

# DRAFT

# AFFORDABLE HOUSING PLAN



Community Input Meeting  
January 31, 2022

# CONTEXT



# CONTEXT

- A 2017 public act (codified as CGS 8-30j) requires each Connecticut municipality to prepare an “*affordable housing plan*” by June 1, 2022

*“Such plan shall specify how the municipality intends to increase the number of affordable housing developments in the municipality”*

- AH Plan to be updated at least once every 5 years

# CONTEXT

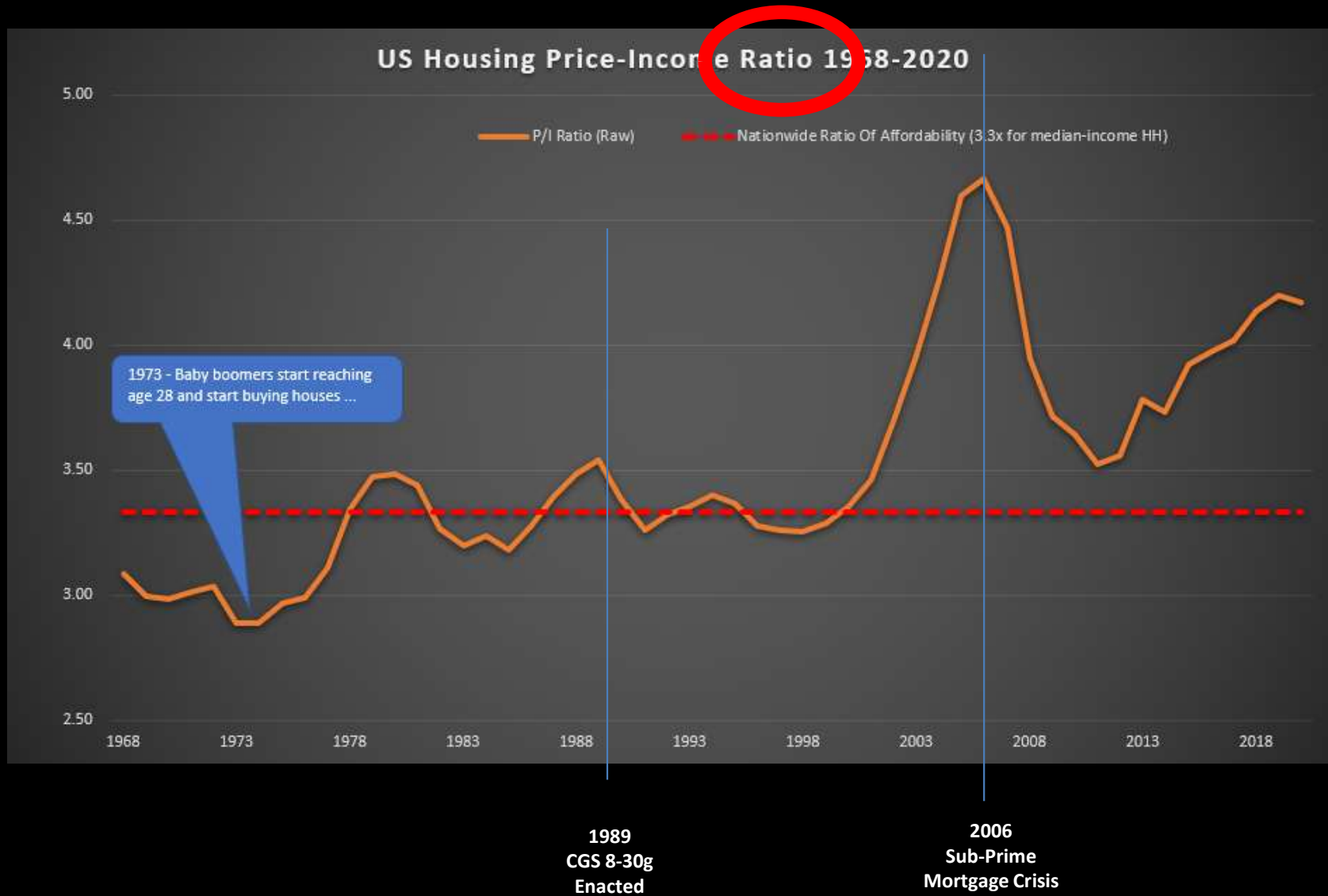
- An Affordable Housing Steering Committee has been working on this
- Tonight, the Committee is seeking community input / feedback



