

**NORTH STONINGTON AFFORDABLE HOUSING ADVISORY COMMITTEE
(NSAHAC) REPORT**

**NORTH STONINGTON
AFFORDABLE HOUSING
2008**



Who Will Live In Them?



Teachers



Firemen



Policemen



Librarians



Nurses



**Seniors
(Grandma & Grandpa)**

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WHAT IS REQUIRED TO MAKE THIS HAPPEN?

- **From the Board of Selectmen:**

- 1) Approve property tax abatement in exchange for deed restrictions to qualify homes as Affordable Housing.*
- 2) Provide appropriate town-owned property to be used for Affordable Housing.*
- 3) Avail itself of grant money to buy tax-delinquent and foreclosed properties in North Stonington.*
- 4) Establish a depository fund for fees paid in lieu of construction of Affordable Housing in their developments.*

● **From the Planning & Zoning Commission:**

- 1) Grandfather existing accessory apartments and houses as legal and eligible for Affordable Housing property tax abatement (provided inspections show they are up to code).*
- 2) Permit additional new apartments & houses to be built on properties as Affordable Housing units with frontage, additional survey & parking requirements eased.*
- 3) Require 20% of new housing subdivisions be built as Affordable Housing OR charge an equivalent 20% cash payment into an Affordable Housing depository fund.*
- 4) Permit senior housing cluster development.*
- 5) Permit the inclusion of residential units in commercial developments if 20% of units are built as Affordable Housing.*
- 6) Require assessment of a fee based on property appreciation when property zoning is changed from industrial to mixed use.*
- 7) Establish a criteria to grant developers a density bonus who comply with 20% Affordable Housing.*

North Stonington's strategies for future housing development must be based primarily on protection of our natural resources and maintaining our rural character.

Background

To accomplish this and provide affordable housing for existing and future residents of North Stonington, the Board of Selectmen and Planning & Zoning Commission will need to anticipate the quantity of housing stock the town will have in the coming decades. The town commissions could then work backwards to develop the appropriate number of affordable units (10%) for the town to implement over a given period.

Example: If the town were to have 4000 homes in the coming decades, 400 affordable units would be required. This should be the method to prevent predatory development in the future.

Key issues to consider for our unique town are sustainable growth without loss of agricultural land and supporting infrastructure for developments. Agricultural land will become increasingly more important as the need for locally grown food increases and energy prices and transportation costs rise. It would behoove the town to consider this when locating senior or affordable housing.

What is affordable housing?

Because "affordable housing" is a legal term as well as a descriptive one, it is necessary to begin with some definitions.

"Housing affordability" is generally understood to be housing that comes with a monthly mortgage or rental cost that is affordable to someone earning up to 80% of Area Median Income (AMI) without spending more than 30% of that income on housing costs, including utilities and taxes.

In order for housing to be officially designated as affordable by the state of Connecticut, it must be:

1. deed restricted to preserve affordable prices or rents, OR
2. financed by a CHFA mortgage OR
3. subsidized (as with a rental assistance program)

Homes that are in fact affordable but do not meet any of the above requirements, are not counted officially as affordable because they can appreciate with the market and are not expected to remain affordable.

Area Median Income (AMI)

The 2008 AMI in the Norwich-New London area is \$77,400 as designated by the U.S. Dept of Housing & Urban Development (HUD). However in practical usage, the AMI is not a fixed number. HUD actually calculates AMI for different sized households as follows:

2008 Maximum Incomes for Affordable Housing – 80% of Area Median Income

1-person household	\$43,050
2-person household	49,200
3-person household	55,350
4-person household	61,500
.....	
7-person household	76,250

This range allows for higher maximum household incomes for additional persons per housing unit.

Contrary to common perceptions, affordable housing units are not a blight. They are typically occupied by fully employed or retired people. They may be young adults at the beginning of their careers, single-income families, retired seniors or widow(er)s. Their incomes typically reflect the income range of employees in our schools, hospitals, offices, construction sites, town halls, restaurants and hotels. Affordability, once a problem only for low-income residents, is now a problem for moderate and middle-income residents as well.

Affordable Housing Appeals Act (CGS 8-30g)

The Affordable Housing Appeals Act, CGS 8-30g, provides exemption from many zoning regulations for developers of affordable housing if they propose it in municipalities that have less than 10% of their total housing officially designated as affordable. In southeastern Connecticut, only 3 towns, Groton, New London and Norwich, are above 10%. North Stonington is officially at 0.44% and is the lowest in the region. Currently, under this statute, a developer has appealed North Stonington's denial of a permit.

If developers include a 30% affordable (deed restricted) component in a residential project, they can propose it in any zone except Industrial and at any density. If a town has less than 10% affordable housing, it can deny such a proposal only "to protect substantial public interests in health, safety or...public interests that outweigh the need for affordable housing." These allowable justifications for denial have generally been interpreted by the courts to mean inadequate access to sewer and water utilities, significant environmental impacts or unsafe traffic conditions. While this law is not technically a mandate to provide 10% affordable housing, many communities feel motivated to do so in order to avoid extensive legal fees and unplanned development that may not be compatible with the community's character.

Affordable Housing Strategies

There are three areas that we may explore to raise our qualifying affordable housing stock. Some methods will need legal review before being implemented.

The North Stonington Affordable Housing Advisory Committee has concluded after several months' research, surveys and bench marking:

Conversion to long-term deed restriction of property is unattractive to most property owners because it limits the future sale price and client base if they decide to move. Short term or temporary deed restricted properties (12 month minimum) are also written into existing affordable housing law. Each has its benefit when applied properly.

With Long-term restriction the town can count on that property in its affordable housing stock for the duration of the covenant. The homeowner, in exchange for the deed restriction, receives a lower property tax assessment resulting in years of reduced tax expenditures. The tax reduction over time can equal the equity value lost in conversion from market price to affordable housing regulated sale price. (similar to a short term reverse mortgage) If the deed restriction remains in effect beyond this point, then the tax reduction begins to compensate the owner for the unrealized profit when the house is sold at affordable housing prices in the future. This strategy is best if the owner does not intend to sell the property until the tax reductions result in a profit over their initial investment in the property.

Conversion to temporary deed restriction of property once established only requires annual review by the Tax Assessor's office to verify income and housing costs to confirm eligibility. If an owner occupant's income qualifies annually at 80% AMI or less and,

- i) housing costs are no more than 30% of the annual household income, then the dwelling could be counted as an affordable housing unit provided it is deed restricted,
- ii) housing costs are more than 30% of annual household income, then a property tax reduction (sufficient to reduce expenses to the 30% level) could be offered as the incentive to deed restrict the property.

In either case, the temporary deed restriction requires annual qualifications to receive the tax reduction. This ensures that only North Stonington residents with limited income reside in the dwelling. Property tax reduction will benefit individuals only while they are in need. If they no longer qualify the deed restriction and the tax deduction both cease. The affordable housing designation would then be reassigned to another property owner in need and the occupants would not have to move. If however they continue to qualify year after year, then the same financial benefits of long-term deed restriction can be realized.

If after deed restricting the home and receiving the property tax deduction, the owner decides to move or sell, they have four options:

- Rent to new qualifying occupants – Deed restriction and tax reduction remain
- Rent to non-qualifying occupants – Deed restriction and tax reduction cease.
- Sell to new qualifying occupants at affordable housing price – Deed restriction transfers to new owners, tax reduction adjusts to new assessment and income data.
- Sell to non-qualifying occupants at market price – Deed restriction ceases and cumulative tax reductions are repaid to the town from sale price at closing (similar to repaying an interest-free equity loan from the town while they were in need).

This option preserves the owners constitutionally protected property rights while providing the town a means to reassign the affordable housing designation to another family in need instead of permanently establishing a low-income designation to a property.

The revenue reduction to the town caused by the tax reduction incentives will vary each year. The benefit of short-term deed restrictions accelerates progress toward the 10% compliance quota. It reduces the pressure to build urban dwellings in our rural town, while helping existing residents remain in their homes. As development continues and more affordable qualifying homes are built, this method could be limited to seniors, the temporarily or permanently disabled, or lower income families.

North Stonington can increase its affordable housing stock through the following initiatives:

1. Maximize the Potential of Existing Properties:

- a. Encourage the conversion of existing housing stock by offering homeowners a tax reduction in exchange for temporary deed restriction on their homes. The duration of this temporary deed restriction or covenant could be limited to the period of the individuals need.
- b. Encourage citizens of North Stonington to finance homes with CFHA as other government assisted mortgage programs such as FHA, VA or non-profit sources are currently not acceptable by the State of Connecticut.
- c. Encourage the addition of accessory apartments, to existing housing stock. The lease shall include a deed restriction.
- d. Encourage conversion of large homes into duplex or multiunit dwellings with at least one of the units being deed restricted.
- e. Encourage present owners of existing mobile homes to deed-restrict their units.
- f. Allow the addition of new dwellings such as cottages or caretaker quarters on existing properties provided the unit qualifies as affordable.

