



Town of Plainville

Affordable Housing Plan

Planning and Zoning Commission

Adopted September 13, 2022

Completed in Partnership with

Town of Plainville Planning and Zoning Commission



Consultant

SLR International Corporation



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Community Values Statement

The Town of Plainville offers an inclusive housing stock that provides a range of housing options to current and future residents. Our efforts will allow a diversity of households to benefit from Plainville's many community assets.

Plainville embraces a diverse and inclusive housing policy that promotes affordable homeownership opportunities, quality rental options, and housing choices for all household types, income levels, and life stages. Plainville's goal is to provide housing diversity that allows young people to live in the community where they grew up, enables residents to age in place and downsize within the community, and provides housing opportunities that strengthen Plainville's economic base as well as that of the region. Plainville is fortunate to have cultivated a well-balanced housing stock, but a proactive approach to the satisfaction of all current and future residents is necessary for a sustainable future.

The community must work together to preserve and improve the housing stock to meet its needs. Continued efforts to increase housing affordability will ensure that existing residents can continue to live in the community as they move through different life stages and lifestyles. Plainville prides itself on its excellent quality of life for all residents, quality town services, and access to open space, recreational, and cultural opportunities

Future housing development should continue to align with each zoning district and in accordance with the Plan of Conservation and Development.

Introduction

The Town of Plainville has developed this Affordable Housing Plan, which identifies strategies to grow the number of affordable housing units over the next five years in a manner that aligns with community values. This plan is intended to satisfy the statutory requirements under CGS Section 8-30j. Affordable Housing Plans must be updated every five years per state statute.

What is Affordable Housing?

In CGS Section 8-30g, the State defines Affordable Housing as housing that costs 30% or less of household income for households making less than 80% of state or Area Median Income (AMI), whichever is lower. As of 2021, a family of four making less than \$79,900 per year or an individual making less than \$55,950 per year could qualify for affordable housing in Plainville. Income limits are updated on an annual basis by the U.S. Department of Housing and Urban Development (HUD). According to data from the HUD, about 43% of Plainville households make less than 80% of Area Median Income and may be eligible for affordable housing programs.

Affordable housing, as the State defines it, typically only includes protected units that are reserved for low-income households through deed restrictions or through governmental assistance programs such as housing vouchers or subsidized mortgages. According to 2021 data published by the Connecticut Department of Economic and Community Development (DECD), 555 or 6.88% of Plainville's total housing units were protected affordable units. Plainville also has many naturally occurring affordable housing (NOAH) units. While these units may be affordable to low-income households today, they may not be affordable in the future if rents or home sale prices increase.

A common myth around affordable housing is that it consists only of higher density apartments. This is not true. Affordable housing can be like any other type of housing and comes in many forms, shapes and sizes ranging from single-family homes to duplexes and from townhomes to apartments. It can be privately owned or rented. It can house seniors, families with children, single individuals, or persons with disabilities. It can also come in a range of architectural styles making it virtually indistinguishable from other housing types. While some affordable housing units are owned and managed by public entities, like the Plainville Housing Authority, most are privately owned and managed.

Why is Affordable Housing Important?

Affordable housing provides many benefits to the community. Growing the number of affordable housing units would allow those with roots in the community to continue living here, regardless of their economic status. Affordable and diverse housing choices would allow young adults to move back to the community, in which they grew up. Seniors would be able to remain in the community after they retire and have opportunities to downsize, should they choose. Households that experience a loss of income due to economic circumstances, disability, divorce, or loss of a spouse, will not be displaced from the community, due to the inability to pay for housing. Workers

in essential jobs such as teachers, grocery store workers, home health aides, childcare workers, restaurant workers, and first responders would have an opportunity to live where they work. Affordable housing can also support businesses by providing housing choices for entry level workers, medical residents, and lower wage workers at major employers.

Plan Development Process

This Affordable Housing Plan for Plainville was developed over a five month period and provided opportunities for community participation. A project website was launched through ArcGIS StoryMap to engage and educate residents of Plainville on different types of affordable housing, share project updates, and solicit feedback through online surveys.

A community survey ran from January to February 2022 and gathered input from 115 residents (0.6% of the population) of Plainville on community values and housing needs. The key findings of the survey were:

- 33% of respondents were not aware of any affordable housing in Plainville today
- 32% of respondents know someone struggling with housing costs
- The top characteristics that make Plainville a great place to live were identified as the small town feel, green, sense of community, location and accessibility, and the people.
- 50% of respondents believe that seniors need more housing options in Plainville
- 49% responded that low-income households need additional housing options
- 43% believe that individual or single households need housing options
- 68% of respondents answered that there is enough housing for young families



Full survey results can be found in *Appendix A*.

