



Town of Woodbridge Affordable Housing Plan

Adopted: by the Board of Selectmen
May 25, 2022

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Prepared by **RKG Associates**



SCRCOG
SOUTH CENTRAL REGIONAL
COUNCIL OF GOVERNMENTS

RKG
ASSOCIATES INC

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PREFACE

from the Woodbridge Housing Opportunity Study Committee

On February 17, 2021, the Woodbridge Board of Selectman established the Woodbridge Housing Opportunity Study Committee (the Committee) and charged it with “a) formulating a long-term plan for the Town to comply with Federal and State housing laws, including Fair Housing laws and (b) promoting a mix of housing opportunities, including the development of an Affordable Housing Plan, as required by State law”. Subsequently, the town also became part of the South-Central Regional Council of Government’s (SCRCOG) housing planning efforts. The SCRCOG engaged RKG Associates to analyze how each participating municipality could address its housing needs within a regional context.

Working with RKG, the Committee provided outreach and distribution of a regional housing survey and reviewed the analysis. It also produced a Woodbridge-specific survey to further inform the final goals and strategies of the attached plan. The committee directly involved town citizens and officials as much as was possible during the pandemic: meetings, held between May 2021 and April 2022 on the first Wednesday of the month, were made available on the town’s website for review, as were Special Meetings, including meetings with town commissions, the Board of Education, and the Board of Selectmen. The Committee also hosted public informational forums on December 6, 2021, and (in person) on March 30, 2022. Subsequent to May 25, 2022, the Committee had monthly meetings which provided for public comment and held educational sessions and community conversations.

The resulting report, prepared by RKG with input from the Committee, presented a comprehensive housing needs assessment and provided a multi-faceted approach for promoting housing choice and economic diversity in Woodbridge. Included in the report is a locational analysis designed to support local efforts and new visioning for creating housing opportunities.

It has been 3 years since the Board of Selectman approved the Committee’s Affordable Housing Plan. As a result of many public comments and updated data, we are submitting this revised Plan in order to make some needed corrections. This amended version does not attempt to be a complete update but rather to provide useful clarifications and updated data to the introductory and overview pages. The data provided in the bulk of the document is replaced with reference to the most recent Plan of Conservation & Development. A full revision of the Woodbridge

Affordable Housing Plan should be expected in 2027 according to the mandated timeline. [Connecticut General Statutes, § 8-30j]

The Committee recommends that Woodbridge adopt an active plan for widening the scope of its housing options, including Affordable Housing, not only to forestall possible legal ramifications but also to reap the economic advantages that will come with a stabilized and diversified population. The list of Goals it created with RKG identifies the needs and objectives for housing in Woodbridge that should guide the Town in the implementation of its plan. In addition, the Committee recommends the following specific actions

- Woodbridge should actively encourage the development of smaller dwelling units to create a more affordable, diverse mix of housing opportunities, including Affordable Housing, to accommodate both older residents looking to downsize and remain in Woodbridge and younger persons and in-town workers who would like to settle in Woodbridge but cannot purchase units at the price points commanded by the existing housing stock. T
- Woodbridge should utilize Town-owned properties with public water, public sewer, and/or access to transportation for high density housing development that will meet the needs of our current and future population while preserving desirable open space.
- Woodbridge should support the expansion of sewer and water infrastructure to increase viable sites for housing opportunities and economic expansion while responding to the health and safety concerns expressed regarding the impact of construction on the water shed and aquifers.
- Woodbridge has recently amended its zoning regulations to permit multifamily housing under some circumstances, but it should further examine its requirements and find additional opportunities

Keeping current residents in town while attracting new residents would seem a priority in terms of maintaining the vitality of the community

Appropriate design and placement of higher density housing preserves more open space on development parcels than does more scattered housing on large lots, and it facilitates connectivity to existing open space.

While concerns have been expressed that the need for more and diverse housing in Woodbridge will result in higher education costs, many studies and empirical evidence show that the ratio of school children to units in smaller, higher density housing is much lower than in 4- or 5-bedroom single-family structures, and that the net taxes more than pay for the services needed.

to increase and diversify housing production.

- addressing the presence of “naturally affordable” housing in town, the Committee acknowledges that this can provide a limited number of affordable units and the Town should explore subsidy programming to ensure housing quality standards.
- Woodbridge should support the construction or conversion of buildings in the commercial district to be mixed use, incorporating both shops or offices and apartments.

Finally, as it has done since 2022, the Committee would like to highlight the need to promote awareness and understanding about Affordable Housing and other housing opportunities, including the real advantages diverse housing will bring to our community. To facilitate that effort as well as provide a practical source of information, advice, and assistance, we urged Woodbridge to establish a permanent committee or commission on opportunity housing, and we are pleased to report that this recommendation was followed.

In closing, we are proud to present this affordable housing plan. Woodbridge is a town with a sense of community and concern for each other. It is a leader in the State in land preservation with over one-third open space. The need for more diverse, affordable and vibrant housing opportunities is not incompatible with the community life we all enjoy - it will, in fact enhance that sense of community, continue to preserve open space, and contribute to the planned growth of our population and economy.

WOODBIDGE HOUSING OPPORTUNITY STUDY COMMITTEE

Dominick Thomas, Chair

Debbie Brander

Mary Dean

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Nicole Donzello

Elaine Feldman

James Graham

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WOODBIDGE HOUSING COMMITTEE

Kathy Hunter, Chair

Mary Dean

Chris Dickerson

Elaine Feldman

James Graham

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COMMUNITY OVERVIEW

The Town of Woodbridge is a community that is experiencing increasing housing costs located within an increasingly high-priced region. Rising regional demand for housing has caused home prices and rents in the town to increase, particularly since the COVID-19 pandemic. These changes in the local housing market and economy have caused prices to increase beyond what is considered affordable for many existing households as well as making it difficult for many local workers to afford to live within the community in which they work.

