

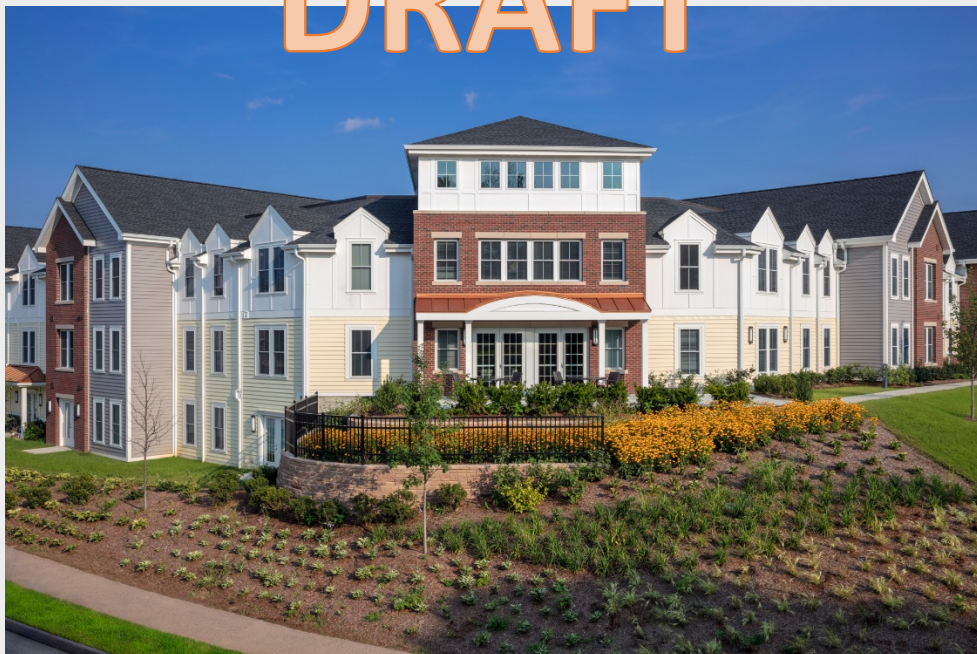
GLASTONBURY



AFFORDABLE HOUSING PLAN

2022-27

DRAFT



FOREWORD

Adopted on date TBD

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Kurt Cavanaugh, Minority Leader
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Funded in part by a grant from the Connecticut Department of Housing.

Cover Photos: Duplex on Hubbard St., Condo on Copley Rd., Center Village – GHA Property



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Additional materials, including community survey results, existing conditions analyses, case studies and Committee meeting minutes are available on the Town's website at www.glastonburyct.gov.



INTRODUCTION

The Town of Glastonbury recognizes the need to address changing demographics and housing needs to support a healthy community and economy. The Town's *2018-28 Plan of Conservation and Development* (POCD) established policies supporting affordable housing for individuals and families; diverse housing opportunities, particularly for seniors, including accessory dwelling units; universal design; and housing opportunities in the Town Center. This Affordable Housing Plan (this "Plan") lays out strategies to address these and other housing objectives over the next five years, as required under Connecticut General Statutes (CGS) Section 8-30j.

An Affordable Housing Steering Committee (the "Committee") consisting of local officials, staff and residents guided the development of this Plan. Input from the community during regular open meetings, a community survey and input on the draft plan helped to formulate the goals and strategies. A grant from the CT Department of Housing funded consultant assistance throughout the process.

What do you think affordable housing is?

56% of survey respondents said low-income housing

Some of the recommended strategies can be relatively quickly implemented, while others will take more significant work on the part of the Town and community to refine and adapt prior to implementation. As Glastonbury's first Affordable Housing Plan, part of the purpose of this Plan is to inform and deepen discussions over the next several years.



Duplex on Medford St.



WHAT IS AFFORDABLE HOUSING?

Affordable housing has different meanings to different people, as borne out in community survey results for this Plan. A generally accepted definition of affordable housing is housing for which a household pays 30% or less of its annual income. However, because housing becomes less attainable to households with lower incomes, affordable housing discussions tend to focus on housing for which households *earning less than the area median income (AMI)* pay no more than 30% of their income.

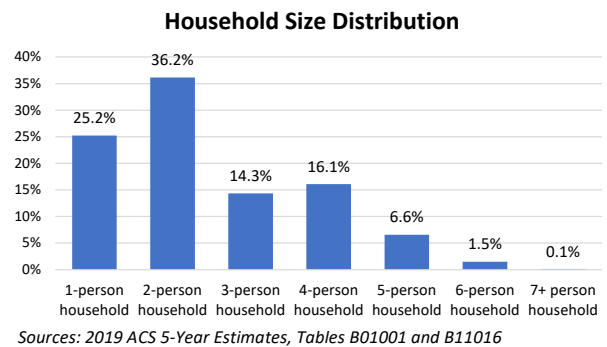
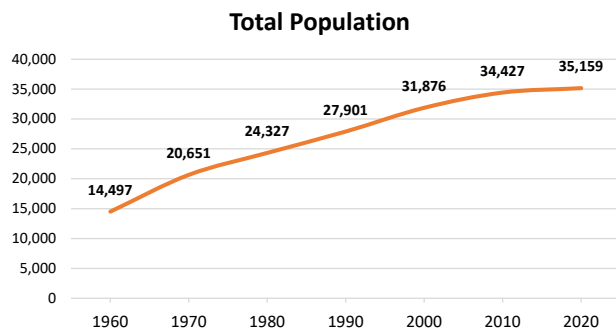
CGS Section 8-30j requires communities to specify in their affordable housing plans how they will increase the number of “affordable housing developments;” therefore, this Plan focuses on housing developments that consist of either “assisted housing” or “set-aside development,” which are defined in the statutes. However, the planning process also addressed a more general need to increase housing diversity, or the range in types of housing units available.

