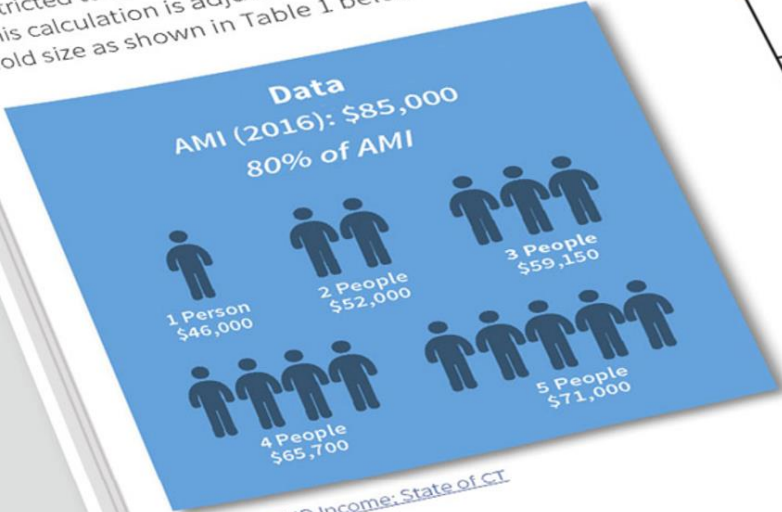


WHAT IS AFFORDABLE HOUSING?

Housing is defined as "affordable" if it costs less than 30% of the income of a household earning 80% or less of the Area Median Income (AMI).

In order to count towards a town's official tally of affordable housing, the property must be deed restricted to remain affordable for at least 30 years. This calculation is adjusted annually and by household size as shown in Table 1 below:



* Source: HUD Income, State of CT

Monthly Housing Costs (Rent/Mortgage + Utilities)

HUD Fair Market Rates

| | | |
|----------|----------|----------|
| 1 Person | 2 People | |
| \$1,150 | \$1,315 | |
| 3 People | 4 People | 5 People |
| \$1,479 | \$1,643 | \$1,775 |

| Example: 2 Bedroom Unit | Total/Year | Total/Month |
|---|---------------------|-------------|
| Area Median Income (AMI) | \$85,000.00 | \$7,083.33 |
| Median Income level per household in the surrounding area | | |
| 80% of AMI | \$68,000.00 | \$5,666.67 |
| 80% of median income from above | | |
| 30% of 80% AMI | \$20,400.00 | \$1,700.00 |
| \$1,607 must be compared to the HUD rates shown below. The lower number shall be used | | |
| 120% HUD Fair Market Rate | \$1,386.00 x 120% = | \$1,663.00 |

For a two-bedroom housing unit to be eligible for consideration as an "affordable housing" unit, the cost less than \$1,663 per month.

The Law: Affordable Housing Appeals Act

In addition to losing both valued members of our community and the opportunity to attract more of such people, if the town fails to provide an adequate number of affordable housing units, under the Affordable Housing Appeals Act (Connecticut General Statutes § 8-30g), the town's zoning regulations can be largely overridden by a developer who agrees to restrict a minimum of 30% of new units as affordable housing.

According to the State's Affordable Housing Appeals Act (Section 8-30g), if a town has less than 10% of its housing stock deed restricted to remain affordable to

households that earn under 80% of the area median income (\$65,000 for a family of four in the case of Essex), a developer can challenge and often override of the town's zoning regulations as long as at least 30% are restricted as affordable.

Currently only 2.27% of the Town's housing stock is restricted in some way to remain affordable for those earning less than the area median income.

The Table below shows the deed-restricted affordable housing that currently exists in the Town of Essex.

Current Affordable Housing Stock in Essex

Cite: 2017 Affordable Housing Appeals List, State of CT

| Property | Units |
|---------------|---------------------|
| Essex Place | 22 |
| Essex Court | 36 |
| Essex Station | 16 restricted of 52 |

| |
|--------------------------------|
| Total affordable housing units |
| Total housing units in Essex |
| Percent of 8-30g qualified |



