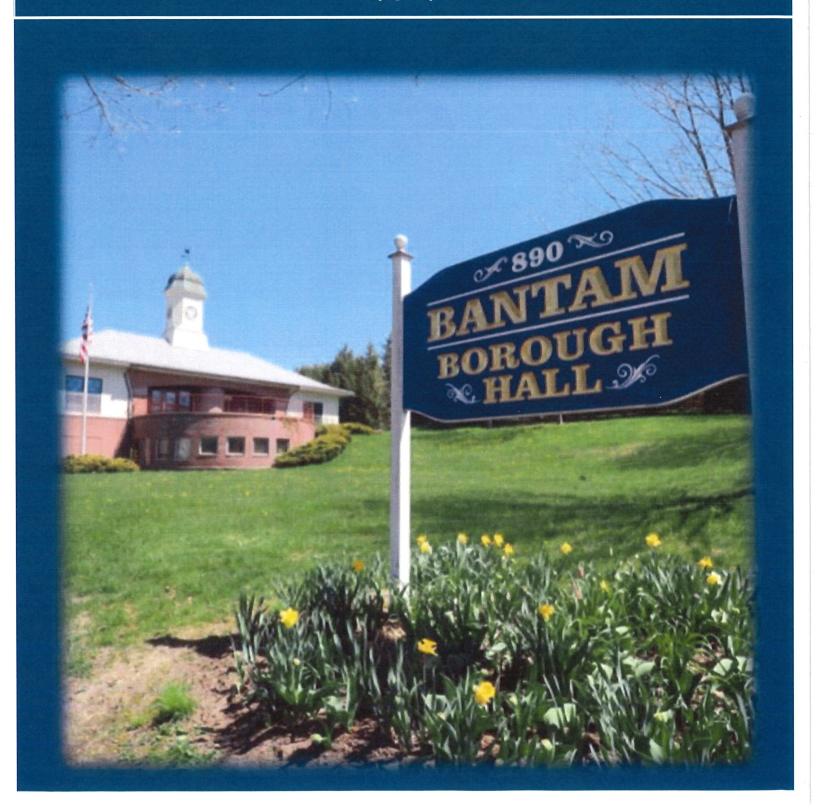
Borough of Bantam Connecticut Plan of Conservation and Development 2024



Borough of Bantam, Connecticut

Plan of Conservation and Development

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Introduction

This Plan of Conservation and Development (POCD) is the borough of Bantam's first prepared and adopted plan in its municipal history. The Plan is a foundation document because it is the first POCD in borough history and serves as a living document for future amendments. It is also illustrating municipal uniqueness of both the macrocosm - state of Connecticut and the mesocosm- town of Litchfield, with Bantam as the microcosm in a multi-scalar structure of Connecticut government. There are 9 Boroughs in Connecticut and two are located in Litchfield. Unlike the Borough of Litchfield, Bantam maintains its own Planning and Zoning Commission; therefore, it is required to adopt a Plan of Conservation and Development. Due to this unique multi-scalar political geography, this plan shares much of the information and format presented in the town of Litchfield. 2017 Plan of Conservation and Development and the 2022 Litchfield Affordability Plan. Additionally, an easy and fun way to describe the Borough of Bantam and its plan is found in the applicable 1970s TV series of Mr. Rogers neighborhood. Simply charged with their duty, the Borough of Bantam's Planning and Zoning Commission crafted this plan with a mission borrowed from Mr. Roger's Neighborhood:

"As human beings, our job in life is to help people realize how rare and valuable each one of us really is. That each of us has something that no one else has – or ever will have- something inside us that is unique to all time. It's our job to encourage each other to discover that uniqueness. And to provide ways of developing its expression." Fred Rogers <u>You are Special:</u> <u>Neighborly Wit and Wisdom from Mr. Rogers</u>.

A borough is a small municipal government with origins in Medieval England as a walled town. Other States and cities throughout the United States contain borough governments. The largest boroughs are found in the state of Alaska and some of the most famous are the five boroughs in New York city. The Connecticut General Assembly's *Our Research Report* thoroughly explains the purpose of a Connecticut borough:

"The state's boroughs evolved in the late 1800s to meet the special needs of small, densely populated sections of large mostly rural towns. The legislature created the boroughs by special act on behalf of the people residing in those sections. As the towns grew and lost their rural character, other sections within them developed similar needs. Instead of creating more boroughs providing similar services, the legislature allowed the existing boroughs to consolidate with the towns under special charters. Cities also evolved for the same reasons during this period, but over larger areas, and they too, with the exception of Groton, were eventually consolidated with their towns (Patricia Stuart, *Units of Local Government in Connecticut*, 1979).

All of the state's eight boroughs operate under special act charters, which can be amended under the home rule statutes. New boroughs would also have to be established by special act, since the law does not allow residents to establish them on their own. The eight boroughs are the Woodmont Association in Milford, Bantam and Litchfield in Litchfield, Danielson in Killingly, Fenwick in Old Saybrook, Jewett City in Griswold, Newtown in Newtown, and Stonington in Stonington.

The warden is the chief elected official of the borough and the board of warden and burgesses its legislative body. Most of the boroughs also elect a borough clerk, treasurer, tax collector, and bailiff at special borough elections, which are usually held in May. Voters, and in some boroughs property owners, approve the mill rate and the budget at the annual borough meeting.

Boroughs levy property taxes and use the revenue to provide a range of services, except education. They construct and maintain streets, provide police and fire protection, and health and sanitation services. They can also regulate building lines and the installation of sidewalks, curbs, and crosswalks. Boroughs can also abate nuisances and exercise other powers delegated to them under the statutes."

Within Connecticut's 9 boroughs and 168 towns, Bantam is unique in both size and history. It resides within a one square mile perforated rectangular boundary within Litchfield's 57 square miles. In contrast to Litchfield, Bantam's population of 920 live closely together in contrast to the surrounding western Litchfield's 4-acre and 2-acre zoning. Litchfield's creation in 1712 as a means to provide government to the state's western agrarian lands set the stage for a nearly 300 year later incorporation of the Borough of Bantam in 1915 as a means to collect taxes for a fire department.

The Bantam River along with abundant water and natural resources such as timber and ore combined with rail service transitioned Bantam from the American Revolution to become a firm presence in the Industrial Revolution. This manufacturing presence continued thru post World War II America and onwards. Ultimately, the global restructuring of manufacturing transformed the borough into a post-Industrial landscape.

Bantam residents' resiliency triangulated with the historical inertia of Yankee tradecraft and an advantageous location of 90 miles proximity to New York City provided a successful economic rebound from 2000s to 2024. Local artisan food, art and craft entrepreneurs retrofitted the postindustrial landscape in a fashionable way to attract New York sightseers along with residential buyers and renters.

For several years prior to the current 2024, the Bantam Planning and Zoning Commission has been crafting the first ever Plan of Conservation and Development. Its arrival and adoption are critical to the advancement of the borough's continuation as a viable government supporting infrastructure and quality of life for both public and private sectors, as well as commercial and residential uses. This first plan largely consists of an accounting of municipal resources, largely relying on data from the Town of Litchfield's 2017 Plan of Conservation and Development. Although is important to note that Litchfield "the Town" also relied upon Bantam "the Borough" for much of its own supportive data.

As previously mentioned, the Bantam POCD is foundation document to be utilized as a guide in updating Bantam zoning regulations through future revision and the basis for future amendments of the POCD itself. The intent of this first Plan of Conservation and Development will promote and project the history and uniqueness of the borough through the mission of the Planning and Zoning Commission via goals and strategies set forth through zoning regulations and shared

activities within the Bantam community and government. 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.

The plan contains the following items:

- Introduction including a Vision Statement
- 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.
- Maps
- Affordable Housing Plan

Vision Statement

Implement unique small scale governmental services to protect commercial, municipal, and residential needs of citizens through the promotion of cultural resources, commerce, and recreation.

Implementation

Housing Policies and Strategies:

Guiding Policy: To expand affordable housing options, encourage housing creation in Borough of Bantam, and foster a balance among housing types to promote housing choices for all residents.

Recommended Policy Champions: Board of Warden & Burgesses, Borough of Bantam Planning and Zoning Commission.

Housing Strategies:

1. Research possible sites for new housing in the Borough.

2. Encourage the development of a variety of housing options for young adults, families, and older residents throughout the Borough.

3. Encourage housing conservation in traditional neighborhoods and continued preservation of traditional neighborhood character.

4. Use zoning tools and state-funded support programs that facilitate the creation of affordable housing.

5. Encourage the construction of more affordable housing for young families and moderate-income singles, while adding to the number of state-defined affordable units.

Housing Recommended Actions:

1. Review zoning regulations to identify zoning modifications that may be necessary to support the development of housing in existing sewer service areas.

2. Promote energy assistance and other programs to help residents with their housing-related needs. The Sunshine Fund, a Borough Agency Fund administered by the Borough Warden, exists to help with these issues.

3. To encourage single family housing to be affordable to first time homeowners and extend housing options to seniors.

Land Use Policies and Strategies:

Guiding Policy: To maintain the Borough of Bantam's traditional overall pattern of development.

Recommended Policy Champions: Litchfield Land Use Office, Bantam Planning & Zoning Commission

Land Use Strategies:

- 1. Encourage mixed-use development in commercial districts (Routes 202 and 209).
- 2. Encourage residential development in areas currently served by sewer infrastructure.
- 3. Continue to preserve historic resources such as the Breuer-designed Bantam School.

4. Encourage continued use and conservation of existing agricultural parcels.

Land Use Recommended Actions:

- 1. Encourage property owners to work with the Connecticut Farmland Trust to preserve their land and open space.
- 2. Seek opportunities to permanently protect farm land and open space resources.
- 3. Adopt a commercial district, (BC-202) similar to the Town of Litchfield C-202, from Maple St. to Trumbull St. along the Rte. 202 corridor. This adoption would replace the current zoning map.
- 4) Add a commercial district (BC-202), similar to the Town of Litchfield C-202, on the west side of Route 209/202 intersection to the Bantam River.
- 5) Add a commercial district (BC-202) from the east side of Route 209/202 intersection to 125 Bantam Lake Road.
- 6) Add Bantam Municipal Use district (BMU) to include the Bantam Borough Hall and the Bantam Annex parcels.