ASSISTED HOUSING - Housing that receives governmental financial assistance for the construction or substantial rehabilitation of low- and moderate-income housing, and any housing occupied by persons receiving rental assistance.

SET-ASIDE DEVELOPMENT - A development in which at least 30% of the dwelling units are required to be sold or rented at, or below, prices affordable to households with incomes equal to or less than 80% of the area median income for a period of at least 40 years. Among the affordable units, a percentage, totaling at least 15% of all units in the development are restricted to those households earning less than or equal to sixty per cent of the area median income.

GLASTONBURY TODAY

In order to understand Glastonbury's housing needs, it is important to evaluate current housing stock relative to current and anticipated local and regional household needs. The following summary highlights salient elements of a more extensive analysis conducted by the Committee. Additional information is available on the Town's website.

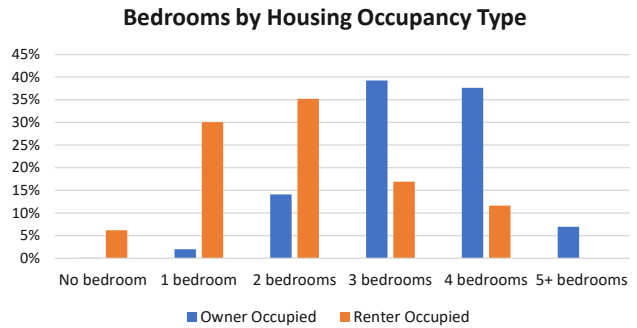
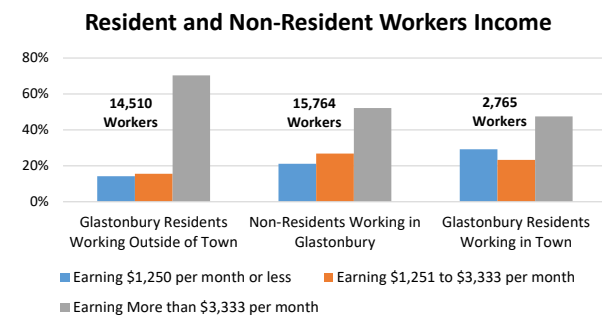


Glastonbury grew rapidly from 1980 to 2000. While still growing, the rate of growth has slowed over the last twenty years, with an increase in total population of about 2% from 2010 to 2020. Glastonbury's population is also aging. Population growth over the last decade has occurred primarily in those age 55 or above. Glastonbury's estimated median age in 2019 was 45.2 which is about 10% higher than the median age of Hartford County and the State's populations.

Benefits of affordable housing according to a survey respondent:
“Improve Diversity, seniors will be able to stay in Glastonbury, Good for developers and builders (affordable rents stay rented - don't fluctuate with economy). Affordable housing helps business attract great employees”

A majority of Glastonbury's 13,500 households consist of single- and two-person households. Coupled with an aging demographic profile, Glastonbury appears to have a significant and growing number of “empty-nesters,” whose housing needs may be different from what they were previously.

Estimates prior to COVID indicated more than 15,750 workers commute into Glastonbury for their jobs (U.S. Census OnTheMap application). Almost half of those commuters were estimated to earn less than \$40,000 per year. Many service-related jobs, including healthcare support, food preparation and service, buildings and grounds maintenance, and personal care, report mean annual wages below \$40,000. A significant portion of Glastonbury's workforce appears to be priced out of renting or owning a home here.



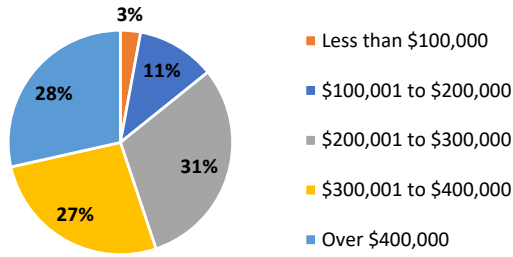
Sources: 2018 U.S. Census OnTheMap Application and LEHD Origin-Destination Employment Statistics

Sources: 2019 ACS 5-Year Estimates, Table B25042

Glastonbury's housing stock consists of mostly single-family ownership units with 3 or more bedrooms. About 80% of Glastonbury's housing is owner-occupied. Amongst rental housing stock, about 72% of rental units consist of two- or fewer bedroom units. The prevalence of larger housing units may no longer adequately serve the older, smaller households in Town or those who work in the community and may wish to live closer to their jobs.



Appraised Values of Existing Units



Source: Assessor's data as of May 2021 for residential ownership properties

Sample Glastonbury Rental Unit Rates

	Studio/ 1 BR	2 BR	3 BR
The Tannery	\$1,940	\$3,288	
Addison Mill	\$1,395	\$2,275	
One Glastonbury Place	\$1,990	\$2,590	\$3,665
10 Glastonbury Blvd	\$1,990	\$1,655	\$3,645
Griswold Garden	\$1,390		
Colonial Village	\$1,415	\$1,925	
Candlelight	\$1,250		
School Street	\$1,335		
Average	\$1,588	\$2,347	\$3,655

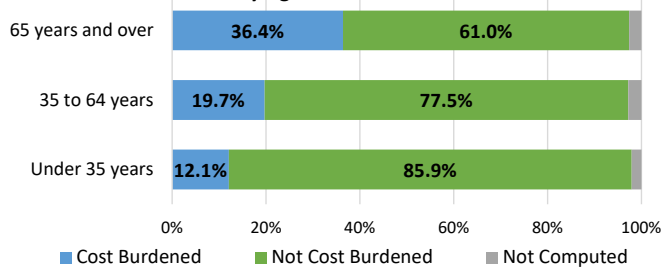
Source: Zillow.com and Apartments.com (May 2021)

The average assessed value of single-family ownership units in Glastonbury is \$384,700 (at full market value); whereas the average assessed value of condos is just under \$170,000. The majority of rental units are estimated to have rents above \$1,250 per month (American Community Survey 2019).

