

# Bridgewater

*Draft March 2022*

*Annex to the 2022 Western Connecticut Regional Affordable Housing Plan*

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## **Town History and Progress Relating to Affordable Housing**

The Town's most recent affordable housing plans were articulated in the "Our Town Vision" document adopted in 2012. This document is the de facto Plan of Conservation & Development. Its discussion of Town goals for a range of housing options is still valid. Over the interim decade the Town has made significant progress towards affordable options relative to the increasing valuation of real estate and construction costs.

Since the Town's adoption and publication of our last housing plan in 2012 the following progress has been made in reaching local and state goals:

Bridgewater residents remain committed to maintaining a small rural town. The town has primarily single-family homes with typical New England style architecture. The consensus is that future development should be limited and not intrusive. Also, the local geology of steep terrain, shallow to bedrock soils limit water yields and septic capacities which limits development potential. In fact, there are no public sewers in Town and limited water supplies from deep bedrock wells. Another limiting factor for development currently is the absence of public transportation or easily accessible shopping centers in town.

Senior housing opportunities have long been a priority for Bridgewater. Our residents have expressed strong interest in addressing these needs to enable seniors to remain in the community. We also want to attract young families who cannot easily afford the small number of homes on the market.

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## **Community Values Statement**

In the 2012 Plan of Conservation and Development for Bridgewater the community emphasized “specific housing needs including affordable housing and the expressed wishes of the Bridgewater community; maintaining the small-town features, addressing diverse housing needs for seniors and young families, encouraging safe, nonintrusive home business, and evaluating all residential zoning regulations.”

## Housing Market Trends

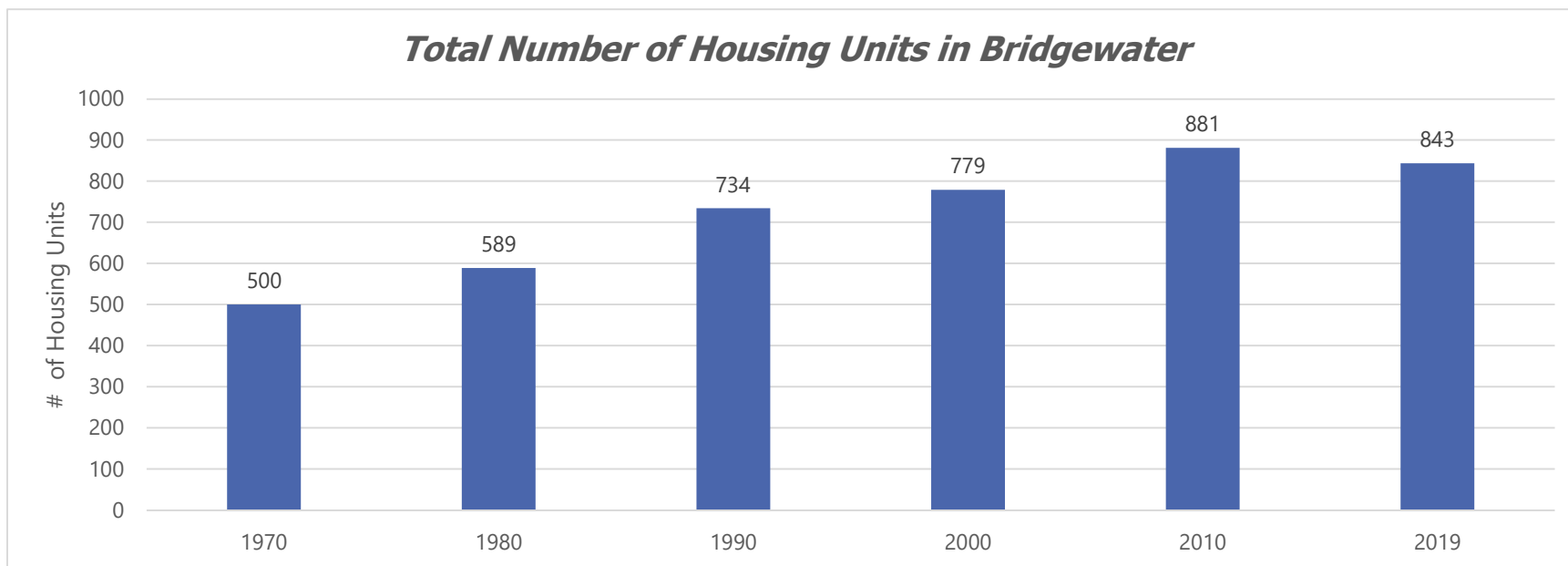
### ***Progress Towards 10% Affordable Housing (C.G.S. 8-30g):***

Over the last 20 years, affordable housing units have steadily increased in the town from 1 unit in 2002 to 25 units in 2020. Most of the units classified as affordable are receiving rental assistance through state or federal programs.

