



NEW HARTFORD

A TOWN FOR ALL SEASONS



**TOWN OF NEW HARTFORD, CT
AFFORDABLE HOUSING PLAN
(2022-2027)**

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THANK YOU!

This plan was made possible by the dedicated work of the following individuals:

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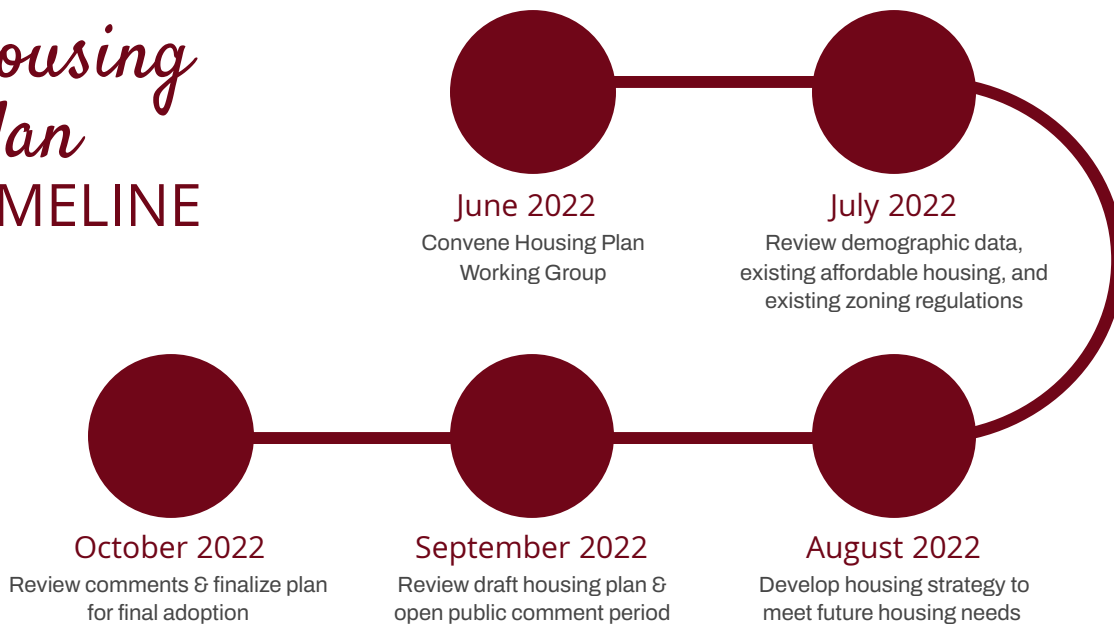
Affordable Housing Plans

Municipalities are required to adopt or amend an affordable housing plan every five (5) years as required by [Chapter 126a, Section 8-30j](#) of the Connecticut General Statutes (CGS). Such plan shall specify how the municipality intends to increase the number of affordable housing developments. The goal of the New Hartford Affordable Housing Plan is to better understand its existing and future housing needs and to lay out a strategy to proactively meet the housing needs of existing and future residents and workers of New Hartford.

Planning Process

To prepare an affordable housing plan, the Town of New Hartford convened a dedicated working group comprised of The First Selectman, land-use Commission members, land-use staff, and other dedicated residents. The working group met periodically to discuss the data and strategies within this housing plan. The planning process began in the Spring of 2022 and lasted for about half of a year (*see timeline below*). **The outcome of the planning process is this Affordable Housing Plan which lays out strategies that can be implemented over the coming years to help the town meet its housing goals.**

Housing Plan TIMELINE



The housing plan's development mostly took place during the Summer of 2022. The resources used during the planning process include, but are not limited to, [The Town Plan of Conservation & Development](#), [The Town of New Hartford Zoning Regulations](#), [Partnerships for Strong Communities Housing Profiles](#), and [CTData's datasets](#).

What is affordable housing?

To devise a plan to increase affordable housing development in New Hartford, it is important to first understand what affordable housing already exists locally and what makes it qualify as affordable. **The Connecticut General Statutes (CGS) define affordable housing as housing that costs less than 30 percent of a household's annual income.** According to statutes, housing units are considered affordable if total costs—rent/mortgage payment, utilities, real estate taxes, fees, and other costs associated with living in the unit—are less than 30 percent of a household's income. To qualify for the [State's Affordable Housing Appeals List](#), affordable housing units must also be assisted by a state or Federal program and monitored in some way to ensure that the housing remains affordable.

