

Town of  
**Kent**  
**Housing**  
**Plan**

**2022-2027**

*Adopted September 15, 2022*





# Table of Contents

## I. Introduction

- Purpose of the plan
- List of Kent Housing Plan Steering Committee members
- Definition of housing affordability
- Timeline for the housing plan process
- Five main goals of this plan

## II. Assessment of Housing Needs & Current Housing Stock

- Resident housing needs survey results
- Housing and demographic trends
- Current housing stock
- Regional housing needs

## III. Residential Zoning Assessment

- Summary of allowed residential uses and zoning districts
- CT "Affordable Housing Appeals Act"

## IV. Goals and Strategies

## V. Appendix/Resource links

- Where can I go for more information?

**Cover photo:** Stuart Farm Apartments, Kent



## Introduction

A Connecticut law passed in 2017 (Statute 8-30j) requires every municipality to prepare and adopt an affordable housing plan at least once every five years. In 2021, the Town of Kent received a technical assistance grant from the Connecticut Department of Housing to undertake a proactive planning process and lay out a strategy for meeting the housing needs of existing and future residents and workers.

The Board of Selectmen appointed a Housing Plan Steering Committee which met monthly to provide feedback throughout the planning process and to ensure that the Kent community was engaged in the conversation around housing needs and possible strategies for meeting those needs.

### **Kent Housing Plan Steering Committee Members:**

**David Birnbaum** (Planning & Zoning Commission)

**Tegan Gawel** (Templeton Farms and Board of Finance)

**Alice Hicks** (Planning & Zoning Commission)

**John Johnson** (Zoning Board of Appeals)

**Connie Manes** (Conservation Commission)

**Justin Potter** (Zoning Board of Appeals and Kent Affordable Housing)

**Jean Speck** (Board of Selectmen)

**Virginia Bush Suttman** (Kent Affordable Housing)

### **Planning facilitation and technical assistance provided by:**

*Jocelyn Ayer, Director, Litchfield County Center for Housing Opportunity*

The Steering Committee reviewed the housing and demographic trends data and the resident housing needs survey results which are summarized in the sections below. They also shared their experiences and expertise as Kent residents and active members of town boards, commissions, and volunteer organizations. The committee then decided to focus on the unmet housing needs of the following demographics:

- **Young adults and young families**
- **Older adults and seniors**
- **People who work in Kent**

The committee also determined that one of the most pressing housing needs is for housing that is dedicated to remaining affordable for those who live or work in Kent, especially in these three demographics.

## Defining housing affordability

Housing is considered affordable if it costs no more than 30% of a household's income. When households have to spend more than 30% of their income on housing costs they may not have enough left over to pay for all their other needs including food, gas, clothing, healthcare, childcare, etc. In Kent:

- 366 households were spending more than 30% of their income on housing costs.
- 199 of those households were spending more than 50% of their income on housing costs. This makes them severely housing cost burdened.<sup>1</sup>

Finding and keeping housing in Kent is most challenging for households that earn under 80% of the Litchfield County median income. In 2021, 80% AMI was \$57,680 for a single person or \$82,320 for a household of 4 people. The State keeps a list of how many housing units in each town are dedicated to remaining affordable to households at or below 80% of the area median income (AMI).

HUD-defined income limits for Litchfield County, 2021  
(AMI= area median income)

	Household Size			
	1 person	2 people	3 people	4 people
100% of AMI	\$72,030	\$82,320	\$92,610	\$102,900
80% of AMI	\$57,680	\$65,920	\$74,160	\$82,320
50% of AMI	\$36,050	\$41,200	\$46,350	\$51,450
30% of AMI	\$21,630	\$24,720	\$27,810	\$30,870

**Kent had 460 households that earned less than 80% of the area median income and has 67 housing units dedicated to remaining affordable to them** according to the State's Affordable Housing Appeals list (2021). As of June 2022 all of these dedicated affordable housing units were occupied and there were **107 households on waiting lists** for these properties.

These 67 housing units are considered *dedicated* to remaining affordable because they are owned, managed, and/or provided funding by an entity that assures that the households who live there do not have to pay more than 30% of their income on housing costs and that these households are earning less than 80% of the area median income.

- 24 housing units are at South Common and 13 are at Stuart Farm-managed by Kent Affordable Housing, Inc.
- 24 housing units are dedicated for seniors at Templeton Farm
- 5 housing units received mortgage assistance through the CT Housing Finance Authority (CHFA) or USDA.
- 4 households were receiving rental assistance to pay the difference between what the household could afford and fair market rent.

<sup>1</sup> Source: "CHAS" data (Comprehensive Housing Affordability Strategy), HUD released on September 29, 2021, for the 2014-2018 period.

Smaller or older homes that are sold or rented at what could be considered affordable prices are not included on the State's Affordable Housing Appeals list because no one is monitoring the transaction to make sure that the household is earning less than 80% AMI and that the rent/mortgage is not more than 30% of their income. As we saw during the pandemic, home prices/values can increase significantly over a short period of time and households with higher incomes can buy those homes, renovate them, and put them out of reach for future homeowners and people who work in the area.

The goals and strategies presented in this plan are intended to help:

- **Attract and retain young adults and young families**
- **Allow older adults to "downsize"**
- **Help small businesses and volunteer organizations in Kent attract and keep the workers and volunteers that they need**

The strategies in this plan are not limited to creating housing options for households under 80% of the area median income. Those who live and work in Kent have a diverse range of housing needs and there are a diverse range of strategies included here that are intended to help meet them.