- g. Encourage farmers and open space owners (private or non-profit) to build deed restricted cottages on their properties to house employees &/or caretakers if they would deed restrict or enter a covenant for qualifying individuals, This would be an asset in keeping open spaces from being overgrown which actually result in a loss of open space.

The above initiatives will require the covenant (lease/deed restriction) be recorded with the town. To accomplish the above strategies, a special permit process, must be implemented in order to remove barriers to homeowners willing to provide an affordable unit for the town. Some examples of perceived barriers to homeowners are:

- Frontage Requirements – allow multiple dwellings utilizing the same frontage, encouraging roadside rural character.
- A2 Survey Requirements – if intended dwelling is not located near critical areas (i.e. aquifer, wetland etc.) and there is a survey of record then no additional survey requirements should be required.
- Density Requirements – change density requirements as a function of square footage.

2. New residential construction or developments:

- a. Consider a senior housing community that would complement the rural character of North Stonington.
- b. Require 20% of subdivisions to be built as affordable units. This may be dwellings that meet the 80% AMI level. A fee in lieu of 20% affordable housing may be accepted from developers who do not or cannot add the requisite number of affordable units. This fee would be deposited in the town's affordable housing fund.
- c. Construct or allow small affordable clusters or communities that complement the rural character of the town. See attachment 1 (Orchard Gardens & Lewis Gordon Apartments). Constructing small developments such as these examples could assuage concerns regarding large unsustainable developments.

3. New Commercial Development

- a. Adopt new zoning regulations encouraging mixed use in appropriate areas. The commercial developer would then be required to build residential dwellings as an appropriate percentage of the commercially developed square footage, 20% being affordable.
- b. Developers may be assessed a fee based on the property appreciation realized as a result of this change from industrial to mixed use. These fees may be in the form of a onetime charge or property tax re-evaluation. Such fees would be deposited in the town's affordable housing fund.

TABULATION and ANALYSIS of HOUSING SURVEY

HOUSING SURVEY X JULY 2008 X TABULATIONS

NORTH STONINGTON AFFORDABLE HOUSING ADVISORY COMMITTEE NEEDS ASSESSMENT SUBCOMMITTEE

Chris Chrissos X Stella Elbaum X Stephanie Gosselin
Advisory : Jane Dauphinais, Director, Southeastern CT Housing Alliance SECHA

One of the duties of the NSAHA Committee, according to the Selectmen's decree of February 2008, is to:

Survey, study and analyze the housing availability in the Town and report to the Board of Selectmen regarding the state of affordability in North Stonington. This task was assigned to the Needs Assessment Subcommittee.

The subcommittee prepared a survey consisting of 19 questions and mailed it to the 2,338 households with residences in North Stonington. This number includes all the post office boxes in North Stonington that may or may not represent a North Stonington resident. As can be assumed by the responses of Question #1, no box holder who was not a resident, responded.

We received 315 surveys returned, which represents 13.47%. This number falls within the expected results of a survey taken by mail, although it was disappointingly low when considering the importance of this issue to the citizens being asked to respond.

One survey was returned with only a comment indicating his or her disapproval of the exercise, saying that the questions were not within the proper bounds of a government. No questions were answered on this particular survey. This is an unfortunate example of how decisions for the town are made without data from diverse opinions.

The following is a summary of the responses. Some percentage totals will not add up to 100% because of the existence of multiple answers in some of the questions and the rounding of numbers.

Overwhelmingly the respondents were year-round residents of North Stonington who own their own single-family house.

1. Do you reside in North Stonington

Year round ____?	309	98.4 %
Summer ____?	3	1.0 %
Weekend ____?	0	0
Occasionally ____?	2	0.6 %
TOTAL	314	100.0 %

2. At present do you

Own _____?	306	97.5 %
Rent _____?	6	1.9 %
Live with family or friends _____?	1	0.3 %
Other _____?	1	0.3 %

TOTAL 314 100.0 %

3. What type of home do you currently live in?

Single family home _____	308	98.4 %
Mobile home _____	1	0.3 %
Duplex or multi-family _____	1	0.3 %
Other _____	3	1.0 %

TOTAL 313 100.0 %

4. Do you have an Accessory/"In-law" apartment?

Yes	11	3.5 %
No	301	96.5 %

TOTAL 312 100.0 %

The question, "Is this a permitted accessory apartment?" was not asked. Since the survey was totally anonymous, it can be expected that some, at least, of the 11 admitted accessory apartments are not permitted and legal. If the number 11 is used to project the expected number of these apartments in the whole population, we arrive at the possibility of 82 apartments of this type throughout the town.

$$11 / 314 = x / 2338 \quad x = 81.9$$

It is reasonable to assume that many, if not all of these apartments would fall under the category of "affordable" IF they were deemed legal and deed restricted. Perhaps with incentive they could be encouraged to deed restrict. Adding 80 units to the total of 2338 would yield 2418 units and then these 80 units would represent almost 3.3 % of the total units in the town.

5. How many people live in your household (count yourself as one) ?

1 person(s)	40 households	12.8 %
2	164	52.6 %
3	48	15.4 %
4	44	14.1 %
5	12	3.8 %
6	3	1.0 %
10	1	0.3 %
	312	100.0 %

6. In your household, (including yourself) how many people are in each group?

0-17 yrs.	120 children in	68 households
18-30	76 adults	51
31-45	129	82
46-66	298	181
67+	150	100

314 households responded to this question.

Of the 68 households with children, the overwhelming response was 1 or 2. Only 10 households reported 3 or more children.

The largest single group, in relation to living arrangements, is the adult couple under the age of 67. There were 116 responses that indicate that probability. This represents 36.9 %. This group is most likely the financially best off, assuming 1 or 2 working adults with no dependents (children or elders).

a Adult couples with children	49	15.6%
b Single adults under 67 years of age	19	6.0 %
c Elders living alone	24	7.6 %
d Elders coupled	44	14.0 %
e Single parents with children	12	3.8 %
f Adult couples with adults 18-30	28	8.9 %
g Other multi-generational households	22	7.0 %

Elders living alone often find the situation untenable and at some point are usually pressed by physical, mental or financial reasons to seek other living arrangements. At this point they might choose an adult community or perhaps an elder care facility. Looking at group d, elders coupled, we can project that group c will increase substantially in the next ten years or so, and therefore the need for senior housing solutions will also increase substantially.

When f and g groups are combined to represent all multi-generational households, the number climbs to 50 or approximately 16 %. One possible answer for this type of living arrangement is the need and/or desire to reduce living costs. It could be assumed that one or more of these people choose this arrangement because they cannot afford their own housing.

7. Do you think North Stonington needs more housing choices in general?

Yes	173	58.1 %
No	125	41.9 %

TOTAL	298	100.0 %
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8. What kind of additional housing choices? (Mark all that apply)

Number of respondents to this question: 220.

Apartments	52	23.6 %
Condos	67	30.4 %
Mobile Homes	17	7.7 %
Lower Priced Housing	101	45.9 %
Senior	171	77.7 %
Housing for young adults who live and work here	107	48.6 %
Other? (explain)	24	10.9 %

Please note that the number of respondents to this question (220) exceeds the number of respondents who replied that they thought North Stonington needs more housing choices in general (173). Clearly, even though someone might not favor more diversity of housing,(answering “No” in question 7), a majority of the respondents favor some type of change.

By comparing comments with responses there appears to be the assumption by the respondents that Senior Housing is not “Affordable Housing”. This also speaks to the obvious misunderstanding of what “Affordable Housing” actually is and the prejudices that go along with the misunderstanding.

The most outstanding response was a need for Senior housing, 77%. This was followed by housing for young adults who live and work here, nearly 50% and a desire for lower priced housing.

Of the “Other” were suggestions of more affordable, smaller houses, town houses, duplexes, rentals, cluster housing, age-restricted, assisted living, lower-taxed, single family neighborhoods, another area like Cedar Ridge, caretaker houses, accessory units, single level houses and a young single person’s dormitory.

9. Do you or someone in your household need alternative housing now? (Mark all that apply.) (If “No” Go to Question # 11)

Yes: Young Adult	18	39.1 %
Yes: Young Family	9	19.6 %
Yes: Senior	12	26.1 %
Yes: Other	7	15.2 %
Yes: Total	46	15.2 %
No:	257	84.8 %
Total Respondents:	303	100.0 %

Over 15 % of respondents stated there was an immediate need for alternative housing. If the number 46 is used to project the total number of persons in need in the whole population of North Stonington, we arrive at a total of 346 persons in need of alternative housing now.

$$46 / 303 = x / 2338 \quad x = 345.9$$

The data and projections lead us to conclude that there are 135 young adults and 90 seniors within the town who presently are in need of alternative housing. One can assume that finances make up at least a part of that reason.

