

**September 12, 2019 Housing Forum  
Tracy Hall, Multipurpose Room, 6:30 pm**

**Discussion Questions**

**1. Housing needs.** What are the housing needs in and challenges facing Norwich? Does the handout effectively capture the housing needs and challenges of the town? What is missing, if anything? What evidence for these additional needs, in the form of data or expert analysis, could the strategy reference?

**2. Questions about affordable housing.** The housing strategy includes a recommendation to develop materials to educate members of the town and others about the housing challenges facing Norwich and the town's proposed approach to meeting them. What questions do you have about affordable housing that you'd like to see the affordable housing subcommittee consider in developing these materials?

**3. Links between housing and climate protection and resilience.** In March 2019, the town approved a ballot initiative calling for "local climate protection and resilience strategies" to be "a principal theme of the next version of the Town Plan?" What types of housing help to advance these goals and how can the town help to promote them?

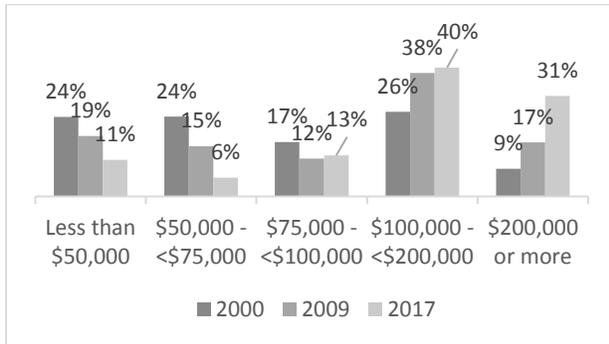
**4. Comments on draft housing strategy.** What comments do you have about the draft housing strategy? What do you like about this document? What, if anything, would you like to see adjusted before it is finalized?

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### 1. Housing needs

In recent decades, the population of the town has shifted older and more affluent.

*Family income in the previous 12 mos. (Norwich)*



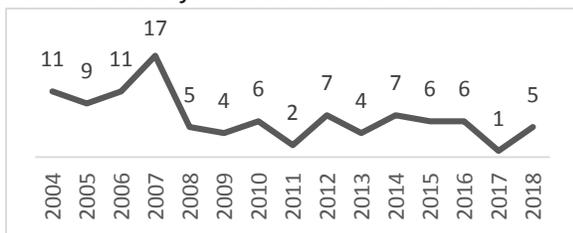
Much of Norwich’s housing stock is old, and some households have serious repair/ weatherization needs.

*Year structure built for total housing units*

2000 to 2013	9%
1980 to 1999	36%
1960-1979	24%
1940-1959	12%
1939 or earlier	19%

New homebuilding in Norwich is effectively at a standstill. The permitting data are an overestimate, as some permits go unused.

*Permits issued for residential new construction*



The rental market in Norwich mostly consists of entire single-family homes or “accessory dwelling units,” and market rents price-out many families and young professionals.

*Renters’ income and rental rates in Windsor Co.*

Median renter household income	\$34,344
Affordable rent for that income	\$859/mo
Fair-market rent for 2-bd apt.	\$988/mo
Norwich houses for rent (sample)	\$2,250/mo
Norwich apts. for rent (sample)	\$1,075/mo

The market for existing homes in Norwich is at the high end relative to the region. There are few homebuying opportunities each year in Norwich, and very few for families of low-, moderate- or even middle-income.

*Median sales price 2014-2018 (\$ thousands)  
(Number of sales)*

1. Norwich	\$500 (165)
2. Woodstock	\$397 (112)
3. Ludlow	\$396 (50)
4. Barnard	\$393 (16)
5. Weston	\$370 (20)
6. Pomfret	\$323 (28)
7. Plymouth	\$265 (15)
8. Hartford	\$240 (296)

*Number of sales considered affordable at county median family income 2014-2018  
(Percentage of sales)*

1. Hartford	271 (92%)
2. Springfield	116 (97%)
3. Weathersfield	65 (92%)
4. Woodstock	57 (51%)
5. Windsor	56 (93%)
6. Hartland	45 (90%)
7. Norwich	45 (27%)
8. Royalton	39 (93%)

Are these needs consistent with your experience? What challenges are missing? What further evidence could the strategy reference?

## **Housing Strategy Workshop Comments from Participants**

9-12-19

**Attendees:** Liz Pierce, Creigh Moffatt, Ann Garrigue, Candace Vandouris, Linda Cook, Chris Ashley, Ralph Hybels, Kathleen Shepard, Peg Merrens, Michelle Kersey, Brian Loeb, Jeff Lubell, Ernie Ciccotelli, Jaci Allen, Rod Francis.