**Stuart Farm BEFORE:** a deteriorated 1828 farmhouse



**Stuart Farm AFTER:** renovated and modernized by Kent Affordable Housing

## What are the 5 main goals of Kent's Housing Plan?

1. Expand and preserve dedicated affordable housing
2. Increase the diversity of Kent's housing stock
3. Support affordable homebuyer options
4. Support the creation of accessory apartments
5. Work closely with Kent's volunteer organizations and employers

1. Assess housing needs

2. Assess existing housing stock

3. Create plan for addressing housing needs

### Timeline for the housing plan process

#### **October- November 2021**

- Kent Housing Plan Steering Committee established
- Set monthly meeting schedule
- Reviewed analysis of housing and demographic data

#### **December- February 2022**

- Developed and launched resident housing needs survey
- Developed and launched worker housing needs survey
- Determined housing needs based on data analysis and survey results
- Held town informational meeting about housing plan

#### **March-May 2022**

- Developed goals and strategies to meet identified housing needs
- Prepared for community feedback forum

#### **June-July 2022**

- Held community forum to solicit feedback on goals and strategies
- Developed and revised DRAFT Housing Plan

#### **August-September 2022**

- Final draft of Plan prepared and posted on the town website and in the town clerk's office for the required 35-day review period.
- Town newsletter included link to DRAFT and requested resident comments.
- Planning & Zoning Commission recommended adoption of the Housing Plan as drafted.
- Board of Selectmen adopted plan.
- Final adopted plan posted on the town's website.





## Assessment of Housing Needs & Current Housing Stock

### What do residents say about housing needs?

In January and February 2022 the Housing Plan Steering Committee conducted a survey to collect feedback from residents. The notice inviting residents to take the survey was posted on the town website, at town hall, in a town e-newsletter, and on social media. 267 residents responded to the survey. A link to the full survey results are included in the appendix to this plan. Here is a summary of results from the Resident Housing Needs Survey:

- **74%** agreed that the cost of housing in Kent affects the town's ability to **attract and retain younger people and families**
- **70%** agreed that the cost of housing in Kent makes it **challenging for people who work in town to live here**
- **60%** agreed that the cost of housing in Kent makes it difficult to **keep seniors in town.**
- **50%** thought that Kent **needs one or two-bedroom rental housing options** (that could accommodate seniors and or young adults)
- **50%** thought that Kent **needs "downsize" options**
- **40%** anticipated that they or their parents or children **might have to move out of Kent to find the housing they needed**

*"I grew up in Kent and am struggling to find an apartment I could afford to live in while working in town."*

*"We are a young family with a young toddler. Through my work as a healthcare provider, I know that "aging in place" is very important and does not seem attainable here with my patients or neighbors....We were only able to buy in Kent because my parents gifted us more than half of our down payment."*

*"If we don't get some affordable housing available this year you can kiss this resident goodbye."*

*"I feel fortunate that I was able to purchase my home in the 1990s. I am also grateful that the town has Templeton Farms because my elderly parents now live there. My adult children have moved away from town, but that is because of jobs not housing. I think it is vital for the town to support more rental housing for young people, elderly and low-to-moderate income potential residents."*



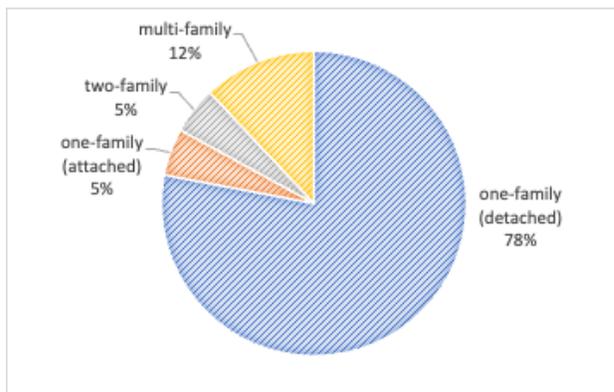
## Kent's housing and demographic trends

### Demographic changes

Kent has approximately 3,000 residents living in 1,285 households. Over the last 10 years (between the 2010 Census and the 2020 Census) the Town's total number of residents increased very slightly by 1% (40 residents). However, within the population the number of children decreased by 15% (84) within that 10-year period. The 2020 Census does not include all of the new residents who moved to Kent during the Pandemic in late 2020 and after. From 2000 to 2010 Kent's population grew by about 120 residents, so over the last 20-year period the trend has been a slow, small increase in the adult population.

### Fewer households with children

In 2010, 22% of the town's households had children (292) but in 2019 the number dropped to 15% (176). However, a majority (60%) of the town's homes are designed for families with children- having 3 or more bedrooms (40% have 3 bedrooms and 20% have 4 or more bedrooms). Increasing the number of one and two bedroom housing options in town, especially those with accessibility features would better reflect the demographic trends.



### Limited diversity of housing types

78% of Kent's housing stock is single family detached homes (compared to 73% in Litchfield County and 59% statewide). Single family detached housing is the most expensive type of housing to build, own, and maintain.

Just 18% of Kent's housing is available to home-renters (compared to 19% countywide and 30% statewide). With the increasing popularity of platforms like Airbnb, many homes and accessory apartments have been taken out of circulation and are

now only available as short-term rentals. Also, during the pandemic, the number of homes available for rent plummeted across the county as owners of rental homes sold during the booming real estate market.

Kent attracts many second homeowners and remote workers. The 2020 ACS data showed that 232 homes (18% of all homes) in Kent were used "seasonally, occasionally, or recreationally". This reduces the number of homes in town that are available and affordable to year-round residents and to people who work in town or are available to volunteer regularly.

### Slow rate of new home development

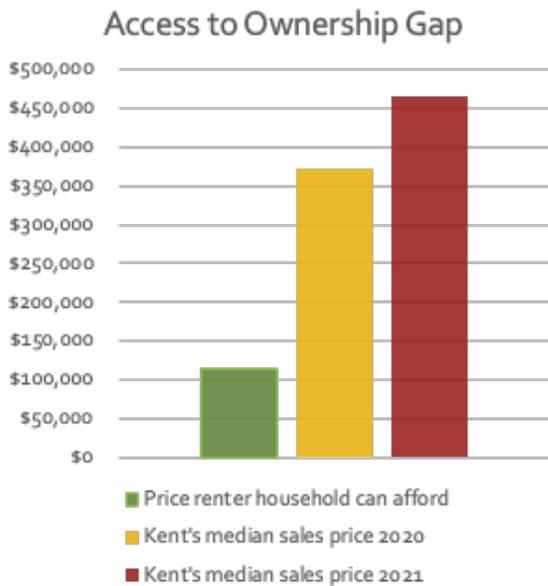
Very few new homes are built in Kent in any given year. Building permit data for new residential structures shows between 1 (low) and 8 (high) permits per year for the last 10 years on record.

