

# Affordable Housing Plan

## Town of Preston

May 2022

Prepared by Southeastern Connecticut Council of Governments Staff for the Preston Planning & Zoning Commission

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# Introduction

## What is Affordable Housing?

Generally, housing is considered affordable housing if its occupants are low- and moderate-income households who pay no more than 30% of their income toward housing costs, including mortgage, rent, property tax, and utilities. While some housing may be “naturally” affordable, in that the housing is currently renting or selling at a relatively low price, it may be occupied by higher-income households or be un-affordable to its existing occupants. “Qualified” affordable housing created or maintained under government subsidies or programs is usually intended for occupancy by households earning no more than 80% of area median income, and typically has a 30-year deed restriction in that requires the housing to remain affordable to its occupants. The section on “Affordable Housing Appeals Act (8-30g)” has more information on what is considered qualified affordable housing in Connecticut.

The U.S. Department of Housing and Urban Development (HUD)’s information for the Norwich-New London area defines a family of four earning up to \$82,160 per year as “low-income” under HUD’s 80% Area Median Income calculations. For this family of four, an affordable home could cost up to \$2,383 per month (including rent, mortgage payments, property taxes, and basic utilities), and a single person with an income of \$57,512 a year could afford up to \$1,438 a month in combined housing costs. 2020 ACS Census data estimates that the median household income in Preston is slightly lower than the Area Median Income, at \$87,885. An estimated 39% of households in Preston have annual incomes less than \$75,000. Many of these households would likely qualify for affordable housing were it available.

HUD Metro Area	Area Median Household Income	Income Category		Persons in Family			
				1	2	3	4
Norwich-New London Metro	\$ 102,700	80% AMI	Annual Household Income	\$ 57,512	\$ 65,728	\$ 73,944	\$ 82,160
			Monthly Housing Budget	\$ 1,438	\$ 1,849	\$ 2,054	\$ 2,383
		60% AMI	Annual Household Income	\$ 43,134	\$ 49,296	\$ 55,458	\$ 61,620
			Monthly Housing Budget	\$ 1,078	\$ 1,232	\$ 1,386	\$ 1,541

Figure 1. Area Median Income in the Norwich-New London Metro Area and Affordable Housing Income Limits.

Sources: HUD Income Limits Summary, 2022, Calculations per CT DOH procedures.

## Why Plan for Affordable Housing?

Connecticut statutes grant municipalities the authority to regulate land use development through local zoning regulations, which establish rules for the location and type of housing that can be constructed in Connecticut (Title 8 of the Connecticut General Statutes). State statutes specify the conditions under which municipalities may adopt local land use plans and regulations.

CGS § 8-2 outlines the authorities municipalities are granted to adopt local zoning regulations, while CGS § 8-23 establishes a requirement for municipalities to adopt local Plans of Conservation and Development, which document policies and goals for the physical and economic development of a municipality. Both § 8-2 (zoning) and § 8-23 (planning) direct municipalities to consider the need for affordable housing, both locally and at the regional level, and to adopt zoning that encourages the development of multifamily dwellings and housing at different price points.

CGS § 8-30j, added in 2017, established an additional obligation for municipalities to adopt Affordable Housing Plans that will specify how the municipality will increase the number of local “affordable housing developments.” Municipalities must adopt their initial Affordable Housing Plan by June 1, 2022 and amend it at least every five years thereafter.

*§ 8-30j(a): “At least once every five years, each municipality shall prepare or amend and adopt an affordable housing plan for the municipality. Such plan shall specify how the municipality intends to increase the number of affordable housing developments in the municipality.”*

The § 8-30j requirement for Affordable Housing Plans was added by the state legislature in 2017 in recognition of increasing challenges for Connecticut residents in finding adequate affordable housing. In the last twenty years, the share of Connecticut renters who pay more than 30% of their income towards housing rose from 37% (in 2000) to 46% (in 2019). Homeowners with mortgages also saw their budgets stretched, with 20% of homeowners housing cost-burdened in 2000 and 31% in 2019. In Southeastern Connecticut, one in four households earns less than 80% of the area median income and is housing cost-burdened, paying more than 30% of their income towards housing costs. In 2020, the Connecticut Department of Housing worked with the Regional Plan Association to develop guidance on how municipalities might approach the development of Affordable Housing Plans ([https://portal.ct.gov/-/media/DOH/AHPP-Guidebook\\_RPA\\_120120.pdf](https://portal.ct.gov/-/media/DOH/AHPP-Guidebook_RPA_120120.pdf)), and provided small grants to support municipal work to prepare plans.

Since 2020, the region and the nation have seen skyrocketing housing costs in the wake of the COVID-19 pandemic, in part due to material and labor shortages in the production of new housing and fierce competition over the limited supply of apartments for rent or homes for sale. From 2019 to 2020, median home sales prices in Preston increased almost \$69,000 in just one year, from \$222,500 in 2019 to \$291,450 in 2020, a 31% jump. The beginning of 2022 has also seen rising inflation and higher gas prices, putting further strain on household budgets. In 2021, the legislature passed Public Act 21-29, “An Act Concerning The Zoning Enabling Act, Accessory Apartments, Training For Certain Land Use Officials, Municipal Affordable Housing Plans And A Commission On Connecticut’s Development And Future,” which established additional expectations for local zoning regarding housing and affordable housing. Several portions of this new public act will require changes to Preston’s existing zoning code, and have been addressed in proposed Action Plan options.

