	Children	1,787	1,333	-454	-25.4%
	Adults	6,679	6,859	+180	+2.7%

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

Source: Litchfield Equity Profile. New Haven, CT: DataHaven. Published September 2021. More information at ctdatahaven.org

Litchfield's population is less diverse in terms of race and ethnicity than the county or the state average. Non-white residents made up 9% of the town's population in 2020 while in 2010 it was 5% according to DataHaven's equity profile. Countywide the non-white residents make up 16% of the population and statewide the proportion is 37%.

Aging population and fewer households with children

As shown in the table above, the number of children in the town decreased by 25% between 2010 and 2020. The American Community Survey data (2015-2019) showed that 19% (658) of Litchfield's households had children down from 29% in 2010. However, 68% of the town's housing stock is designed for households with children having 3 or more bedrooms. Litchfield has 1,719 residents over 70 years old (a greater proportion of residents in this age group than the county as a whole). This disparity shows a need for smaller homes and apartments with accessibility features for households without children.

63

Home-owners and Home-renters

Approximately 18% of the town's housing stock is occupied by home-renters. This is similar to the countywide rate of 19% but lower than the statewide rate of 30%. Home-owners occupy 65% of the town's housing units.



Source: Partnership for Strong Communities 2020 Housing Data Profiles

Household incomes

The most recent HUD Comprehensive Housing Affordability Strategy (CHAS) data available shows that 520 renter households and 835 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 increase affordable housing for households at or below 80% AMI. The chart below shows how many owner and renter households are in each income bracket below 100% AMI.



Source: "CHAS" data (Comprehensive Housing Affordability Strategy), HUD released on September 29, 2021, for the 2014-2018 period.

Household characteristics and housing cost burden





Housing cost burdened households

Households are considered "housing cost burdened" if they spend more than 30% of their income on housing. It is estimated that **832 Litchfield households were housing cost burdened.** 624 of those households were paying more than 50% of their income on housing costs; this is considered severely cost burdened. A little over a quarter of homeowners are cost burdened (29%) and almost half of renters are cost burdened (49%). This is similar to the rates in the state and the county as a whole.

Home sales prices and rents have been rising. Between 2017 and 2021, the median home sales price in town rose by almost \$114,000 or 40%. Home prices in 2020 and 2021 were affected by the Pandemic-driven mobility 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. Current prices became further out of reach for many households, especially renter households who would like to purchase their first home. There was a gap in 2021 of \$280,000, between what a renter household in Litchfield County could afford and the median priced home in Litchfield. (In 2017, the gap was \$167,500.)

According to a Litchfield County rental report from SmartMLS, rents countywide increased 37% between 2020 and 2021. During the pandemic, the number of homes available for rent plummeted across the county as owners of rental homes sold during the booming real estate market.



Housing for people who work in Litchfield

Litchfield had 3,953 jobs in 2019 according to the CT Department of Labor. The largest number of these jobs are in the health care and social assistance sector, followed by retail and accommodation/food service. Many employers have expressed a need for housing opportunities that are attractive and affordable for the workforce they are trying to recruit.

The average annual pay in Litchfield's three largest sectors is well below 80% of the area median income (AMI) for a single person household (\$57,680). If it was a single head of household supporting one or two children, it would put them well below 80% AMI. The data presented in this plan shows the limited number of homes dedicated to remaining affordable for households at and below 80% AMI and the long waiting lists for the homes that would be affordable to these workers.

	Сог	Connecticut		Litchfield	
Sector	Total jobs	Avg annual pay	Total jobs	Avg annual pay	
All Sectors	1,670,354	\$69,806	3,953	\$41,861	
Health Care and Social Assistance	271,014	\$54,858	810	\$32,623	
Retail Trade	175,532	\$35,833	499	\$37,634	
Accommodation and Food Services	129,012	\$23,183	442	\$25,332	
Construction	59,659	\$72,371	149	\$61,485	
Professional, Scientific, and Technical Services	95,868	\$111,055	122	\$71,514	

Source: Litchfield Equity Profile. New Haven, CT: DataHaven. Published September 2021. More information at ctdatahaven.org

Existing Housing Stock

Jobs and

Housing

Number of Occupied and Vacant Housing Units

American Community Survey data (2020 5-year estimates) shows the Town of Litchfield having approximately 4,139 housing units, about 17% of which (768) were considered "vacant". This source estimates that 475 of these "vacant" units are used seasonally or occasionally (summer homes or weekend homes). 110 of the vacant units were for sale and 31 were for rent.