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 Champions: Borough of Bantam, Litchfield Parks & Recreation Commission, Litchfield Land Trust, Litchfield Community Greenway, and the Bantam Civic Association.

Open Space and Recreation Strategies:

- 1. Support access to, and parking for, open space properties. (See Litchfield Land Trust map for easements in the Borough)
- 2. Develop more municipal parking.
- 3. Continue to establish greenway linkages between key open space parcels by input to the Litchfield Land Trust.
- 4. Leverage Borough of Bantam's recreational assets to foster recreational tourism.
- 5. Encourage public-private partnerships to enable public access to recreational facilities.
- 6. Marketing Bantam as a place to live, visit artist ateliers, tourist lunch spots. and scenic views.

Open Space and Recreation Recommended Actions:

- 1. Improve public access to information resources about Borough of Bantam's open spaces on the Borough website, www bantamct.org.
- 2. Identify unique assets such as farm properties and scenic vistas and prioritize the conservation of these sites.
- 3. Support strategic plan for the acquisition or protection of unique open space and farm properties. Grant funding must be found, as opportunities arise.
- 4. Support the Litchfield Land Trust in acquiring/ and/or managing open space.
- 5. Support a concept plan for connecting the town's open spaces via a pathway or trail network.

6. Support development of the Litchfield Community Greenway between the Litchfield and Bantam's village centers.

7. Coordinate and seek technical assistance from the State of Connecticut Commission on Culture and Tourism to develop a tourism program for Borough of Bantam: Bantam River Art District.

Economic Development Policies and Strategies:

Guiding Policy: To encourage sustainable economic growth and foster new job creation.

Recommended Policy Champion: Bantam Warden and Burgesses

Economic Development Strategies:

1. Support the retail and dining environment in the Borough of Bantam Commercial District.

Economic Development Recommended Actions:

- 1. Consider adopting a policy and process to allow short-term or seasonal retail businesses in the Borough of Bantam Commercial District. Review and revise zoning to allow these businesses if established as feasible.
- 2. Update the town's website and streamline processes for new businesses to locate and establish in the Borough of Bantam.
- 3. Support mixed-use, infill development for all historic commercial buildings.
- 4. Develop a simple and clear permitting process and guidance for businesses seeking to establish themselves in Borough of Bantam, targeting retail and restaurant businesses.
- 5. Review existing Borough signage to create a cohesive, consistent plan that captures the Borough's character.

Community Resources Policies and Strategies:

Guiding Policy: Advocate for renovation of old Bantam Elementary School. Continue to find new events to be sited at the Alain White Memorial Field.

Recommended Policy Champions: Bantam Warden and Burgesses, Bantam Planning & Zoning Commission, Borough of Bantam Residents.

Community Resources Strategies:

1. While the old Bantam Elementary School, designed by Marcel Breuer, is owned by the Town of Litchfield, it is an important cultural asset to the Borough. Its continued renovation is important to Bantam as it currently houses the USPS and some Town of Litchfield departments.

2. The Alain White Memorial Field, while not in the Borough proper, was deeded to the Bantam Civic Association by the White Memorial Foundation. It currently hosts a Seasonal Farmers market sponsored by the Warden and Burgesses, as well as providing fields for outside sporting. It may also be a site for future large arts or cultural events.

Community Resources Recommended Actions:

- 1. Embed Bantam residents into the Litchfield Town Facilities Review Committee
- 2. Attend the project's charrette to be offered as the school's envelope is being upgraded, Borough of Bantam residents will be able to voice their ideas.

Cultural and Historic Resources Policies and Strategies

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

Recommended Policy Champions: Borough of Bantam Planning and Zoning Commission, Bantam Warden and Burgesses.

Cultural and Historic Resources Strategies:

- 1. Encourage adaptive reuse of historic structures: Bantam School
- 2. Identify areas in need of special historic protection and consider adopting a historic overlay zone in those areas.

Cultural and Historic Resources Recommended Actions:

- 1. Inventory and map the Borough of Bantam's historic landscapes & buildings.
- 2. Adopt a 90-day demolition delay ordinance for historic structures throughout the Borough.
- 3. Establish priorities for long-term preservation of historic resources and identify issues related to preservation efforts.

Transportation Policies and Strategies:

Policy: To increase opportunities for all modes of travel within the Borough of Bantam

Recommended Policy Champions: Litchfield Public Works, Litchfield Land Use Office, Bantam Warden and Burgesses

Transportation Strategies:

- 1. Maintain transportation infrastructure at existing or improved levels.
- 2. Seek to expand bicycle/pedestrian pathways and parking.
- 3. Continue to improve safety and traffic conditions throughout the Borough with a focused effort on major commercial corridors.

- 4. Support Friends of the Litchfield Community Greenway to extend the Greenway through Bantam.
- 5. Support the expansion of electric vehicle charging stations.

Transportation Recommended Actions:

- 1. Work with the town of Litchfield to prepare a bicycle and pedestrian masterplan as a means of identifying strategic areas for expansion of bicycle/pedestrian and parking facilities.
- 2. Consult with the State of Connecticut and Town of Litchfield to review comprehensive plans and review dates of action.
- 3. Work with Litchfield in their on-going charger placement plan.
- 4. Encourage more effective communication between the Borough and the Litchfield Traffic Authority.
- 5. Make recommendations regarding traffic to the State of Connecticut DOT, the Town of Litchfield and the Litchfield Traffic Authority.

Sewer, Water and Infrastructure Policies and Strategies

Guiding Policy: To maintain and improve access to the existing sewer and water infrastructure, and to ensure the current systems are capable of supporting appropriate development. To protect the Borough's water supply resources.

Recommended Policy Champions: Litchfield WPCA, Litchfield Public Works

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 water supply resources.
- 4. Continue to work with property owners who have failing septic systems.

Recommended Policy Actions:

- 1. Work with the Litchfield WPCA, Aquarion Water Company, and Litchfield Public Works to provide affordable wastewater treatment services, water services, and infrastructure improvements pertaining to water and sewer.
- 2. Work with Litchfield Public Works to inventory town-wide drainage system.
- 3. Document current water and sewerage system deficiencies, set priorities for improvements, and work with the appropriate bodies to improve access. Identify compromised septic system areas within the Borough for future inclusion to the WPCA sewer system.
- 4. Work with Litchfield WPCA to make improvements to the sewer network to minimize inflow and infiltration.

Education Policies and Strategies:

Guiding Policy: To work with the Region 20 Board of Education and participating towns to provide the highest level of education to the approximate 75 enrolled students in the Borough of Bantam. *

Recommended Policy Champions: Region 20 Board of Education, Ed Advance, the Planned Teacher Organizations of the individual schools and the administrations of the individual schools of the district that serve Bantam (Lakeview High School, Plumb Tree Intermediate School, Plumb Tree Middle School, and Center School).

Education Strategies: Seek to increase the number of younger families through the development of affordable housing.

Education Recommended Actions: Encourage civic engagement in school system initiatives and programs.

Sources: * 2021 American Community Survey

Governance Policies and Strategies:

Guiding Policy: To provide a high level of service to residents, business and property owners in the Borough of Bantam.

Recommended Policy Champion: Bantam Warden and Burgesses, Planning & Zoning Commission and the Zoning Board of Appeals.

Governance Strategies:

- 1. Improve technology resources within town departments and facilities.
- 2. Pursue grant funding to assist with capital improvements.
- 3. Improve public access to town services.
- 4. Bolster volunteerism and participation on town boards and commissions.

Governance Recommended Actions:

- 1. Upgrade technology and provide training for staff and continue to comply with State mandated commission training.
- 2. Apply for State and Federal grants.
- 3. Improve the Borough website and access to town services via more online services.
- 4. Continue to encourage local volunteerism with recognition of local organizations, event sponsors and programs.
- 5. Develop a Bantam Booster Commission to market Bantam.

Demographics

*A May 15, 2024 search on the U.S. Census Bureau and Wikipedia website for the Borough of Bantam contained the following data:

Total Area = 1 square mile

Total Population = 720

Median Household Income = \$52,431

Education = 19.4% with a bachelor's degree or higher

Employment = 58.3%

Housing = 450 Total Housing Units

Health = 15.2% without health care coverage

Total Households = 353

Race & Ethnicity = 26 Hispanic or Latino

Age = 38.2 Median Age in Bantam vs. 40.9 Median Age in Connecticut

Ancestry = 12.2% English, 8.2% French, 8.5% German, 16.8% Irish, 11.6% Italian, 1.3% Norwegian, 5.6% Polish, 2.2% Scottish

Language = 13.6% Language Other than English Spoken at Home in Bantam vs 23.3% Language Other than English Spoken at Home in Connecticut

Type of Language Spoken at Home = 86.4% English only, 11.4% Spanish

Native & Foreign Born = 10.9% in Bantam vs 15.7% in Connecticut

Older Population = 25.5% 65 Years and Older in Bantam vs 18.3% 65 Years and Older in Connecticut

Veterans = 5.2% in Bantam versus 4.6% in Connecticut

*It is important to note that the U.S Census Bureau web site contains data for the Bantam, CT zip code 06750 and the Borough of Bantam. The Borough of Bantam is used for this Plan and the area is much smaller in size than the area contained in the zip code.

