

GLASTONBURY



AFFORDABLE HOUSING PLAN

2022-27



FOREWORD

Adopted on June 14, 2022

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Cover Photos: Duplex on Hubbard St., Condo on Copley Rd., Center Village – GHA Property



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Additional materials, including case studies and Committee meeting minutes are available on the Town’s website at www.glastonburyct.gov.



INTRODUCTION

The Town of Glastonbury recognizes the need to address changing demographics and housing needs to support a healthy community and economy. This Affordable Housing Plan (this “Plan”) is intended to propel Glastonbury forward on its path to increasing affordable and diverse housing supply for current and future residents.

The Town’s 2018-28 *Plan of Conservation and Development* (POCD) established policies supporting affordable housing for individuals and families; diverse housing opportunities, particularly for seniors, including accessory dwelling units; universal design; and housing opportunities in the Town Center. This Plan lays out strategies to address these and other housing objectives over the next five years, as required under Connecticut General Statutes (CGS) Section 8-30j.

What do you think affordable housing is?

56% of Glastonbury community survey respondents said low-income housing



Duplex on Medford St.



An Affordable Housing Steering Committee (the “Committee”) consisting of local officials from the Town Council, Town Plan and Zoning Commission and the Glastonbury Housing Authority (GHA) Board of Commissioners, as well as Town and GHA staff and residents guided the development of this Plan. Input from the community during regular open meetings, a community survey and input on the draft plan helped to formulate and refine the goals and strategies. A grant from the Connecticut Department of Housing (DOH) funded consultant assistance throughout the process.

Some of the recommended strategies can be relatively quickly implemented, while others will take more significant work on the part of the Town and community to refine and adapt prior to implementation. As Glastonbury’s first Affordable Housing Plan, part of the purpose of this Plan is to inform and deepen discussions over the next several years.

WHAT IS AFFORDABLE HOUSING?

Affordable housing has different meanings to different people, as borne out in community survey results for this Plan.¹ A generally accepted definition of affordable housing is housing for which a household pays 30% or less of its annual income. However, because housing becomes less attainable to households with lower incomes, affordable housing discussions tend to focus on housing for which households *earning less than the area median income* (AMI) pay no more than 30% of their income.

CGS Section 8-30j requires communities to specify in their affordable housing plans how they will increase the number of “affordable housing developments;” therefore, this Plan focuses on housing developments that consist of either “assisted housing” or “set-aside development,” which are defined in the statutes. However, the planning process also addressed a more general need to increase housing diversity, or the range in types of housing units available.

ASSISTED HOUSING - Housing that receives governmental financial assistance for the construction or substantial rehabilitation of low- and moderate-income housing, and any housing occupied by persons receiving rental assistance.

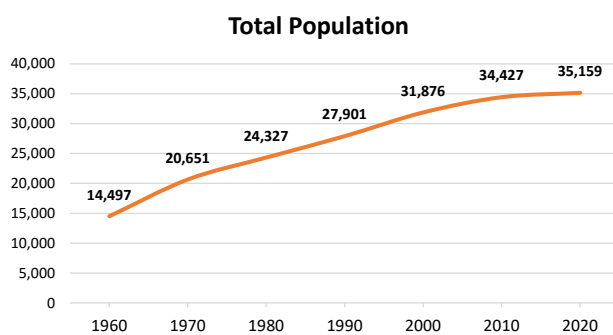
SET-ASIDE DEVELOPMENT - A development in which at least 30% of the dwelling units are required to be sold or rented at, or below, prices affordable to households with incomes equal to or less than 80% of the Area Median Income (AMI) for a period of at least 40 years. Among the affordable units, a percentage, totaling at least 15% of all units in the development are restricted to those households earning less than or equal to 60% of the AMI.

¹ See complete community survey results and methodology in Appendix C.

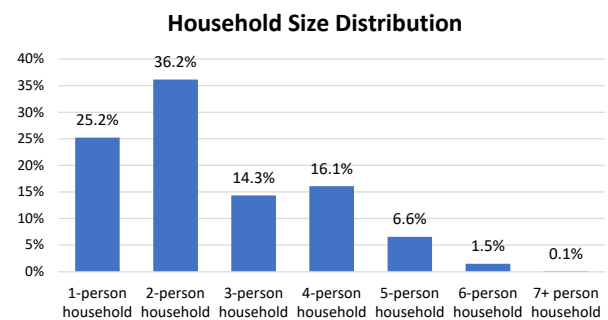


GLASTONBURY TODAY

In order to understand Glastonbury's housing needs, it is important to evaluate current housing stock relative to current and anticipated local and regional household needs. The following summary highlights salient elements of a more extensive analysis conducted by the Committee. More complete demographic, housing, and economic data for the Town of Glastonbury is included as Appendix A to this Plan. Finally, because local economies and housing markets are strongly linked, a regional analysis of housing needs prepared by the Capitol Region Council of Governments is included as Appendix B to paint a broader picture of housing needs and opportunities in the Hartford region.



Sources: U.S. Decennial Census and 2019 ACS 5-Year Estimates



Sources: 2019 ACS 5-Year Estimates, Tables B01001 and B11016

Glastonbury grew rapidly from 1980 to 2000. While still growing, the rate of growth has slowed over the last twenty years, with an increase in total population of about 2% from 2010 to 2020. Glastonbury's population is also aging. Population growth over the last decade has occurred primarily in those age 55 or above. Glastonbury's estimated median age in 2019 was 45.2 which is about 10% higher than the median age of Hartford County and the State's populations.

A majority of Glastonbury's 13,500 households consist of single- and two-person households. Coupled with an aging demographic profile, Glastonbury appears to have a significant and growing number of "empty-nesters," whose housing needs may be different from what they were previously.

Benefits of affordable housing according to a survey respondent:
"Improve Diversity, seniors will be able to stay in Glastonbury, Good for developers and builders (affordable rents stay rented - don't fluctuate with economy). Affordable housing helps business attract great employees"

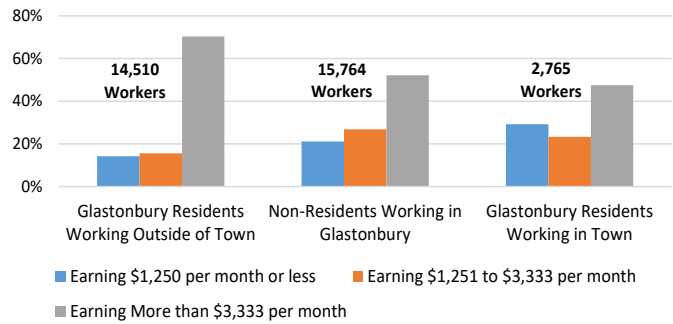


Estimates prior to COVID indicated more than 15,750 workers commute into Glastonbury for their jobs (U.S. Census OnTheMap application). Almost half of those commuters were estimated to earn less than \$40,000 per year. Many service-related jobs, including healthcare support, food preparation and service, buildings and grounds maintenance, and personal care, report mean annual wages below \$40,000. A significant portion of Glastonbury's workforce appears to be priced out of renting or owning a home here.

Glastonbury's housing stock consists of mostly single-family ownership units with 3 or more bedrooms. About 80% of Glastonbury's housing is owner-occupied. Amongst rental housing stock, about 72% of rental units consist of two- or fewer bedroom units. The prevalence of larger housing units may no longer adequately serve the older, smaller households in Town or those who work in the community and may wish to live closer to their jobs.

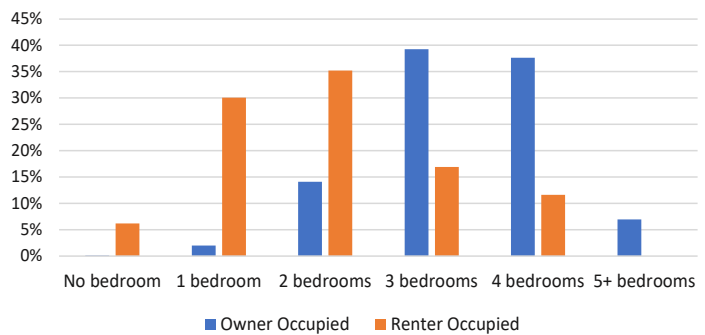
The average assessed value of single-family ownership units in Glastonbury is \$384,700 (at full market value); whereas the average assessed value of condos is just under \$170,000. The majority of rental units are estimated to have rents above \$1,250 per month (American Community Survey 2019).

Resident and Non-Resident Workers Income



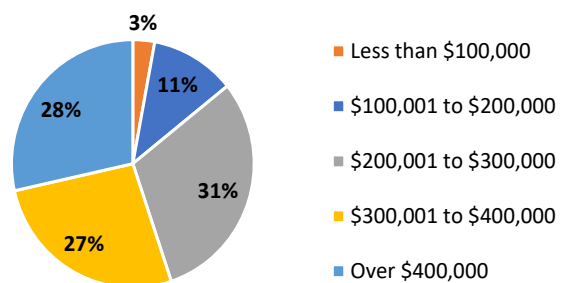
Sources: 2018 U.S. Census OnTheMap Application and LEHD Origin-Destination Employment Statistics

Bedrooms by Housing Occupancy Type



Sources: 2019 ACS 5-Year Estimates, Table B25042

Appraised Values of Existing Units



Source: Assessor's data as of May 2021 for residential ownership properties



Several townhome and condominium style developments, as well as small, older single-family homes contribute to a stock of naturally occurring affordable housing – housing that is moderately priced without any subsidies. While this naturally affordable stock is available, it is not restricted to occupancy by those who could most benefit from it in the open market.

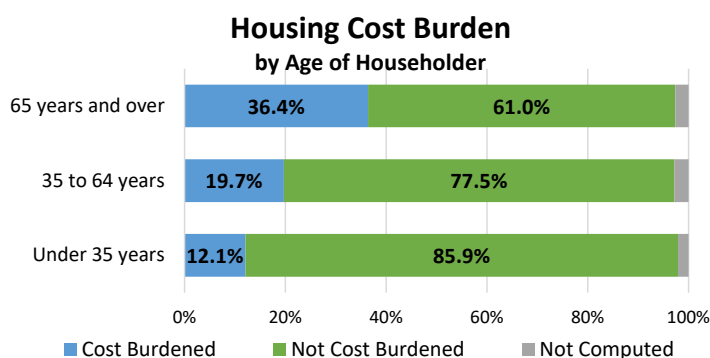
There is a highly limited supply of affordable rental units, whether naturally occurring or protected as affordable.

“Cost-burdened” households are those that pay more than 30% of annual income towards housing (including, rent, mortgage, utilities, taxes, insurance and other housing costs), which can affect a household’s ability to afford other basic necessities such as food, medical care, transportation, etc. About 40% of Glastonbury’s rental households and about 20% of its owner households are estimated to be cost-burdened. Senior-headed households have higher rates of cost-burden.

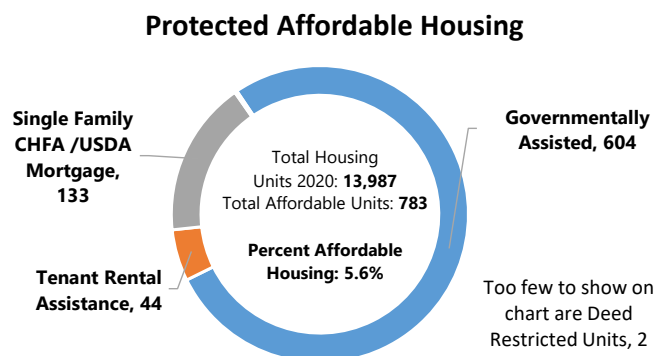
Less than 6% of current housing stock qualifies as “affordable” under Connecticut’s Affordable Housing Appeals Law (CGS Section 8-30g). Having less than 10% of qualifying affordable housing units makes it possible for affordable housing development proposals that do not comply with local zoning, but provide affordable housing units, to be filed. Such proposals are difficult to deny, as the Town must demonstrate a public health, safety or welfare concern as a basis for denial.

Sample Glastonbury Rental Unit Rates			
	Studio/ 1 BR	2 BR	3 BR
The Tannery	\$1,940	\$3,288	
Addison Mill	\$1,395	\$2,275	
One Glastonbury Place	\$1,990	\$2,590	\$3,665
Griswold Garden	\$1,390		
Colonial Village	\$1,415	\$1,925	
Candlelight	\$1,250		
School Street	\$1,335		
Average	\$1,531	\$2,520	\$3,665

Source: Zillow.com and Apartments.com (May 2021)

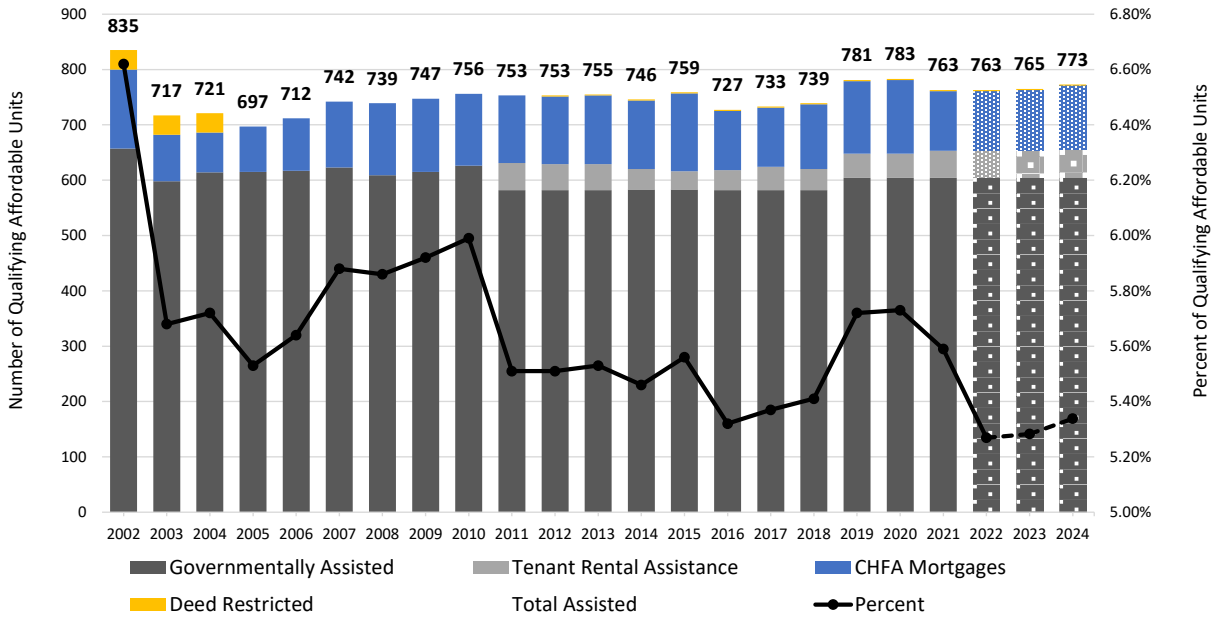


Source: ACS 5-Year Estimates, Table B25072, 25093



Glastonbury Affordable Housing Appeals List Report

2002 to 2021 with Projections to 2024



Source: CT Department of Housing, Projections prepared by Town of Glastonbury

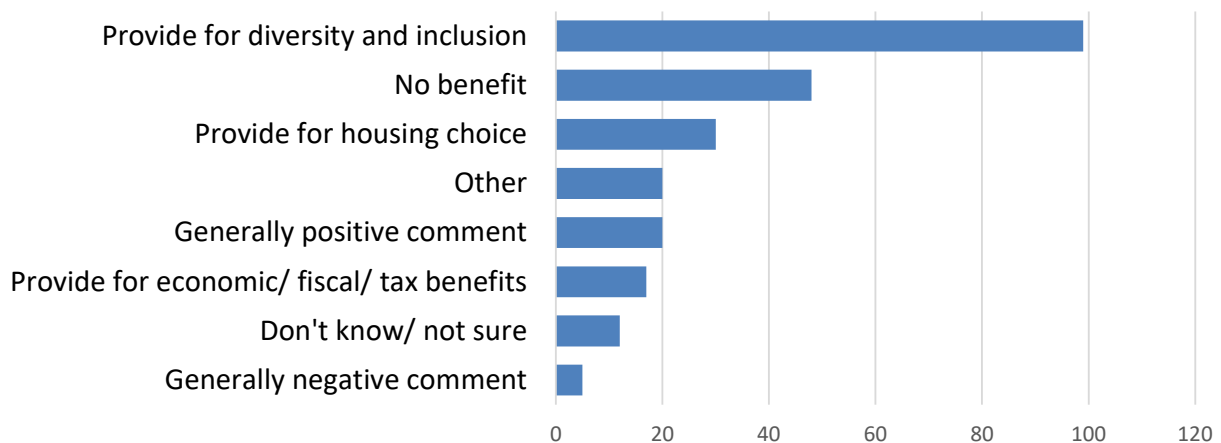
Glastonbury's percentage of qualified affordable units fluctuates over time due to changes in the actual numbers of affordable units (Connecticut Housing Finance Authority (CHFA) mortgages and tenant based rental assistance are most susceptible to change), or when the base number of units is adjusted, generally with decennial census data releases. For example, Glastonbury's percentage fell from 5.73% on the 2020 Appeals List to 5.59% on the 2021 List due to a decrease in CHFA mortgages. The decrease in CHFA mortgages reflects an active housing market during the pandemic. Despite these year-to-year fluctuations, the above graph demonstrates that Glastonbury has generally trended downward in its percentage of qualified affordable units over the past twenty years. Even assuming no change in the number of qualified affordable units next year, the percentage is projected to drop to 5.27% as the DOH is expected to begin using 2020 Census housing numbers as the base.



The GHA maintains a lengthy waiting list of over 1,100 households for its fewer than 470 units. Almost 60% of community survey respondents indicated they knew someone who could benefit from affordable housing. The wait list and community awareness of need demonstrate that Glastonbury needs additional affordable housing units.

Glastonbury Housing Authority Units	Units
Welles Village (non-age restricted)	199
1-bedroom	30
2-bedroom	100
3- bedroom	65
4-bedroom	4
Center Village (age 62+ or non-elderly disabled)	72
1 bedroom	72
Hale Farms (non-age restricted)	3
1 Bedroom	1
2 Bedroom	2
Herbert T Clark Congregate (age 62+)	45
1 bedroom	45
Herbert T Clark Assisted Living (age 65+)	25
1 bedroom	25
Village Green/Knox Lane Annex (age 62+ and non-elderly disabled)	90
1 bedroom	90
Housing Choice Voucher Program (tenant based Section 8)	33
Current use due to funding	25
	467

How do you think Glastonbury might benefit from increasing its supply of affordable housing?

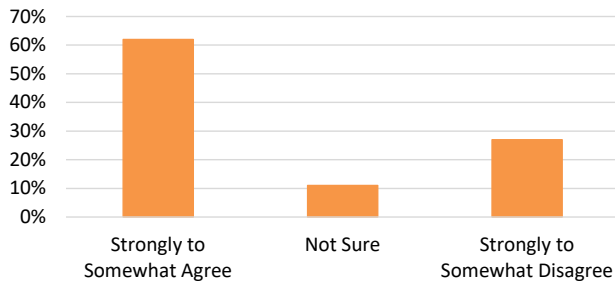


Source: Glastonbury Affordable Housing Community Survey 2021

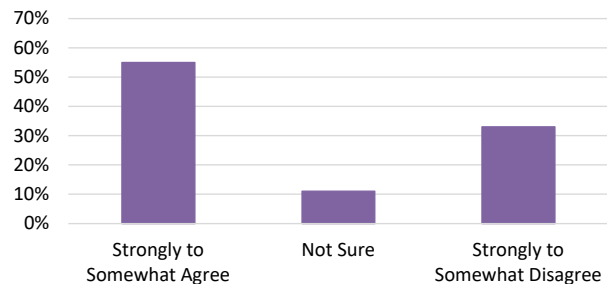


A review of the Town's POCD found opportunities to strengthen housing objectives. Current content addresses housing diversity, but leaves the impression that there is limited development opportunity, and diminishes redevelopment opportunities. In addition, the POCD emphasizes ensuring housing choice and opportunity for seniors, but less so for other types of households.

New residential development should be offered incentives and otherwise encouraged to provide affordable housing.



New residential development should be required to provide affordable housing.



A similar review of zoning regulations found opportunities to remove potential barriers to increasing housing diversity and affordable housing supply in Town. Multifamily housing is permitted only in the Town Center and Town Center Mixed Use zones, as well as through the Planned Area Development (PAD) or Adaptive Redevelopment Zone (ARZ), both of which require a zone map change. New two-family dwellings are allowed only by special exception in the South Glastonbury Village Residential zone, or through a PAD. The PAD regulations have enabled substantial development over many decades, some of which now accounts for a large portion of the naturally occurring affordable housing units in Town. However, the current site size requirements for a PAD neither anticipate redevelopment, nor align with the availability of raw land. The PAD regulations are the only regulation that enables affordable housing; however, the PAD regulations enable only ownership affordable units, and the units are tied to a formula for calculating affordability that the Town no longer supports, thereby rendering those provisions ineffective.



The Tannery – market-rate multifamily housing



COMMUNITY GOAL

Based on this review of existing conditions, regulatory and other challenges to housing diversity, and public input, the Committee developed the following overarching objective:

To increase housing diversity and affordability throughout Glastonbury to meet the housing needs of households of all ages, sizes, incomes, and characteristics.

To achieve this objective, Glastonbury has a specific goal to increase and maintain the number of qualified housing units under CT's Affordable Housing Appeals law to greater than 6% of its housing stock by 2027. This equates to approximately 105 additional affordable units to be provided through both private and public investments in a variety of sources including governmentally assisted units, deed restricted units, CHFA mortgages and tenant-based rental assistance. The following recommendations address regulatory, policy and programming strategies intended to incrementally advance Glastonbury towards this goal over the next five years. While the strategies address both new construction and existing housing, it is important to acknowledge that, in the framework of housing development, five years is a relatively short time span. Also, while the amount of qualified housing stock may increase over the next five years, that increase can only be sustained over time when the rate of affordable unit development outpaces that of market-rate development. It is the hope of the community that through a multi-pronged approach over the next five years, the groundwork will be laid to yield more substantial gains in increased housing diversity and affordability over the next decade.



Welles Village – GHA property



RECOMMENDATIONS

The following recommendations are broken down into four broad categories. They are intended to address affordable housing through a variety of means over different time spans.

1.0 ELEVATE HOUSING ISSUES WITHIN THE COMMUNITY

To gain broad support for the goals of this Plan, Glastonbury needs to focus more specifically on affordable housing and housing choice as issues of local concern. The following recommendations intend to ensure that meeting the needs of a variety of households remains a priority objective that Town agencies continuously work towards.

STRATEGIES

1.1 Designate staff to manage housing-related issues and implementation of this Plan. Designated staff will:

1.1.1 Engage with community members, elected and appointed officials, developers and others to address housing related concerns and strategies

1.1.2 Provide and promote educational opportunities for community leaders, organizations and residents

1.1.3 Report semi-annually to the Town Council on progress in implementation of this Affordable Housing Plan

1.2 Amend the POCD to include more focus on housing

1.2.1 Update data and information on housing needs

1.2.2 Include an objective to increase the number of affordable housing units and a policy supporting inclusionary zoning

1.2.2 Identify geographic areas appropriate for various housing options consistent with the community's overall vision for growth

What is Inclusionary Zoning?

Inclusionary Zoning is a tool intended to induce private development of affordable housing in mixed-income communities.

Inclusionary zoning regulations require or encourage developers to set aside a certain percentage of housing units in new or rehabilitated developments for low- to moderate-income households through deed restrictions or covenants.

Inclusionary regulations vary as to whether unit set asides are mandatory, voluntary or some combination; the proportion of units required to be set aside; affordability levels; and the length of affordability restrictions required.

Many inclusionary zoning regulations include incentives, such as density bonuses or relaxed lot standards, for voluntary compliance or to enable an increased set aside of units.



2.0 INCREASE ASSISTED HOUSING UNITS

Assisted housing is subsidized housing that supports low- and moderate-income households. Governmental subsidies are provided through a variety of agencies, including the US Department of Housing and Urban Development, the US Department of Agriculture, the Connecticut Housing Finance Authority, the Connecticut Department of Housing, etc. More than 75% of Glastonbury's current qualified affordable housing, under Connecticut's Affordable Housing Appeals Act, is governmentally assisted housing. It is a successful model that is familiar to the community. Therefore, the following recommendations aim to augment what the Town has already accomplished.



Knox Lane – GHA property



*Naubuc Green – elderly/
disabled housing*

STRATEGIES

2.1 Support the GHA in its efforts to create additional units of assisted housing, particularly of more deeply affordable (affordable to those at 60% of AMI or less) and family units.

2.1.1 Continue to waive permit fees

2.1.2 Help identify appropriate potential housing sites, whether already Town owned or for potential Town acquisition, to enable a development by the GHA¹

2.1.3 Consider the use of Housing Trust Fund monies (see strategy 5.1) or other sources to loan to the GHA to accelerate design, permitting or financing of projects

2.2 Support non-profit and private developers seeking to establish assisted housing in appropriate locations.

2.2.1 Identify appropriate potential housing sites, whether already Town owned or for potential Town acquisition, to enable an affordable housing development by a private entity²

2.2.2 Adopt zoning regulations that enable mixed-income residential projects of scale through a streamlined process, such as special permit approval, in appropriate locations

2.2.3 Solicit proposals for selected properties from experienced mixed-income/ affordable housing developers for identified sites

2.2.4 Consider tax incentives when evaluating proposals for projects that would raise the Town's percentage of qualified units on the Affordable Housing Appeals List by at least 0.2%, or roughly 30 units, when accounting for all units in the project

1. Excludes land purchased through the Reserve for Land Acquisition and Preservation.

2. Excludes land purchased through the Reserve for Land Acquisition and Preservation.



3.0 INCREASE DEED-RESTRICTED HOUSING UNITS

Deed-restricted units are housing units that are restricted for a specified time period to renting or selling at a price that is affordable to low- to moderate-income households. Glastonbury previously had a program for deed-restricted *ownership* units; however, due to issues that arose with the resale provisions of the program, it was disbanded. As a result the community has been reticent to encourage deed-restricted ownership units. In fact, the Town has only two such units presently, on which the affordability requirements are set to expire in 2027.

Over 5,000 deed restricted units exist around the state, and communities such as Darien, Fairfield and Farmington have more than 100 units each. There is opportunity to explore new ways to encourage the development of deed-restricted units, particularly in a rental model.