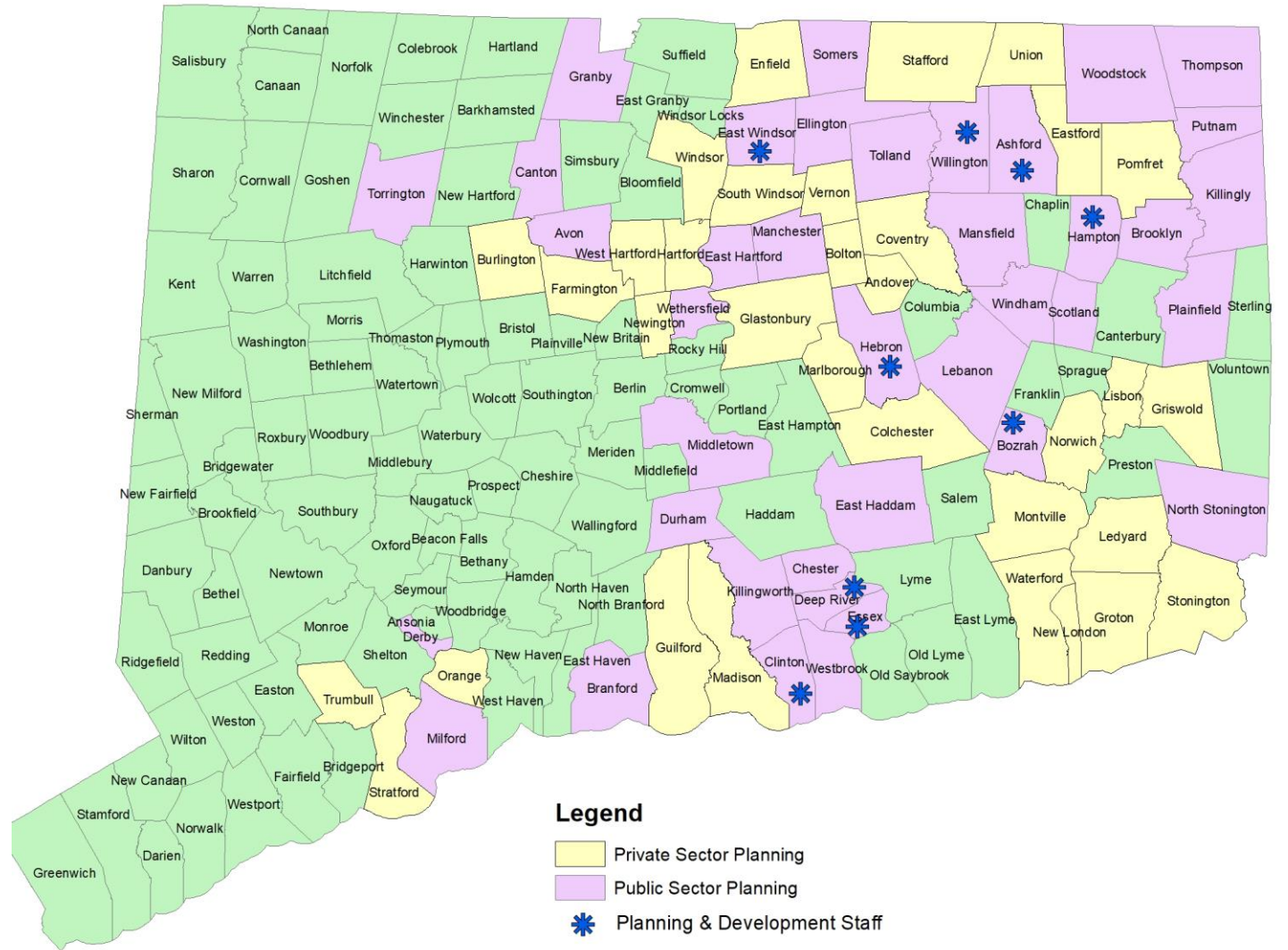


John Guskowski, AICP, LEED AP, ENV-SP
Principal



Mike D'Amato, AICP, CZEO
Principal

Planning and Development Services



Town of Essex, CT

Affordable Housing Plan

- CHA (formerly CME) developed one of the first local Affordable Housing Plans
- Created a community-wide survey on local housing needs
- Representatives of the community identified areas for housing development
- Implementation tasks:
 - Project partners
 - Local policy changes
 - Municipal investment/funding support
 - GIS parcel analysis



Affordable Housing Plans

Town of Middlefield

Town of Woodbury

Town of Old Saybrook

Town of Durham

Town of Avon



What are Affordable Housing Plans?

- Sec. 8-30j. Affordable housing plan. Hearing and adoption. Amendments. Filing requirement. (a) At least once every **five years**, each municipality shall prepare or amend and adopt an affordable housing plan for the municipality. **Such plan shall specify how the municipality intends to increase the number of affordable housing developments in the municipality.**
-
- (b) The municipality **may hold public informational meetings** or organize other activities to inform residents about the process of preparing the plan. If the municipality holds a public hearing, at least thirty-five days prior to the public hearing on the adoption, the municipality shall file in the office of the town clerk of such municipality a copy of such draft plan or any amendments to the plan, and if applicable, post such draft plan on the Internet web site of the municipality. After adoption of the plan, the municipality shall file the final plan in the office of the town clerk of such municipality and, if applicable, post the plan on the Internet web site of the municipality.
- (c) Following adoption, the municipality shall regularly review and maintain such plan. The municipality may adopt such geographical, functional or other amendments to the plan or parts of the plan, in accordance with the provisions of this section, as it deems necessary. **If the municipality fails to amend such plan every five years, the chief elected official of the municipality shall submit a letter to the Commissioner of Housing that explains why such plan was not amended.**

What is Affordable Housing?

