

BRISTOL

2022-27 Affordable Housing Plan



**Planning Commission
Bristol, CT**

Adopted May 23, 2022

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City of Bristol
Planning Commission

Bristol City Hall
110 North Main Street
Bristol, CT 06010

May 2022

This is the 2022-27 Affordable Housing Plan for Bristol.

The Connecticut Legislature adopted a public act (now codified as Section 8-30j of the Connecticut General Statutes) which requires that each Connecticut municipality adopt an affordable housing plan and update such plan be at least once every five years.

While Bristol has undertaken the preparation of a number of reports and studies over the years related to housing, this is the City's first "affordable housing plan" in response to this new requirement.

Following a public hearing, the Planning Commission adopted this Plan on May 23, 2022.

Sincerely,

Planning Commission
City of Bristol

“Housing is absolutely essential to human flourishing.”

Without stable shelter, it all falls apart.”

Matthew Desmond,
American Sociologist
Princeton University

1.0 INTRODUCTION

1.1. Statutory Requirement

In 2017, the Connecticut Legislature enacted Public Act 17-170 which required that each municipality in Connecticut prepare an affordable housing plan which “shall specify how the municipality intends to increase the number of affordable housing developments in the municipality.”

The legislation (codified now as Section 8-30j of the Connecticut General Statutes) also created a requirement that the plan not ever be older than five years.

The Planning Commission has undertaken preparation of this Affordable Housing Plan in order to address the statutory requirement and also to set the stage for incorporation of the strategies into the City’s Plan of Conservation and Development (POCD). This may occur through incorporation in the 2015 POCD (updated in 2018), the planned 2025 update, or both.

... increase the number of affordable housing developments ...

Bonnie Acres



J.F. Kennedy Apartments



Hillcrest Apartments



Scattered Sites



2.0 RELEVANT INFORMATION

2.1. Definition of Affordable Housing Development

As defined in CGS Sections 8-30g (a), an affordable housing *development* is a housing development which is either:

1. Assisted housing which is:
 - 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, or
 - Any housing occupied by persons receiving rental assistance, or
2. Housing which is deed-restricted as affordable by being either:
 - Deed-restricted to persons and families earning 80 percent or less of area median income so that such persons and families do not spend more than 30 percent of their income on such housing, or
 - A set-aside development in which, for at least forty years, occupants do not spend more than 30% of income as follows:
 - At least 15% of the units for persons and families earning no more than 80% of area median income, and
 - At least 15% of the units for persons and families earning no more than 60% of area median income.

Housing Financed With Governmental Assistance

Tenants Receiving Rental Assistance

Deed-Restricted To Eligible Households At Affordable Prices

Deed-Restricted Set-Aside Development At Affordable Prices

For deed-restricted developments, see the Appendix for more detailed information on maximum incomes for eligible households and how design occupancy, maximum monthly gross rent, and maximum sales prices are calculated.

Glossary

A glossary of terms related to housing and affordable housing is located in the Appendix (Section 5.1) of this report.

Income Thresholds

Information on how to calculate income thresholds for affordable housing is located in the Appendix (Section 5.2) of this report.

Gross Rents

Information on how to calculate maximum gross rent for affordable housing is located in the Appendix (Section 5.2) of this report.

Sales Prices

Information on how to calculate maximum sales prices for affordable housing is located in the Appendix (Section 5.2) of this report.

Demand For Housing

The Bristol Housing Authority has indicated that there are waiting lists for their housing developments and that applications for rental assistance certificates are not being accepted at this time due to high demand.

2.2. Existing Affordable Housing Developments In Bristol

According to the Affordable Housing Appeals List issued by the Connecticut Department of Housing, Bristol has **3,987 units** of “affordable housing” (about 14.76% of the 2010 housing stock of 27,011 housing units):

| Housing Financed With Governmental Assistance | | Total | Family | Elderly / Disabled |
|---|----------------------------------|--------------|--|--------------------|
| <i>Bristol Housing Authority (listed below)</i> | | 853 | 349 | 504 |
| Bonnie Acres | Vance Drive | 140 | | 140 |
| Gaylord Towers | 55 Gaylord Street | 200 | | 200 |
| J. F. Kennedy Apartments | 70 Gaylord Street | 80 | | 80 |
| Komanetsky Estates | 81 Grove Street | 44 | | 44 |
| Mountain Laurel Manor | 81 Field Street | 40 | | 40 |
| Cambridge Park | Davis / Jerome / Quaker | 206 | 206 | |
| Zbikowski Park (2 phases) | Armand / Lillian / Rollin / Lake | 122 | 122 | |
| The Elms | 419 West Street | 13 | 13 | |
| Hillcrest Apartments | 75 Union Street | 6 | 6 | |
| Scattered Sites | 268-270 West Street | 2 | 2 | |
| <i>Other Assisted Housing (listed below)</i> | | 1,153 | 792 | 361 |
| Meridian Tower Apartments | 52 Sheila Court | 173 | | 173 |
| Georgian Manor (2 phases) | 498 Stafford Avenue | 98 | | 98 |
| Anthony DeLorenzo Towers | 284 North Main Street | 90 | | 90 |
| Huntington Woods | 200 Blakeslee Street | 280 | 280 | |
| Coppermine Village Apts | 20 & 24 Adna Road | 176 | 176 | |
| Redstone Gardens | 186 Surrey Drive | 132 | 132 | |
| Marwood Co-Op | 55 Beths Avenue | 105 | 105 | |
| Dutton Heights | Driscoll / Norris / Woodard | 84 | 84 | |
| Boardman Street | 70-90 Boardman Street | 7 | 7 | |
| Bristol House | 23-25 High Street | 6 | 6 | |
| Bristol ARC (group home) | 94 Boy Street | 1 | 1 | |
| Bristol Group Homes | 97 Peck Lane | 1 | 1 | |
| TOTALS | | 2,006 | 1,141 | 865 |
| Tenants Receiving Rental Assistance | | 950 | Locations Not Disclosed For Privacy Reasons | |
| Purchased With CHFA/USDA Mortgages | | 1,031 | | |
| Units Deed-Restricted To Sell Or Rent At Affordable Prices | | 0 | | |
| TOTAL | | 3,987 | | |