10. What type of alternative housing do you or they need now? (Multiple Responses)

Lower Priced Housing ?	15	34.1 %
Apartment ?	16	36.4 %
Condo ?	7	15.9 %
Mobile Home ?	1	2.3 %
Another Unit on Existing Property ?	9	20.4 %
Assisted Living ?	4	9.1 %
Senior Housing ?	16	36.4 %
Other ? (explain)	3	6.7 %
TOTAL Respondents	44	

Four numbers stand out from this question: Lower Priced Housing, Apartment, Auxiliary Unit, and Senior Housing.

Two out of three people who need alternative housing now need lower cost housing. This would usually apply to all of the 3 other groups that are highly represented and probably to all the other groups as well.

The “Other” category yielded an auxiliary unit (perhaps on another’s property), a less expensive house so the taxes would be lower, and lower property taxed house.

Less expensive housing is a major need and concern for those who are in need of alternative housing today.

If we cross reference questions 9 and 10 we can examine the question of who needs/desires an apartment. Of the 16 responses, Apartment, in Question 10 :

Young adults	11	64.7 %
Young family	3	17.6 %
Senior	2	11.8 %
Other	1	5.9 %
Total	17	100.0 %

(The discrepancy between the totals 16 and 17 is because one respondent answered that their household had two individuals of differing needs.)

It becomes obvious that young people (over the age of 18) are having difficulty getting out on their own and could be aided in this desire for their own living quarters by having affordable apartments in their own town.

Again cross-tabulating questions 9 and 10, we can examine the question of what kind of living arrangements do seniors need today. Use Seniors in question 9. (Multiple Responses)

Apartment	2	8.0 %
Condo	5	20.0 %
Mobile Home	1	4.0 %
Auxiliary Unit	5	20.0 %
Assisted Living	3	12.0 %
Senior Housing	9	36.0 %
Total responses	25	100.0 %

The responses to this question for seniors showed flexibility in what they needed/desired. But there is an obvious pull towards Senior Housing. If you look at the difference between the responses, Apartment v Condo, you will also see an increase in a desire to own v rent. The conclusion could be drawn that if/when senior housing becomes available in North Stonington, it would be desirable to have both units to rent and to buy.

11. Do you foresee a time when you will need or want to change your housing situation?
(If “No” Go to Question #16)

Yes	193	65.4 %
No, never	102	34.6 %
Total	295	100.0 %

Most respondents realize that their living situation will probably change in the future.

12. If Yes then when might that be?

As soon as possible	8	4.2 %
Within the next 2 -5 years	58	30.5 %
Within the next 6 - 10 years	56	29.5 %
11 or more years	68	35.8 %
Totals	190	100.0 %

This question can give insight into when portions of the population plan on changing their residence. Cross-referencing this to which respondents have children, may be useful in analyzing and projecting anticipated changes in school population.

13. What kind of housing would you change to?

This question was intentionally left open-ended to allow for respondent's creative choices. Answers were read and put into the following categories:

Senior = Senior community, senior condo, independent living, assisted living, 55+, senior apartment, accessible

Downsize = Smaller, lower cost, more affordable, less property tax, fuel efficient, townhouse, condo, apartment

Upsize = Larger, newer, more amenities

Clustered = Non-senior clustered community, clustered neighborhood, single family grouped

One-level = Single family (ranch) or condo all on one floor level

Auxiliary = "In-law" apartment, another unit on same property, care takers

Other = Seasonal, Out of state, Out of this town, Same. Single family. Not rural. Near conveniences. Buying. Building. Away from casino. Farm. Log cabin. etc.

Senior	76	42.5 %
Downsize	54	30.2 %
Upsize	7	3.9 %
Clustered	6	3.4 %
One-level	6	3.4 %
Auxiliary	5	2.8 %
Other	25	14.0 %
Total	179	100.2 %

Today an independent elder may have the choice to move to independent or assisted living when the time comes if finances permit. A single elder may still wish to live alone but close to others in a community. Some wish to buy and others wish to rent. The survey found no one who wants to live in a nursing home.

There is a present need and an ongoing need well into the future, for a local senior housing community.

The survey also showed a trend to downsizing. One reason is the desirability of a smaller, more affordable home as the owner progresses, without children, into retirement.

14. In the future would you like to

Own ?	141	75.9 %
Rent ?	9	4.8 %
Live with family or friends ?	6	3.2 %
Live in Senior housing ?	57	30.6 %
Other ?	0	0.0 %
Total Respondents	186	

Multiple responses were received for this question. When given the opportunity to choose 1 of the 5 possibilities, respondents sometimes choose more than one answer. Often the case in multiple responses to this question, the respondent indicated, “ Yes I want to own my own home, but in Senior housing as opposed to renting. “ This reinforces the strong sense of home ownership in North Stonington.

15. Would you prefer that move (#14) be within the town of North Stonington?

Yes	100	51.0 %
No	23	11.7 %
Doesn't Matter	73	37.2 %
Totals	196	99.9 %

The number of responses for this question exceeds the number of respondents for Question 14 by 10. This is explained by 3 multiple responses to Question 15 and the fact that 14 people responded to Question 15 who did not respond to Question 14. It is normal for some to answer the first question but not the follow-up question. It is a bit unusual for the opposite to occur as it did inexplicably in this case .

As the response “Yes” indicates, a majority of respondents will remain in North Stonington IF possible. There is also the probability that if housing opportunities were to change in the near future, some of the “Doesn't Matter” will also remain in North Stonington.

16. Is your annual household income

Under \$25,000 ?	11	3.7 % \		
\$25,001 to \$35,000 ?	24	8.2 % \		
\$35,001 to \$40,000 ?	17	5.7 % \	141	47.6 %
\$40,001 to \$50,000 ?	24	8.2 % /		
\$50,001 to \$60,000 ?	27	9.1 % /		
\$60,001 to \$75,000 ?	38	12.8 % /		
Over \$75,000 ?	155	52.4 %		
Total	296	100.1 %		

The incomes of North Stonington residents, as determined by this survey, correspond reasonably with the results of the U.S. Census and CERC, considering the latest CERC figures are already a year and a half old.

Median Household Income in 2007 \$70,812
Connecticut Economic Resource Center, Inc.

This survey found that about the same number of people made less than \$75,000 annually as made over \$75,000 annually. Only a 4.8% difference weighted the survey towards those who made more than \$75,000 annually. However, that does not erase the enormous disparity of household incomes within North Stonington.

This survey also found that, at the very least, 10 % (based solely on income earned) of North Stonington's population is living below the poverty level. Projected to the entire population:

10 % of 2338 is 234 North Stonington households
living below the poverty level.

Size of Family Unit	48 Contiguous States, D.C., and Outlying Jurisdictions
1	\$15,600
2	\$21,000
3	\$26,400
4	\$31,800

Effective February 2008 Until Further Notice)
The poverty guidelines were published by the U.S. Department of Health and Human Services in the [Federal Register](#), Vol. 73,
No. 15, January 23, 2008, pp. 3,971-3,972.

17. How much do you pay in housing cost in one year ?

Rent ? Ranged from 3,300 to 22,800

Property Tax (if you pay separately from Mortgage) ? Ranged from \$1,000 to over \$10,000, with the majority between \$3,000 and \$5,000.

House Insurance? Costs varied widely from \$300 to \$8,000, but most fell within the range of \$500 to \$1,500 annually.

Mortgage(s) (property tax included) ? Mortgages also varied greatly depending upon the year the mortgage was taken out and the amount mortgaged. Payments ranged from \$6,000 to \$43,000 per year with some mortgages already paid off. The average payment fell between \$15,000 and \$25,000 annually.

Home Improvement Loan(s) ? 27 respondents reported this type of loan payment ranged from \$1,000 to \$18,000 per year. Most of these loan payments ranged between \$3,000 and \$6,000.

The total Housing Costs ranged from \$3,300 (representing property tax plus house insurance with a paid up mortgage) to \$60,000 annually.

By themselves, these figures appear rather meaningless, but when coupled with other information such as income level for that household (Question #16), it can be determined what percentage of income is being spent on housing costs. From there, factor in the number of people living in a household (Question #5) and there is enough information to estimate and predict whether or not a household is within the "Affordable Housing" qualifications.

The following are the 2008 US HUD maximum income limits for 80% of Area Median Income for the Norwich-New London area. This is the relevant data for North Stonington.

1-person household	\$43,050
2-person household	49,200
3-person household	55,350
4-person household	61,500

There is no income data for 19 respondents.

Using HUD qualifications and the following methodology, the survey found 75 of the 290 (25.9%) respondents qualified for affordable housing

- For a **1-person household, the maximum "affordable" income is \$43,050**. The affordable income figure was rounded down \$3,050 to \$40,000 to correspond with survey ranges. If respondents indicated an income in the \$40,000+ range, they were NOT counted.
- For a **2-person household, the maximum "affordable" income is \$49,200**. This was round up \$800 to correspond with the \$40-50k range and respondents in that range were therefore counted.
- For a **3-person household, the maximum "affordable" income is \$55,350**. If respondents indicated an income in the \$50-60k range they were NOT counted.

In 2000, US Dept of Housing and Urban Development estimated that 23.8% of North Stonington residents were spending more than 30% of their income on housing.