<b>YEAR</b>	<b>GOVERNMENTALLY ASSISTED UNITS</b>	<b>TENANT RENTAL ASSISTANCE</b>	<b>CHFA/USDA MORTGAGES</b>	<b>DEED RESTRICTED</b>	<b>TOTAL ASSISTED</b>	<b>CENSUS HOUSING UNITS</b>	<b>PERCENT AFFORDABLE</b>
<b>2002</b>	0	-	1	0	1	779	0.13%
<b>2005</b>	0	-	1	0	1	779	0.13%
<b>2010</b>	0	-	2	0	2	779	0.26%
<b>2015</b>	0	0	4	0	4	881	0.45%
<b>2020</b>	0	24	1	0	25	881	2.84%

*SOURCE: CT DEPARTMENT OF HOUSING, AFFORDABLE HOUSING APPEALS LISTS*

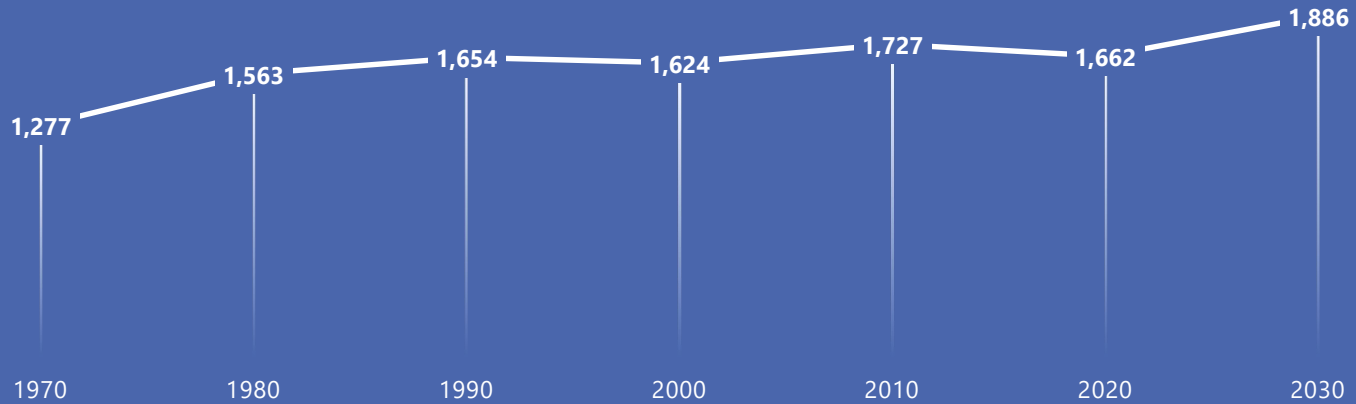
The overall number of housing units sharply increased in the 1970s and 1980s, equivalent to a 47% growth in the housing stock over the twenty-year period. While over the same time the population only grew by 30%, showing the shift towards small household sizes. There was another boom in the 2000s with the addition of 102 units and housing production has since tapered off.