Examples of Affordable Housing Developments In Bristol

**Gaylord Towers
55 Gaylord Street**



**Komanetsky Estates
81 Grove Street**



**Cambridge Park
Davis / Jerome / Quaker**



**Meridian Tower Apartments
52 Sheila Court**



**Georgian Manor
498 Stafford Avenue**



**Redstone Gardens
186 Surrey Drive**



**Huntington Woods
200 Blakeslee Street**



**Coppermine Village
20 & 24 Adna Road**



**Dutton Heights
Driscoll / Norris / Woodard**



2.3. Other Types Of Affordable Housing In Bristol

In addition to housing units which are restricted to affordable prices, Bristol also has housing units which naturally sell or rent at affordable prices due to size, type, location, age, condition, and/or other factors. These are called “naturally occurring affordable housing” (NOAH).

The number of NOAH units in Bristol can be estimated by comparing data from the American Community Survey (ACS), a Census-affiliated program, with the sales price / rent thresholds (see the Appendix) for:

- Estimated gross rents.
- Estimated house values.

Gross Rents - ACS data estimates Bristol could have about 8,000 to 9,000 *rental* units which meet affordability thresholds.

| GROSS RENT | Total # Of Units | Affordable At 80% AMI | Affordable At 60% AMI |
|--|--------------------|----------------------------|----------------------------|
| Less than \$800 (including no cash rent) | 2,512 units | 2,512 units | 2,512 units |
| Between \$800 and \$999 | 1,859 units | 1,859 units | 1,859 units |
| Between \$1,000 and \$1,249 | 2,054 units | 2,054 units | 2,054 units |
| Between \$1,250 and \$1,499 | 1,485 unit | 1,485 unit | 1,485 unit |
| Between \$1,500 and \$1,999 | 891 units | 891 units | - |
| \$2,000 or more | 158 units | - | - |
| TOTAL | 8,959 units | 8,801 units 98% | 7,910 units 88% |

Home Value - ACS data suggests Bristol could have about 7,000 to 13,000 *ownership* units which meet affordability thresholds.

| HOME VALUE | Total # Of Units | Affordable At 80% AMI | Affordable At 60% AMI |
|------------------------|---------------------|-----------------------------|----------------------------|
| Less than \$150,000 | 4,138 units | 4,138 units | 4,138 units |
| \$150,000 to \$174,999 | 2,112 units | 2,112 units | 2,112 units |
| \$175,000 to \$199,999 | 1,745 units | 1,745 units | <i>907 units</i> |
| \$200,000 to \$249,999 | 3,365 unit | 3,365 unit | - |
| \$250,000 to \$299,999 | 2,075 units | <i>1,741 units</i> | - |
| \$300,000 or more | 2,244 units | - | - |
| TOTAL | 15,679 units | 13,101 units 84% | 7,157 units 46% |

2.4. Affordable Housing Needs In Bristol

Bristol has a good array of different types of affordable housing units and is ranked 17th in Connecticut in terms of the percentage of affordable housing according to the Affordable Housing Appeals List.

