Office of Community Planning and Development

ZOOM/TELECONFERENCE MEETING SIMSBURY PLANNING COMMISSION PUBLIC WORK SHOP PROCEDURE

Welcome to the virtual public workshop of the Simsbury Planning Commission. We are glad that you are interested in participating and hope to benefit from your input. The public work shop helps the Commission gather information and/or comments that will help assist in updating various planning documents. This meeting is not considered a public hearing however there is still a general procedure that will be followed:

- 1. Introduction of the agenda item by the Chair
- 2. Brief presentation by Staff and/or Commission
- 3. Reading of written comments received by the Commission from members of the public
- 4. Public Comment

The following procedure will be followed for members of the public that wish to speak at the workshop:

- Prior to the meeting, you need to register to speak. The instructions for registration are on the meeting's agenda.
- During the meeting, you are to mute your device when you are not speaking.
- When recognized by the Chair, you will be asked to speak
 - o First clearly state your name and address, spelling of your name.
 - o Address all your comments to the Commission.
 - State your comments in as clear and succinct a manner as possible.

This meeting is to serve as a public work shop. As state above, the workshop is not a public hearing. The Planning Commission is seeking input to assist the process of developing a planning document. The meeting is not intended to serve as an open conversation directly with the commission.

Office of Community Planning and Development

AGENDA PLANNING COMMISSION – REGULAR MEETING TUESDAY, NOVEMBER 10, 2020

MEETING TO BE HELD VIA ZOOM - 7:00 p.m.

I. CALL TO ORDER

1. Pledge of Allegiance

II. ROLL CALL

- 1. Appointment of Alternates
- III. APPROVAL OF MINUTES of the October 27, 2020 regular meeting

IV. PUBLIC WORKSHOP

- 1. Affordable Housing Plan
 - a. Written Comments are be emailed to mglidden@simsbury-ct.gov; no later than 12:00pm Monday November 9, 2020; comments will be read into the record
 - b. Email Lbarkowski@simsbury-ct.gov by 12:00pm Monday November 9, 2020 to register to address the Planning Commission concerning draft affordable housing plan
 - Registrants <u>need</u> to provide the following information in order to be put on speaker list for workshop:
 - 1. Name:
 - 2. Address:
 - 3. Phone Number (needed if you are dialing into the meeting):

V. REFFERAL FROM THE BOARD OF SELECTMAN

1. Hendricks Lane Road Acceptance

VI. ADJOURNMENT

Please notify Michael Glidden, 860-658-3252, or mglidden@simsbury-ct.gov, if you are unable to attend this meeting.

Watch meetings LIVE and rebroadcast on Comcast Channels 96, 1090, Frontier Channel 6071 and LIVE streamed or on-demand at www.simsburytv.org

George Harris 20 Fairview St Simsbury, CT. 06070

November 9, 2020

Dear Members of the Simsbury Planning Commission:

I write as Senior Minister of First Church of Christ in Simsbury, and perhaps more importantly, as a proud resident of Simsbury, to communicate my support for more truly affordable housing in our town

I am not qualified to wade into the technical details of the issue, though some of our church members are doing the necessary work to understand all the public policy requirements and implications. Rather, as a minister, I write in support of affordable housing as a moral issue.

While I have had the privilege of serving First Church for the past five years, much of my experience in ministry has been in serving lower-income populations. I came to know and love the many good, hard-working people who, because of the limitations of the poverty they were born into are significantly disadvantaged in many ways. But despite stereotypes to the contrary, I found the great majority of these people to be good citizens, committed to better lives for themselves and their children. I have heard it said that the biggest determinant of a child's success in school and in life is their zip code. Having a meaningful supply of affordable housing in Simsbury would change the lives of lower income families who reside here.

I also want to speak on behalf of my family who, until we moved to Simsbury, has lived in much more economically diverse communities. Such diversity lends a richness and vitality to community life that would benefit Simsbury, making us a stronger, more attractive community to many.

First Church is a member of the Greater Hartford Interfaith Action Alliance (GHIAA), an organization of over 40 faith communities, Jewish, Muslim, and Christian, urban and suburban, black, white and brown, prosperous and struggling. We have a GHIAA Core Team at First Church comprised of some 15 of our members who are committed to advancing affordable housing in Simsbury. Some will testify at Tuesday's Planning Commission meeting. We are committed to being a more visible and committed partner in efforts to bring more truly affordable housing to Simsbury.

