

SOUTH WINDSOR

2022-27 Affordable Housing Plan



**Planning and Zoning Commission
Affordable Housing Working Group**

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Adopted April 26, 2022 / Effective May 14, 2022

Cover Images

175 Oakland (Assisted –Family) Private Developer	Hillcrest (Assisted – Elderly) Private Developer	Wapping Mews (Assisted – Elderly) Housing Authority
Welcome to South Windsor		
Frank’s Way (Deed-Restricted) Private Developer	Berry Patch (Assisted –Elderly) Private Developer	Watson Farms (Assisted – Elderly) Private Developer



Planning & Zoning Commission

Town of South Windsor
1540 Sullivan Ave.
South Windsor, CT 06074

This document is the 2022-27 Affordable Housing Plan for South Windsor. The preparation and adoption of an Affordable Housing Plan is required by the Section 8-30j of the Connecticut General Statutes.

The Plan was prepared over a 6-month period by an Affordable Housing Working Group comprised of member of local boards and commissions and South Windsor residents supported by Town Staff and a consultant. Over 900 residents participated in an on-line survey about housing needs and potential housing strategies. The Plan was also reviewed by the Planning and Zoning Commission and the Town Council.

As stated in the “Overall Vision” portion of this Plan, addressing changing housing needs and promoting diverse housing opportunities are important for the Town of South Windsor and its current and future residents. People’s housing needs and desires change over the course of their lives and providing for a diverse mix of housing helps ensure that people of all ages, incomes, and characteristics will be able to find housing in South Windsor to meet their needs.

This Plan is intended to help inform and educate residents about the housing needs in South Windsor result in specific actions to help address these and future needs.

Sincerely,

Planning & Zoning Commission

What Is “Affordable Housing”?

For the purposes of this Plan, the term “affordable housing” means:

- Assisted housing receiving State / Federal funding
- Units where purchasers received CHFA/USDA mortgages
- Units where the tenants receive tenant rental assistance certificates
- Properties which are deed-restricted to ensure they are:
 - Reserved for occupancy by people or families earning 80% or less of the area median income (AMI)
 - Priced so that the cost of such housing will not consume more than 30% of that income threshold
 - The unit size is correlated to the number of occupants
 - Deed-restricted for a term of 40 years or more

This framework is commonly used in state and federal housing policies and programs although the percentage of AMI may vary between those policies and programs. Planning Department staff has spreadsheets provided by the State Department of Housing and updated income information may be available at:

<https://portal.ct.gov/DOH/DOH/Additional-program-pages/Rent-and-Income-Limits>

In South Windsor in 2022 this translates to the following:

Household Size	Income Threshold @ 80% AMI
1-person	\$62,600
2-people	\$71,550
3-people	\$80,500
4-people	\$89,400
5-people	\$96,600

Unit Size	Average Household Size	Max. Monthly Gross Rent @ 80% AMI	Estimated Maximum Sales Price @ 80% AMI	
			@ 4% Mortgage	@ 5% Mortgage
Studio	1 person	\$1,038	\$207,257	\$191,307
1 BR	1.5 people	\$1,265	\$210,914	\$194,560
2 BR	3.0 people	\$1,562	\$247,808	\$229,699
3 BR	4.5 people	\$1,931	\$281,195	\$259,392
4 BR	6.0 people	\$2,288	\$307,750	\$285,336

THESE ESTIMATES ARE SUBJECT TO CHANGE BASED ON UPDATED DATA (such as for median incomes, utility expenses, tax rates, mortgage rates, and other factors). Maximum rent may be constrained by Fair Market Rent as determined by HUD. Maximum sale price based on a 30-year fixed-rate mortgage with a 20% down payment (per State DOH guidelines). Funds available to service mortgage determined by deducting utilities, real estate taxes, insurance, and an allowance for other expenses from the monthly housing allocation.

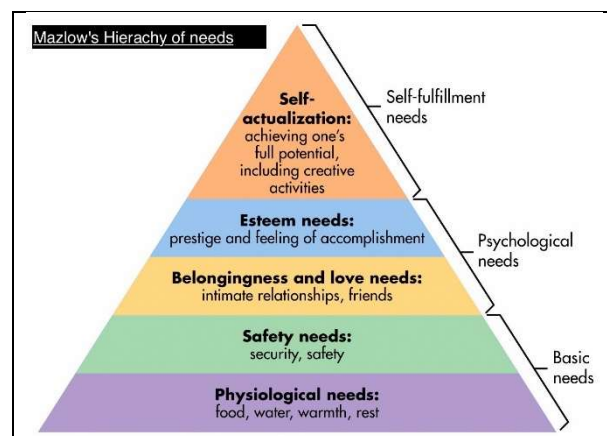
1 PLANNING FOR HOUSING CHOICES

1.1 Overview

South Windsor has prepared this affordable housing plan for several reasons. First of all, everyone needs housing and everyone needs housing that:

- Is available where needed,
- Is available when needed,
- Offers appropriate configurations / options / choices, and
- Is affordable to them.

In fact, housing plays a part in every level of Maslow's hierarchy of needs – a construct related to human development, behavior, and psychology.



Secondly, communities' benefit from having diverse housing options:

- Housing options for people / variety of people for their whole lives,
- Stronger economy,
- Community diversity (income, race, type, age, etc.), and
- Community togetherness.

Thirdly, State policy directs that each municipality in Connecticut address housing issues in their community (for example, see CGS Section 8-30j, CGS Section 8-2, and CGS Section 8-23).

In summary, people benefit from having access to housing in term of shelter, personal safety, financial stability and security, a sense of belonging, and access to opportunities. Communities benefit from having affordable places for local residents and workers to live, supporting local businesses, as well as providing for housing choices.

It is for these reasons that South Windsor has adopted this 2022-27 Affordable Housing Plan.

"Housing is absolutely essential to human flourishing."

Without stable shelter, it all falls apart."

**Matthew Desmond,
American Sociologist
Princeton University**

1.2 Fair Housing Policy

The preparation and adoption of this Affordable Housing Plan is consistent with the Fair Housing Policy adopted by the Town Council in 2021:



Resolution Endorsing a Fair Housing Policy

WHEREAS all persons are afforded a right to full and equal housing opportunities in the neighborhood of their choice; and

WHEREAS, Federal fair housing laws require that all individuals, regardless of race, color, religion, sex, handicap, familial status, or national origin, be given equal access to all housing-related opportunities, including rental and homeownership opportunities, and be allowed to make free choices regarding housing location; and

WHEREAS, Connecticut fair housing laws require that all individuals, regardless of race, creed, color, national origin, ancestry, sex, marital status, age, lawful source of income, familial status, learning disability, physical or mental disability, sexual orientation, be given equal access to all housing-related opportunities, including rental and homeownership opportunities, and be allowed to make free choices regarding housing location; and

WHEREAS The Town of South Windsor is committed to upholding these laws and realizes that these laws must be supplemented by an Affirmative Statement publicly endorsing the right of all people to full and equal housing opportunities in the neighborhood of their choice

NOW, THEREFORE, BE IT RESOLVED That the Town of South Windsor hereby endorses a Fair Housing Policy to ensure equal opportunity for all persons to rent, purchase, obtain financing, and enjoy all other housing-related services of their choice on a non-discriminatory basis as provided by state and federal law; and

