

NEW MILFORD HOUSING WORKSHOP REPORT

February 2018

INTRODUCTION

The Town of New Milford conducted a workshop to discuss housing issues on February 15, 2018. Approximately 40 people, representing various boards and commissions, Town staff, the real estate community and residents, attended and participated in the discussion and interactive exercises. This report summarizes the information presented and the main themes raised at the workshop in order to continue the discussion in upcoming planning projects.



BACKGROUND INFORMATION

The following demographic and housing information was presented as background as to the importance of housing diversity and what New Milford's current needs are.



Importance of Housing Diversity

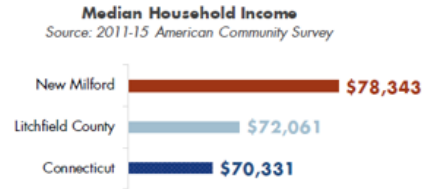
- Diverse housing makes a community more sustainable
- Diverse housing is part of a community's critical economic development infrastructure
- Diverse housing is essential for the social well-being of communities





Changing Demographics

- Aging population and households
- Fewer family households
- Relatively high median household incomes, although below Fairfield County rate of \$84,233



Population, Age, & Race

Source: 2011-15 American Community Survey

	2011-15	2000	% Change		2011-15	2000	% Change
Population	27,670	27,121	2%	Householders living alone	23%	21%	2%
Households	10,494	10,018	5%	Residents living in families	70%	73%	-3%
Average household size	2.61	2.68	-3%	Households with someone <18	33%	40%	-7%
Average family size	3.12	3.15	-1%	Households with someone > 65	25%	18%	7%

Median age for those living in New Milford is 42.7 years old, 2.3 years older than CT's median age of 40.4 years old.



Housing Stock

- Largely a single-family housing stock, at 78% of occupied housing units, compared to 66% in Connecticut
- Single-family units are overwhelmingly owner-occupied
- About 68% of multi-family units are renter-occupied
- Less than 19% of occupied units are renter-occupied

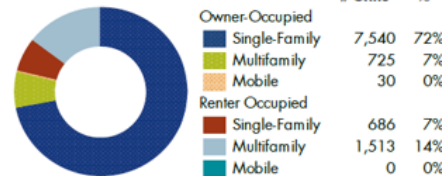
Tenure

	New Milford	Litchfield County	Connecticut
Total	11,592	87,447	1,491,786
Owner-Occupied	8,295	57,397	906,227
Renter-Occupied	2,199	17,121	446,356
Vacant	1,098	12,929	139,203

Source: 2011-15 American Community Survey



Units in Structure by Tenure: New Milford



Source: 2011-15 American Community Survey

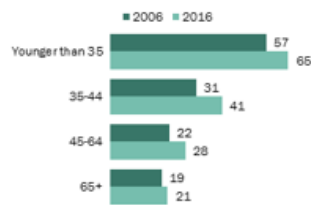


Rental Housing

- Increasing rental rates nationally and regionally for all types of households – not just millennials or empty-nesters
- Most renters would like to buy a house when financially feasible, according to Pew Research

About two-thirds of households headed by young adults are rentals

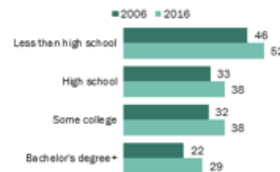
% of household heads who rent their home, by householder's age



Note: Based on revised estimates.
Source: Pew Research Center analysis of Census Bureau estimates of housing inventory.
PEW RESEARCH CENTER

Households of all education levels are now more likely to rent their home

% of household heads who rent their home, by householder's educational attainment



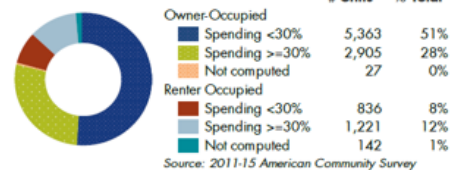
Note: "High school" refers to those who have attained a high school diploma or its equivalent, such as a General Education Development (GED) certificate. "Some college" refers to those with an associate degree and those who attended college but did not earn a degree. Based only on those not living in group quarters.
Source: Pew Research Center analysis of 2006 and 2016 Current Population Survey Annual Social and Economic Supplement (PUMS).
PEW RESEARCH CENTER