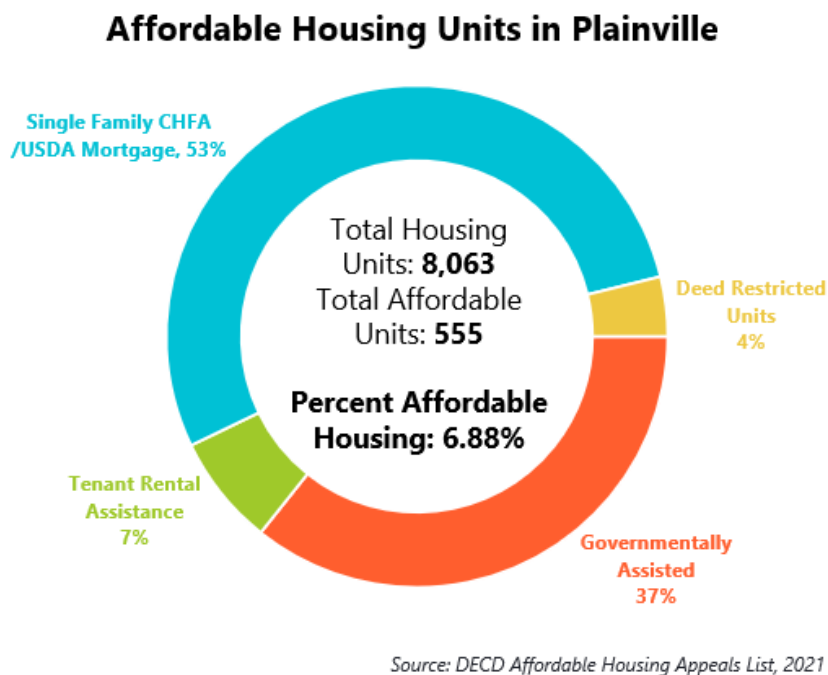
A public workshop was held on April 26, 2022, which presented the housing needs assessment, community survey results, case studies and potential strategies. Participants were asked to provide to input on potential strategies for their community. Participants showed support for a range of strategies through live polling exercises and a question and answer session.

Introduction to Plainville

Plainville is a town of 17,525 residents located in southwest Hartford County. According to the 2019 American Community Survey, Plainville contains 8,187 households with a median household income of \$70,012.

Plainville is bordered on the east by the Metacomet Ridge and contains numerous geological features. It is known for its annual Hot Air Balloon Festival.

Affordable Housing in Plainville



Protected Units

As of 2021, 555, or 6.88% of Plainville's total housing units are protected affordable units. This total includes 37% governmentally assisted units, 7% units receiving tenant rental assistance, 53% USDA or CHFA mortgages, and 4% deed restricted units.

Since 2002, Plainville has lost a number of affordable housing units. Plainville had over 9.25% of their housing stock as protected affordable housing units in 2002. Due to the increase in the overall

number of market-rate units and a loss of affordable units, the overall percentage has decreased in the past 20 years. The different types of affordable housing in Plainville today are described in the sections below.

Plainville Housing Authority

The Plainville Housing Authority was established pursuant to Chapter 128 of the Connecticut General Statutes, as amended, to provide decent, safe, and sanitary housing to low and moderate income families. Currently, the Housing Authority has 120 units which are studio or 1 bedroom units and are offered to elderly (over the age of 62) or handicapped or disabled.

Housing Vouchers

Housing Vouchers including Section 8 or RAP certifications utilize specific formulas to determine what the rental payments of the tenant are. Plainville residents who have a housing voucher, will often have to pay approximately 30% of their household income directly to the landlord and the

voucher or certificate pays the rest to the landlord. Vouchers assist families to pay an affordable amount for housing and have funds for other basic needs. Housing vouchers in the Town of Plainville are administered by the Bristol Housing Authority.

Connecticut Housing Finance Authority Programs

The Connecticut Housing Financing Authority (CHFA) is a self-funded, quasi-public organization. Its mission is to alleviate the shortage of housing for low- to moderate-income families and persons in the state and, when appropriate, to promote or maintain the economic development of the state through employer-assisted housing efforts. Mortgages through CHFA are available for first time homebuyers purchasing homes that are within the CHFA Sales Price Limits who have a gross income that is within the Income Limits. Over the last 5 years, CHFA mortgages were used by 48 households to purchase homes in Plainville.