Carter Court – low-income family housing



Village Green – GHA property

STRATEGIES

3.1 Encourage the development and implementation of regulations intended to result in the construction of deed-restricted affordable housing, both rental and ownership units (inclusionary zoning).

3.1.1 Determine where affordable and/or mixed-income housing is desired by location to help establish parameters

3.1.2 Determine appropriate approach(es) to permitting process for different locations and/or scales of development (multifamily, "missing-middle housing," etc.)

3.1.3 Determine whether to require, provide incentives for, or both require and incentivize the construction of affordable units. Incentives may include greater density, building height or other provisions

3.1.4 Consider enabling a payment-in-lieu of affordable housing units or fractions of units, by developing a formula that ensures a meaningful payment per unit is garnered. If such a provision is adopted, payments should be deposited in the Housing Trust Fund (see Strategy 5.1)

3.1.5 Consider a special permit approval process through the Town Plan and Zoning Commission to encourage development, rather than a process that requires a zone change

3.1.6 Consider developing design guidelines for the specific development types enabled

3.1.7 Consider requiring deed restrictions beyond the 40 year statutory minimum of a "set-aside" development in accordance with CGS Section 8-30g



3.2 Explore the use of the following tax incentives to support the creation of deed-restricted units.

3.2.1 Tax credits - reducing a set amount from local tax liability

3.2.2 Tax abatements - fixing the property assessment (CGS Section 12-65b) or abating tax payment (CGS Section 8-215) eligible for State reimbursement (CGS Section 8-216)

3.2.3 Tax-increment financing - using increases in taxes from development to invest in supporting infrastructure investments

3.3 Prepare and periodically update standard documents so that all deed-restricted developments follow the same parameters.

3.3.1 Housing Affordability Plan, including requirement for annual reporting by an approved third-party administrator

3.3.2 Fair Housing Marketing Plan

3.3.3 Affordability deed restrictions, including protection against foreclosing out affordability restrictions

3.4 Establish a list of approved third-party administrators to oversee deed-restricted rentals. Seek agencies that are experienced and qualified, and have the capacity. This may include the GHA on a per transaction basis.

3.5 Develop and implement a method to address the expiration of deed restrictions on affordable units, which may include:

3.5.1 Allowing the then-owner to capture the "windfall"

3.5.2 Obtaining first-right-of-refusal to purchase the capitalized value of the net operating income based on the affordable units

3.5.3 Requiring a payment to a Housing Trust Fund to enable expiration after a certain time period (see Strategy 5.1)

3.5.4 Requiring renewal of deed restrictions, unless the Town receives a portion of the "windfall"



Rosenthal Gardens in Branford – 17-unit low-income senior housing in a converted historic home and new construction (NeighborWorks New Horizons)



The Heights in Darien – 106 low-income apartment and townhome units (Darien Housing Authority)

- 3.6 Evaluate properties obtained through tax sale/ eminent domain/ foreclosure for potential to devote to affordable housing.
- 3.7 Evaluate, and if deemed feasible, purchase deed restrictions to convert existing apartment developments to "project-based" rental assistance developments with local, state or federal funds in partnership with the GHA.
- 3.8 Evaluate, and if deemed feasible, implement a cooperative purchase program, in which the Town buys a residential lot, restricts the sales price, and leases the land back to an eligible homebuyer for a nominal fee.

4.0 EXPAND OTHER HOUSING OPTIONS/ CHOICES

The planning process highlighted changing housing needs and desires, and a need for Town policies and regulations to acknowledge these societal changes. Smaller household sizes, more senior households, younger households carrying high student debt, households seeking low-maintenance housing, and those seeking housing with more amenities and services have all resulted in a market for other housing options besides the single-family, detached units which dominate Glastonbury's current stock. The following recommendations may not yield qualified affordable housing units per the Affordable Housing Appeals law, rather they are intended to encourage more diversity in housing options for all.



STRATEGIES

4.1 Review the Building Zone Regulations and amend as necessary to address recent state legislation and impediments to housing options:

- 4.1.1 Accessory dwelling units - enable by zoning permit or site plan approval
- 4.1.2 Parking requirements for residential uses - address any discrepancies between state law and existing
- 4.1.3 PAD - review and amend, or create a new mechanism for enabling more flexibility in housing developments, including identifying locations where housing options could be expanded
- 4.1.4 Remove floor area minimums
- 4.1.5 Review, and amend as necessary, definitions affecting households such as "family"
- 4.1.6 Review, and amend as necessary, minimum parcel area requirements

4.2 Require age-friendly universal design in multifamily development

4.3 Evaluate, and if deemed feasible, implement ways to incentivize and preserve housing units affordable to people earning 100-120% of AMI

4.4 Identify locations and potential regulations to enable "missing middle" housing, which are units that are often naturally more affordable based on size and design, including 2-, 3- and 4-family units, townhomes, courtyard multifamily and cottage courts

4.5 Explore regulations to allow the conversion of under-utilized commercial buildings to residential with an affordable housing component.



Pine Tree Apartments in Fairfield – 50 low-income units (Fairfield Housing Authority)

5.0 OTHER APPROACHES

The following recommendations consist of other policy and programmatic changes designed to indirectly yield or to help induce increases in affordable units in line with the community's goals, and/or support a variety of households within the community.



Ferry Crossing in Old Saybrook – 16 low-income family units (Hope Partnership)

STRATEGIES

5.1 Establish a Housing Trust Fund to support affordable housing programs

5.1.1 Evaluate and determine viable, alternative methods to fund it, including the following: imposing a fee on zoning permits (CGS Section 8-2i); accepting fees-in-lieu of affordable housing (CGS Section 8-2i); designating a portion of existing revenue streams, such as municipal conveyance tax receipts; dedicating unused budget allocation for elderly tax relief; dedicating a specific amount through annual budget line item; obtaining grants; and/or seeking money from the Municipal Housing Trust Fund, a State match on private donations (CGS Section 8-365)

5.1.2 Designate various uses for the Housing Trust Fund including, but not limited to, investigation, appraisal, acquisition, security deposit guarantee, construction, rehabilitation, repair, administration, fees and maintenance costs related to affordable housing

5.1.3 Identify an oversight agency of the Fund

5.2 Establish and/or strengthen design guidelines or graphic guidelines

5.3 Increase the number of "tenant-based" rental assistance certificates

5.3.1 Seek more funding for rental certificates that have already been authorized for Glastonbury

5.3.2 Work with local landlords and advocacy organizations to further educate landlords about tenant-based rental certificates to attract more certificate recipients to Glastonbury

5.4 Seek to attract more homebuyers receiving CHFA/ U.S. Department of Agriculture mortgages

5.4.1 Provide education to realtors, lenders, and buyers

5.4.2 Establish and provide incentives to supplement existing CHFA programs, such as closing cost or down payment assistance, perhaps through no- or low-interest loans



5.5 Continue to provide social services to support aging households

5.5.1 Continue to support social, recreational, transportation, nutrition and health programming

5.5.2 Maintain and/or enhance elderly tax relief programs, which may also include tax credits, tax freezes, or tax deferrals

5.5.3 Establish ways to enable easier permitting for installation of universal design/ accessibility features for those who intend to age in place

5.5.4 Continue to support lower-income senior households with maintenance through social service programming, partnerships with local organizations and/ or federal/ state housing rehabilitation funds, or potential Housing Trust Fund

5.6 Support regional social services and affordable housing efforts

5.6.1 Continue to support organization that help address special housing needs, such as emergency shelters, homelessness, etc.

5.6.2 Assist local banks in meeting their Community Reinvestment Act obligations by facilitating engagement with potential housing developers

5.6.3 Continue to work with other organizations and promote regional solutions to housing challenges



IMPLEMENTATION PLAN

Objectives and Strategies	Lead Agencies	Review/ Approving Authority	Time Frame
1.0 Elevate Housing Issues within the Community			
1.1 Designate staff to manage housing-related issues and implementation of this Plan. Designated staff will: 1.1.1 Engage with community members, elected and appointed officials, developers and others to address housing related concerns and strategies 1.1.2 Provide and promote educational opportunities for community leaders, organizations and residents 1.1.3 Report semi-annually to the Town Council on progress in implementation of this Affordable Housing Plan	TM, OCD, GHA	Council	Year 1/ Ongoing
1.2 Amend the POCD to include more focus on housing 1.2.1 Update data and information on housing needs 1.2.2 Include an objective to increase the number of affordable housing units and a policy supporting inclusionary zoning 1.2.2 Identify geographic areas appropriate for various housing options consistent with the community's overall vision for growth	OCD	TPZ	Year 1
2.0 Increase Assisted Housing			
2.1 Support the GHA in its efforts to create additional units of assisted housing, particularly of more deeply affordable (affordable to those at 60% of AMI or less) and family units. 2.1.1 Continue to waive permit fees 2.1.2 Help identify appropriate potential housing sites, whether already Town owned or for potential Town acquisition, to enable a development by the GHA ¹ 2.1.3 Consider the use of Housing Trust Fund monies (see strategy 5.1) or other sources to loan to the GHA to accelerate design, permitting or financing of projects	TM, OCD, GHA	Council, TPZ	Ongoing

¹ Excludes land purchased through the Reserve for Land Acquisition and Preservation.

Abbreviations:

GHA - Glastonbury Housing Authority

OCD - Office of Community Development

TM - Town Manager

TPZ - Town Planning and Zoning Commission



Objectives and Strategies	Lead Agencies	Review/ Approving Authority	Time Frame
<p>2.2 Support non-profit and private developers seeking to establish assisted housing in appropriate locations.</p> <p>2.2.1 Identify appropriate potential housing sites, whether already Town owned or for potential Town acquisition, to enable an affordable housing development by a private entity²</p> <p>2.2.2 Adopt zoning regulations that enable mixed-income residential projects of scale through a streamlined process, such as special permit approval, in appropriate locations</p> <p>2.2.3 Solicit proposals for selected properties from experienced mixed-income/ affordable housing developers for identified sites</p> <p>2.2.4 Consider tax incentives when evaluating proposals for projects that would raise the Town's percentage of qualified units on the Affordable Housing Appeals List by at least 0.2%, or roughly 30 units, when accounting for all units in the project</p>	TM, OCD	TPZ, Council	Ongoing
² Excludes land purchased through the Reserve for Land Acquisition and Preservation.			
3.0 Increase Deed-Restricted Housing Units			
<p>3.1 Encourage the development and implementation of regulations intended to result in the construction of deed-restricted affordable housing, both rental and ownership units (inclusionary zoning).</p> <p>3.1.1 Determine where affordable and/or mixed-income housing is desired by location to help establish parameters</p> <p>3.1.2 Determine appropriate approach(es) to permitting process for different locations and/ or scales of development (multifamily, "missing-middle housing," etc.)</p> <p>3.1.3 Determine whether to require, provide incentives for, or both require and incentivize the construction of affordable units. Incentives may include greater density, building height or other provisions</p> <p>3.1.4 Consider enabling a payment-in-lieu of affordable housing units or fractions of units, by developing a formula that ensures a meaningful payment per unit is garnered. If such a provision is adopted, payments should be deposited in the Housing Trust Fund (see Strategy 5.1)</p> <p>3.1.5 Consider a special permit approval process through the Town Plan and Zoning Commission to encourage development, rather than a process that requires a zone change</p> <p>3.1.6 Consider developing design guidelines for the specific development types enabled</p> <p>3.1.7 Consider requiring deed restrictions beyond the 40 year statutory minimum of a "set-aside" development in accordance with CGS Section 8-30g</p>	TM, OCD	Council, TPZ	Year 1-2

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Objectives and Strategies	Lead Agencies	Review/ Approving Authority	Time Frame
<p>3.2 Explore the use of the following tax incentives to support the creation of deed-restricted units.</p> <p>3.2.1 Tax credits - reducing a set amount from local tax liability</p> <p>3.2.2 Tax abatements - fixing the property assessment (CGS Section 12-65b) or abating tax payment (CGS Section 8-215) eligible for State reimbursement (CGS Section 8-216)</p> <p>3.2.3 Tax-increment financing - using increases in taxes from development to invest in supporting infrastructure investments</p>	TM	Council	Years 2-3
<p>3.3 Prepare and periodically update standard documents so that all deed-restricted developments follow the same parameters.</p> <p>3.3.1 Housing Affordability Plan, including requirement for annual reporting by an approved third-party administrator</p> <p>3.3.2 Fair Housing Marketing Plan</p> <p>3.3.3 Affordability deed restrictions, including protection against foreclosing out affordability restrictions</p>	TM, OCD, GHA	Council	Year 2
<p>3.4 Establish a list of approved third-party administrators to oversee deed-restricted rentals. Seek agencies that are experienced and qualified, and have the capacity. This may include the GHA on a per transaction basis.</p>	TM, OCD	Council	Year 2
<p>3.5 Develop and implement a method to address the expiration of deed restrictions on affordable units, which may include:</p> <p>3.5.1 Allowing the then-owner to capture the "windfall"</p> <p>3.5.2 Obtaining first-right-of-refusal to purchase the capitalized value of the net operating income based on the affordable units</p> <p>3.5.3 Requiring a payment to a Housing Trust Fund to enable expiration after a certain time period (see Strategy 5.1)</p> <p>3.5.4 Requiring renewal of deed restrictions, unless the Town receives a portion of the "windfall"</p>	TM, OCD	Council	Year 3-4

Abbreviations:

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TM - Town Manager

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Objectives and Strategies	Lead Agencies	Review/ Approving Authority	Time Frame
3.6 Evaluate properties obtained through tax sale/ eminent domain/ foreclosure for potential to devote to affordable housing.	TM, OCD	Council	Ongoing
3.7 Evaluate, and if deemed feasible, purchase deed restrictions to convert existing apartment developments to "project-based" rental assistance developments with local, state or federal funds in partnership with the GHA.	TM, GHA	Council, GHA	Ongoing
3.8 Evaluate, and if deemed feasible, implement a cooperative purchase program, in which the Town buys a residential lot, restricts the sales price, and leases the land back to an eligible homebuyer for a nominal fee.	TM, GHA	Council	Year 4-5
4.0 Expand Other Housing Options/ Choices			
4.1 Review the Building Zone Regulations and amend as necessary to address recent state legislation and impediments to housing options:	TM, OCD	Council, TPZ	Year 1-2
4.1.1 Accessory dwelling units - enable by zoning permit or site plan approval			
4.1.2 Parking requirements for residential uses - address any discrepancies between state law and existing			
4.1.3 PAD - review and amend, or create a new mechanism for enabling more flexibility in housing developments, including identifying locations where housing options could be expanded			
4.1.4 Remove floor area minimums			
4.1.5 Review, and amend as necessary, definitions affecting households such as "family"			
4.1.6 Review, and amend as necessary, minimum parcel area requirements			
4.2 Require age-friendly universal design in multifamily development	TM, OCD	Council, TPZ	Year 1-2
4.3 Evaluate, and if deemed feasible, implement ways to incentivize and preserve housing units affordable to people earning 100-120% of AMI	TM, OCD	Council	Year 3-4
4.4 Identify locations and potential regulations to enable "missing middle" housing, which are units that are often naturally more affordable based on size and design, including 2-, 3- and 4-family units, townhomes, courtyard multifamily and cottage courts	TM, OCD	Council, TPZ	Year 2-3
4.5 Explore regulations to allow the conversion of under-utilized commercial buildings to residential with an affordable housing component.	TM, OCD	Council, TPZ	Year 2-3
Abbreviations:			
GHA - Glastonbury Housing Authority	OCD - Office of Community Development	TM - Town Manager	TPZ - Town Planning and Zoning Commission



Objectives and Strategies	Lead Agencies	Review/ Approving Authority	Time Frame
5.0 Other Approaches			
5.1 Establish a Housing Trust Fund to support affordable housing programs	TM, OCD	Council	Year 1
5.1.1 Evaluate and determine viable, alternative methods to fund it, including the following: imposing a fee on zoning permits (CGS Section 8-2i); accepting fees-in-lieu of affordable housing (CGS Section 8-2i); designating a portion of existing revenue streams, such as municipal conveyance tax receipts; dedicating unused budget allocation for elderly tax relief; dedicating a specific amount through annual budget line item; obtaining grants; and/or seeking money from the Municipal Housing Trust Fund, a State match on private donations (CGS Section 8-365)			
5.1.2 Designate various uses for the Housing Trust Fund including, but not limited to, investigation, appraisal, acquisition, security deposit guarantee, construction, rehabilitation, repair, administration, fees and maintenance costs related to affordable housing			
5.1.3 Identify an oversight agency of the Fund			
5.2 Establish and/or strengthen design guidelines or graphic guidelines	TM, OCD	Council, TPZ	Year 3-4
5.3 Increase the number of "tenant-based" rental assistance certificates	TM, GHA	Council, GHA	Ongoing
5.3.1 Seek more funding for rental certificates that have already been authorized for Glastonbury			
5.3.2 Work with local landlords and advocacy organizations to further educate landlords about tenant-based rental certificates to attract more certificate recipients to Glastonbury			
5.4 Seek to attract more homebuyers receiving CHFA/ U.S. Department of Agriculture mortgages	TM, GHA, Social Services	Council, GHA	Year 2-3
5.4.1 Provide education to realtors, lenders, and buyers			
5.4.2 Establish and provide incentives to supplement existing CHFA programs, such as closing cost or down payment assistance, perhaps through no- or low-interest loans			

Abbreviations:

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Objectives and Strategies	Lead Agencies	Review/ Approving Authority	Time Frame
<p>5.5 Continue to provide social services to support aging households</p> <p>5.5.1 Continue to support social, recreational, transportation, nutrition and health programming</p> <p>5.5.2 Maintain and/or enhance elderly tax relief programs, which may also include tax credits, tax freezes, or tax deferrals</p> <p>5.5.3 Establish ways to enable easier permitting for installation of universal design/ accessibility features for those who intend to age in place</p> <p>5.5.4 Continue to support lower-income senior households with maintenance through social service programming, partnerships with local organizations and/ or federal/ state housing rehabilitation funds, or potential Housing Trust Fund</p>	TM, Social & Senior Services	Council	Ongoing
<p>5.6 Support regional social services and affordable housing efforts</p> <p>5.6.1 Continue to support organization that help address special housing needs, such as emergency shelters, homelessness, etc.</p> <p>5.6.2 Assist local banks in meeting their Community Reinvestment Act obligations by facilitating engagement with potential housing developers</p> <p>5.6.3 Continue to work with other organizations and promote regional solutions to housing challenges</p>	TM, Social & Senior	Council	Ongoing

Abbreviations:

GHA - Glastonbury Housing Authority

OCD - Office of Community Development

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HOUSING RELATED TERMS

8-30g - A reference to the Affordable Housing Appeals Procedure established by the State of Connecticut. See CGS Section 8-30g et seq.

ACCESSORY APARTMENT – As per Public Act 21-29, a separate dwelling unit that:

- is located on the same lot as a principal dwelling unit of greater square footage,
- has cooking facilities, and
- complies with or is otherwise exempt from any applicable building code, fire code and health and safety regulations.

ACCESSORY APARTMENT, AFFORDABLE - As per Public Act 21-29, an accessory apartment that is subject to binding recorded deeds which contain covenants or restrictions that require such accessory apartment be sold or rented at, or below, prices that will preserve the unit 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;

ACCESSORY DWELLING UNIT – Another term for an accessory apartment. See “Accessory Apartment.”

AFFORDABLE HOUSING - 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 the Area Median Income. (See CGS Section 8-39a)

AFFORDABLE HOUSING APPEALS PROCEDURE – As codified in CGS 8-30g, a series of procedures that developers, municipalities, and courts must follow with regard to a proposed affordable housing development with regard to:

- what constitutes an application;
- how such application is to be processed;
- a developer’s appeal of a decision by a local board or commission to reject such an application or approve such application with restrictions that would have a substantially adverse impact on the viability of the project; and,
- the “burden of proof” shifting to the municipality with regard to proving that:
 - the decision was necessary to protect substantial public interests in health, safety, or other matters the municipality may legally consider;
 - the public interests clearly outweigh the need for affordable housing; and
 - such public interests cannot be protected by reasonable changes to the affordable housing development.



AFFORDABLE HOUSING DEVELOPMENT - As used in CGS Section 8-30g, a proposed housing development which is (A) assisted housing, or (B) a set-aside development. See CGS Section 8-30g et seq.

ANNUAL INCOME - In general, the adjusted gross income as defined for purposes of reporting under Internal Revenue Service (IRS) Form 1040 series for individual federal annual income tax purposes.

AREA MEDIAN INCOME (AMI) - An "average" annual income for an area as determined by HUD which is used to calculate eligibility for certain affordable housing programs.

AS OF RIGHT – As per Public Act 21-29, able to be approved in accordance with the terms of a zoning regulation or regulations and without requiring that a public hearing be held, a variance, special permit or special exception be granted or some other discretionary zoning action be taken, other than a determination that a site plan is in conformance with applicable zoning regulations.

ASSISTED HOUSING - As used in CGS Section 8-30g, 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.

CGS - Connecticut General Statutes

COTTAGE CLUSTER - As per Public Act 21-29, a grouping of at least four detached housing units, or live work units, per acre that are located around a common open area.

COTTAGE COURT - A group of small, detached structures arranged around a shared court visible from the street. Structures of less than two stories are oriented primarily to the shared court with automobile access to the side and/or rear.

COURTYARD BUILDING - A detached structure consisting of multiple side-by-side and/or stacked dwelling units oriented around a courtyard or series of courtyards which are generally open to the street. Building height can vary based on location/context but may be up to 3.5-stories.

DUPLEX (also called Two-Family) – A detached structure that consists of two dwelling units arranged side-by-side or one above the other. This type has the appearance of a small-to-medium single-unit house of up to 2.5 stories.



FAMILY – As defined by Glastonbury Zoning Regulations, one person, or group of two or more persons related by blood, marriage, legal adoption or legal guardianship, or a group of not more than six (6) persons who need not be so related, living and cooking together in the same dwelling unit as a single housekeeping unit. The persons constituting a family may also include up to six (6) foster children when a married couple permanently reside in the same dwelling unit as foster parents and gratuitous guests and domestic servants. A roomer, boarder, lodger or occupant of supervised group quarters, regardless of relationship or ownership, shall not be considered a member of a family.

FOURPLEX - A detached structure with the appearance of a medium-sized, single-unit house which contains four dwelling units, two on the ground floor and two above, with shared or individual entries from the street.

HOUSEHOLD - All the people who occupy a housing unit.

INCLUSIONARY ZONING - Municipal regulations which make some provision for housing affordable to people with low to moderate incomes as part of new development approvals – either in terms of establishment of units, a fee-in-lieu-of units, and/or other approaches. Programs can be mandatory (required) or voluntary (incentivized). In the absence of such provisions, affordable housing may not be created due to municipal intent, builder choice, neighborhood opposition, financing practices, and/or other factors.

MEDIAN - A numerical value used to describe an overall dataset where one half of the values in the dataset are above the median value and one half are below.

MEDIAN INCOME - As used in CGS Section 8-30g, after adjustments for family size, the lesser of the state median income or the AMI for the area in which the municipality containing the affordable housing development is located, as determined by HUD.

MIDDLE HOUSING - As per Public Act 21-29, duplexes, triplexes, quadplexes, cottage clusters and townhouses.

MISSING MIDDLE HOUSING – Housing types which fit in the middle between single-family dwellings and larger multifamily developments (such as duplexes, fourplexes, cottage courts, and multiplexes). Missing middle housing generally contains fewer than eight units but may contain more units in more urban settings. The buildings are typically “house-scale” to fit into existing neighborhoods. They can be more naturally affordable than other housing types and can also support walkability, locally-serving retail, and public transportation.



MIXED-USE BUILDING – See mixed use development.

MIXED-USE DEVELOPMENT - As per Public Act 21-29, a development containing both residential and nonresidential uses in any single building.

MULTI-PLEX - A detached structure that consists of five to twelve dwelling units arranged side-by-side and/or stacked, typically with a shared entry from the street. This two to two-and-a-half-story structure has the appearance of a medium-to-large single-unit house.

SET-ASIDE DEVELOPMENT - As used in CGS Section 8-30g, 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 30% or less of their annual income, where such income is less than or equal to 80% of AMI. 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 15% of all dwelling units in the development shall be sold or rented to persons and families whose income is less than or equal to 60% 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 80% of AMI.

SINGLE-FAMILY – A detached structure that consists of one dwelling unit.

TRIPLEX - A detached structure that consists of three dwelling units typically stacked on top of each other on consecutive floors, with one entry for the ground floor unit and a shared entry for the units above.

TOWNHOUSE - As per Public Act 21-29, a residential building constructed in a grouping of three or more attached units, each of which shares at least one common wall with an adjacent unit and has exterior walls on at least two sides. Generally, a unit placed side-by-side with other units within a multi-unit structure and having no other units above or below.

TWO-FAMILY – See “Duplex.”



