

EASTON

2022 Affordable Housing Plan



REVISED DRAFT FOR PUBLIC INPUT

Meeting Scheduled For March 28, 2022

Affordable Housing Committee
Board Of Selectmen

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March 2022

To Easton Residents,

This document is a DRAFT of a possible 2022 Affordable Housing Plan for Easton. The preparation and adoption of an Affordable Housing Plan for Easton by June 1, 2022 is required by Section 8-30j of the Connecticut General Statutes.

In preparing this Plan, the Affordable Housing Committee sought to balance the need for affordable housing with protecting environmental resources and preserving water quality for the region.

A meeting to get community input and feedback on this Plan is scheduled for Monday March 28 from 6:00 to 7:30 PM in the Cafetorium at Samuel Staples Elementary School -- 515 Morehouse Road.

Following the public input meeting, it is anticipated:

- The Committee will consider the comments received,
- the Plan will be revised to reflect guidance from the Committee,
- the revised Plan will be endorsed by the Committee, and
- the endorsed Plan will be forwarded to the Board of Selectmen for consideration for adoption.

Thank you for your interest in the Affordable Housing Plan.

Sincerely,

Affordable Housing Committee

Gordon Cliff
Phil Doremus
Jay Habansky
Darrell Harris

Jackie Olschan Kaufman
Ray Martin
Kevin Rodrigue



PLANNING FOR HOUSING

“Housing is absolutely essential to human flourishing.

Without stable shelter, it all falls apart.”

**Matthew Desmond,
American Sociologist
Princeton University**

1. Overview

The Town of Easton has prepared and adopted this Affordable Housing Plan for the community as required by Connecticut General Statutes (CGS Section 8-30j).

That statute requires that the Affordable Housing Plan:

- Specify how the municipality intends to increase the number of affordable housing developments in the municipality, and
- Be updated at least once every 5 years.

The process of preparing an affordable housing plan for Easton involved the following:

- Establishment of an Affordable Housing Committee by the Board of Selectmen and appointment of Committee members representing a variety of backgrounds and areas of expertise.
- Selection of a consultant to assist in the process of preparing an Affordable Housing Plan.
- Affordable Housing Committee meetings to develop an understanding of housing related issues.
- A community meeting (February 2022) to get community input on housing related issues and concerns.
- Discussion of possible housing strategies.
- Preparation of a first draft of the Affordable Housing Plan by the selected consultant.
- Review, discussion, and refinement of the first draft.
- A community meeting (March 2022) to get community input and feedback on the draft Affordable Housing Plan.
- Refinement of the draft Plan.
- Endorsement by the Affordable Housing Committee.
- Consideration and possible adoption of the endorsed Plan by the Board of Selectmen.

A general glossary of some housing-related terms (not all may be directly applicable to Easton) is contained in the Appendix.

2. What Is “Affordable Housing”?

According to Chapter 126a of the General Statutes, the term “affordable housing developments” refers to:

- Assisted housing:
 - Housing which receives financial assistance under any governmental program for the construction or substantial rehabilitation of low- and moderate-income housing (such as construction subsidies, tax credits, and/or long-term mortgage financing, and
 - Housing occupied by persons receiving rental assistance (a State or Federal program where eligible tenants receive the difference between what they can afford to spend for housing and what an approved housing unit actually costs), or
- A set-aside development which is a type of private development where units are deed-restricted for at least 40 years to sell or rent at or below prices affordable to households earning 80 percent or less of the area median income. Generally speaking, housing is considered to be affordable if the housing does not cost more than 30 percent of the income of the occupants (CGS 8-39a).

Information regarding income levels and housing prices specific to Easton are contained in the Appendix.

Definitions

Assisted Housing - Housing which receives financial assistance under any governmental program for the construction or substantial rehabilitation of low- and moderate-income housing (CGS Section 8-30g)

Deed-Restricted - Housing which is deed restricted for at least 40 years to sell or rent at or below prices affordable (30 percent or less of annual income) to persons and families whose income is less than or equal to 80 percent of the median income (CGS Section 8-30g)

Rental Assistance – A State program where low-income families pay 30% of their income for eligible housing and the State makes up the price difference.

CHFA / USDA Mortgages – A program where eligible low-to moderate-income families and individuals in Connecticut can obtain 30-year, fixed-rate mortgages with below-market interest rates.

3. Affordable Housing In Easton Currently

The State Department of Housing reports that Easton has 18 affordable housing units at the present time in the four categories (see sidebar) which count towards the Affordable Housing Appeals List (see page XX).

2021 Assisted Housing = 0 Units

2021 Tenant Rental Assistance = 0 Units

2021 CHFA/USDA Mortgages = 3 Units (locations not disclosed)

2021 Deed-Restricted = 15 Units (Accessory Dwelling Units)

Expiration	Street Address	Total	Established	Term Of Restriction
2021	Heritage Drive	1	1996	25
2022	Flat Rock Drive	1	1997	25
2023	Austin Drive	1	1998	25
	Center Road	1	2003	20
	Judd Road	1	1998	25
	Morehouse Road	1	1998	25
	North Park Avenue	1	1998	25
2026	Rock House Road	1	1998	25
	Center Road	1	2006	20
2030	Cedar Hill Road	1	2010	20
	Canterbury Lane	1	2010	20
2033	115 Wilson Road	1	2013	20
2034	24 Mills Lane	1	2014	20
2037	101 Burr Street	1	2017	20
2042	130 Banks Road	1	2002	40
TOTAL		15		

Overall, 18 of Easton’s 2,015 housing units (0.66%) are recognized as affordable housing by the State ...

Restrictions on nine of the deed-restricted units are scheduled to expire in the next 5 years ...

4. Easton-Specific Situations

Some Easton Residents Already Struggle With Housing Costs

Overall, there are people *who live in Easton today* who struggle with the cost of housing (including utilities, taxes, insurance, and other costs). Data from the American Community Survey (see Appendix) reveals there are almost 1,600 households in Easton that meet the criteria for being housing cost burdened.

Some Easton Residents Want Other Housing Options

In 2019, the Commission For The Aging in Easton sent out a survey to all 837 residents aged 60 and over in Easton. Overall, 226 responses were received.

The survey results (see Appendix) revealed:

- 81% of respondents would like to “age in place” in Easton.
- Respondents would welcome a type of senior housing.