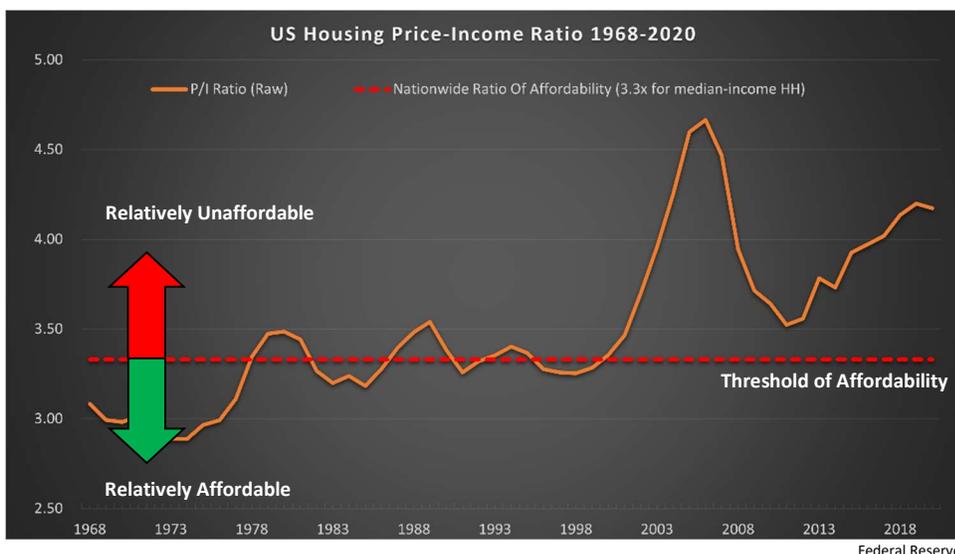
Still, while about 10 to 15 percent of the housing stock in Bristol meets State affordability criteria, there are waiting lists for Housing Authority units and other assisted housing developments. In addition, even though about 60 to 80 percent of the housing stock in Bristol “naturally” sells or rents at affordable prices, people are regularly posting on-line that they are looking for an affordable apartment or other affordable housing.

There continues to be a considerable need for affordable housing in Bristol and in Connecticut.

Housing Unaffordability

People who have stable housing may not be aware of how housing has become unaffordable for many people.

The following graphic shows the ratio of median house prices to median incomes and how it has grown ever higher over time. Prior to 1980 or so, the median housing price in America was less than three times the median family income. The ratio bumped up through the 1980s and 1990s (the dashed red line reflects a ratio when median housing cost is 3.33 times the median income). Then, over the last 20 years, the ratio has fluctuated with housing being particularly unaffordable during the “sub-prime mortgage crisis” and now with the recent “Covid bump” in housing prices.



Perspectives

People who have owned housing for some time and people earning higher than average incomes may not be phased by the increase in the price/income ratio. In fact, they may feel some sense of good fortune in their higher incomes and/or higher house values.

On the other hand, people who rent, people seeking to purchase homes in the current market, and people earning lower incomes are adversely affected. People may feel that, no matter how hard they work, they cannot get ahead.

Housing Cost Burden

If a household spends more than 30% of its income on housing costs, it is generally considered to be “housing cost-burdened.”

This is an especially important issue when households earn modest incomes since the household may be challenged by other cost-of-living expenses such as food, transportation, healthcare, education, and other items.

Housing Cost Burden

While the existing affordable housing in Bristol has helped address the housing needs of thousands of people, there are still thousands who struggle.

ACS data estimates that there are about 7,466 existing households in Bristol – **people who already live here** – who earn less than about 80% of the area median income and spend more than 30 percent of that income on housing.

For households earning \$75,000 per year or less, ACS data estimates:

- About 3,111 owner households are cost burdened (about 50 percent of all owner households earning less than \$75,000 per year) and
- About 4,355 renter households are cost burdened (about 60 percent of all renter households earning less than \$75,000 per year).

| OWNER HOUSEHOLDS | Total Number | 30 percent or more | Percent At 30% or more | Earned less than \$75K / Pay More Than 30% | |
|-------------------------|---------------|--------------------|------------------------|--|------------|
| | | | | Percent | Percent |
| Zero or negative income | 55 | - | n/a | - | - |
| Less than \$20,000 | 587 | 580 | 99% | 580 | 99% |
| \$20,000 to \$34,999 | 1,209 | 775 | 64% | 775 | 64% |
| \$35,000 to \$49,999 | 1,357 | 636 | 47% | 636 | 47% |
| \$50,000 to \$74,999 | 3,044 | 1,120 | 37% | 1,120 | 37% |
| \$75,000 or more | 9,427 | 494 | 11% | - | - |
| TOTAL | 15,679 | 3,605 | 23% | 3,111 of 6,252 | 50% |

American Community Survey, 5-Year Estimate (2021) (Table B25106)

| RENTER HOUSEHOLDS | Total Number | 30 percent or more | Percent At 30% or more | Earned less than \$75K / Pay More Than 30% | |
|-------------------------|--------------|--------------------|------------------------|--|------------|
| | | | | Percent | Percent |
| Zero or negative income | 76 | - | - | - | - |
| No Cash Rent | 227 | - | - | - | - |
| Less than \$20,000 | 2,192 | 1,803 | 82% | 1,803 | 82% |
| \$20,000 to \$34,999 | 1,653 | 1,390 | 84% | 1,390 | 84% |
| \$35,000 to \$49,999 | 1,655 | 1,053 | 64% | 1,053 | 64% |
| \$50,000 to \$74,999 | 1,426 | 109 | 8% | 109 | 8% |
| \$75,000 or more | 1,730 | 8 | 0% | - | - |
| TOTAL | 8,959 | 4,363 | 49% | 4,355 of 7,229 | 60% |

American Community Survey, 5-Year Estimate (2021) (Table B25106)

2.5. Some Affordable Housing Programs In Bristol

Bristol has a several main agencies involved with affordable housing issues:

Bristol Housing Authority - An independent agency affiliated with the City which owns, operates, and manages 742 units of assisted housing for income eligible:

- Elderly and/or disabled persons
- Families

Also oversees and manages the issuance of rental certificates for income eligible households to find housing in other properties.

