



## Town Information Session

Why is Middlebury Developing an Affordable Housing Plan?

April 6 2022

# Topics to be covered in this presentation

- Why are we developing an affordable housing plan (AHP) in Middlebury?
- What types of housing does Middlebury need?
- What do residents think Middlebury needs for new housing?
- What is affordable housing? What does it look like?
- The process of creating an AHP and public input.



# Why Are We Developing an Affordable Housing Plan?

- CGS Legislation 8-30j. Effective July 2017 requires compliance by June 2022.
- **Sec. 8-30j. Affordable housing plan. Hearing and adoption. Amendments. Filing requirement.**
  - (a) **At least once every five years, each municipality shall prepare or amend and adopt an affordable housing plan for the municipality. Such plan shall specify how the municipality intends to increase the number of affordable housing developments in the municipality.**
  - (b) The municipality may hold public informational meetings or organize other activities to inform residents about the process of preparing the plan. If the municipality holds a public hearing, at least thirty-five days prior to the public hearing on the adoption, the municipality shall file in the office of the town clerk of such municipality a copy of such draft plan or any amendments to the plan, and if applicable, post such draft plan on the Internet web site of the municipality. After adoption of the plan, the municipality shall file the final plan in the office of the town clerk of such municipality and, if applicable, post the plan on the Internet web site of the municipality.
  - (c) Following adoption, the municipality shall regularly review and maintain such plan. The municipality may adopt such geographical, functional or other amendments to the plan or parts of the plan, in accordance with the provisions of this section, as it deems necessary. If the municipality fails to amend such plan every five years, the chief elected official of the municipality shall submit a letter to the Commissioner of Housing that explains why such plan was not amended.

# Middlebury Planning and Zoning Commission to serve as Affordable Housing Plan (AHP) Committee

- Commission to hold public sessions to:
  - Provide information as to the basis and need for the AHP.
  - Gather data for the AHP draft document.
  - Assemble the draft AHP document and act on it.
  - Present the AHP to BOS for consideration and adoption.
  - Initiate discussion and consideration of possible future planning and zoning regulation revisions.
- COMMISSION'S MISSION IN THIS MATTER:
  1. TO STUDY THE ISSUE ON A LOCAL AND REGIONAL BASIS.
  2. SEEK PUBLIC INPUT ON THE AHP CREATION FOR THE TOWN.
  3. CREATE AN AHP WHICH IS RESPONSIVE TO THE LEGISLATIVE REQUIREMENTS.
  4. SUBMIT AN ADOPTED AHP TO CT OPM AS REQUIRED BY JUNE 2022.

Some examples of affordable housing developments.  
There are many types, sizes and configurations of such housing.

A key element: Compatible within the context of the Town's existing development.



# AHP per CGS 8-30j.continued:

- AHP does not have to be limited and may contain information and goals for all types of attainable housing.
- AHP to include strategies for people of all ages, special needs, income levels, and ranges of all cultures and trades. Planning to focus on equity and fairness.
- AHP is not itself a regulatory document, but outlines plans and items for consideration in possible future regulations.

# What is “affordable” housing?

- **DEFINITION:**

- COSTS LESS THAN 30% OF THE INCOME OF A HOUSEHOLD EARNING 80% OR LESS OF THE AREA MEDIAN INCOME.
  - ADJUSTED ANNUALLY AND BY HOUSEHOLD SIZE.
  - STATE AFFORDABLE HOUSING APPEALS LIST: ABOVE + IS “ASSISTED” BY FHA OR OTHER TO INSURE CONTINUED AFFORDABILITY.
- >30% = COST BURDENED.

80% Of AMI (2021) (Waterbury/New Haven)	Middlebury \$99,200
1 person family	\$ 57,680
2 person family	\$ 65,920
3 person family	\$ 74,160
4 person family	\$ 82,320
5 person family	\$ 88,960

**Example: Rental / 30% = cost burdened**

- 1 BR apt: \$ 1,545/ \$1,442 max (1 fam)
- 2 BR apt: \$ 1,854/ \$1,854 max (3 fam)
- 3 BR apt: \$ 2,141/ \$2,065 max (4 fam)

## A few facts\*:

### In Middlebury:

- Cost Burdened Households:
  - Renters: 32%
  - Owners with mortgage: 27%
  - Total “affordable” housing: 127/2,966 (total units)
  - Owner occupied units: Middlebury: 83.9%  
New Haven County: 55.8%  
Connecticut: 60%

\* American Community Survey 2018



# What do we mean by “Affordable” Housing?



Various definitions for affordable housing, but typically:

- Applicants must qualify based on family income as a percentage of Area Median Income (AMI). 30%/60%/80% etc.
- Based on family size and may be for rental or purchase.
- Residents may currently work in the community or may want to move to the community where they work or want their family to live.
- Local businesses are constantly seeking workers to fill open jobs in the local community. Trades and initial/entry jobs provide opportunities to invigorate the community with some affordable units/residents.

# What Does Affordable Housing Look like?

## Keys:

- **Design is compatible with the community in general.**
- **Location is environmentally acceptable.**
- **Physical access is desirable and easy from health, emergency services and utility perspectives**
- **Possible access to transit if available in area or town.**
- Density and construction is in keeping with all building, health and fire codes.
- Access is available to residents with disabilities.
- Provisions for grown children, au pair, care giver or in-law possible.
- Equal access to amenities and public services.
- Access to community assets such as parks and playgrounds.

## Contemplated Goals of the AHP at This Time

- Allow seniors to downsize and remain in Town.
- Encourage young adults to remain in town and/or come back to Town.
- Continue to develop Middlebury in the desirable manner it has been developed over time.
- Improve future development so as to enhance Town desirability for all current and future residents.
- Grow and develop the Town responsibly and add to a solid economic base by setting achievable planning goals.

## How can the residents help the Commission complete the AHP?

- The Commission will soon be posting a survey on the Town website with a variety of questions about housing in Middlebury.
  - **Please respond to the survey. 1 response per person, please.**
- Results of the survey will be considered and incorporated into the draft AHP.
- All votes will be public. Draft AHP will be sent to Board of Selectmen for adoption.

Thank you!

Questions?

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