Easton Has Some Unique Challenges

The provision of affordable housing in Easton faces some challenges which require thoughtful consideration and approaches. These challenges include:

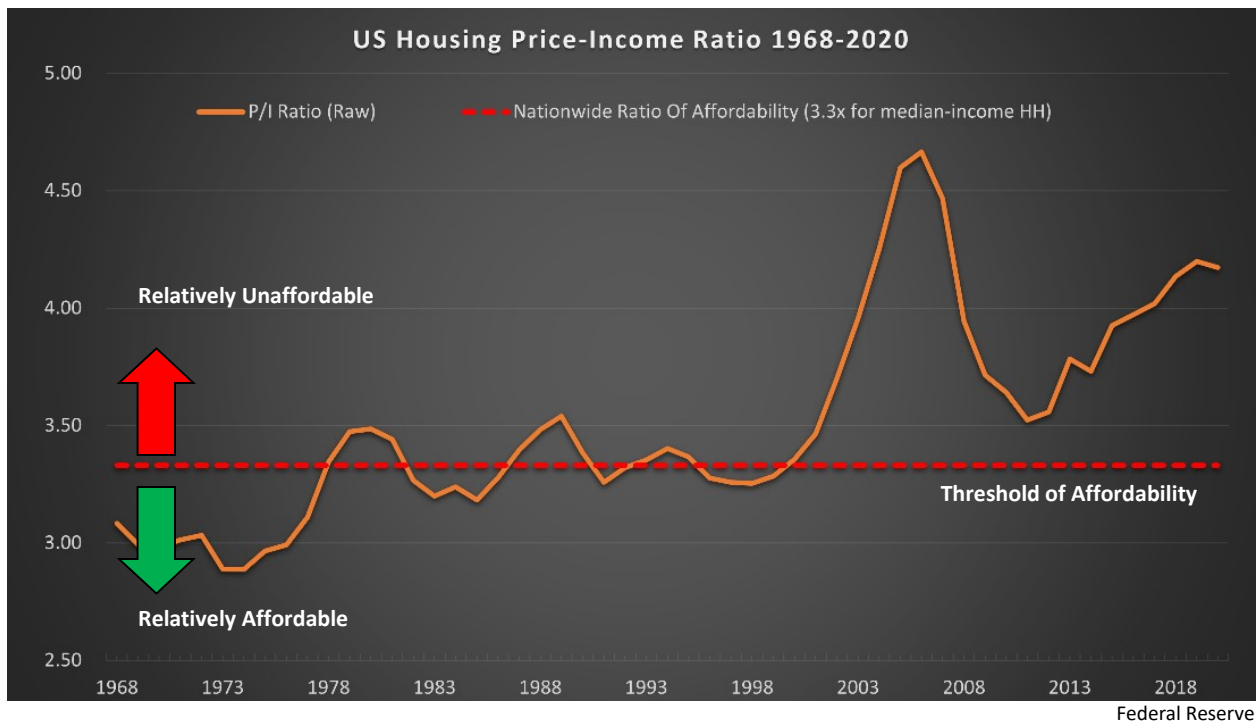
- Extensive public water supply watershed areas
- Limited public water service areas
- No public sewer service
- No public transportation (bus service)

2

RELEVANT FACTORS

1. Overall Housing Unaffordability

In considering housing needs, it is important to recognize that housing has become less and less affordable over time. As shown by the following data, the median price house in America was about 3.0 times the median income in the early 1970s but this ratio grew to 3.33 times in the 1980s and 1990s and has increased to a ratio of 4.0 times (and even higher) during the 2006 sub-prime mortgage bubble and more recently with the "COVID bump."



Over the past 50 years or so, housing prices have risen faster than incomes, benefitting those who already own existing housing but challenging others:

- Younger persons and families trying to accumulate the down payment required to purchase housing.
- Renters who are subject to market rents because few apartments are available and they cannot afford to purchase homes.
- Older residents who may struggle to pay taxes and maintenance expenses on fixed incomes.

2. Affordable Housing Appeals Procedure

Connecticut passed a law in 1989 called the Affordable Housing Appeals Procedure (codified as CGS Section 8-30g). Municipalities are subject to the Appeals Procedure when less than 10 percent of the housing stock meets State criteria.

Easton is subject to the Affordable Housing Appeals Procedure since the State-defined affordable housing count is at 0.66 percent (18 qualifying units compared to the 2010 Census housing count of 2,715 units).

In communities subject to the Procedure, a qualifying development (see sidebar) containing affordable units does not have to comply with local zoning regulations and a denial will only be upheld by the courts if public health or safety is materially affected. If a qualifying affordable housing development is denied, the burden of proof is on the Town to justify the reasons for the denial.

Over the years, several CGS Section 8-30g applications have been proposed in Easton. The proposed Saddle Ridge development may be the most noteworthy.

There are two ways that Easton would not be subject to the Affordable Housing Appeals Procedure:

Approach	Requirement	Current Status
Four-Year Moratorium	Accumulating at least 55 " <u>housing unit equivalent points</u> " (HUEP) for units created since 1990 (an amount equal to 2% of the Census housing count)	Easton may have accumulated some HUEP since 1990 but some of those points may also be expiring in the near future.
Exemption	Having at least 272 State-defined affordable <u>units</u> (10% of the Census housing count)	Easton would need 254 more affordable housing units to become exempt.

Easton is subject to the Affordable Housing Appeals Procedure since less than 10 percent of the housing stock is considered to be affordable housing ...

Set-Aside Development

If less than 10 percent of a community's housing stock meets State criteria for affordable housing (Easton is at 0.66%), a "set-aside development" can be proposed without having to comply with local zoning regulations.

A "set-aside development" using the Affordable Housing Appeals Procedure must provide:

- At least 15 percent of units for persons and families whose income is at or below 80 percent of the median income
- At least 15 percent of units for persons and families whose income is at or below 60 percent of the median income

Watershed Lands

Most lands in Easton owned by Eversource (formerly Aquarion) are considered to be “Class 1” or “Class 2” watershed lands since they are located within a public water supply watershed. It can be difficult to sell or dispose of such property.

However, some lands are considered “Class 3” lands since they are not located within a public water supply watershed. While state law gives the state, municipalities, and land conservation organizations first refusal rights with regard to such land, Easton should be prepared to respond to any such proposal should it occur.