Most affordable housing programs focus on serving households earning 80% of the area median income (AMI) or less. The table below shows 80% of the area median income for Litchfield County, according to the Department of Housing, which is adjusted annually for household size:

	Household Size				
	1 person	2 people	3	4	5
80% of AMI (2020)	\$57,456.00	\$65,664.00	\$73,872.00	\$82,080.00	\$88,646.00

New Hartford's Existing Affordable Housing

In accordance with the Affordable Housing Land Use Appeals Act (commonly known as 8-30g), The CT Department of Housing (DOH) publishes the Affordable Housing Appeals List once a year. This list indicates the percentage of affordable housing units in each municipality. DOH annually requests and updates this list with information from municipalities, local housing authorities, HUD, CHFA, and the USDA. Tenant rental assistance and CHFA mortgages are not tracked by address.

According to the Affordable Housing Appeals List, The Town of New Hartford currently has eighty-six (86) units of affordable housing, or 3% of its 2,923 units of housing qualify as affordable pursuant to the statutory definition (*see table*).

New Hartford has been home to a multi-family affordable housing development since the mid 1990's. This sixty-four (64) unit development, named Pine Meadow Farms, is privately owned and conveniently located within the downtown commercial area. Sixty percent (60%) of the sixty-four units within the development were proposed to be developed as affordable.

New Hartford Affordable Housing Units 2020

2020 Government Assisted	12
2020 Tenant Rental Assisted	4
CHFA/USDA Single-Family Mortgages	55
Deed Restricted	15
TOTAL	86

Source: [CT Affordable Housing Appeals List](#)

Connecticut's Laws involving Affordable Housing

Connecticut's initial land-use policy addressing affordable housing, CGS 8-30g, was enacted in 1989. It stipulates that municipalities in which less than 10% of the housing stock is affordable must approve affordable or mixed-income housing proposals unless the decision-makers can prove that their rejection is necessary to protect substantial public interests in health, safety, and welfare. These developments must restrict at least 30% of the units as affordable to low and moderate-income households for at least forty (40) years.

The Affordable Housing Land Use Appeals Act has been in place in Connecticut for over thirty (30) years, yet many rural municipalities, like New Hartford, have not achieved the 10% affordable housing target that was mandated by the state. It has been opined that the "one size fits all" 10% target might not be appropriate for small towns, like New Hartford. Not to mention, the regulatory incentives put in place (making affordable housing applications harder to deny) do not adequately entice private developers to propose and build affordable housing via 8-30g. This legislation favors the developer during the application/approval process, but doesn't aid the developer with overcoming the risks and costs of creating and operating affordable units. **Local land costs, labor costs, site development and construction costs, lack of public utilities, environmental barriers such as wetlands and watersheds, maintenance costs, and high tax rates undermine the financial feasibility for developers of affordable housing in small rural towns, like New Hartford.**

By contrast, the recent 8-30j legislation requires that the Town of New Hartford critically assess its housing needs in order to devise an affordable housing plan and update it every five (5) years. **The proposed solutions contained within this plan are scaled-appropriately, environmentally conscientious, and locally envisioned. The Town of New Hartford looks to the state for funding to enable future implementation of this plan for the fulfillment of state's affordable housing development requirements.**