APPENDIX A

GLASTONBURY HOUSING NEEDS ASSESSMENT – MAY 2021



GLASTONBURY AFFORDABLE HOUSING PLAN

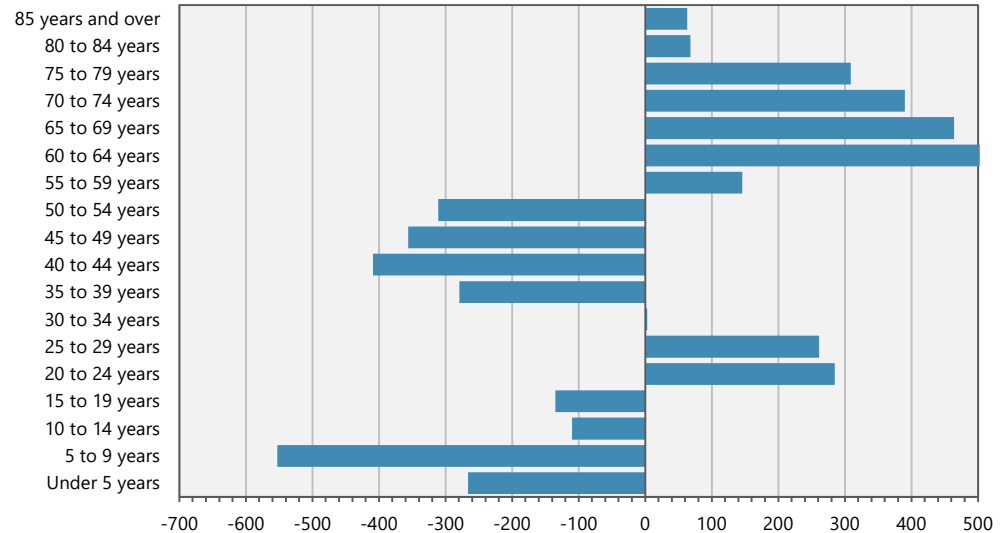
PRELIMINARY DEMOGRAPHIC AND HOUSING DATA ANALYSIS

MAY 26, 2021

GLASTONBURY'S POPULATION

- Total population is estimated to have remained flat over the last decade, from 34,427 reported residents in 2010 to 34,564 estimated in 2019
- However, significant gain in residents over age 55, and loss of school-aged residents over same time period
- Modest population growth of 3.2% by 2040 is projected by the CT State Data Center
- Median age is up to 45.2, about 10% higher than Hartford County and State figures of 40.4 and 41

**Population Change, by Age Group
2010 to 2019**



Source: 2019 ACS 5-Year Estimates, Table B01001

**People age 20-39 are projected to grow the most
in the next 20 years in Glastonbury**

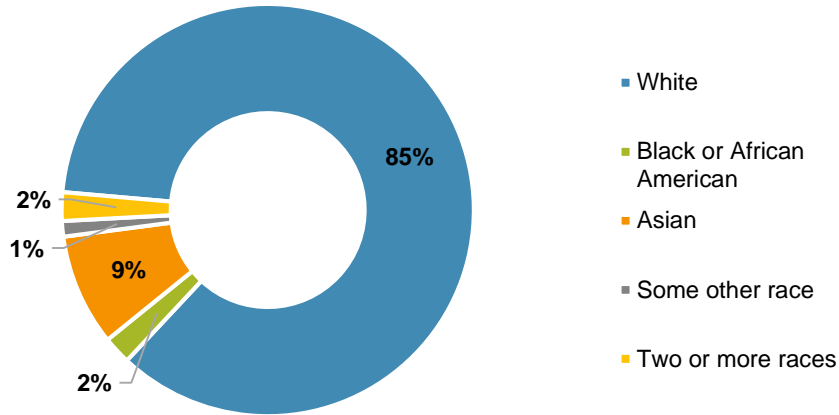


Source: Connecticut Data Center

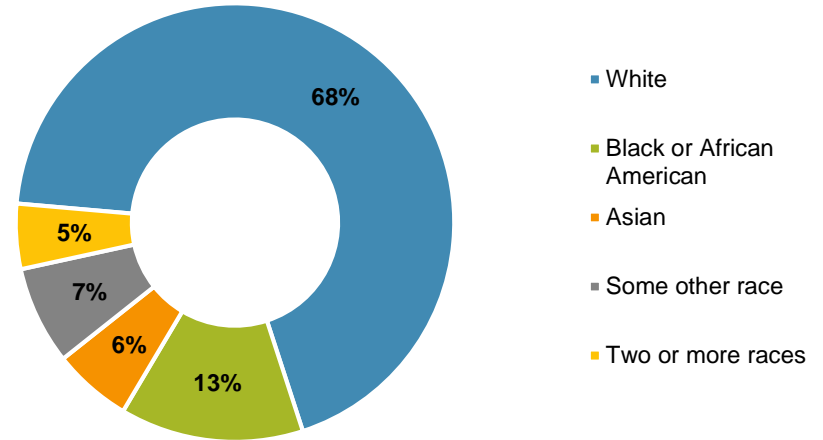
Excerpted from Partnership for Strong Communities 2020 Housing Profile

GLASTONBURY'S POPULATION

Glastonbury Total Population by Race



Hartford County Total Population by Race

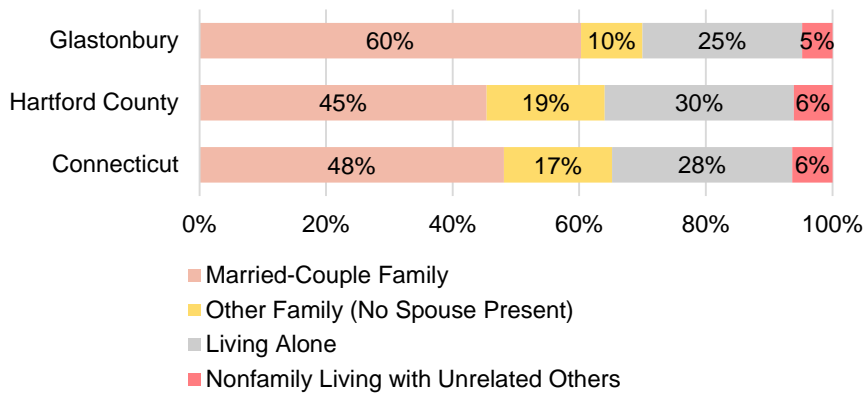


Source: 2019 ACS 5-Year Estimates, Table B02001

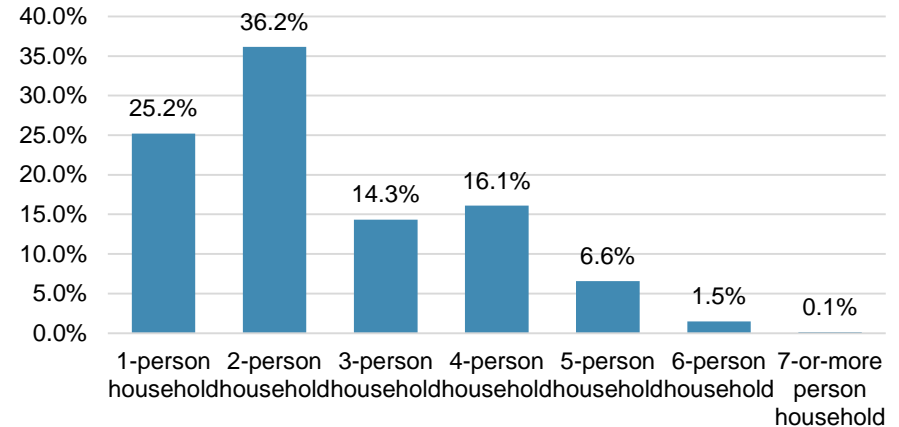
- 85% of Glastonbury's residents are White compared to 68% of Hartford County's total population
- Glastonbury has a higher percentage of Asians than the County (9% compared to 6%) and a lower percentage of Black or African Americans, Multi-Racial populations and other races

HOUSEHOLDS

Household Distribution



Household Size Distribution

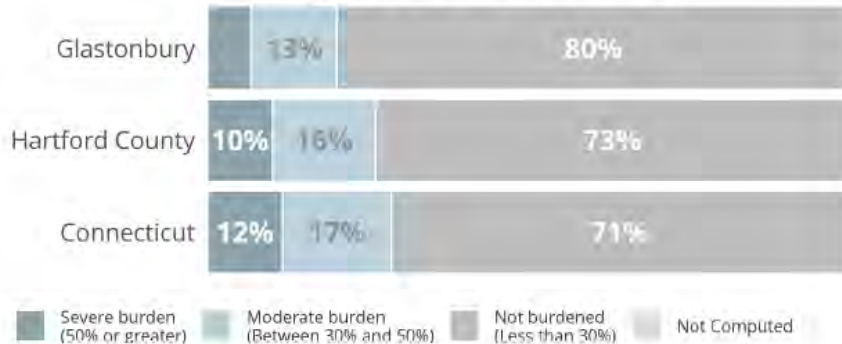


Sources: 2019 ACS 5-Year Estimates, Tables B01001 and B11016

- Higher rate of married-couple households than the County or State at 60% of all households
- Lower rate of single-person households than County or State
- Over 61% of households are made up of one to two people

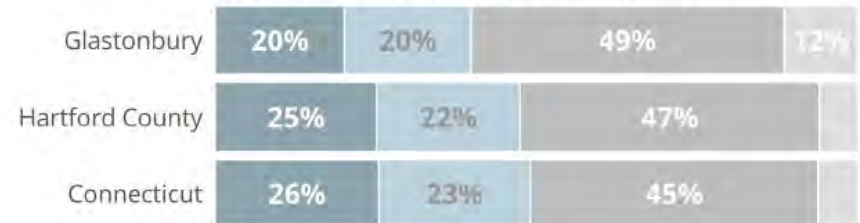
COST BURDENED HOUSEHOLDS

Housing cost burden for owners



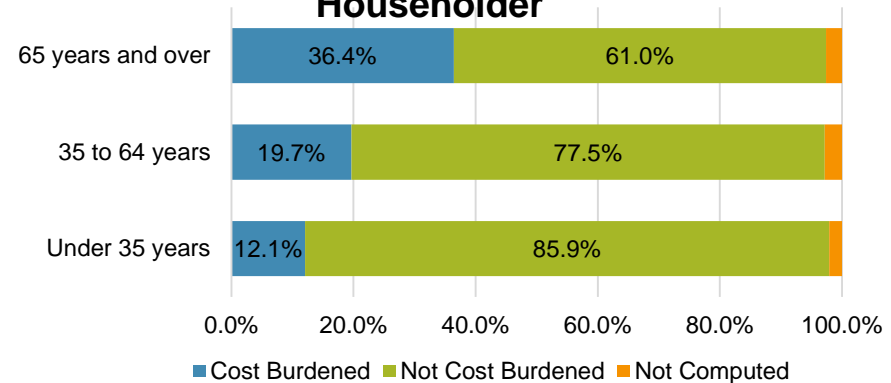
Source: Partnership for Strong Communities 2020 Housing Profile

Housing cost burden for renters



- “Cost-burden” is generally defined as spending more than 30% of household income on housing, which can affect a household’s ability to afford other basic necessities such as food, medical care, transportation, etc.
- “Severely cost-burdened” households spend more than 50% of their income on housing
- Though lower than County and State rates, 20% of Glastonbury homeowners and 40% of Glastonbury renters are estimated to be cost-burdened
- About 36% of households headed by those age 65+ are cost-burdened, whereas about 20% of households headed by those age 35 to 64 are

Housing Cost Burden, by Age of Householder



Source: ACS 2019 5-Year Estimates, Table B25072, 25093

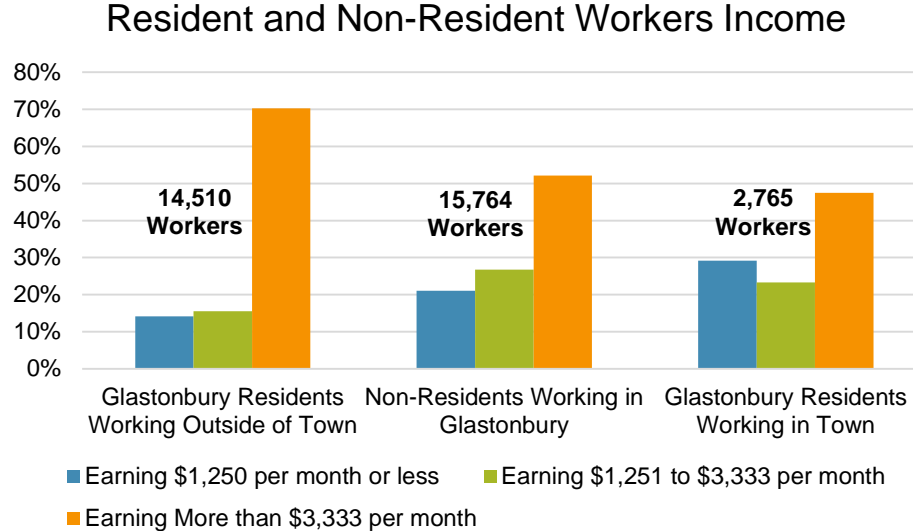
LOW-INCOME HOUSEHOLDS

Income Group	Family of 4		Individual	
	Income Limits	Max Monthly Housing Cost	Income Limits	Max Monthly Housing Cost
Extremely Low Income (<30% of AMI)	\$30,850	\$771	\$21,600	\$540
Very Low Income (30% to 50% of AMI)	\$51,450	\$1,286	\$36,000	\$900
Low Income (50% to 80% of AMI)	\$79,900	\$1,998	\$55,950	\$1,399

Source: U.S. Department of Housing and Urban Development (HUD) FY 21 Income Limits

- The State defines Affordable Housing in CGS Sect. 8-30g as housing that costs 30% or less of household income for households making less than 80% of state or area median income, whichever is lower, using HUD information which can be adjusted for household size
- HUD's FY 21 area median income for CT is \$102,600, lower than the Hartford – West Hartford – East Hartford HMFA of \$104,300
- **By the State's definition of affordable housing in Sect. 8-30g, a family of four making less than \$79,900 per year and an individual earning less than \$55,950 per year are considered low income**
- About 30% of Glastonbury households are estimated to have incomes of less than \$75,000 according to 2019 ACS data

WORKFORCE



Source: 2018 U.S. Census OnTheMap Application and LEHD Origin-Destination Employment Statistics

- More than 15,750 people are estimated to commute into Glastonbury for work
- Of those who commute into Town, 48% are estimated to earn less than \$3,333 per month or about \$40,000 per year
- More than 50% of residents who work in Town are estimated to earn less than \$3,333 per month
- This may indicate a need for more affordable units for both non-resident and resident workers employed in Town

WORKFORCE

Estimated Occupational Annual Wages

Major Occupations Category	Estimated Employment	Mean Annual Wage
Total - All Occupations	584,080	\$64,508
Educational Instruction and Library	40,540	\$68,376
Healthcare Support	28,160	\$34,888
Protective Service	10,350	\$56,365
Food Preparation and Serving Related	43,160	\$31,551
Building and Grounds Cleaning and Maintenance	16,640	\$38,494
Personal Care and Service	14,410	\$35,331
Sales and Related	48,140	\$46,370
Office and Administrative Support	79,310	\$48,191
Farming, Fishing, and Forestry	170	\$41,855
Installation, Maintenance, and Repair	18,310	\$57,020

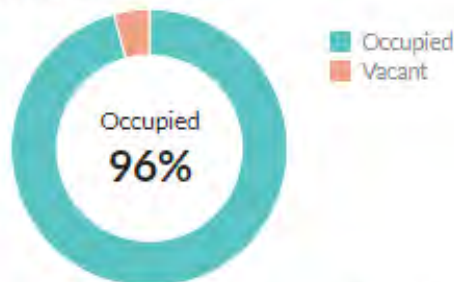
Source: CT Department of Labor Occupational Employment and Wage Statistics for the Hartford Labor Market Area, 1st Q 2020

- Top employers in Glastonbury include the Town, Fiserv, Amica Mutual Insurance, Home Depot, Super Stop and Shop
- According to Hartford Labor Market Area data, average wages for several types of jobs fall below 80% of median income, including restaurant workers, nursing assistants, retail workers, farm workers, property maintainers, and more

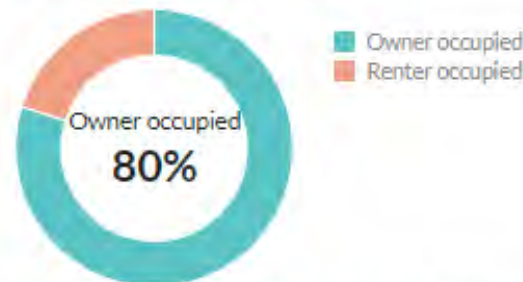
HOUSING VACANCY AND TENURE

Glastonbury

Occupied vs. Vacant

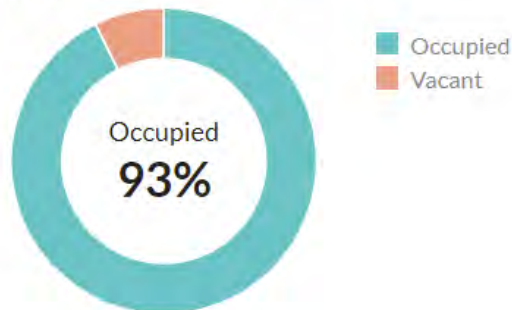


Ownership of occupied units

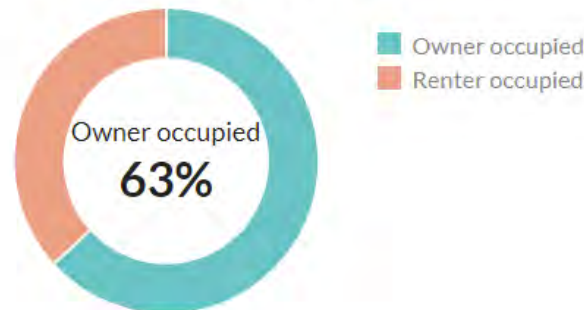


Hartford County

Occupied vs. Vacant



Ownership of occupied units

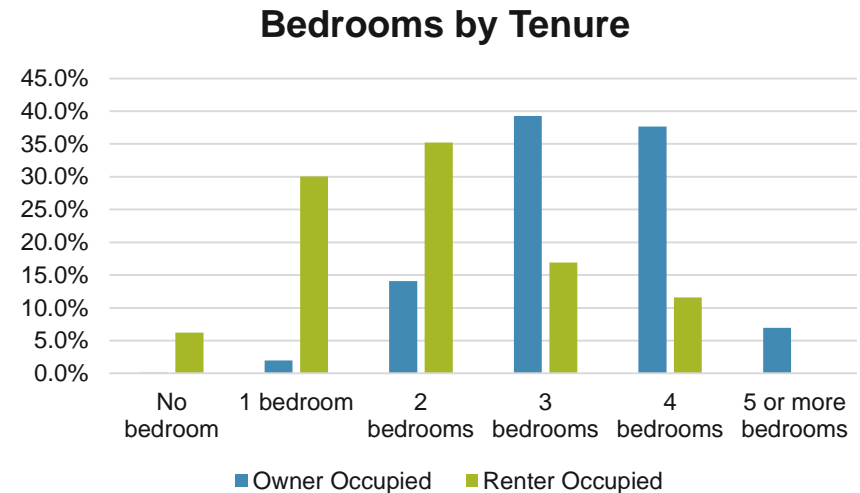
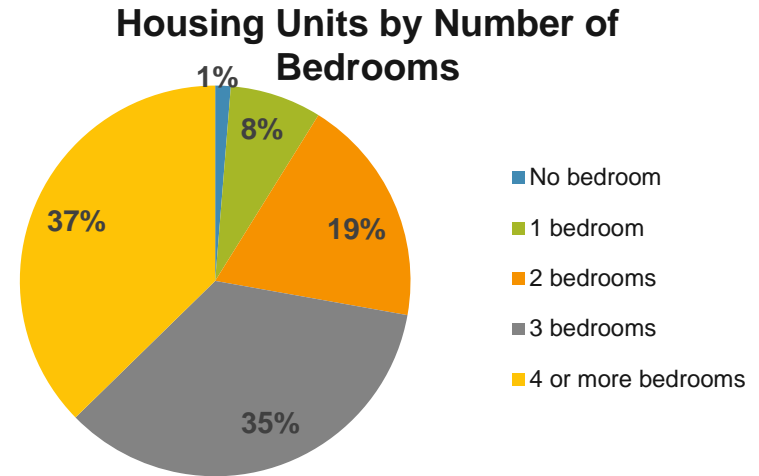


Sources: US Census Reporter, 2019 ACS 5-Year Estimates

- Housing vacancy rate of 4% is lower than Hartford County's vacancy rate
- About 20% of units are renter-occupied compared to 37% in Hartford County

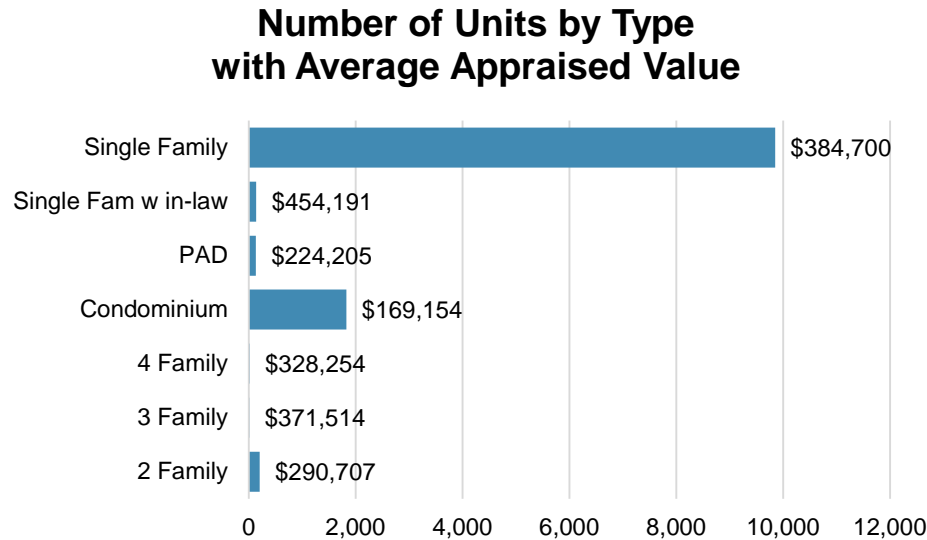
HOUSING UNIT TYPE

- About 72% of all housing units have 3 or more bedrooms
 - Compared to just over 60% of households consisting of one to two people, this may indicate a need for smaller units
- About 72% of renter-occupied units consist of 2 or fewer bedrooms
- About 45% of owner-occupied units consist of 4 or more bedrooms



Source: 2019 ACS 5-Year Estimates, Tables B25041 and B25042

HOMES BY TYPE AND VALUE

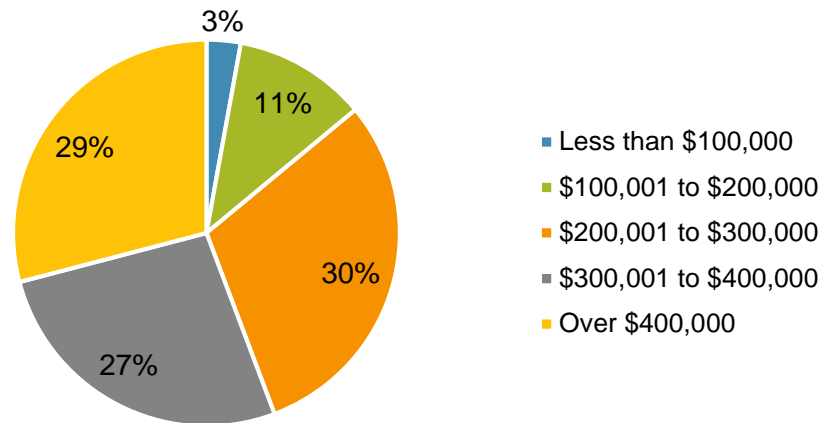


Source: Assessor's data as of May 2021 for residential ownership properties

- About 15% of housing units (not including apartments) are condominiums, and have an average appraised value of \$169,154
- Over 80% of units are single-family and have an average appraised value of \$384,700

HOME VALUE DISTRIBUTION

Appraised Values of Existing Units

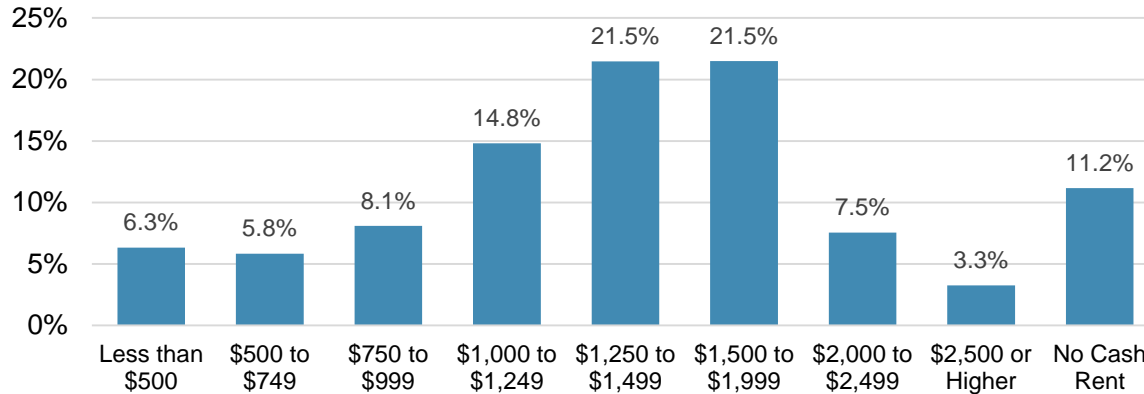


Source: Assessor's data as of May 2021 for residential ownership properties

- 3% of units are appraised at less than \$100,000 – primarily condo units
- Assuming a 20% down payment, 30-year mortgage at 4%, the current mill rate, and 1.5% towards insurance and utilities, a family of four earning \$79,900 per year could afford a \$275,000 home
- About 36% of Glastonbury's housing units are appraised at under \$275,000
- While this indicates a healthy stock of “naturally occurring affordable housing,” there is no guarantee that lower income households are able to take advantage of this stock and there may be some mis-match between housing type and household needs

RENTS

Distribution of Gross Monthly Rental Costs



Source: 2019 American Community Survey 5-Year Estimates, Table B25063

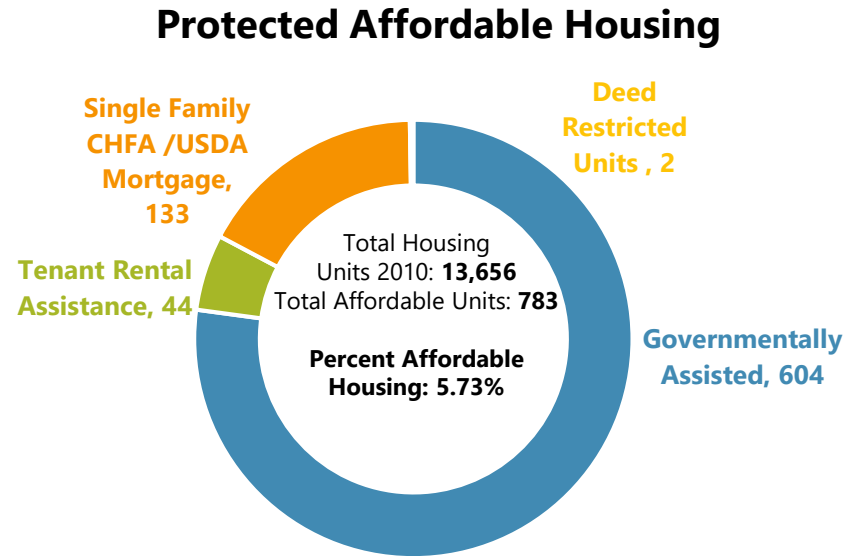
Sample Glastonbury Rental Unit Rates			
	Studio/ 1 BR	2 BR	3 BR
The Tannery	\$1,940	\$3,288	
Addison Mill	\$1,395	\$2,275	
One Glastonbury Place	\$1,990	\$2,590	\$3,665
10 Glastonbury Blvd	\$1,990	\$1,655	\$3,645
Griswold Garden	\$1,390		
Colonial Village	\$1,415	\$1,925	
Candlelight	\$1,250		
School Street	\$1,335		
Average	\$1,588	\$2,347	\$3,655

Source: Zillow.com and Apartments.com (May 2021)

- About 54% of rental units are estimated to have rents above \$1,250
- Based on a sample of market-rate rental units, the average for a studio/ 1 bedroom unit is \$1,588, which is above the \$1,399 affordable to a low-income individual earning 50-80% of median income

PROTECTED AFFORDABLE HOUSING

- Less than 6% of current housing stock qualifies as affordable housing under CGS 8-30g
- More than 75% of Glastonbury's protected affordable housing stock is governmentally assisted – the majority of which are managed by the Glastonbury Housing Authority (GHA)
- The GHA has a wait list of 1,130 households for units
 - About 34% are elderly, another 15% are “near elderly” headed households
 - About 13% are disabled headed households
 - Just over 400 families with children are included
- Other providers of governmentally assisted units include:
 - Naubuc Green (110 units for age 62+)
 - Cobbs Mill Crossing (32 units)
 - Carter Court (20 units)



Source: DECD Affordable Housing Appeals List, 2020

Glastonbury Housing Authority Units	Units
Welles Village (non-age restricted)	199
1-bedroom	30
2-bedroom	100
3- bedroom	65
4-bedroom	4
Center Village (age 62+ or non-elderly disabled)	72
1 bedroom	72
Hale Farms (non-age restricted)	3
1 Bedroom	1
2 Bedroom	2
Herbert T Clark Congregate (age 62+)	45
1 bedroom	45
Herbert T Clark Assisted Living (age 65+)	25
1 bedroom	25
Village Green/Knox Lane Annex (age 62+ and non-elderly disabled)	90
1 bedroom	90
Housing Choice Voucher Program (tenant based)	33
Currently using 17 due to funding	17

PRELIMINARY ANALYSIS RESULTS

- Glastonbury's housing stock reflects its agricultural and suburban roots – in that it consists of mostly single-family ownership units with 3 or more bedrooms
- However, several townhome and condominium style developments, as well as small single-family homes have maintained a reasonable supply of moderately priced ownership units
- Nevertheless, the current housing supply may not meet the needs of all who wish to move to or remain in Glastonbury, as is evidenced by significant wait list for existing governmentally assisted affordable units
 - Limited supply of affordable rental units – whether naturally occurring or protected
 - Large proportion of non-residents working in Glastonbury likely priced out of market
 - Senior-headed households have higher rates of cost burden

APPENDIX B

CAPITOL REGION AFFORDABLE HOUSING ASSESSMENT – NOVEMBER 2021, REVISED JANUARY 2022



Capitol Region Affordable Housing Assessment

**November 2021
Revised January 2022**





Created by the Capitol Region Council of Governments, 2021-2022

Chris Henchey, Stephanie Camp, Caitlin Palmer

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Background

Communities that actively plan to provide a range of housing options that are available to a diverse range of incomes will enable more equal patterns of opportunity for all ages.

