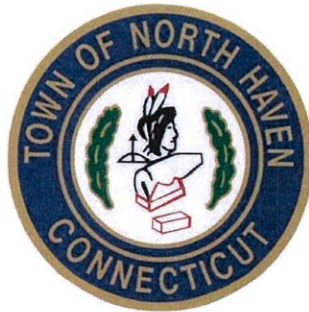
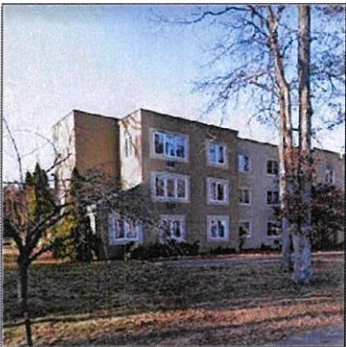


NORTH HAVEN



2022-2027 Affordable Housing Plan

Board Of Selectmen
Planning & Zoning Commission
Affordable Housing Plan Advisory Committee


Adopted by Board of Selectmen on January 26, 2023

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The photographs on the front cover represent existing affordable housing developments in North Haven.

Lexington Gardens (Middletown Avenue)	Woods Edge (Pool Road)	Summerdale (Quinnipiac Avenue)
Temple Pines (Pool Road)		Village On State (State Street)
Parkside Manor (Pool Road)	Stevens Woods (Clintonville Road)	Carmen Romano Apartments (Sackett Point Road)



December 2022

Dear North Haven Resident,

This document is the 2022-27 Affordable Housing Plan for the Town of North Haven.

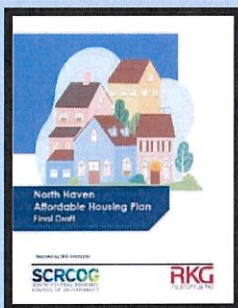
Section 8-30j of the Connecticut General Statutes requires that all 169 Connecticut municipalities prepare and adopt an affordable housing plan such as this and update the plan at least once every 5 years. The Statute requires that the Plan “specify how the municipality intends to increase the number of affordable housing developments in the municipality.”

The Plan represents a collaborative effort by an Affordable Housing Plan Advisory Committee, the Planning and Zoning Commission, and the Board of Selectmen. This effort was assisted by Town officials, counsel, and a planning consultant. The work on the Plan was also guided by the results of an on-line survey of North Haven residents.

We hope that you and others will join with Town agencies and officials to implement this Plan.

Sincerely,

Affordable Housing Plan Advisory Committee



Thanks to the South Central Region Council of Governments (SCRCOG) and RKG Associates for research and investigation which occurred as part of a regional effort to help member municipalities prepare affordable housing plans.

Much of that information was helpful in the preparation of this 2022-27 Affordable Housing Plan for North Haven.

Statement Of Community Values

The Town of North Haven enjoys a highly desirable and enviable location in the region for industrial and commercial enterprises and residential living. It contains varied and stable neighborhoods, including lots in rural areas with nearby access to open space and properties in close proximity to thriving commercial and retail areas. Residents are also drawn to the Town's record of fiscal responsibility, its continuing ability to grow top line revenue, and keep the mill rate low and taxes in check. Consequently, the Town has been able to make important investments in, among other things, the school system, emergency services, recreational facilities and open space. Numerous annual events are enjoyed by residents throughout the year and help maintain a strong and vibrant local community. Provision of services is extensive, including trash and bulk pick-ups, leaf collection, and even removal of debris from recent storms. All of this makes living in Town more affordable than neighboring communities and supports a positive and sound quality of life for residents.

There are current residents who want to remain in Town who need and desire housing options which are less costly and more manageable (smaller in size and requiring less maintenance) as well as some who require a larger home for a growing family. In addition, there are people who work in Town including those who provide essential services to residents, relatives of existing residents, and others who would like to enjoy the benefits of living in North Haven but cannot afford available housing options. While the demand for housing is great, there is limited suitable land available for housing development. Thus, this Affordable Housing Plan identifies strategies to expand quality affordable homeownership and rental opportunities in certain specified locations that support community development objectives and most importantly, will sustain residents of the housing units as they provide existing infrastructure, available mobility and transit services, and proximity to established businesses and needed services.

As housing opportunities expand, North Haven will continue to focus on fiscal responsibility and economic development and to maintain a balance between residential growth, commercial and grand list growth, open space conservation, and natural resource protection. A more diverse housing stock will strengthen the Town's economic base and benefit all residents regardless of their household type, income level, and life stage, allowing them to take advantage of all North Haven has to offer.

CGS 8-30g

In Connecticut, communities having less than 10% of their housing stock meeting State criteria (assisted housing, deed-restricted housing, rental assistance units, CHFA/USDA mortgages) are subject to the Affordable Housing Appeals Procedure (CGS Section 8-30g) where qualifying developments do not have to strictly comply with local zoning regulations. Such developments would not be approved if they posed a substantial threat to public health or safety.

PLANNING FOR HOUSING

Why Plan For Housing?

There are a couple of reasons why North Haven is planning for housing. One reason is that the State Legislature enacted a law requiring municipalities to prepare such a plan by 2022 and update it at least once every five years thereafter. But there are also other reasons which may be more important.

Everyone needs housing and for a variety of reasons. In fact, housing is part of people's most basic needs for shelter and personal security as well as helping to provide a sense of belonging and a foundation for people to make meaningful contributions to their community (for example, see the Appendix for a graphic relating housing to Maslow's "hierarchy of human needs").

In addition, people's housing needs and desires change over the course of their lives. A ***diverse mix of housing*** helps people of all ages and characteristics find housing to meet their needs. Growing families may need or want a larger home. Shrinking households may want a smaller home. North Haven's housing portfolio has historically been heavily weighted towards single-family detached homes, but such homes do not always meet everyone's housing needs. There are ways and places where other forms of housing could meet housing needs or desires and support community development goals.

And everyone wants housing that is ***affordable***. Households earning more than the average income generally have the financial means to find housing that accommodates their income and personal needs and desires. However, households earning less than the average income generally have a harder time finding decent housing they can afford or the cost burden of the housing they can find diverts money from other life needs (health, transportation, etc.).

Of course, people also need housing to be ***available*** when and where they want or need it. One of the challenges in addressing housing needs is that the lead time to actually produce housing is so long. Even when North Haven recognizes a need for, say, elderly housing, it can take years to identify an appropriate site, acquire the land, design the housing, engage a builder, and construct the housing. And all of that assumes the funding is available.

If North Haven is going to meet the housing needs of current and future residents on a timely basis, the Town needs to be actively planning now and acting soon so that housing will be available to help people meet their housing needs when or if they need it.

At the present time, the need for affordable housing is the main reason why North Haven is preparing this housing plan.

What Is Affordable Housing?

People often have a lot of misconceptions about what affordable housing is.