The Affordable Housing Plan is an opportunity for municipalities to more closely examine housing needs and review how existing housing inventories and land use policies do or do not address those needs. It asks municipalities to outline how they intend to increase the supply of affordable housing, so the planning process also prompts a review of potential actions that municipalities may take that would enable or promote the development of housing that is affordable and accessible to lower-income residents.

The 8-30j Affordable Housing Plan statute references the definition of *affordable housing developments* included in CGS § 8-30g, which defines them as *assisted housing* that receives government subsidies to provide affordable housing for low and moderate households, or a *set-aside development* where deed restrictions ensure that at least 30% of the housing units are occupied by low-income households at affordable rates for at least 40 years. This definition of housing would include any deed-restricted affordable housing created as part of a mixed-income development, as well as affordable housing built or maintained as affordable with the support of state or federal programs.

# Housing Conditions in Preston and Southeastern Connecticut

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## Affordability

A 2018 review of housing conditions in southeastern Connecticut prepared by the Southeastern Connecticut Council of Governments (SCCOG) in partnership with the Southeastern Connecticut Housing Alliance (SECHA) showed that demand is most acute in southeastern Connecticut for lower-cost housing and rental housing. The portion of southeastern Connecticut households that can afford the housing they live in has dramatically decreased in the last twenty years. Since 2000, the share of renters who cannot afford their housing, and are therefore housing-cost-burdened, increased from 31% to 46%. As previously mentioned, as of 2018, 29,000 households in southeastern Connecticut earned less than 80% of the area's median income and were housing cost-burdened, or one in four households.

The rise in housing challenges is linked to a growing mismatch between incomes and housing costs. Adjusted for inflation, income growth in the region has been stagnant, growing less than 1% between 2000 and 2019, while for-sale housing prices and rents have increased 23% and 19%, respectively. More recently, low supply and other factors caused or exacerbated by COVID-19, such as the price of lumber, have increased housing sale prices dramatically. From 2019 to 2020, median for-sale housing prices in Preston increased 31% in just one year.

As reported in 2020 ACS Census data, Preston had 2,049 housing units, with 4,788 people in 1,808 households, of which approximately 88% are owner-occupied. Preston's median household income is approximately \$87,885. The median sale price of a single-family home in Preston was \$291,450 in 2020, \$20,000 higher than the median value for homes sold in New London County that year. According to the Connecticut Department of Housing, there are 40 units of government assisted housing in Preston (in the Lincoln Park development, which is targeted to very low-income seniors). Median gross rent across all of in New London County is \$1,099, a rent which would be affordable to households earning approximately \$45,000 per year or more.

## Local and Regional Housing Market

Housing in southeastern Connecticut's suburban and rural municipalities skews toward larger single-family homes, while one-bedroom units are concentrated in the region's urban centers. Many of the region's suburban and rural communities have few alternatives to the single-family home, with single-family housing making up over 90% of housing in some communities. Homeownership is also more common in rural/suburban towns, with urban households slightly more likely to rent (54%) than own, and suburban/rural households much more likely to own their homes (80.1%).

Housing construction in southeastern Connecticut has remained sluggish since the 2008 recession began, with annual production hovering around 300 units per year. Housing construction has traditionally focused on the production of single-family homes in suburban and rural municipalities. Building permit data reported to the Connecticut Department of Economic and Community Development (DECD) show a steady period between 1994 and 2003 where 20-25 housing permits were granted a year in Preston, then a spike up to 41 units and then followed by the housing crash and Great Recession in 2008. While on an upward trend, Preston has not returned to its level of pre-2008 development.

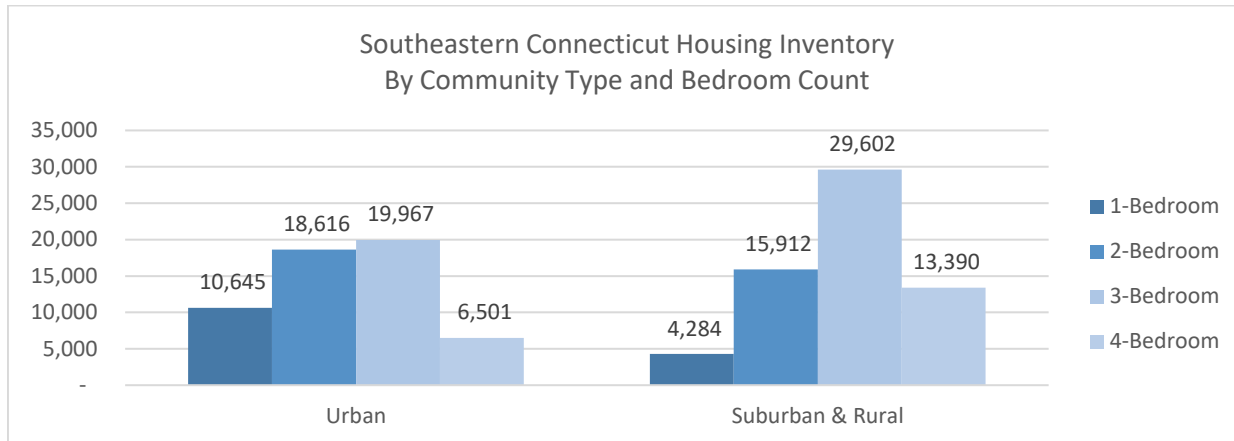


Figure 2. Housing in Southeastern Connecticut: Units by Number of Bedroom and Urban or Suburban/Rural Community Type. Additional 0-bedroom and 5+ bedroom units not shown. Source: U.S. Census American Community Survey (ACS) 2018 5-Year Estimates.