Thank you for your commitment and good work.

Rev. George Harris Senior Minister First Churc Original Message----

From: cmsmailer@civicplus.com [mailto:cmsmailer@civicplus.com]

Sent: Monday, November 9, 2020 8:15 AM

To: Glidden Michael

Subject: [Simsbury CT] Written Comments for tomorrow's meeting (Sent by Rick Collins,

richardcollins@comcast.net)

Hello mglidden,

Rick Collins (<u>richardcollins@comcast.net</u>) has sent you a message via your contact form (<u>https://www.simsbury-ct.gov/users/mglidden/contact</u>) at Simsbury CT.

If you don't want to receive such e-mails, you can change your settings at https://www.simsbury-ct.gov/user/263/edit.

Message:

I want to share my view of what I believe is an important next step for the planning commission; a reexamination of access to affordable housing for people interested in moving to our fair town. Many people have suggested that it is important for people to pull themselves up by their bootstraps to become successful in our country. Many people spend their professional lives giving people the tools to improve their lives. Simsbury should be a town open to allowing people opportunities to improve themselves and access to affordable housing will make this dream a reality. Our town can be a shining light on a hill; a true example of the possibilities for people of all socioeconomic backgrounds to achieve the American Dream. We only need people with the vision and foresight to make these possibilities into realities.

There is a strong impetus by many of our residents to make the American Dream available. Please consider how Simsbury can be the leader in this issue.

From: WENDY HELMKAMP [mailto:wbhelmkamp@comcast.net]

Sent: Monday, November 9, 2020 9:53 AM

To: Glidden Michael

Subject: Simsbury Affordable Housing Plan Comments

Dear Commissioners,

I want to start by saying that I listened to some of the Commission's recorded meetings as you were developing the plan, and want to acknowledge the effort and hard conversations that went into developing the Affordable Housing Plan. My comments are more general than specific and build upon the comments that you received during your first listening session.

While you were working on this plan, the Simsbury Board of Selectman passed a Resolution Declaring Racism a Public Health Crisis. The essence of this Resolution is to advance racial equity in our town in part by setting goals and establishing polices that dismantle systemic racism in health, housing, education, food security, and criminal justice. (The Resolution can be found on the SPIRIT Council page of the Town website.)

My hope is that you will revisit the Affordable Housing Plan with this lens and add an explicit intention to address systemic racism in housing in Simsbury. For instance, given that Simsbury is 95% white, the goal referenced in the very beginning of the plan, to "maintain and enhance the *safe*, *healthful*, *aesthetic and distinctive* living environment in Simsbury..." comes across as implicit "code words" to keep the town white. It is highly subjective language that requires greater understanding about the message it sends and the choices about housing that it reinforces.

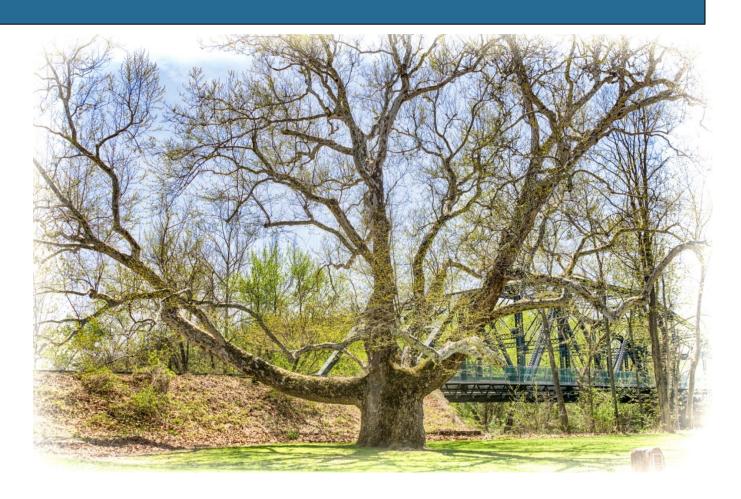
When white people are confronted with evidence of structural racism, a common response is, "I didn't create these policies, so I am not to blame." My intention here is not to blame anyone, only to raise awareness because once made aware, a new choice emerges which is to do something about it.

I do not have specific suggestions for the plan as I am not a housing expert, however, I would encourage you to seek out resources from those who are focusing on this issue, such as Desegregate CT.