Several townhome and condominium style developments, as well as small, older single-family homes contribute to a stock of naturally occurring affordable housing – housing that is moderately priced without any subsidies. While available, those who could most benefit from that moderately priced existing stock are not guaranteed access in an open market.

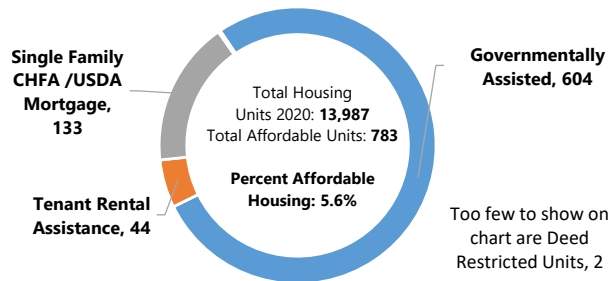
There is a highly limited supply of affordable rental units, whether naturally occurring or protected as affordable.

Housing Cost Burden by Age of Householder



Source: ACS 5-Year Estimates, Table B25072, 25093

Protected Affordable Housing



“Cost-burdened” households are those that pay more than 30% of annual income towards housing, which can affect a household's ability to afford other basic necessities such as food, medical care, transportation, etc. About 40% of Glastonbury's rental households and about 20% of its owner households are estimated to be cost-burdened. Senior-headed households have higher rates of cost-burden.

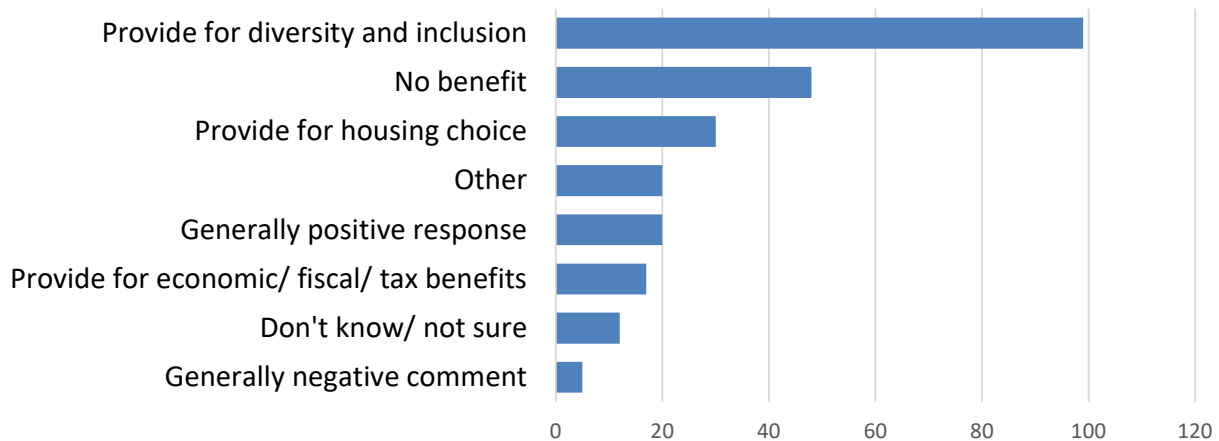


Less than 6% of current housing stock qualifies as “affordable” under Connecticut’s Affordable Housing Appeals Law (CGS Section 8-30g). Having less than 10% of qualifying affordable housing units makes it possible for affordable housing development proposals that do not comply with local zoning, but provide affordable housing units, to be filed. Such proposals are difficult to deny, as the Town must demonstrate a public health, safety or welfare concern as a basis for denial.

The Glastonbury Housing Authority (GHA) maintains a lengthy waiting list of over 1,100 households for its fewer than 470 units. Almost 60% of community survey respondents indicated they knew someone who could benefit from affordable housing. The wait list and community awareness of need demonstrate that Glastonbury needs additional affordable housing units.

Glastonbury Housing Authority Units		Units
Welles Village (non-age restricted)		199
1-bedroom		30
2-bedroom		100
3- bedroom		65
4-bedroom		4
Center Village (age 62+ or non-elderly disabled)		72
1 bedroom		72
Hale Farms (non-age restricted)		3
1 Bedroom		1
2 Bedroom		2
Herbert T Clark Congregate (age 62+)		45
1 bedroom		45
Herbert T Clark Assisted Living (age 65+)		25
1 bedroom		25
Village Green/Knox Lane Annex (age 62+ and non-elderly disabled)		90
1 bedroom		90
Housing Choice Voucher Program (tenant based Section 8)		33
Current use due to funding		25
		467

How do you think Glastonbury might benefit from increasing its supply of affordable housing?

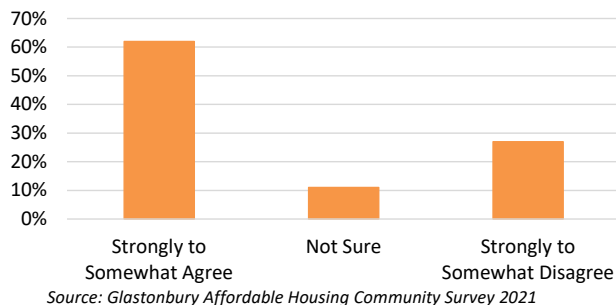


Source: Glastonbury Affordable Housing Community Survey 2021

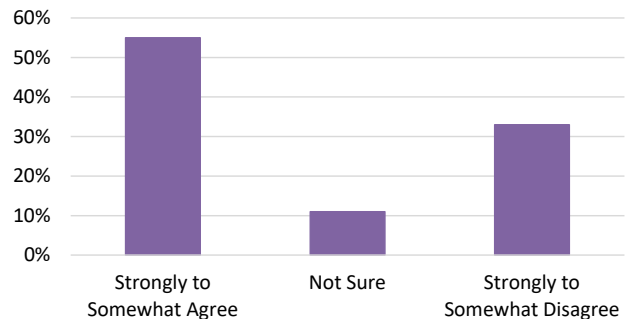


A review of the Town's POCD found opportunities to strengthen housing objectives. Current content addresses housing diversity, but leaves the impression that there is limited development opportunity, and diminishes redevelopment opportunities. In addition, the POCD emphasizes ensuring housing choice and opportunity for seniors, but less so for other types of households.