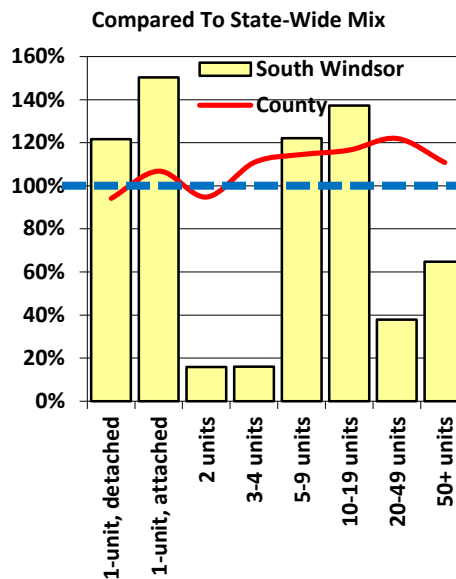
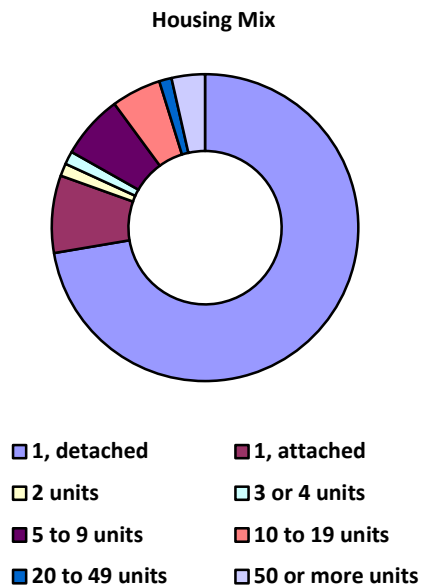
BE IT FURTHER RESOLVED that the Chief Executive Officer of the Town of South Windsor or his/her designated representative is responsible for responding to and assisting any person who alleges to be the victim of an illegal discriminatory housing practice in the Town of South Windsor and for advising such person of the right to file a complaint with the State of Connecticut Commission on Human Rights and Opportunities (CHRO) or the U.S. Department of Housing and Urban Development (HUD) or to seek assistance from the CT Fair Housing Center, legal services, or other fair housing organizations to protect his or her right to equal housing opportunities.

Adopted by the Town of South Windsor on this date – April 19, 2021

2 RELEVANT INFORMATION

2.1 Housing / Population

South Windsor has a diverse housing stock for a suburban community with single family and multi-family developments available at a diversity of price points. This diversity provides opportunities to meet the housing needs and desires of people and families with a variety of ages, incomes, and lifestyles.



American Community Survey, 5-Year Estimate (2019)

In terms of South Windsor's population, the overall age composition is projected to change:

	Age Range	CT State Data Center Projection to 2040
Dependent Children	0 to 19	• Stay steady
Young Adults	20 to 29	• Decrease
Family Age Groups	30 to 54	• Decrease
"Empty Nesters"	55 to 64	• Decrease
Younger Seniors	65 to 79	• Decrease
Older Seniors	80 plus	• Increase

<http://data.ctdata.org/visualization/population-projections-by-town>

In the future, a different mix of housing (type, size, cost, accessibility, etc.) may help better meet the needs and interests of:

- An older and aging population,
- A younger population which has been left out of the housing market and may be struggling with college debt and other factors, and
- People from other cultures who may have different housing preferences / desires.

Housing Mix

1 unit, detached	71.7%
1 unit, attached (townhouses)	8.1%
2 units	1.3%
3 or 4 units	1.4%
5 to 9 units	6.7%
10 to 19 units	5.2%
20 to 49 units	1.3%
50 or more units	3.5%
Other	0.9%

Compared To State

1 unit, detached	122%
1 unit, attached (townhouses)	150%
2 units	16%
3 or 4 units	16%
5 to 9 units	122%
10 to 19 units	137%
20 to 49 units	38%
50 or more units	65%
Other	113%

Racial Composition

According to Data Haven's 2021 Equity Profile, 33 percent of South Windsor residents are people of color (Black, Latino, Asian, Native American, etc.).

Housing affordability is a growing concern.

Housing Cost Burden

A household is generally considered to be housing cost-burdened if it spends more than 30% of its income on housing costs.

Housing cost burden means households have less financial flexibility and may have difficulty affording other necessities like food, transportation, and medical expenses."

ALICE Data

The United Way uses an "ALICE" index to raise awareness of households struggling with the basic cost of living. ALICE is an acronym for asset limited, income constrained, and employed. According to their data, about 23% of existing South Windsor households :

- Earn below the poverty level, or
- Struggle with the basic cost of living

<https://alice.ctunited-way.org/downloadreport/>

Nutritional Assistance

It is estimated that about \$100,000 per month gets spent providing supplemental nutrition assistance (SNAP) to South Windsor residents.

2.2 Housing Affordability

Housing affordability has been a subject of public policy interest for a long time. However, it has become even more prominent over the past 40 years since the cost of housing (median sales price or gross rent) has risen more than median incomes – locally, regionally, state-wide, and nationally.

Housing affordability has become an issue for a growing number of households. It even includes people who already live in South Windsor. Overall, about 1 in 4 South Windsor households are considered cost burdened (see sidebar) since they are spending more than 30% of their income on housing. There are at least 1,800 households in South Windsor earning less than \$75,000 per year and paying more than 30% of their income for housing.

OWNERS	Total Number	Percent Of Income Spent On Housing			Percent At 30% or more
		Less than 20 percent	20 to 29 percent	30 percent or more	
Less than \$20,000	337	0	0	337	100%
\$20,000 to \$34,999	502	7	73	422	84%
\$35,000 to \$49,999	750	546	75	129	24%
\$50,000 to \$74,999	884	321	329	234	26%
\$75,000 or more	5,884	3,687	1,724	473	8%
TOTAL	8,357	4,561	2,201	1,595	19%

American Community Survey, 5-Year Estimate (2019) (Table B25106)

RENTERS	Total Number	Percent Of Income Spent On Housing			Percent At 30% or more
		Less than 20 percent	20 to 29 percent	30 percent or more	
Less than \$20,000	374	0	14	360	96%
\$20,000 to \$34,999	277	14	11	252	91%
\$35,000 to \$49,999	195	36	36	123	64%
\$50,000 to \$74,999	225	52	143	30	13%
\$75,000 or more	446	294	152	0	0%
No Cash Rent	66	66	0	0	0%
TOTAL	1,583	396	356	765	48%

American Community Survey, 5-Year Estimate (2019) (Table B25106)

For people who have housing they can afford that meets or exceeds their needs, the issue of housing affordability is not visible to them. For people who do not have housing they can afford or do not have housing that meets their needs, the issue of housing affordability is of major importance.

While the issue of housing affordability has always affected people with modest incomes, it has grown to include service workers, young persons and families, older households (especially those living longer on fixed incomes), and others.

2.3 Overall Availability of “Housing Which Is Affordable”

South Windsor does have some housing units that rent or sell at affordable prices. The number of such housing units in South Windsor can be estimated by comparing the sales price / rent thresholds (see page 2 of this booklet) with:

- Estimated gross rents (ACS data).
- Estimated house values (ACS data).

Gross Rents - ACS data suggests South Windsor could have over 1,000 rental units which meet affordability thresholds.

