

**STAFFORD CONNECTICUT
HOUSING AFFORDABILITY PLAN**



2022 - 2027

**ADOPTED MAY 19, 2022
by The Stafford Planning and Zoning Commission**

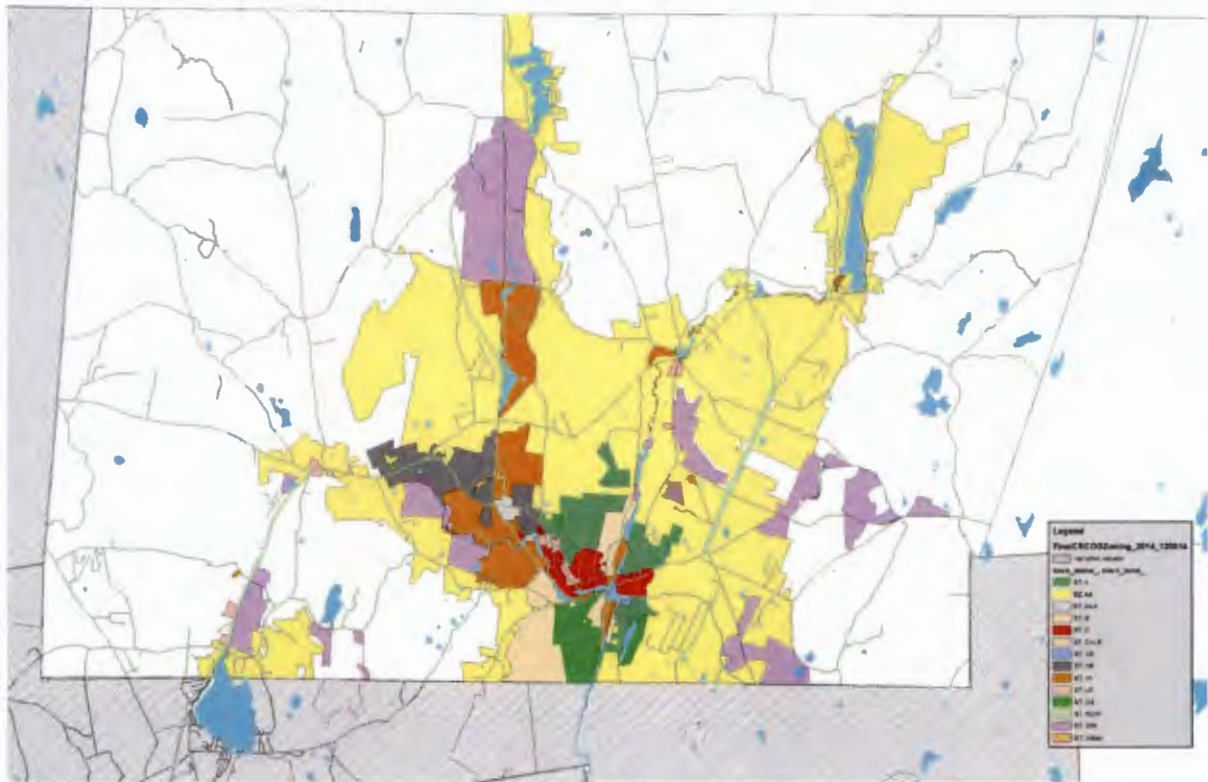
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TOWN CLERK

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Stafford is a town in Tolland County in Connecticut. It is a physically large town at 57.2 square miles, but relatively small in population at 12,121. Stafford Springs is the dense central business district of the town. In this area, shops are built wall to wall along Main Street with apartments located on the upper levels. Behind Main Street to the north is Prospect Hill that hosts a diversified inventory of residential structures on small lots. The river and railroad tracks border the other south side of Main Street and are home to a factory and a 182 acre park containing an abandoned high school and recreational facilities. Further to the south is the Stafford motor speedway along with single family residential homes and a number of multi family structures. To the East of Main Street are the Warren Mills, the Post Office, Town Hall and residences on larger lots. These residential areas encompass the densest zones in town and are known as zones A, B and C and the Central Business (CB) zone along Main Street.



Stafford Springs is located along the confluence of Furnace brook and Middle River where the Willimantic River is formed. Up these rivers are a number of factories and hamlets created when the textile industry was in full bloom. In the valley bottom, beside the middle river, is more commercial development along with single family homes. These areas are zoned for commercial development and are classified as the LB (local Business) and HB (highway Business) zones.



The WM zone allows for single family homes on 3 acre lots.