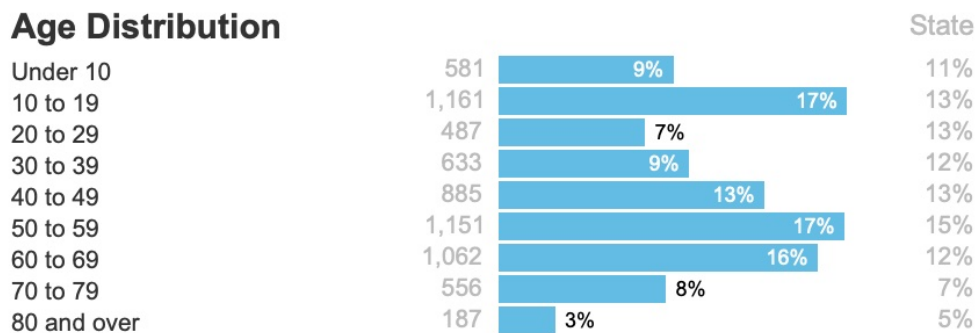
Existing Demographics & Future Growth

The planning process for the affordable housing plan began with an analysis of New Hartford's existing population & future demographic projections. According the most recent U.S. Census Data (2020), the population of the Town of New Hartford was 6,658 individuals or 2,586 households in 2020. The [2021 Town Profile](#) recently published by [CTData](#) (see Appendix) indicates that the current population has grown to 6, 703 by 2021. By 2040, it is expected to be 8,095 people or +21% change from 2020 to 2040. While the state has continued to project a growth in population of New Hartford, that has yet to happen.

Of the 2, 586 households in New Hartford, 38.3% had children under the age of 18 living with them, 68.9% were married couples, 6.6% had a female householder with no husband present, and 21.5% were non-families. 16.4% of all households were made up of individuals, and 4.7% had someone living alone who was 65 years of age or older.

Over the course of the nation's history, there has been a slow but steady decrease in the size of the average household size. The average household size in New Hartford is 2.72 while the average household size in the state is slightly smaller at 2.5.

Connecticut is the seventh oldest state in the nation when it comes to the age of its residents. The median age in CT is 41 years while the median age in the Town of New Hartford is about 46.6 years. [The chart below indicates the current age distribution of the population of New Harford.](#)



Source: 2021 Town Profile- New Hartford
ctdata.org

According to the U.S. Census, the year 2030 marks a demographic turning point for the United States. Beginning that year, all baby boomers will be older than 65. This will expand the size of the older population so that one in every five Americans is projected to be retirement age. Later that decade, by 2034, it is projected that older adults will outnumber children for the first time in U.S. history.

This demographic information indicates that providing more housing for seniors will be increasingly important for years to come.

Over the last decade, Connecticut has lost population to states possessing strong job markets, particularly its young adult population aged 20-29. This is due to the high cost of housing, the high cost of doing business, as well as the lack of public transportation throughout the state. [The chart above indicates that the age range of 20-29 years is the smallest percentage of the current population of New Hartford.](#)

Existing Housing Trends

During the planning process, the working group also examined the makeup of New Hartford's existing housing-- its type, ownership vs renter status (tenancy), age, as well as building permit trends and local real estate data over time.

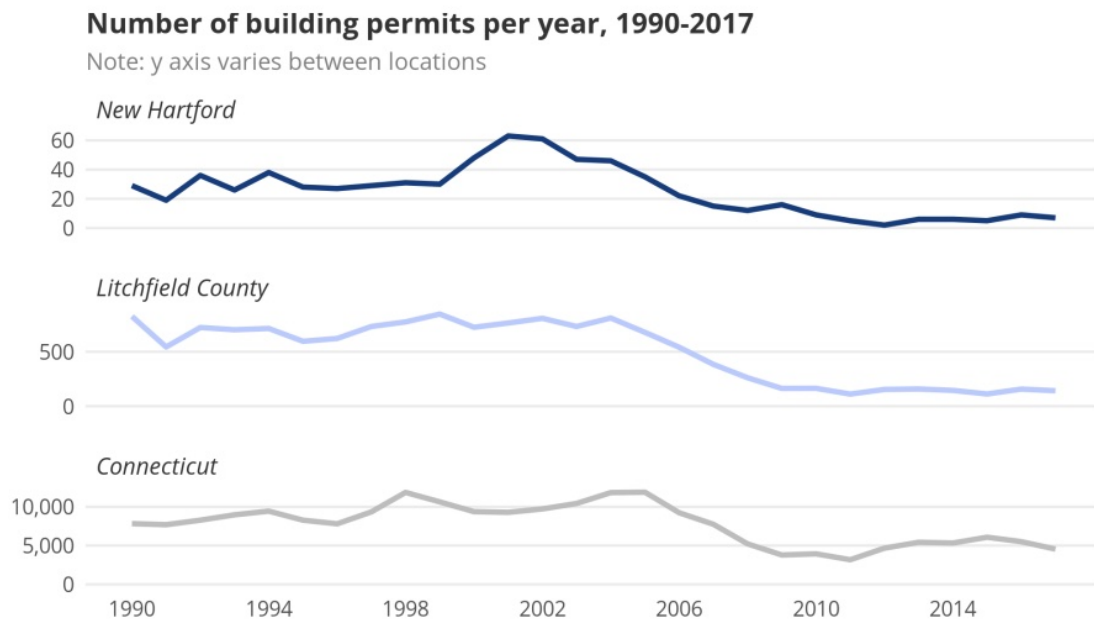
Ninety percent (90%) of all housing units in New Hartford are single-family homes. Ten percent (10%) are multi-family. By comparison, countywide, 73% of all the housing stock are single-family dwellings, while statewide 64% of all housing units are single-family units.