GROSS RENT	Total # Of Units	Affordable At 80% AMI	Affordable At 60% AMI
Less than \$800 (including no cash rent)	512 units	512 units	512 units
Between \$800 and \$999	94 units	94 units	94 units
Between \$1,000 and \$1,249	214 units	214 units	214 units
Between \$1,250 and \$1,499	94 unit	94 unit	47 unit (e)
Between \$1,500 and \$1,999	207 units	104 units (e)	
\$2,000 or more	113 units		
TOTAL	1,234 units	1,018 units 82%	867 units 70%

ACS Table B25063 - 2019 5-year data

Home Value - ACS data suggests South Windsor could have over 3,800 owner-ship units which meet affordability thresholds.

HOME VALUE	Total # Of Units	Affordable At 80% AMI	Affordable At 60% AMI
Less than \$150,000	852 units	852 units	852 units
\$150,000 to \$174,999	360 units	360 units	360 units
\$175,000 to \$199,999	402 units	402 units	200 units (e)
\$200,000 to \$249,999	1,222 unit	1,222 unit	
\$250,000 to \$299,999	2,075 units	1,040 units (e)	
\$300,000 or more	3,659 units		
TOTAL	8,200 units	3,876 units 47%	1,412 units 17%

ACS Table B25075 - 2019 5-year data

However, such units are not guaranteed to remain at affordable prices over time and the data which is available does not include the “COVID bump” where housing prices increased by 20 percent or more. If housing prices continue to outpace income growth, there will be even fewer housing units available in South Windsor at affordable prices.

ACS Data

The American Community Survey offered the best available data at the time this report was being prepared.

The 2020 Census data had not yet been released and the 2010 Census data was over 10 years old.

Still, it is important to note that the ACS estimates:

- are somewhat dated (5-year average of 2015-19),
- are based on a small sample size, and
- may have a sizable margin of error.

In the adjacent tables, broad categories are used since the ACS data does not report sales price / rent thresholds by number of bedrooms.

AH Appeals Moratoria

CGS Section 8-30g provides that a community can obtain a 4-year moratorium from the Affordable Housing Appeals Procedure by producing “housing unit equivalent points” (HUEP) equal to 2% of the housing stock in the most recent Census.

In the fall of 2020, South Windsor had acquired sufficient HUEP to get a moratorium which runs through December 2024.

South Windsor will then be subject to the Affordable Housing Appeals Procedure unless:

- More than 10 percent of the housing stock meets the State criteria for “affordable housing”.
- South Windsor has accumulated enough HUEP to get an additional moratorium.

See Section 4.7 for more information on housing unit equivalent points.

2.4 Affordable Housing Appeals Procedure

Since 1989, Connecticut has had the Affordable Housing Appeals Procedure (codified as CGS Section 8-30g). Communities are subject to this procedure if less than 10 percent of the housing stock meets the State criteria for “affordable housing” (referred to herein as “protected affordable housing”) although South Windsor currently has a 4-year moratorium through 2024 (see sidebar).

According to the Department of Housing (see next page), approximately 6.8% of South Windsor’s housing stock meets State requirements for “protected affordable housing” so, in the absence of a moratorium, South Windsor would be subject to the Affordable Housing Appeals Procedure.

When a community is subject to the Affordable Housing Appeals Procedure, developments where more than 30 percent of the units will be deed-restricted as affordable housing in accordance with State criteria do not have to comply with local zoning regulations and can only be denied if public health or safety is materially affected. If a qualifying affordable housing development is denied, the burden of proof is on the Town to justify the reasons for the denial.

South Windsor would prefer to promote housing diversity in accordance with the overall vision for the community as espoused in the Plan of Conservation and Development and the Zoning Regulations. South Windsor can provide for housing options and choices in ways which are consistent with South Windsor’s overall vision for the community.

It is important to note that, if South Windsor does not create affordable units at the same pace as market-rate construction, South Windsor will fall further and further behind on the 10% affordable housing percentage.

2.5 Availability of “Protected Affordable Housing”

According to the DOH Affordable Housing Appeals List issued in 2022, South Windsor has 698 housing units which are price-protected to be affordable over the long term to people of modest income.

This represents 6.81% of South Windsor’s housing stock according to the State Department of Housing (however this percentage is expected to go down when the 2020 Census results are released). Since less than 10% of the housing stock meets the State criteria, South Windsor is subject to the Affordable Housing Appeals Procedure. Such units meet the State criteria for being considered as affordable housing (see below).

Assisted Housing (443 units) – Developments which received government assistance predicated on being affordable. Note that 99% of the assisted units in South Windsor are limited to elderly / disabled occupancy. It is not clear whether there are any imminent expiration dates for any of these properties.

Project Name	Street Address	Family Occupancy	Elderly / Disabled
Flax Hill	(SWHA) 30 Foster Street	0	40
Wapping Mews	(SWHA) 50 Elm Street	0	30
Berry Patch (3 phases)	Oakland Road	16	196
Hillcrest (aka Kelly Farm)	25 Gerber Road East	0	88
Watson Farms	700 Deming Street	0	72
The May Institute (group home)	10 Homestead Drive	1	0
SUB-TOTALS		17	426
GRAND TOTAL			443

Deed-Restricted (12 units / =3 units since 2021) – Units which are deed-restricted to sell or rent at affordable price, typically for a defined period.

Expiration Date	Street (s)	Duration	Total
2055 - 56	Franks Way (Clark Estates I)	40 years	4
2057 - 58	Chaponis Way (Clark Estates II)	40 years	5
2059	Schoolhouse Drive	40 years	3

CHFA / USDA Mortgages (186 units / -46 units since 2021) – Mortgage financing assistance to qualifying households who then chose to purchase a home in South Windsor (unit locations are not disclosed for privacy reasons).

Rental Assistance (57 units / +2 units since 2021) – Financial assistance to qualifying households who then chose to rent housing in South Windsor (unit locations are not disclosed for privacy reasons).

Affordable Housing Units

698 units

(2022 data)

A decrease of 41 units from the 2021 data.

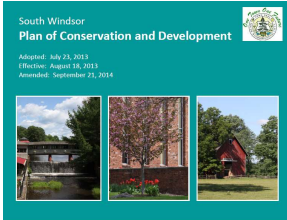
Affordable Housing Percent

698 / 10,243
(2022 data)

6.81%

2.6 Current Town Strategies / Regulations

South Windsor has a long-range strategic plan (called a Plan of Conservation and Development) and Zoning Regulations which address housing issues.