Naturally-Occurring Affordable Housing

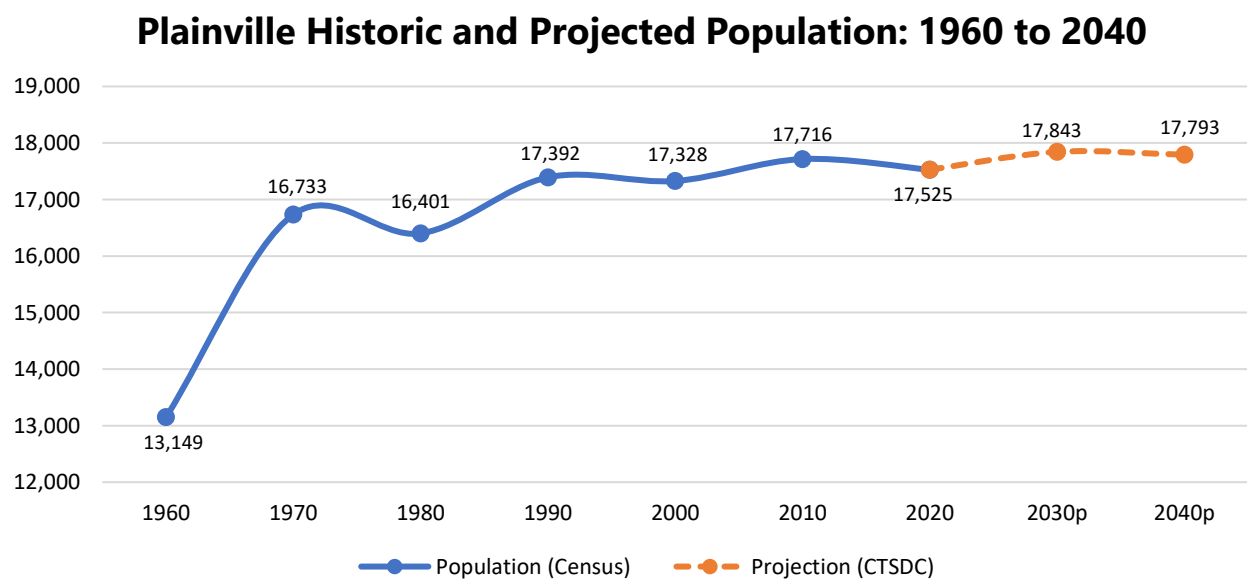
Private housing on the open market may be affordable to low-income households. It is sometimes referred to as Naturally Occurring Affordable Housing (NOAH). This housing has no deed restriction or subsidy, but still costs a low-income household no more than 30% of their income. However, low-income households must compete with other more affluent households to occupy these units. As prices rise, the affordability of these units may disappear.

Housing Needs Assessment

This section presents a summary of the key findings from the Housing Needs Assessment. For the complete Housing Needs Assessment, please see *Appendix B*.