Capital-A “Affordable”:

8-30g – Affordable Housing Appeals Act

- 10% threshold to be subject
- CHFA/USDA mortgages
- Income restricted (40 years)
- Incentive Housing (30 years)
- Government Assisted (Senior/Disabled)
- Tenant Rental Assistance



Small-a “affordable”:

“Naturally-Occurring Affordable Housing” – NOAH

- Accessory Apartments/Duplex
- Accessory Dwelling Units/Cottages
- Studio/One-Bedroom
- Rents at or below median income affordability

Simply put – allowing for residents to find suitable housing opportunities that they can afford and not spend more than 30% of their income on housing costs.

What is Affordable Housing?

- Ferry Crossing – Old Saybrook
- 16 rental apartments
- Households earning at or below 80% AMI
- One, two and three bedroom units
- Fit historic character



What is Affordable Housing?

- Northfield Firehouse – Litchfield
- 2 rental apartments - One of them is universally accessible.
- Before its use as a firehouse, the building was a two-room school house.
- Small Cities Community Development Block Grant
- Local Initiatives Support Corporation (LISC) Green grant
 - Geothermal heating system.



What is Affordable Housing?

- Essex Station – Essex
- 52 Rental Housing Units over 3 buildings
- Built on 3 adjacent parcels for septic system management
- 1- and 2-bedroom units
- 8-30g application – 16 affordable units
- Nearly 100% occupancy within the first year
- As of 2020, produced 0 net students at Essex Elementary School

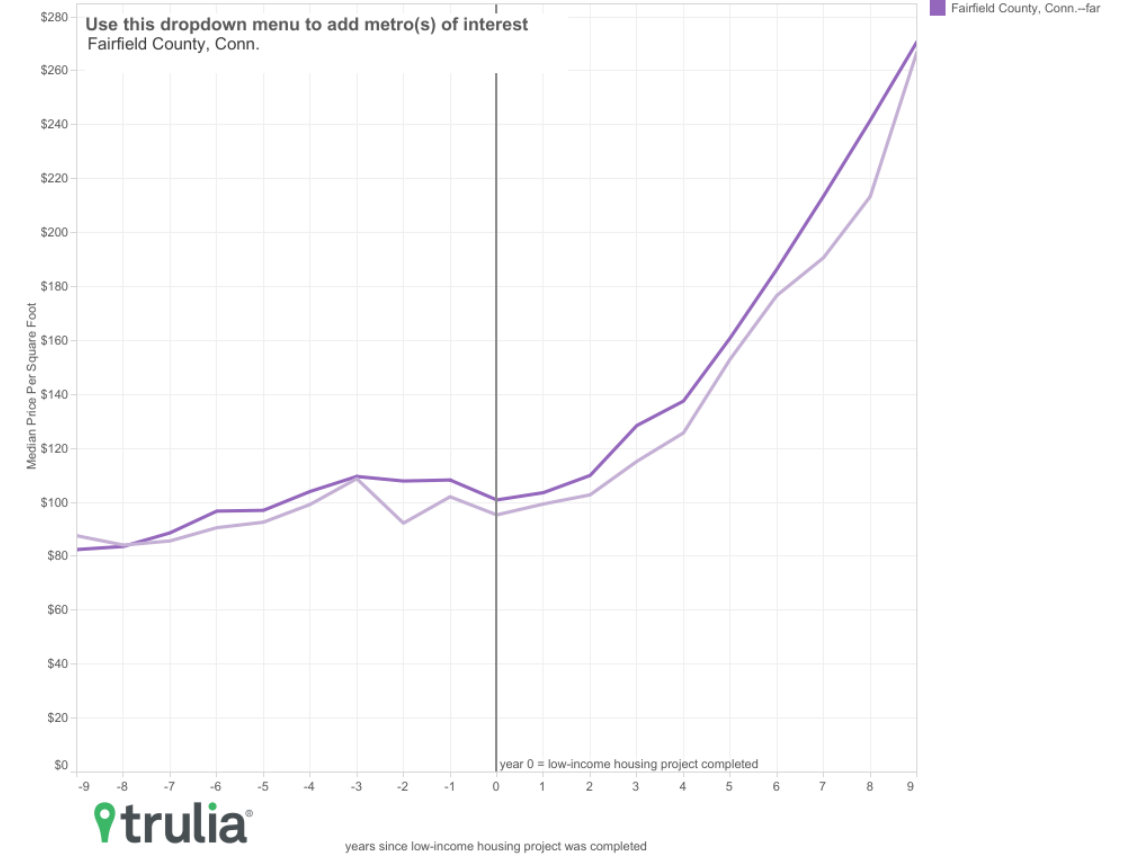


Myths about Affordable Housing, Part I: Property Values

There Doesn't Go the Neighborhood: Low-Income Housing Has No Impact on Nearby Home Values



Median Price Per Square Foot of Homes Around Low-Income Housing Projects, 1996-2006



