



Town of Norfolk HOUSING PLAN



2022-2027

Adopted on _____

PRELIMINARY DRAFT

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Norfolk Housing Plan Steering Committee:

- Tom Fahsbender (Planning & Zoning Commission)
- Kate Briggs Johnson (Foundation for Norfolk Living)
- Tom McGowan (Realtor)
- Matt Riiska (Board of Selectmen)

Professional planning assistance provided by:

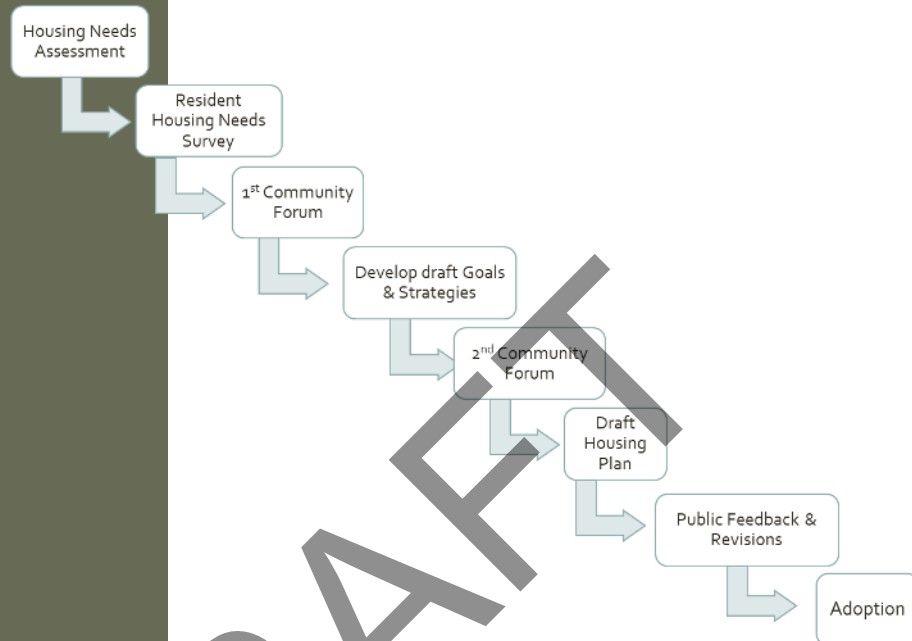
Jocelyn Ayer, Community & Economic Development Director, NHCOC

A State law passed in 2017 (Statute 8-30j) requires every municipality to prepare or amend and adopt an affordable housing plan at least once every five years. In 2020, the Town of Norfolk received a grant from the Connecticut Department of Housing to undertake a proactive planning process and lay out a strategy for meeting the housing needs of existing and future residents and workers.

The Town then created the Norfolk Housing Plan Steering Committee and contracted with the Northwest Hills Council of Governments to provide professional planning facilitation of the housing plan development process. The Steering Committee met monthly to guide the process and to ensure that the community was engaged in the conversation around housing needs and strategies throughout the process.

Through this process, the Town developed a goal to support the creation of 25 new affordable housing units over the next five years. This Housing Plan lays out strategies that can be implemented over the coming years to help the town meet this goal.

What was the process used to create this housing plan?



What is “affordable” housing?

DEFINITION OF AFFORDABLE HOUSING

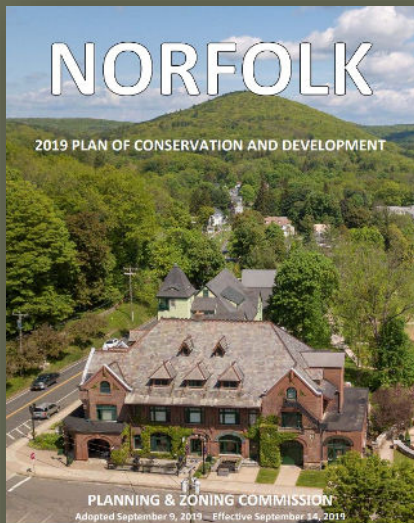
Affordable housing is commonly defined as housing that costs less than 30% of a household’s annual income. Housing units are considered affordable if total costs—rent, utilities, mortgage payment, real estate taxes, fees, and other costs associated with living in the unit—are less than 30 percent of a household’s income. Most state affordable housing programs focus on serving households earning 80% of the area median income (AMI) or less. The table here shows 80% of the area median income for Litchfield County. According to the latest available HUD data, **Norfolk had 254 households with an income below 80% AMI which is about a third of all households.**

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

How much does Norfolk have?