Homes that are used seasonally or occasionally are not available to year-round residents and to households who work year-round in the area or are available to volunteer on a regular basis.

Limited diversity of housing types

Almost 80% of Litchfield'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. 16% of Litchfield's housing was available to home-renters



(compared to 19% countywide and 30% statewide). Also, as mentioned above, 68% of the town's housing stock has 3 or more bedrooms.

Stock of Dedicated Affordable Homes

In 2021 Litchfield had 189 units of housing dedicated to remaining affordable to the 1,355 households in town that earn under 80% of the area median income according to the State's Affordable Housing Appeals

listing. These include affordable homeownership, rental assistance in marketrate housing, housing for seniors, disabled, and supportive housing. **A more detailed inventory can be found in the appendix**. Here is a summary:

- 114 are rental homes for seniors or disabled residents in 3 developments
- 27 are Litchfield Housing Trust single family homes
- 28 are single family homes with CHFA/USDA subsidized mortgages;
- 16 are at Tannery Brook Cooperative
- 2 are households that receive rental assistance to afford fair market rent

Our housing market and economy are regional. Many residents in Litchfield County live in one town and work in another. 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 190 housing units to the Town of Litchfield and the remaining affordable housing units to the region's other 20 towns. Since this is a 5-year plan, Litchfield would be meeting its "fair share" of this need if 95 homes that were dedicated to remaining affordable were created over the life of this plan (2022-2027).

We do not think 95 housing units over 5 years is a realistic goal given the staff/volunteer capacity and the funding resources of Litchfield's non-profit housing organizations or the availability of land. Working with these organizations we have set a goal of 30 units over five years which will be achievable with continued funding support from the State Department of Housing and other foundations and grants.

Regional Housing Needs



What residential uses do our zoning regulations allow? The Town of Litchfield has ten zoning districts that allow residential uses. The Rural Residences (RR) zone covers most of the land area in town. The Large Rural Residences (LR) zone covers much of the northwest corner of town and the remaining zones are mainly near the town green and along Rt. 202 and Rt. 63. (**See Zoning Map on next page**.)

The only residential use allowed without a special exception in most zones is a single family detached home. A special exception requires a public hearing with public comment and notice to neighboring property owners.

This chart shows the residential uses allowed in each zone: P= Permitted SE = Special Exception required SP= Site Plan review required Blank box = not permitted

	Large Rural Res. (LR)	Rural Res. (RR)	Single Family (SF)	Gateway Res. (GR)	Historic Borough (HR-30)	Historic Borough (HR-20)	Multi- family (MF)
Single- Family Dwelling	Р	Р	Р	Р	Р	Р	SP
Accessory Apartment	SE	SE	SE	SE	SE	SE	
Two-Family Dwelling	SE	SE	SE	SE	SE	SE	SP
Multi-Family Dwelling							SP
Affordable Housing	SE	SE	SE	SE	SE	SE	
Elderly Housing		SE	SE	SE		SE	
Minimum lot size	160,000 sqft (3.6 acres)	80,000 sqft (1.8 acres)	20,000 sqft (0.5 acres)	40,000 sqft (0.9 acres)	30,000 sqft (0.6)	20,000 sqft (0.5 acres)	160,000 sqft (3.6)

Single family homes

As described above, 80% of Litchfield's homes are single family detached homes. This is the only residential use that does not require a special exception. In the Rural Residences zone, which covers a majority of the land area, a minimum of 1.8 acres are required to build a new home. The zones near the town center are served by public water and sewer and can allow smaller lot sizes to promote a walkable development pattern.



Image credit: www.hausable.com

Accessory apartments

The zoning regulations allow one accessory apartment per lot by special exception in all residential zones except the multi-family zone. The apartment may be within the single-family residential structure or in a barn, garage, or other accessory building. The owner of the property must live in either the primary dwelling or the accessory apartment and the apartment cannot have more than 2 bedrooms.