In 2021, SCRCOG initiated Affordable Housing Plans for each of the municipalities in the region to both meet the state's requirement of creating a plan but also to better understand the housing supply, demand, and pricing across the entire spectrum of each community's housing stock. In Woodbridge, much of the town's household change and growth has been driven by smaller households, both senior and millennial. This speaks to the demand for smaller housing units with minimal maintenance requirements suitable for seniors as well as unit types that appeal to young professionals, single-person households and young families who may be looking to move into town. According to the 2024 DOH Appeals List, Woodbridge's subsidized housing inventory is currently at 1.24%. Outlined in this plan are the goals and strategies co-produced by the town and region to encourage capacity building efforts. *(Place holder for the potential numeric benchmark of Affordable Housing units Woodbridge should build over a ten-year period based on CT's Fair Share methodology should that be adopted by the CT Legislature.)*

Under CT's Zoning Enabling Act, each municipality's zoning regulations are required to:

- Affirmatively further fair housing--language inspired by a related federal fair housing rule, making Connecticut the first state to include this requirement in its zoning enabling act.
- Promote housing choice and economic diversity in housing, including housing for both low- and moderate-income households.
- Address significant disparities in housing needs and access to educational, occupational and other opportunities.

EXECUTIVE SUMMARY

8-30g Overview

Section 8-30g of the Connecticut General Statutes, the “Connecticut Affordable Housing Land Use Appeals Procedure,” was enacted to promote the development of low-cost housing with long-term affordability protections. Included in Section 8-30g is an appeals procedure that ensures municipalities cannot deny an affordable housing proposal unless there are specific significant health or safety concerns associated with the proposal. The burden of proof for this concern is placed on the municipality. A community is exempt from this appeals process only if at least 10% of the community’s housing stock is designated affordable on the State Department of Housing (DOH)’s yearly Appeals List. (A temporary moratorium of four years can be granted after a community shows it is successfully adding qualifying affordable housing units and has reached 75 “housing unit-equivalent points” (HUE).

Affordable Housing Plans

Effective July 24, 2017, Connecticut General Statutes, Title 8, Chapter 126a § 8-30j requires that:

- At least once every five years, every municipality must prepare or amend and adopt an affordable housing plan.
- The plan must specify how the municipality intends to increase the number of affordable housing developments within the municipality.
- The municipality may hold public informational meetings or organize other activities to inform residents about the plan development process.
- The municipality must provide at least 35 days’ notice for a public hearing on adoption of the plan and must make the draft plan available to the public for review prior to such public hearing.
- Following adoption, the municipality must regularly review and maintain their affordable housing plan.¹

¹ [Affordable Housing Plan and Process Guidebook](#)

What is affordable housing and what does it mean in our community?

Affordable housing is, quite simply, housing that costs a household no more than 30% of their income. The U.S. Department of Housing & Urban Development (HUD) has set the maximum affordability payment at 30% based on the reasoning that, for most households, particularly those in the lower half of the income spectrum, the remaining 70% of income is vital to pay for sufficient expenditures on food, clothing, transportation, healthcare, childcare, and other necessities.

Those spending more than 30% of their income on housing needs - and thus having less than 70% of their income remaining for other necessities - are considered “burdened” by their housing costs. According to SCRCOG’s 2025 Housing Snapshot (based on the US Census Bureau American Community Survey 2022 5-year estimates) in Woodbridge about 41.4% of renter households and 31.2% of owner households are considered to be burdened by their housing costs.

Cost burdening is a challenge households face across the income spectrum but those who are most affected are households who earn 80% or less than the area median income. Area Median Income (AMI) is defined by HUD and refers to the midpoint of a region’s income distribution, where half the households in a region earn more than the median and half earn less than the median. For housing, AMI thresholds set the limits for households eligible for income-restricted housing units and for how much those units can be rented or sold. Woodbridge is classified within the New Haven-Meriden, CT HUD Metro FMR Area. The income limit for an individual at 80% AMI is \$65,050. The income limit for a family of 4 at 80% AMI is \$92,900. The source of this data is the U.S. Department of Housing and Urban Development.

In Woodbridge many workers in the public sector (municipal workers, teachers, etc.) could find it challenging to find affordably priced housing in the community where they work.

What Can Different Jobs/Earnings Afford in Woodbridge?

The United Way calculates the minimum income needed for a household to afford basic necessities, and according its 2024 ALICE (“Asset Limited, Income Constrained, Employed”) Household Survival Budget, which is based on county-level data, the annual total household survival budget for a family of four in the Greater New Haven area is \$118,573 .This is based on the bare minimum cost of basic household expenses necessary to live and work in the modern economy. These basic budget items include housing, childcare, food, transportation, technology, and health care plus taxes and a contingency fund equal to 10% of the household budget. For many of the highest employed occupations, even with two adult household members working, that household may not meet that minimum annual income level. Expanding housing opportunities and encouraging housing options at varied price points, both high and low, can address some of these housing affordability challenges and offer residents increased access to jobs, transportation, childcare, recreation, and other vital services. These efforts can also help support economic growth within the community and improve the quality of life for residents.

