

# POSSIBLE HOUSING STRATEGIES FOR STRATFORD



## Overview

The Town of Stratford is preparing a housing plan. This booklet presents possible strategies for review and discussion by the Housing Partnership.

*“Strategy is ...  
the evolution of  
a central idea  
through  
continually  
changing  
circumstances.”*

Jack Welch  
Corporate Leader

### Preparation For 8/25/20 Meeting

1. Review the table of contents on pages 2-3 to ensure this reflects your understanding of the July 29 Housing Partnership meeting.
2. Within each major theme, please review the strategies and sub-strategies to get an understanding of:
  - a. The strategies and why they might be options to consider.
  - b. What Stratford is doing today.
  - c. Incremental steps Stratford might take.
  - d. Bigger steps Stratford might take.
3. For each strategy / sub-strategy, consider which option you might prefer:
  - a. Continuing with the current situation.
  - b. Implementing one or more incremental steps.
  - c. Implementing one or more “bigger steps”.

If there is another strategy (or an intermediate strategy) you feel might be worth considering, please make note of it and bring it up at the meeting.

Feel free to use the “sidebars” on each page to make notes or comments.

4. While it is unlikely all strategies and sub-strategies will be discussed at the August 25 meeting, please review all the themes since it may present important context when talking about other strategies.



HOUSING PARTNERSHIP



Planimetrics  
70 County Road, Simsbury, CT 06070 860-913-4080

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## Conceptual Framework

For each strategy, the “age-by-income” framework is used to help people visualize who might be affected by the strategy. A larger version of the framework is presented on the last page of this booklet.



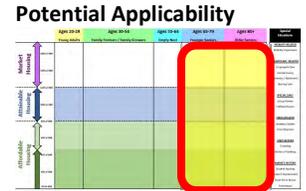
**1.0 HOUSING STRATEGIES FOR AN AGING POPULATION**

**1.1 Support / Facilitate Aging In Place**

AARP has reported that 80% of senior citizens would prefer to age in place in their current home. Strategies in Section 1.1 could help them do that.

**1.1.1 PROVIDE SUPPORTIVE MUNICIPAL SERVICES**

Services provided by the Town (Senior Center, Social Services, etc.) which can help older residents age in place.



**Baldwin Center**



**Health Screening**



**Current Situation**  
**BALDWIN CENTER CURRENTLY CLOSED DUE TO COVID-19**  
 Are hoping to maintain and improve current senior-related programs:

- Social / Recreational / Nutrition / Health / Education / Counselling / Screening / Transportation

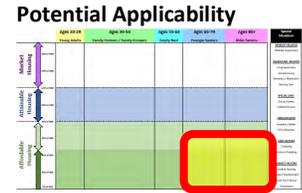
**Incremental Step**  
 Would like to be able to increase / expand senior programs

- Do more outreach with social workers, visiting nurses, and other services to address social isolation and enhance senior living experience
- Home handyman services with volunteers (or a referral service) might be helpful

**Bigger Steps**  
 Get public / non-profit / private entities to meet regularly to collaborate  
 With a grant writer, might be able to secure additional funding for services

**1.1.2 HELP REDUCE HOUSING-RELATED COSTS**

Seek ways to make it more financially feasible for elderly owners to stay in their existing housing unit.



**Tax Relief**



**Current Situation**

The State tax relief program offers credits from \$150 to \$1,000 (a sliding scale based on income and marital status) for single people earning less than \$37,000 / year or married couples earning less than \$45,100 / year.

Town tax relief program for those earning less than \$53,100 / year offering *either*:

- Tax credit of \$140 to \$500 credit (sliding scale based on income and marital status) plus 75% reduction of *tax increase* in subsequent years, or
- Deferral of 75% of *total tax bill* to time of sale, transfer, or death.

**Incremental Step**

Increase / expand Town option tax relief.

**Bigger Steps**

Provide additional financial assistance in exchange for deed restrictions, lot purchase, equity, etc.

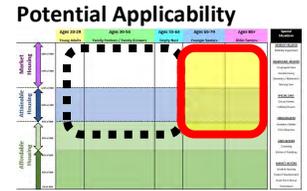
**1.1.3 HELP IMPROVE UNIT LIVABILITY**

Enable improvements which will improve the livability of existing housing units.

**Home Handicapped Ramp**



**Zero Step Entry**



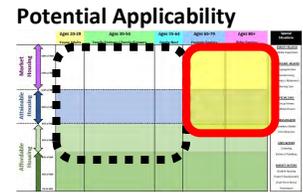
**Current Situation**  
 ZR Section 3.6(a) exempts required accessibility improvements from yard setbacks.

**Incremental Step**  
Encourage livability improvements (zero step thresholds, lever door handles, handicapped accessible bathrooms, first floor master bedrooms, etc.).

**Bigger Steps**  
Require livability improvements as part of new residential construction.  
 Offer loans to low- and moderate-income seniors to help fund improvements / renovations that make a home more livable (understanding that “liens” can be resisted by seniors).  
 Enable one floor additions for single-family dwellings closer to property line if doing so enhances “livability” (has to result in HC accessible full bath and adjacent room that could be a master bedroom suite). [could be limited to larger lots]

**1.1.4 FACILITATE ACCESSORY DWELLING UNITS**

Enable property owners to establish a secondary dwelling unit for caretaker, care giver, income, etc.



**Current Situation**

ZR Section 4.1.6.14 allows an “accessory residential apartment” *by site plan review* (ZC) *within* an existing residence:

- For family member unless restricted as affordable,
- Freely accessible to the principal unit
- Limited to smaller of 800 SF or 25% of floor area
- Access from existing doorway or rear of structure
- Home based business not allowed

**Incremental Step**

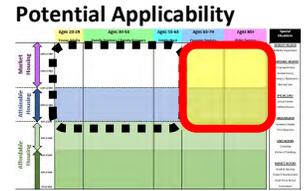
- Could allow by Zoning Permit (Staff) and/or:
  - Don’t limit to family
  - Allow accessory unit to also be attached
  - Allow/require an operable door on a common wall
  - Allow a larger unit (up to 33%) / Don’t limit number of rooms or people
- Could allow for detached unit by Special Permit
- Could allow home-based business within either unit

**Bigger Steps**

Could modify restrictions relating to the documentation of affordable units (monitoring may be a challenge although Trumbull has done this for some time).

**1.1.5 FACILITATE TEMPORARY HEALTHCARE UNIT**

Enabled by CGS Section 8-1bb for caregiver or care receiver during a health-related situation. Must be removed when health-related situation no longer exists.