Multi-family dwelling

The zoning regulations currently allow a multi-family dwelling (3or more dwelling units) by special exception in only the Multi-family districts. There are four relatively small parcels in town that have been zoned for this. Each of these parcels are considered built-out and cannot accommodate additional development. Under the current regulations a site must be at least 3.6 acres for this use.



Residential Housing Opportunity/Workforce (RHOW)

In 2018, the Planning & Zoning Commission adopted a new regulation referred to as RHOW on one parcel to allow development that satisfies the requirements of Section 8-30g of the Connecticut General Statutes (described below). If requested, the Commission could designate other parcels RHOW. This would require a public hearing and Commission approval. The purpose of the RHOW zone is to increase the availability of affordable and attainable workforce dwellings in Litchfield. This zone allowed both single family and multi-family dwellings. The minimum size of a RHOW designated parcel is 10 acres.

Affordable Housing/Town Sponsored/Non-Profit

This use is allowed in all residence districts by special exception. The purpose of this, according to the zoning regulations, "is to provide opportunity for Town or non-profit sponsored affordable housing in suitable locations". The minimum lot size for this type of housing would need to conform to the zoning district it is located in.

Affordable Housing Appeals Act (8-30g)

In 1989 the State legislature passed a law called the "Affordable Housing Appeals Act". Connecticut municipalities with less than 10% of their housing stock designated as affordable are subject to the Affordable Housing Land Use Appeals Procedure, widely known as "Section 8-30g". Litchfield was at 4% as of the 2021 Appeals listing. In towns that have not met that 10% threshold, a town's decision to deny a zoning permit to a development that includes affordable housing may be appealed. The town would then need to show proof that the denial was based on a substantial public health and safety concern that "clearly outweighs" the town's need for more affordable housing. There is no State requirement for towns to reach the 10% threshold and reaching it does not imply that the town has satisfied its resident's housing needs.

Borough of Bantam

The Borough of Bantam, shown on the zoning map above in a dotted line square, has its own zoning regulations and planning and zoning commission. There are four residential zones in the Borough that allow different minimum lot sizes. *A map showing these zones can be found in the appendix to this plan*. The smallest sized lot allowed in any of these districts is about half an acre, allowed in the R-20 zone. New development of a two-family dwelling or a 3 or more-family (multi-family) dwelling is not allowed in any zone- residential or commercial. Accessory apartments, conversions of single family dwellings to a two-family, and conversions of prior multi-family housing are allowed by special exception.

Dedicated and Managed Open Space

According to the 2017 Town Plan of Conservation and Development, 15% of the land area in town is either fully protected or has conservation easements on it. These open spaces are important to all residents' quality of life and should be preserved as open spaces.





How can Litchfield address its identified housing needs over the next 5 years? Described below are **4 goals** that the town will work to make progress on over the next 5 years and strategies intended to help 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 town boards, commissions, and residents as needed to carry out that strategy.

Overarching goal: To create 30 new affordable housing opportunities over the next five years utilizing the strategies described below.

	Legend
BOS	Board of Selectmen
P&Z	Planning & Zoning Commission
EDC	Economic Development Commission
LHA	Litchfield Housing Authority
LHT	Litchfield Housing Trust
HPIC	(proposed) Housing Plan
	Implementation Committee
SS	Social Services Coordinator

Goal 1: Support affordable homebuyer options

There are currently 47 affordable home-owner homes created by the Litchfield Housing Trust and 28 income eligible households in Litchfield that have mortgages through CT Housing Finance Authority (CHFA) or USDA programs intended to create affordable homebuyer options. Several local community banks also offer first time homebuyer assistance with down payment and closing costs. 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 first time homebuyers and households below 100% of the area median income.

