

JUNE 6, 2022

AFFORDABLE HOUSING PLAN



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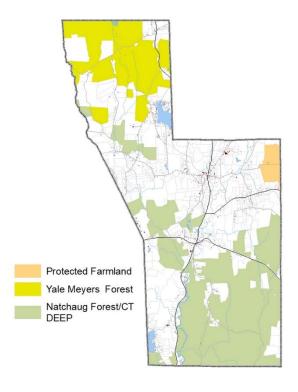
"Eastford is a rural town – one of Connecticut's most rural places. It has been this way since it was founded in 1847 after splitting off from the Town of Ashford. In 1847, the Town had just over 1,100 residents – today it has just over 1,700."

2016 Eastford Plan of Conservation and Development

2016 Eastford POCD Housing Goal:

Housing, both rental and home ownership, that is in an acceptable quantity and quality and within the economic means of the town's population, that maintains the rural character of Eastford.

Residential development in Eastford is scattered randomly throughout the town but occurs mainly along state and public roadways within the center of town. Large tracts of land to the south are permanently preserved and protected as open space and forest use by the State of Connecticut (primarily Natchaug State Forest) as well as two farms in the CT Department of Agriculture's Farmland Protection Program. Together they total over 30% or almost 6,000 acres of the towns available land. To the north Yale University controls another 2,442 acres as part of the Yale Meyers Forest. Although not permanently protected the forest accounts for 20% of the remaining land in Eastford.



The Town has few examples of low- and moderate-income housing and given its remoteness from employment and lack of infrastructure, it is likely not to have a great deal of growth in affordable housing that qualifies to meet the 10% requirement under C.G.S 8-30g.

For a housing unit to be counted as an affordable unit in the State of CT under 8-30g it must be affordable for someone making 80% of the Area Median Income (AMI) and be deed restricted to remain affordable for at least 30 years or be government assisted housing or part of a set aside development as defined by the State of CT.

2016-2026 Plan of Conservation and Development, Housing

Issues Identified

Current land use rules cannot maintain the rural character that the Town's residents clearly desire which could be compromised with a growth in housing.

Eastford is a very desirable place to live – however, the children of its residents may not be able to afford to live in the town in which they grew up.

Perception that affordable housing is a net negative to the Town.

Eastford's maximum build-out potential for residential housing is not known and therefore planning is impaired.





Introduction

What is Affordable Housing?

A common definition of an affordable home is one where the resident spends no more than 30% of their income to pay for housing costs. Housing cost should include all aspects of home ownership or rent such as utility costs, taxes, insurance, homeowner association fees, and maintenance. For example, the U. S. Census American Community Survey estimates Eastford's median household income to be \$92,813 multiple by 30% and divide by twelve which equals \$2,320. This would be the maximum amount a household should spend on housing costs. The median home value in Eastford is \$251,500. With a standard thirty-year fixed mortgage, no down payment and 5.2% interest rate (with insurance and taxes included) the payment would be \$2,132.

Housing affordability is relative to one's income and ability to pay for household expenses.

Often families may be willing to pay more to live in a community with better schools and access to other amenities.

Rising housing costs in the late 1980's necessitated an examination by the Blue-Ribbon Commission on Housing. The final report submitted by the Commission included several recommendations. Included in the report was the development of an appeals procedure where the decisions of local land use commissions to deny or significantly modify affordable housing developments could be appealed. In 1990, the legislature passed P.A. 89-311 creating CGS 8-30g.

One of the key elements of the Act was the development of the Annual Affordable Housing Appeals List that contained a list of both exempt and non-exempt municipalities. Exempt municipalities are those that have 10% or more of the number of total housing units as determined by the decennial census. To be considered an affordable housing development the unit must be **Assisted Housing** or part of a **Set Aside Development**.

ASSISTED HOUSING - 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
- any housing occupied by persons receiving rental assistance.

SET-ASIDE DEVELOPMENT - a development in which

- not less than thirty per cent of the dwelling units will be conveyed by deeds containing
 covenants or restrictions which shall require that, for at least forty years after the initial
 occupation of the proposed development, such dwelling units shall be sold or rented at,
 or below, prices which will preserve the units as housing for which persons and families
 pay thirty per cent or less of their annual income, where such income is less than or
 equal to eighty per cent of the median income.
- In a set-aside development, of the dwelling units conveyed by deeds containing covenants or restrictions, a number of dwelling units equal to not less than fifteen per cent of all dwelling units in the development shall be sold or rented to persons and families whose income is less than or equal to sixty per cent of the median income and the remainder of the dwelling units conveyed by deeds containing covenants or restrictions shall be sold or rented to persons and families whose income is less than or equal to eighty per cent of the median income.

