

SUFFIELD

2022-27 Housing Plan

An aerial photograph of the Suffield Center area, showing a mix of residential housing, green spaces, and commercial buildings. The image is used as a background for the text.

*Come Here.
Live Here.
Work Here.
Grow Here.
Always Your Home.*

This Google Earth image of the Suffield Center area shows many of the different types of housing that already exist in Suffield.

**Board of Selectmen
Affordable Housing Plan Advisory Committee**

Table Of Contents

PLANNING FOR HOUSING CHOICES 2

1. Overview2

BACKGROUND INFORMATION 4

1. What Does “Housing Choice” Mean?4

2. What Is “Affordable Housing”?6

3. How Many State-Recognized Units Are There?.....7

4. Reasons For Addressing Housing.....8

5. Summary Of Needs.....10

6. Affordable Housing Appeals Procedure.....11

CURRENT HOUSING POLICIES..... 12

1. Plan of Conservation And Development.....12

2. Zoning Regulations14

3. Zoning Map.....15

COMMUNITY INPUT 16

1. Overview16

2. Greatest Housing Needs.....17

3. Possible Strategies.....17

STRATEGIES..... 18

1. Review / Update The Zoning Regulations.....18

2. Guide Housing Locations / Design.....20

3. Get Configured To Promote Affordable Housing.....21

4. Address Deed-Restricted Housing22

5. Evaluate Increasing Assisted Housing.....24

6. Continue Encouraging Affordable Housing Within The Existing Housing Stock25

Hiding In Plain Sight

The Google Earth image on the cover of the Suffield Center area shows many of the different types of housing that already exist in Suffield.



WELCOME!



May 5, 2022

To The Residents of Suffield,

This document is the adopted 2022-27 Housing Plan for Suffield.

This Plan was prepared over an eight-month period by an Affordable Housing Plan Advisory Committee made up of members of local boards, commissions, organizations, and residents. The Plan was endorsed by the Affordable Housing Plan Advisory Committee and forwarded to the Board of Selectmen for adoption. Following a public hearing, the Plan was adopted by the Board of Selectmen on May 4, 2022. Adoption of a Plan by June 1, 2022 is a requirement of Section 8-30j of the Connecticut General Statutes.

The Town of Suffield is taking the necessary steps required by the State of Connecticut. We are happy to present a Plan that shows our commitment for diverse housing options for all ages and incomes.

By all of us working together, we can help people come here, live here, work here, and grow here. Suffield can always be your home and their home.

Sincerely,

Colin Moll

First Selectman
Town of Suffield

Come Here.

Live Here.

Work Here.

Grow Here.

***Always
Your Home.***

1

PLANNING FOR HOUSING CHOICES

“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 Suffield has adopted this Housing Plan for the community as required by Connecticut General Statutes (CGS Section 8-30j). The Plan was adopted by the Board of Selectmen on May 4, 2022 and is for the 2022-27 period.

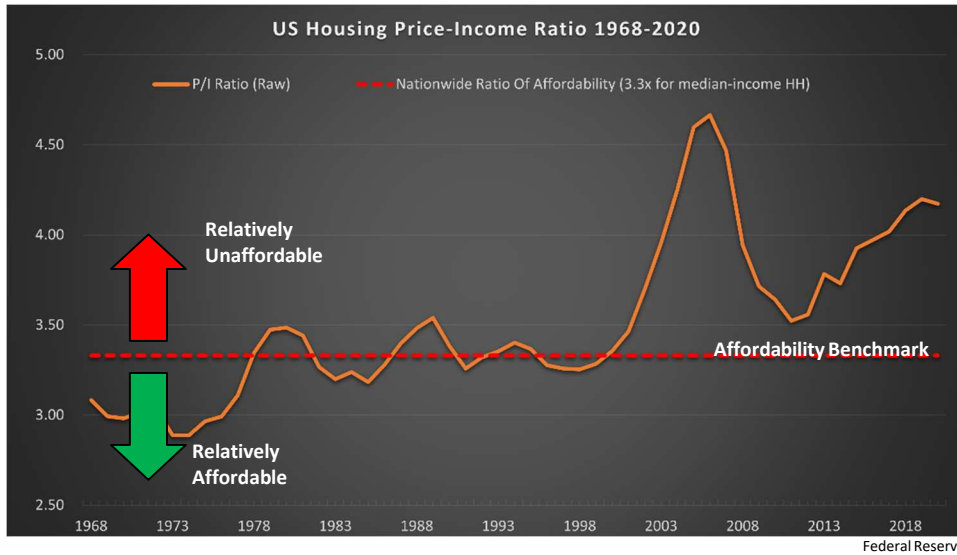
The Town of Suffield has long recognized the need for housing options and choices and much has been accomplished over the years:

- Creating 70 assisted housing units for lower income elderly and disabled persons by the Suffield Housing Authority.
- Creating another 142 assisted housing units for lower income elderly and disabled persons by other organizations.
- Establishing 84 units for low- and moderate-income households (with more units approved) by a private developer.
- Establishing additional housing units deed-restricted for a period of time at prices affordable to low- and moderate-income households.
- Providing for the development of multi-family apartments and condominiums in Suffield.
- Enabling accessory dwelling units to help meet a range of housing needs.

As a result of these and other efforts, Suffield was granted a 4-year moratorium from the “Affordable Housing Appeals Procedure” (codified in CGS Section 8-30g), due to the number of affordable housing units created.

Yet, the Board of Selectmen and other Town agencies recognize that housing affordability and housing choices have become even more significant issues over time and that more needs to be done. It is important to note that this Housing Plan addresses two things:

- How Suffield can expand the range of housing choices in the community in order to better continue to meet the needs of present and future residents, and
- How Suffield can increase the number of affordable housing units in the community (as required by CGS Section 8-30j).