For the purposes of this plan, the term affordable housing refers to housing which is:

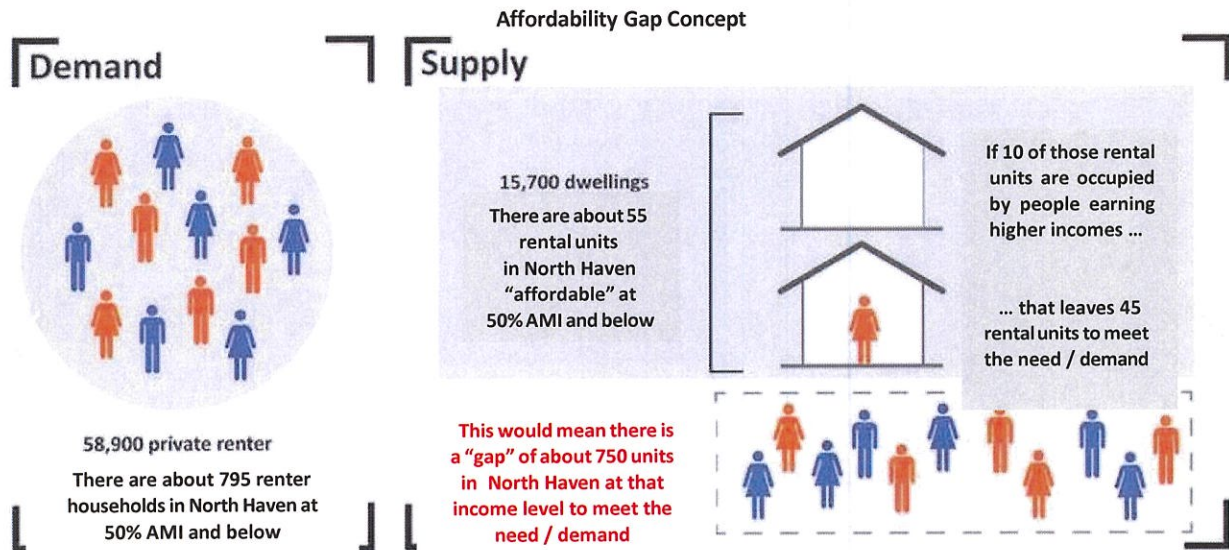
- Targeted for households of lower and moderate incomes (80% or less of the median income for the New Haven area), and
- Restricted to sell or rent at prices affordable to such households (30% or less of the income threshold).

Area median income (AMI) is the average annual income for a region as determined each year by the US Department of Housing and Urban Development and is used to calculate eligibility for certain affordable housing programs. The Appendix contains information on income eligibility households and price restrictions in 2022 (the information changes each year based on income thresholds, such as 50% of median income or 80% of median income, and other factors).

Is There A Need For Affordable Housing In North Haven?

There are many measures for determining the needs for affordable housing in North Haven.

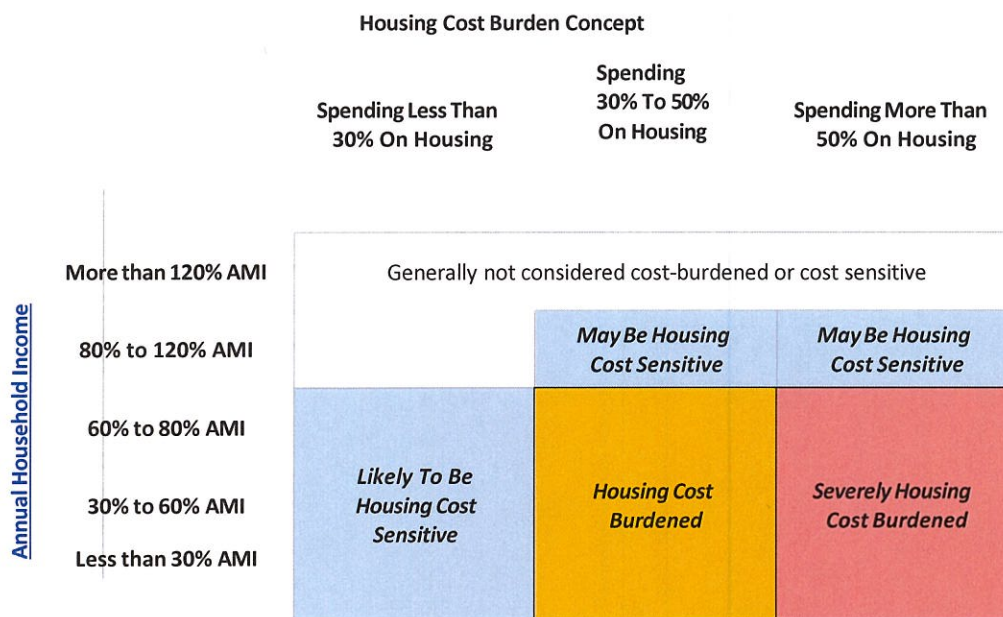
One way is an “affordability gap analysis” which compares the number of households in different income cohorts to the number of units affordably priced to them. In this way, it can be estimated whether a shortage or surplus exists. In North Haven, data from the SCRCOG/RKG study found that there is a shortage of over 1,000 housing units to meet the needs of low- and moderate-income households.



Another way is to look at the cost burden of housing as experienced by current residents – people who live in North Haven today. In housing analyses, households (HH) spending more than 30% of their income on housing are considered potentially “burdened” by their housing costs. Data from the American Community Survey indicates that, in 2020, 22% of owner households (roughly 1,700 HH) and 46% of renter households (roughly 740 HH) in North Haven were considered potentially housing cost burdened. Overall, roughly 2,440 existing households in North Haven were potentially housing cost burdened. With the rising cost of housing, families and households that currently may not be “potentially burdened” can still be considered “housing cost sensitive.”

But the income of the household matters. Households earning less than 80% of area median income and spending more than 30% of their income on housing needs – and thus having less than 70% of their income remaining for other necessities – are definitely considered “burdened” by their housing costs. Data from the American Community Survey indicates that, in 2020, 62% of owner households earning 80% or less of AMI (roughly 1,330 HH) and 73% of renter households earning 80% or less of AMI (roughly 690 HH) in North Haven were housing cost burdened.

Overall, over 2,000 existing households in North Haven earned 80% or less of AMI and were housing cost burdened since they were spending more than 30% of their income on housing.



It is recognized there is a need in North Haven for housing which is more affordable.

How Many Affordable Housing Units Does North Haven Have?

In Connecticut, the most common source for the number of affordable housing units is the State’s Affordable Housing Appeals List. That list, maintained by the Department of Housing, tabulates the number of units in the following four categories (see the Appendix for more detailed information):

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 ...”	393 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.	23 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.	51 units
CHFA/USDA Mortgage Households	Households which purchase homes using CHFA or USDA mortgages are also counted to the Affordable Housing Appeals listing.	85 units

Using the State’s categories, ***North Haven had 552 qualifying units in 2022 (5.8% of its housing stock).*** While North Haven has almost 6 percent of its housing stock meeting State criteria currently, that is not enough to meet the Town’s current and projected future affordable housing needs.



