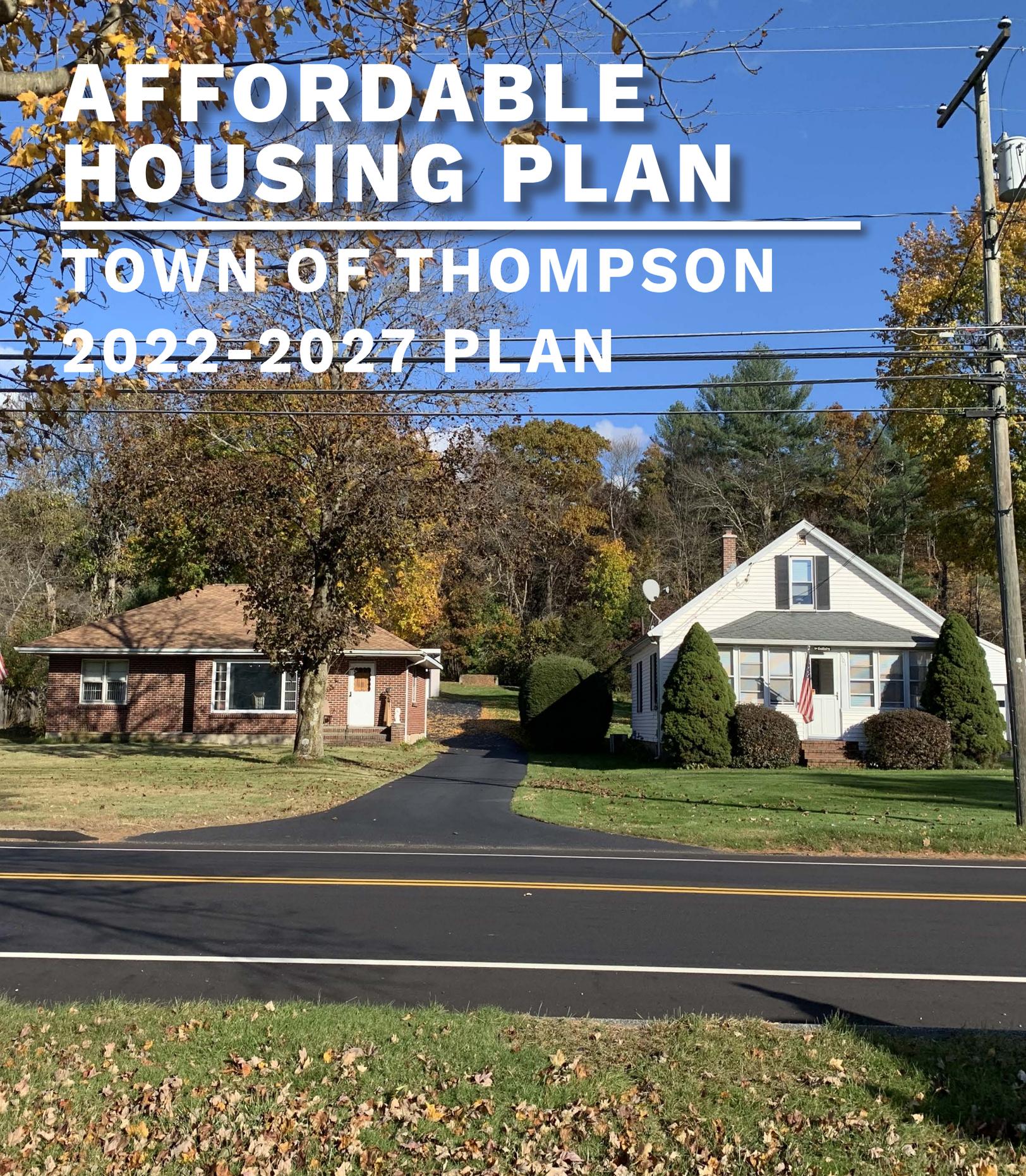


AFFORDABLE HOUSING PLAN

TOWN OF THOMPSON 2022-2027 PLAN



Adopted November 16, 2021



Thompson
CONNECTICUT

 **TYCHE**
PLANNING & POLICY GROUP

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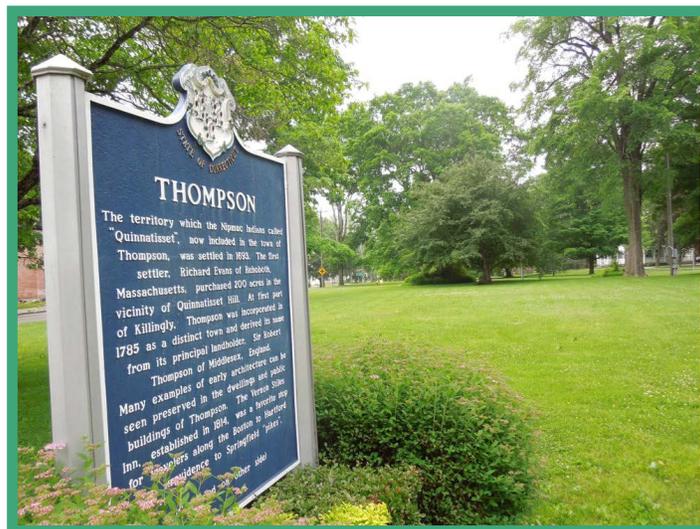


1. Executive Summary

Connecticut has become a very expensive place to live. Over decades, the costs of land, housing development, home purchases, and rent have risen faster than incomes. At the same time, communities all across the State have struggled to develop new housing options for key groups like senior citizens, young families, and new residents. This reality has combined with a number of other factors to limit the overall population and economic growth in Connecticut and there is a growing focus on the need to address housing at local, regional, and state levels.

To address the need for more affordable housing, in 2017 the Connecticut General Assembly adopted Public Act 17-170, which requires every municipality to write a plan every five years that indicates how that community intends to “increase the number of affordable housing developments in the municipality.” In accordance with this requirement, and in fulfillment of one of the goals of the 2020 Plan of Conservation and Development, the Town of Thompson has developed this Affordable Housing Plan.

Affordable housing is generally defined as housing that is available to households making less than the area median income and costing less than 30% of a household’s annual income. This can include both naturally-occurring (market-rate) apartment units or specifically restricted properties that have been income-limited by deed. In developing this Plan, the Director of Planning & Development, aided by an ad-hoc Committee of town officials, commissioners, and stakeholders, as well as an outside consultant, reviewed current housing conditions, demographic and market trends, community resources, and the input of Town residents, including 120+ responses to a public survey, to assess Thompson’s current and future needs and develop recommendations.



While recognizing that Thompson’s historic settlement pattern, limited areas of public infrastructure, constrained employment market, and concern for its essential small-town spirit may constrain any rapid housing or population growth, this Plan strives to make progress in several ways. Over the next five years, the Town of Thompson will seek increase the number of affordable housing developments in Town by the following:

- 1) Increase the number of USDA/CHFA loans to over 70 homes**
- 2) Increase the total number of accessory dwelling units by 10%**
- 3) Increase the number of income-limited accessory dwelling units to five (5)**
- 4) Implement at least one innovative Zoning Regulation incentivizing development density**
- 5) Increase public awareness of Thompson’s housing efforts**
- 6) Identify a property in Town for a public-private affordable housing partnership**

This Plan lays out a series of implementation steps that assigns responsibility and priority to these actions so that progress can be recognized and tracked. Working collectively and seeking to improve the community’s approach in numerous smaller ways, this Plan will assist the Town of Thompson to become more attainable and equitable for current and future residents alike.

2 How did we get here?



2. How Did We Get Here?

In July of 2017, new legislation known as PA 17-170 (The Act) was passed in Connecticut requiring that every five years all Towns in CT shall adopt or amend an Affordable Housing Plan. The Act went further to clarify that “such plan shall specify how the Municipality intends to increase the number of affordable housing developments in the Municipality”. The Act also works alongside CT General Statute Section 8-2, which outlines that Regulations adopted by a Town should “promote housing choice and economic diversity, including housing for both low and moderate income households” as well as encouraging the development of housing that will meet the needs of the residents of our State. The desire to better meet both the requirements of the state and the real-life needs of its residents prompted the Town of Thompson to develop this Affordable Housing Plan (AHP).

The development of this plan is an opportunity to thoroughly examine the current status of the housing conditions in Thompson, as well as the needs of its current and future residents, to better determine what improvements can be made. Specifically, the plan will seek to ensure that housing stock in Town is suitable to continue to support the Town’s existing residents well into the future, while encouraging more young families and young professionals to make their homes in Thompson, creating a sustainable housing ecosystem over time.

Beyond that, while the goal is specifically to address “Affordable Housing” as defined by Statute, this plan will also focus on how the Town can make housing more suitable and attainable overall, for residents across the spectrum of age and income. For most residents in Thompson, housing costs are their largest financial burden, with over 20% of homeowners and more than a third (34%) of renters in Thompson spending 30% or more on housing. Simply put: when residents are spending too much on housing costs, they will not have the additional finances available for other necessities such as child care, groceries and medical expenses. These constraints, in turn, have an overall dampening effect on the local economy. Therefore, actions taken by the Town to create attainable, appropriate and reasonably priced housing, whether deed-restricted Affordable Housing Units or simply additional “naturally occurring” affordable housing, will stand to benefit the Town as a whole.



3

What is Affordable Housing?



3. What Is Affordable Housing?

The relationship between rising housing costs and challenges in retaining a productive, working-age population in Connecticut first came to light in the 1980s. In response to the high cost of housing and the barriers to housing attainment this created for many, the State established the Blue-Ribbon Commission (BRC). Following the BRC’s examination of the housing situation, a report was submitted to the Legislature with numerous recommendations, one of which was to create the affordable housing appeals procedure known today as Section 8-30g.

In its plainest meaning, the term affordable housing simply refers to housing that is reasonable in cost. However, within the context of this plan, the term “Affordable Housing” refers to a type of housing that meets specific criteria outlined by Statute.

In Connecticut, an Affordable Housing Unit which may be counted toward the Town’s recommended level ten percent is defined as a dwelling that costs

less than 30% percent of the income of a household earning 80% of the Area Median Income (AMI) and has been deed restricted to ensure that the housing unit will remain “Affordable” for a period of forty years. According to the Department of Housing and Urban Development’s 2020 income data, AMI was \$83,200 for a household of four in the Worcester MA/ Windham County CT HMFA. Thompson’s geography and settlement/density patterns places it within this inter-state statistical area, rather than within a discrete Connecticut area. In contrast, the 2018 American Community Survey listed Thompson’s median household income at just over \$77,000. The lower number is used for analysis of affordable housing options.