In addition, to qualify for the state’s Affordable Housing Appeals list (shown on p. 10) the housing must also be assisted and/or monitored in some way to ensure that the home remains affordable to the household. Currently, **Norfolk has 28 units of affordable housing** on the State’s 2020 list (updated annually) including 10 units at Meadowbrook senior housing and 10 units in the Foundation for Norfolk Living’s Town Center project.

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



What does affordable housing look like?

Section 5.1 (p. 59-60) of the town's current Plan of Conservation & Development (2019– 2029) recommends that Norfolk continue to explore ways to make provision for the construction of housing that is affordable to people of all means and notes that the town's current Zoning Regulations allow the following:

- Section 3.05.D allows **accessory apartments** by Special Permit.
- Section 3.05.E allows **two-family** dwellings by Special Permit under certain conditions.
- Section 3.05.F allows **conversion of existing buildings** in the village area to multi-family units.

The Plan also discusses the need to continue to address the housing needs of an aging population. It suggests accessory apartments as an option, as allowed in the Zoning regulation cited above, and suggests the town consider modifying the Zoning Regulations to allow construction of a new multi-family development in the village area.



Meadowbrook senior housing (shown above) has 28 rental units; 10 of these units are listed on the State's Affordable Housing inventory.

A short video showing the affordable housing developments listed above and others in small towns in the region was created during the process of developing this housing plan. It also includes interviews with the local volunteers who helped to create these housing opportunities in their towns including Norfolk. To view this short video visit www.nwcthousing.org.



Would affordable housing change the rural nature of Norfolk?



Why doesn't "naturally occurring" affordable housing count?

Where would people who live in "affordable housing" work?

Retaining the rural environment of our small town is incredibly important to all of us who live here. Proposals for affordable housing must follow all health and safety standards. Many small towns in northwest Connecticut benefit from having local non-profit housing organizations with volunteers from the town working to meet these needs who are sensitive to appropriate scale for their town. The town of Norfolk has the Foundation for Norfolk Living, Inc. a 501(c)3 non-profit corporation.

Available, affordable, developable land is scarce and multiple unit developments are more cost effective and competitive for State funding resources. Therefore many affordable developments in small towns are between 10 and 28 units. Recently developed examples include:

- **Kent's Stuart Farm Apartments**- 13 units of rental housing in 3 buildings including a renovated farm house
- **Cornwall's Bonney Brook**- 10 units of rental housing for seniors in Cornwall Bridge
- **Norfolk's Town Center**- 12 units of rental housing in 5 renovated buildings in the town's center
- **Salisbury's Sarum Village**- 24 total units of new construction multi-family rental in 7 buildings

Many people ask why smaller or older homes, that are sold or rented at what could be considered affordable prices, are not included on the state's Affordable Housing Appeals list. The basic reason is that no one is monitoring the transaction to make sure that the household's that rent or purchase those homes meet the income limits or that the rent/mortgage stays affordable to them. Many homes sold at "affordable" prices are older and need significant repairs and/or have high heating or maintenance costs which make them unaffordable. Also, there is **nothing to prevent households with higher incomes from renting or purchasing these lower priced units** leaving fewer units for residents and workers who earn below the 80% area median income (AMI) threshold. According to the latest available HUD data, Norfolk has 254 households with an income below 80% AMI.

"Affordable Housing" is not free housing. Applicants must show proof of existing employment or retirement income as part of the application process. A one-bedroom might cost between \$500 and \$900/mo depending on income and household size. A 3-bedroom could be between \$1,100 and \$1,800/mo. Residents of any new affordable housing that was created would work where they currently work or get retirement income from work they have done in the past. **Many employers in town and in neighboring towns such as banks, grocery stores, schools, restaurants, retirement homes, hospitals, and manufacturers tell us about the need for affordable housing for their workers** and about open jobs they cannot fill because the applicants for these positions cannot find housing they can afford. Many potential employees would like to rent when they first come to town and often no rental housing options are available.

What do residents say about housing needs in Norfolk?