While North Haven has about 550 affordable housing units currently, that is not enough to meet the Town’s current and projected future affordable housing needs.

What Are North Haven's Current Housing Strategies?

North Haven's current housing goals and strategies are contained in the 2017-27 Plan of Conservation and Development (POCD) and examples of some of the strategies most relevant to this Affordable Housing Plan include the following:

A. Ensure a variety of housing options for all segments of North Haven's population.

1. In a planned manner, increase the percent of affordable housing (as calculated by the state formula) and work towards meeting the state goal of 10% affordable housing.
2. Provide and promote more affordable housing for the elderly that is centrally located, consistent with neighborhood character, connected to transit services, and aesthetically pleasing.
3. Work with the brokerage community in marketing CHFA mortgages to qualified homebuyers.
4. Evaluate the creation of additional housing units (public and/or private) for the elderly and disabled.
5. Consider allowing small apartments in appropriate locations such as near business centers (i.e., above businesses around the Center Block), commercial corridors, and existing businesses, suitable for market segments including young professionals and downsizing retirees.

B. Balance housing growth against commercial, industrial and open space needs.

1. Determine appropriate locations for infill development and facilitate with appropriate zoning, ensuring that such infill residential development occurs in harmony with surrounding property uses.

C. Seek opportunities for age-restricted housing in appropriate locations.

1. Seek appropriate redevelopment options for unused nursery property on Clintonville Road, such as age-restricted housing.

D. Maintain and enhance a range of housing options in and around the Town Center.

1. Promote residences as a desirable use on upper floors throughout the Town Center District as well as professional office uses as appropriate
2. Strive to guide Senior Housing towards center of town, walkable/transit-oriented, service adjacent, and buffered from adjacent uses.

The North Haven POCD supports a variety of housing and housing affordability strategies.

HOUSING GOALS

To address housing needs within North Haven, the following set of broad goals are hereby adopted.

The goals are intended to chart a course for North Haven, and guide future regulatory, policy, and programmatic decisions as they relate to housing. The goals were informed by:

- the housing data in the existing conditions report,
- a review of past planning efforts including the POCD,
- a survey of North Haven residents, and
- a series of discussions with town staff and elected and appointed officials.

Goals

- **Preserve and maintain the Town's existing affordable housing stock.**
- **Encourage development of affordable housing in areas of the Town that are along transit routes and are proximate to services.**
- **Address housing gaps by providing housing options for all types of households including seniors, empty nesters, families, young families, singles, etc.:**
 - **affordable homeownership options and**
 - **rental options.**
- **Promote resident education, communication, and discussion about the Town's current critical housing needs, what affordable housing is, and how best to implement the Affordable Housing Plan.**

To help accomplish these overall goals, the strategies in the following section are adopted. Some of the strategies can be implemented in the short term while others may take more time or be more aspirational in nature.

STRATEGIES

1. Establish Municipal Approaches For Affordable Housing

1.1 Establish Organizational Capacity To Address Affordable Housing

Strategy	Description	Leaders / Partners
1.1.1 Establish A Permanent Affordable Housing Commission / Committee	<p>Create an Affordable Housing Commission / Committee in North Haven.</p> <p>This entity would promote implementation of this housing plan and prepare future updates as required by State law. It would also serve as an advocacy and education arm and communicate directly with residents, boards/commissions, and committees about the needs for housing and the importance of affordable housing.</p>	Board of Selectmen
1.1.2 Establish Staff Capacity To Implement Housing Strategies	<p>Staff will need to be involved in:</p> <ul style="list-style-type: none"> Supporting the Affordable Housing Commission / Committee Providing administration and oversight of some housing-related initiatives <p>Should North Haven require additional expertise in housing program administration, finance, and real estate to effectively administer the programs outlined in this plan, assistance may be available from SCRCOG, DOH, and/or consultants.</p>	Board of Selectmen

1.2 Establish A Housing Trust Fund To Enhance Financial Capacity

Strategy	Description	Leaders / Partners
1.2.1 Establish A Housing Trust Fund	<p>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 created and administered at the local level. The entity administering the fund would define priorities and eligible activities money in the fund could be used for.</p> <p>Examples of funding areas might include:</p> <ul style="list-style-type: none"> Emergency rental assistance Down payment and closing assistance Gap financing for new construction of affordable units Repairs/rehabilitation of older affordable homes/units Foreclosure prevention 	<p>Board of Selectmen</p> <p>Board of Finance</p>
1.2.2 Seek Ways To Fund A Housing Trust Fund	<p>Seek ways to fund a Housing Trust Fund such as from:</p> <ul style="list-style-type: none"> Grants Donations, gifts, and bequests Municipal contributions Land use permitting fees Community Reinvestment Act obligations 	<p>Affordable Housing Comm.</p> <p>Board of Selectmen Board of Finance Planning & Zoning Comm.</p>

1.3 Establish Standard Procedures For Deed-Restricted Units

Strategy	Description	Roles
1.3.1 Adopt Standard Documents	<p>Prepare and adopt standard documents so that set aside developments (and all deed-restricted developments) follow the same parameters:</p> <ul style="list-style-type: none"> • 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) 	<p>Affordable Housing Comm.</p> <p>Planning & Zoning Comm. Town Staff</p>
1.3.2 Require Town Approval Of AH Plan Administrators	<p>Establish a requirement in the Zoning Regulations (or Town ordinances) for municipal approval of administrators of deed-restricted developments to ensure they are qualified, experienced, and capable of:</p> <ul style="list-style-type: none"> • Determining income eligibility for affordable units • Monitoring sales prices/rental rates of affordable units, and • Submitting annual reports on compliance. <p>This could be a third-party administrator, the Housing Authority (on a fee per transaction basis), or an otherwise qualified entity (such as staff at SCRCOG).</p>	<p>Planning & Zoning Comm.</p> <p>Town Staff Affordable Housing Comm.</p>

Possible Future Considerations

Although this may need to wait until the Affordable Housing Plan is updated in 2027, North Haven may wish to consider the following before then:

Evaluate Extending Deed Restrictions	Consider extending the term of deed restrictions for a set-aside or deed-restricted development beyond the statutory minimum of 40 years.
Evaluate Capturing The Value Increment	<p>Evaluate how to address the “value increment” which can occur at the expiration of the deed restriction:</p> <ul style="list-style-type: none"> • Continue allowing the value increment to the then owner • Obtain a right of first refusal to purchase at the: <ul style="list-style-type: none"> • then calculated affordable sale price of an ownership unit (value increment to the Town) <u>or</u> • 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.