For many, the term “Affordable Housing” calls to mind large, institutional-style buildings with very high density on very small parcels. Based on this preconception, communities may express resistance to planning for additional Affordable Housing Units. It must be emphasized that these large-scale, income-segregated housing projects have generally fallen out of favor as the primary means to address affordability. Indeed, several of those massive housing projects, including the infamous Cabrini Green in Chicago, have been decommissioned in favor of other, less stigmatizing models. Affordable housing can be developed with as little as one unit, employing many design types and different scales of development based on the specific market demand for a given area.



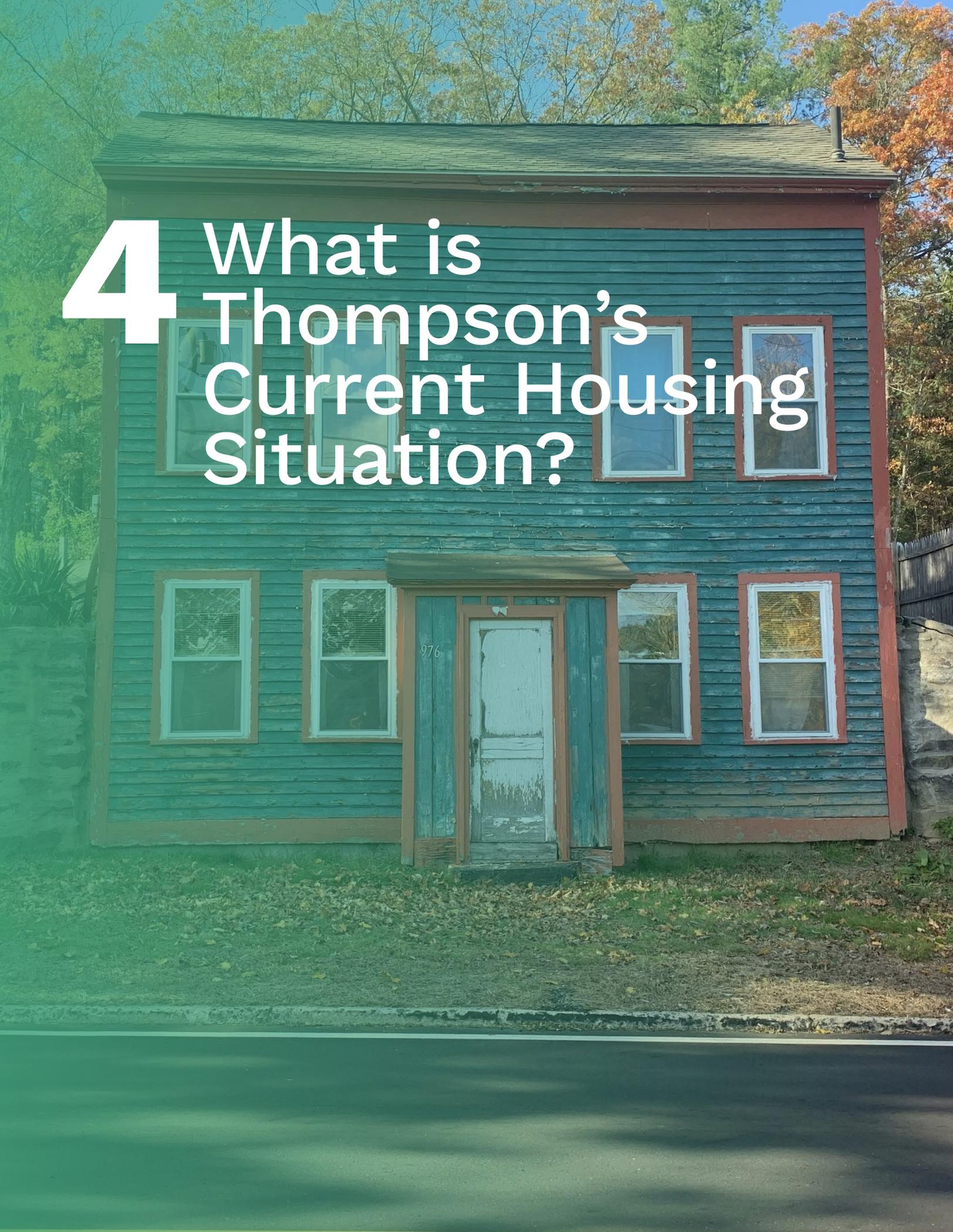
Depending on the specific needs of the community, possibilities exist for single family developments (attached or detached), small scale multi-family or larger scale developments with multiple units, all of which could be rented or owned.

For those who may still resist proactively planning for increased housing affordability: as mentioned above, subsection 8-30g stipulates that any City or Town that does not have at least ten percent of its housing stock deed restricted as “Affordable” is subject to legal appeal. The appeals process under 8-30g not only puts the burden of proof on the Town rather than the applicant, but it also requires the Town to demonstrate that if approved, the project would pose a “sincere threat to public

interests in health, safety or matters which the Commission may legally consider” and that “such public interests clearly outweigh the need for affordable housing”. Case law has almost exclusively supported these appeals and been decided in favor of the developers. The courts have overwhelmingly found that the need for Affordable housing almost always outweighs other matters.

The benefit to the creation of this Plan, therefore, is that it will set the Town on a path to create and/or encourage appropriate Affordable Housing Units that will not only serve the community but will also bring the Town closer to its ten percent goal, reducing its overall exposure to lengthy and costly appeals.

4 What is Thompson's Current Housing Situation?



4. What is Thompson's Current Housing Situation?

The Town of Thompson shows consistency with general population and housing trends for rural and suburban Connecticut. As families moved from the cities out into the suburbs and rural areas of Connecticut beginning in the 1950s and 1960s, Thompson saw its population grow steadily from less than 6,000 people in 1950 to nearly 9,500 by 2010. This was an annual growth rate of approximately 1% over that span, which was common throughout suburban Connecticut.

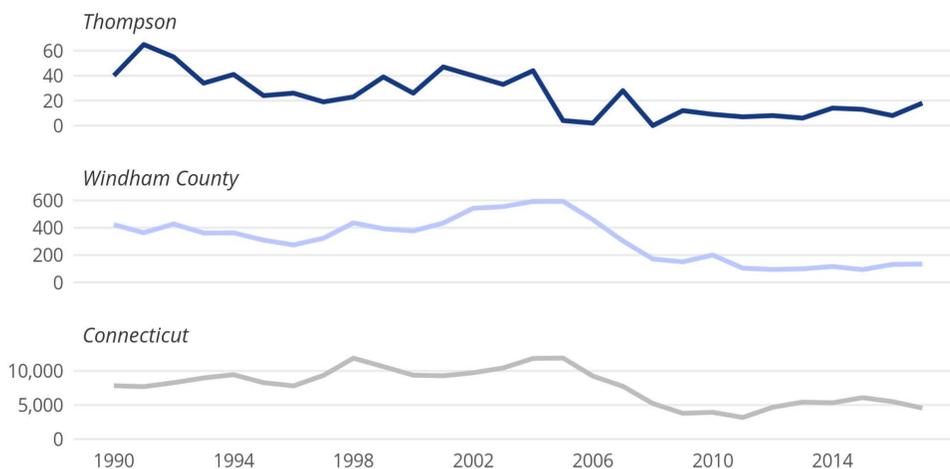
Following the last building booms of the late 1990's and mid-2000's and the housing crisis beginning in 2008, housing and population growth have basically flattened, and population numbers are anticipated to start a period of decline for the projectable future in this area. There have been only a handful of building permits for new construction issued in Thompson over the decade from 2009-2019, although this analysis from the State does not

include the most recent uptick in real estate activity seen across Connecticut during the later stages of the COVID-19 pandemic. In the years 2017 and 2019, there were between 15-18 building permits issued annually. During the COVID year of 2020, that number jumped significantly to 35 permits. There is every reason to believe that the "mini-boom" of construction development during mid-2020 and into 2021 may be a real phenomenon; however, the official Statewide data is not yet available to add to the trendlines.

The Partnership for Strong Communities regularly compiles a series of analyses and visualizations for all Connecticut municipalities to help understand their current housing stock, demographics, and elements of affordability. Many of the graphics presented in this overview are drawn from their 2020 Housing Data Profiles, which can be found at <https://housingprofiles.psychousing.org>.

Number of building permits per year, 1990-2017

Note: y axis varies between locations



Source: Connecticut Department of Economic and Community Development

Reflecting the fact that housing development has been relatively slow in Thompson over the past fifteen years that were formally tracked (2005-2019), over half of the Town’s housing units (52%) were built before 1970. The last relatively brisk housing market in Thompson took place from the late 1990s through roughly 2005, with most of the subdivisions of more recent vintage dating from that era. In some cases, an aging housing stock can be an indicator of poor housing quality. While Thompson’s housing stock is of roughly equivalent age to that of Windham County and slightly younger than that of Connecticut overall, the cost burden for maintaining an aging housing stock should be monitored and considered as part of Thompson’s overall approach to keeping housing affordable in Town.

very few multi-family complexes in town with more than 10 units, although it should be noted that the mobile home community in the village of Quinebaug is accounted as a form of multi-family development. The Town’s parallel history both as an agricultural community and as a formerly important mill town has created some diversity in the housing stock, but it remains largely focused on single-family, detached homes. Statewide, the mix is somewhat more diverse, with approximately 64% of the housing stock comprised of single-family detached units and the remaining 35% multifamily units.

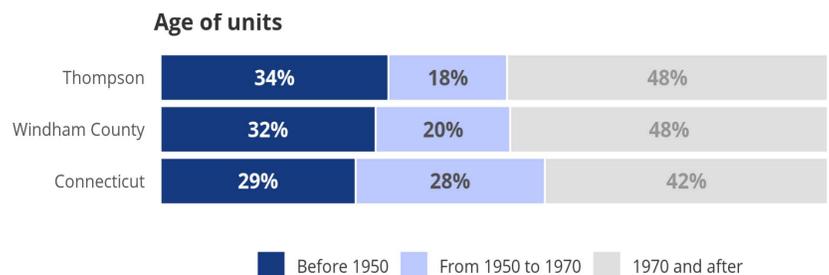
It is important to note that, while the American Community Survey numbers are statistical estimates with high confidence, there remains a margin of error. These data are best used to identify general characteristics and trends. The results of the 2020 U.S. Census are still pending as of the development of this Plan.