In New Hartford, seventy-nine (79%) of the housing units are owner-occupied while eleven percent (11%) are occupied by renters.

Only thirty-five (35%) percent of homes in New Hartford were built before 1970 compared to an average of fifty-four (54%) percent of homes built before 1970 countywide. This is notable because older homes, which are relatively common across Litchfield County, are more expensive to maintain and repair. The majority (65%) of the homes built in New Hartford were constructed after 1970.

Connecticut is the third most costly state in terms of home maintenance. According to Porch, the average yearly cost to maintain a home in CT is \$17,782.00.

Building growth has been slow across the State, which has seen a forty-two (42%) decrease in building permits between 1990 and 2017. In New Hartford there were twenty-two (22) building permits issued in 1990 compared to eight (8) issued in 2017, representing a sixty-four (64%) decrease, as represented on the graph below.



Source: Connecticut Department of Economic and Community Development

Construction has remained slow due to labor shortages, supply chain problems, and significant increase in the price of building supplies. As COVID-19 spread quickly in large urban areas at the outset of the global pandemic, low-density areas, like Litchfield County saw dramatic increases in housing demand further elevating home prices in the region.

Current Housing Costs

Since the COVID-19 pandemic, median home prices in Connecticut have increased by over seventeen percent (17%). The median price of all houses sold in the last twelve (12) months in New Hartford was \$328,500. According to Census Data (2017), the median home value was \$287,500. **As illustrated by the graph below, home prices in New Hartford have increased by 9.3% since last year.**

ZILLOW HOME VALUE INDEX ?

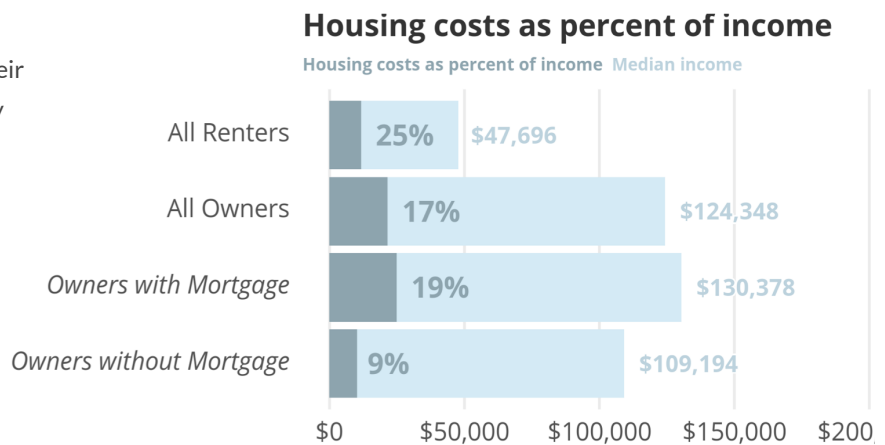
\$383,082



The real estate inventory across Litchfield County has been depleted. According to local real estate data, in 2019 and 2020, homes used to average a little over (100) one-hundred days on the market. In 2021, homes were listed for an average of sixty-two days.

Housing Cost-Burdened

According to American Community Survey Data (from 2015-2019), thirty percent (30%) of households in New Hartford are housing cost-burdened-- which means they currently spend more than 30% of their income on their housing costs. Across the State of Connecticut, about forty percent (40%) of households are housing cost-burdened. **As illustrated by the graphic from Partnership for Strong Communities, renters spend more on their housing costs than homeowners.** The 2020 Housing Data Profile shows that in New Hartford, renters spend on average twenty-five percent (25%) of their income on housing while their median income for a renter in New Hartford is \$47,696. Homeowners spend seventeen percent (17%) of their income on housing while their median income is \$124,348.