² [2025 Woodbridge Housing Profile, South Central Regional \[Connecticut\] Council of Governments](#)

Affordable Housing

As outlined in the *CGS § 8-30g The Affordable Housing Land Use Appeals Procedure Issue Brief*³

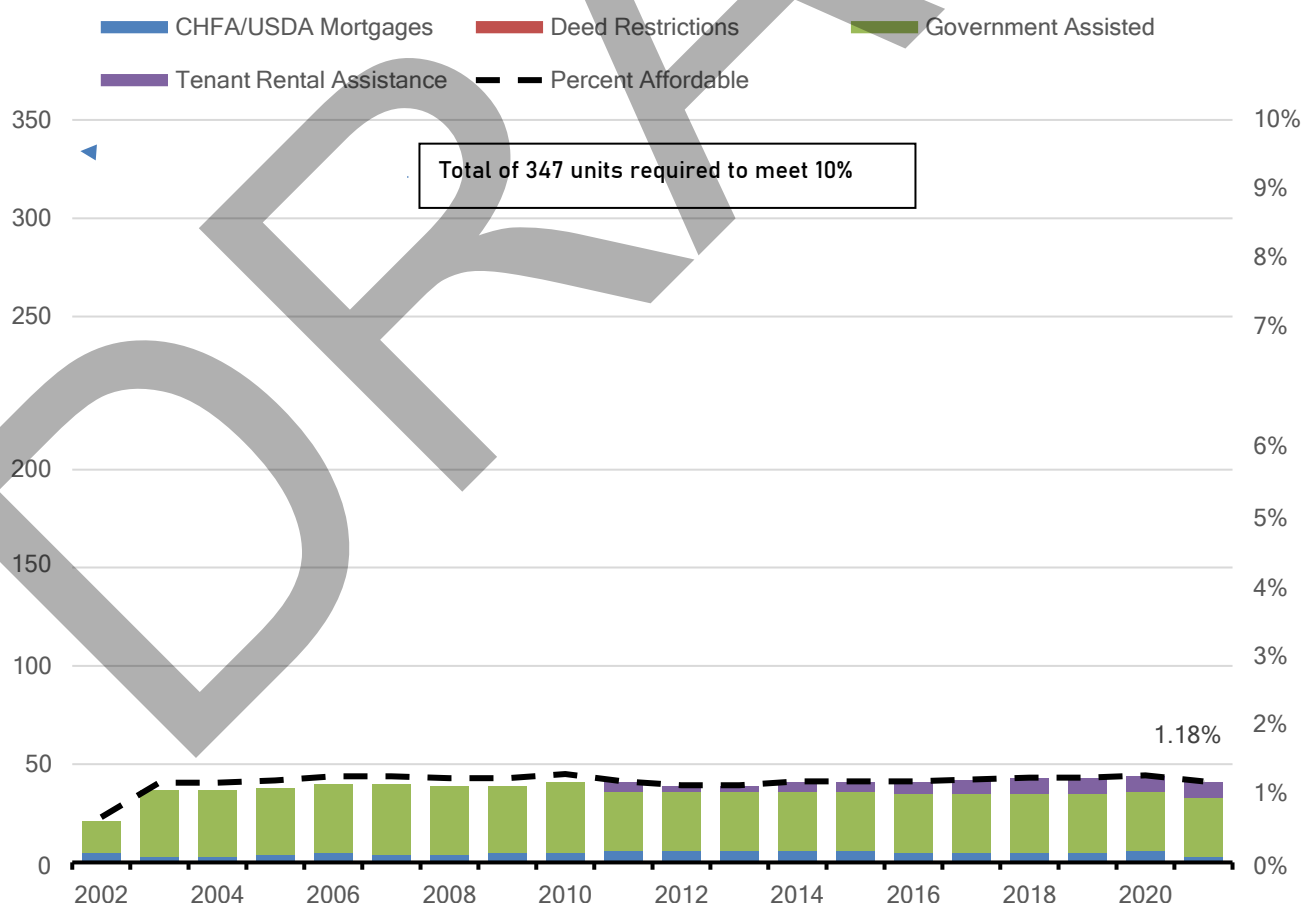
housing that qualifies as Affordable for the purpose of meeting the law's goal of a 10% minimum is defined to include:

- "Assisted housing"
- Housing currently financed by Connecticut Housing Finance Authority (CHFA) mortgages
- Housing subject to deeds and conditions restricting its sale or rental to low- and moderate-income people
- Mobile homes or accessory apartments subject to similar deed restrictions

The figure below highlights Woodbridge's subsidized housing inventory by type for the past two decades. It also provides the percentage that qualifies as Affordable according to the CT Department of Housing.

Woodbridge Subsidized Housing Inventory

Source: CT DOH, CT Data Collaborative



³ [CGS § 8-30g The Affordable Housing Land Use Appeals Procedure Issue Brief](#)

HOUSING GOALS

To address the housing needs within the Town of Woodbridge, a broad set of goals were created. Goals were informed by the housing data in the existing conditions report, a review of past planning efforts including the POCD, surveys of Woodbridge residents, and the aid of town staff and committees. The intention of the goals is to chart a course for Woodbridge and guide future regulatory, policy, and programmatic decisions as they relate to housing. The goals for Woodbridge's Affordable Housing Plan are as follows:

- Address housing gaps by focusing on areas of affordable rental and ownership housing, senior housing, housing for younger residents, and housing options that could support municipal employees and those who want to both live and work in town.
- Recommend housing options that support seniors who would like to remain in Woodbridge.
- Diversify the town's housing stock by supporting the development of two and three-family structures, townhomes, condominiums and high-density rental projects that could offer opportunities for both homeownership, rental housing and economic development.
- Increase the diversity of residents in Woodbridge by ensuring availability of housing with a mix of housing types at a variety of price points.
- Explore housing opportunities in areas served, or with the potential to be served, by infrastructure and transportation options with connections to businesses and services
- Use housing as a mechanism to promote responsible growth and to help spread the tax burden across a larger population.
- Use housing as a tool to continue to build on the vitality of "The Flats" by providing a wider range of places to live and bringing more residents to the area to support local businesses. Preserve and maintain the town's existing affordable housing stock.
- Promote education, communication, and discussion about housing needs in our community.