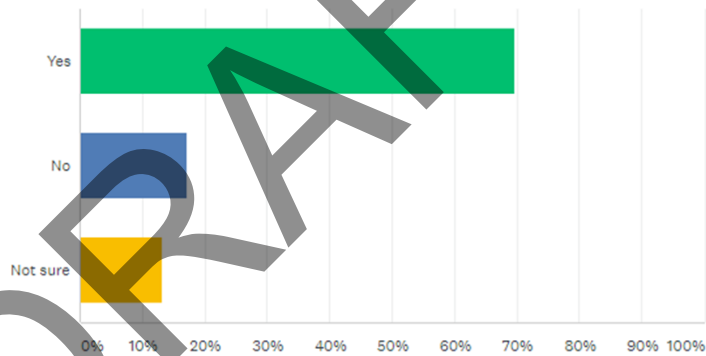
77 residents participated in the resident input survey

In March and April of 2021, the Norfolk Housing Plan Steering Committee asked residents to respond to an online survey about housing needs. 77 residents responded. Their responses are summarized below.

- 70% thought the cost/availability of housing in town affects the town's ability to attract/retain younger people or young families.
- 60% thought the town needed rental housing options that young adults and young families can afford
- 58% thought the town needed "downsize" options
- 56% thought the town needed first time homebuyer options that allow renters to purchase their first home
- 46% thought the town needed rental housing options seniors can afford

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

Answered: 76 Skipped: 1



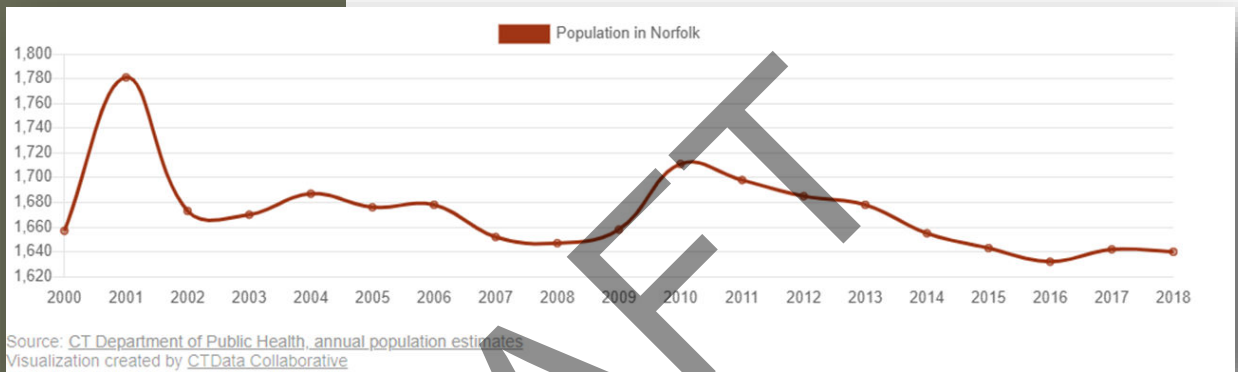
II. HOUSING NEEDS ASSESSMENT

What types of housing does Norfolk need ?

Demographic Trends

Norfolk's total population has decreased by 7% over the last 10 years.

Norfolk has approx. 1,600 residents living in 679 households. The Town's overall population decreased by 121 net residents (7%) between 2010-2020 (US Census). The number of children in Norfolk decreased over the last 10 years by 102 or 28%. The proportion of Norfolk residents that are over 65 years old has been increasing over the last 10 years and is projected to continue to increase. Norfolk strives to have a mix of housing types to accommodate residents of all ages and different sized households.

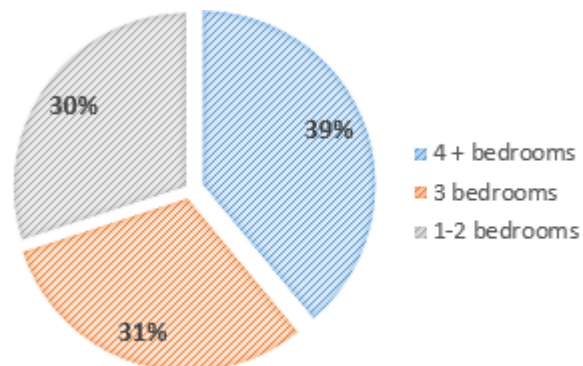
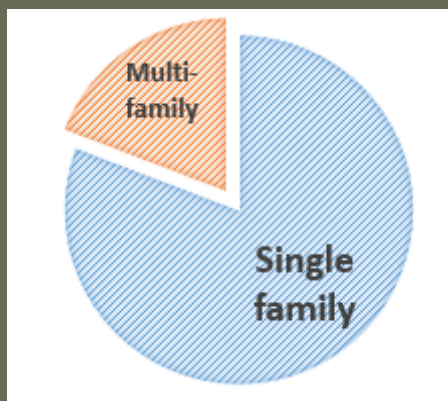