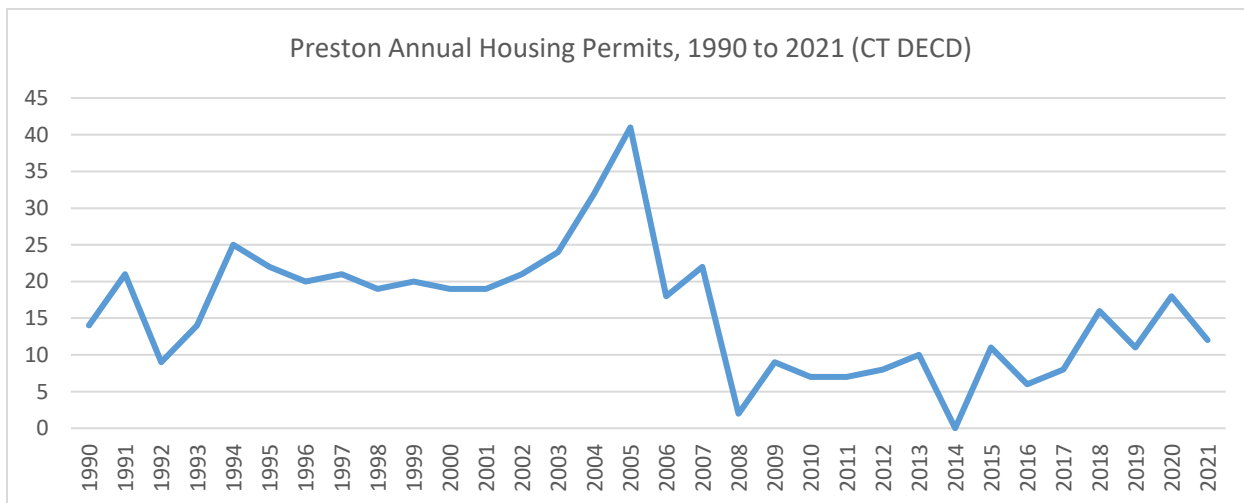


Figure 3. Housing Permit Activity in Preston, 1990 - 2020. Source: CT Department of Economic and Community Development.

## The Impacts of Changing Demographics on Housing Demand

Preston, like many communities in Connecticut, is aging. The average age of residents in Preston was 46 years old in 2020. The population increased slightly from 2010 to 2020, rising 1% overall from 4,726 to 4,788 (62 people). This increase was pushed by an increase in the over age 18 population (+3% or +111 adults), while the population of children decreased 5% (49 fewer children).

In Preston, the majority of households are one or two people (25% and 38%, respectively), yet only 22% of units in Preston are one or two bedrooms. About half of people living alone in Preston are over the age of 65. Many retirees and empty-nesters may be living in larger, older homes that may become increasingly hard to take care of as they age. Potential issues that they face can include a need for assistance with maintenance and repairs while living on a fixed income, or a need to eventually downsize into a more manageable home or one-bedroom apartment or assisted living facility.

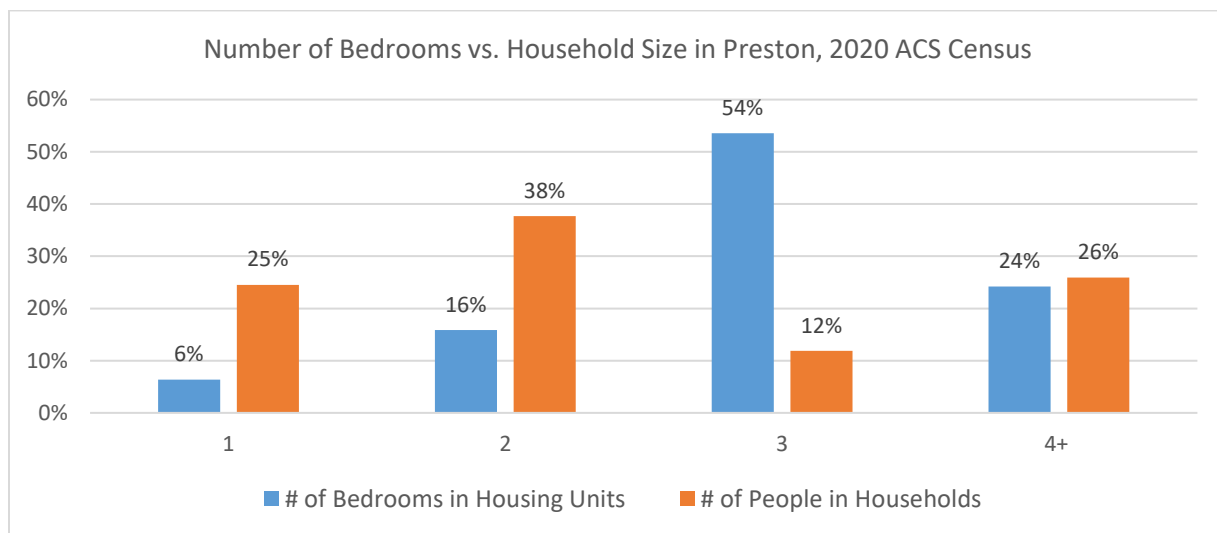


Figure 4. Household Size and Number of Bedrooms per Unit. Source: U.S. Census American Community Survey (ACS) 2020 5-Year Estimates.

