

HOUSING

POCD

"Mid pleasures and palaces though we may roam, be it ever so humble, there's no place like home."

John Howard Payne

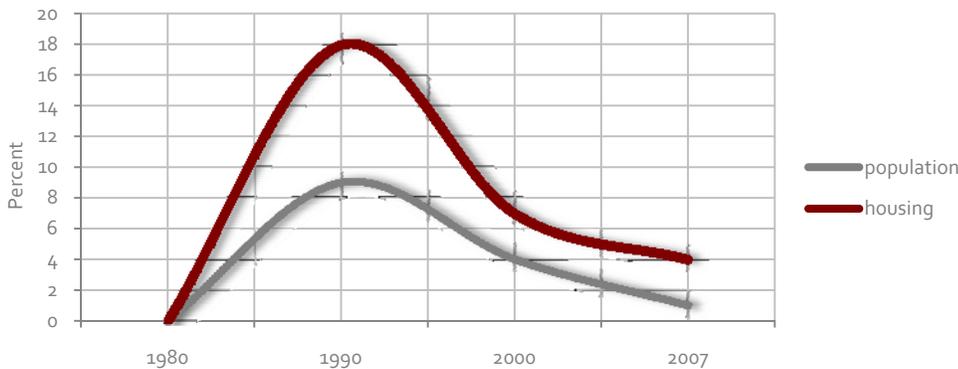


In Litchfield County, Torrington has the largest population, largest number of housing units, and is also the largest employment source.

Housing issues in Torrington involve concerns about housing conditions, adequacy of existing housing units to meet future needs and the need for housing in Downtown to support overall community goals.

While population growth has slowed in Torrington, the number of new housing units has not. Housing growth has been at two-times larger than population over the past 20 years. This growth is a result in changes in household size.

Percent Change – Housing and Population 1980-2007



Census

Housing Units

Year	New Units ¹	Total Units
1980	-	12,784
1990	2,377	15,161
2000	986	16,147
2001	66	16,213
2002	100	16,313
2003	103	16,416
2004	98	16,514
2005	103	16,617
2006	55	16,672
2007	54	16,726

New 2000-2007
579

¹ Net Gain Census; CT DECD

Change in Average Household Size

1970	2.96
1980	2.55
1990	2.38
2000	2.33
2005	2.33

Census

Older housing stock



Condominiums (above); New housing development (below)



Housing Units

	Total Units	Change
1980	12,791	--
1990	15,161	2,370
2000	16,147	986
2007	16,726	579

Census and DECD

Tenure

	City	State
Owner - Occupied	59%	63%
Renter - Occupied	32%	31%
Vacant	9%	6%

Census (2000)

Diverse, But Older Housing Stock

Overall, Torrington's may be in a better position to meet future demands because it has a diverse housing portfolio compared to the County and State. More than 40 percent of housing units are in two-family or multi-family buildings and one-third of housing units are renter-occupied. A diverse housing portfolio provides more choices in housing type and rental options.

However, most of Torrington's housing units (about 57 percent) were built before 1960. For older residents, older housing units may require more upkeep and need updates, particularly to make more accessible. For families, older units may have lead paint or other issues that may be of concern.

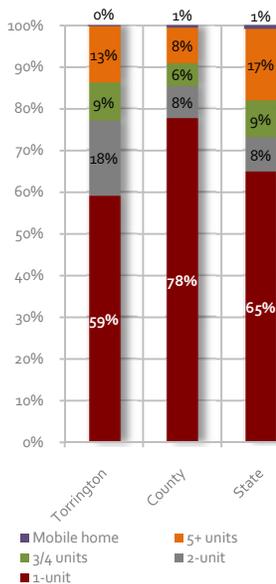
Torrington's Population is Aging, and Aging Population Has Different Housing Needs

Similar to the rest of the State, Torrington is expected to see growth in its age 55 and over population, while other age groups either shrink or see modest changes.

An aging population can impact the housing needs of a community:

- less turnover of housing – people remain in their homes for a longer period of time than in the past, reducing the availability of houses;
- housing may not meet needs – older persons have different needs, which may not be satisfied with the existing housing stock; and
- income may not be sufficient – alternative financial solutions may be needed to “out live” retirement savings.

