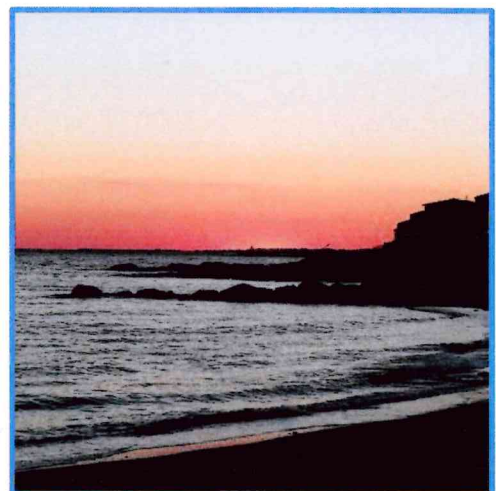


EAST HAVEN

2022-2027 Housing Plan



ADOPTED MARCH 7, 2023

TOWN OF EAST HAVEN

Town Council

Planning & Zoning Commission

Affordable Housing Plan Advisory Committee

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In the future, additional information and/or updated information may be available on the Town website at:

<https://www.easthaven-ct.gov/>



December 2022

Dear East Haven Resident,

This document is the 2022-27 Housing Plan for the Town of East Haven. The preparation and adoption of an “affordable housing plan” is required by Section 8-30j of the Connecticut General Statutes. The statute also requires this plan be updated every 5 years thereafter.

This document is called the “2022-27 Housing Plan” for East Haven since, in addition to meeting the statutory requirement for adoption of an “affordable housing plan”, it also addresses a wider range of housing needs anticipated in East Haven.

This Plan was prepared by an Affordable Housing Plan Advisory Committee made up of members of local boards and commissions, relevant Town Staff, and interested residents. Initial work was conducted by the South Central Regional Council of Governments (SCRCOG) in association with RKG Associates and David Fink. Upon completion of that work, the Affordable Housing Plan Advisory Committee reviewed and refined the strategies in the SCRCOG report to result in this Housing Plan.

This Housing Plan identifies strategies for helping diversify housing choices in East Haven to help meet the housing needs of current and future residents, particularly housing units that are affordable for people and families of all ages and characteristics.

The Town is grateful for the work by SCRCOG and their team and the members of the Affordable Housing Plan Advisory Committee.

Sincerely,

Town of East Haven

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1 Planning For Housing Choices

This document is the 2022-2027 Housing Plan for East Haven. This plan was prepared in 2022 by an Affordable Housing Plan Advisory Committee (AHPAC). The Plan was reviewed and refined by the Planning and Zoning Commission and the Town Council, before being adopted by the Town Council on March 7, 2023.

East Haven recognizes that everybody – regardless of income, age, or other characteristics - needs housing of some form. In addition, East Haven recognizes that:

- People need housing that is **affordable**,
- Having a **diverse mix** of housing helps ensure that people of all incomes, ages, and characteristics will be able to find housing in East Haven that meets their needs over the course of their lives and
- People also need housing to be **available** when and where they want or need it.

Housing That Is Affordable

People and families earning higher incomes can generally find and afford housing that addresses their personal needs/desires. However, people and families earning less than the average income have a harder time finding decent housing they can afford or the cost burden of the housing they can find takes away from other life needs (health, transportation, etc.). Increasing the number of affordable housing units in East Haven will help address these needs.

More Housing Options And Choices

In addition, people's housing needs and desires change over the course of their lives. Providing for a diverse mix of housing that is available when people need it helps ensure that people of all ages and characteristics will be able to find housing in East Haven that meets their needs.

STRATEGIC DIRECTION

Seek to provide for a variety of housing choices in East Haven for people and families of all incomes, ages, and characteristics.

Housing Benefits

Research consistently shows that attractive, well-planned housing that is affordable to a range of socio-economic and age groups:

- provides housing for essential employees (in areas such as emergency services, health care, education, government, retail, etc.),
- helps attract new people not necessarily employed here,
- helps retain and attract existing businesses, and
- helps people stay in a community they love through whatever circumstances they may find themselves in.

2 Background Information

2.1 Need For More Housing With Diverse Types And Prices

Housing needs in communities change over time and East Haven is no different.

Thinking back to the number of housing units in East Haven 50 or 100 years ago, there were not enough housing units at that time to meet the housing needs of today. More units were built in East Haven over the years so that the residents of today could live here. So that there will be sufficient units in East Haven in the future, East Haven should consider where and how additional units could be added to meet future housing needs.

The same holds true for the types of housing units that are needed for East Haven today and the future. Housing types which best met the housing needs of young families in the 1950s are not necessarily the best types of units when those same families are considered senior citizens. The simple fact that people are living longer is one reason why East Haven needs a different mix of housing options and choices to meet current and future housing needs. Having a diverse housing stock provides options for people throughout their lives:

- smaller homes for older persons with lower maintenance needs, and
- housing for younger persons who will then live, work, and play here.

Age Range	Potential Housing Needs / Wants
Infants / School Age (Ages 0 - 19)	• Typically live with parents / guardians
Young Adults (Ages 20 - 34)	• Rental housing / Starter homes for a variety of incomes / lifestyles
Middle Age (Ages 35 to 54)	• Homes for growing families and/or a variety of incomes / lifestyles
Active Adults (Ages 55 - 64)	• Trade up / trade down homes for a variety of incomes / lifestyles
Mature Adults (Ages 65 - 75)	• Aging in place / Low maintenance homes for a variety of incomes / lifestyles
Senior Adults (Ages 75 plus)	• Aging in place / Low maintenance homes • Housing with services / housing for fixed incomes / tax relief

The images on the next page illustrate some of the housing types which could help meet the housing needs of East Haven now and in the future. The housing types are called “middle housing” since they fall between single-family homes at one end of the spectrum and larger multi-family development at the other end.

Visual Gallery Of Possible Housing Options And Choices

Accessory Dwelling Unit



Two-Family



Three-Family



Four-Family



Cottage Court



Courtyard Apartments



Courtyard Apartments



Streetfront Townhouses



Streetfront Townhouses



Mixed-Use Buildings



ALICE Index

In studying issues related to the high cost-of-living in Connecticut, the United Way developed an “ALICE” index which means:

- Asset Limited,
- Income Constrained,
- Employed.

The index looks at the challenges faced by people with everyday jobs that other people rely on (health care aides, grocery store staff, landscaping workers, etc.) but still cannot afford to live in East Haven.

The United Way estimates that about 43% of East Haven households likely struggle with housing costs.