SCCOG's 2018 projections of future housing needs estimate that based on the expected demographics of future southeastern Connecticut households, demand will continue to increase for lower-cost and multifamily housing. Of the approximately 7,000 additional households expected by 2030, more than half are expected to be low-income, partially due to growth in the number of senior citizens, as baby boomers continue to age into retirement, as well as young workers who typically earn lower wages. New housing production in the region of a little more than 500 units per year would satisfy expected new need for housing, but not address existing unmet needs.

A common concern is that adding additional housing in town will result in many more school children in the district, potentially overwhelming the school system and requiring a new school. However, demographic changes in Preston and throughout the nation point to much lower birth rates and much smaller families than in decades past. 25% of all households in town consist of just one person. Only 28% of all households in Preston have any children under the age of 18, with 71% of owner-occupied housing and 80% of renter-occupied housing having no children under the age of 18 at all.

Southeastern CT Council of Governments' recent report, "Residential Demographic Multipliers in New London County," analyzed 2018 ACS Census data to estimate the average number of school-aged children in different housing types in southeastern Connecticut. The average three-bedroom single-family owner-occupied house in New London County had 0.37 children (3.7 school children per ten homes), with the number of children increasing slightly to 0.54 children in a four-bedroom house and to 1.01 children for every five-bedroom house. For renter-occupied multifamily apartments, there are an estimated 0.03 school children per one-bedroom apartment, 0.25 school children per two-bedroom apartment, and 1.09 school children per three-bedroom apartment. A 10-unit apartment building with two-bedroom units might therefore be expected to contribute an additional two or three students to local enrollment, while a 10-unit single-family subdivision might add three or four additional students.

Bedrooms in Home/Home Type	One	Two	Three	Four	Five
Owner-Occupied Single Family	0.07	0.07	0.37	0.54	1.01
Renter-Occupied Multifamily	0.03	0.25	1.09	n/a	n/a

Figure 5. Average Number of Children in New London County Homes, 2018. Source: SCCOG, Residential Demographic Multipliers in New London County.



# Housing Production and Regulation in Preston

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## Zoning

SCCOG's 2018 Regional Housing Needs Assessment reviewed zoning regulations and the availability of vacant land in all of its member municipalities. The review revealed that large-lot, residential zoning is the most common in the region, based on overall land area. New opportunities for single-family homes exist in all towns, while 14 of the region's municipalities have opportunities for multifamily development on land in or close to sewer service areas, and an additional four municipalities enable multifamily development in areas not served by sewer.

Much of the land in Preston is zoned to allow new single-family housing development (R-40, R-60, R-80, and R-120 residential zones). Two-family dwellings are allowed by special exception in the C-1 and R-40 zones, and as part of mixed-use development in the TRDD zone. Multi-family developments are allowed by special exception in the C-1 and R-40 zone, and in mixed use developments in the TRDD.

### ***Summary of Preston Housing Production Regulations (from 2018 Southeastern Connecticut Regional Housing Needs Assessment)***

#### ***Town of Preston***

**Single-Family:** Permitted throughout the majority of town, in the R-40, R-60, R-80, and R-120 residential zones.

**Two-family:** Allowed by Special Permit in the C-1 and R-40 zones, and as part of mixed-use development in the Thames River Design District (TRDD).

**Multi-Family:** Allowed by Special Permit in the C-1 and R-40 zones, and in mixed-use development in the TRDD.

**Mixed-Use:** Allowed as part of a planned development, by Special Permit, in the TRDD.

**Accessory Apartments:** Permitted in all residential zones.

**Other:** Affordable Housing Development District (AHDD) as a floating zone requiring a Master Plan.

Preston also created an Affordable Housing Development District (AHDD) as a way to provide an alternative and creative method to diversify housing opportunities within the town and with the goal of meeting the 10% threshold for exemption from 8-30g Affordable Housing Appeals. The AHDD is a floating zone that can be applied to any residentially-zoned parcel 10 acres or larger with a zone change and Master Plan, and allows for the development of single-family detached dwellings or multi-family developments. Development of land that is not on public sewer and water is allowed at lower densities than land that is served by utilities.