2. Preserve/Maintain Existing Affordable Units

2.1 Preserve / Maintain / Expand Existing Affordable Units

Strategy	Description	Roles
2.1.1 Work With Owners To Preserve Existing Assisted Housing Units	<p>Since it will be easier to preserve existing affordable housing units (such as assisted housing) than to build new such units, it is very important that North Haven maintain the units it has.</p> <p>While Housing Authority units 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.</p>	<p>Affordable Housing Comm.</p> <p>CT Dept. of Housing US HUD</p>
2.1.2 Expand And Modernize Housing Authority Units	<p>Work with the North Haven Housing Authority to investigate how existing sites could support additional units and/or transform them into mixed-income communities or modern affordable housing developments. This could include units for:</p> <ul style="list-style-type: none"> • Senior / disabled persons, and • Families. 	<p>Housing Authority</p> <p>Planning & Zoning Comm. Town Staff</p>
2.1.3 Continue To Use CDBG Funding To Maintain Existing Affordable Units	<p>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.</p>	<p>Affordable Housing Comm.</p> <p>Housing Authority Staff</p>

2.2 Seek To Preserve / Maintain Existing “Naturally Occurring” Affordable Units

Strategy	Description	Roles
2.2.1 Work With Owners To Deed-Restrict NOAH Units	<p>Investigate ways to deed-restrict existing naturally occurring affordable housing (NOAH) units through tax incentives, cooperative purchase, financial payment, and/or other means.</p> <p>This can be important since conversion of naturally occurring affordable units into market rate units (fixer-uppers, etc.) will reduce the amount of affordable housing in North Haven.</p>	<p>Affordable Housing Comm.</p> <p>Town Staff Board of Selectmen</p>

3. Increase The Number Of New Affordable Units

3.1 Encourage Affordable Housing Development In Locations Supported By The Community

Strategy	Description	Roles
3.1.1 Identify And Promote Locations For Housing	<p>Consider zoning changes, incentives, and infrastructure that may be needed to encourage housing development:</p> <ul style="list-style-type: none"> • along transit, • in commercial areas, or • locations suitable within the constraints of existing infrastructure. 	<p>Planning & Zoning Comm.</p> <p>Town Staff Affordable Housing Comm.</p>

The map on the next page suggests some areas in North Haven which may have the best potential for:

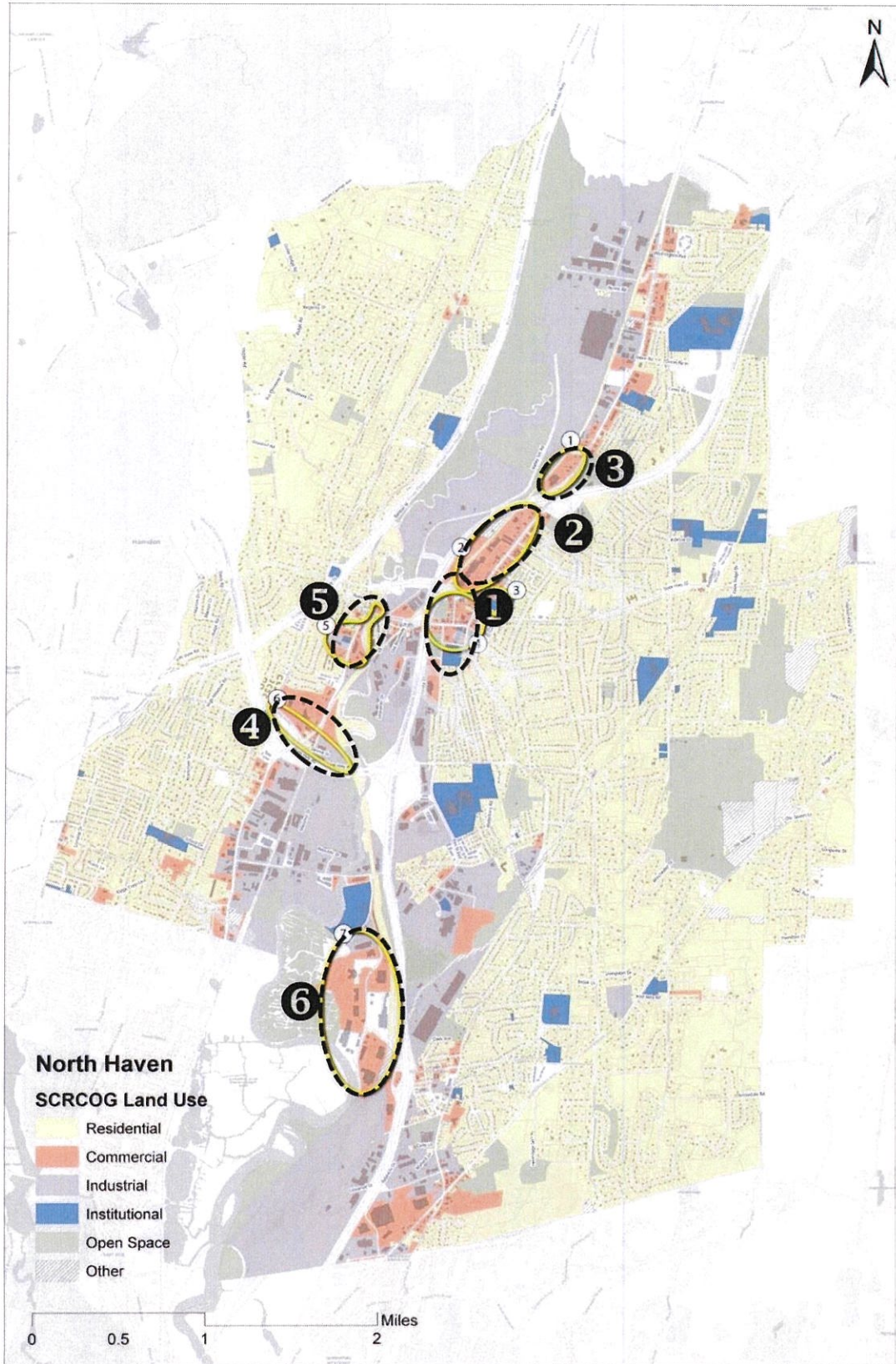
- enabling affordable housing in locations which support other community development objectives,
- supporting residents of affordable units (and market rate units which may be provided as part of the overall development).