# BACKGROUND



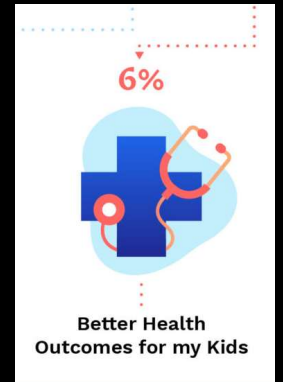
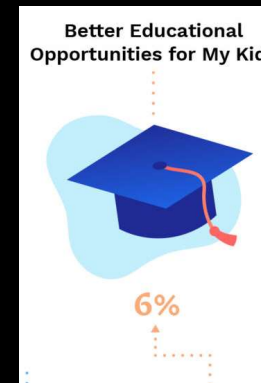
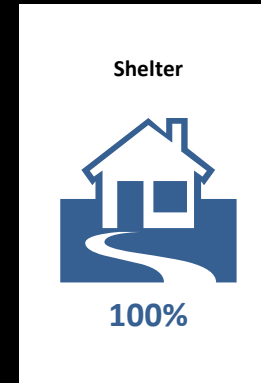
# HOUSING UNAFFORDABILITY



# HOUSING OVERVIEW

People benefit from a diversity of housing:

- Shelter, safety, personal security (basic)
- Sense of belonging, access to opportunities
- Financial stability and security



# HOUSING OVERVIEW

People benefit from a diversity of housing choices:

- Shelter, safety, personal security (basic)
- Sense of belonging, access to opportunities
- Financial stability and security

Communities benefit from a diversity of housing:

- Stronger economy
- Housing options and choices for a variety of people for their whole lives
- Community togetherness