### Housing affordability challenges

Households are considered “housing cost burdened” if they are spending more than 30% of their income on housing. 366 Kent households were housing cost burdened (46% of Kent’s owner households and 61% of its renter households). 199 households were paying more than 50% of their income on housing costs- this is considered severely cost burdened. The median gross rent in Kent is 30% higher than in the county as a whole.

**Home sales prices have been rising.** Between 2017 and 2021, the median home sales price in Kent rose by \$67,500 (17%) from \$397,500 to \$465,000. Home prices in 2020 and 2021 were affected by the pandemic demand in non-urban areas close to NYC. They are not expected to continue to rise in this way but they are not expected to fall much from their current values. These current prices are out of reach for many people who work in jobs based in Litchfield County, especially those who currently rent.

**Access to home ownership is challenging for renter households.** New homeownership is often delayed by high housing costs, limited diversity in housing type (mainly single family detached, 3+ bedroom homes), and student loan debt. If your household earned the Litchfield County median household income for a renter of \$41,000, \$500 in monthly student loan or car debt, and a \$5,000 down payment, you’d be able to afford a home costing \$115,500. There was a gap in 2021 of \$349,500, between what a renter household in Litchfield County could afford and the median priced home in Kent.



According to the CT Affordable Housing Appeals Act listing, as of 2021 Kent had five (5) single family homes with mortgages subsidized by the CT Housing Finance Authority (CHFA) or USDA. These programs can help income eligible families who find a home for less than \$350,000. There are very few homes for sale at or below \$350,000 in Kent that do not need a great deal of additional investment in rehabilitation.

**Dedicated affordable housing** represents just 4% of Kent’s housing stock as further described on p. 4 of this plan.

**Older homes present accessibility and maintenance challenges.** 34% of home-owners and 19% of home-renters in Kent live in homes built before 1950. These homes are often more difficult to make accessible to allow residents to age-in-place and more costly to heat, cool, and maintain.

## Regional Housing Needs

**Housing markets are regional.** Many Kent residents work in surrounding towns but live in Kent. Those who plan to retire to Kent or purchase a second home here are also likely to look in the surrounding towns if they can't find what they need in Kent. A regional housing needs assessment conducted by David Kinsey, PhD for Open Communities Alliance in November 2020 estimated a need in the region's 21 municipalities for at least 3,498 dedicated affordable housing units over the next 10 years. This study then allocated these units to each town in the region based on a "fair share methodology". This study allocated 120 housing units to the Town of Kent and the remaining affordable housing units to the region's other 20 towns.



Kent Affordable Housing's South Common- 24 housing units completed in 2003.





## Residential Zoning Assessment

Kent has four residential zones and two overlay zones in the village center area that allow residential uses. The Rural Residential 1 (RU-1) zone covers most of the land area in town. The Village Residential zones 1 and 2 are in the village center area, much of this area is served by public water and/or sewer. (See Zoning Map on p. 14). Kent allows three residential uses without a special permit- single family detached homes, two-family homes, and attached or internal accessory apartments. These uses are shown in green on the chart below. Any other residential use requires a special permit which necessitates a public hearing and notice to neighboring property owners. Residential uses are also allowed in the Village Commercial zone and Business Hamlet zone but not in the Industrial zone.

This chart summarizes the residential uses allowed in each residential zone:

- ZP** = Permitted if it meets all zoning requirements
- SP** = Special Permit required
- Blank box = not permitted

	Rural Res. (RU-1)*	Village Res. -1 (VR-1)	Village Res.-2 (VR-2)	Birch Hill (RU-2)	Village Incentive Overlay	Village Mixed Use Overlay
<b>One-Family Dwelling</b>	ZP	ZP	ZP	ZP	SP	
<b>Accessory Apartment-attached</b>	ZP	ZP	ZP	SP		
<b>Accessory Apartment-detached</b>	SP	SP	SP			
<b>Two-Family Dwelling</b>	ZP	ZP	ZP	SP		
<b>Multi-Family Dwelling</b>		SP	SP		SP	
<b>Town sponsored affordable housing</b>	SP	SP	SP	SP		
<b>Mixed- residential and commercial</b>						SP
<b>Minimum lot size</b>	2-5 acres depending on soil type	10,000 sqft	30,000 sqft	1 acre		

\*In the RU-1 zone a total of two dwellings are allowed per lot.

### Single family homes

As described above, 78% of Kent’s homes are single family detached homes. This residential use is allowed in all four residential zones. In the Rural Residential zone, a minimum of 2 acres are required to build a new home but more acreage may be needed depending on the lot’s soil suitability for a septic system. In the Village Residential zones smaller lots can be accommodated (10,000 sq ft in V-1 and 30,000 sq ft in V-2) due to access to public water and sewer.

### Accessory apartments

The zoning regulations allow one accessory apartment or guest house per property. Apartments within the single-family residential structure or attached to it are allowed in the Rural Residential and Village Residential zones without requiring a special permit. Apartments in a detached building such as a barn, garage, or other out-building require a special permit. The owner of the property must live in either the

primary dwelling or the accessory apartment. Many accessory apartments in Kent are used for family, guests, or as short-term rentals and are not creating year-round rental opportunities for residents.

### Multiple dwelling building

The zoning regulations allow a multiple dwelling building by special permit in the Village Residential zones and the Village Housing Overlay zone. The minimum sized lot that would be needed to construct a building with more than three dwelling units would be 1 acre and no building can contain more than 8 dwelling units.