This graph shows the ratio of median house prices to median incomes in the United States over time. The red line represents a price-income ratio of 3.33 above which housing becomes a cost burden. This data is through 2018 and does not include the recent "COVID bump."

Housing prices have risen faster than incomes, benefitting those who own existing housing but challenging others:

- Younger persons and families may have to wait longer to accumulate the down payment required to purchase housing and are locked out of the tax benefits that accrue to homeowners.
- Renters are subject to rents at the limit of affordability because few apartments are available and they cannot afford to purchase homes.
- Older residents may be unable to afford the housing they have due to taxes and maintenance expenses on fixed incomes but there may not be affordable and/or appropriate options available to them.

In addition, the age composition of Suffield is changing and people are seeking different types of housing to meet their needs efficiently and effectively.

Addressing changing housing needs and promoting diverse housing opportunities are important for the Town of Suffield and its current and future residents. People’s housing needs and desires change over the course of their lives and providing for a diverse mix of housing helps ensure that people of all ages and characteristics will be able to find housing in Suffield to meet their needs.

GOAL

Come Here. Live Here. Work Here. Grow Here. Always Your Home.

Seek to provide for a variety of housing choices in Suffield for people and households of all ages, incomes, and characteristics.

2

BACKGROUND INFORMATION

1. What Does “Housing Choice” Mean?

Very few people live in the same residence – or even the same type of residence – throughout their entire life.

People may have lived in a two-family dwelling when they were born, moved into a small detached home some years later, lived in a dormitory while in college or the military, rented an apartment near their first job, became a first-time homebuyer, traded up to a larger home as circumstances allowed, and then thought about “down-sizing” later in life.

Housing choice is about having multiple options for housing rather than just one type of housing. It means people can have the freedom and flexibility to decide what type of housing works best for their unique situations while staying in the community of their choice. It can include rental apartments, condominiums, small detached homes, accessory dwelling units, and a variety of other housing flavors. *Not everyone wants or needs a single family detached house.*

This concept is sometime referred to as a “housing ladder” where people can move to other rungs on the housing ladder based on the physical characteristics and/or housing price that fits them best.

Housing Ladder



Housing Choices Benefit A Wide Variety Of People

Older Couples



Older Singles



Disabled Residents



Younger Singles



Younger Families



Recent Graduates



Moderate Income Workers



Moderate Income Workers



Moderate Income Workers



Single Adults



Single Parents



Veterans



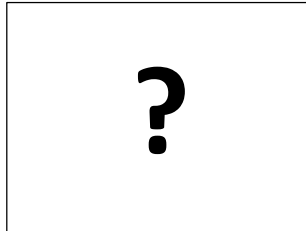
Multi-Generation Household



Parents



You!



30% Threshold

The 30% threshold for housing affordability started about a century ago and was based on the rule of thumb of a week’s wages for a month’s housing.

In the late 1960s, as part of housing related legislation adopted at that time, this was modified to 30% guideline.

For people who earn above average incomes, they can generally find housing they find affordable – even if they end up spending more than 30 percent of their income on it. Since their income is larger, they can rearrange their spending and not have to forgo food, transportation, medical care, or other expenses.

However, households with below average incomes may have to forego other basic expenses if they spend more than 30% of their income on housing.

2. What Is “Affordable Housing”?

From a public policy perspective, housing is considered affordable if a household spends less than 30 percent of their income on it.

As a result, the common use of the term “affordable housing” refers to housing for persons and households *earning less than average incomes* (typically 60% to 80% of area median income). Housing costs are much more likely to be a burden for these households and trying to afford decent, safe, and sanitary housing may mean they have to forgo food, transportation, medical care, or other expenses.

It is important to note that affordable housing is not always low cost or low-income housing. The maximum sales price or rental rate that “affordable housing” is configured for is based on 80% of area median income (AMI) and the numbers relevant to Suffield in 2022 are:

	1 person	2 people	3 people	4 people	5 people
Median Income	\$78,820	\$90,080	\$101,340	\$112,600	\$121,608
80% of Median	\$63,056	\$72,064	\$81,072	\$90,080	\$97,286

US Department of Housing and Urban Development (2021)

Distributing household size to unit size and allocating 30% of income to housing cost using the State methodology (Regulations of Connecticut State Agencies 8-30g-8) results in the following maximum rents and sale prices:

	Maximum Monthly Gross Rent (at 80% of AMI)	Maximum Sale Price (at 80% of AMI)	
		With 30-Year FRM @ 4% Interest	With 30-Year FRM @ 5% Interest
Studio	\$1,038	\$225,585	\$206,442
1 BR	\$1,265	\$229,242	\$210,859
2 BR	\$1,562	\$270,064	\$248,327
3 BR	\$1,931	\$306,069	\$280,348
4 BR	\$2,288	\$333,933	\$308,621

Maximum monthly rent may be constrained by “fair market rent” as determined by HUD. Maximum sale price based on a 30-year fixed-rate mortgage with a 20% down payment (per State DOH guidelines). Funds available to service mortgage determined by deducting the following from the monthly housing allocation (utilities, real estate taxes, insurance, and an allowance for a possible condominium fee).

While there may be ownership units and rental units in Suffield which sell or rent at or below these amounts, the State Department of Housing only recognizes units which are **restricted** to sell or rent at these prices or below.

3. How Many State-Recognized Units Are There?

The State Department of Housing maintains a database of what it considers to be “affordable housing” for every municipality in Connecticut and it includes:

Type	Description	Suffield Units
Assisted Housing	Units which received government assistance and/or financing generally predicated on being affordable.	296
Deed-Restricted	Units which are deed-restricted to sell or rent at affordable price, usually for a defined period of time. (7 units expired in 2021, 4 expire in 2022, and 4 expire in 2028)	15
Rental Assistance	Financial assistance to qualifying households who then chose to rent housing in Suffield	6
CHFA / USDA Mortgages	Mortgage financing assistance to qualifying households who then chose to purchase a home in Suffield	48
TOTAL		365

Suffield has 365 housing units which meet State criteria and this represents about 6.67% of Suffield’s housing stock.