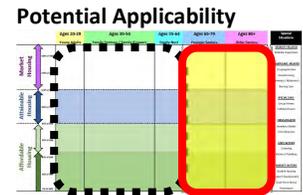
**Current Situation**  
 Temporary healthcare units are enabled by statute (since Stratford did not opt out) although residents may not be aware of this.

**Incremental Step**  
 Add a Zoning Regulation provision indicating that temporary healthcare units in accordance with CGS Section 8-1bb are permitted accessory structures.

**Bigger Steps**  
 (none at this time)

**1.1.6 ENABLE "CO-LIVING"**

Allow un-related people to share living units (like the "Golden Girls" TV show). AARP estimates about 30% of households over age 50 would consider sharing their home. This strategy could have benefits for addressing financial concerns as well as social isolation.



**Current Situation**  
Definition of family limits occupancy to "any number of individuals related by blood, marriage or adoption, living together as a single housekeeping unit.

**Incremental Step**  
Leave "related by" clause in place and insert "... and up to three additional un-related people, .

**Bigger Steps**  
Repeal "related by" clause and allow any number of people to live together provided they are living as a single housekeeping unit.

## 1.2 Increase Age-Attractive Housing Options

Some aging residents may want to downsize or find a more age-appropriate housing unit. However, such units may not be available or not enough units may be available to meet the need.

### 1.2.1 INCREASE NUMBER OF MULTI-FAMILY UNITS

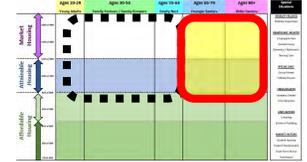
Increasing the number of age-appropriate multi-family units in Stratford may provide additional housing options which might help elderly residents who may want to reduce housing costs, simplify their living arrangements, and/or who may be struggling with property maintenance (grass cutting, snow clearing, gutter cleaning, leaf raking, etc.).

This could also encourage age appropriate design features such as one-floor living, HC bathrooms, no-step entries, attached garage, etc.). Co-housing (separate units sharing common facilities) might also be allowed or encouraged. Multi-floor townhouse designs may not be the most appropriate option for elderly persons.

Desirable locations might include:

- On a bus line
- With sidewalks
- Near a grocery store

Potential Applicability



Far Mill, Happy Hollow Circle



Hickory Woods. Chapel Street



Hamilton Avenue



Tide Harbor, Birdseye Street



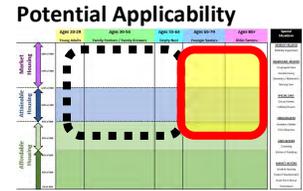
Forest City, Stratford Avenue



335 Ferry Boulevard



1.2.1.1 Residence Apartment Regulations



**Current Situation**

ZR Section 4.1.6.11 (RS Districts) and Section 5.3 (RM-1 District) allows “residence apartments” provided:

- Up to 6 units per acre in an RS District
- Up to 11.5 units per acre in an RM district
- Height limited to 30 feet in RS and 40 feet in RM
- Coverage limited to 20% in RS and 25% in RM

Section 5.3.5 may contain limitations on additional units based on “apartment unit equivalents”

**Incremental Step**

Consider allowing more density / height / coverage if age restricted

Consider removing limitations (if any) in Section 5.3.5 on additional residence apartment development

**Bigger Steps**

Consider:

- Allowing more density / height / coverage in some or all zones where residence apartments are allowed
- Allowing “residence apartments in more zoning districts
- Completely rewriting the multi-family regulations

Oronoque Shores



Cutspring Road



Success Hill

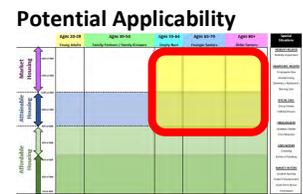


1019 Main Street



### 1.2.1.2 Age-Restricted Housing Regulations

Current Situation
ZR Section 4.1.6.15 allows <u>age-restricted (ages 55+)</u> housing: <ul style="list-style-type: none"> <li>Limited to detached units</li> <li>Requires 20 acres / maximum density of 2 units per acre</li> <li>Option of smaller site / lower density if abut open space</li> </ul>

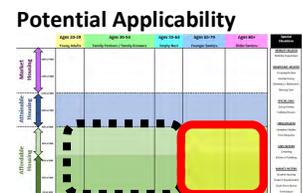


Incremental Step
Consider: <ul style="list-style-type: none"> <li>Allowing more density / height / coverage</li> <li>Allowing attached units/ more units per building / etc.</li> <li>Allowing use of parcels smaller than 20 acres</li> </ul>

Bigger Steps
<b>Require</b> livability improvements as part of new residential construction.
Discourage or prohibit townhouse development since it limits livability for seniors.

### 1.2.1.3 Affordable Housing Development Regulations

Current Situation
ZR Section 5.4 provides for <u>affordable housing development</u> but the affordability period is only 20 years, and the maximum density is lower than might be permitted by Section 5.3. Units must be single detached or no more than 4 units/building. Contains location standards (fire station, half-mile / one-mile radius, sidewalks, transit route, etc.)



Incremental Step
Consider: <ul style="list-style-type: none"> <li>Requiring a longer affordability period</li> <li>Allowing attached units/ more units per building / etc.</li> </ul>

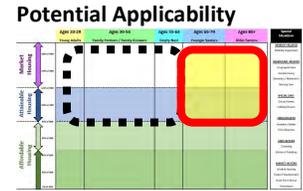
Bigger Steps
Consider: <ul style="list-style-type: none"> <li>Allowing more density / height / coverage</li> <li>Modifying location standards</li> </ul>

**1.2.1.4 TOD Overlay District Regulations**

**Current Situation**  
 ZR Section 7.10 allows residence apartments *in the TOD Overlay District* up to about 42 units per acre (regulation limits bedrooms and specifies bedroom mix)

**Incremental Step**  
 Consider:  
 • Removing 2 BR limitation since seniors may want 2 BR or others may want home office  
 • Basing development on number of units rather than number of bedrooms

**Bigger Steps**  
 Consider:  
 • Allowing more density / height / coverage  
 • Modifying location standards

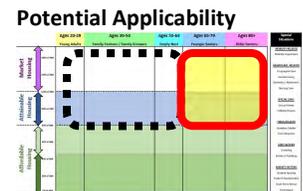


**1.2.1.5 Waterfront District Regulations**

**Current Situation**  
 ZR Section 8.2.2 allows “upscale” owner-occupied residential uses in the Waterfront District provided it accompanies a marine-related use

**Incremental Step**  
 Consider allowing more density / height / coverage *if age restricted*

**Bigger Steps**  
 Consider allowing more density / height / coverage:

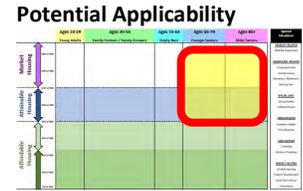


**1.2.2 FACILITATE CONGREGATE / ASSISTED / NURSING**

Some older residents may prefer living independently in a safe environment in:

- a congregate facility (providing meals / activities), or
- an assisted living facility (with some assistance).