Plan of Conservation and Development (POCD)

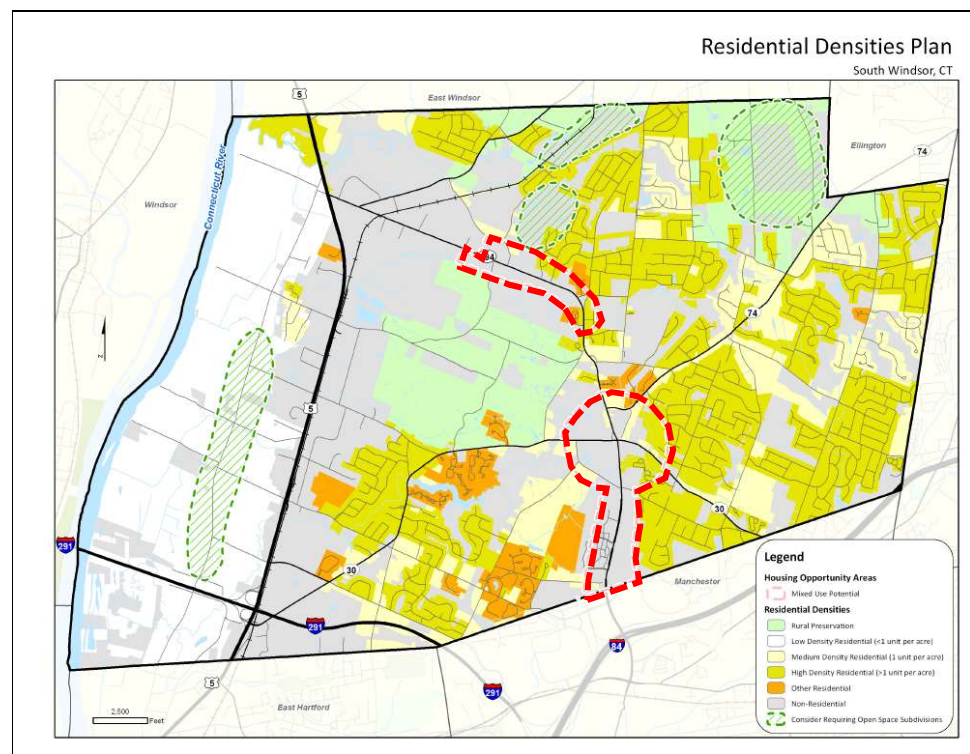
The POCD identifies:

- The changing age composition of South Windsor.
- A lack of housing units protected from becoming unaffordable.

Housing-related goals / strategies included:

1. Protecting established neighborhoods [from business encroachment].
2. Offering a range of housing choices in appropriate settings to help meet the needs of the community.
3. Allowing flexibility in meeting emerging housing preferences and needs.
4. Encouraging additional affordable elderly housing.
5. Monitoring housing affordability.
6. Supporting housing opportunities that help achieve economic and transportation goals.

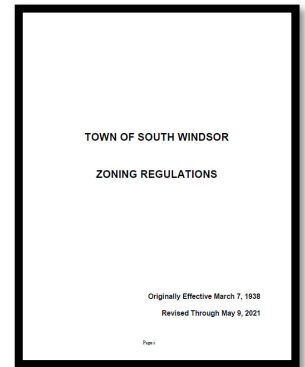
Residential Densities Plan – Housing Opportunity Areas / Mixed Use Potential



Zoning Regulations - Zones Allowing Residential Uses

Current zoning provisions related to housing can be summarized as follows

	Residential Districts	Business Districts
Single-Family Dwellings	Permitted by Staff approval in all residential districts (lot sizes vary from half-acre to one-acre) except the Multi-Family (MF) District.	Requires a “special exception” process (only in the GC, RC, or I district) and must be for the owner of the business facility
Accessory Dwelling Units (ADU)	ADU regulations are being modified to more closely align with Public Act 21-29	
Two-Family Dwellings	Require a “special exception” process (except the AA-30 district and the MF district).	Requires a “special exception” process (only in the GC district) and must be a “transitional use.”
Multi-Family Developments	Require a “zone change” process (by a zone change to the MF district).	Requires a “special exception” process (only in the GC or GD district).
Assisted Housing	Requires a “special exception” process (only in the AA-30 district) and must be (governmentally-sponsored and publicly-financed).	
Elderly Housing	Requires a “special exception” process (except in the MF district).	
Assisted Living Facilities For Persons Aged 55+	Requires a “special exception” process (except in the MF district).	Requires a “special exception” process (only in the DC, GC, RC or RO district).
Convalescent Homes	Requires a “special exception” process (only in the Rural Residence district).	Requires a “special exception” process (only in the GC district).
Mixed Uses (Residential And Business In The Same Building Or On The Same Site)		Requires a “special exception” process (only in the GC, RC, or RO district).



Provisions for the Designed Residence Zone (DRZ), Designed Residence A-15 (DA-15), and Senior Residence Development (SRD) have been removed from the Zoning Regulations and placed in the Appendix.

A requirement for providing deed-restricted units (at least 10% of units at 80% AMI for at least 40 years) is contained in the:

- Center Core Overlay Zone (CCOZ).
- Center North Overlay Zone (CNOZ).
- Sullivan Avenue Mixed-Use Development Overlay Zone (SAMUD-OZ).

Survey Participants

Survey participants tended to:

- Be from all parts of South Windsor
- Be longer-time residents (72% had lived in South Windsor for 10 years or more and 49% for 20 years or more)
- Be middle aged or older (46% were between age 35 and 53 and 85% were older than age 35)
- Be female (54%) rather than male (34%)
- Be owners rather than renters (92%)
- Have a higher median income (\$127,000) than the town-wide median (\$107,000)
- Be white/Caucasian
- Have lived in a wide variety of housing types during their lives
- Live in a single-family home today (86%)
- Not be spending more than 30% of their income on housing although about 29% of participants indicated they were spending more than 30% of their income on housing

2.7 Community Input

An on-line survey was conducted in the fall of 2021 to obtain community input with regard to housing needs in South Windsor and possible housing strategies for the future. Overall, 936 responses were received. Detailed results were posted on the Town website.

Possible Future Housing Options – Other than single-family homes, participants expressed some interest in active adult housing (ages 55+) and townhouses. Participants thought they would most likely own their next housing option (78%) but that it would be smaller than their current residence (65%).

Recognizing Housing Needs – Participants seemed most supportive of addressing housing options and choices for:

- Workers such as teachers, police, fire, emergency medical, store workers, trades people, waitstaff, etc.
- Older people, families, and households.

About 56% of participants knew someone who would benefit from affordable housing. Almost a quarter of survey participants skipped this question.

Benefits Of Affordable Housing– When asked how they thought South Windsor might benefit from increasing its supply of affordable housing, responses were characterized as follows:

BENEFITS (153)

- Meet Needs (56)
- Diversity (53)
- Economy (31)
- Other (13)

NOT SURE / OTHER (38)

- Not Sure (11)
- Other (26)

NO BENEFITS (226)

- No Benefit (145)
- Stop Building (22)
- Schools / Taxes (20)
- Options / Free Market (14)
- Other (25)

Benefits Of Housing Options / Choices – When asked how they thought South Windsor might benefit from offering more housing options / choices in general, responses were characterized as follows:

BENEFITS (145)

- General (81)
- Diversity (39)
- Meet Need (25)

NOT SURE / OTHER (56)

- Same (18)
- Not Sure (7)
- Depends (4)
- Other (27)

NO BENEFITS (171)

- No Benefit (103)
- Stop Building (23)
- Schools (8)
- Options / Free Market (13)
- Other (24) Options Already (8)

Housing Strategies – Participants expressed varying levels of support for different housing strategies (listed by percent agreeing with statement):