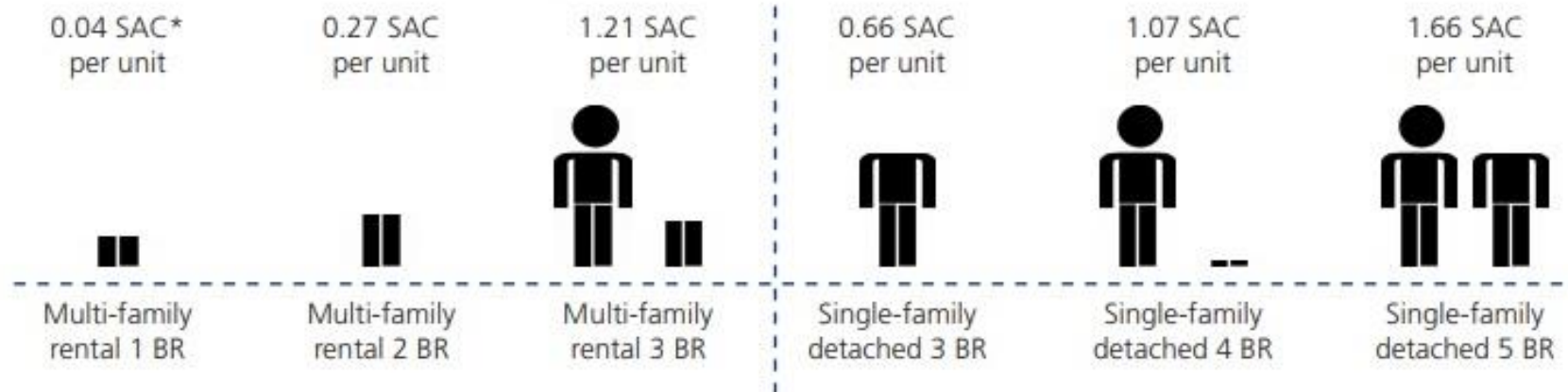
Myths about Affordable Housing, Part 2: School Burdens

There are Fewer School-aged Children in Multifamily Housing Compared to Single Family Homes

In Fairfield 250 students live in 1,690 apartments. Or .15 students per apartment.

Only larger homes bring many school-age children

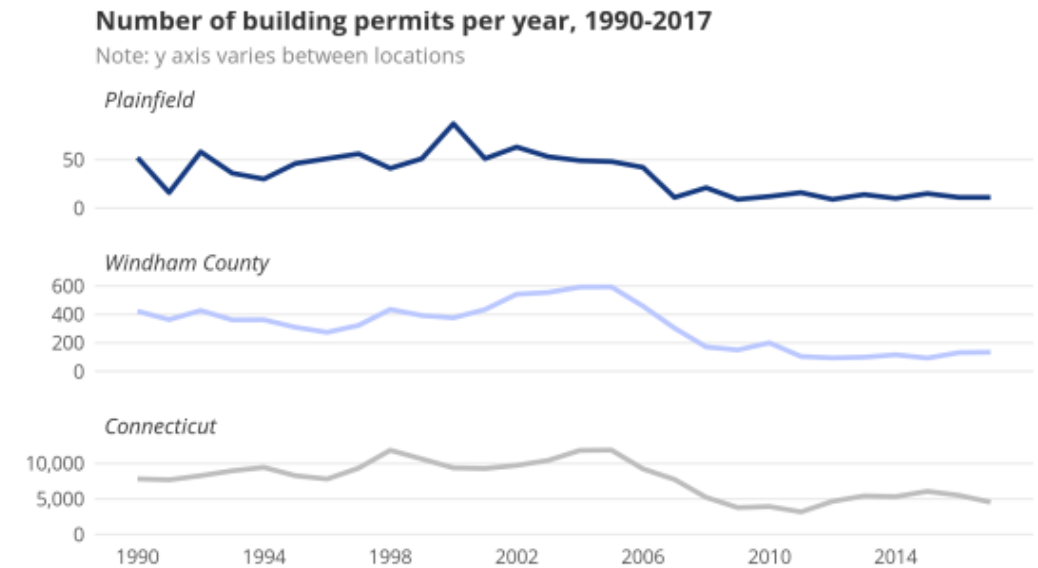
Rutgers University's Center for Urban Policy Research analysis (June 2006) of Connecticut's number of school age children living in various housing types indicate the following averages:



* SAC = School-Age Children

What is Plainfield's Status?

| | | |
|----------------------------|-------------|--------------|
| Total | 6367 | 100% |
| 1, detached | 4112 | 64.6% |
| 1, attached | 368 | 5.8% |
| 2 | 614 | 9.6% |
| 3 or 4 | 540 | 8.5% |
| 5 to 9 | 333 | 1.9% |
| 10 to 19 | 179 | 2.8% |
| 20 or more | 134 | 2.1% |
| Mobile Home | 87 | 1.4% |
| Boat, RV, van, etc. | 0 | 0% |