These six areas were identified using considerations such as:

- Availability of utilities and transportation infrastructure (such as transit)
- Areas that are walkable, near commercial or retail space, close to jobs
- Areas identified in prior planning efforts (i.e., POCDs)
- Input from community planning staff, boards/commissions and committees, elected and appointed leaders, and residents

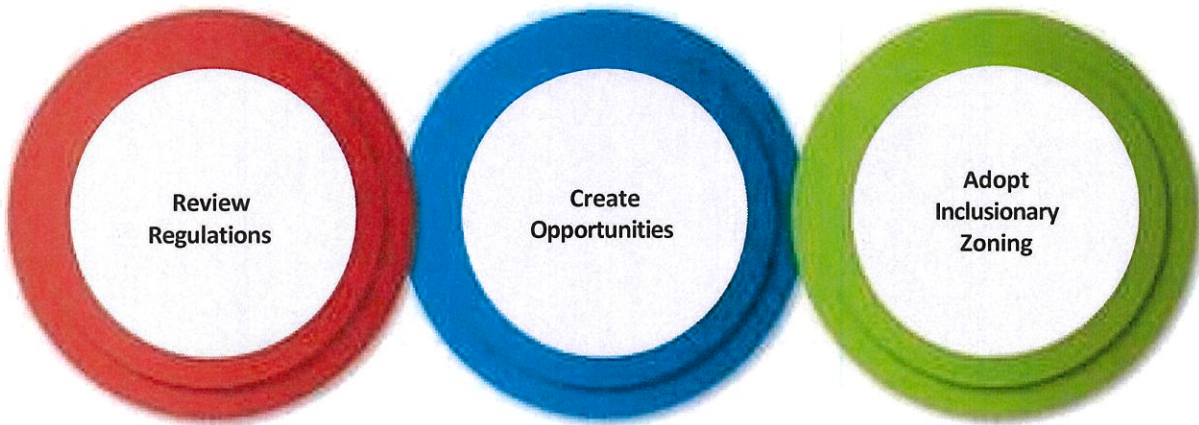
The six areas identified include:

1. Town Center Area	North Haven’s Town Center offers opportunities for housing in mixed use buildings or in well-designed structures for those who want to live in a downtown setting. This area provides walkability, access to transit, access to retail and restaurants, town services, and open space. Development here will also support local businesses.
2. Route 5 Commercial Area	The area along Route 5 between the Town Center and I-91 could offer opportunities for housing in mixed use buildings (reuse/repositioning of commercial properties) or in well-designed structures (through redevelopment or addition of housing on parking lots).
3. North Washington Area	This area along Washington Avenue immediately north of I-91 could also offer opportunities for housing in mixed use buildings (reuse/repositioning of commercial properties) or in well-designed structures (through redevelopment or the repurposing of existing parking lots for housing).
4. State Street Area	This area is being discussed as the potential location for a rail transit station in North Haven. If that station is constructed, the Town could consider allowing housing in this location to provide people with the opportunity to live near public transit.
5. Old Broadway Area	This mixed use area along State Street and Old Broadway could offer opportunities for housing in mixed use buildings (reuse/repositioning of commercial properties) or in well-designed structures (through redevelopment or the repurposing of existing parking lots for housing).
6. Universal Drive Area	This area along Universal Drive is another area with opportunities for housing in mixed use buildings (reuse/repositioning of commercial properties) or in well-designed structures (through redevelopment or the repurposing of existing parking lots for housing). This area is served by transit and has excellent highway access.



3.2 Consider Potential Amendment Of Zoning Regulations To Help Create More Units

Strategy	Description	Roles
3.2.1 Review Existing Zoning Regulations	<p>Review existing zoning districts and regulations to contemplate ways to increase the opportunities available for affordable housing production such as:</p> <ul style="list-style-type: none"> • Use restrictions, • Dimensional requirements, • Open space requirements, • Maximum height restrictions, • Minimum lot area requirements, • Maximum density (units/acre) or minimum lot area per dwelling unit requirements, and • Minimum parking requirements. 	<p>Planning & Zoning Comm.</p> <p>Town Staff Affordable Housing Comm.</p>
3.2.2 Create New Opportunities In The Zoning Regulations	<p>Look for opportunities to create flexible zoning regulations for the areas where the municipality wants to encourage housing production. If affordable housing units are provided, the regulations could allow multi-family housing typologies on smaller parcels in appropriate areas.</p> <p>This could include “missing middle” housing and/or co-housing developments with shared amenities, and/or accessory dwelling units (ADUs).</p>	<p>Planning & Zoning Comm.</p> <p>Town Staff Affordable Housing Comm.</p>
3.2.3 Adopt Inclusionary Zoning Provisions In Zoning Regulations	<p><u>Encourage</u> or <u>require</u> that below-market housing units be provided in new developments (residential / commercial / both).</p> <p>If new housing gets built without at least 10% affordable housing being provided, North Haven will fall further behind on meeting the 10% threshold with regard to the Affordable Housing Appeals Procedure. This would significantly help North Haven meet its current and projected future affordable housing needs.</p>	<p>Planning & Zoning Comm.</p> <p>Town Staff Affordable Housing Comm.</p>



3.3 Increase The Number Of Other Types Of Affordable Housing Units

Strategy	Description	Roles
3.3.1 Be Supportive Of Other Developments Of Assisted Housing	Support non-profit (such as North Haven Interfaith Housing) and private developers seeking to establish assisted housing in appropriate locations in North Haven.	Affordable Housing Comm. Planning & Zoning Comm. Town Staff
3.3.2 Seek To Attract Purchasers Using CHFA/USDA Mortgages	Investigate ways to <i>attract buyers receiving CHFA / USDA mortgages</i> to North Haven since such units count to the Affordable Housing Appeals List: <ul style="list-style-type: none"> • 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. Town Staff
3.3.3 Seek To Attract Tenants With Rental Assistance	Investigate ways to <i>attract tenant-based rental certificate recipients</i> to North Haven since such units count towards the Affordable Housing Appeals List.	Affordable Housing Comm. Town Staff

Possible Future Considerations

Although this may need to wait until the Affordable Housing Plan is updated in 2027, North Haven may wish to consider the following before then:

Explore Tax Incentives As A Way To Use Tax Incentives To Support Creation Of New Deed-Restricted Units:	Investigate ways to use tax incentives to support creation of new deed-restricted units: <ul style="list-style-type: none"> • Tax credits – A subtraction from a local, state, or federal tax liability • Tax abatements – Fixing property assessment (CGS 12-65b) • Tax abatements – Abatement of tax payment (CGS 8-215) eligible for State reimbursement (CGS 8-216) • Tax increment financing - Redirecting increases in real estate taxes from developments into infrastructure improvements, etc.
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4. Complementary Strategies

4.1 Coordinate The POCD And Affordable Housing Plan(s) As New Plans Are Prepared In The Future

Strategy	Description	Roles
4.1.1 Update The POCD To Reflect The AH Plan	Coordinate the POCD with this Affordable Housing Plan and future affordable housing plans in the usual course.	Planning & Zoning Comm.

