



# Town of East Granby Affordable Housing Plan

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2022-2027



# Contents

Section 1: Introduction	3
Section 2: How did we get here?	4
Section 3: What is East Granby's Current Housing Situation?	7
Section 4: Current and Projected Population	13
Section 5: How Do East Granby's Policies and Regulations Affect Housing Development?	15
Section 6: What Should be East Granby's Affordable Housing Goal?	18
Section 7: What Steps can East Granby Take to Improve Housing Access?	19
Section 8: Implementation: How does East Granby Proceed?	22

## Section 1: Introduction

Connecticut has become a very expensive place to live. Over decades, the costs of land, housing development, home purchases, and rent have risen faster than incomes. At the same time, communities all across the State have struggled to develop new housing options for key groups like senior citizens, young families, and new residents. This reality has combined with a number of other factors to limit the overall population and economic growth in Connecticut and there is a growing focus on the need to address housing at local, regional, and state levels.

To address the need for more affordable housing, in 2017 the Connecticut General Assembly adopted Public Act 17-170, which requires every municipality to write a plan every five years that indicates how that community intends to “increase the number of affordable housing developments in the municipality.” In accordance with this requirement, the Town of East Granby has developed this Affordable Housing Plan.

Affordable housing is generally defined as housing that is available to households making less than the area median income and costing less than 30% of a household’s annual income. This can include both naturally-occurring (market-rate) apartment units or specifically restricted properties that have been income-limited by deed. In developing this Plan, the Board of Selectmen, aided by the Town Planner and with participation of town boards and stakeholders as well as an outside consultant, reviewed current housing conditions, demographic and market trends, community resources to assess East Granby’s current and future needs and develop recommendations.



## Section 2: How did we get here?

In July of 2017, new legislation, known as PA 17-170 was passed in Connecticut requiring that every five years all Towns adopt or amend an Affordable Housing Plan. The Act went further to clarify that “such plan shall specify how the Municipality intends to increase the number of affordable housing developments in the Municipality”.

This Act, along with CT General Statute 8-2 which outlines that Regulations adopted by a Town should “promote housing choice and economic diversity, including housing for both low- and moderate-income households” as well as encouraging the development of housing that will meet the needs of the residents of our State is what created the need for the Town to develop this plan.

The Town sees the need to development this plan as a starting point to begin a thorough review of the current status of the housing situation in East Granby, as well as the needs of its current and future residents to determine what needs be done. Specifically, encouraging people to establish residency in East Granby and ensuring that existing housing stock can accommodate the changing needs of the Town’s current residents well into the future.

Beyond that, while the goal is to specifically deal with “Affordable Housing” as defined by Statute, this plan will also focus on how the Town can make housing overall appropriate and attainable. Not unlike most Towns in Connecticut, for most residents in East Granby, housing costs are the largest financial burden. In East Granby seventeen percent (17%) of homeowners and sixty one percent (61%) of renters spend thirty percent (30%) or more of their income on housing.



## What is Affordable Housing?

Rising housing costs, and the idea that due to those costs some Cities and Towns in our State were becoming harder and harder to live in first came to light in the 1980s. In response to the high cost of housing and the barriers to housing attainment this created for many, the State established the Blue-Ribbon Commission (BRC). Following the BRC's examination of the housing situation, a report was submitted to the Legislature with numerous recommendations, one of which was to create the affordable housing appeals procedure known today as Section 8-30g.

In Connecticut, an Affordable housing unit is defined as a dwelling that costs less than thirty percent of the income of a household earning eighty percent of the Area's Median Income and has been deed restricted to ensure that the housing unit will remain "Affordable" for a period of forty years. According to the Department of Housing and Urban Development's 2022 income data was \$112,700, for a household of four in the Hartford-West Hartford-East Hartford HMFA. While the 2020 Census lists East Granby's median household income at \$107,566.

According to the Department of Housing and Urban Development's 2022 income data, the Area Median Income for a household of four in Hartford-West Hartford-East Hartford HMFA was \$112,700. The 2020 census data lists East Granby's median household income at just \$107,566. Connecticut law applies HUD's income value for the median income for the Affordability analysis.