Bristol Economic And Community Development Department - A City agency which promotes economic development and oversees other community development programs:

- Community Development Block Grant Program (federal funding to support programs benefitting low- and moderate-income residents and neighborhoods such as housing rehabilitation, lead paint abatement, etc.)
- Neighborhood Assistance Act (funding for municipal and tax-exempt organizations through business tax credit incentives)
- Housing Rehabilitation Program (funding home improvements that benefit low- and moderate-income homeowners), and
- Other grants and programs

Parks, Recreation, Youth and Community Services Department - A City agency which provides social services for the residents of Bristol including Fair Housing, relocation for displaced persons, eviction assistance, and other services.

Land Use Office - A City department which support the City's five land use boards:

- Planning Commission
- Zoning Commission / Aquifer Protection Agency
- Zoning Board of Appeals
- Wetlands and Watercourses Agency / Conservation Commission
- Historic District Commission

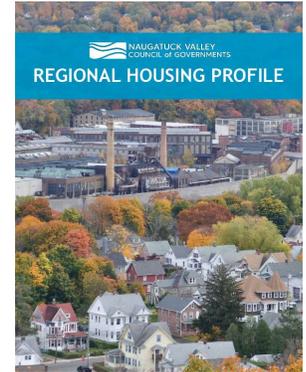
Relevant Documents

Plan of Conservation and Development - A document adopted by the Planning Commission (a City agency) which outlines goals, policies, and action steps for the future physical, economic, and social development of the City. The Plan contains strategies related to housing and residential development.

Zoning Regulations - Regulations adopted by the Zoning Commission (a City agency) which define which uses are permitted in different zones established within the City. Multi-family development (the most common form of affordable housing is permitted in several zoning districts).

Regional Data

The Naugatuck Valley Council of Governments could be a helpful resource in addressing affordable housing issues in the region.



Organizations / Entities

Bristol Housing Authority Staff

City Economic / Community Development Staff

City Planning Dept. Staff

City Social Services Staff

United Way

Landlords

Tenants

2.6. Affordable Housing Challenges In Bristol

There is little doubt that the number of affordable housing units / developments is important. However, as part of the process of preparing this Affordable Housing Plan, discussions with local housing-related organizations and entities revealed situations which go beyond the superficial or simplistic focus on just the number of units.

PHYSICAL - Need For More Units Overall

On the surface, Bristol has thousands of units of affordable housing whether measured by:

- The State listing of affordable housing *units* (3,987 units), or
- The estimated number of NOAH units which would rent or sell at affordable prices (up to almost 22,000 units).

However, there are still affordable housing needs in Bristol. There is strong demand for the units Bristol has and people and families are not able to find the housing they want when they need it. This means that:

- Bristol needs to retain the affordable housing units it has, and
- More units are needed in Bristol.

PHYSICAL - Need For More Units Which Are More Affordable

In addition, over 7,000 households in Bristol earning modest incomes are spending more than 30% of their income on housing. These people and families need housing that is even more affordable.

STRUCTURAL - Community Opposition / Lack of Leadership Support

Local housing-related organizations and entities have noticed that there is a lot of misinformation in the community about affordable housing and that many residents have negative perceptions of affordable housing. Thus, in discussions about housing needs, the discussion can result in “push back” about the topic rather than understanding of the issues, needs, or solutions. This is interesting since affordable housing prices are similar to market prices in much of Bristol.

This sense of “push back” can extend to some community leaders and also to some City officials. Even though affordable housing (and a wide variety of housing types at different price points) is important to retaining existing businesses and attracting new businesses, this connection is sometimes forgotten.

STRUCTURAL – Address Impediments To Fair Housing

As part of the CDBG program (see sidebar), Bristol is required to regularly evaluate programs and policies to identify potential barriers to affordable housing and affirmatively furthering fair housing. Such a review was conducted in 2017 for the Bristol Development Authority which oversees the CDBG program. The full report is available [here](#).

Some of the strategies from that report are included in the “Housing Strategies” section of this Affordable Housing Plan.

SUPPORTIVE - Social Service Capacity May Not Be Adequate For Needs

It is no secret that housing-related issues became exacerbated during the COVID pandemic:

- Loss of wages due to reduced work which placed additional stress on lower income households,
- Tenants unable or unwilling to pay rent (while protected by an eviction moratorium), and
- Higher evictions when the moratorium ended (and higher non-renewals of leases) affecting those most vulnerable during the pandemic.

In the meantime, the capacity of the City’s social services function (people, time, money, capacity) had been reduced so that the ability to avert crises and/or address the needs of people in crisis was not available. Other communities of similar size and/or characteristics to Bristol may have:

- More staff (time, capacity, etc.),
- More financial resources, and/or
- A clearer focus on social service needs (Bristol’s social services are organized within the Parks, Recreation, Youth & Community Services Department).