Strategies:	
a) Increase residents' awareness of <u>CHFA</u> (CT Housing Finance Au	thority), <u>HDF</u> HPIC
(Housing Development Fund), and <u>USDA</u> programs that provide	e down-
payment assistance, free first-time homebuyer education classes	s, and
mortgage assistance for income eligible homebuyers.	
Do this through an annual article in town newsletter and on soci	ial media
platforms, information on the town website and provided to loca	al realtors.

b)	Encourage private giving of land or funding to the Litchfield Housing Trust to allow them to build affordable homes for sale.	HPIC
c)	Partner with the Litchfield Land Trust. If the Land Trust is offered a parcel that does not meet their objectives, potential donors could be asked whether they'd be open to donating all or a portion of the land to the Litchfield Housing Trust to create housing options. This strategy has been successful in other area towns.	LHT
d)	Consider allowing and then making residents aware of a free "second cut" of their land (without being subject to subdivision regulations) if they donate the parcel to a non-profit housing organization such as the Litchfield Housing Trust. In RR zone allow 1 acre lot for this purpose if it can meet well and septic requirements.	P&Z

Related Links:

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



What is the Litchfield Housing Trust, Inc.?

The Litchfield Housing Trust is a local 501©(3) not-for-profit organization, in operation since 1989. It has a board of trustees made up of 18 Litchfield residents and an Executive Director. Its mission is to ensure that Litchfield always has homes available for people of a diverse income range. The Trust has developed 47 homes with 8 under construction. Trust homes are located across all areas of Litchfield. For more information visit: www.litchfieldhousingtrust.com

Goal 2: Expand rental opportunities for young adults and seniors

Our resident housing needs survey results showed that 67% of respondents believed that the cost or availability of housing in town affects the town's ability to attract and retain younger people or young families. 50% of respondents believed that affordable rental options were needed. From our review of rental inventory data and discussions with local realtors we know that the inventory of available rental options is very limited following the pandemic real estate boom and the rents for the remaining rental options are high. In 2022, there were 119 qualified applicants on waiting lists for the affordable senior housing that the Litchfield Housing Authority provides. The strategies below are intended to help increase the number of rental options available to households at all incomes.

Strategies:				
a) Work with owners of underutilized commercial space in or near the tow village center areas to create housing options in the floor(s) above or behind the retail or office uses. This could increase the vitality and finan viability of these spaces. Advocate for zoning regulation amendments property owners feel would be needed to utilize these vacant commer spaces for housing. *	ncial that			
b) Support the Litchfield Housing Authority's efforts to add units at its We Run property to accommodate some of the senior households on its w list. Consider utilizing ARPA (American Rescue Plan Act) funding to ass Housing Authority to acquire land for this.	vaiting			
c) Support the Litchfield Housing Trust's efforts to create additional renta options as well as ownership options in future developments.	HPIC			
d) As the town continues to consider options for use of the Bantam Annex keep the possibility of creating housing options at this site in the mix o options presented to residents.				
e) Look at town or State-owned property to see if they would be appropr for housing. Lease, donate, or sell these options to the Litchfield Housi Authority or Litchfield Housing Trust to develop these options.				
 f) Consider allowing multi-family residence as a use in the C-202 zoning district where served by public utilities to allow this use in areas that are already built-out. (See p. 14) 	re not			
 g) Increase awareness among residents about the option of creating an accessory apartment on their property. Include easy to find information the town's website about the zoning requirements for accessory apartment and a "checklist" for how to create an apartment. Encourage the year around rental of these apartments rather than short term rentals.** *Note: Currently "Residential Use within Business Building" are allowed by specific terms. 	ments			

*Note: Currently "Residential Use within Business Building" are allowed by special exception in the Historic Town Center (HTC) zone and the Route 202 Commerce (C-202) zone; consider allowing them by Site Plan approval instead of requiring a special exception.

Goal 3: Help meet the housing needs of those who work and volunteer in Litchfield

The resident housing need survey showed that 62% of respondents thought the town needed more housing that is affordable to the Litchfield workforce. Having more people who are employed in town be able to live in town could also help create a larger pool of residents who could respond during the day to volunteer fire or EMS calls. There are also many volunteers that serve on town boards and commissions. These strategies are focused on better understanding the housing needs of employers and on-going communication between the employers/volunteer organizations and those focused on creating housing options.

a) Meet with the town's larger employers annually to find out what their employee housing needs are and how they could partner with the town and/or the Litchfield Housing Trust to meet their employees' housing needs.	HPIC
b) Meet with the Litchfield Board of Fire Commissioners & EMS at least once per year to find out what their volunteers' housing needs are and discuss ways to meet those needs.	HPIC
c) Develop and update annually a list of contact information for existing landlords and housing developments in Litchfield to provide to employers and volunteer organizations.	HPIC

Major employers in Litchfield to reach out to include: EdAdvance, the Litchfield School District, Forman School, Altice USA, United Construction & Engineering, Stop & Shop. The HPIC could also attend a LABA (Litchfield Area Business Association) meeting to ask some of the smaller business about their employee housing needs.