3. Public Water Supply Watershed

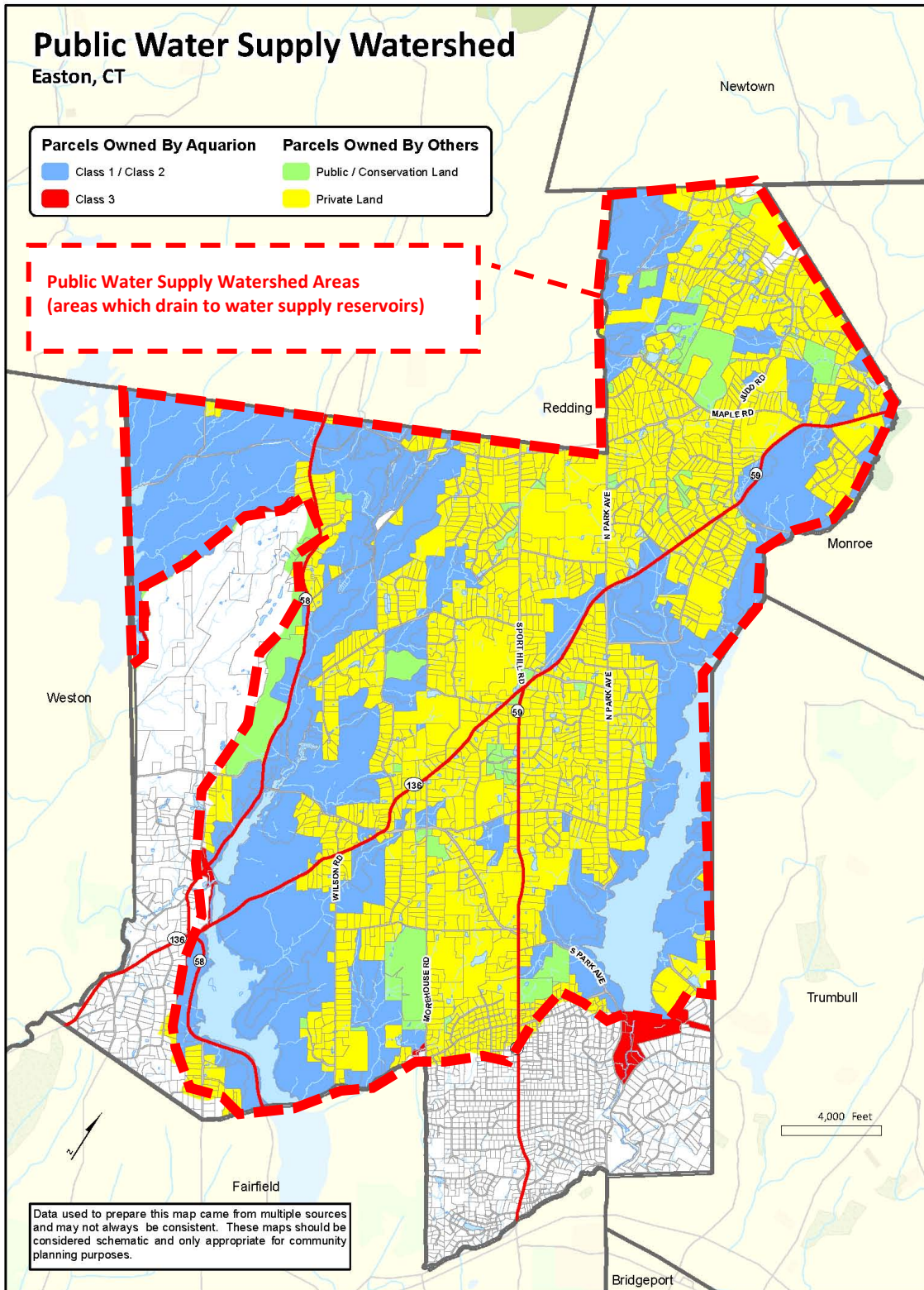
Due to the public water supply watersheds in Easton, protection of water quality has long been a focus of public policy in Easton. The 2018 Plan of Conservation and Development (Section 3.1) addressed this as follows:

- Easton’s role within the southwestern Connecticut region has been that of providing a clean water supply to people and businesses in the Bridgeport region and communities extending west to Greenwich.
- Easton recognizes and accepts this regional responsibility and is committed to continuing to work with Aquarion and others to preserve the water quality for the region.
- This includes maintaining a generally low density approach to development as well as implementing stormwater management methods, such as “low impact development” (LID), for specific developments to ensure that water quality and water quantity are managed effectively.

The map on the facing page shows the location of watershed lands in Easton and the classification of lands owned by Eversource (formerly Aquarion).

Public Water Supply Watershed Lands





4. Existing Housing Variety In Easton

The American Community Survey reports that all housing units in Easton are single-family detached dwellings. However, information from Town records indicates there are other housing types in Easton including:

- Accessory dwelling units within or attached to existing houses,
- Caretaker cottages and other detached accessory dwelling units, and
- Buildings housing two-families and three-families.
- Properties with more than one dwelling unit on it.



5. Plan Of Conservation & Development

Section 4.2 of the 2018 Plan of Conservation and Development (POCD) contained strategies related to guiding future residential development in Easton. Overall, the POCD recognized a scenario when Easton might want or need to focus on housing options and choices:

- [All] Easton residents look to the residential development policies of the town in terms of whether they will be able to meet their housing needs in Easton or if they will want (or need) to live elsewhere.
- As the age demographics of Easton change in the future, the “housing portfolio” of the community may need to be more diverse than it has been in the past.
- [The]policies of the POCD need to guide residential development so that housing needs are met in ways that support the community’s vision:
 - Maintain an overall low density approach
 - Encourage a “conservation development” approach
- Consider ways to address changing housing needs such as
 - housing with less maintenance requirements, less floor area, lower cost, and/or more amenities.
 - a housing stock that is configured for the needs of an aging population.
 - Addressing the “Affordable Accessory Apartment” regulations so that the regulations are less unworkable and/or more enforceable.
 - Home-sharing,
 - Congregate care or similar facilities to provide housing alternatives.
- Affordable Housing - Recognizing that Easton has a need for affordable and convenient housing for those persons who provide essential services to the community and for others, the POCD recommends that Easton continue to explore ways to make provision for the development of housing opportunities.