Range of Housing Options

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

The Town of Norfolk does not have a diverse range of housing options available for its residents. Eighty percent (80%) of the town's housing stock is single family homes on individual lots. This is well above the county-wide average of 73% single family homes and the statewide average of 59%. This matters because single family housing is the most expensive type of housing to build, own, and maintain.

Also, 70% of the town's housing stock has 3+ bedrooms and yet only about 22% of households have children. A majority of the types of housing available in town may not fit the needs/desires of young adults, young families, or seniors that may not want to or be able to pay for or maintain a single family home with 3+ bedrooms on a large lot.



Limited Rental Housing Availability



Seasonal/ Weekend Homes

23% of Norfolk's housing stock has been used "seasonally or occasionally" affecting the cost and supply of housing options for year-round residents

In Norfolk, 14% of the housing stock is renter occupied (137 units).

Statewide 30% of households rent. This is the highest percentage of renting households in a generation. Part of the reason for this is the **cost of housing, college debt burden, and lack of smaller sized homes** as discussed previously. Many towns in Litchfield County have a significantly lower percentage of households that rent than the statewide (30%) or countywide average (19%). This indicates that rental housing options are limited in those towns.

Many of the rental housing options that do exist are relatively expensive- partly due to the fact that they are mainly single family homes on large lots with 3 or more bedrooms. According to the latest available data from Zillow, the median rent in Norfolk was approximately \$1,855/mo.

The cost of rental housing in Norfolk is also effected by the supply. There are very few rental housing options available at any given time. A few examples:

- May 2021 search on Realtor.com showed one (1) listing and Zillow.com showed zero (0) rentals listed.
- August 2021 search on Realtor.com and Zillow showed zero (0) rentals listed.

We recognize that not all available rentals are listed on these nationwide platforms, many are only advertised by word of mouth, but this makes it difficult for new young people, families, and/or seniors to find available rental housing in town.

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

Almost a quarter (23% or 216 homes) of the town's housing stock is used seasonally or occasionally. This means that these units are not available for occupancy by year-round residents. Demand for weekend homes can also push housing prices up and put them out of reach for residents earning their incomes in Litchfield County, rather than New York City, for example.

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

Access to Ownership

New homeownership is often delayed by high housing costs, limited diversity in housing type, and student loan debt.



New homeownership is often delayed by high housing costs, limited diversity in housing type (mainly 3+ bedroom homes on large lots), and student loan debt. This is one reason for the growing percentage of households that are renting rather than owning their homes. Limited rental options make it difficult for a household to live here while they pay off student loan debt and search for a home within their budget.

Over the last five years (2016-2020) the median sales price has risen in Norfolk by \$199,000. SmartMLS reported 37 home sales in town in 2020 with an average sales price of \$559,696 and a median sales price of \$365,000.

If your household earned the Litchfield County median household income for a renter of \$41,000, \$500 in monthly student loan or car debt, and a \$5,000 down payment, you'd be able to afford a home costing \$115,500.

There is a gap of \$249,500 between what a renter household in Litchfield County could afford (\$115,500) and the median priced home in Norfolk in 2020 (\$365,000).

MEDIAN SALES PRICES IN NORFOLK 2016– 2020

2016	2017	2018	2019	2020	Change 2019-2020	Change 2016-2020
\$166,000	\$365,000	\$325,000	\$232,250	\$365,000	+ 57%	+ 120%

Source: 2020 Annual Report for Litchfield Co. Board of Realtors

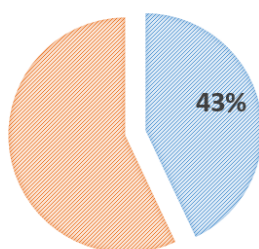
Housing Cost Burdened Households

250 Norfolk households are housing cost burdened

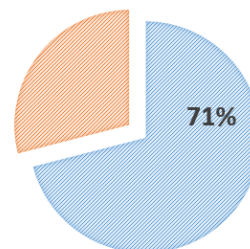
Households are considered "housing cost burdened" if they report spending more than 30% of their income on housing. A total of 250 households in the Town of Norfolk are housing cost burdened according to the latest available American Community Survey (ACS) data. When households spend more than 30% of their income on housing costs they often have less than they need to spend on healthcare, childcare, transportation, as well as other discretionary spending that supports local businesses. The following number of households in town are housing cost burdened:

- 43% (134) owner households,
- 71% (116) of the renter households

COST BURDENED OWNERS



COST BURDENED RENTERS



Current Stock of Affordable Housing

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

Norfolk has 28 affordable housing units

The CT Department of Housing is required by State Statute 8-30g to publish an Affordable Housing Appeals List once a year. This list provides the percentage of affordable units in each municipality. This is calculated by taking the number of housing units that qualify as affordable according to C.G.S. Section 8-30g and dividing it by the total number of housing units in the town.

If less than 10% of the town's housing stock is affordable and a municipal commission denies an application for a development that includes affordable housing, it is open to an appeal of that decision under the 8-30g statute. If the municipality can show that their denial was necessary to protect health and safety it will be upheld. The Town of Norfolk has 2.9% of its housing stock affordable so it is open to appeals under 8-30g. The table below shows Norfolk's current stock of affordable housing and that of neighboring towns.

TOWN	Total Housing Units 2010 Census	Government Assisted	Tenant Rental Assistance	Single Family CHFA/ USDA Mortgages	Deed Restricted Units	Total Assisted Units	Percent Affordable
Norfolk	967	21*	2	5	0	28	2.90%
Goshen	1,664	1	1	5	0	7	0.42%
Cornwall	1,007	28	2	6	0	36	3.57%
Canaan	779	1	4	5	1	11	1.41%
North Canaan	1,587	148	0	14	0	162	10.21%

Summary of Housing Data Analysis

Key Findings

- Norfolk does not have a diverse range of housing options for its residents– 80% of Norfolk's housing stock is single family homes and 70% of homes have 3+ bedrooms.
- There is a lack of rental housing options in Norfolk. 14% of Norfolk's homes are occupied by renters compared to 19% county-wide and 30% statewide.
- Norfolk's homes are out of reach for many renters who would like to own a home-median home price rose from \$166,000 in 2016 to \$365,000 in 2020.
- Norfolk has 28 units of senior rental housing at Meadowbrook and 442 seniors.
- 250 Norfolk households are housing cost burdened.

III. GOALS & STRATEGIES

This Plan proposes a unit goal of 25 new affordable housing units over the next 5 years. The strategies detailed below are intended to help the town meet these goals.

Goal 1:

Support the creation of affordable home-ownership options

Challenge: There is a gap of \$249,500 between what a renter household in Litchfield County could afford (\$115,500) and the median priced home in Norfolk in 2020. If your household earned 80% of the area median income for a family of 3 (\$73,000) you could afford a \$280,00 home— this still leaves a gap of \$85,000. Many small towns in NWCT have a local Housing Trust to help address this issue. These are non-profit organizations with a board of local volunteers that can accept donations of land or funding that can be used to purchase land or homes. These homes can then be sold at more affordable prices to income eligible home owners. The Foundation for Norfolk Living (FNL) is the non-profit that serves the town in this capacity.

- 1) Support the Foundation for Norfolk Living's Haystack Woods net zero homes project to create 10 affordable homes with a net zero design.
- 2) Remind residents about opportunities for private giving of land or funding to Foundation for Norfolk Living (FNL) to allow them to build homeownership opportunities. Promote tax incentives of such donations.
- 3) Seek funds that could be available to FNL to purchase existing single family homes that come up for sale and renovate them as needed for sale to income eligible home buyers.
- 4) Create a town or privately funded community revolving loan fund to provide down-payment assistance to income eligible potential homeowners seeking to buy in Norfolk. (Example: Town of Washington down payment assistance program)
- 5) Increase awareness of down-payment assistance and free first-time homebuyer education classes available in the area and online with yearly or twice yearly articles in the town's newsletter
- 6) Work with the Norfolk Land Trust to see if future donors could be asked to consider a small portion of the preserved property being provided to FNL to be used to provide 1-3 units of homeownership housing.