Town	ALICE
New Haven	63%
West Haven	48%
East Haven	43%
Hamden	38%
Branford	34%
North Haven	30%
North Branford	27%
Bethany	23%
Guilford	23%
Madison	23%
Orange	23%
Woodbridge	21%

The United Way reports for Connecticut may be found here:

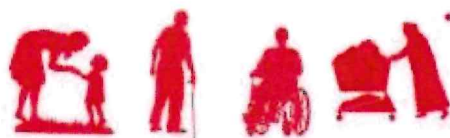
<https://alice.ctunitedway.org/>

2.2 Who Needs Housing That Is Affordable?

Of course, housing also has to be affordable to people.

In 2022, the median household income (half the households earn more and half earn less) for the New Haven area as reported by the US Department of Housing and Urban Development was \$99,700. The American Community Survey estimated the median household income for East Haven at about \$67,800 in 2020.

People earning above average incomes can generally find the housing they need or want. The challenge comes from having enough housing for people earning average incomes and below. This can include many people working what are seen as “critical jobs” in the community.



Households earning less than 30% of area median income

- Seniors on a fixed income
- Single women with children
- People with disabilities
- Disabled veterans
- Homeless



Households earning 30% to 50% of area median income

- Retail sales
- Waitstaff
- Cashiers
- Personal care attendants
- Laborers
- Secretaries
- Janitors
- Hair stylists



Households earning 50% to 80% of area median income

- Paramedics
- Dental hygienists
- Mechanics
- Electricians
- Technical writers
- Store managers
- Entry level professionals

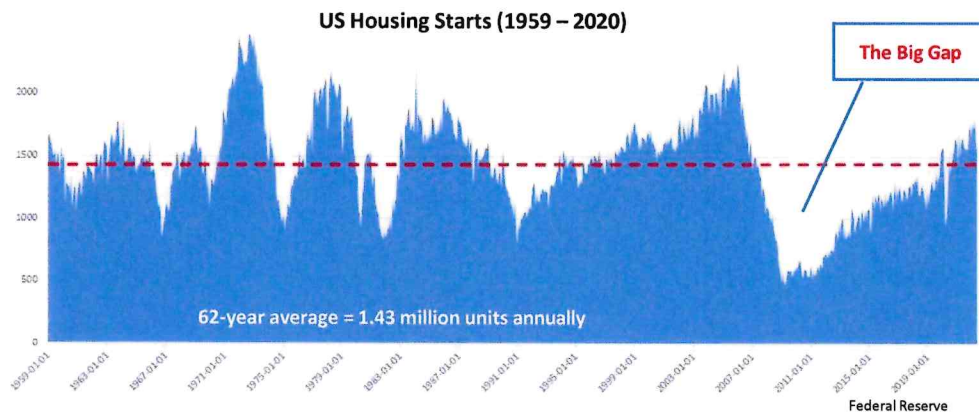


Households earning 80% to 120% of area median income

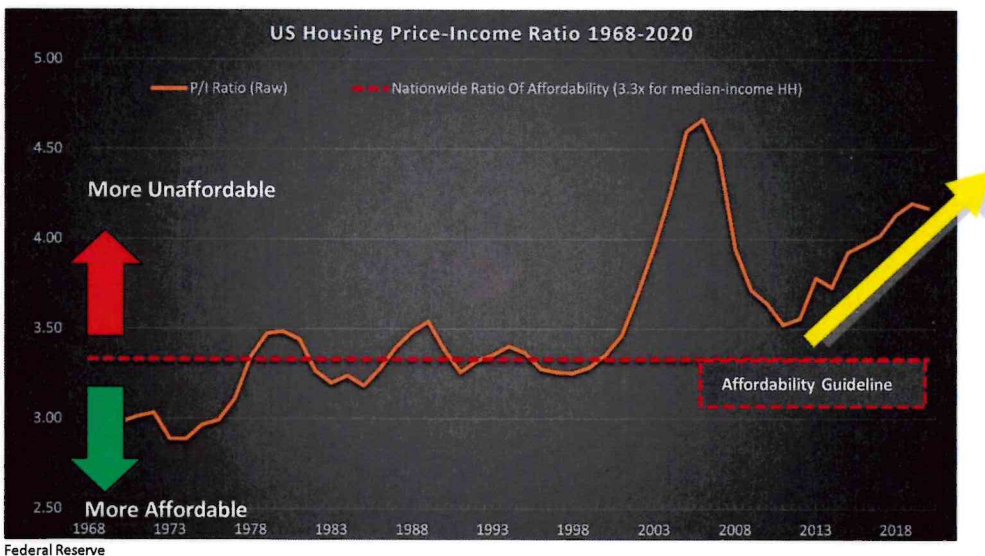
- Teachers
- Nurses
- Police
- Firefighters
- Skilled mechanics
- Project managers
- Computer technicians
- Accountants
- Paralegals

2.3 How Did Housing Get To Be Unaffordable?

Looking back from today, it is pretty evident that *housing units have been “under-produced”* in the United States in recent years. As population has grown, insufficient units have been produced to meet the need. As can be seen from the graphic, the drop in housing production following the “sub-prime mortgage crisis” in 2006 resulted in a 12+ year period when there was a shortfall of about 6 million housing units (or more) compared to what was needed in America.



Basic economics suggests that prices will rise in this type of situation and that is what happened. The following graphic shows the *ratio* of median house prices to median incomes. 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 and then, over the last 20 years, housing has become particularly unaffordable during the “sub-prime mortgage crisis” and the “Covid bump” in prices.



2.4 What Does The Term “Affordable Housing” Mean?

At one level, housing is considered affordable if it costs less than 30% of the occupant’s income.

However, since people with lower and moderate incomes can struggle when housing prices escalate beyond their means, the term affordable housing generally refers to housing which is affordable for households earning 80% or less of the median income for the New Haven area. While the median income for East Haven is lower than that of the New Haven area, housing affordability is considered on a regional basis and so the median income for the New Haven area is what is considered.

	1 person	2 people	3 people	4 people	5 people
80% of AMI	\$ 55,832	\$ 63,808	\$ 71,784	\$ 79,760	\$ 86,141

As outlined in the Appendix, this translates to the following sales prices and rental rates:

	Studio	1 BR	2 BR	3 BR	4 BR
Maximum Sales Price	\$176,970	\$178,533	\$209,769	\$236,129	\$257,188
Max. Monthly Gross Rent	\$ 1,258	\$ 1,423	\$ 1,736	\$ 2,074	\$ 2,326

Naturally Occurring Affordable Housing (NOAH)

Information from the Town Assessor reports there are thousands of single-family homes in East Haven and over 3,500 dwelling units (apartments and condominiums). Thousands of these units sell or rent at affordable prices.