Examples Of Affordable Housing

Single-Family Home (Suffield)



3-Story Multi-Family (Suffield)



Elderly Housing (Suffield)



Mixed Use Buildings



Assisted Housing

Elderly / Disabled (110 units)

- Broder Place (20 units)
125 Bridge Street
- Laurel Court (30 units)
133 Bridge Street
- Maple Court (20 units)
81 Bridge Street
- Park Place (40 units)
45 Bridge Street

Family (84 units)

- Brookhill Village (84 units)
East Street South / Emily Way

Other (102 units)

- Suffield by the River)
7 Canal Road

Deed-Restricted Housing

- Heather Lane
- Mountain Laurel Way
- Primrose Lane
- Suffield Meadow Drive
- Ellison Street

4. Reasons For Addressing Housing

Suffield is seeking to address housing needs since *everyone needs housing* and for a variety of reasons. In fact, housing plays a part in almost every level of Maslow’s “hierarchy of human needs”:

PHYSIOLOGICAL NEEDS (air, water, food, shelter, sleep)	Housing provides shelter to meet people’s physiological needs
SAFETY NEEDS (safety, security, employment, health)	Housing helps meet people’s need for safety and security
SOCIAL NEEDS (friendship, belonging, intimacy)	Housing creates a sense of connection to a community
ESTEEM NEEDS (respect, relevance, prestige)	Housing builds confidence and enhances self-esteem
SELFACTUALIZATION	Housing creates the opportunity for people to contribute to their community and achieve their full potential

And everyone wants housing that is affordable.

According to a publication from the Regional Plan Association (RPA), “a household is generally considered to be housing cost-burdened if it spends more than 30% of its income on housing costs.

Housing cost burden means households have less financial flexibility and may have difficulty affording other necessities like food, transportation, and medical expenses; this is especially true for lower-income households. Cost-burdened households are also at greater risk of eviction or foreclosure.”

People who make more than the area median income may *choose* to spend more than 30% on housing and may be able to afford to do so.

However, households earning less than the area median income may, for a variety of reasons, feel *compelled* to spend more than 30% on housing even though they might not be able to “afford” it.

American Community Survey (ACS) data estimates that about 1,087 households in Suffield (*about one in five households*) are considered cost burdened since they are spending more than 30% of their income on housing. ***These are current Suffield residents.*** Overall:

- About 800 owner households are cost burdened (about 18 percent of all owner households), and
- About 287 renter households are cost burdened (about 44 percent of all renter households).

However, for households earning \$75,000 or less annually (about 80% of AMI), the percentage which are cost burdened is:

- About 51 percent of those owner households (577 of 1,142), and
- About 55 percent of those renter households (287 of 522).

OWNERS (Income Range)	Total Number	Percent Of Income Spent On Housing			Percent At 30% or more
		Less than 20 percent	20 to 29 percent	30 percent or more	
Less than \$20,000	50	0	0	0	n/a
\$20,000 to \$34,999	270	0	51	219	81%
\$35,000 to \$49,999	219	34	68	117	53%
\$50,000 to \$74,999	603	125	237	241	40%
\$75,000 or more	3,360	2,302	835	223	7%
TOTAL	4,502	2,461	1,191	800	18%

RENTERS (Income Range)	Total Number	Percent Of Income Spent On Housing			Percent At 30% or more
		Less than 20 percent	20 to 29 percent	30 percent or more	
No Cash Rent (employer provided, etc.)	128	128	0	0	0%
Less than \$20,000	48	0	0	48	100%
\$20,000 to \$34,999	98	13	0	85	87%
\$35,000 to \$49,999	111	0	12	99	89%
\$50,000 to \$74,999	137	6	76	55	40%
\$75,000 or more	126	126	0	0	0%
TOTAL	648	261	88	287	44%

Another reason for addressing housing is that the Connecticut General Statutes (CGS) require that municipalities consider and address housing needs.

- State statutes (CGS Section 8-30j) require an affordable housing plan be adopted by June 2022 and updated every five years thereafter.
- State statutes (CGS Section 8-2) require that zoning regulations consider and address housing needs.
- State statutes (CGS Section 8-23) require that Connecticut municipalities prepare a Plan of Conservation and Development (POCD) and that such POCD consider and address housing needs.

Data Reliability

This report was prepared before the 2020 Census results were released. As a result, this report uses data from the American Community Survey which produces estimates based on a sampling of the population over a 5-year period.

This sampling technique results in a “margin of error” and even some basic information (such as the number of housing units in Suffield) may be imprecise. However, the American Community Survey was the best information available at the time this report was prepared.