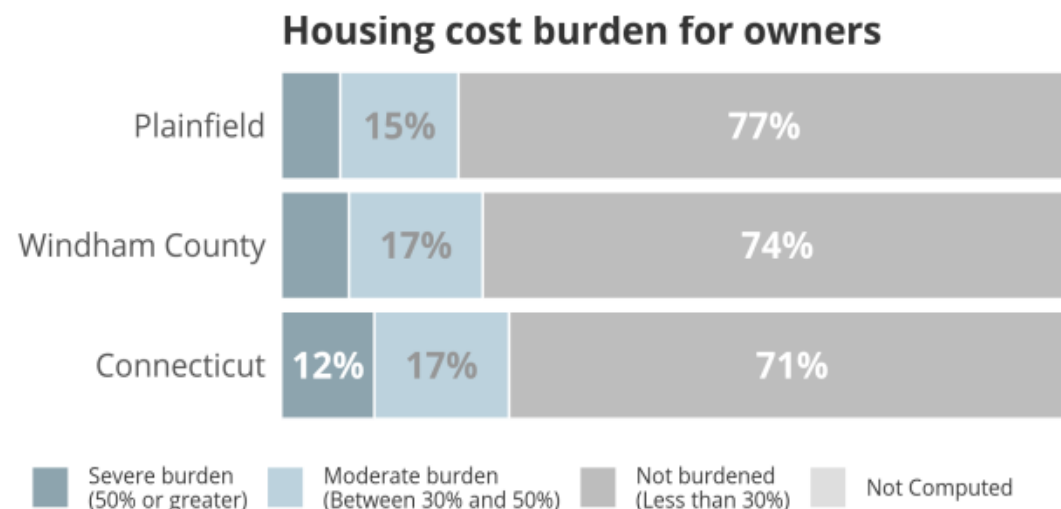
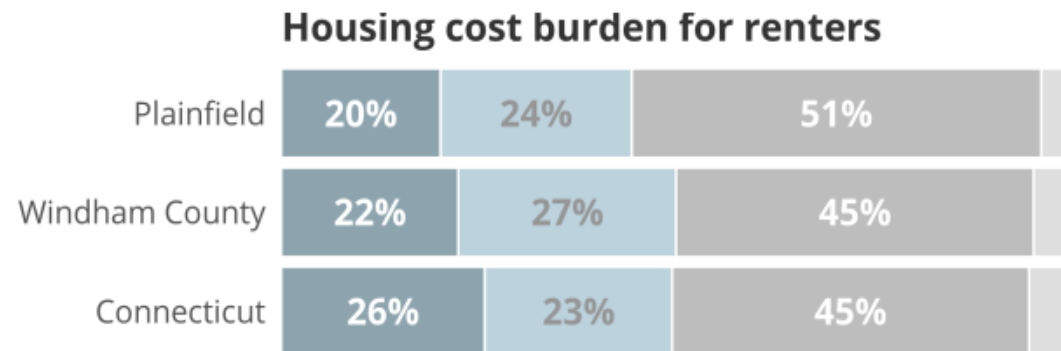
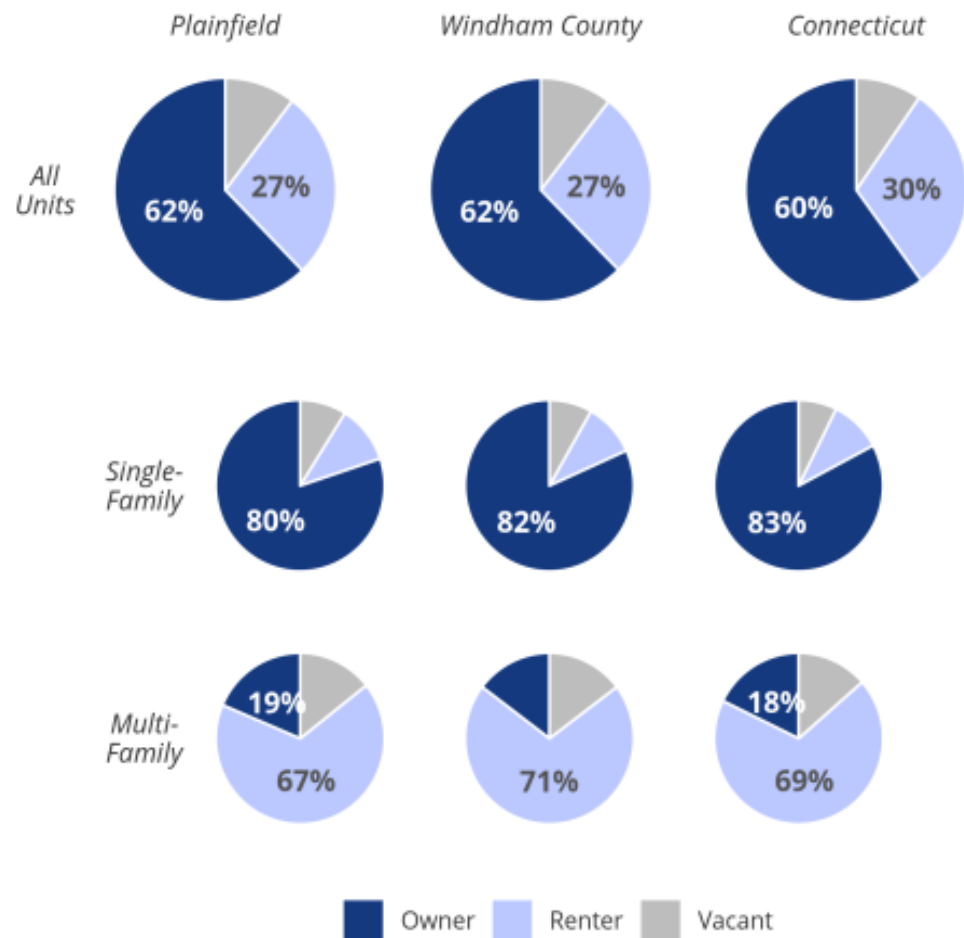