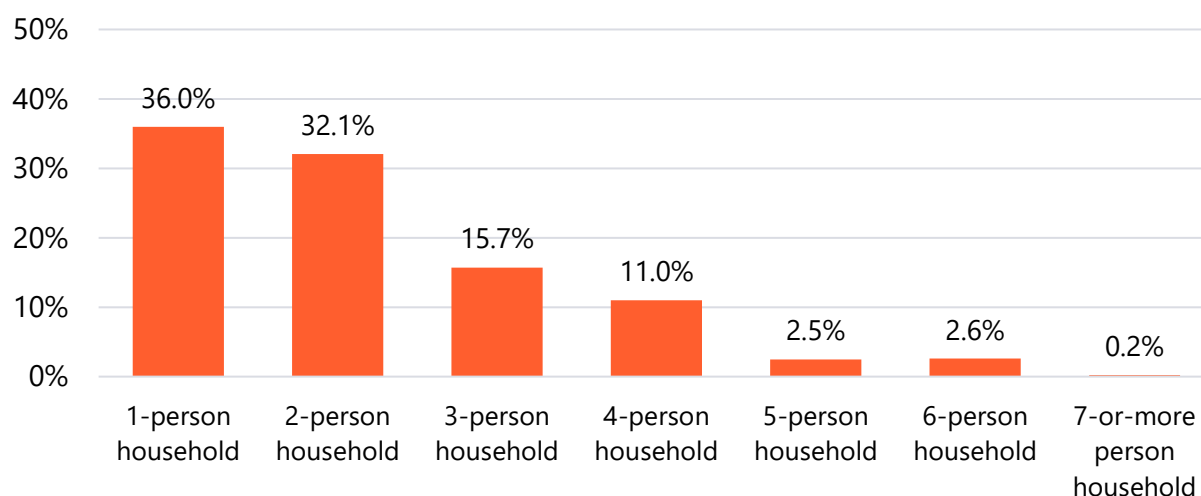
Demographics

- Plainville's population increased rapidly between the 1960s to 1970s, after which growth has been fluctuating each decade but overall remaining stable since 1990. .
- The Connecticut Data Center projects that by 2040, Plainville's population will continue to remain stable and will be only slightly higher than it was in 2020.
- When looking at age distribution, Plainville has seen decreases nearly all population cohorts except for young adults in their 30s and seniors between ages 60 to 74.
- There have been decreases in older adults from 40 to 59 but large increases in the "baby boomer" population.
- Between 2010 and 2019, the portion of the population age 65 or over grew from 15.5% to 17.6%.
- Plainville has seen a shift towards smaller households. Currently, the average household size in Plainville is 2.3.
- 44% of households in Plainville are married couples and 36% of households are individuals living alone. 68% of all households contain either one or two people.