Capitol Region Affordable Housing Assessment Study, pg. 9

Background

Per Connecticut General Statute section 8-30j, all Connecticut municipalities are required to prepare and adopt an Affordable Housing Plan by July 2022. Once adopted, these plans must be maintained and amended every five years. These plans are intended to help address the lack of affordable housing in many of our municipalities. Unlike CGS section 8-30g which created the appeals procedure where courts may override local zoning denials of affordable housing proposals when a municipality has less than 10 percent of its housing stock as affordable (per the definition below); section 8-30j allows municipalities to better address affordability goals consistent with their plans by emphasizing the use of data and encouraging proactive conversations about affordable housing, thereby avoiding a reactive and often contentious appeals process.

These plans are also meant to help correct decades of institutional racism and discrimination in access to quality affordable housing. The processes of redlining and racially exclusive deed-covenants set back black and people-of-color (POC) families, especially in the post-World War II housing

boom. This in turn hindered many minority families' ability to build generational wealth from the resulting post-war economic gains. The affected communities have still not recovered from these practices and need near-term affordable housing solutions and long-term affordable home ownership opportunities to help narrow the racial wealth gap.

The issues around housing affordability are now exacerbated by:

- Young adults who deal with stagnant wages, student loan debt, and housing cost burden.
- An increasing elderly population who likely are on fixed incomes, need greater medical care, and may be unable to transport themselves.

As a result, the state of Connecticut has mandated several legal changes in recent years with the goal of increasing affordable housing options for a variety of incomes and backgrounds. In addition to the laws around 8-30j, new legal changes occurred in 2021 to expand the role of accessory dwelling units, multi-family, and middle housing can play in affordable housing.

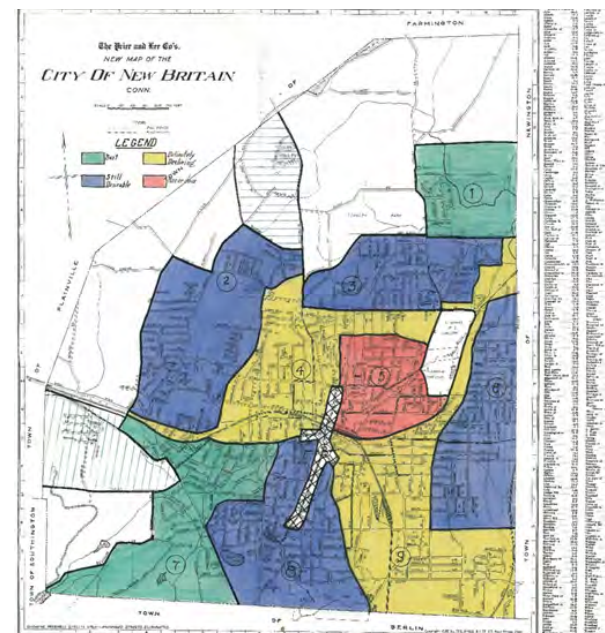
History of Housing in Capitol Region

Connecticut has some of the highest concentrations of extreme poverty and wealth in the nation.¹ Within the CRCOG region, Hartford is one of the top twenty metro areas with the highest increases in levels of income segregation, the uneven geographic distribution of families of different income levels, since 1970.² Income segregation can lead to inequality of social outcomes; disparities in the quality of public amenities and services such as amount and access to quality green spaces and well-funded schools offering quality education. Therefore, addressing this issue is critical since patterns of income segregation become issues that “limits opportunities of low-income children for upward social and economic mobility and reinforces the reproduction of inequality over time and across generations.”³ Communities that actively plan to provide a range of housing options that are available to a diverse range of incomes will enable more equal patterns of opportunity for all ages, and especially for children. So how did we get here? We can

better understand how Connecticut cities and towns, including those of the Capitol Region, became this way by looking at the legislation and regulations of our past.

In 1933, President Franklin D. Roosevelt helped pass the Home Owners’ Loan Act- legislation that was meant to help lift some of the financial burden Americans were feeling during the Great Depression.⁴ Through this act, the Home Owners’ Loan Corporation (HOLC) was created. This corporation proceeded to create “residential security” or “**mortgage security**” maps of major U.S. cities that were then used by loan and real-estate professionals to consider the mortgage lending risk depending on the area of the city.

An analysis of these maps by the National Community Reinvestment Coalition has shown that the “desirable” highly graded areas of these cities had a majority non-Hispanic White population, whereas the “declining” and “hazardous”



These mortgage security maps measured mortgage security by the neighborhood's quality of housing, the recent history of sale and rent values, and by the **racial and ethnic identity and class of the residents**, which was the key factor.

areas had populations that consisted mostly of people of color, as well as immigrants. Neighborhoods that received the highest grade were colored green on the maps and signified to banks and mortgage lenders a minimal risk. The lowest grade was colored or lined in red, hence the name **redlining**, signifying to mortgage lenders that the area should be refused loans, or made on a conservative basis.⁵ The higher-grade areas also had greater percentages of residents with middle-to-upper income, whereas the lower-grade areas had greater percentages of lower-to-moderate income.⁶

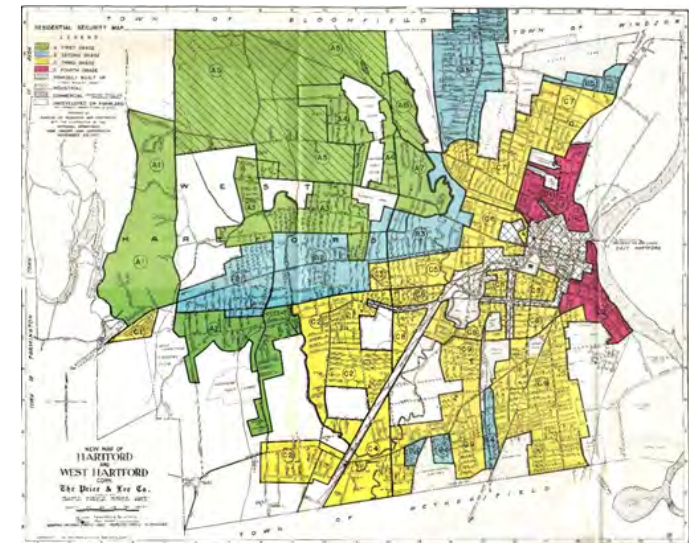
In the aftermath of the World War II, there was an economic and population ('baby') boom – the population shifted and expanded, creating vast, sprawling suburban areas. Through these processes the HOLC and the Federal Home Loan Bank Board protected and expanded housing and home ownership – but this was true mostly only for White "assimilated" Americans. This made it extremely

difficult and sometimes impossible for immigrants and especially people of color to become homeowners and "helped codify and expand practices of racial and class segregation".⁷

Some of the content and language included in area descriptions included the percentages of "foreign-born" and "negro" in the area; and clarifying remarks where descriptions of the

holders and they will no longer lend in this section." Another description of area D-3, an area predominantly inhabited by Italian immigrants, read, "Dwellings throughout the area include everything from shacks to two-family and an occasional triple. All are in poor condition and evidence no pride of ownership. The entire area is shunned by lenders and may be classed as 'hazardous'."⁸

Redlining | Term used to signify to mortgage lenders that an area should be refused loans or made on a conservative basis. The lowest grade areas were colored or lined in red and generally contained people of color and immigrants.



area were given. The description for area D-1 in Hartford read, "The city's oldest residential section which has gradually drifted into a slum area now mainly occupied by Negroes... There has been a sizeable amount of demolition on the part of institutional

See Appendix A for Neighborhood Description of a "redlined" neighborhood.

The ability to purchase a home after World War II was likely a key factor in the building of wealth for

Americans. Consequently, the denial of housing loans to Black Americans and immigrants, among others, made it difficult for them to build generational wealth – wealth that we can see today is disproportionately held by select populations. And while the practice of redlining no longer formally exists in America, the repercussions of it are still being felt in Connecticut and the Capitol Region today. Redlining as well as deed restrictions and exclusionary zoning barriers geographically limited Black homeownership, in some cases helping to create predominantly Black neighborhoods.

Today, homes within these majority-Black neighborhoods are consistently devalued when their owners go to sell or refinance. A 2018 study

by the Brookings Institution found that across all majority black neighborhoods, owner-occupied homes are undervalued by \$48,000 per home on average.⁹ This devaluation can have additional impacts when home equity is tapped for college funding, family emergencies, and other such situations where an undervalued home is somehow worth less with all else being equal. How does providing affordable housing offer a solution to this situation? While better checks and balances need to be developed in the real estate profession, by providing a variety of housing cost options, we can start to desegregate housing within our census tracts and make this devaluing practice by assessors – whether purposeful or ingrained – more difficult to

accomplish.

In addition to racialized disinvestment and devaluing, all residents need to contend with the fact that, the cost of living has continually increased over time while wages have stagnated (and “what wage gains there have been have mostly flowed to the highest-paid tier of workers”¹⁰). While the federal minimum wage has not changed from \$7.25 since 2009, Connecticut has made strides towards increasing wages for minimum wage workers. In 2019, Connecticut signed into law minimum wage increases that will take our minimum wage from the current \$12.00 per hour and will increase minimum wage by a dollar each year until it reaches \$15 per hour by 2023. That said, the State



The US Department of Housing & Urban Development defines **cost-burdened families** as those “who pay more than 30% of their income for housing” and “may have difficulty affording necessities such as food, clothing, transportation, and medical care.” Severe rent burden is defined as paying more than 50% of one’s income on rent.

Keep in mind however, that **the 30% rule does not capture the full picture** of a persons ability to pay for housing. Using only **a ratio of income oversimplifies the issue of housing affordability** - 30% of someone’s income who makes \$200,000 per year is very different than someone who only makes \$40,000, the ratio is the same but their realities are not.

minimum wage is not a living wage for most Connecticut residents. Homeowners with mortgages in the Capitol Region suffer from housing cost burden; 29% of homeowners in Hartford County and 26% in Tolland County. Housing cost burden is even higher for renters with 27% of renters in Hartford County and 48% of renters in Tolland County considered housing cost burdened.¹¹

Another benchmark to consider would be an individual's "housing wage." The term housing wage is defined as the wage needed to afford a two-bedroom apartment and assumes a full time job working 40 hours per week, 52 weeks per year, without paying more than 30% of income on rent and utilities.

In order to afford a two-bedroom apartment in Connecticut, an individual needs to earn approximately \$26.42 per hour, or \$54,956 annually. This is the equivalent of working 96 hours – or 2.4 full-time jobs – per week at minimum wage.¹²

The Capitol Region's housing wage is \$23.65 per hour (nearly \$50,000 annually), slightly lower than the

state average. The median household incomes for renters in both Hartford and Tolland counties are still well below the regional housing wage at \$38,000 in Hartford County and \$41,000 in Tolland County.¹³

Young families and single adults in Connecticut are not only facing stagnating wages and inflated housing costs, but also high student loan debt, transportation costs, and more. Without access to affordable housing, many young adults in Connecticut will continue to be cost-burdened – leaving little money for other expenses and forcing many to leave the state in search for a lower cost of living.

Attractive affordable housing development built in 2018 (ongoing) in Hartford, CT.



Distinguishing Between “Affordable Housing” and “Housing Affordability”

While both “affordable housing” and “housing affordability” use the 30% of income measurement to define the affordability of housing, the two terms are not interchangeable.

Housing affordability, as described by the U.S. Department of Housing and Urban Development, is often measured in terms of percentage of income. Since 1981, the standard for owner-occupied housing has been 30% of income in order to ensure that households can also afford other nondiscretionary costs.¹⁴ Approximately 38% of Hartford county and 3% of Tolland County are cost-burdened, of which almost 50% are renters in both Hartford and Tolland counties.¹⁵ While this measurement of housing affordability is standard for the U.S., there are many other factors that are not considered. For example, there may be households who pay 30% or less of their income in housing, but they may be commuting greater distances to work and paying higher amounts in transportation costs to afford their

home.¹⁶ Conversely, some moderate- or high-income householders may be purposely renting or purchasing homes that are more expensive because of their personal preferences for housing, which then falls into the housing cost burdened category.¹⁷

Affordable housing – which also uses the 30% of income threshold – can include naturally occurring affordable housing (NOAH), which tend to be older housing units or



Twenty-two unit development of 55+ housing on Stillman Walk in Wethersfield, CT

out of style housing units but more commonly is thought of as subsidized housing.¹⁸ Affordable housing can be subsidized in a number of ways, including but not limited to:

a developer providing subsidy or acquiring land below the market value and passing those savings on to tenants; low income housing tax credits (LIHTC), and Section 8 or other voucher programs.¹⁹ LIHTCs provide tax incentives to acquire, construct, and rehabilitate low income/affordable housing, whereas housing vouchers pay a subsidized amount to landlords on eligible rental properties. Both LIHTCs and housing vouchers help to reduce the cost of rent for tenants in different ways.

Though municipalities are tasked with creating new affordable housing plans or amending existing plans with updated housing needs for their residents, the plans will largely deal with housing affordability and may include affordable housing as part of the solution to fulfilling housing needs for the people in their towns.

New Affordable Housing Legislation & Requirements

Affordable Housing Plan – 8-30j

Effective July 24, 2017, Connecticut municipalities are required to prepare or amend and adopt an affordable housing plan once every five years – pursuant to Connecticut General Statutes, Title 8, Chapter 126a, § 8-30j. Given the date the statute became effective and the established time schedule, municipalities have until July 2022 to adopt an affordable housing plan, which includes a housing needs assessment of the municipality.

§ 8-30j also holds that municipalities may hold public informational meetings or organize other activities

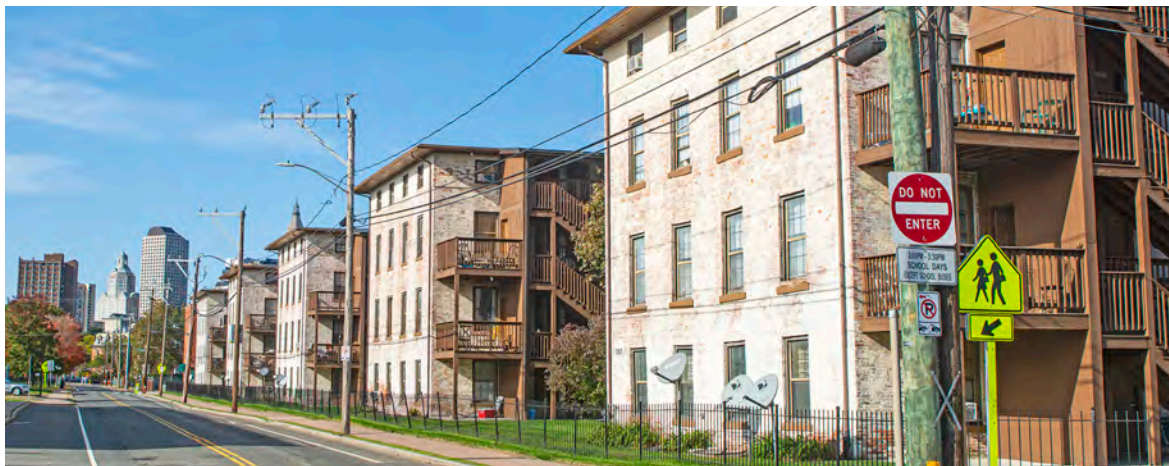
to inform residents about the process of preparing the plan; municipalities must provide at least 35 days' notice prior to the public hearing on the adoption of the plan, as well as provide access to the draft plan for public review before the hearing via the office of the town clerk and optionally on the municipality's website.²⁰

Once the plans have been adopted, municipalities are required to regularly review and maintain their plans and must amend them every five years. The chief elected officials of municipalities that fail to comply will be required to submit a letter

to the Commissioner of Housing explaining why the plan was not amended.²¹

So, what is the difference between the new 8-30j legislation and the existing 8-30g?

An important distinction is the idea of proactively planning for housing that is affordable (housing affordability) versus a requirement that a Town must provide a certain amount of affordable housing. Currently, towns can and have been adopting affordable housing on a case-by-case basis through Chapter 126a of § 8-30g of the Connecticut General Statutes, the "Connecticut Affordable Housing Land Use Appeals Procedure." This section allows for an appeals procedure where courts may override local zoning denials for affordable housing proposals for municipalities where less than 10% of the housing stock in the town is affordable, unless the town has been granted a moratorium for "demonstrating progress towards the 10% goal."²²



Through affordable housing plans, municipalities can “better address § 8-30g with thoughtful goals and actions that encourage development to avoid contentious applications by proposing development consistent with the town’s affordable housing plan”.²³

2021 Legislative Session Changes

The Connecticut State Legislature passed several laws during the 2021 session that made significant changes regarding land use. Specifically, Public Act No. 21-29 and Public Act No. 21-101 could have significant impacts to the future of affordable housing and therefore a summary of those changes have been included on the following page.



Public Act 21-29 Summary

- Requires all towns to permit the building of accessory dwelling units (ADUs) on residential zoned parcels without a special permit.
- Prohibits a cap on the number or percentage of multifamily housing (more than 4 units per building), middle housing (including duplexes, triplexes, and townhouses), and mixed-use housing units in a town.
- Sets parking maximums for new housing developments (for example: 1 space for a studio or 1 bedroom unit).
- Requires regulations to consider or address local and regional housing needs and to further the goals and purposes of the federal Fair Housing Act.
- Prohibits the denial of land use applications, including site plan approvals, special permits, special exceptions and other zoning approvals, based on a district's character unless expressed through explicit physical standards for site work and structures.
- Prohibits the denial of land use applications based on immutable characteristics such as source of income or income level of any applicant or end user.

Public Act 21-101 Summary

- Allows the Connecticut Housing Finance Authority to establish affordability incentive zones in municipalities that have not achieved the 8-30g 10% threshold.
- Incentivizes the purchase of homes within those municipalities with CHFA mortgages.

Benefits of Public Act 21-29

- ADUs can provide a lower cost entry to smaller living spaces. It can also be a possible remedy for affordable senior housing, where elderly people can live in smaller spaces with proximity to family.
- A lack of a cap on multifamily, middle, and mixed-use housing can provide greater density in towns. They are especially helpful when located near everyday essentials or public transit hubs; and can play a key role in transit-oriented development.
- Parking maximums provide greater space for housing units, benefiting developers who can build more units and future residents who have more units from which to choose.

Benefits of Public Act 21-101

- Will allow affordable home ownership opportunities in certain communities that have not achieved the 10% threshold.



Housing Needs Assessment

Analyzing this data can help identify what populations are most in need of what types of housing, and what potential economic barriers people in search of housing are facing.

Capitol Region Affordable Housing Assessment Study, pg. 14



To understand regional housing needs, the Capitol Region's demographic, economic, and housing characteristics need to be identified. Analyzing this data can help identify what populations are most in need of housing and what types of housing, and what potential economic barriers people in search of housing are facing. Summarizing each of the following sections are some key takeaways from the data as well as potential solutions; keeping in mind that no two communities are the same and solutions that fit one community might not be appropriate for the context of another community.

Note: All census tract analysis maps include the Town of Union, which is outside the CRCOG Region but is included in a census tract shared with a part of Stafford.

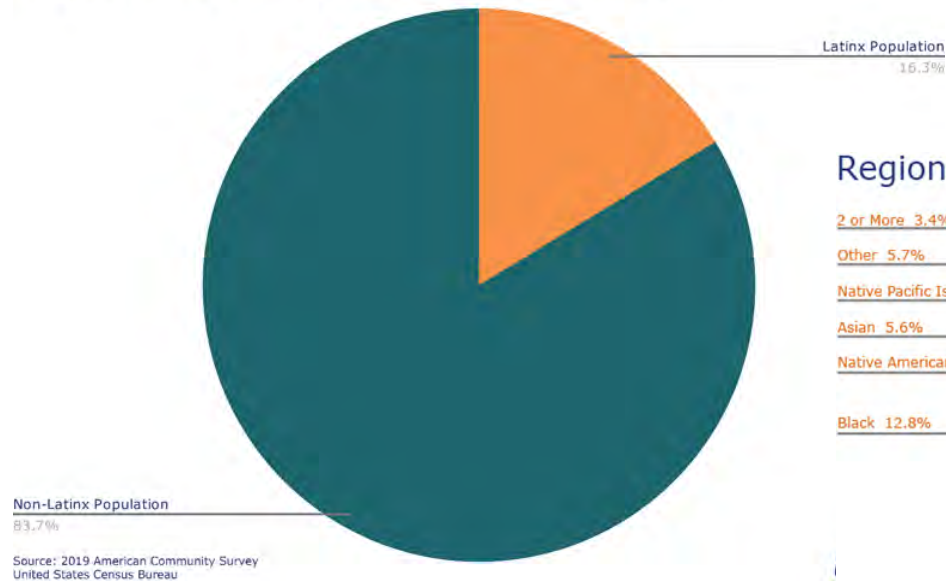
Demographics

Regional Overview

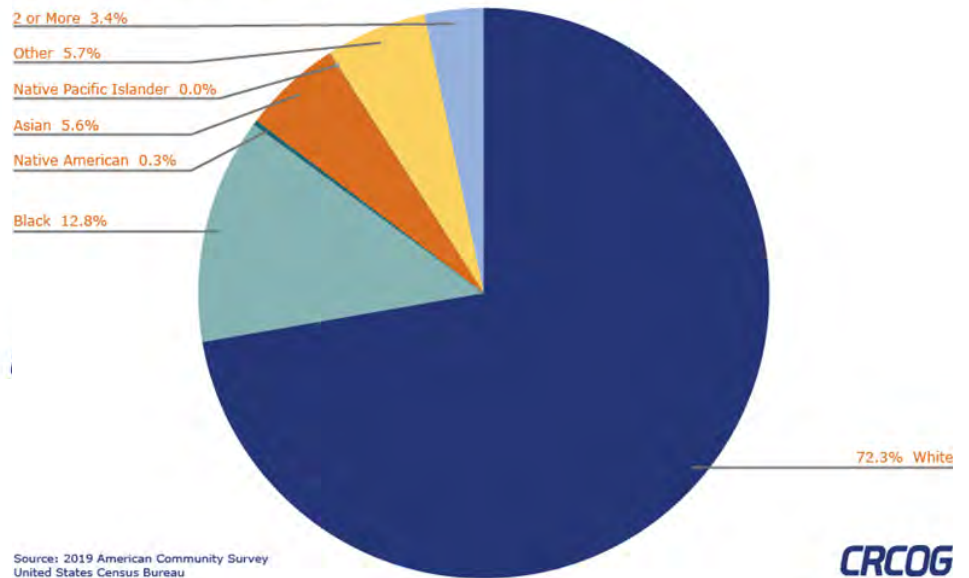
It is important to understand regionwide context of the Capitol Region before analyzing the specific topics. The Capitol Region has a total population of 971,871, according to the 2019 American Community

Survey from the US Census Bureau. This encompasses 27% of Connecticut's 3,575,074 people. The region's age and racial makeup is very diverse and consistent to those of the state's characteristics.