Source: Connecticut Department of Economic and Community Development

| | |
|--------------------------------------|---------------------|
| Total Assisted | 778 (12.49%) |
| CHFA/USDA Mortgages | 228 |
| Governmentally Assisted Units | 377 |
| Tenant Rental Assistance | 173 |
| Deed Restrictions | 0 |

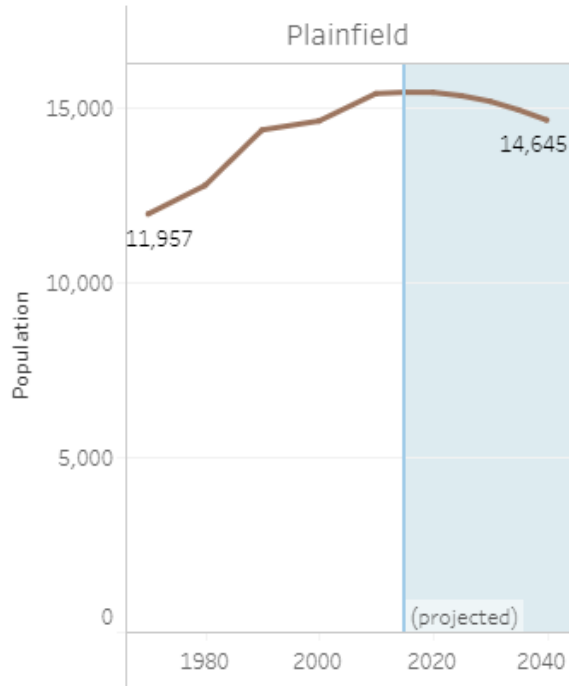
Source: CT Department of Housing, 2019 Affordable Housing Appeals Listing

What is Plainfield's Status?

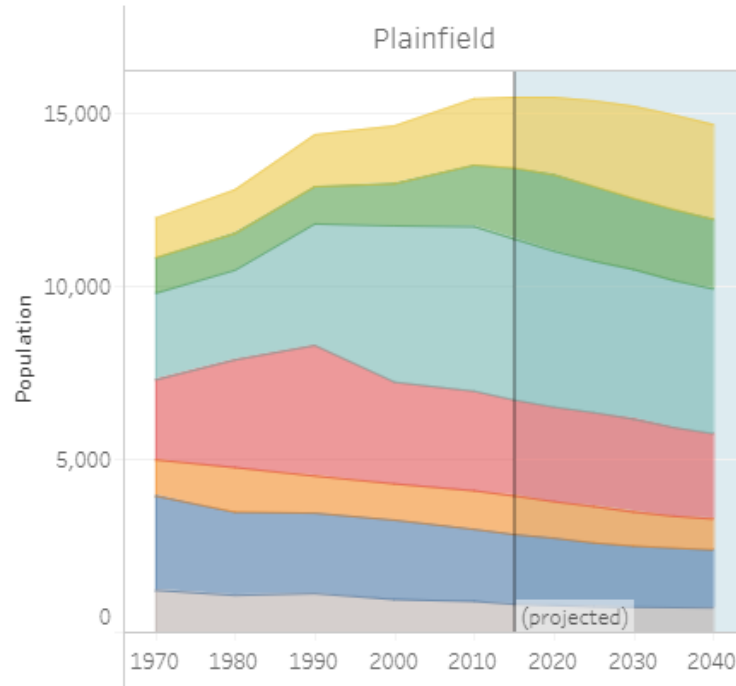


Source: 2018 American Community Survey via Partnership for Strong Communities

What is Plainfield's Status?