Some older residents may need enhanced care as offered by specialized facilities (such as Alzheimer’s, dementia) or skilled nursing care.



**Atria Senior Living, Upper Main Street**



**Lord Chamberlain Nursing Home**



Current Situation
Assisted living facility as defined in regulations allowed as a special case in the LB, LBB, CA, CF District with 100 units maximum, 20% coverage, 40-foot height, occupancy to ages 62+
Nursing homes are allowed in the LBB, CA, CF District subject to Section 6.11 ( <i>section not found</i> )

Incremental Step
Consider:
<ul style="list-style-type: none"> <li>• Removing age limitation / unit limitation</li> <li>• Allowing more density / height / coverage</li> </ul>

Bigger Steps
(none at this time)

### 1.3 Increase Housing Options For Low-Income Seniors

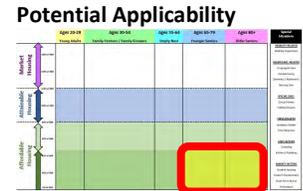
For some seniors, their financial situation makes it difficult to address their housing needs in market-rate housing. Subsidized housing is needed. However, there are typically long waiting lists for such units and so units are not readily available when people need them the most.

#### 1.3.1 INCREASE NUMBER OF HOUSING AUTHORITY “ELDERLY” UNITS

The Stratford Housing Authority has 313 elderly/disabled units but a waiting list of 3 years. Many of the units were built during the 1960s and 1970s. Some units may be vulnerable to coastal flooding and/or sea level rise.



Over time, occupancy has gone from 100% elderly to about 50% elderly and 50% disabled. In effect, elderly units have become less available at the very time the number of elderly people is growing.



**Current Situation**

The Stratford Housing Authority is finalizing a strategic plan which includes evaluating ways to increase the number of elderly units (State and Federal).

State funding (or lack thereof) is more financially challenging and there is no State limit on the percentage of disabled units. Federal programs are better configured and funded to support operating costs and capital needs.

**Incremental Step**

Support SHA *investigation* of ways to increase the number of elderly units town wide. This might include “rolling redevelopment” where new units are built to accommodate existing tenants while existing units are updated and expanded above flood elevation.

Consider allowing more density / height / coverage for redevelopments of Housing Authority properties

Support applying to HUD for a “Choice Neighborhood” planning grant to support redevelopment

**Bigger Steps**

*Initiate* projects to increase the number of elderly units town wide above flood elevation with State and Federal funding.

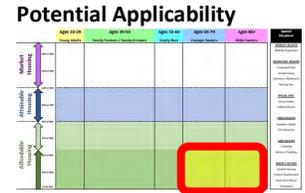
**1.3.2 ENCOURAGE OTHER ELDERLY HOUSING DEVELOPMENTS**

In some communities, non-profit organizations (such as faith-based groups) and for-profit developers (with special financing) have created housing developments for low-to moderate-income elderly residents.

<b>Current Situation</b>
No such developments in Stratford that Planimetrics is aware of.

<b>Incremental Step</b>
<u>Support</u> other entities which want to create elderly housing.

<b>Bigger Steps</b>
<u>Seek</u> other entities which want to create elderly housing.



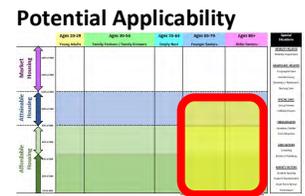
**1.3.3 REPURPOSE EXISTING HOMES OCCUPIED BY ELDERLY PERSONS**

For elderly people who may be “house rich” but “cash poor”, acquiring their existing home and leasing it back to them and to other elderly people may help address a need.

<b>Current Situation</b>
Neither Town nor Housing Authority involved at the present time.

<b>Incremental Step</b>
(none at this time)

<b>Bigger Steps</b>
Depending on funding source, a non-profit organization (or the Town) might be able to focus exclusively on elderly persons rather than elderly/disabled. Housing Choice “vouchers” might stabilize finances for this type of situation.



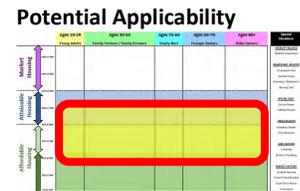
**2.0 HOUSING STRATEGIES FOR MODEST INCOME HOUSEHOLDS**

**2.1 Help Address Housing Needs of Modest Income Owners**

Households with modest incomes may want to participate in the American dream of homeownership in Stratford or remain in the home they currently own in Stratford. This may include service workers who provide important services in the community (cooks, waitstaff, nurses, orderlies, fire/police/emergency medical, stock clerks, etc.). The following strategies could help them do that.

**2.1.1 PROMOTE CHFA/USDA MORTGAGES**

CHFA and USDA mortgages are available to low- and moderate-income households. Households in Stratford with these mortgages are counted towards the State’s Affordable Housing Appeals List.



**Current Situation**  
Town is not involved at the present time. Information provided to potential recipients by realtors, social service agencies, etc.

**Incremental Step**  
Utilize CDBG resources to help support realtors, social service agencies, etc.

**Bigger Steps**  
Offer down payment assistance to people purchasing homes in Stratford with CHFA/USDA mortgages (repaid upon sale).  
  
For purchasers with CHFA/USDA mortgages, the Town could purchase a deed restriction or acquire an equity share.

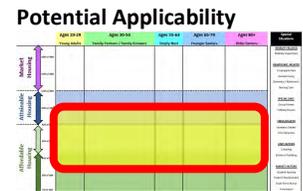
**2.1.2 SUPPORT HOUSING MAINTENANCE / REHABILITATION**

Modest income owners may lack funds to maintain and/or rehabilitate their home.