New residential development should be offered incentives and otherwise encouraged to provide affordable housing.



New residential development should be required to provide affordable housing.



A similar review of zoning regulations found opportunities to remove potential barriers to increasing housing diversity and affordable housing supply in Town. Multifamily housing is permitted only in the Town Center and Town Center Mixed Use zones, as well as through the Planned Area Development (PAD) or Adaptive Redevelopment Zone (ARZ), both of which require a zone map change. New two-family dwellings are allowed only by special exception in the South Glastonbury Village Residential zone, or through a PAD. The PAD regulations have enabled substantial development over many decades, some of which now accounts for a large portion of the naturally occurring affordable housing units in Town. However, the current site size requirements for a PAD neither anticipate redevelopment, nor align with the availability of raw land. The PAD regulations are the only regulation that enables affordable housing; however, the PAD regulations enable only ownership affordable units, and the units are tied to a formula for calculating affordability that the Town no longer supports, thereby rendering those provisions ineffective.



The Tannery – market-rate multifamily housing



COMMUNITY GOAL

Based on this review of existing conditions, regulatory and other challenges to housing diversity, and public input, the Committee developed the following overarching goal:

To provide for a variety of housing options throughout Glastonbury to expand housing choice and to help meet the housing needs of households of all ages, sizes, incomes, and characteristics.

The recommendations within this Plan stem from this overarching goal. They address regulatory, policy and programming strategies intended to incrementally advance Glastonbury towards this goal during the next five years. It is important to acknowledge that, in the framework of housing development, five years is a relatively short time span. It is the hope of the community that through a multi-pronged approach over the next five years, the groundwork will be laid to yield more substantial gains in increased housing diversity and affordability over the next decade.



Welles Village – GHA property



RECOMMENDATIONS

The following recommendations are broken down into four broad categories. They are intended to address affordable housing through a variety of means over different time spans.

1.0 ELEVATE HOUSING ISSUES WITHIN THE COMMUNITY

In order to gain support for implementation of this Plan, Glastonbury needs to focus more specifically on affordable housing and housing choice as issues of concern locally and regionally. The following recommendations intend to ensure that meeting the needs of a variety of households remains an objective that the Town continuously works towards.

STRATEGIES

1.1 Develop a process for management of housing-related issues and implementation of this Plan. Designated staff will:

- 1.1.1 Address housing related concerns and strategies
- 1.1.2 Educate community leaders, organizations and residents
- 1.1.3 Create and maintain a knowledge base of information

1.2 Review the Plan of Conservation and Development and consider amendments to include more focus on housing

- 1.2.1 Review language on addressing housing needs and providing housing options
- 1.2.2 Revisit planning areas designations and identify areas for housing options consistent with the community's overall vision for growth

2.0 INCREASE ASSISTED HOUSING UNITS

Assisted housing is subsidized housing that supports low- and moderate-income households. Governmental subsidies are provided through a variety of agencies, including the US Department of Housing and Urban Development, the US Department of Agriculture, the Connecticut Housing Finance Authority, the Connecticut Department of Housing, etc. More than 75% of Glastonbury's current qualified affordable housing, under Connecticut's Affordable Housing Appeals Act, is governmentally assisted housing. It is a successful model that is familiar to the community. Therefore, the following recommendations aim to augment what the Town has already accomplished.



Knox Lane – GHA property



*Naubuc Green – elderly/
disabled housing*



STRATEGIES

2.1 Support the GHA in its efforts to create additional units of assisted housing, particularly of more deeply affordable and family units.

2.2.1 Help identify opportunities and continue to waive permit fees

2.2.2 Investigate potential housing sites, whether already Town owned, or for potential Town acquisition to enable a development by the GHA

2.2.3 Consider the use of potential Housing Trust Fund monies (see strategy 5.1) or other sources to loan to the GHA to accelerate design, permitting or financing of projects

2.2 Support non-profit and private developers seeking to establish assisted housing in appropriate locations.

3.0 INCREASE DEED-RESTRICTED HOUSING UNITS

Deed-restricted units are housing units that are restricted for a specified time period to renting or selling at a price that is affordable to low- to moderate-income households. Glastonbury previously had a program for deed-restricted *ownership* units; however, due to issues that arose with the resale provisions of the program, it was disbanded. As a result the community has been reticent to encourage deed-restricted ownership units. In fact, the Town has only two such units presently, on which the affordability requirements are set to expire in 2027.



Carter Court – low-income family housing

Over 5,000 deed restricted units exist around the state, and communities such as Darien, Fairfield and Farmington have more than 100 units each. There is opportunity to explore new ways at developing deed-restricted units, particularly in a rental model.



Village Green – GHA property

STRATEGIES

3.1 Investigate whether to adopt regulations that would require the provision of affordable housing as part of new residential development (inclusionary zoning). Consider a variety of means for the provision of affordable units.

