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# AFFORDABLE HOUSING PLAN

## TOWN OF WATERTOWN, CONNECTICUT

### 2024-2029



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## EXECUTIVE SUMMARY

This plan seeks to explain what affordable housing is, what affordable housing is like in Watertown, what residents of Watertown want when it comes to affordable housing, and how Watertown can increase the amount of affordable housing it provides.

As rental and home prices continue to rise in Watertown and across the country, the American dream of an affordable place to live is rapidly becoming out of reach for many. This plan seeks to set a direction to alleviate some of the obstacles that cause these high prices, such as insufficient housing stock, and overly restrictive zoning standards and allow residents the opportunity to reside and thrive in Watertown.

### Affordable Housing

Affordable Housing is defined as housing for which households spend thirty percent (30%) or less of their income on housing costs **and** if price increases happen, they are controlled through a housing subsidy or affordability restriction *Naugatuck Valley Council of Governments*.

Affordable housing for Watertown can also be described as workforce housing, alternative housing, and includes alternative housing for older adults and assisted housing. Housing is considered affordable when a homeowner or renter pays 30% or less of their income on housing costs. As we have heard there is an increasingly critical shortage of housing to meet demand for a wide spectrum of citizens. This type of housing allows a variety of residents an opportunity to live, work, and provide services to the town. This demographic includes young professionals starting their careers who cannot afford a single-family dwelling. It also allows older adults the ability to stay in town when they retire and downsize to stay close to family and services the town can provide.

### Current Conditions

While Watertown's population is predicted to decrease by 2030 the need for more affordable housing in Watertown continues. At current rates of building, it would take Watertown almost 45 years to achieve a 10% stock of affordable housing. Due to this low supply the town's Housing Authority has a wait list of over 5 years for its residential units. These issues show a necessity for the town to grapple with ways to either build or incentivize the building of affordable housing.

There are also gaps in housing for certain income groups of both renters and owners who are unable to find homes that would match up to their income level so they could meet the 30% or less guideline for housing costs. Renter households making below 50% of average median income (AMI) (\$50,450) a year are some of the most cost burdened groups, meaning they are paying over 30% of

their income on housing. Certain classes of homeowners face a similar challenge as 45% of residents making between 51-80% of AMI (up to \$80,720) are also considered cost burdened.

Unfortunately, residents hold a negative attitude towards the term affordable housing, according to a survey conducted by the town staff, though this does not include affordability as related to older adult residents, and for younger professionals.

### **Strategies to Achieve Affordability**

In order to increase the number of affordable units in Watertown there are several paths the town can explore, such as increased funding and support for the Watertown Housing Authority. Other options include the incentivization of affordable housing where the infrastructure is already in place for them. This can be done through the implementation of planned development districts, accessory dwelling units, or incentive housing zones among many options.

These options and strategies would take a few years to develop and would need to be debated on, developed, and implemented with input from the community.

## COMMUNITY VALUES STATEMENT

“Watertown is a community which strives to be Litchfield County’s most citizen/employee-centric town. It seeks to make sure citizens, businesses, and employees are valued. To help continue this legacy of support and value, housing is needed for all its citizens and employees through the hard times and the good times for as long as they may reside here. Watertown looks to keep all its people valued, safe, and in good health and spirit.”



## **WHY DO WE PLAN FOR AFFORDABILITY?**

Watertown seeks to take control of its affordable housing future and achieve a more diverse housing stock. The town's goal is to achieve 10% or more safe affordable housing, to allow current and future residents to stay in town.

With this plan Watertown hopes to create a safe and diverse affordable housing stock for all residents to enjoy. The Affordable Housing Plan (AHP) allows Watertown to maintain local control of affordable housing locations, appearance, and type to ensure that Watertown's vision can provide housing for all residents. Furthermore, CGA § 8-30g creates a dynamic between developers and the municipality that incentivizes action from Watertown.

On July 24, 2017, Connecticut General Statutes, Title 8, Chapter 126a, § 8-30j came into effect. This statute requires all municipalities in the State of Connecticut to produce an affordable housing plan every five years. § 8-30j was then revised during the 2021 legislative session adding that the plans may be part of the Plan of Conservation and Development, and that affordable housing plans be developed by June 1, 2022 and updated thereafter.

Previous iterations of the plan can be found in the Affordability in Housing subsection of Demographics and Housing in Watertown's 2017 Plan of Conservation and Development. This current Affordable Housing Plan strives to update all the information for affordable housing, as well as set new goals and specify how Watertown can achieve those goals.

## DEFINITIONS

### **Accessory Dwelling:**

“A dwelling unit either attached to a single-family principal dwelling or located on the same lot and having an independent means of access” according to *The Complete Illustrated Book of Development Definitions Fourth Edition*.

### **Affordable Housing:**

Housing for which households spend thirty percent (30%) or less of their income on housing costs **and** if price increases happen, they are controlled through a housing subsidy or affordability restriction. *NVCOG*

### **Area Median Income (AMI):**

The area median income is the median income for the Watertown municipal area including Watertown and Oakville. This income represents the midpoint meaning fifty percent (50%) of the population earns more and 50% earns less. *NVCOG*

### **Cost Burdened:**

A household that spends more than thirty percent (30%) of their income on housing costs. *NVCOG*

### **Dwelling Unit:**

A room or group of rooms located within a dwelling and forming a single habitable unit with physical separation from any other dwelling unit within the dwelling and with facilities that are used, arranged, or intended to be occupied for living, sleeping, cooking, and eating independent from any other dwelling unit in the dwelling. *NVCOG*

### **Housing Affordability:**

Households that spend thirty percent (30%) or less of their income on housing costs. *NVCOG*

### **Multi-family Dwelling:**

A building containing four or more dwelling units, but excluding dwellings with accessory dwelling units. *NVCOG*

### **Naturally Occurring Affordable Housing:**

Housing for which households spend thirty percent (30%) or less of their income on housing costs and the unit is **not** protected through a housing subsidy or an affordability restriction. *NVCOG* This can happen through there being an overabundance of housing driving costs down among other ways.

### **Severely Cost Burdened:**

A household that spends more than fifty percent (50%) of their income on housing costs. *NVCOG*

## Abbreviations

**C.G.A.:**

Connecticut General Assembly, the legislative branch of the government of Connecticut.

**C.G.S.:**

Connecticut General Statutes, codified laws enacted by the Connecticut General Assembly.

**P.O.C.D.:**

Plan of Conservation and Development, a long-range planning document, created with the input of residents, business owners, planning staff, and stakeholders of the towns long term vision of its development and growth.

**N.V.C.O.G.:**

Naugatuck Valley Council of Governments, the group of chief officials of neighboring municipalities which includes Watertown, whose staff assists in coordinating municipalities to achieve common interests, and can help in the creation of municipal projects such as this report.

## Frequently Asked Questions

### Why is affordable housing so important?

Discussed in more detail on *Why Do We Plan for Affordability?* section on page 4.

### What is Watertown’s current percentage of affordable housing as defined by the State of Connecticut?




Each year, the State of Connecticut creates a list of affordable housing types (included in the graphic to the right). The percentage of affordable housing is calculated by taking the total number of affordable housing units of each type and dividing it by the total number of housing units in the municipality (# affordable housing units/# total municipal housing units = % town affordable housing). The data used is pulled from the United States decennial (10 year) census. The percentage of affordable housing based on these factors may change as the number of listed housing types changes in Watertown. Using 2020 Census data, Watertown currently has 466 affordable housing units and 9,137 total units, which means the town is comprised of five and one tenth percent (5.10%) affordable housing.

Type of “Affordable Housing Development” as defined by C.G.S. 8-30g (2020)	Number of Units (2020)
Government Assisted Units	205
Tenant Rental Assistance Units	32
Single Family CHFA/USDA Mortgages	229
Deed Restricted Units	0
<b>Total Assisted Housing Units in Watertown</b>	<b>466</b>

### What is included housing costs?

Housing costs are not only calculated on mortgage or rent payments, and taxes, but heating and utility costs as well.

*Television, telecommunications, and information technology services are not included as utility costs in the housing*

**What is included as a “housing cost” for...**

- 1) Renters:** the cost of rent, common charges in the case of a rental in a common interest community; and heat and utility costs, excluding television, telecommunications, and information-technology services.
- 2) Homeowners:** periodic mortgage payments, real property taxes, real property insurance, common charges in the case of common interest community, and heat and utility costs, excluding television, telecommunications and information-technology services.

*costs of either renter or owner households.*<sup>1</sup>

### **What does more affordable housing mean for Watertown?**

The State of Connecticut defines affordable housing as housing for which households pay thirty percent (30%) or less of their income on housing costs **and** the unit is maintained through a housing subsidy or affordability restriction. In Connecticut, this includes assisted housing, in which a developer or household receives a financial subsidy to maintain affordability, or set-aside developments, in which a developer protects a certain number of units for households at a specific income for a set amount of time. Unlike affordable housing that has a protection such as a deed restriction or rental assistance, those who live in naturally occurring affordable housing have no guarantee that the unit will continue to cost thirty percent (30%) or less of their income from year to year.

### **How much more affordable housing is needed to meet state requirements?**

Watertown is committed to meet the goal of at least 10% affordable housing. 10% is required to prevent a C.G.S. 8-30g appeal, which would allow developers to override local zoning in specific scenarios. This was implemented by the state as to stop municipalities from denying affordable housing unless done for significant health and safety concerns. As of 2020 Watertown counted 466 units of affordable housing and so is only at five and one tenth percent (5.10%) of its goal, therefore Watertown will continue to encourage building affordable housing units to meet its goal. Watertown requires approximately 914 units to meet its affordable housing goal.

### **What households are considered cost burdened?**

A household is considered cost burdened when they spend more than 30% of their income on housing costs such as rent and mortgage payments. Cost burdened households have less income to spend on other needs such as food, transportation, and healthcare.

### **What households are considered severely cost burdened?**

A household is considered severely cost burdened when they spend more than 50% of their income on housing costs such as rent and mortgage. Severely cost burdened households will have even less money available to spend on necessities such as food and healthcare and may not be able to participate in their communities.

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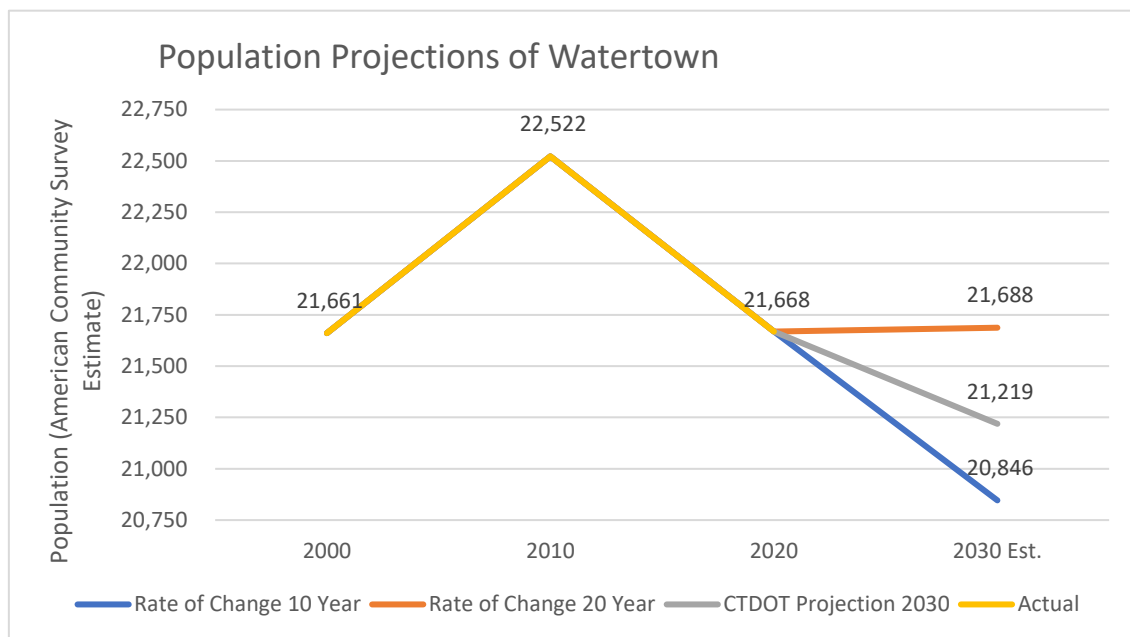
<sup>1</sup> *CT Housing Assessment Report*

## AN OVERVIEW OF HOUSING IN WATERTOWN

### POPULATION

The population of Watertown is not predicted to grow by 2030, but to shrink or stay at its current levels. This decrease or stabilization of the population is typical for the region and Connecticut as a whole.

Watertown's population was 21,661 residents in 2000, peaking to 22,522 in 2010, before decreasing to 21,668 in 2020. The population is currently predicted to either stay the same or shrink by almost 1,000 people by 2030, with the CTDOT projection being in the middle with a decrease of around 500 people.



While the population is declining, the need for housing is not. Currently many new households are being created in Connecticut as more people move out from their current living situation and seek a home of their own. With a higher demand for homes, and a lack of supply, this has caused rents and home prices to rise.

Watertown's current population distribution shows a diversity of ages in town. Currently a majority of the population is in their working age of 15 to 65 with a current population of 14,028. The second highest is older persons over the age of 65 at 4,716 people. The segment of population with the fewest members are younger than age 15 at 847 children.

A projection was made showing the future age composition of Watertown, using CT Data Collaborative's demographics and population data. The projection showed an increase in older adults, particularly those approaching or in retirement age. This projection also shows an increase in

children and young people below the age of 20 as well. This projection uses the CT DOT's future population projection of 21,219.