Rental Units			Owner Units	
\$1,423 (if 1BR unit)	\$1,736 (if 2BR unit)	Assumed Affordability Threshold At 80% AMI	\$209,769 (if 2BR unit)	\$236,129 (if 3BR unit)
1,787 to 2,125 units		Estimated Number of Units Priced Below Assumed Affordability Threshold	3,508 to 4,712 units	
969	631	Estimated Number of Units Priced Above Affordability Threshold	4,405	3,201

American Community Survey, Tables 25063 / 25075

Nevertheless, there are still not enough such units to meet the need for affordable housing.

State-Defined Affordable Housing

Moreover, housing units are not recognized as affordable housing units by the State unless they are:

- deed-restricted to sell at an affordable price (generally for an extended period of time such as 40 years or longer).
- fall into other categories recognized by the State (see page 12).

2.5 Is There A Need For Affordable Housing In East Haven?

An analysis using data from the American Community Survey found that, in 2020, 68% of owner households earning 80% or less of AMI (roughly 2,384 HH) and 67% of renter households earning 80% or less of AMI (roughly 1,419 HH) in East Haven were spending more than 30% of their income on housing needs – and thus having less than 70% of their income remaining for other necessities. These **3,803 households** already living in East Haven are considered “burdened” by their housing costs.

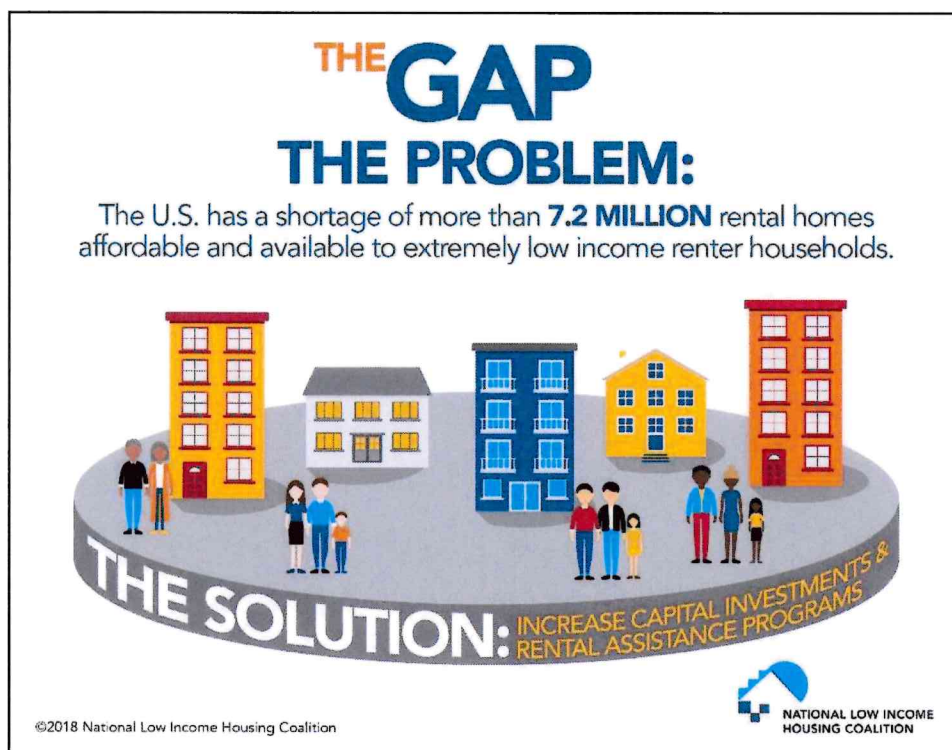
Housing Cost Burden Concept

	Spending Less Than 30% On Housing	Spending 30% To 50% On Housing	Spending More Than 50% On Housing
More than 120% AMI	Generally not considered cost-burdened or cost sensitive		
80% to 120% AMI		May Be Housing Cost Sensitive	May Be Housing Cost Sensitive
Less than 80% AMI	Likely To Be Housing Cost Sensitive	Housing Cost Burdened	Severely Housing Cost Burdened

Affordability Gap

An “affordability gap analysis” conducted as part of the SCRCOG/RKG study found that:

- There is a shortage of at least 364 units affordable to extremely low-income renter households (earning less than 30% of AMI) and, as a result, these households are spending more on housing in East Haven than is generally appropriate.
- For owner households earning at or below 50% of AMI, there is a shortage of 641 housing units in an FHA lending scenario (less than 20% down payment).



2.6 How Many Affordable Units Does East Haven Have?

In Connecticut, the most common framework for determining the number of affordable housing units is from the State's Affordable Housing Appeals Procedure. The types of housing which count to the State's list include:

Type	Description	Existing
Assisted Housing Units	Defined in CGS 8-30g as "housing which receives financial assistance under any governmental program for the construction or substantial rehabilitation of low- and moderate-income housing ..."	542 units
Deed-Restricted Housing Units	Dwelling units which are deed-restricted to sell or rent at prices "affordable" (30 percent or less of annual income) to eligible persons / families	0 units
Rental Assistance Households	Rental assistance is a government program where low-income families find decent, safe, and sanitary housing in the private market and the government pays the difference between 30% of the family's income and the rental price.	167 units
CHFA/USDA Mortgage Households	Households which purchase homes using CHFA or USDA mortgages are also counted to the Affordable Housing Appeals listing.	274 units

Using the State's categories, **East Haven had 983 qualifying units in 2022 (7.84% of its housing stock).**

While East Haven has almost 8 percent of its housing stock meeting State criteria currently, that is not enough to meet the need or be exempt from the Affordable Housing Appeals Procedure.

2.7 What Is The Affordable Housing Appeals Procedure

In 1989, the State Legislature enacted Section 8-30g of the Connecticut General Statutes (CGS) which is known and referred to as the Affordable Housing Appeals Procedure.

Units meeting State criteria for “affordable housing units” are tabulated and Connecticut municipalities which have fewer than 10% of their housing units meeting State criteria (see preceding page) are subject to the Procedure.

Communities which are below the 10% threshold are subject to the Appeals Procedure and:

- a qualifying development containing at least 30% affordable units meeting State criteria ***does not have to comply with local zoning***, and
- if such a development is denied, the burden of proof is on the municipality to prove why it should have been denied.

Practically speaking, court decisions have hinged on a strict demonstration of a substantial threat to public health or safety which cannot be addressed or mitigated by the proposed development.