Specific Needs in Suffield

During the process of preparing this Plan, Suffield’s Social Services Advisory Board felt it important that residents understand that:

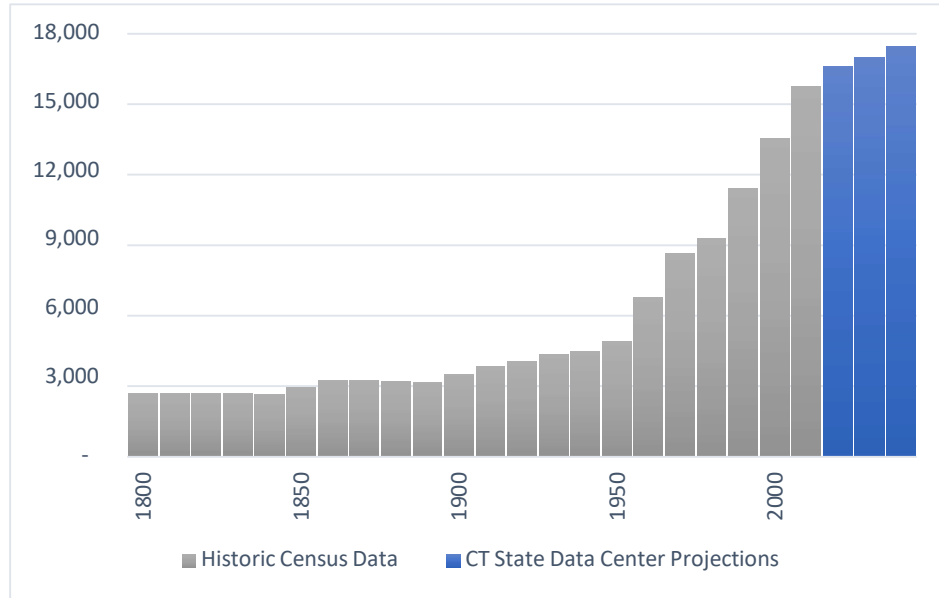
- A number of townspeople have had to move out of Suffield due to housing costs and would have benefitted from having more affordable housing available
- A number of people currently struggling with high housing costs
- Several families are challenged by housing costs while trying to keep adult disabled children in Suffield

The Social Services Advisory Board felt it important the Suffield residents understand that:

- “Affordable housing” should not be equated with people’s perception of “low-income housing”
- Avoiding affordable housing means that Suffield would be restricting who gets to stay in Suffield.

5. Summary Of Needs

1. More housing will be needed in Suffield to accommodate projected population growth (<http://data.ctdata.org/visualization/population-projections-by-town>).



Historic Census Data (SOTS)/ CSDC Population Projections (DataHaven)

2. The median age in Suffield is getting older, the share of older residents is increasing, and average household sizes are getting smaller.
3. Suffield has some housing units which sell or rent at affordable prices but these units are not deed-restricted so they can become unaffordable.

Benefits Of Affordable Housing

People who live in *affordable* housing are more likely to succeed socially, academically, and professionally. Affordable housing can:

- Support positive health situations and outcomes.
- Create a positive environment for children and families.
- Promote diversity of people and housing.
- Enable older adults to remain close to family and in the community

Housing To Meet A Variety Of Needs



6. Affordable Housing Appeals Procedure

Connecticut passed a law in 1989 called the “Affordable Housing Appeals Procedure” (see sidebar). That law allows for an over-ride of local zoning regulations for certain affordable housing developments in communities where less than 10% of the housing stock meets State criteria. Suffield is subject to this procedure since the State-defined affordable housing count is at 6.67% (365 qualifying units compared to the housing count of 5,469 units).

Suffield has demonstrated its ability to establish affordable housing units and prefers to do so in accordance with its overall land use vision and in compliance with its land use regulations. Suffield can do this by:

- Becoming exempt from CGS Section 8-30g by having at least 10% of its housing stock meet State guidelines, or
- Obtaining a four-year moratorium from CGS Section 8-30g by adding housing unit equivalent points equal to 2% of its housing stock.

Suffield will need to add at least ***182 affordable units to become exempt*** from the Affordable Housing Appeals Procedure (10% of housing count at the time).

Suffield has obtained a four-year moratorium (through December 2023) from the Affordable Housing Appeals Procedure. Suffield will need approximately 110 housing unit equivalent points (HUEP) for another moratorium and it is estimated that Suffield has about 62 HUEP already. In other words, Suffield may only need ***about 48 HUEP for another four-year moratorium***. The following chart shows the HUEP available for certain types of affordable units.

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	0.50	0.50
Mobile Manuf. Home (MMH) In A Resident-Owned Park		
MMH Units Affordable @ 60% AMI	2.00	2.00
MMH Units Affordable @ 80% AMI	1.50	1.50
Potential Bonus Points (added to points above)		
Elderly Units (If at least 60% of the units submitted as part of the moratorium application are family units)	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
3-Bedroom Units	0.25	0.25
Other Units In A Resident-Owned MMH Park	0.25	0.25

Affordable Housing Appeals Procedure

Connecticut passed a law in 1989 called the Affordable Housing Appeals Procedure (codified as CGS Section 8-30g) which provides as follows:

Communities are subject to the Affordable Housing Appeals Procedure when less than 10 percent of the housing stock meets State criteria (see page 7).

- Assisted Housing
- Deed-Restricted
- Rental Assistance
- CHFA / USDA Mortgages

In communities subject to the Procedure, a qualifying development containing affordable units *does not have to comply with local zoning regulations* and can only be denied 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.

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

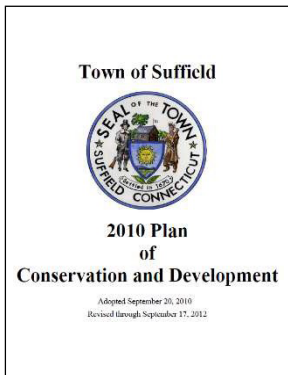
- One or more four-year moratoria, and/or
- An exemption.

3

CURRENT HOUSING POLICIES

1. Plan of Conservation And Development

2010 POCD



Suffield is in the process of updating its 2010 Plan of Conservation and Development. Selected excerpts from the DRAFT UPDATE of “Chapter 5 – Residential Development” are presented here.