6. Zoning Regulations

Easton has two residential zoning districts (a 1-acre minimum lot size area and a 3-acre minimum lot size area). There are no other zoning districts in Easton at the present time.

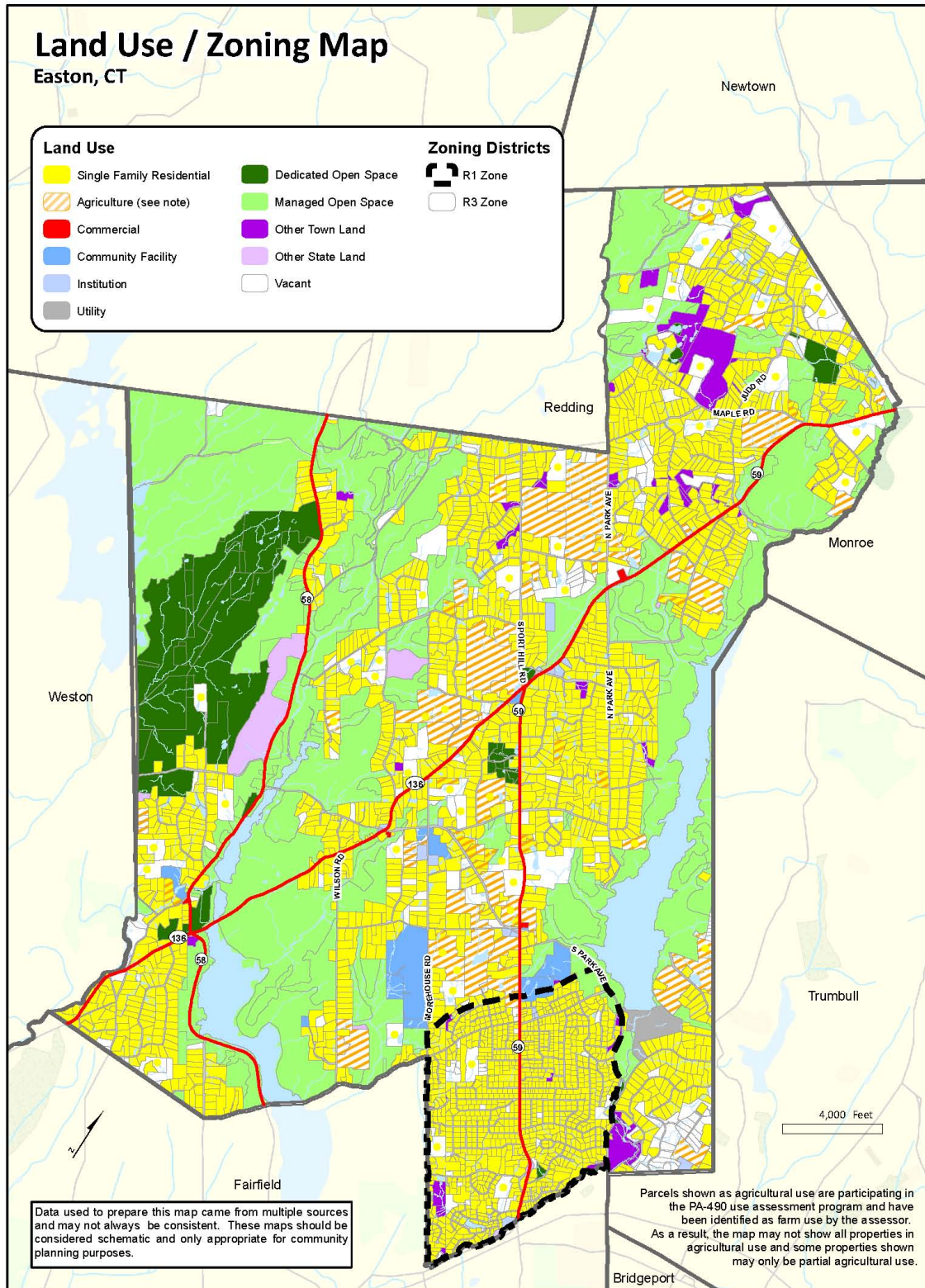
The Zoning Regulations allow for a variety of residential uses although there may be environmental protection and other regulations which apply:

Use	Parameters	Section(s)
Single-Family	<ul style="list-style-type: none"> • Allowed as a principal use • Allowed by Zoning Permit (Staff) in all districts 	3230
Accessory Dwelling	<ul style="list-style-type: none"> • Allowed if within or attached to an owner occupied dwelling • Allowed by Zoning Permit (Staff) in all districts 	3320 5200
Caretaker Cottage	<ul style="list-style-type: none"> • Detached dwelling allowed on a 10+ acre parcel if accessory to an owner occupied dwelling • Must be employee of owner • Allowed by Special Permit (PZC) in all districts 	3450
Rooming House	<ul style="list-style-type: none"> • Allowed if accessory to an owner occupied dwelling • Allowed in all districts – no zoning approval required 	3320 5310
Managed Residential Home	<ul style="list-style-type: none"> • Allowed as a principal use for persons aged 55+ • Allowed by Special Permit (PZC) in all districts 	3250 5340

7. Town Ordinances

Chapter 405 of the Code of Ordinances (Community Septic Systems) requires individual septic systems for each dwelling unit and does not permit a septic system which serves more than a single dwelling unit. While this ordinance may be problematic for a variety of reasons, it appears to impede the creation of housing choices and options.

Since there may be other ordinances which impede the development of housing choices and options, a review of those ordinances might also be considered.



8. Community Input

In order to get community input with regard to housing-related issues and concerns, the Planning and Zoning Commission hosted a “listening session” at a special meeting on February 10, 2022.

Themes expressed during this meeting are summarized below:

Topic	Parameters
General	<ol style="list-style-type: none"> 1. Easton needs to find a balance of affordable housing and watershed and this plan as an opportunity to provide housing opportunities and control where and how development occurs to make sure it fits into the character of Easton.
Possible Opportunities / Strategies	<ol style="list-style-type: none"> 2. Some areas are serviceable by public water and sewers could be extended from adjacent areas. 3. Easton could convert elementary school to housing and/or re-purpose another existing building. 4. Seek ways to increase affordable housing stock without high-density development. 5. Feels some regulations changes could be made to address housing affordability. 6. Amnesty for illegal apartments to come forward and be counted 7. Supports the idea of a tax break for providing affordable housing. 8. We could offer a discount or incentives to local teachers, police etc. so they could live in Easton. 9. Thinks the town should try to collect revenue from house sales to support affordable housing efforts. 10. Doesn't feel Easton should provide affordable housing units but perhaps we could find ways to help people be able to afford to live here.

