

AFFORDABLE HOUSING

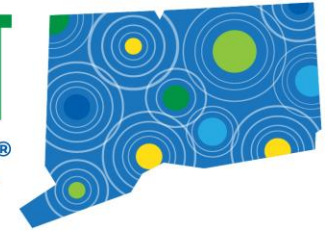
IMPLEMENTATION

PATHWAY LEARNING

COHORT

June - September 2023

Sustainable CT
Local Actions. Statewide Impact.®



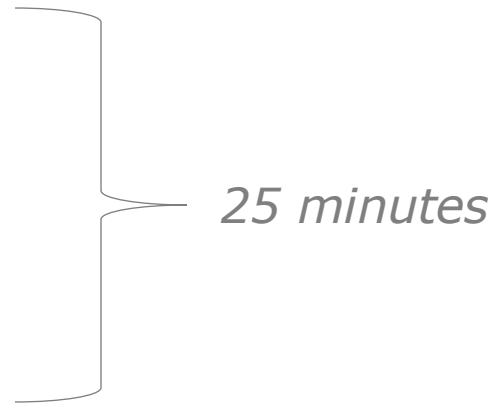
Hartford Foundation
FOR PUBLIC GIVING

TODAY'S AGENDA

Introductions

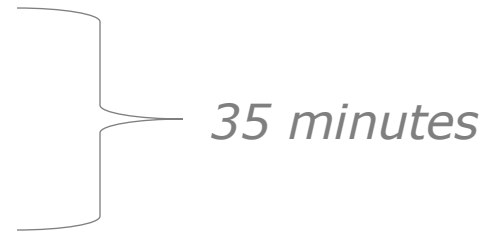
AH Learning Cohort Review

AH Toolkit



Spotlight Presentations:

- Tax Abatements - Goman + York
- Community Engagement - CT Fair Housing Center



Group Discussion and Next Steps



AH LEARNING COHORT REVIEW

- **Facilitating partners:** Sustainable CT and equity coach Yaffa, CRCOG, Hartford Foundation for Public Giving (funding)
- **Cohort towns:** Avon, Bloomfield, Canton, Coventry, Farmington
- **Monthly cohort sessions:** June through September
- **Focused support in response to cohort needs:**
 - Safe space for peer sharing (municipal planners)
 - Application and customization of Sustainable CT AHP strategies database
 - Community engagement practices and partners
 - Toolkit for specific AH policies

AH TOOLKIT OVERVIEW

- Sustainable CT's AHP Strategy Database
- Sustainable CT AH Progress
- Tiny Houses / Accessory Dwelling Units
- Housing Trust Funds
- Tax Abatement versus Assessment Freeze
- Foundations of Community Engagement
- Affordable Housing Community Resource List

AHP STRATEGY DATABASE

AHP STRATEGY DATABASE

Created by Sustainable CT Fellows with COGs

Includes information from adopted Affordable Housing Plans from all CT municipalities (current through August 2023)

Searchable by:

- Municipality
- Region (COG)
- AH strategy
- Demographic data

AH strategies organized into categories with key words: Development, Education, Finance, Planning, Program, Subsidy, Transportation, Water, Zoning.

Currently available through CRCOG or Sustainable CT. Seeking funding to transform into public-facing interactive database.

