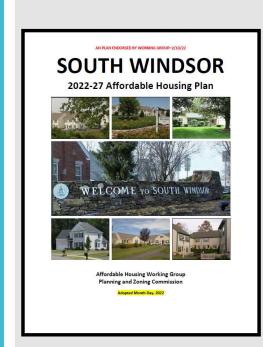


### Draft 2022-2027 Affordable Housing Plan

Planning & Zoning Commission
Town of South Windsor



### Overview

- CGS Section 8-30j requires that all Connecticut municipalities prepare an affordable housing plan by June 1, 2022
- The plan "shall specify how the municipality intends to <u>increase</u> <u>the number of affordable housing developments</u> in the municipality"
- The plan must be updated at least once every 5 years

### Overview

- An Affordable Housing Working Group has been evaluating ways to address housing and affordable housing
  - Research / analysis / discussion
  - Community survey
  - Evaluate options
  - Prepare / review / refine draft plan
- The endorsed plan and has been forwarded to the Planning and Zoning Commission for consideration / adoption

### AH Plan Outline

- Planning For Housing Choices
- Relevant Information
- Overall Vision
- Housing Strategies
- Implementation

# Planning For Housing Choices



### Relevant Information

- 2,300+ households in SW are housing cost burdened (about 21%)
  - Most are at 80% AMI or below (almost 1,900 households)
- There may be 3,900 NOAH units of ("naturally occurring affordable housing") which sell or rent at affordable prices (2019 data)
  - But only 739 units are State-recognized (6.8%)
  - These are "affordable housing developments"
- South Windsor currently has a CGS 8-3og moratorium
  - Expires in December 2024
- Community survey results
  - Design is important / ADUs could help / near Town Center

### **Overall Vision**

**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.

#### 4.1 Enhance Capacity For Addressing Affordable Housing

- Establish an on-going working group with support (staff, CRCOG, etc.)
- Establish a Special Housing Fund (grants, gifts, bequests, fees, etc.)
- Establish standard documents / approved administrator / policies and protocols

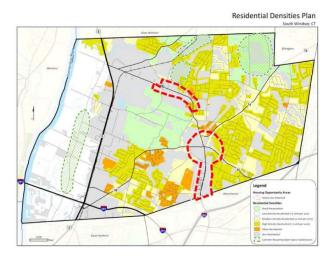
#### 4.2 Increase Assisted Housing

- Housing Authority
  - Add 40 units on Oakland Road (adjacent to Flax Hill)
  - Maintain / enhance administrative capacity
  - · Investigate opportunities for family units
- Work with other developers of assisted housing

#### 4.3 Increase Deed-Restricted Housing

- Amend Zoning Regulations to require / incentive affordable housing
  - Require 10% so do not fall further behind
  - Incentive to get a higher percentage (density, height, coverage, tax abatements, etc.)
- Investigate smaller-scale affordable housing developments

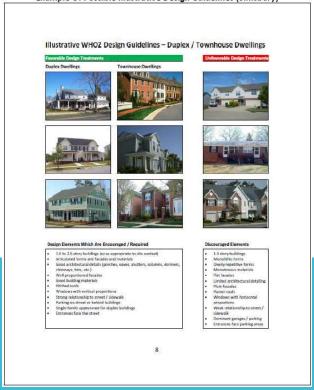
#### 4.4 Guide Location



# Strategies

#### 4.5 Guide Design

Example Of Possible Illustrative Design Guidelines (Simsbury)



#### 4.6 Seek Land Which Could Support Affordable Housing





#### 4.7 Increase Other Housing Options / Choices

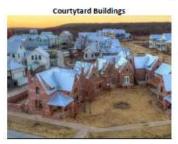
- Review Regulations for possible impediments
- Consider other approaches
  - Enable "middle housing"
  - Universal design
  - Existing manufactured home parks

# Strategies

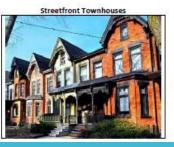
#### Some Examples Of Types Of "Middle" Housing









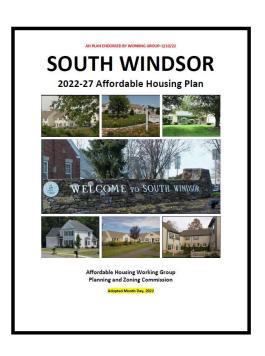




# Conceptual Schedule

- 3/15 Discuss Draft Plan / Schedule Public Hearing
- 3/21 Discussion session with Town Council
- 3/22 Post Proposed AH Plan
  - Start statutory 35-day period
- 4/26 Public Hearing / Possible Adoption
  - Incorporate comments

6/1 – Statutory deadline



### Discussion

### Relevant Information

| Household Size | Income Threshold @ 60% AMI | Income Threshold @ 80% AMI |  |
|----------------|----------------------------|----------------------------|--|
| 1-person       | \$43,092                   | \$57,456                   |  |
| 2-people       | \$49,248                   | \$65,664                   |  |
| 3-people       | \$55,404                   | \$73,872                   |  |
| 4-people       | \$61,560                   | \$82,080                   |  |
| 5-people       | \$66,485                   | \$88,646                   |  |

Income-Eligible Households

|           | Maximum Monthly Gross Rent |           | Maximum Sales Price |           |
|-----------|----------------------------|-----------|---------------------|-----------|
| Unit Size | @ 60% AMI                  | @ 80% AMI | @ 60% AMI           | @ 80% AMI |
| Studio    | \$865                      | \$1,038   | \$131,511           | \$191,679 |
| 1 BR      | \$1,054                    | \$1,265   | \$155,536           | \$194,315 |
| 2 BR      | \$1,302                    | \$1,562   | \$176,221           | \$228,390 |
| 3 BR      | \$1,609                    | \$1,931   | \$178,160           | \$271,229 |
| 4 BR      | \$1,785                    | \$2,288   | \$179,820           | \$278,732 |

Maximum Monthly Rent

> Maximum Sales Price

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 sale price based on a 30-year fixed-rate mortgage @ 3.50% 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.