Outside of the business zones and the dense downtown zones lay vast areas of state forest and farms and include the less dense residential zones AA and AAA allowing for development on 1 and 2 acre lots.

Stafford CT Land Use Patterns



Stafford is well built out with only 13% of residential lots vacant. Lots less than 1 acre are only 8% vacant.

One Family Dwelling Units Occupancy rates				
lots greater than:	occupied	vacant	total	% vacant
1 acre	2005	275	2280	12.06%
2 acres	1209	212	1421	14.92%
3 acres	732	145	877	16.53%
5 acres	423	107	530	20.19%
10 acres	212	68	280	24.29%
less than 1	1492	131	1623	8.07%
total	6073	938	7011	13.38%

RENTAL PROPERTIES

Stafford is an affordable place to rent. Median rent of \$1,007 is 13% less expensive than the median rent of \$1,155 in Tolland County. This may reflect our lower income of \$74,386 versus \$87,069 for the county or the underlying less expensive value of the real estate.

76.8% of rental units cost less than \$1,500 per month compared to 67.7% for the county.

Most of the rental units are located in the downtown area close to the historic center of the town.



MARKET RATE RENTALS multi family

104 units out of 5108 units = 2%



East Street – Former Hospital 28 units



West Brook Garden Apartments 32 units



EDGEWOOD Apartments 24 units



West Street Units 5 units



Mixed Use Mill – River St. 20 units?

HOME OWNERSHIP

Stafford is an affordable place to purchase a house with a qualifying income of about \$60,000 to purchase a median priced house of \$191,600. The qualifying income is \$30,000 less than Stafford's median income of \$74,386. Furthermore, the median income of Stafford has been increasing over the past 10 years while the price of real estate has been decreasing. The price of a home in Stafford is substantially less expensive than in the county and the state.

Housing Stock	Town	County	State
Total Units	5308	59099	1507711
% single family	73.60%	69.20%	59.20%
Median Price	\$189,600	\$247,500	\$270,100
built pr 1950	38.20%	17.90%	29.30%
owner occupied	3399	39710	906798
as % Total Dwellings	72.50%	72.40%	66.60%
From CERC Town Profile 2019			

Change in Median Home Value for Owner Occupied Housing units			
	2010	2020	
Stafford	\$200,000	\$191,600	-4.20%
Tolland CTY	\$236,000	\$253,100	7.25%
Connecticut	\$267,500	\$275,400	2.95%

Change in Median Household Income			
	2010	2020	
Stafford	\$64,494	\$74,386	15.34%
Tolland CTY	\$77,175	\$87,069	12.82%
Connecticut	\$67,740	\$78,444	15.80%

COST BURDENED RENTERS

GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME	State		County		Town	
Occupied units paying rent	437,384	437,384	14,949	14,949	1,184	1,184
Less than 15.0 percent	52,712	12.1%	1,591	10.6%	150	12.7%
15.0 to 19.9 percent	52,270	12.0%	2,026	13.6%	190	16.0%
20.0 to 24.9 percent	54,264	12.4%	2,134	14.3%	146	12.3%
25.0 to 29.9 percent	52,657	12.0%	1,810	12.1%	259	21.9%
30.0 to 34.9 percent	39,555	9.0%	1,206	8.1%	102	3.6%
35.0 percent or more	185,926	42.5%	6,182	41.4%	337	28.5%
Not computed	27,681	{X}	774	{X}	75	{X}

Cost burdened households (those paying more than 35% of their monthly income in rent) represent 28.5% of the renters as compared to over 40% for the state and county.

22% of renters pay only 25% to 29.9% of their income on rent compared to 12% for the state and county.

Stafford ranks 50th in the state with 31.28% of the households being cost burdened.

MARKET RATE Cluster Housing

249 of 5124 Units or 4.8%



Forest Edge condominiums - 72 units with appraised values of 115K average



Edge wood condominiums – 85 units with appraised values of \$90k average



Isabella Court is a 55+ development of 92 clustered single family homes with an average appraised value of \$150k to 160k

SmartAsset.com ranked the affordability of all towns in the country in 2020 and determined that Stafford was the 10th most affordable town in Connecticut in municipalities with a population over 5,000.