In effect, housing is an issue which affects Bristol residents and property owners in many ways and the approach has receded to the point that the capacity only exists to react to crises once they have occurred. While the pandemic may have brought these issues to the fore, a more sustainable (and beneficial approach for the City) might, to the extent possible, be to:

- Seek to avoid or avert housing problems.
- Have tools in place to minimize any problems which do arise and/or mitigate their impacts.
- Be prepared to respond / react if necessary.

CDBG Program

Bristol participates in the Community Development Block Grant (CDBG) program, supported by the US Department of Housing and Urban Development, which seeks to address the housing and community development needs of low and moderate-income:

- persons or households (earning 80% or less of the area median income), or
- areas (census tracts or block groups where a majority of the residents are low or moderate income).

Bristol receives funding annually for CDBG programs. CDBG funds can be spent on a variety of activities provided the activities:

- primarily benefit low and moderate-income persons or areas, and
- address the needs of the community.

The goals in the 2020-2024 CDBG Consolidated 5-Year Plan include:

- Support access to decent, safe, affordable housing
- Support public service programs
- Support community revitalization
- Support economic development initiatives

The 5-Year Plan may be found by clicking this [Weblink](#).

3.0 SYNTHESIS

Statutory Charge

1. Bristol is required by CGS Section 8-30j to adopt an “affordable housing plan” by June 1, 2022.
2. The affordable housing plan is required to specify how Bristol will increase the number of “affordable housing developments” in the community.
3. The term affordable housing developments includes:
 - a. Housing financed with governmental assistance
 - b. Tenants receiving rental assistance
 - c. Units purchased with CHFA/USDA mortgages
 - d. Deed-restricted to eligible households at affordable prices
4. Bristol has 3,987 housing units which meet these criteria (about 14.76% of the 2010 housing stock of 27,011 housing units).
5. Information from the American Community Survey Indicates that Bristol has thousands of additional housing units which naturally sell or rent at affordable prices.
6. Information indicates that the demand for affordable housing is strong and there is inadequate supply to meet the needs.
7. Still, there are needs for an increased number of affordable units and for an increased number of units which are more affordable.
8. Local land use policies and regulations allow for development of multi-family units which are the most common type of housing to efficiently address affordable housing needs.

Additional Findings

1. The provision of additional affordable housing units in Bristol is challenged by the perception within the community that Bristol already has thousands of affordable units and that additional such units are not needed and/or that Bristol has done its fair share.
2. An important issue to be addressed in Bristol may be the lack of services to help tenants and landlords address housing affordability issues.

4.0 HOUSING STRATEGIES

4.1. Support The Housing Authority

1. Help the Bristol Housing Authority (BHA) in their efforts to build new affordable units (land, public-private partnerships, etc.) especially since they may be best equipped to address the needs of the lowest income persons and families.
2. Support the BHA's efforts to maintain existing units through targeted upgrades.

Leaders / Partners

Bristol Housing Authority
City Council
Economic / Community Dev.
Land Use Staff

4.2. Support Other Assisted Housing Developments

1. Work with developers of assisted housing developments to create new assisted units.
2. Encourage the owners of non-BHA assisted housing developments to maintain existing affordable units / developments.
3. Seek to avoid a reduction in the number of non-BHA assisted housing units since these units are important to meeting local housing needs

Leaders / Partners

Economic / Community Dev.
Land Use Staff

4.3. Inform / Educate The Community About Affordable Housing

1. In order to overcome misinformation and increase knowledge and awareness, work to inform and educate the community about:
 - a. The need for affordable housing.
 - b. The benefits of a diverse and affordable housing stock.
 - c. Common misconceptions regarding affordable housing (see Appendix).

Leaders / Partners

Social Services
Economic / Community Dev.

4.4. Seek Opportunities To Address Regulations

As part of the update of the Zoning Regulations, the City should:

- **revisit the 2017 Impediments To Fair Housing report to see if there are regulation changes which would address some of the issues raised in that report or otherwise address impediments to fair housing.**
- **Seek to implement recommendations related to housing in other reports and plans (POCD, Route 6 study, Route 72 study, etc.).**

For example, and especially if some deed-restricted affordable units are provided:

1. Expand housing opportunities in and near Downtown.
2. To the extent possible, seek opportunities to create approval processes which are shorter, more reliable, and/or more predictable and avoid processes which take longer and/or less predictable.
3. Consider adding a provision to the Zoning Regulations allowing some building conversions to incorporate additional residential units.
4. Consider rezoning additional land to the A zone to allow for additional housing opportunities.
5. In the A zone, consider extending the ability of the Zoning Commission to allow increases in density or reductions in parking to private as well as governmental or nonprofit sponsors of multi-family housing.
6. Consider rezoning additional land to the RM zone to allow for additional housing opportunities.
7. Consider allowing the RM zone (which allows two- to three-family dwellings) to be established in areas ***not*** an extension of the existing RM zone.
8. In the RM zone, allow new construction of three family dwellings as a permitted as-of-right use (Zoning Permit) rather than a Special Permit use.
9. Consider reducing the minimum lot sizes for A-MF zone developments.
10. Review / revise permit fees for affordable housing units to remove an impediment to housing affordability for those units.