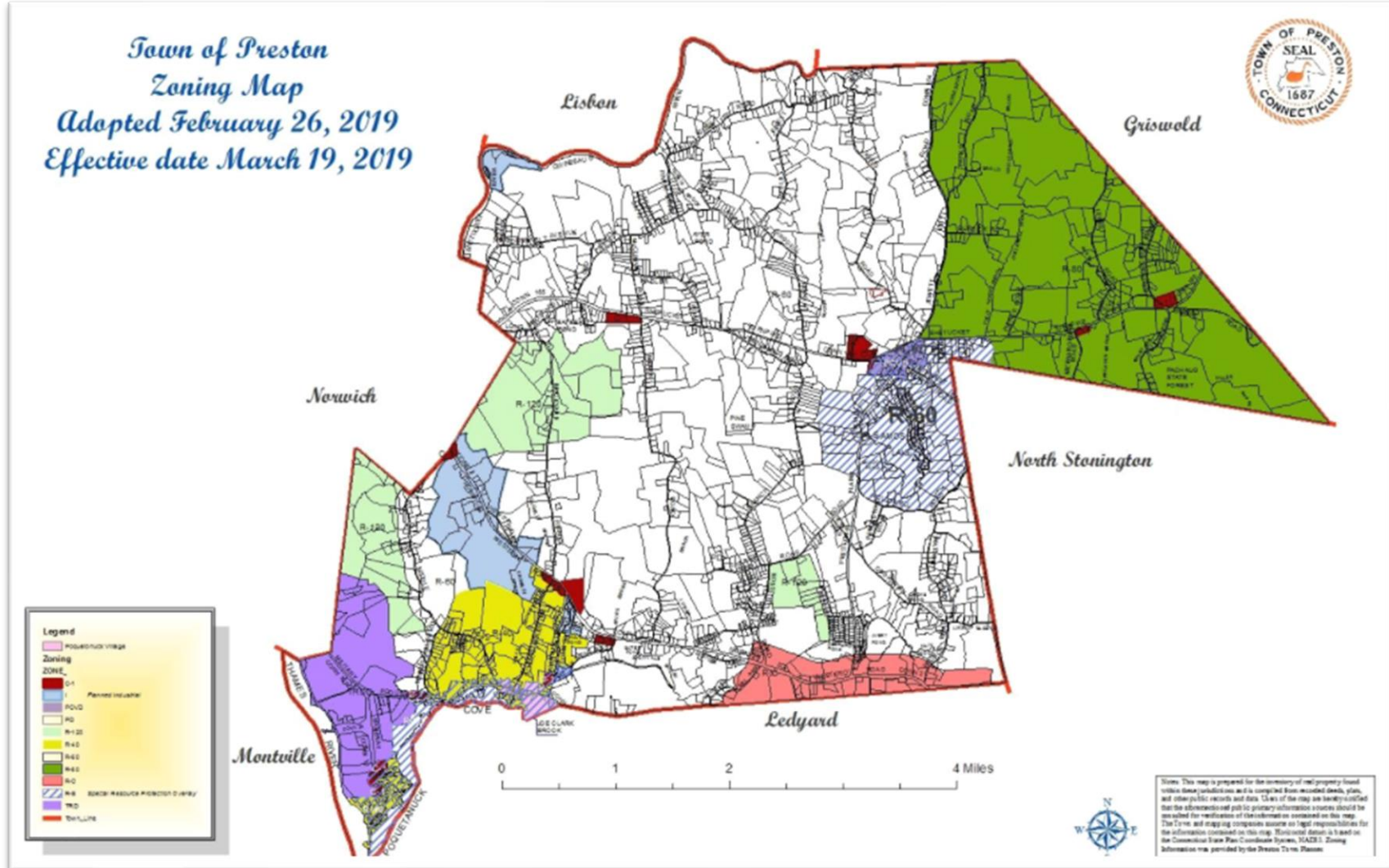


Figure 6: Town of Preston Zoning Map. Legend, from top to bottom: Pink: Poquetanuck Village; Red: C-1; Blue: I (Planned Industrial); Purple: PCVD; White: PD; Light Green: R-120; Yellow: R-40; White: R-60; Dark Green: R-80; Light Red: R-C; Diagonal Stripes: R-S (Special Resource Protection Overlay); Purple: TRD.

## Plan of Conservation and Development

The most recent Plan of Conservation and Development in Preston is from 2014. The Goals and Objectives for housing in that plan are as follows:

**Goal #1: Opportunities will exist in Preston for a variety of housing types to accommodate all ages and economic groups.**

- **Objective. Encourage the creation of affordable housing units.**
  - Action. PZC should consider requiring or offering incentives so that a set percentage of dwelling units in new subdivisions meets the state’s definition of “affordable.”
  - Action. PZC should ensure that regulations allow flexibility in subdivision design that, in turn, can reduce the cost of new housing. Consider cluster subdivisions and other planned developments which can be designed with reduced lot sizes and shorter roads, but protect valuable resources and retain the town’s rural character.
  - Action. PZC should continue to allow diverse housing types for the elderly in certain residential areas.
  - Action. BOS should consider providing property tax credits to residential owners who sell or rent dwellings to low- or moderate income families, as allowed by CGS 8-30g.
  - Action. PZC should investigate diversifying the housing stock by allowing a percentage of housing in commercial areas where there is public sewer and water.
- **Objective. The town should be aware of the affordability of its housing stock and re-investigate affordability on a regular basis and address the issue of growing elderly population and the future need for elderly affordable housing.**
  - Action. The Housing Authority should create a harmonious living environment for residents of Lincoln Park Housing complex.
  - Action. The Housing Authority should continue to upgrade the Lincoln Park Housing Development to meet the needs of the facility including providing an upgraded community room.

## Affordable Housing Appeals Act (§ 8-30g)

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While the C.G.S. § 8-30j requirement for municipalities to adopt Affordable Housing Plans is independent of Connecticut's Affordable Housing Land Use Appeals statute, C.G.S. § 8-30g, any conversation about municipal policies regarding affordable housing should include consideration of how § 8-30g plays a role in housing production. Connecticut's Affordable Housing Land Use Appeals statute, C.G.S. § 8-30g, was established in 1997 to enable the development of affordable housing in municipalities where zoning regulations would otherwise prevent its construction. Municipalities are subject to § 8-30g of the Connecticut General Statutes when less than 10% of the municipal housing stock meets the statute's definition of affordable. The statute encourages development approvals for deed-restricted affordable housing by requiring that upon appeal of a development proposal for affordable housing that is rejected by a municipality with less than 10% affordable housing, the municipality must demonstrate that public interests in health, safety, or other matters clearly outweigh the need for affordable housing.