<b>Example: 2 Bedroom Unit and 4-person household</b>	<b>Total/Year</b>	<b>Total/Month</b>
Area Median Income (AMI)	\$112,700	\$9,392
<i>Median income level per household in the surrounding market / area</i>		
80% of AMI	\$90,160	\$7,514
<i>80% of the median income listed above</i>		
30% of 80% of AMI	\$27,048	\$2,254
<i>Maximum non-burdened budget for housing</i>		

When the term Affordable Housing is used, most think of large, institutional-style buildings with very high density on very small parcels. However, that is becoming increasingly not the case. Affordable housing units can be created with as little as one unit and employ many design types with different development sizes working differently based on the specific market demand for that area. You might have single family (attached or detached), small scale multi family or larger scale developments with multiple units, all of which can be rented or owned.

As mentioned above, subsection 8-30g of the Statutes identifies that any City or Town that does not have at least ten percent (10%) of its housing stock deed restricted as "Affordable" is subject to an appeal under this Section. This process not only puts the burden of proof on the Town rather than the applicant, but it also requires the Town to demonstrate that if the project had been approved, it posed a sincere threat to "public interests in health, safety or matters which the Commission may legally consider" and that "such public interests clearly outweigh the need for affordable housing". Case law has almost exclusively supported these appeals and be decided in favor of the developers. The courts have overwhelmingly found that the need for Affordable housing almost always outweighs other matters.

The benefit to the creation of this Plan is that it will outline the path to allow the Town to make progress toward increasing the number of appropriate and/or Affordable housing units which will not only serve the community but will reduce the Town's overall exposure to these appeals. Because of the short timeframe of this Plan and the sheer number of units required, the 10% affordability threshold is not an appropriate or reasonable goal over the next five years, but it does provide a long-range target that can help guide other policy decisions within this Plan.



## Section 3: What is East Granby's Current Housing Situation?

The Town of East Granby's growth has been representative of population and housing trends of other rural and suburban Connecticut Towns. As families moved from the cities out into the suburbs beginning in the 1950s, East Granby saw its population grow quickly from 1,225 in 1940 to 4,102 by 1980. East Granby's current population per the United States Census is 5,180 as of July 1, 2021.

Following the building booms of the late 1990's and 2000's, and the housing crisis of 2008, housing and population growth have basically stalled, and population is anticipated to decline for the projectable future. This is reflected in the reduced number of building permits for new homes over the years.

CHANGE IN BUILDING PERMITS,  
1990-2017

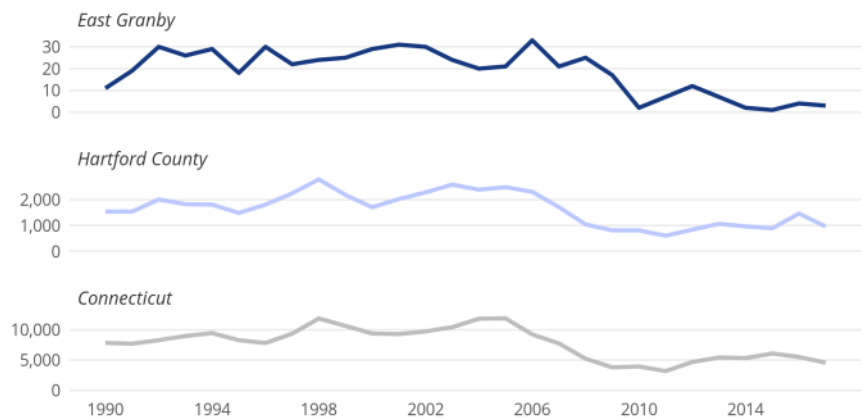
# -73%

Growth is slow in the state, which has seen a 42% decrease in building permits between 1990 and 2017.

In East Granby, there were 11 building permits issued in 1990, compared to 3 issued in 2017, representing a 73% decrease.

**Number of building permits per year, 1990-2017**

Note: y axis varies between locations



Source: Connecticut Department of Economic and Community Development

The Partnership for Strong Communities put together a series of analyses and visualizations to help Connecticut Municipalities better understand their current housing stock, demographics, and elements of affordability. Many of the graphics presented in this overview are drawn from their 2020 Housing Data Profiles, which can be found at <https://housingprofiles.psychousing.org>.