- *The 2010 POCD recognized the need to encourage a more diverse housing stock including housing for all ages and economic circumstances.*
- *This plan recognizes that Suffield’s rural-suburban residential development patterns, housing type, form, and density is likely to continue as it is today. However, the goal to create a diverse housing stock from the 2010 POCD carries over and the Town should take strides toward creating more affordable (workforce) housing.*
- *Guiding appropriate residential development is important because it is imperative that Suffield maintain and enhance the quality of existing neighborhoods while allowing for new growth. The balance will be providing for ways to encourage more affordable workforce housing at a scale that is compatible with existing land use patterns.*
- *It is important that Suffield maintain the existing neighborhoods that make it a great place to live. It is equally important to create new neighborhoods that enhance the appeal of Suffield through proper design.*
- *However, there is a need for more affordable starter homes and housing for elderly residents looking to downsize from their large single-family homes. This type of housing may take the form of condominiums, apartments, or other multi-family housing.*

Preliminary Strategies

A. Guide/Manage Residential Development

1. *Guide the scale and pattern of future residential growth in ways that will provide compatible uses of land.*
2. *Continue to use the flexible residential development regulations to cluster residential development.*
3. *Carefully manage non-residential uses in residential zones including special permit uses.*
4. *Continue to guide development in relation to infrastructure capacity.*
5. *Continue to update land use regulations as needed to address housing needs and provide appropriate housing options.*

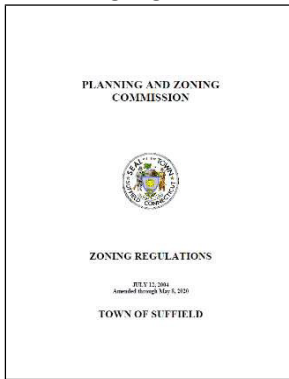
B. Provide For A Variety Of Housing Types While Retaining The Overall Character Of Suffield

1. *Review the Planned Development Apartment multifamily zoning regulations to determine if revisions are appropriate.*
2. *Consider creating transition zones that would encourage multifamily development as land uses transition from commercial to single family residential.*
3. *Consider expanding accessory apartment regulations on single-family residential properties to those other than family members or employees.*
4. *Consider revisions to the regulations for converting a single-family house into a multi-family house.*

C. Provide For Housing That Is Affordable

1. *Prepare an affordable housing plan for Suffield as required under CGS Section 8-30j.*
2. *Consider ways to address the need for housing for the growing elderly population and for housing that is more affordable for local workers and first-time homebuyers.*
3. *Carefully consider inclusionary zoning provisions that would require a certain percentage of housing in any development to be affordable under the requirements of CGS Section 8-30g.*
4. *Consider revisions to Section V.C. Affordable Housing of the Zoning Regulations to make them more pragmatic.*

Zoning Regulations



In June 2021, the Connecticut General Assembly enacted Public Act 21-29 which contained a number of new provisions related to zoning in general and housing in particular.

Suffield is in the process of adjusting its regulations in response to these statutory changes.