Types of Housing Units



CT Department of Economic and Community Development (DECD)

Household Size is Declining

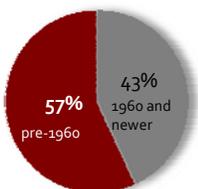
Torrington has seen its average household size shrink from 2.96 in 1970 to 2.33 in 2005. Part of the reason for a shrinking household size is the increase in single-person households. Torrington has a higher percentage of single-person households than the County or State and that percentage increased from 1990 to 2000.

A smaller household size means that a community needs more housing units for its population; this higher demand can drive up prices. In addition, households with a single-wage earner may be more limited in terms of income available for housing.

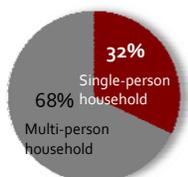
Single-person Households Are Growing

In 1990 there were about 4,000 single-person households in Torrington. This number has increased to about 4,700 residents, an 18 percent increase. Single-person households make up about one-third of Torrington's households.

Age of Housing Units

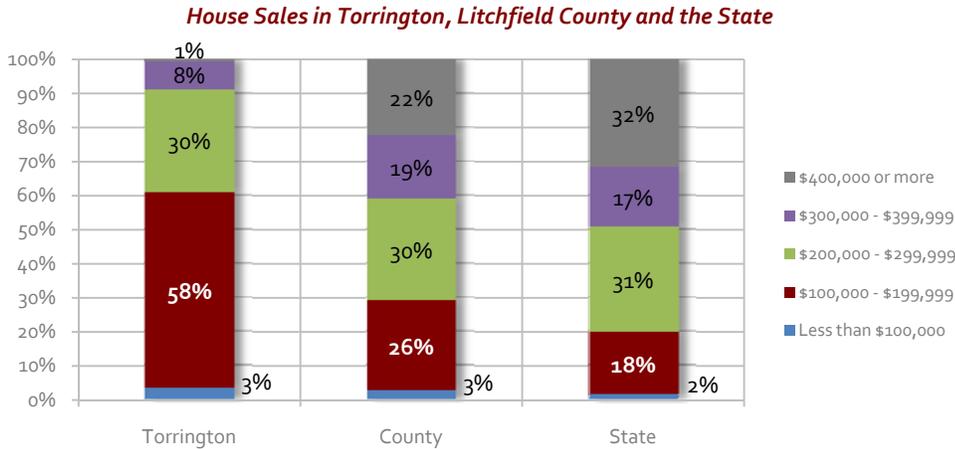


Single-Person Households



Housing Prices are on the Rise

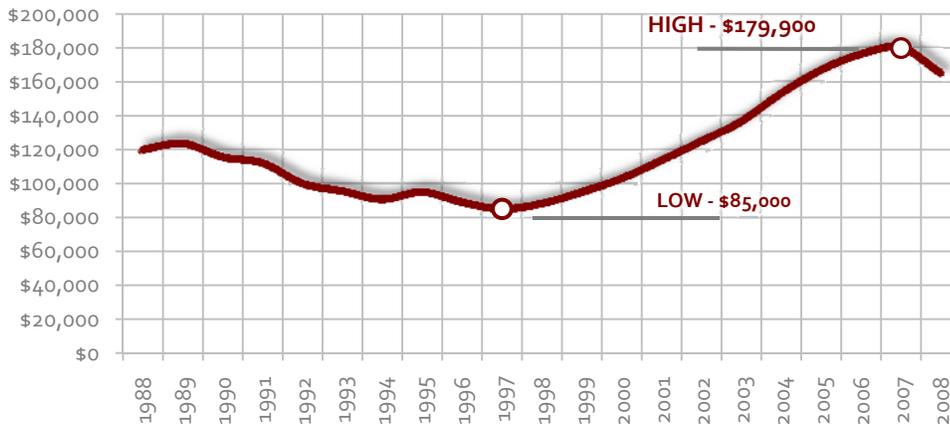
Housing units that are not protected as affordable units are also vulnerable. Over 60 percent of the house sales in Torrington have been in the lower-price range houses (houses valued up to \$200,000). Houses are selling at a more affordable rate than in the County and in the State. Torrington has a lower percentage of sales of more expensive houses (houses valued at \$400,000 or more)



CERC 2007

While house sales are in the lower price range, Torrington has seen an increase in house sales price over the past 20 years. House sales prices hit a low in the late 1990s. There is concern that house prices in adjacent communities might result in a loss of lower-priced homes in Torrington. While increasing house values increase the Grand List, it is important that people that live and work in Torrington are not forced out by rising house prices.