4.2 Encourage / Promote / Require Appropriate Design

Strategy	Description	Roles
4.2.1 Establish Design Guidelines	<p>Consider ways to establish / strengthen design guidelines or requirements, including for affordable housing developments:</p> <ul style="list-style-type: none"> • Written guidelines / graphic guidelines • State “pattern book” (2023 completion anticipated) • Coordinate guidelines and requirements with code requirements. 	<p>Affordable Housing Comm.</p> <p>Planning & Zoning Comm.</p> <p>Town Staff</p>

4.3 Provide / Support Education About Affordable Housing

Strategy	Description	Roles
4.3.1 Prepare And Deliver Educational / Informational Programs Regarding Affordable Housing	<p>Promote community awareness and understanding of affordable housing by preparing and delivering educational materials and programs on:</p> <ul style="list-style-type: none"> • What affordable housing is • Housing needs in North Haven • The benefits of providing housing at all price points in the community • Housing as a form of economic development and how the two support each other • Approaches being implemented in North Haven. 	<p>Affordable Housing Comm.</p> <p>Town Staff</p>
4.3.2 Participate In Regional Education Efforts	Work with SCRCOG and other regional entities to promote greater awareness of housing issues – including private landlords’ understanding of rental assistance vouchers.	<p>Affordable Housing Comm.</p> <p>SCRCOG</p>

4.4 Provide Supportive / Complementary Municipal Programs

Strategy	Description	Roles
4.4.1 Continue To Provide Programs Which Support People And Households	<p>Because of their housing-related benefits, North Haven should continue to:</p> <ul style="list-style-type: none"> • Maintain / enhance elderly tax relief, including a senior tax freeze program. • Provide social services for people who need them (such as counseling, food assistance, elderly transportation, etc.). 	<p>Board of Selectmen</p> <p>Board of Finance</p> <p>Town Staff</p>
4.4.2 Investigate Ways To Enhance Programs Which Support People And Households	Investigate ways to provide / enhance programs which support North Haven residents. This could, for example, include helping support people “aging in place” with home maintenance, home improvements, etc.	<p>Town Staff</p> <p>Board of Selectmen</p> <p>Board of Finance</p>

4.5 Support Regional / Partnering Efforts

Strategy	Description	Roles
4.5.1 Support Regional Solutions	Continue to promote regional solutions to housing challenges including support of organizations which help address special housing needs (emergency shelters, homelessness, etc.).	Affordable Housing Comm. Board of Selectmen SCRCOG
4.5.2 Seek Ways To Work With Potential Housing Partners	Continue to work with other organizations as “housing partners” to accomplish North Haven’s housing goals.	Affordable Housing Comm. Board of Selectmen
4.5.3 Review Other Affordable Housing Plans	Continue to identify potential strategies to increase and/or maintain affordable housing units.	Affordable Housing Comm.

4.6 Implement Other Actions

Strategy	Description	Roles
4.6.1 Community Reinvestment Act	Work with local banks to help them meet their Community Reinvestment Act (CRA) obligations by supporting affordable housing initiatives in North Haven.	Affordable Housing Comm. Town Staff
4.6.2 Encourage Or Require Universal Design In Housing	Encourage or require universal design features 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.	Planning & Zoning Comm. Board of Selectmen

Possible Future Considerations

Although this may need to wait until the Affordable Housing Plan is updated in 2027, North Haven may wish to consider the following before then:

Workforce Housing	<p>North Haven could encourage, require, or request that a percentage of new units in a development be deed restricted to households earning between 80% and 120% of area median income - commonly referred to as Workforce Housing. Such units may be difficult to find in North Haven.</p> <p>While these units may not technically count towards a community's Affordable Housing Appeals List (focused on units affordable at 80% AMI and below), they may be a critical component to ensuring local workers can also live in North Haven.</p>
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.).

APPENDIX

Metrics Of Affordable Housing In North Haven In 2022

For any municipality, Connecticut bases the determination of median income for a household of four people on the lower of statewide median income (\$112,600) or the area median income (\$99,700 for the New Haven area). For North Haven, the relevant area median income (AMI) is \$99,700 for a household of four people.

INCOME ELIGIBILITY	1 person	2 people	3 people	4 people	5 people
Median Income (HUD 2022)					
• New Haven Area				\$ 99,700	
• State of Connecticut				\$ 112,600	
Lower of Above				\$ 99,700	
Income per RCSA 8-30g-8	\$ 69,790	\$ 79,760	\$ 89,730	\$ 99,700	\$ 107,676
80% of AMI	\$ 55,832	\$ 63,808	\$ 71,784	\$ 79,760	\$ 86,141

MAXIMUM GROSS RENT	Studio	1 BR	2 BR	3 BR	4 BR
Theoretical Occupancy	1 person	1.5 people	3.0 people	4.5 people	6 people
80% of AMI (based on theoretical occupancy)	\$ 55,832	\$ 59,820	\$ 71,784	\$ 82,950	\$ 93,032
• Calculated Monthly Housing Allotment	\$ 1,396	\$ 1,496	\$ 1,795	\$ 2,074	\$ 2,326
• Fair Market Rent Limit (120% of FMR)	\$ 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

MAXIMUM SALES PRICE	Studio	1 BR	2 BR	3 BR	4 BR
Theoretical Occupancy	1 person	1.5 people	3.0 people	4.5 people	6 people
80% of AMI (based on theoretical occupancy)	\$ 55,832	\$ 59,820	\$ 71,784	\$ 82,950	\$ 93,032
• Calculated Monthly Housing Allotment	\$ 1,396	\$ 1,496	\$ 1,795	\$ 2,074	\$ 2,326
80% AMI - 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.

Affordable Housing Inventory In North Haven

2021 Affordable Housing Appeals Listing

	Units
Government Assisted	393
Deed Restricted Units	23
	416

	Households
Tenant Rental Assistance	51
CHFA/USDA Mortgages	85
(fluctuate annually - locations not disclosed)	136

552 units / 9,491 (2010 Census) = 5.82%

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

Government Assisted (393 units)

Name	Street Address	Total	Family	Elderly	Built	Owner
Housing Authority						
Parkside Manor	191 Pool Road	40	0	40	1976	
Temple Pines	555 Pool Road	30	0	30	1989	
Private / Non-Profit						
Carmen Romano Apartments	67 Sackett Point Road	103	0	103		Parnell Brook Lim. Partnership
Oak View Senior Housing	520 Pool Road	48	0	48		Oak View Housing, Inc.
Pool Road Commons		50				
Stevens Woods	165 Clintonville Road	60	0	60	1980	North Haven Interfaith Housing
Summerdale (NHOAH)	194 Quinnipiac Avenue	20	20	0		
2 Corey Road (group home)	2 Corey Road	1	1	0		
67 Juniper Drive (group home)	67 Juniper Drive	1	1	0		
Woods Edge	522 Pool Road	40	0	40		Woods Edge Housing, Inc.
		393	22	371		

Deed-Restricted (23 units)

Name	Street Address	Total	Occupied	Term	Expiration
Village on State	160-164 State Street	8	2015	30	2045
Lexington Gardens	Lexington Gardens	15	2015-18	40	2055-58
		23			

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 are subject to the Procedure.