Statement	% Agree	% Unsure	% Disagree	
1. Guiding the design of housing options so that it fits into the physical characteristics of South Windsor is important.	81%	8%	12%	More Than 50% Agreed
2. Accessory dwelling units ... could be a good way to meet housing needs of a variety of people within existing houses.	62%	17%	21%	
3. More housing options and choices in and near the Town Center would help support local businesses and help maintain a vibrant, walkable, mixed-use area.	50%	16%	34%	
4. South Windsor should look at whether there are any Town-owned properties which could be used for providing housing options.	48%	11%	40%	More Agreed Than Disagreed But Not a Majority Of Participants
5. South Windsor should focus primarily on ways to promote affordable housing options and choices in areas served by public water and public sewer	48%	21%	31%	
6. Having more housing options and choices would make South Windsor a better place.	43%	13%	45%	
7. Affordable housing options and choices should be located in all areas of South Windsor.	42%	11%	47%	
8. New residential development should be offered <i>incentives</i> and otherwise <i>encouraged</i> to provide affordable housing.	34%	15%	33%	More Than 50% Disagreed
9. South Windsor should look at ways to increase the number of affordable housing units through Town purchase, construction, or rehabilitation of properties.	37%	12%	51%	
10. Establishing a dedicated Town housing fund to support housing strategies would be a good idea.	24%	23%	53%	
11. Collecting a small fee as part of any Zoning Permit would be a good way to collect money for a dedicated Town housing fund.	23%	23%	54%	
12. New residential development should be <i>required</i> to provide affordable housing as part of that development.	23%	23%	54%	

When asked if there were other strategies the Town should consider with regard to housing options and opportunities, participants offered the following:

- Diversify Housing Options / Meet Needs (44)
- Redevelop (15)
- Guide Location / Type / Design (10)
- Accessory Dwelling (4)
- Assisted Living / Active Adult (4)
- Do What Other Towns Are Doing (2)

3 OVERALL VISION

People benefit from having access to housing in term of shelter, personal safety, financial stability and security, a sense of belonging, and access to opportunities.

At the same time, communities' benefit from having a variety of housing choices, having affordable places for people to live, and supporting local businesses by having affordable places for local workers to live.

People's housing needs and desires change over the course of their lives based on a wide variety of factors.

Age Range	Potential Housing Needs / Wants
Dependent Children (0 to 19)	Typically live with parents / guardians
Young Adults (20 to 29)	- Rental housing - Starter homes for a variety of incomes / lifestyles
Family Age Groups (30 to 54)	Homes for growing families and/or a variety of incomes / lifestyles
"Empty Nesters" (55 to 64)	Trade up / trade down homes for a variety of incomes / lifestyles
Younger Seniors (65 to 79)	Aging in place / Low maintenance homes for a variety of incomes / lifestyles
Older Seniors (80 plus)	- Aging in place / Low maintenance homes - Housing with services / housing for fixed incomes / Tax relief

Housing To Meet A Variety Of Needs



Providing for a diverse mix of housing helps ensure that people of all ages and characteristics will be able to find housing in South Windsor to meet their needs.

Addressing changing housing needs and promoting diverse housing opportunities are important for the Town of South Windsor and its current and future residents. South Windsor can be a stronger community by providing for more housing options.

And those housing options need to be planned for now and provided as soon as possible. People may not realize that they want or need a different housing choice or option but, when they do, they want that housing choice to be available for them immediately or in the near future.

Since part of the challenge of addressing housing needs and desires is that housing takes a long time to produce, South Windsor needs to plan well in advance – now and into the future - for housing needs and how those needs will change over time so that the units will be ready when people need or want them.

The Affordable Housing Working Group and the Planning and Zoning Commission feel that South Windsor can do more to expand the type and variety of housing to help people meet their housing needs. South Windsor should strive to have an adequate supply of housing units at prices which will be affordable over the long term to people of modest income.

The overall goal of this 2022-27 Affordable Housing Plan for South Windsor is:

GOAL

Seek to provide for a variety of housing options and choices in South Windsor for people and households of all ages, incomes, lifestyles, and lifestages.

Leader / Partners Legend

The following acronyms are used in this Affordable Housing Plan to identify leaders and partners for different strategies.

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This legend is also provided on the inside back cover for ease of reference.

Survey Results

While establishment of a "Housing Trust Fund" was not strongly supported by participants in the on-line survey, the Affordable Housing Working Group still recommended this strategy since it will provide for a way to accumulate funds from a variety of sources to help meet the housing needs of South Windsor residents.

4 HOUSING STRATEGIES

4.1 Enhance Capacity For Addressing Affordable Housing

Background Information

- Over the long term, addressing affordable housing issues will be most successful if there is an appropriate framework to sustain the effort.
- In addition, deed-restricted housing units generally require some level of municipal involvement / oversight so that:
 - People and families are qualified as being eligible for the units
 - The sale price / rental rate are appropriate
- Since there will likely be more deed-restricted units in the future, the amount of municipal involvement will increase.
- Standard forms and protocols should be established and followed in order to avoid administrative problems or result in units becoming unaffordable in the future.
- Some municipalities are using third party administrators to ensure that appropriate procedures are followed (income verification, price verification, occupancy verification, annual reporting, etc.).

Priority	Strategy	Leader / Partners
A	1. Create or designate a municipal working group / committee / commission (referenced hereinafter as AHAC) for housing issues to: - Advocate for / oversee affordable housing efforts - Educate community	TC PZC
A	2. Designate a qualified person to help support the municipal working group: - Municipal Staff - Specialized person from the Capital Region Council of Governments (CRCOG) or similar entity	TC AHAC CRCOG
A	3. Establish a "Special Housing Fund" which will establish a dedicated place for funds to support affordable housing efforts.	TC
A	4. Explore ways to fund the Special Housing Fund (such as fee on any zoning permit (CGS 8-2i)).	AHAC PZC TC

Priority	Strategy	Leader / Partners
A	5. Prepare standard documents so that all deed-restricted developments follow the same parameters: - Standard Housing Affordability Plan (including annual reporting) - Standard Fair Housing Marketing Plan - Standard Affordability Deed Restrictions (including foreclosure protection of affordability restrictions)	AHAC
A	6. Modify the Zoning Regulations to: - Require the use of the Town's standard documents as part of any deed-restricted development unless the provisions are expressly modified based on input from municipal agencies. - Require the use of an administrator (approved by the Affordable Housing Advisory Committee) that is qualified, experienced, and capable of overseeing the sale/rental of units to qualified persons.	PZC
A	7. Establish protocols for rental rates / resale prices: - Use Department of Housing utility amounts unless actual bills are provided - Use a standard metric (such as a government source or Zillow) for ascertaining the current mortgage rate - Require prior written approval for any capital improvements where credit or reimbursement will be requested since otherwise units may become unaffordable.	AHAC
B	8. Evaluate whether to extend the term of deed restrictions beyond the statutory minimum of 40 years (such as "the life of the unit or 40 years, whichever is longer).	AHAC
B	9. Evaluate whether/how to address the "value increment" which can occur at the expiration of the deed restriction: - Continue allowing the value increment to accrue to the then owner - Obtain a right-of-first-refusal in favor of the Town to acquire the property at the lower of the then market price or affordable price (value increment to the Town) - Allow the then owner to remove the deed restriction at the end of a certain period for a payment to the Housing Trust Fund - Require deed restrictions be renewed at the end of the affordability term unless the municipality receives a portion of any "value increment" which occurs.	AHAC

Energy Equity

It is important to keep in mind that housing affordability is about more than rents and purchase prices.

While construction costs occur up front and are often highly focused on, energy costs continue over time and can be quite significant.

As part of evaluating housing affordability, it may be wiser over the life-cycle of an affordable unit to consider what will reduce total energy costs and enhance energy equity. This might include:

- Solar power
- Ground source heat pumps
- Electric vehicle chargers

Energy equity recognizes that disadvantaged communities have been historically marginalized and overburdened by pollution, underinvestment in clean energy infrastructure, and lack of access to energy-efficient housing and transportation.