Housing

See Appendix A for Housing Affordability Plan 2024-2029

A May 15, 2024 search on the U.S. Census Bureau and the Wikipedia website for the Borough of Bantam plus the Town of Litchfield Housing Affordability Plan 2022-2027 for the Borough of Bantam contained the following data:

Total Area = 1 square mile

Total Population = 720

Median Household Income = \$52,431

Housing = 450 Total Housing Units

Dedicated Affordable Homes = 36 unit in Bantam Falls (Litchfield Housing Authority)
48 units in Bantam Village (Bantam Village Apartments)

Summary

There is a wide distribution of Colonial, Industrial, and Modern era houses throughout the borough. An array of turn-of-the-century early 1900s housing stock is also present. Many houses are listed in the National Historic Register survey found in the Litchfield Historical Society archives.

Accessory apartments are evenly dispersed throughout the borough, as well as a several apartment buildings with multiple units.

Land Use

Bantam's physical/political geography comprises an area of 1 square mile with an average elevation of 922 feet. The Bantam River flows west to east on the southern half of the rectangle-shaped political boundary of the borough. The Still Brook along with several other drainage basins east of the Brook flow south and serve as tributaries to the Bantam River.

The Bantam River demarcates several brownfield sites from residential neighborhoods, while providing flow to small hydroelectric dam managed by FirstLight. The river contains a floodplain with branches extending up the tributaries. The Borough has its own Floodplain manager, floodplain regulations, and FEMA Floodplain maps. Floodplain regulations apply to all activities in special flood hazard areas, particularly those designated as Zone A on the Borough of Bantam Flood Insurance Rate Map (FIRM), dated October 15, 1981, on file in the Bantam Borough Hall.

The Streambelt Overlay District boundaries are on a map titled Bantam Streambelt Overlay District, which is on file in the Borough of Bantam and is part of the zoning regulations. This district and the accompanying regulation serve as protection of inland waterways and were a precursor to the Town of Litchfield's Inland Wetlands Commission current jurisdiction over Bantam's inland wetland activity regulation. Additionally, the Town of Litchfield Inland Wetlands Commission and agents enforce the Litchfield Inland Wetlands regulations within the jurisdiction of the Borough of Bantam. All Borough land use applications involving wetlands appear before the Town of Litchfield's agency.

The Borough, incorporated in 1915 adopted the zoning and subdivision regulations on November 23, 1982. Throughout the years, they have been revised to form the following land use districts:

Residential (lot size 20,000 sq. ft.)	R-20
Residential (lot size 40,000 sq, ft.)	R-40
Residential (lot size 80,000 sq. ft.)	R-80
Commercial (lot size 40,000 sq.ft.)	С
Industrial (lot size 40,000 sq. ft.)	I
Special Use (lot size 40,000 sq. ft.)	SU
Streambelt Overland District (SOD)	

Summary

Bantam's land activity reveals a strong regulatory commitment to land management. Since most of the regulatory and writing and adoption of land use regulations is based on 1980s land use policy; the current regulations shall be revised following the POCD findings.

Economic Development

Prior to 1980, the Borough was readily described as rural industrial. There were factories along the river with an adjacent residential zone accompanied by farmland and open space. Similar to many American industrial cities following 1980, the globalization of manufacturing began the demise of many factories and industrial towns. This was followed by economic redevelopment after 2000 and on into the 21st century postindustrial era. Several riverside industrial redevelopment projects from east to west include the transformation of the fabric mill to a wholesale store and other retail condo-style rentals. The Bantam Lumber mill turned into a wholesaler of plant bulbs, the two-aerospace buildings straddling Route 209 became condo-style rentals to various business types, and the Switch Factory with its long history of manufacturing uses became another condo-style artist studio space.

Similar to other northwest Connecticut communities, Bantam embraced a boomerang form of economic development with rural farming assets returning to the industrial center in the form of Arethusa Dairy manufacturing/retail location on the Doyle Street/Route 202 intersection,

surprisingly after the national economic downturn of 2008. The upcoming sustainable food movement coupled with conservation protection of farming throughout northwest Connecticut in the early 2000s enabled Bantam to start an economic resurgence manifesting today as the innovative Bantam Market (supermarket) and Arethusa Dairy (retail and restaurants). New restaurants are now supporting core redevelopment in the center of Bantam. Seasonal farm markets are also established both in the borough center and at the Bantam Civic Association Park south of the Borough boundary on Route 209.

The Bantam Borough zoning regulations contain Section 606, revised in 2002, within the Special Exception Requirements Article. The section's title describes the essence of this economic development tool successfully utilized by the Planning and Zoning Commission, "Conversion of Older Dwellings for Limited Office or Commercial Use with Specific Condition." Since the 2000, several older houses on Route 202 have been saved from architectural demise and foreclosure through small business applications, adaptive reuse, and Commission approval.

Summary

The Bantam Planning and Zoning Commission through revision and updating regulations concerning commercial redevelopment shall continue to promote the economic development of the borough.

Conservation, Open Space & Recreation:

Although Bantam is only 1 square mile in area, it provides ample opportunity for the enjoyment of outdoor and indoor recreation. As the Bantam River is increasingly daylighted through brownfields redevelopment, the riverbank is accessible for active and passive recreation. Bantam River Park next to the FirstLight hydroelectric dam is used for both picnicking, civic events, and a historical kiosk. Other open space includes park-like settings of Bantam Borough Hall and the Bantam Annex (11.9 acres owned by the Town of Litchfield). The Annex has a gym used for indoor recreation. Although directly across the southern boundary of the borough, the Bantam Civic Association owns and operates a farm stand and park called Alain White Park obtained from donated land by The White Memorial Conservancy. This 11.8-acre park is actually in the Town of Litchfield and contiguous to the borough boundary. The Litchfield Land Trust preserves in perpetuity numerous acres within and contiguous to the Borough, primarily in the northern portion. The City of Waterbury owns and protects a portion of Bantam, as a water resource. Region 20 School District maintains a large wooded parcel adjacent to the extreme eastern portion of Bantam, straddling the Litchfield town line east of Maple Street.

The final phase of the Litchfield Greenway transects the southern portion of the Borough. Approved by the Bantam Planning and Zoning Commission in the summer of 2024, it connects the Borough of Bantam with the Borough of Litchfield via bicycle/pedestrian path. The following section provides more detail of this contemporary boost to outdoor recreation.

Litchfield Community Greenway Project: Phase 4 – Bantam Section approved by the Bantam Planning and Zoning Commission in the Summer of 2024.

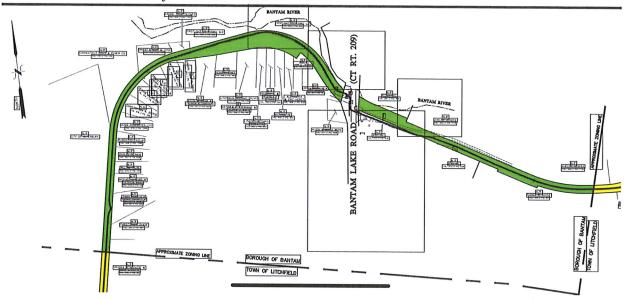
The Litchfield Community Greenway created and funded by The Friends of the Litchfield Community Greenway is a biking/hiking trail that follows the railbed of the historic Shepaug Railway between Litchfield and Bantam. It provides pedestrian access, connecting both town centers as well as several school buildings including Lake View High School. The trail accommodates most walkers due to being mostly flat and almost entirely made up of processed gravel.

The current Greenway trail starts at South Lake Street and terminates at North Shore Road measuring 2.2 miles. The Phase 5 extension extends the trail east from South Lake Street to the former Shepaug Railroad station on Russell Street. It will add an additional 0.5 mile to reach a combined 2.7 miles. Phase 4 - "Trail to Bantam" - will extend the trail west from North Shore Road across Bantam Lake Road ending at Stoddard Road and measures nearly 2 miles. The entire trail extends nearly 5 miles (4.7 miles). Other sections of the railroad bed trail are available at Steep Rock and Hidden Valley in Washington, CT and also at Mine Hill in Roxbury, CT. The inclusion of West Morris Road and other road connections allows for a 22-mile full ride down towards the Housatonic River.

Bantam Planning and Zoning Commission approved the Phase 4 "Trail to Bantam" in the Summer of 2024. The Litchfield Community Greenway committed to regular maintenance of the Phase 4 extension of the existing Greenway trail. This will include regular mowing, leveling of the trail surface as well as regular inspection of drainage culverts, removal of tree branches and filling any holes in the trail surface.

The following illustration is the approved plan for the Bantam Trail:

Friends of the Greenway - Bantam section - 2024



Summary

As the Borough of Bantam is infilled with commercial redevelopment and daylighting of the river, the soon to be completed Greenway will bring more pedestrians and bicyclists parking and launching their weekend excursions. Local residents will maintain a healthier lifestyle by commuting and visiting Litchfield and White Memorial Conservancy via the Greenway.

Cultural and Historic Resources:

Cultural and historic resources are represented by the Bantam Historical Society and the Litchfield Historical Society archives, events, and meetings. Events are highly valued due to Bantam's and Litchfield's direct connection to early American history. Cemeteries, churches, civic organizations, and parades include the following:

Bantam Cemetery, Our Lady of Grace Cemetery, Our Lady of Grace Catholic, St, Paul's Episcopal, Bantam Vigilance Society, Bantam Civic Association, Post 44 American Legion, Cemetery Association, Bantam Fire & Ambulance with a Ladies Auxiliary, the Sunshine Fund, the DeGrasse Scholarship Fund, Bantam Historical Society, the Bantam Cinema and Arts Center, and Bantam Boy Scout Troop 29.

The historic architecture throughout the borough includes a long list of barns, buildings, and houses recorded in architectural archives located in the both the Bantam and Litchfield Historical Societies.

Summary

The summer tourism season combines with the scheduling of numerous civic events throughout the borough. The Bantam River Park and Borough Hall historic photographs provide a window to the past. The newly incorporated Bantam Cinema and Arts Center, with its new owner and mission, is anticipated to play and increasing role as nexus of culture and history. For example, a remembrance of the infamous 1989 Bantam Tornado was held at the theater in the summer of 2024. Similar events shall strengthen the display of Bantam's cultural and historic resources.