House Sales Prices – 1988-2008



Warren Group

As prices increase, Torrington may lose some of its Workforce Housing.

Housing Affordability

According to economists, a lack of workforce housing results in lower economic growth and a more fragile housing market.

This becomes even more pronounced as energy costs rise since people are less able to afford to travel to jobs, especially if they are lower paying jobs as might exist for some service businesses.

Research has shown that affordability becomes an issue when the median priced home sells for more than 3.5 times the median income for the area.

For the most part, house sales prices have been at or below 3.5 times the median household income.

Income and House Sales Trends 1980 - 2008



Workforce Housing

Workforce housing is typically housing that can be purchased by households earning 80-120 percent of the Area Median Income (AMI - \$86,700 - The Area is Litchfield County).

Torrington's Median Household Income is identified as \$51,706 (2008), about 60% of the AMI. CERC

For Torrington, the workforce housing income range is \$69,360 to \$104,040, which means housing priced at \$150,000 to \$330,000, or rental units at \$1,300 to \$2,000 per month.

Assumptions: 1,000 monthly debt payment, no down payment, 5.5 percent interest rate; \$3,500 annual taxes, \$1,000 insurance

"Designated" or "Recognized" Affordable Housing

Occurs when programs have been created to maintain housing cost (i.e. deed-restrictions, rent control).

Why is Workforce Housing Important?

Housing for Torrington's workforce is important. The workforce relies on the availability of both "well-priced" market rate housing units and "price-controlled" housing units (also known as Recognized Affordable Housing). Over time the affordability of workforce housing may become an issue in Torrington, as it has in other Connecticut communities.

While many of the housing units in Torrington may be considered affordable to some standard or another, housing that is susceptible to market forces can become unaffordable to people that Torrington rely on, such as firefighters, teachers and the like.



First-time buyer (above); Emergency service workers (below)



Trends in other parts of Connecticut indicate that housing affordability issues are spreading to areas where it was never expected as people "drive until they qualify" in the quest for suitable housing. This trend appears to be occurring in Torrington as median sales prices for houses have been increasing and recognized affordable housing has been decreasing.

Vulnerability of Losing Workforce Housing Units

Review of housing trends, particularly Recognized Affordable Housing and House Sales Value, may be indicators of future workforce housing affordability issues. However, there is no single indicator, because the affordability of workforce housing is impacted by a number of different factors, and the basic economic principle of supply and demand.

Potential Impact on Municipal Employees and Services

For Torrington, the Median Family Income is listed as \$86,700 in 2009 (Use HUD AMI for Litchfield County). A quick review of City employee salaries show that for some of the key positions (Police and Fire) the Average salary is in the range of \$58,000 (fire personnel) to \$66,000 (police personnel).

In some areas of Connecticut communities have found it difficult to attract and retain critical employees, particularly because of pay and housing costs issues. While this may not be a problem in Torrington today, it is certainly an emerging issue that the community should be paying attention to.

Prepare for Changing Housing Needs

People are living longer and healthier lives. The older age group (age 55+) will continue to grow. The 'baby boom' (people born between 1946 and 1964) has entered or will enter this age group during the next 20 years.

By the year 2020 adults aged 55 and over will comprise up to 50 percent of the total population of Torrington, up from 30 percent in 1970. There is a potential that an increased number of elderly residents will constrain the number of housing units that are in the market. This reduction in housing supply and an increase in demand for worker housing will further stress housing affordability.

Age in Place

Enabling older residents to stay in their homes comfortably, safely and independently as they age, regardless of physical challenges.

Housing Needs of an Aging Population

An aging population changes the housing dynamics of the community:

- people remain in their homes for a longer period of time than has occurred in the past, reducing the availability of homes,
- aging homeowners may need more assistance to maintain their homes,
- aging residents require additional healthcare services which requires workers to perform those services, and
- older persons have different lifestyle needs, which may not be satisfied in a mature housing stock.

Torrington Towers



Active adult housing (above); Elderly needs (below).