**Assisted Housing Units
(Hemingway Place)**



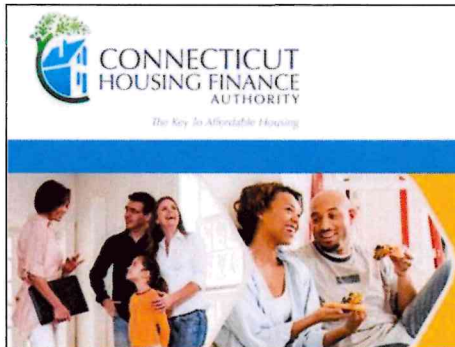
**Deed-Restricted Housing Units
(none in East Haven – picture from Old Saybrook)**



**Rental Assistance
Households**



**CHFA/USDA Mortgage
Households**

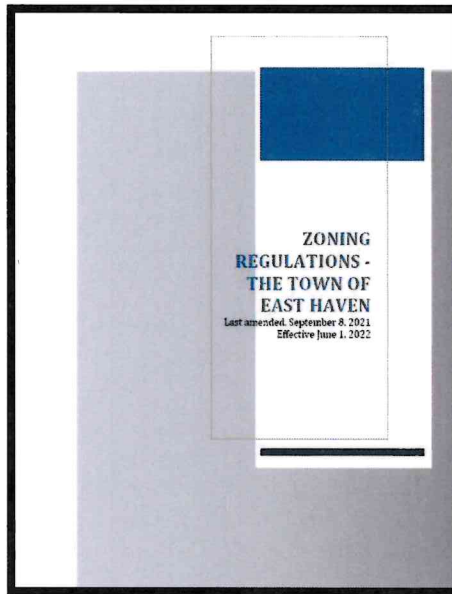


3 Current Housing Policies

The main policy documents in East Haven with regard to housing are:

- the Zoning Regulations which regulate which uses are allowed in different zones in East Haven and what standards those units must meet, and
- the Plan of Conservation and Development (POCD) which outlines strategic recommendations for East Haven's future.

3.1 East Haven's Zoning Regulations



Most of East Haven is zoned for residential uses. To remove impediments and create opportunities for housing diversity and housing affordability, it appears that some provisions should be revisited:

- Use of the word "character."
- Definition of "family."
- Minimum floor area requirements.
- Accessory dwelling units.
- Two-family buildings.
- Three-family buildings.
- Boarding / lodging / rooming facilities.
- Mixed-use buildings / sites (business and residential uses in the same building).
- Congregate / assisted living facilities.

Some of the provisions in Section 37 (Affordable Housing) which was originally crafted in 2009 might also be revisited:

Conclusion

East Haven should preserve the north area of town and not allow for high density development. Affordable housing, which although encouraged by the town should be proposed in areas where it fits in with the current zoning and neighborhoods. Allowing high density housing projects in zones such as R4 or R5 simply doesn't make sense and doesn't conform to the Town's POCD.

As previously stated the commission needs to protect our open space and ensure that the town doesn't become an example of urban sprawl. Open space and protecting our already built out areas is extremely important to the future of East Haven. This document is the first step in hopefully changing the way the town develops for the better and to allow future generations to not repeat the wrongs in development that we are currently trying to make right.

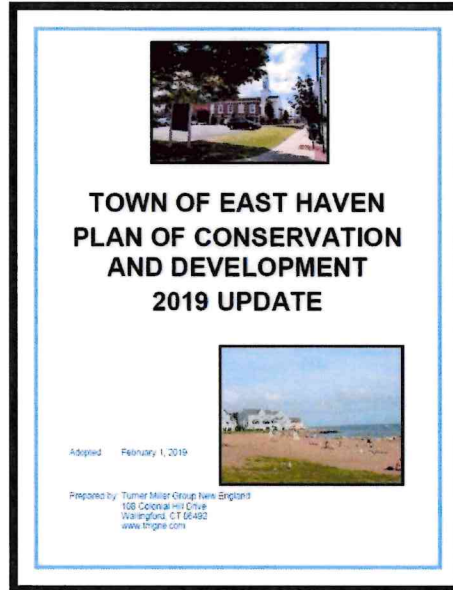
Much housing in East Haven is "naturally affordable" and the Zoning Regulations provide opportunities for multi-family housing to be built. Developers also have the opportunity to create an Affordable Housing District on properties of 7 acres or more.

As stated earlier, however, units will not be counted to the State's Affordable Housing Appeals List unless they fall into one of the categories identified on page 12 (assisted housing, deed-restricted housing, rental assistance household, or CHFA/USDA mortgage). Deed-restricted housing may provide an opportunity for the Town to encourage additional housing which will remain affordable over time. Within the framework of the current zoning regulations the Town can propose zoning regulations, via inclusionary zoning language, that require deed-restricted affordable dwelling units as part of future development or redevelopment proposals.

Accessory dwelling units are currently not allowed in East Haven but this is being discussed as another potential housing opportunity in certain zoning districts.

3.2 East Haven's POCD

East Haven updated its Plan of Conservation and Development (POCD) in 2019 and that document recommended a number of housing-related strategies.



LAND USE, ENVIRONMENTAL AND ECONOMIC FACTORS

Today, more families are ... choosing ... detached homes or townhouses within a condominium development. Other demographic groups, such as single parents, empty nesters, young singles or couples, and retired people are seeking different forms of housing. The production of housing for these groups is an important component of an economic development strategy.

STRATEGIES – AFFORDABLE HOUSING

1. Mixed commercial - residential projects are likely to have a role in the redevelopment of East Haven's commercial areas. The Town may want to consider a zoning amendment which requires that 20% of the units be set aside or reserved as affordable units. The Town could use the standard of affordability to those households with an income of 80% of median income. This level would be close to market rate and should not have a significant impact as to the financial viability of the project.
2. The Town is currently using CDBG funds for housing rehabilitation. This is consistent with the strategies of the 2007 Plan and consistent with the goal of preservation of the quality of the older neighborhoods of East Haven, and the advancement of the preservation of these older neighborhoods. Continuation of these policies is extremely important.
3. There are other parcels of land which may be appropriate for some form of common interest or rental housing, which will be specifically identified within this planning practice. Housing specifically designed for elderly people, whether

it is independent living, assisted living, congregate housing or nursing homes, or some combination or continuum of these choices of housing may be appropriate on some of these sites. This type of housing has the dual advantages as to providing a comfortable alternative to East Haven residents and their families, who no longer can manage their single-family housing, as well as offering a positive contribution to the Town's tax base.

4. Other sites outside of the designated commercial areas may be suitable for conventional common-interest development or some degree of multi-family. The area should be designated by zoning as to the most appropriate form of development, with the necessary flexibility and requirements for best practice design. These areas could also be subject to the requirement of a 20% set-aside for affordable development, as described above.
5. The Planning and Zoning commission may consider that any approval to convert a single-family house into a two-family house, or one with an accessory apartment, include the provision that the additional dwelling unit will be maintained as an affordable unit, in accordance with Section 8-30g, with the appropriate deed restriction. In effect, this would probably have no real impact upon the rental price of these units.
6. New multi-family housing should be limited to the Development Improvement Areas where designated, when appropriate for inclusion within a mixed-use development subordinate to the non-residential uses. Generally, townhouses and other similar types of units are preferred. These mixed-use developments should include high design standards, which should include architectural design, landscaping, pedestrian circulation, amenities, and neighborhood impact.