AHP STRATEGY DATABASE

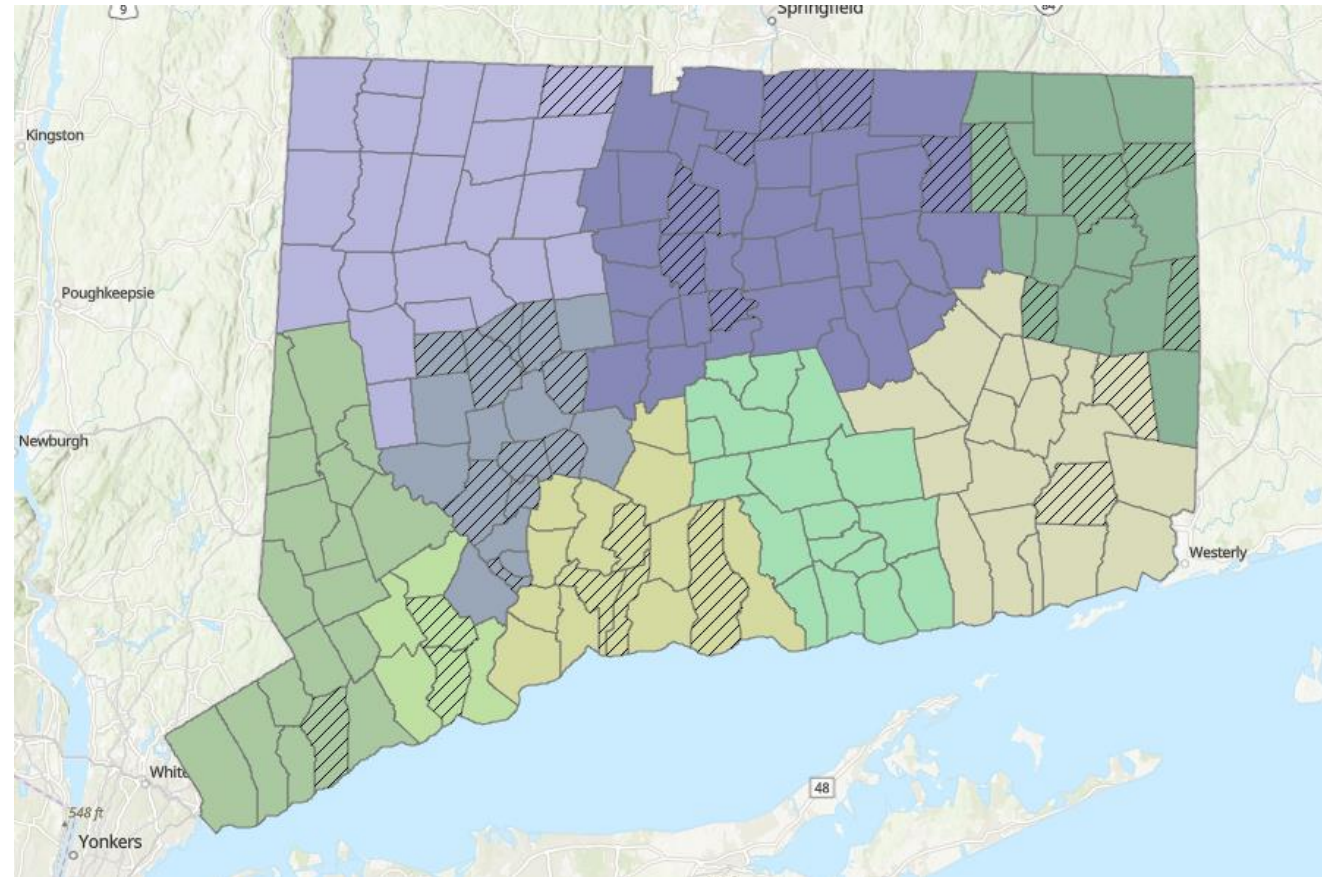
Possible Uses

D	E	F	G	H	I	J	K	L	M	N
COG	Strategy	Development	Education	Finance	Planning	Program	Subsidy	Transportation	Water	Zoning
CRCOG	Organization and Awareness. 1.) This plan should be presented to the Town Administrator,		Yes		Yes	Yes				Yes
CRCOG	Explore conversion of existing housing stock to Affordable Housing. 1.) Compile information		Yes			Yes	Yes			
CRCOG	Provide additional affordable home ownership opportunities. 1.) Explore partnerships with	Yes		Yes		Yes	Yes			Yes
CRCOG	Refine existing Zoning Regulations to better support affordable housing. 1.) Review resident	Yes			Yes	Yes	Yes	Yes		Yes
CRCOG	Maintain a focus on expanding the affordable housing supply. 1) Review and recommend a	Yes	Yes		Yes	Yes	Yes			Yes
CRCOG	Overall Housing Choices/Options. 1.) Conduct a comprehensive review of the Zoning Regul	Yes		Yes	Yes	Yes	Yes			Yes
CRCOG	Assisted Housing. 1.) Encourage the creation of additional assisted housing units through: a	Yes			Yes		Yes			
CRCOG	Rental Assistance/Mortgage Assistance. 1.) Seek to attract prospective renters receiving ten						Yes			
CRCOG	2. Promote housing opportunities through a Housing Overlay ZoneSpecific areas of the Tow				Yes	Yes	Yes			Yes
CRCOG	3. Consider strategies for Inclusionary Zoning regulations including a Housing Trust FundInc	Yes			Yes	Yes	Yes			Yes
CRCOG	4. Promote financial incentives to encourage development of affordable housing In many m	Yes		Yes	Yes	Yes	Yes			
CRCOG	5. Work with the Connecticut Housing Finance Authority to promote first-time homebuyer	Yes	Yes		Yes		Yes			
CRCOG	3. Consider incentives for income-restrictions on accessory apartments, 3.1 Conduct analys				Yes	Yes	Yes			Yes
CRCOG	#7: Pursue partnerships with nonprofit organizations or senior community developers Why	Yes		Yes		Yes	Yes			
CRCOG	Increase Assisted Housing Units. 1.) Support the GHA in its efforts to create additional unit	Yes		Yes	Yes	Yes	Yes			Yes
CRCOG	Increase Deed-Restricted Housing Units. 1.) Encourage the development and implementatio	Yes			Yes	Yes	Yes			Yes
CRCOG	Other Approaches. 1.) Establish a Housing Trust Fund to support affordable housing program		Yes	Yes	Yes	Yes	Yes	Yes		Yes
CRCOG	Reduce Restrictions for Accessory Apartments. 1.) Remove the requirement that all access				Yes	Yes	Yes			Yes
CRCOG	Encourage the Development of Multi-Family Housing. 1.) In addition to the CC Zone, exami	Yes		Yes	Yes	Yes	Yes		Yes	Yes
CRCOG	Amend Regulations for Affordable Housing. 1.) Align local regulations with the statutory rec	Yes				Yes	Yes		Yes	Yes
CRCOG	Support Affordable Housing Efforts. 1.) Establish an Advisory Committee to: a. Monitor / ad	Yes			Yes		Yes			
CRCOG	Consider incentives for affordable accessory apartments: Town zoning regulations now allo				Yes	Yes	Yes			Yes