LOCATIONAL ANALYSIS

The locational analysis map should be used as a tool to identify and communicate locations in the community where there is support for encouraging housing preservation, housing rehabilitation, and/or new housing growth. The following Site Map and its content could be used as an indicator to the development community and property owners for where your community would like to see various forms of housing investment. The locations highlighted in yellow shapes across the map indicate those areas and were identified using considerations such as:

- Availability of utilities and transportation infrastructure
- Areas that are walkable, near commercial or retail space, close to jobs, or near schools
- Availability of developable land
- Land use and zoning information
- Areas identified in prior planning efforts (i.e., POCDs)
- Areas that are already seeing housing investments, residential development activity, or there has been an interest expressed in developing housing
- Locations of older housing (rehab only)
- Input from community planning staff, boards and committees, elected leaders, and residents

The Town of Woodbridge has highlighted eight areas where housing investment may be supported. Each are briefly described below:

1. First Church of Christ: The church property could be a potential site for new housing. It is within walking distance to town hall and other civic uses.

2. Fitzgerald Property: This property near town hall is owned by the Town and offers an opportunity to potentially build some smaller units on the parcel. The limitation is the lack of sewer for this property, but it does have town water.

3. JCC Parking Lot: This part of the JCC Parking Lot is not heavily used and could serve as an infill parcel for new housing development.

4. Old Amity Road: This five-acre parcel is being proposed for housing and is within walking distance to the commercial area of Woodbridge.

*5. Bradley Road: There are two large parcels of land on either side of Bradley Road which could provide opportunities for residential and/or mixed-use development to help with the continued build-out of the Flats area. There is already a senior housing development on the north side of Bradley Road and a nursing home nearby on Amity Road provide precedent for housing options in the area.

*6. Merritt Avenue: This parcel of land between Merritt Avenue and Route 15 is a smaller

development opportunity and could provide an option for owner-occupied housing. The parcel does have some challenges with site access off Merritt Avenue and potential environmental constraints.

7. Hazel Terrace: This small side street west of Amity Road in the Flats has already seen some smaller scale multifamily housing activity but more is possible with some infill parcels and opportunities to reposition older commercial properties for residential.

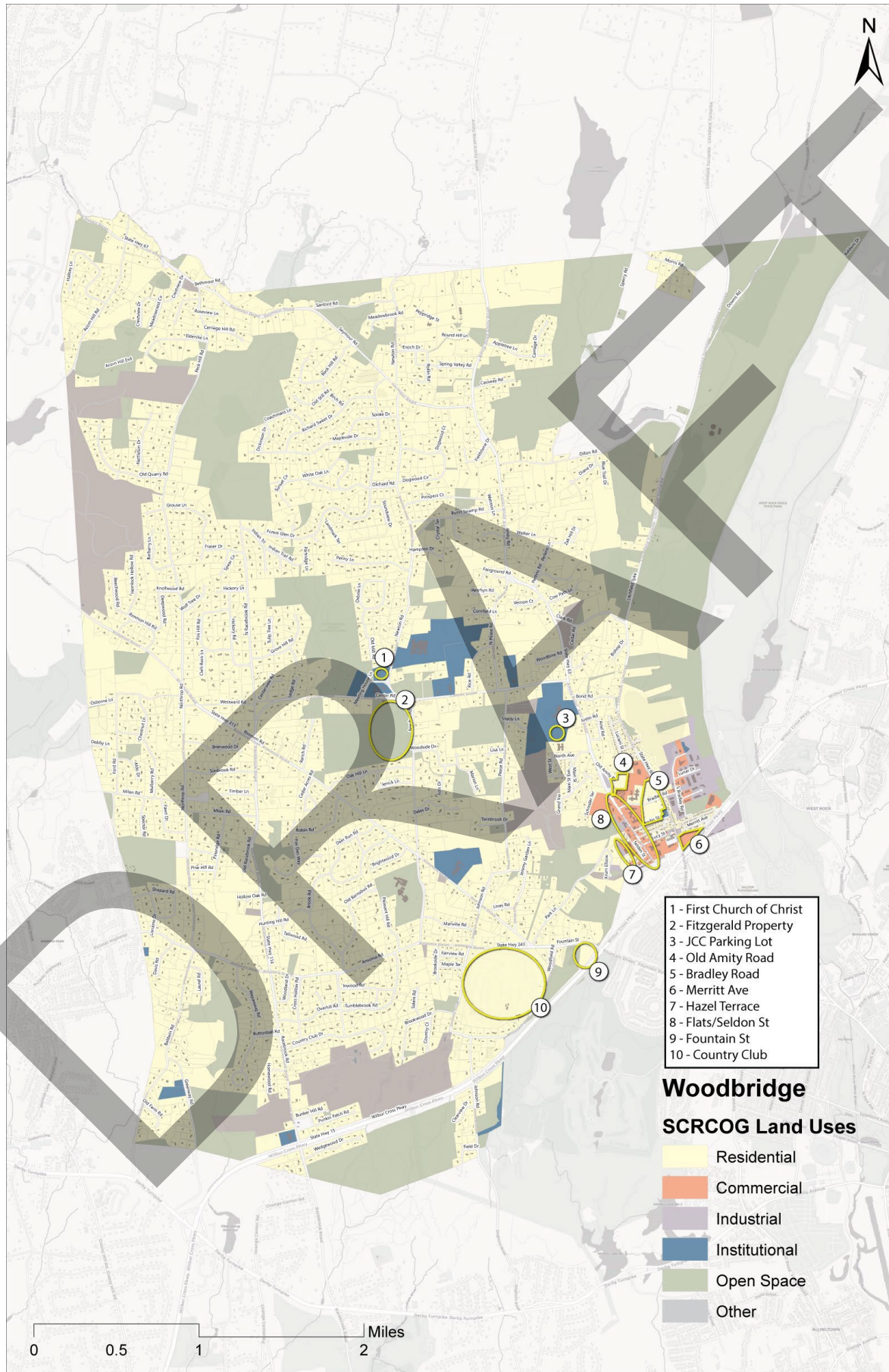
8. Flats/Seldon Street: The Flats section of Woodbridge serves as the de facto downtown area and commercial core. Both sides of Amity Road offer opportunities to provide multifamily housing options and mixed-use development. Single-use commercial buildings along Amity Road could be repositioned over time and mixed-use and multifamily housing could be developed.