The types of housing which count to the State’s Affordable Housing Appeals Procedure include:

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 ...”
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.
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.
CHFA/USDA Mortgage Households	Households which purchase homes using CHFA or USDA mortgages are also counted to the Affordable Housing Appeals listing.

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.

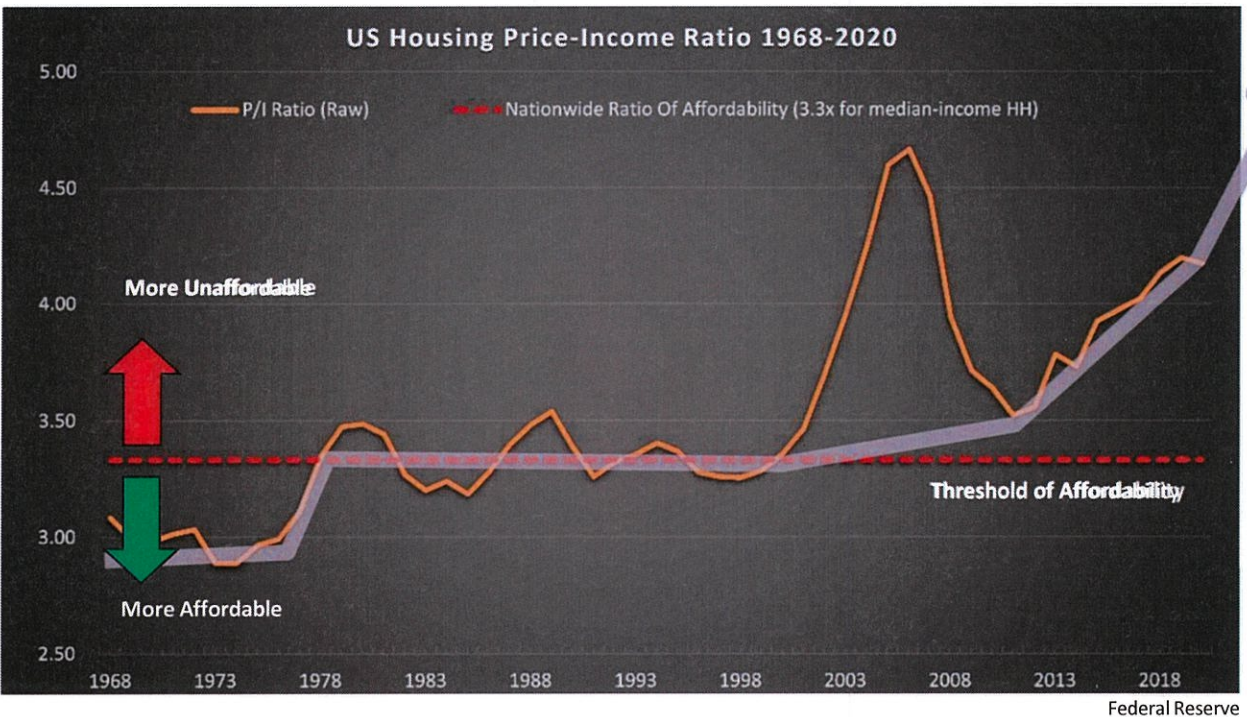
Practically speaking, court decisions have hinged on a strict demonstration of a substantial threat to public health or safety which cannot be addressed or mitigated by the proposed development.

Housing Affordability Over Time

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

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

Median House Price As Multiple of Median Income United States (1968-2018)



Under-Production Of Housing In Recent Years

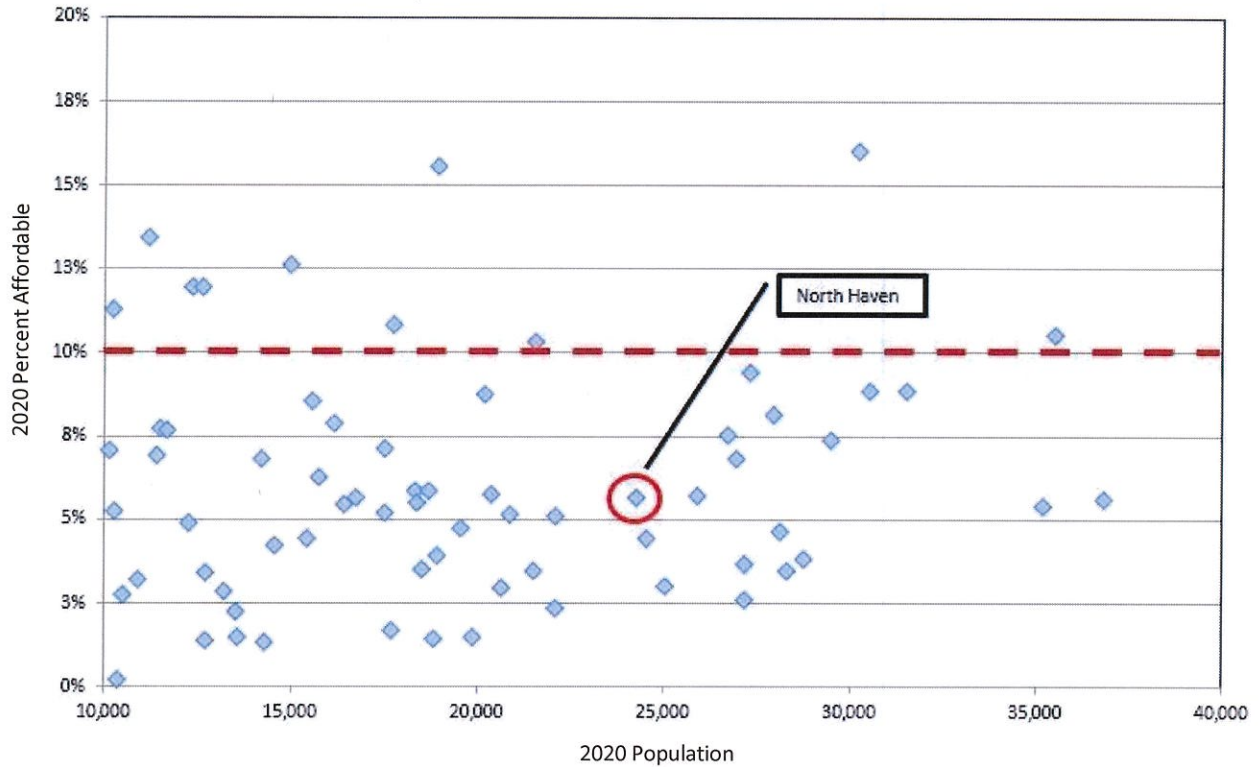
While housing production has fluctuated since 1960 due to economic conditions, it has generally averaged about 1.43 million units per year.

However, after the “sub-prime mortgage crisis” in 2006 or so, housing production dropped significantly and stayed below the historic average for 12+ years.

During this 149-month period of under-production, about housing units were not produced compared to historical averages and this 6 million unit shortfall resulted in a housing shortage and housing price spike.