The average age of residents in Watertown will continue to increase as the birth rate declines and the balance of the population continues to age. With this increase in the older population more services will have to be put into place such as more assisted living residences to meet the increased demand. As the population leaves the working age and enters into retirement they may look to downsize into smaller homes and more affordable homes.



The Watertown Housing Authority currently supplies 120 units of adult and assisted housing spread across three buildings, built between 1970 and 2000. The number of units is currently far below the demand for them, with the current waiting list being over 3 years long.

**Current waitlist for elderly and assisted housing 3+ years long!**

This data helps to depict just how large the demand for affordable housing for older adults, with the necessity to find the means to construct to meet current as well as future demand. As of 2024 there are approximately 80 or more individuals on the wait list.

To fulfil its community value statement, Watertown must continue and intensify its work to provide safe and affordable housing to its residents. Watertown must continue this work to allow current and future residents the opportunity to continue living here.

## WATERTOWN'S CURRENT HOUSING STOCK

Watertown's housing stock can be evaluated using two different measures. First, examining how many households are cost burdened. Second, understanding where gaps exist between Watertown's housing stock and resident's current household income.

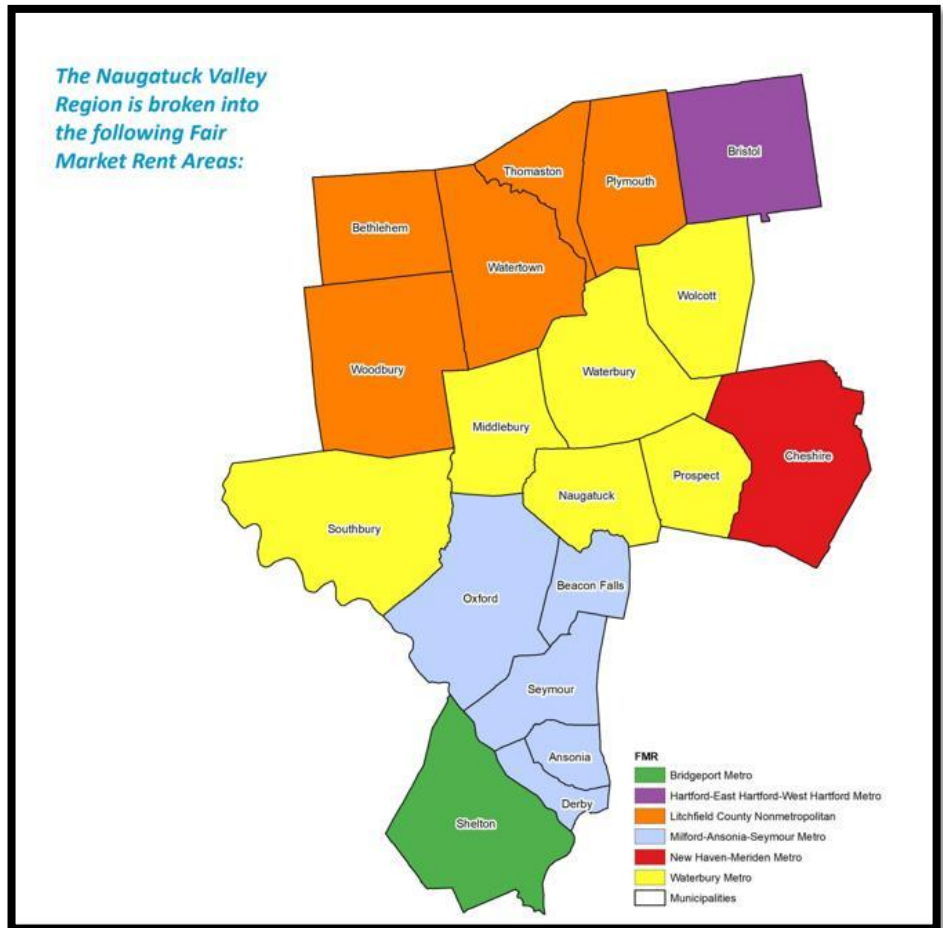
Both methods of evaluation can be completed using Comprehensive Housing

Affordability Strategy (CHAS) data published by the United States Department of Housing and Urban Development (HUD).<sup>2</sup>

The State and Federal government use the Area Median Income (AMI) to organize households into groups based on specific percentages of the AMI. These groups are then used to determine eligibility for various rental and homeowner assistance programs. This number

is comparable to the Median Family Income (MFI), both calculated for geographic areas called Fair Market

Rent (FMR) areas. Watertown is located in the Litchfield County Nonmetropolitan FMR area, along with Woodbury, Bethlehem, Thomaston, and Plymouth.

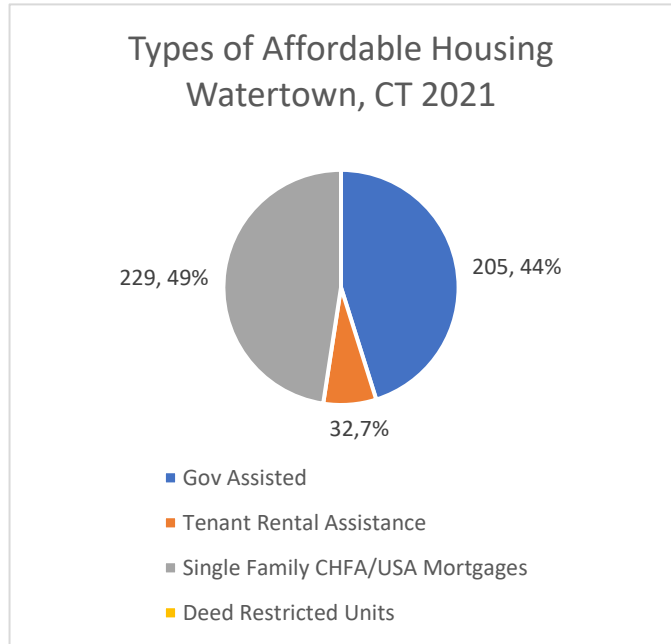


**The 2019 Average Median Income in Watertown is \$100,900.** <sup>3</sup>

<sup>2</sup> [Comprehensive Housing Affordability Strategy \(CHAS\) data](#)

<sup>3</sup> [CT DOH Income Limits based on HUD Median Incomes](#)

As noted previously, Naugatuck Valley Council of Government’s Regional Housing Profile states that five and one tenth percent (5.10%) of Watertown’s housing units are affordable housing as of 2021. The 5.10% consists of 466 assessed units, 205 government assisted, 32 tenant rental assistance, and 229 single family CHFA/USA mortgages.



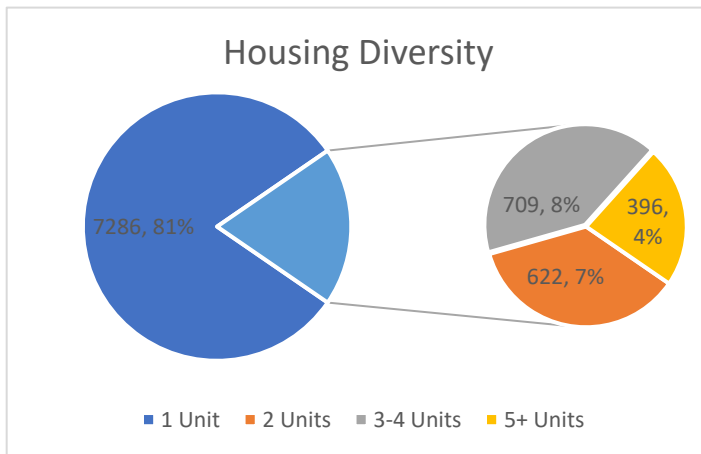
CHFA or Connecticut Housing Finance Authority are mortgages with low interest rates used to help people of low and moderate income to purchase and afford their homes. This is done for first time home owners or those who have not owned a home for 3 years prior. Deed restricted housing is important as it runs with the unit instead of the tenant providing long term rental stability.

On average under 10 assisted housing units are built each year in Watertown. As it stands Watertown would need an extra 448 more affordable units to meet its ten percent (10%) goal. It would take almost 45 years to meet the towns affordable housing goals at current rate of construction. A more planned approach to affordable housing through this plan should be used to increase the construction rates of affordable housing and meet the goals set by the state and town in a timely manner.

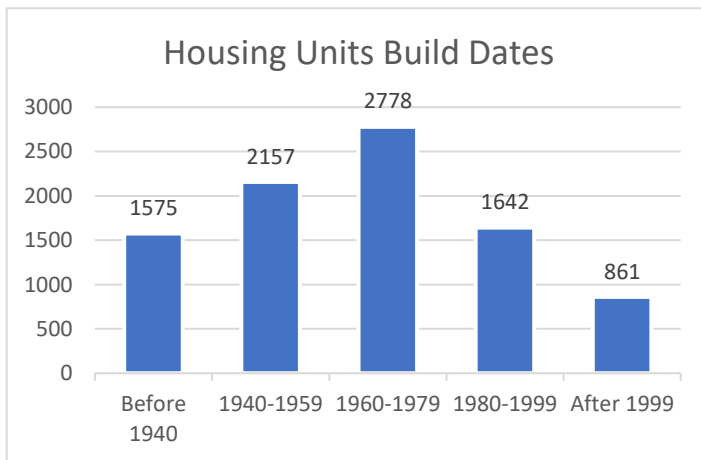
**At Current Rates:  
Almost 45 Years to  
Achieve  
Affordability!**

The number of affordable housing units needed is calculated via the current number of affordable units from the CT affordable housing appeals list divided by the total number of housing units as indicated in the decennial census for 2020. The denominator for affordable housing percentages will stay the same between decennial census data releases. For Watertown, this means that the affordable housing unit percentage will be based on 9,137 total units until 2030. An increase in affordable housing units through any method (rental assistance, CHFA mortgages, etc.) will help to bring Watertown closer to their goal of 10% affordable housing units.

The housing stock in Watertown is similar to that of the rest of Connecticut with a majority of housing options being as the name implies, single family homes for one family unit. It is estimated that as of 2019 Watertown has a mix of eighty-one percent (81%) one-unit structures and nineteen percent (19%) multi-unit structures. The Naugatuck Valley region as of 2019 had an estimated sixty-four percent (64%) of its total housing stock be one-unit structures, this means that compared to the region Watertown has a less varied housing stock. For Watertown’s multi-unit structures, seven percent (7%) are 2 units, eight percent (8%) are 3 to 4 units, and four percent (4%) are 5 units or more. These numbers demonstrate a need for Watertown to create more multi-unit dwellings. Multi-unit dwellings allow for higher density around amenities and necessities, as well as lower housing costs with an increase in housing.



The housing stock of Watertown is older with the majority forty-one percent (41%) being built before 1960. Only ten percent of units (10%) of housing units, 861, were built after 1999. Many of the oldest of Watertown’s housing units are located in the historic district surrounding Taft School.



This older housing stock also comes with a need for home owners to do more repairs and upgrades for their house to allow it to continue to

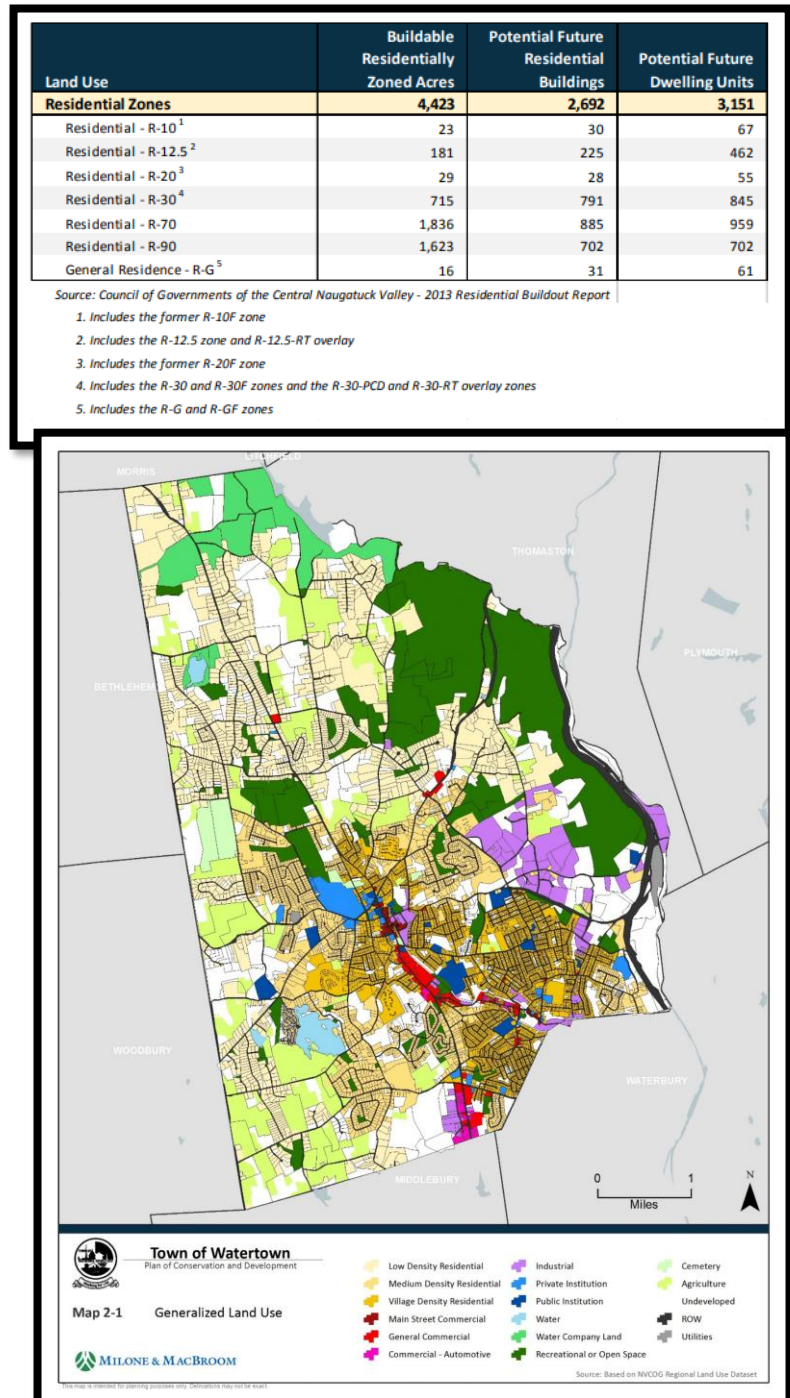
function. This gives added cost to these older homes and can make them become unaffordable to the average person. Residents who want to age in place may have difficulties with this as time goes on, their house may become more expensive to maintain and they may not be making as much income as they previously had, causing that resident to become price burdened.