Units in Structure, Thompson

1, detached	3,141	75.7%
1, attached	68	1.6%
2	296	7.1%
3 or 4	233	5.6%
5 to 9	171	4.1%
10 to 19	32	0.8%
20 or more	69	1.7%
Mobile Home	139	3.4%
Boat, RV, van, etc.	0	0.0%
TOTAL	4,149	100%

Source: 2018 American Community Survey, 5-year estimates

As of the 2018 American Community Survey, Thompson had 4,149 housing units, with a large majority (75.7%) made up of single-family detached residential structures. The remaining quarter of the housing stock were multi-families (2+ units per structure), of which nearly 13% of the total were smaller scale, 2-4 unit dwellings. There are



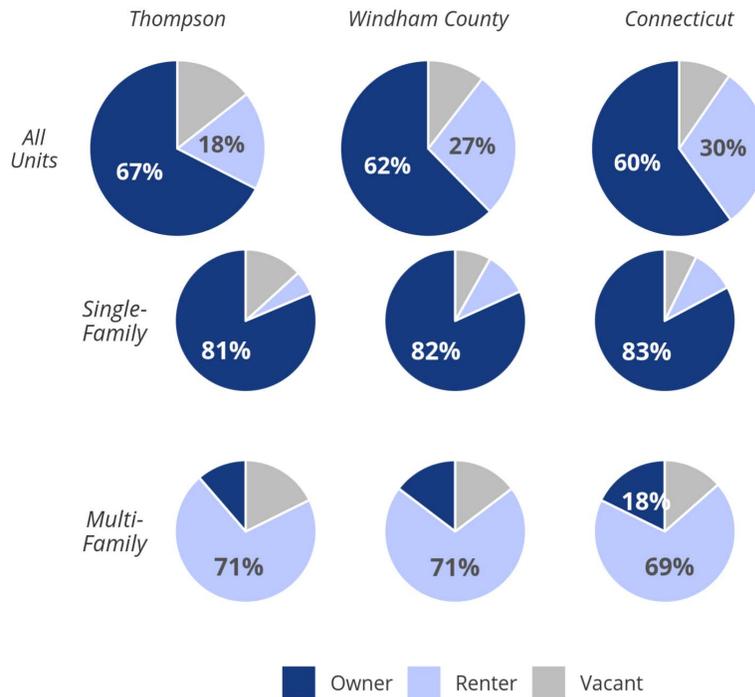
Source: Partnership for Strong Communities

Ownership

Statewide, approximately 60% of housing units are owner-occupied, with 30% renting and approximately 10% of housing units vacant. In Thompson, the percentage of owner-occupancy is higher, with 67% of total units being owner-occupied, 18% renter-occupied, and the remaining 15% vacant. Rates of owner-occupancy are higher (81%) for single-family units, whereas 71% of the Town’s multifamily units are entirely renter-occupied. These percentages roughly track the occupancy percentages in Windham County and the State, although vacancy rates for owner-occupied, single-family housing in Thompson are somewhat higher, as are vacancy rates for renter-occupied multifamily housing. It is possible that this discrepancy is explained by income differences between owners and renters in Thompson being narrower than in the State.

As of the 2018 American Community Survey (via CERC 2019 Community Profile), the median sales price for homes in Thompson was \$204,000, slightly above the Windham County median of \$196,800 but well below the overall Connecticut median of \$270,100. While the housing crash of 2008-09 may have significantly diminished the housing construction activity in Windham County, the median home prices in Thompson specifically do not seem to have experienced any long-term damage. This data does not include the acceleration of home values in the late stages of the COVID-19 pandemic. The median rent in town was \$990, which is almost exactly the average of the Windham County median of \$869 and State median rent of \$1,123.

Percent of All Homes Occupied by Owners



Source: 2018 American Community Survey via Partnership for Strong Communities

Affordable Housing

The Connecticut Department of Housing maintains a list of Affordable Housing Units in each municipality for its annual publication of the Affordable Housing Appeals List. Affordable Housing Units, as previously mentioned, are defined by the State as those units that are income-restricted below market rate through deed restrictions, income limitations, or programs like Housing Choice Vouchers or CHFA/USDA mortgages. These programs exist to guarantee the availability and affordability of certain housing units, as opposed to “naturally-occurring” affordable units, which simply reflect market conditions and do not have any guarantee of affordability.



As of the 2020 Affordable Housing Appeals List, the Department of Housing accounted for 212 of Thompson’s 4,171 housing units, or 5.08% of the Town’s total housing stock as Affordable units. Of those, nearly three-quarters - 151 - were governmentally assisted, and largely accounted for by Housing Authority properties such as Gladys Green and Pineview Court apartments, as well as River Mill Village, which is privately administered. Most of the remaining Affordable units were home ownership situations in which the owner received

mortgage assistance from the Connecticut Housing Finance Authority (CHFA) or the United States Department of Agriculture (USDA). A small number of renters received tenant rental assistance, commonly referred to as Section 8 Vouchers. As previously stated, in order for a municipality to be exempt from Affordable Housing Appeals as defined by Section 8-30g of the Connecticut General Statutes, a minimum of 10% of total municipal housing stock needs to be considered “Affordable” in one of those categories.

The number of recognized Affordable Housing Units in Thompson has declined over the past few years, largely seen in a drop-off in CHFA/USDA mortgages. The 2015 Affordable Housing Appeals list had 112 such mortgages listed, and the overall affordability percentage at that time was 6.57%. The 2011 List had 54 such mortgages. Overall, these numbers are relatively small. Even minor changes in the public awareness and use of these financing tools could have a noticeable boosting effect on the Town’s “bottom line” for the Appeals Act calculation. Raising the awareness of these programs could be a major focus for this Plan.

Total Assisted, Thompson

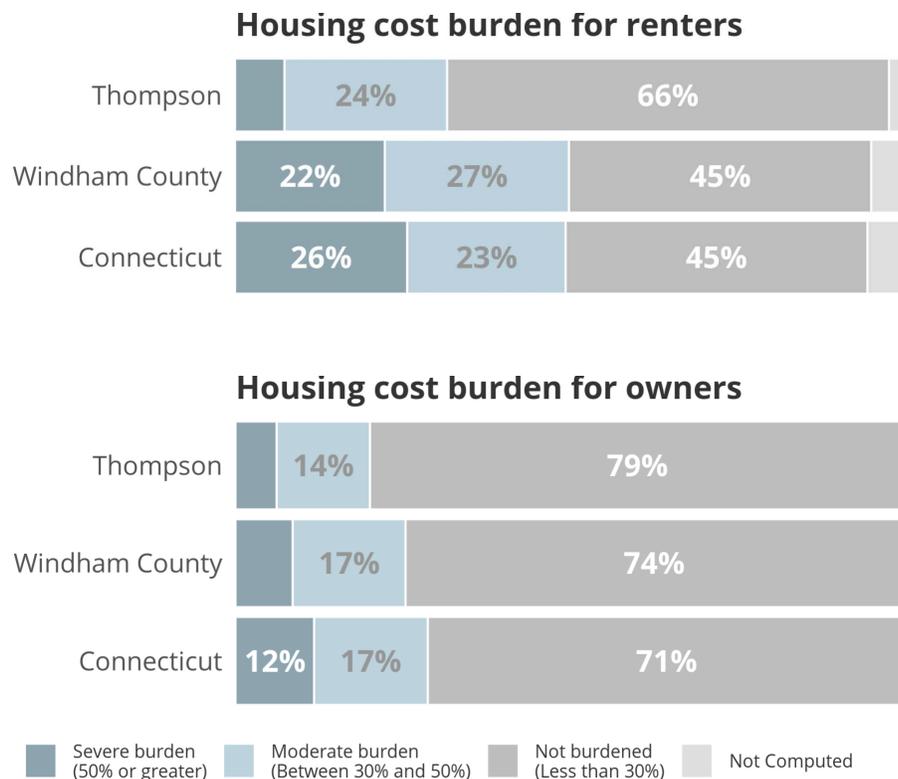
CHFA/USDA Mortgages	48
Governmentally Assisted Units	151
Tenant Rental Assistance	13
Deed Restrictions	0
Total Assisted	212 (5.08%)

Source: CT Department of Housing, 2020 Affordable Housing Appeals Listing

Incomes and Cost Burden

The fact that the majority of housing units in Thompson are owner-occupied does not mean that every homeowner is able to easily afford to live in that home and properly keep up with mortgage, taxes, heating, and other maintenance. Whether owner- or renter-occupied, households that must spend 30% or more of their income on housing costs are considered “cost-burdened”, and large percentages of such households within a community are a strong indication of income insecurity. Households spending at least 50% of income on housing expenses are considered “severely cost-burdened.”

In Thompson, about a third of rental households are either moderately or severely cost-burdened, and approximately 20% of owner-occupied households are similarly burdened. Phrased differently: approximately one-in-four households in Thompson struggles to afford total housing costs. However, the combination of relatively high incomes in Thompson and comparatively modest housing prices place the Town’s percentages of cost burdened households below both Windham County and State averages, particularly where renters are concerned.

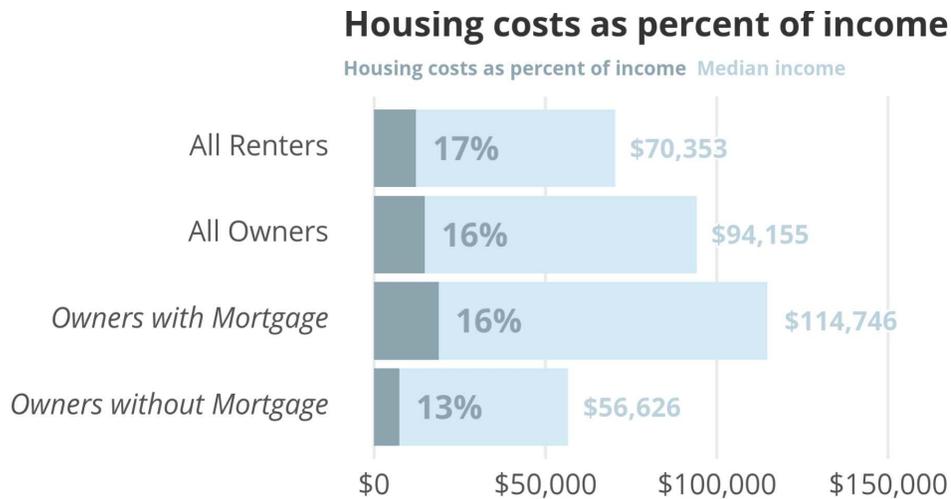


Source: 2018 American Community Survey via Partnership for Strong Communities

The differences in cost burdens between owners and renters in Thompson are also reflected in the relative affluence of these two groups. On average, homeowners with a mortgage, with a median household income of nearly \$115,000, expend approximately 16% of their income on housing expenses. Renters, with a significantly lower median household income of just over \$70,000, pay a slightly higher 17% of their income on housing. Overall median household income was \$77,267 as of the 2018 American Community Survey.