Easton AH Plan - Revised Draft For Public Input Meeting 03/28/22

<p>Concerns – Watershed Protection</p>	<ul style="list-style-type: none"> 11. Is concerned about what could happen to the public water supply watershed. 12. Concerned about high density development in public water supply watershed. 13. Easton needs to be stewards of the watershed. 14. Feels Easton should get an exemption from providing for affordable housing due to public water supply reservoirs. 15. To protect the water supply, feels nothing should be built in Easton. Feels no density is appropriate in a watershed.
<p>Concerns – Other Issues</p>	<ul style="list-style-type: none"> 16. The experience in Easton to date has been that affordable housing developments generally mean larger developments and/or higher density developments and this is not what is wanted. 17. Don't do high density. 18. Feels density is important. Does not feel density is just a number. 19. Elementary school is an example of a community septic system so we have them in Easton already. 20. How can Easton make units affordable longer? Affordability only lasts for the term of restrictions so the plan should propose longer-term deed affordability restrictions (longer than 40 years).
<p>AH Plan</p>	<ul style="list-style-type: none"> 21. Recognizes that the Affordable Housing Committee is tasked with working on a plan for potential future actions but has not been tasked with making any changes. 22. Does not feel the 2022-2027 AH Plan should necessarily have a goal of getting to 10 percent (would need to add 7 units per year for 40 years).

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OVERALL GOAL

The Affordable Housing Committee identified the following statement as the overall goal for this Affordable Housing Plan:

Increase the number of affordable housing units in Easton while protecting environmental resources and preserving water quality for the region.



MAIN STRATEGIES



1. Increase Affordable Housing

The main strategy of this Affordable Housing Plan is to increase the number of affordable housing units in Easton in ways which are harmonious with the overall goal of protecting environmental resources and preserving water quality for the region.

The Affordable Housing Committee believes that Easton has the ability to “show the way” on how housing needs can be balanced with environmental protection and reflect the attributes and characteristics important to Easton residents.

Easton has 18 State-recognized affordable housing units at the present time but some of these units are scheduled to expire in the 5-year term of this Affordable Housing Plan (2022 to 2027).

Since it will take some time to configure local regulations and ordinances appropriately, the Affordable Housing Committee feels that a goal of adding 10-20 affordable housing units by 2027 can be accomplished.

Some of the ways that Easton could accomplish this (or set the stage to go beyond this by 2032) are outlined on the following pages.

Town Ordinances

Easton may wish to revisit Chapter 405 of the Code of Ordinances (Community Septic Systems).

This ordinance requires individual septic systems for each unit and does not permit a septic system which serves more than a single dwelling unit.

Despite the fact that there are multiple examples of more than one unit utilizing a septic system in Easton, this ordinance would prevent use of Old Samuel Staples School (or other sites) for senior housing.

Since there may be other ordinances which impede the development of housing choices and options, a review of those ordinances might also be considered.

Watershed Lands

Eversource has some Class 3 land (not located within a public water supply watershed) on Buck Hill Road and this may provide an opportunity for affordable housing options as well.

2. Housing At Old Samuel Staples School

The Town owns the “old” Samuel Staples School and this property may have potential for repurposing a portion of the site for housing. Since the Senior Center is located at this site, it may have the best potential to be repurposed for senior housing. While more units may be possible (or desirable), 6 to 12 units of senior housing may be a realistic first phase at this site.

Portions of the building are currently leased to other organizations for non-municipal functions (Easton Community School, Speech Academy, Region 9 Board of Education, etc.) and there may be an opportunity to create housing options and choices by:

- repurposing one or more parts of the existing building,
- adding on to the building,
- finding an area on site for a new building,
- acquiring adjacent land to create an area big enough to support a building addition or a new building, or
- other approach.

It is even possible that other land in the vicinity of this site might provide an opportunity to create a small-scale housing development to help meet housing needs.

Historical Photograph Of Old Samuel Staples School



Easton AH Plan - Revised Draft For Public Input Meeting 03/28/22

Oblique Aerial Photograph - Old Samuel Staples School



Assessor's Map - Old Samuel Staples School



Cottage Court

One option for consideration could be a "cottage court" development involving small detached cottages (or attached cottages) organized around a common area.



3. Housing At South Park Property

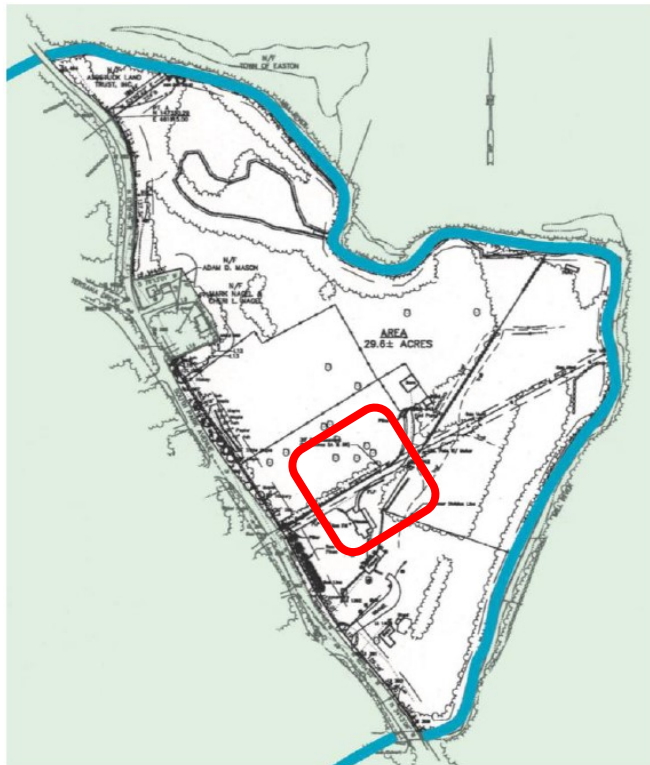
Some years ago, the Town of Easton acquired land on South Park Avenue in order to have more control over future uses of the property.