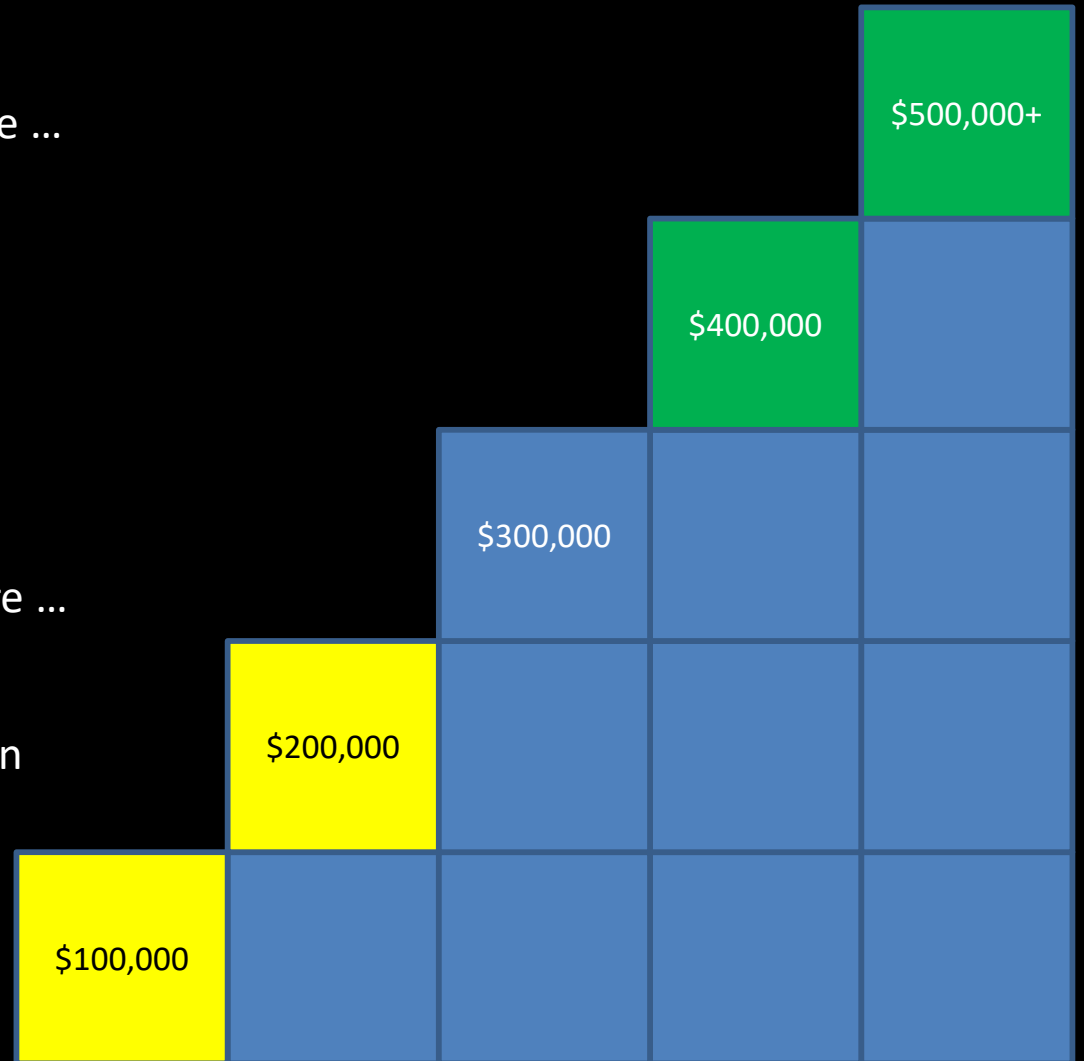
# HOUSING OVERVIEW

The challenge is this ...

...Developers tend to want to build up here ...

... But people also need housing down here ...

... And people generally need to start down here so they can get up there ...



# AH PLAN OVERVIEW



# DEFINITION

An “affordable housing development” is generally:

- Assisted housing
- Deed-restricted housing

**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.

# NEED

Not everyone wants or needs a larger single-family detached home ...

## More housing choices and options

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.

## Housing for people who work here

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.

## People who are cost-burdened

"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.

# OVERVIEW

Although 6% of Glastonbury's housing stock meets State affordability guidelines:

- It is less than the 10% threshold in the Affordable Housing Appeals Procedure
- It is less than the need (over 1,100 on wait list for 470 GHA units)

# OVERVIEW

- About 64% of participants felt having more housing options and choices would make Glastonbury a better place
- More than 60% of survey participants felt the Town should incentivize affordable housing (55% felt it should be required)
- Almost 60% of survey participants knew someone who could benefit from affordable housing

# OVERVIEW

- The Steering Committee discussed ways Glastonbury can do more

*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.*

# RECOMMENDATIONS





# 1.0 - Elevate Housing Issues

## 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

## 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

## STRATEGIES

- 3.1 Investigate whether to adopt regulations that would require the provision of affordable housing as part of new residential development (inclusionary zoning).
- 3.2 Investigate enabling smaller-scale housing developments with affordable housing through a special permit process.
- 3.3 Consider developing streamlined, efficient zoning regulations to enable housing developments with deed-restricted units.
- 3.4 Explore the use of tax incentives to support the creation of deed-restricted units.
- 3.5 Prepare standard documents so that all deed-restricted developments follow the same parameters.
- 3.6 Establish a list of approved third-party administrators to oversee deed-restricted rentals.
- 3.7 Evaluate how to address the expiration of deed restrictions on affordable units, which
- 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

## STRATEGIES

- 4.1 Update Building Zone Regulations to address recent state legislation and impediments to housing options;
- 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 area 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



# 5.0 - Other Approaches

## STRATEGIES

- 5.1 Establish a Housing Trust Fund to support affordable housing programs
- 5.2 Establish and/or strengthen design guidelines or graphic guidelines
- 5.3 Increase the number of "tenant-based" rental assistance certificates
- 5.4 Seek to attract more homebuyers receiving Connecticut Housing Finance Authority/ U.S. Department of Agriculture mortgages
- 5.5 Continue to provide social services to support aging households
- 5.6 Support regional social services and affordable housing efforts

# Implementation Plan

WHO

WHAT

WHEN

## IMPLEMENTATION PLAN

Objectives and Strategies	Lead Agencies	Review/ Approving Authority	Time Frame
<b>1.0 Elevate Housing Issues within the Community</b>			
1.1 Develop a process for management of housing-related issues and implementation of this Plan. Designated staff will:	TM, OCD, GHA	Council	Short-Term/ Ongoing
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	OCD	TPZ	Short-Term
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			
<b>2.0 Increase Assisted Housing</b>			
2.1 Support the GHA in its efforts to create additional units of assisted housing, particularly of more deeply affordable and family units.	TM, OCD, GHA	Council, TPZ	Ongoing
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.	TM, OCD	TPZ, Council	Ongoing

**Abbreviations:**

GHA - Glastonbury Housing Authority

OCD - Office of Community Development

TM - Town Manager

TPZ - Town Planning and Zoning Commission



# GLASTONBURY



## AFFORDABLE HOUSING PLAN

2022-27

**DRAFT**



**Thank you!**