2021 Affordable Housing Appeals List

2010 Housing Units	Government Assisted	Tenant Rental	CHFA/USDA Mortgage	Deed Restricted	Total Assisted Units	% Affordable
793	0	0	15	0	15	1.26

2010 Affordable Housing Appeals List

705	0	0	16	0	16	2.57
1992 Affordable Housing Appeals List						
627	0	0	0	3	3	0.5

In 1992, the Town of Eastford had 3 CHFA mortgages of the 627 housing units for an affordable percentage of 0.5%. Although 8-30g has resulted in an increase in affordable housing statewide, it has not increased affordable housing within many of the more rural communities within the region. There are currently only 4 deed restricted units within the 16 towns that make up the Northeastern Connecticut Council of Governments (NECCOG) region and they are within the town of Plainfield and appeared in the 2020 list.

Why is Affordable housing important to Eastford?

As identified in the 2016 POCD, Eastford high housing costs and relatively few affordable units for a variety of the municipality's workforce (such as, teachers, nurses, electricians, fire fighters

and town employees), and a narrow range of housing choices for Baby Boomers seeking to downsize and Millennials and young families seeking to move to town may drive residents out of Eastford and prevent new residents from moving into town. Providing more diverse affordable housing options would allow for young families to move into town and older residents to downsize.

Plan Process

This plan was developed to comply with PA17-170 and Section 8-30j of the Connecticut General Statutes and is intended to assist the town of Eastford in identifying housing needs and possible barriers to a more diverse and affordable housing inventory.

Sec. 8-30j. Affordable Housing Plan

- (a) At least once every five years, each municipality shall prepare or amend and adopt an affordable housing plan for the municipality. Such plan shall specify how the municipality intends to increase the number of affordable housing developments in the municipality.
- (b) The municipality may hold public informational meetings or organize other activities to inform residents about the process of preparing the plan.

If the municipality holds a public hearing, at least thirty-five days prior to the public hearing on the adoption, the municipality shall file in the office of the town clerk of such municipality a copy of such draft plan or any amendments to the plan, and if applicable, post such draft plan on the Internet web site of the municipality.

After adoption of the plan, the municipality shall file the final plan in the office of the town clerk of such municipality and, if applicable, post the plan on the Internet web site of the municipality.

(c) Following adoption, the municipality <u>shall regularly review and maintain such plan. The</u> <u>municipality</u> may adopt such geographical, functional, or other amendments to the plan or parts of the plan, in accordance with the provisions of this section, as it deems necessary.

If the municipality fails to amend such plan every five years, the chief elected official of the municipality shall submit a letter to the Commissioner of Housing that explains why such plan was not amended In 2022 the Town of Eastford Planning Commission reviewed the requirements of 8-30j the recommendations developed within *Planning for Affordability in Connecticut, Affordable Housing Plan and Process Guidebook* developed by the Regional Planning Association.

The commission identified the community values expressed within the 2016 Plan of

Conservation and Development related to housing. Reviewed available demographic and statistical data regarding current trends in relation population and housing. Existing housing types were reviewed to identify the state of the existing housing stock as well as the development and sales trends of the past several years. The 2019 American Community Survey data and 2018 CHAS was also used to develop a needs assessment and gap analysis for low-income households. Possible barriers to affordable housing development were identified within the subdivision regulations with recommendations for changes identified. Issues and recommendations were developed based on values identified within the Eastford Plan of Conservation and development.

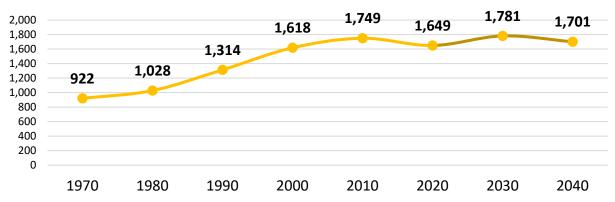
Affordable Housing Plan Checklist

Planning Process Establish leadership team/affordable housing committee Design & carry out community engagement & communications strategy Plan Document Community values statement History of affordable housing in your town Housing needs assessment Land use and zoning assessment Plan principles, goals & actions Implementation strategy

The Eastford Board of Selectmen approved the plan on June 6, 2022 and will review an updating the pan in accordance with C.G.S. 8-30j as revised.