Housing Cost Burden

- Cost burden concerns for existing residents
- Barrier for potential residents

Housing Costs as a % of Household Income: New Milford



Housing Costs & Income

Owner Households: New Milford

The average homeowner household in New Milford has a median income of

\$92,390

Households with a Mortgage
Median Income: **\$100,330**
Median Monthly Owner Costs: **\$2,122**

Households w/out a Mortgage
Median Income: **\$66,548**
Median Monthly Owner Costs: **\$845**

Median Income Renter Households = **\$40,313**
49% less than the median income of all households.

Renter Households: New Milford

Median Gross Rent = **\$1,143**
34% of income spent on rent.

66% of income for all other expenses.

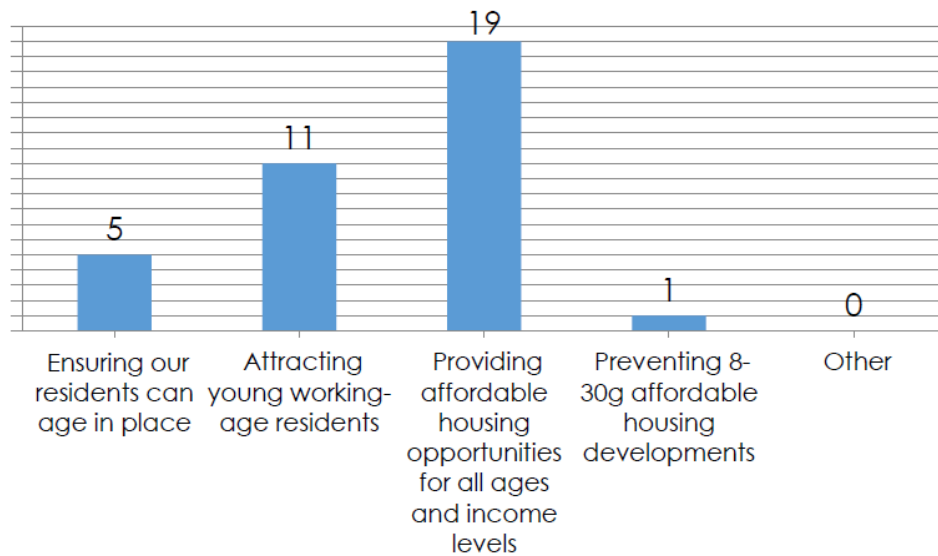
In Connecticut, incomes among those who own their homes tend to be much higher than incomes for renter households. However, incomes for owners who no longer pay a mortgage also tend to be lower than for those paying a mortgage, as those no longer paying a mortgage may be retired and living on fixed incomes.

Source: 2011-2015 American Community Survey

INTERACTIVE EXERCISE AND DISCUSSION RESULTS

Participants engaged in interactive polling on a series of questions during the workshop to stimulate discussion. Following are the questions, polling results and summary of the discussion.

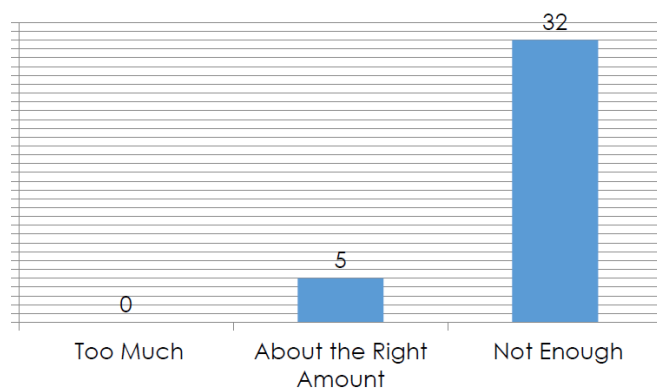
What do you think is the highest priority housing issue facing New Milford?