Goal 4: Support and preserve Litchfield's existing dedicated affordable homes

As of 2021, Litchfield had 114 affordable rental homes for seniors in three developments. Two of these developments (Wells Run and Bantam Falls) are managed by the Litchfield Housing Authority (LHA). The Litchfield Housing Trust has 4 rental units. The strategies below are intended to preserve dedicated affordable units so that the town does not lose these options.

Strategies:			
a) Continue to utilize repaid Small Cities/CDBG funding as approved by the	BOS		
Dept. of Housing and as needed to support capital needs (renovations) at			
Wells Run and Bantam Falls and LHT rental properties.			
b) Continue to apply for additional Small Cities/CDBG grant funding and/or	BOS		
other State and federal funding sources as they may become available to			
support renovations, upgrades, or construction of additional units at			
Litchfield Housing Authority or Litchfield Housing Trust properties.			
c) Help with outreach and recruitment of volunteer board members for the	HPIC		
Litchfield Housing Authority and Litchfield Housing Trust as needed.			



What is the Litchfield Housing Authority?

The Litchfield Housing Authority has served the community since 1975 when Wells Run was built. It has a board made up of 5 Litchfield residents who are appointed by the Board of Selectmen to 5-year terms. This board oversees an Executive Director who manages the senior affordable housing at Wells Run and Bantam Falls. How can we ensure these strategies are implemented over the next 5 years?

a) Convene a quarterly meeting of a Housing Plan Implementation	BOS
Committee including a representative from the Housing Trust,	
Housing Authority, Economic Development Commission,	
Sustainable Litchfield Committee, Litchfield Social Services	
coordinator, and Litchfield County Center for Housing Opportunity	
to discuss next steps for implementation of this plan.	
b) The implementation committee will prepare an annual summary	HPIC
to the Board of Selectmen to report progress on housing plan	
implementation and note priority actions planned for the coming	
year.	
c) Amend the Town's Plan of Conservation & Development (POCD)	P&Z
to reference the Housing Affordability Plan.	
d) Create a plan for quarterly communications about the strategies	HPIC
in this plan (including increasing awareness of existing resources	
and programs) to residents utilizing existing	
newsletters/publications put out by the library, community center,	
schools, etc.	
e) Consider establishing a town affordable housing fund (like	HPIC
Salisbury, Washington, and other CT towns) to support the	
achievement of the goals and strategies in this plan. Research what	
other towns have done and consider what might work for	
Litchfield.	



Attached are the following appendices:

- Inventory of affordable housing
- Town of Litchfield Zoning Map
- Borough of Bantam Zoning Maps

The following are links to additional resources:

- Resident Housing Needs Survey Results
- Litchfield Housing Data profile
 https://housingprofiles.pschousing.org/profile/#Litchfield
- 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-regionalhousing-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
- o Housing Choice Voucher waiting lists throughout Connecticut
- o 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 Homes (2021)

Rental:

Project	Owner	# of Units	# HC Accessible	Year Completed	Seniors or Disabled Only?	Income Restrictions
Wells Run	Litchfield Housing Authority	30	2	1975	Yes	Less than 50% of AMI
Bantam Falls	Litchfield Housing Authority	36	0	1993	Yes	Less than 60% of AMI
Bantam Village	Bantam Village Apartments	48	0	1984	Yes	
Northfield	Litchfield Housing Trust	2	1	2011	No	Less than 50% AMI
Torrington Road	Litchfield Housing Trust	2	0	2000	No	Less than 80% of AMI

Ownership:

- Litchfield Housing Trust 43 ownership homes (8 under construction)
- Tannery Brook Cooperative- 16 units
- CHFA/USDA mortgages- 28 homes