AHP STRATEGY DATABASE

Companion Map

- Interactive map provides links to AHP for each Connecticut municipality or AH strategies included in the town's POCD
- <https://sustainablect.org/housing>



SUSTAINABLE CT AH PROGRESS

SUSTAINABLE CT AH PROGRESS

Database showing results (progress) of housing actions and policies.

Dedicated Funding to A.H. (SCT action 11.2.3):				
Canaan (Falls Village)	An Incentive Housing Zone (IHZ) was created to allow for the first multi-family development in the town. The town received IHZ incentive funding from the DOH that it dedicated to this project. The Falls Village Housing Trust Inc. has raised funding through grants, donations and financing for the Site Work, Architectural and Engineering Plans	Certification report		Felicia Jones (Economic Development Coordinator) community@canaanfallsvillage.org (this will be changing at the end of the summer... new contact is TBD)
Darien	The Town of Darien transferred \$363,851.46 to the Darien Housing Authority on 08/21/2019 allocated to the construction of 55-unit affordable housing development called The Royle at 719 Boston Post Road in Darien.	Certification report		Kathy Finnegan (Sustainability Team Volunteer) kjfinnegan@optonline.net
Fairfield	Town established a dedicated Affordable Housing Trust Fund and enacted an inclusionary zoning fee on new construction and building additions.	Certification report	2021 Annual A.H. Report	Mary Hogue (Sustainability Team Volunteer) maryhogue350@gmail.com, 203-216-2536
Glastonbury	3 single-family residential properties owned by the Town have been/are being transitioned into Section 8 voucher properties. The town has dedicated \$109,526 of funding into renovations of these properties. The town has also partnered with the Glastonbury Housing Authority (GHA) and its nonprofit affiliate to further the development of additional affordable housing units (more details of this in additional resources).	Certification report	Detailed overview of A.H efforts	Kathryn Paquette (Marketing & Communication Specialist) kathryn.paquette@glastonbury-ct.gov, 860-652-7518
Guilford	In 2020 the Town donated a parcel of land downtown to NeighborWorks New Horizons,a	Certification report		Terri Cain (Sustainability Team Volunteer)

TINY HOUSES

TINY HOUSES

Used for:

- Stand-alone single-family housing unit
- As a detached Accessory Dwelling Unit
- Tiny home community / common-interest

Building Code:

International Residential Code (IRC) - Adopted Appendix AQ in 2021 (CT State Building Code adopted AQ):

- Applies to tiny houses used as single-family dwelling units & are 400 square feet or less
- Relaxes various requirements & sets specific standards for many internal features

Other Considerations:

State septic approval when a septic system serves more than one structure. Not necessarily an issue, but a procedural consideration.