4 Community Survey

In 2022, the AHPAC conducted a housing survey in East Haven to supplement a regional survey undertaken as part of the SCRCOG / RKG work. Overall, there were 577 participants in the East Haven survey who submitted their responses electronically and 18 hand-written submissions. Material related to the AHPAC may be found here:

<https://www.townofeasthavenct.org/affordable-housing-plan-advisory-committee>

Overview

1. Most survey participants (90%) lived in East Haven. About 57% had lived in East Haven for 20 years or longer. Others worked in East Haven or lived here previously.
2. About 49% of survey participants were 35-54 years old. About 22% were 55 to 64 years old.
3. About 71% of survey participants identified as white or Caucasian although 18% preferred not to answer this question.
4. At the time of the survey, about 80% of participants lived in a detached single-family house. Other participants lived in townhouses, multi-family (condominium or apartment) buildings, or 2-4 family houses. Survey participants had lived in a variety of housing types in the past.
5. About 84% of participants owned their place of residence (the other 16% rented).
6. About 49% of survey participants lived in households with 3-4 residents. About 34% of survey participants lived in households with 1-2 residents.
7. Most survey participants (69%) felt a single-family detached house was the housing type that could best meet their housing needs today.
8. Survey participants were evenly divided regarding whether their next home would be larger or smaller or were not sure.
9. About 74% of survey participants wanted to own their next home and about 17% were not sure.
10. About 48% of survey participants thought there was enough housing in East Haven right now to meet the Town's future needs. About 28% did not feel there was enough options and 24% were not sure.
11. About 61% of participants were concerned about the cost of housing or homeownership in East Haven.
12. While about 48% of survey participants thought East Haven would benefit from more housing choices/options (including more housing which is affordable as defined by state law), about 52% answered no to that question.
13. Survey participants were generally more inclined to think that more rental housing units would have a negative impact on East Haven (45% with 34% unsure) whereas more ownership housing units would have a positive impact on East Haven (44% with 35% unsure)
14. When asked whether they believed East Haven needs more of different housing types, participants tended to favor single-family and congragate types and did not favor mobile homes or 4-5 story buildings.

15. Survey participants indicated whether they agreed with the following statements:

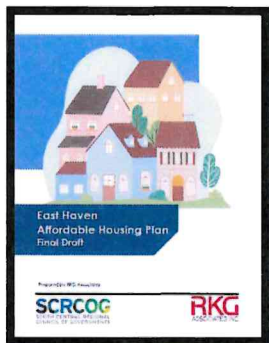
(organized by percent agree)	Agree	Not Sure	Disagree
The Town should look at whether there are any Town-owned properties which could be used for providing housing options.	58%	11%	31%
Use of existing buildings for affordable housing should be encouraged, including offering incentives to private development and homeowners to reconfigure existing single-family residences for purposes of establishing affordable housing units.	56%	15%	29%
Providing for affordable housing should be the government's (Town, State, Federal) responsibility.	51%	19%	30%
The Town should look at ways to increase the number of affordable housing units through Town purchases, construction, or rehabilitation of properties.	46%	13%	40%
Development of mixed-use buildings, including the addition of affordable apartments above offices and retail uses should be encouraged.	45%	19%	36%
Private development <u>should be required</u> to provide affordable housing as part of any new housing development.	40%	18%	43%
Private development <u>should be offered incentives</u> (for example, the ability to have more housing units or greater building height) to provide affordable housing.	32%	16%	52%

16. When asked where they would recommend multi-family affordable housing be built if were to be built in East Haven, participants indicated: .

(organized by percent agree)	% Agree	# Agree
In areas serviced by public transportation	62%	247
On property near the center of Town, taking advantage of municipal services such as the Library and Senior Center	41%	163
On property located anywhere in Town where new structures that fit into the local streetscape could be built consistent in scale with neighboring properties	39%	154
In or near commercial areas, including development of apartments above office and retail uses	38%	151
Other	18%	73

Additional information on housing data and possible strategies can be found in the SCRCOG / RKG report which may be found on:

- The [SCRCOG website](#), or
- The [Town website](#).



5 Goals Of The Housing Plan

Based on the work included in the SCRCOG/RKG report and further discussion by the AHPAC, the goals for East Haven's Housing Plan are:

1. Overall Strategic Direction –

- a. Encourage affordable housing for families and individuals who cannot afford current market-rate housing prices.
- b. Provide housing options that support seniors who would like to remain in East Haven.

2. Existing Housing Stock –

- a. Preserve and maintain the town's existing affordable housing stock.
- b. Promote the use of existing structures for the development of affordable housing.
- c. Focus on identifying naturally occurring affordable housing units and explore the adoption of incentives to establish same as deed restricted affordable units.
- d. Utilize a variety of fundings sources, such as Block Grant funds, to rehabilitate housing in existing neighborhoods.

3. New Housing Development –

- a. Allow for affordable housing development in appropriate areas of the town which could include areas that revitalize or strengthen existing neighborhoods, are close to the town center, are along transit routes, and areas proximate to services.
- b. Continue to diversify the town's housing stock by supporting the development of two- and three-family structures, townhomes, and condominiums that could offer opportunities for both homeownership and rental housing.
- c. Where possible, encourage the clustering of affordable housing units to preserve and provide open spaces for residents to enjoy.

4. Other Goals –

- a. Ensure the Town's land use and zoning regulations are in alignment with the goals and strategies of the Housing Plan.
- b. Promote resident education, communication, and discussion about implementing the affordable housing plan.

On the following pages, strategies highlighted in yellow might be one of the "top ten" strategies for East Haven to implement in this 5-year planning cycle.