The results of this survey showed that **25.9%** of respondents were income **qualified for affordable housing**.

Using this percentage, we can project the probability of there being approximately 600 households in North Stonington that are income qualified for affordable housing.

$$75 / 290 = x / 2338 \quad x = 604.655$$

18. In which town(s) do you and members of your household work?

In North Stonington	33	17.0 %
In another town	161	83.0 %
Total	194	100.0 %

Of those responding to this question, 194 people are working. Only 17 % are employed in North Stonington or self-employed or counting house domesticity. 83% find employment elsewhere.

19. Do you have any additional comments, suggestions, or ideas about the housing situation in North Stonington?

This question brought forth a flood of comments. 179 respondents commented. For the purpose of study, they were divided into positive comments (positive suggestions on how to approach the problems of housing and/or encouragement to remedy the problem.); negative comments; and other (comments that did not relate to housing.) Some respondents gave answers that fit into more than one category, therefore 202 responses were tabulated.

Positive	69	34.2 %
Negative	69	34.2 %
Other	64	31.7 %
Total	202	100.1 %

See Addendum #4.

SUMMARY of ANALYSIS of HOUSING SURVEY

1. Overwhelmingly, respondents are year-round residents of North Stonington who own their own single-family homes.
2. It can be projected that there are **82 accessory apartments within the town**. Not all of these units are assumed to be permitted and legal. If existing apartments of this type can be grandfathered in, permitted, income qualified and deed restricted, it could account for over 3% towards the town's affordable housing goal.
3. Adult couples under the age of 67 and living without dependent children or elderly, represent about 37% of the town's population.
4. Excluding households of adults with children under 18. **Nearly 16% of households are multigenerational**. This is an indication that young adults are not going out on their own and adults are living with one or more of their elderly parents. One possible answer for this type of living arrangement is the need and/or desire to reduce living costs. It could be assumed that one or more of these people choose this arrangement because they cannot afford their own housing.
5. In 7.5% of households elderly live alone. In another 14% of households elders are coupled. Elders living alone often find the situation untenable and at some point are usually pressed by physical, mental or financial reasons to seek other living arrangements. At this point they might choose an adult community or perhaps an elder care facility. Looking at these groups, we can project that elders living alone will increase substantially in the next ten years or so, and therefore **the need for senior housing solutions will also increase substantially**.
6. **59 % of respondents think that North Stonington needs more housing choices.**
7. Of those 59% responding in the affirmative,
 - 78% think that the town needs Senior Housing. Even respondents who did not think the town needed more diversity of housing expressed a need for Senior Housing.**
 - 50% think the town needs housing for young people who live and work here.**
 - 46% think the town needs housing available that is lower priced.**
8. By comparing comments with responses, there appears to be the assumption by the respondents that Senior Housing is not "Affordable Housing". This also speaks to the obvious **misunderstanding of what "Affordable Housing" actually is** and the prejudices that go along with the misunderstanding.
9. **15% of households indicate someone in their household needs alternative housing now.** This corresponds clearly with the 16% multigenerational households. 39% of those are young adults and 26 % are seniors. That translates to **346 North Stonington residents in need of alternative housing now**. That figure includes **90 seniors**.
10. Those in need of alternative housing indicate a need for lower priced housing, an apartment, an auxiliary unit, and Senior Housing. Two out of three people who need alternative housing now need lower cost housing.

11. Seniors showed flexibility in what they needed/desired. But there is an obvious pull towards **Senior Housing**. If you look at the difference between the responses, Apartment v Condo, you will also see an increase in a desire to own v rent. The conclusion could be drawn that if/when senior housing becomes available in North Stonington, it would be desirable to have both **units to rent and to buy**.

12. Two thirds of respondents indicated that there will come a time when they will want or need to change their present housing situation. The responses were fairly evenly divided between 2 to 5 years, 6 to 10 years and 11 or more years. 40% of respondents indicated a change to **Senior Housing**.

13. There is a present need and an ongoing need well into the future, for a local **Senior Housing community**.

14. Half of respondents who foresaw the possibility of moving, preferred to move within North Stonington if possible.

15. This survey found that about the same number of people made less than \$75,000 annually as made over \$75,000 annually. However, that does not erase the enormous **disparity of household incomes** within North Stonington.

16. This survey also found that, at the very least, **10 %** (based solely on income earned) of North Stonington's population is **living below the poverty level**. Projected to the entire population, **234 North Stonington households are living below the poverty level**.

17. Total Housing Costs ranged in the extreme from \$3,300 to \$60,000 annually. Most households spent within the range of \$20,000 to 30,000.

18. **75 or 25.9% of the 290 respondents qualified for affordable housing based on income and housing costs.**

19. A plethora of comments were forthcoming. The positive and the negative were even in number. Many took this opportunity to address concerns other than housing. These remarks can be found in addendum #4

Needs Assessment

Change is occurring in North Stonington.

- North Stonington's population is growing faster than that of the state and the county.
- Household size is shrinking
- NS's population is aging and is older than the state or the county.
- School enrollments are declining despite the population growth.
- Median Incomes have not kept pace with home prices.

People & Housing:

Population growth in North Stonington has occurred faster than in Connecticut as a whole or in New London County.

<u>Population Growth 2000 to 2007</u>	
Connecticut	4.2%
New London County	4.0%
North Stonington	5.0%

U.S. Bureau of Census

At the same time, the median age of North Stonington residents is increasing and is older than the state as a whole. An aging populations has several impacts on the housing needs of the community. People remain in their homes longer reducing the availability of existing homes. Older persons have different lifestyle needs which may not be satisfied in their existing home. Residents can outlive their savings and find it financially difficult to keep their home. Without housing alternatives that meet the financial and lifestyle needs of an aging population, North Stonington residents are faced with undesirable choices.

	<u>Median Age</u>	
	<u>2000</u>	<u>2007</u>
Connecticut	37	39
New London County	37	39
North Stonington	40	41

U.S. Bureau of Census

Average household size has declined, reflecting a national and statewide trend. household size.

	<u>Household Size</u>	
	<u>1990</u>	<u>2000</u>
Connecticut	2.59	2.53
North Stonington	2.89	2.71

As a result of the declining household size and the increasing incidence of single person senior households, the 8.4% growth in housing units has exceeded the 5.0 % population growth.

The decline in school enrollments results from the increasing average age and the general demographic trends of fewer children per family. Enrollments are projected to decline in Connecticut through 2020.

North Stonington Student Enrollment

	1999-2000	2000-2001	2001-2002	2002-2003	2003-2004	2004-2005	2005-2006	2006-2007	projected 2007-2008
Elementary	381	362	374	375	369	380	377	441	390
Middle School	231	216	225	219	209	191	195	186	207
High School	280	284	284	271	280	277	264	182	233
Total	892	862	883	865	858	848	836	809	830

Town of North Stonington School System

Housing Costs and Availability:

In North Stonington from 2000 to 2007, housing prices have significantly outpaced gains in income.

	2000	2007	% Change
Median Household Income	\$57,887	\$70,812	+22%
Median Home Sales Price	\$126,500	\$297,500	+135%

Connecticut Economic Resource Center, Inc.

Of the 56 recorded home sales in North Stonington in 2007, 49 sold for over \$200,000. Half or 28 sales were priced about \$300,000.

The number of housing units classified by the State of Connecticut as “affordable” declined from 26 in 2001 to 9 in 2007.

Affordability Analysis:

Nearly a quarter of North Stonington’s residents are overburdened with housing costs. In 2000, US Dept of Housing and Urban Development estimated that 23.8% of North Stonington residents were spending more than 30% of their income on housing. Although no more recent data is available, we know that since then housing prices have outstripped income growth. **Interestingly, the results of the town wide survey showed that 24.8% of respondents were income qualified for affordable housing.** In CT in at the end of 2007, that group had increased to 26%.

North Stonington is one of 142 towns in Connecticut in which a household earning the median income cannot afford to buy the median priced home. According to The Warren Group, North Stonington ranks 81 among CT towns in lack of affordability. The income needed to qualify for the median priced North Stonington home (assuming a 10% down payment, 4.5% 30-yr mortgage) is \$91,000, well above the median income of \$70,812. The North Stonington median income of \$70,812 can qualify to purchase a home for \$230,000.

NS median household income	\$ 70,812
Affordable home price	230,000
NS median home price	297,500

Required income to purchase median priced home	91,000
Gap between required income and median income	20,188
Gap between affordably priced and median price home	67,500

Perceptions of Need:

While there is considerable confusion about what affordable housing is and who it serves, there are several motivations among residents for increasing the amount of affordable housing in North Stonington.

- Survey results indicate that **current residents desire more affordable housing alternatives in town**. These include seniors and families. *(More survey results here that quantify the need for senior and family affordable housing.)*
- As a result of the Garden Court proposal, many North Stonington residents desire **exemption from the Affordable Housing Appeals Act** (GSA 8-30g). The preference is for well-planned affordable housing development that is compatible with the community character.
- The Plan of Conservation and Development identified nodes of activity where the Town would like to see **viable village development** occur. For example, Holly Green is identified as such but is currently struggling economically. Higher density, mixed use village development at Holly Green would support retail activity and provide pedestrian access to the Senior Center, transportation and shops.