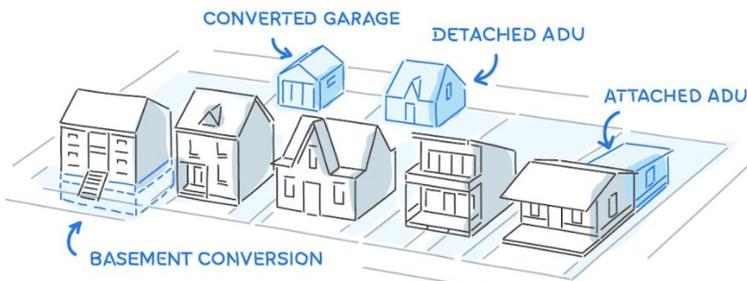
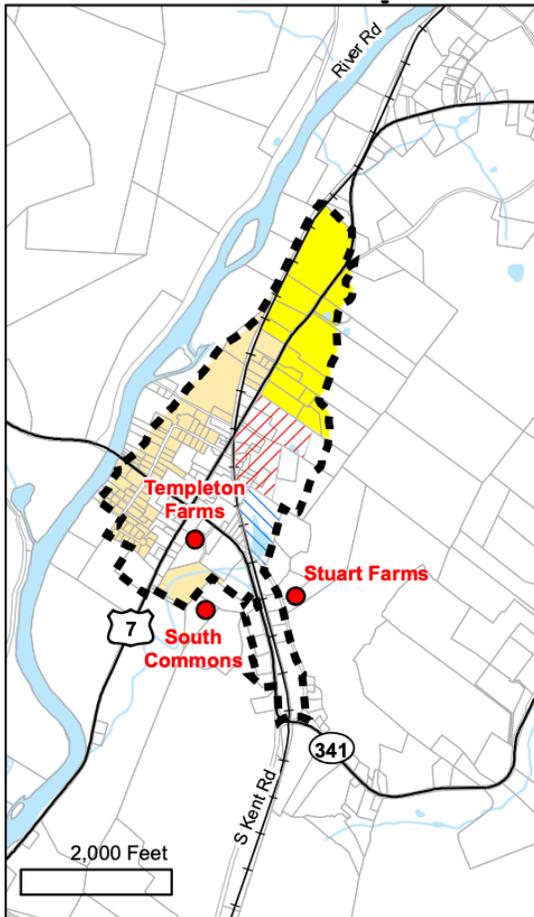


Image credit: www.hausable.com



### **Village Incentive Overlay District**

The purpose of this overlay district is to “enable the development of housing, including affordable housing units, within a portion of the Kent village area.” In this overlay district, smaller lot sizes are allowed for affordable single-family dwellings if they can meet the other regulation requirements and go through the special permit process. Multi-unit buildings are also allowed through a special permit process with a maximum of 4 units per acre. Kent also has a **Village Mixed Use Overlay District**, in this area as shown in the map above. This allows mixed residential and commercial uses within the same building with a maximum density of 12 units per acre. If a property owner wants to develop their property under these overlay district regulations, at least 20% of the units must be dedicated to remaining affordable for households under 80% AMI.

### **Town-sponsored affordable housing**

This is allowed through a special permit process in all residential zones. The purpose of this is “to provide the opportunity for affordable housing in suitable locations throughout the town according to a site design that is compatible with the character of the Town and the neighborhood.” Housing built under this regulation must be owned and/or operated by the Town of Kent or a Town authorized housing agency. 10 units per acre are allowed if the site is served by public water and sewer, 4 units per acre if not. A single-family dwelling could be converted to not more than 4 units per building under this regulation provided that there will be no substantial exterior modification to the single family dwelling and the dwelling will retain its appearance as a single family

### **Affordable Housing Appeals Act (8-30g)**

In 1989 the State legislature passed a law called the “Affordable Housing Appeals Act”. Connecticut municipalities with less than 10% of their housing stock designated as affordable are subject to the Affordable Housing Land Use Appeals Procedure, widely known as “Section 8-30g”. Kent is at 4% as of the 2021 Appeals listing. In these towns, if 30% of units in a project are affordable as defined by the statute, many local zoning regulations such as those regarding height, setback, and parking requirements don’t need to be followed. If the Planning & Zoning Commission (PZC) denies a zoning permit submitted under 8-30g the decision may be appealed. The PZC would then need to show proof that the denial was based on a substantial public health and safety concern that “clearly outweighs” the town’s need for more affordable housing. This tool can and has been used by Planning & Zoning Commissions as well, in a “friendly 8-30g” process where an applicant works with PZC to get their zoning permit through 8-30g rather than having to amend the zoning regulations to accommodate a specific development. There is no obligation for the town to reach the 10% threshold and no state goal expecting towns to do so.

Towns such as Kent that haven’t reached the 10% threshold for an exemption from 8-30g can get a four-year moratorium on 8-30g applications by accumulating a certain number of “Housing Unit Equivalent Points.” The 37 units that Kent Affordable Housing has built gives the Town of Kent 76.5 points, just enough for a four-year moratorium if the town wishes to apply for one, which requires 75 points. Additional affordable housing that is created will generate more points that can be used towards another moratorium.

