# Town information session

Why are we developing a Town housing plan?





February 23, 2022

# Welcome! Topics covered tonight:

Why are we developing a housing plan?
What do Kent residents say about housing needs?
What does Kent's housing situation look like now?
What are the next steps in the Housing Plan process?
How can I provide feedback?



Meeting Protocol

#### • Meeting is being recorded

- Will take questions and comments after a short presentation
- Please **type your questions into "Chat"** they will go to the meeting host.
- We will read your questions in the order they are received.
- Everyone is muted to cut down on background noise.



## Kent's Housing Plan Steering Committee

#### **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 facilitator**

 Jocelyn Ayer- consultant providing technical assistance



#### Steering Committee meets monthly

- 4<sup>th</sup> Wednesdays of the month at 6:30pm
- Meetings open to the public
- Agendas and minutes posted on the town website: <u>www.townofkentct.org</u>

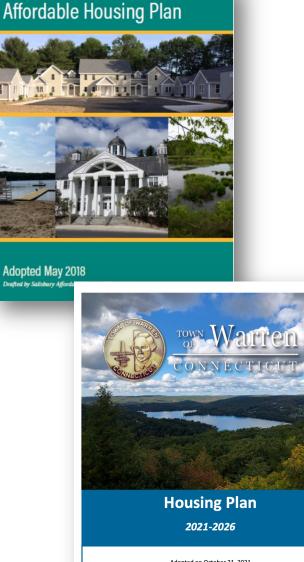
Why are we creating a housing plan for Kent?

- State law (8-30j) requires that every municipality adopt a housing plan by June 2022.
  - This plan must be updated every 5 years.
- The plan is a guidance document, similar to the Plan of Conservation and Development, which the town government references to implement zoning regulations and ordinances. It has no direct regulatory authority.
- While the plan can include strategies for all aspects of housing, it must also specify how the municipality intends to increase the amount of affordable housing for existing and future residents and workers.

What's included in a town housing plan?

- 1. Assessment of current Housing Needs
  - Resident Housing Needs Survey Results
  - Worker Housing Needs Survey Results
  - Data analysis
- 2. Assessment of **existing Housing Stock**
- 3. Goals
  - Typically include a housing unit goal and types of housing
- **4.** Areas for Action for Meeting Housing Needs
  - Zoning
  - Volunteer/organizational resources
  - Funding resources
  - Some plans include ideas for specific sites or areas where housing could go

Note: this is being **coordinated** with the Town's Plan of Conservation & Development update



Town of Salisbury

Adopted on October 21, 2021

What do residents say about housing needs? Survey results - 267

- 74% agree that the cost of housing in Kent affects the town's ability to attract and retain younger people and families
- 70% agree that the cost of housing in Kent makes it challenging for people who work in town to live here
- 60% agree that the cost of housing in Kent makes it difficult to keep seniors in town.

# 74% agree

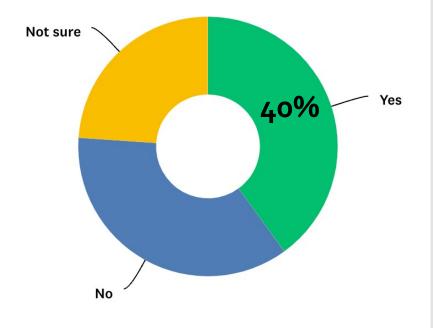
the cost of housing in Kent affects the town's ability to attract and retain younger people and families.

# Survey Results Continued...

Full survey results can be found on the town's website

- 50% (129) think Kent needs one or two-bedroom rental housing options (that could accommodate seniors and or young adults)
- 50% (129) think Kent needs
   "downsize" options
- 44% (115) think Kent needs housing options that are in walking distance to the town center

Do you anticipate that at some point, you or your parents or children might have to **move out of Kent to find the housing you/they need?** 



Survey-Interest in accessory dwellings

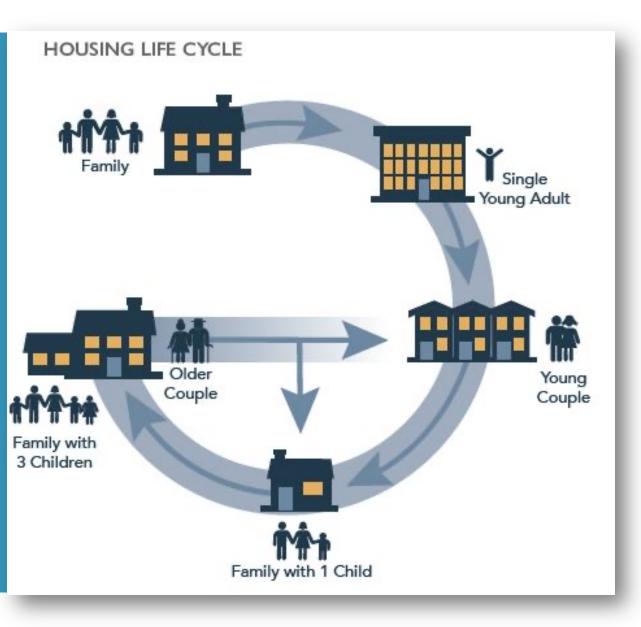
- 50% (123) were not aware of the option to create an accessory apartment
- 23% (55) would need a grant or loan to help pay for the construction of the accessory apartment.
- 22% (53) would need professional advice on accessory dwelling construction costs, options, and/or permitting.