Respectfully Submitted on Behalf of NSAHAC Members,

Marilyn Mackay, Secretary

Co-chairs: David Doyle
John Olsen

Members: Julia Buzzee
Chris Chrissos
Stella Neves-Elbaum
Stephanie Gosselin
Anne Renehan
Mary Ann Ricker
Tammy Sherron

Advisors: Jane Dauphinais
Pat Spring
Luisa Peschiera-Odell
Tammy Freeberg

CHAPTER 126a

AFFORDABLE HOUSING LAND USE APPEALS

Sec. 8-30g. Affordable housing land use appeals procedure. Definitions. Affordability plan; regulations. Conceptual site plan. Maximum monthly housing cost. Percentage-of-income requirement. Appeals. Modification of application. Commission powers and remedies. Exempt municipalities. Moratorium. Model deed restrictions. (a) As used in this section:

(1) "Affordable housing development" means a proposed housing development which is (A) assisted housing, or (B) a set-aside development;

(2) "Affordable housing application" means any application made to a commission in connection with an affordable housing development by a person who proposes to develop such affordable housing;

(3) "Assisted housing" means 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 under chapter 319uu or Section 1437f of Title 42 of the United States Code;

(4) "Commission" means a zoning commission, planning commission, planning and zoning commission, zoning board of appeals or municipal agency exercising zoning or planning authority;

(5) "Municipality" means any town, city or borough, whether consolidated or unconsolidated;

(6) "Set-aside development" means 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;

(7) "Median income" means, 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; and

(8) "Commissioner" means the Commissioner of Economic and Community Development.

(b) (1) Any person filing an affordable housing application with a commission shall submit,

as part of the application, an affordability plan which shall include at least the following: (A) Designation of the person, entity or agency that will be responsible for the duration of any affordability restrictions, for the administration of the affordability plan and its compliance with the income limits and sale price or rental restrictions of this chapter; (B) an affirmative fair housing marketing plan governing the sale or rental of all dwelling units; (C) a sample calculation of the maximum sales prices or rents of the intended affordable dwelling units; (D) a description of the projected sequence in which, within a set-aside development, the affordable dwelling units will be built and offered for occupancy and the general location of such units within the proposed development; and (E) draft zoning regulations, conditions of approvals, deeds, restrictive covenants or lease provisions that will govern the affordable dwelling units.

(2) The commissioner shall, within available appropriations, adopt regulations pursuant to chapter 54 regarding the affordability plan. Such regulations may include additional criteria for preparing an affordability plan and shall include: (A) A formula for determining rent levels and sale prices, including establishing maximum allowable down payments to be used in the calculation of maximum allowable sales prices; (B) a clarification of the costs that are to be included when calculating maximum allowed rents and sale prices; (C) a clarification as to how family size and bedroom counts are to be equated in establishing maximum rental and sale prices for the affordable units; and (D) a listing of the considerations to be included in the computation of income under this section.

(c) Any commission, by regulation, may require that an affordable housing application seeking a change of zone shall include the submission of a conceptual site plan describing the proposed development's total number of residential units and their arrangement on the property and the proposed development's roads and traffic circulation, sewage disposal and water supply.

(d) For any affordable dwelling unit that is rented as part of a set-aside development, if the maximum monthly housing cost, as calculated in accordance with subdivision (6) of subsection (a) of this section, would exceed one hundred per cent of the Section 8 fair market rent as determined by the United States Department of Housing and Urban Development, in the case of units set aside for persons and families whose income is less than or equal to sixty per cent of median income, then such maximum monthly housing cost shall not exceed one hundred per cent of said Section 8 fair market rent. If the maximum monthly housing cost, as calculated in accordance with subdivision (6) of subsection (a) of this section, would exceed one hundred twenty per cent of the Section 8 fair market rent, as determined by the United States Department of Housing and Urban Development, in the case of units set aside for persons and families whose income is less than or equal to eighty per cent of median income, then such maximum monthly housing cost shall not exceed one hundred twenty per cent of such Section 8 fair market rent.

(e) For any affordable dwelling unit that is rented in order to comply with the requirements of a set-aside development, no person shall impose on a prospective tenant who is receiving governmental rental assistance a maximum percentage-of-income-for-housing requirement that is more restrictive than the requirement, if any, imposed by such governmental assistance program.

(f) Any person whose affordable housing application is denied or is approved with restrictions which have a substantial adverse impact on the viability of the affordable housing development or the degree of affordability of the affordable dwelling units in a set-aside development, may appeal such decision pursuant to the procedures of this section. Such appeal shall be filed within the time period for filing appeals as set forth in section 8-8, 8-9, 8-28, 8-30 or 8-30a, as applicable, and shall be made returnable to the superior court for the judicial district

where the real property which is the subject of the application is located. Affordable housing appeals, including pretrial motions, shall be heard by a judge assigned by the Chief Court Administrator to hear such appeals. To the extent practicable, efforts shall be made to assign such cases to a small number of judges, sitting in geographically diverse parts of the state, so that a consistent body of expertise can be developed. Unless otherwise ordered by the Chief Court Administrator, such appeals, including pretrial motions, shall be heard by such assigned judges in the judicial district in which such judge is sitting. Appeals taken pursuant to this subsection shall be privileged cases to be heard by the court as soon after the return day as is practicable. Except as otherwise provided in this section, appeals involving an affordable housing application shall proceed in conformance with the provisions of said section 8-8, 8-9, 8-28, 8-30 or 8-30a, as applicable.

(g) Upon an appeal taken under subsection (f) of this section, the burden shall be on the commission to prove, based upon the evidence in the record compiled before such commission that the decision from which such appeal is taken and the reasons cited for such decision are supported by sufficient evidence in the record. The commission shall also have the burden to prove, based upon the evidence in the record compiled before such commission, that (1) (A) the decision is necessary to protect substantial public interests in health, safety, or other matters which the commission may legally consider; (B) such public interests clearly outweigh the need for affordable housing; and (C) such public interests cannot be protected by reasonable changes to the affordable housing development, or (2) (A) the application which was the subject of the decision from which such appeal was taken would locate affordable housing in an area which is zoned for industrial use and which does not permit residential uses, and (B) the development is not assisted housing, as defined in subsection (a) of this section. If the commission does not satisfy its burden of proof under this subsection, the court shall wholly or partly revise, modify, remand or reverse the decision from which the appeal was taken in a manner consistent with the evidence in the record before it.

(h) Following a decision by a commission to reject an affordable housing application or to approve an application with restrictions which have a substantial adverse impact on the viability of the affordable housing development or the degree of affordability of the affordable dwelling units, the applicant may, within the period for filing an appeal of such decision, submit to the commission a proposed modification of its proposal responding to some or all of the objections or restrictions articulated by the commission, which shall be treated as an amendment to the original proposal. The day of receipt of such a modification shall be determined in the same manner as the day of receipt is determined for an original application. The filing of such a proposed modification shall stay the period for filing an appeal from the decision of the commission on the original application. The commission shall hold a public hearing on the proposed modification if it held a public hearing on the original application and may hold a public hearing on the proposed modification if it did not hold a public hearing on the original application. The commission shall render a decision on the proposed modification not later than sixty-five days after the receipt of such proposed modification, provided, if, in connection with a modification submitted under this subsection, the applicant applies for a permit for an activity regulated pursuant to sections 22a-36 to 22a-45, inclusive, and the time for a decision by the commission on such modification under this subsection would lapse prior to the thirty-fifth day after a decision by an inland wetlands and watercourses agency, the time period for decision by the commission on the modification under this subsection shall be extended to thirty-five days after the decision of such agency. The commission shall issue notice of its decision as provided by law. Failure of the commission to render a decision within said sixty-five days or subsequent extension period permitted by this subsection shall constitute a rejection of the proposed modification. Within the time period for filing an appeal on the proposed modification as set

forth in section 8-8, 8-9, 8-28, 8-30 or 8-30a, as applicable, the applicant may appeal the commission's decision on the original application and the proposed modification in the manner set forth in this section. Nothing in this subsection shall be construed to limit the right of an applicant to appeal the original decision of the commission in the manner set forth in this section without submitting a proposed modification or to limit the issues which may be raised in any appeal under this section.

(i) Nothing in this section shall be deemed to preclude any right of appeal under the provisions of section 8-8, 8-9, 8-28, 8-30 or 8-30a.

(j) A commission or its designated authority shall have, with respect to compliance of an affordable housing development with the provisions of this chapter, the same powers and remedies provided to commissions by section 8-12.