Goal 2:

Support the creation of affordable rental opportunities

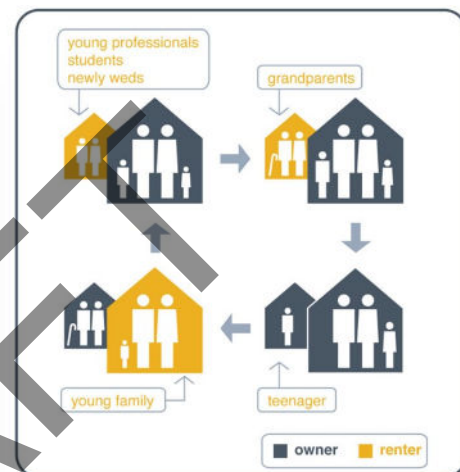
Challenge: There are a limited number of housing units available for rent in Norfolk and 71% of renter households report paying unaffordable housing costs (more than 30% of their income). Limited rental options make it difficult for a young adult to live here while they pay off student loan debt and search for a home within their budget, and for households who have a change in the family that may require them to find new housing options such as the death of a spouse or divorce.

- 1) Consider changes to the town's "Affordable Housing" zoning regulations (section V, p. 34) that would 1) allow this in village residential and neighborhood residential zones or anywhere served by sewer and 2) allowing new construction not just conversion/expansion of existing buildings.
- 2) Assist the FNL in building its resources to address housing needs in Norfolk such as helping to get the word out to residents who might consider selling land less expensively to FNL or donating land or funding.
- 3) Let those who rent their properties in town know about "Doing Well while Doing Good: Promoting Opportunity and Housing Choice by Renting to Voucher Holders, a webinar for landlords, management companies, and other housing providers."
- 4) Continue to participate in the Northwest Connecticut Regional Housing Council of which the FNL is a member organization. Where the region's small towns share information and resources to help build their capacity to create housing options.

Goal 3: Encourage Accessory Apartments

Challenge: Accessory apartments, also sometimes referred to as “in-law” apartments can be attached to a single family home, over/in a garage or barn, or in a separate smaller building on the property of a single family home. These units by regulation have to be smaller in size than the “primary dwelling” and are therefore often more affordable by nature, they do not, however qualify for the State’s definition of affordable housing. Still, these types of units can create housing opportunities over the lifespan of a homeowner as shown in the diagram below. Encouraging more of Norfolk’s homeowners to consider adding a one or two accessory apartments could help create more housing opportunity.

- 1) Consider zoning regulation changes to allow up to two accessory apartments on parcels that can meet septic and well requirements (one attached and one detached). Consider removing owner occupancy requirement. ex. Roxbury



Life Cycle Diagram: for family and housing needs

Life Cycle Diagram of an ADU. Source: <https://raleighbackyarddwellings.wordpress.com/about/backyard-dwelling/>

Goal 4: Help Keep Seniors in Their Homes

Challenge: Norfolk has 442 residents over 70 years old. Currently the town has 28 units of senior rental housing. There are many ways towns can help to keep seniors able to live independently in their homes for as long as possible.

- 1) Ensure the town’s zoning regulations allow residents to add wheelchair ramps or meet other ADA requirements without needing a special permit or variance due to setbacks or other restrictions.
- 2) Promote energy efficiency programs offered by Eversource and others once per year through the town newsletter or other means.
- 3) Consider establishing a housing rehabilitation program that provides funding and technical assistance for accessibility modifications or other needed upgrades for income eligible homeowners.
- 4) Continue to provide transportation, social, and food services to seniors that help them stay in their homes through programs such as Chore Service, Meals on Wheels, and the Senior Bus.
- 5) Work to get senior services into place to help coordinate caregiving services. Options like roommate caregivers or shared housing should be explored.

Who will make sure these strategies are implemented?

Challenge: The Town of Norfolk's Housing Plan Steering Committee volunteers and the many residents who provided input during this planning process have contributed many hours to developing this housing plan. How can we make sure that the strategies in this plan are acted upon over the next 5 years? Some towns in the region have a town housing commission with volunteers appointed by the Board of Selectmen (the Town of Washington and the Town of Salisbury are examples). This commission could be responsible for taking the next steps to get the strategies in this plan implemented. It is also often necessary to have some seed funding available to implement some of these strategies. Some small towns in the region have an affordable housing fund for this purpose.