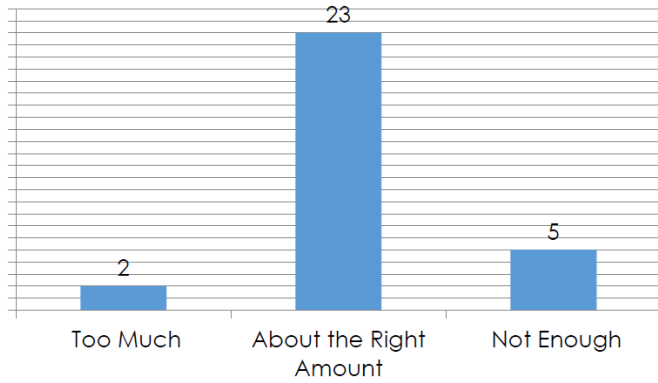
There was significant discussion throughout the workshop regarding the need for smaller housing appropriate for both down-sizing seniors and younger working age households; for workforce housing; and for more housing types.

Participants were asked to evaluate New Milford's current stock of housing in a series of questions about different housing types.

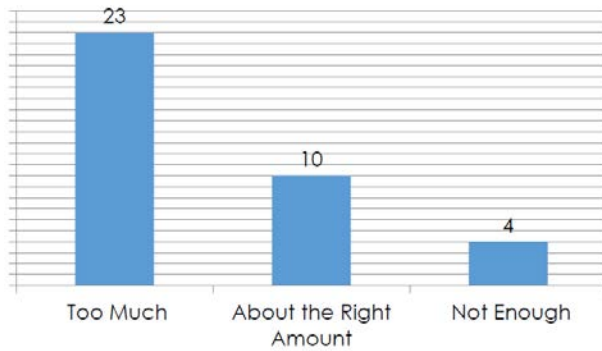
How do you rate New Milford's current supply of small-sized (<1,500 sq ft) single-family units?



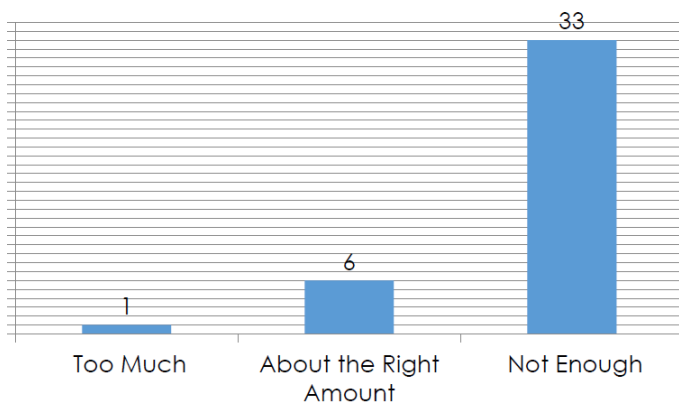
How do you rate New Milford's current supply of medium-sized (1,500 – 3,000 sq ft) single-family units?



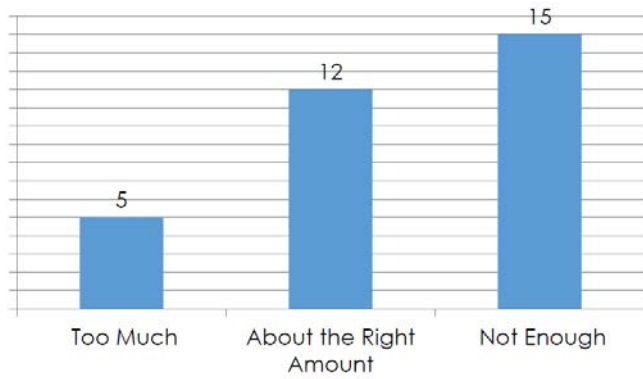
How do you rate New Milford's current supply of large-sized (>3,000 sq ft) single-family units?