As a Community Development Block Grant (CDBG) “entitlement” community, Stratford received about \$580,000 in 2020 for **programs to benefit low- and moderate-income residents.**

Some communities use some of their CDBG funding to directly help low- and moderate-income owners struggling with maintaining and/or rehabilitating their home. Stratford had such a program in the past ” (no-interest, forgivable loans of up to \$25,000 for a five-year term to make repairs to the homes of income-eligible owners).

Stratford suspended this program in 2013.



**Current Situation**  
Information on the Town website indicates the Residential Rehabilitation Program is *inactive* due to “a backlog of applications” and “funding limitations.

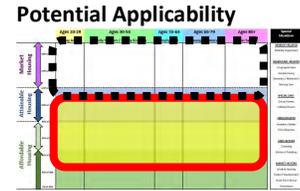
**Incremental Step**  
Revisit the priorities in the CDBG funding program.  
Make the CDBG program more transparent in terms of funding priorities / decisions.  
Reactivate the Residential Rehabilitation Program with CDBG funds.

**Bigger Steps**  
Expand the Rehabilitation Program (longer term, higher amount) in order to:

- Purchase a deed restriction.
- Acquire an equity share.
- Purchase the lot (with long-term lease to owner) to make the house more affordable (single-family only).

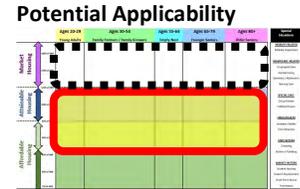
**2.1.3 ENABLE ACCESSORY DWELLING UNITS**

Enabling property owners to establish a secondary dwelling unit was discussed previously (See Option 1.1.4 on page 5 of this briefing booklet).



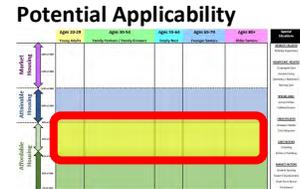
**2.1.4 INCREASE NUMBER OF MULTI-FAMILY UNITS**

Increasing the number of multi-family condominium units in Stratford to provide housing choice was discussed previously (See Option 1.2.1 on pages 8-11 of this briefing booklet).



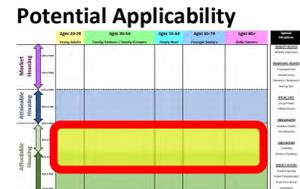
**2.1.5 HELP REDUCE COSTS**

Making it more financially feasible for modest income owners to stay in their existing housing unit was discussed previously (See Option 1.1.2 on page 5 of this briefing booklet).



**2.1.6 ACQUIRE / RESTRICT / RESELL EXISTING UNITS**

Stratford has units which are “naturally affordable” but do not count towards the State’s Affordable Housing Appeals List because they are not deed restricted.



Current Situation
Town is not involved at the present time. Units sell and rent at affordable prices but do not count since are not government assisted, do not receive rental or mortgage assistance, or are not deed restricted.

Incremental Step
If a unit is foreclosed on for back taxes, deed restrict the unit to sell at an affordable price.

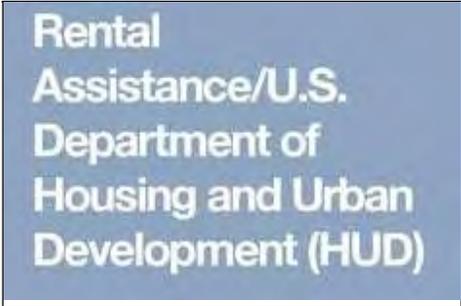
Bigger Steps
Become pro-active about providing government assistance, providing rental or mortgage assistance, or establishing deed restrictions.

## 2.2 Help Address Housing Needs of Modest Income Renters

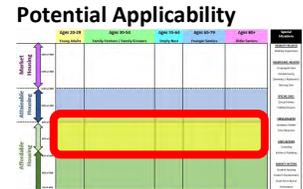
Since households with modest incomes may find it difficult to save up money for a down payment, many are limited to renting. This may include service workers who provide important services in the community (cooks, waitstaff, nurses, orderlies, fire/police/emergency medical, stock clerks, etc.).

### 2.2.1 PROMOTE “TENANT-BASED” RENTAL ASSISTANCE

Rental assistance (called a “voucher”) is available to low- and moderate-income households. Once enrolled in the program, the tenant finds a qualifying rental unit. The tenant pays a percentage of their income for rent and the State/Federal government pays the difference.



Households with these vouchers are counted towards the State’s Affordable Housing Appeals List. If the tenant moves to a rental unit in another community, the voucher goes with the tenant.



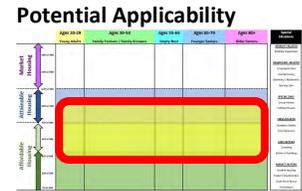
**Current Situation**  
Town is not involved at the present time. Information provided to potential recipients by Housing Authority, realtors, social service agencies, etc.

**Incremental Step**  
Utilize CDBG resources to help support Housing Authority, realtors, social service agencies, etc.  
Seek more “vouchers” should HUD issue a “notice of funding availability”

**Bigger Steps**  
The Town could offer additional funding (such as security deposit loan) to people with rental assistance who rent in Stratford (to get more units on the Affordable Housing Appeals List).

**2.2.2 PROMOTE “PROJECT-BASED” RENTAL ASSISTANCE**

There is also a “project-based” component of the rental assistance program where housing units participate in the program. Once enrolled in the program, the owner finds a qualifying renter who then pays a percentage of their income for rent and the State/Federal government pays the difference.



Households in Stratford with these vouchers are counted towards the State’s Affordable Housing Appeals List. If the tenant moves to a rental unit in another community, the voucher stays with the unit.

**Current Situation**

Town is not involved at the present time. Information provided to potential recipients by Housing Authority, realtors, social service agencies, etc.

**Incremental Step**

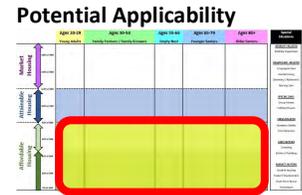
Encourage apartment owners / developers to participate in the program so that these units would be counted as part of the Affordable Housing Appeals List.

**Bigger Steps**

The Town could offer additional funding to properties in Stratford that participate in the project-based rental assistance program (to get more units on the Affordable Housing Appeals List).

**2.2.3 HELP REDUCE COSTS**

Provide assistance to make it more financially feasible for modest income renters to stay in their existing housing unit.



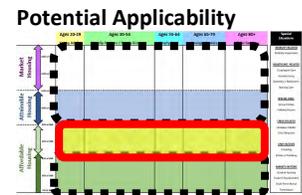
Current Situation
State provides assistance to low income renters - up to \$900 check if < \$37K single / \$45K married.