Transportation Network:

The sole principal arterial road - United States Route 202, known as Bantam Road, was nationally designated in 1935, twenty years after the Borough's incorporation in 1915. The regional highway extends from Delaware to Maine transecting many historic sites throughout the northeastern United States. It crosses the middle of Bantam from west to east.

A sole **major collector road - Connecticut Route 209**, known as **Bantam Lake Road** intersects Route 202 in the center of Bantam. It begins at an intersection with Route 109 in Morris, Connecticut and goes north along the west shore of Bantam Lake for 1.9 miles, terminating at the Route 202 intersection in the borough's center.

A sole **minor collector road – Maple Street**, begins at the eastern boundary and heads north from Route 202, providing traffic flow to Goshen and Connecticut Route 4. A small portion of its southern terminus forms an approximate boundary between Bantam and Litchfield.

Numerous **local roads** accommodate traffic to residences. The streets on the north side of Route 202, from east to west, include Doyle Road, Vanderpoel Avenue, Case Road, Bantam Terrace, Palmer Place, and Cathole Road. Streets on the southside of Route 202, from east to west, include Luzi Drive, Bantam Lumber Road, Tulip Drive, Route 209 -Bantam Lake Road, Roosevelt Avenue, Highland Avenue, Bantam Village Drive, Marne Park, Circle Drive, Trumbull Street, Mill Street, and West Morris Road. The Connecticut Department of Transportation maintains the two routes or highways. The Litchfield Public Works Department maintains the remaining borough streets (local roads).

Several bridges along the arterial and collector roads either have been repaired or scheduled to be repaired by the state of Connecticut Department of Transportation. The Northwest Connecticut Transportation bus route connects Bantam with Litchfield and Torrington, Connecticut via a Route 209 and Doyle Street terminus in Bantam.

Summary

Ongoing CT DOT bridge repair and the Litchfield Public Works Street maintenance program provide structural support of the transportation network. An increase in traffic brings its own problems; such as an increase in automobile accidents, congestion, and speeding violations. In 2024, the Borough Warden and Burgesses formed a Public Safety Imitative to address the placement of two solar-powered *Your Speed* mobile signs.

Sewer and Water Infrastructure

The Borough of Bantam is serviced by the Litchfield Water Pollution and Control Authority (WPCA) for sewer services, the Aquarion Water Company for its water services, and the Litchfield Public Works Department for infrastructure maintenance.

The Litchfield WPCA has two primary responsibilities. The first is the operation, quality control, and maintenance of an up-to-date and permitted sanitary sewage (wastewater) treatment facility at 29 Stoddard Road. 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 operates in a range of 500-550 thousand gallons per day with occasional weather-related spikes. The second of WPCA's responsibilities cover new installation, maintenance and repair of approximately 27 miles of sanitary sewer lines serving residential, commercial, industrial and institutional users connected to them.

Aquarion Water Company maintains a well at Circle Drive in the center of the Borough of Bantam. This water is pumped to Litchfield/Goshen and mixed with water from these municipalities. 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 the Hamill Well Field, also operated by the Aquarion 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 with primary wells located in Goshen. The Aquarion system serves about 2,150 people in Litchfield, Goshen and Torrington and includes water drawn from the Circle Drive well, 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.

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.

Summary

The Water Pollution and Control Authority of the Town of Litchfield maintains the sewer system within the Borough of Bantam. Future issues with the borough include residential expansion into Proposed Sewer Areas indicated on the Town of Litchfield Sewer Infrastructure Map included in the Bantam Plan of Conservation and Economic Development. Another issue involves involve commercial upgrades for new restaurants.

Schools

The newly created Region 20 School District in Litchfield serves the Borough of Bantam school children and employs local residents. There are no public schools within the borough.

Governance

The Borough of Bantam has a Borough Warden and Board of Burgesses, similar to a First Selectman/Board of Selectmen in Connecticut town government. The Borough government also has the following entities: Planning and Zoning Commission, Floodplain Manager, Zoning Board of Appeals, and a Clerk. The Inland Wetlands Commission/Agent, Fire Marshal, and Building Inspector are delegated to the Town of Litchfield, Connecticut. A relatively new Borough Hall building and campus provide the necessary infrastructure to support government services.

Summary

As with many small municipalities within Connecticut and across the United States, a shortage of volunteers in government is exhibited by an aging population and a working age population needing extra time to serve as board and commission members.

References:

Borough of Bantam web site Borough of Bantam, Zoning Regulations, rev, 2022 Litchfield Historic Survey Town of Litchfield, Plan of Conservation & Development, 2017

Maps:

Borough of Bantam - Zoning Map, Zoning Regulations, rev. 2022

Borough of Bantam - Land Use Map, Zoning Regulations, rev. 2022

Borough of Bantam - Wetlands/Floodplain Overlay Map, Zoning Regulations, rev, 2022

Town of Litchfield – Zoning. Litchfield POCD - 2017

Town of Litchfield – Housing, Litchfield POCD – 2017

Town of Litchfield - Open Space & Recreational Facilities, Litchfield POCD - 2017

Town of Litchfield – Transportation Network, Litchfield POCD – 2017

Town of Litchfield – Historic Districts, Litchfield POCD – 2017

Town of Litchfield - Environmental Features, Litchfield POCD - 2017

Town of Litchfield – Government Facilities, Litchfield POCD – 2017

Town of Litchfield – Water Resources, Litchfield POCD – 2017

Town of Litchfield – Sewer Infrastructure, Litchfield POCD - 2017

Acknowledgements

Borough of Bantam, Borough Warden

Borough of Bantam, Board of Burgesses

Borough of Bantam, Municipal Attorney, Steven Byrne. Esq.

Town of Litchfield, Land Use Department

Town of Litchfield, Water Pollution and Control Authority

BOROUGH OF BANTAM

HOUSING AFFORDABILITY PLAN

2024-2029

Adopted: November 12, 2024

BOROUGH OF BANTAM CONNECTICUT ADOPTION OF AFFORDABLE HOUSING PLAN

Introduction

Connecticut General Statute Sec. 8-30j states in part that "each municipality shall prepare or amend and adopt an affordable housing plan for the municipality and shall submit a copy of such plan to the Secretary of the Office of Policy and Management. Such plan shall specify how the municipality intends to (A) increase the number of affordable housing developments in the municipality, and (B) ... improve the accessibility of affordable housing units for individuals with an intellectual disability or other developmental disabilities."

Presently, the Borough of Bantam does not have an affordable housing plan nor does it have a compliant Plan of Conservation and Development. To become compliant in an expedited manner, the Planning and Zoning Commission has determined that portions of Litchfield's Housing Affordability Plan can be utilized. These portions include the following excerpts taken verbatim from the Litchfield Housing Affordability Plan:

- "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 of the 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 dwelling to a two-family, and conversions of prior multi-family housing are allowed by special exception." Page 70
- "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 the first homebuyer assistance with down payment and closing costs." Page 72
- "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 Dept. of Housing and as needed to support capital needs (renovations) at Wells Run and Bantam Falls and LHT properties." Page 77

- "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 and Executive Director who manages the senior affordable housing at Wells Run and Bantam Falls." Page 75
- "Inventory of Dedicated Affordable Homes (2021) Project: Bantam Falls; Owner: Litchfield Housing Authority; # of units:36; #HC Accessible: 0; Year Completed: 1993; Seniors of Disabled Only? Yes; Income Restrictions: Less than 60% of AMI
- "Project: Bantam Village; Owner: Bantam Village Apartments; # of Units: 48; # of HC Accessible: 0; Year Completed: 1984; Seniors of Disabled Only? Yes; Income Restrictions: Blank." - Page 78
- "Appendix: Bantam Land Use Map" Page 80
- "Appendix: Bantam Zoning Map" Page 81

Based upon this inclusion of recent data and analysis of housing in the Borough of Bantam contained within the Litchfield Housing Affordability Plan, it is my opinion that it would be entirely suitable for the Bantam Planning and Zoning Commission to adopts said plan as its own Affordable Housing Plan in compliance with Connecticut General Statutes Sec. 8-30j as this plan satisfies the requirements of this state law. In so doing, the Commission recognizes its duty to amend this plan every five years, with the expectation that in doing so, the plan will stay relevant and provide path to making housing more affordable.

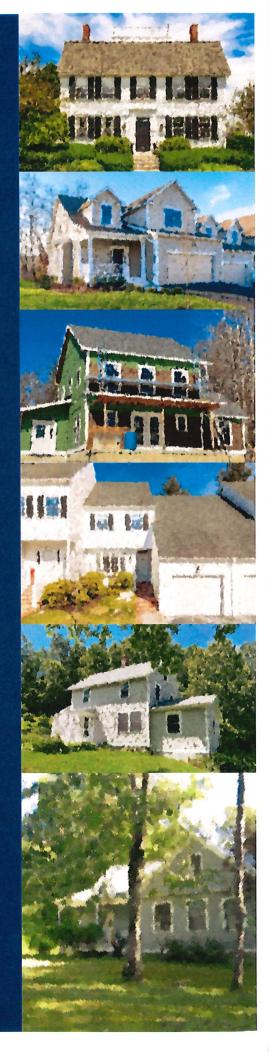
Attorney Steven E. Byrne 270 Farmington Ave., Suite 365 P.O. Box 1065 Farmington CT 06034

Town of Litchfield

Housing Affordability Plan

2022-2027

Adopted September 20, 2022





. 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

How do you define housing affordability?

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.

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

for meeting identified housing needs

WE WANT TO HEAR FROM ALL LITCHFIELD RESIDENTS!

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

> www.surveymonkey.com/r/LitchfieldHousing GO TO: 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



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.

Hosted by: Litchfield Housing Plan Steering Committee



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
- 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.

What is Fair Housing?

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
- Sex (gender)
- Religion
- Children or family status
- Disability (mental or physical)
- Ancestry

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

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

What does housing discrimination look like?

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.



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."