Rank	City	Avg. Closing Costs	Annual Property Tax	Annual Homeowner's Insurance	Avg. Annual Mortgage Payment	Median Income
1	Southwood Acres	\$3,477	\$4,448	\$1,036	\$9,453	\$88,510
2	Sherwood Manor	\$3,555	\$4,637	\$1,099	\$10,034	\$82,683
3	Torrington,	\$4,452	\$4,707	\$877	\$8,007	\$63,576
4	Simsbury Center	\$4,123	\$6,907	\$1,688	\$15,408	\$108,264
5	Windsor Locks	\$4,964	\$3,425	\$1,078	\$9,838	\$66,846
6	Winsted	\$4,310	\$3,713	\$822	\$7,498	\$53,870
7	Oakville	\$5,035	\$4,222	\$1,106	\$10,095	\$68,117
8	Terryville	\$4,883	\$4,770	\$1,047	\$9,550	\$66,875
9	Naugatuck	\$4,834	\$5,970	\$1,027	\$9,375	\$70,512
10	Stafford Springs	\$4,627	\$4,016	\$946	\$8,635	\$58,946

Methodology. To find the most affordable places to buy a home, SmartAsset considered closing costs, real estate taxes, homeowners insurance and mortgage rates in the analysis.

We started the analysis by including all cities with a population of 5,000 or greater. We then measured the total cost of owning a home (using the average home cost) in each city over a five-year period. That five-year cost was then measured as a proportion of median household income in each place to determine affordability.

The most affordable places were those in which total housing costs were smallest compared to the median income in each area. Each city was then indexed on a scale from 0 to 100, with the most affordable location receiving a score of 100.

Sources: [US Census Bureau 2018 American Community Survey](#), [National Association of Insurance Commissioners](#), government websites, SmartAsset

AFFORDABLE HOUSING



Shamrock



Riverside



Woodland Springs



Avery Park

CGS 8-30G is a state statute that allows for zoning regulation flexibility when constructing “affordable housing”. Affordable housing is defined to include (1) “assisted housing,” (2) housing currently financed by Connecticut Housing Finance Authority mortgages, (3) housing subject to deeds and conditions restricting its sale or rental to low- and moderate-income people, and (4) mobile homes or accessory apartments subject to certain deed restrictions.

Stafford currently has 407 qualifying units: 257 assisted living, 20 tenant Rental Assisted and 115 single family mortgages. These 407 affordable units represent 7.94% of Stafford's 5,125 Housing units.

Affordable Government Assisted Housing Units			
Avery Park		110	
Woodland Springs		79	
Shamrock West		32	
Riverside I,II,III		36	
		257	
Tenant Rental Assistance		20	
1 Family Mtgs		115	
Total Housing units			Total 8-30g
	5124	392	7.65%

The 8-30G statute only applies when the number of affordable units is less than 10% of a communities' housing stock. Thus, it is the goal of municipalities to increase their affordable housing proactively so that they are located where it is appropriate. Woodland Springs and Avery Park are operated by the Stafford Housing Authority. The 110 structures in Avery Park were built in the 1960's and are deteriorating. These single floor units are being phased out and will be replaced by housing at woodland Springs. It would be hoped that the Avery Park units will be replaced by more modern affordable or low income housing. Woodland Springs Phase II is in process and these 79 units should be occupied by 2023 increasing our affordable housing by 79 units for a total of 471 units being 9.2% of the housing stock. 41 more units would be needed in order to meet the 10% threshold. However, the units in Avery Park will come off the list as residents move out of Avery Park and into Woodland springs. Stafford ranks 16th on the Non-Exempt Affordable Housing Appeals list.

A dwelling unit is defined as "affordable" if it costs less than 30% of the income of a household earning 80% or less of the Area Median Income (AMI). In order to count towards a town's affordable housing, the property must be deed restricted as affordable for at least 30 years. (see table in Voucher Section)

The maximum monthly rent charged for the Stafford Housing Authority units are calculated as follows:

Step 1. Determine AMI.

Step 2. Adjust median income identified in Step 1 by family size by assuming that 1.5 persons will occupy each bedroom of a unit, *except in the case of a studio or zero-bedroom unit, in which case 1.0 person shall be assumed.*

The family size adjustment shall be made with reference to the following percentages:

NUMBER OF PERSONS IN FAMILY	1	2	3	4	5	6	7	8
PERCENT ADJUSTMENT	70%	80%	90%	100%	108%	116%	124%	132%

The family size adjustment that involves a half person (such as 4.5 persons) shall be calculated by taking the midpoint between the relevant figures above and below the half. For example, the adjustment for a 4.5 person household is 104 percent.

Step 3. Calculate the percentage of Step 2 prescribed by the applicable Tax Credit Rules.

Step 4. Calculate thirty percent (30%) of Step 3, representing that portion of household income deemed to be used for housing costs.