Incremental Step
(none at this time)

Bigger Steps
Provide Town assistance to renters.

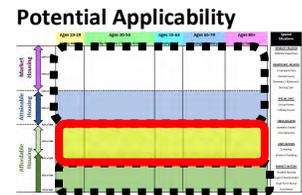
**2.2.4 ENABLE ACCESSORY DWELLING UNITS**

Enabling property owners to establish a secondary dwelling unit (which could be affordable to modest income renters) was discussed previously (See Option 1.1.4 on page 5 of this briefing booklet).



**2.2.5 INCREASE NUMBER OF MULTI-FAMILY UNITS**

Increasing the number of multi-family condominium units in Stratford to provide housing choice was discussed previously (See Option 1.2.1 on pages 8-11 of this briefing booklet).



## 2.3 Increase Housing For Low- And Moderate-Income Households

The housing market is generally unable to provide housing options affordable to low- and moderate-income unless there is some government assistance (State/Federal financing, low income tax credits, rental subsidy, etc.). Due to the need, there are typically long waiting lists and so units are not readily available when people need them.

### 2.3.1 INCREASE NUMBER OF HOUSING AUTHORITY “FAMILY” UNITS

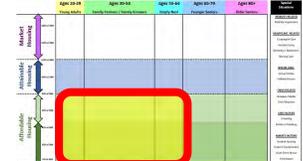
The Stratford Housing Authority (SHA) has 201 family units and over 400 people on the waiting list. Many of the units were built during the 1960s and 1970s. Some units may be vulnerable to coastal flooding and/or sea level rise.

A SHA development on Agresta Terrace was sold several decades ago and the funds from were used to acquire a “scattered site” family unit.

Hearthstone, Woodend Road



Potential Applicability



#### Current Situation

The Stratford Housing Authority is finalizing a strategic plan which includes evaluating ways to increase the number of family units (State and Federal). State funding makes it more challenging to work financially. Federal programs are configured and funded to better support rental income and capital needs.

#### Incremental Step

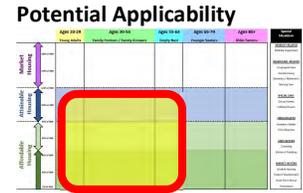
- Support SHA *investigation* of ways to increase the number of family units town wide. This might include “rolling redevelopment” where new units are built to accommodate existing tenants while existing units are updated and expanded above flood elevation.
- Consider allowing more density / height / coverage for redevelopments of Housing Authority properties
- Support applying to HUD for a “Choice Neighborhood” planning grant to support redevelopment

#### Bigger Steps

- *Initiate* projects to increase the number of family units town wide with State and Federal funding above flood elevation.
- Seek other opportunities to establish “scattered site” family units (including partnerships where public “vouchers” might support purchase/ maintenance by non-profit agencies)

**2.3.2 ENCOURAGE OTHER FAMILY HOUSING DEVELOPMENTS**

Encouraging non-profit organizations (such as faith-based groups) and for-profit developers (with special financing) to create additional housing developments was discussed previously (See Option 1.3.2 on page 14 of this briefing booklet).

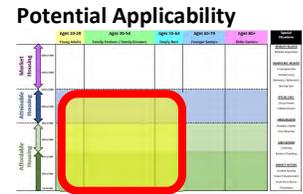


**2.3.3 ACQUIRE / RESTRICT EXISTING UNITS**

Acquiring “naturally affordable” housing units and restricting them and then re-selling / re-renting them was discussed previously (See Option 2.1.6 on page 17 of this briefing booklet).

Additional strategies could include:

- If a unit is foreclosed on for back taxes, deed restrict the unit to sell at an affordable price. Any such units would be counted as part of the Affordable Housing Appeals List.
- Purchase / restrict / resell “naturally occurring affordable housing” units
  - For deed-restriction
  - For equity stake
  - For purchase of land underlying the house (lease over time)



**Housing Conundrum**

For every buyer or renter wishing the housing they want was less expensive, there is a seller or lessor wishing the housing would sell or rent for more.

Home Seller / Lessor



Home Buyer / Tenant



While Stratford would like to maintain its naturally affordable housing stock, this is difficult for a municipality to achieve and efforts can be frustrated by market forces.

### 3.0 OTHER HOUSING STRATEGIES

#### 3.1 Implement "Inclusionary Zoning"

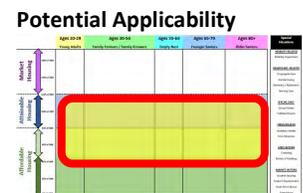
The phrase "inclusionary zoning" is intended to respond to the criticism that zoning has had exclusionary impacts over time (income, race, color, national origin, etc.).

CGS Section 8-2i allows a municipality to adopt any zoning regulation, requirement or condition of development which promotes the development of housing affordable to persons and families of low and moderate income, including:

- the setting aside of a reasonable number of housing units for long-term retention as affordable housing through deed restrictions or other means;
- the use of density bonuses; or
- 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 lieu of or in addition to such other requirements or conditions.

##### 3.1.1 REQUIRE AFFORDABLE UNITS

Any community with less than 10% of its housing stock meeting State criteria is subject to the Affordable Housing Appeals Procedure. ***If 10% of new housing in Stratford is not meeting State criteria, Stratford is falling further behind.***



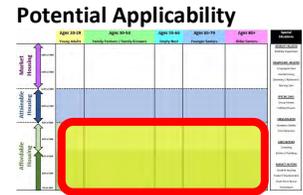
Current Situation
Stratford is not requiring that new residential development provide housing meeting State criteria.
Stratford has had several "set-aside developments" which utilized the Affordable Housing Appeals Procedure.

Incremental Step
Adopt a zoning regulation requiring that at least 10% of any new residential development meet State criteria. The units could be built on site, built elsewhere in Stratford, or accomplished through deed-restricting an existing unit in Stratford.

Bigger Steps
Adopt a zoning regulation requiring that at least 15% (or other number) of any new residential development meet State affordability criteria. The units could be built on site, built elsewhere in Stratford, or accomplished through deed-restricting an existing unit in Stratford.

**3.1.2 REQUIRE A FEE FOR FRACTIONAL UNITS**

If a developer chose not to build units on site, build elsewhere in Stratford, or deed-restricting an existing unit in Stratford, a fee in lieu of affordable housing could allow payment of a fee to support affordable housing efforts.



