

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 Simsbury 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 diversifies 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.

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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.

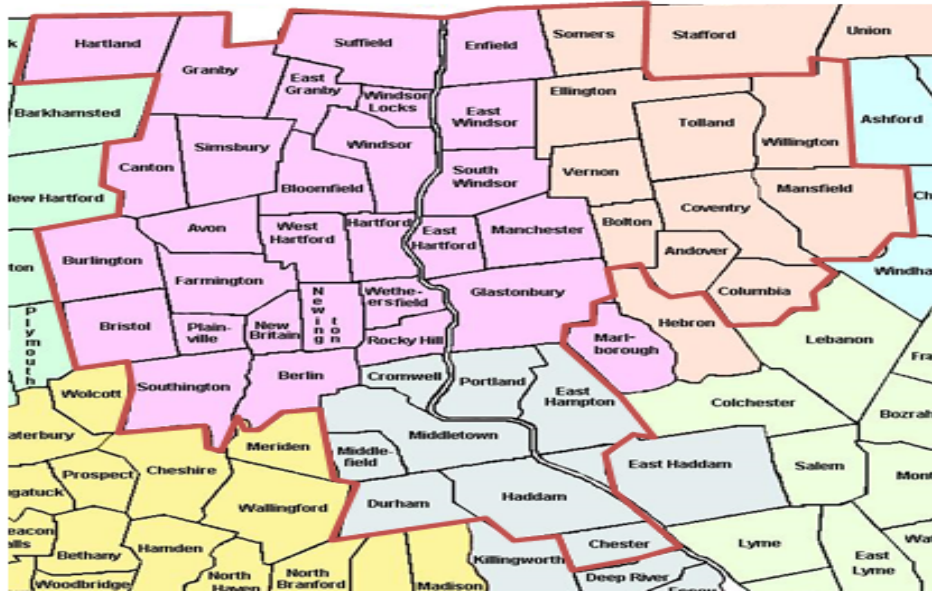
Income calculations are adjusted annually based on projection provided by the Department of Housing and Urban Development.

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 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
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:

	1 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	Gov't Assisted	Tennant Rental Assisted	CHFA/USDA loans	Deed Restrictions	Total Assisted Units	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

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 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 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. 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 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.

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.

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 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 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 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.



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 facility, 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 achieve 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 Regulations to require % of new developments to be deed restricted affordable units	Planning Commission	High	December 2021
Investigate developing and implementing Inclusionary Zoning Regulations	Zoning Commission	High	January 2023
Explore using Program Income from Community Block Development Grant program to assist with creation of affordable housing units	Town Staff; CTDOH	Medium	February 2022
Identify State and Federal funding that can assist with the construction of new affordable housing units for the Simsbury Housing Authority	Town Staff Simsbury Housing Authority	High	July 2023
Consider Amending the Zoning Regulations to permit 2 family housing by special permit in areas that are served by public water and sewer	Zoning Commission	Medium	July 2023
Investigate whether there are town owned properties that can support the development of affordable housing	BOS Planning Commission Town Staff	High	January 2024
Develop policy for requiring deed restrictions for tax sales	BOS Town Staff	Medium	January 2024
Identify education resources that can assist with notify the public of government assistance programs that are available	Town Staff BOS Planning Commission	Medium	July 2024
Develop an affordable housing ordinance	BOS Town Staff Planning Commission	Medium	September 2024