Demographic Trends

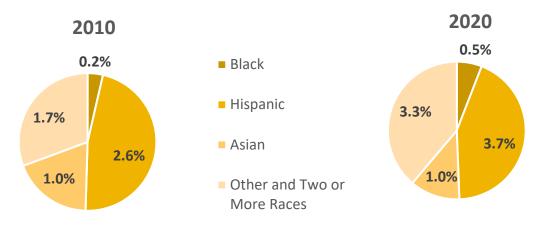
Eastford Population Trend



Source U.S. Census and Datact.gov

The town of Eastford's population increased by 57% from 1980 to 2000 and peaked at 1,749 in 2010. The 2020 Decennial Census shows that the population has decreased by 5.7% between the years of 2010 and 2020. Windham County also experienced a decline in population during this period of 1.7%. The neighboring towns of Chaplin (-6.7%), Union (-8.1%) and Ashford (-3%) also experienced a significant loss in population. Population growth over the next twenty years is projected to be fairly level with similar fluctuations to the past twenty years.

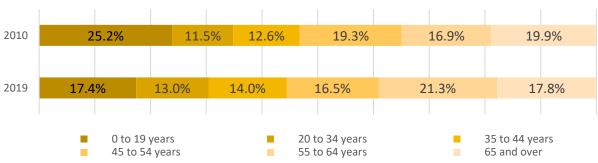
The 2020 U.S. Census counts indicate a decrease in the white only population from 94.5% in 2010 to 91.5% in 2020. The increased diversity in race and ethnicity is consistent with Windham County's 9.7% increase and the State of Connecticut 8% increase in minority population.



2020 U.S. Census

School age children 19 years and under decreased by 7.8 %. Resident's age 55 to 64 years old increased by 4.4% with other age cohorts deviating less than 3% plus or minus. The younger working age population of 20-to-44-year old's increased by 4%.

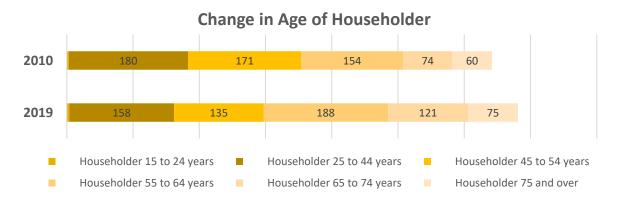
Population by Age



U.S. Census 2019 American Community Survey Five Year Estimates

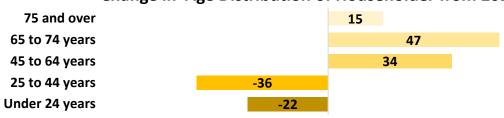
The aging population has resulted in an increase in the median age by two and a half years from 45.5 in 2010 to 48 years old in 2019. The final 2020 decennial census numbers may increase the median age once available.

The overall number of households increased by 41 households since 2010 and consistent with the aging population statistics the age of the head of households has also increased. The number of householders age 55 and over increased by 51% while those under 54 years of age decreased by 38%.



U.S. Census 2019 American Community Survey

Change in Age Distribution of Householder from 2010-2019

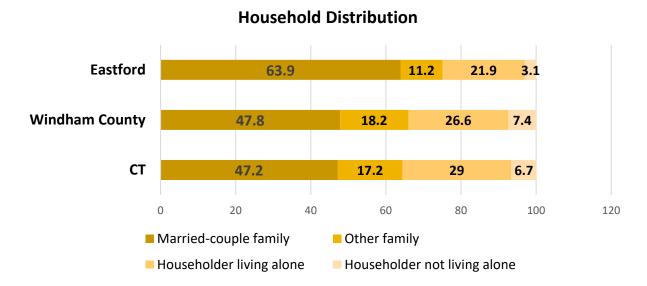


Occupied Housing Units Size and Tenure						
	Total		Owner		Renter	
Occupied housing units	681		580	85.2%	101	14.8%
1-person household	149	21.9%	95	16.4%	54	53.5%
2-person household	319	46.8%	290	50.0%	29	28.7%
3-person household	77	11.3%	71	12.2%	6	5.9%
4-or-more-person	136	20.0%	124	21.4%	12	11.9%

2019 American Community Survey 5 Year Estimates

In the 2019 ACS the average household size in Eastford was 2.39 for all households, family size was slighter higher at 2.74. Owner occupied households make up 85% of all occupied units with 68.7% being single and two person households. This may be due to the aging population where more couples have entered the empty nest stage of their lives. More than half of all renter households consist of one person and 28.7% are two person households.

Eastford had 681 occupied housing units according to the 2019 ACS, 75% were families and 25% nonfamily households. Eastford has a much higher percentage of married couple family households than Windham County and the rest of the State of Connecticut. Non-family householders living alone make up 21.9% of all households and is the second most common household type in Eastford.