When adopting new regulations related to housing affordability, the Planning and Zoning Commission could incentivize energy efficiency and energy equity for all units (such as allowing higher density).

Other Assisted Housing

Assisted housing can also include tenants receiving "Housing Choice Vouchers."

South Windsor currently has 55 rental certificates in use in the community. These units count to the Affordable Housing Appeals List.

While not technically "assisted housing", home buyers who utilize CHFA/USDA mortgages also count to the Affordable Housing Appeals List.

South Windsor currently has 232 homes with CHFA/USDA mortgages.

In the future, South Windsor may wish to investigate ways to attract purchasers with CHFA/USDA mortgages:

- Down payment assistance
- Closing cost assistance
- Cooperative ownership (Town partners with purchasers to buy the land and lease it back which could allow purchasers to acquire a larger/nicer home)
- Other incentives

4.2 Increase Assisted Housing

Background Information

1. Assisted housing is defined in CGS 8-30g as "housing which receives financial assistance under any governmental program for the construction or substantial rehabilitation of low- and moderate-income housing ..."

Financial assistance can include loans, grants, low-income housing tax credits, and other assistance.

Funding can be provided by agencies such as US Department of Housing and Urban Development, US Department of Agriculture, Connecticut Housing Finance Authority, Connecticut Department of Housing, etc.

Eligible funding recipients can include housing authorities, state / local / tribal governments, non-profit organizations, private developer.

2. Assisted housing is generally targeted to persons and households at 50% AMI and below.
3. Housing:
 - a. can be elderly/disabled (cannot be limited to elderly only)
 - b. can be family (includes dependent children)
 - c. Elderly/disabled/family generally not mixed in one development
4. The Connecticut Department of Housing credits South Windsor with having 443 assisted housing units (see listing on page 9).
5. The Housing Authority has a number of people on a waiting list (elderly, near elderly, disabled).
6. The Housing Authority reports on their website that they are planning a 40-unit development at a site (provided by the Town) adjacent to the Flax Hill development.
7. Obtaining funding can be very competitive so being "shovel ready" can be very important.

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Priority	Strategy	Leader / Partners
A	1. Create 40 +/- additional units of assisted elderly housing at the site on Oakland Road (adjacent to Flax Hill) provided to the Housing Authority by the Town.	SWHA Town
B	2. Work with non-profit developers and private developers seeking to establish additional assisted housing developments in appropriate locations in South Windsor.	Town
B	3. Work with the Housing Authority to obtain / maintain organizational capacity to undertake new developments and manage additional units.	Town
B	4. Encourage the Housing Authority to consider providing "family" units in addition to "elderly/disabled" units.	AHAC
B	5. Evaluate ways to attract more households utilizing rental assistance certificates.	AHAC
B	6. Evaluate ways to attract more purchasers utilizing CHFA/USDA mortgages.	AHAC

Hillcrest



Watson Farms



Wapping Mews



175 Oakland



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4.3 Increase Deed-Restricted Housing

Background Information

1. Deed-restricted housing is defined in CGS 8-30g as housing restricted to sell or rent at or below prices affordable (30 percent or less of annual income) to persons and families whose income is less than or equal to 80 percent of the area median income.
2. While units at 80% AMI may sell or rent for what it costs to build them, units at 60% AMI may cost more to build than they can be sold or rented for.
3. The Connecticut Department of Housing credited South Windsor with having 9 deed-restricted housing units in Clark Estates I and II (deed restrictions expire in 2055) although 2 additional units have since been brought on-line.

4. Deed-restricted (DR) housing can be:

Imposed

Developers do not have to comply with local zoning if they propose a set-aside development under CGS 8-30g

Incentivized

Optional incentives are established for creating deed-restricted units (higher density, etc.)

Required

Deed-restricted units are required as part of new development ("inclusionary zoning")

Created

Deed-restricted units are created by the municipality (alone or with partners)

5. If existing units which already sell or rent at affordable prices were deed-restricted to sell or rent at affordable prices, those units could become part of the "protected affordable housing" list.
6. Converting existing housing to deed-restricted units typically requires money or tax incentives to work.
7. In addition, tax incentives could be used to support creation of new deed-restricted units.
8. If South Windsor does not add affordable housing units at least at the same pace as market rate units are being built, it will fall behind and the number of units required to become exempt will continue to grow.

Priority	Strategy	Leader / Partners
A	1. Modify the Zoning Regulations to <u>require</u> provision of at least 12.5 to 15% affordable housing at 80% AMI as part of new development:	PZC
A	2. Modify the Zoning Regulations to <u>incentivize</u> the creation of additional deed-restricted affordable units (at 80% AMI and/or 60% AMI) as part of new developments through: a. Zoning incentives (such as density, height, coverage, etc.), and/or b. Financial incentives (such as tax abatements, tax-increment financing, etc.)	PZC
B	3. Investigate whether South Windsor might allow smaller-scale housing developments <u>with affordable housing</u> through a Special Permit (or other) process if it: a. Contains affordable units, b. Is in designated locations / areas, and c. Meets design guidelines.	PZC
C	4. Consider investigating ways to convert existing “naturally occurring affordable housing” to deed-restricted affordable housing (see sidebar).	AHAC
C	5. Consider investigating ways to use tax incentives to support creation of deed-restricted units: a. Tax credits – A subtraction of a set amount from a local, state, or federal tax liability. b. Tax abatements – Fixing property assessment (CGS 12-65b). c. Tax abatements – Abatement of tax payment (CGS 8-215) eligible for State reimbursement (CGS 8-216) d. Tax -increment financing - Redirecting increases in real estate taxes from developments into infrastructure improvements, etc.	AHAC TC

Converting Existing Units

1. Rental Units
 - a. Purchase a deed restriction on existing apartment developments
2. Ownership Units – Purchase/acquire a deed restriction
 - a. Cash payment to existing owner (including seniors)
 - b. Tax credits (CGS 12-81bb) to existing owners
 - c. A “local option” tax relief program (CGS 12-129n) to elderly and/or disabled persons
 - d. Purchase, deed-restrict, and resell an existing unit

Cooperative Purchase

Some communities (such as Farmington) have established a cooperative purchase program where the Town partners with an eligible household (including seniors) where the municipality buys the lot, files a price restriction, and leases the land back to the homebuyer for a nominal fee.

Sullivan Avenue Plaza

In 2020, the PZC approved an amendment to the Zoning Regulations to create the Sullivan Avenue Mixed-Use Development Overlay Zone (SAMUD-OZ) in the General Commercial Zone. This regulation requires that at least 10 percent of the units created be deed-restricted as affordable for 40+ years. The adopted regulation is generally consistent with the principles suggested herein.

In 2021, the PZC approved an application to add housing to the Sullivan Avenue shopping plaza using the SAMUD-OZ regulation. The development is generally consistent with the principles suggested herein.