Source: Decennial Census and CT State Data Center

Plainville Household Size Distribution

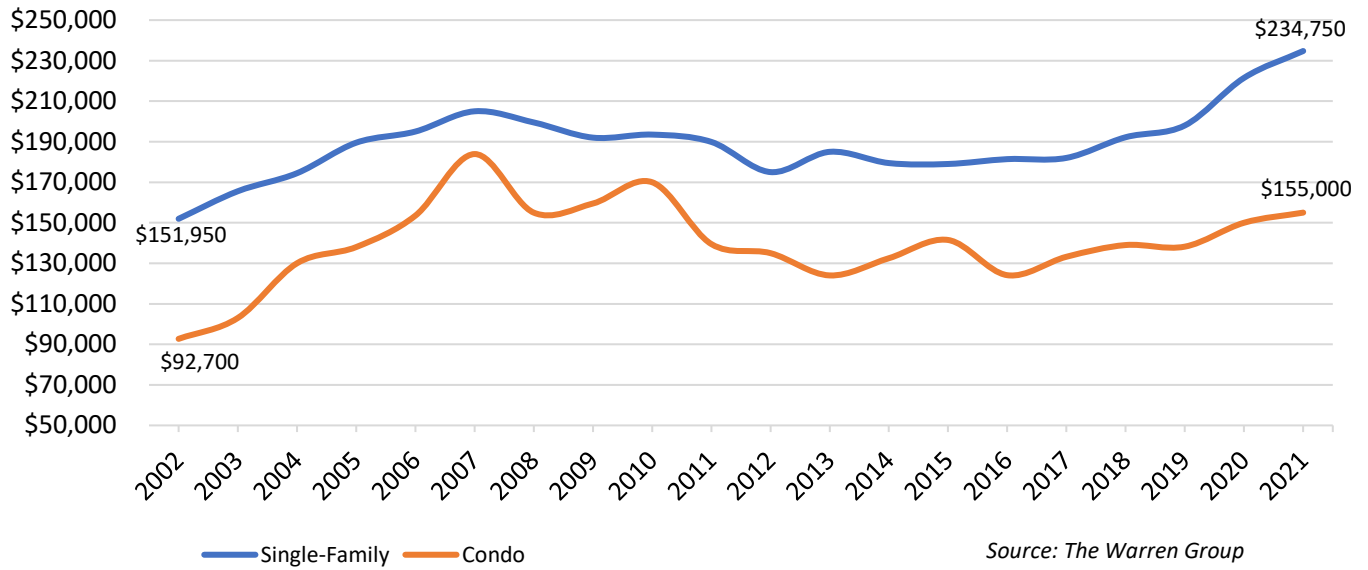


Source: 2019 ACS 5-Year Estimates, Tables B01001

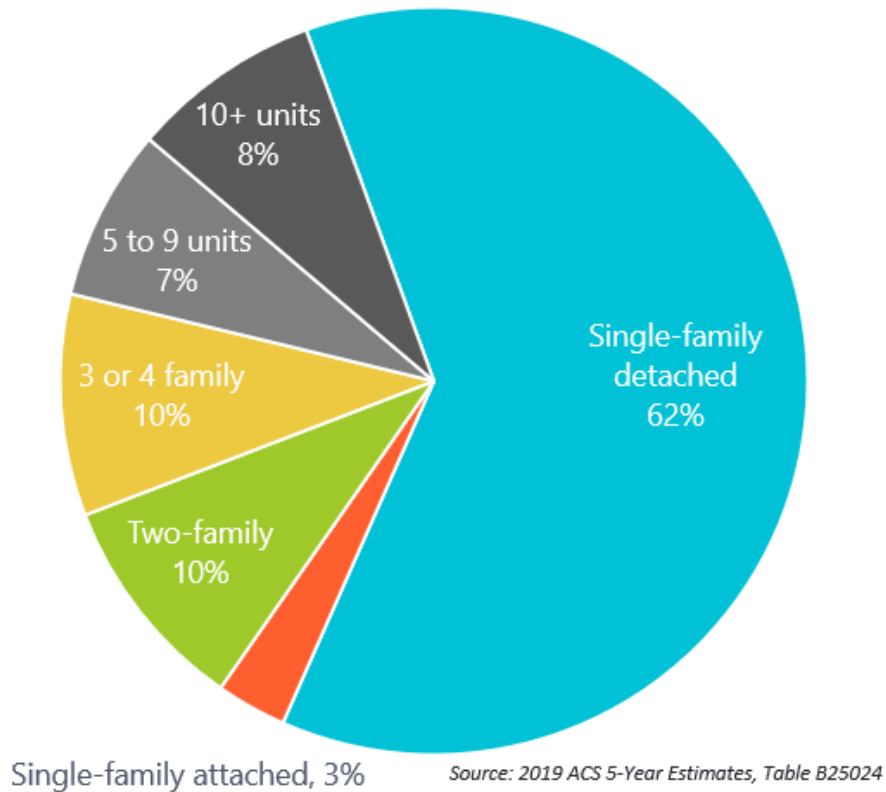
Housing Stock

- Plainville has a slightly higher percentage of homeowners than Hartford County and a slightly smaller percentage of renters.
- 62% of Plainville's dwelling units are single-family detached.
- All types of multi-family dwellings make up 35% of the total housing stock with the most common type being two-family and 3 or 4 family units.
- The breakdown of unit sizes in Plainville is very consistent with the County and the State. There are slightly fewer four-bedroom units, indicating that units overall in Plainville may be smaller than the County and the State.
- Home values in Plainville show many "naturally" affordable units but may still exceed affordability levels for lower income residents. Over 80% of homes are valued under \$299,999 with 42% under \$199,999.
- The median sale price for single-family homes has been increasing since 2017 and is now an all-time high of \$234,750.
- Sales have been relatively stable since recovering from a low in 2011 and are close to but not quite back to levels of early 2000s.
- Rents in Plainville are also more naturally affordable. Nearly all rent prices are under \$2,000 per month and 45% are under \$999.

Town of Plainville Median Home Sale Price: 2002 to 2021

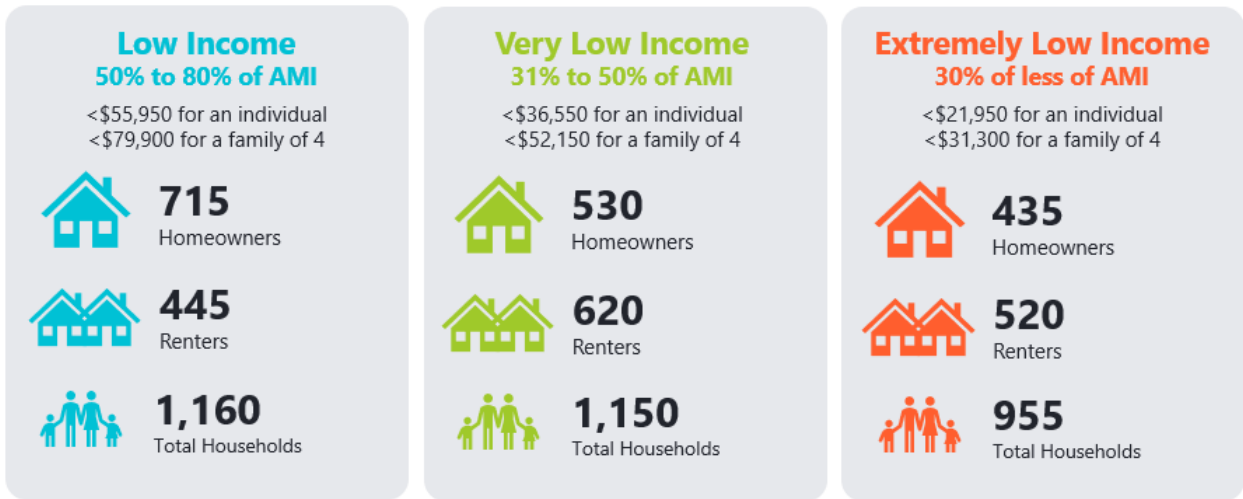


Plainville Dwelling Types



Housing Need

How many Plainville Families Need Affordable Housing?