As seen in the discrepancy between owner incomes and renter incomes, it is clear that rental housing is far more likely to be available and attainable

to lower-income residents and those in search of affordable housing than home ownership. Each year, the National Low Income Housing Coalition (NLIHC) calculates the hourly wage that would be required in order to afford a two-bedroom rental unit without slipping into a “cost-burdened” scenario. Reflective of the overall economy of Windham County, the “housing wage” in town is somewhat lower than the overall state average. According to the 2019 NLIHC calculations, Thompson’s “housing wage” is \$19.62/hour, well below Connecticut’s housing wage of \$26.42/hour but still more than 150% of the State’s minimum wage.



Source: 2018 American Community Survey via Partnership for Strong Communities

5

Current and Projected Population



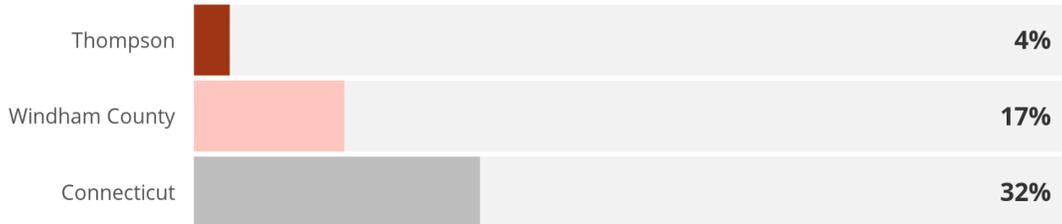
5. Current and Projected Population

Current Population

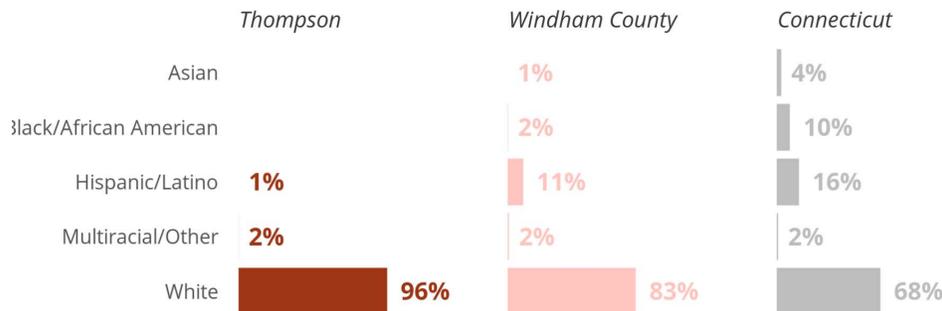
While any analyses of population and demographics are discrete snapshots in time, it is and has been the case that Thompson residents comprise a substantially less diverse community than Connecticut generally. As of 2018, Thompson had

9,343 residents, which were predominately (96%) white non-Latino, with the remaining 4% being made up largely of Hispanic/Latino and Multiracial residents.

Thompson is less diverse than Connecticut



The largest race/ethnicity group in Thompson is White at 96% of the population

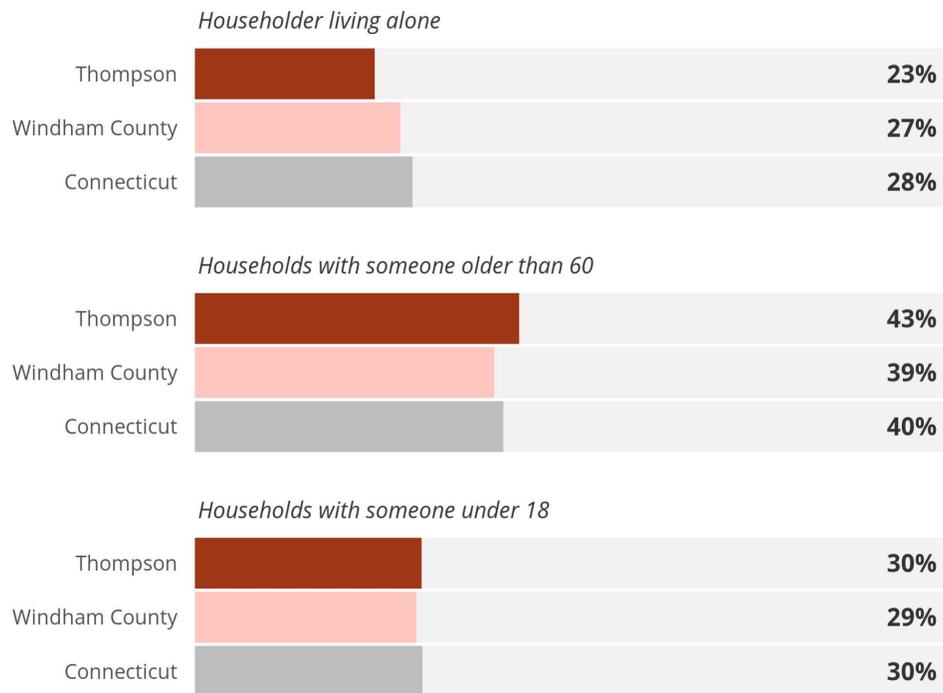


Source: 2018 American Community Survey via Partnership for Strong Communities

The median age in Thompson is 41 years old, essentially identical to Connecticut’s median of 40.8 years and Windham County’s number of 41 years old. The largest population cohorts in Thompson were in the 50-59-year-old range, with 18% of

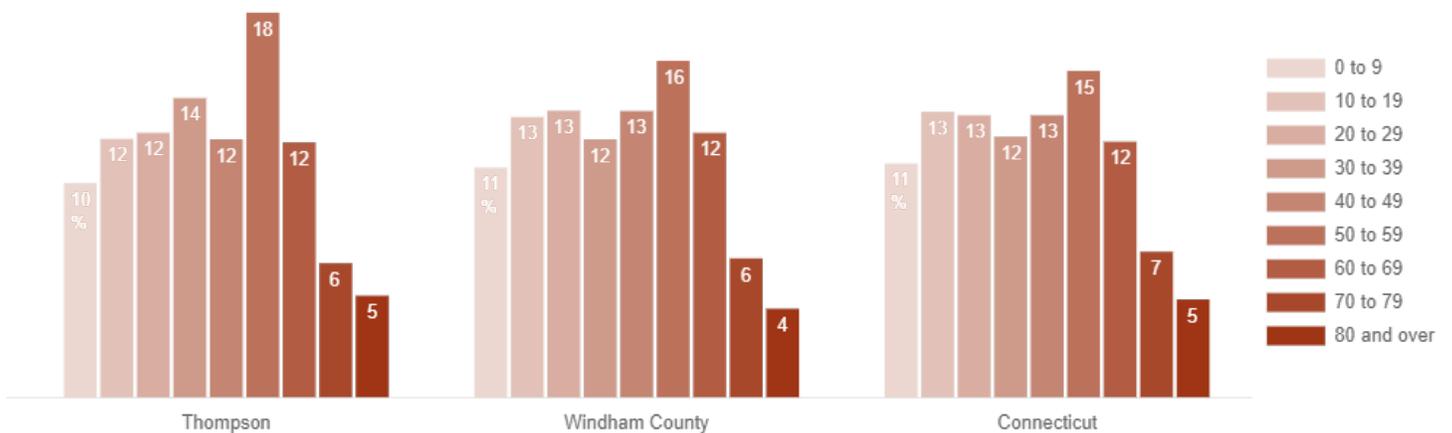
total population, and the 30-39 year old ranges, with 14%. Overall, 41% of the total population of Thompson was over 50 years old.

Household types as a percent of total



Source: 2018 American Community Survey via Partnership for Strong Communities

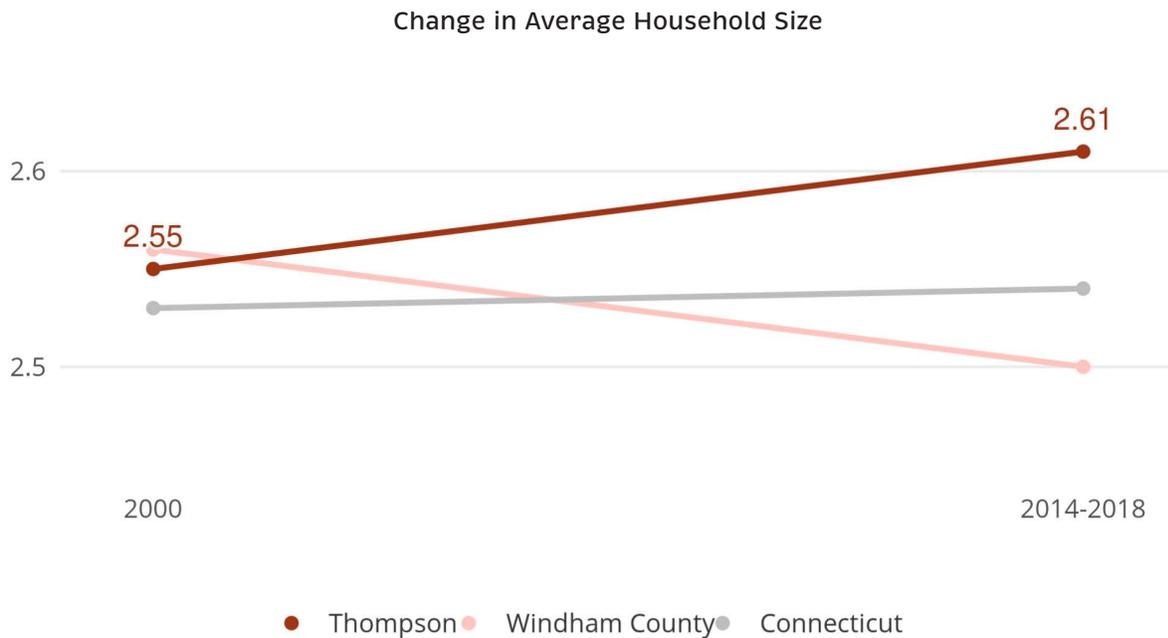
Percentage of Population by Age Cohort



Source: American Community Survey 2018, via Partnership for Strong Communities

Bucking the trends seen in Windham County and the State overall, the average household size in Thompson grew from 2.55 persons/household in 2000 to 2.61 persons/household in 2018. This rate was basically flat in Connecticut, and actually declined county-wide. These snapshots and trends will be important considerations when projecting

and planning for housing needs and affordability into the future. Thompson had slightly more households with a resident over 60 than the State overall. Conversely, the Town's percentage of households with residents under 18 tracked the State averages closely.