6 Strategies

6.1 Establish An Organizational Framework

Strategy	Description	Leaders / Partners
1. Establish A Permanent Affordable Housing Committee / Commission	Create a permanent Affordable Housing Committee / Commission in East Haven. This committee / commission would work to implement the Affordable Housing Plan and prepare future such plans. It would also provide advocacy and education functions and communicate directly with residents, boards, and committees about the needs for housing and the importance of affordable housing.	Town Council
2. Establish Staff Support To Implement Housing Strategies	Staff will need to be involved in: - Supporting the Affordable Housing Committee - Providing administration and oversight of some housing-related initiatives In addition, East Haven may require additional expertise in housing program administration, finance, and real estate to effectively administer the programs outlined in the plan.	Town Council Consultants SCRCOG DOH
3. Establish A Housing Trust Fund	A Housing Trust Fund is a special municipal account which is a repository for money which can be used to support affordable housing efforts. The fund is typically created and administered at the local level and is not subject to restrictions that may come with state and federal housing funds. The entity administering the fund would define priorities and eligible activities money in the fund could be used for. Some potential funding areas the Town might consider include: - Design and planning for public housing developments - Gap financing for new construction of affordable units - Repairs/rehabilitation of older affordable homes/units (perhaps in exchange for deed restrictions) - Weatherization program to lower utility costs - Down payment and closing assistance - Emergency rental assistance - Foreclosure prevention - Lead abatement program	Town Council Board of Finance
4. Fund A Housing Trust Fund	A Housing Trust Fund can receive funds from: - Grants - Donations, gifts, and bequests - Municipal contributions - Community Reinvestment Act obligations The Town could also generate funding from land use permitting fees (per CGS 8-1c).	Affordable Housing Comm. Town Council Board of Finance Planning / Zoning Comm.
5. Community Reinvestment Act	Help local banks meet their Community Reinvestment Act (CRA) obligations for meeting credit needs in communities served	Affordable Housing Comm. Planning & Zoning Comm. Town Staff

6.2 Establish Standard Policies And Procedures

Strategy	Description	Roles
1. Prepare Standard Documents	Prepare standard documents so that set aside developments (and all deed-restricted developments) follow the same parameters: • Housing Affordability Plan (including a requirement for annual reporting by an approved administrator) • Fair Housing Marketing Plan • Affordability Deed Restrictions (including protection against foreclosing out affordability restrictions)	Affordable Housing Comm. Planning & Zoning Comm. Town Staff
2. Approve AH Plan Administrators	Establish a requirement for municipal approval of administrators of deed-restricted developments who will oversee unit sales and rental: • Qualified / Experienced / Capable • Durable	Planning & Zoning Comm. Town Staff Affordable Housing Comm.
3. Explore Extending Deed Restrictions	Consider extending the term of deed restrictions beyond the statutory minimum of 40 years.	Affordable Housing Comm. Planning & Zoning Comm. Town Staff
4. Explore Capturing The Value Increment	Evaluate how to address the “value increment” which can occur at the expiration of the deed restriction: • Continue allowing the value increment to the then owner • Obtain a right-of-first-refusal to purchase at the: • then calculated affordable sale price of an ownership unit (value increment to the Town) • capitalized value of the net operating income based on the calculated rent for affordable units (value increment to the Town) • Transfer the lot or the land interest to the Town as a form of cooperative ownership • Allow the then owner to remove the deed restriction at the end of a certain period for a payment to a Special Housing Fund • Require the deed restrictions be renewed at the end of affordability term unless the municipality receives a portion of any “value increment” which occurs	Affordable Housing Comm. Planning & Zoning Comm. Town Staff

6.3 Preserve/Maintain Existing Affordable Units

Strategy	Description	Roles
1. Work With Owners To Preserve Existing Assisted Housing Developments	While Housing Authority and non-profit units are generally retained over time, for-profit owners may seek to convert assisted units to market rate units when the financing or deed-restrictions expire.	Affordable Housing Comm. CT Dept. of Housing
2. Work With Owners To Deed-Restrict NOAH Units	Investigate ways to deed restrict existing naturally occurring affordable housing (NOAH) units through tax incentives, co-operative purchase, financial payment, and/or other means Be aware that conversion of naturally occurring affordable units into market rate units (fixer-uppers, etc.): - Will reduce the amount of naturally occurring affordable housing in East Haven. - Should “build wealth” for the people who invest in the units (unless they are “house flippers”, Airbnb operators, etc.).	Affordable Housing Comm.
3. Continue To Use CDBG Funding To Maintain Affordable Units	Continue to seek Community Development Block Grant (CDBG) funding to improve the quality of existing affordable units (public and private) to serve the needs of residents.	Affordable Housing Comm.
4. Carefully Review the Affordable Housing Appeals List	Each year, carefully review the Affordable Housing Appeals List information shared by the Department of Housing in order to ensure that the list includes all assisted and deed-restricted units in East Haven.	Town Staff Affordable Housing Comm.

6.4 Increase Supply Of Affordable Units

Strategy	Description	Roles
1. Explore Development Of Public Housing	Work with the East Haven Housing Authority to investigate how housing could be developed to meet the needs of seniors, disabled, and families. In particular, as the senior population grows and more seniors are on fixed incomes, the need for deeply affordable units for seniors will increase over time.	Housing Authority Affordable Housing Comm.

6.5 Encourage Housing Development In Areas Supported By The Community

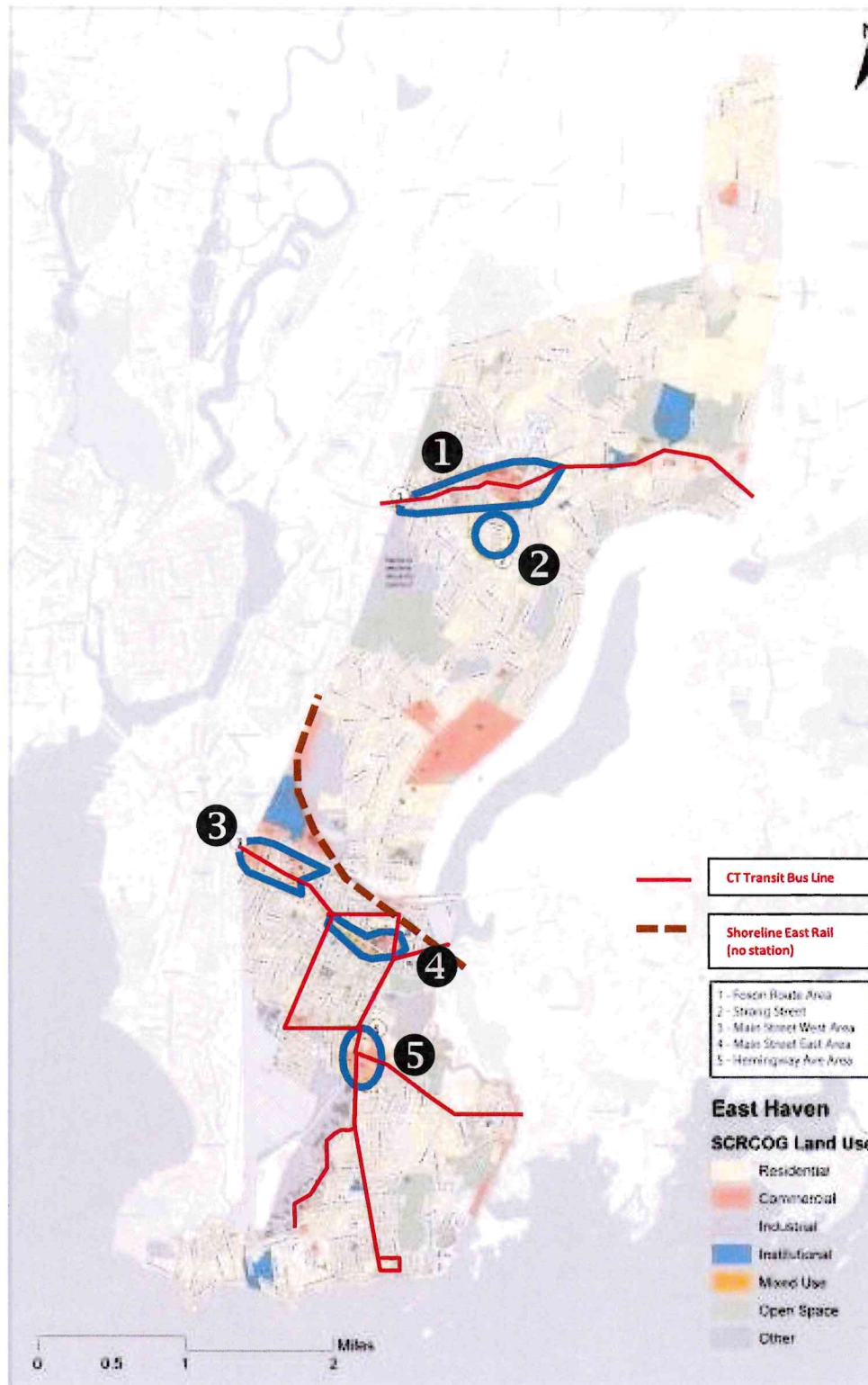
The SCRCOG/RKG report included a map that identified potential areas for housing investment based on considerations such as:

- Availability of utilities and transportation infrastructure
- Areas that are walkable, near commercial or retail space, close to jobs, or near schools
- Land use and zoning information and availability of developable land
- Areas identified in prior planning efforts (i.e., POCDs) or that have seen housing investments
- Input from community planning staff, boards and committees, elected leaders, and residents

The five areas shown on the map on the next page are briefly described in the sidebar on that page.

Strategy	Description	Roles
1. Review Existing Zoning To Remove Impediments / Create Opportunities	Review existing zoning districts and regulations to reduce barriers to housing production such as use restrictions, dimensional requirements, open space requirements, height restrictions, lot area and lot area per dwelling unit requirements, and parking. Look for opportunities to create flexible zoning regulations in areas where the municipality wants to encourage housing production. This would include removing / revising Section 37 (Affordable Housing) which does not appear to be consistent with housing strategies.	Planning & Zoning Comm. Town Staff Affordable Housing Comm.
2. Explore Incorporating Inclusionary Zoning Provisions In The Zoning Regulations	Inclusionary Zoning (IZ) is an approach where the private sector is <u>encouraged</u> or <u>required</u> to include below-market housing units in new developments. The IZ policy effectively leverages private market investment to create new affordable units with very little (if any) public subsidy.	Planning & Zoning Comm. Town Staff Affordable Housing Comm.
3. Identify And Promote Locations For Housing	Identify areas (see map on page 25) for zoning changes, incentives, and infrastructure that may be needed to encourage housing development: • along transit, • in commercial areas, or • locations suitable within the constraints of existing infrastructure.	Planning & Zoning Comm. Town Staff Affordable Housing Comm.
4. Be Supportive Of Other Developments Of Assisted Housing	Support non-profit and private developers seeking to establish assisted housing in appropriate locations in East Haven.	Planning & Zoning Comm. Town Staff
5. Seek Opportunities To Enable Housing Diversity Through Middle Housing	Although such housing may not directly provide for affordable housing meeting State criteria, modifying the regulations to facilitate “middle housing” will help to address current and future housing needs in East Haven.	Planning & Zoning Comm. Town Staff

East Haven Affordable Housing Plan Site Map



1. **Foxon Road:** This part of Foxon Road has several large, big box and retail plazas that could be redeveloped to include multifamily housing or mixed-use development over time. There may also be opportunities to construct residential development on areas where surface parking may exceed what is needed to support the businesses.

2. **Strong Street:** This area off Strong Street and Green Street already has some multifamily housing options and more could be added over time.

3. **Main Street West:** This segment of Main Street has several large, big box and retail plaza locations that could be redeveloped to include multifamily housing or mixed-use development over time. There may also be opportunities to construct residential development where surface parking may exceed what is needed to support the area businesses.

4. **Main Street East:** This part of Main Street also has some larger retail buildings on the north side of the street and some smaller single-story retail plazas that could be redeveloped to include upper story housing options in a downtown setting. These mixed-use buildings could continue the retail presence along Main Street but add some housing options and added customer base through strategic redevelopment.

5. **Hemingway Avenue:** This segment of Hemingway Avenue has (and portions of nearby Short Beach Road and Dodge Avenue have) a mix of commercial and industrial uses that could be repositioned over time to support smaller scale infill housing.

6.6 Seek To Attract Qualifying Households

Strategy	Description	Roles
1. Seek To Attract Tenants With Rental Assistance	Investigate ways to <u>attract tenant-based rental certificate recipients</u> to East Haven since such units count to the Affordable Housing Appeals List	Affordable Housing Comm.
2. Seek To Attract Purchasers Using CHFA/USDA Mortgages	Investigate ways to <u>attract buyers receiving CHFA / USDA mortgages</u> to East Haven since such units count to the Affordable Housing Appeals List • Closing cost assistance (no interest loan?) • Down payment assistance (low interest loan?) • Cooperative ownership • Education of realtors, lenders, etc. and education/counseling of purchasers	Affordable Housing Comm.

6.7 Secondary - Other Strategies

Plan of Conservation And Development

Strategy	Description	Roles
1. Update The POCD To Reference The Affordable Housing Plan	Coordination of the Plan of Conservation and Development (POCD) with this and future housing plans can help ensure that housing development is coupled with the community's other goals such as economic development. When the POCD is next updated, the two documents should be coordinated.	Planning & Zoning Comm. Town Staff Affordable Housing Comm.

Design

Strategy	Description	Roles
2. Establish Design Guidelines	Consider ways to establish / strengthen design guidelines or requirements • Written guidelines / graphic guidelines • State "pattern book" (2023 completion anticipated)	Affordable Housing Comm. Planning & Zoning Comm. Town Staff
3. Universal Design	Encourage or require universal design features to be incorporated in new multi-family housing units (zero threshold doors, lever handles, etc.). This not only serves the senior population, but any resident with a disability.	Town Council Planning & Zoning Comm.