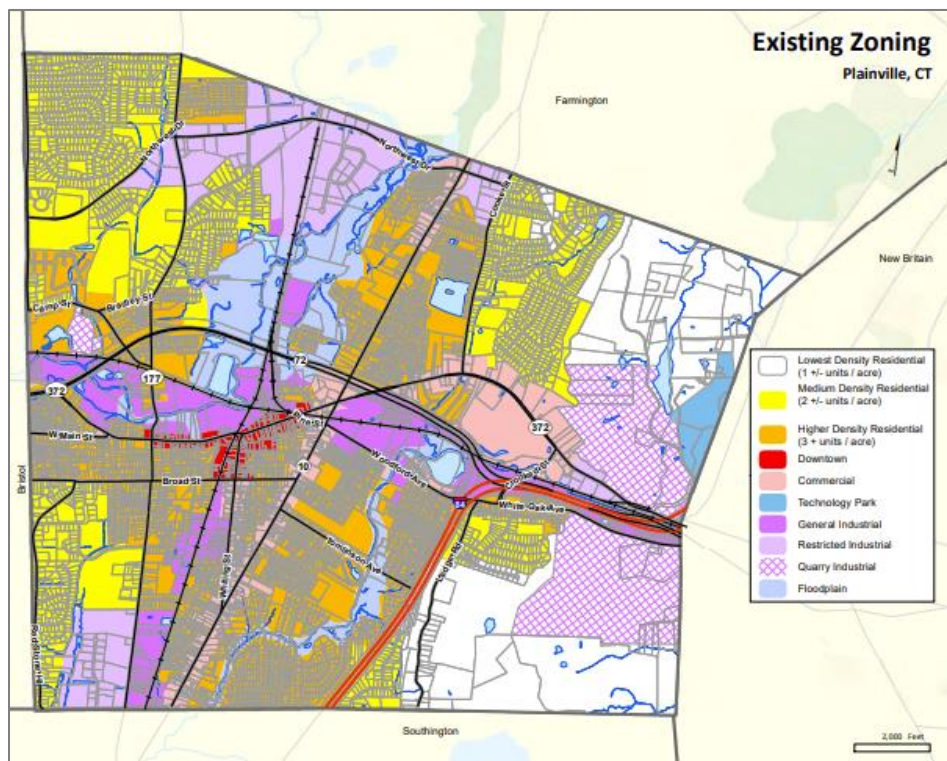
Source: U.S. Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Survey (CHAS): 2013-2017

- There are **3,265** households in Plainville (**42.7%** of total) who meet the definition of low income (earning less than 80% of Area Median Income).
- Cost burdened households spend greater than 30% of their income on housing and may have difficulty affording other necessities such as food, clothing, transportation, and medical care. About 62% of Plainville's low-income households are cost burdened. Younger residents and renters making less 80% of AMI are disproportionately cost burdened compared to the total population.
- A housing gap analysis was performed comparing the supply of "naturally occurring" affordable housing to local demand. The gap analysis indicated that Plainville would benefit from more owner and rental options for extremely low-income households but particularly for individuals living alone.
- The Town's smaller household sizes indicates that smaller sized multi-family housing units (1 or 2 bedrooms) could benefit this group.

Land Use & Zoning Assessment

This section presents a summary of the key findings from the Planning and Zoning Review. For more details, please see *Appendix B*.

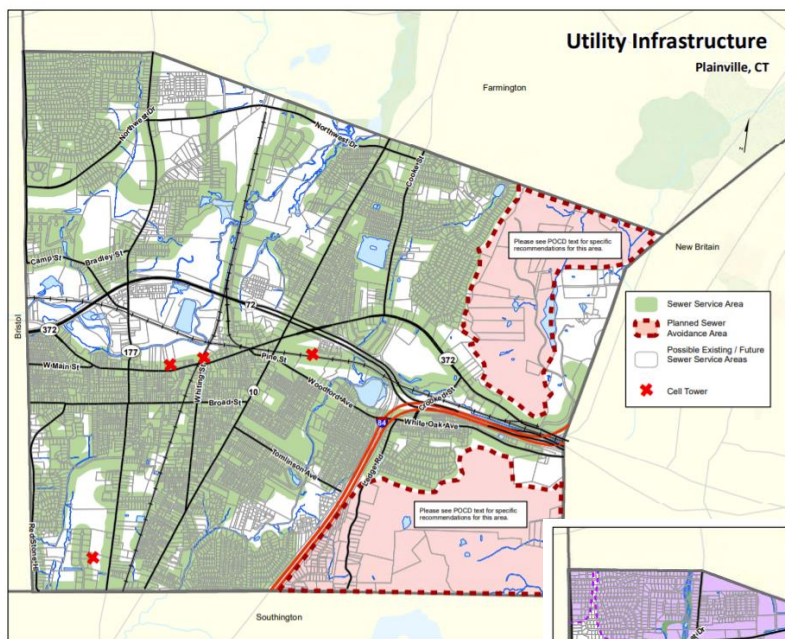
- 61% of Plainville is zoned for residential development
- Four zoning districts allow multi-family development via the special exception process
- The Non-Profit Housing zone allows non-profit, or government assisted multi-family housing by site plan approval but has not yet been utilized by any applicants
- Two sections of Town (northeast and southeast) are largely undeveloped due to geographical restraints and the existing quarry.
- Plainville has several former industrial parcels located close to the downtown – several of which are now vacant creating an opportunity for infill housing.