(k) Notwithstanding the provisions of subsections (a) to (j), inclusive, of this section, the affordable housing appeals procedure established under this section shall not be available if the real property which is the subject of the application is located in a municipality in which at least ten per cent of all dwelling units in the municipality are (1) assisted housing, or (2) currently financed by Connecticut Housing Finance Authority mortgages, or (3) subject to binding recorded deeds containing covenants or restrictions which require that such dwelling units 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 income, where such income is less than or equal to eighty per cent of the median income, or (4) mobile manufactured homes located in mobile manufactured home parks or legally-approved accessory apartments, which homes or apartments are subject to binding recorded deeds containing covenants or restrictions which require that such dwelling units be sold or rented at, or below, prices which will preserve the units 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. The municipalities meeting the criteria set forth in this subsection shall be listed in the report submitted under section 32-1m. As used in this subsection, "accessory apartment" means a separate living unit that (A) is attached to the main living unit of a house, which house has the external appearance of a single-family residence, (B) has a full kitchen, (C) has a square footage that is not more than thirty per cent of the total square footage of the house, (D) has an internal doorway connecting to the main living unit of the house, (E) is not billed separately from such main living unit for utilities, and (F) complies with the building code and health and safety regulations.

(l) (1) Notwithstanding the provisions of subsections (a) to (j), inclusive, of this section, the affordable housing appeals procedure established under this section shall not be applicable to an affordable housing application filed with a commission during a moratorium, which shall be the four-year period after (A) a certification of affordable housing project completion issued by the commissioner is published in the Connecticut Law Journal, or (B) after notice of a provisional approval is published pursuant to subdivision (4) of this subsection. Any moratorium that is in effect on October 1, 2002, is extended by one year.

(2) Notwithstanding the provisions of this subsection, such moratorium shall not apply to (A) affordable housing applications for assisted housing in which ninety-five per cent of the dwelling units are restricted to persons and families whose income is less than or equal to sixty per cent of median income, (B) other affordable housing applications for assisted housing containing forty or fewer dwelling units, or (C) affordable housing applications which were filed with a commission pursuant to this section prior to the date upon which the moratorium takes effect.

(3) Eligible units completed after a moratorium has begun may be counted toward establishing eligibility for a subsequent moratorium.

(4) (A) The commissioner shall issue a certificate of affordable housing project completion for the purposes of this subsection upon finding that there has been completed within the municipality one or more affordable housing developments which create housing unit-equivalent points equal to the greater of two per cent of all dwelling units in the municipality, as reported in the most recent United States decennial census, or seventy-five housing unit-equivalent points.

(B) A municipality may apply for a certificate of affordable housing project completion pursuant to this subsection by applying in writing to the commissioner, and including documentation showing that the municipality has accumulated the required number of points within the applicable time period. Such documentation shall include the location of each dwelling unit being counted, the number of points each dwelling unit has been assigned, and the reason, pursuant to this subsection, for assigning such points to such dwelling unit. Upon receipt of such application, the commissioner shall promptly cause a notice of the filing of the application to be published in the Connecticut Law Journal, stating that public comment on such application shall be accepted by the commissioner for a period of thirty days after the publication of such notice. Not later than ninety days after the receipt of such application, the commissioner shall either approve or reject such application. Such approval or rejection shall be accompanied by a written statement of the reasons for approval or rejection, pursuant to the provisions of this subsection. If the application is approved, the commissioner shall promptly cause a certificate of affordable housing project completion to be published in the Connecticut Law Journal. If the commissioner fails to either approve or reject the application within such ninety-day period, such application shall be deemed provisionally approved, and the municipality may cause notice of such provisional approval to be published in a conspicuous manner in a daily newspaper having general circulation in the municipality, in which case, such moratorium shall take effect upon such publication. The municipality shall send a copy of such notice to the commissioner. Such provisional approval shall remain in effect unless the commissioner subsequently acts upon and rejects the application, in which case the moratorium shall terminate upon notice to the municipality by the commissioner.

(5) For purposes of this subsection, "elderly units" are dwelling units whose occupancy is restricted by age and "family units" are dwelling units whose occupancy is not restricted by age.

(6) For purposes of this subsection, housing unit-equivalent points shall be determined by the commissioner as follows: (A) No points shall be awarded for a unit unless its occupancy is restricted to persons and families whose income is equal to or less than eighty per cent of median income, except that unrestricted units in a set-aside development shall be awarded one-fourth point each. (B) Family units restricted to persons and families whose income is equal to or less than eighty per cent of median income shall be awarded one point if an ownership unit and one and one-half points if a rental unit. (C) Family units restricted to persons and families whose income is equal to or less than sixty per cent of median income shall be awarded one and one-half points if an ownership unit and two points if a rental unit. (D) Family units restricted to persons and families whose income is equal to or less than forty per cent of median income shall be awarded two points if an ownership unit and two and one-half points if a rental unit. (E) Elderly units restricted to persons and families whose income is equal to or less than eighty per cent of median income shall be awarded one-half point. (F) A set-aside development containing family units which are rental units shall be awarded additional points equal to twenty-two per cent of the total points awarded to such development, provided the application for such

development was filed with the commission prior to July 6, 1995.

(7) Points shall be awarded only for dwelling units which were (A) newly-constructed units in an affordable housing development, as that term was defined at the time of the affordable housing application, for which a certificate of occupancy was issued after July 1, 1990, or (B) newly subjected after July 1, 1990, to deeds containing covenants or restrictions which require that, for at least the duration required by subsection (a) of this section for set-aside developments on the date when such covenants or restrictions took effect, such dwelling units shall be sold or rented at, or below, prices which will preserve the units as affordable housing for persons or families whose income does not exceed eighty per cent of median income.

(8) Points shall be subtracted, applying the formula in subdivision (6) of this subsection, for any affordable dwelling unit which, on or after July 1, 1990, was affected by any action taken by a municipality which caused such dwelling unit to cease being counted as an affordable dwelling unit.

(9) A newly-constructed unit shall be counted toward a moratorium when it receives a certificate of occupancy. A newly-restricted unit shall be counted toward a moratorium when its deed restriction takes effect.

(10) The affordable housing appeals procedure shall be applicable to affordable housing applications filed with a commission after a three-year moratorium expires, except (A) as otherwise provided in subsection (k) of this section, or (B) when sufficient unit-equivalent points have been created within the municipality during one moratorium to qualify for a subsequent moratorium.

(11) The commissioner shall, within available appropriations, adopt regulations in accordance with chapter 54 to carry out the purposes of this subsection. Such regulations shall specify the procedure to be followed by a municipality to obtain a moratorium, and shall include the manner in which a municipality is to document the units to be counted toward a moratorium. A municipality may apply for a moratorium in accordance with the provisions of this subsection prior to, as well as after, such regulations are adopted.

(m) The commissioner shall, pursuant to regulations adopted in accordance with the provisions of chapter 54, promulgate model deed restrictions which satisfy the requirements of this section. A municipality may waive any fee which would otherwise be required for the filing of any long-term affordability deed restriction on the land records.

Cross Section

BUILDING NEWS FROM AROUND THE COUNTRY



An apartment complex that looks like a farm.
Located on a former fruit orchard, this high-density housing development grew from rural roots. Three buildings house 35 people, and a fourth functions as a community center and barn.

Housing development boosts the bottom line of families and community

Affordable housing isn't really affordable unless operating and maintenance expenses are within reach of low-income families. Unfortunately, many developers don't take the long view, concentrating instead on building low-cost housing with the cheapest materials available.

A nonprofit organization in Missoula, Mont., is developing housing that not only is cheap

to buy but also to own. At the same time, homeWORD, a support organization of the group Women's Opportunity and Resource Development Inc., hopes to improve the community and advance the cause of green building. "We see our projects as a way to demonstrate to the community the best practices for design, including self-sufficiency and community

development," says Betsy Hand, the project's coordinator.

Orchard Gardens is a homeWORD development consisting of three buildings that house 35 families on a little more than 4 acres. Half the land is reserved for garden plots for residents and a larger plot for the local food bank. A fourth building is a community barn that provides storage space for

a biodiesel tractor and farming tools as well as meeting space for community gatherings and block parties.

Tucked under the biggest apartment house is a parking garage that reduces the development's footprint, cuts down on asphalt use, and makes winter mornings a little easier. The well-designed housing complex serves Missoula residents with

IN BRIEF

ASHRAE gets into the sustainability game

The American Society of Heating, Refrigerating, and Air-Conditioning Engineers is creating a new certification program focusing on sustainability. "By offering certification, ASHRAE members will be more valuable to the industry," said Terry Townsend, P.E., ASHRAE's president. "Certification from ASHRAE will add professional credibility to their work as well as provide resources for designing and operating buildings that are more efficient." The program is expected to launch in the summer of 2007. To learn more about the new program, go to www.ashrae.org.