It is important to note this current downward trend in units being built in Watertown, with only 861 units being built after 1999. This brings a need for Watertown to continue its work in making constructing housing, specifically multi-unit housing, easier and more desirable for developers.

## LAND USE

In 2013 a buildout analysis was done for Watertown by the Council of Governments of the Central Naugatuck Valley COGCV, before its merger in 2015 to become the Naugatuck Valley Council of Governments NVCOG. The analysis found that with the zoning regulations at the time 3,135 residential dwelling units could be built. While these numbers are assured to have changed by now, these give a base line as to where development could go.

The largest number of residential units could be developed on undeveloped land, in the northern and western lower density areas of Watertown. While it is an option to continue to develop undeveloped land in Watertown, it is preferred by the Watertown Plan of Conservation and Development, to infill currently developed areas with more housing. Infill development in this case would be the development of currently underutilized land in the more urban areas of town. This infill development would keep development away from more natural areas, and help bring the community closer together. Infill would also help lower the cost of development, allowing new buildings to tap into already existing infrastructure such as roads and utilities. This infill development as proposed by the POCD should contain duplex, triplex, multi-family dwelling, and mixed-use developments, allowing for more affordability and higher housing



diversity in the homogenous areas of Watertown.

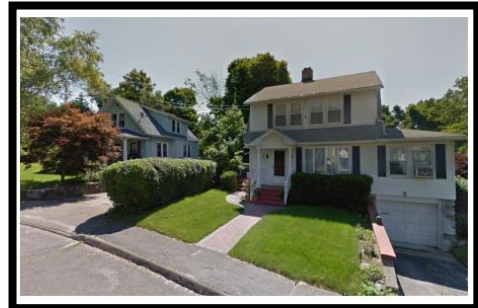
Watertown has a large variety of land uses, and because of it a large number of opportunities for different types of housing. Currently there are three main types of residential areas, village density, medium density, and low density. As of 2017, residential was the largest land use in Watertown making up thirty-eight and one tenth percent (38.1%) of the towns total land area, and containing seventy-eight and seven tenths percent (78.7%) of all properties in town.

The densest of residential areas are village density making up the zones of R-12.5, R-10 and R-G. This density has an average lot size of under .5 acres, and contains single-family, duplex, three-family, and apartment housing. While making up only eight and three tenths percent (8.3%) of the land area it contains forty percent (40%) of all properties and fifty-seven percent (57%) of all dwelling units. These areas are located in Oakville and Watertown center.

The medium density areas, located at the fringes of the village density areas, are the second densest. These areas contain the R-30 and R-20 zones with an average lot size of 0.94 acres. These areas take up ten and seven tenths percent (10.7%) of Watertown's land area.

The final type of residential area in Watertown is low density residential located in the northern and western portions of town and are made of the R-70 and R-90 zones. These areas most often border undeveloped and agricultural land. Being low density, it is almost entirely single-family homes of an average lot size of 2.55 acres.

Watertown has many opportunities to provide more housing for its current and future residents, with the ability to expand into these already created areas. There is also the opportunity to allow other zones to have denser development to better take advantage of the land and opportunities they possess.



A mix of single and multifamily homes can be found in village density areas. @Google Maps



.5 to 1 acre lots located outside the village areas make up Watertown's medium density. @Google



Located on the fringes lower density areas have mostly single family on larger lots. @Bing Maps

**WATERTOWN COMPARED TO OTHER MUNICIPALITIES IN THE LITCHFIELD COUNTY NONMETROPOLITAN FAIR  
MARKET RENT AREA**

*Renter Household Cost Burden in Neighboring Communities in the Litchfield County non-  
metropolitan FMR Area<sup>4</sup>*

Renter Household Cost Burdened	Woodbury	Bethlehem	Watertown	Thomaston	Plymouth
Total Renter-Occupied Housing Units	918	196	1,778	787	994
Households Spending 30-50% of Household Income on Housing Costs	17.8%	30.1%	26.3%	23.9%	30.6%
Households Spending More than 50% of Household Income on Housing Costs	18.7%	18.9%	20.8%	21.2%	13.5%

*Owner (with mortgage) Household Cost Burden in Neighboring Communities in the Litchfield County  
non-metropolitan FMR Area<sup>5</sup>*

Owner Household Cost Burdened	Woodbury	Bethlehem	Watertown	Thomaston	Plymouth
Total Owner-Occupied Housing Units	2,182	692	4,328	1,761	2,583
Households Spending 30-50% of Household Income on Housing Costs	20.2%	17.9%	14.3%	19.7%	17.7%
Households Spending More than 50% of Household Income on Housing Costs	18.9%	12.1%	11.9%	11.4%	9.4%

**Key Findings:** 26.3% of Watertown’s renter households are cost burdened, or spending more than 30% of their income on housing costs. This number is higher than Thomaston and Woodbury, but lower than percentages in Plymouth and Bethlehem. Of the renter occupied households in Watertown, 20.8% are severely cost burdened, or spending more than 50% of their income on housing costs. This is lower than the percentage in Thomaston, but higher than those of Plymouth, Woodbury, and Bethlehem.

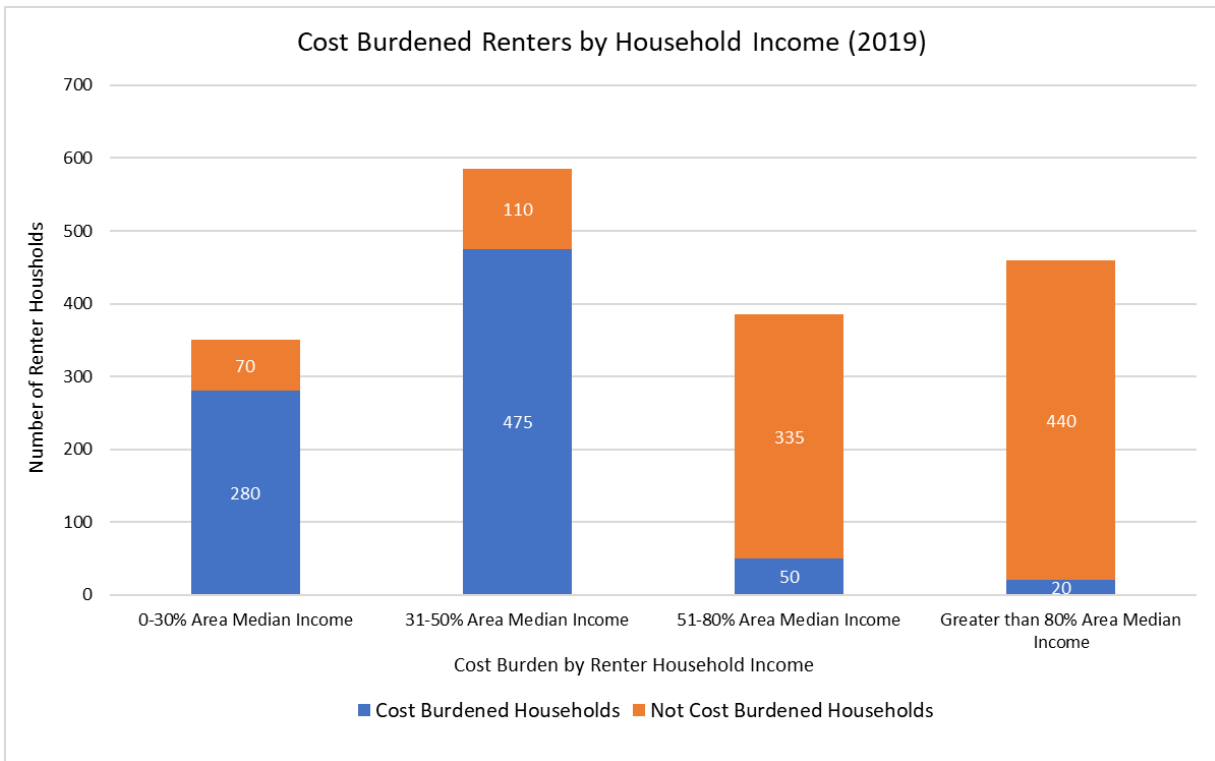
14.3% of Watertown’s owner (with mortgage) households are cost burdened and 11.9% are severely cost burdened. While Plymouth has a lower percentage of severely cost burdened owner households without a mortgage, Watertown’s percentages are lower than other municipalities in the Fair Market Rent area. Watertown’s owner households spend less of their income on housing needs than both renter households in Watertown and other owner households in the same FMR area.

<sup>4</sup> Naugatuck Valley Council of Governments Regional Housing Profile

<sup>5</sup> American Community Survey Data

### COST BURDENED RENTER HOUSEHOLDS IN WATERTOWN

Cost Burdened Renter Households (2019)				
Household Income as Percent of AMI	Household Income Estimates	Total Households	Percent Cost Burdened	Total Households Cost Burdened
0-30% Area Median Income	\$0.00 to \$30,270	350	80%	280
31-50% Area Median Income	\$31,279 to \$50,450	585	81%	475
51-80% Area Median Income	\$51,459 to \$80,720	385	13%	50
Greater than 80% Area Median Income	\$81,729 and Greater	460	4%	20
<b>Total</b>		<b>1,780</b>	<b>46%</b>	<b>825</b>



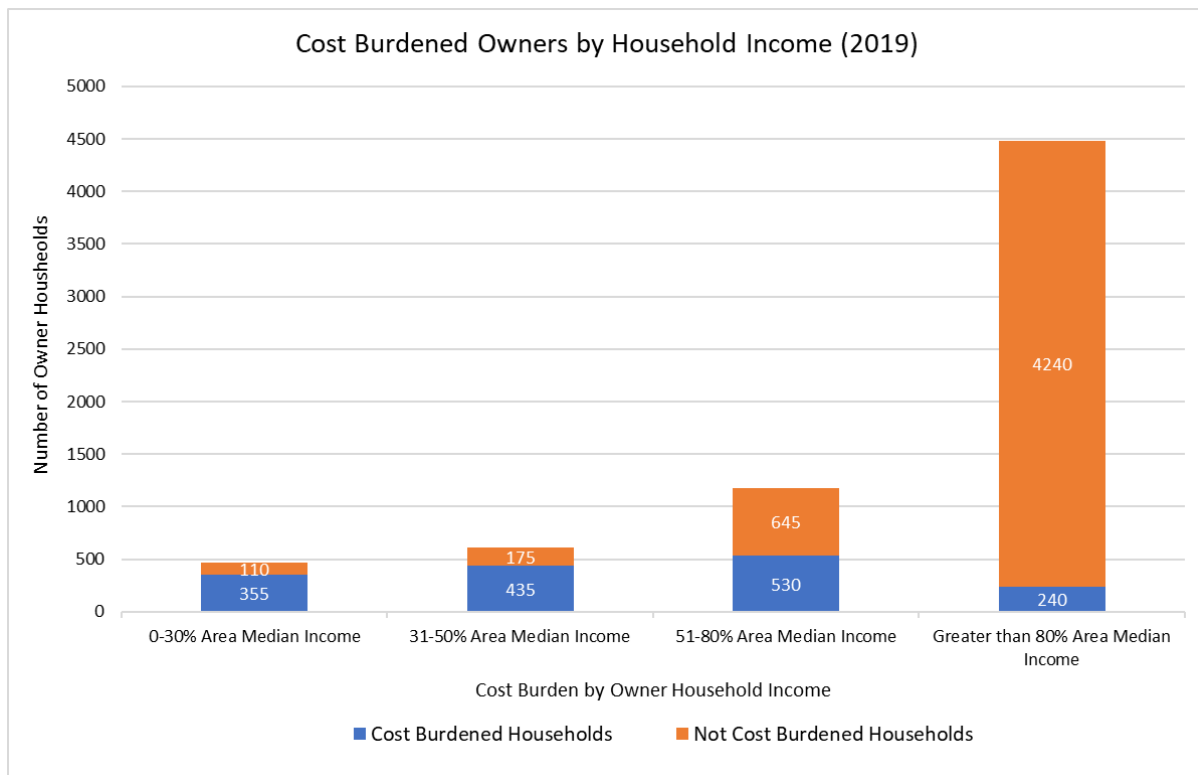
**Key Findings:**

Renter households in Watertown who make between 0-30% and between 31-50% of the AMI are more likely to be cost burdened, or to be spending more than 30% of their income on housing costs. The most cost burdened group of renter households in Watertown are those who make between 31-50% of the AMI, with 81% of this group being cost burdened.

The Watertown renter households who make 51% or more of the AMI are far less likely to be considered cost burdened, with the least cost burdened group being renter households who make greater than 80% of the AMI, making up only 4% of cost burdened renter households.