While there have been many discussions of possible future uses of this parcel, a small area of this land could be set aside for housing options without harming the natural resources at this site. The site is not in a public water supply watershed. Any development could:

- be set well back from the road and in the trees so as not to be visible (except for a driveway entrance),
- be positioned well away from watercourses (and wetlands) so as to preserve a riparian corridor and help protect water quality,
- utilize best management practices for low impact development so as to minimize environmental impacts,
- utilize state-of-the-art septic designs, and
- reduce overall impervious coverage.

Again, while more units are certainly possible (and desirable), 6 to 12 units of housing may be a realistic first phase at this site. Additional units could be built on this property in the future.

Town Property On South Park Avenue



4. Bedrooms Per Acre Development Option

Affordable housing could be created by regulating bedrooms per acre rather than units per acre.

If at least 20 percent of the units will be deed-restricted as affordable (see Chapter 5 and sidebar on page 28), Easton could modify the Zoning Regulations to allow for small-scale developments based on *bedrooms per acre* rather than units per acre (see sidebar). The development would only be allowed following granting of a Special Permit by the Planning and Zoning Commission. In a public water supply watershed, as per CGS Section 8-3i, a referral would be made to Eversource and to the Connecticut Department of Public Health.

The property could be configured as a common interest community so that the unit sizes and configurations would be fixed to what was approved by the PZC (to limit or carefully manage the number of bedrooms per acre). regulatory approach might include the following:

Although this approach may only result in a few affordable units being built before 2027, it may set the stage for additional affordable units (and additional smaller market rate units) being built in the future.

5. Smaller Lots For Affordable Units

In accordance with CGS Section 8-2i, the Zoning Regulations could be modified to allow a smaller lot for a deed-restricted affordable unit (one acre, say) provided a positive referral was received from Eversource and the Department of Public Health and the unit was deed-restricted in perpetuity (see Chapter 5 and sidebar on page 28).

6. CHFA Mortgages

The Affordable Housing Appeals List includes homes purchased by persons utilizing Connecticut Housing Finance Authority (CHFA) mortgages. Such mortgages may offer lower interest rates, smaller down payments, and/or other financing benefits. This could be a great way to help people come to Easton.

Some communities offer closing cost assistance, down payment assistance, and other incentives to attract such buyers. Easton could consider a similar program within available staff/commission capacity.

Bedrooms Per Acre

According to the Assessor's database, the town-wide average is approximately 2.07 bedrooms per acre of land.

For comparison purposes, a 6-bedroom house on a 3-acre parcel would have 2.0 bedrooms per acre. A 4-bedroom house on a 1-acre parcel would have 4.0 bedrooms per acre.

The standard could be somewhere in the range of 2-4 bedrooms per acre of land.

Easton does not currently regulate bedrooms per acre. Any such development would have to comply with the Health Code.

Conventional Subdivision

All land areas utilized for lots with open space location as a secondary consideration.



Conservation Subdivision

Open space location is a primary consideration and the same number of lots are laid out in an environmentally sensitive way.



7. Conservation Subdivision

Affordable housing could also be provided as part of a conservation-style subdivision.

Section 3200 of the Zoning Regulations allows for a “Conservation Development” in the “B” zone (3-acres) in Easton subject to granting of a Special Permit by the Commission and subject to the provisions in Section 5900 of the regulations. The conservation development regulation specifies the maximum number of units that are allowable and then allows for a great deal of flexibility in how the lots / dwellings are laid out. Each parcel created has to meet the requirements of the Health Code.

The current regulations (Section 5920.2) state that one option is a mathematical approach whereby the maximum number of units is 0.25 units per acre (one unit per four acres) of “net land area” (parcel area minus watercourses, wetlands, 100-year floodplains, and pre-development grades in excess of twenty-five percent (25%)).

If at least 20 percent of the units will be deed-restricted as affordable (see Chapter 5 and sidebar on page 28), Easton could modify the Zoning Regulations to allow for 0.40 units per acre of “net land area”.

Consider a parcel with 60 acres of “net land area.” Under the current regulations, this would result in a maximum of 15 lots. All of the homes would be market-rate and none of the homes would be deed-restricted as affordable.

If the regulation change mentioned above was adopted, this would result in a maximum of 24 lots. With a requirement that 20% of the units be deed-restricted as affordable, there would be 5 affordable units (4.8 rounded up to 5) and 19 market rate units. Overall, the developer would get 4 additional market rate units for providing 5 affordable units.

8. Farm Housing

Easton has a strong agricultural heritage and farms need farm workers. An option for the Town to consider might be to modify the Zoning Regulations to allow for farm worker housing on active farms provided the units are deed-restricted to be rented at affordable prices. This might help local farms attract and keep workers and might help Easton increase the number of affordable units in the community (see Chapter 5 and sidebar on page 28).

9. Adaptive Re-Use

If at least one of the units will be deed-restricted as affordable (see Chapter 5 and sidebar on page 28), Easton could modify the Zoning Regulations to allow for conversion of a single-family home to a two-family or a three-family home. This could be limited to collector or arterial roadways, to properties served with public water (all properties would have to comply with the Health Code), or could be allowed in all parts of Easton.

10. Floor-Area Ratio Affordable Housing (FARAH)

If one or more of the units will be deed-restricted as affordable (see Chapter 5 and sidebar on page 28), Easton could modify the Zoning Regulations to allow for the floor area in an existing structure to be converted to multiple units with the number of units (density) up to the applicant provided adequate parking / utilities are provided. This could be limited to collector or arterial roadways, to properties served with public water (all properties would have to comply with the Health Code), or could be allowed in all parts of Easton.

11. Resident-Suggested Approaches

Some other approaches mentioned by Easton residents at the February 2022 public information meeting included:

1. Extend deed-restrictions on existing affordable apartments which are due to expire.
2. Acquire deed-restrictions on existing units through tax breaks or tax incentives.
3. Find ways to help people be able to afford to live here (including incentives to local teachers, police etc., cooperative purchase programs, etc.).

Other Options

While such units might not count as “affordable” units per State guidelines, additional housing options that might be considered for Easton at some time in the future could include:

1. Multiple smaller units on a property for persons ages 55+
2. Multiple smaller units on a property for persons ages 62+
3. Detached accessory apartment (or caretaker cottage with fewer limitations)
4. Starter housing
5. “Workforce housing” deed-restricted to prices affordable to households earning 80% to 120% of area median income.