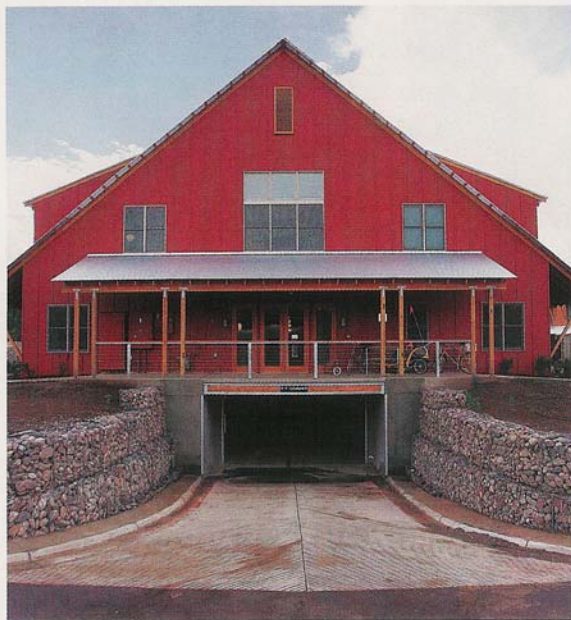
Photos: Daniel S. Morrison

income levels below 50% of the area's median family income of \$42,103.

Low-cost land for Orchard Gardens was found on the wrong side of a busy four-lane road, but a bike-path tunnel under the highway maintains a link to the community's bike and pedestrian trail system, which runs along the Clark Fork River. (A bike shed is housed in the community barn.) "What we were able to provide is an alternative development strategy that preserves some open space," says Hand.

HomeWORD has developed eight affordable-housing projects since 1997. To learn more, go to www.homeword.org.

—Daniel S. Morrison is an associate editor at Fine Homebuilding.



Plenty of parking underground. By tucking a garage under the main building, developers eliminated the expense of individual garages while preserving land for garden plots and a community farm.

SUSTAINABLE FEATURES

- Photovoltaic system
- Ground-source heat pump
- PVC-free buildings
- Sustainably harvested lumber
- Pulverized recycled glass for road base
- Buildings sited for solar orientation
- Energy modeling
- Fly-ash concrete in building foundations
- Wheat-board cabinetry
- Metal roofing made up of 30% recycled content
- Structural insulated roof panels
- Load-bearing straw-bale construction in community barn
- Formaldehyde-free insulation with 25% recycled content
- Recycled flooring
- Construction waste used by a salvage/demolition contractor

A Cluster of 16 Affordable Senior Housing Units on 1.25 Acres in Hyannis, Massachusetts



Laundry



Kitchen



Community Room



Community Center



**NORTH STONINGTON AFFORDABLE HOUSING ADVISORY COMMITTEE
NEEDS ASSESSMENT SUBCOMMITTEE**

HOUSING SURVEY 6 JULY 2008

Chris Chrissos Stella Elbaum Stephanie Gosselin

Advisory: Jane Dauphinais, Director, Southeastern CT Housing Alliance SECHA

Question #19. Survey Respondents' Comments

- **Co-Housing Projects. Environmentally responsible. Cohesive Neighborhood.**
- **Keep town same. AH needs regional transportation.**
- **Keep town same. No duplexes, condos or apartments**
- **Cluster Housing. Assisted Living = jobs + housing**
- **No AH. No Apartments.**
- **Single Family homes only. No additional apartments or condos. AH=higher taxes & worse Schools.**
- **Want young people to be able to live in town and return from college. Duplexes or 4 unit houses in small clusters. Scattered throughout town not effect beauty.**
- **No AH. AH=higher taxes. Casinos = excessive AH for ns.**
- **Senior & low-income housing should maximize solar panels. Preserve farmland, open space. Need windmills/solar fields.**
- **Moderation. No 400 unit complex. Need another Cedar Ridge (small). Maybe 1 apt bldg, small. Maybe one condo group, small.**
- **Change zoning laws to ban roosters in residential neighborhoods.**
- **AH should be accessible for transportation, water & sewer.**
- **Keep town same. It already has affordable housing.**
- **Plan carefully to meet the needs of majority. Maintain rural character. Not aware there is a great need for more housing.**
- **NS needs a supermarket and another bank.**
- **No Low Income Housing. LIH leads to increase in crime & decrease in property values. Chose NS because of large % of high value homes.**
- **More Economic Development to offset taxes and provide more services.**
- **Senior housing should be high grade not low cost. Investigate public development of AH. Allow large old homes to be split into 2 family. AH/Senior Housing ok.**
- **Low income housing should be on route 2 near casino**
- **AH & reasonable rentals are important.**
- **Taxes too high. Increase commercial tax base.**
- **Preserve open spaces. Don't flood town with low-income jobs and housing. Lower mill rate.**
- **Will not be able to afford an increase in NS property taxes once retired.**
- **AH long overdue in every area.**

- More housing 200K-272K. More commercial development. More shopping and services within ns.
- Live in NS to be free of congestion and problems of alternate housing. Don't lower our standard of living.
- Need more affordable housing for young and lower income people. Need public transportation.
- My children were raised here but cannot afford to buy in NS even with a pre-approved loan of 180,000.
- There's a need for senior housing but we don't want other kinds of low-income housing which would change the town in the wrong way.
- Need denser housing. Property values below Stonington & Mystic. Lack of transport & shopping amenities not suitable for AH. NS not suitable for apartments, condos, mobiles
- Lots of room in NS for smaller houses and simple living
- Apartment housing should be located near or on Route 2. Potential for public transportation.
- Need sidewalks more than houses. Route 2 should not go thru center of town. State should provide \$ for sidewalks & bike routes for alternate transport.
- Property tax too high. NS not equipped for LI housing. LIH needs public transportation, proximity to shopping. They wouldn't share the expense.
- Without industrial tax revenue NS cannot afford large increase in housing of any type. Increase industrial and commercial tax base.
- No affordable or low-income housing = higher taxes & worse schools. Minimum number of apartments.
- Create better paying jobs then won't need affordable housing.
- P&Z needs to be flexible. Regulations too restrictive: lot size, buildable square, road standards. Stop listening to NIMBY groups. We are not poor farmers. Elitist.
- Constrain development. Make few or no changes.
- Taxes won't increase w/ senior housing or young professionals without children. Don't burden school system.
- The government has no business/right asking any of these questions.
- Mix of housing would keep families together.
- Taller height limits, clustered density along Rt2, mixed use, adaptive re-use, design pros on review boards & planning dept, public transportation along Route 2.
- Build smaller houses
- Cluster developments, 70-80 units max, \$175K-250K, AH and over 55
- Town volunteers for over 20 years; no recognition in lead-in.
- Taxes too high!
- Leave NS as it is
- Keep NS rural. Moved here 43 years ago.
- Smaller lots. Promote smaller, energy-efficient homes. Easier to sub-divide and to build access. units. Multi-use zoning, mixed residential-comm.
- SE CT needs AH. Son, with good salary, can't afford to buy in ns. Fear AH would be taken over by casino workers. Don't build apartments, maybe duplexes.
- Tax base other than houses. Taxes too high.
- Low-income housing requires a good public transportation system which isn't available in smaller towns.
- NS does not need more housing choices. Residents make the choice to live here as it is and because of its charm and thoughtful neighbors.
- NS must consider ramifications of any additional housing. Education costs of increased children not covered by taxes paid. Budget already strained.
- Property assessments should have been lowered with the drop in real estate values.

- Want nice neighborhoods. Support AH built in with other homes. Know the problems of too-expensive mortgage & taxes. Want to raise family in ns
- NS is too expensive to live. High cost of housing and taxes, the need to travel for work, shopping and medicine leaves no room for necessities.
- Milltown Commons should not be built. Scale is inappropriate to ns.
- NS does not need any more housing or building. People should work for what they need w/o assistance from taxpayers. Leave NS and the land as is. Too little left.
- Save the town. Get rid of Nick
- AH problem could be helped with senior housing and single family housing for young adults, not huge houses for the wealthy.
- Fix school situation before lose accreditation& families forced to move so children can get into college. AH can't be created by falling property values.
- Keep it as it is.
- More development like Cedar Ridge with small AH. AT property would've been great for senior housing. Some seniors want to be free from tending property.
- Housing is commodity that costs what market will bear. As NS becomes less desirable, housing costs will fall. Control costs of labor, materials, land to lower housing cost.
- Stop huge houses which drive up surrounding property values. Put a max on square footage per # of people.
- I wish to live in the town where I raised my children in a 2 bedroom house in a gated 62 and older community near public transportation.
- AH should be integrated with Plan of Conservation & Development. Not an entire housing development dropped in one spot.
- No cookie cutter homes. Keep it as it is.
- Maintain rural character. Need farming not condos. No public trans & town layout prevents senior & condo housing.
- Want to be able to add in-law unit for aging relative. No low-income housing. Brings crime.
- Design neighborhoods with playgrounds, convenience store, etc so people can get what they need w/out driving. Community Planning.
- Need for more affordable housing for young and people working in area. Need for senior housing will increase.
- Too many houses in NS already. NS should buy ones not selling to use for alternative housing.
- Other than elderly housing, AH could potentially destroy the peace and beauty of this historic town.
- Senior housing. Limit condo options in size.
- Need more AH in order to keep our families here.
- Tax money should not be used AH. There are people who have lived in NS all their lives & now have problems paying taxes. Tax freeze for srs.
- AH should be opposed at all costs if it means cutting woodlands, apt style developments etc that diminish or destroy the rural character of ns.
- We don't want low-income housing in ns.
- We don't need high density, affordable housing. It's a regional issue. State law, forcing affordable housing on ns, must be changed.
- Tax too high. No large complexes. Keep rural. Keep farms & support farmers. No commercial development like the casinos/destroy our quality of life.
- Keep low-income housing out of ns. It means problems. Add some business parks to off-set taxes. Senior housing is needed.
- Poor should move if can't afford ns. Why accommodate those who choose not to work or have several children. "If you can't feed, don't breed."