## COST BURDENED OWNER HOUSEHOLDS IN WATERTOWN

Cost Burdened Owner Households (2019)				
Household Income as Percent of AMI	Household Income Estimates	Total Households	Percent Cost Burdened	Total Households Cost Burdened
0-30% Area Median Income	\$0.00 to \$30,270	465	76%	355
31-50% Area Median Income	\$31,279 to \$50,450	610	71%	435
51-80% Area Median Income	\$51,459 to \$80,720	1,175	45%	530
Greater than 80% Area Median Income	\$81,729 and Greater	4,480	5%	240
<b>Total</b>		<b>6,730</b>	<b>23%</b>	<b>1,560</b>



### **Key Findings:**

Owner households in Watertown are more likely to be cost burdened, or spending more than 30% of their income on housing costs, if they make between 0-30% and between 31-50% of the AMI. The largest group of cost burdened owner households in Watertown are those who make between 0-30% of the AMI; 76% of this AMI group are considered cost burdened.

The owner households in Watertown who are less likely to be cost burdened fall to those who make greater than 80% of the AMI. The data shows that 45% of owner households who are making 51-80% of the AMI are still cost burdened, with only the highest AMI group experiencing very little cost burden at 5%.

## GAPS IN WATERTOWN'S HOUSING STOCK

### What does it mean to have a 'gap' in your housing stock?

A housing gap occurs when the demand for housing at a specified income group is larger than the supply of units affordable to that group.

### Data from CHAS can help us to determine where gaps in housing stock exist using:

1. The number of households earning a given percentage of their area's median income (AMI). (CHAS groups renter and owner households into income groups, such as 0-30% AMI for renter households and 0-50% AMI for owner households).
2. The number of units, both occupied and vacant, that are available and affordable for each defined income group. (These units represent housing costs that are 30% or less of the income for each group).
3. Each housing units' level of affordability and the income of the households currently occupying the units. (Example: A housing unit may be affordable to households earning 0-30% of the AMI, and occupied by a household earning 51-80% of the AMI.)

### Why does a gap in your housing stock matter?

**When a household occupies a unit that is considered affordable for a higher income group, that household is more likely to be spending more than 30% of their income on housing needs.** For example, if a household that earns 81-100% AMI occupies a unit that is affordable to households earning 100%+ AMI, the household earning 81-100% AMI is more likely to become cost burdened or severely cost burdened.

**When a household occupies a unit that is considered affordable for a lower income group, the household is more likely to be spending less than 30% of their income on housing needs.** For example, a household earning between 51-80% AMI occupying a unit that is affordable to a household earning 30-51% AMI will be spending less of their income on housing but will reduce the number of units available to those in the lower income group.

When this happens throughout a municipality, it creates gaps in housing affordability for each income group. A decrease in the number of vacant units can raise the price of those that are available and significantly impact the supply of affordable housing for lower income groups. **A housing needs assessment identifies the total number of current Watertown households at specific income groups that would not be able to find an available unit corresponding to their income group.**

**A housing needs assessment can be used to better understand who is occupying Watertown's housing stock, and the amount of housing that is needed to create equitable access to affordable housing for all income groups.**

### GAP FOR RENTER HOUSEHOLDS IN WATERTOWN

Housing units are considered affordable to a specific income group if the total housing costs do not exceed 30% of the household's annual income. The table below outlines the estimated annual income for each AMI group and the corresponding housing costs range that would be considered affordable.

Annual "Affordable" Housing Cost Ranges for Each Household Income Group (2019)			
Household Income as Percent of AMI	Household Income Estimates	Annual "Affordable" Housing Cost Range	Monthly "Affordable" Housing Cost Range
0-30% Area Median Income	\$0.00 to \$30,270	\$0.00 to \$9,081.00	\$0.00 to \$756.75
31-50% Area Median Income	\$31,279 to \$50,450	\$9,383.70 to \$15,135.00	\$781.98 to \$1,261.25
51-80% Area Median Income	\$51,459 to \$80,720	\$15,437.70 to \$24,216.00	\$1,286.48 to \$2,018.00
Greater than 80% Area Median Income	\$81,729 and Greater	\$24,518.70 or Greater	\$2,043.23 or Greater

*Note on Reading the Following Graphs*

The housing gap for renter households can be examined closer on the following pages. Each graph was completed using AMI groups and is labeled accordingly. You can refer to the tables on this page when reading each graph to help identify the corresponding household income.

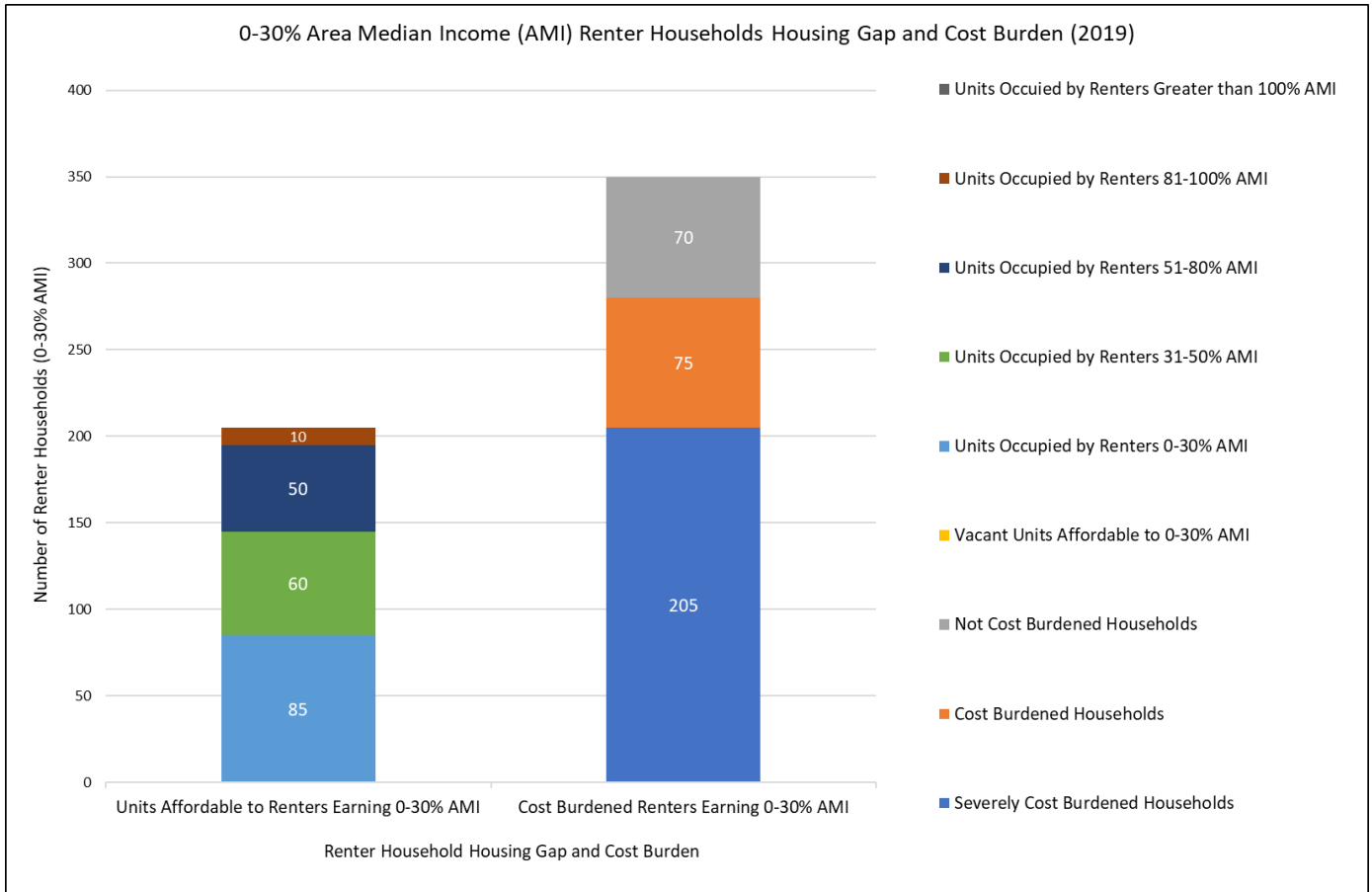
Each graph looks at:

- The total number of units (vacant and occupied) that would be affordable to the specific income group and the composition of households occupying those units by household income group; and
- The total number of households in each income group (AMI) and the breakdown of which households are cost burdened.

The table below summarizes the housing unit gap data that is broken down in the graphs on the following pages.

Renter Household Unit Gap (2019)					
Household Income as Percent of AMI	Household Income Estimates	Total Households	Affordable Housing Units	Units Occupied by Households of Different AMI Group	Unit Gap
0-30% Area Median Income	\$0.00 to \$30,270	350	205	120	265
31-50% Area Median Income	\$31,279 to \$50,450	585	810	485	260
51-80% Area Median Income	\$51,459 to \$80,720	385	565	430	250
Greater than 80% Area Median Income	\$81,729 and Greater	460	115	85	430

## 0-30% AMI RENTER HOUSEHOLD COST BURDEN AND HOUSING GAP IN WATERTOWN

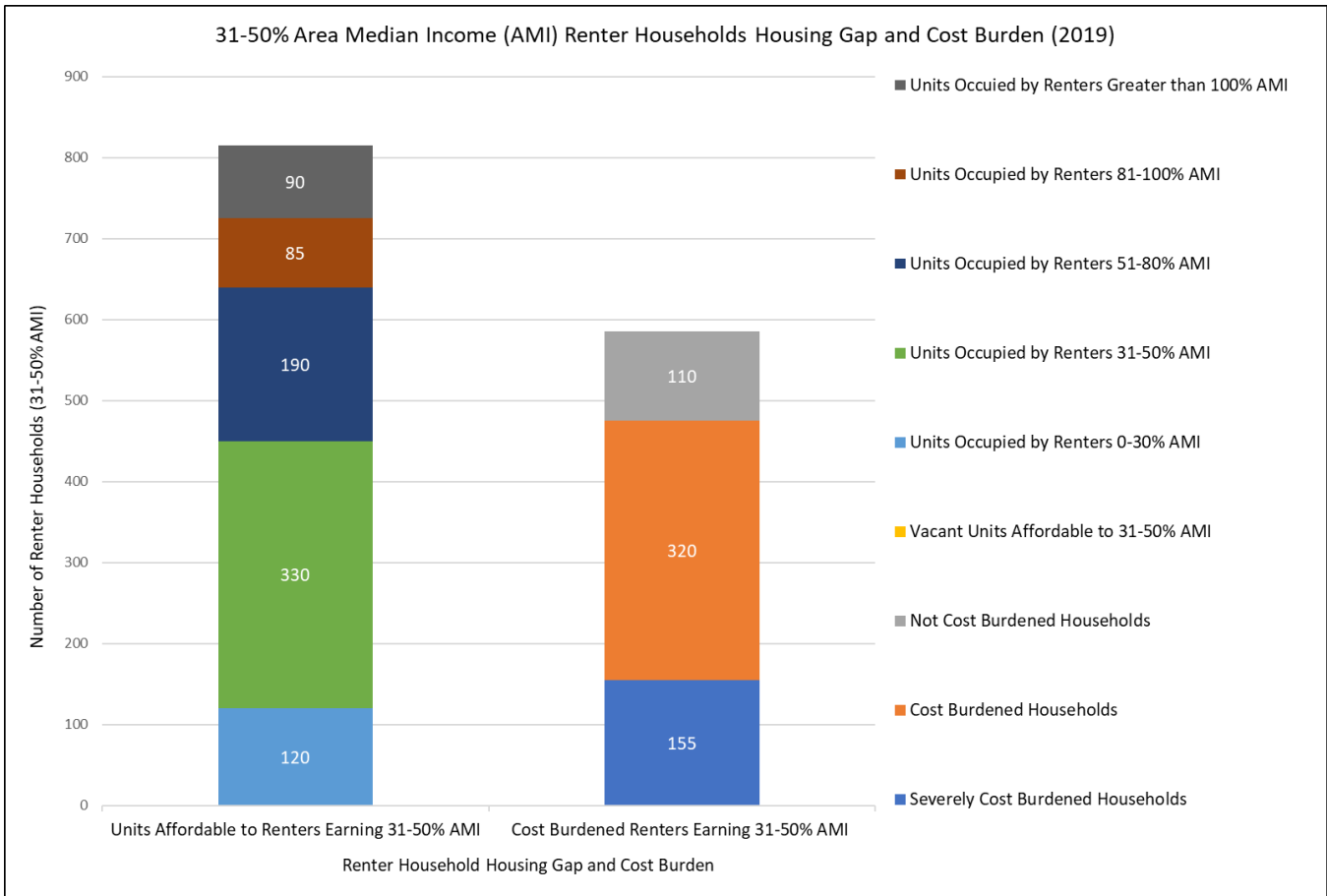


### **Key Findings:**

**Cost Burden:** There are 350 renter households who earn 0-30% of the AMI in Watertown (\$0.00 to \$30,270). 58.57% of these households are considered severely cost burdened, or spending 50% or more of their income on housing costs. 21.43% of these households are considered cost burdened, or spending 30% or more of their income on housing costs. Of the 205 units considered affordable to this income group, 120 of them are being occupied by households in income groups higher than 0-30%. These households are less likely to be cost burdened as they are occupying a unit that is affordable to a lower income group.

**Housing Gap:** There are currently 0 units available to renter households in this income group. Of the 205 units that are considered affordable to households earning 0-30% AMI, 41.46% are occupied by renter households within that same AMI group. 29.27% are occupied by renter households making 31-50% AMI, 24.39% are occupied by renter households making 51-80% AMI and 4.88% are occupied by renter households earning greater than 80% AMI. There are 350 households earning 0-30% AMI, with 85 of these households occupying units affordable to this income group and 0 vacant units, that leaves a housing gap of 265 units.