Step 5. Divide Step 4 by twelve (12) months to determine the maximum monthly housing payment.

Step 6. Determine by reasonable estimate monthly expenses for heat and utility costs for which the tenant is directly responsible, excluding television, telecommunications, and information technology services, but including any other periodic fees for which the tenant is directly responsible, such as common charges in the case of a common interest ownership community.

Step 7. Deduct the estimate of monthly tenant-paid utilities and fees determined in Step 6 from the figure derived in Step 5, which will result in the maximum amount that Administrator may charge for this rental unit as the monthly contract rent.

HOUSING VOUCHERS (section 8)

(From Connecticut Department of Housing)

Eligibility for a housing voucher is determined based on the household's annual gross income and the PHA's definition of a family. Participation is limited to U.S. citizens and specified categories of non-citizens who have eligible immigration status. Generally, the family's income may not exceed 50 percent of the median income for the county or metropolitan area in which the family chooses to live. [By law, a PHA must provide 75 percent of its vouchers to applicants whose incomes do not exceed 30 percent of the area median income.] Stafford does not administer the housing voucher program

		RENTAL ASSISTANCE					
# bedrooms	0 - BR	1 - BR	2 - BR	3 - BR	4 - BR	5 - BR	6 - BR
Maximum allowable Rent/month	\$865	\$1,080	\$1,340	\$1,650	\$1,862	\$2,141	\$2,420

HOUSEHOLD SIZE HUD MEDIAN INCOME								
% ami	1	2	3	4	5	6	7	8
30%	\$20,454	\$23,376	\$26,298	\$31,558	\$33,895	\$36,233	\$38,570	
50%	\$34,090	\$38,960	\$43,830	\$52,596	\$56,492	\$60,388	\$64,284	
100%	\$68,180	\$77,920	\$87,660	\$105,192	\$112,984	\$120,776	\$128,568	

ZONING REGULATIONS AND AFFORDABLE HOUSING

Accessory Dwelling Units

Permitting accessory dwelling units (ADU) allows for the construction of additional dwelling units subordinate to the primary dwelling unit on a lot. Stafford only allows an ADU as an in-law apartment that must be contained within the primary dwelling unit or attached to it. The extra unit may not detract from the appearance of the house as a single family home. The town should investigate loosening the restrictions on ADUS by allowing them to be created in existing accessory buildings or to be built new. ADUS have the potential to supplement residents' income to offset the costs of home ownership and also offer rents to people who may not need the size of a minimum size house or want to live in denser neighborhoods.

"Tiny" houses as ADUs or as primary dwelling units will increase the stock of less expensive housing in Stafford. Recent legislation eliminated minimum house sizes in Connecticut.

MUTI - FAMILY HOUSING

Multi-family housing is allowed by special use permit in the B and C zones of the town. The minimum lot size for development is 2 acres. There may be no more than 4 units per acre in the B zone and 6 units per acre in the C zone. Maximum lot coverage is 25% and the units must be served by public sewer and water.

There are only 4 lots in zone C that meet this requirement. One is the old town landfill, one is a church, one is a vacant school, and one is developed as multi-family Housing. There are 13 lots that meet the requirement in zone B, five are vacant and 2 would be challenging to build on.

This area is well built out and supplies residents with affordable housing in these dense zones.

Stafford allows multi-family housing by special permit in the A, AA, and AAA zones as long as they are restricted to Ages 55+.

The minimum lot size is 5 acres with a maximum of 4 units per structure. 2 parking spaces are required per unit (1 in a garage). The maximum lot coverage is 25%; The maximum impervious coverage is 35%

and 35% open space is required. Public sewer and water are recommended. A 50 foot property line setback is mandatory with 50 feet of space between buildings.

Stafford's multi-family zoning regulations seem to allow for development but actually constrict further development.

Planning for the Future of Affordable Housing

The Town should:

- Loosen restrictions in the A, AA, and AAA zone so that multifamily open space development would be allowed.
- Allow for an additional dwelling unit for each multiple of the minimum lot size requirement of the zone. For example, if the minimum lot size of the zone is 2 acres and the owner has four acres, they would be allowed 2 dwelling units – 3 units for 6 acres and on so.
- Allow for detached small accessory dwelling units on lots that are 50% more than the minimum lot size requirement of the zone.
- Allow for conversion of large single-family structures into multifamily housing
- Promote repurposing underutilised and abandoned structures such as schools and mills into affordable housing.
- Promote mixed use zoning in appropriate locations
- Ensure the quality of the existing multifamily housing stock through active code enforcement.