Torrington needs to prepare for these changes, as:

- 80 percent of seniors want to "Age in Place," and
- 20 percent of seniors will want other housing choices, such as assisted living.

Torrington may want to consider adopting policies that integrate housing and transportation with active aging principles to allow older residents to "Age in Place" (see sidebar).

Provide for Senior Accessibility and Mobility

Accessibility will be an increasingly important issue because Torrington has an aging population. Making housing and other places "visit-able" is important. Visitability involves creating inclusive home designs that are accessible to all. To accomplish this objective, Torrington may need to evaluate zoning setback requirements for ramps and other structural features that may be required.

Torrington may also want to evaluate pedestrian road crossings to improve ramps and pedestrian signals. It is particularly important that pedestrian signals provide adequate time for older residents to cross safely and that crosswalks are highly visible, especially in areas with housing for the elderly.

Torrington Housing Authority

A City agency that provides housing for 428 elderly and disabled persons.

Incentive Housing Zone

A new land use tool has recently been developed to encourage additional affordable housing units in the State of Connecticut. It provides financial incentives to towns that create Incentive Housing Zones allowing for mixed-income housing at higher densities.

In 2009, Torrington was awarded a grant to investigate using this tool in Downtown Torrington. A study is on-going.

Task Force on Blight

Neighborhood blight can have a significant impact on quality of life in a community. In November of 2002, the City of Torrington created a Blight Task Force to address properties with multiple Blight Ordinance, Building Code or Fire Code violations.

This program is part of a bigger quality of life initiative that is ongoing in Torrington: *Torrington Renaissance* program. The program is based on the idea that, through concentrated efforts of City officials, staff, residents, civic groups and developers, Torrington can shine in a lasting new way.



The program's goal is to improve the public perceptions, and overall appearance, to create environmental and economic benefits for the City.

Consider Using the Incentive Housing Zone Tool

Communities have found a variety of different programs to address workforce housing. Because Torrington is relatively affordable, the most meaningful strategies might result from maintaining the current housing stock and providing new housing choices.

Incentive Housing Zoning (see sidebar) is a new way to encourage housing in areas where infrastructure is already in place and residential density might be appropriate. In addition, the State will provide Incentive Payments to communities that approve this type of housing.

Policies that promote new housing opportunities in Downtown and along transit corridors make sense from a sustainability perspective. Torrington is already evaluating how this tool might work and should complete this process and consider adopting the recommendations generated by that study.

Encourage Housing Rehabilitation

Because Torrington has an older housing stock, helping homeowners maintain their properties is important. A property owner's inability or unwillingness to maintain their property can lead to residential blight. Local investment can be "jump started" with Government assistance and programs, such as:

- CDBG loans for building rehabilitation,
- development of an affordable housing trust fund to purchase and rehabilitate properties for lower incomes households, and
- organizing neighborhood cleanups.

Promote Sustainable Residential Development

Torrington has identified that new business growth should be "Smart Growth" to the extent possible. This goal is also part of the overall residential development strategy.