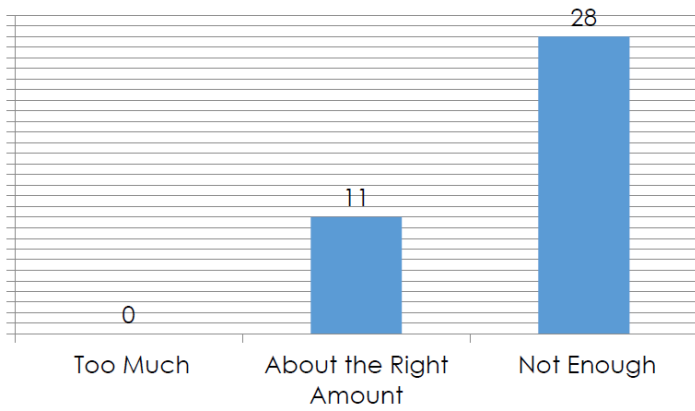
How do you rate New Milford's current supply of mixed-use, village-style units?



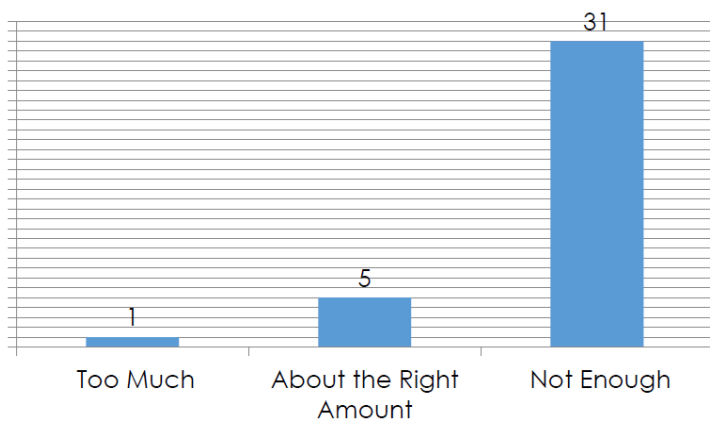
How do you rate New Milford's current supply of condo/ townhome units?



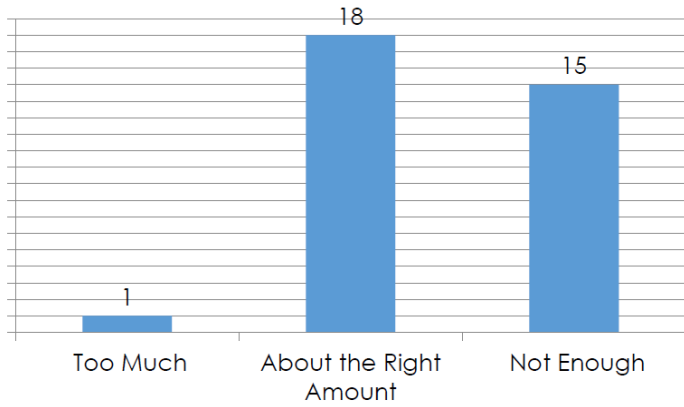
How do you rate New Milford's current supply of market-rate apartment complexes?



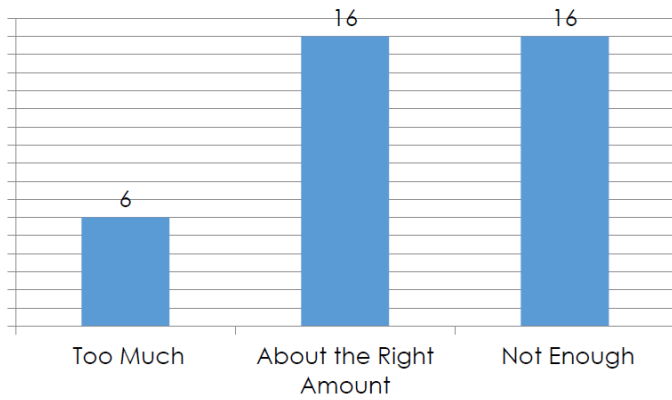
How do you rate New Milford's current supply of mixed-income apartment complexes?



