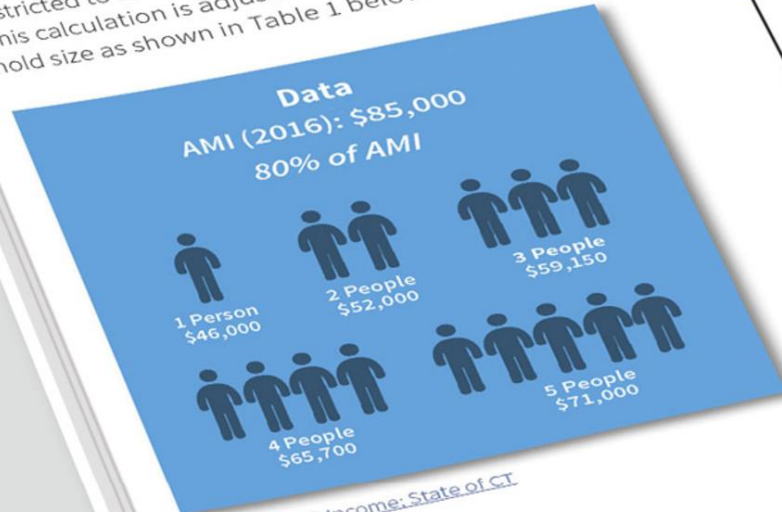


WHAT IS AFFORDABLE HOUSING?

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

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



* Source: HUD Income; State of CT

Monthly Housing Costs (Rent/Mortgage + Utilities)

HUD Fair Market Rates		
1 Person	2 People	
\$1,150	\$1,315	
3 People	4 People	5 People
\$1,479	\$1,643	\$1,775

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

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

The Law: Affordable Housing Appeals Act

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

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

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

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

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

Current Affordable Housing Stock in Essex

Cite: 2017 Affordable Housing Appeals List, State of CT

Property	Units
Essex Place	22
Essex Court	36
Essex Station	16 restricted of 52
Total affordable housing units	
Total housing units in Essex	
Percent of 8-30g qualified	



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Principal



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Community Development Planner

Affordable Housing Plans Nearby

Town of Hampton

Town of Plainfield

Town of Old Saybrook

Town of Durham

Town of Willington

Town of Scotland



What are Affordable Housing Plans?



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

Purpose and Goals

- What will the Plan Achieve?
 - 8-30j Mandate
 - Community conversation
 - Realistic Goals
 - Implementation roadmap
- This is ASHFORD'S Plan



Affordable vs. affordable

“Affordable”:

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

“affordable”:

“Naturally-Occurring Affordable Housing” – NOAH

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



What Can Affordable Housing Look Like?

- Pompey Hollow- Ashford
- 32 Units
- Must be 62 years or older or handicapped/disable
- Households earning at or below 80% AMI
- One bedroom units



What Can Affordable Housing Look Like?

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



What Can Affordable Housing Look Like?

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



What Can Affordable Housing Look Like?

- Stuart Farms - Kent
 - Initially 5 rental apartments
 - Two two-bedrooms
 - Two one-bedrooms
 - One is universally accessible
 - Extending town sanitary waste system allowed for five additional apartments
 - Rents range: \$750 to \$925
 - Income Limits
 - \$30,450 for one person
 - \$65,800 for four persons.
 - Provides its residents with easy access to the center of Kent



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What Can Affordable Housing Look Like?