- Height, design, spacing, landscaping restrictions, no high-risers. Att to access by fire dept, ambulances, police. Protect H2O supply/aquifer, sewer systems
- Keep NS rural.
- Taxes are too high. People who've lived here for years may have to move. People who work here or nearby can't afford to live here.
- Housing is getting more affordable in NS with the decline in land and home values.
- Just fine.
- More Cedar Ridge. Moderate priced, affordable for young families.
- PLEASE REDUCE SPEED LIMIT IN KINGSWOOD/MEADOWOOD. RAISE OUR TAXES FOR SPEED BUMPS.
- Great need for more AH, not just young or old. More people are hurting in these economical downturns.
- No high-density housing. Housing should not require public sewer or package treatment plants. I've always spent more than 35% housing, when I rented/owned.
- NS needs to provide affordable apartments, condos & smaller homes for young adults in order to keep them in the town. Accommodations needed for older residents.
- State cheap housing law is wrong. If people can't afford to live here move to NL, Norwich, or Pawcatuck, or work more jobs.
- Affordable housing should be for seniors which would not impact the schools.
- We have enough issues in our schools w/o including low-income housing. More services would be needed and it would exhaust NS resources.
- No large scale development. No 400 unit condos. Do not impact school enrollment with too many family homes.
- We would like to see NS remain as rural as possible. No big complexes of any sort.
- We need to establish a plan for development of more AH for young families.
- Need more mid-priced/sized homes/ Need 55+ active adult communities-no burden on school system, affordably priced.
- NS not appropriate for low-income families. No public transportation, jobs, social services, healthcare, stores, support. Isolated in a rural area.
- AH needed but no developments of hundreds of units. Maybe 55+ developments. Maybe 2-4-plexes on 1 or 2 acre parcels scattered throughout town.
- Moved here in 08. Expensive, Taxes higher than where I came from. There's a quality of life here that is not readily available in many towns.
- Too expensive for young families & older people on fixed incomes. Freeze property taxes for 65 + with an income of under 60k.
- AH in NS would increase costs for the school system. AH should be located near urban areas with public transportation and support services
- Keep this a home-owner community. Beware of rentals. Many retirees are still active and independent but would like to downsize.
- Property Tax can make home unaffordable if one retires or becomes disabled. Should not be charged to those relying solely on a fixed income with no asset other than home.
- Keep town just the way it is, friendly, clean, healthy, quiet. A great place to live and raise a family.
- No low-income housing.
- We have lived in NS over 65 yrs. NS has never done anything for us only raise our taxes. NS has needed senior housing for years and never wanted it.
- School system out of control. Schools want more \$. Need to consider regional school. Would lower Tax with school system not reflected in cost of homes.
- Need AH like Cedar Ridge, smaller. LIH will make our taxes go up, bring crime, make passing budgets more difficult. Other towns don't have low-income housing.
- Smaller land requirements for single dwelling. Need more low-income housing units.
- No buildings that our fire, police, emergency can't handle.

- Need more affordable housing.
- Housing is just fine way it is. NS is upscale...no need to change.
- State needs to expand definition of AH. Law could change face of NS or any other town. Apts/condos on small scale. Near amenities.
- Require persons employed by town or schools to live in ns. Put AH near Route 95.
- Clean up ugly buildings Route 2. Businesses on Route 2 are not inviting to residents. Need serious re-design/overhaul.
- Locate AH near services & rec. Not in a gravel bank aside the highway. NS should sponsor design competition with cluster. Multi-use & alternative energy.
- Primary concern is to be able to afford to stay in ns. Would like to convert existing barn & live there with family in main house.
- Senior housing should be a nice clean community with good layout and services not built like a dump and not kept up.
- School system cannot handle the influx that large scale housing project would bring.
- Doesn't understand how survey designations apply to AH. Many questions, Will AH be taxed @ different rate? How will we go about getting AH? Survey intended use?
- Need to lower property taxes
- Need senior and public transportation
- People with no other alternative should be able to put a mobile home on their property.
- Adequate
- Condos & senior housing need to be located near I95, closer to shopping. There is NO work in NS that pays enough to own anything decent here.
- Light industry carry Tax burden & give jobs. Follow board approved plans cluster housing. Green space. Maintain aquifer& wildlife. Schools, fire depart police, ambulance to handle influx people.
- The only thing unaffordable is the taxes.
- Every rural, suburban town has the same problems.
- There are no starter homes. NS needs more AH.
- My children will need AH.
- More open-mindedness about lot size, granting variances for specific situations.
- Mixed use apartments or condos in small walk-around community. Check out Senior development in Wakefield RI.
- Affordable senior housing would increase tax base but not the school budget.
- Against large apt complexes. AH rentals encourage lack of responsibility by tenants, no sense of ownership.
- Please look into possibility of bringing Algonquin gas line into town.
- Small self-sufficient (Water, plumbing, electric = utility bills?) should be part of low cost housing
- Property Taxes too High.
- Property Taxes too High. Why?
- Like as is. No groups of monstrosity buildings. If AH must be built, small clusters town houses. Maintain rural character. No add traffic or pollution.
- Nothing in town for seniors. Hate to leave. Do not need LIH in NS because taxes for schools will increase & we cannot afford this.

- Huge increases in utilities & food. Look to future. Encourage over 55 housing, condos, senior housing, no upkeep.
- Use new zoning changes to make property easier to develop. Lessen restrictions. Well regulated mobile homes, condos, accessory apartments Losing young families.
- AH promotes suburban sprawl. If poor can't farm, don't belong in rural areas. NS lacks public transportation.
- LIH = more children = more taxes without contributing. If more renters who will compensate for their expense?
- Lack of quality employment. Town should pursue & control commercial development. Grow up here should be able to afford to live here.
- If AH inc apartments, condos, or small lot size, require undeveloped land to be set aside. 1 apt unit=1 acre set aside. 1 house=1 acre=1acre set aside.
- AH should be dealt w/ on a regional basis not small town. NS does not have resources to support project type housing. Subsidy to buy better.
- Encourage development along Route 2. Rural character of rest of town preserved. Economic development to offset taxes.
- Before building any form of new construction, take serious look at market.
- Need for senior & lower priced housing. On small scale. Preserve farm roads. Allow back lots w/ woods & fields along road. Cluster housing.
- Need affordable adult community. Will provide additional tax base without impacting our schools and forcing up taxes.
- LIH=high taxes. Build a state prison here = \$ for town + jobs. I'd like to see tolls.
- Want to keep schools small. More housing (AH or not) will increase school size.
- Government shouldn't require towns to provide housing. Work. Stop looking for handouts. AH=slums. I don't care/I have a home. Don't want government taking care of me. Get rid of liberals.
- LIH = more kids & more taxes.
- Save the farms and woodlands.
- Allow guest homes , caretaker cottages, studios w/ living space.
- More affordable housing needed: apt, condos, homes, senior.
- Dorm could be complex with private bedroom for adults of any age. Share kitchen & living space. No 3 stories + 3 car garage.
- Senior citizens should get a substantial property tax break.
- Yes to 2 and 3 family homes/housing.
- NO huge complexes. Build single family homes w/ maybe 2 or more for Habit for Humanity
- Leave NS alone. No place hasn't been taken over by banks, malls & expensive houses. Animals haven't wooded homes away from people. Son must sell house when I die.
- AH apartments, condos, attached small houses 2 story or less. Clustered with lots of green: woods, meadows, farm around.
- Too much TAX. No reasonable employment. Everyone who lives in NS can afford to. NO state mandated AH. Let Indians build own employee housing on reservation.
- NS as is. Too much TAX. Only single family homes. NS infrastructure can't support increase in population.
- NO huge complexes. New construction should have reasonable % of AH.
- Don't need more housing. No casino housing disguised as affordable. If people want to live in NS they should work hard like everyone else.
- AH should be scattered. NOT all in one area. NO large scale complexes.
- Any new development must be mindful of town size, school size, & country design with open space.
- We need more affordable housing for young families and senior housing.

- All housing single family. Don't build up to small city. Loosing our character on Route 2. Setbacks (A/Z) maintain green corridor without inhibit development. Same for housing. Open space at rd.
- Senior housing (condo or townhouse) affordable. <24unit/development. Write AH into P&Z regulations. Do NOT require a special permit. Offer Tax incent to those already qualify but not deed restricted.