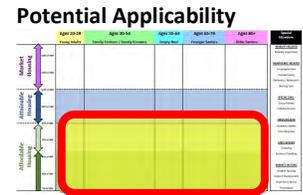
Current Situation
Stratford is not requiring that new residential development provide housing meeting State criteria.

Incremental Step
Adopt a zoning regulation allowing a fee be paid in lieu of providing affordable housing.

Bigger Steps
(none at this time)

**3.1.3 ESTABLISH A ZONING PERMIT FEE**

Some communities have enacted an affordable housing fee as part of a Zoning Permit. This could apply to commercial development in addition to residential development.



Current Situation
Stratford is not requiring an affordable housing fee as part of issuance of any Zoning Permit.

Incremental Step
Establish an affordable housing fee as part of issuance of a Zoning Permit.

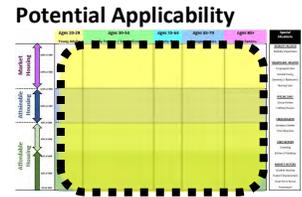
Bigger Steps
(none at this time)

**3.1.4 ELIMINATE LIVING SPACE REQUIREMENTS**

In 1988, the CT Supreme Court ruled that a minimum floor area requirement was not "rationally related" to the statutorily authorized purposes of zoning and resulted in the exclusion of certain types of housing.

A number of communities around the country have eliminated living area requirements from zoning regulations and relied on:

- Other codes (health code, fire code, building code, etc.), and
- Market forces.



<b>Current Situation</b>
Section 3.13 of the Zoning Regulations requires a minimum amount of living space. Also See 4.1.6.12.8. and 5.3.2.
<b>Incremental Step</b>
Remove Section 3.13 from the Zoning Regulations. Also See 4.1.6.12.8 and 5.3.2.
<b>Bigger Steps</b>
(none at this time)

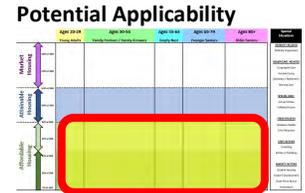
### 3.2 Enhance Local Capacity

In addition to housing specific strategies, Stratford may also wish to enhance local procedures and programs related to housing which will enhance local capabilities.

#### 3.2.1 ESTABLISH A HOUSING TRUST FUND

CGS 8-2i allows for the establishment of a “housing trust fund” and this can be used to receive funds from grants, fees, appropriations, donation, and other sources for affordable housing.

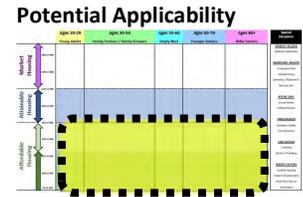
<b>Current Situation</b>
Stratford does not have a housing trust fund at the present time.
<b>Incremental Step</b>
<ul style="list-style-type: none"> <li>• Establish a housing trust fund</li> <li>• Designate Housing Partnership to recommend where / how funds disbursed).</li> <li>• Seek grants, donations, affordable housing fees.</li> </ul>
<b>Bigger Steps</b>
Annually appropriate money for the housing trust fund.



**3.2.2 ADOPT A MODEL HOUSING AFFORDABILITY PLAN**

CGS Section 8-30g requires an affordability plan indicating how the affordable units will be managed over time. It can be important to monitor affordability restrictions or else:

- ineligible people can occupy the units,
- the affordability restrictions get ignored, and/or
- the units are removed from the Affordable Housing Appeals List.



Rather than each development proposing their own affordability plan, the Town could establish a model which would be used.

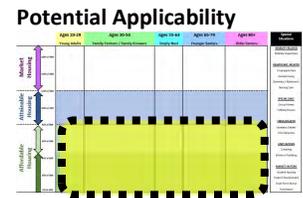
Current Situation
No model housing affordability plan at the present time.

Incremental Step
Prepare a model housing affordability plan.

Bigger Steps
(none at this time)

**3.2.3 DESIGNATE AN AFFORDABILITY PLAN “ADMINISTRATOR”**

Each affordability plan for must designate an administrator to ensure the sale or rental of units is in accordance with the affordability plan. Rather than having each development propose their own administrator (who may not be as concerned about long-term affordability), the Town could designate an administrator t.



Current Situation
No Town-designated affordability plan administrator at the present time.

Incremental Step
Designated an affordability plan administrator for any future set-aside developments in Stratford.

Bigger Steps
(none at this time)

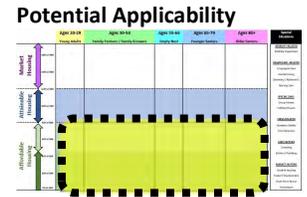
**3.2.4 EXTEND PERIOD FOR DEED-RESTRICTED UNITS**

CGS Section 8-30g requires that a set-aside development restrict the units to sell or rent at affordable prices for at least 40 years.

**Current Situation**  
 Set-aside developments follow the statutory minimum. When units come off the appeals list, the Town still has the set-aside development but it no longer has the affordable units.

**Incremental Step**  
 Require that affordable units in a set-aside development be restricted for 40 years or the life of the development, whichever is longer.

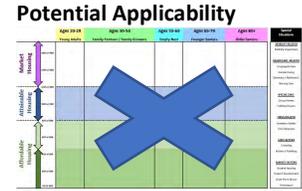
**Bigger Steps**  
 Require an “affordability easement” or other encumbrance (including a right-of-first-refusal) so affordability restrictions do not get foreclosed out without notice to the Town.



**3.2.5 EXPAND DESIGN GUIDELINES**

Design guidelines for affordable housing developments (or for any type of development) may help produce designs that maintain and/or enhance the character of Stratford.

Participants in the TOD Study indicated an openness to moderately scaled buildings with architectural character and so the TOD regulations include design standards.



**Illustrated Design Guidelines**

**Design Guidelines – Multi-Family Dwellings and Mixed Use Buildings**

**Desirable Design Treatment**

**Multi-Family Dwellings**

**Mixed Use Buildings**

**Undesirable Design Treatment**

**Design Elements Which Are Encouraged / Required**

- 2 to 3 story buildings
- Artisanal forms and features
- Good architectural details (cornices, dormers, etc., etc.)
- Classically proportioned facades
- Entrances face the street
- Imitative revival of historic buildings
- Pitched roofs/ flat roofs, deep eaves
- Windows with vertical proportions
- Strong relationship to street/ sidewalk
- Mixed use – strong glass concentration on first floor

**Discouraged Elements**

- 5 or more story buildings
- Monolithic forms
- Flat facades
- Limited architectural detailing
- Thin facades
- Windows with horizontal proportions
- Weak relationship to street/ sidewalk
- Basement parking

**Text Design Guidelines**

**10.N.9 Building Design and Construction Guidelines**

Since design of buildings and sites is an important part of integrating housing at permissible densities into the community, all development in the WHOZ shall be referred to the Design Review Board and it is expressly stated that the quality of the overall design of any development will be an important consideration as part of the granting of any Special Permit.