As of the 2020 American Community Survey, East Granby had 2,247 housing units, with seventy-seven percent (77%) being single-family detached residential structures. The remaining (13.6%) of the housing stock were multifamily (2+ units per structure) in nature, including 7.6% of the total comprised of duplex units or single-family attached. East Granby has 211 or 9.4% of higher-density (10-49 units per structure) developments. Statewide, the mix is much more diverse, with approximately 59% of the housing stock comprised of single-family detached units and the remaining 41% are multifamily units.

### Units in Structure, East Granby

	East Granby		Hartford County		Connecticut	
<b>Total</b>	2,247	100.0%	378,700	100.0%	1,512,305	100.0%
<b>1, detached</b>	1,731	77.0%	210,989	55.7%	892,608	59.0%
<b>1, attached</b>	61	2.7%	22,566	6.0%	80,684	5.3%
<b>2</b>	109	4.9%	29,006	7.7%	123,908	8.2%
<b>3 or 4</b>	66	2.9%	36,052	9.5%	130,948	8.7%
<b>5 to 9</b>	69	3.1%	23,878	6.3%	84,021	5.6%
<b>10 to 19</b>	194	8.6%	16,938	4.5%	57,153	3.8%
<b>20 to 49</b>	0	0.0%	15,737	4.2%	52,380	3.5%
<b>50 or more</b>	17	0.8%	21,367	5.6%	78,492	5.2%
<b>Mobile home</b>	0	0.0%	2,064	0.5%	11,734	0.8%
<b>Boat, RV, van, etc.</b>	0	0.0%	103	0.0%	377	0.0%

Source: 2018 American Community Survey, 5-year estimates, Table B25024

## Ownership

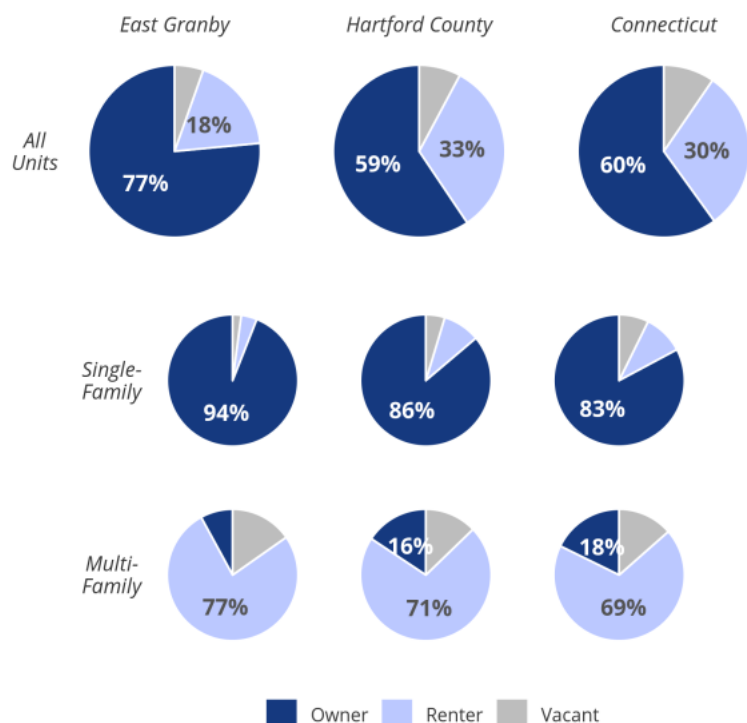
Statewide, approximately 60% of housing units are owner-occupied, with 30% renting and approximately 10% of housing units vacant. In East Granby, the percentages of owner-occupancy are significantly higher, with 77% of total units being occupied by the property owner.

### PERCENT OF ALL HOMES OCCUPIED BY OWNERS

# 77%

Overall, 64% of Connecticut's occupied housing stock is comprised of single-family housing, while 35% is multifamily housing (2+ units in structure). Most single-family homes are occupied by homeowners, while most multifamily units are occupied by renters.

In East Granby, 80% of occupied homes are single-family, and 20% are multi-family. Owners live in 94% of East Granby's 1,792 single-family homes, and renters live in 77% of its 438 multifamily homes.





As of the 2020 American Community Survey (via CERC 2019 Community Profile), the median sales price for homes in East Granby was \$288,000, well above the Hartford County median of \$235,500 and the overall Connecticut median of \$270,100. While the housing crash of 2008-09 may have significantly diminished the housing construction activity in Hartford County, the median home prices in East Granby specifically do not seem to have suffered long-term. The median rent in town was \$914, which is less the levels seen in the Hartford County median of \$1,044 and State median rent of \$1,123.