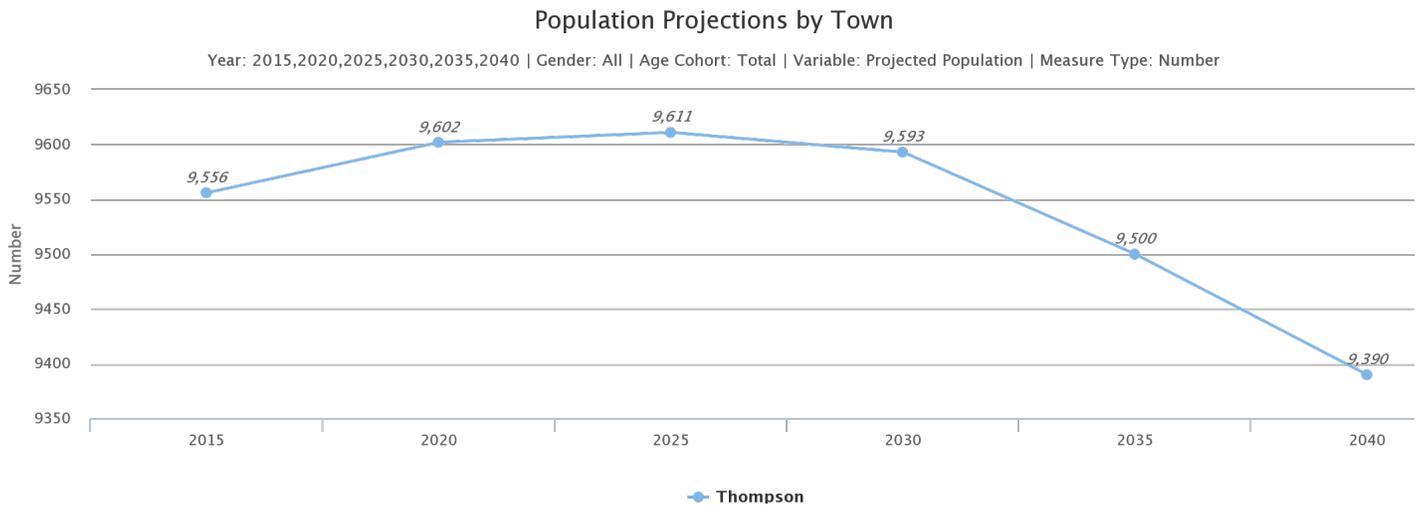
Source: 2018 American Community Survey via Partnership for Strong Communities

Projected Population

Looking to the projectable future based on these trends, the Connecticut State Data Center predicts that Thompson’s population, which grew slowly but steadily from 1970-2015, is likely to shrink gradually over the next two decades. If this data is accurate, Thompson may be now at or just beyond its peak population of approximately 9,600. This is a similar arc seen throughout Windham County.

Breaking down this same projection into age cohorts, the State Data Center anticipates that nearly all age groups will decline in overall population numbers

in Thompson, with the exception of senior citizens aged 65 and over. This group is anticipated to grow from its 2015 number of 1,468 to a peak of 2,039 in the year 2035 and slowly declining from there. In contrast, the school-age population of 1,807 in 2015 is projected to decline to 1,650 by the year 2040. These changes are not very dramatic in raw numbers, and Thompson’s fluctuations are somewhat milder than those of communities such as elsewhere in the state, where the aging numbers are projected to spike and school populations to plummet.



Source: CT State Data Center.

Thompson Population Projections by Age Cohort

Location	Age Cohort	2015	2020	2025	2030	2035	2040
Thompson	0 to 4 years	436	434	428	422	415	409
Thompson	10 to 14 years	616	597	601	598	586	575
Thompson	15 to 19 years	673	629	605	605	596	576
Thompson	20 to 24 years	443	465	417	390	388	358
Thompson	25 to 29 years	465	453	471	433	422	430
Thompson	30 to 34 years	526	532	519	539	498	496
Thompson	35 to 39 years	602	653	648	633	635	615
Thompson	40 to 44 years	622	564	622	631	633	613
Thompson	45 to 49 years	799	698	643	702	697	711
Thompson	50 to 54 years	947	861	772	723	775	765
Thompson	55 to 59 years	851	906	831	747	696	739
Thompson	5 to 9 years	518	513	512	507	490	491
Thompson	60 to 64 years	590	743	797	729	630	605
Thompson	65 to 69 years	475	507	630	666	640	530
Thompson	70 to 74 years	358	378	399	494	501	495
Thompson	75 to 79 years	264	298	319	343	422	436
Thompson	80 to 84 years	181	196	222	240	254	323
Thompson	85 years and Over	190	175	175	191	222	223

Source: CT State Data Center.

This projection does not reflect scientific certainty or the definitive fate of the population of Thompson, but it does provide some very important insights into the likely housing needs of the Town going forward. Single-family housing suitable for young and growing families is likely to decline somewhat in popularity, while housing suitable for an aging population will increase. As an aging cohort seeks

to divest themselves of larger, more expensive and maintenance-intensive housing, an opportunity to market these properties to younger families may be created. In addition, aging residents seeking to remain in town may create demand for smaller, less expensive, and lower-maintenance housing opportunities.

Infrastructure and Other Trends

Even if projections about the specific magnitude of population change over the next twenty years prove to be exaggerated, it seems likely that Thompson is not headed toward a major growth cycle. Some competing trends tell different stories about potential futures for communities like Thompson. Before the COVID-19 pandemic of 2020, Connecticut was seeing a significant, state-wide exodus of two large population groups: so-called “Baby Boomers” born between 1945-1965, and “Millennials,” born between 1983-2000. Both of these groups, in particular, seemed to be moving out of Connecticut’s rural and suburban communities, seeking more populated, vibrant, walkable cities to the south and west. It appeared that the suburban model was on the decline.



choices of housing locations that no longer need to be in close proximity to work or school. Despite the ongoing vaccination campaign and anticipated return of relative normalcy, communities that are well-positioned to support both the small-town charm and the technological infrastructure for remote working and learning could benefit. Thompson has modestly-scaled public sewer and water service areas and does not anticipate significant capacity upgrades to either, so its foreseeable future as a quiet, low-density community seems likely. Ensuring wide access to high-speed data, however, is the sort of infrastructure improvement that could strongly affect Thompson’s attractiveness as a work-from-home haven, and improve equity in access to broadband resources. Also affecting future trends will be the continued willingness of employers to embrace remote work for large portions of their staff, as the urgency of the COVID-19 response wanes. The durability of the “new normal” for the professional class has yet to be proven.



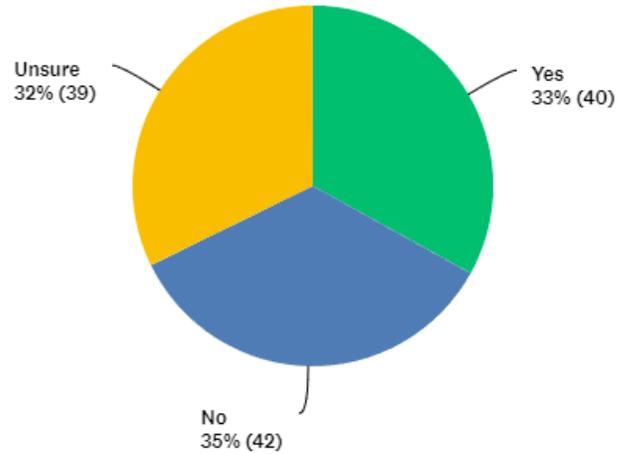
The pandemic may have slowed this long-cycle tendency a bit. As COVID spread more quickly in larger, urban areas, real estate in lower-density areas in southern New England saw dramatic increases in interest. This continued as more and more workers and students discovered an ability and an affinity to work or learn from home. This transition opened up the potential for increased

Community Survey Results

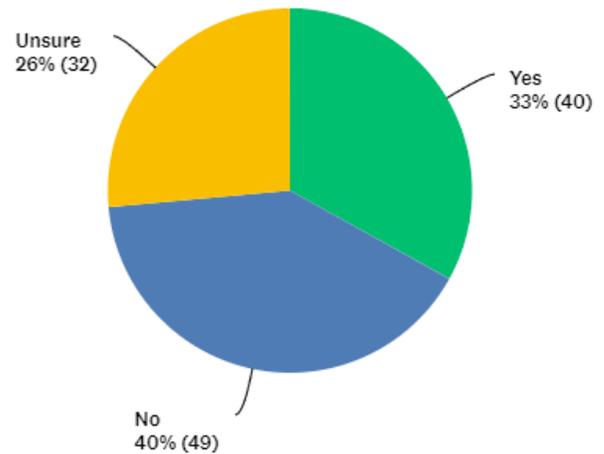
As part of the process to develop this Plan, the project team, led by the Planning & Development Department, conducted a public outreach survey to gauge residents' views of the Town's current housing supply, affordability of the housing inventory, and opinions on future needs of the community. Approximately 120 residents responded, and the replies generally reflect Thompson's a preference for the current patterns of mixed housing development in the historic mill villages and lower-density, owner-occupied single family residential areas in the remainder of the Town. While a strong majority of respondents (62%) indicated that affordable or attainable housing is an important component to Thompson's vitality, respondents were evenly split on the question that the housing options currently available were satisfactory to existing residents' needs (33% "Yes" vs. 34% "No") and a small plurality believed that this housing stock was not sufficient to satisfy future demand as well (40%).

Reflective of this undercurrent of concern for future conditions, respondents generally welcomed the potential for additional housing options, with 48% of residents stating that increased options would positively impact the Town, with an additional 7% believing that it would not have much impact on the Town. In considering future housing needs, the two groups that were perceived to be most in need of additional housing options were seniors (54% listed among the top three choices) and young families (51%). The type of housing development most preferred was single-family homes in low-density settings; however, there was some appetite

Do you think the housing options currently available in Thompson fit existing residents' needs?



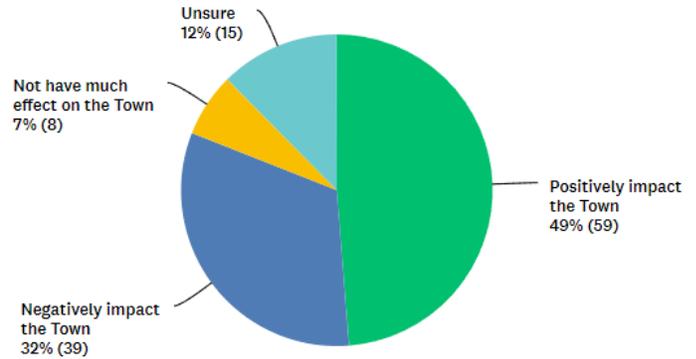
Do you think that the existing housing stock in Thompson is adequate to satisfy future market demands?