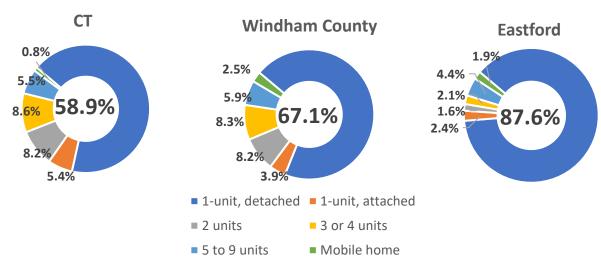


U.S. Census 2019 American Community Survey

Housing Type

Eastford has a less diverse housing stock than both Windham County and the State of Connecticut with a higher percentage of single-family detached homes at 87.6%. Structures with three or more units, considered multi-family units, make up 6.5% of the housing stock while two-unit structures or duplexes total only 1.6%.

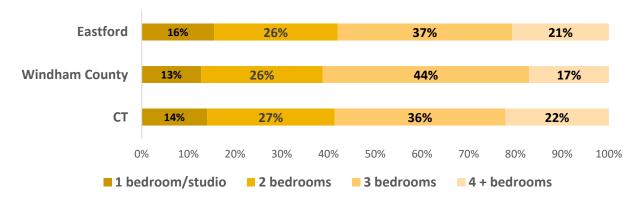
Housing units by Structure Type



U.S. Census 2019 American Community Survey

Most housing units in Eastford or 63%, have two or three bedrooms, this is less than Windham County at 70%, and equal to the State of Connecticut. Single bedroom units make up 16% of all units even though there are 21.9% of householders that are living alone.

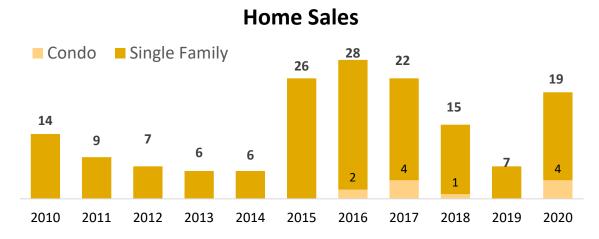
Number of Bedrooms



U.S. Census 2019 American Community Survey

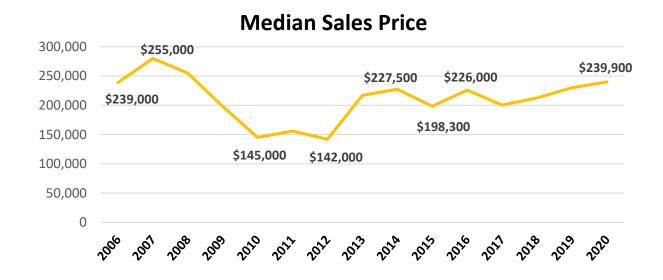
Housing Market Trends

Home sales in Eastford have fluctuated greatly in the past 10 years. Sales from 2010 to 2014 declined by over 50% and then rebounded in 2015-2017 peaking in 2016 with 28 single family homes and 2 condominiums.



U.S. Census 2019 American Community Survey

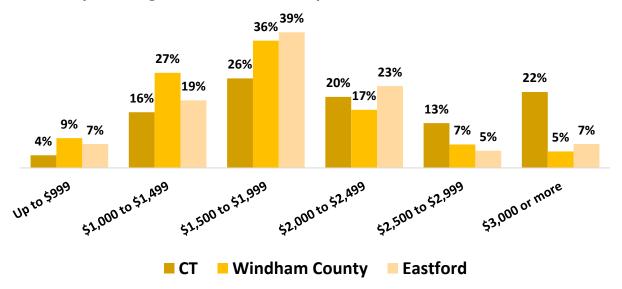
The median sales price of a home in Eastford based on real estate sales reported to the State of CT Office of Policy and Management, dropped from a high of \$255,000 in 2007 to a low of \$142,000 in 2012, a 44% decrease. Home prices have trended upwards over the last ten years to \$239,900 in 2020.



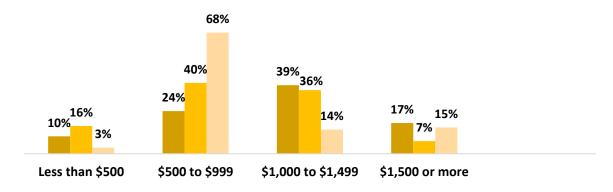
More than half or 66.2% of all owner-occupied units in Eastford have a mortgage. The median monthly housing costs of owner-occupied units with a mortgage is \$1,822, less than the state of Connecticut at \$2,119 but more than Windham County at \$1,685. Almost three-quarters or 58% of owners in Eastford pay between \$1,000 and \$2,000 a month for housing costs.