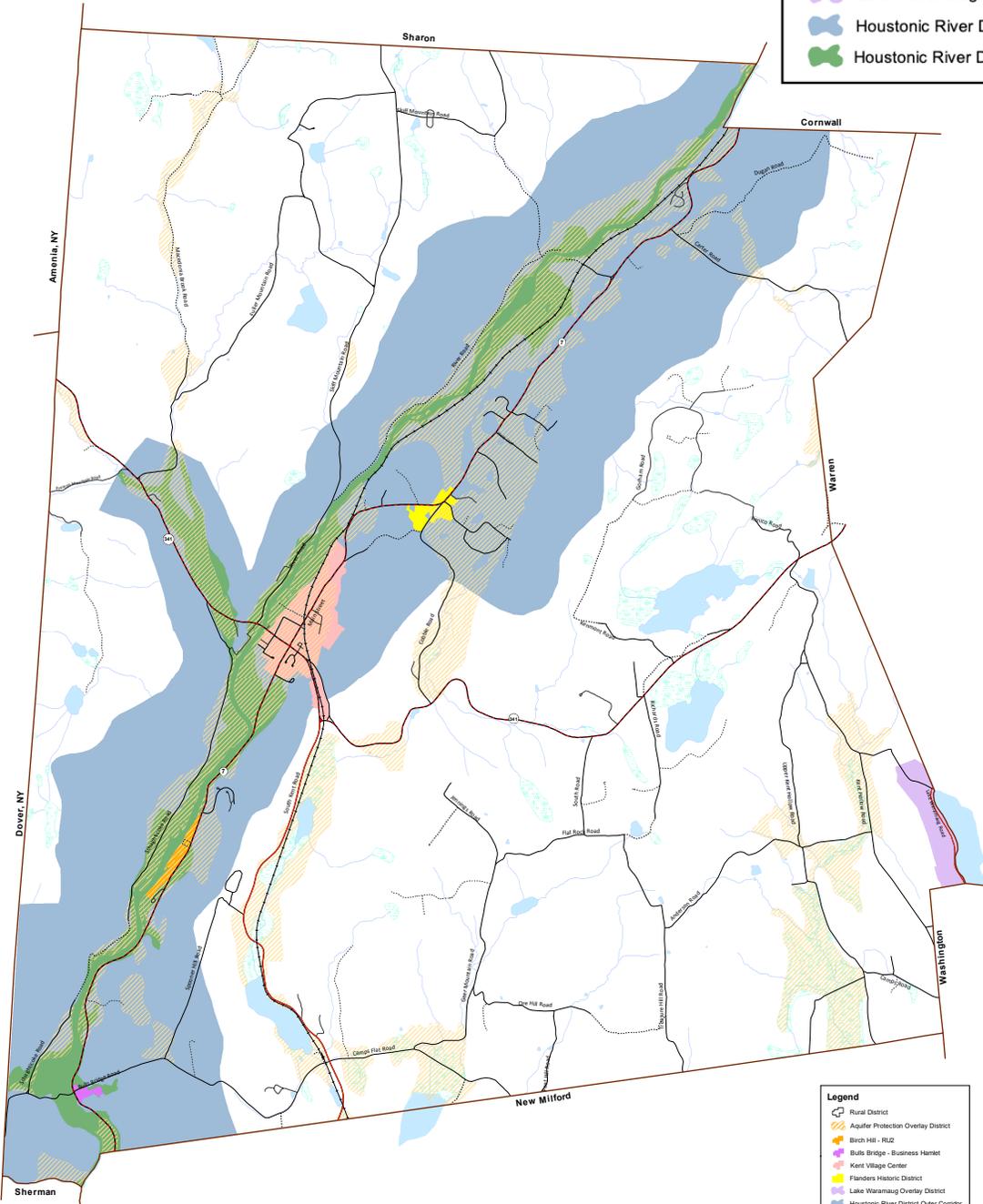


# Zoning Map

## Town of Kent, Connecticut

### Legend

- Rural District -RU-1
- Aquifer Protection Overlay District
- Birch Hill - RU2
- Bulls Bridge - Business Hamlet
- Kent Village Center -VR-1 and VR-2
- Flanders Historic District
- Lake Waramaug Overlay District
- Housatonic River District Outer Corridor
- Housatonic River District Inner Corridor



- Legend**
- Rural District
  - Aquifer Protection Overlay District
  - Birch Hill - RU2
  - Bulls Bridge - Business Hamlet
  - Kent Village Center
  - Flanders Historic District
  - Lake Waramaug Overlay District
  - Housatonic River District Outer Corridor
  - Housatonic River District Inner Corridor

**Data Sources:**

Parcel Boundaries: Town of Kent & HVA (2017)  
 Roads, Watercourses & Waterbodies: CT DEP  
 Aquifer Protection Overlay: CT DEP (2008)

This map is based on zoning maps prepared by Richard J. Adams. Zoning layers were updated in 2018 and additional data was provided by The Town of Kent and Newatonic Valley Association.

**Note:**  
 The planning and zoning regulations apply to all land within the Town of Kent unless otherwise prohibited by Federal or State law or Town of Kent Ordinance.



1:22,000



Connecticut State Plane Projection on the North American Datum 1983



Map created by:  
 Stacy Drenth, GIS Manager  
 hvdrenth@kentct.com  
 155 Kent Road  
 Cornwall Bridge, CT  
 06114  
 www.townofkent.org

Effective Date: 07/01/2018



## Goals and Strategies

Described below are 5 goals that the town will work to make progress on over the next 5 years and strategies intended to help the town meet those goals. Each strategy has been assigned to a lead entity. This entity will spearhead the implementation of that strategy and collaborate with other relevant town boards, commissions, and residents as needed to carry out that strategy.

### Legend

BOS	Board of Selectmen
PZC	Planning & Zoning Commission
KAH	Kent Affordable Housing, Inc.
TFB	Templeton Farm Board
HPIC	<i>(proposed)</i> Housing Plan Implementation Committee
HC	<i>(proposed)</i> Housing Coordinator

### GOAL 1: Expand and preserve dedicated affordable housing

As noted above, 40% of Kent’s households have incomes that would qualify them to live in dedicated affordable housing and yet just 4% of Kent’s housing stock is dedicated to remaining affordable for households in this income range. 107 households are on the waiting lists for the town’s existing 67 dedicated units at Templeton Farm, Stuart Farm, and South Common. These strategies are intended to help increase the number of dedicated units and get the town from 4% to 5%.