3.1.1 Construct units as part of the residential development, or elsewhere in the community

3.1.2 Deed restrict an existing unit elsewhere

3.1.3 Pay a "fee-in-lieu of affordable housing" for units, or fractional units required but not built



3.2 Investigate enabling smaller-scale housing developments with affordable housing through a special permit process. Consider the following parameters:

3.3.1 In designated areas/ locations

3.3.2 Meet certain design guidelines

3.3 Consider developing streamlined/ efficient zoning regulations to enable housing developments with deed-restricted units, which may include:

3.3.1 Density incentives - allowing higher densities for a higher percentage of affordable units, or enabling greater height under certain design considerations to enable higher density

3.3.2 Smaller minimum parcel area requirements

3.3.3 Enabling rental units

3.3.4 Ensuring affordability requirements are at a minimum consistent with statutory requirements to gain qualified affordable units under CGS Section 8-30g

3.3.5 Requiring deed restrictions beyond the 40 year statutory minimum

3.4 Explore the use of tax incentives to support the creation of deed-restricted units

3.4.1 Tax credits - reducing a set amount from local tax liability

3.4.2 Tax abatements - fixing the property assessment (CGS Section 12-65b) or abating tax payment (CGS Section 8-215) eligible for State reimbursement (CGS Section 8-216)

3.4.3 Tax-increment financing - using increases in taxes from development to invest in supporting infrastructure investments

3.5 Prepare standard documents so that all deed-restricted developments follow the same parameters

3.5.1 Housing Affordability Plan, including requirement for annual reporting by an approved third-party administrator

3.5.2 Fair Housing Marketing Plan

3.5.3 Affordability deed restrictions, including protection against foreclosing out affordability restrictions



Rosenthal Gardens in Branford – 17-unit low-income senior housing in a converted historic home and new construction (NeighborWorks New Horizons)



The Heights in Darien – 106 low-income apartment and townhome units (Darien Housing Authority)



3.6 Establish a list of approved third-party administrators to oversee deed-restricted rentals. Look for agencies that are experienced and qualified, and have the capacity. This may include the GHA on a per transaction basis.

3.7 Evaluate how to address the expiration of deed restrictions on affordable units, which may include:

3.7.1 Allowing the then-owner to capture the "windfall"

3.7.2 Obtaining first-right-of-refusal to purchase the capitalized value of the net operating income based on the affordable units

3.7.3 Requiring a payment to a Housing Trust Fund to enable expiration after a certain time period

3.7.4 Requiring renewal of deed restrictions, unless the Town receives a portion of the "windfall"

3.8 Evaluate properties obtained through tax sale/ eminent domain/ foreclosure for potential to devote to affordable housing.

3.9 Consider purchasing deed restrictions to convert existing apartment developments to "project-based" rental assistance developments with local, state or federal funds.

3.10 Consider developing a cooperative purchase program, in which the Town buys a residential lot, restricts the sales price, and leases the land back to an eligible homebuyer for a nominal fee.

4.0 EXPAND OTHER HOUSING OPTIONS/ CHOICES

The planning process highlighted changing housing needs and desires, and a need for Town policies and regulations to acknowledge these societal changes. Smaller household sizes, more senior households, younger households carrying high student debt, households seeking low-maintenance housing, and those seeking housing with more amenities and services have all resulted in a market for other housing options besides the single-family, detached units which



dominate Glastonbury's current stock. The following recommendations may not yield qualified affordable housing units per the Affordable Housing Appeals law, rather they are intended to encourage more diversity in housing options for all.

STRATEGIES

4.1 Update Building Zone Regulations to address recent state legislation and impediments to housing option:

- 4.1.1 Accessory dwelling units - enable by right
- 4.1.2 Parking requirements for residential uses - address any discrepancies between state law and existing
- 4.1.3 Planned Area Development - review and amend, or create a new mechanism for enabling more flexibility in housing developments, including identifying locations where housing options could be expanded
- 4.1.4 Remove floor area minimums
- 4.1.5 Review, and amend as necessary, definitions affecting households such as "family"
- 4.1.6 Review minimum parcel area requirements

4.2 Require age-friendly universal design in multifamily development

4.3 Investigate ways to incentivize and preserve housing units affordable to people earning 100-120% of are median income.

4.4 Investigate locations and potential regulations to enable "missing middle" housing, which are units that are often naturally more affordable based on size and design, including 2-, 3- and 4-family units, townhomes, courtyard multifamily and cottage courts



Pine Tree Apartments in Fairfield – 50 low-income units (Fairfield Housing Authority)



5.0 OTHER APPROACHES

The following recommendations consist of other policy and programmatic changes that could help to induce increases in affordable units in line with the community's values, and/or support a variety of households within the community.



Ferry Crossing in Old Saybrook – 16 low-income family units (Hope Partnership)

STRATEGIES

5.1 Establish a Housing Trust Fund to support affordable housing programs

5.1.1 Consider various ways to fund it, including the following: imposing a fee on zoning permits (CGS Section 8-2i); accepting fees-in-lieu of affordable housing (CGS Section 8-2i); designating a portion of existing revenue streams, such as municipal conveyance tax receipts; dedicating unused budget allocation for elderly tax relief; dedicating a specific amount through annual budget line item; obtaining grants; and/or seeking money from the Municipal Housing Trust Fund, a State match on private donations (CGS Section 8-365)

5.1.2 Consider various uses for the Housing Trust Fund including investigation, appraisal, acquisition, construction, rehabilitation, repair, administration, fees and maintenance costs related to affordable housing

5.2 Establish and/or strengthen design guidelines or graphic guidelines

5.3 Increase the number of "tenant-based" rental assistance certificates

5.3.1 Seek more funding for rental certificates that have already been authorized for Glastonbury

5.3.2 Work with local landlords and advocacy organizations to attract tenant-based rental certificate recipients to Glastonbury

5.4 Seek to attract more homebuyers receiving Connecticut Housing Finance Authority/ U.S. Department of Agriculture mortgages

5.4.1 Provide education to realtors, lenders, and buyers

5.4.2 Provide incentives, such as closing cost or down payment assistance, perhaps through no- or low-interest loans



5.5 Continue to provide social services to support aging households

5.5.1 Continue to support social, recreational, transportation, nutrition and health programming

5.5.2 Maintain and/or enhance elderly tax relief programs, which may also include tax credits, tax freezes, or tax deferrals

5.5.3 Explore ways to enable easier permitting for installation of universal design/ accessibility features for those who intend to age in place

5.5.4 Continue to support lower-income senior households with maintenance through social service programming, partnerships with local organizations and/ or federal/ state housing rehabilitation funds, or potential Housing Trust Fund

5.6 Support regional social services and affordable housing efforts

5.6.1 Continue to support organization that help address special housing needs, such as emergency shelters, homelessness, etc.