4.5. Enhance Supportive Housing-Related Services

1. Seek to increase the City's social services resources (people, time, money) to address local housing-related issues (and other social service needs):
 - a. AVOID - Avoid housing problems.
 - b. MINIMIZE - Minimize / mitigate any problems which do arise.
 - c. RESPOND - Be prepared to respond / react as necessary.
2. Seek to counsel lower income persons and families and those receiving rental assistance with regard to housing related situations (landlord relations, lease obligations, eviction avoidance, credit maintenance, workforce skills development, services available, etc.).
3. Seek to counsel property owners and landlords with regard to housing related situations (tenant relations, lease obligations, eviction avoidance, services available, etc.).
4. Support efforts of the Bristol Housing Authority to coach/counsel their tenants with regard to becoming more financially self-sufficient.
5. Seek to counsel tenants about how to take the necessary steps to becoming a homeowner.
6. Investigate ways to help lower income tenants be able to provide security deposits and meet other obligations.
7. Continue to devote CDBG funds to support the housing rehabilitation program for lower income owners.

Leaders / Partners

City Council
Economic / Community Dev.
Social Services
Bristol Housing Authority
Land Use Staff

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5.0 APPENDIX

5.1. Some Key Housing Terms

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

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

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

ACCESSORY APARTMENT, AFFORDABLE - As per Public Act 21-29, an accessory apartment that is subject to binding recorded deeds which contain covenants or restrictions that require such accessory apartment be sold or rented at, or below, prices that will preserve the unit as housing for which, for a period of not less than ten years, persons and families pay thirty per cent or less of income, where such income is less than or equal to eighty per cent of the median income;

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

AFFORDABLE HOUSING - Housing for which persons and families pay thirty per cent or less of their annual income, where such income is less than or equal to 80% of the area median income. (See CGS Section 8-39a)

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

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

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

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

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

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

ASSISTED HOUSING - As used in CGS 8-30g, housing which is receiving, or will receive, financial assistance under any governmental program for the construction or substantial rehabilitation of low- and moderate-income housing, and any housing occupied by persons receiving rental assistance.

CGS - Connecticut General Statutes

CGS 8-30g - Connecticut General Statutes Section 8-30g. See *"Affordable Housing Appeals Procedure"*)

CHFA/USDA MORTGAGE - Government-insured home loans with fixed-interest rates that enable qualified borrowers (such as those with low- and moderate-incomes) to purchase a home with reduced down payments and/or closing cost reduction.

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

COTTAGE COURT - A group of small, detached structures arranged around a shared court visible from the street. Structures of less than 2 stories are oriented primarily to the shared court with automobile access to the side and/or rear.

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

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

FAIR HOUSING - The right to choose housing free from unlawful discrimination which includes protecting people from discrimination in housing transactions (including rentals, sales, lending, and insurance) based on race, color, religion, sex, national origin, familial status, disability, marital status, or age.

FAMILY – People related by blood, adoption, marriage, civil union, etc.

FEE-IN-LIEU-OF AFFORDABLE HOUSING (FILAH) – A scenario where a developer may satisfy a requirement to provide affordable housing by paying a fee into a housing trust fund in lieu of on-site production. The housing trust fund is used (along with other funding sources) to finance affordable housing elsewhere in the community.

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

HOUSEHOLD - All the people who occupy a housing unit.

HOUSING CHOICE VOUCHER – See “*Rental Assistance.*”

HOUSING UNIT EQUIVALENT POINTS – A system created by the Legislature (see CGS Section 8-30g) whereby points are attained for different types of housing units newly created since 1990.

Housing Unit Equivalent Points

| Housing Type | HUEP if Rented | HUEP if Owned |
|---|----------------|---------------|
| Family Units Affordable @ 40% AMI | 2.50 | 2.00 |
| Family Units Affordable @ 60% AMI | 2.00 | 1.50 |
| Family Units Affordable @ 80% AMI | 1.50 | 1.00 |
| Elderly Units Affordable @ 80% AMI | 0.50 | 0.50 |
| Market Rate Units In Set-Aside Development | 0.25 | 0.25 |
| Family Units In An Approved Incentive Housing Development | 0.25 | 0.25 |
| Mobile Manufactured Home In A Resident-Owned MMH Park | | |
| MMH Units Affordable @ 60% AMI | 2.00 | 2.00 |
| MMH Units Affordable @ 80% AMI | 1.50 | 1.50 |
| Other Units In A Resident-Owned MMH Park | 0.25 | 0.25 |
| Potential Bonus Points | | |
| Elderly Units (If at least 60% of the units submitted as part of the moratorium application are family units) | 0.50 | 0.50 |
| 3-Bedroom Units | 0.25 | 0.25 |

INCENTIVE HOUSING ZONE - A zone established to promote the creation of affordable housing. See CGS Section 8-13m et seq.