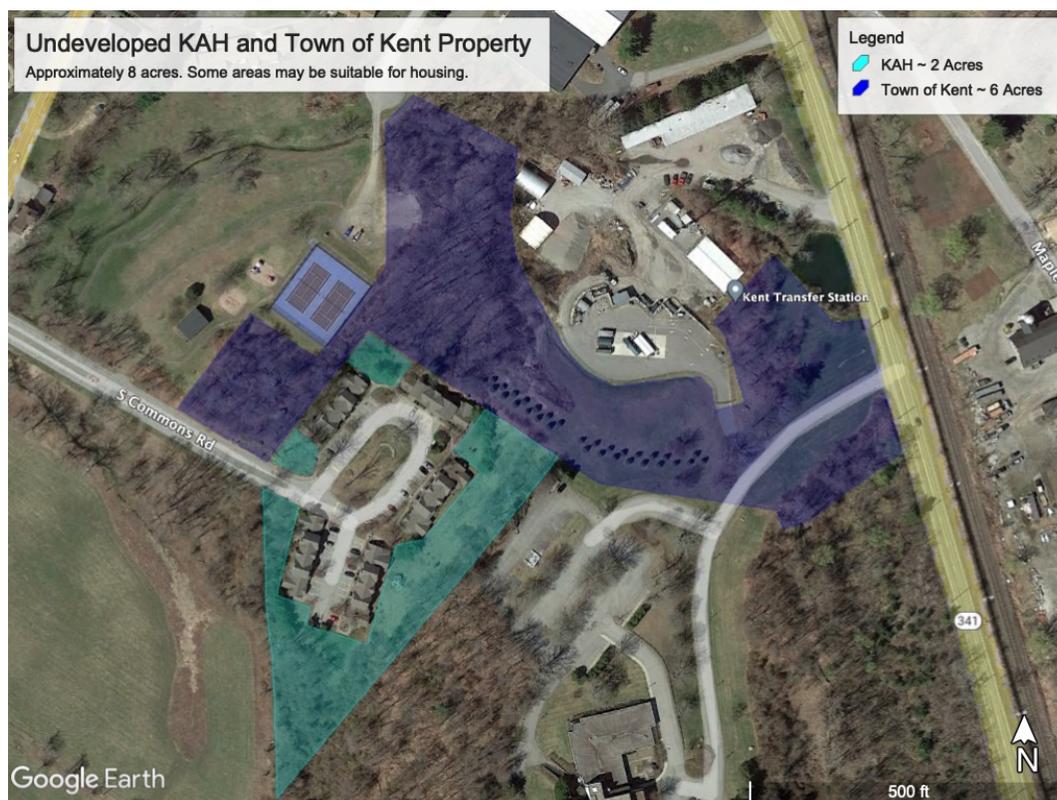
**Housing unit goal: To create at least 20 new dedicated affordable housing in units over the next five years.**

#### Strategies:

#### Lead Entity:

1. Research town owned properties to see if they could accommodate housing, including the properties adjacent to Templeton Farm and South Common as shown in the photo below and Swift House. Bring appropriate properties to a town meeting to decide whether they could be donated, leased, or sold to Kent Affordable Housing, Inc. or the Templeton Farms board.	HC + BOS
2. Explore the feasibility of additional units at Templeton Farm. HUD’s Housing for the Elderly (Section 202 Program) could be a source of construction funding for new units.	TFB
3. Explore the feasibility of additional units at South Common.	KAH

4. Conduct outreach to Kent landowners, especially those in the area of Maple Street Extension and Rt. 341 to see if they would consider carving off one or two acres and donating or selling it to Kent Affordable Housing.	HC + KAH
5. Apply for Small Cities/CDBG funding and/or other State and federal funding sources as they may become available to the town as needed to support capital needs (renovations) at the existing affordable housing properties to keep them safe and affordable for the residents who live there. (The town did this recently to support needed renovations of older units at South Common.)	BOS
6. Require that all new subdivisions in town include 20% affordable units.	PZC



### What is Templeton Farm?

Templeton Farm Apartments was built in 1976 with funding from the USDA (United States Department of Agriculture). These 24 apartments are dedicated to remaining affordable for income eligible persons 62 years of age and older and/or with a disability. The facility is owned by Kent Village Housing for the Elderly, Inc., a nonprofit organization with a board of directors made up of Kent residents and sponsored by New Samaritan Corporation. They oversee the work of a professional property manager. For more information visit:

<https://ehmchm.org/properties/templeton-farm-apts/>



*What is Kent Affordable Housing, Inc.?*

Kent Affordable Housing (KAH) is a non-profit that develops, builds, manages, and owns affordable housing units including those at South Common and Stuart Farm. The mission of KAH is to increase diverse housing opportunities in Kent, CT. It has a board of directors made up of Kent residents. For more information visit [www.kentaffordablehousing.org](http://www.kentaffordablehousing.org).

**GOAL 2: Increase the diversity of Kent’s housing stock**

As noted above, 78% of Kent’s housing stock is single family detached homes and 60% have 3 or more bedrooms. This does not meet the more diverse housing needs of Kent residents at different stages of their lives. The strategies listed here could create some different types of housing than the town has now to provide some more housing choices for residents.

**Strategies:**

**Lead Entity:**

1. Encourage development in the town’s Village Housing Overlay Zone and Village Mixed Use Overlay Zone by proactively working with property owners and potential developers.	HC
2. Consider investing American Rescue Plan Act (ARPA), Small Cities or other funding in building a town road that would connect the village business area to Maple Street Extension as required by the Village Housing Overlay Zone and/or utilize grant funding to expand sewer system capacity as needed to serve this area.	BOS
3. Reach out to developers to discuss the feasibility of building multifamily (3+ units) housing to increase housing choices in Kent and determine what zoning changes would be needed to make this feasible.	HC
4. Consider zoning changes to promote more multifamily (3+ unit) housing such as: <ul style="list-style-type: none"> <li>• Eliminating the minimum lot size of one acre for multifamily housing;</li> <li>• Reducing the lot area required per unit from 4,000;</li> <li>• Raising or eliminating the 8 unit per building cap;</li> <li>• Increasing lot area coverage beyond the current 25%;</li> <li>• Reducing the parking minimums from 2.5 per unit.</li> </ul>	PZC
5. Explore partnership options between land trusts and Kent Affordable Housing. In the case of undeveloped land not appropriate for conservation, ensure landowners are aware of Kent Affordable Housing and its ability to accept charitable donations.	KAH
6. Publish a fact sheet on what housing options can be created under Kent’s zoning regulations including dividing properties, conversions to duplexes, creating accessory apartments, mixed use and village housing. Post on town website.	HC+ PZC
7. Let those who rent their properties in town know about "Doing Well While Doing Good: Promoting Opportunity and Housing Choice by Renting to Voucher Holders, a	HC, BOS

webinar for landlords." <https://www.youtube.com/watch?v=MbocyvxIYRw> through an annual article in the town newsletter.