### 31-50% AMI RENTER HOUSEHOLD COST BURDEN AND HOUSING GAP IN WATERTOWN

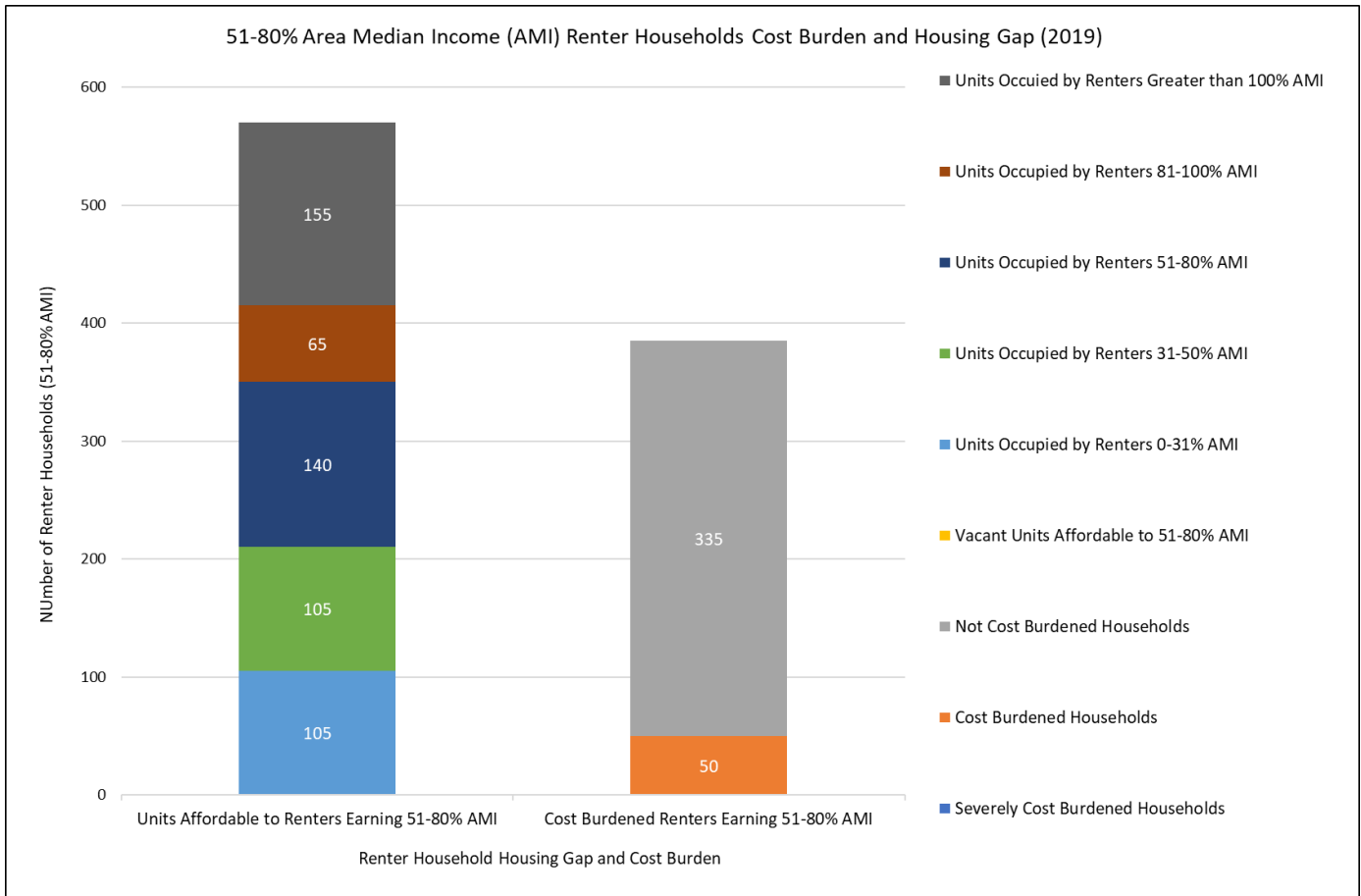


**Key Findings:**

**Cost Burden:** There are 585 renter households earning 31-50% of the AMI in Watertown (\$31,279 to \$50,450). 26.5% of these households are considered severely cost burdened, spending 50% or more of their income on housing costs. 54.70% renter households in this income group are cost burdened, spending more than 30% of their income on housing costs. Of the 810 units considered affordable to this income group 120 are occupied by households earning less than 31-50% AMI and are more likely to be cost burdened as they are living in units considered affordable for a higher income group. 365 units are being occupied by households in income groups higher than 31-50% of the AMI. These households are less likely to be cost burdened as they are occupying a unit that is affordable to a lower income group.

**Housing Gap:** There are currently 0 vacant units available to renter households in Watertown earning between 31-50% AMI. Of the 810 units considered affordable to this group of renter households, 14.72% are occupied by renter households earning 0-30% AMI, 40.49% are occupied by renter households earning 31-50% AMI, 23.31% are occupied by renter households earning 51-80% AMI, 10.43% are occupied by renter households earning 81-100% AMI, and 11.04% are occupied by renter households earning greater than 100% AMI. There are 585 households earning 31-50% AMI, with 330 of those households occupying units affordable to this income group and 0 vacant units that leaves a gap of 255 units.

## 51-80% AMI RENTER HOUSEHOLD COST BURDEN AND HOUSING GAP IN WATERTOWN

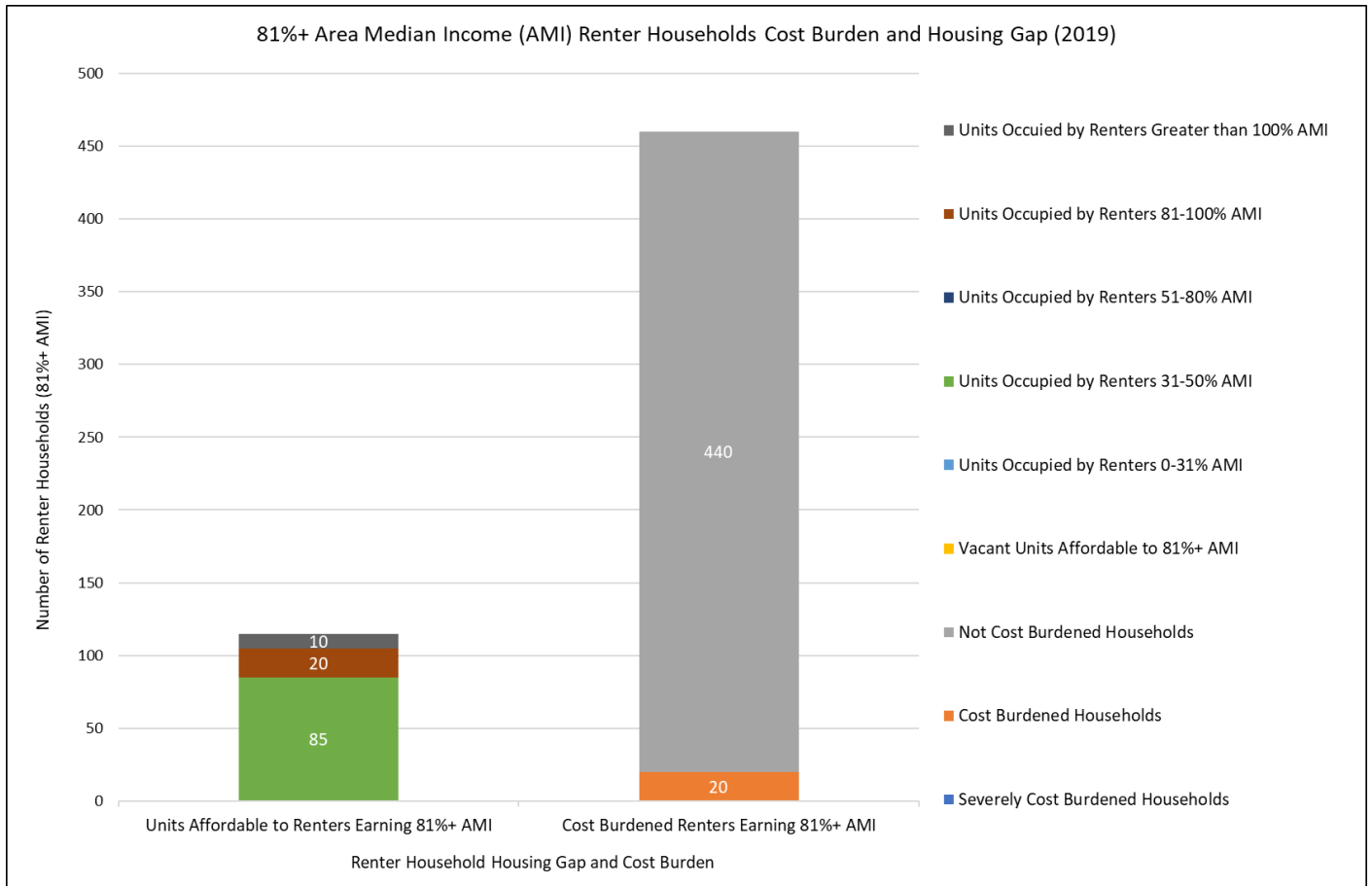


### Key Findings:

**Cost Burden:** There are 385 renter households earning 51-80% of the AMI in Watertown (\$51,459 to \$80,720). Within this income group there are 0 households considered severely cost burdened and only 12.99% of renter households in this income group are considered cost burdened, spending more than 30% of their income on housing costs. Of the 565 units considered affordable to this income group 210 of them are being occupied by households in lower income groups. These households are more likely to be cost burdened as they are occupying housing considered affordable to a higher income group. 220 of these units are being occupied by households in higher income groups, who are less likely to be cost burdened as they are occupying housing considered affordable to lower income groups.

**Housing Gap:** There are 0 units that are affordable and available to renter households in Watertown making 51-80% AMI. Of the 565 units that are considered affordable to this income group, 18.42% are occupied by renter households making 0-30% AMI, 18.42% are occupied by renter households making 31-50% AMI, 24.56% are occupied by renter households making 51-80% AMI, 11.40% are occupied by renter households making 81-100% AMI, and 27.19% are occupied by renter households making greater than 100% AMI. There are 385 households earning 51-80% AMI, with 140 households occupying units affordable to this group and 0 vacant units that leaves a gap of 245 units.

## 81%+ AMI RENTER HOUSEHOLD COST BURDEN AND HOUSING GAP IN WATERTOWN



### Key Findings:

**Cost Burden:** There are 460 renter households earning 81%+ of the AMI in Watertown (\$81,729 and Greater). Of this income group there are 0 renter households who are considered severely cost burdened and 4.35% households who are considered cost burdened, or spending 30% or more of their income on housing costs. Of the 115 units considered affordable to this income group 105 of them are being occupied by renter households in lower income groups. These households are more likely to be cost burdened as they are occupying units considered affordable to a higher income group.

**Housing Gap:** There are currently 0 units affordable and available to renter households in Watertown earning more than 80% AMI. Of the 115 units considered affordable to this income group, 73.91% are occupied by renter households earning 31-50% AMI, 17.39% are occupied by renter households earning 81-100% AMI, and 8.70% are occupied by renter households earning greater than 100% AMI. There are 460 households earning greater than 80% AMI, with 30 households occupying units affordable to this group and 0 vacant units, that leaves a gap of 430 units.

### GAP FOR OWNER HOUSEHOLDS IN WATERTOWN

Housing units are considered affordable to a specific income group if the total housing costs do not exceed 30% of the household's annual income. The table below outlines the estimated annual income for each AMI group and the corresponding housing costs range that would be considered affordable.

Annual "Affordable" Housing Cost Ranges for Each Household Income Group (2019)			
Household Income as Percent of AMI	Household Income Estimates	Annual "Affordable" Housing Cost Range	Monthly "Affordable" Housing Cost Range
0-50% Area Median Income	\$0.00 to \$50,450	\$0.00 to \$15,135.00	\$0.00 to \$1,261.25
51-80% Area Median Income	\$51,459 to \$80,720	\$15,437.70 to \$24,216.00	\$1,286.48 to \$2,018.00
81-100% Area Median Income	\$81,729 to \$100,900	\$24,518.70 to \$30,270.00	\$2,043.23 to \$2,522.50
Greater than 100% Area Median Income	\$110,990 and Greater	\$33,297.00 or Greater	\$2,774.75 or Greater

#### Note on Reading the Following Graphs

The housing gap for owner households can be examined closer on the following pages. Each graph was completed using AMI groups and is labeled accordingly. You can refer to the tables on this page when reading each graph to help identify the corresponding household income.