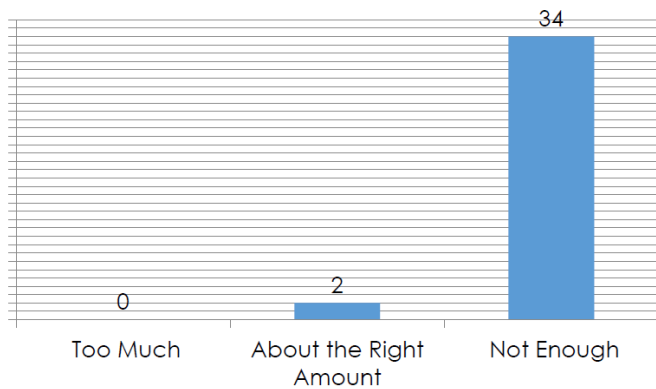
How do you rate New Milford's current supply of two to four-family homes?



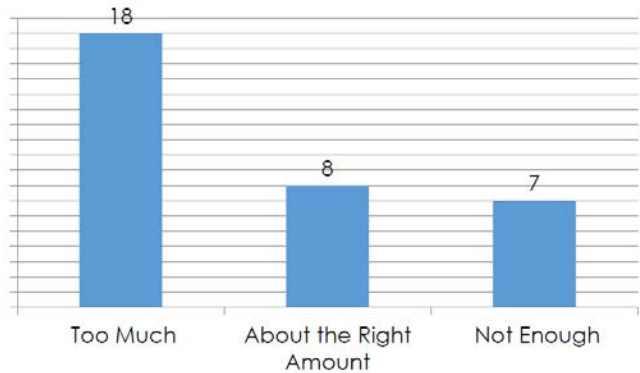
How do you rate New Milford's current supply of age-restricted units?



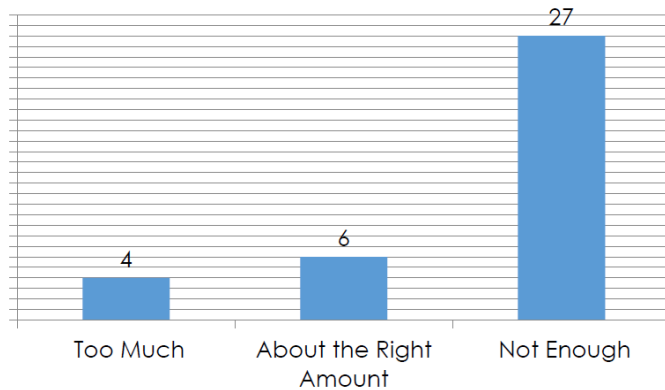
How do you rate New Milford's current supply of assisted living/ congregate units?



How do you rate New Milford's current supply of mobile homes?



How do you rate New Milford's current supply of affordable housing developments?



Participants were then asked to engage in round-table discussions regarding a variety of strategies for diversifying housing, ranging from tax relief and social service programs to regulatory measures. To facilitate the discussion a list of potential strategies was provided and groups were asked to indicate their preference for implementation, from "not an appropriate strategy" to "implement a new measure". The results of the seven group discussions are shown in the matrix on the following page. Footnotes on comments indicate the group that made the comment.

As these comments show, there was general agreement that the Town offers sufficient tax relief and senior transportation programs. Some groups suggested energy assistance programs be tied to or converted to efficiency programs, as a way of reducing energy costs. Recreational assets and services could be improved to attract a diversity of households; however, current offerings were generally regarded highly. One group suggested a renter's rebate program offering.