Kind regards,

Wendy Helmkamp 48 Wyngate Simsbury

Town of Simsbury Affordable Housing Plan



Simsbury Planning Commission 2020-2025 Plan



Foreword

Since the adoption of the 2017 Plan of Conservation and Development, the Simsbury Planning Commission and the Town of Simsury have been committed to the promotion and/or creation of more affordable housing.

In July of 2017, the General Assembly passed Public Act 17-170 which requires that every community to develop an affordable housing plan. The affordable housing plan is intended to illustrate how specifically each community will increase the number of affordable housing units.

The creation of additional affordable housing units in Simsbury will benefit the community as a whole. More affordable housing units diverifies the housing stock in Simsbury. It creates options for citizens who chose to live in town whether its first home owners, renters, seniors wishing to age in place, or individuals that would otherwise not have the economic means to consider living in this community.

The Planing Commission is fully committed to assuring the goals and objectives concerning housing outlined in this plan and the Plan of Conservation and Development are met.

Simsbury Planning Commission

Regular Members

Chairman: William Rice Secretary: Alan Needham

Erin Leavitt-Smith Holly Beum

David Blume Craig MacCormac

Alternate Members

Richard Cortes Julie Eaton Sean Fernand Glynn

Staff

Mike Glidden CFM CZEO, Director of Planning and Community

Laura Barkowski, Land Use Specialist



What is affordable housing?

Connecticut General State Statute 8-30 g defines a home as "affordable" if the cost of ownership cost less than 30% of the gross income of a household earning 80% or less of the Area Median Income (AMI). In order for the housing unit to count towards the community's official tally, the property can be subject to a deed restriction for at least 30 years.

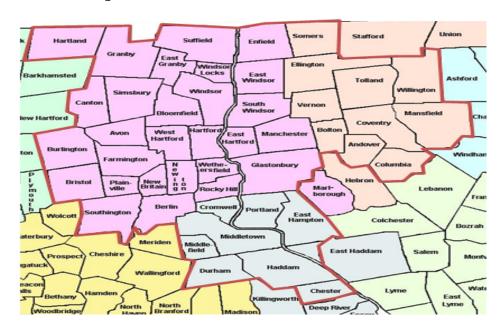
Income calculations are adjusted annually based on projection provided by the Department of Housing and Urban Development.

The Town of Simsbury follows income level projections for the Hartford-West Hartford – East Hartford Metro Area. The calculation below is for 80% and 60% of the AMI for the Hartford-West Hartford Metro Area:

	1	2	3	4	5	6	7	8
	Person	People						
80% of AMI (2019)	\$ 54,824	\$ 62,656	\$ 70,488	\$ 78,320	\$ 84,586	\$ 90,851	\$ 97,117	\$ 103,382
60% of AMI (2019)	\$ 40,680	\$ 46,500	\$ 52,320	\$ 58,080	\$ 62,760	\$ 67,380	\$ 72,060	\$ 76,680

Source: HUD Income IncomeLimits

Map of Hartford-West Hartford- East Hartford Metro Area



The income levels above would be used to determine whether a residence in Simsbury could qualify as "affordable" if the monthly housing plus utility costs did not exceed 30% of the person's income.

The table below illustrates what monthly housing costs would be for someone that making 80% and 60% of AMI based on the household size:

	l Person	2 People	3 People	4 People	5 People	6 People	7 People	8 People
80% of AMI Max monthly housing costs	\$1353.10	\$1566.40	\$1762.20	\$1953.00	\$2114.20	\$2271.27	\$2427.92	\$2584.55
60% of AMI Max monthly housing costs	\$1017.00	\$1162.00	\$1308.00	\$1452.00	\$1569.00	\$1684.00	\$1801.50	\$1917.00

Source: HUD Income IncomeLimits

Why is affordable housing important?

According to the 2017 Plan of Conservation and Development, 48% of respondents felt there were too few affordable housing options for first time home buyers and 44% felt that there were too few affordable housing options for elderly persons. One of the goals of the plan was to maintain and enhance the safe, healthful, aesthetic and distinctive living environment in Simsbury while providing for a range of housing choices for people of all ages and economic circumstances.

The need to provide housing options that serve segments of the population that are not as economically stable is vital.



The Law: Affordable Housing Appeals Act

The Affordable Housing Appeals Act or Connecticut General Statutes 8-30g, provided an avenue for additional affordable housing in Connecticut. The intent of the law was that every community in Connecticut would provide no less than 10% of total housing stock as affordable housing. Deed restrictions are utilized so that the home's affordability would be protected for a period of 30 years.