5.6.2 Help local banks meet their Community Reinvestment Act obligations

5.6.3 Continue to work with other organizations and promote regional solutions to housing challenges



IMPLEMENTATION PLAN

Objectives and Strategies	Lead Agencies	Review/ Approving Authority	Time Frame
1.0 Elevate Housing Issues within the Community			
1.1 Develop a process for management of housing-related issues and implementation of this Plan. Designated staff will: <ul style="list-style-type: none"> 1.1.1 Address housing related concerns and strategies 1.1.2 Educate community leaders, organizations and residents 1.1.3 Create and maintain a knowledge base of information 	TM, OCD, GHA	Council	Short-Term/ Ongoing
1.2 Review the Plan of Conservation and Development and consider amendments to include more focus on housing <ul style="list-style-type: none"> 1.2.1 Review language on addressing housing needs and providing housing options 1.2.2 Revisit planning areas designations and identify areas for housing options consistent with the community's overall vision for growth 	OCD	TPZ	Short-Term
2.0 Increase Assisted Housing			
2.1 Support the GHA in its efforts to create additional units of assisted housing, particularly of more deeply affordable and family units. <ul style="list-style-type: none"> 2.2.1 Help identify opportunities and continue to waive permit fees 2.2.2 Investigate potential housing sites, whether already Town owned, or for potential Town acquisition to enable a development by the GHA 2.2.3 Consider the use of potential Housing Trust Fund monies (see strategy 5.1) or other sources to loan to the GHA to accelerate design, permitting or financing of projects 	TM, OCD, GHA	Council, TPZ	Ongoing
2.2 Support non-profit and private developers seeking to establish assisted housing in appropriate locations.	TM, OCD	TPZ, Council	Ongoing
Abbreviations: GHA - Glastonbury Housing Authority OCD - Office of Community Development TM - Town Manager TPZ - Town Planning and Zoning Commission			



Objectives and Strategies	Lead Agencies	Review/ Approving Authority	Time Frame
3.0 Increase Deed-Restricted Housing Units			
3.1 Investigate whether to adopt regulations that would require the provision of affordable housing as part of new residential development (inclusionary zoning). Consider a variety of means for the provision of affordable units.	TM, OCD	Council, TPZ	Medium-term
3.1.1 Construct units as part of the residential development, or elsewhere in the community			
3.1.2 Deed restrict an existing unit elsewhere			
3.1.3 Pay a "fee-in-lieu of affordable housing" for units, or fractional units required but not built			
3.2 Investigate enabling smaller-scale housing developments with affordable housing through a special permit process. Consider the following parameters:	TM, OCD	Council, TPZ	Medium-term
3.3.1 In designated areas/ locations			
3.3.2 Meet certain design guidelines			
3.3 Consider developing streamlined/ efficient zoning regulations to enable housing developments with deed-restricted units, which may include:	TM, OCD	Council, TPZ	Medium-term
3.3.1 Density incentives - allowing higher densities for a higher percentage of affordable units, or enabling greater height under certain design considerations to enable higher density			
3.3.2 Smaller minimum parcel area requirements			
3.3.3 Enabling rental units			
3.3.4 Ensuring affordability requirements are at a minimum consistent with statutory requirements to gain qualified affordable units under CGS Section 8-30g			
3.3.5 Requiring deed restrictions beyond the 40 year statutory minimum			
3.4 Explore the use of tax incentives to support the creation of deed-restricted units	TM	Council	Medium-term
3.4.1 Tax credits - reducing a set amount from local tax liability			
3.4.2 Tax abatements - fixing the property assessment (CGS Section 12-65b) or abating tax payment (CGS Section 8-215) eligible for State reimbursement (CGS Section 8-216)			
3.4.3 Tax-increment financing - using increases in taxes from development to invest in supporting infrastructure investments			

Abbreviations:

GHA - Glastonbury Housing Authority

OCD - Office of Community Development

TM - Town Manager

TPZ - Town Planning and Zoning Commission



Objectives and Strategies	Lead Agencies	Review/ Approving Authority	Time Frame
3.5 Prepare standard documents so that all deed-restricted developments follow the same parameters	TM, OCD, GHA	Council	Short-term
3.5.1 Housing Affordability Plan, including requirement for annual reporting by an approved third-party administrator			
3.5.2 Fair Housing Marketing Plan			
3.5.3 Affordability deed restrictions, including protection against foreclosing out affordability restrictions			
3.6 Establish a list of approved third-party administrators to oversee deed-restricted rentals. Look for agencies that are experienced and qualified, and have the capacity. This may include the GHA on a per transaction basis.	TM, OCD	Council	Short-term
3.7 Evaluate how to address the expiration of deed restrictions on affordable units, which may include:	TM, OCD	Council	Short-term
3.7.1 Allowing the then-owner to capture the "windfall"			
3.7.2 Obtaining first-right-of-refusal to purchase the capitalized value of the net operating income based on the affordable units			
3.7.3 Requiring a payment to a Housing Trust Fund to enable expiration after a certain time period			
3.7.4 Requiring renewal of deed restrictions, unless the Town receives a portion of the "windfall"			
3.8 Evaluate properties obtained through tax sale/ eminent domain/ foreclosure for potential to devote to affordable housing.	TM, OCD	Council	Ongoing
3.9 Consider purchasing deed restrictions to convert existing apartment developments to "project-based" rental assistance developments with local, state or federal funds.	TM, GHA	Council, GHA	Ongoing
3.10 Consider developing a cooperative purchase program, in which the Town buys a residential lot, restricts the sales price, and leases the land back to an eligible homebuyer for a nominal fee.	TM, GHA	Council	Long-Term

Abbreviations:

GHA - Glastonbury Housing Authority

OCD - Office of Community Development

TM - Town Manager

TPZ - Town Planning and Zoning Commission



Objectives and Strategies	Lead Agencies	Review/ Approving Authority	Time Frame
4.0 Expand Other Housing Options/ Choices			
4.1 Update Building Zone Regulations to address recent state legislation and impediments to housing option:	TM, OCD	Council, TPZ	Short-/ Medium-Term
4.1.1 Accessory dwelling units - enable by right			
4.1.2 Parking requirements for residential uses - address any discrepancies between state law and existing			
4.1.3 Planned Area Development - review and amend, or create a new mechanism for enabling more flexibility in housing developments, including identifying locations where housing options could be expanded			
4.1.4 Remove floor area minimums			
4.1.5 Review, and amend as necessary, definitions affecting households such as "family"			
4.1.6 Review minimum parcel area requirements			
4.2 Require age-friendly universal design in multi-family development	TM, OCD	Council, TPZ	Short-/ Medium-Term
4.3 Investigate ways to incentivize and preserve housing units affordable to people earning 100-120% of are median income.	TM, OCD	Council	Medium-Term
4.4 Investigate locations and potential regulations to enable "missing middle" housing, which are units that are often naturally more affordable based on size and design, including 2-, 3- and 4-family units, townhomes, courtyard multi-family and cottage courts	TM, OCD	Council, TPZ	Medium-/ Long-Term
Abbreviations:			
GHA - Glastonbury Housing Authority	OCD - Office of Community Development	TM - Town Manager	TPZ - Town Planning and Zoning Commission



Objectives and Strategies	Lead Agencies	Review/ Approving Authority	Time Frame
5.0 Other Approaches			
5.1 Establish a Housing Trust Fund to support affordable housing programs 5.1.1 Consider various ways to fund it, including the following: imposing a fee on zoning permits (CGS Section 8-2i); accepting fees-in-lieu of affordable housing (CGS Section 8-2i); designating a portion of existing revenue streams, such as municipal conveyance tax receipts; dedicating unused budget allocation for elderly tax relief; dedicating a specific amount through annual budget line item; obtaining grants; and/or seeking money from the Municipal Housing Trust Fund, a State match on private donations (CGS Section 8-365) 5.1.2 Consider various uses for the Housing Trust Fund including investigation, appraisal, acquisition, construction, rehabilitation, repair, administration, fees and maintenance costs related to affordable housing	TM, OCD	Council	Short-Term
5.2 Establish and/or strengthen design guidelines or graphic guidelines	TM, OCD	Council, TPZ	Short-/ Medium-Term
5.3 Increase the number of "tenant-based" rental assistance certificates	TM, GHA	Council, GHA	Ongoing
5.3.1 Seek more funding for rental certificates that have already been authorized for Glastonbury			
5.3.2 Work with local landlords and advocacy organizations to attract tenant-based rental certificate recipients to Glastonbury			
5.4 Seek to attract more homebuyers receiving Connecticut Housing Finance Authority/ U.S. Department of Agriculture mortgages	TM, GHA, Social Services	Council, GHA	Ongoing
5.4.1 Provide education to realtors, lenders, and buyers			
5.4.2 Provide incentives, such as closing cost or down payment assistance, perhaps through no- or low-interest loans			

Abbreviations:

GHA - Glastonbury Housing Authority

OCD - Office of Community Development

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Objectives and Strategies

Objectives and Strategies	Lead Agencies	Review/ Approving Authority	Time Frame
5.5 Continue to provide social services to support aging households	TM, Social & Senior Services	Council	Ongoing
5.5.1 Continue to support social, recreational, transportation, nutrition and health programming			
5.5.2 Maintain and/or enhance elderly tax relief programs, which may also include tax credits, tax freezes, or tax deferrals			
5.5.3 Explore ways to enable easier permitting for installation of universal design/ accessibility features for those who intend to age in place			
5.5.4 Continue to support lower-income senior households with maintenance through social service programming, partnerships with local organizations and/ or federal/ state housing rehabilitation funds, or potential Housing Trust Fund			
5.6 Support regional social services and affordable housing efforts	TM, Social & Senior	Council	Ongoing
5.6.1 Continue to support organization that help address special housing needs, such as emergency shelters, homelessness, etc.			
5.6.2 Help local banks meet their Community Reinvestment Act obligations			
5.6.3 Continue to work with other organizations and promote regional solutions to housing challenges			

Abbreviations:

GHA - Glastonbury Housing Authority

OCD - Office of Community Development

TM - Town Manager

TPZ - Town Planning and Zoning Commission



HOUSING RELATED TERMS

8-30g - A reference to the Affordable Housing Appeals Procedure established by the State of Connecticut. See CGS Section 8-30g et seq.

ACCESSORY APARTMENT – As per Public Act 21-29, a separate dwelling unit that:

- is located on the same lot as a principal dwelling unit of greater square footage,
- has cooking facilities, and
- complies with or is otherwise exempt from any applicable building code, fire code and health and safety regulations;

ACCESSORY APARTMENT, AFFORDABLE - As per Public Act 21-29, an accessory apartment that is subject to binding recorded deeds which contain covenants or restrictions that require such accessory apartment be sold or rented at, or below, prices that will preserve the unit as housing for which, for a period of not less than ten years, persons and families pay thirty per cent or less of income, where such income is less than or equal to eighty per cent of the median income;

ACCESSORY DWELLING UNIT – Another term for an accessory apartment. See “Accessory Apartment.”

AFFORDABLE HOUSING - Housing for which persons and families pay thirty per cent or less of their annual income, where such income is less than or equal to the area median income. (See CGS Section 8-39a)

AFFORDABLE HOUSING APPEALS PROCEDURE – As codified in CGS 8-30g, a series of procedures that developers, municipalities, and courts must follow with regard to a proposed affordable housing development with regard to:

- What constitutes an application.
- How such application is to be processed,
- A developer appeal of a decision by a local board or commission to reject such an application or approve such application with restrictions that would have a substantially adverse impact on the viability of the project.
- The “burden of proof” shifting to the municipality with regard to proving
 - that:
 - The decision was necessary to protect substantial public interests in health, safety, or other matters the municipality may legally consider;
 - The public interests clearly outweigh the need for affordable housing; and
 - Such public interests cannot be protected by reasonable changes to the affordable housing development.