9. Fountain Street: A parcel of land on the south side of Fountain Street west of Route 15 could provide an additional development opportunity for residential uses in the future.

10. Country Club: The country club property in Woodbridge is a site of on-going negotiations where a portion of the existing property could be developed to support a range of housing types with a negotiated set aside affordable housing as part of the overall development program.

The map on the following page highlights each of the locations described above. (Note that since 2022, the parcels marked with an * are no longer available.)

Woodbridge Affordable Housing Plan Site Map



EXISTING CONDITIONS

DEMOGRAPHICS & HOUSING MARKET CONDITIONS

For current EXISTING CONDITIONS and DEMOGRAPHICS & HOUSING MARKET CONDITIONS, please refer to the recently adopted Plan of Conservation & Development (POCD) Existing Conditions Inventory and Community Profile adopted on xx-xx-xxxx. *Link to the plan is available here: (provide link when available).*

The Housing Committee would like to acknowledge that the use of the American Community Survey (ACS) in the POCD is a valuable resource for understanding community demographics and economic conditions, its accuracy can be affected by the size of the populations such as in smaller towns like Woodbridge.

STRATEGIES

This section provides an array of housing strategies the Town of Woodbridge can pursue to address housing needs and opportunities. These strategies align with the town's housing goals as well as the most recent POCD. Outlined in this section is a list of strategies which are organized into four broader categories based the aim of the strategy and the type of action required. Strategies have not been prioritized or ordered in any particular way as they are all important to achieving the town's housing goals and addressing housing need. The four categories include cross-cutting strategies, supply-oriented strategies, homeownership strategies and preservation strategies.

Strategy Categories	
Cross-Cutting	Cross-cutting strategies serve multiple affordable housing needs and often involve multiple action types. They seek to encourage production of new affordable units, preserve existing affordable units, create affordable ownership opportunities, and expand housing types.
Supply	Supply-based strategies seek to encourage the production of more affordable units whether that means developing new affordable units or working to deed restrict existing units.
Homeownership	Homeownership strategies aim to assist low-and moderate-income households in becoming homeowners as well as supporting existing homeowners to maintain their homes.
Preserve/Maintain	Preservation and maintenance strategies aim to prevent subsidized and naturally occurring affordable units from being converted into market rate units. It also aims to improve the quality of existing affordable units to serve the needs of residents.

STRATEGY TYPE: CROSS-CUTTING

Strategy	Strategy Aim	Category	Description	Roles
Resident Education Program	Promote awareness and understanding of affordable housing to reduce pushback from residents toward housing developments.	Program	The establishment of an educational campaign that includes outreach, forums, print and online materials for residents can facilitate better community understanding of housing needs, what affordable housing is in your community, and the benefits affordable housing provides.	This effort could be led by municipal staff in conjunction with a housing committee, non-profit partner, or housing group in the community.
Create or Continue Affordable Housing Committee in the Community.	Provide guidance, advocacy, and organizing for affordable housing.	Education, Program, Policy	Create, or continue to operate, an Affordable Housing Committee in the community. This volunteer committee can serve as a separate advocacy and education arm of the community and communicate directly with residents, boards, and committees about the needs for housing and the importance of affordable housing. The committee can also serve to provide added capacity in communities where planning and zoning staff are more limited.	This effort should be led by the municipality, ideally having the legislative body establish a formal board or committee. Depending on the nature of the committee, there may be a need for staff to help organize and facilitate meetings.
Review Existing Zoning to Remove Barriers to Housing Production/Increase Housing Production	Cross-Cutting	Policy, Zoning/Regulation, Production	Review existing zoning districts and regulations to reduce barriers to housing production such as use restrictions, dimensional requirements, open space requirements, height restrictions, lot area and lot area per dwelling unit requirements, and parking. Look for opportunities to create flexible zoning regulations in areas where the municipality wants to encourage housing production.	This effort should be led by municipal planning staff in conjunction with Housing Committee, local boards like Planning & Zoning and the Zoning Board of Appeals.
Expanded Capacity for Accessory Dwelling Units	Cross-Cutting	Zoning/Regulation, Production	Woodbridge has modified its zoning regulations to allow ADUs but should continue to remove barriers to the production of both attached and detached ADUs. These barriers could be the local permitting process, size and setback requirements, parking requirements, and requirements of owner-occupancy or family/relatives only. Work closely with local boards and commissions and your community's zoning officer to streamline permitting for ADUs to make the process simple and easy to follow for homeowners.	This effort should be led by municipal planning staff in conjunction with local boards like Planning & Zoning and the Zoning Board of Appeals.