**1. Overall Character**

- Proposed development projects should enhance the general flavor of a historic New England community and, where appropriate, complement the scale and architecture of adjacent buildings.
- An overall design theme (including building placement, building massing, exterior treatments, signage and other design considerations) shall be established where harmony in textures, lines, and masses is provided and monotony is avoided.
- The illustrative WHOZ design guidelines on the following pages shall be used by applicants and the Zoning Commission as a general reference for desirable characteristics of buildings and sites.
- Within the Town Center area, the design and site development provisions of the Town Center Code shall also be used, when appropriate.
- The "Guidelines for Community Design" established by the Design Review Board shall also be used as a reference for desirable characteristics of buildings and sites.
- A desirable streetscape and attractive landscape transitions to adjoining properties shall be provided.
- Landscape treatment shall be provided to enhance architectural features, shield unsightly areas, provide shade, and relate to the natural environment and topography.

**2. Building Placement**

- Buildings shall be organized in a coordinated and functional manner that is compatible with site features and the desirable characteristics of adjoining areas.
- In general, new buildings shall be placed near to the public street and shall be oriented with the main facade parallel to the public street in order to strengthen the overall streetscape. The Zoning Commission may modify or waive this requirement when the applicant demonstrates that a greater setback or alternative orientation (such as the main facade perpendicular to the street) will enhance the overall effect of a historic New England community and/or allow for the creation of a public amenity (such as a wider sidewalk, a public seating area, etc.).

**Current Situation**

Stratford has an informal design review process (pre-application review by Staff at request of applicant).

Written design guidelines are only in TOD Overlay ZR Section 7.10.8.

**Incremental Step**

**Adapt** design guidelines in ZR Section 7.10.8 to other multi-family housing and/or mixed-use buildings.

**Bigger Steps**

(none at this time)

### 3.3 Consider Other Policies / Action Steps

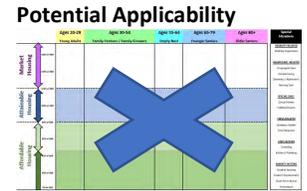
#### 3.3.1 SEEK RELIEF FROM CGS SECTION 8-30g

Stratford would prefer to address housing needs the way it chooses rather than have such decisions made by others with limited local input.

**Current Situation**  
 Stratford is subject to CGS Section 8-30g since less than 10% of the housing stock meets State criteria (6.4% currently). Several set-aside developments have been proposed/built using the Affordable Housing Appeals Procedure.

**Incremental Step**  
 Demonstrate 420 or so housing unit equivalent points (since 1990) to get a four-year moratorium

**Bigger Steps**  
 Establish 766 units or so to reach 10% and get an exemption  
 Seek to repeal or modify CGS Section 8-30g



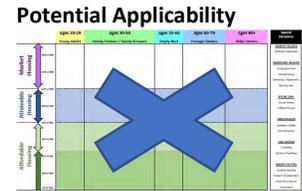
**3.3.2 STRENGTHEN DOWNTOWN**

Housing in and near the downtown will strengthen the commercial opportunities and other activities which make this a focal point in the community.

**Current Situation**  
 Most of the downtown area is in the TOD Overlay District which allows for residential development. Several projects have been proposed/built using this regulation.

**Incremental Step**  
 Consider more flexibility in density, setbacks, coverage, height, parking and other provisions to strengthen downtown, especially when affordable housing is provided.

**Bigger Steps**  
 (none at this time)



**3.3.3 IDENTIFY POTENTIAL HOUSING OPPORTUNITY AREAS**

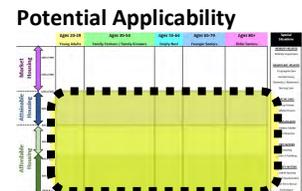
Identifying locational criteria (including mapping them) can help encourage housing where it fits best (and discourage it where it doesn't).

**Current Situation**  
 Locational guidelines / map for "housing opportunity areas" not in place.

**Incremental Step**

- Identify specific Town / State parcels for affordable housing (Housing Partnership charge)
- Identify specific other parcels for affordable housing

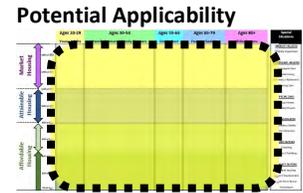
**Bigger Steps**  
 (none at this time)



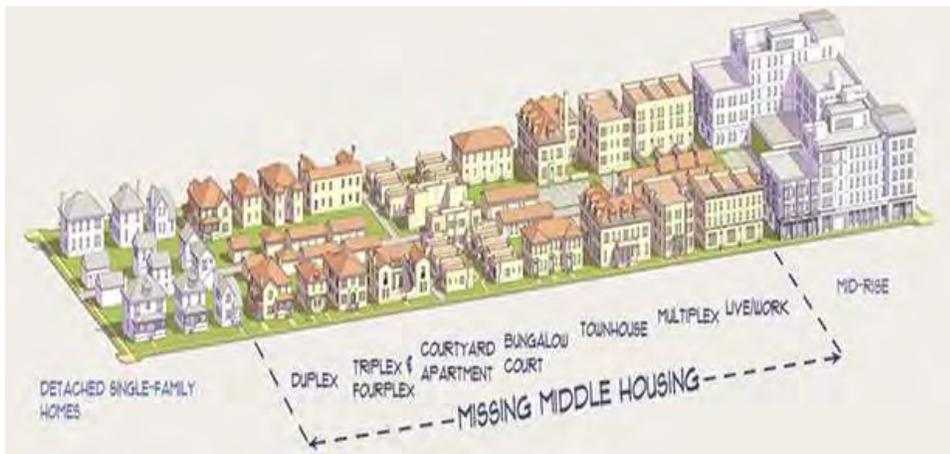
**3.3.4 CONSIDER "MISSING MIDDLE" HOUSING**

The term "missing middle" housing refers to smaller scale multi-family developments that fall in between single-family housing and large-scale multi-family developments:

- Two-family dwelling
- Three-family dwelling
- Four-family dwelling
- Multiplex
- Townhouse
- Courtyard apartment
- Cottage court
- Live-work units



These types of housing were more common in years past and could provide additional housing options when appropriately located and designed.