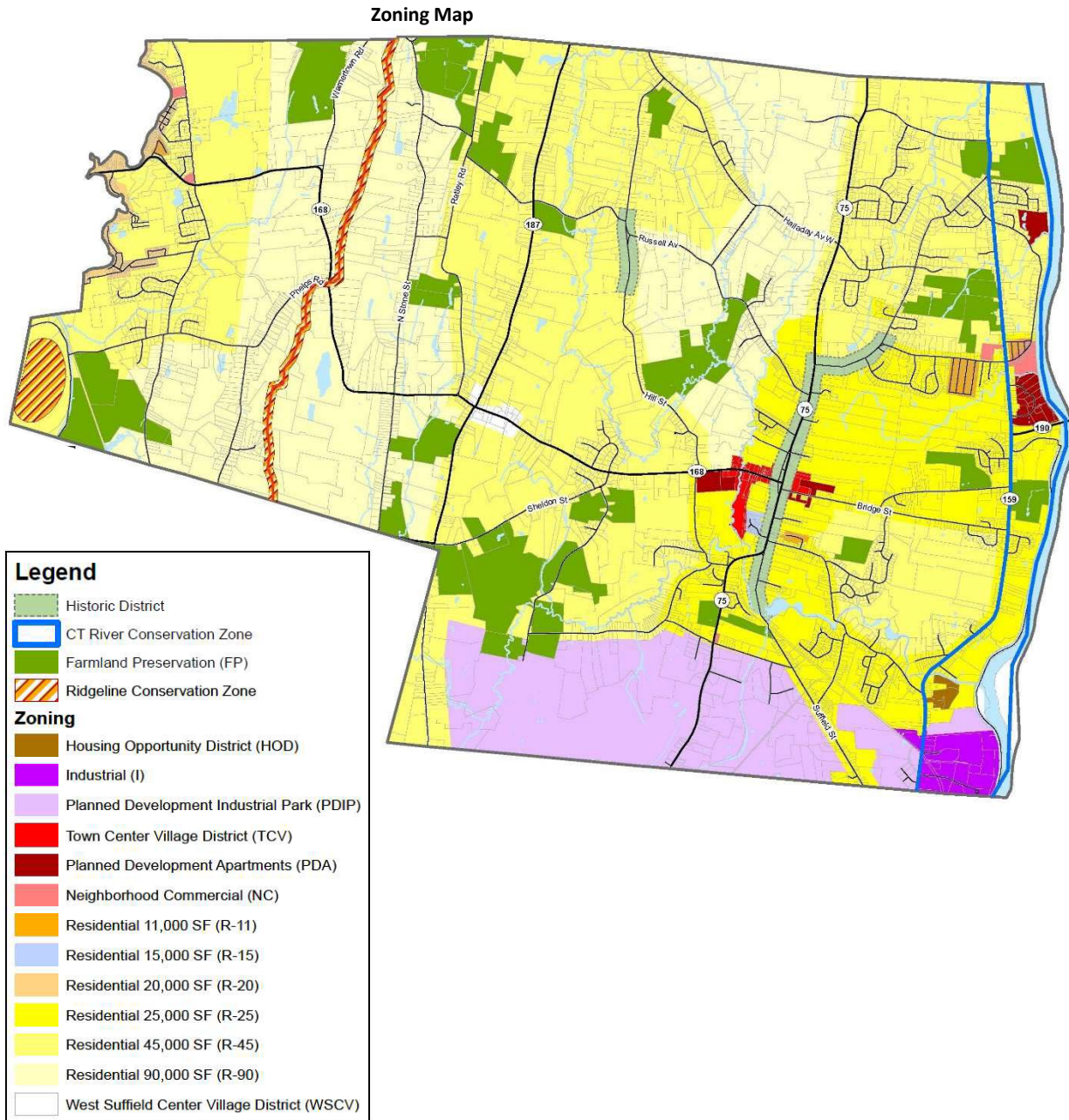
2. Zoning Regulations

Some excerpts from the Zoning Regulations with provisions relevant to housing are presented below:

1. The residential zoning districts in Suffield allow single-family residential use.
2. All residential zones also allow active adult housing (development to meet the special housing needs of those age fifty-five years and older), assisted living facilities, and convalescent homes.
3. The half-acre (R-25), one acre (R-45) and two-acre (R-90) zones allow:
 - a. Two-family dwellings provided at least one of the units shall qualify as affordable housing.
 - b. Conversion of existing single-family homes to two family dwellings (when units built prior to 1940 and the lot is double the minimum size).
4. Multi-family development is only allowed in the Planned Development Apartment (PDA) zone on parcels at least 10 acres in size with a density up to five units (7 units if age-restricted to those 55 or over) per developable acre.
5. Residential apartments or condominiums may be permitted in the Town Center Village (TCV) zone by Special Permit on parcels of 3+ acres when only that use and no more than 45 units.
6. The Housing Opportunity District (HOD) zone allows for the development of multi-family housing for moderate and low income households
7. A zone change to allow higher density zoning may be permitted on a limited basis to provide a greater variety of housing choices provided that fifty percent (50%) of the additional housing units allowed shall be affordable.
8. Multi-family use can be allowed by Special Permit for rehabilitation or adaptive reuse of non-residential buildings which have been at least sixty [60] percent vacant for a period of not less than eighteen [18] months in the R-90, R-45, R-25, R-20, R-15, R-11 and NC zones.

3. Zoning Map

While the Future Land Use Map in the POCD outlines aspirations for the future, the Zoning Map delineates which specific regulations apply where at the time an application is made (larger map available at <https://www.suffieldct.gov/departments/pz>).



4

COMMUNITY INPUT

1. Overview

In June and July of 2021, the Affordable Housing Plan Advisory Committee conducted an initial on-line survey to learn more about community perception of housing needs and to gauge resident support for possible housing strategies. It is understood that there will be additional community discussions of housing needs and strategies in the future.

Overall, 565 responses were received. This level of participation was considered to be higher than would have been achieved through an in-person meeting. Still, the results are from a subset of the population and are used to indicate general tendencies of the respondents rather than be extrapolated to the community as a whole. More detailed information on the survey results is available on the Town website.

1. Survey participants came from all parts of Suffield.
2. Two-thirds of participants (66%) were aged 35 to 64.
3. 54% of survey participants had lived in Suffield for 20 or more years.
4. Participants had lived in a variety of types of housing in the past but 86% lived in a single-family house today.
5. 91% of participants own their current place of residence.
6. 58% of participants identified as female, 29% identified as male, and 14% preferred not to answer.
7. 70% of participants identified as white or Caucasian, 6% identified as another race, and 24% preferred not to answer.
8. 43% of participants were part of 1-2 person households and 38% were part of 3-4 person households.
9. While 36% of participants chose not to provide income information, it appears that the median income of people who did respond (\$128,000) was higher than the community as a whole (\$114,000 per ACS).
10. For their next housing choice, participants expressed a preference for a smaller, detached unit they could purchase.
11. Most participants felt Suffield had enough housing options already.

2. Greatest Housing Needs

Participants indicated the following housing needs (scored on a 5-point scale):

	Score
1. Housing options for <i>older persons</i> and households.	3.01
2. Housing options for <i>younger people</i> and households.	2.99
3. Housing options for <i>lower income elderly</i> persons.	2.94
4. Housing options for <i>service workers</i> (such as teachers, police, store clerks, and similar workers).	2.85
5. Housing options for <i>lower income disabled</i> persons.	2.67
6. Housing options for <i>lower income households</i> .	2.50

Open-Ended Questions

The following questions were asked as “open-ended” questions where participants could submit comments. Those comments are available separately.

Are there any other strategies related to housing options / choices you feel Suffield should consider?

Are there any other thoughts you would like to share with us today?

3. Possible Strategies

When asked about housing strategies, participants indicated the following:

<i>(listed by percent agree):</i>	% Agree	% Disagree
1. Suffield should promote housing options where water and sewer service is available.	58%	22%
2. The design of housing units in Suffield, including multi-family housing, is important.	53%	32%
3. Suffield should allow accessory dwelling units within or attached to single-family homes.	45%	33%
4. Suffield should provide for more affordable housing units to meet State guidelines and avoid State over-ride of local zoning.	44%	35%
5. Suffield should provide for more housing options so that people can find ways to meet their housing needs in Suffield.	42%	45%
6. Suffield should promote housing options in all areas of the community.	40%	42%
7. Suffield should simplify the process of converting single-family detached homes into two-family homes.	34%	43%
8. The Town has been pro-active and successful at preserving open space and the Town should devote the same level of effort to creating affordable housing.	36%	54%
9. Suffield should increase the number of units which are affordable to households with lower incomes.	34%	52%
10. Suffield should enact a fee on development permits to help fund the creation of affordable housing units.	29%	52%
11. The Town should set aside money in the annual budget for the creation of affordable housing units.	27%	58%

5

STRATEGIES

A legend for the leaders and partners is located on the inside back cover.