Region Wide Demographic Data - Ethnicity



Region Wide Demographic Data - Race



CRCOG

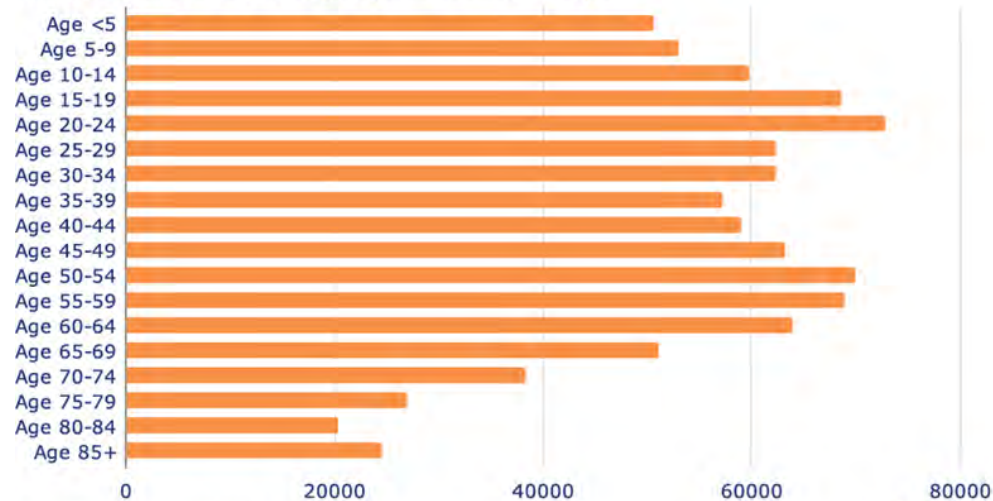
CRCOG

Age

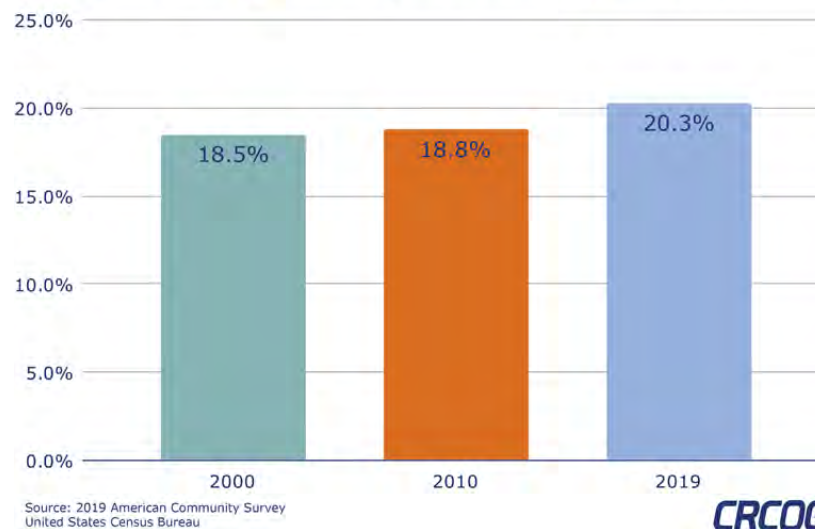
The Capitol Region has two main age groups with high needs for new housing arrangements: young adults and the elderly.

As a percentage of the population, the number of young adults (ages 20 to 34) has increased from 2000 to 2019, as seen in the table below.²⁴

Region Wide Demographic Data - Age



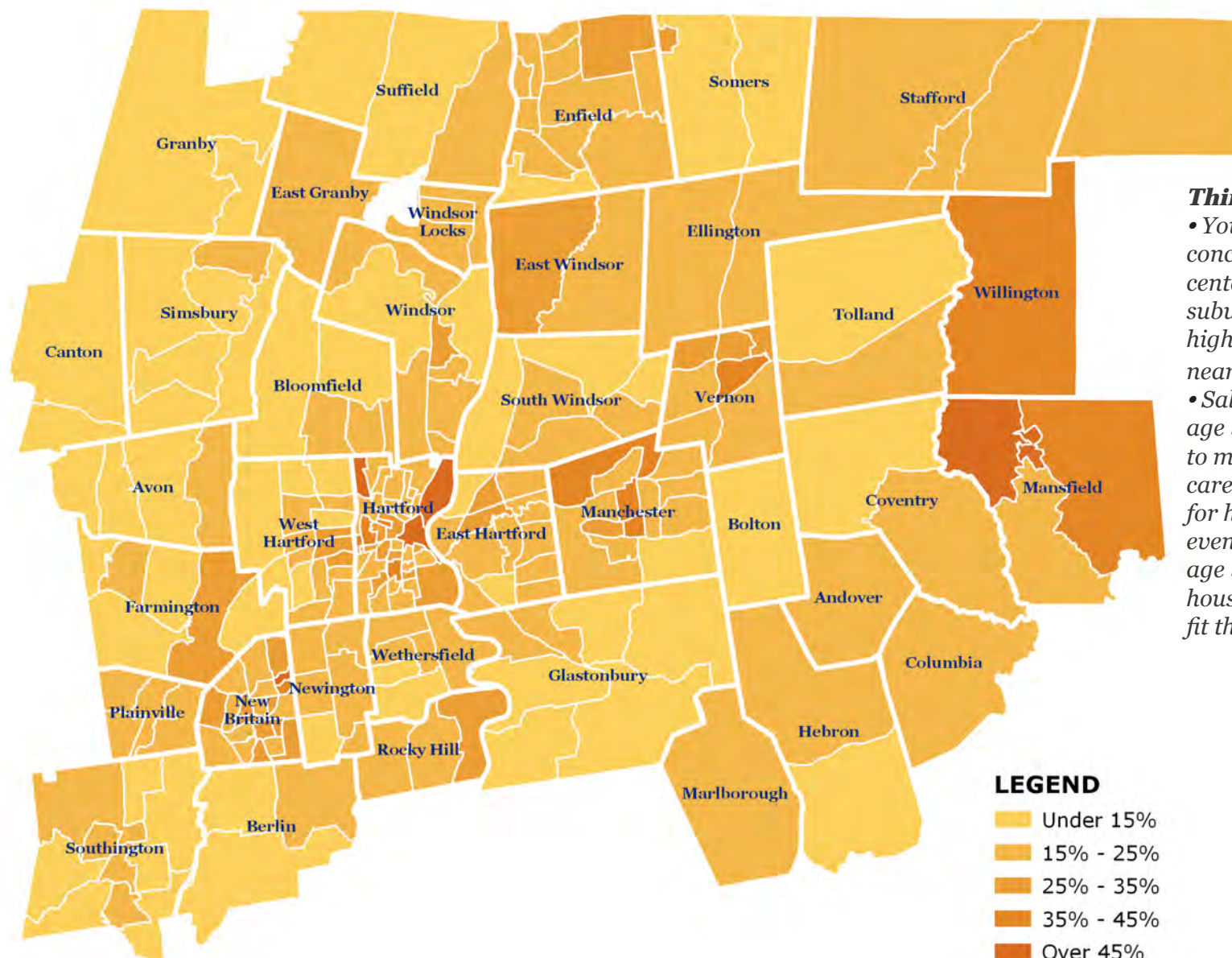
Percent of Regional Population - Ages 20-34



Things to Note:

- These increases in population ages 20-34 are consistent across all towns in the region. It is also a higher increase than the statewide trend, which rose from 18.8% to 19.2% in the same time span. Even when the highest outliers, Mansfield and Willington due to their proximity to UConn, are removed from the analysis, the increase is still higher than the statewide level.
- The data shows that more young people are staying in or moving to the region.

YOUNG ADULT POPULATION (% OF POPULATION)



Things to Note:

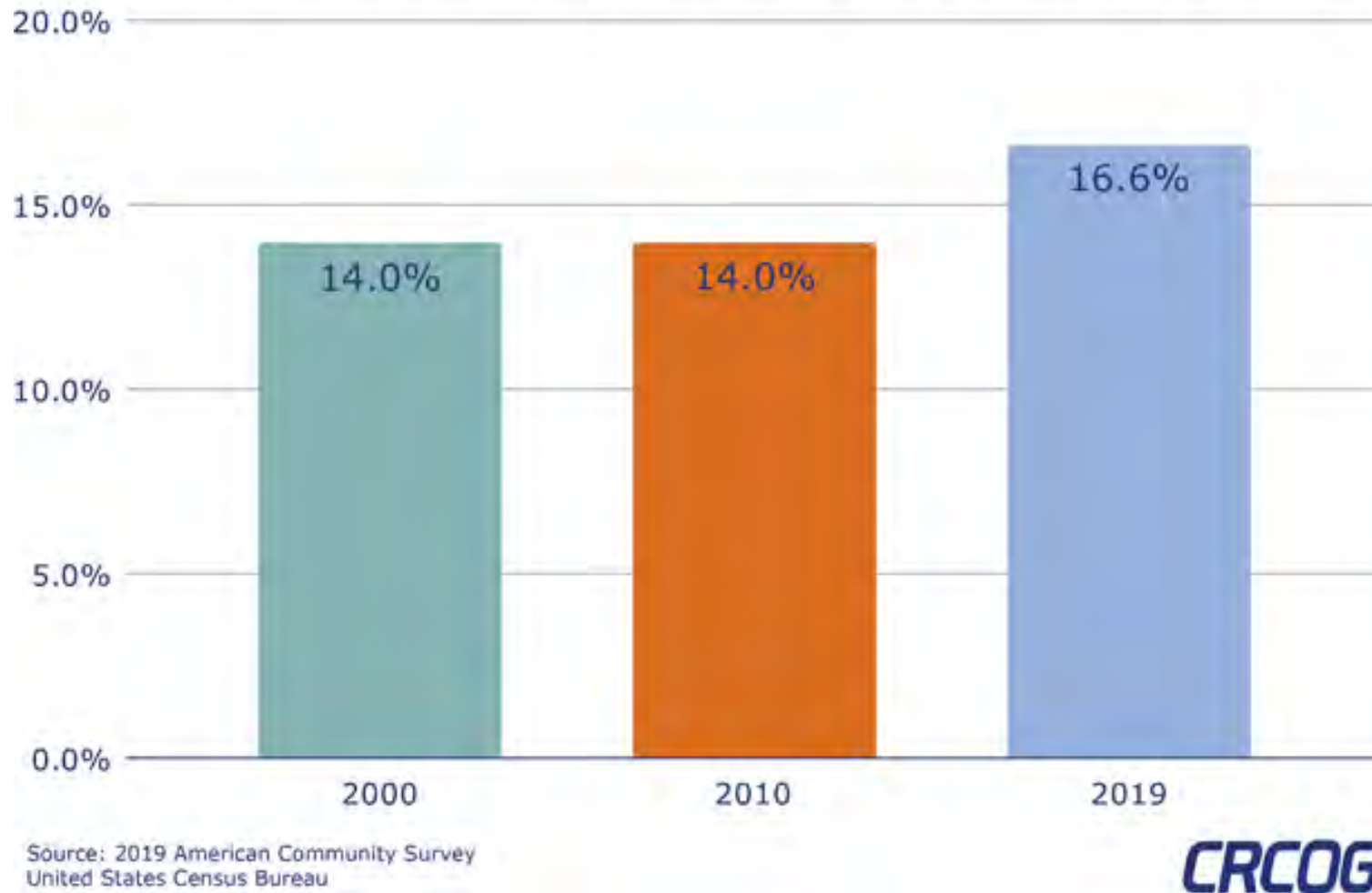
- Young adults are also concentrated in major urban centers, some of the outlying suburbs close to major highway thoroughfares, and near the major universities.
- Salaries for people in this age bracket may be low due to many just beginning their careers, or they may be coming for higher education and make even less money. People in this age bracket will need more housing accommodations that fit their budgets.

LEGEND

- Under 15%
- 15% - 25%
- 25% - 35%
- 35% - 45%
- Over 45%

Meanwhile, elderly people as a percentage of population increased by a greater percentage from 2000 to 2019.²⁵

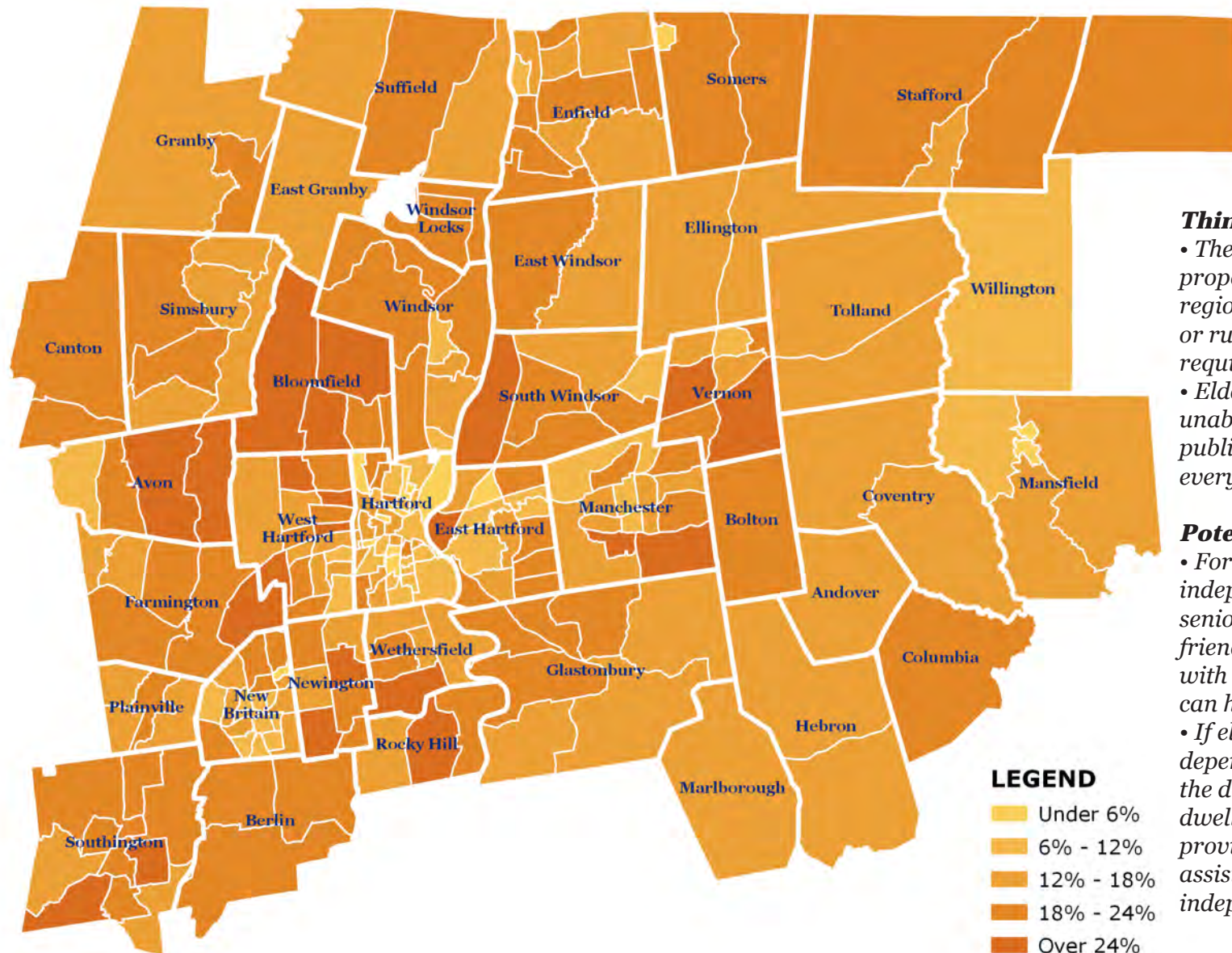
Percent of Regional Population - Elderly (65+)



Things to Note:

- *The increases are consistent across most towns in the region.*
- *As the baby boomer generation ages, the portion of elderly population in the region will continue to rise in the coming decade. Increased senior housing options will become more important across the region as the trends continue.*

ELDERLY POPULATION (% OF POPULATION)



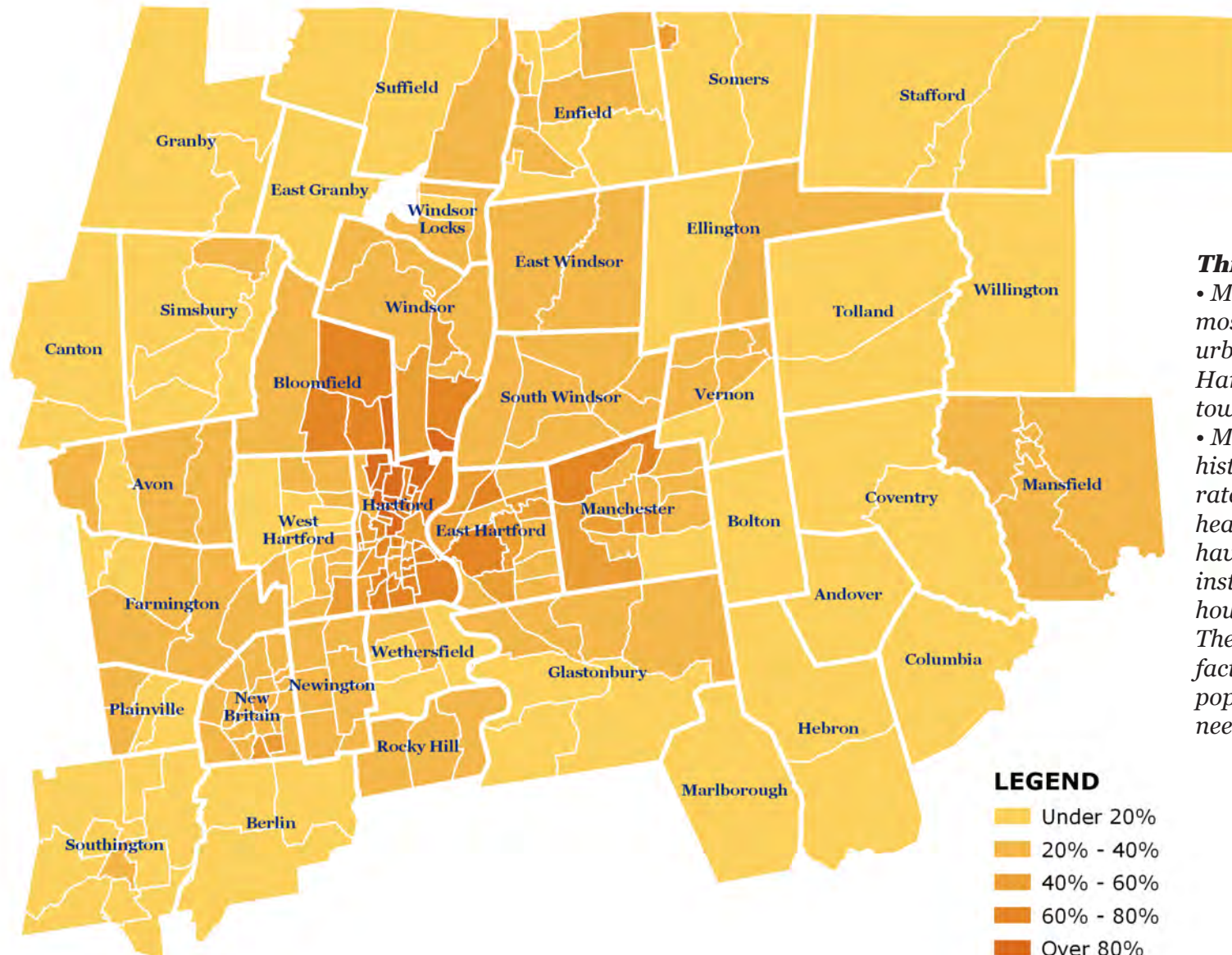
Things to Note:

- The areas with highest proportion of elderly in the region are either suburban or rural towns, with higher requirements for driving.
- Elderly populations are often unable to drive and may use public transit or walk to access everyday goods and services.

Potential Solutions:

- For seniors seeking independent living, building senior housing in pedestrian friendly areas and locations with access to reliable transit can help solve this.
- If elderly people are dependent on family care, the development of accessory dwelling units can help with providing proximity to family assistance while retaining an independent living space.

RACIAL MINORITY POPULATION (% OF POPULATION)



Things to Note:

- Minority populations are mostly located in more urbanized areas such as Hartford and the periphery towns.
- Minority populations have historically had greater rates of poverty, poor health, disability, etc., that have been exacerbated by institutionalized racism and housing discrimination. The combination of these factors has led to minority populations having a greater need for affordable housing.

Health

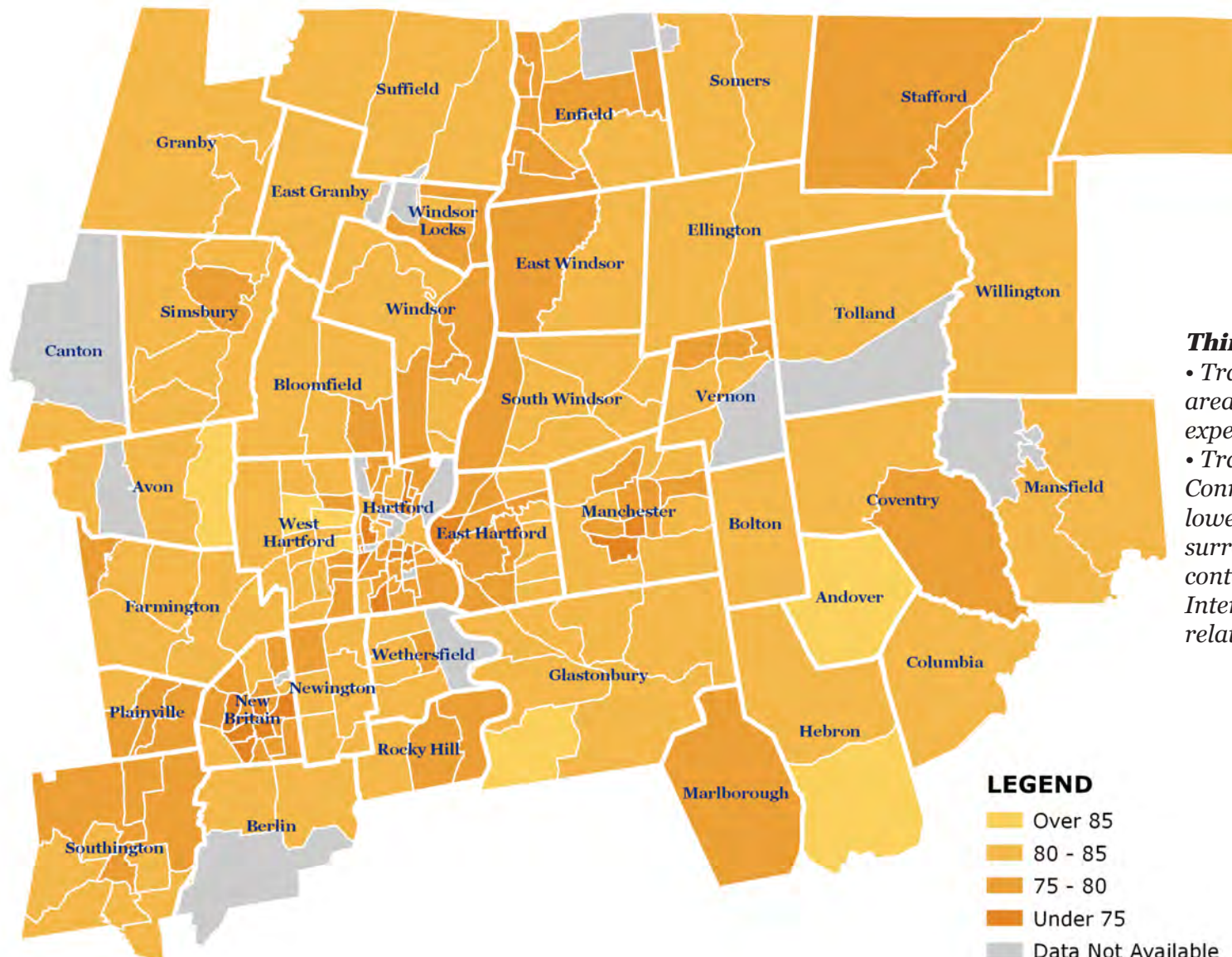
Health risks can be a major factor that has a high overlap with a need for affordable housing. Major long-term health problems will likely require high-cost medical treatment and/or shorten one's life expectancy.



CAPITOL REGION COUNCIL OF GOVERNMENTS

Source: 2019 American
Community Survey
US Census Bureau

AVERAGE LIFE EXPECTANCY



Things to Note:

- Tracts in higher population areas tend to have the lowest life expectancy.
- Tracts that are closer to the Connecticut River tend to have lower life expectancies than surrounding tracts. These tracts contain or are near the busy Interstate 91 corridor and its related pollution.

LEGEND

- Over 85
- 80 - 85
- 75 - 80
- Under 75
- Data Not Available

Marital Status

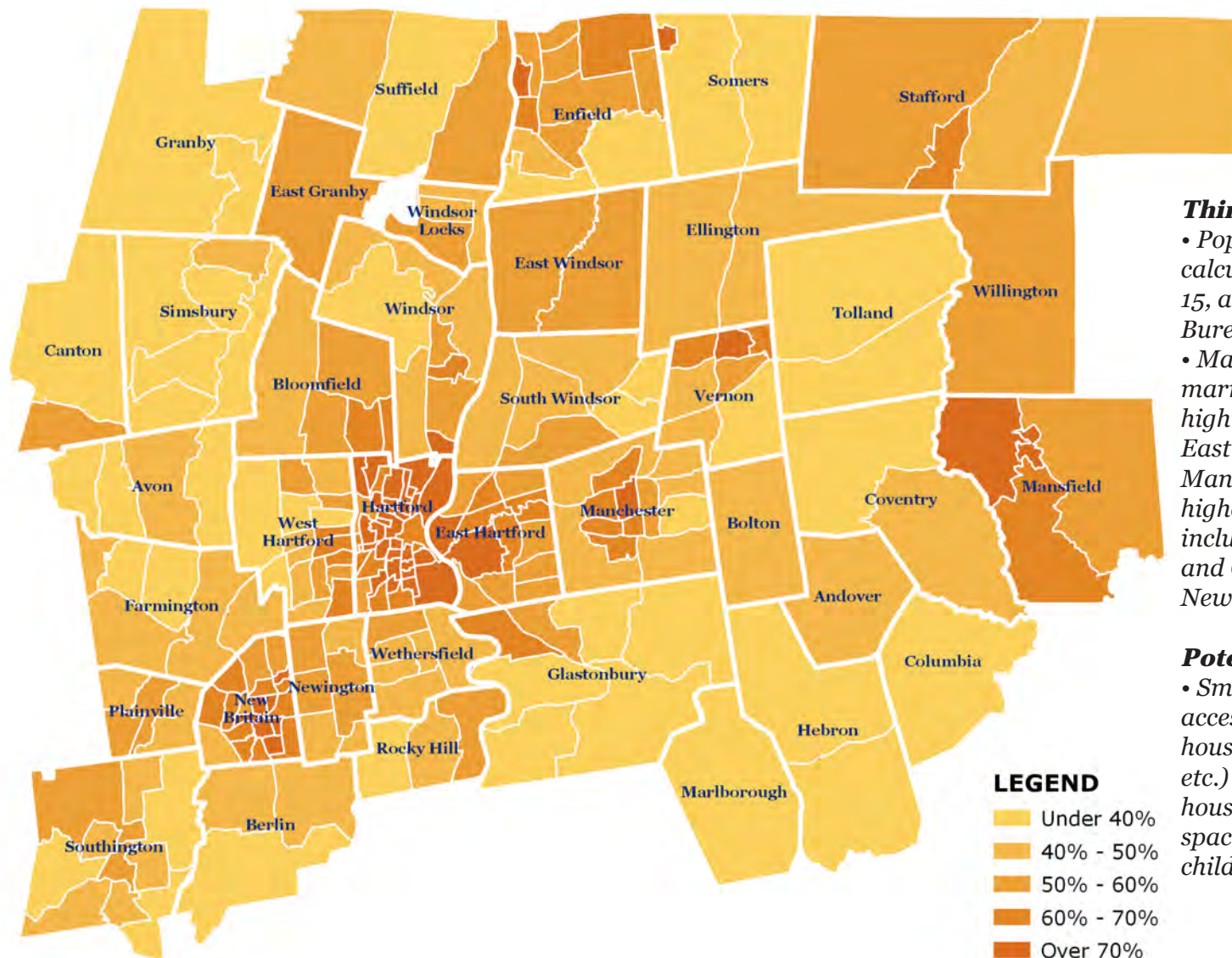
There is a significant need for affordable housing options for people who are not married, previously married, or separated. It is especially problematic if they work a low-wage job or have children.