According to the Connecticut Department of Housing (DOH) 2019 Affordable Housing Appeals List, Simsbury has 4.74% of the total housing stock considered to be affordable to those individuals makes less than the area median income. The grid below breaks down the percentage as determined by DOH:

Total Households	Assisted		CHFA/USDA loans	Deed Restrictions	Assisted	Percentage of Affordable
9,132	289	50	93	0	432	4.74%

In the case of Simsbury, the gross income for a family of four cannot exceed \$78,320.00 in order to be considered 80% of AMI. A home's price or rental costs would be considered affordable if no more than 30% of the individual's or family's incomes were used for housing and utilities.



2017 Plan of Conservation and Development

Housing Diversity Goals/Objectives

- Seek to provide for housing choices for seniors who wish to live in Simsbury, including those of limited means.
- Seek to support seniors who wish to "age in place" in their current home.
- 3. Provide for appropriately scaled accessory apartments within or attached to a single family dwelling so long as one living unit remains owner occupied.
- 4. Promote smaller housing which could be "starter housing" for first time home buyers or "stepdown" housing for seniors or meet other housing needs.
- 5. Consider allowing two-family dwelling units by Special Permit in appropriate locations where public water and sewers are available.

Goals for Diversifying Housing Simsbury's Housing Market

The goal of this plan is the incremental increase of affordable housing in town; seek to increase units by 1 percentage point (or 90 units) over the next 5 years.



Example of a Development that provided affordable units: Simsbury Specialty Housing

In 2015, the Simsbury Zoning Commission approved a 48 unit development for Regan Development Group as part of the Dorsett Crossing Master Plan.

The facility provided housing for individuals affirmed with MS. The rental units associated with the development were deed restricted as affordable for very low income individuals.



HOW WILL SIMSBURY MEET THE GOAL?

New Developments/Re-Developments

When considering new developments or re-developments, a consideration should be given to the inclusion of deed restricted affordable units. The inclusion of such units would be consistent with feedback the Planning Commission received during the 2017 Plan of Conservation and Development Update.

Simsbury Center

In developing the Simsbury Town Center Form Based Code, a consideration was given to finding ways to attract or spur residential development in tow n center. The code permits residential development with favorable densities for the developer. Simsbury Center is a walkable and vibrant town center that would behighly desirable. The Town could consider amending the Town Center Code to include an inclusionary zoning function.

Inclusionary Zoning

The existing townwide zoning regulations have inclusionary zoning regulations which provide density bonuses to certain residential devleopment provided that a portion of the devleopment is set aside for "affordable" units. Consideration should be given to encouraging residential development pursuant to these regulations.

In 2014, the Simsbury Zoning Commission approved a 182 unit residential development known as Garden Homes pursuant to the Master Plan for the Re-Development of 34 Hopmeadow Street

18 of the 182 rental units were set aside as "affordable" units via deed restriction.

The Zoning Commission should consider whether the practice of requiring deed restricted affordable rental units should be required for all future multifamily developments.

Connecticut General Statutes (8-2i)

permits zoning
commissions to
develop standards
which promote the
development of
affordable housing to
persons and families
of low and moderate
income. This practice
is referred to as
inclusionary zoning.
Statute gives three
options to
communities to
consider:

- a) The setting aside of a reasonable number of housing units for long-term retention as affordable housing through deed restrictions or other means
- b) The use of density bonuses
- c)The making of payments into a housing trust fund to be used for constructing, rehabilitating or repairing housing affordable to persons and families of low and moderate income

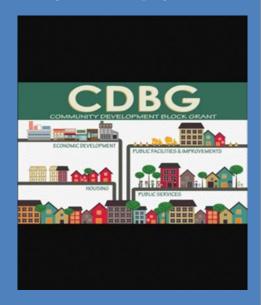
Small Cities Community Block Grant Program

The Town of Simsbury managed a housing rehabilitation program for home owners in Tariffville from 1984 to 1990.

Low interest loans were granted to property owners in Tariffville to encourage re-investment in properties, correction of code violations, and overall improvement of housing options to individuals of limited economic means.

The program ceased operations in 1990 due to lack of funding available for future loans.

The Town could investigate on whether there is program income available to revive or restart the housing rehabilitation program.