What does Kent's housing situation look like now?

# Range of housing options

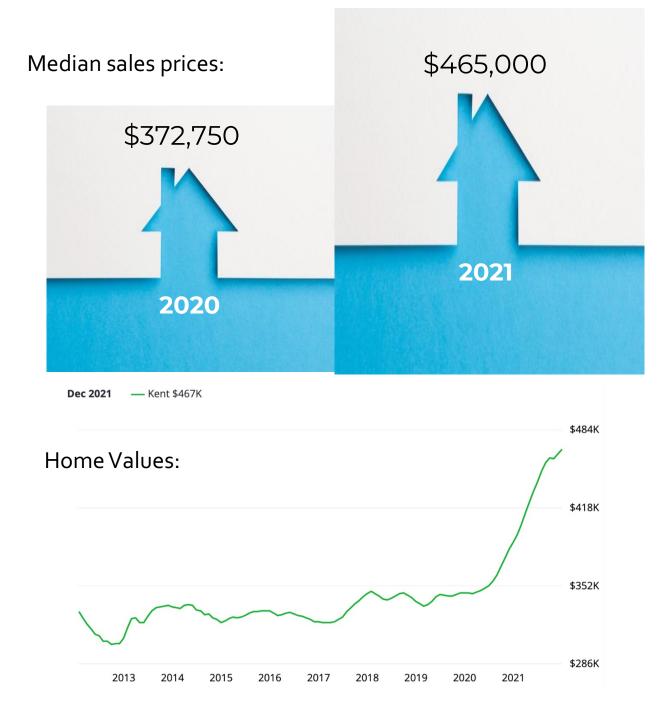
Kent's homes are predominately single family and mainly designed for families with children



- 78% of Kent's housing stock is single family detached homes
- Only 15% of Kent's households have children and yet 60% of the housing stock has 3+ bedrooms.
- A majority of Kent's housing stock may not fit the needs/desires of young adults, young families, or seniors that do not want to pay for or maintain a single family home with 3+ bedrooms.

Home sales prices and values have risen dramatically

The median sales price rose by \$92,250 (25%) over the last year.



# Rental Housing Availability

There is limited rental housing available in Kent.

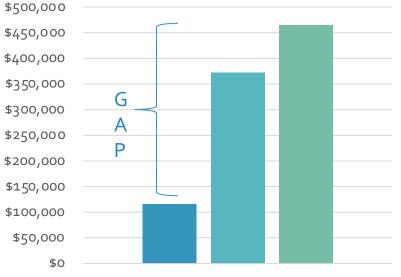
- **17% of Kent's housing stock is renter occupied** (253 units) compared to **19%** in Litchfield County and 30% statewide.
- There is limited rental housing available at any given time.
- Currently on realtor.com there are 3 homes listed for rent:
  - \$2,200 (2-bed)
  - \$3,500 (1-bed)
  - \$24,500 (5-bed)
- Rents have increased 34% in the last year
- In Litchfield County almost half (46%) of young adults, ages 19-34, live in a parent's home.

Access to ownership is challenging for renter households

New homeownership is often delayed by high housing costs, limited diversity in housing type (too many big houses), 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.

#### Access to Ownership Gap



#### Category 1

Price renter household can afford
Kent's median sales price 2020
Kent's median sales price 2021

# Housing Cost Burdened Households

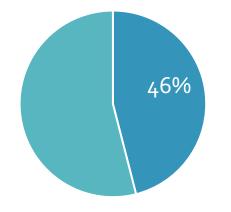
366 Kent households are housing cost burdened

 Households are considered "housing cost burdened" if they spend more than 30% of their income on housing.

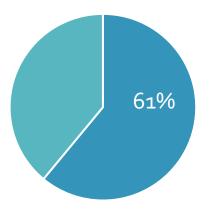


 199 households are paying more than 50% of their income on housing costs = severely cost burdened

#### Kent's Cost Burdened Owners



Kent's Cost Burdened Renters



Source: 2015-2019 American Community Survey

What is "affordable housing"?