When residents are spending a significant portion of their income on housing, they don't have finances available for other things such as childcare, groceries, medical expenses, or other goods and services that are crucial to the support of the local and regional economy. At this time, more families may be housing cost-burdened than as reflected in the Census. Recent data collection might not have fully captured the real lasting effects of the COVID-19 pandemic.

Zoning for Housing in New Hartford

In addition to reviewing pertinent data in order to prepare an affordable housing plan, the working group reviewed the current zoning requirements to analyze what housing types are allowed in town and where they are allowed. The [Town of New Hartford's Zoning Regulations](#) currently allow for the following housing options:

- **Single-Family Dwellings:** allowed by zoning permit on a buildable lot in New Hartford's residential districts (R-4, R-2, R1.5, R-30, R15) and New Hartford Center District (NHCD)
- **Two-family Dwellings** (new and a conversion): allowed by Special Exception within New Hartford Center Zone
- **Age-Restricted Housing:** allowable with a Special Exception (in R-30 & R-15) restricted to residents aged 55 and older
- **Elderly Housing:** Housing for people age sixty-two (62) or over allowable with a Special Exception (in R-30 & R-15)
- **Multifamily Housing:** allowed in NHCD with a Special Exception; conversion allowed for in R-15
- **Accessory Dwelling Units:** allowed in residential zones with a Special Exception, subject to specific standards
- **Affordable Accessory Dwelling Units:** allowed in a residential zones without a zoning permit, subject to specific standards
- **Mixed Use:** a mixture of commercial uses, public uses, and/or housing allowed with a Special Exception in New Hartford Center Zone
- **Adaptive Reuse Provision:** allows for a mixture of commercial/industrial uses with multi-family housing via Special Exception in the New Hartford Center Zone, subject to specific design criteria and other conditions

The New Hartford Planning and Zoning Commission recently approved the "Design Development District" which enables greater density for age-targeted housing developments.

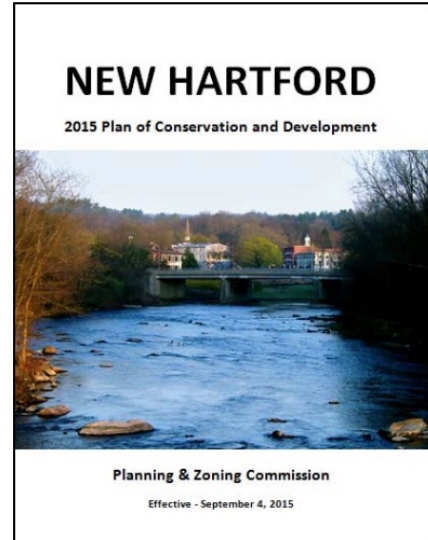
[The Town of New Hartford Zoning Map](#) can help one to better understand the possible locations of the currently permissible housing types as well as understand where public utilities like water and/or sewer are available to new users.

It is important to note that about eighty-five (85%) of the land within New Hartford is within the watershed without sewers. The local barriers to development are not often regulatory, yet can be due to environmental constraints.

Plan of Conservation & Development & Housing Goals

The working group reviewed and analyzed how the central goals of the Town Plan of Conservation and Development "POCD" relate to housing. The POCD was adopted in 2015 and prioritizes the following goals:

1. Continue to **protect** New Hartford's valuable **environmental resources**, especially the Farmington River and West Hill Pond.
2. Continue to **promote economic growth**, especially in the New Hartford Center Zone, to create jobs and increase the tax base for the Town.
3. Continue to **preserve the rural and historic elements** of New Hartford by preserving more open spaces, farmland, historic structures and scenic vistas.
4. Promote ecologically sound **housing opportunities for all residents**, especially for senior citizens and lower income persons.