	Not Appropriate for New Milford	Maintain Current Efforts	Strengthen/ Enhance Current Efforts	Implement New Effort
Tax Relief and Social Services				
Elderly and disabled tax relief		Maintain, but educate so that more people know it's available ¹	Are there opportunities to enhance? ¹	
		Needs to be reasonably affordable for the tax base ²	then enhance benefits. Seniors are an important sector. ⁴	
		Tax freeze - appropriate ³	Strengthen for needy. Close loopholes ⁶	
		Not familiar with current relief benefits, if not sufficient... ⁴		
		We need to maintain our tax money ⁵		
Transportation programs (Senior Center bus, Wheels of New Milford)		Town can't afford additional relief. Sufficient at current level ⁷		
		Believe we offer a lot in Town, but should educate ¹		Transportation hub for all citizens ²
		Seems to be working. Keep it going. ⁴		Expand fixed route; alternate for <60; Metro North ³
		Maintaining what we have ⁵		
Energy assistance programs		2 senior busses. Successful Wheels program ⁶		
		Senior Center Director monitoring and maintaining current services ⁷		
		When system works - appropriate ³	Energy efficiency programs + opportunities + education; Ped funding to the programs ¹	
		Maintain what we have ⁵	Energy costs never going down. Encourage incentives to convert to energy efficient status. ⁴	
Recreational services		Significant volunteer effort no taxpayer involvement ⁶		
		Social Services Director working with individuals to provide services ⁷		
		Current recreational services and opportunities are excellent; raise awareness ¹	Riverwalk development ²	Community center? ²
		Appropriate ³	Sports facility, pool, make better use of what we have, own our own fields ⁶	Indoor/ year-round facility (including pool) ⁷
Home maintenance/ rehabilitation programs		More options may increase homebuyers, new young families ⁴		
		Have a great program in place ⁵		
		Rebuilding together, Habitat, Brushes Chore Svc, CHIF ³	Small Cities Block Grant Funding ³	Explore opportunities/ community programs incentives to restore older housing stock ¹
Other?		More volunteer programs ⁵	Same as energy programs ⁴	Coordinate new volunteer effort ⁶
			More publicity, more government grants ⁷	
		Social services and organizations are wonderful ⁵	Renters rebate should be addresses in housing presentation - Small Cities Block Grant Funding ³	

	Not Appropriate for New Milford	Maintain Current Efforts	Strengthen/ Enhance Current Efforts	Implement New Effort
Zoning				
Smaller single-family lots/ units			Explore amending zoning to lower lot size, provided septic and parking needs can be met. Encourage pedestrian amenities into new neighborhoods - 1,200 - 1,500 sq. ft. homes ¹	Sewer/ septic solutions ²
		Yes ³	There is a lack of small lots ³	Make sure health code is not too restrictive ⁷
			Housing for starting homes/ empty nesters ⁴	
			Better pricing structure, cluster housing ⁵	
Accessory apartments and conversions		X ²	Explore removing age and minimum lot area requirements ¹	Having these types of workshops!!! To get ideas ¹
		Yes ³	Zoning requirement could change to enhance ⁵	Lessen restrictions ³
			Limited basis ⁶	Remove age restriction in Zoning ⁴
				Eliminate age restriction. Eliminate special permit requirement ⁷
Planned developments (multi-family, age-restricted, mixed-income)		More ³	Encourage age-restricted developments that are smaller and affordable. Rental units - current regs prohibit investment units (50% allowance for rental units) ¹	Encourage ³
		Higher density close to transportation ⁴	X ²	Revise multi-family reg to provide more flexibility and to attract developers ⁷
			Need more affordable age-restricted (or just affordable no matter the age) ⁵	
Town Center/ Village/ Mixed-Use		Yes ³	Explore removing parking requirements for apartments. Remove non-profit/ Town requirement for multi-family ¹	Parking in village, riverfront development, Youngsfield ²
			Better promote. Not limited to non-profit + town ⁶	Loosen restrictions for town or non-profit multi-family ³
				Opportunity at riverfront/ revisit parking ⁴
				Maybe implement business owner incentives ⁵
Affordable housing		Yes ³	Yes, there is a lack ³	New regs - look at town properties and assets that can be developed for residential units including senior units ¹
		Not rental units - does not bring in tax revenue - depends on what the affordable housing price range is ⁵	Offer better incentives ⁴	Close loopholes for unfulfilled promises ²
			Revise regs to ease requirements, incentives for developers ⁷	Focus near Downtown in moderation ⁶