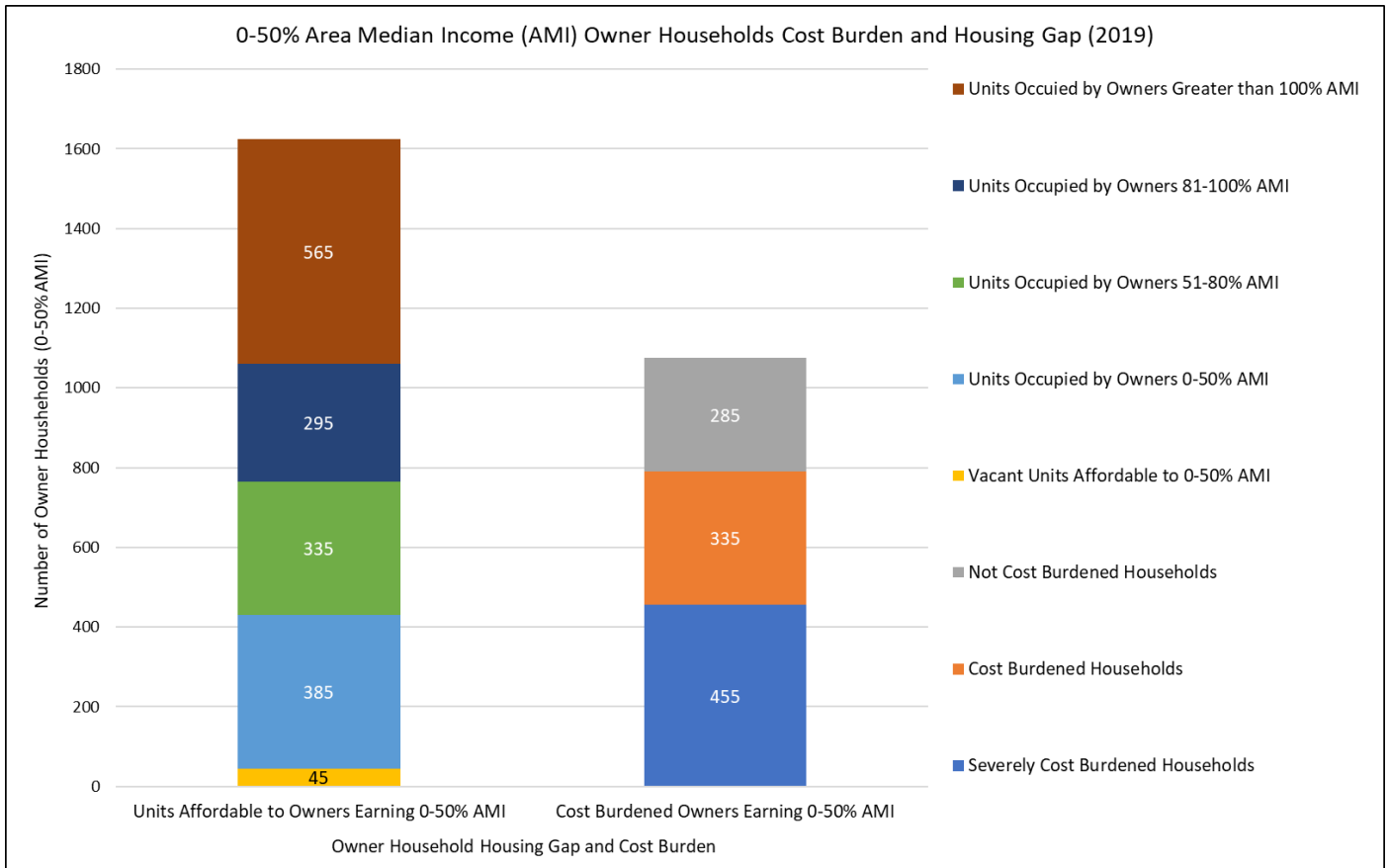
Each graph looks at:

- The total number of units (vacant and occupied) that would be affordable to the specific income group and the composition of households occupying those units by household income group; and
- The total number of households in each income group (AMI) and the breakdown of which households are cost burdened.

The table below summarizes the housing unit gap data that is broken down in the graphs on the following pages.

Owner Household Unit Gap (2019)					
Household Income as Percent of AMI	Household Income Estimates	Total Households	Affordable Housing Units	Units Occupied by Households of Different AMI Group	Unit Gap
0-50% Area Median Income	\$0.00 to \$50,450	1,075	1,625	1,195	645
51-80% Area Median Income	\$51,459 to \$80,720	1,175	3,345	2,815	645
81-100% Area Median Income	\$81,729 to \$100,900	905	1,020	905	790
Greater than 100% Area Median Income	\$110,990 and Greater	3,575	845	305	3,035

## 0-50% AMI OWNER HOUSEHOLD COST BURDEN AND HOUSING GAP IN WATERTOWN

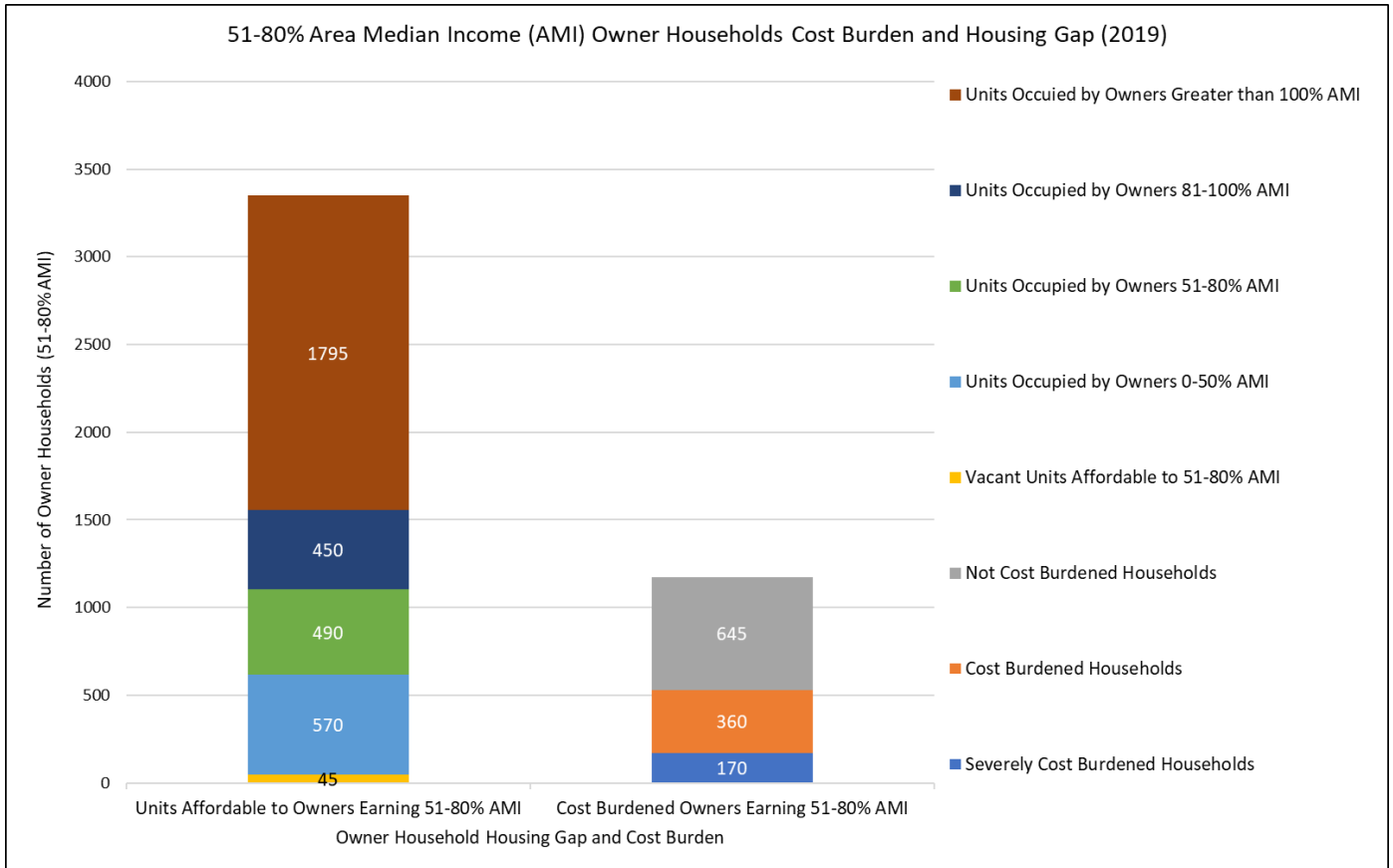


### Key Findings:

**Cost Burden:** There are 1,075 owner households earning 0-50% of the AMI in Watertown (\$0.00 to \$50,450). Of this group 42.33% are considered severely cost burdened or spending more than 50% of their income on housing costs. 31.16% are considered cost burdened, or spending more than 30% of their income on housing costs. Of the 1,625 units considered affordable to this income group 1,195 are occupied by households in higher income groups. These households are less likely to be cost burdened as they are occupying housing considered affordable to lower income groups.

**Housing Gap:** There are currently 45 housing units vacant and affordable to owner households in this AMI group. Of the 1,625 units that are occupied, 24.37% are occupied by owner households earning 0-50% AMI, 21.20% are occupied by owner households earning 51-80% AMI, 18.67% are occupied by owner households earning 81-100% AMI, and 35.76% are occupied by owner households earning greater than 100% AMI. There are 1,075 households earning 0-50% AMI, with 385 households occupying units affordable to this AMI group and 45 vacant units that leaves a housing gap of 645 units.

## 51-80% AMI OWNER HOUSEHOLDS COST BURDEN AND HOUSING GAP IN WATERTOWN

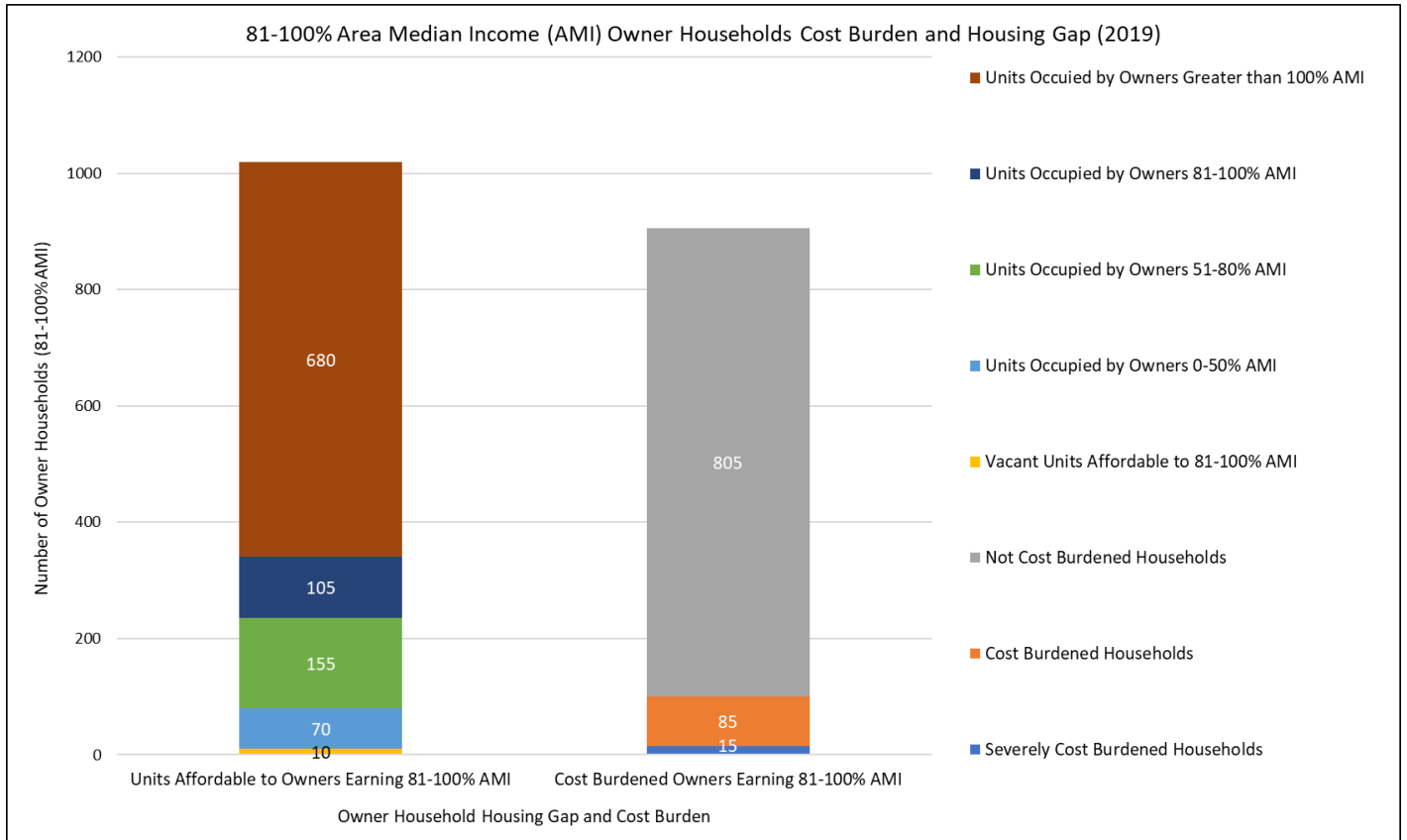


### Key Findings:

**Cost Burden:** There are 1,175 owner households earning 51-80% of the AMI in Watertown (\$51,459 to \$80,720). Of this group, 14.46% of households are considered severely cost burdened, or spending more than 50% of their income on housing costs. 30.64% of households are considered cost burdened, or spending more than 30% of their income on housing costs. Of the 3,345 units considered affordable to this income group 2,245 are occupied by households in higher income groups. These households are less likely to be cost burdened as they are occupying housing considered affordable for lower income groups. 570 of these units are being occupied by households in a lower income group. These households are more likely to be cost burdened as they are occupying housing considered affordable to higher income groups.

**Housing Gap:** There are currently 45 units vacant and affordable to owner households in this AMI group. Of the 3,345 units affordable to this AMI group that are occupied, 17.24% are occupied by households earning 0-50% AMI, 14.83% are occupied by households earning 51-80% AMI, 13.62% are occupied by households earning 81-100% AMI, and 54.31% are occupied by households earning greater than 100% AMI. There are 1175 households in Watertown earning 51-80% AMI, with 490 occupying units affordable to this group and 45 vacant units there is a housing gap of 640 units.