What do

needs?

residents say

about housing

"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 are Litchfield's demographic trends?

Demographic changes

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.

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

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%

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%.

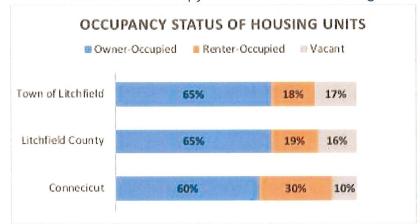
Aging population and fewer households with children

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.

Household characteristics and housing cost burden

Home-owners and Home-renters

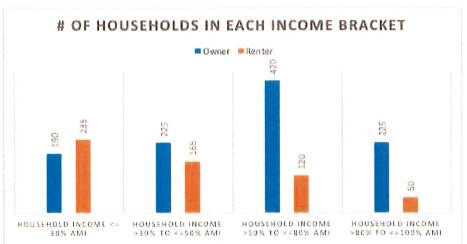
Approximately 18% of the town's housing stock is occupied by home-renters. This is similar to the countywide rate of 19% but lower than the statewide rate of 30%. Home-owners occupy 65% of the town's housing units.



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.

COST BURDENED HOME-OWNERS



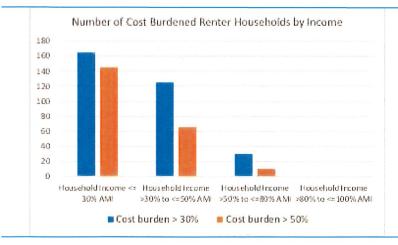
Housing cost burdened households

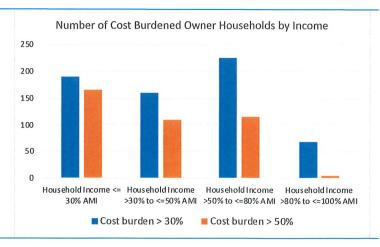
Households are considered "housing cost burdened" if they spend more than 30% of their income on housing. It is estimated that **832 Litchfield** households were housing cost burdened. 624 of those households were paying more than 50% of their income on housing costs; this is considered severely cost 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.





Jobs and Housing

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.

	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

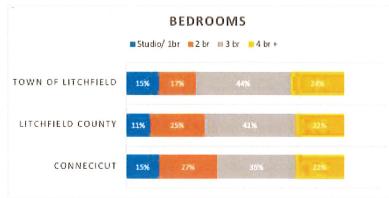
Number of Occupied and Vacant Housing Units

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

Regional Housing Needs 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.



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.

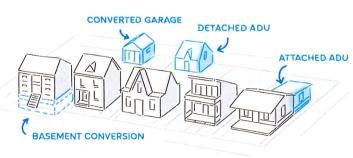


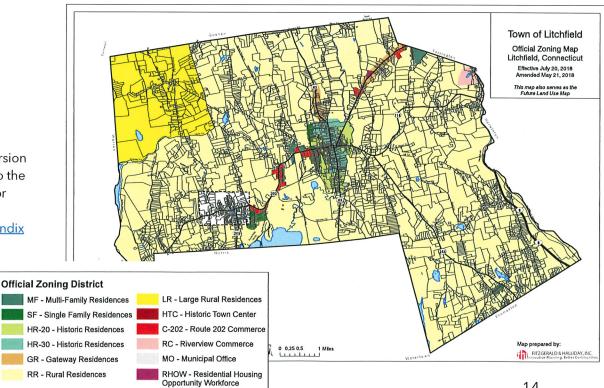
Image credit: www.hausable.com

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.



For a full-size version of this map go to the town's website or **CLICK HERE** Or see the appendix

Legend

Stream

Town Boundary

Borough of Bantam

Parcel Boundary

14

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)

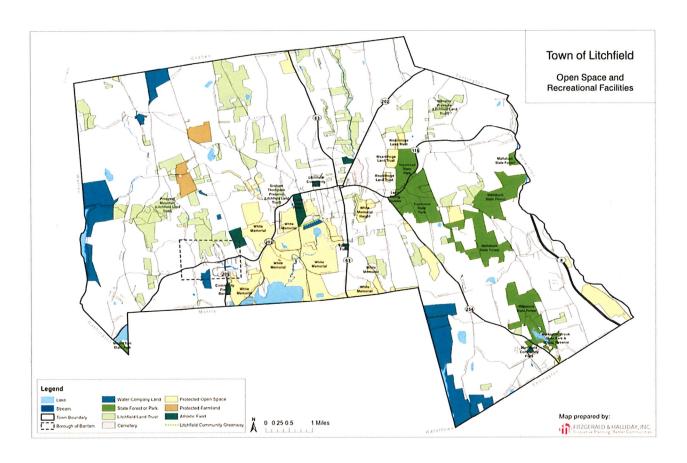
In 1989 the State legislature passed a law called the "Affordable Housing Appeals Act". Connecticut municipalities with less than 10% of their housing stock designated as affordable are subject to the Affordable Housing Land Use Appeals Procedure, widely known as "Section 8-30g". Litchfield was at 4% 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

	3
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: Lead:

a) Increase residents' awareness of <u>CHFA</u> (CT Housing Finance Authority), <u>HDF</u>
(Housing Development Fund), and <u>USDA</u> programs that provide downpayment assistance, free first-time homebuyer education classes, and
mortgage assistance for income eligible homebuyers.

Do this through an annual article in town newsletter and on social media
platforms, information on the town website and provided to local 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.

Stra	itegies:	Lead:
a)	Work with owners of underutilized commercial space in or near the town's 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 financial viability of these spaces. Advocate for zoning regulation amendments that property owners feel would be needed to utilize these vacant commercial spaces for housing. *	EDC
b)	Support the Litchfield Housing Authority's efforts to add units at its Wells Run property to accommodate some of the senior households on its waiting list. Consider utilizing ARPA (American Rescue Plan Act) funding to assist the Housing Authority to acquire land for this.	HPIC
c)	Support the Litchfield Housing Trust's efforts to create additional rental 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 of options presented to residents.	BOS
e)	Look at town or State-owned property to see if they would be appropriate for housing. Lease, donate, or sell these options to the Litchfield Housing Authority or Litchfield Housing Trust to develop these options.	HPIC
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 not already built-out. (See p. 14)	P&Z
g)	Increase awareness among residents about the option of creating an accessory apartment on their property. Include easy to find information on the town's website about the zoning requirements for accessory apartments and a "checklist" for how to create an apartment. Encourage the year around rental of these apartments rather than short term rentals.**	HPIC

*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

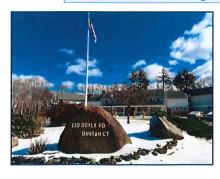
Major employers in Litchfield to reach out to include: EdAdvance, the Litchfield School District, Forman School, Altice USA, United Construction & Engineering, Stop & Shop. The HPIC could also attend a LABA (Litchfield Area Business Association) meeting to ask some of the smaller business about their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

a) Continue to utilize repaid Small Cities/CDBG funding as approved by the Dept. of Housing and as needed to support capital needs (renovations) at Wells Run and Bantam Falls and LHT rental properties.	BOS
b) Continue to apply for additional Small Cities/CDBG grant funding and/or 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.	BOS
c) Help with outreach and recruitment of volunteer board members for the Litchfield Housing Authority and Litchfield Housing Trust as needed.	HPIC



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 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.	BOS
b) The implementation committee will prepare an annual summary to the Board of Selectmen to report progress on housing plan implementation and note priority actions planned for the coming year.	HPIC
c) Amend the Town's Plan of Conservation & Development (POCD) to reference the Housing Affordability Plan.	P&Z
d) Create a plan for quarterly communications about the strategies 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.	HPIC
e) Consider establishing a town affordable housing fund (like 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.	HPIC



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-regional-housing-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/

- o Emergency Housing
- Home Purchase Counseling
- o Housing Choice Voucher waiting lists throughout Connecticut
- o Rent/Mortgage Payment Assistance
- o e-Library Papers on a wide range of housing topics, such as Eviction, Foreclosure and Public Housing

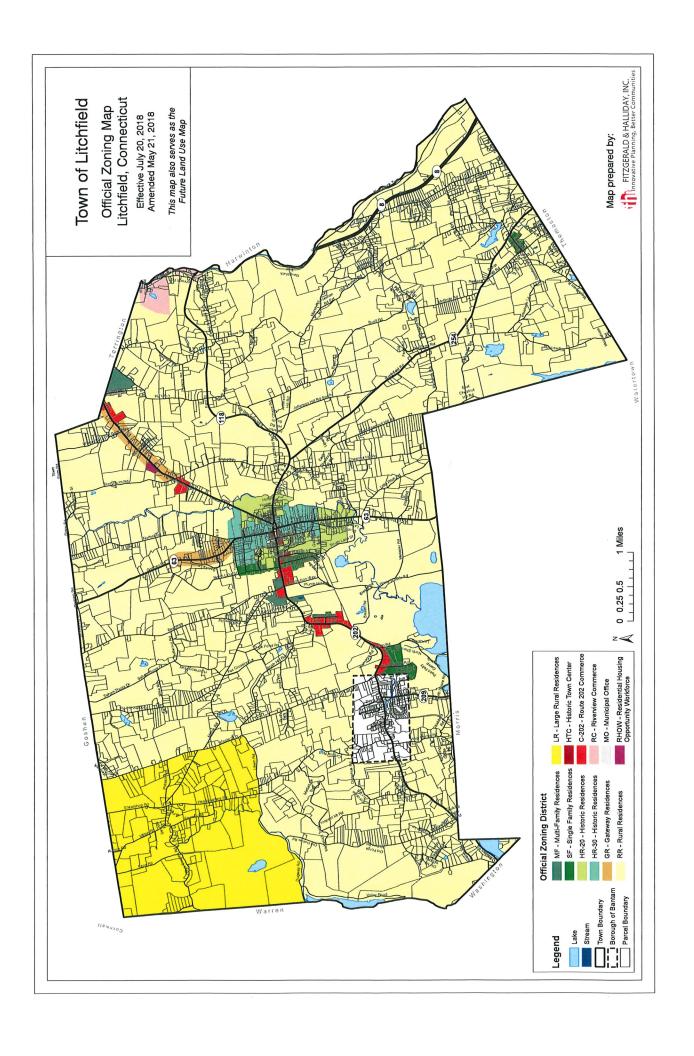
Inventory of Dedicated Affordable Homes (2021)