Create New Local Funding Sources for Affordable Housing	Cross-Cutting	Production, Program	Develop new sources of local funding for affordable housing, with an emphasis on partnerships and leverage. Look for strategic partnerships with public, private, and non-profit partners to leverage local funds for greater public benefits (in this case affordable housing). Consider public matching funds such as leveraging CDBG, HOME, or ARPA dollars, seek state and federal grant funds, engage with philanthropic organizations, and consider raising funds locally through tax incentives, levies, or bond obligations.	This effort could be led by either the local housing committee or municipal staff depending on capacity and knowledge of different funding sources and programs. Input from the legislative body and/or executive leadership may also be important in your community.
Identify and promote locations for housing.	Encourage affordable housing development in locations supported by the community	Policy, Zoning/Regulation, Production	Conduct preliminary planning for targeted areas to look at zoning changes, incentives, and infrastructure that may be needed to encourage housing development whether that be potential sites along transit, in commercial areas or locations suitable within the constraints of existing infrastructure.	This effort could be led by Planning & Zoning, the local housing committee, or municipal staff. Input from other impacted departments like Public Works may also be important.
Host developer roundtables and invite developers to visit potential housing sites or locations.	Encourage affordable housing development in locations supported by the community	Production, Education, Policy, Program	Invite developers to your community to promote sites or areas where the community is supportive of adding housing. Target developers who are well-versed in affordable and mixed-income projects. Create take-away materials on each site/area, the zoning and permitting process, and any incentives the community has available.	This effort could be led by either the local housing committee or municipal staff depending on capacity. If developers are invited to a tour, invite others in leadership positions to welcome them to the community.
Provide additional resources to specific populations.	Encourage Affordable housing goals that meet the needs of specific household types	Policy, Production	Create goals for housing production, policies, and assistance programs to help specific groups in your community such as family housing, senior housing, supportive housing, etc. and establish a method for tracking and reporting progress towards these goals. Program additional resources where possible to the specific groups your community is trying to help.	This effort could be led by either the local housing committee or municipal staff depending on capacity and knowledge.
Amend POCD to align with the Affordable Housing Plan.	Re-visit and enhance opportunities and strategies already identified in the community's POCD	Policy, Zoning/Regulation, Program	The Affordable Housing Plans offer the opportunity for communities to address challenges in housing affordability in a process that builds upon the POCD. Alignment of these two plans can ensure that housing development is coupled with the community's	This effort should be a partnership between Planning & Zoning and municipal staff with input from the affordable housing committee.

			other goals such as economic development	
Create/Increase Funding for a Housing Rehabilitation Program	Homeownership and rental housing units	Program	Create a housing rehabilitation program in your community that provides either a grant or forgivable loan, or a low-interest rate loan to the owners of residential units for select rehabilitation projects. Determine if your program would be targeted toward owner-occupants who both own and live in the unit, or to landlords who rent the units. Typically, a program supporting owner-occupants provides grants or forgivable loans while landlord programs may opt for low-interest loan repayment to help ensure continual capitalization of the program. Depending on the funding source, this program could be targeted to households at or below a certain AMI threshold or could be used as a tool to encourage landlords to rent rehabbed units to households at or below a certain AMI threshold.	This effort should be led by municipal staff.
Evaluate Staff Capacity to Implement the Affordable Housing Plan	Strengthen Community's Capacity for Affordable Housing	Production, Education, Policy, Program	Strategies highlighted in the plan could require additional administration and oversight from staff. In addition, the community may require additional staff expertise in housing program administration, finance, and real estate to effectively administer the programs outlined in the plan.	This effort should be led by municipal staff in conjunction with executive leadership and the legislative body.

STRATEGY TYPE: SUPPLY

Strategy	Strategy Aim	Category	Description	Roles
Create an Incentive Housing Zone(s)	Increase the Supply of Affordable Housing	Zoning/ Regulation	Create an Incentive Housing Zone to allow for increased density above what the base zoning district would allow. The community will receive the benefit of both deed-restricted affordable units and the incentive payments for adopting the zoning and as each unit is permitted to help offset costs that may be associated with the planning, permitting, and costs of the residential units.	This effort should be led by municipal planning staff and Planning & Zoning.
Disposition of Publicly-Owned Land for Housing Production	Increase the Supply of Affordable Housing	Policy, Production	Dispose of available municipal and other publicly owned sites to support affordable housing development. Sites can be used to directly provide affordable units by discounting the sale price of the land in exchange for affordable housing on-site or to provide revenue to fund affordable housing through their sale proceeds	This effort should be led by the legislative body with input from municipal staff.
Acquisition Fund	Support Population Change and Employment Base	Program	Establish an acquisition loan fund, in partnership with philanthropic or mission-oriented investors, and motivated lenders or within the municipality to acquire sites for affordable housing development as they come up for sale.	This effort should be led by the legislative body with assistance from municipal staff.
Housing as a Marketing Tool	Support Population Change and Employment Base	Program	<p>Information from this housing study could be added to marketing materials as a way to show prospective employers the housing choices the community offers. This is particularly important as housing cost and availability are quickly becoming top considerations for companies when looking to site a new location or expand in an existing one.</p> <p>Quality of Life made the top six site selection criteria list in 2019 for the first time in 20 years. This criterion deals with the quality of the community, including the ability to find affordably priced housing, housing that meets quality standards, and a diversity of housing types for individuals and families.</p>	This effort should be led by municipal staff, EDC.
Encourage Missing Middle Housing Option	Provide for a Diversity of Housing Types	Production	<p>Review zoning districts and explore adding new use definitions and design guidelines for 3-4-unit buildings or 3-10-unit buildings. The community may also want to consider using this density "bonus" as an incentive to encourage homeownership. The community could tie the allowance of a higher density building to a restriction on the units that they be owner-occupied and not rented for short- or long-term use.</p> <p>A deed restriction could be attached to the unit or a covenant in the homeownership association which makes prospective buyers or future owners aware of the restriction on the unit. For larger buildings, the community could also consider tying affordability restrictions in using inclusionary zoning for example.</p>	This effort should be led by municipal staff and Planning & Zoning.
Options for Senior Housing	Provide for a Diversity of Housing Types	Production	With the growing senior population and desires to age in place, there is broad support to find ways of encouraging additional housing typologies that could accommodate seniors over time. These options could include:	This effort should be led by municipal staff and Planning & Zoning.