According the to 2019 ACS, 71% of renters in Eastford pay less than \$1,000 a month for rent more than both Windham County at 56% and the State of Connecticut at 34%. Median gross rent is \$946 which is less than the state of Connecticut \$1,180 and the same as Windham County.

Monthly Housing Cost of Owner-Occupied Units

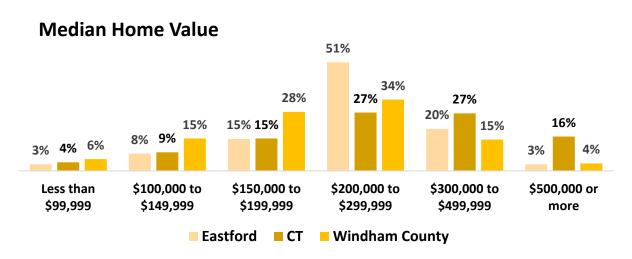


Gross Rent



U.S. Census 2019 American Community Survey

The 2019 ACS median home value for Eastford is \$248,300 which is lower than the state of Connecticut at \$275,400 but slightly higher than Windham County at \$204,400. Median home values in 2010 ACS were 19% higher for homes in Eastford at \$296,400 and 7% higher throughout Connecticut. Homes in Eastford are predominantly within the \$200,000 to \$299,999 range with only 26% below \$200,000.



Since 2000, housing development in Eastford peaked in 2003 with 19 permits being issued based on reports to the State of Connecticut Office of Policy and Management (CT OPM). The number of permits issued for new homes since 2006 averages four to five per year. Most of those permits can be attributed to condominium and planned unit developments near the intersections of Westford and Ashford roads.

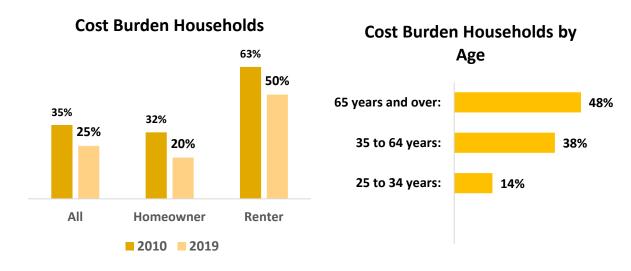


Housing Needs Assessment



The U.S. Department of Housing and Urban Development (HUD) annually develops income limits for every metro area in Connecticut. Eastford is part of the Windham County Metro Area. Area Median Income (AMI) is calculated for each metro area using a formula based on the American Community Survey's five-year estimate for median household income. AMI is used to determine eligibility for various state and federal housing programs. The FY 2021 AMI for Eastford is \$83,200. Income limit categories for Low (80%), Very Low (50%) and Extremely Low (30%) are then calculated for family size.

The State of Connecticut considers housing affordable if the cost is 30% or less of the household income for households making less than 80% of the State or area median income, whichever is lower. In Eastford a family of four making less than \$79,900 per year could qualify for affordable housing programs. The 2019 ACS median income for Eastford is \$96,625.



U.S. Census 2019 American Community Survey

A household is considered cost-burdened if it spends 30% or more of annual household income on housing costs. Housing costs for homeowners include utility, taxes, mortgage, insurance, and related payments for the home. Renters' housing costs are gross rental and related payments.

HUD develops data to assist with planning for housing affordability known as the Comprehensive Affordability Survey (CHAS). CHAS is based on the ACS five-year estimates. The data was used to create a gap analysis that shows the number of low-income households and the demand for affordable housing compared to the supply of units within the community.

Eastford Affordable Housing Needs

Households in need of affordable housing

Low I	ncome	Verv Lov	v Income	Extremely I	Low Income
	0% of AMI	•	% of AMI	•	ess of AMI
<=\$55,950 fo	r an Individual	<=\$36,050 fo	r an Individual	<=\$21,600 fo	r an Individual
<=\$79,900 fo	r a Family of 4	<=\$51,450 fo	r a Family of 4	mily of 4 <=\$30,850 for a Famil	
Low Inc	ome HH	Very Low	ncome HH	Extremely Lo	w Income HH
6	55	7	5	3	9
Owner	Renter	Owner	Renter	Owner	Renter
50	15	35	40	35	4

Source: U.S. Department of Housing and Urban Development (HUD) Comprehensive Affordability Survey (CHAS):2014-2018