## Affordable Housing

The Connecticut Department of Housing maintains a list of affordable units in each municipality for its annual publication of the Affordable Housing Appeals List. Affordable units, as previously mentioned, are defined by the State as those units that are subsidized below market rate through deed restrictions, income limitations, or programs like Housing Choice Vouchers or CHFA/USDA mortgages. These programs exist to guarantee the availability and affordability of certain housing units, as opposed to “naturally-occurring” affordable units, which simply reflect market conditions and do not have any guarantee of affordability.

As of the 2021 Affordable Housing Appeals List, the Department of Housing recognized 116 of East Granby's 2,152 housing units, or 5.39% of the total housing stock as Affordable and contributing to the Town's 10% requirement. Of those, more than half were governmentally assisted, and accounted for by the Metacomet Village Apartment Complex. Most of the remaining Affordable units were home ownership situations in which the owner received mortgage assistance from the Connecticut Housing Finance Authority (CHFA)

or the United States Department of Agriculture (USDA). In order for a municipality to be exempt from Affordable Housing Appeals as defined by Section 8-30g of the Connecticut General Statutes, a minimum of 10% of total municipal housing stock needs to be considered “assisted” in one of those categories.

Total Assisted	116 (5.39%)
CHFA/USDA Mortgages	42
Governmentally Assisted Units	72
Tenant Rental Assistance	2
Deed Restrictions	0

Source: CT Department of Housing, 2021 Affordable Housing Appeals Listing

This number has improved gradually over the past few years, largely due to a slow but steady increase in CHFA/USDA mortgages. The 2011 Affordable Housing Appeals list had 30 such mortgages listed; the 2015 report had 40 of them which increased the Towns’ affordable percentages. Since 2015 the Town has only added 2 CFHA/USDA mortgages. Minor changes in the employment of these financing tools can have a noticeable effect on the towns “bottom line” for the Appeals Act calculation.



## Incomes and Cost Burden

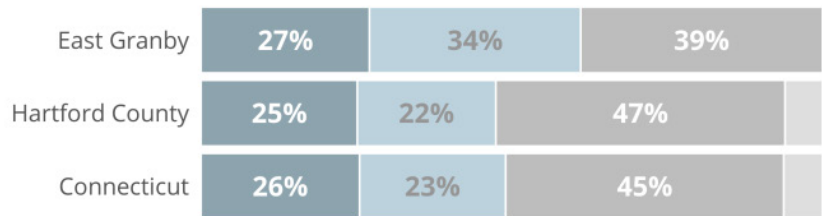
Simply because the vast majority of housing units in East Granby are owner-occupied does not mean that every homeowner is able to easily afford to live in that home and easily keep up with mortgage, taxes, heating, and other maintenance costs. It is not uncommon for both renter- and owner-households to be considered “cost-burdened” by their housing expenses. Households that spend 30% or more of their income on housing costs fall into this category, which is a strong indication of income insecurity. Households spending at least 50% of income on housing expenses are considered “severely cost-burdened.”

In East Granby, as many as 61% of rental households are either moderately or severely cost-burdened, and approximately 17% of owner-occupied households are similarly burdened. The average renter, however, pays 29% of their income on housing. These numbers are not positive, as that means at least a quarter of households struggle to afford housing, including a majority of renters.

### RENTERS BURDENED BY COST OF HOUSING

61%

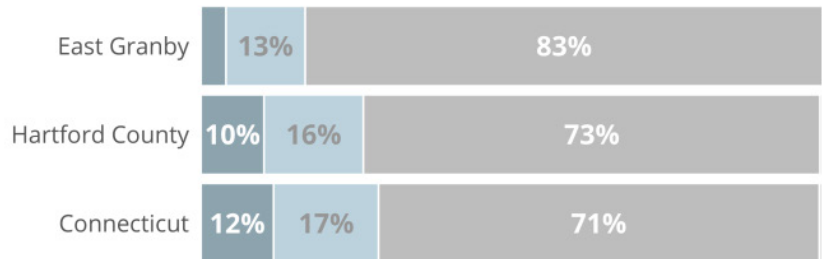
#### Housing cost burden for renters



### OWNERS BURDENED BY COST OF HOUSING

17%

#### Housing cost burden for owners



Severe burden (50% or greater) Moderate burden (Between 30% and 50%) Not burdened (Less than 30%) Not Computed