			<p>(1) Explore the allowance of co-housing structures in the zoning. This is a newer form of housing which relies on shared amenity space, shared indoor and outdoor space, and a shared governance structure similar to a co-op. This could also be explored for any age group, not just for seniors.</p> <p>(2) Ensure universal design features are incorporated in new senior housing units. The community could institute a requirement that a certain percentage of units in a new building be constructed with universal design features. This not only serves the senior population, but any resident with a disability.</p> <p>(3) Consider a smaller minimum lot size to encourage patio homes or single level living units. Smaller infill lots around community might be appropriate for smaller patio homes or single-level living but do not meet the 10-acre minimum threshold for senior developments. This could open some additional options for providing more senior-centric housing.</p> <p>(4) To conserve land and keep building footprints tight, multi-story buildings with elevator access could be designed but still promote one-floor living, similar to a flat.</p> <p>(5) The community should form partnerships with the Housing Authority and other organizations who provide deeply subsidized senior affordable housing. As the senior population grows and more seniors are on fixed incomes, the need for deeply affordable units may increase over time.</p>	
Implement Inclusionary Zoning	Increase the Supply of Affordable Housing	Zoning/Regulation	<p>Inclusionary Zoning (IZ) is a policy used to create affordable housing by requiring developers to include a specific percentage set aside of below-market units as part of a market-rate rental or ownership development.</p> <p>The IZ policy effectively leverages private market investment to create new affordable units with very little (if any) public subsidy. IZ is also an effective way of integrating affordable units across a community to provide opportunities for housing choices in neighborhoods where lower-income households may not have otherwise been able to afford.</p> <p>Resource-rich areas/neighborhoods may have access to better schools, healthcare options, transportation choices, and open spaces. Diversifying the locations of affordable housing may offer new opportunities to households who previously had limited choice.</p> <p>Inclusionary zoning policies are typically classified as one of two types: mandatory or voluntary.</p> <ul style="list-style-type: none"> - In mandatory policies, affordable units must be included in all proposed developments that fit within the parameters of the policy. - Voluntary policies rely on negotiations and offsets which function as incentives to encourage developers to provide affordable units. 	This effort should be led by municipal staff and Planning & Zoning.

Increase supply of low-cost capital	Create added incentives to support the production of affordable units	Policy	<p>By working with private and philanthropic resources, the community can reduce financing costs to enable homeowners, developers, landlords, and tenants to produce or improve the condition of affordable housing.</p> <p>An effective tool for this is a loan guarantee, which enhances the credit of a borrower. Another method to achieve low-cost capital would involve a shift in community practices: instead of providing direct subsidy in the form of a grant, the community could subsidize the interest on low- or no-interest housing development or home repair loans. By using credit enhancements or subsidized interest to provide low-interest loans, the community can lower development costs.</p>	This effort could be led by the affordable housing committee or municipal staff but must involve potential funders like private enterprises, philanthropies, private donors, banks, and others.
Promote USDA and CHFA loan programs	Encourage use of state and local funding programs to promote the production of affordable units	Program	Develop and promote informational resources and procedural guidelines to streamline processes for real estate and mortgage professionals to take advantage of existing state and local funding	This effort could be led by the affordable housing committee or municipal staff in partnership with banks/lenders, non-profits, and real estate agents.
Reduced parking requirements for qualifying developments	Establish incentives that encourage affordable housing development	Zoning/Regulation	<p>For most communities their zoning code requires a minimum number of off-street parking spaces that must be created for each unit in a new residential development, such as 0.5 parking spaces per bedroom.</p> <p>The purpose of parking requirements is to ensure that new residents have a dedicated place for their vehicles and avoid negative spillover effects on public parking in the surrounding area. However, there are many circumstances where a one-size-fits-all parking requirement may result in an excess supply of parking spaces, including for residents of affordable housing, who tend to have fewer vehicles per household, and in higher-density neighborhoods where many transportation needs can be met by public transit.</p> <p>Parking requirements can make housing more expensive to produce, as fulfilling this requirement can be costly, particularly when land prices are very high or where expensive underground parking or parking structures are needed to accommodate the required number of spaces.</p>	This effort should be led by municipal staff and Planning & Zoning.

Manage Vacant Property Inventories	Understand and manage the extent of vacancy within the community and identify opportunities for productive re-use	Program	Vacant property inventories provide a list of vacant properties and associated characteristics, such as the date they became vacant, whether it is a commercial or residential property, and the name and contact information for the owner. Some also include the state of disrepair of the properties based on field observations or neighbor reports.	This effort should be led by municipal staff.
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STRATEGY TYPE: HOMEOWNERSHIP