5

SUPPORTING STRATEGIES

1. Guide Housing Locations / Design

Over the years, research has found that most people are comfortable with enabling housing options and choices when there are clear and logical expectations regarding the location and design of such development. Easton should seek to guide the location and design of housing options and choices (including affordable housing) in ways consistent with the overall land use vision for Easton

Identify locations which may be appropriate for alternative housing options / choices and incorporate such recommendations into the POCD and the Zoning Regulations.

Establish / implement design guidelines to encourage or require designs for higher density housing appropriate to Easton using:

- Visual guidelines
- State “pattern book” (expected to be ready in 2023)

Visual Guidelines

Illustrative WHOZ Design Guidelines – Duplex / Townhouse Dwellings

Desirable Design Treatments	Unfavorable Design Treatments
<p>Duplex Dwellings</p> 	<p>Townhouse Dwellings</p> 
<p>Design Elements Which Are Encouraged / Required</p> <ul style="list-style-type: none"> • 2 to 2.5 story buildings (or as appropriate to site context) • Articulated forms and facades and materials • Good architectural details (porches, awnings, shutters, columns, dormers, chimneys, etc.) • Well-proportioned facades • Good building materials • Pitched roofs • Windows with vertical proportions • Strong relationship to street / sidewalk • Parking on-street or behind buildings • Single-family appearance for duplex buildings • Integrate face parking areas 	<p>Discouraged Elements</p> <ul style="list-style-type: none"> • 1.8 story buildings • Monolithic forms • Overly repetitive forms • Monotonous materials • Flat facades • Limited architectural detailing • Flat facades • Flatter roofs • Windows with horizontal proportions • Weak relationship to street / sidewalk • Dominant garage / parking • Distinctive face parking areas

7

“Pattern Book”

DUPLEX – STACKED



14

The Housing Middle

2. Strengthen Municipal Capacity

Over the long term, addressing affordable housing issues will be most successful if there is an appropriate organizational framework and supportive financial framework in place to sustain the effort.

It could be advantageous to establish an Ad Hoc Affordable Housing Working Group (or an Affordable Housing Committee) to advocate for affordable housing and oversee and coordinate municipal efforts in Easton.

It could be advantageous to establish an Affordable Housing Fund (also called a Housing Trust Fund) to receive revenues to be used for housing-related efforts.

In the near term, Easton should study ways to provide revenue to the Affordable Housing Fund including:

- Grants / donations / bequests
- Fees on zoning permits (CGS Section 8-2i)
- Fees in lieu of building affordable housing units (if affordable housing units are required but not if affordable units are incentivized)
- Municipal budget (operating and/or capital budget)
- Other sources

While not recommended for Easton at this time, some communities have established:

- a housing authority (see CGS Section 8-40), and/or
- a community housing trust or a non-profit affordable housing corporation (such as Kent Affordable Housing, Inc. in Kent CT)

Term Of Restrictions

State statutes (such as CGS Section 8-30g) require that affordability restrictions on an affordable unit be for at least 40 years.

Some communities are exploring extending the term of the deed restrictions to:

- 99 years,
- the life of the unit, or
- a 40-year term which automatically renews at the end of the term unless the restriction is bought out by the then owner or released by the Town.

Value Increment

At the end of the deed-restriction period, the unit price resets to market value producing a value increment (“windfall”) to the then owner.

Some communities are exploring how to capture all or some of this value increment so that the monies can be reinvested into housing affordability (rather than a capital gain to the then owner).

3. Establish Appropriate Protocols

It is important for the Town to have appropriate procedures in place to oversee deed-restricted units so the units are not lost intentionally or inadvertently.

This should include:

1. Create standard documents / procedures associated with deed-restricted units:
 - a. Standard housing affordability plan (including a standard fair housing marketing plan)
 - b. Standard deed restrictions
 - c. Standard annual report format
2. Town approval of any proposed administrator who will be responsible for qualifying eligible households, verifying income, and approving sale prices and rental rates (maybe even a third-party administrator paid for by the parties).
3. Adopt regulations requiring that standard documents / procedures be utilized for future deed-restricted developments.

It is envisioned that the final Affordable Housing Plan will contain implementation tables summarizing proposed strategies and identifying which entities will be tasked with addressing them.

APPENDIX



1. Glossary Of Some Key Housing Terms

8-30g - A reference to the Affordable Housing Appeals Procedure established by the State of Connecticut. *See "Affordable Housing Appeals Procedure"*)

ACCESSORY DWELLING UNIT (ACCESSORY APARTMENT) – A separate dwelling unit:

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

ACCESSORY DWELLING UNIT, AFFORDABLE - An accessory apartment 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.

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 – 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 - 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

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 - 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 based on race, color, religion, sex, national origin, familial status, disability, marital status, and age (codified in the federal Fair Housing Act).

Easton AH Plan - Revised Draft For Public Input Meeting 03/28/22

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, triplexes, fourplexes, townhouses, 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 - 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 which sells or rents at affordable prices without government subsidies or deed-restrictions – often due to age, condition, location, market conditions, 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 - 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.

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”

2. Income Thresholds / Housing Prices

Income levels and housing prices are based on the lower of the State median income (\$102,600) or the area median income (Bridgeport housing market area median income = \$100,600). The median income data varies by household size.

Income Threshold - Easton

	Area Median Income (AMI)	80% of AMI
1 person	\$70,420	\$56,336
2 people	\$80,480	\$64,384
3 people	\$90,540	\$72,432
4 people	\$100,600	\$80,480
5 people	\$108,648	\$86,918

United States Department of Housing and Urban Development, 2022

This is then converted to a “housing allowance” based on translating household size to unit size and allocating 30% to housing costs. Rental rates may be constrained by “fair market rent” and sale prices are dependent on mortgage interest rates, tax rates, utility costs, and other factors.