The implementation measures outlined in the [POCD - Implementation Plan](#) associated with **creating new housing opportunities** include the following:

- Allow flexible development to better allow new businesses to better fit onto existing lots and protect environment
- Explore allowing Senior Housing and/or mixed use in the Commercial Zone
- Explore developing an overlay zone to encourage adaptive reuse of the Collinsville Antiques/Waring building
- Continue to support open space/conservation subdivisions
- Consider allowing open space subdivisions by right
- Seek to provide for a variety of housing types in New Hartford to meet the diverse housing needs of the future
- Consider allowing Age Restricted/ Congregate housing in the commercial zone
- Consider allowing accessory apartments by right to make it easier for elder parents and children to live together
- Consider allowing higher density development in areas within the sewer service area
- Consider the adoption of an "Incentive Housing Overlay Zone" as provided for in CGS 8-13m
- Consider the adoption of inclusionary zoning principles

The data assessment, housing assessment, zoning & planning assessment provided the New Hartford housing plan working group with the necessary framework to make meaningful recommendations when they arrived at the goal-setting phase of the planning process. The working group defined its housing goals are as follows:

1 Create new affordable rental opportunities for seniors

As supported by demographic data, housing for seniors is a growing need. The majority of the population in all of Litchfield County will be over the age of sixty-five (65) by the year 2040 if the population trends continue as they are predicted. **Creating new affordable housing options for seniors must be prioritized by the Town of New Hartford.**

As mentioned in the zoning assessment, the "Design Development District" was recently adopted as an important regulatory update. This amendment recognizes the need for age-targeted housing and enables developments to increase density if seniors are the targeted users. Despite this very recent zoning change, there is currently a heightened interest for this type of housing development on larger available lots along Route 44.

2 To encourage mixed-use and adaptive reuse projects as means of housing creation

The Affordable Housing Plan supports mixed-use developments and adaptive re-use project as means of creating new housing options. Land conservation is highly prioritized in the Town of New Hartford and the development of raw land and essential infrastructure (like sanitary systems) is increasingly expensive. The preservation and creation of mixed-uses (especially within New Hartford's Town Center) will enable housing opportunity within existing commercial properties. Also the expansion of existing mixed-use properties, like the New Hartford Business Park "Hurley Property", located at 37 Greenwoods Road, could further support housing opportunity across income levels.

New housing adjacent to commercial uses creates the opportunity to house members of New Hartford's current and future workforce. This plan priorities the adaptive re-use of underutilized buildings and encourages commercial properties to provide housing options for existing and/or future residents.



Existing Adaptive Reuse- New Hartford Business Park
hurleybusinesspark.com

3 To support the maintenance of existing homes

With an understanding of the slow growth of new housing in the state, the high cost of maintaining existing housing and with sustainability and low impact development practices in mind; **the housing plan supports improvements of state-sponsored loan programs that provide no interest housing rehabilitation loans as well as down payment assistance for first-time homebuyers.** New Hartford has participated in the Department of Economic Community Development's Loan Program. The state-run program would improve if it allowed for a locally preferred vendor selection rather through a state administered bidding process.

The Town of New Hartford fully supports state initiatives to support homeowners and recommends scaling state-run programs appropriately so that these initiatives can be easily adapted in small rural towns, like those in Litchfield County. Programs like the "Small Cities Funded Housing Rehab Loan Program" could be administered regionally, by the Northwest Hills Council of Governments, to streamline the process so that it can be more frequently used by those who need housing assistance.

STRATEGY #1: CREATE MORE AFFORDABLE HOUSING FOR SENIORS

Affordable housing for seniors is an important investment for the future of New Hartford. An affordable housing complex that is age-targeted or designated for seniors is appropriate where there is existing water/sewer facilities to serve a multi-unit development, as provided for with the recent introduction of the "Design Development District" within the Town of New Hartford's Zoning Regulations.

Provided that the state owns ample land across Connecticut and that the creation of affordable housing is a state mandate, state-owned land could be donated to towns for affordable housing development rather than expecting that limited town-owned property will be utilized for housing. This Affordable Housing Plan encourages a state-town partnership to pursue the creation of more affordable rental options for seniors and that the state proactively provides local support to fulfill its mandates, such as tax incentives for creating accessory apartments for housing residents long-term.

"A rural landscape requires driving to access necessities like groceries and amenities such as parks. A lack of transportation options complicates matters for those who don't drive or can't. And a housing stock dominated by single-family homes doesn't offer many alternatives for older adults, who no longer want a large space or yard. All these issues are exacerbated in smaller cities and rural areas."