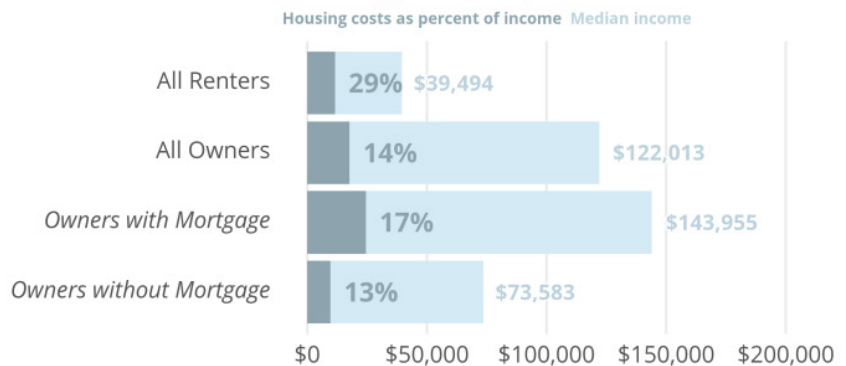
### RENTERS' HOUSING COSTS AS PERCENT OF INCOME

29%

### OWNERS' HOUSING COSTS AS PERCENT OF INCOME

14%

#### Housing costs as percent of income



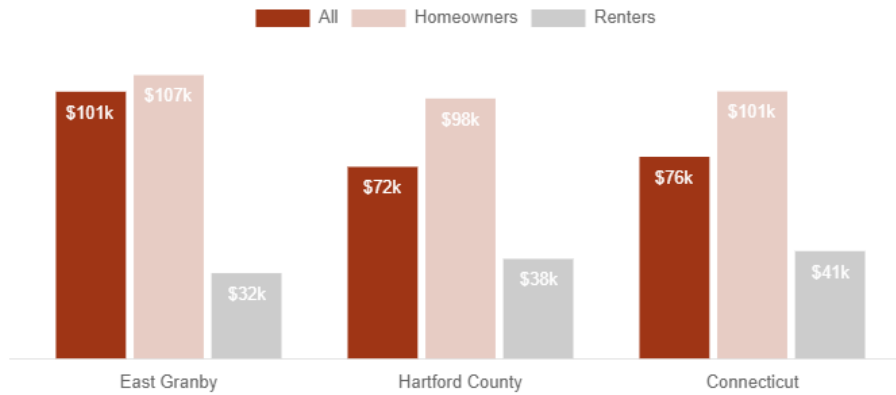
Source: 2018 American Community Survey via Partnership for Strong Communities

The differences in cost burden between owners and renters in East Granby are also reflected in the relative affluence of these two groups. On average, homeowners, with a median household income of over \$122,000, expend just approximately 14% of their income on housing expenses. Renters, with a dramatically lower median household income of \$39,494, pay on average 29% of their income on housing. This means that the typical renter in East Granby carries a substantial cost burden simply to live in Town. Overall median household income was \$100,689 as of the 2018 American Community Survey.

### Median Household Income

The bar chart shows median household income in East Granby, Hartford County, and Connecticut for renters, homeowners, and everyone. Median represents the "middle" income if all households were to be arranged from lowest to highest. In other words, half of households earn less than the median amount, and half earn more.

Among all households, East Granby has median household income of \$100,689, which is \$28,368 greater than in Hartford County, and \$24,583 greater than in Connecticut overall.