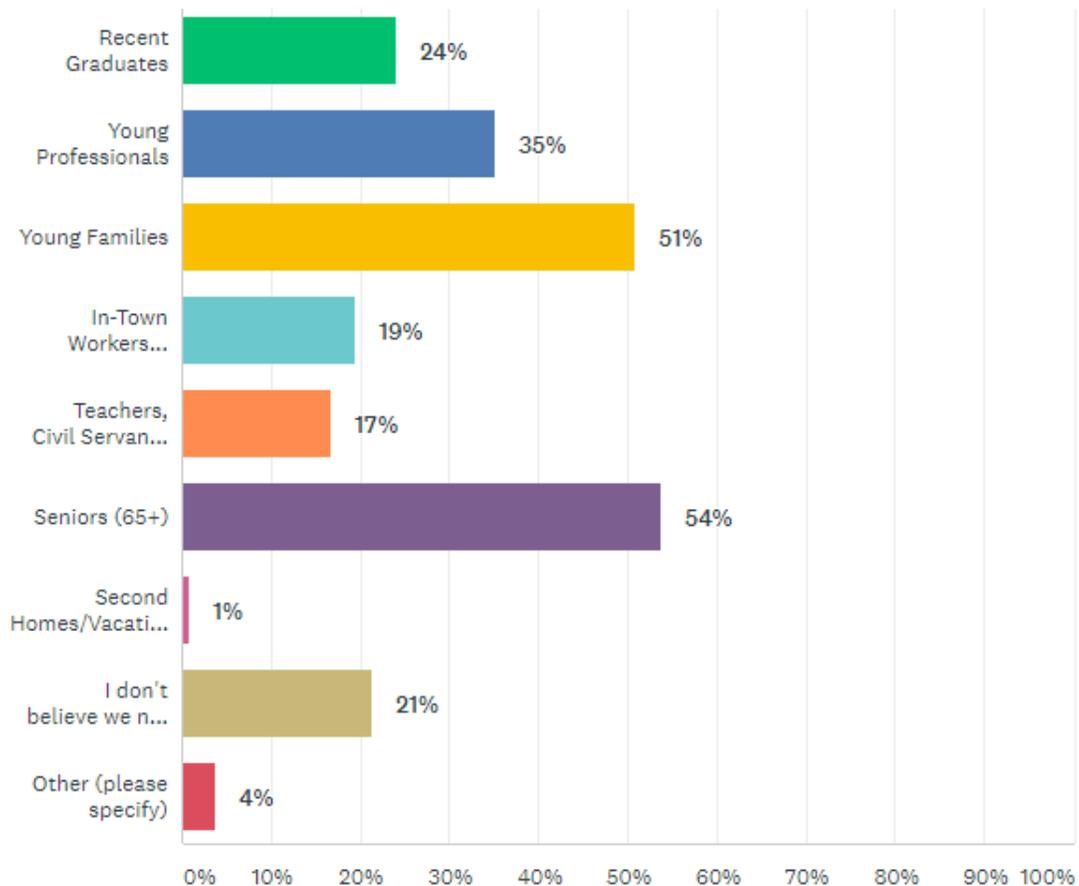
for townhouse developments, apartments over retail in village areas, and condo developments.

In terms of preferred locations for new development, the strongest responses pointed to the village of North Grosvenordale, with fully one third of the respondents listing this as their top locational target. The second most popular response was to avoid a geographic focus, but instead to see a diffuse development throughout the Town. On the other side of the spectrum,

Do you think increasing the housing options in Thompson would positively impact the town, negatively impact the town, or not have much effect on the town?



If you think more housing options are needed in Thompson, for whom do you think they are most needed?

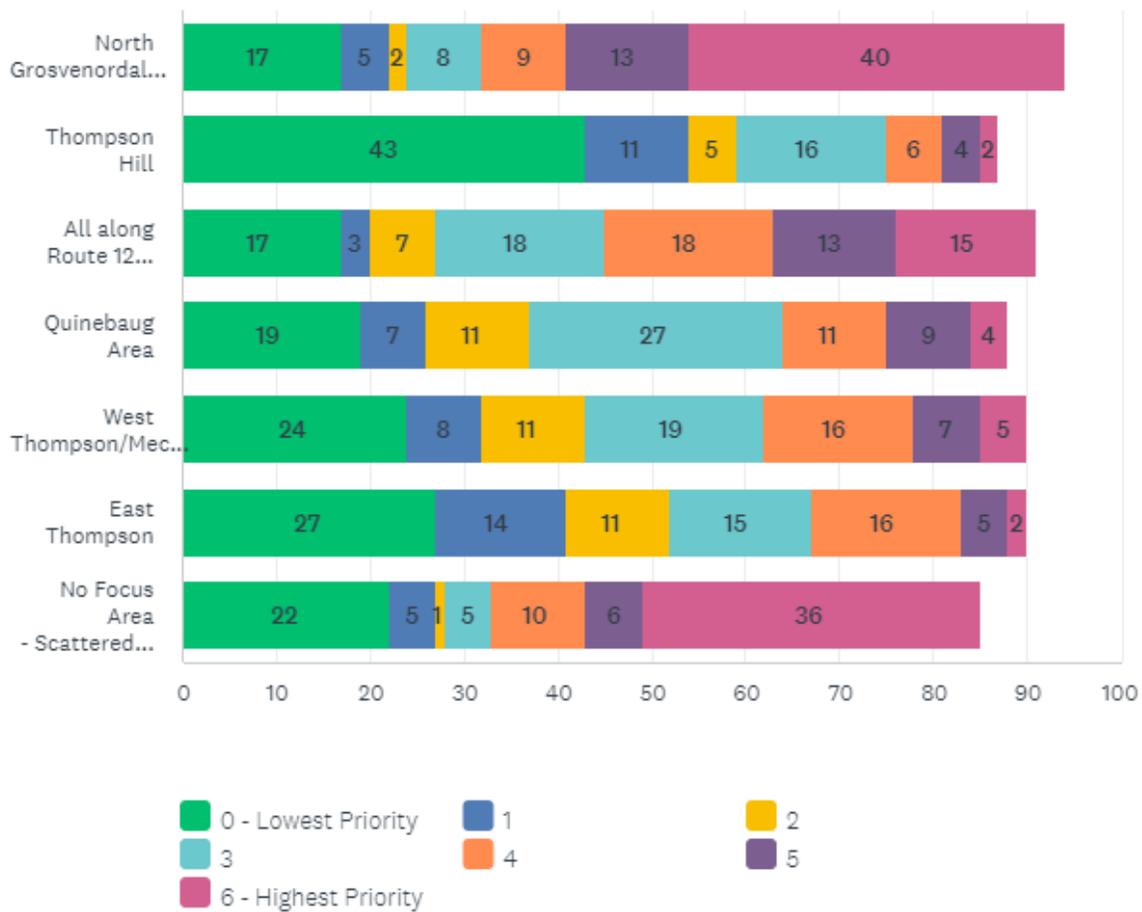


the public was strongly opposed to focusing new development on Thompson Hill, with more than 40% of respondents indicating this was their lowest priority area.

on the topic of affordable housing; and to inform the Commission about general public preferences. These views were useful in shaping the ultimate recommendations for action items for this Plan.

Overall, the responses served both to inform the community about the ongoing discussion and focus

If the Town were to focus on new housing options, which areas of Town should be of the highest priority? Use a scale of 0= Lowest Priority to 6=Highest Priority.





6

How do
Thompson's
Current
Policies Affect
Affordable
Housing?

6. How Do Thompson's Current Policies Affect Affordable Housing?

As evidenced by the community survey conducted in conjunction with this Plan, Thompson residents hold mixed perspectives about housing. In the context of this Plan specifically, the creation of new multiple-unit dwellings, or affordable housing in general, is an idea that is not universally supported in Thompson, with the exception of broad support for more senior housing. The concern about new, lower-cost, housing developments can create trepidation in the established residents of a community, particularly when that community is substantially made up of single-family households. At the same time, a significant number of residents have expressed a desire for lower-cost housing options and opportunities to reduce their own existing housing costs. Public education regarding the nature and benefits of affordable housing options may help bridge this apparent dissonance. Further, the relatively small number of Affordable Housing units (as defined in CGS 8-30g) and other housing profile metrics indicate that Thompson has a need for progress in this area. The demographic information outlined within earlier sections of this Plan demonstrate that Thompson's population and its housing stock is aging; that homeowners are cost-burdened; and that, based on the number of new building permits issued per year, even a robust, short-term building boom will not address this shortfall. Even with the relatively recent uptick in building development related to the COVID-19 pandemic, the type of housing growth seen is neither the type of density nor at the market segment that would benefit the Town's overall diversified housing opportunities.

With that in mind, The Town of Thompson has determined that a concise evaluation of the current policy and regulatory environment is important to help inform any actions moving forward. While the 2021 update to the PoCD and 2020 overhaul of the Thompson Zoning Regulations have wide applicability, the evaluation of these regulatory documents within the context of this Affordable Housing Plan is much more specific. The purpose of this section is to evaluate the overall regulatory environment in Thompson to get a sense of how, if at all, the Town's policies currently facilitate and/or encourage the development of Affordable Housing. What follows is a table that summarizes the current policy, how the policy relates to housing development, any active proposals for policy change, and some suggestions for potential changes. The suggestions were prepared by Tyche Planning & Policy Group, an outside consultant hired to assist in the development of this Affordable Housing Plan.



Plan of Conservation & Development (PoCD)

Adopted in March of 2021, the PoCD outlines specific goals and action steps related to the Town’s housing stock. Including these points within the 2021 PoCD is important. It serves to further demonstrate to business owners, developers, residents, and property owners that the Town’s vision for the future includes the creation of a more diversified, balanced, and sustainable housing stock. The Housing Chapter of the PoCD (pages 52-58) focuses strongly on redevelopment, focusing density in areas supported by public utilities infrastructure, and the encouragement of “missing middle” housing development.

ACTION STEP	RELEVANCE	CONSULTANT COMMENTARY
Retain a qualified consultant to assist in the development of a comprehensive Affordable Housing Plan, according to DOH guidelines	The development of an Affordable Housing Plan (AHP) every five years is a statutory obligation of the Town, which received a grant to undertake the development of their first AHP.	Much of the discussion about affordable housing in the PoCD focused on basic demographics, and the Plan overall seems to refer to the future AHP to establish goals and policies to address the topic.
Within the Affordable Housing Plan, specifically address the needs of Senior Citizens in planning for future development.	Demographic trends and community input both indicate that Thompson will be facing an aging population with different desires and requirements for housing accommodation.	While Seniors will be a critical demographic for consideration in the AHP, seeking solutions for current and prospective residents at all stages of life is needed for a vibrant town.
Compile an inventory of buildable vacant parcels suitable for subdivision, multi-family or mixed-use development...in soliciting appropriate developers for “missing middle” housing or larger multi-family developments.	Creation of new housing opportunities, either through new construction or redevelopment is a key component of expanding affordable housing options.	Working with both existing property owners and developers, the Town should seek to make its desired housing developments very clear and as straightforward and cost-certain as possible. Additionally, some consideration of mixed-income or affordable components of new housing development could be included.
Explore and pursue designation of one or more Incentive Housing Zones or Neighborhood Revitalization Zones.	Both IHZ and NRZ are statutorily-enabled tools to assist communities with focusing development and redevelopment and creating regulatory environments to both encourage and control the nature of that development.	While both IHZ and NRZ processes are complex, the inclination of the Town to establish a municipal structure to encourage a specific type of increased housing density and redevelopment is good and could be expanded to include additional regulatory tools.
Work with local banks or real estate agencies to host classes for local residents interested in purchasing, rehabbing, or building small multi-family dwellings or mixed-use properties in the Downtown Mill Rehabilitation District.	In smaller communities, a level of sophistication is often a barrier to housing development or redevelopment activity, particularly for individual property owners or smaller-scale developers.	Making owners and developers better able to understand processes can be a significant tool to encourage development. Municipal public outreach could also include information about CHFA/USDA funding assistance and other financing programs.
Downtown Mill Rehabilitation District.		CFHA/USDA funding assistance and other financing programs.