	Not Appropriate for New Milford	Maintain Current Efforts	Strengthen/ Enhance Current Efforts	Implement New Effort
Zoning				
Inclusionary and incentives	Need more info/ education on topic ¹	Yes ³		Very important, just in Village Ctr, not Rt 7 ⁶
	New Milford needs the tax money. Must be kept minimal ⁵	We need more info ⁴		Revise zoning (density) ⁷
Congregate and assisted living		Currently acceptable and allowed ⁷	Want to strengthen. Explore opportunities to encourage development. ¹	Target assisted living developers and target properties through Town. Sewer break ⁶
			X ²	
			There isn't any transitional ³	
			Important for growing elderly pop ⁴	
Granny pods			Need more assisted living facilities ⁵	
	X ²	Allowed currently under CGS and haven't opted out ¹		Yes ³
	Eye sore - depending on lot size or maybe make it a community (PUD) ⁵	Yes ³		Homeless mobile home concept as tiny houses 200-1000 sf ⁶
	Better zoning requirements ⁴			Study and assess need ⁷
Other?			Revise regs, promote and encourage sewer connections ⁷	Tiny homes? Planned residential development. Revisit Temple Amendment for calculating ²
Public-Private Partnerships				
Housing fund		Presently being studied ⁷		Community land trust makes single-family housing more affordable ⁴
Use of Public Land		Trying to sell property currently ⁷	Riverfront potential ⁴	Develop affordable, senior units ¹
			Depends on use ⁵	Very restricted. Doesn't impact property values. Homeless ⁶
Tax Agreements			Reinforcing mixed-use ⁴	
		No. 1 ⁶		

As for regulatory measures through Zoning, there was general agreement that loosening current restrictions on accessory apartments to eliminate an age requirement could make it easier to achieve smaller units in Town. There were several suggestions to consider how both land use and health code regulations currently encourage larger lots and larger housing sizes, and how they might be revised. There was also general agreement on loosening restrictions on multi-family development in the Town/ Village Center, particularly the requirement that multi-family development be done by a non-profit or the Town, and the parking that is required. An overall parking plan was suggested for the Town Center. Multiple groups mentioned opportunities along the riverfront and a desire to locate more dense housing in and around the Town Center, where it is a walkable environment and sewer and water services are available.

There was also general interest in more assisted living development in Town, with a suggestion that the Town target specialized developers and specific properties for this type of development. Participants felt that having a continuum of housing types to serve all life stages was important.

Participants also mentioned other strategies, such as tiny houses (detached units typically no larger than 500 sq ft); community land trust models of development where the land of a residential development is owned by a non-profit in order to maintain the affordability of the housing units.

RECOMMENDATIONS

The housing workshop was the first step in an ongoing process to continuously position the Town of New Milford for success. We would encourage Town officials to continue these types of community conversations to further educate the community, and advance/ evolve policy and regulatory decisions.

Based on the discussion at the workshop, we would recommend the Town further study, consider and engage the community around the following strategies aimed at increasing housing diversity:

Accessory apartment regulations: While New Milford's current regulations permit accessory apartments, they require that a resident of either the apartment or the main dwelling unit be a senior. In order to open up the potential for these small housing units which not only offer affordable rental options, but also support ownership by providing incomes for homeowners, the Town should consider whether the age requirement is necessary. Provided adequate protection to neighborhood character through design and parking requirements, the age of occupants may no longer serve the Town's housing objectives.

Village Center District: While the current regulations are structured to encourage mixed-use development, which is still a current objective, the standards for residential development are difficult to achieve, specifically the requirement for on-site parking at 2 spaces per dwelling unit. Consider enabling flexibility in providing parking, including off-site parking agreements. In addition, multi-family residential developments (without any commercial) are currently limited to those built by the Town or a non-profit. Consider whether adding private multi-family could help support commercial development in the Village Center, and therefore, are there sub-zones

within the Village Center that may be conducive to residential and/or is there a certain number of private multi-family units that can be allowed that would complement and support the commercial and pedestrian activity desired in the Village Center.

Riverfront revitalization: As the Town continues to plan for its riverfront, consider what role housing can play in revitalization efforts and the potential interconnections with the Town Center.

Utilities and overall zoning: When updating the Town's Plan of Conservation and Development, consider whether limited sewer and water expansions in strategic locations, and associated zoning changes in order to facilitate multi-family development in new location is appropriate. The criteria for new locations should include walkability, access to transportation infrastructure and protection of existing neighborhoods.