## 81-100% AMI OWNER HOUSEHOLDS COST BURDEN AND HOUSING GAP IN WATERTOWN

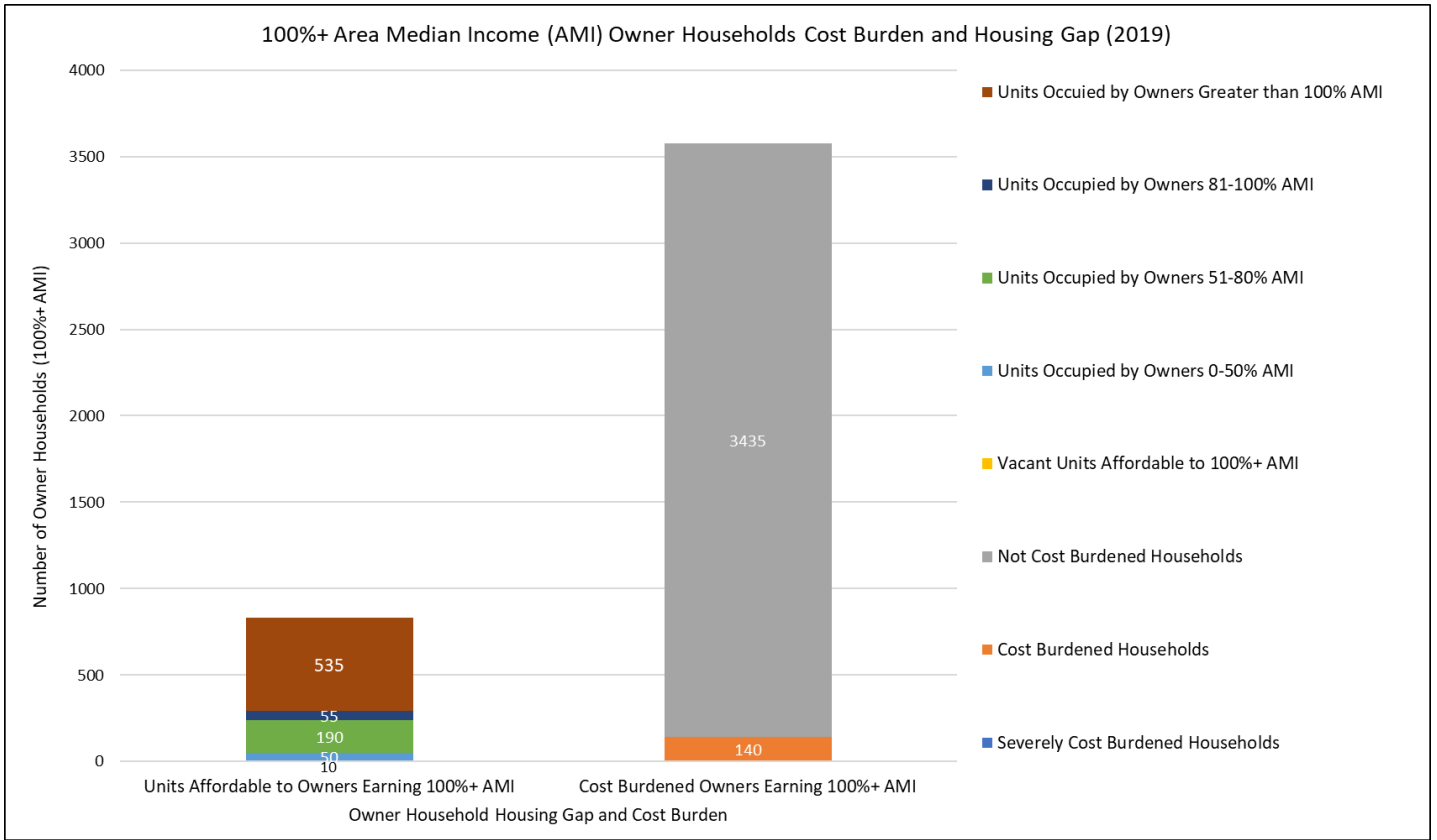


### Key Findings:

**Cost Burden:** There are 905 owner households earning 81-100% of the AMI in Watertown (\$81,729 to \$100,900). Of this group, 1.66% are considered severely cost burdened, or spending more than 50% of their income on housing costs, and 9.39% are considered cost burdened, or spending more than 30% of their income on housing costs. Of the 1,020 housing units considered affordable to this income group 680 are occupied by households in a higher income group. These households are less likely to be cost burdened as they are occupying housing considered affordable to lower income groups. 225 of these units are being occupied by households in lower income groups. These households are more likely to be cost burdened as they are occupying housing considered affordable to higher income groups.

**Housing Gap:** There are currently 10 units vacant and affordable to owner households earning 81-100% AMI in Watertown. Of the 1,020 units that are affordable to this group, 6.93% are occupied by households earning 0-50% AMI, 15.35% are occupied by households earning 51-80% AMI, 10.40% are occupied by households earning 81-100% AMI, and 67.33% are occupied by households earning greater than 100% AMI. There are 905 households in Watertown earning 81-100% AMI, with 105 of those households occupying housing affordable to this group and 10 vacant units there is a housing gap of 790 units.

## 100%+ AMI OWNER HOUSEHOLDS COST BURDEN AND HOUSING GAP IN WATERTOWN



### Key Findings:

**Cost Burden:** There are 3,575 owner households earning 100%+ of the AMI in Watertown (\$110,990 and Greater). 0% of owner households in this AMI group are considered severely cost burdened, or spending more than 50% of their income on housing costs and 3.92% of households are considered cost burdened, or spending more than 30% of their income on housing costs. Of the 845 units considered affordable to this income group 305 are being occupied by households in lower income groups. These households are more likely to be cost burdened as they are occupying housing that is considered affordable to higher income groups.

**Housing Gap:** There are currently 0 vacant units affordable to owner households in this AMI group. Of the 845 units affordable to this group, 7.14% are occupied by households earning 0-50% AMI, 22.62% are occupied by households earning 51-80% AMI, 6.55% are occupied by households earning 81-100% AMI, and 63.69% are occupied by households earning greater than 100% AMI. There are 3,575 households in Watertown earning greater than 100% AMI, with 535 occupying units considered affordable to this AMI group and 0 vacant units there is a housing gap of 3,040 units.

#### **CITATION AND ACKNOWLEDGMENT**

*This assessment was completed using the United States Department of Housing and Urban Development's Comprehensive Housing Affordability Strategy (CHAS) data. Thank you to the Connecticut Housing Finance Authority (CHFA) for their assistance in compiling the data for this assessment and to the Naugatuck Valley Council of Governments (NVCOG) for their assistance in summarizing the data.*

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## HOUSING FOR PEOPLE LIVING WITH INTELLECTUAL OR DEVELOPMENTAL DISABILITIES (IDD)

Public Act No. 23-137 (effective Oct. 1, 2023) mandates that municipalities include in their Affordable Housing Plans specifications to improve the accessibility of affordable housing units for individuals with an intellectual disability or other developmental disabilities.

### CURRENT AND FUTURE NEEDS

Watertown acknowledges that people living with intellectual disabilities or other developmental disabilities (IDD) need affordable housing options, though how to ensure safe, affordable housing units for said populations with guidance from the state yet to be developed. The Town of Watertown looks forward to guidance from the State of Connecticut regarding best practices for planning for this population.

According to 2014 CGA data Watertown houses 13 group homes with a total capacity of 61 residents. By addressing compliance with group homes legislation Watertown recognizes the importance of meshing the issues of affordability with accessibility for this population.

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## SURVEY RESULTS AND ANALYSIS

The Watertown Affordable Housing survey was posted June 2<sup>nd</sup> and closed June 28<sup>th</sup> 2022. The survey was announced via the Town Times newspaper, Watertown Talks Facebook, Town of Watertown-Oakville Facebook, the Watertown Planning and Zoning Facebook, the Watertown Connecticut website, and flyers were posted around the town hall. By the time of its closing the survey received 360 responses, though all of the questions were not answered that number of times.

There was a wide variety of respondents from many different age groups and income levels. The only group that was relatively underrepresented was that of renters who represented only around fifteen percent (15%) of respondents, however the percentage of residents who rent in Watertown is much larger.

### COMMON MISCONCEPTIONS

One of the most important questions that was asked in the survey was “When you hear the term ‘affordable housing,’ what comes to mind?”. The critical nature of the question revolves around the generally pre-conceived notion of what constitutes affordable housing as it influences responses to follow up questions. The most common answers included a mix of negative thoughts like section 8, crime, low-income projects, lower property values, etc., and positive ideas such as



accessibility, helping the elderly, and affordability.

This mix of positive and negative views on affordable housing corresponds with results for questions about whether affordable housing would improve Watertown and whether people would support it. Question 5 asked “Do you think increasing the housing options in Watertown would positively impact the Town, negatively impact the Town, or not have much effect on the Town?”, and question 13 asked respondents “Choose the opinion that best fits your view”, giving them options of supporting or opposing affordable housing.



A majority of respondents, 202, to question 5 believe increased housing options would negatively impact the town, though the second highest response was 109 people saying it would have a positive response.

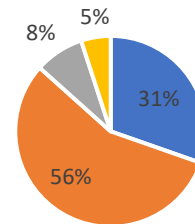
In question 13 when respondents were asked to “Choose the opinion that best fits your view” out of strongly support, somewhat support, neither support nor oppose, somewhat oppose, and strongly oppose more affordable housing units. People were more split compared to question 5 with 121 saying they strongly oppose it, and 115 saying they strongly support it.

These answers illustrate a split in Watertown when it comes to affordable housing, with a narrow majority of respondents opposing it, and a sizeable minority of people supporting it. This smaller majority against affordable housing are most often those who have negative preconceptions of what affordable housing is. As negative preconceptions are addressed hopefully more people will be in support.

Affordable housing does not bring in crime and difficulties. Affordable housing can be made in a variety of ways, one of those ways being deed restrictions, where the affordability of the house is written into the deed.

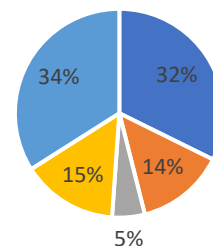
For Watertown a family of 4 would be considered low income if they made a little less than \$90,000 a year. Affordable developments usually have a mix of incomes, meaning the majority of residents are paying the market rate.

Question 5: Do you think increasing the housing options in Watertown would positively impact the Town, negatively impact the Town, or not have much effect on the Town?



- Positively impact the Town
- Negatively impact the Town
- Not have much effect on the Town
- Unsure

Question 13: Choose the opinion that best fits your view

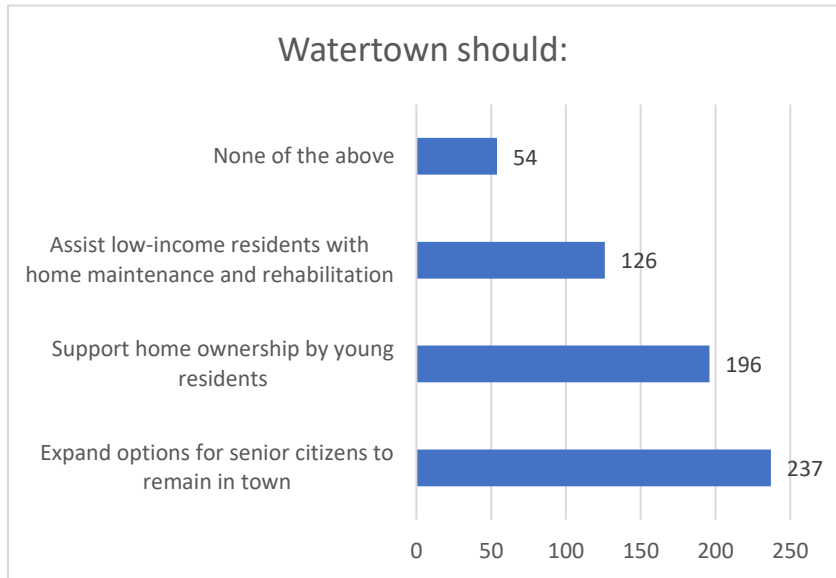


- I strongly support more affordable housing in town
- I somewhat support more affordable housing in town
- I do not support or oppose more affordable housing in town
- I somewhat oppose more affordable housing in town
- I strongly oppose more affordable housing in town

### WHAT DO CURRENT RESIDENTS WANT?

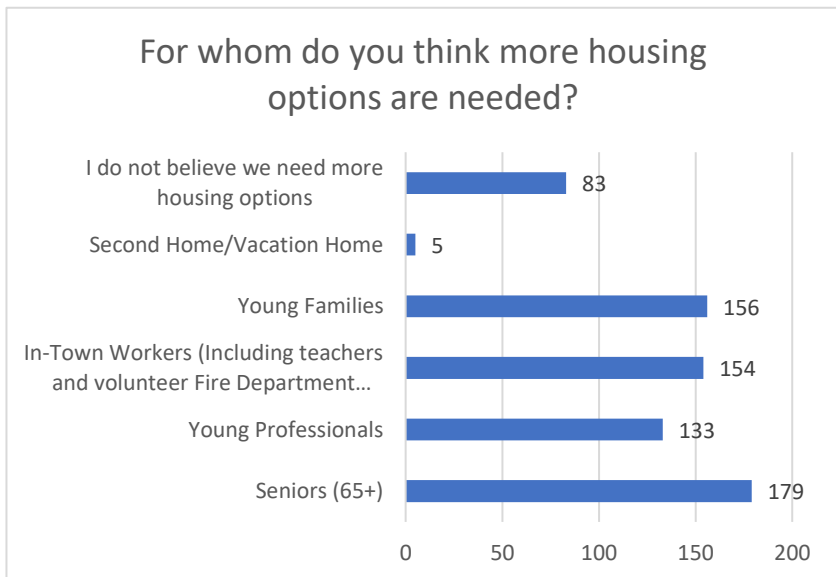
To get an idea of what residents want for affordable housing in Watertown three questions were asked.