Zoning Regulations

The Planning & Zoning Commission undertook a comprehensive revision and update to the Zoning Regulations in 2019-2020, with the resulting edition being adopted in September, 2020. This took place just prior to the drafting of the Plan of Conservation & Development. While many towns may approach the process in a reverse order, so the PoCD can create the philosophical framework for the Zoning Regulations to enact, the fact that the same staff and Commission undertook both documents in rapid succession gives a strong indication of fundamental consistency. Zoning Regulations are meant to deliver upon the goals of the PoCD in specific ways, and have the power to very strongly shape a property owner or developer’s ability to create new housing opportunities.

TOPIC	RELEVANCE	CURRENT REGULATION	CONSULTANT COMMENTARY
Residential Density	Increased densities allow for more housing units on a given parcel of land, increasing opportunity and lowering costs.	Article 4 includes minimum lot areas for properties in each residential zone, which range from 40,000 square feet in the RRAD and TCVD down to 4,500 square feet in the CRD, DMRD, and LD (with sewer and water service)	The Regulations take a very progressive approach, allowing much higher density development than the Town traditionally had, recognizing the ability of public utilities to safely increase residential activity levels.
Accessory Apartments	Allowing secondary units in single-family areas can effectively double residential densities in a low-impact way and generate significant housing opportunity.	In every district that allows single-family residences, Article 4 also allows two-family dwellings, accessory apartments, and accessory dwelling units as-of right (via a “Simple Zoning Permit.”)	The proposed regulation is a significant step forward for the Town to expand potential housing opportunities. It appears to be largely in alignment with the Accessory Apartment provisions of Public Act 21-29
Conversion of Single-Family to Multi-Family	Larger and historic single-family units could be updated to create multiple internal apartments, increasing opportunity.	In virtually all districts allowing residential uses, existing buildings may be converted to multi-family dwellings of three or more units via Site Plan review by the Commission.	This is a very good and progressive regulation that streamlines permitting and reduces costs by avoiding the uncertainty of a public-hearing-driven Special Permit process.
Multi-Family Development	Multi-family development is traditionally the best pathway toward increasing affordable housing by virtue of unit size and density.	Article 4 allows for “Multi-Family Dwellings of Three or More Units” in every district that allows for residential uses. The permissions are split between conversion or re-use of existing buildings and the construction of new buildings. A Site Plan review process is allowed for conversions of existing buildings, and new construction requires a Special Permit process.	Allowing for existing buildings to be adaptively re-used as multi-family dwellings with a simple Site Plan review is an important tool to allow property-owners of large and historic homes to create both value and housing opportunity. Making multi-family development an option in all residential districts, via Special Permit, is a strong indication of the Town’s commitment to expanded housing options. The Town may wish to consider targeting certain properties specifically for multi-family development by lowering the permit bar in those circumstances.

TOPIC	RELEVANCE	CURRENT REGULATION	CONSULTANT COMMENTARY
Inclusionary Zoning	Section 8-2i of the State Statutes allow towns to require affordable set-asides.	Not included in the Regulations.	For larger developments (10+ units), the Town could require a percentage set aside for income-restrictions, or otherwise establish a housing trust fund to finance the establishment of affordable units.
Incentive Housing Zones (IHZ)	Section 8-13n of the State Statutes allow communities to create higher-density areas with 20% affordable stock.	Not included in the Regulations.	As-of-right developments with a minimum 20% affordable units and increased densities (above baseline), along with design control, could be targeted at specific properties or areas of Town. The PoCD calls out this tool as a priority action step.
Transfer of Development Rights (TDR)	Focusing higher-density development in targeted areas reduces infrastructure costs while simultaneously protecting important conservation lands.	Not included in the Regulations.	In a community such as Thompson, containing both vast areas of farm and forest land and traditional, higher-density mill villages with sewer/water infrastructure, a TDR system could encourage additional focused development while rewarding the preservation of open lands.
Mixed-Use	Allowing residential units to be added in commercial areas can increase opportunity and economic diversification.	In virtually all districts that allow non-residential uses, Article 4 explicitly anticipates and encourages a mixture of uses to include residential units.	While this encouragement of mixed uses and inclusion of housing opportunities in non-residential buildings is commendable, a review of the Design Guidelines for development of these projects should be undertaken to ensure that an appropriate balance is maintained to protect the neighborhood context.

Specific recommendations for targeted changes to the regulations and the 2021 PoCD focused on implementation and tracking may be found in the recommendations section of this Plan.



7

What Steps
Can Thompson
Take to Improve
Housing Access?

7. What Steps Can Thompson Take to Improve Housing Access?

Establish a Standing Housing Committee

Whenever a municipality identifies a priority topic or action, the most immediate question should be “whose job is it?” Simply making a goal or vision statement is virtually useless unless there is a plan for implementation and accountability for action. In a small community such as Thompson, there is not a robust, pre-existing administrative infrastructure for addressing the multi-faceted topic of housing. It is neither the core function of the Board of Selectmen or Planning & Zoning Commission, and Thompson’s Housing Authority has both limited scope and staff.

To maximize the chances of success in delivering upon the mandate of CGS §8-30j and “increase the number of affordable housing developments” in Thompson, a new, standing committee should be established. This Housing Committee should include representatives from the Board of Selectmen, Planning & Zoning Commission, School Board, Housing Authority, local community service nonprofit groups, and individual members of the public who have interest in this topic. Ideally, budgetary funds should be set aside for some administrative support and to allow for public outreach and information. Finally, some entity at Town Hall should be designated as the “Housing Officer” so that there is a specific answer to the question “who in Thompson do I talk to about housing?” This Housing Officer should, in addition to developing an understanding of the Town’s resources and policies, convene a small team of key advisors, drawn from the Housing Committee and Town department heads, on a quarterly basis to provide updates and strategy input.



Demystify Affordable Housing

Led by the proposed new Housing Committee, the Town should seek to demystify the topic of housing affordability to the public in a way that reduces bias and misunderstanding. Developing outreach materials and conducting public information sessions about the Town's changing demographics, the needs of an aging, downsizing populace, and the importance of creating opportunities for quality housing across the age and income spectrum will advance the Town's goals. These initiatives should highlight the wide variety of quality affordable housing options, direct the public to assistance and funding programs, and foster an understanding of regulations that enable housing development.



Promote ADUs as a concept

Thompson's recent overhaul of its Zoning Regulations creates broad potential for residential property owners across town to add an additional housing unit to their existing or proposed single-family residence, in a relatively simple and as-of-right way. This allowance places it among the more progressive communities for accessory dwelling units (ADU) in the state. This fact, combined with the relatively large lot sizes throughout much of Thompson, makes it theoretically possible that the Town could nearly double its number of households with no further subdivision or regulatory changes.

The fact that Thompson currently has a rather modest number of accessory dwelling units is almost certainly a combination of the overall housing market and the fact that this recent as-of-right ability is not very widely known. A simple series of articles in local papers, notifications on the Town website and social media pages, and even mailers to individual homeowners could dramatically increase the public awareness that ADUs are available on most properties in Thompson. The Town could also develop a guide to what ADUs are, what types can be developed, and the regulatory and construction processes involved. Many property owners facing either the need for additional income or a space for extended family would appreciate and see benefit from this information.

Consider tax abatements for income-restrictions on accessory apartments

While rental costs of an ADU would typically be attainable for individuals and households making less than the area median income, it is rare that these “affordable” units count toward a Town’s total supply that qualifies as such under CGS Section 8-30g. The reason for this is that these ADUs are considered “naturally occurring affordable units” and are not protected by any deed restriction or income limitation that guarantee they remain affordable, regardless of housing market prices. If the Town wished to capture some current and future accessory dwelling units within the confines of the 8-30g “Affordable” inventory, the Town could seek to incentivize property owners accordingly. By providing a local property tax abatement or similar incentive, many property owners could be persuaded to place income limits or deed restrictions on their accessory units and make them available to lower-income tenants. In many cases, the difference between market rents for an accessory unit and restricted “affordable” rents may be very close, and it is only a matter of paperwork to convert the otherwise uncredited apartments to be included in the Town’s official inventory.

Seek to incentivize a community of ownership and building of generational wealth

While rental housing for a wide variety of residents is a critical component to the Town’s housing mix, several decades of increasing land costs and relatively restrictive regulations have made entry-level ownership housing a scarce resource. The sorts of ranch and cape-style houses between 800 - 1,500 square feet on modest lots have not been built in many years, and the lack of supply has forced prices for even these units out of reach for new homebuyers. Recognizing that getting its residents into affordable ownership situations strengthens the community through investment and feeds the growth of household wealth and prosperity, the Town should seek to support the development of these entry-level units. Placing square-footage limits and density incentives on cluster subdivisions or condo developments and creating regulations for “pocket neighborhoods” or “cottage cluster” developments could help to encourage the creation of smaller and lower-cost ownership options for both young, first-time homebuyers and empty-nesters and down-sizers looking to invest in Thompson.

Allow for middle-density housing as-of-right in certain areas, and as large-home retrofits

Beyond single-family and two-family housing allowed as-of-right throughout Thompson, the Town should encourage a wider range of housing opportunities that would help with the Town’s growth and equity. Specifically, the Zoning Regulations could be modified to target as-of-right, smaller-scale multifamily housing options in certain locations and under certain circumstances. In many cases, three- and four-family dwellings can be designed and placed on single-family lots in single-family neighborhoods in a way that is virtually indistinguishable from the surrounding homes. Design considerations that include placement

of doors, traditional pitch of roofs and other architectural considerations, and location and screening of parking would provide for the visual assurance of context sensitivity.