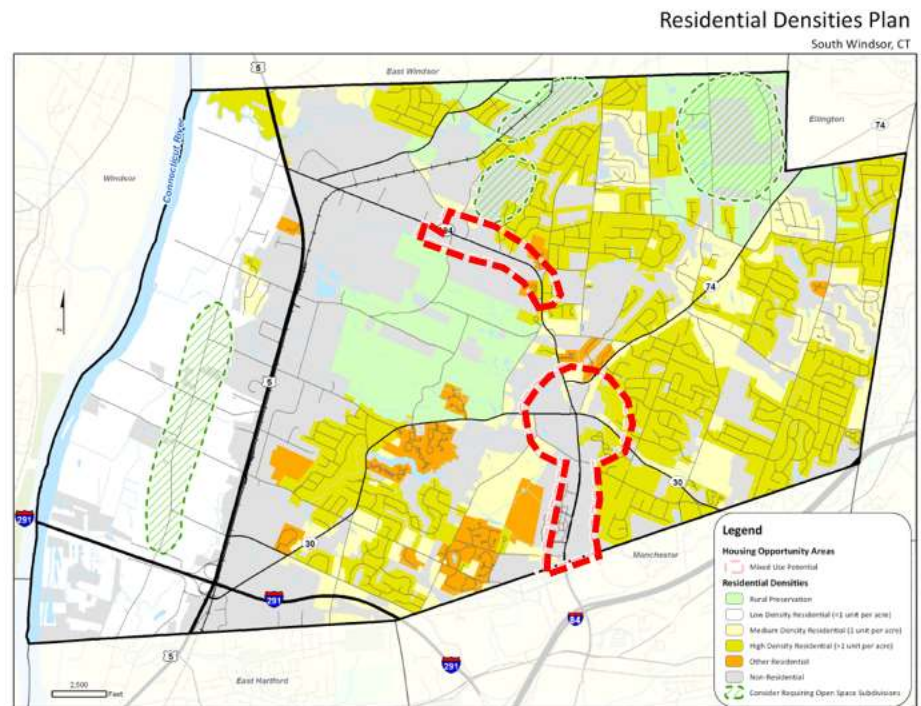
The Commission's approval of the development was appealed by nearby property owners.

4.4 Guide Location

Background Information

1. Higher density housing options and choices (including affordable housing) will make the greatest contribution to South Windsor's overall vision for the community if they are located in areas which are (or will become) walkable, mixed-use, and pedestrian-friendly with a "sense of place."
2. Higher density housing options and choices (including affordable housing) could be located in other areas but may not contribute as much to South Windsor's overall vision for the community.
3. It will also be advantageous if higher density housing is supported by:
 - a. Public water and public sewer
 - b. Bus transit services (access to transit)
 - c. Pedestrian and bicycle amenities (walking distance to stores, services, etc.)

Priority	Strategy	Leader / Partners
A	1. Guide higher density housing towards locations/areas which complement and support South Windsor's overall vision for the community.	PZC



4.5 Guide Design

Background Information

1. The on-line survey results revealed that South Windsor residents believe the design of housing is important.
2. Design guidelines should be established to help make this happen.

Priority	Strategy	Leader / Partners
A	1. Establish / strengthen design guidelines or requirements for multi-family housing based on written guidelines / graphic guidelines.	PZC ADRC

Example Of Possible Illustrative Design Guidelines (Simsbury)

Illustrative WHOZ Design Guidelines – Duplex / Townhouse Dwellings

Favorable Design Treatments		Unfavorable Design Treatments
Duplex Dwellings   	Townhouse Dwellings   	  

Design Elements Which Are Encouraged / Required

- 2.0 to 2.5 story buildings (or as appropriate to site context)
- Articulated forms and facades and materials
- Good architectural details (porches, eaves, shutters, columns, dormers, chimneys, trim, etc.)
- Well proportioned facades
- Good building materials
- Pitched roofs
- Windows with vertical proportions
- Strong relationship to street / sidewalk
- Parking on-street or behind buildings
- Single-family appearance for duplex buildings
- Entrances face the street

Discouraged Elements

- 1.0 story buildings
- Monolithic forms
- Overly repetitive forms
- Monotonous materials
- Flat facades
- Limited architectural detailing
- Plain facades
- Plaster roofs
- Windows with horizontal proportions
- Weak relationship to street / sidewalk
- Dominant garages / parking
- Entrances face parking areas

Leader / Partners Legend

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Possible Guidance

The recently established Legislative Commission on Connecticut's Development and Future (PA 21-29, Section 13) was charged with "development of model design guidelines ... that municipalities may adopt, in whole or in part, as part of their zoning or subdivision regulations" by January 1, 2023.

This work product may assist South Windsor in its efforts to establish design guidelines or requirements.

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4.6 Seek Land Which Could Support Affordable Housing

Background Information

1. An important initial step in creating affordable housing involves the acquisition and dedication of land.
2. The Town can greatly facilitate the creation of affordable housing by finding land or creating opportunities on existing land for affordable housing.

Priority	Strategy	Leader / Partners
B	1. Investigate whether Town-owned land or facilities (or portions thereof) can be earmarked for the creation of affordable housing.	AHAC
B	2. Investigate whether land could be obtained (from CTDOT or other sources) to support the creation of affordable housing.	AHAC
B	3. Evaluate properties to be obtained in the future for open space with an eye towards the possibility of devoting a portion of it to affordable housing.	TC PZC AHAC
B	4. Evaluate properties to be obtained through tax sale / eminent domain / foreclosure with an eye towards devoting them to affordable housing.	TC AHAC
C	5. Work with the Housing Authority to investigate potential redevelopment / expansion of Housing Authority sites to provide more units and more modern units on existing sites.	TC SWHA

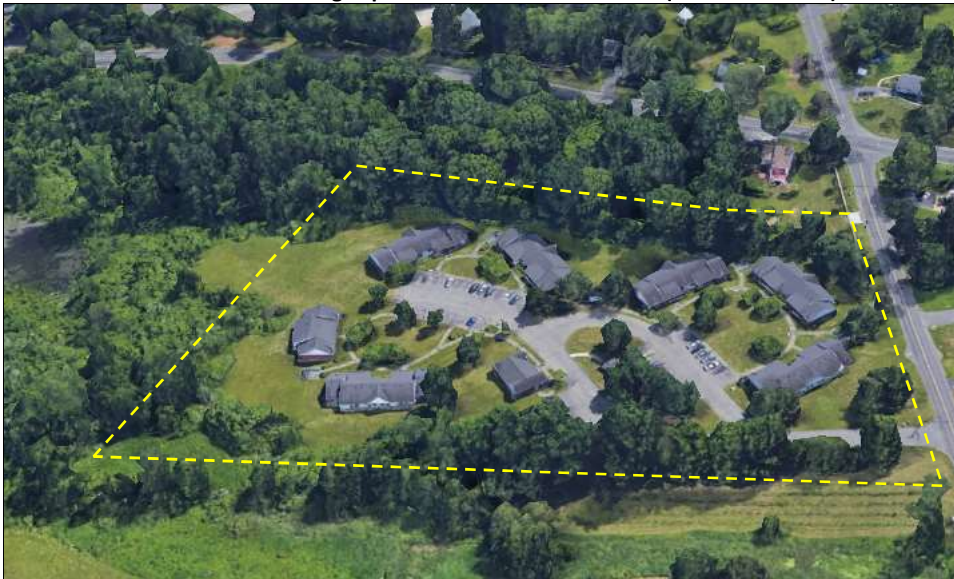
Aerial Photo Showing Expansion Potential Of Wapping Mews (50 Elm Street)