### GOAL 3: Support first time homebuyer options

There was a gap in 2021 of \$349,500, between what a renter household in Litchfield County could afford and the median priced home in Kent. According to the CT Affordable Housing Appeals Act listing, as of 2021 Kent had five (5) single family homes that received mortgage assistance through the CT Housing Finance Authority (CHFA) or USDA. These programs can help income eligible families who find a home for less than about \$350,000. These strategies and those in the section above are intended to increase the number of affordable options for home-buyers.

#### Strategies:

#### Lead Entity:

1. Establish a town revolving loan fund for down payment assistance.	BOS
2. Increase awareness of <u>CHFA</u> (CT Housing Finance Authority), <u>HDF</u> (Housing Development Fund) and <u>FHLB</u> (Federal Home Loan Bank of Boston) <b>down-payment assistance</b> for income eligible first-time homebuyers and free first-time <b>homebuyer education classes</b> available in the area and online through an annual article in the town newsletter and other outreach efforts.	HC
3. Increase awareness about <u>CHFA</u> and <u>USDA</u> programs that <b>help with mortgages</b> for income eligible homebuyers. Work with other towns and organizations in Litchfield County to advocate for CHFA raising its sales price limit for the County.	HC
4. Conduct ongoing outreach to Kent landowners to let them know about the option of donating or selling land or houses to Kent Affordable Housing for their <b>Parcel Program</b> . Land could also be donated to NWCT Habitat for Humanity to create affordable homebuyer options.	HC + KAH
5. Increase awareness of <b>town ordinance 11-1.2</b> which allows Kent property owners to subdivide a piece of land on which an affordable home can be built without going through the normal subdivision process. (See appendix for details)	HC + KAH



#### What is the "Parcel Program"

The Parcel Program is a program of Kent Affordable Housing (KAH) that encourages income eligible households (up to 100% of the area median income) to build their own home by removing the cost of the land. KAH finds the lot (through a donation or sale) and makes it available to the household to build their affordable home. Kent currently has one home built under this program, the town of Cornwall has 11 of these homes. For more information visit: [www.kentaffordablehousing.org/parcel-program](http://www.kentaffordablehousing.org/parcel-program)

#### **GOAL 4: Support the creation of accessory apartments**

Accessory apartments, which are in, attached to, or on the property of a single-family residence and are “accessory” to the primary use of the property, can help older homeowners stay in their homes longer when the apartment or primary home can be lived in by someone who can assist the homeowner and/or be close by if they need assistance. It can also be a source of income and create smaller sized units (usually studios or 1 bedrooms) to increase housing options in town. These strategies would encourage the creation of additional accessory apartments in Kent.

##### **Strategies:**

##### **Lead Entity:**

1. Provide technical assistance to property owners considering building an accessory apartment (help with getting cost estimates, understanding building code and zoning requirements, landlord resources)	HC
2. Amend the zoning regulations to allow one attached accessory apartment AND one detached (in accessory building or converted barn/garage) per property (consider not allowing short term rental of the second accessory unit)	PZC
3. Include an article in the town newsletter twice per year to let people know about the option of creating an accessory apartment on their property and let them know where they can get more information on this option.	HC/BOS
4. Publish a brochure that includes the permitting steps for creating an accessory apartment, benefits, requirements, and available resources. Post on town website. (re-use/update the BTCF brochure on accessory apartments)	HC
5. Look for ways to encourage residents to rent their accessory apartments longer-term (rather than AirBnB/short term). This could include a tax deduction, help with credit/background checks on potential tenants, and other technical assistance supporting rentals.	HPIC
6. Establish a subsidy fund for building accessory apartments and renting them affordably to income eligible households or offer a property tax deduction for those who do this.	HPIC

#### **GOAL 5: Work closely with Kent’s volunteer organizations and employers**

The resident housing need survey showed that 70% of respondents believed that the cost of housing in Kent makes it challenging for people who work in town to live here. Having more people who are employed in town be able to live in town could also help create a larger pool of residents who could respond during the day to volunteer fire or EMS calls. These strategies are focused on better understanding the housing needs of employers and on-going communication between the employers/volunteer organizations and those focused on creating housing options.

1. Meet with the town’s larger employers annually to find out what their employee housing needs are and how they could partner with the town and/or Kent Affordable Housing to meet their employees housing needs.	HPIC
--	------

2. Meet with the Kent Volunteer Fire Department at least once per year to find out what their volunteers housing needs are and discuss ways to meet those needs.	HPIC
3. Develop and update annually a list of contact information for existing landlords and housing developments in Kent to provide to employers and volunteer organizations. Consider using town e-newsletter to let people know about housing opportunities as they arise.	HC

Major employers in Kent to reach out to include: Kent School, South Kent School, and Marvelwood School (though many private schools provide housing for faculty they often do not provide housing for other staff), Kent Center School, High Watch and local banks. The HPIC could also attend a Kent Chamber of Commerce meeting to ask some of the smaller business about their employee housing needs.

**To ensure that these strategies will be implemented** over the next five years, the following actions should be taken. A town housing coordinator should be appointed or hired. This could be a volunteer or preferably, part-time work for a staff person. It is estimated that this work could take approximately 10 hours per month. This could be added to the job description of current town staff or be a shared position with one or two other neighboring towns. The new housing coordinator can act as part time staff support to the housing plan implementation committee. The implementation committee would have representatives from Kent Affordable Housing’s board, Templeton Farm’s board, the Planning & Zoning Commission, and the Board of Selectmen.