Age-friendly Rural Planning
by Jeffrey Spivak

The Town of New Hartford is home to very limited public transit services. The CTDOT commuter bus that runs from Hartford and Winsted stops at the local post office at 545 Main Street two (2) times per day. Any senior housing development should consider providing critical transportation options such as an on-demand dial-a-ride or a residential shuttle service to essential businesses. Where possible, senior housing should also be located proximal to amenities and services.

Seniors would be better served if their designated housing was integral to the existing community and accessible to activities, services, and economic activity. A community connected development may reduce the need to provide amenities within a development, which could reduce costs both during initial construction and during on-going operation.

As mentioned previously, there has been heightened interest in the private development of some larger lots for housing. Some properties of interest are surrounded by existing commercial activity with access along CT Scenic Route 44.

The Town of New Hartford housing plan working group proposes single-story cottage style units and amenities that would set it apart from other senior housing developments. Possible key features may include, but are not limited to:

- on-demand transportation/delivery service to ensure that residents have access to services within the broader community
- a universally-accessible (ADA compliant) pathway to adjacent community elements/amenities that avoids traversing main roadways and other pedestrian hazards
- energy-efficient units which leads to cost effective heating and cooling and overall reduced operational costs
- On-site services that could also be a draw for the community as well as its residents
- On-site senior services to draw in other seniors from the community to create a hub of age-targeted activity

STRATEGY #2: TO ENCOURAGE MIXED-USE AND ADAPTIVE RE-USE PROJECTS AS MEANS OF HOUSING CREATION

The second housing strategy of the New Hartford Affordable Housing Plan is to encourage the development of apartment(s) in existing structures, and in particular, within existing commercial buildings as mixed-use developments. Several commercial properties in New Hartford currently have the potential to incorporate housing units on-site. A property mentioned previously is the New Hartford Business Park "Hurley Property" which is already hosting incubator businesses on-site. Allowing mixed-use, specifically residential uses over commercial uses on the ground floor, are permitted in accordance with the existing Zoning Regulations. Historically, this is how New England developed, with the small family run business on the first floor with the owners, typically, living on the second floor.

New Hartford is home to many notable historic buildings. Encouraging a housing component on these properties may enliven their long-term economic viability and further their preservation. **By creating more housing options for people at all levels of income throughout the community, and especially by creating more opportunities for essential workers, the Town of New Hartford will grow and support its community in a meaningful way.** Towns benefit from a broad base of small-scale commercial and retail businesses, and it has increasingly grown more difficult to maintain this. The potential for mixed-use developments could help to support businesses, like restaurants, that were hit hard by the global pandemic.

The Zoning Regulations already provide for adaptive reuse within the New Hartford Center District. Adaptive reuse, which is the renovation and re-use of a pre-existing structures for new purposes, helps to historically preserve significant properties as well as preserve greenfield from development.

Construction of new houses in the region is limited and new builds often fail to resolve the shortage of rental units at diverse prices. Adaptive reuse could serve as a mechanism to create more housing options (like apartments) as well as revitalize under-utilized properties and/or properties with excess land. Revitalization tends to create a synergy which encourages further local investment, yields greater tax generation, and leads to an increase in property values.

"Adaptive reuse can help solve the housing crisis-with a little help from planners and policy makers. Before the pandemic, countless structures were underused, abandoned, or functionally obsolete across the US."

New Lives for Old Spaces
by Tatiana Walk-Morris

BENEFITS OF ADAPTIVE REUSE:

- 1. Preserve the Past.** Extending the life of old buildings can provide a link between the community's past and future, which as emphasized in the Town POCD, all while accommodating its present needs.
- 2. Grow smarter and more sustainably.**
- 3. Encourage investment.** Adaptive reuse can yield potential tax generation, employment opportunities, and housing.
- 4. Take advantage of incentives.** Building owners may be eligible for federal tax credits for **rehabilitation investments in older or historic buildings.**
- 5. Save time.** When the building and infrastructure is already in place, municipal approval and permitting can often occur more quickly and less expensively than new construction.
- 6. Saves money.** Reuse saves on demolition costs. The materials and quality of construction of existing buildings are often not economically possible to reproduce today.
- 7. Boost market values.** Preserving and updating older buildings can increase the property value.