The State of Connecticut's 2021 Housing Appeals List shows that just over 4% of housing in Preston counts as affordable housing for the purpose of determining the applicability of the § 8-30g statute, with 83 qualifying homes. Preston would need an additional 122 qualifying affordable homes to reach the 10% threshold for exemption from 8-30g.

In determining the percent of affordable housing present in a municipality, the CT Department of Housing counts:

- ***Assisted housing units or housing receiving financial assistance under any governmental program*** for the construction or substantial rehabilitation of low and moderate income housing that was occupied or under construction by the end date of the report period for compilation of a given year's list. Recent public investments in affordable housing in southeastern Connecticut include Stonington's Spruce Meadows (new mixed-income apartments), Waterford's Victoria Gardens (mixed-income elderly apartments), and Groton's Branford Manor (capital improvements to existing 100% affordable apartments). Common sources of funding include the Federal Government's Low Income Housing Tax Credit Program and the State of Connecticut's Competitive Assistance for Multifamily Properties (CHAMP) program. Different funding programs can target different types of housing or affordability for households at different income levels. Most affordable housing developments that depend on government subsidies receive funding from multiple State of Connecticut or federal programs.
- ***Rental housing occupied by persons receiving rental assistance*** under C.G.S. Chapter 138a (State Rental Assistance/RAP) or Section 142f of Title 42 of the U.S. Code (Section 8). These Housing Choice Vouchers are a program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private rental market. Recipients typically pay 30% of their income with the voucher paying the landlord the difference in rent.
- ***Ownership housing purchased with CHFA/USDA loans***: housing currently financed by the Connecticut Housing Finance Authority (CHFA) and/or the U.S. Department of Agriculture (USDA). This program allows qualifying first-time homebuyers to access a low-interest 30-year fixed rate mortgage, and may also provide down-payment assistance.

- ***Deed-restricted properties:*** properties with deeds containing covenants or restrictions that require such dwelling unit(s) be sold or rented at or below prices that will preserve the unit(s) as affordable housing as defined in C.G.S. Section 8-39a for persons or families whose incomes are less than or equal to 80% of the area median income. These are often seen in larger single-family subdivisions or multifamily developments, where a percentage of units are set aside as deed-restricted affordable housing and subsidized by the market rate units.

Of the 83 qualifying homes in Preston, 38 have single-family CHFA/USDA mortgages, 40 are government assisted (the Lincoln Park elderly housing development), 5 receive tenant rental assistance, and there are no deed restricted units.

As mentioned, municipalities that have 10% or more of their housing inventory falling into the above categories are exempt from § 8-30g appeals. Municipalities may also be granted four-year temporary exemptions by demonstrating progress in facilitating new affordable housing. The threshold for achieving a moratorium is new affordable housing created equal to the greater of two percent of existing housing, or housing earning 75 “Housing Unit Equivalent” points. New housing qualifies for between ½ and 3 Housing Unit Equivalent points based on the size of the unit (more bedrooms earn more points), restrictions on occupancy (senior-only housing earns fewer points), and the affordability level of the unit (affordability to lower income levels earns more points). The Town of Preston could achieve a moratorium with as few as 25 new affordable homes earning the maximum number of points (three bedroom family units affordable to families at 40% Area Median Income).

## Community Input

As part of community outreach efforts for the Affordable Housing Plan, the Town of Preston circulated an online survey that asked residents for their views on housing needs in their community. The survey received 86 responses. Respondents broadly agreed that seniors who need to downsize should have affordable options in Preston, and that children and young families are a sign of a thriving community. When asked what kinds of affordable housing they think are a good fit for Preston, the greatest support was for senior housing and for new single-family subdivisions that set aside 10%-30% of units for affordable housing.