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

LIVE-WORK UNIT - An attached or detached structure consisting of one dwelling unit above or behind a ground floor space that can accommodate a range of non-residential use. The residential unit and flex space have separate outside entrances but are connected internally and maintain a firewall-separation.

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

MEDIAN INCOME - As used in CGS 8-30g, after adjustments for family size, the lesser of the state median income or the area median income for the area in which the municipality containing the affordable housing development is located, as determined by the United States Department of Housing and Urban Development.

MIDDLE HOUSING – Housing types which fit in the middle between single-family dwellings and larger multi-family developments (such as duplexes, fourplexes, cottage courts, and multiplexes). Missing middle housing generally contains fewer than 8 units but may contain more units in more urban settings. The buildings are typically “house-scale” to fit into existing neighborhoods. They can be more naturally affordable than other housing types and can also support walkability, locally-serving retail, and public transportation.

MIXED-USE BUILDING – See mixed use development.

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

MULTI-PLEX - A detached structure that consists of 5 to 12 dwelling units arranged side-by-side and/or stacked, typically with a shared entry from the street. This 2 to 2.5-story structure has the appearance of a medium-to-large single-unit house.

NATURALLY OCCURRING AFFORDABLE HOUSING (NOAH) - Housing units which naturally sell or rent at or below affordable price thresholds due to size, type, location, age, condition, and/or other factors.

RENTAL ASSISTANCE - A program for helping -low-income households afford decent, safe, and sanitary housing by paying the difference between 30% of the household's income and the rental rate of a unit that meets minimum standards of quality and safety as defined by the State of Connecticut.

SET-ASIDE DEVELOPMENT - As used in CGS 8-30g, a development in which not less than thirty per cent of the dwelling units will be conveyed by deeds containing covenants or restrictions which shall require that, for at least forty years after the initial occupation of the proposed development, such dwelling units shall be sold or rented at, or below, prices which will preserve the units as housing for which persons and families pay 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.

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

TRIPLEX - A detached structure that consists of 3 dwelling units typically stacked on top of each other on consecutive floors, with one entry for the ground floor unit and a shared entry for the units above.

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

TOWNHOUSE, STREETFRONT - A townhouse placed in close proximity to a public or private street or courtyard with the entry to the unit on the narrow end of the unit. The street façades have entrances and avoid garages.

TWO-FAMILY – See “Duplex”

Current Data

Data on income is updated annually (usually in April) by the US Department of Housing and Urban Development. That data can be found [here](#).

Using the methodology contained in the Regulations of Connecticut State Agencies (RCSA 8-30g(8)), this income information can be translated to maximum gross rents and maximum sale prices. Those regulations may be found [here](#).

5.2. Affordable Housing Metrics

STEP 1 - Maximum Household Income - For Bristol, the area median income (estimated annually by the U.S. Department of Housing and Urban Development) is that for State of Connecticut (\$112,600) since that is lower than the median income for Hartford Housing Market Finance Area (HMFA) which is \$112,700. Median income levels vary by household size:

STEP 1 - 2022 Maximum Income By Household Size

| 2021 data | 1 person | 2 people | 3 people | 4 people | 5 people |
|---------------------------|----------|----------|-----------|-----------|-----------|
| Area Median Income | \$78,820 | \$90,080 | \$101,340 | \$112,600 | \$121,608 |
| 80% AMI | \$63,056 | \$72,064 | \$81,072 | \$90,080 | \$97,286 |
| 60% AMI | \$47,292 | \$54,048 | \$60,804 | \$67,560 | \$72,965 |

STEP 2A - Maximum Monthly Housing Payment – The area median income can be converted to a monthly housing allowance for a specific unit size / configuration based on the methodology contained in the Regulations of Connecticut State Agencies (RCSA 8-30g(8)):

STEP 2 - 2022 Maximum Monthly Housing Payments By Unit Size

| 2021 data | Studio | 1 BR | 2 BR | 3 BR | 4 BR |
|----------------|----------|------------|----------|------------|----------|
| | 1 person | 1-2 people | 3 people | 4-5 people | 6 people |
| 80% AMI | \$1,576 | \$1,689 | \$2,027 | \$2,342 | \$2,627 |
| 60% AMI | \$1,182 | \$1,436 | \$1,689 | \$1,757 | \$1,970 |

STEP 2B – Fair Market Rent – Based on the methodology contained in the Regulations of Connecticut State Agencies (RCSA 8-30g(8)), the actual rental rate which can be charged can be constrained to “fair market rent” as determined by HUD:

STEP 2 – Fair Market Rent By Unit Size

| 2021 data | Studio | 1 BR | 2 BR | 3 BR | 4 BR |
|----------------|----------|------------|----------|------------|----------|
| | 1 person | 1-2 people | 3 people | 4-5 people | 6 people |
| 80% AMI | \$1,038 | \$1,265 | \$1,562 | \$1,931 | \$2,288 |
| 60% AMI | \$865 | \$1,054 | \$1,302 | \$1,609 | \$1,907 |

STEP 3A - Maximum Monthly Gross Rent - The maximum monthly gross rent (utilities included) is the same as the maximum monthly housing payment unless it exceeds the “fair market rent” as determined by the US Department of Housing and Urban Development:

STEP 3A - 2022 Maximum Monthly Gross Rent By Unit Size

| 2021 data | Studio | 1 BR | 2 BR | 3 BR | 4 BR |
|----------------|----------|------------|----------|------------|----------|
| | 1 person | 1-2 people | 3 people | 4-5 people | 6 people |
| 80% AMI | \$1,038 | \$1,265 | \$1,562 | \$1,931 | \$2,288 |
| 60% AMI | \$865 | \$1,054 | \$1,302 | \$1,609 | \$1,907 |

Where maximum monthly rent is constrained by “Fair Market Rent” as determined by HUD, it is shown in red.