## Putting the plan into action

Appoint/hire a town <b>housing coordinator</b> —volunteer or paid—to staff the housing plan implementation committee, organize the meetings and assure progress on goals.	BOS
Appoint a <b>housing plan implementation committee</b> and schedule quarterly meetings of the committee.	BOS
Prepare an <b>annual progress summary report</b> to the Board of Selectmen on housing plan implementation- noting priority actions planned for the coming year, and support needed from the town.	HPIC
Reference this housing plan in the <b>Town Plan of Conservation &amp; Development</b> (POCD) update.	PZC
Create a municipal <b>affordable housing fund</b> (like Salisbury and Washington) to support the achievement of the goals and strategies in this plan. (Example: Salisbury housing fund ordinance). Research what other towns have done and consider what might work for Kent.	BOS
Develop an ongoing <b>communications campaign</b> to increase awareness about the housing needs in Kent and how residents can help address these needs. Keep up to date on legislation being proposed and its effect on small towns; advocate for resources small towns need.	HC

## How Kent residents can help

1. **Volunteer!** Consider volunteering on the board of Kent Affordable Housing, Templeton Farm board, or the Planning & Zoning Commission when there are openings.  
(If you are interested contact the First Selectman's office.)
2. **Attend Planning & Zoning Commission meetings** when zoning regulation revisions are considered. Attend a public hearing to voice your support for zoning changes consistent with this housing plan. Too often the Commission only hears from those opposed to a zoning change or a specific development.
3. **Watch this 10-minute video** to see what affordable housing looks like in NWCT's small towns. <https://www.youtube.com/watch?v=hh44leURLds&t=1s>
4. **Donate land or funding** to the Kent Affordable Housing or Northwest CT Habitat for Humanity or help them identify parcels for housing.



## Appendix Resource links

Attached are the following appendices:

- Resident Housing Needs Survey Results
- What is “Fair Housing”?
- Town Ordinances (excerpt Chapter 11-1.2)

The following are links to additional resources:

- Kent Housing Data profile  
<https://housingprofiles.pschohousing.org/profile/#Kent>
- Regional Housing Needs Assessment  
<https://northwesthillscog.org/wp-content/uploads/2021/05/Housing-NWCT-report-April2021.pdf>
- Short video showing affordable housing in NWCT’s small towns  
<https://www.youtube.com/watch?v=hh44leURLds&t=1s>
- NWCT Regional Housing Council website  
<https://www.nwcthousing.org/>
- Affordable Housing Inventory and Contact List (2022)  
<https://cthousingopportunity.org/resources-1/northwest-ct-regional-housing-council-2022-affordable-housing-inventory>
- CTHousingSearch.org, a housing locator service funded by the Connecticut Department of Economic and Community Development.
- 2-1-1 Housing Resources - This section of the 2-1-1 web site contains links to:  
<https://www.211ct.org/>
  - Emergency Housing
  - Home Purchase Counseling
  - Housing Choice Voucher waiting lists throughout Connecticut
  - Rent/Mortgage Payment Assistance
  - e-Library Papers on a wide range of housing topics, such as Eviction, Foreclosure and Public Housing

## What is Fair Housing?

**The following information is from the Connecticut Fair Housing Center:**

Fair Housing rules apply to all homes in Kent whether they are affordable or not.

**Fair Housing is the sale/rental of housing free of discriminatory practices or policies.**

Housing discrimination is illegal in Connecticut. Specifically, it is against the law to deny anyone housing because of their:

- Race
- Color
- National origin
- Sex (gender)
- Religion
- Children or family status
- Disability (mental or physical)
- Ancestry
- Marital status
- Age (except minors)
- Sexual orientation
- Gender identity or expression
- Legal source of income (refusing to accept Section 8, for example)
- Veteran status

A group of people who share characteristics that are protected from discrimination are known as a **“protected class.”**

### What does housing discrimination look like?

**Refusals to rent or sell.** A landlord, owner or real estate professional refuses to rent or sell to you because you are a member of one of the protected classes listed above.

**Misrepresenting the availability of housing.** A landlord, owner, or real estate agent tells you that an apartment, house, or condominium is not available, when in fact it has not been rented or sold, because you are a member of one of the protected classes listed above.

**Discrimination in terms and conditions.** You are treated differently by a landlord, owner, or real estate agent and given different conditions, terms, rules or requirements than others because you are a member of one of the protected classes listed above.

**Use of threats, intimidation or coercion.** A landlord, owner or real estate professional attempts to prevent you from renting or buying a home by suggesting that you will not be safe or that neighbors may not want you to move in, because you are a member of one of the protected classes listed above.

**Discriminatory advertising.** A landlord, owner or real estate professional puts an ad in a newspaper, creates a brochure, or makes a spoken statement that shows preferences or limitations for certain people because they are members of one of the protected classes listed above.

---

### Affirmatively Furthering Fair Housing

All municipalities in Connecticut are required to take actions to identify and remove impediments to fair housing. Many people in the protected classes are disproportionately lower-income making a lack of affordable housing options a core impediment to fair housing choice.

## **Town Ordinances**

(Excerpt from Chapter 11)

Exemption from subdivision regulations for lot to be used for affordable housing

### **CHAPTER 11 PLANNING AND ZONING COMMISSION Sec. 11-1. Planning and Zoning Commission**

1. The Town of Kent adopts the provisions of Chapters 124 and 126 of General Statutes.
2. The Kent Planning and Zoning Commission shall have and exercise all powers and duties

of both a planning commission and a zoning commission as provided in Chapters 124 and 126 of the General Statutes, as amended, subject however, to the following exception: a) In accordance with Section 8-19(b) of the Connecticut General Statutes, as amended by P.A. 06-97 the initial subdivision of land by a land owner shall be exempt from the subdivision regulations adopted by the Planning and Zoning Commission provided that the following requirements are satisfied: a) the subdivision involves the division of land into not more than three (3) lots or parcels of land for purposes of sale or building development; b) at least one (1) lot is to be used for affordable housing as defined in Conn. Gen. Stat., Section 8-30g(a)(1) and is to be developed by the Town of Kent or by a not-for-profit organization; c) the subdivision map shall designate the lot to be used for affordable housing and shall contain the following notation with respect to such lot: "Lot restricted to affordable housing use and development by the Town of Kent or by a not-for-profit organization. Lot is subject to the restrictions established by Conn. Gen. Stat., Section 8-30g(a)(1) and Section 8-30g(a)(3) or (6). Lot may not be resubdivided without prior approval of Kent Planning and Zoning Commission."; (d) zoning regulations for the district in which it is situated; and (e) the affordable housing use of the lot shall conform to the applicable requirements of the zoning regulations. The exemption hereby established shall be in addition to any other exemption authorized under Section 8-26 of the Connecticut General Statutes and shall not be construed as exercise of any right under any other exemption.