In addition, the Town recognizes that because of demographic changes and shrinking household sizes, an increasing number of very large single-family homes - particularly in more historic areas of town - are becoming “too much house” for single owners or very small households. A careful procedure of allowing these larger existing homes to be converted, internally, to multiple dwelling units could help both protect and maintain these valuable structures, but also increase housing opportunity. Where the Thompson Hill historic area is concerned, the design guidelines for Thompson Common Village District in the Zoning Regulations Appendix should ensure that these conversions are architecturally appropriate.



Consider innovative housing promotion tools

A variety of enabling statutes and programs provide opportunity for the Town to encourage targeted housing development and improvements. The Town, led by the Planning & Zoning Commission and (proposed) Housing Committee, should develop an understanding of the functions and benefits of several of these programs.

The Incentive Housing program detailed in Sections 8-13m through 8-13x of the Connecticut General Statutes seeks a balance between incentivizing developers to create affordable housing units and a town’s control over the location and design of those units. This program combines a higher density of development allowance and potential financial incentives with design standards and targeted development areas. With Thompson’s historical development pattern of mill villages and limited public sewer and water service areas, a targeted Incentive Housing program is worth strong consideration to be added to the Zoning Regulations.

Larger-scale developments also present the Town’s best opportunity to make significant headway toward statutory affordable housing goals. Any Regulation that allowed for multifamily development could also be compelled, through the Inclusionary Zoning statute of Section 8-2i, to set aside a portion of the development as income restricted. This statute also allows the Town to establish an Affordable Housing Trust Fund for

the development of wider housing opportunities. Developers not wishing to set aside affordable units within a new development could be compelled to pay a fee-in-lieu into this Fund. With a very large-scale potential multifamily development planned for the River Mill complex in North Grosvenordale, the Town could take a major step forward in its affordable housing inventory by applying an Inclusionary Zoning requirement there.

Chapter 118 of the Connecticut General Statutes (Sect. 7-600 through 7-608) enable the creation of Neighborhood Revitalization Zones. This program allows for the specific targeting of neighborhoods for redevelopment and revitalization, under the auspices of a dedicated committee and strategic plan. The strategic plan should focus on neighborhood sustainability and self-reliance but should also make recommendations about the way in which tax breaks or other municipal funding mechanisms can support redevelopment and property improvements. Drawing from the Plan of Conservation & Development, the Town could convene a committee to target geographically discrete neighborhoods in need of focused revitalization and incorporate a housing-development affordability strategy as part of a plan.

A Transfer of Development Rights (TDR) program seeks to achieve the dual goal of preserving farmland, natural resources, and open spaces while also increasing development and housing density in targeted areas. By designating lower-density “sending areas” and higher-density “receiving areas,” the Town can create a market for development and conservation through the transfer of credits. Beginning with a planning and mapping exercise, the Town can look to adjust allowable development densities in its Regulations to start to initiate this market. The increased density in receiving areas should create broader housing opportunities in the most suitable areas of Town.



Promote USDA and CHFA loan programs with Real Estate community

The housing units that “count” toward the Department of Housing’s accounting of units toward the Affordable Housing Appeals Act includes not only income limited and deed restricted units, but also those homes that are financed by mortgage assistance through the Connecticut Housing Finance Authority (CHFA) or U.S. Department of Agriculture (USDA). These programs provide mortgage assistance in such a way

that first-time and lower income homebuyers are able to afford to purchase properties that they would ordinarily not be able to acquire. Historically, about a third of Thompson's 8-30g units fall under this category. Accordingly, the fluctuations in these CHFA/USDA-assisted units can impact the Town's affordable housing availability.

There is no formal program within the Town to encourage homebuyers and home-seekers to be aware of and take advantage of these resources. As likely as not, it could fall to the familiarity of individual realtors and mortgage brokers to ensure that buyers are properly informed. Such programs can dramatically increase the population of potential buyers who would love to include certain homes in Thompson in their search. Thus, with a relatively simple public education and outreach effort, targeted at the real estate community and using existing informational resources of USDA and CHFA, the Town could encourage the use of these programs and experience an increase in this type of affordable housing.

Consider development potential of surplus municipally owned land

Aside from infrastructure costs, the cost of land itself is one of the most significant drivers of the cost of development, and thus of housing. If increasing the availability of affordable housing in Thompson is a recognized Town priority, one of the ways it could assist with the implementation of this priority would be to reduce the cost of land. The Town of Thompson owns numerous parcels of land and could acquire additional land through tax foreclosure when conditions warrant. Not all this land holds specific purpose for municipal uses (schools, town facilities), parks, recreation land, or open space. An inventory and analysis of town-controlled land could reveal that some of these properties hold development potential for housing.

If one or more of these properties can be identified as a potential development target, the Town could seek a private-sector partner to develop housing units for sale or rent. Because the Town could make the land available at very low or no cost, the developer can reduce overall project costs and thus reduce the housing costs of the future residents. Additionally, the Town's ownership of the property and project provides the opportunity to control important elements of scale and design so that it can ensure that the project is both accessible and appropriate to the community.

Pursue partnerships with nonprofit and senior community developers

Despite the recent burst of building activity possibly fueled by the COVID pandemic, the overall housing market in Thompson has been relatively quiet, particularly for larger-scale development. Because the Town government lacks the resources to undertake significant housing projects unilaterally, the Town should seek to foster new partnerships. Mission-driven development groups with a focus and expertise in housing bring a wealth of information and experience, and can help identify potential projects, seek funding, and otherwise be key actors in housing projects. Engaging with these groups will serve to amplify the Town's efforts. Thompson could also seek to partner with other communities in Windham County to share information and contribute to projects of mutual benefit.

A photograph of a narrow alleyway between a white fence and a chain-link fence, with trees and a bright sun in the background. The sun is high in the sky, creating a lens flare effect. The ground is covered with fallen leaves, and a car is visible in the distance.

8

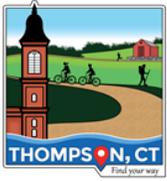
Implementation: How Does Thompson Move Forward?

8. Implementation: How Does Thompson Move Forward?

GOAL	ACTION	PRIMARY RESPONSIBILITY	ADDITIONAL PARTNERS	PRIORITY
Establish a Standing Housing Committee	Joint Resolution to Establish and Charge a Housing Committee	Board of Selectmen and Planning & Zoning		High - Year 1
Establish a Standing Housing Committee	Appoint point person and develop list of priorities for Plan implementation	Housing Committee	Land Use staff	High - Year 1
Establish a Standing Housing Committee	Establish a First-Year plan of action for Implementation	Housing Committee	Land Use staff	High - Year 1
Establish a Standing Housing Committee	Undertake quarterly meeting schedule with full Committee or working groups	Housing Committee	Land Use staff	
Demystify Affordable Housing	Develop public outreach presentation on affordable housing and identify expert guest speakers	Housing Committee	Land Use staff	Moderate - Years 1-3
Demystify Affordable Housing	Hold public information series on housing needs and approaches	Housing Committee	Land Use staff	Moderate - Years 2 and ongoing
Promote ADUs as a concept	Develop public outreach information	Housing Committee	Land Use staff	Moderate - Year 2
Promote ADUs as a concept	Host public information forum with interested homeowners, builders, and realtors	Housing Committee	Land Use staff	Moderate - Year 2
Consider tax abatements for income-restrictions on accessory apartments	Conduct analysis of “delta” between market rates and income restricted rents for accessory units	Housing Committee	Town Assessor	Moderate - Year 2
Consider tax abatements for income-restrictions on accessory apartments	Develop tax abatement program for 10-year restriction on accessory unit rents	Housing Committee	Town Assessor, Board of Finance	Moderate - Years 2-3
Consider tax abatements for income-restrictions on accessory apartments	Provide administrative assistance to interested apartment owners to complete affordability paperwork	Housing Authority	Land Use staff	Moderate - Years 2 and ongoing

GOAL	ACTION	PRIMARY RESPONSIBILITY	ADDITIONAL PARTNERS	PRIORITY
Seek to incentivize a community of ownership and building of generational wealth	Investigate zoning practices and economic incentives to make recommendations for potential adoption	Housing Committee & Staff	Planning & Zoning Commission; Economic Development Commission	Moderate - Years 2-4
Seek to incentivize a community of ownership and building of generational wealth	Consider adoption of desired techniques for promotion of small-unit ownership	Planning & Zoning Commission and Staff	Housing Committee, Economic Development	Moderate - Years 3-5
Allow for middle-density housing as-of-right in certain areas, and as large-home retrofits	Develop targeted geography for appropriate multi-family and large-home retrofit suitability	Planning & Zoning Commission	Housing Committee	Moderate - Year 2
Allow for middle-density housing as-of-right in certain areas, and as large-home retrofits	Modify Zoning Regulations to allow as-of-right moderate density multifamily development with appropriate design standards	Planning & Zoning Commission	Housing Committee	Moderate - Years 2-3
Consider innovative housing promotion tools	Convene discussion on alternative regulatory and redevelopment approaches including Incentive Housing, Inclusionary Zoning, Transfer of Development Rights, and Neighborhood Revitalization Zones	Director of Planning & Development	Planning & Zoning Commission, Housing Committee	Moderate - Years 2-3
Consider innovative housing promotion tools	Prioritize adoption of one or more of the considered approaches, focusing on affordable unit development.	Planning & Zoning Commission	Housing Committee	Moderate - Years 2-3
Promote USDA and CHFA loan programs with Real Estate community	Develop outreach program with representatives of CHFA and USDA	Housing Committee	Representatives of CHFA and USDA	High - Years 1, 3, and 5
Promote USDA and CHFA loan programs with Real Estate community	Host annual informational programs for real estate and lending professionals on USDA and CHFA programs	Housing Committee	Representatives of CHFA and USDA	High - Years 1 and ongoing
Consider development potential of surplus municipally owned land	Undertake inventory of unrestricted municipally-owned land and determine appropriateness of property for housing development	Director of Planning & Development	Housing Committee, Board of Selectmen	Moderate - Years 1-2

GOAL	ACTION	PRIMARY RESPONSIBILITY	ADDITIONAL PARTNERS	PRIORITY
Consider development potential of surplus municipally owned land	Review similar municipal public-private land development partnerships	Housing Committee	Director of Planning & Development, Board of Selectmen	Moderate - Years 1-2
Consider development potential of surplus municipally owned land	Identify 1-2 higher-potential properties and solicit interest in public-private partnership for redevelopment of municipal land	Board of Selectmen	Housing Committee	Moderate - Years 2-3
Pursue partnerships with nonprofit and senior community developers	Convene partnership conversations and establish common goals	Housing Committee & Staff	Housing Authority	Moderate - Years 2-5
Pursue partnerships with nonprofit and senior community developers	Host semi-annual meetings to review goals and potential areas of cooperation	Housing Committee & Staff		Moderate - Years 2 and ongoing



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