STEP 3B - Maximum Sales Price - The maximum sales prices for units is calculated based on the on the methodology contained in the Regulations of Connecticut State Agencies (RCSA 8-30g(8)) using:

- a 20% down payment,
- current mortgage rates and terms,
- reasonable estimates for utility payments (based on unit size), and
- reasonable estimates for real estate taxes, insurance, common fees, etc. (based on unit value).

STEP 3B - 2022 Maximum Sales Price By Unit Size at 5.0% Interest Rate

| 2021 data | Studio | 1 BR | 2 BR | 3 BR | 4 BR |
|----------------|-----------|------------|-----------|------------|-----------|
| | 1 person | 1-2 people | 3 people | 4-5 people | 6 people |
| 80% AMI | \$198,292 | \$201,545 | \$237,849 | \$268,706 | \$294,650 |
| 60% AMI | \$137,891 | \$162,966 | \$185,245 | \$178,768 | \$193,627 |

Maximum sale price based on a 30-year fixed-rate mortgage @ 3.50% with a 20% down payment (per State DOH guidelines). Funds available to service mortgage determined by deducting the following from the monthly housing allocation (utilities, real estate taxes, insurance, and an allowance for a possible condo fee).

STEP 3B - 2021 Maximum Sales Price By Unit Size at 6.0% Interest Rate

| 2021 data | Studio | 1 BR | 2 BR | 3 BR | 4 BR |
|----------------|-----------|------------|-----------|------------|-----------|
| | 1 person | 1-2 people | 3 people | 4-5 people | 6 people |
| 80% AMI | \$182,758 | \$186,713 | \$219,218 | \$248,931 | \$273,204 |
| 60% AMI | \$127,634 | \$151,127 | \$172,119 | \$165,276 | \$179,624 |

Maximum sale price based on a 30-year fixed-rate mortgage @ 4.50% with a 20% down payment (per State DOH guidelines). Funds available to service mortgage determined by deducting the following from the monthly housing allocation (utilities, real estate taxes, insurance, and an allowance for a possible condo fee).

5.3. Affordable Housing Myths & Misconceptions

Connecticut Has Enough Housing ...

People who have housing they can afford have a hard time understanding the needs of other people who struggle with the cost of housing.

The United Way of Connecticut undertook a study of the “ALICE” population in Connecticut – people and families who are asset limited, income constrained, but employed. Statewide, around 1 in 4 households meet these criteria and there is simply not enough affordable housing to meet the need, particularly for renters. The ALICE population may be working at lower paying jobs (that may serve people who take the ALICE people for granted) but cannot afford housing in the community.

The National Low Income Housing Coalition has identified that lower income workers, seniors living on fixed incomes, single parents, disabled persons, unemployed workers, are key population groups that need affordable housing (<https://www.nlihc.org/housing-needs-by-state/connecticut>).

The Partnership For Strong Communities has created a “FAQ” page which explains some of the benefits of a more diverse housing stock (<https://www.pschousing.org/connecticut-affordable-housing-faq>).

People Are “Given” Affordable Housing ...

Affordable housing is restricted to occupancy people and families earning modest incomes – people who may be struggling with the basic cost of living. Affordable housing units are price restricted when people occupy and stay affordable when they leave. Prices are tied to median incomes, not to market fluctuations which may occur.

Affordable Housing Negatively Affects Property Values ...

There are so many factors that affect property values that is difficult to isolate the impact of any specific one. However, trulia.com conducted a study using their database and did not find a connection between affordable housing and nearby property values. That study can be accessed here (<https://www.trulia.com/research/low-income-housing/#>).

Affordable Housing Brings More School Pupils ...

As it turns out, single family homes are the housing type which produce the highest school enrollment. Studies around the country have typically found that single-family homes results in more school-age children per unit compared to multi-family housing. It should be noted that a school system may have excess capacity due to decreasing enrollments in certain grades.

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Planning Commission

William Veits *Chair*
John Soares *Vice Chair*
Jeffrey Hayden
Jon Pose
Tracey Bacchus

Kenneth Rasmussen-Tuller *Alternate*
Christopher Nardi *Alternate*
Anthony Lorenzetti *Alternate*

City Staff

Robert M. Flanagan, AICP *City Planner*
Andrew Armstrong *Assistant City Planner*

Professional Assistance

Glenn Chalder, AICP *Planimetrics, Inc.*