The following is a summary of comments made by one or more individuals in small groups during the course of the 90-minute session.

### **Feedback on Housing Needs:**

(Note: the prompt sought feedback on the housing needs summarized in a one-page handout.)

- In the Town Plan, explain all definitions, statistics and the sources of information.
- If anything, housing costs feel even higher than the statistics cited indicate.
- General surprise that Norwich's housing market is so much different from the county at large, particular that of Woodstock.
- Familiarity from long-time residents that building in town has dropped significantly in recent years, and suggest showing more historical figures for building permits to illustrate this trend.
- Observation that the need for affordable housing is evident and that the town is becoming a gated community.
- Suggestion to include a discussion of property taxes in Norwich relative to the region, as a contributor to the high cost of housing.
- Suggest that families with children and seniors be priorities when considering housing needs and approaches.
- General concern that significant improvements in affordability may not be possible given current market realities.
- Examine the prevalence of second homes in Norwich as a potential driver of home prices, and whether Airbnb is having an impact on Norwich as it is in other towns.

### **Questions we have/hear about Affordable Housing.**

(Note: The prompt sought input on questions that the affordable housing committee should consider addressing in the educational materials it prepares on housing.)

- How to respond to concerns about what kinds of people are going to come to Norwich to live in "so-called affordable housing." This would include concerns about student housing.

- How do we define affordability in the Norwich and regional context?
- What stops us from building affordable housing? Is it true that septic and other infrastructure needs is the most problematic barrier?
- How would an increase in housing units, or more affordable housing, affect property taxes and school taxes?
- Are there sufficient builders in the area who could or would take on projects that address affordability?
- What is the menu of legal mechanisms that can preserve housing affordability in the long-term?
- How do you ensure that those who are in affordable housing eventually have the means to move on, either in Norwich or elsewhere?
- What constraints should be placed on more market-based (i.e. not subsidized) affordable housing, such as ensuring the housing is built in a location that has access to transit, services, employment, etc. that would reduce residents' cost of living and impact on the environment?
- Given that subdivisions in town have tapered off significantly over the last two decades, are there regulatory changes that would "open up" parcels for potential development that are less feasible today? This would include changes in permissible density.
- What could affordable housing in Norwich look like, in terms of building design and scale, given today's practices and known constraints?

### **How can housing help advance 'local climate protection and resilience?'**

(Note: this prompt was grounded in the article passed in March 2019 seeking to focus the next Town plan on "local climate protection and resilience." In discussion, it was suggested that one way to do this would be to reduce energy use and greenhouse gas emissions.)

- New housing should incorporate efficient and innovative infrastructure, such as recycled water systems, shared septic, solar or wind energy, and insulations/weatherization.
- Planned clusters of "tiny homes" could create a sense of community and reliance on neighbors, as well as reduce environmental impacts.
- Focus the development of new housing in areas close to jobs, retail and services to reduce the number and length of necessary car trips, thereby reducing energy and greenhouse gas emissions.
- Cluster new housing in a higher-density pattern on one part of a larger parcel to preserve open space on the remaining part of the parcel.
- Preserve open space and forest blocks by building in existing centers of development.
- Revitalize substandard dwellings in a way that lowers costs for the homeowner and the property's energy needs.
- Find ways to assist those in need with energy conservation measures on dwellings.

- Explore incentives (zoning or taxation) that the town could offer to encourage these building and energy-use practices.

### **Comments on draft of housing strategy:**

(Note: Prompt followed a brief presentation summarizing the draft strategy.)

- If the cost of land is a serious obstacle, put a greater emphasis on the use of donated land, government-owned land, etc.
- Make it easier to build an accessory dwelling unit (“ADU”), including by addressing any negative tax consequences.
- Idea: Make tax incentives for ADUs contingent on the homeowner agreeing to abide by some kind of affordability mechanism.
- In discussion about the proposed goals, some expressed the view that they are achievable, while others saw them only being possible following the successful implementation of preliminary actions in the strategy, while still others question if they are achievable at all given the low level of housing development activity today.
- Desire by the group: How and when can we get going?
- Sense that the strategy is a good starting place and that the town will learn and improve the approaches over time.
- Suggestion that advocates for affordable housing seek out opportunities for broad public conversations and input to avoid the impression that a few voices speak on behalf of wider sentiment in town.