	Maximum Monthly Costs	
Low Income	Very Low Income	Extremely Low Income
50% to 80% of AMI	30% to 50% of AMI	30% or less of AMI
<=\$55,950 for an Individual	<=\$36,050 for an Individual	<=\$21,600 for an Individual
<=\$79,900 for a Family of 4	<=\$51,450 for a Family of 4	<=\$30,850 for a Family of 4
\$1,398/month	\$901/month	\$540/month
for an Individual	for an Individual	for an Individual
\$1,997/month	\$1,286/month	\$771/month
for a Family of 4	for a Family of 4	for a Family of 4

Source: U.S. Department of Housing and Urban Development (HUD) Comprehensive Affordability Survey (CHAS):2014-2018

Estimated Affordable Maximum Home Value

Low Income	Very Low Income	Extremely Low Income
50% to 80% of AMI	30% to 50% of AMI	30% or less of AMI
<=\$55,950 for an Individual	<=\$36,050 for an Individual	<=\$21,600 for an Individual
<=\$79,900 for a Family of 4	<=\$51,450 for a Family of 4	<=\$30,850 for a Family of 4
\$205,000	\$132,000	\$79,000
for an Individual	for an Individual	for an Individual
\$292,500	\$188,500	\$113,000
for a Family of 4	for a Family of 4	for a Family of 4

Home Value Estimates based on 30-year mortgage at 3.5%, 0% down payment, Current tax rate in Eastford and PMI

Housing Gap Analysis: Family of 4 Owner Occupied Units

Income Group	Max Home Value	Owner Occupied Units in Price Range	Owner Households in Income Range	Gap
Extremely Low (30% of AMI)	\$113,000	30	35	-5
Very Low (<50% of AMI)	\$188,500	104	70	34
Low (<80% of AMI)	\$292,500	448	120	328

Renter Occupied Units

Income Group	Max Monthly Rent	Renter Occupied Units in Price Range	Renter Households in Income Range	Gap
Extremely Low (30% of AMI)	\$781/month	24	4	20
Very Low (<50% of AMI)	\$1,286/month	71	44	27
Low (<80% of AMI)	\$1,997/month	88	59	29

Source: U.S. Department of Housing and Urban Development (HUD) Comprehensive Affordability Survey (CHAS):2014-2018, 2019 ACS Five-Year Estimates B25063/B25075

Housing Gap Analysis: Individual

Owner Occupied Units

Income Group	Max Home Value	Owner Occupied Units in Price Range	Owner Households in Income Range	Gap
Extremely Low (30% of AMI)	\$79,000	17	35	-18
Very Low (<50% of AMI)	\$132,000	65	70	-5
Low (<80% of AMI)	\$205,000	152	120	32

Renter Occupied Units

Income Group	Max Monthly Rent	Renter Occupied Units in Price Range	Renter Households in Income Range	Gap
Extremely Low (30% of AMI)	\$540/month	5	4	1
Very Low (<50% of AMI)	\$901/month	34	44	-10
Low (<80% of AMI)	\$1,398/month	71	59	12

Source: U.S. Department of Housing and Urban Development (HUD) Comprehensive Affordability Survey (CHAS):2014-2018, 2019 ACS Five-Year Estimates B25063/B25075

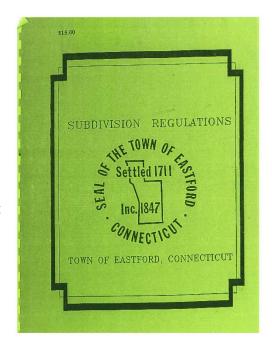
The housing gap analysis shows a deficit in affordable homes priced below or at a level for Extremely Low-Income Individuals and Families as well as Very Low-income individuals. Homes priced under \$125,000 are rare in rural communities as the cost for a minimum sized building lot may be twenty-five to fifty percent of that amount before even adding a small two-bedroom ranch.

There is also a deficit in rental units affordable to Very Low-Income households and only a minimal surplus for Extremely Low-Income individuals. Overall the 2019 ACS indicates that Eastford currently has a high number of rental units that are priced within an affordable range for low-income families but there is a need for more rental units for very low income individuals or those making, 50% of AMI, \$36,050.

The gap analysis is intended to identify areas where there are significant differences in the supply and demand for affordable options for owners and renters and is not intended to be an exact number of units to be developed.

<u>Land Use Regulation</u> <u>Review</u>

Eastford has three land use management tools in place, Subdivision Regulations, Inland Wetlands and Watercourses Regulations and municipal ordinances. Eastford is one of two towns in Connecticut that does not restrict land use through zoning. Attempts to enact zoning have met strong resistance in the past so development in Eastford has truly been organic and in some situations based on what the land, environment, and market dictate.