Estimated Maximum Sales Prices / Rental Rates - Easton

	Assumed Average HH Size	Assumed Average HH Income	Maximum Monthly Gross Rent	Maximum Sale Price at 3.5%	Maximum Sale Price at 4.5%
Studio	1.0	\$56,336	\$1,093	\$192,626	\$178,114
1 BR	1.5	\$60,360	\$1,321	\$194,733	\$179,981
2 BR	3.0	\$72,432	\$1,645	\$228,613	\$211,241
3 BR	4.5	\$86,918	\$2,118	\$272,331	\$251,219
4 BR	6.0	\$93,357	\$2,334	\$278,988	\$258,352

Methodology specified by Regulations of Connecticut State Agencies. Maximum sale price based on a 30-year fixed-rate mortgage and, per State DOH guidelines, assumes a 20% down payment. 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 condominium fee).

3. Affordable Housing Inventory

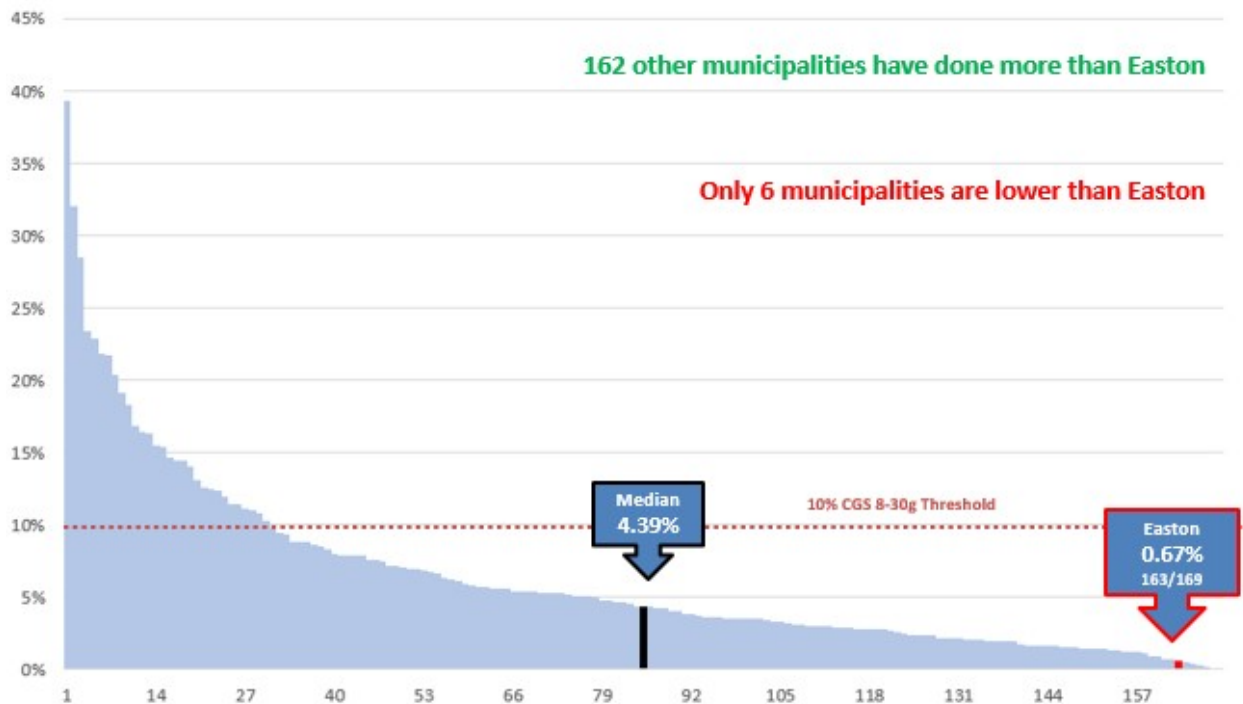
Another way to look at the presence of affordable housing units is to look at the number of units which might sell or rent at affordable prices (see page 3). According to the American Community Survey, Easton has about:

- 29 total housing units valued less than \$100,000,
- 36 total housing units valued less than \$200,000 (i.e., 7 additional), and
- 66 total housing units valued less than \$300,000 (i.e., 30 additional).

From the Assessor's database, Easton has about:

- 1 housing unit valued less than \$100,000,
- 1 housing unit valued less than \$200,000 (i.e., 0 additional), and
- 8 total housing units valued less than \$300,000 (i.e., 7 additional).

Easton is ranked 163 of 169 Connecticut municipalities in terms of the percentage of affordable housing in the community.



The Affordable Housing Committee is in the process of seeking data to correlate the percentage of watershed lands to the percentage of affordable units.

Housing Cost Burden

A household is considered to be housing cost-burdened if it spends more than 30% of its income on housing costs.

For people who earn above average incomes, they may **choose** to spend more than 30 percent of their income on housing. Since their income is larger, they can rearrange their spending and not have to forgo food, transportation, medical care, or other expenses.

However, households earning modest incomes struggle when housing costs more than 30% of their income. Such households have less financial flexibility and have to forego other basic expenses.

4. Easton-Specific Situations

Some Easton Residents Already Struggle With Housing Costs

While data from the American Community estimates that about ***973 existing households*** in Easton (about 1 in 3 of Easton's 2,799 households) are spending more than 30% of their income on housing, some of these households are earning above-average incomes and may have chosen to rearrange their spending and do not have to forgo food, transportation, medical care, or other expenses.

However, focusing just on households earning less than \$75,000 per year (***616 existing households*** or about 1 in 5 Easton households) reveals that:

- About 442 of 591 owner households are cost burdened (about 75 percent of all owner households earning less than \$75,000 per year), and
- All 25 renter households (100%) earning less than \$75,000 per year are cost burdened (about 58 percent of all renter households).

Some Easton Residents Want Other Housing Options

In 2019, the Commission For The Aging in Easton sent out a survey to all 837 residents aged 60 and over in Easton. Overall, 226 responses were received. The survey results revealed:

- 81% of respondents would like to "age in place" in Easton.
- 25% of participants thought there was a chance they might move in the next 3-5 years.
- If they were to move, the main "drivers" that might be pushing them to do so were taxes, family living elsewhere, a desire for a smaller home.
- If they were to move, the main "attractors" that might encourage them to do so were family living elsewhere, lower taxes, more amenities, more services, etc.

When asked in the survey what they would prefer if senior housing were available, participants indicated:

- Small freestanding / semi-attached house / condominium / apartment.
- One level living.

The survey report concluded that respondents would welcome a type of senior housing.

Participants

Thank you to the residents of Easton who participated in public meetings during the process of preparing this Affordable Housing Plan.

Board Of Selectmen

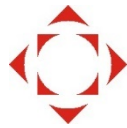
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