Possible Opportunities At Wapping Mews

1. Built in 1974
2. Units are all outside entry with no interconnecting hallways forcing people to walk outside in all kinds of weather
3. Units are separated from parking areas for residents, visitors, etc.
4. ADA accessibility may not be optimal
5. One floor buildings occupy a large percentage of the site
6. 30 units on 5 acres = 6.0 units/acre

Aerial Photo Showing Expansion Potential Of Flax Hill (30 Foster Street)



Possible Opportunities At Flax Hill

1. Built in 1989
2. Units are all outside entry with no interconnecting hallways forcing people to walk outside in all kinds of weather
3. Some units are separated from parking areas for residents, visitors, etc.
4. ADA accessibility may not be optimal
5. One floor buildings occupy a large percentage of the site
6. 40 units on 5.6 acres = 7.1 units/acre

Reasons Why Housing Needs And Desires Are Changing

- Changing age mix / composition with more senior households
- Housing cost rising faster than income growth
- Younger households struggling with student debt / high cost of renting / difficulty saving for a down payment
- Smaller households considering smaller units
- Some seeking lower maintenance housing options
- Some seeking housing options with more amenities / services
- Some seeking lower cost housing

4.7 Increase Other Housing Options / Choices

Background Information

1. Housing needs and desires are changing (see sidebar) and more housing choices and options can help South Windsor prepare for changing housing needs/desires even though the units may not count to the Affordable Housing Appeals List.
2. South Windsor can diversify housing options and choices by considering “middle housing” (some examples are shown on the facing page) which includes housing types between:
 - a. Single family homes at one end of the spectrum and
 - b. Larger multi-family developments at the other end of the spectrum.
3. For buildings, universal design relates to making them accessible to all people, regardless of age, disability or other factors.
4. At the same time, South Windsor has two mobile manufactured home parks (Main Street) which provide housing that is naturally affordable but may face a variety of challenges.

Priority	Strategy	Leader / Partners
B	1. Review the zoning regulations and consider modifying provisions which may unnecessarily restrict housing options (some possible areas for investigation were identified in a discussion booklet prepared as part the process of preparing this AH Plan).	PZC
B	2. Consider exploring ways to add “middle” housing (type, location, design, etc.) in South Windsor.	PZC
	3. Investigate ways to enable additional housing options to meet changing housing needs.	AHAC PZC
C	4. Consider adopting an ordinance (or zoning regulation) to require age-friendly “universal design” features be incorporated in new multi-family development.	TC PZC
B	5. Monitor manufactured home parks and seek to help address health, safety, or other issues which may arise.	SS

Some Examples Of Types Of “Middle” Housing

Two Family



Three Family / Four Family



Courtyard Buildings



Cottage Court



Streetfront Townhouses



Mixed Use Streetfront Building



5 IMPLEMENTATION

It is envisioned that implementation will be the most important outcome of preparing this Affordable Housing Plan for South Windsor. Since the legislation requires that the Plan be reviewed and updated every five years, it seems the State feels the same way.

A key strategy of this Plan involves the establishment of an Affordable Housing Advisory Committee. It is envisioned that this Committee will work with other local boards and agencies to help implement the other strategies described herein.

The “Housing Strategies” chapter of this Plan contains implementation tables which identify leaders and partners involved in implementing the strategies. Leaders will be the main entity responsible for implementing the strategy. Partners are other entities that will likely be involved.

A general sense of priorities is also offered through the use of letter codes (“A” = highest priority).

Of course, the Affordable Housing Advisory Committee may refine these strategies, priorities, and leaders/partners based on circumstances which may arise.

Implementation can also occur through:

1. Continuing to work with other organizations as “housing partners” to accomplish housing goals.
2. Continuing to promote regional solutions to housing.
3. Continuing to support organizations which help address special housing needs (emergency shelters, homelessness, etc.).

Results Of Implementation

Through implementation of this Affordable Housing Plan, South Windsor will help accomplish the overall goal of providing for a variety of housing options and choices in South Windsor for people and households of all ages, incomes, and lifestyles.

This will benefit some of the many people and households currently struggling with housing issues as well as strengthen South Windsor as a community.

In addition, providing for additional affordable housing units will help South Windsor avoid having affordable developments imposed (through the Affordable Housing Appeals Procedure) in ways or locations it does not favor. Providing for additional affordable housing units will enable South Windsor to continue to use land use regulations to guide future growth and development in ways that fit into South Windsor's overall vision for the community.

There are two ways that South Windsor would not be subject to the Affordable Housing Appeals Procedure (a table summarizing how "housing unit equivalent points" (HUEP) are tabulated is presented on the following page):

Approach	Requirement	Current Status
Four-Year Moratorium	South Windsor obtained a four-year moratorium (2020 to 2024) from the Affordable Housing Appeals Procedure through the creation of enough "housing unit equivalent points" (HUEP) to exceed two percent of the Town's housing count from the most recent Census.	Accumulating another 217 HUEP (an amount equal to 2% of the Census housing count) will qualify South Windsor for another four-year moratorium
Exemption	Having at least 1,081 State-recognized affordable <u>units</u> (10% of the Census housing count).	Since South Windsor currently has 739 State-recognized units, <u>an additional 342 units will be needed</u> to be exempt.

Unit Equivalent Points

A table listing the unit equivalent points for different types of housing is presented on the next page.

Housing Unit Equivalent Points

Housing Type	HUEP If Rented	HUEP If Owned
Family Units Affordable @ 40% AMI	2.50	2.00
Family Units Affordable @ 60% AMI	2.00	1.50
Family Units Affordable @ 80% AMI	1.50	1.00
Elderly Units Affordable	0.50	0.50
Mobile Manuf. Home (MMH) In A Resident-Owned Park		
MMH Units Affordable @ 60% AMI	2.00	2.00
MMH Units Affordable @ 80% AMI	1.50	1.50
Potential Bonus Points (added to points above)		
Elderly Units (If at least 60% of the units submitted as part of the moratorium application are family units)	0.50	0.50
Market Rate Units In Set-Aside Development	0.25	0.25
Family Units In An Approved Incentive Housing Development	0.25	0.25
3-Bedroom Units	0.25	0.25
Other Units In A Resident-Owned MMH Park	0.25	0.25

ACKNOWLEDGEMENTS

AFFORDABLE HOUSING WORKING GROUP

Andrew Paterna	<i>Town Council</i>
Jan Snyder	<i>Town Council (to 11/21)</i>
Bart Pacekonis	<i>Planning & Zoning Commission, Chair</i>
Stephanie Dexter	<i>Planning & Zoning Commission</i>
Renu Cabot	<i>Resident</i>
Alexa Philbrick	<i>Resident</i>
Sharon Roscoe	<i>Resident</i>

PLANNING & ZONING COMMISSION

Bart Pacekonis	<i>Chair</i>
Kevin Foley	<i>Vice Chairman</i>
Stephen Wagner	<i>Secretary</i>
Alan Cavagnaro	<i>Commissioner</i>
Stephanie Dexter	<i>Commissioner</i>
Michael LeBlanc	<i>Commissioner</i>
Robert Vetere	<i>Commissioner</i>
Paul Bernstein	<i>Alternate</i>
Atif Quraishi	<i>Alternate</i>
Marek Kozikowski	<i>Council Liaison</i>

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SUPPORT

Michele Lipe, AICP

*Director of Planning
Town of South Windsor*

Glenn Chalder, AICP

*President
Planimetrics, Inc.*