CRCOG

CAPITOL REGION COUNCIL OF GOVERNMENTS

Source: 2019 American
Community Survey
US Census Bureau

NOT MARRIED, INCLUDING SEPARATED (% OF POPULATION)



Things to Note:

- Population for marital status is calculated as all persons over age 15, according to the US Census Bureau.
- Many people who are not married are also concentrated in high population areas (Hartford, East Hartford, New Britain, and Manchester) and around major higher education institutions, including the main UConn Campus and Central Connecticut State in New Britain.

Potential Solutions:

- Smaller housing units, including accessory apartments and middle housing (duplexes, triplexes etc.) can help provide lower cost housing with lower amounts of space, especially for those with no children.

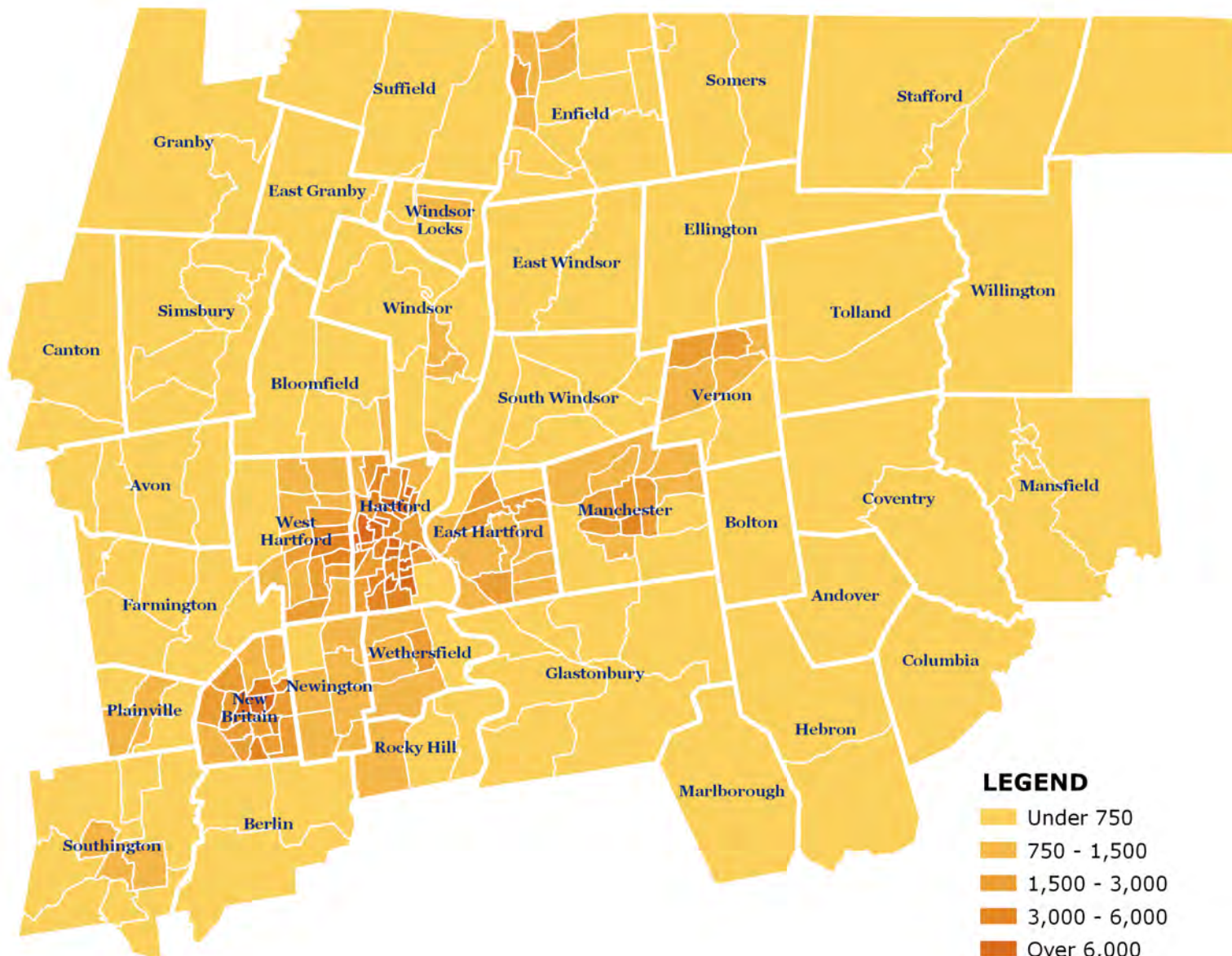
Housing Supply

Overall Housing

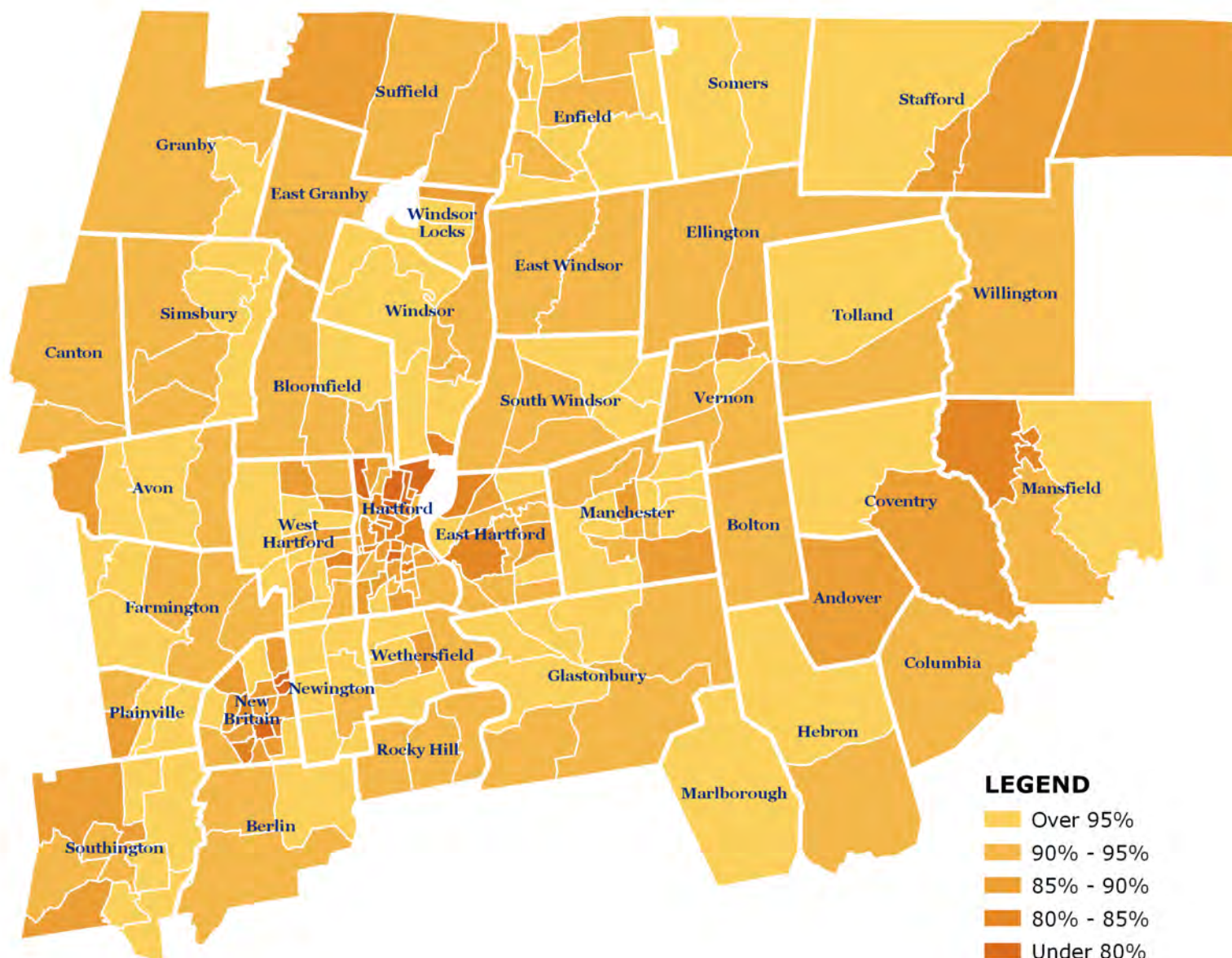
The member towns of the Capitol Region have a wide variety of overall housing stock. There is a total of 407,791 housing units across the entire region, or one unit of housing for every 2.38 people . The stock varies in age, size, and occupancy to accommodate a wide variety of people, families, and groups.



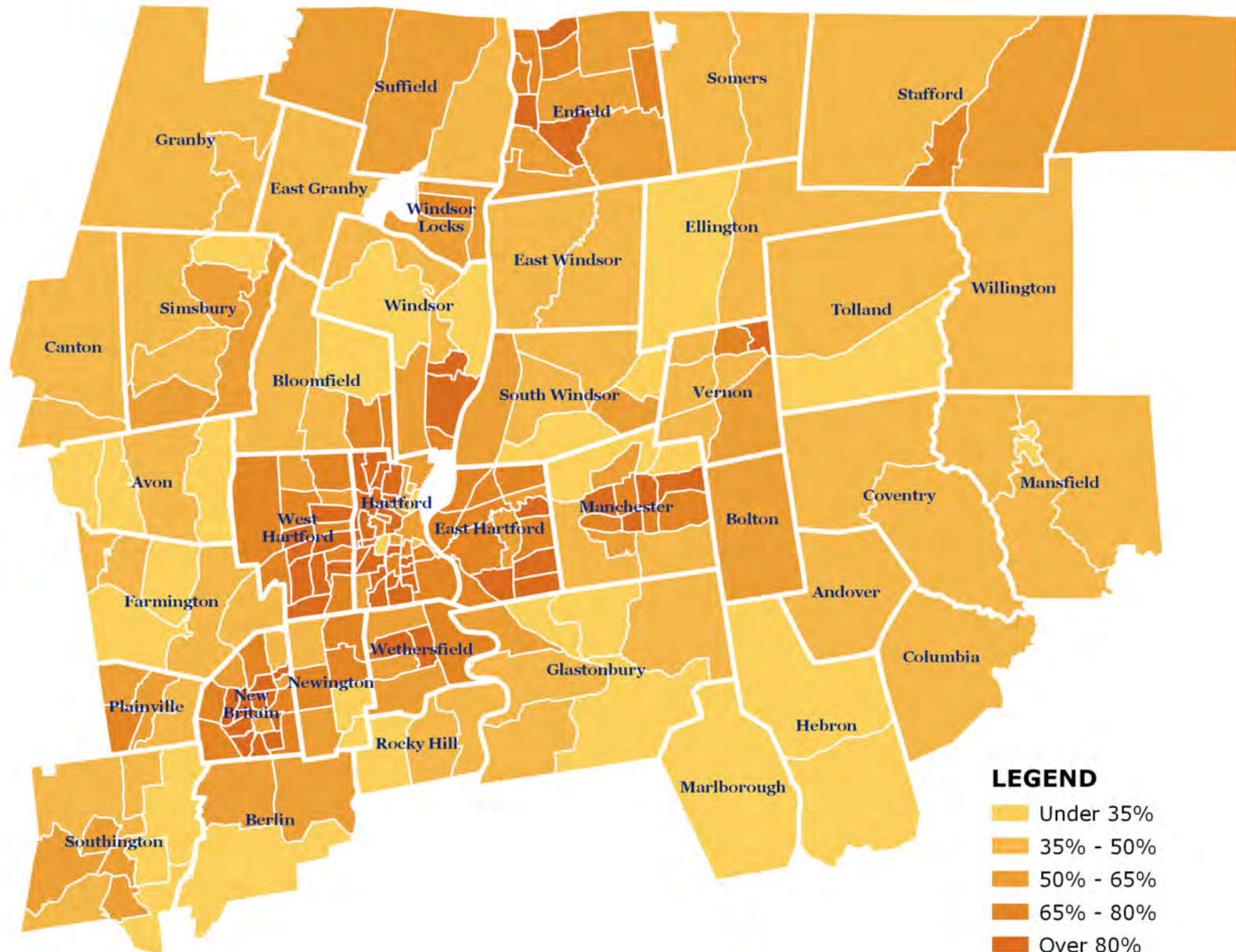
HOUSING DENSITY (UNITS PER SQ MILE)



OCCUPIED HOUSING UNITS (% OF TOTAL UNITS)



HOUSING UNITS BUILT BEFORE 1970 (% OF TOTAL)



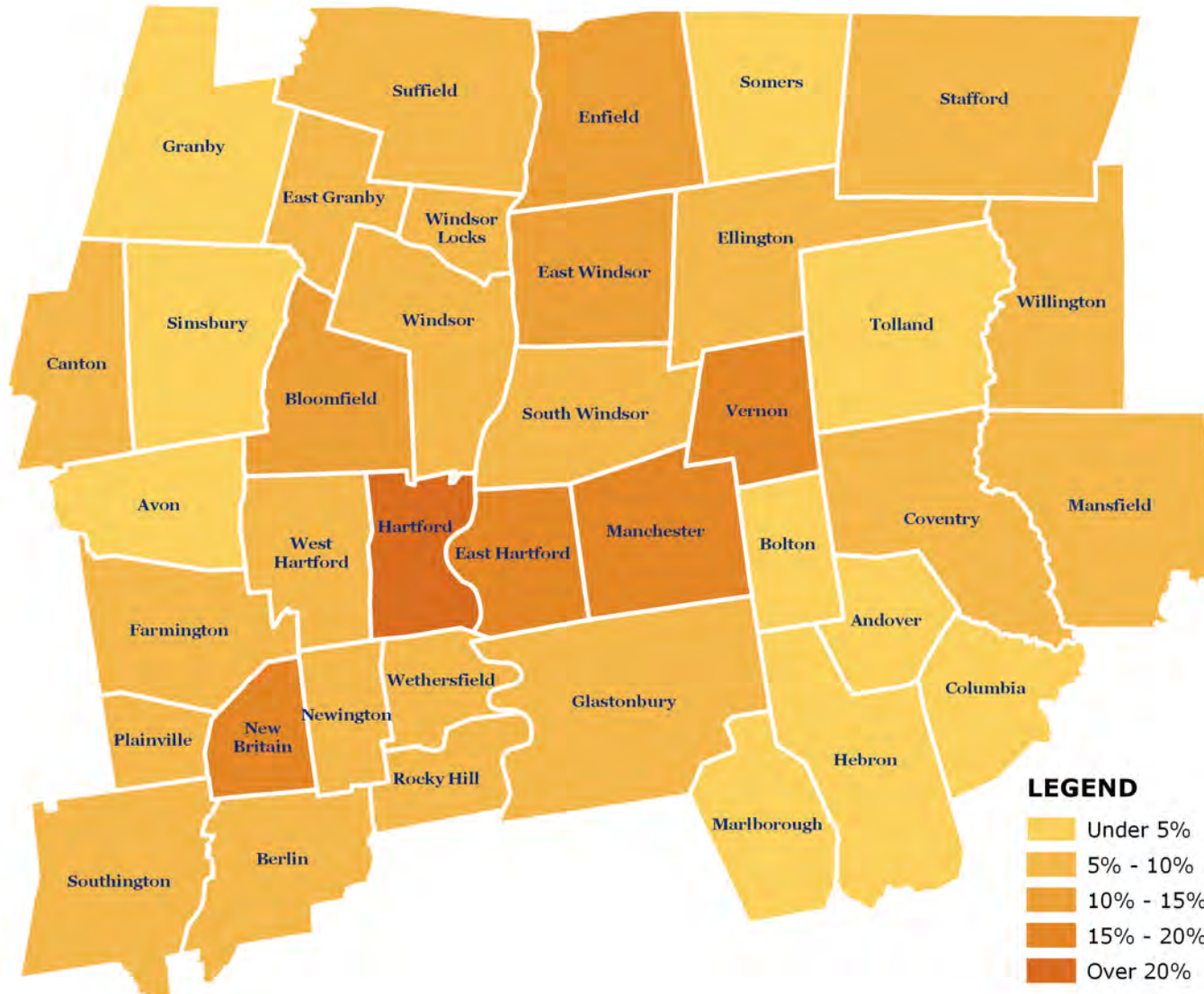
Affordable Housing

It is important to understand where towns stand in their progress to achieve their required goal of 10% affordable housing stock.



Source: CT Department of Housing
2019 Affordable Housing
Appeals Listing

AFFORDABLE HOUSING UNITS (% OF TOTAL UNITS)



Things to Note:

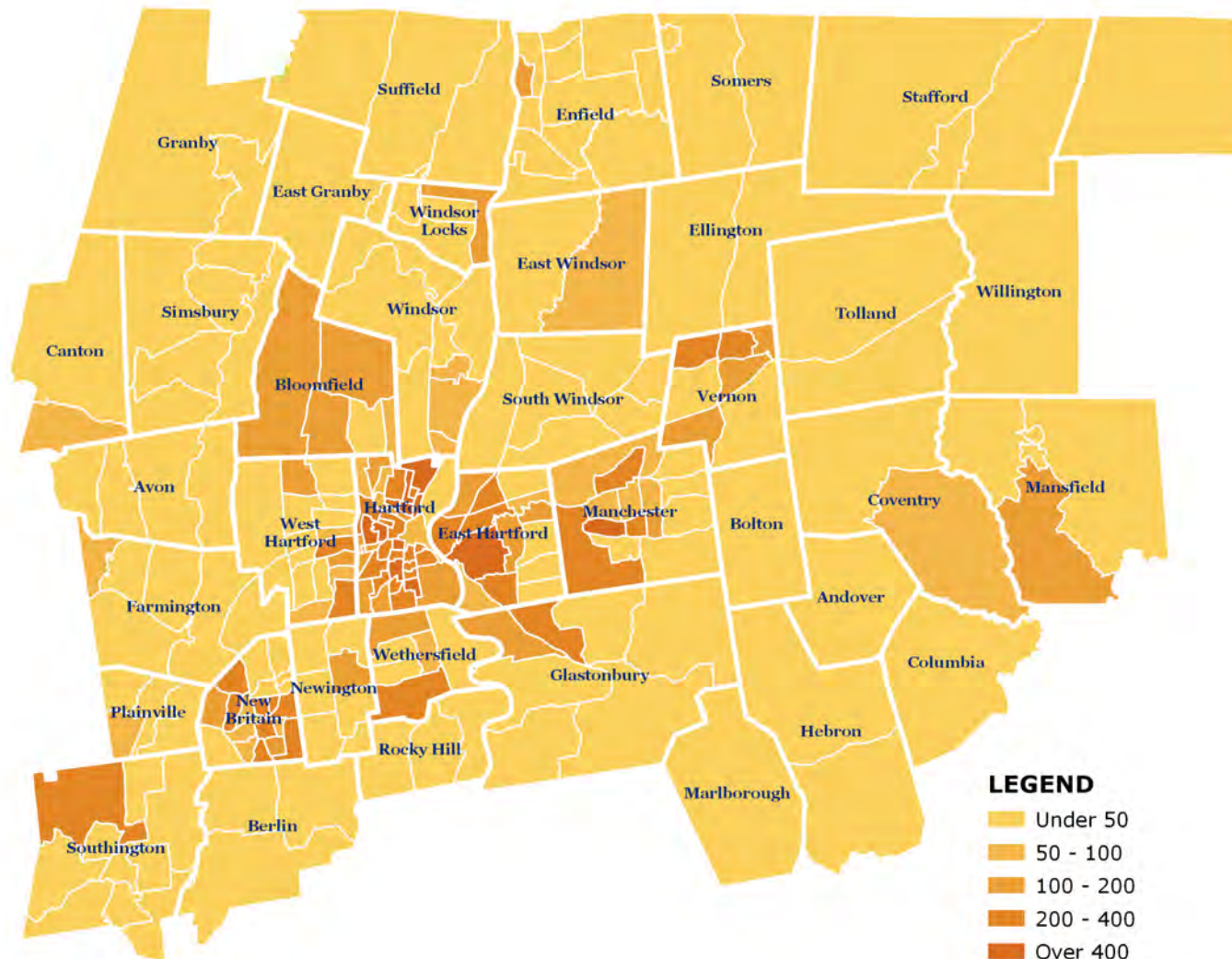
- Only 8 towns out of 38 have reached the minimum of 10% affordable housing stock.

Subsidized Housing

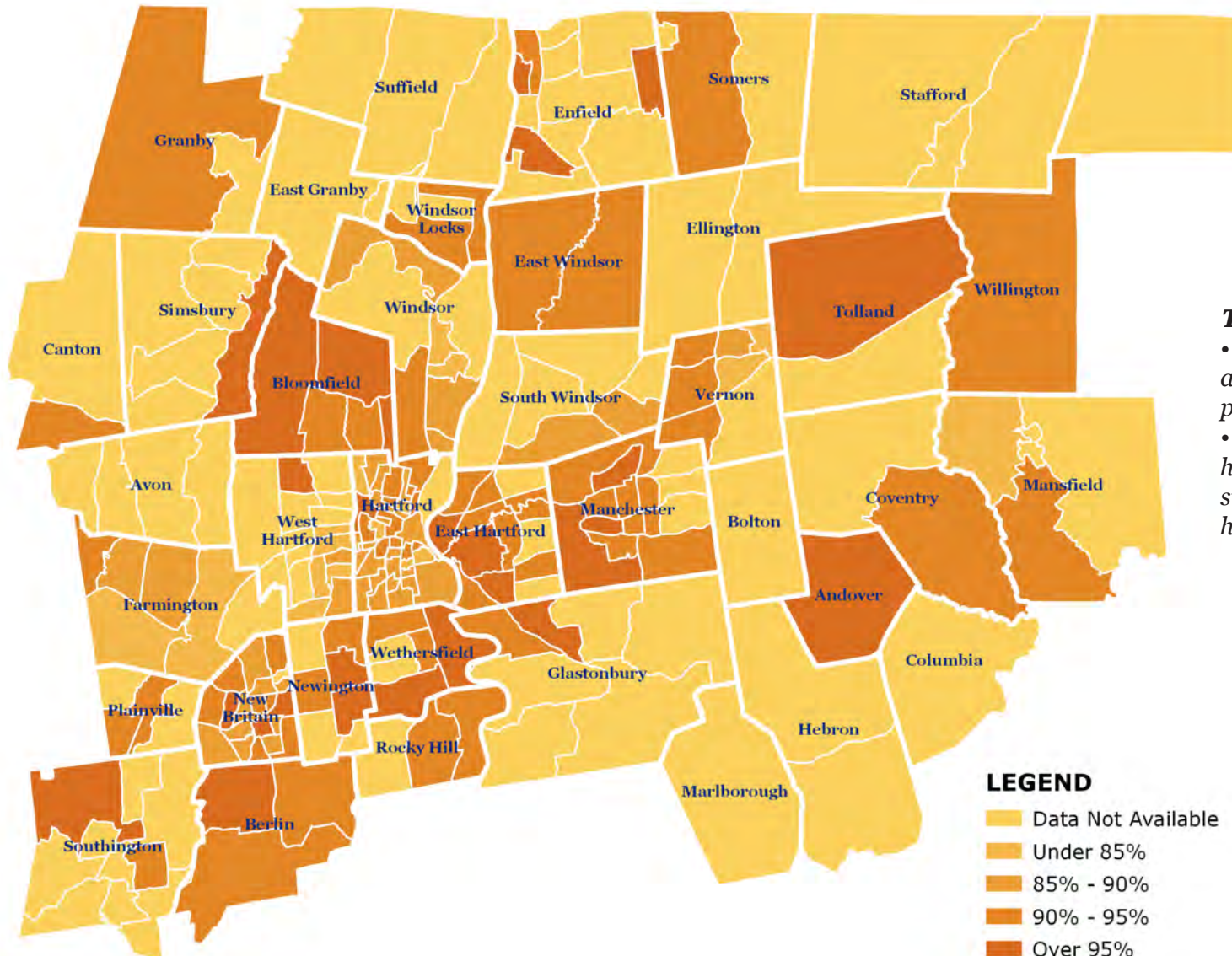
Subsidized housing is one solution to provide stable housing situations for low-income persons and families. These units are funded by either state or federal programs and have income caps to service those in high need for affordable housing. There is a total of 24,783 subsidized housing units available throughout the Capitol Region, including the Town of Union.



TOTAL SUBSIDIZED UNITS



% SUBSIDIZED UNITS OCCUPIED



Things to Note:

- Subsidized housing units are concentrated in the high population cities and towns.
- The areas with some the highest concentration of subsidized housing units also have the most units unoccupied.

LEGEND

- Data Not Available
- Under 85%
- 85% - 90%
- 90% - 95%
- Over 95%

New Housing

The addition of new housing is important to growing the quality of housing stock in the region. A total of 711 building permits were issued, for 1,048 units built across the region in 2019. While the number of building permits issued is consistent over the previous 5 years, the number of units and units per building reached its lowest level over that span in 2019.