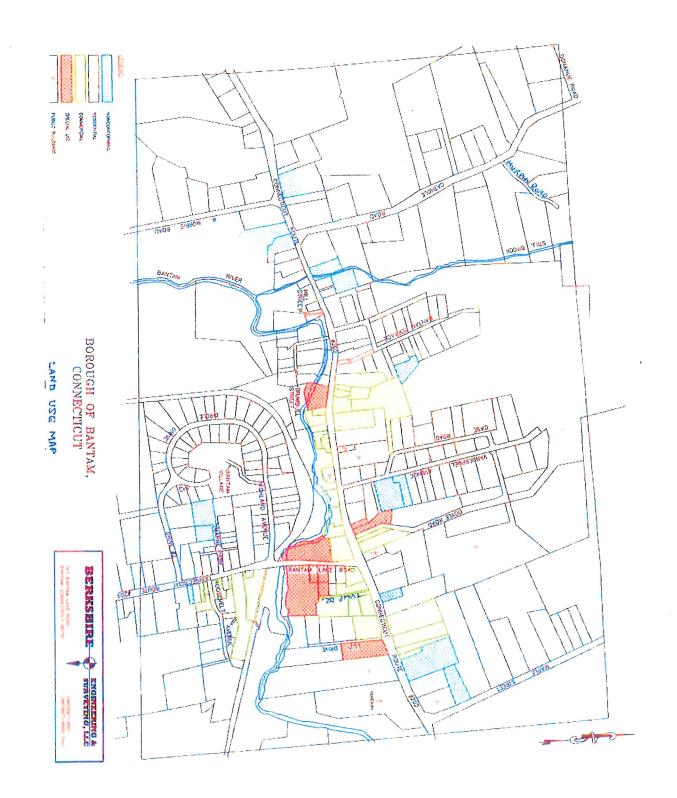
Rental:

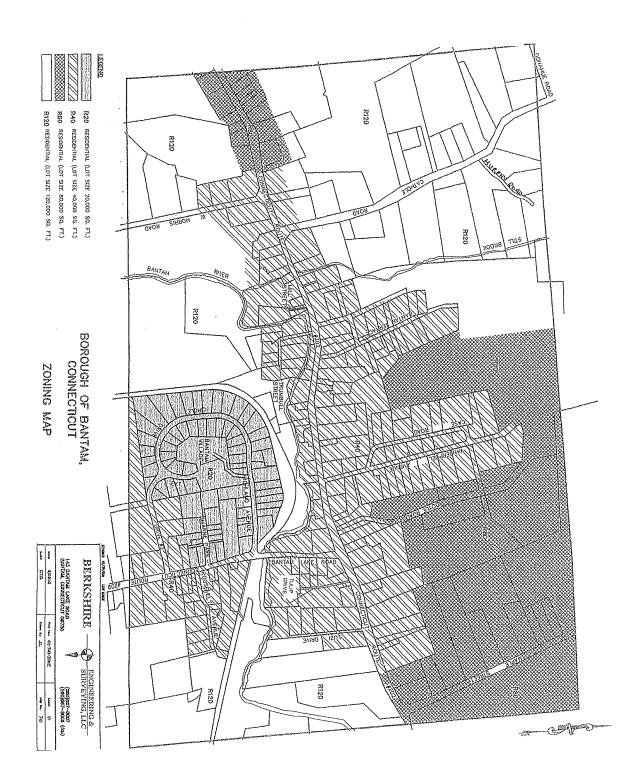
Project	Owner	# of Units	# HC Accessible	Year Completed	Seniors or Disabled Only?	Income Restrictions
Wells Run	Litchfield Housing Authority	30	2	1975	Yes	Less than 50% of AMI
Bantam Falls	Litchfield Housing Authority	36	0	1993	Yes	Less than 60% of AMI
Bantam Village	Bantam Village Apartments	48	0	1984	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:

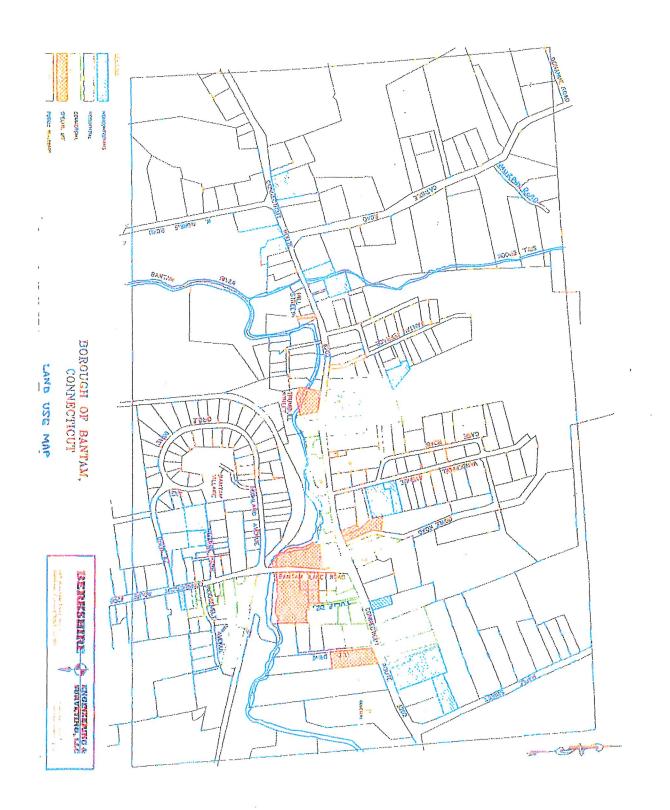
- **Litchfield Housing Trust -** 43 ownership homes (8 under construction)
- Tannery Brook Cooperative- 16 units
- CHFA/USDA mortgages- 28 homes