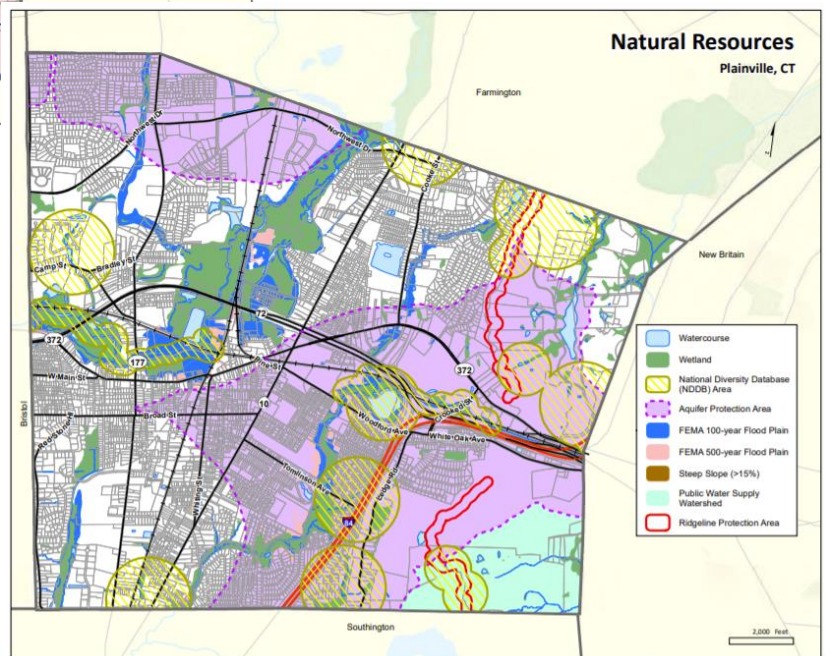
Source: Plainville POCD

Infrastructure Assessment + Natural Constraints

- Plainville has the strong benefit of a widespread sewer system that includes much of the town's residential areas.
- The Northeast and Southeast Quadrants are Sewer Avoidance areas due to environmental sensitivity. Any future development here would be low density on septic systems.
- Natural constraints include some steep terrain in the north and southeast quadrants, and a wide expanse of floodplains and wetland systems associated with the Pequabuck and Quinnipiac Rivers.



Source: Plainville POCD



Source: Plainville POCD

Objectives, Strategies and Action Steps

1. Update regulations for and expand knowledge of Accessory Dwelling Units (ADUs)

ADUs are smaller apartments that exist as secondary housing units on the same property as a single-family home. Plainville currently allows ADUs in certain zoning districts with certain restrictions. Not very many homeowners have pursued adding ADUs to their property in the last several years.

Action Steps:

1.1 Plainville Town Staff in conjunction with the Planning and Zoning Commission should study the Town's ADU regulations and consider amendments to existing ADU regulations to increase flexibility by allowing for attached and detached ADUs; loosen architectural and parking requirements while maintaining design guidelines for aesthetics; and loosen annual affidavit and recording requirements.

1.2 The Town should promote awareness and understanding of ADUs as well as assistance with the zoning process by providing information to residents such as handouts, FAQ sheets, a webpage, a press release, or other easily accessible materials for residents.

2. Consider implementation of Inclusionary Zoning regulations

Many municipalities use town-determined zoning incentives to encourage the private development of affordable housing. This could take the form of a density bonus or other zoning relief when a town-specified percentage of affordable housing is included in a new development. The Planning and Zoning Commission should consider if, where, and under what conditions incentives would be appropriate.

Action Steps:

2.1 The Planning and Zoning Commission with Town Staff assistance should review regulation options including: creating a mandatory or voluntary program; consider targeting the Town Center area, evaluate percentage of affordable units and income levels; and consider possible payment-in-lieu options.

2.2 Once review is complete, the Planning and Zoning Commission will pursue amending the Zoning Regulations with the desired revision for the inclusionary zoning regulations.