<u>Subdivision Regulations</u>

Subdivision regulations in Eastford became effective in 1967 with a majority of them occurring in the 1980's and 1990's and all being single-family developments. The current regulations do require that the developer declare a use either single/ two-family or multifamily use, commercial or industrial. The purpose of declaring a use for the lot is "To ensure that all proposed subdivision lots have adequate area for accessory building locations, on-site water supply systems, driveways and parking area and usable recreation space; to minimize drainage problems and facilitate ground water recharge; and to implement the recommendations of the Eastford Plan of Development..."

The Eastford Subdivision Regulations do regulate minimum lot size based on residential use and density.

- Single-Family and Two-Family Dwelling Use Lots the gross lot area shall be no less than one and one-half (1.5) acres; and two (2.0) acres for a two-family dwelling.
- Multi-family Dwelling Use Lot the gross lot area shall be no less than two (2.0) acres, plus three-quarters (3/4) of an acre for each dwelling over the first two (2) dwellings.

Minimum lot size can affect the affordability of a housing development as land and construction costs may increase with larger lots. Larger lots may need more infrastructure costs for utilities and access with less units to defer the expense.

Within the Minimum Gross Lot Area, a Buildable Lot Area Rectangle or Minimum Buildable Area is also required to ensure that the land proposed for development is suitable for the proposed use. The minimum buildable area may unnecessarily increase the lot size further thus increasing the overall cost of a development.

In 2021 the Western CT Council of Governments (WESTCOG) compared the two remaining towns in Connecticut without zoning to their neighbors regarding types of housing allowed and housing development. Eastford allows for the most diverse housing types allowing multifamily and ADU through State and local wetlands regulation, building and health code, and subdivision if applicable. The number of permits per capita at 0.13 places Eastford second behind Hampton but does not give any indication that the absence of zoning increases or decreases development activity significantly.

Town	Has zoning?	Population (2019)	Population identifying as white alone-not Hispanic.		Housing permits 1990-2017		Housing Type Allowed by Right (unless otherwise noted)					
			Persons	Percent of total	Number	Per capita	Single Family	Two-Family	Three-Family	Four+ Family	ADU	Notes
Eastford	No	1,653	1,571	95.04%	218	0.13	Yes	Yes	Yes	Yes	Yes	Multi-family housing is permitted when adhering to state and town wetlands regulations (C.G.S §22a-37)
Ashford	Yes	4,236	3,895	91.95%	465	0.11	Yes	Yes- in residential zone	No	No	Yes	
Chaplin	Yes	2,489	2,119	85.13%	267	0.11	Yes	Yes-RAR, B, L, CO	Some zones-CO, second floor or mixed-use building	Some zones- CO, second floor or mixed- use building	Yes	
Hampton	Yes	1,830	1,723	94.15%	285	0.16	Yes	Yes	No	No	Yes	
Pomfret	Yes	4,186	3,914	93.50%	498	0.12	Yes	No	No	No	Yes-special permit, family member or paid-staff member only	Age restricted -multifamily housing permitted
Union	Yes	894	854	95.53%	100	0.11	Yes	Yes	Some-SDZ, special permit	Some-SDZ, special permit	Yes-special permit, family member or paid-staff member only	
Woodstock	Yes	7,836	7,677	97.97%	936	0.12	Yes	Yes-special permit (10- acre min)	Yes-special permit (10-acre min)	Yes-special permit (10- acre min) 4-unit max	Yes ("accessory apartment")	
2. Source		nerican Comm						ermit is needed. If Economic and C	ommunity Developm	ent		Last Updated: 1/19/2021

Trailer Ordinance

Eastford does have an ordinance that deals with mobile homes or trailers. Mobile homes are allowed on approved lots as defined by the ordinance. An approved lot must be on a public street or private Right of Way with 150 feet of frontage and have access to water and septic approved by the Northeast district department of health. Mobile homes can be affordable options for low-income residents. The ordinance was first approved in 1967 and amended in 1989. It does contain the restriction that the lot cannot be within 100 yards of a school, church, fire station or any building of public assembly and can only be used for one trailer or mobile home.

The 2021 legislative session included much debate over proposals related to accessory dwelling units. Accessory Dwelling Units (ADU) are units that are developed on existing residential properties without requiring major changes to the existing lot or impact to the neighborhood. The legislation requires that all municipalities with zoning allow for one accessory dwelling unit on all existing parcels with a single-family home as of right unless the municipality opts out in favor of their existing ADU regulations. The Eastford Subdivision regulations treat single- and two-family dwellings similarly and two dwelling units are permitted on a subdivision lot although accessory dwelling units are not specifically referenced.