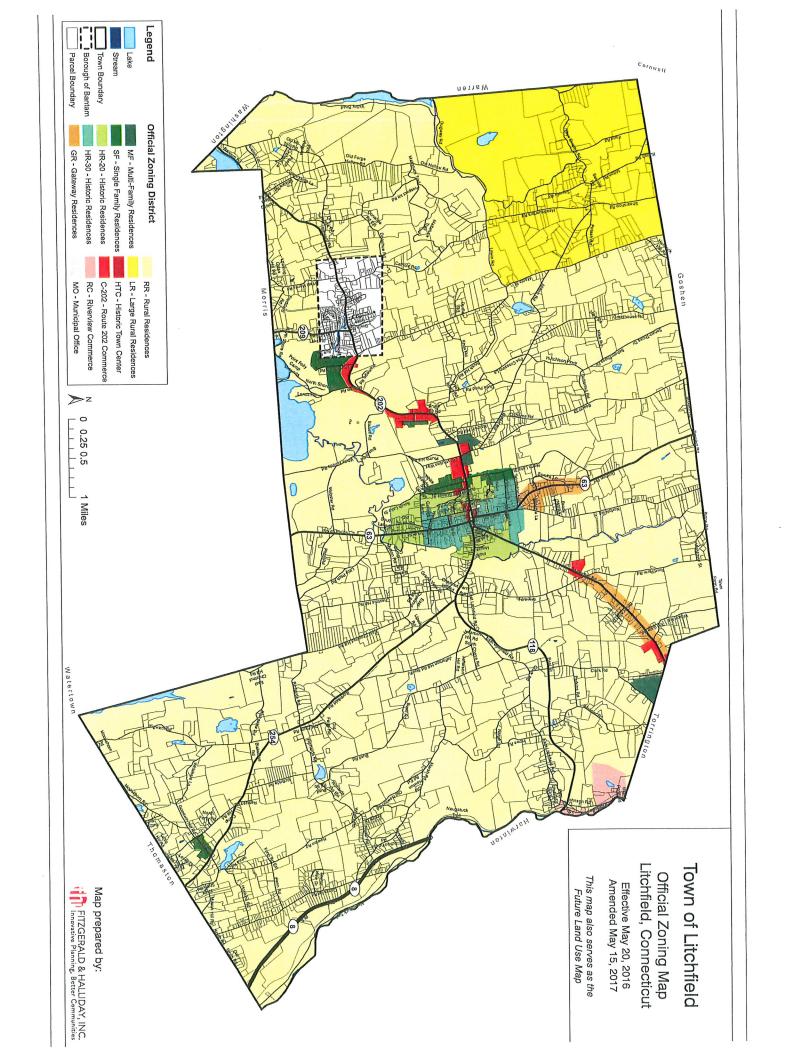


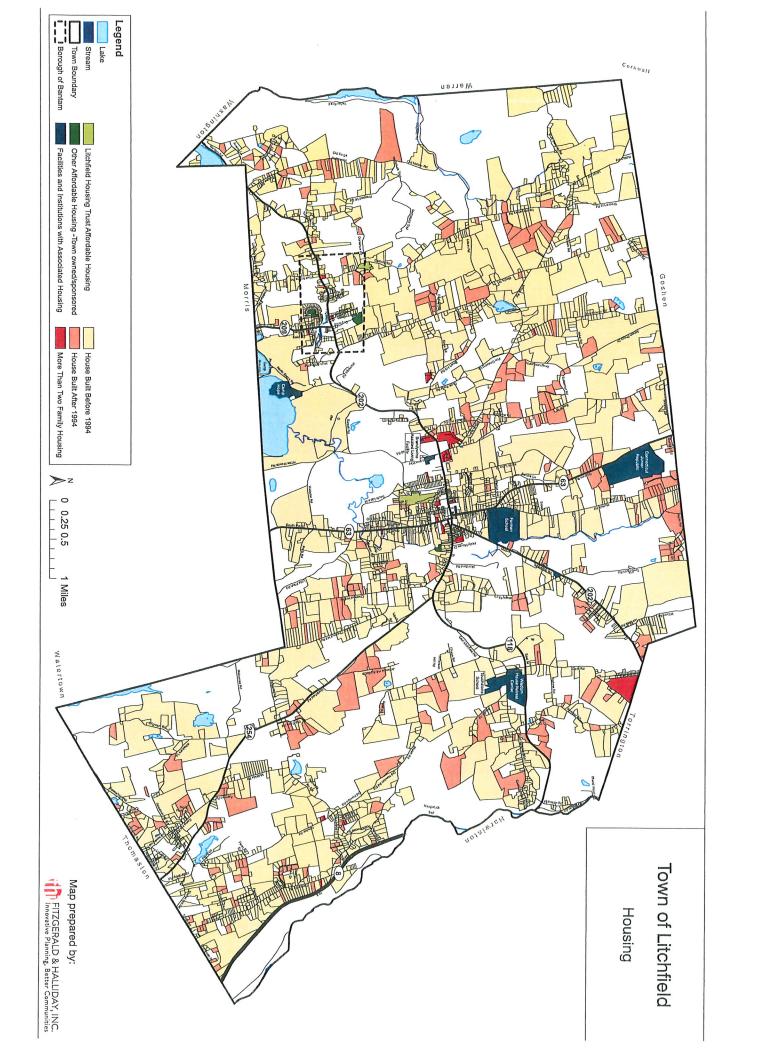


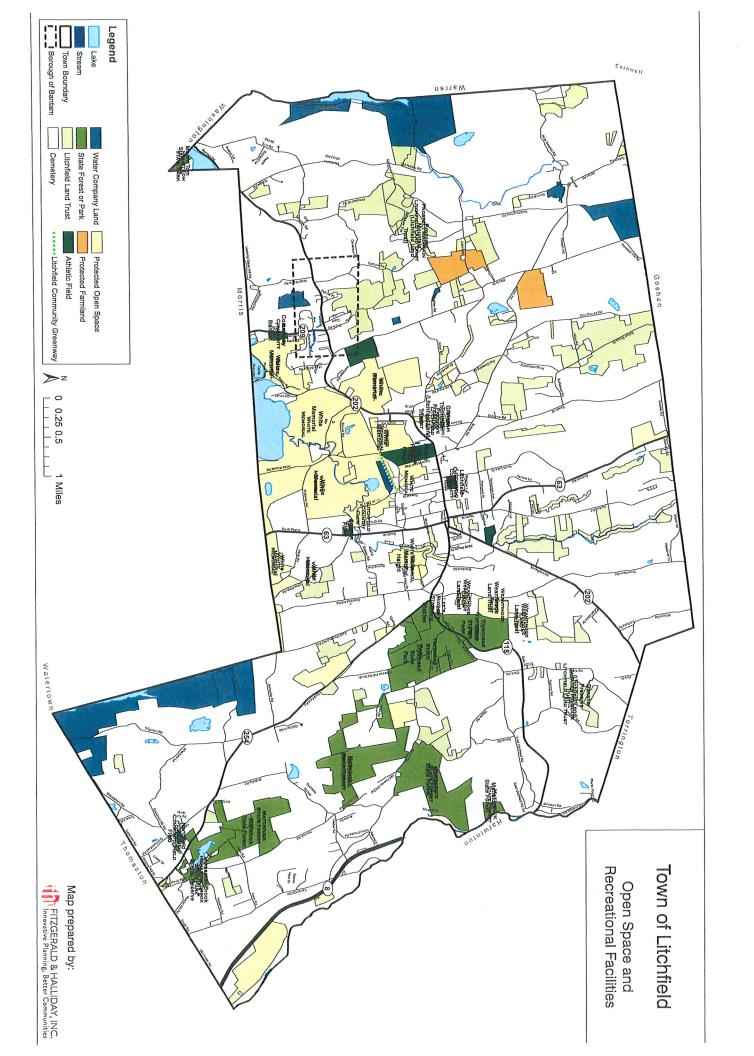


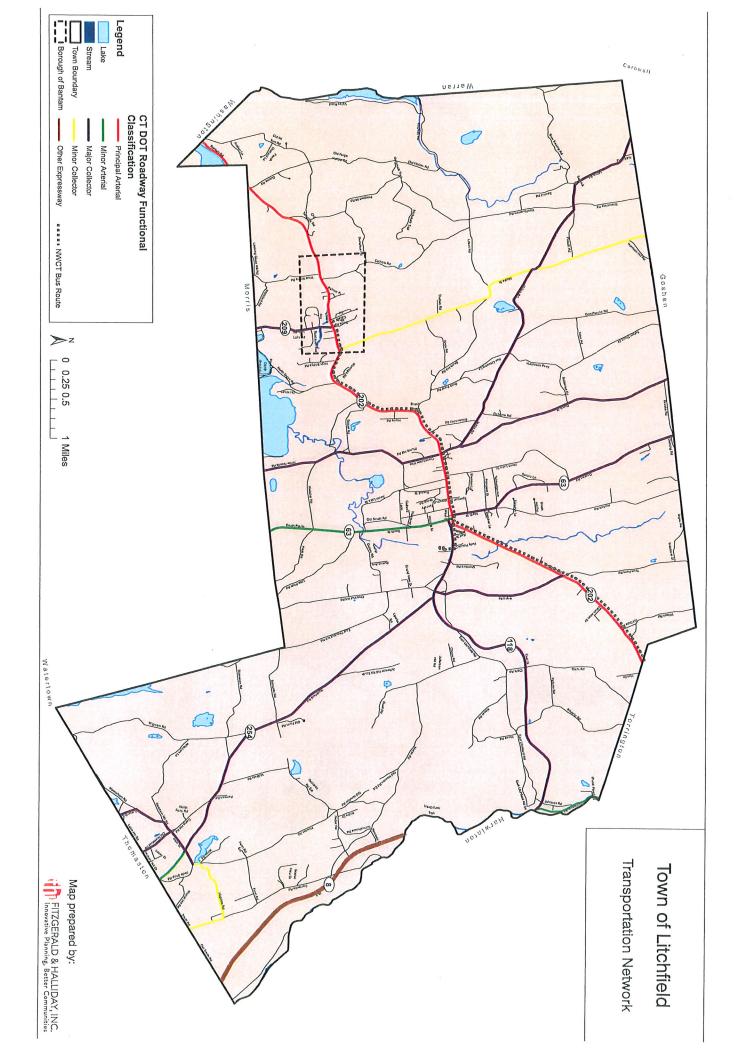


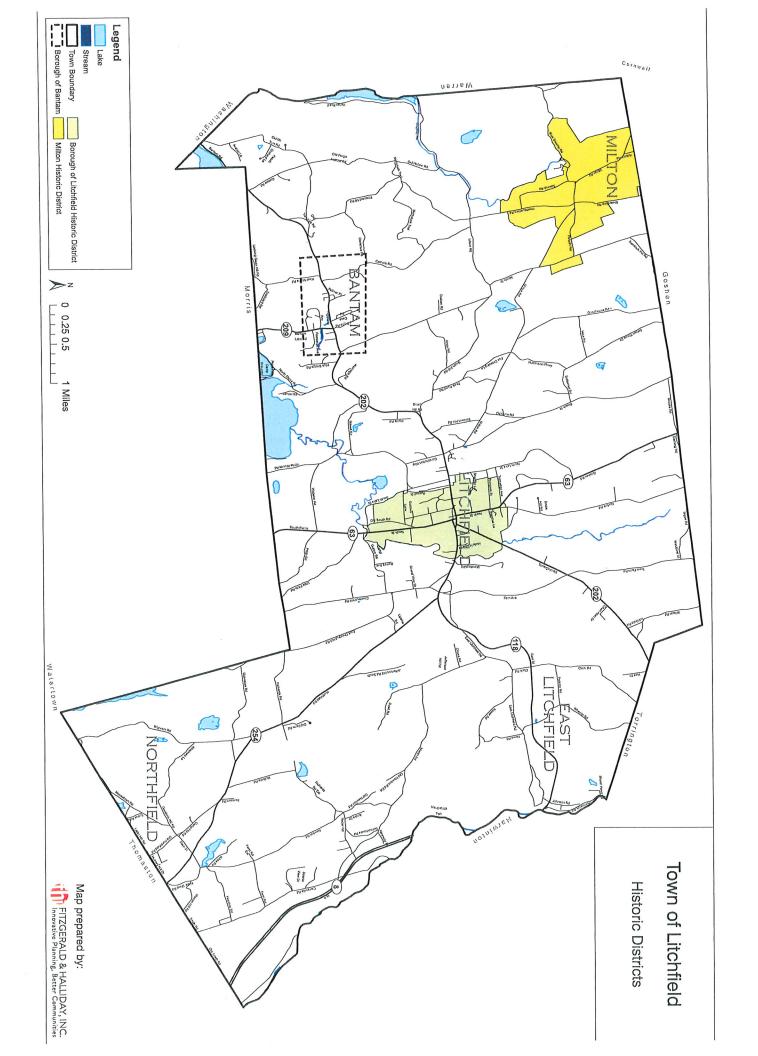