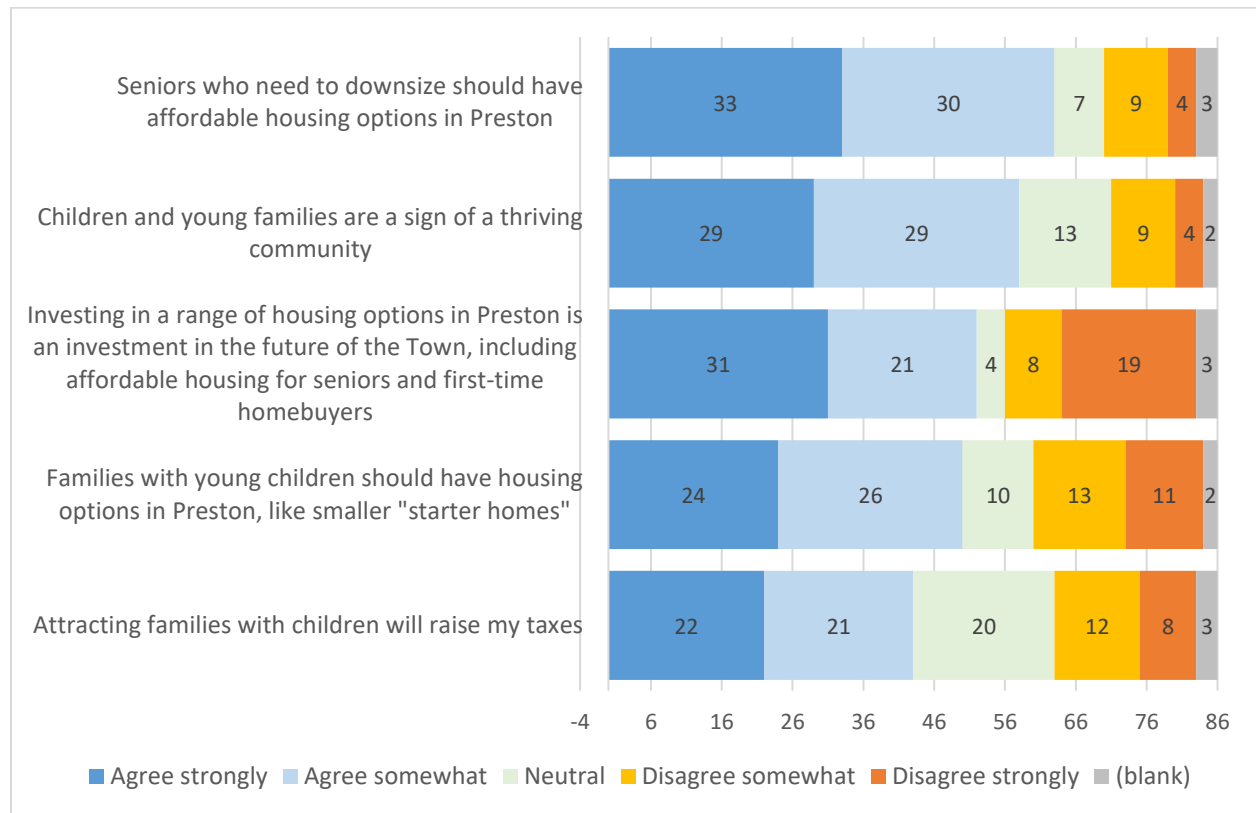


Figure 7. Preston Survey Responses (Question 1), 2022.

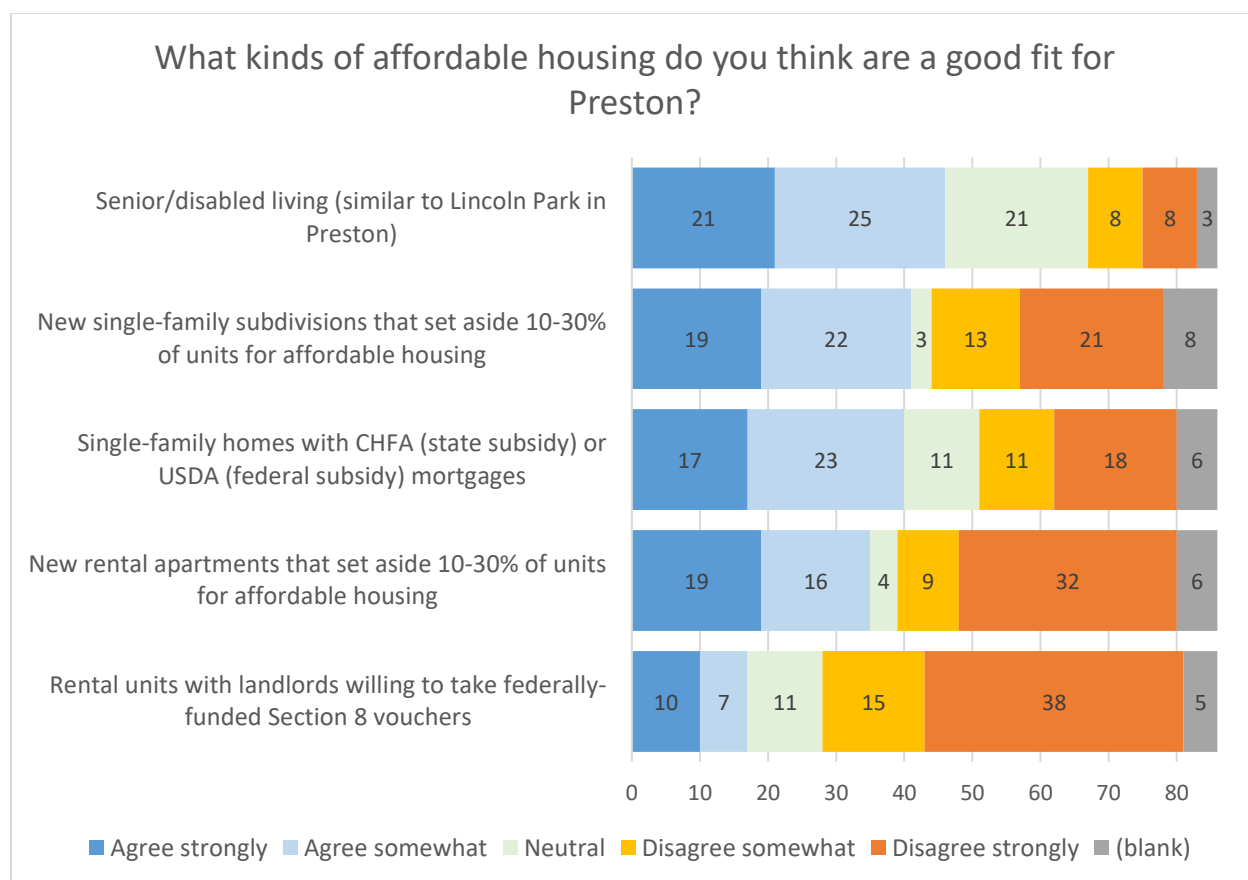


Figure 8. Preston Survey Responses (Question 6), 2022.