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

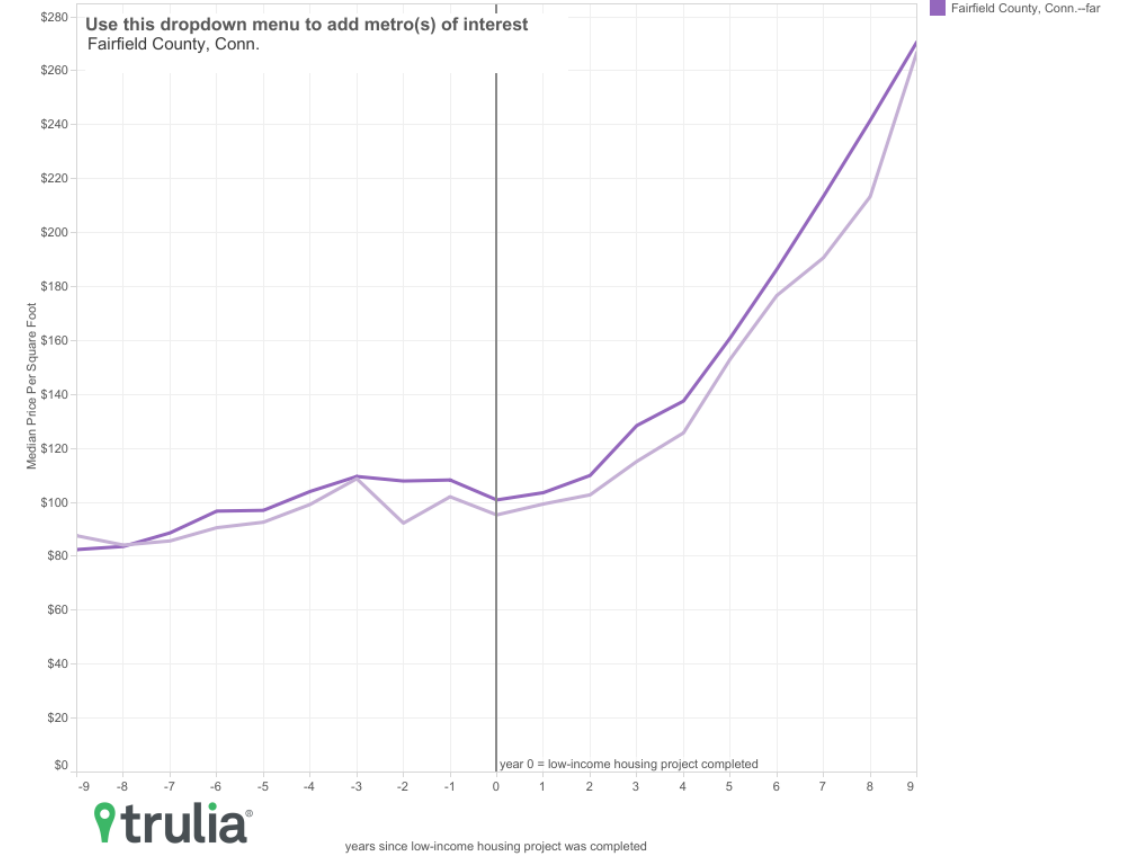


Myths about Affordable Housing, Part I: Property Values

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



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



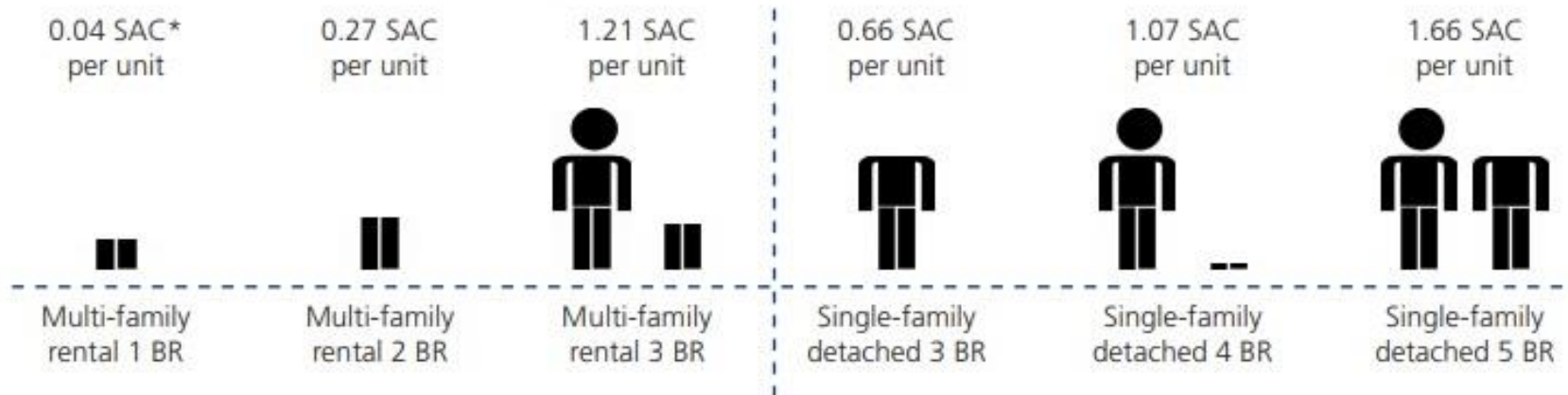
Myths about Affordable Housing, Part 2: School Burdens

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

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

Only larger homes bring many school-age children

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



* SAC = School-Age Children

Myths about Affordable Housing, Part 3: Speaking its Name is the end of Community Character

- 8-30g has been around for 30+ years
- The Market dictates development (8-30g allows 70% market-rate)
- The lack of public infrastructure (and poor soils) is limiting
- What is Character?



What is Ashford's Status?

Town	Census Dwelling Units	2021 Gov Assisted	2021 Tenant Rental Assistance	2021 Single Family CHFA/USDA Mortgages	2021 Deed Restricted Units	2021 Total Assisted Units	2020 Percent Affordable
Ashford	1,903	32	0	32	0	64	3.36%