1. Review / Update The Zoning Regulations

Undertaking a comprehensive review of the Zoning Regulations will provide an opportunity to look at ways to diversify Suffield’s housing choices (some observations were made in a briefing booklet prepared as part of the process of preparing this Housing Plan).

As of January 2022, the Planning and Zoning Commission is already working on these items

A. Seek ways to diversify Suffield’s housing options		Leader/ Partners	Priority
1.	Review / update the Zoning Regulations to implement the housing recommendations in the POCD and provisions of Public Act 21-29 related to: <ul style="list-style-type: none"> a. Zoning purposes / considerations b. Minimum floor area c. Multi-family limitations d. Accessory dwelling units e. Specific prohibitions f. Parking and other provisions 	PZC PZD	A
2.	Review the Zoning Regulations with regard to possible impediments to housing choices and diversity.	PZC PZD	A

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Seek ways to diversify Suffield's housing choices (cont.)	Leader/ Partners	Priority
3. Explore whether "cottage court development" could be authorized in Suffield.	PZC PZD	B
4. Explore whether "mixed use buildings" could be authorized in more zones in Suffield.	PZC PZD	B

Cottage Court



Cottage Court



Mixed Use Building



Mixed Use Building



2. Guide Housing Locations / Design

Survey results indicate that survey participants:

- Favored locating housing options where water and sewer service is available.
- Felt that the design of housing units in Suffield, including multi-family housing, is important.

A. Guide location of higher density housing	Leader/ Partners	Priority
1. Identify locations which may be appropriate for alternative housing options / choices and incorporate such recommendations into the POCD and the Zoning Regulations:	PZC PZD	A
B. Guide design of higher density housing		
1. Work with the Design Review Committee to establish / implement design guidelines to encourage or require designs for higher density housing appropriate to Suffield using: <ul style="list-style-type: none"> a. Visual guidelines b. State “pattern book” (expected to be ready in 2023) 	PZC PZD	B
2. Encourage multi-family housing developments to incorporate “universal design” characteristics for accessibility, “vis-ibility”, etc. in new developments.	PZC BOS	C

Visual Guidelines

Illustrative WHOZ Design Guidelines – Duplex / Townhouse Dwellings

Favorable Design Treatments

Duplex Dwellings	Townhouse Dwellings
	
	
	

Unfavorable Design Treatments





Design Elements Which Are Encouraged / Required

- 2.0 to 2.5 story buildings (or as appropriate to site context)
- Articulated forms and facades and materials
- Good architectural details (porches, awes, 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
- Entrances face the street

Discouraged Elements

- 1.0 story buildings
- Monolithic forms
- Densely repetitive forms
- Monotonous materials
- Flat facades
- Limited architectural detailing
- Plain facades
- Flat roofs
- Windows with horizontal proportions
- Weak relationship to street / sidewalk
- Dominant garages / parking
- Entrances face parking areas

7

“Pattern Book”

DUPLEX – STACKED

14 The Working Kettle

3. Get Configured To Promote Affordable Housing

Since affordable housing issues will continue to be an important issue for the Town of Suffield, it will be important to set up organizations and tools to support these efforts.

A. Organizations	Leader/ Partners	Priority
1. Establish an Affordable Housing Advisory Committee to: <ol style="list-style-type: none"> a. Advocate for / oversee affordable housing efforts b. Educate the community 	BOS	A
2. Maintain resources to help the Affordable Housing Advisory Committee address housing issues	BOS	A
B. Tools		
1. Create a standard housing affordability plan (including a standard fair housing marketing plan and a requirement for use of third-party administrators)	AHAC	B
2. Create a list of approved administrators of a development's housing affordability plan (which could include the Housing Authority) and require that an approved administrator be responsible for overseeing income qualification of buyers/renters and the sales price/rental rate.	AHAC	B
3. Create standard deed restrictions	AHAC	B
C. Expand the longevity of deed-restricted units		
1. Seek to extend the term of deed restrictions on affordable units beyond the statutory minimum of 40 years including automatic renewals at the end of each 40 year period unless released by the Town.	AHAC	B
2. Explore ways to capture or participate in the "value increment" which occurs at the end of the affordability restriction period (including allowing the then owner the opportunity to buy out the affordability restriction for a price acceptable to the Town).	AHAC	B
3. Consider / explore whether an easement or other mechanism might be needed to prevent deed restrictions being lost in the event of foreclosure	AHAC	B

Housing Trust Fund

As part of its work, the Affordable Housing Plan Advisory Committee discussed whether to recommend that Suffield establish a Housing Trust Fund. Such a fund would provide a place to accumulate money from grants, fees, donations, and other sources for affordable housing.

Since financial strategies were not strongly supported in the survey results, the Affordable Housing Plan Advisory Committee held off recommending the creation of a Housing Trust Fund at the time this Plan was adopted.

Set-Aside Development

If less than 10 percent of a community’s housing stock meets State criteria for affordable housing (Suffield is at 6.2%), 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

4. Address Deed-Restricted Housing

Deed-restricted (DR) housing is defined in CGS Section 8-30g as housing which is deed restricted 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.

The Connecticut Department of Housing credits Suffield with having 15 deed-restricted housing units although 7 units expired in 2021, 4 units expire in 2022, and 4 units expire in 2028.