Source: 1970 to 2010 Decennial Censuses, 2015-2019 American Community Survey

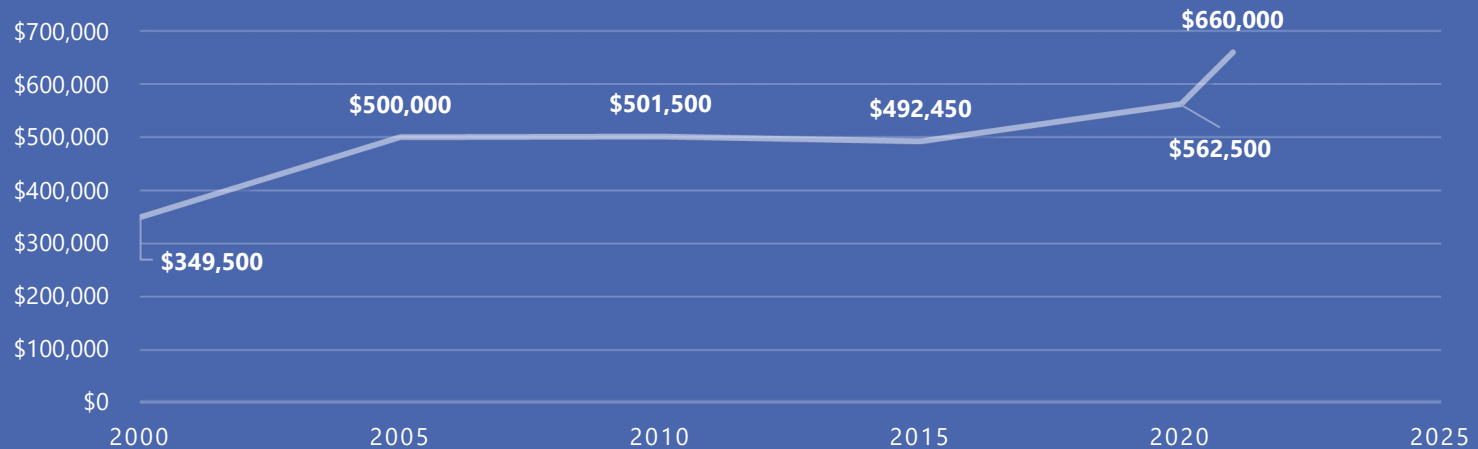
The median single-family housing prices rose sharply in the beginning half of the 2000s from \$349,500 in 2000 to \$500,000 in 2005. Bridgewater did not see the deflation in housing prices during the Great Recession that most areas of the state and country experienced. In the decade following, prices remained relatively constant until the 2020 COVID Pandemic caused housing prices to surge to \$660,000 in 2021.

## BRIDGEWATER POPULATION WITH 2030 PROJECTION



Source: 1970 to 2020 Decennial Censuses, NYMTC, WestCOG analysis

## MEDIAN SINGLE FAMILY HOUSING PRICES IN BRIDGEWATER FROM 2000 TO JULY 31, 2021



Source: Warren Group, 2021.

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## Housing Needs

Bridgewater has the largest share of seniors in the western Connecticut region, with seniors making up 31% of the total population. Nearly a quarter of the households in Bridgewater are single persons, living alone. Emphasizing a need for smaller housing options. Additionally, only 17% of the households in Bridgewater have school aged children.

There are 189 or 27.1% cost burdened households in Bridgewater (shown in red in the table below), according to the 2015-2019 American Community Survey. 34.8% of renters are cost burdened and 25.9% of owners are cost burdened.

There are various thresholds a household or individual need to meet to qualify for affordable house that depends on the program. For example, the C.G.S §8-30G set-aside development program is one of the least restrictive programs and requires prospective tenants to be low-income (i.e. make 80% or less of the state median income) and be cost-burdened.

There are 128 households as of 2019 in Bridgewater who meet these characteristics – accounting for 15% of households in need of affordable housing in Bridgewater. This showcases that the need for affordable housing outnumbers the statutory requirements of 88 units.