Housing Stock

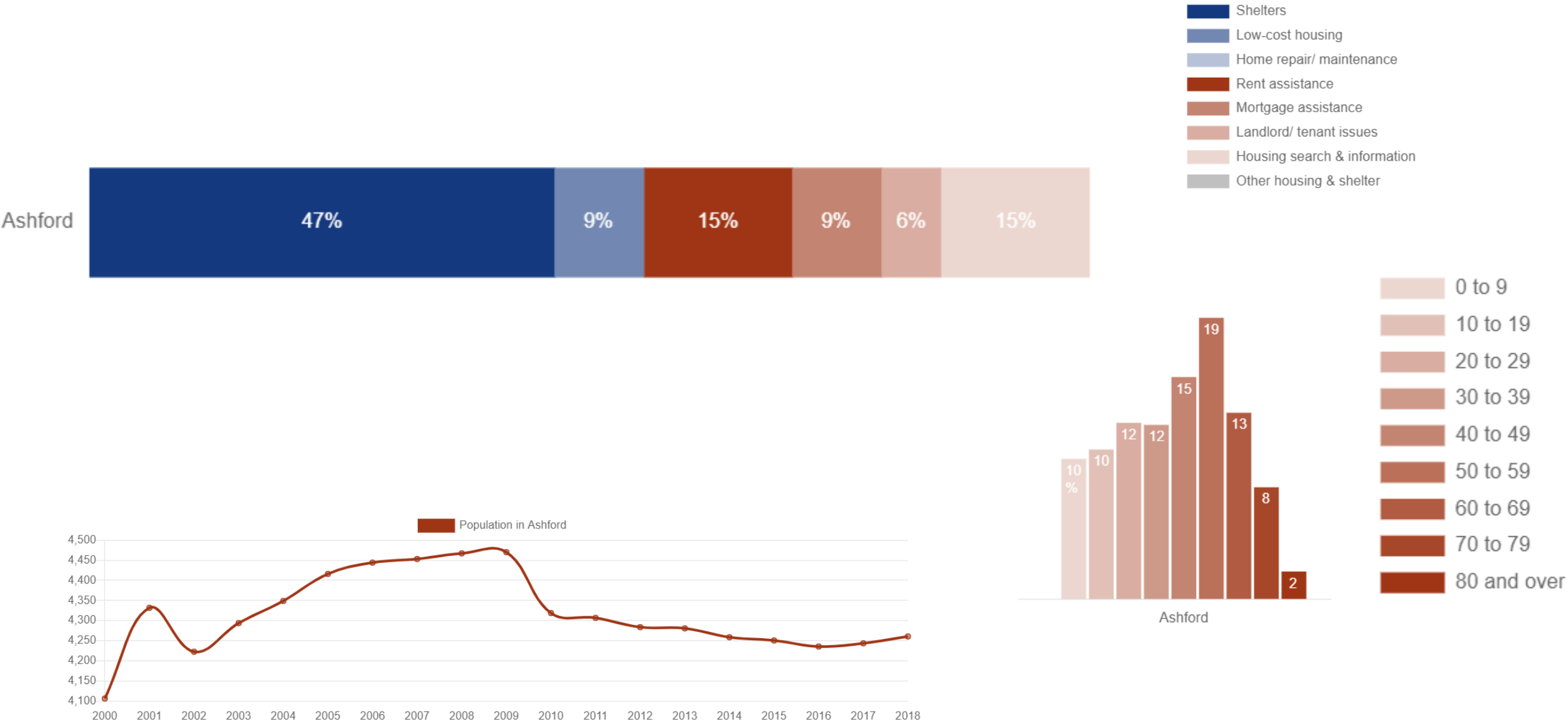
Total	1,929	100%	Connecticut %
1, detached	1,542	79.9%	59%
1, attached	17	0.9%	5.3%
2	42	2.2%	8.2%
3 to 4	83	4.3%	8.7%
5 to 9	92	4.8%	5.6%
10 to 19	18	0.9%	3.8%
20 to 49	63	3.3%	3.5%
50 or more	65	3.4%	5.2%
Mobile Homes	7	0.4%	0.8%

What is Ashford's Status?

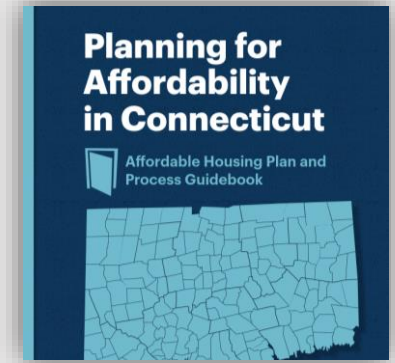
Apartments

Location	Total Units	Parcel Size	Density
149 Ashford Center Rd	44	19.5AC	2.25 units/acre
80 Bicknell Rd	34	11AC	3.1 units/acre
105 Cushman Rd	18	11.5AC	1.5 units/acre
52 Perry Hill Rd	48	25.5AC	1.9 units/acre
34 Varga Rd	6	3AC	2 units/acre
95 Varga Rd	52	11.5AC	4.5 units/acre
57-69 Varga Rd	25	2.5AC	10 units/acre
	227 Apartment Units		

Ashford in the Future- *Why we shouldn't do nothing*



Affordable Housing Plan Process



Demographic and
Housing Analysis



Community
Survey



Regulatory and
Legal Analysis



Plan Drafting



Public Input
Meeting



Plan Adoption