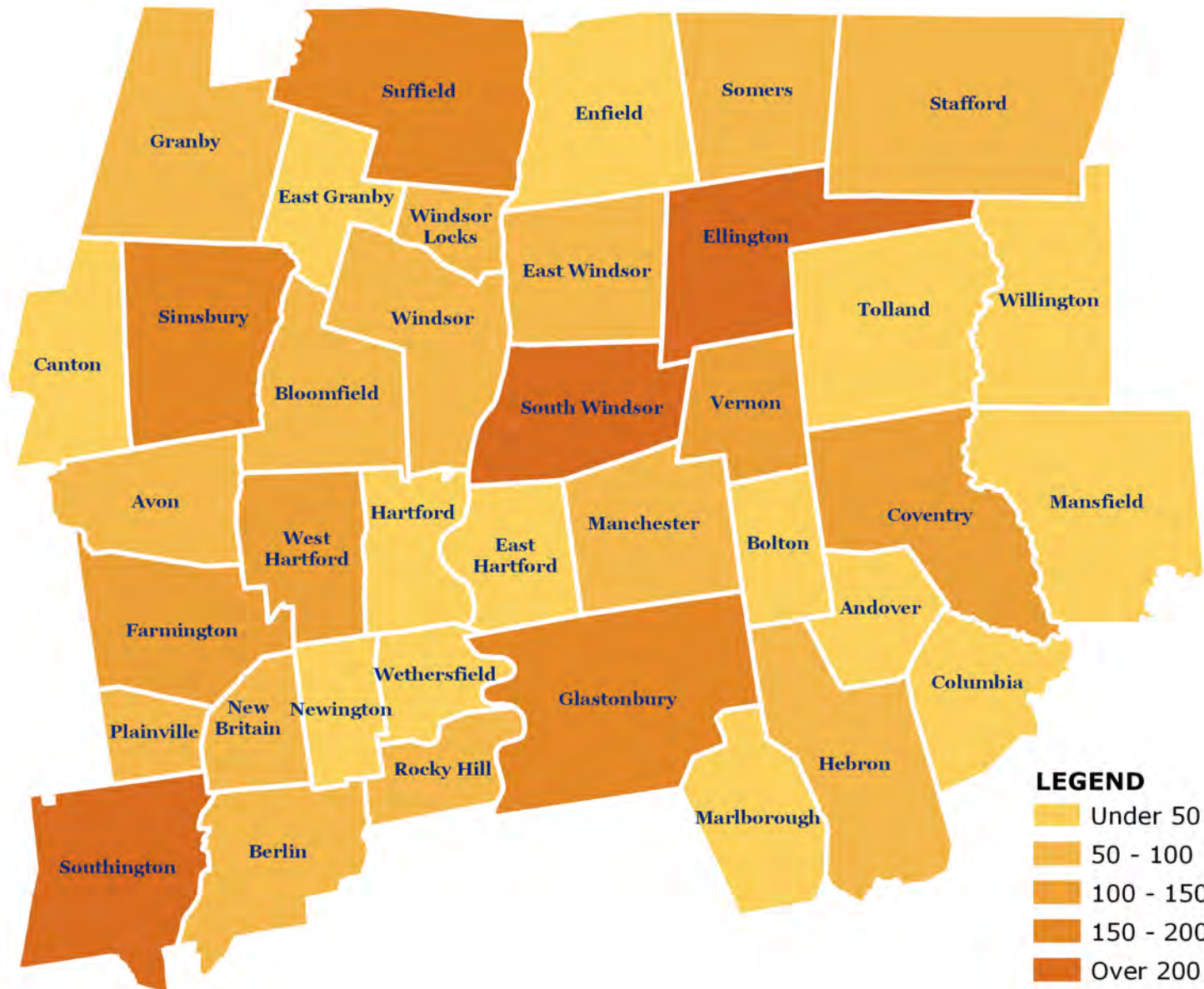
Number of Units per New Building Permit; CRCOG Region 2015 - 2019



Source: United States Department of Housing and Urban Development

CRCOG

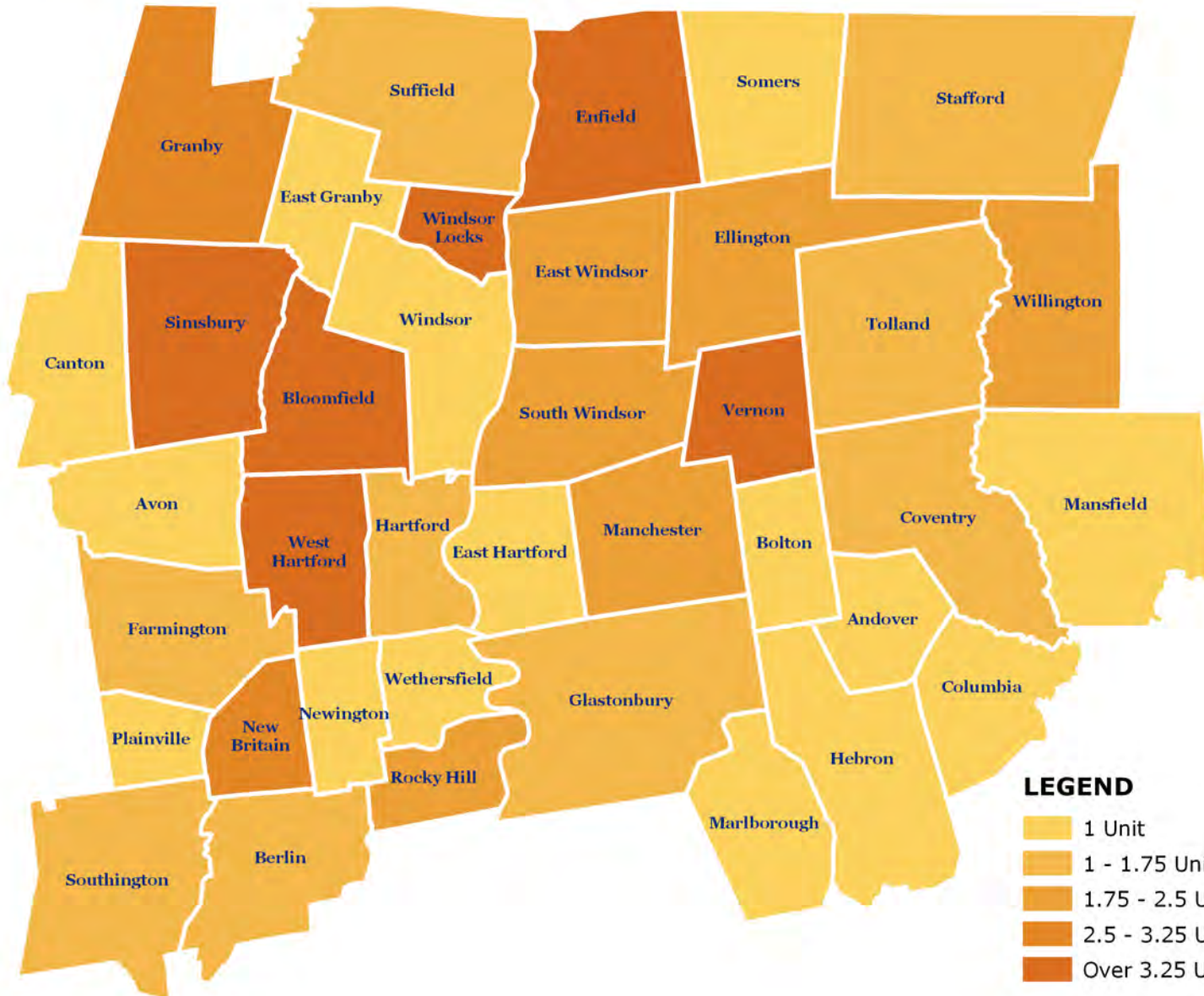
BUILDING PERMITS ISSUED - 2015-2019



Things to Note:

- This data does not include buildings that were redeveloped into residential units, it is only for new construction.
- The concentration of new residential construction built was in the surrounding suburban communities. Urban and communities with high amounts of already developed land, such as Hartford and Wethersfield, tended to have fewer new building permits issued.

UNITS BUILT PER BUILDING PERMIT 2015-2019



Things to Note:

- Suburban communities have built significant quantities of new multi-unit housing in recent years.

LEGEND

- 1 Unit
- 1 - 1.75 Units
- 1.75 - 2.5 Units
- 2.5 - 3.25 Units
- Over 3.25 Units

Economic Factors

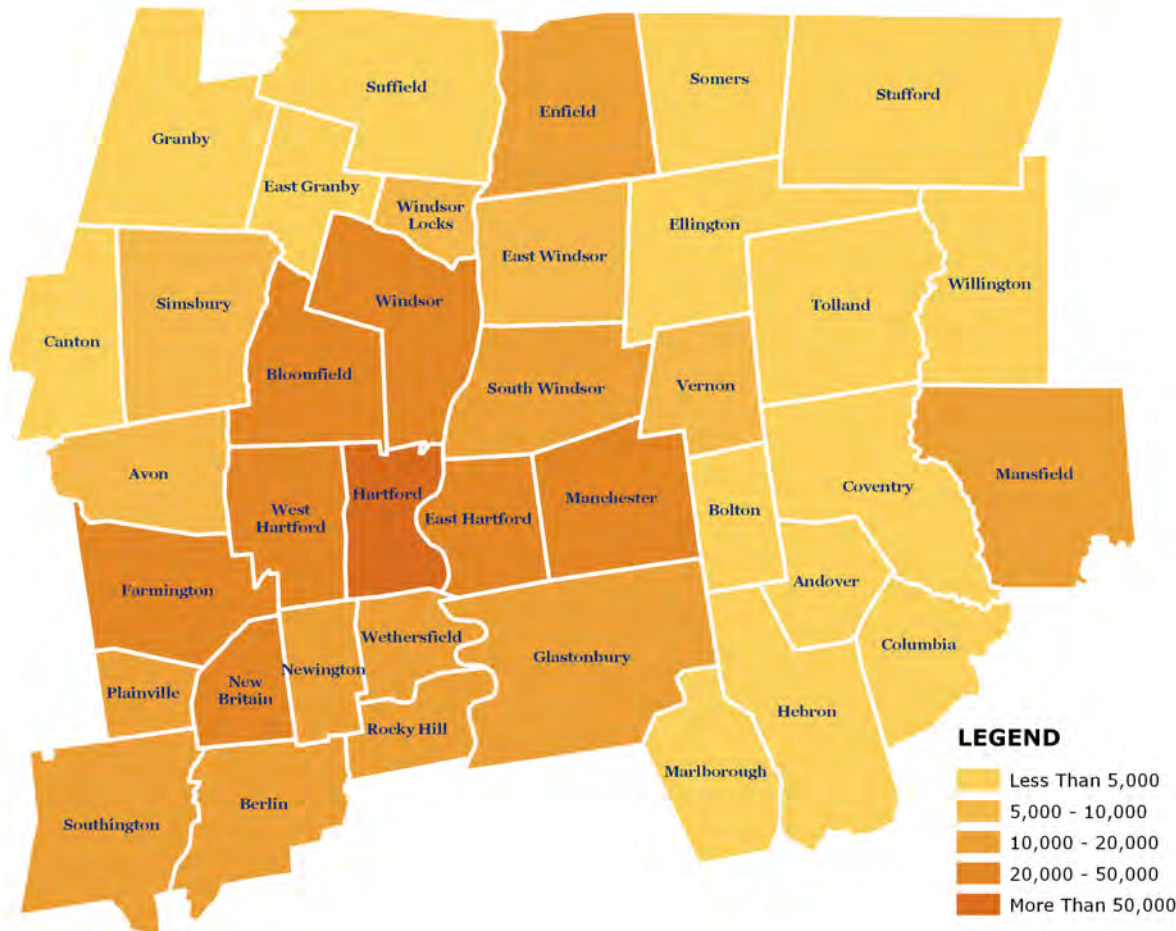
Commuting

Proximity to employment can be an important factor in selecting a location to live. Finding affordable housing that is far away from one's job can result in commuting costs offsetting the money saved on rent or a mortgage. Many of the communities located closer to Hartford tend to be quite expensive but have access to transit or shorter commutes. Below is a map showcasing the number of people commuting to towns to work including people already living in those towns.



Source: On The Map
US Census Bureau

COMMUTING PATTERNS: DESTINATIONS COMMUTERS PER DAY



Things to Note:

- This data is from 2018 and may not accurately depict current commuting patterns, especially amidst the COVID-19 Pandemic. However, many essential workers still had to commute to their jobs, including restaurant staff, doctors and nurses, and transit workers. Some of these workers are low income and would still benefit from affordable housing options near their place of employment.
- Office workers will likely return to offices to some extent and will also benefit from affordable options close to work.
- Even fully remote workers will benefit from housing options to fit their budget.

Potential Solutions:

- Build affordable housing solutions nearby to employment centers to provide ease of access to work, regardless of employment level.

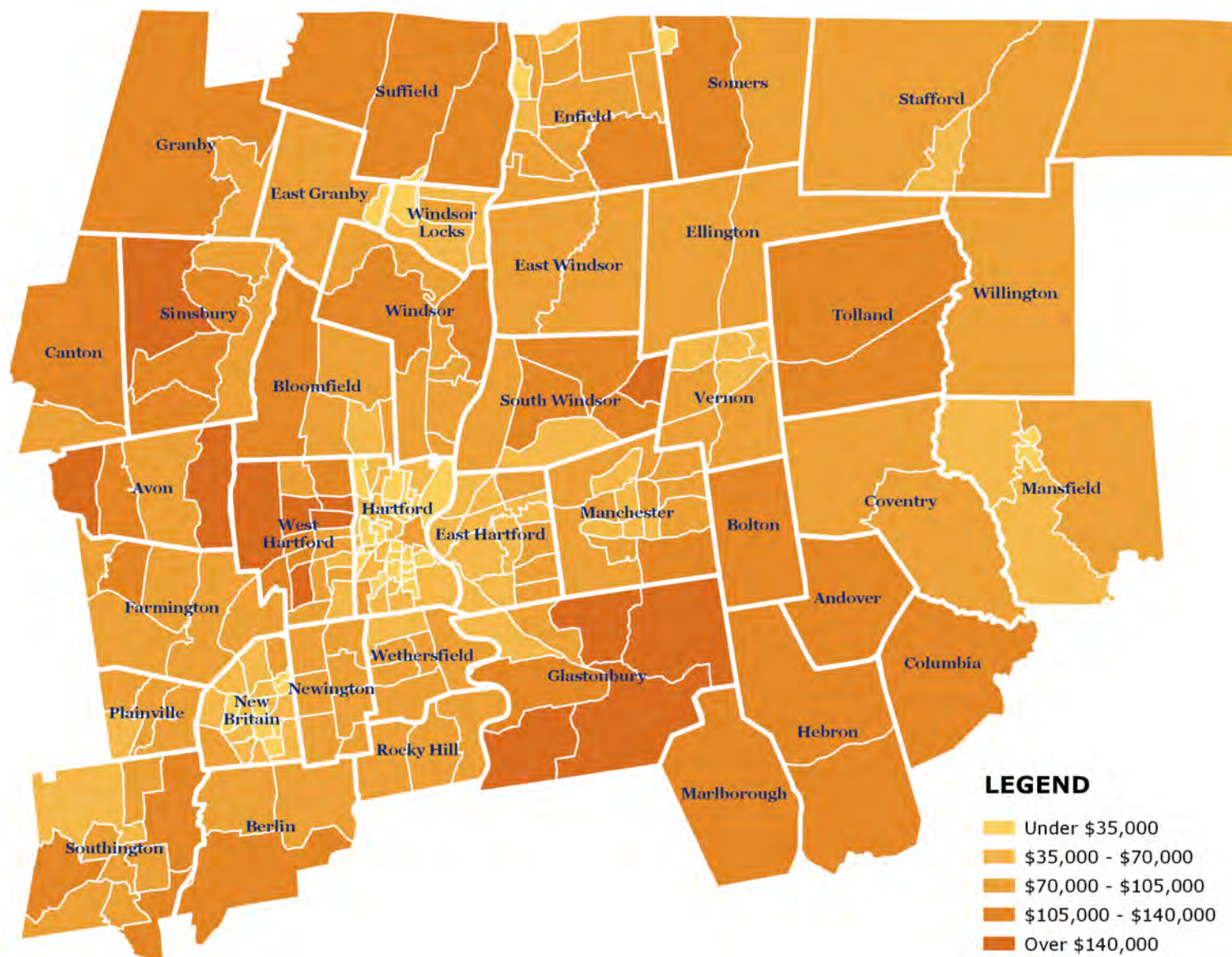
Household Income

Personal or family income is a major point for determining one's housing situation.



Source: 2019 American
Community Survey
US Census Bureau

MEDIAN HOUSEHOLD INCOME



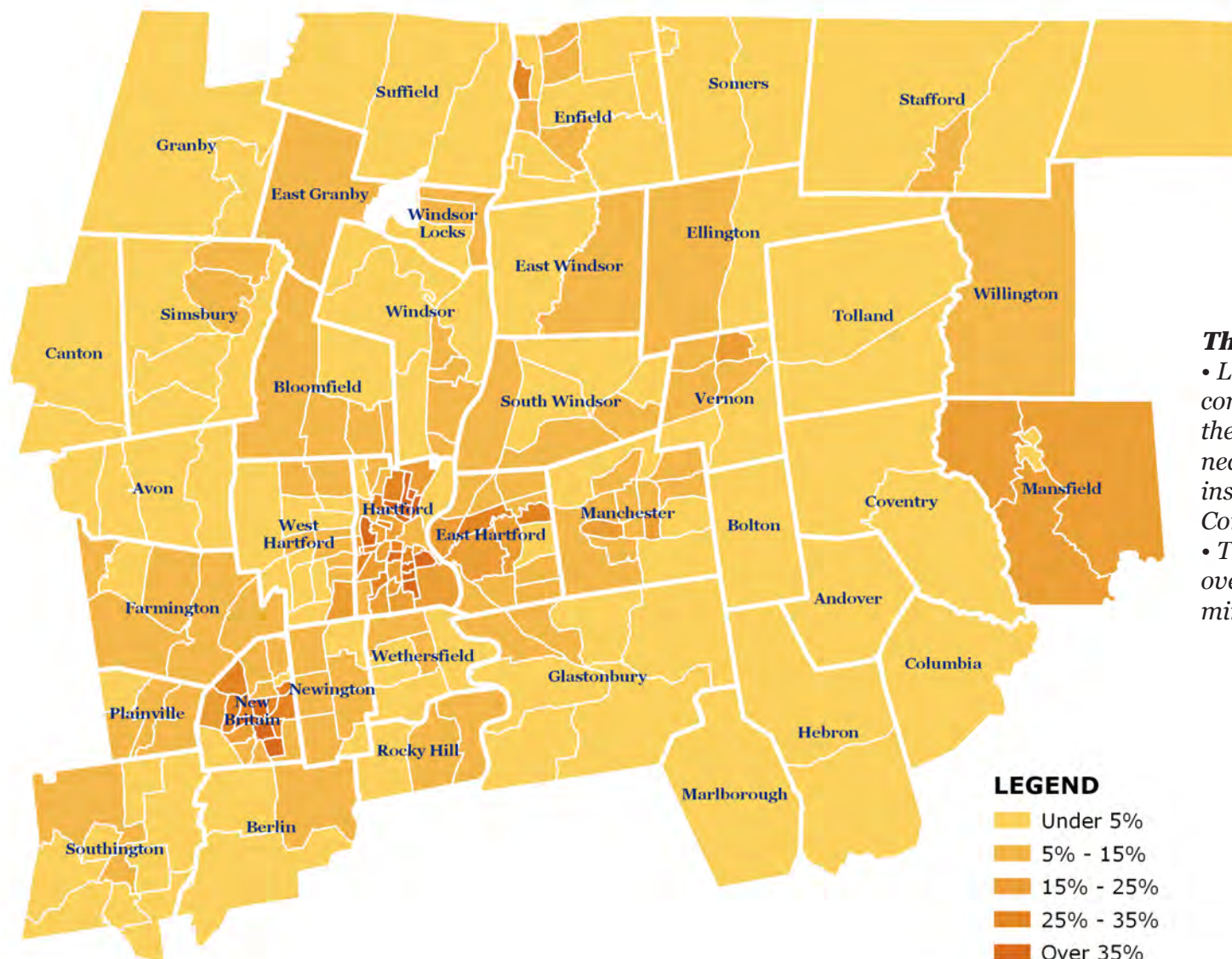
Median Household Income levels also has a strong overlap with the percent of population below the poverty line.



CAPITOL REGION COUNCIL OF GOVERNMENTS

Source: 2019 American
Community Survey
US Census Bureau

BELOW THE POVERTY LINE (% OF POPULATION)



Things to Note:

- Lower income communities tend to be in the major urban centers or nearby major educational institutions (UConn, Central Connecticut State).
- This data has strong overlap with the racial minority data (see page 21).

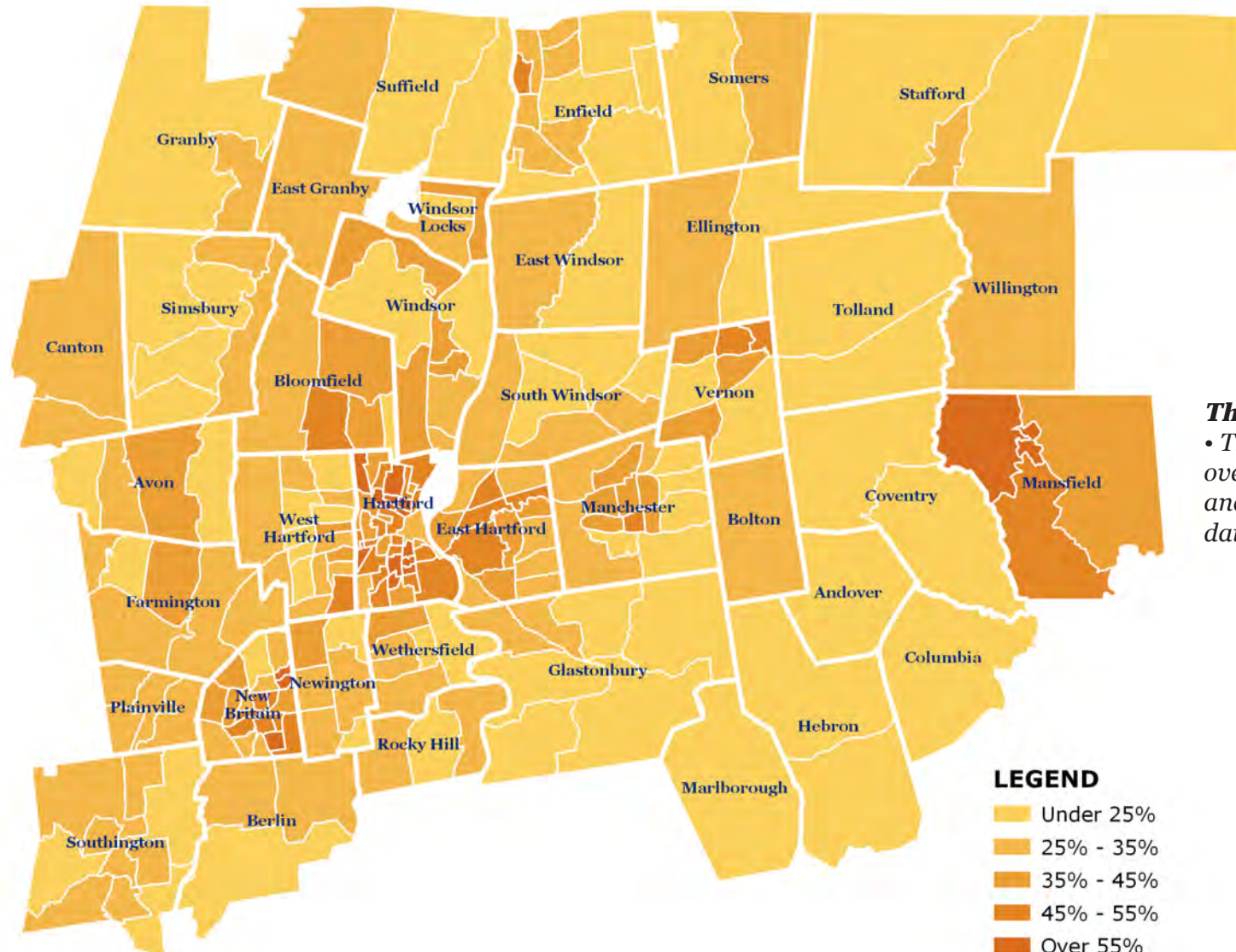
Cost Burden

Housing cost burden can seriously impact low- and moderate-income renters and buyers as they may not be able to afford essential goods if they spend too much on housing.



Source: 2019 American
Community Survey
US Census Bureau

HIGH HOUSING COST BURDEN (% OF HOUSEHOLDS)



Things to Note:

- There is again significant overlap with the racial minority and median household income data points.

Overall Assessment & Analysis

Several data sets, including racial and ethnic minority population, median household income, and housing cost burden, have significant overlap. Targeting housing solutions to low income and housing cost burdened people and families will help with racial equity. In the long term, affordable home ownership plans can also help narrow the racial wealth gap by allowing families to build generational wealth through land ownership.

Elderly populations tend to live in higher proportions in lower density, less walkable communities with lower access to transit. Self-sufficient retirement communities can be a good solution, but these can be expensive to low-to-medium income families. Accessory dwelling units can help provide a lower-cost solution to these families, while keeping elderly people close to immediate families. Smaller housing units, such as middle

housing (duplexes, triplexes, etc.), can also help fill in the gap for elderly populations as well. This issue will only become more acute as the baby boomer population continues to age.

Younger populations (ages 20 to 34) are likely to suffer from housing cost burden. This segment of the population will also benefit from downsized housing options, such as accessory dwelling units or middle housing. Furthermore, younger people tend to prefer areas with proximity to shops, restaurants, and nightlife, plus access to public transit and higher quality bicycle and pedestrian infrastructure. Creating these new spaces, or modifying existing spaces with these amenities, could be attractive to young adults. Many of the areas with high numbers of subsidized housing units have many of those units go unoccupied. This shows that there is a surplus of subsidized units in locations where

there are many and a shortfall in places that don't have many units. Strategies, such as increasing the income thresholds for subsidized housing, could help to fill these unoccupied units.