STRATEGY #3: TO SUPPORT THE MAINTENANCE OF EXISTING HOMES

As evidenced by the data assessment, many homes in Connecticut are costly to maintain. This New Hartford Affordable Plan recognizes the importance of the upkeep of existing homes, especially when measures can be taken to enable seniors to age-in-place. The maintenance and preservation of the Town's existing housing stock is important. As a component of this Affordable Housing Plan, the working group supports that the State further support and improve programs that provide financial assistance to local residents in two (2) ways:

1. By providing no or low interest loans to existing residents so that they can undertake a maintenance project on their home, such as new roofing, retrofitting for accessibility, and painting

2. Provide no or low interests loan for a down-payment so that a first-time homebuyer may own a home locally

The Town of New Hartford has a community revolving loan fund that pays for housing rehabilitation while simultaneously replenishing the account with funds from others paying back their loan(s). The town hopes this program improves and streamline the process to make these funds more readily accessible for local homeowners that need it most.

In the future, the town may wish to further finance the fund by creating a land acquisition fee and/or permitting fee, but would like to see a highly functioning state-run program put in place first. As suggested previously, if the loan program were administered by the NHCOCG and allowed local municipalities to select a preferred vendor, more homeowners would likely benefit from the program.

STATE SUPPORT OF AFFORDABLE HOUSING PLAN GOALS

It should be noted that the Town of New Hartford prepared this plan out of obligation to fulfill the 8-30j requirement. Town leadership, Commission and Board Members, as well as residents share the position that the state also needs to do its part in providing for its small towns. Oftentimes, State policy is crafted as reactionary to an immediate need or in a piece-meal fashion. **The Town of New Hartford would like to see more support from the State to assist in fulfilling its statutory obligations.**

Before using local resources, such as town-owned land and money, the Town of New Hartford would like to see the State support the affordable housing goals of its municipalities. Town leadership urges State leadership and law-makers to take a comprehensive look at the array of mandatory policies, relevant state-wide studies, as well as other programs that guide towns in policy-making and fiscal decision-making. These include, but are not limited to:

- The Affordable Housing Appeals Act (8-30g)
- DEEP's Recommendations of the Blue Ribbon Commission on Affordable Housing (2000)
- Municipal Plan of Conservation and Development Requirement (CGS Chapter 124 §8-23, effective July 1, 2016)
- Municipal Affordable Housing Plan Requirement (§8-30j, Affordable Housing Plan, effective July 2017)

The working group asserts that donated State land would be a better alternative than using scarce Town-owned land and that State funding, rather than locally donated seed money, would be better suited to get maintenance and down-payment assistance programs off the ground.

The following implementation matrix outlines action steps as well as identifies a "local lead" where applicable to shepherd this plan into practice. **It must be emphasized that the Town of New Hartford expects the State of Connecticut to provide support to its towns when it comes to the creation of more affordable housing units.**

Housing Goal

Action Steps

1

TO CREATE NEW AFFORDABLE RENTAL OPPORTUNITIES FOR SENIORS

- Identify state-owned land within the town's borders with significant buildable area and possible access to public water and sewerage
- Encourage private housing development via local mechanisms such as the zoning regulations and facilitating a streamlined approval/review processes
- Educate property owners regarding accessory dwelling units and temporary health care structures so that private property owners may incorporate flexible housing options onto their residential lots

2

TO ENCOURAGE MIXED-USE AND ADAPTIVE RE-USE PROJECTS AS MEANS OF HOUSING CREATION

- Further amend New Hartford's Zoning Regulations to support adaptive reuse projects that enable the conversion of historic buildings into housing (without public hearings and the Special Exception process)
- Encourage business owners to partner with developers to incorporate housing elements onto their commercial property
- Establish tax incentives state-wide for private property owners that provide for more housing, such as accessory dwelling units or apartments in a business building, and multi-family housing creation
- Further support the New Hartford Historical Society to identify historical buildings and other town assets to encourage their preservation

3

TO SUPPORT THE MAINTENANCE OF EXISTING HOMES

- Develop a regional application process and award process for disbursing local housing funds and allow for a local preferred vendor
- Encourage the State to expand State financing programs, such as CBDG funding, to further support maintenance programs as well as establish straight-forward policies and procedures for towns to easily adopt these programs
- Establish a mechanism for the State to provide more funding for housing initiatives, such as restructuring the land-use permitting fees (\$60 per application) to go back to the town for housing initiatives