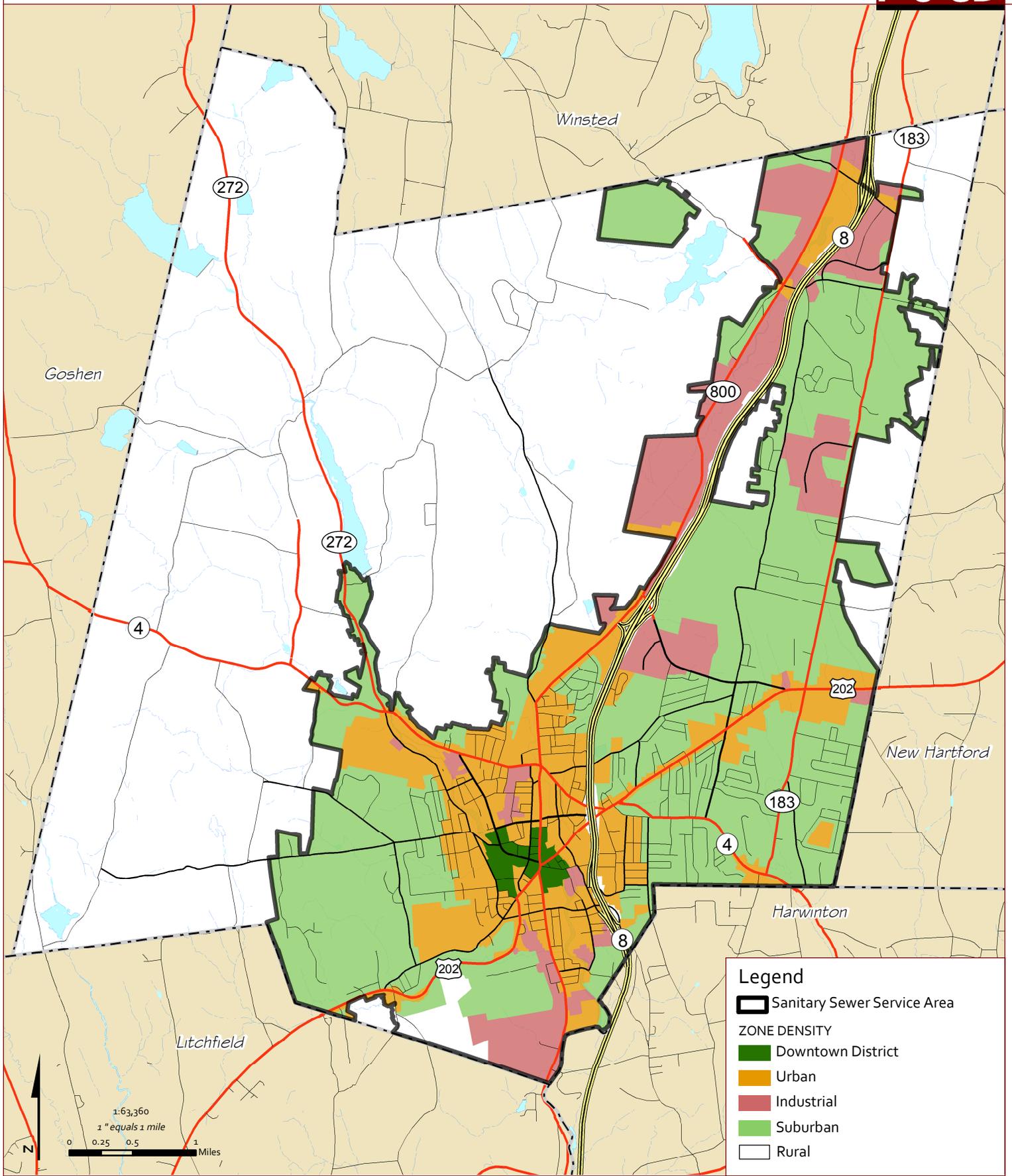
Smart growth promotes the use of higher density residential development in downtowns, developed neighborhoods and along transit routes. This approach also works well for older residents and people with disabilities.

New residential development should be encouraged as follows:

<i>Downtown</i>		City center area where higher density land uses are located. Mixed uses on a site may be appropriate in this area. High priority area for infill development and redevelopment.
<i>Urban</i>		Areas where higher density residential and commercial uses are located. Mixed uses on a site may be appropriate in this area. Moderate priority area for infill development and redevelopment.
<i>Suburban</i>		Areas where moderate density residential and commercial uses are located. Separation of residential and commercial uses is appropriate for this area. Low priority area for infill development and redevelopment.
<i>Rural</i>		Areas where low density residential uses are located. Commercial uses (other than agricultural uses) are not appropriate for this area. Infill development is not encouraged.

See map on facing page

ZONE DENSITY PLAN



Legend

- Sanitary Sewer Service Area
- ZONE DENSITY**
- Downtown District
- Urban
- Industrial
- Suburban
- Rural

Preserve the Existing Single-Family Zones

Recently the Planning and Zoning Commission has determined that multi-family residential uses are not appropriate in the single-family zones. Torrington should continue to promote this overall development objective.



Single-family homes (above and below)



Residential Neighborhood

Housing Strategies

	TASK
9-1	Consider using the Incentive Housing Zone tool
9-3	Promote sustainable residential development
9-4	Prepare for changing housing needs
9-5	Consider adopting policies that integrate housing and transportation with active aging principles to allow older residents to “age in place”
9-6	Evaluate zoning and other constraints to mobility and visitability
9-7	Preserve the existing single-family zones
9-8	Encourage housing rehabilitation