Comparison Of State-Defined Affordable Housing



SIMILAR SIZE	Ranked By 2020 Population	Est. 2020 % AH
Municipality		
Berlin	20,175	8.77%
Bethel	20,358	5.75%
New Canaan	20,622	2.96%
Rocky Hill	20,845	5.16%
Darien	21,499	3.47%
Bloomfield	21,535	10.34%
Guilford	22,073	2.37%
Watertown	22,105	5.10%
North Haven	24,253	5.67%
Windham	24,425	28.39%
Simsbury	24,517	4.44%
Ridgefield	25,033	3.02%
Mansfield	25,892	5.71%
Farmington	26,712	7.55%
South Windsor	26,918	6.84%
Westport	27,141	3.66%
Newtown	27,173	2.60%

SIMILAR AH %	2020 Population	Ranked By Est. 2020 % AH
Municipality		
Stratford	52,355	6.42%
Suffield	15,752	6.24%
Thomaston	7,442	6.23%
Franklin	1,863	6.20%
Stonington	18,335	5.86%
East Lyme	18,693	5.84%
Bethel	20,358	5.75%
Mansfield	25,892	5.71%
North Haven	24,253	5.67%
Seymour	16,748	5.67%
East Granby	5,214	5.59%
Trumbull	36,827	5.58%
Montville	18,387	5.49%
Ellington	16,426	5.43%
Glastonbury	35,159	5.41%
Greenwich	63,518	5.34%
Southington	43,501	5.33%

NOTE – Data is based on 2010 Census since 2020 Census not yet released. Percentages expected to reset in May 2023.

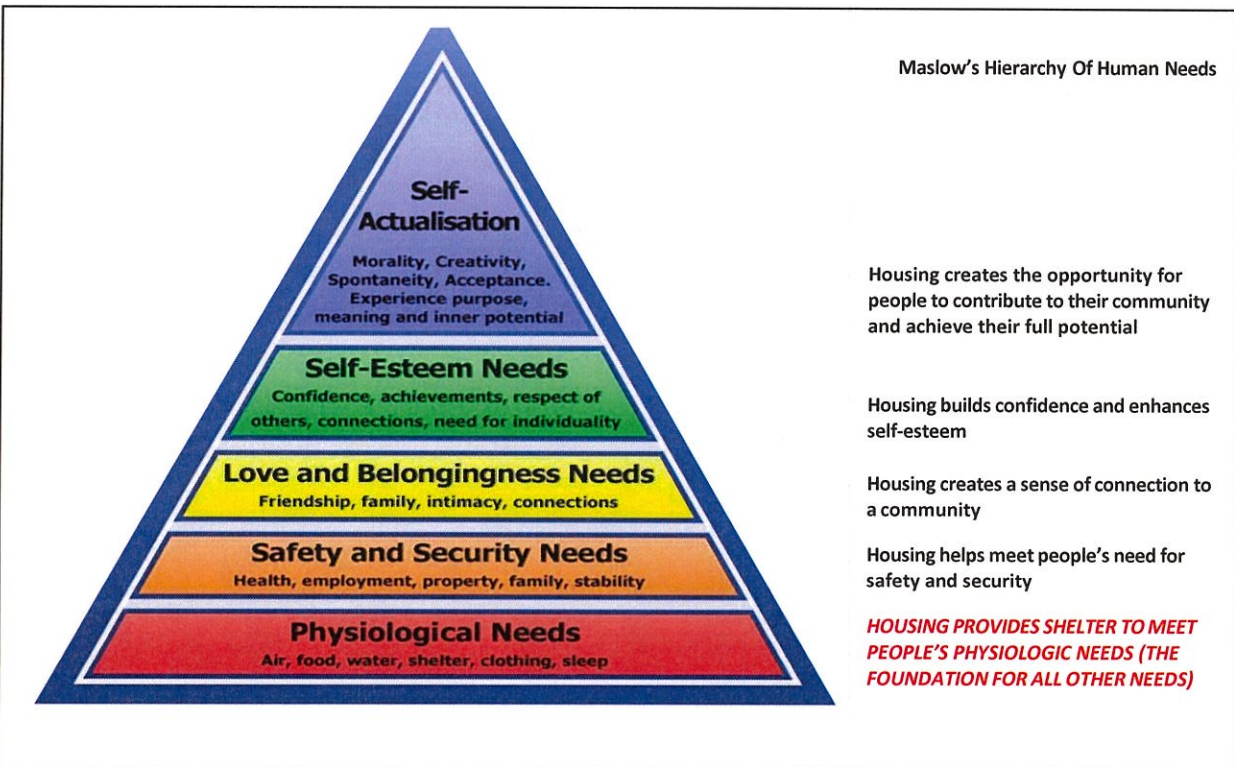
Housing And Maslow's Hierarchy Of Needs

Maslow's hierarchy of needs is a concept which was suggested as a way to classify the universal needs of people.

The hierarchy of needs is used to study how humans partake in behavioral motivation. Maslow used the terms:

- physiological,
- safety,
- belonging and love,
- social needs or esteem,
- self-actualization, and
- transcendence.

Although typically portrayed as a pyramid or triangle, the various “levels” are not necessarily sequential and different needs may be expressed in different ways and at different times.



“Middle Housing” Concepts

Two-Family



Two-Family



Three / Four-Family



Cottage Court / Pocket Neighborhood



Cottage Court / Pocket Neighborhood



Cottage Court / Pocket Neighborhood



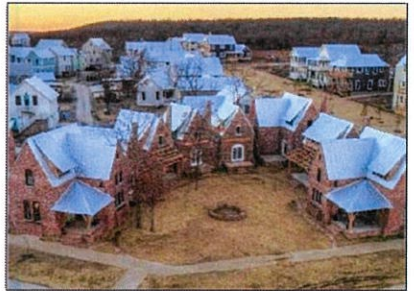
Streetfront Townhouse



Streetfront Townhouse



Townhouse / Cluster



Mixed Use Buildings



Mixed Use Building



Mixed Use Building



Some Relevant Housing Terms

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

ACCESSORY DWELLING UNIT – 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 (10) years, persons and families pay thirty percent (30%) or less of income, where such income is less than or equal to eighty percent (80%) of the median income.

AFFORDABLE HOUSING - Housing for which persons and families pay thirty percent (30%) or less of their annual income, where such income is less than or equal to eighty percent (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 substantial 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 eight (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 percent (30%) of the dwelling units will be conveyed by deeds containing covenants or restrictions which shall require that, for at least forty (40) 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 percent (30%) or less of their annual income, where such income is less than or equal to eighty percent (80%) 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 percent (15%) 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 percent (60%) 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 percent (80%) of the median income.

SINGLE-FAMILY – A detached structure that consists of one (1) dwelling unit.

TWO-FAMILY – See “Duplex”

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