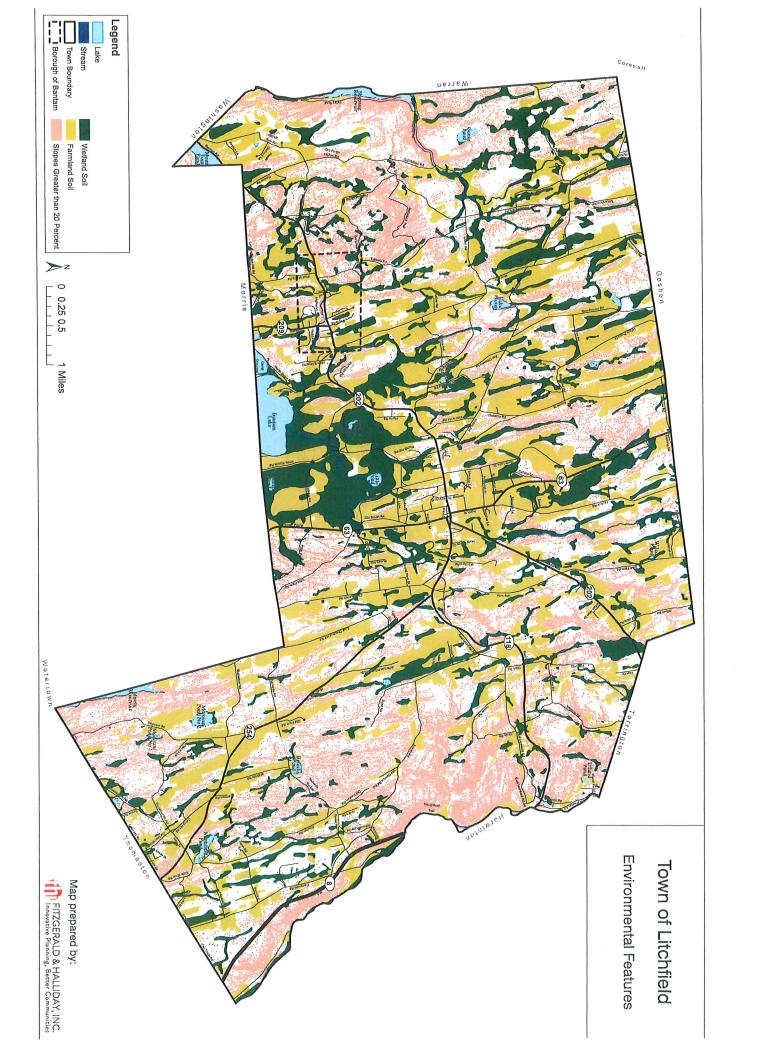


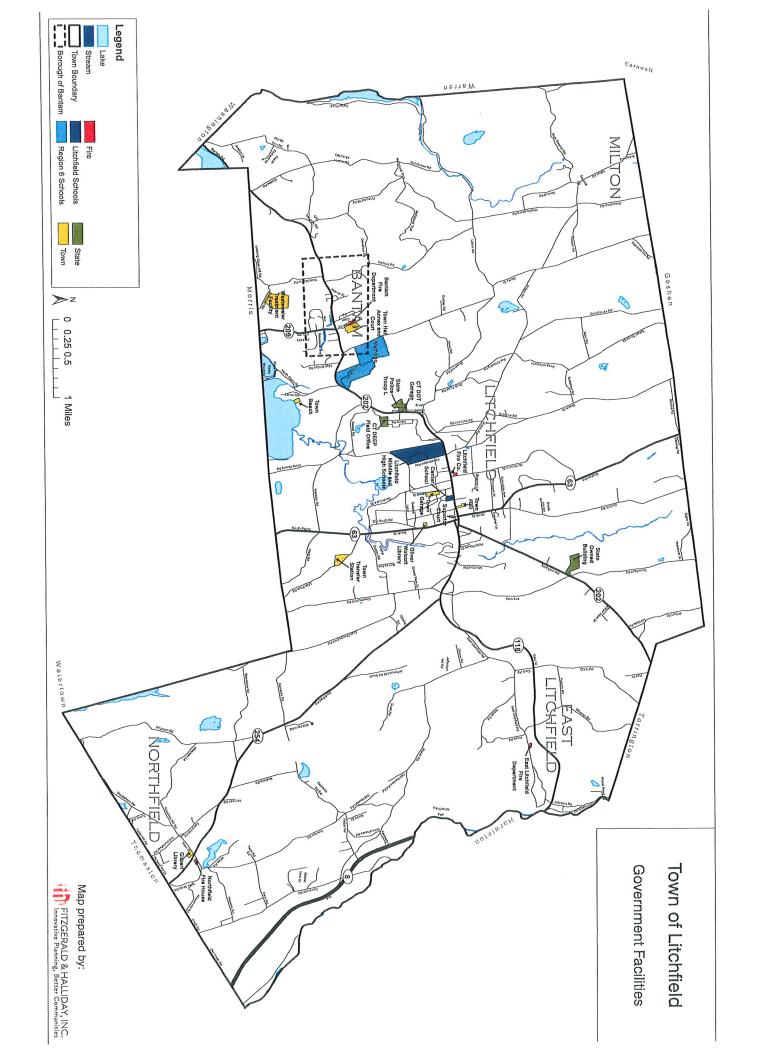


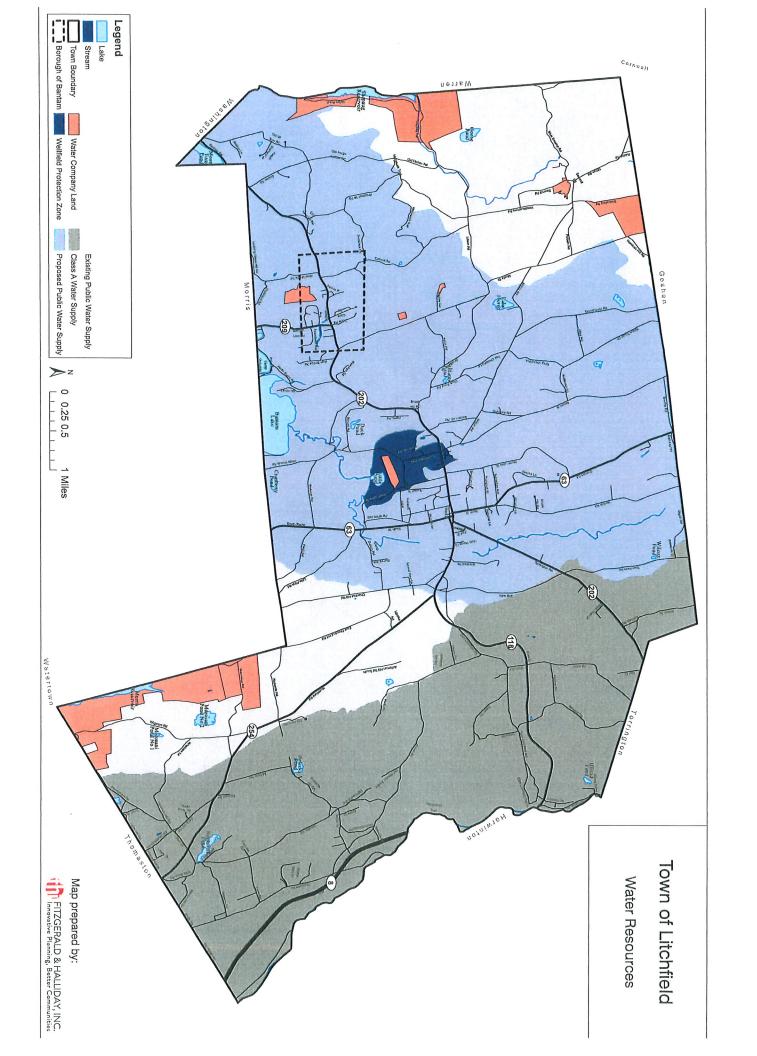


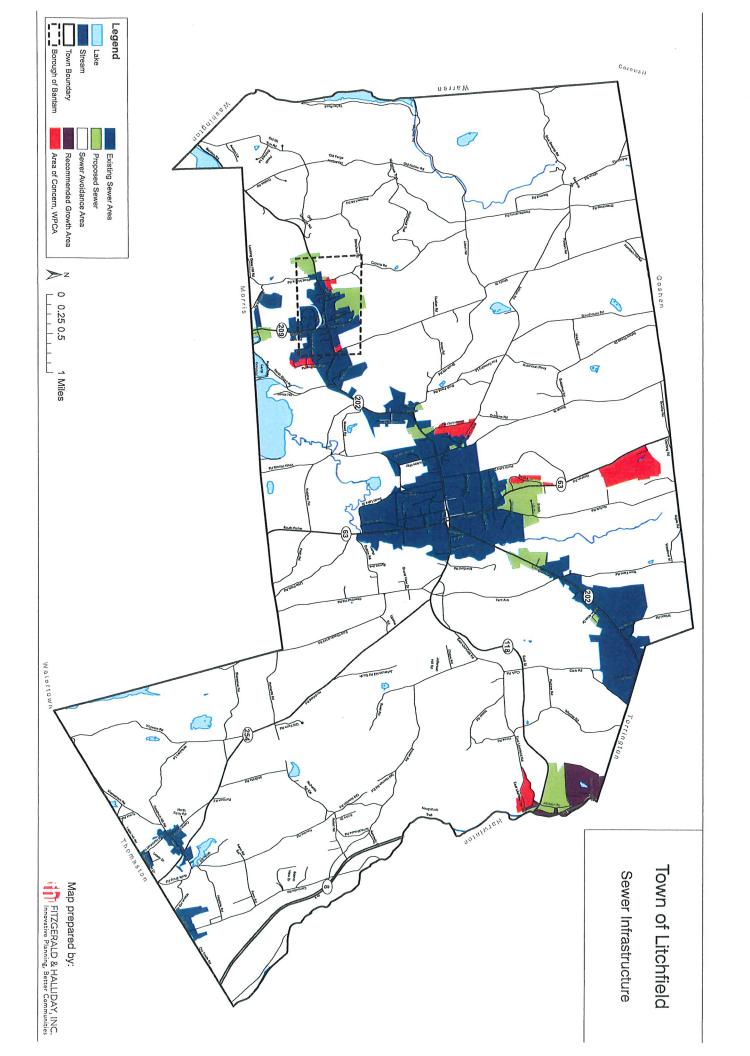












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