Question 6 of the affordable housing survey, “Watertown should: (multiple answers allowed)”, found a majority of respondents, 237, wanted to expand housing options for senior citizens so that they can remain in town. During retirement older residents may look to downsize as their income level lowers. The lowest number of respondents, 54,



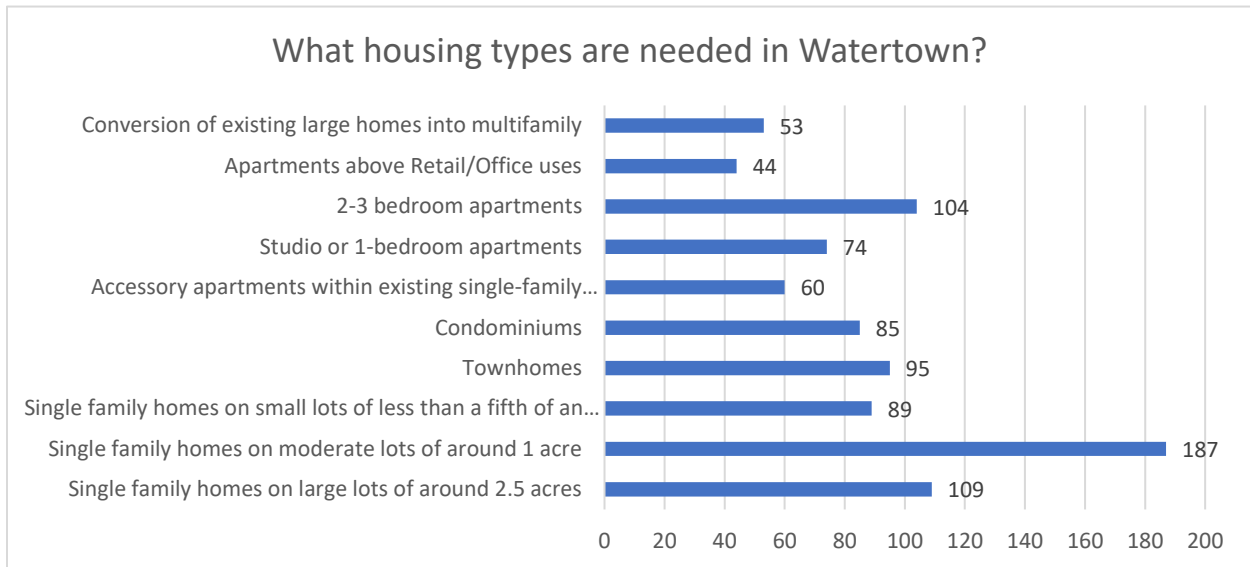
chose that none of the above should be done, showing that residents do want something to be done when it comes to affordability. This question also allowed fill in answers, with two of the main responses being for the town to lower taxes, and the other being for the town to build more affordable housing.

Question 7, “If you think more housing options are needed in Watertown, for whom do you think they are most needed? (select top 3)”, concerned itself with whom the affordable housing options should be built for. The group most respondents believed should have more options was seniors aged 65+.



Second homes and vacation homes had the fewest number of supporters with only 5. When it came to write in answers two other groups were also found, those who are disabled, and other types of young people i.e. single, etc.

Question 8, “What housing types are needed in Watertown? (multiple answers allowed)”, found that a large majority of respondents believed more single-family homes should be built on moderate lots which were described as “around 1 acre”. The second highest answers at around 1/3 of respondents was again single-family homes, but this time on large lots, described as “2.5 acres”. Single family homes in this context are considered detached homes on their own lot which would only house one family. Apartments above retail/office uses had the lowest support with only 44 respondents.



From these questions it can be determined, that more people want affordable housing than was shown in questions 5 and 13. People want more homes for senior residents to live in, and more homes as well for younger persons. These homes, while there is a large preference towards single family homes on moderate lot sizes, can be developments such as apartments and townhomes. While a majority may agree on what type of affordable housing should be built, the majority, 60%, believe the public is opposed to more housing. While residents agree more housing should be built, they fear they are the minority.

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## IMPLEMENTATION STRATEGIES

Lack of affordable/alternative housing is an issue not just locally, but on a state and national level. Strategies, listed below, were created to help alleviate this issue. The strategies derive from the Naugatuck Valley Council of Governments, the Watertown 2017 Plan of Conservation and Development, and work with the Watertown Affordable/Alternative Housing Work Group. These strategies, are not set rules or standards but instead are a guideline the town can use to achieve the goal of raising Watertown's affordable housing stock to ten percent (10%). The time frame of these strategies is separated into short term 1-2 years, mid-term 3-4 years, long term 5 years, and ongoing 5+ years, in correlation with the 5-year period this plan represents.

### INCENTIVE HOUSING ZONES

Incentive Housing Zones are not a new concept and can provide opportunities to build affordable housing in Watertown. These zones are overlay zones, meaning they override some, not all, of the regulations of the current zone they are located in. These zones ask for an increased density of at least twenty-five percent (25%) when compared to the underlying zone they are in, with minimum densities being 6 dwelling units per acre for single family detached, 10 for duplex or townhouses, and 20 for multi-family including mixed use. The increased density would be allowed if at least twenty percent (20%) of the units are deed restricted. The locations they are allowed in depend on whether the infrastructure currently or in future meets the needs of the increased housing density the zone would allow. These zones may also be eligible to receive state funding if the town follows state guidelines, though it is also possible for Watertown to forgo funding and change parts of the zone to better fit Watertown's needs. Studies for creation of these zones were done in many Connecticut municipalities including Watertown, but as of 2018 no new applications for the zone have been made to the state.

This is a long-term strategy and may take 5 years or more to implement. Work should be done by the Planning and Zoning Commission and Land Use Department in order to achieve funding, search for implementation sites, write regulations, and finally create the overlay zone.

## INFORMATION AND EDUCATION

The need for an effective communication strategy became apparent as the Affordable Housing Group embarked upon the creation and revision of the affordable housing plan. As discussed in the survey results, some residents hold misperceptions of the concepts and central tenants of affordable housing. We have taken to referring to the concept as affordable / alternative housing to better reflect the core ideas as the term affordable can hold negative connotations.

Being that the planning and zoning commission is beholden to the public, the public has some sway over their decision making. With multifamily homes being a main way to increase affordable housing, it is important to note that for their construction a public hearing must be held. With much of Watertown having negative interpretations of what affordable housing is it presumed they would speak against their construction or fight for less affordable housing in town.

With education and discussion on what affordable housing could look like in town and how it can improve the town, it is possible to alter negative perceptions toward affordable housing to be more positive. Instead of the public being opposed to affordable housing, the public could embrace the concept or simply not oppose it.

Information and education can be as simple as public hearings held by the town in order to explain the current levels of affordability and how the town supports affordable housing already in the form of senior care facilities. These education programs may include leaflet campaigns or flyer campaigns. No matter the form of education, it is necessary for the betterment of affordable housing in Watertown to have the public informed and knowledgeable.

This strategy would be ongoing and be done mostly by the planning and zoning commission through their public hearings and, if created, by the affordable housing trust through other education campaigns.

### **MUNICIPAL AFFORDABLE HOUSING TRUST**

A municipal affordable housing trust would work as another layer of support for the planning and zoning commission when it comes to affordable housing matters. This trust would help discover methods to make more affordable housing or denser development, where reasonable, through methods such as inclusionary zoning and special exemptions from density limits as described by 8-2i and 8-2g. This trust can also look into affordable housing funding opportunities as to help its construction, find land that may be used for affordable housing, and so on. This trust would only have powers given to it by other Watertown organizations such as the planning and zoning commission, and so the power of the town would not change. These municipal trusts are currently seen throughout Massachusetts to help with their 5-year affordable housing plans.

This trust may also be able to be funded through the State of Connecticut Department of Housing's Housing Trust Fund Program, as the program looks to fund affordable housing and encourage homeownership.

This strategy is a mid-term strategy taking around 3 years as it includes looking for funding, gaining members, and meetings. This should be done by the town manager and given powers by the Land Use Department and commissions.

### **AMEND ZONING REGULATIONS**

As it stands affordable housing is not banned in certain areas of Watertown, but other factors make it so that this is the case. Currently Watertown is covered by mostly R-90 and R-70 zones, of which multiunit housing is not allowed, and these types of housing are the most likely to be affordable. Other regulations such as setbacks and lot sizes can make it harder for affordable housing to be built as it constrains denser development in areas that have the infrastructure to meet the density. Lowering lot size restrictions for multifamily housings on less than 3 acres is also a recommendation from the Watertown plan of conservation and development in objective 4-1.

Other methods to increase where, and the number of, affordable and non-affordable housing can be built should be explored. One such method is "zero-lot-line" residential development, where the walls of a building can be on the lot line, and can either be attached or detached from neighboring houses. This would allow for denser development which can include more easily affordable housing.

Additionally, the Planning and Zoning Commission should consider adopting reasonable accommodation regulations, to better address the needs of people with disabilities in Watertown.

This is an ongoing strategy as many parts of the regulations could be stopping affordable housing, so as they are found they should be amended. This strategy requires cooperation from the Land Use Department and Planning and Zoning Commission.

#### **INCREASE FUNDING TO WATERTOWN HOUSING AUTHORITY**

The Watertown Housing Authority has difficulties supporting the growing number of elderly residents in Watertown and surrounding areas looking for an affordable place to live. While the scope of what the Land Use Department can do to support their funding and development is limited, there are still opportunities for the Land Use Department to help. One such method which can be pursued is collecting a small fee of \$5 or more for every thousand paid to the Land Use Department. While this is a small amount the number of applicants that come through the Land Use Department allows it to be greater. Money can be given to the housing authority to help support objective 4-3 of the Watertown POCD which suggests investing in affordable housing while maintaining them in a “state of good repair”. The Land Use Department also has the ability to help in identifying land which could support more senior housing, as described in objective 4-4 of the Watertown POCD.

This plan can be implemented quickly in about 1 year only requiring money to be sent to the Watertown Housing Authority from the Land Use Department. Finding new land for senior housing would be an ongoing task as new land goes on the market. This should be done in conjunction with the WHA, Land Use Department, and Public Works GIS.

#### **ACCESSORY DWELLING UNITS**

Currently Accessory Dwelling Units (ADUs) are allowed in all zones, however there are in some cases significant obstacles to implementation. For example, detached accessory dwelling units require a lot size of 6 acres preventing their use for the vast majority of homeowners

Accessory dwelling units have become a focus in Connecticut with Public Act No. 21-29 as they would be allowed in all residential zones with less restrictive standards, compared with Watertown’s current regulations. While the town did opt out of the state standards, the Planning and Zoning Commission indicated a willingness to adopt the bulk of proposed revisions to align with state standards and ease implementation.

This is a short-term strategy that the Commission can review and implement in one year or less. The Planning and Zoning Staff is advising the Commission in writing updated regulations.

### **ENCOURAGE PLANNED RESIDENTIAL DEVELOPMENTS**

Planned residential developments should be encouraged in more rural and open parts of Watertown such as the R-90 and R-70 zones as to preserve the open and rural nature of the area. Instead of developers cutting a large parcel into as many lots as they can separated, planned residential development allow them to be closer together as to save open space and natural resources. Denser development can also lower the need for road construction which can also save the developer money. Currently these developments are allowed by special permit in the R-90, R-70, R-30, and R-12.5 zones. In the R-20 zone these are called designed residential developments and have slightly different regulations, as to lessen confusion these zones should be merged into one. Requirements for their construction should be combined and more incentives to build them should be introduced as well to encourage them, this can be done by allowing more density in them, allow construction of multi-unit housing, and more.

This is an ongoing strategy. The Land Use Department should work with the Planning and Zoning Commission to merge the zones and make their regs easier to understand and create more benefits for developers in the short term. The commission and office should then encourage their development whenever a subdivision could meet the planned residential development standards, including encouraging affordable housing in them.

### **PLAN OF CONSERVATION AND DEVELOPMENT SUGGESTIONS**

The Watertown 2017-2027 POCD has many objectives and goals for Watertown to pursue to improve the community. While some of these objectives have already been related to other strategies, others are more miscellaneous in nature and so will be included in this section.

Objective 4-3 looks to help decrease the maintenance cost of affordable housing in Watertown by promoting energy efficiency and meeting the standards set by the LEED.

Objective 4-4 encourages the development of senior housing within Village Density Residential Areas. Senior housing in these denser areas of Watertown allow for walkability for seniors and in some cases closer proximity to their families, increasing the health of residents. These zones also being denser make it so that the development of senior housing there would also be more cost effective.

Promoting energy efficiency can be done by the Watertown Housing Authority in a 2 year or less time. Encouraging development in village density residential areas will be an ongoing strategy for P&Z and the WHA as parcels that can be turned into senior housing come onto the market.

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## CONCLUSION

While a number of implementation strategies were suggested, these are not the only possible options for how to achieve a better housing diversity to allow future and current residents to stay in Watertown. More options should be explored and developed with input from the communities they may be implemented in.

The current housing climate in town may be causing undue hardship on current residents with many paying over 30% of their income towards housing, and there being an over 5 year long waiting list for elderly care. Due to this housing climate more housing, which is affordable for current and future residents, must be built.

Watertown looks for continued cooperation with the state, citizenry, developers, town staff, and more to help make Watertown a better community for all. Affordable housing, work force housing, elderly care, and more are all needed in order to keep Watertown Litchfield County's most citizen/employee-centric town. The decisions for where and what the composition of the housing should be left to the discretion of the planning and zoning commission with the citizens of the town having a major role in such decisions.

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