TINY HOUSES

Aspen Snowmass, Basalt CO

- Ski resort company
- Built to house employees (throwback to Company Town)
- Former campground
- 40 tiny houses, 500 to 600 square feet
- Rents \$470 to \$600
- Use RV hook-ups for utilities
- Common areas for laundry & additional storage

Other examples: [Orlando Lakefront at College Park](#) (Florida), [Tiny House Block](#) (Mt. Laguna, California), [Community First! Village](#), Austin, Texas)



Photo: Insider.com

HOUSING TRUST FUND

HOUSING TRUST FUND

Authorization: CGS 7-148(c)(2)(K) - general ability to set up trust funds: "*(K) Create a sinking fund or funds or a trust fund or funds or other special funds, including funds which do not lapse at the end of the municipal fiscal year*"

Municipalities with Experience: Fairfield (2018), Stamford (2020), a few others

How to Fund:

- Based on town/city ordinances:
 - Inclusionary zoning / building permit fees (CGS 8-2i) - fee-in-lieu or outright fee on building permits (e.g., Fairfield fee of \$5 per \$1,000 of construction value)
 - Commercial linkage fees (e.g., Stamford)
 - Gifts and donations
 - Grants
 - Appropriations by the municipality

HOUSING TRUST FUND

Examples of Uses (tailor to local needs):

- General use categories of preservation, creation, and studies
- Creation of affordable rental or ownership units
- Rehabilitation
- Conversions to common interest ownership
- Home-ownership assistance
- Foreclosure and eviction prevention and protection programs
- Rental and landlord assistance programs
- Housing studies
- Administrative expenses related to the fund
- Limitations:
 - Funds from fee-in-lieu of must be used for “constructing, rehabilitating or repairing housing affordable to persons or families of low and moderate income”. (CGS 8-2i).
 - Some (e.g., Fairfield) limit assistance to those units that will count toward 8-30g.

HOUSING TRUST FUND

Loans for Capital Projects?

No direct example, but:

- Stamford:
 - Allows fund to be used as a loan guarantee for rehabilitation projects
 - Provides low interest loans for home buyers
- Considerations - local capacity to operate a loan program
-check with your attorney

TAX TOOLS

TAX TOOLS - ABATEMENTS

CGS 8-215 allows municipalities to provide tax abatements for affordable housing developments for low or moderate-income persons or families. Municipalities would need to:

- **Ordinance:** Adopt an ordinance which:
 - allows for abatements, and
 - classifies the subject property as being used solely for low or moderate income housing.
- **Contract:** Enter into a contract with the developer that specifies:
 - terms of the tax abatement including amount abated and duration,
 - obligations of the developer to use money equal to the abatement amount for specific purposes, and,
 - termination of the abatement if the property is no longer used solely for low and moderate-income housing.

CGS 8-216 established a framework for State to reimburse the municipality for such tax abatements provided pursuant to CGS 8-215. However, this program is no longer funded.

TAX TOOLS – FIXED ASSESSMENT

- CGS 12-65b allows municipalities to fix tax assessments for “economic development”, including for multi-family housing (housing with four or more units). A fixed assessment freezes the assessment at a value prior to improvements, thereby lowering the tax bill.
- A municipality must first adopt an ordinance that allows for fixed assessments and then interested developers apply to the municipality’s legislative body (some communities require that its Economic Development Commission vet applications prior to a formal submittal to the legislative body).
- This statute has been amended numerous times since its adoption and many previous constraints have been removed. It does limit the agreement to no more than ten years.
- This program is between the municipality and the developer; there is no program for potential state reimbursement.

COMMUNITY ENGAGEMENT REMINDERS

COMMUNITY ENGAGEMENT REMINDERS

- Access previously gathered community feedback
 - Why is new information relevant?
 - What has been done with previously gathered information?
- Equitably pay for information
 - If requesting information from the most marginalized in communities equitable pay is critical
- Transparency about decision making process
 - What will this feedback be used for?
 - What are the limitations?
- The people most impacted should not be your champions for public meetings
 - Public meetings can be violent to the most impacted individuals
- Partner with community organizations
 - Pay local community organizers/organizations who are run by and for the most marginalized to support you in the community engagement process

AFFORDABLE HOUSING COMMUNITY RESOURCE LIST

CT Fair Housing Center

<https://ctfairhousing.org/>

CT Tenants Union

<https://www.cttenantsunion.org/>

CT Students for a Dream

<https://www.ct4adream.org/>

Recovery for All

<https://www.recoveryforallct.com/coalition>

Rocky Hill Congregational Church

<https://www.rockyhillucc.org/>

Make the Road CT

<https://www.maketheroadct.org/>

Growing Together CT

<https://www.growingtogetherct.org/>

Open Communities Alliance

<https://www.ctoca.org/>

Black Infinity Collective

<https://www.blackinfinitycollective.org/>

Avon Friends for Equity

<https://www.avonffe.org/>

SPOTLIGHT PRESENTATIONS

DISCUSSION & NEXT STEPS

CONTACT INFORMATION

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