3. Look into establishing a Housing Trust Fund in conjunction with inclusionary zoning policy to collect funds for housing initiatives.

Housing trust funds are distinct funds established by city, county or state governments that receive ongoing dedicated sources of funding to support the preservation and production of affordable housing.

Action Steps:

3.1 The Planning and Zoning Commission with Town Staff assistance should study the possibility of establishing a Housing Trust Fund which would be established in conjunction with an inclusionary zoning policy. The study should include the following items: determine where the revenue will come from – payments in lieu, linkage fee, donations, etc., determine how will the fund be administered by identifying what entity or administrative body will oversee the fund, establish eligible uses by identifying what types of activities will be funded and how will they be determined/awarded, and determine how will awards be structured such as grants, low-interest or forgivable loans, credit guarantees, or in some other form.

3.2 After fully studying the above parameters, the Planning and Zoning Commission should consider implementing the Housing Trust Fund based on the recommendations from the study.

4. Create and/or manage existing Town zoning and/or policies to focus on mixed-use and residential infill development in the Town Center.

Mixed-use development incorporates two or more uses into the same building, or in the same general area such as residential functions with commercial or even industrial ones. Mixed-use can also encompass cultural and institutional uses as well as public amenities. Mixed-use development is typically characterized as walkable and pedestrian-friendly, offering residents more chances to live, work, and shop in a single neighborhood and reduce their dependence on car travel. Residential only projects can add value to a town center as well. This use should be taken into consideration as well.

Action Steps:

4.1 Town staff in conjunction with the Planning and Zoning Commissions should review existing regulations related to mixed-use opportunities in the Town Center. The following items should be part of the review: consider use of an overlay district versus changing underlying zoning, consider possible incentives or requirements to encourage developers to use the mixed-use option, determine possible areas and boundaries where mixed-use development would improve community character, and determine appropriate uses such as allowing housing, including multi-family, as well as retail, restaurants, offices, and civic uses.

4.2 After fully studying the above parameters, the Planning and Zoning Commission should consider implementing any zoning amendments to create and/or manage existing regulations and/or policies to encourage mixed-use development in the Town Center.

5. Work with the Connecticut Housing Finance Authority to promote first-time homebuyer options in Plainville and educational outreach opportunities.

The Connecticut Housing Finance Authority (CHFA) is a self-funded, quasi-public organization. Its mission is to alleviate the shortage of the housing for low- to moderate- income families and persons in this state, and when appropriate, to promote or maintain the economic development of Connecticut through employer assisted housing efforts. Mortgages through the CHFA are available for first-time homebuyers.

Action Steps:

5.1 The Town should establish strategies to share materials and information to potential homebuyers to consider CHFA mortgages.

5.2 The Town should host or advertise CHFA homebuyer and real estate agent education classes.

5.3 The Town should investigate partnering with a non-profit and/ or with other towns to locally provide a CHFA housing counselor including discussion with local COG staff and how they can be of assistance in coordinating discussions at the regional level and between towns.

6. Strengthen the Town's capacity to further Affordable Housing

Implementation of the recommendations of this Plan may require resources and an additional level of Town and/or staff oversight.

Action Steps:

6.1 Establish a Housing Committee - The Town should consider establishing a Housing Committee. The Housing Committee could be a Planning & Zoning Commission sub-committee. This Committee can help oversee the implementation of this Plan as well as future updates. The Housing Committee could also serve in an advisory capacity to other boards and commissions and provide recommendations to the Planning & Zoning Commission and the Board of Selectmen.

6.2 Provide adequate staffing and skill sets to administer affordable housing programs
The initiatives in this Plan may require additional administration and oversight from knowledgeable staff. The Town should evaluate its ability to properly oversee and administer the affordable housing initiatives outlined in this Plan. Additional expertise in housing program

administration, finance, and real estate could be provided through the training of current staff, new hires, consultants, or regional services through or coordinated by CRCOG.

6.3 Provide Affordable Housing Training to staff and members of land use boards - State statutes pertaining to affordable housing are likely to change over the coming years. Providing regular training to staff and members of land use boards and commissions will ensure that they are educated on statutory requirements and understand affordable housing best practices as they evolve.

6.4 Incorporate the Affordable Housing Plan into the Plan of Conservation and Development - The Planning and Zoning Commission should ensure that the Affordable Housing Plan is incorporated into the housing recommendations section of the Plan of Conservation and Development (POCD) when it is next updated.

6.5 Implement Plainville's Affordable Housing Plan - The recommendations of this Plan represent a starting point and guideline for the Town in establishing more affordable housing options and opportunities. As required by CGS Section 8-30j, this plan will be updated every 5 years.