#### State's Definition:

- Housing that costs 30% of the income of a household earning <u>80% or less</u> of the area median income (AMI).
- This housing must be deed restricted to remain affordable for 20 years or more to count for the State's Affordable Housing List.

#### TABLE: Income limits (2021) to qualify for "affordable housing"

	Household Size									
	1 person	2 people	3 people	4 people						
80% of AMI	\$57,680	\$65,920	\$74,160	\$82,320						
50% of AMI	\$36,050	\$41,200	\$46,350	\$51,450						

EXAMPLE:

- 2 person household at 50% AMI earns \$41,200
- 30% of \$41,200 = \$12,360
- Monthly rent + utilities in affordable housing < \$1,030

### Current stock of dedicated affordable housing As defined by the CT Affordable Housing Appeals Act (8-30g)

TOWN	Total Housing Units 2010 Census	Govern- ment Assisted	Tenant Rental Assistance	Single Family CHFA/ USDA Mortgages	Deed Restricted Units	Total Assisted Units	Percent Affordable
Cornwall	1,007	28	2	6	0	36	3.57%
Kent	1,665	58*	4	5	0	67	4.02%
Sharon	1,775	32	1	3	0	36	2.03%
Washington	2,124	14	2	4	23	43	2.02%
Warren	811	0	0	1	0	1	0.12%

\*Included in this number:

- South Common
- Stuart Farms
- Templeton Farms (seniors only)

What is the need for dedicated affordable housing?

- Kent had 460 households under 80% of the area median income.
   These households would be eligible for "affordable housing"
- Kent has **67 units** that are dedicated to remain affordable to households in this income bracket
- **107 households are currently on waiting lists** for those dedicated units:
  - Templeton Farms- 79 senior households
  - Stuart Farm & South Common- 28 households



# What is 8-30g?

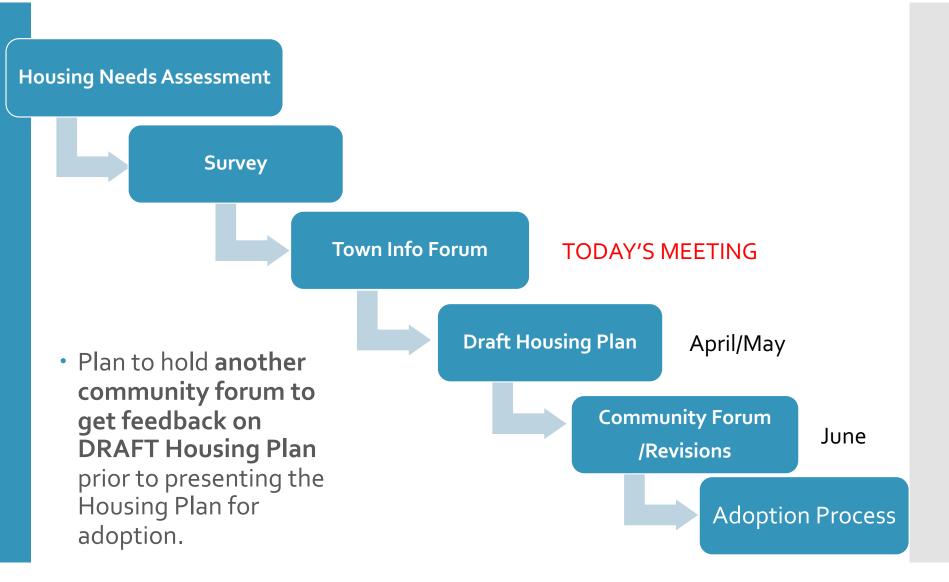
CT Affordable Housing Appeals Act

- CT law enacted in 1989.
- In an effort to encourage affordable housing statewide, Connecticut municipalities with less than 10% of their housing stock designated as affordable are subject to the <u>Affordable</u> <u>Housing Land Use Appeals Procedure</u>, widely known as "Section 8-30g".
- If at least **10% of a town's housing stock** is not affordable (currently Kent has 4%) and the Planning & Zoning commission denies a zoning permit for affordable housing, the decision may be appealed.
- The town would then need to show proof the denial was based on a substantial public health and safety concern that "clearly outweighs" the town's need for more affordable housing.
- Kent's Housing Plan does not have to get you to 10%

Housing options to be addressed

- Options for young adults and young families
- Downsizing options
  - 1-2 bedroom
  - Lower maintenance
  - Accessibility features
- Options for people who work in town
- Options that are in walking distance to the town center
- Accessory apartments....and more

Next steps in Kent's Housing Plan Process



Questions, comments, feedback

- Please type into the chat box!
- Do you have any questions about the Housing Plan, the planning process, or affordable housing?
- **Ideas** for how Kent can meet its housing needs?
- Want to see short video showcasing affordable housing? Go to: <u>www.nwcthousing.org</u>