Strategy	Strategy Aim	Category	Description	Roles
Implement First Time Homebuyer Program	Provide Housing Technical Assistance	Program	<p>Down payment and closing cost assistance helps low- and moderate-income families overcome one of the most common barriers to homeownership—accumulating sufficient savings to make a down payment and pay for closing costs on a mortgage.</p> <p>Assistance can be offered in a variety of forms, including as a grant, a no- or low-interest amortizing loan or a deferred loan in which repayment is not due until the resale of the home. The assistance is often provided by a local housing agency, a nonprofit organization or a state or local housing finance agency, sometimes through a participating private lender.</p> <p>Program details differ across jurisdictions, but in general borrowers must fall within income and home purchase price limits and must comply with other eligibility requirements, including being a first-time homebuyer, using the home as a primary residence, and completing a homebuyer education course and/or participating in housing counseling.</p> <p>The community should analyze the feasibility of offering first time homebuyer assistance in the form of down payment assistance and closing cost assistance. These two barriers to homeownership are becoming more acute as home prices continue to escalate year over year making it more difficult for households to purchase homes for the first time and have some ability to move from rental to ownership housing. The community will need to evaluate the type of program they would like to offer and the most effective way to fund that program. There are several approaches to structuring an assistance program, which include:</p> <ul style="list-style-type: none"> - A lump sum grant which avoids the longer-term administrative costs of a loan and tracking and processing repayment. These are most effective for small assistance amounts of less than \$5,000. - A forgivable loan which requires the homeowner to meet milestones such as living in the home for a period of time before the loan is partially or completely forgiven. - A low- or no-interest rate loan which could require repayment over a certain period or at sale or refinance of the home. Establishing some level of repayment could also help recapitalize the loan fund over time and serve more households. - A shared-appreciation loan which is typically used for high down payment assistance amounts (\$15,000-\$25,000) where when the home is sold the community would have the loan repaid in full plus a percentage share of the home appreciation. 	This effort should be led by municipal staff with input from local lenders/banks as needed.

Create Housing Education and Resources	Provide Housing Technical Assistance	Program	<p>To assist homeowners, homebuyers, renters, and landlords with ensuring housing regulations and policies are closely followed, the community should consider creating educational materials and programs that can be provided in both print and digital format. These materials could include information on:</p> <p>(1) Housing Assistance Programs – additional outreach and education materials as programs in community evolve and funding becomes available</p> <p>(2) The benefits of providing housing at all price points in community.</p> <p>(3) Housing as a form of economic development and how the two support each other.</p>	This effort should be led by municipal staff in partnership with the affordable housing committee and other housing advocacy organizations in your municipality.
Implement Senior Tax Relief or Work Off Program	Provide Housing Technical Assistance	Program	<p>With the rise in senior households, particularly seniors that own their own homes, rising property taxes can create challenges for those residents on a fixed income. To counter this, the community could consider different policy measures to assist senior owner households such as:</p> <ul style="list-style-type: none"> - Property tax abatements directly to senior homeowners who have lived in the community for a minimum number of years - Creating a volunteer senior work off program where seniors can volunteer hours at community events, facilities, jobs to have property taxes lowered each year 	This effort should be led by the legislative body and municipal staff from finance/tax collector/assessor's office.
Use Deed Restrictions to Create Workforce Units	Support Affordable Housing Options for Local Workers	Program	Using tools like Inclusionary Zoning or Developer Negotiations, a community could mandate or request that a percentage of new units in a development be deed restricted to households earning between 80% and 120% of AMI - commonly referred to as Workforce Housing. These units are not typically supported through state and federal subsidy programs and are often difficult to find in many communities. While these units may not count on a community's Subsidized Housing Inventory, they may be a critical component to ensuring local workers can also live in the community.	This effort should be led by municipal staff and Planning & Zoning.

STRATEGY TYPE: PRESERVE/MAINTAIN

Strategy	Strategy Aim	Category	Description	Roles
Maintain an Affordable Housing Preservation Unit Count & Annual Report	Preserve and Maintain existing affordable housing	Program	<p>Develop and maintain an affordable housing inventory and preservation system that tracks both publicly subsidized and naturally occurring affordable housing.</p> <p>This effort will involve the creation of a central database to track critical data about existing affordable housing properties.</p>	This effort should be led by municipal staff with assistance from the affordable housing committee if possible.
Creation of a Rental Registry and Inspection Process	Ensure Quality Rental Housing	Program	<p>The creation of a rental registry is an important step in identifying rental units and holding property owners accountable for violations to community ordinances and codes.</p> <p>Without a robust rental registry, the community may lack the necessary information to identify owners and tenants, quantify the number of rental units, track property turnover, and ensure compliance with all residential codes.</p> <p>A rental registry is, generally, a low-cost way for a community to track and regulate rental units. The component pieces of establishing a rental registry are enacting the local ordinance, defining the registration parameters, delegating responsibility to administer the program, establishing a registration fee which covers administrative costs, and determining the type and severity of penalties for non-compliance.</p>	This effort should be led by municipal staff.
Public Employee Housing Choice Program	Support Affordable Housing Options for Local Workers	Program	The most direct way to address the challenge of affordability for public employees without revising pay scales is to offer financial assistance that broadens their range of housing options. This means helping employees afford a home purchase that may be just beyond their current budget, or with covering a small rent gap to bring monthly rent within 30% of the employee household's gross income.	This effort should be led by municipal staff.
Create a stand-alone accessibility assistance program	Address the needs of senior households	Program	As local resources become available, the community should formalize a stand-alone forgivable, low or no interest loan program to assist property owners in installing permanent accessibility improvements. The community should consider prioritizing senior households to enable age-in-place opportunities in addition to using a sliding scale for income levels	This effort should be led by municipal staff.
Create a program that offers forgivable gap financing for purchase-rehabilitation projects	Housing Rehab	Program	The community could consider a forgivable gap financing or grant program to assist participants in federally funded acquisition programs to bridge the property condition gap.	This effort should be led by municipal staff.

			The community should consider prioritizing current community members and first responder applicants for this program given the investment most likely will not be fully recovered. This may be a program best partnered with local banks or lenders in your community to ensure packages are compatible with what they are seeing in the market.	
Implement a Right of First Refusal Policy to preserve existing affordability or assemble land critical to meet the community's affordable housing needs	Housing Rehab	Policy	Right of first refusal is a provision in a lease or other agreement giving a potentially interested party the right to buy a property before the seller negotiates any other offers. This is most important when a property with current or expiring deed restrictions comes to market.	This effort should be led by municipal staff and the legislative body.