Education

Strategy	Description	Roles
4. Create Education And Resource Materials	Create educational materials and programs that can be provided in both print and digital format on: - Housing Assistance Programs – additional outreach and education materials as programs in community evolve and funding becomes available - The benefits of providing housing at all price points in community. - Housing as a form of economic development and how the two support each other.	Affordable Housing Comm. Town Staff SCRCOG DOH
5. Establish A Resident Education Program	Promote awareness and understanding of affordable housing. The establishment of an educational campaign that includes outreach, forums, print and online materials for residents can facilitate better community understanding of housing needs, what affordable housing is in East Haven, and the benefits affordable housing provides.	Affordable Housing Comm. Town Staff

Other Local Actions

Strategy	Description	Roles
6. Tax Relief	Maintain / enhance elderly tax relief.	TC / BOF Assessor / Soc. Services Town Staff
7. Social Services	Continue to provide social service	TC / BOF Soc. Services Town Staff
8. Aging-In-Place	Continue to help support people “aging in place” with home maintenance, home improvements, etc.	TC / BOF Social Services Town Staff

Regional / Partnering Actions

Strategy	Description	Roles
9. Regional Solutions	Continue to promote regional solutions to housing challenges	Town SCRCOG
10. Special Housing Needs	Continue to support organizations which help address special housing needs (emergency shelters, homelessness, etc.)	Town SCRCOG
11. Housing Partners	Continue to work with other organizations as “housing partners” to accomplish housing goals	Town SCRCOG
12. Housing Counseling	Support housing counseling programs like those which prepare lower- income households to become successful homeowners (home purchasing and loan qualification processes, building credit, down payments, etc.)	Town SCRCOG

7 Appendix

7.1 Affordable Housing Metrics (2021)

Metrics Of Affordable Housing In East Haven In 2022

(area median income is that for New Haven area = \$99,700 for a family of 4 people)

INCOME ELIGIBILITY	1 person	2 people	3 people	4 people	5 people
80% of AMI	\$ 55,832	\$ 63,808	\$ 71,784	\$ 79,760	\$ 86,141

MAXIMUM SALE PRICE @ 80% AMI	Studio	1 BR	2 BR	3 BR	4 BR
Theoretical Occupancy	1 person	1.5 people	3.0 people	4.5 people	6 people
Relevant Income (based on theoretical occ.)	\$ 55,832	\$ 59,820	\$ 71,784	\$ 82,950	\$ 93,032
Monthly Housing Allotment (30% of income)	\$ 1,396	\$ 1,496	\$ 1,795	\$ 2,074	\$ 2,326
Maximum Sales Price	\$176,970	\$178,533	\$209,769	\$236,129	\$257,188

Sales price calculations based on conventional 30-year mortgage with 20% down payment and a fixed 5% interest rate. Calculated monthly housing allotment allocated to principal, interest, real estate taxes, insurance, utilities, etc.

MAXIMUM GROSS RENT @ 80% AMI	Studio	1 BR	2 BR	3 BR	4 BR
Theoretical Occupancy	1 person	1.5 people	3.0 people	4.5 people	6 people
Relevant Income (based on theoretical occ.)	\$ 55,832	\$ 59,820	\$ 71,784	\$ 82,950	\$ 93,032
Monthly Housing Allotment (30% of income)	\$ 1,396	\$ 1,496	\$ 1,795	\$ 2,074	\$ 2,326
Fair Market Rent Limit	\$ 1,258	\$ 1,423	\$ 1,736	\$ 2,147	\$ 2,394
Maximum Monthly Gross Rent (Lower Of Allotment or FMR Limit)	\$ 1,258	\$ 1,423	\$ 1,736	\$ 2,074	\$ 2,326

7.2 Affordable Housing Inventory (2021)

2021 Affordable Housing Appeals Listing

Units		Households	
Government Assisted	542	Tenant Rental Assistance	167
Deed Restricted Units	0	CHFA/USDA Mortgages	274
542		(fluctuate annually - locations not disclosed)	441

983 units / 12,533 (2010 Census) = 7.84%

NB - Denominator will reset when 2020 Census is released in May 2023 and percentage will go down.

Government Assisted (542 units)

Name	Street Address	Total	Family	Elderly	Built	Owner
Housing Authority						
<<none>>						
Private / Non-Profit						
East Farm Village	55/65 Messina Drive	240	0	240	1980	65 Messina Drive, LLC
Hemingway Place	109 Hemingway Ave.	120			1962	99 Hemingway Avenue Owner LP
Woodview Apartments	1270 North High Street	120	0	120	1981	Woodview Associates
Riverview Health Care Center	435 North High Street	24	0	24		East Shore Development, Inc.
Talmadge Park Healthcare	38 Talmadge Avenue	18	0	18		Talmadge Park RE Assoc LLC.
Union School Senior Apts	564 Thompson Avenue	18	0	18		Union School MHA LLC
Group Homes						
92 View Terrace	92 View Terrace	1	1	0		Marrakech, Inc.(group home)
969 North High Street	969 North High Street	1	1	0		MOSAIC
		542		420		

Deed-Restricted (0 units)

Name	Street Address	Total	Occupied	Term	Expiration
<< none >>					
		0			

7.3 Glossary Of 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 – 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 30% 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's appeal of a decision by a local board or commission to reject such an application or approve such application with restrictions that would have a substantially adverse impact on the viability of the project.
- The "burden of proof" shifting to the municipality with regard to proving that:
- The decision was necessary to protect substantial public interests in health, safety, or other matters the municipality may legally consider;
- The public interests clearly outweigh the need for affordable housing; and
- Such public interests cannot be protected by reasonable changes to the affordable housing development.

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

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

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

AS OF RIGHT – 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.

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).

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.

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 (HUEP) Housing Type	HUEP If Owned	HUEP If Rented
Family Units Affordable @ 40% AMI	2.00	2.50
Family Units Affordable @ 60% AMI	1.50	2.00
Family Units Affordable @ 80% AMI	1.00	1.50
Elderly Units Affordable @ 80% AMI and below	0.50	0.50
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
Potential Bonus Points (in addition to other HUEP)		
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
Market Rate Units In Set-Aside Development	0.25	0.25
Family Units In An Approved Incentive Housing Development	0.25	0.25
Other Units In A Resident-Owned MMH Park	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.

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

MEDIAN INCOME - As used in CGS Section 8-30g, after adjustments for family size, the lesser of the state median income or the 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.

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

TWO-FAMILY – See *“Duplex.”*

ACKNOWLEDGEMENTS

Town Council

Joseph Deko, Chair	District 2
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