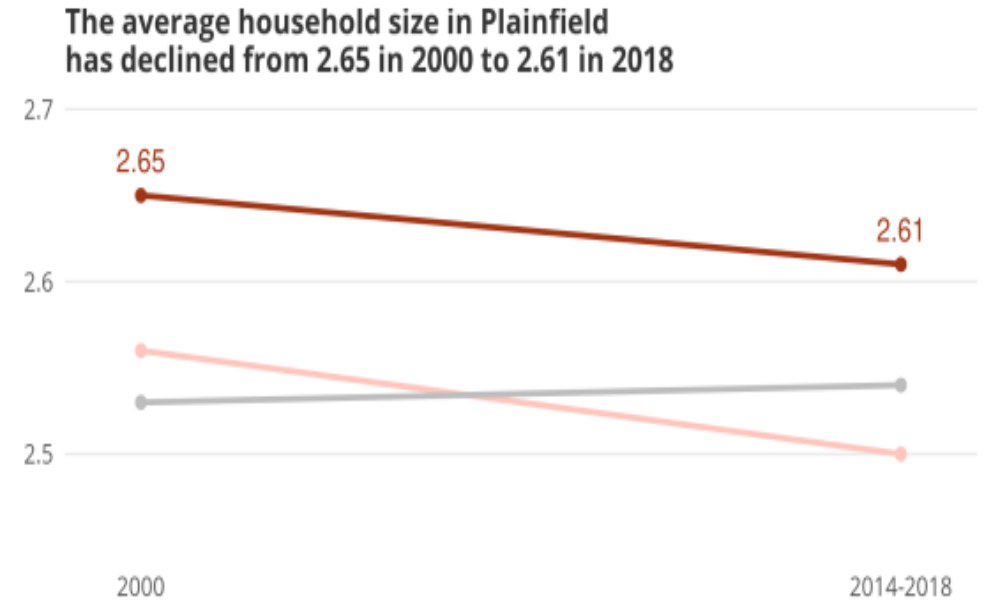


1970-1990 data are U.S. Census Bureau decennial Census figures. Data downloaded from www.nhgis.org



Age groups

- Age 65 and older
- Age 55 to 64
- Age 35 to 54
- Age 20 to 34
- Age 15 to 19
- Age 5 to 14
- Under 5



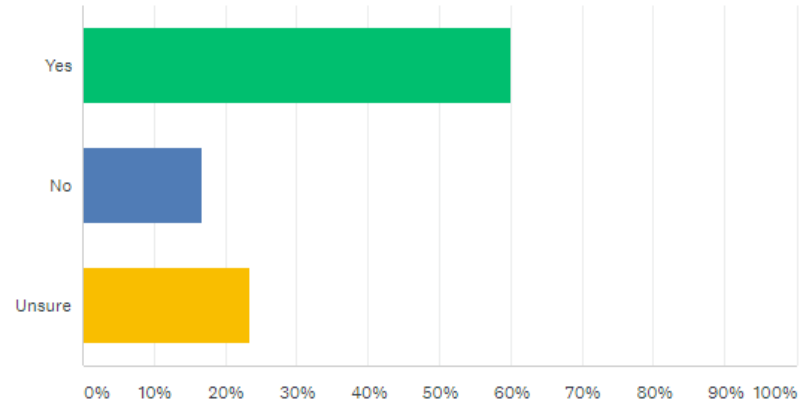
● Plainfield ● Windham County ● Connecticut

Source: Projections by CT State Data Center

Community Survey Results

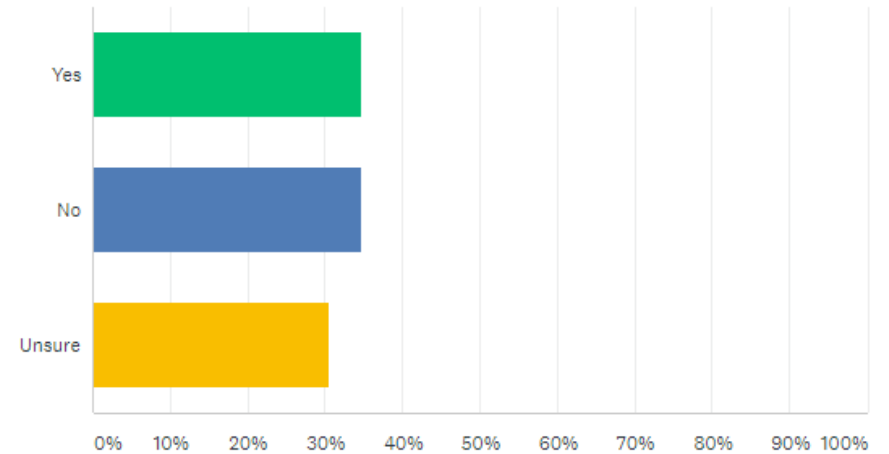
Do you agree that affordable or attainable housing is an important component of Plainfield's longevity?

Answered: 60 Skipped: 0



Do you think that the existing housing stock in Plainfield is adequate to satisfy future market demands?