All advancements on housing affordability ultimately help advance CRCOG's Regional Plan of Conservations and Development goals around providing a diverse range of housing options that fit people's budgets. CRCOG encourages towns to consider the role that new housing approaches, such as transit-oriented development, accessory dwelling units, and middle housing, can play in expanding the types of housing opportunities available in a community. These approaches can help create a robust, vibrant, and equitable housing stock in the Capitol Region for years to come.



Appendix

A:

Neighborhood descriptions from the Home Owners' Loan Corporation in 1935-1940 concerning a majority Black/POC and immigrant community, which was deemed to be ineligible for federal loans. The repercussions of these decisions are still being felt in these communities today.²⁶

FORM B
10-1-37

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

1. AREA CHARACTERISTICS:

a. Description of Terrain. Land slopes toward the river where it is subject to floods in time of high water.

b. Favorable Influences. Centralness of location.

c. Detrimental Influences. A slum area.

d. Percentage of land improved 95 %; e. Trend of desirability next 10-15 yrs. Downward

2. INHABITANTS:

a. Occupation Laborers & domestic b. Estimated annual family income \$ 1,000

c. Foreign-born families 34 %; Italians predominating; d. Negro Yes; 60 %

e. Infiltration of Same; f. Relief families Many

g. Population is increasing; decreasing; static

3. BUILDINGS:

	PREDOMINATING	OTHER TYPE	OTHER TYPE
a. Type	<u>2 family</u>	<u>3 family</u>	<u>6/8 rm apts</u>
b. Construction	<u>Brick & frame</u>	<u>Brick</u>	<u>Frame</u>
c. Average Age	<u>Up to 70 years</u>	<u>Up to 70 years</u>	<u>Up to 70 years</u>
d. Repair	<u>Poor</u>	<u>Poor</u>	<u>Poor</u>
e. Occupancy	<u>95 %</u>	<u>95 %</u>	<u>95 %</u>
f. Home ownership	<u>25 %</u>	<u>25 %</u>	<u>30 %</u>
g. Constructed past yr.	<u>0</u>	<u>0</u>	<u>0</u>
h. 1929 Price range	<u>\$1,500 - 12M</u>	<u>\$1,000 - 80M</u>	<u>\$ 500 - 12M</u>
i. 1935 Price range	<u>\$ 4M - 6M</u>	<u>\$ 8M - 9,5M</u>	<u>\$2,5M - 6M</u>
j. 1937 Price range	<u>\$ 4M - 8M</u>	<u>\$ 8M - 9,5M</u>	<u>\$2,5M - 6M</u>
k. Sales demand	<u>None</u>	<u>None</u>	<u>None</u>
l. Activity	<u>None</u>	<u>None</u>	<u>None</u>
m. 1929 Rent range	<u>\$ 20 - 60 *</u>	<u>\$ 20 - 60 *</u>	<u>\$ 35 - 70</u>
n. 1935 Rent range	<u>\$ 10 - 30 *</u>	<u>\$ 10 - 30 *</u>	<u>\$ 17 1/2 - 35</u>
o. 1937 Rent range	<u>\$ 10 - 30 *</u>	<u>\$ 10 - 30 *</u>	<u>\$ 17 1/2 - 35</u>
p. Rental demand	<u>\$ 10 - 25 *</u>	<u>\$ 10 - 25 *</u>	<u>\$ 17 1/2 - 35</u>
q. Activity	<u>Poor</u>	<u>Poor</u>	<u>Fair</u>

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase None; b. Home building None

5. CLARIFYING REMARKS: The city's oldest residential section which has gradually drifted into a slum area now mainly occupied by Negroes. It is a very congested neighborhood containing scattered plants and a variation in type of dwelling from small singles to multi-family with prices largely theoretical in view of the many tax and sacrifice sales. South of the railroad, are found combination stores and dwellings and this portion, as well as along the eastern boundary, is particularly subject to floods. There has been a sizeable amount of demolition on the part of institutional holders and they will no longer lend in this section.

6. NAME AND LOCATION HARTFORD, CONN. SECURITY GRADE FOURTH AREA NO. 1-1

FORM B
10-1-37

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

1. AREA CHARACTERISTICS:

a. Description of Terrain. In the west land is very low. In the east, it is flat and higher.

b. Favorable Influences. None.

c. Detrimental Influences. Subject to floods in west and smoke and dirt from railroads in the east.

d. Percentage of land improved 70 %; e. Trend of desirability next 10-15 yrs. Downward

2. INHABITANTS:

a. Occupation Laborers; b. Estimated annual family income \$ 800

c. Foreign-born families 20 %; Italians predominating; d. Negro No; 0 %

e. Infiltration of Same; f. Relief families Quite a number

g. Population is increasing; decreasing; static

3. BUILDINGS:

	PREDOMINATING	OTHER TYPE	OTHER TYPE
a. Type	<u>4/6 rm apts</u>	<u>2 family</u>	<u>3 family</u>
b. Construction	<u>Frame</u>	<u>Frame</u>	<u>Frame</u>
c. Average Age	<u>Up to 40 years</u>	<u>Up to 40 years</u>	<u>Up to 40 years</u>
d. Repair	<u>Poor</u>	<u>Poor</u>	<u>Poor</u>
e. Occupancy	<u>98 %</u>	<u>95 %</u>	<u>95 %</u>
f. Home ownership	<u>88 %</u>	<u>80 %</u>	<u>80 %</u>
g. Constructed past yr.	<u>0</u>	<u>0</u>	<u>0</u>
h. 1929 Price range	<u>\$ 3M - 10M</u>	<u>\$ 7M - 12M</u>	<u>\$ 8M - 16M</u>
i. 1935 Price range	<u>\$1,5M - 5M</u>	<u>\$3,5M - 6M</u>	<u>\$ 4M - 8M</u>
j. 1937 Price range	<u>\$1,5M - 6M</u>	<u>\$3,5M - 6M</u>	<u>\$ 4M - 8M</u>
k. Sales demand	<u>None</u>	<u>None</u>	<u>None</u>
l. Activity	<u>None</u>	<u>None</u>	<u>None</u>
m. 1929 Rent range	<u>\$ 25 - 70</u>	<u>\$ 25 - 80 *</u>	<u>\$ 20 - 50 *</u>
n. 1935 Rent range	<u>\$ 12 1/2 - 35</u>	<u>\$ 12 1/2 - 30 *</u>	<u>\$ 10 - 25 *</u>
o. 1937 Rent range	<u>\$ 12 1/2 - 35</u>	<u>\$ 12 1/2 - 30 *</u>	<u>\$ 10 - 25 *</u>
p. Rental demand	<u>\$ 12 1/2 - 25</u>	<u>\$ 12 1/2 - 25 *</u>	<u>\$ 10 - 20 *</u>
q. Activity	<u>Fair</u>	<u>Fair</u>	<u>Fair</u>

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase None; b. Home building None

5. CLARIFYING REMARKS: The three sections bordering the river are regularly subject to floods each year which the inhabitants seem to like for it fertilizes their small gardens. In the northeastern section there is no danger from floods but the area suffers from soot from the railroad yards. Dwellings throughout the area include everything from shacks to two-family and an occasional triple. All are in poor condition and evidence no pride of ownership. The entire area is shunned by lenders and may be classed as "hazardous".

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APPENDIX C

GLASTONBURY COMMUNITY SURVEY ON HOUSING – OCTOBER 2021





SURVEY RESULTS

Overview

The Town of Glastonbury is preparing a housing plan as required by the Connecticut General Statutes (CGS Section 8-30j).

As part of the process of preparing the housing plan, the Affordable Housing Steering Committee prepared and deployed an on-line survey to obtain community input with regard to housing needs in Glastonbury and possible housing strategies for the future.

The survey was open for about four weeks from late August to late September. The availability of the survey was publicized through:

- Placement on the front page of the Town website
- Traditional press releases
- Social media postings on Facebook and Twitter
- Emails to members of local boards and commissions (with a request to share with others)
- Posters placed at several municipal facilities
- A screen saver slide on community access television (Channel 16)

During this period, 502 people participated in the survey.

This booklet summarizes the results from the community survey,



Introduction

Q1 - Before we get started, what do you think “affordable housing” is?

Responded 501
Skipped 1

Many participants did not have a clear understanding of what “affordable housing” is.

ANSWER CHOICES	NUMBER	PERCENT
Low-income housing	282	56 %
Housing for people earning typical wages	142	28 %
Cheap housing	14	3 %
Housing for people on welfare	11	2 %
Older housing	5	1 %
None of the above	47	9 %

Page 2 of the survey summarized the current:

- Income limits
- Rent and sales price limits

Definition

Actually, in Connecticut, the term “affordable housing” refers to housing which is:

- Aimed at households earning 80% or less of the area median income (typical wages),
- Priced so that such households do not spend more than 30% of their income on such housing, and
- Restricted to sell or rent at such prices for a defined period (such as 40 years).

For Glastonbury in 2021 this means:

	Median Income	80% of Median Income	Maximum Gross Monthly Rent	Maximum Sale Price	Possible Unit Type
1-person household	\$70,420	\$56,336	\$1,408	\$210,720	Studio
2-person household	\$80,480	\$64,384	\$1,610	\$232,471	1 BR
4-person household	\$100,600	\$80,480	\$2,012	\$267,345	3 BR
			Gross rent includes all utilities	Maximum sales price is based on mortgage payment, taxes, utilities, insurance, condo fees, etc. and 20% down payment	

Residency

Q2 – How long have you lived in Glastonbury?

Responded 466
Skipped 36

Almost half of participants have lived in Glastonbury for 20+ years. As a result, they may be less aware of some of the housing cost challenges facing people today.

ANSWER CHOICES	NUMBER	PERCENT
Less than 5 years	82	18 %
5 to 9 years	53	11 %
10 to 14 years	61	13 %
15 to 19 years	34	7 %
20 years or more	225	48 %
I do not live in Glastonbury currently (East Hartford (5), Hartford (2), other (4))	11	2 %

Q3 – Do you rent or own your current place of residence in Glastonbury?

Responded 457
Skipped 45

About 84% of participants owned their current place of residence.

ANSWER CHOICES	NUMBER	PERCENT
Own	384	84 %
Rent	73	16 %

Q4 - How would you describe the general area where you live?

Responded 464
Skipped 38

Participants were from all parts of Glastonbury.



ANSWER CHOICES	NUMBER	PERCENT
North / West Glastonbury	238	51 %
East Glastonbury	111	24 %
South Glastonbury	91	20 %
Not sure / Other (Glast. Center (7), Other Glast. (3), East Hartford (2), Other (2))	24	5 %

Housing Types

Q5 - Which of the following housing types have you lived in at any time in the past? (CHECK ALL THAT APPLY)?

Responded 457
Skipped 45

While 92% have lived in single-family detached houses, many participants had lived in other types of housing in the past:

- *56% had lived in multi-family condos/apartments*
- *27% had lived in townhouses*
- *24% had lived in 2-family buildings.*

ANSWER CHOICES	NUMBER	PERCENT
Single-Family Detached House	421	92 %
Multi-Family Condo / Apartment	254	56 %
Townhouse (Single-Family Attached House)	123	27 %
Duplex / 2 Family Building	110	24 %
3-4 Family Building	77	17 %
Accessory Dwelling Unit	16	4 %
Senior Housing / Assisted Living	14	3 %
Other (please describe)	23	5 %

Q6 - Which of the following housing types do you live in today in Glastonbury?

Responded 453
Skipped 49

74% of participants indicated they currently lived in a single-family detached house.

ANSWER CHOICES	NUMBER	PERCENT
Single-Family Detached House	336	74 %
Multi-Family Condo / Apartment	39	9 %
Townhouse (Single-Family Attached House)	28	6 %
Senior Housing / Assisted Living	14	3 %
Duplex / 2 Family Building	10	2 %
3-4 Family Building	9	2 %
Accessory Dwelling Unit	3	1 %
Other (please describe)	14	3 %

Q7 - Which of the following housing types, other than your current housing type, do you feel could BEST meet your housing types today?

Responded 451
Skipped 51

This question was not as helpful as it might have been since a significant housing type was inadvertently not included as an option.

ANSWER CHOICES	NUMBER	PERCENT
Single-Family Detached House	211	47 %
Multi-Family Condo / Apartment <i>(option not included in survey)</i>		
Townhouse (Single-Family Attached House)	113	25%
Senior Housing / Assisted Living	35	8 %
Duplex / 2 Family Building	25	6 %
3-4 Family Building	4	1 %
Accessory Dwelling Unit	16	4 %
Other (please describe)	47	10 %

Q8 - Do you think your next housing option will be larger or smaller than where you live today?

Responded 445
Skipped 57

More than 2/3rds of respondents felt their next housing option would be smaller than where they live today.

ANSWER CHOICES	NUMBER	PERCENT
Smaller	304	68 %
Larger	143	32 %

Q9 - Do you think you would prefer to own or rent your next housing option?

Responded 455
Skipped 47

More than 2/3rds of respondents felt they would want to own their next housing option.

ANSWER CHOICES	NUMBER	PERCENT
Own	317	70 %
Rent	43	9 %
Not sure	95	21 %

Housing Needs

Q10 - If Glastonbury was going to diversify its housing inventory, which THREE of the following housing types do you think should be the highest priorities for Glastonbury to consider enabling more of – today or in the future?

Responded 403
Skipped 99

Support for housing types seemed strongest (highest score and most responses) for:

- *Single-family detached house*
- *Senior housing / assisted living*
- *Townhouse (single-family attached house)*

Since these are housing types which Glastonbury currently has, it may signal some hesitancy / trepidation towards increasing housing options.

Three highest responses in each column are highlighted in blue

ANSWER CHOICES (listed by score)	SCORE	1 st Choice (3x)	2 nd Choice (2x)	3 rd Choice (x)	Number Response	Number Skipped
Single-Family Detached House	2.49	65 %	19 %	16 %	207	196
Senior Housing / Assisted Living	2.08	41 %	27 %	33 %	200	203
Townhouse (SF Attached House)	1.94	25 %	44 %	31 %	242	161
Multi-Family Condo / Apartment	1.91	34 %	24 %	42 %	146	257
3-4 Family Building	1.89	18 %	54 %	29 %	84	319
Accessory Dwelling Unit	1.86	21 %	44 %	35 %	123	280
Duplex / 2 Family Building	1.77	22 %	34 %	45 %	148	255

Q11 - If Glastonbury was going to work on diversifying its housing inventory, which THREE of the following housing needs do you think should receive the greatest level of effort?

Responded 414
Skipped 88

Support based on housing needs seemed strongest (highest score and/or most responses) for:

- **Housing options and choices for all people, families, and households generally.**
- **Housing options and choices for all people, families, and households with limited incomes.**
- **Housing options and choices for older people, families, and households generally.**
- **Housing options and choices affordable to workers such as teachers, police, fire, emergency medical, store workers, waitstaff, etc.**

Three highest responses in each column are highlighted in blue

ANSWER CHOICES (grouped and then listed by score)	SCORE	1 st Choice (3x)	2 nd Choice (2x)	3 rd Choice (x)	Number Response	Number Skipped
Housing options and choices for <u>all people</u> , families, and households generally.	2.28	52 %	23 %	24 %	147	267
Housing options and choices for <u>all people</u> , families, and households with limited incomes.	2.19	47 %	26 %	27 %	172	242
Housing options and choices for <u>older people</u> , families, and households generally.	2.16	42 %	32 %	26 %	133	281
Housing options and choices for <u>older people</u> , families, and households with limited incomes.	1.91	26 %	39 %	35 %	127	287
Housing options and choices for <u>younger people</u> , families, and households generally.	2.02	32 %	37 %	31 %	108	306
Housing options and choices for <u>younger people</u> , families, and households with limited incomes.	1.85	22 %	40 %	37 %	94	320
Housing options and choices affordable to workers such as teachers, police, fire, emergency medical, store workers, waitstaff, etc.	1.98	31 %	35 %	34 %	185	229
Housing options and choices affordable to workers such as landscapers, carpenters, electricians, plumbers, etc.	1.72	11 %	49 %	40 %	96	318
Housing options and choices for people who want to downsize.	1.92	33 %	27 %	41 %	123	291

Housing Strategies

Q12 - Please indicate your level of agreement with regard to the following statements:

Responded 395
Skipped 107

OVERALL – 64% of participants felt that more housing options and choices would make Glastonbury a better place.

ANSWER CHOICES	Strongly Agree	Somewhat Agree	Not Sure	Somewhat Disagree	Strongly Disagree
1. Having more housing options and choices would make Glastonbury a better place.	47 %	17 %	13 %	9 %	14 %
	64%				

HOUSING FUND – About 45% of participants felt that a “housing fund” would be a good idea. About 25% were not sure.

ANSWER CHOICES	Strongly Agree	Somewhat Agree	Not Sure	Somewhat Disagree	Strongly Disagree
2. Establishing a dedicated Town housing fund to support housing strategies would be a good idea.	26 %	21 %	24 %	12 %	18 %
	47%				
3. Collecting a small fee as part of any Zoning Permit would be a good way to collect money for a dedicated Town housing fund.	25 %	20 %	23 %	7 %	24 %
	45%				

ZONING FOR AFFORDABLE HOUSING – About 62% of participants felt there should be development incentives to provide affordable housing. About 55% felt affordable housing should be required as part of new development.

ANSWER CHOICES	Strongly Agree	Somewhat Agree	Not Sure	Somewhat Disagree	Strongly Disagree
4. New residential development should be offered incentives and otherwise encouraged to provide affordable housing.	36 %	26 %	11 %	9 %	18 %
	62%				
5. New residential development should be required to provide affordable housing as part of that development.	37 %	18 %	11 %	12 %	21 %
	55%				

ACCESSORY DWELLING UNITS – About 63% of participants felt accessory dwelling units could be a good way to meet housing needs of a variety of people within existing houses.

ANSWER CHOICES	Strongly Agree	Somewhat Agree	Not Sure	Somewhat Disagree	Strongly Disagree
6. Accessory dwelling units (sometimes called “in-law apartment”, “...”) could be a good way to meet housing needs of a variety of people within existing houses.	34 %	29 %	18 %	13 %	7 %
	63%				

TOWN PARTICIPATION – About 71% of participants felt the Town should see whether any Town-owned properties could be used for housing options. About 59% felt the Town should look at ways to actively participate in increasing the number of affordable housing units.

ANSWER CHOICES	Strongly Agree	Somewhat Agree	Not Sure	Somewhat Disagree	Strongly Disagree
7. Glastonbury should look at whether there are any Town-owned properties which could be used for providing housing options.	46 %	25 %	9 %	6 %	14 %
	71%				
8. Glastonbury should look at ways to increase the number of affordable housing units through Town purchase, construction, or rehabilitation of properties.	36 %	23 %	11 %	12 %	18 %
	59%				

DESIGN – About 82% of participants agreed the Town should guide the design of housing options so that it fits into the physical characteristics of Glastonbury.

ANSWER CHOICES	Strongly Agree	Somewhat Agree	Not Sure	Somewhat Disagree	Strongly Disagree
9. Guiding the design of housing options so that it fits into the physical characteristics of Glastonbury is important.	53 %	29 %	8 %	6 %	4 %
	82%				

LOCATION – About 68% of participants felt the Town Center would be a good location for affordable housing and 58% felt the same with regard to areas with public water and public sewer. About 59% felt that affordable housing should be located in all areas of Glastonbury.

ANSWER CHOICES	Strongly Agree	Somewhat Agree	Not Sure	Somewhat Disagree	Strongly Disagree
10. More housing options and choices in and near the Town Center would help support local businesses and help maintain a vibrant, walkable, mixed use area.	40 %	28 %	9 %	10 %	13 %
	68%				
11. Affordable housing options and choices should be located in all areas of Glastonbury.	42 %	17 %	14 %	9 %	18 %
	59%				
12. Glastonbury should focus primarily on ways to promote affordable housing options and choices in areas served by public water and public sewer.	33 %	25 %	24 %	7 %	11 %
	58%				

Q13 - How do you think Glastonbury might benefit from increasing its supply of affordable housing?

Responded	254
Skipped	248

The 254 written responses to this question were characterized by Planimetrics into the following general categories:

- Would provide for diversity / inclusion (99)
- No benefit / Would not be a benefit (48)
- Would provide for housing choice (30)
- Comments seemed generally positive (20)
- Would provide economic / fiscal / tax benefits (17)
- Don't know / not sure (12)
- Comments seemed generally negative (5)
- Other (20)

Tabulation may be available separately.

Q14 - How do you think Glastonbury might benefit from offering more housing options / choices in general?

Responded	230
Skipped	272

The 230 written responses to this question were characterized by Planimetrics into the following general categories:

- Would provide for diversity / inclusion (44)
- Would provide for housing choices for people (42)
 - General (19)
 - Choices for older people (17)
 - Choices for younger people (6)
- Comments seemed generally negative (39)
- Comments seemed generally positive (33)
- Comment was "same" (20)
- Economic benefits (12)
- Not sure (5)
- Other (30)

Tabulation may be available separately.

Q15 - Are you personally aware of anyone that would benefit from access to more affordable housing?

Responded 389
Skipped 113

Almost 60% of respondents knew someone that would benefit from affordable housing.

ANSWER CHOICES	NUMBER	PERCENT
Yes	229	59 %
No	160	41 %
Skipped question	113	

Q16 - Are there any other strategies you feel the Town should consider with regard to housing options and opportunities in Glastonbury?

Responded 176
Skipped 326

The 176 written responses to this question were characterized by Planimetrics into the following general categories:

- Specific strategies (60)
 - Seniors (18)
 - Smaller units (8)
 - Inclusionary requirements (5)
 - Zoning (4)
 - Repurpose existing buildings (4)
 - Housing Authority (4)
 - Community Builds / Deed Restrict Existing Units (2)
 - Accessory Dwelling Units (2)
 - Other (12)
- Retain character (24)
- None / No other strategies (18)
- Don't do anything (17)
- Location is important (13)
- Do anything / everything (8)
- Taxes (6)
- Transportation (5)
- Other (29)

Tabulation may be available separately.

Housing Cost

Q17 - If you rent your current place of residence ..., what do you spend monthly for gross rent (rent plus utilities and insurance)?

Responded 348
Skipped 154

About half of renters spend less than \$1,500 per month (estimated affordable rent at 80% AMI).

ANSWER CHOICES	NUMBER	PERCENT	NUMBER	PERCENT
Less than \$1,000 per month	15	19 %	15	4 %
\$1,000 to \$1,499 per month	25	31%	25	7 %
\$1,500 to \$1,999 per month	13	16%	13	4 %
\$2,000 to \$2,499 per month	7	9 %	7	2 %
\$2,500 or more per month	8	10 %	8	2 %
Prefer not to answer	13	16 %	13	4 %
Not applicable - I am an owner			267	77 %
	81		348	

Q18 - If you own your current place of residence in Glastonbury, what do you feel the current value is (sale price)?

Responded 379
Skipped 123

In terms of home values reported by participants, about 87% (between 78% and 96%) are valued higher than what would be considered affordable at 80% AMI.

ANSWER CHOICES	NUMBER	PERCENT	NUMBER	PERCENT
Less than \$100,000	2	1 %	2	1 %
\$100,000 to \$199,000	9	3%	9	2 %
\$200,000 to \$299,000	61	18%	61	16 %
\$300,000 to \$399,000	95	29 %	95	25 %
\$400,000 or more	127	38 %	127	34 %
Prefer not to answer	38	11 %	38	10 %
Not applicable - I am a renter			47	12 %
	332		379	

Q19 - What percentage of your income do you think you spend on your current place of residence in Glastonbury?

Responded 386
Skipped 116

At least 27% of participants are potentially cost-burdened since they are spending more than 30% of their income on housing.

ANSWER CHOICES	NUMBER	PERCENT
Less than 20%	89	23 %
20% to 29%	102	26 %
30% to 49%	76	20 %
50% or more	26	7 %
Prefer not to answer	93	24 %

Demographic Questions

Q20 - What age group are you part of?

Responded 388
Skipped 114

The largest age group of participants was for ages 35 to 54.

ANSWER CHOICES	NUMBER	PERCENT
Under 20 years old	0	0 %
Age 20 to 34	37	10 %
Age 35 to 54	145	37 %
Age 55 to 64	62	16 %
Age 65 to 79	106	27 %
Age 80 or over	17	4 %
Prefer Not To Answer	21	5 %

Q21 - To which gender do you most identify?

Responded 387
Skipped 115

Two-thirds of participants identified themselves as female.

ANSWER CHOICES	NUMBER	PERCENT
Female	259	67 %
Male	94	24 %
Transgender / Gender variant / Non-conforming / A gender type not listed here	5	1 %
Prefer not to answer	29	7 %

Q22 - Which of the following best describes you?

Responded	388
Skipped	114

The largest race/ethnicity groups were “White/Caucasian” and “prefer not to answer”.

ANSWER CHOICES	NUMBER	PERCENT
White or Caucasian	297	76 %
Prefer not to answer	41	11 %
Asian or Pacific Islander	12	3 %
Hispanic / Latinx	11	3 %
Black or African American	10	3 %
Biracial or Multiracial	5	1 %
Native American or Alaskan Native	4	1 %
A race/ethnicity not listed here	8	2 %

Q23 - How many people are living in your household?

Responded	390
Skipped	112

More than half of participant households were occupied by one or two people.

ANSWER CHOICES	NUMBER	PERCENT
One	72	18 %
Two	132	34 %
Three	66	17 %
Four	75	19 %
Five	21	5 %
Six or more	5	1 %
I prefer not to answer	19	5 %

Q24 - So that we can better understand local housing needs, please tell us which category your combined household income falls (including social security, pensions, IRA withdrawals, and other sources of income)?

Responded 386
Skipped 116

The largest income groups were "\$200,000 or more per year" and "prefer not to answer".

ANSWER CHOICES	NUMBER	PERCENT
Less than \$50,000 per year	43	11 %
\$50,000 to \$74,999 per year	43	11 %
\$75,000 to \$99,999 per year	34	9 %
\$100,000 to \$149,999 per year	54	14 %
\$150,000 to \$199,999 per year	44	11 %
\$200,000 or more per year	80	21 %
I prefer not to answer	88	23 %

Q25 - Are there any other thoughts you would like to share with us to-day?

Responded 114
Skipped 388

The 114 written responses to this question were characterized by Planimetrics into the following general categories:

- In favor of housing options / diversity (25)
- Thanks (16)
- Character (15)
- Specifics (9)
- Be pro-active (8)
- Not in favor of housing options (8)
- Taxes / fiscal / town services (8)
- No other thoughts (7)
- Survey (5)
- Property values (2)
- Other 11)



Town of Glastonbury
Community Development



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