Starting January 1, 2023 Public. Act 21-29 will require each member of the Eastford Planning Commission to complete at least four hours of training every two years. The training is to include at least one hour of affordable and fair housing policy.

Infrastructure

Eastford is traversed by Route 44 and Route 198 in northeastern Connecticut. Containing large tracts of Natchaug State Forest and Yale Meyers Forest it is very rural with a population density of 57 people per square mile. The Village Center is at the intersection of Old Colony Road, Westford Road and Route 198 approximately 1.8 miles north of Phoenixville. The highest residential density occurs around the Village Center, Crystal Pond and Halls Pond. The two ponds are surrounded by both seasonal cottages and cabins as well as larger all-season homes. All residential development has private wells and septic systems. There is no planned future development of a municipal wastewater system or water supply in Eastford.



Major commercial and retail services are only accessible by automobile. The center of town consists of the post office, library, hardware store, auto repair and large discount convenience store. The nearest full-service grocery store is 10 miles away. Banking and fuel stations are with 5-10 miles depending on your location.

Over ninety percent of Eastford is within the Natchaug River Watershed which supports the largest public surface drinking water supply in Connecticut. Land development in town requires notification to Windham Waterworks, the primary water provider for the town of Windham. In 2011, the Town of Eastford signed on to the Natchaug Conservation Action Plan and has supported the development of the most recent Natchaug River Healthy Watershed Protection Plan which seeks to balance conservation and development efforts while reducing impacts to water resources of the watershed.

The Draft 2018-2023 State of CT POCD places the Town of Eastford into three classifications regarding land use and funding assistance from the state. Most of the town falls within the

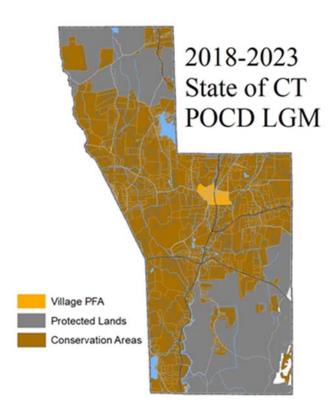
Protected Lands and Conservation Areas with the center of town identified as a Village Priority Funding Area.

Village Priority Funding Areas are traditional village centers within rural towns that have unique characteristics and needs and are defined by the municipalities themselves. The intent is to provide a priority funding area within every community.

Conservation Areas are delineated based on the presence of factors that reflect environmental or natural resource values. In contrast to Priority Funding Areas, which are based on man-made Census Blocks, Conservation Areas are based on existing environmental conditions, such as soils or elevation.

Any growth-related project being considered by a state agency in Conservation Areas would require an exception in accordance with CGS Section 16a-35d, including a review of consistency with the affected municipality's plan of conservation and development. As most of Eastford falls within the Natchaug River Watershed the use of state funds for development of affordable housing may not be available or contradictory to the goals of the State POCD.

Protected Lands have some form of restriction on development, such as permanently protected open space or property in which the development rights have been acquired, are classified as Protected Lands.



Strategies & Recommendations

The Town of Eastford as a small rural community with limited resources may not be able to significantly increase its percentage of assisted and subsidized affordable housing units. The absence of zoning regulations allows for the development of affordable housing without restrictions based on use. Mobile homes which are an affordable option are allowed with some restrictions. Below are recommended strategies

- Implement recommendations of the 2016 Eastford Plan of Conservation and Development
 - Town Regulations, Ordinances, and Policies will be reviewed and revised as necessary to ensure that they are reflective of all Fair Housing and Equal Opportunity federal legislation as promulgated in the Civil Rights Act of 1964, et al, and that they are in compliance with Connecticut General Statutes. (Particular attention should be given to family households' definitions, manufactured homes, group homes, housing unit square footage, acreage requirements vs. buildable area requirements, affordable housing requirements.
 - Town officials (Town Hall Staff and First Selectman) will be cognizant of the State's requirements on affordable housing (especially regarding manufactured homes, and the possible applicability of the affordable housing appeals procedures).
 - Town Hall (Selectman's Office) will have current information available on financing programs available at private lending institutions and through state and federal programs such as Connecticut Housing Finance Authority CHFA and Rental Housing Programs.
- Review subdivision regulations regarding buildable area and gross lot area requirements for consistency with the Eastford Plan of Conservation and Development goals for housing.
- Provide training that includes Affordable and Fair Housing Policy for land use boards as required by P.A. 21-29. Training may be provided by Northeast Connecticut Council of Governments, University of Connecticut extension center, Connecticut CAPA and others.