

Town of Simsbury

Affordable Housing Plan



Planning Commission

2020-2025



What is affordable housing?

A home is considered to be “**affordable**” if it costs less than 30% of the income of a household earning 80% or less of the Area Median Income (AMI).

Connecticut General Statutes §8-30g requires that 10% of the total housing stock for a community to be set aside as “affordable”. In order for the housing unit to count towards the community’s official tally, the property must 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 would follow income levels projections for the Hartford-West Hartford Metro Area.

The calculation below is for 80% of the AMI for the Hartford-West Hartford Metro Area:

	1 Person	2 People	3 People	4 People	5 People	6 People	7 People	8 People
80% of AMI (2019)	\$ 54,824	\$ 62,656	\$ 70,488	\$ 78,320	\$ 84,586	\$ 90,851	\$ 97,117	\$ 103,382

Source: HUD Income [IncomeLimits](#)

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 the monthly housing costs would be for someone making 80% of AMI based on the household size:

1 Person	2 People	3 People	4 People	5 People	6 People	7 People	8 People
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80% of AMI Max monthl y housin g costs	\$1353.1 0	\$1566.4 0	\$1762.2 0	\$1953.0 0	\$2114.2 0	\$2271.2 7	\$2427.9 2	\$2584.5 5
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Why is affordable housing important?

Affordable housing helps diversify a community's housing stock. A diversified housing stock gives housing options to first time home buyers or provides seniors the ability to age in place.

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.

According to 2000 Census and 2011-2015 American Community Survey:

- 16% of homes in Simsbury were valued under \$150,000.00 in 2000, this figure decreased to 6% based on current figures
- The median home value in Simsbury is \$328,608.00 which is a 45% increase from 2000

Source: [2018HsgProfile Simsbury.pdf](#)

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 the 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 price would be protecting the affordability 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 making less than the area median income. Below breaks down how the percentage was determined by DOH:

Total Households	Gov't Assisted	Tennant Rental Assisted	CHFA/USD A loans	Deed Restrictions	Total Assisted Units	Percentage of Affordable
9,132	289	50	93	0	432	4.74%

In the case of Simsbury, a family of four would require an income of \$78,320.00. A home price or rental costs would be considered affordable if no more than 30% of the individual's income were used for housing and utilities. The maximum monthly costs for that family of four would be \$1953.00.

Temporary Four-Year Moratorium

The State of Connecticut provides communities temporary relief to the affordable housing appeal process through a moratorium. A community that is planning on seeking a moratorium needs to demonstrate the progress made towards reaching the 10% requirement, as outlined in CGS §8-30g. A point system has been developed to score the efforts by a community in order to determine whether the moratorium would be approved.

If a moratorium is approved, a community would have the ability to refuse applications made pursuant to CGS §8-30g.

2017 Plan of Conservation and Development

Housing Diversity Goals/Objectives

1. Seek to provide for housing choices for seniors who wish to live in Simsbury, including those of limited means.
2. 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 “step-down” housing for seniors of 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

A greater diversity of the Simsbury’s housing market would increase options for first time buyers, elderly, or individuals that financially may not have considered home ownership.

It is important to consider family households with incomes less than \$70,000.00 and single persons or seniors that make less than \$50,000.00.

Affordability for the rental market also would help attract and retain groups of people.



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

HOW WILL SIMSBURY MEET AFFORDABLE HOUSING GOALS?

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 town center. The code permits residential development with favorable densities for the developer.

Simsbury Center is a walkable and vibrant town center that would be highly desirable for someone looking. The Town could consider amending the Town Center Code to provide an inclusionary zoning function.

Inclusionary Zoning

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

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

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 multi-family developments.

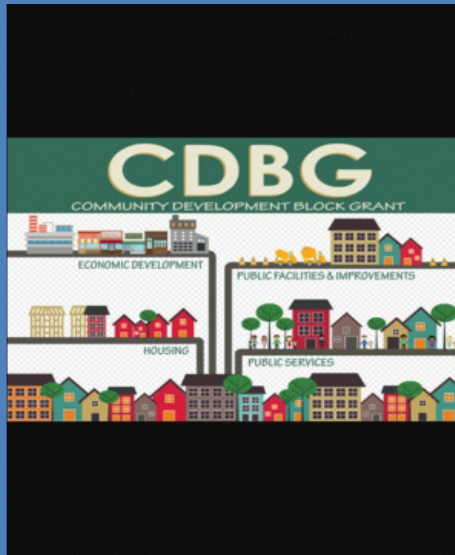
Small Cities Community Block Grant Program

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 AFFORDABLE HOUSING GOALS? Cont.

Small Cities Program/Tariffville

The Small Cities Program provides financial options that can assist with the rehabilitation of residential structures. A housing rehabilitation 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 on whether the plan could be implemented for the expansion of the facility by adding more residential units to the facility.

Multi-Family Housing

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