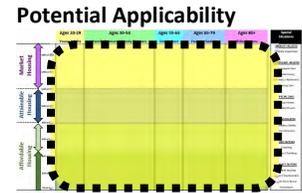
<b>Current Situation</b>
Stratford’s Zoning Regulations do not currently permit most of these.
<b>Incremental Step</b>
Undertake a study to evaluate the applicability of “missing middle” housing in Stratford and identify possible locations.
<b>Bigger Steps</b>
Adopt regulation to implement “missing middle” housing in appropriate areas:

**3.3.5 IDENTIFY OTHER HOUSING OPPORTUNITIES**

There can be other ways to provide for housing choice / housing diversity:

- Adaptive reuse of existing structures

Identifying locational criteria (including mapping them) can help encourage housing where it fits best (and discourage it where it doesn't).



Current Situation
ZR Section 6.3.16 allows for redevelopment and/or adaption of an existing building for residence apartments in CA, LB, or LBB Districts up to 29 units per acre
ZR Section 7.1.1.1 allows residential or mixed-use development of up to 7 units as a "special case" within the CA District.

Incremental Step
<ul style="list-style-type: none"> <li>• Address non-conforming status of much 2FD (lot size) since this complicates improvements / renovation</li> <li>• Consider allowing adaptive use of older homes on collector or arterial roads in residential zones to small-scale multi-family use. See Section 3.19 which allows office use on Main Street from Paradise Green to Stratford Avenue</li> </ul>

Bigger Steps
(none at this time)

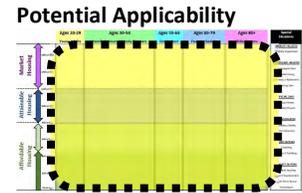
**3.3.6 CONTINUE TO COLLABORATE / EDUCATE**

Housing will continue to be an issue of concern to the community and collaboration and education are important tools to help address this issue.

Current Situation
Stratford already collaborates with housing partners including: <ul style="list-style-type: none"> <li>• Local (Town, Housing Authority, faith-based, etc.)</li> <li>• Regional (MetroCOG, non-profit organizations, shelters, Operation Hope, Center For Family Justice, Bethlehem House, etc.)</li> <li>• State (DOH, CHFA, PFSC, etc.)</li> <li>• National (HUD, USDA, etc.)</li> </ul>

Incremental Step
Educate and inform residents of housing needs / opportunities / successes.

Bigger Steps
(none at this time)



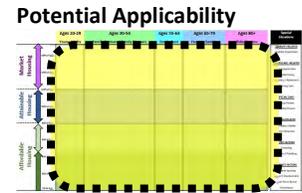
**3.3.7 IMPROVE THE APPROVAL PROCESS**

Approval processes can take months or years. This can be a deterrent to smaller developments and deter investment.

Current Situation
Stratford has separate boards and commissions. Commissions are elected to four-year terms. Five member boards with 3 alternates. Have term limits (8 years) which may make it harder to gain knowledge / experience.

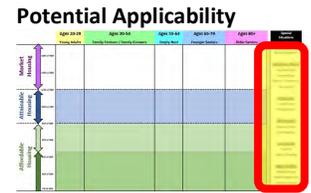
Incremental Step
(none at this time)

Bigger Steps
<ul style="list-style-type: none"> <li>• Consider merging boards / commissions into one larger board</li> <li>• Consider appointed commissioners with longer terms</li> </ul>



**4.0 SPECIAL HOUSING SITUATIONS**

**4.1 Consider Special Housing Situations**



	Possible Actions
<b>a. HOUSING FOR YOUTHS</b>	
Youth homelessness does occur but not visible.  College housing not identified as a major issue.	See Option 1.1.6 on page 7 of this briefing booklet related to definition of “family”
<b>b. FIRST TIME RENTER / FIRST TIME BUYER</b>	
First time renter / buyer often need to share living quarters to afford. ZR Section 4.1.4 allows “letting of rooms” to up to two people in addition to “family” (up to three people total).	See Option 1.1.6 on page 7 of this briefing booklet related to definition of “family”
<b>c. DISABLED PERSONS</b>	
ADA addresses many mobility situations. Income-limited disabled households allowed in Housing Authority units	(none at this time)
<b>d. GROUP HOMES</b>	
Stratford may have 15 locations authorized for up to 72 qualifying persons for treatment (CGS Section 8-3e) : <ul style="list-style-type: none"> <li>• Community residence for intellectual disability,</li> <li>• Child-care residence for mental or physical disabilities</li> <li>• Community residence for mental health / addiction</li> <li>• Residence for licensed hospice care.</li> </ul>	(none at this time)
<b>e. BLIGHT / HOARDING</b>	
Ordinance #161 establishes a process for addressing blight. Hoarding is addressed on a case-by-case basis with other Town agencies (social services, public safety, zoning, etc.)	(none at this time)
<b>f. HOMELESS SHELTER</b>	
Homeless situations are infrequent but are addressed on a case-by-case basis with other Town agencies (social services, public safety, etc.) and regional organizations.	(none at this time)
<b>a. EMERGENCY / CRISIS SHELTER</b>	
Domestic shelter needs are addressed in partnership with other organizations in the region.	(none at this time)

# STRATFORD - Housing Needs Framework



	Ages 20-29 Young Adults	Ages 30-54 Family Formers / Family Growers	Ages 55-64 Empty Nest	Ages 65-79 Younger Seniors	Ages 80+ Older Seniors	Special Situations
Market Housing 160% of AMI						<u>MOBILITY-RELATED</u> Mobility Impairment
Housing 140% of AMI						<u>HEALTHCARE - RELATED</u> Congregate Care Assisted Living Dementia / Alzheimer's Nursing Care
Attainable Housing 120% of AMI						<u>SPECIAL CARE</u> Group Homes Halfway Houses
Housing 100% of AMI						<u>CRISIS-RELATED</u> Homeless Shelter Crisis Response
Affordable Housing 80% of AMI						<u>UNIT FACTORS</u> Crowding Kitchen / Plumbing
Housing 60% of AMI						<u>MARKET FACTORS</u> Student Housing Student Displacement Short-Term Rental Foreclosure
Housing 40% of AMI						
Housing 20% of AMI						
Housing 0% of AMI						