AFFORDABLE HOUSING DEVELOPMENT - As used in CGS 8-30g, a proposed housing development which is (A) assisted housing, or (B) a set-aside development. See CGS Section 8-30g et seq.

ANNUAL INCOME - In general, the adjusted gross income as defined for purposes of reporting under Internal Revenue Service (IRS) Form 1040 series for individual federal annual income tax purposes.

AREA MEDIAN INCOME (AMI) - An "average" annual income for an area as determined by HUD which is used to calculate eligibility for certain affordable housing programs.

AS OF RIGHT – As per Public Act 21-29, able to be approved in accordance with the terms of a zoning regulation or regulations and without requiring that a public hearing be held, a variance, special permit or special exception be granted or some other discretionary zoning action be taken, other than a determination that a site plan is in conformance with applicable zoning regulations;

ASSISTED HOUSING - As used in CGS 8-30g, housing which is receiving, or will receive, financial assistance under any governmental program for the construction or substantial rehabilitation of low- and moderate-income housing, and any housing occupied by persons receiving rental assistance.

CGS - Connecticut General Statutes

COTTAGE CLUSTER - As per Public Act 21-29, a grouping of at least four detached housing units, or live work units, per acre that are located around a common open area.

COTTAGE COURT - A group of small, detached structures arranged around a shared court visible from the street. Structures of less than 2 stories are oriented primarily to the shared court with automobile access to the side and/or rear.

COURTYARD BUILDING - A detached structure consisting of multiple side-by-side and/or stacked dwelling units oriented around a courtyard or series of courtyards which are generally open to the street. Building height can vary based on location/context but may be up to 3.5-stories.

DUPLEX (also called Two-Family) – A detached structure that consists of two dwelling units arranged side-by-side or one above the other. This type has the appearance of a small-to-medium single-unit house of up to 2.5 stories.



FOURPLEX - A detached structure with the appearance of a medium-sized single-unit house which contains four dwelling units, two on the ground floor and two above, with shared or individual entries from the street.

HOUSEHOLD - All the people who occupy a housing unit.

INCENTIVE HOUSING ZONE - A zone established to promote the creation of affordable housing. See CGS Section 8-13m et seq.

INCLUSIONARY ZONING - Municipal regulations which make some provision for housing affordable to people with low to moderate incomes as part of new development approvals – either in terms of establishment of units, a fee-in-lieu-of units, and/or other approaches. Programs can be mandatory (required) or voluntary (incentivized). In the absence of such provisions, affordable housing may not be created due to municipal intent, builder choice, neighborhood opposition, financing practices, and/or other factors.

LIVE-WORK UNIT - An attached or detached structure consisting of one dwelling unit above or behind a ground floor space that can accommodate a range of nonresidential use. The residential unit and flex space have separate outside entrances but are connected internally and maintain a firewall-separation.

MEDIAN - A numerical value used to describe an overall dataset where one half of the values in the dataset are above the median value and one half are below.

MEDIAN INCOME - As used in CGS 8-30g, after adjustments for family size, the lesser of the state median income or the area median income for the area in which the municipality containing the affordable housing development is located, as determined by the United States Department of Housing and Urban Development.

MIDDLE HOUSING - As per Public Act 21-29, duplexes, triplexes, quadplexes, cottage clusters and townhouses.

MISSING MIDDLE HOUSING – Housing types which fit in the middle between single-family dwellings and larger multi-family developments (such as duplexes, fourplexes, cottage courts, and multiplexes). Missing middle housing generally contains fewer than 8 units but may contain more units in more urban settings. The buildings are typically “house-scale” to fit into existing



neighborhoods. They can be more naturally affordable than other housing types and can also support walkability, locally-serving retail, and public transportation.

MIXED-USE BUILDING – See mixed use development.

MIXED-USE DEVELOPMENT - As per Public Act 21-29, a development containing both residential and nonresidential uses in any single building.

MULTI-PLEX - A detached structure that consists of 5 to 12 dwelling units arranged side-by-side and/or stacked, typically with a shared entry from the street. This 2 to 2.5-story structure has the appearance of a medium-to-large single-unit house.

SET-ASIDE DEVELOPMENT - As used in CGS 8-30g, a development in which not less than thirty per cent of the dwelling units will be conveyed by deeds containing covenants or restrictions which shall require that, for at least forty years after the initial occupation of the proposed development, such dwelling units shall be sold or rented at, or below, prices which will preserve the units as housing for which persons and families pay thirty per cent or less of their annual income, where such income is less than or equal to eighty per cent of the median income. In a set-aside development, of the dwelling units conveyed by deeds containing covenants or restrictions, a number of dwelling units equal to not less than fifteen per cent of all dwelling units in the development shall be sold or rented to persons and families whose income is less than or equal to sixty per cent of the median income and the remainder of the dwelling units conveyed by deeds containing covenants or restrictions shall be sold or rented to persons and families whose income is less than or equal to eighty per cent of the median income.

SINGLE-FAMILY – A detached structure that consists of one dwelling unit.

TRIPLEX - A detached structure that consists of 3 dwelling units typically stacked on top of each other on consecutive floors, with one entry for the ground floor unit and a shared entry for the units above.

TOWNHOUSE - As per Public Act 21-29, a residential building constructed in a grouping of three or more attached units, each of which shares at least one common wall with an adjacent unit and has exterior walls on at least two sides. Generally, a unit placed side-by-side with other units within a multi-unit structure and having no other units above or below.

TWO-FAMILY – See “Duplex”