HOW WILL SIMSBURY MEET The GOAL? Cont.

Small Cities Program/Tariffville

The Small Cities Program provides financial options that can assist with the rehabilitation of residential structures. A housing rehabilation program can provide home owners/property owners the ability to re-invest into properties that provide housing options to low to moderate income individuals.

Simsbury Housing Authority

The Simsbury Housing Authority manages a facility that provides housing for individuals with limited economic means. The facility's occupancy is at capacity.

An expansion was planned in the past which would increase housing capacity for the facility. The Town could assist in investigating whether the plan could be implemented for the expansion of the facility adding more residential units to the facility.

Multi-Family Housing

The 2017 Plan of Conservation and Development has a reccomendation that Zoning Commission consider permitting two family dwelling units by special exception in appropriate locations where utilities such as sewer and water services permit.

How Will Simsbury Meet the Goal? Cont.

Investigate Town Properties for the Development of Affordable Housing Projects

The town owns properties which are not encumbered with environmental restrictions that could be developed as affordable housing projects. A request for proposals could be developed by the town in order to seek interested parties for the potential development of these properties.

Rehabilitation of Distressed Properties

When a residential property is sold through the tax sale process, the Town of Simsbury should consider developing a policy to require that deed restrictions would be placed on these properties ensuring that they would remain affordable.

Government Programs

The town can investigate means to assist educating potential home buyers, sellers, and real estate agents about government programs that can designate existing Simsbury housing stock as affordable. Loan assistance programs such as the Connecticut Finance Housing Authority or USDA sponsored loans are examples of assistance that is available to qualified home owners.

Affordable Housing Ordinance

The town participates in the Small Cities Community Block Grant Program. As a condition of this program, the town is required to develop an affordable housing ordinance. The development of such an ordinance could assistance with potential regulatory hurdles that may hinder the development of affordable housing units in Simsbury.



WHO CAN ASSIST SIMSBURY?

Simsbury Housing Authority

With the possibility of an expansion to the existing facitility, the Simsbury Housing Authority can provide opportunity to add to the stock of affordable housing units to Simsbury

Not-for-Profit Housing Organizations

The Housing Authority is not the only organization that can help Simsbury acchieve the goal of increased affordable housing units in town. Organizations such as the Partnership for Stronger Communities can provide assists in various ways that can result in higher awareness of the need for affordable housing along with concepts that can be implemented to fulfill adding more affordable housing units.

FAVARH is an organization based in Farmington, Ct that provides affordable housing options for adults with learning disabilities. This organization is an example of groups that the Town of Simsbury could either partner with or connect a developer with to provide affordable housing units which serve a vernuble population.

Based on current figures from CT DOH, Simsbury needs to add 481 "affordable" residential units to provide for 10% of the total housing stock.

ACTIONS

The Town of Simsbury is committed to increasing the number of affordable housing units in town. Below are actions for the Town to consider so that the goal of increasing affordable housing can be met:

Action	Responsible Party	Priority Level	Target Completion
Amend subdivision	Planning Commission	High	December 2021
Regulations to require % of			
new developments to be deed			
restricted affordable units			
Investigate developing and	Zoning Commission	High	January 2023
implementing Inclusionary			
Zoning Regulations			
Explore using Program	Town Staff;	Medium	February 2022
Income from Community	CTDOH		
Block Development Grant			
program to assist with			
creation of affordable housing			
units			
Identify State and Federal	Town Staff	High	July 2023
funding that can assist with	Simsbury Housing		
the construction of new	Authority		
affordable houisng units for			
the Simsbury Housing			
Authority			
Consider Amending the	Zoning Commission	Medium	July 2023
Zoning Regulations to permit			
2 family housing by special			
permit in areas that are served			
by public water and sewer	700		7 0001
Invegistate whether there are	BOS	High	January 2024
town owned properties that	Planning Commission		
can support the devleopment of affordable housing	Town Staff		
	BOS	Medium	T 0004
Develop policy for requiring deed restrictions for tax sales	Town Staff	Meaium	January 2024
	Town Staff	No diam	T1 0004
Identify education resources that can assist with notify the	BOS	Medium	July 2024
public of government	200		
assistancce programs that are	Planning Commission		
avialable			
Develop an affordable housing	BOS	Medium	Sontombor 2024
ordinance	Town Staff	Medium	September 2024
O1411GHOC	Planning Commission		
	Training Commission		