**Cost-Burdened Households in Bridgewater**

<b>MONTHLY HOUSING COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS</b>	Occupied housing units	%	Owner-occupied housing units	%	Renter-occupied housing units	%
<b>Less than \$20,000</b>	11	1.6%	7	1.2%	4	4.2%
<b>Less than 20 percent</b>	0	0.0%	0	0.0%	0	0.0%
<b>20 to 29 percent</b>	0	0.0%	0	0.0%	0	0.0%
<b>30 percent or more</b>	<b>11</b>	<b>1.6%</b>	<b>7</b>	<b>1.2%</b>	<b>4</b>	<b>4.2%</b>
<b>\$20,000 to \$34,999</b>	45	6.4%	36	6.0%	9	9.5%
<b>Less than 20 percent</b>	3	0.4%	3	0.5%	0	0.0%
<b>20 to 29 percent</b>	3	0.4%	3	0.5%	0	0.0%
<b>30 percent or more</b>	<b>39</b>	<b>5.6%</b>	<b>30</b>	<b>5.0%</b>	<b>9</b>	<b>9.5%</b>
<b>\$35,000 to \$49,999</b>	41	5.9%	41	6.8%	0	0.0%
<b>Less than 20 percent</b>	12	1.7%	12	2.0%	0	0.0%
<b>20 to 29 percent</b>	6	0.9%	6	1.0%	0	0.0%
<b>30 percent or more</b>	<b>23</b>	<b>3.3%</b>	<b>23</b>	<b>3.8%</b>	<b>0</b>	<b>0.0%</b>
<b>\$50,000 to \$74,999</b>	101	14.4%	81	13.4%	20	21.1%
<b>Less than 20 percent</b>	31	4.4%	31	5.1%	0	0.0%
<b>20 to 29 percent</b>	15	2.1%	8	1.3%	7	7.4%
<b>30 percent or more</b>	<b>55</b>	<b>7.9%</b>	<b>42</b>	<b>7.0%</b>	<b>13</b>	<b>13.7%</b>
<b>\$75,000 or more</b>	474	67.8%	433	71.7%	41	43.2%
<b>Less than 20 percent</b>	306	43.8%	279	46.2%	27	28.4%
<b>20 to 29 percent</b>	107	15.3%	100	16.6%	7	7.4%
<b>30 percent or more</b>	<b>61</b>	<b>8.7%</b>	<b>54</b>	<b>8.9%</b>	<b>7</b>	<b>7.4%</b>
<b>Zero or negative income</b>	6	0.9%	6	1.0%	0	0.0%
<b>No cash rent</b>	21	3.0%	(X)	(X)	21	22.1%

Source: 2015-2019 American Community Survey 5-year Estimates



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## Discussion

Beginning in 2016 the First Selectman initiated an ad hoc housing committee to assess needs, develop feasible plans, propose recommendations, and implement some solutions. This committee was working on plans to build affordable senior housing units on Town owned property around the Hilltop Senior Center. These plans were put on hold in 2020 due to the recent Covid-19 pandemic, soaring building costs and the uncertain future. We expect this committee will reconvene and re-evaluate possible options by early 2023.

A parallel effort has been underway to change zoning regulations to expand the size and availability of accessory apartments. This has been a successful technique to increase the housing supply and is particularly appropriate for Bridgewater. It allows for use of existing on-site water and septic systems without additional expense in most cases. An accessory apartment in a home owned by a senior offers an income supplement and promotes independent living with onsite support. In 2020, the Town revised the zoning regulations to allow for both larger attached and detached accessory apartments on lesser acreage.

Additionally, home business regulations are being reviewed anticipating changes that will not be intrusive or damaging to the neighborhood. Running appropriate businesses from homes are an economic benefit to both the worker in terms of income and to the town through the collection of taxes and possibly permit fees. Currently, existing zoning regulations do not clearly define types of home business and limits them to less than 20% of the ground floor square footage of the principal residence. This restriction has caused several violations in town that are not corrected by enforcement of existing regulations. Improvements in the zoning regulations will soon be forthcoming to reflect the post pandemic acceptance of new work from home paradigms.

Encouraging equitable and safe home business opportunities in Town is beneficial by:

- covering increasingly varied work due to the internet and telecommuting, especially during and after the pandemic;
- eliminating the worker's commuting costs of time and money while reducing the environmental costs of pollution, congestion, and energy;
- allowing flexibility for child-care and other responsibilities and, in difficult economic times, it can be a source of added income.

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## Strategies

Bridgewater intends to use the following strategies to increase affordable housing over the next five years:

1. Reconvene the ad-hoc Housing Committee to work towards developing town-owned land for affordable senior housing.
2. Revise home business zoning regulations to allow for more flexibility.
3. Provide resources on the Bridgewater website for current and prospective residents to more easily navigate governmental assistance programs, such as rental assistance programs, homeownership voucher programs, and mortgage assistance programs.
4. Provide guidance on the Bridgewater website for creating an accessory apartment.
5. The Town will continue to offer qualified assistance to lower income families via tuition support, scholarship funds, fuel assistance, our food pantry, and the Burnham Fund.