Deed-restricted (DR) housing can be:

<u>Action By Developer</u>	<u>Action By Town</u>
Imposed	Developers do not have to comply with local zoning if they propose a set-aside development (see sidebar)
Enabled	Developers create below market rate deed-restricted units (this does not generally happen by for-profit developers)
Incentivized	Optional incentives are established for creating below market rate units (higher density, etc.)
Required	Below market rate units are required as part of new development (inclusionary zoning”)
Created	Below market rate units are created by the municipality (alone or with partners)

Since the creation of deed-restricted units may be outside of municipal control, Suffield should have procedures in place for consistent administration and monitoring of any such units established in the future.

A. Evaluate possible ways to create new deed-restricted units	Leader/ Partners	Priority
1. Evaluate <i>incentivizing</i> the creation of deed-restricted affordable units as part of new developments.	PZC PZD	A
2. Evaluate using tax incentives to developers to encourage creation of new deed-restricted affordable units: <ul style="list-style-type: none"> a. Tax credits – A subtraction of a set amount from a local, state, or federal tax liability. b. Tax abatements – Fixing property assessment (CGS Section 12-65b) c. Tax abatements – Abatement of tax payment (CGS Section 8-215) eligible for State reimbursement (CGS Section 8-216) d. Tax -increment financing – Redirecting increases in real estate taxes from developments into infrastructure improvements, etc. 	BOS AHAC	C
B. Evaluate possible ways to convert existing housing units to deed-restricted units		
1. Explore / consider ways to convert existing “naturally affordable” housing units in Suffield to deed-restricted affordable units	BOS AHAC	C

Incentivize Or Require?

While the current strategy recommendation is to look at ways to *incentive* the creation of deed-restricted units, such units could also be *required* as part of new developments.

In essence, there may be three potential options for consideration:

- Incentivize affordable housing with a density increase if a certain percentage of affordable units is provided (but still optional on part of developer)
- Require a certain percentage of affordable housing and provide a density increase for doing so (not optional on part of developer)
- Require affordable housing with no density increase for doing so (not optional on part of developer)

5. Evaluate Increasing Assisted Housing

Assisted housing is defined in CGS Section 8-30g as “housing which receives financial assistance under any governmental program for the construction or substantial rehabilitation of low- and moderate-income housing.” Financial assistance can include loans, grants, low-income housing tax credits, and other assistance. The Connecticut Department of Housing credits Suffield with having 296 assisted housing units.

Funding is typically provided by agencies such as the US Department of Housing and Urban Development, the US Department of Agriculture, the Connecticut Housing Finance Authority, the Connecticut Department of Housing, etc.

Eligible recipients can include housing authorities, state / local / tribal governments, non-profit organizations, or a private developer.

A. Help the Housing Authority create more assisted housing units	Leader/ Partners	Priority
1. Find and obtain land / buildings in appropriate locations for the Housing Authority to create more assisted housing: <ul style="list-style-type: none"> a. Town land / buildings b. State land / buildings 	Town SHA	A
2. Help the Housing Authority enhance their organizational capacity (Staff, etc.) when they prepare for and undertake new developments.	Town	B
3. Help the Housing Authority obtain funding.	Town	B
B. Work with non-profit and for-profit developers creating assisted housing units that meet Town objectives		
1. Guide non-profit and for-profit developers creating assisted housing units to appropriate locations and with appropriate design	PZC PZD	C

6. Continue Encouraging Affordable Housing Within The Existing Housing Stock

Housing units sold to households using mortgages from the Connecticut Housing Finance Authority (CHFA) or the United States Department of Agriculture (USDA) for low- or moderate-income borrowers count towards the Affordable Housing Appeals listing. Likewise, housing units rented to households receiving tenant rental certificates (also called housing choice vouchers) count towards the Affordable Housing Appeals listing.

Suffield could increase its affordable housing percentage by encouraging such households. These are existing housing units (which may sell or rent at affordable prices naturally) being counted towards the State listing.

In 2021, the Connecticut Department of Housing credited Suffield with having:

- 51 units with CHFA/USDA mortgages
- 5 units with tenant rental assistance

A. Promote the use of CHFA/USDA mortgages	Leader/ Partners	Priority
1. Promote the use of CHFA/USDA mortgages in Suffield used by low- and moderate-income purchasers	AHAC	A
B. Promote the use of tenant rental assistance		
1. Explore / consider ways to increase the number of “rental assistance” units (tenant-based or project-based) in Suffield	AHAC	C

Participants

Thank you to the residents of Suffield who participated in the on-line survey and other parts of the process of preparing this Housing Plan.

Affordable Housing Plan Advisory Committee

<i>First Selectman</i>	Colin Moll Melissa Mack	<i>(from 11/21)</i> <i>(to 11/21)</i>
<i>Board of Selectmen</i>	Kathie Harrington	
<i>Planning and Zoning Commission</i>	Erin Golembiewski Jeff Girard Mark Winne Ginny Bromage	<i>(from 11/21)</i> <i>(from 11/21)</i> <i>(to 11/21)</i> <i>(to 11/21)</i>
<i>Social Services Commission</i>	Marcia Dufore Robin Zatony	
<i>Suffield Community Aid</i>	Dave Colangelo Kevin Goff	
<i>Suffield Housing Authority</i>	Mark Messenger Kerry O'Brien	<i>Exec. Director</i>
<i>Economic Development Commission</i>	John McGuire Jack Henrie	

Staff / Consultant

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Planimetrics

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Implementation Leaders / Partners

AHPAC Affordable Housing Plan Advisory Committee (Ad Hoc)

AHAC Affordable Housing Advisory Committee (Permanent)

BOS Board of Selectmen

BOF Board of Finance

EDC Economic Development Commission

FS First Selectman

PZC Planning and Zoning Commission

PZD Planning and Zoning Department

SCA Suffield Community Aid

SHA Suffield Housing Authority

SSC Social Services Commission

Town Town Officials, Agencies, Staff