## Action Plan

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Connecticut municipalities have flexibility in determining how they act to improve access to affordable housing. This plan should include steps appropriate to the Town of Preston that may be taken with the goal of creating additional affordable housing units in Preston, consistent with the other development and conservation goals of the Town. Some of the strategies that have been implemented or considered by Connecticut municipalities are the following:

### Increase Housing Options for Elderly Residents

#### Existing Supportive Policies/Programs:

- 40 units of assisted Living at Lincoln Park.
- Favorable zoning to allow elderly housing.
- Town Elderly/Disabled Tax Relief Program.

#### Options to Consider:

- Consider expanding support for the Elderly/Disabled Tax Relief Program.
- Consider providing the Senior Center with resources to expand services to target seniors that may need additional help to stay at home, such as minor repairs or ADA upgrades.
- Inventory town-owned properties to determine their potential suitability for locating additional senior housing.

### Support First-Time Home-Ownership

#### Existing Supportive Policies/Programs:

- 40 CHFA mortgages in town.

#### Options to Consider:

- Work with local realtor community to publicize availability of USDA and CHFA low-interest home loans. Consider adding a “Prospective Homebuyers” page to the website that advertises these programs.
- Consider a 5-year tax rebate program for first-time homebuyers in Preston.
- Consider using Small Cities Grants or ARPA funds to start a down payment/closing cost assistance program for first-time homebuyers.

### Support Affordability of Existing Housing

#### Existing Supportive Policies/Programs:

- Small Cities Grants from CT Dept. of Housing for loans for housing repairs.

#### Options to Consider:



- Consider increasing grant requests to Small Cities Grants program.
- Consider allocating ARPA funds to supplement home repair program.
- Coordinate with the Preston Housing Authority to ensure that it has sufficient resources to maintain Authority housing.
- Publicize information about existing state and federal programs that facilitate the purchase and continued ownership of homes by low and moderate income households and first-time homebuyers:
  - CHDA/USDA loans: Mortgage program offers below market-interest rate mortgages and down payment assistance.
  - EnergizeCT: Loans and rebates to enable weatherization and purchase of energy-efficient appliances.

### Encourage Housing-Type Diversity in Housing Supply

#### Existing Supportive Policies/Programs:

- Affordable Housing Development District as a floating zone.
- Multifamily as a special exception in R-40 zone.
- Multifamily by right after rezoning to TRODD.
- Accessory Dwelling Units permitted in residential zones.

#### Options to Consider:

- Consider allowing cluster subdivisions, per 2014 POCD. These developments enable smaller homes, reduced infrastructure costs, and reduces the environmental footprint of new construction.
- Consider using ARPA or Small Cities Grant funds to establish an affordable housing fund.
- Work with housing land trusts or other non-profits to acquire and rehabilitate existing housing for deed-restricted affordable housing.

### Update Zoning Regulations “Purpose” Statement

- Update the “Purpose” section of the Preston Planning and Zoning Regulations to include addressing significant disparities in housing needs and access to educational, occupational, and other opportunities; and affirmatively further the purposes of the federal Fair Housing Act, per PA 21-29.

### Commission Continuing Education

- Comply with requirements for continuing education of Planning and Zoning Commission and Zoning Board of Appeals members with ongoing training on: affordable housing issues, process and procedures, the Freedom of Information Act, interpretation of site plans, and the impact of zoning on the environment, agriculture, and historic resources on a biennial basis, per PA 21-29.

### Support Plan Implementation

- Create a subcommittee of the Planning & Zoning Commission to advance plan implementation, especially in liaising with Board of Selectmen and other partners. Review implementation of Affordable Housing Plan strategies on a quarterly basis with full Planning & Zoning Commission.

A table of implementation roles and responsibilities follows.

Action Plan Roles & Responsibilities		Planning & Zoning Commission	Board of Selectmen
Increase Housing Options for Elderly Residents	Consider expanding support for the Elderly/Disabled Tax Relief Program.		LEAD
	Consider providing the Senior Center with additional resources to support aging-in-place.		LEAD
	Inventory town-owned properties for potential senior housing use.	LEAD	Support
Support First-Time Homeownership and Affordability of Existing Housing	Publicize existing programs that support homeownership (CHFA/USDA/EnergizeCT).		LEAD
	Consider creating a tax rebate program for first-time homebuyers.		LEAD
	Consider creating down payment/closing cost assistance program for first-time homebuyers.		LEAD
	Consider increasing grant requests to Small Cities Grants program.		LEAD
	Consider allocating ARPA funds to supplement home repair program.		LEAD
	Coordinate with Preston Housing Authority to ensure sufficient resources.		LEAD
Encourage Housing-Type Diversity in Housing Supply	Consider allowing cluster subdivisions, per 2014 POCD.	LEAD	
	Consider establishing an affordable housing fund.	Support	LEAD
	Work with non-profits to acquire and rehabilitate existing housing.	LEAD	Support
Zoning Regulations "Purpose"	Update the "Purpose" section of zoning regulations regarding housing, per PA 21-29.	LEAD	
Continuing Education	Comply with PA 21-29 requirements for ongoing Commissioner training.	LEAD	
Support Plan Implementation	Create Planning & Zoning subcommittee to advance plan implementation.	LEAD	