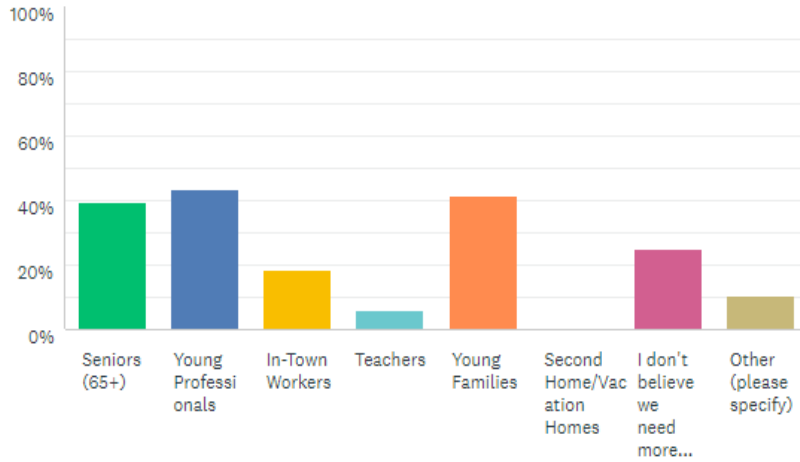
Answered: 49 Skipped: 11



Community Survey Results

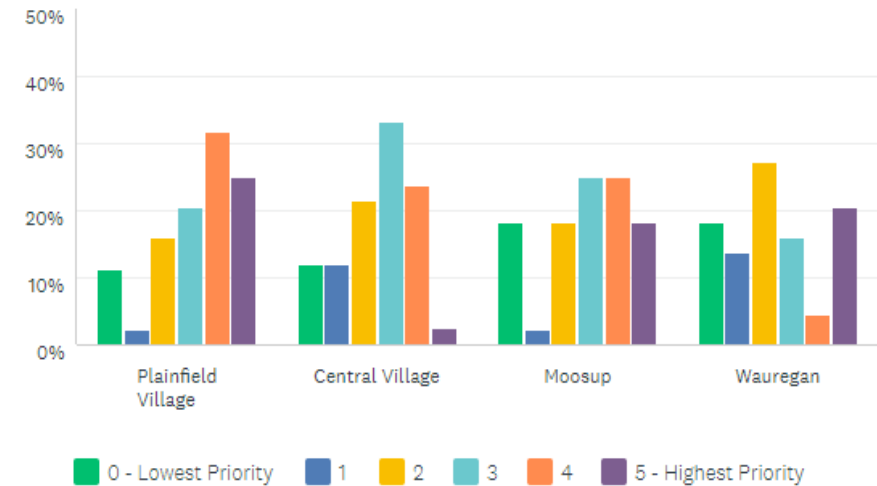
If you believe more housing options are needed in Plainfield, for whom do you think they are most needed? (Select top 3)

Answered: 48 Skipped: 12

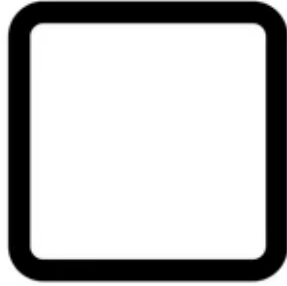


If the Town were to focus on new housing options, which areas of Town should be of the highest priority? Use a scale of 0= Lowest Priority to 5=Highest Priority.

Answered: 45 Skipped: 15



What Should Be Done?



Do Nothing



Do Something

- Sec. 8-30j. Affordable housing plan. Hearing and adoption. Amendments. Filing requirement. (a) At least once every five years, each municipality shall prepare or amend and adopt an affordable housing plan for the municipality. Such plan shall specify how the municipality intends to increase the number of affordable housing developments in the municipality.

10% is achieved. We can still do better.

No Single Project, No Single Action

Adjust Regulations, Public Information, Partnerships, Policies

Some 5-Year Goals

- Increase the number of USDA/CHFA loans through public information about these resources
- Increase the total number of accessory dwelling units by reducing regulatory burdens
- Increase the number of income-limited accessory dwelling units
- Increase public awareness of Plainfield's housing efforts
- Promoting adaptive re-use of historic structures with wider housing opportunities



Some Recommended Actions

- Establish a Standing Housing Committee
- Ease Permitting Requirements & Promote ADUs as an Option
- Consider Incentives for Income Restrictions on ADUs



Some Recommended Actions

- Relax Requirements for Middle- Density Housing in Certain Areas and for Large-Home Retrofits
- Allow for Higher-Density Multi-Family Housing in Village Areas and Adaptive Re-use



Some Recommended Actions

- Promote Loan and Financing Programs to Realtors and Buyers
- Consider Development of Unused Town-Owned Land
- Partnerships



IMPLEMENTATION

- **Break Down Actions into Steps**
- **Prioritized**
- **Measurable**
- **Whose Job is it?**





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