- 1) Convene a meeting two to four times per year to discuss current housing needs and implementation of this Housing Plan with representatives from stakeholders such as FNL, Meadowbrook, Planning & Zoning Commission, realtors, Board of Selectmen, and the Economic Development Commission.
- 2) Make the Housing Plan part of the Plan of Conservation & Development (POCD)- the Planning & Zoning Commission could then make the Housing Plan strategies part of their regular POCD implementation process.
- 3) Consider creating an Affordable Housing Fund (example: Town of Salisbury) that could be used by non-profit housing organizations for feasibility, construction, acquisition, or rehabilitation activities or to support a town Housing Committee in implementing the Housing Plan.
- 4) Consider a town ordinance that allocates a portion of the conveyance fees already collected by the Town under CGS section 12-494 to be deposited into a town Affordable Housing Fund. This fund could be used by non-profit housing organizations such as FNL for land acquisition, soil testing, and pre-development work.

What can residents do to help?

- 1) **Volunteer!** Volunteer opportunities include:
 - Joining the board of the Foundation for Norfolk Living (FNL)
- 2) **Attend Planning & Zoning Commission meetings** when zoning regulation revisions are considered
 - Attend a public hearing to voice your support for zoning changes consistent with this housing plan. Too often the Commission only hears from those opposed to a zoning change.
- 3) **Watch this 10 minute video** to see what affordable housing looks like in NWCT's small towns: <https://www.youtube.com/watch?v=hh44leURLds&t=1s>
- 4) **Donate land or funding** to the Foundation for Norfolk Living. Visit their website FNL: www.norfolkliving.org

What is the Foundation for Norfolk Living, Inc.?

THE FOUNDATION FOR
NORFOLK LIVING

The Foundation for Norfolk Living (FNL) is a private, non-profit organization made up of volunteers from the town. Members of the FNL participated in the process of developing this Housing Plan as a partner organization to the Town.

MISSION: To create housing opportunities in Norfolk that are affordable to a diverse community including persons and families of modest means.

FNL's goals include assuring affordable housing opportunities for first time home buyers and renters, for younger adults and families, who are the source of volunteers for important community services, such as the fire department and the ambulance service, as well as senior citizens, who no longer have the means or ability to maintain their homes.

Resources for those who are at risk of becoming homeless

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

There are just two emergency shelters in the region – FISH (Friends in Service to Humanity) in Torrington, CT and at the YMCA in Winsted. There are services available to individuals and families to help prevent and address homelessness. These can be accessed by calling 211. 2-1-1 is a free, confidential information and referral service that connects people to essential health and human services 24 hours a day, seven days a week online and over the phone. 2-1-1 is a program of United Way of Connecticut and is supported by the State of Connecticut and Connecticut United Ways.

If you are experiencing homelessness or at risk of becoming homeless, call 211 or visit [www. 211ct.org](http://www.211ct.org).

- 1) Designate a municipal employee, elected leader, or other individual officially designated by the municipality to serve as the point of contact for homeless services in your municipality. Register and keep up to date the name, title and contact information of such person with the Connecticut Coalition to End Homelessness as first contact for residents experiencing homelessness.
- 2) Ask the designated municipal representative to participate in one or more trainings related to addressing homelessness. Topics may include but are not limited to principles of the “Housing First” approach to homelessness, housing problem-solving (including shelter diversion), Trauma-Informed Care, and how the Coordinated Access Network system works in Connecticut.

IV. APPENDIX

Links to related resources

Attached are the following appendices:

- Implementation table
- Resident Housing Needs Survey Results

The following are links to additional resources:

- Norfolk Housing Data profile
- Regional Housing Needs Assessment
- FAQs about town affordable housing plans
- Affordable Housing in NWCT webinars on YouTube
 - How is affordable housing funded in NWCT's small towns?
 - How much affordable housing do we need?
 - Why does our town's housing stock not meet the needs of seniors and young people?
- Short video showing affordable housing in NWCT's small towns
- NWCT Regional Housing Council website
- Affordable Housing Inventory (2020)

IMPLEMENTATION TABLE

GOAL 1: Support affordable home-ownership options.

	Lead
1)	P&Z
2)	P&Z
3)	P&Z
4)	P&Z

GOAL 2: Support affordable rental options

1)	*
2)	*
3)	*
4)	*

GOAL 3: Encourage accessory apartments

1)	BOS
2)	*
3)	BOS
4)	*

P&Z Planning & Zoning Commission

BOS Board of Selectman

* If a town housing commission is formed, they could take a lead role in