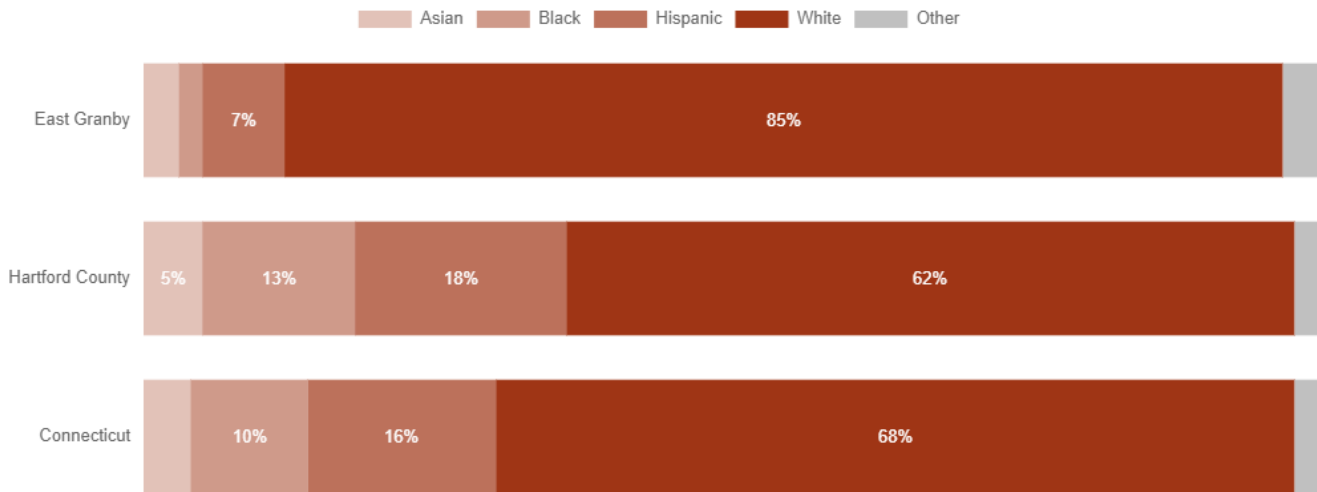


Source: 2018 American Community Survey, 5-year estimates, Tables B19013 and B25119  
 Visualization created by [CTData Collaborative](#)

## Section 4: Current and Projected Population

### Current Population

While analysis of population and demographics are only snapshots in time, it is and has been the case that East Granby residents are older, whiter, and less diverse than both Hartford County and Connecticut generally. As of 2018, East Granby had 5,147 residents, which were predominately (85%) white non-Latino, with the remaining 15% being made up of the BIPOC (Black, Indigenous, and People of Color) population.



Source: American Community Survey 2018, 5-year estimates, Table B03002. Other category includes those self-identifying as American Indian and Alaska Native, Native Hawaiian and Pacific Islander, some other race, and two or more races. Visualization created by [CTData Collaborative](#)

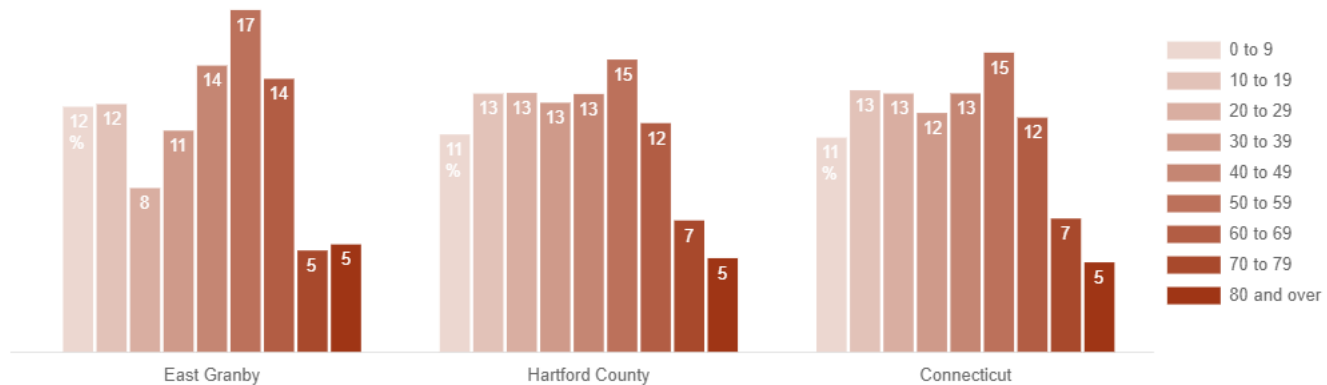
East Granby’s median age is 45. The Hartford County median age is 38 and Connecticut’s median age is 39. East Granby’s population is older than the County and the State. The Partnership for Strong Communities shows East Granby as having a small increase in population between 2020 and 2040 but generally remaining stagnant.

	East Granby	Hartford County	Connecticut
<b>Population</b>	5,256	894,730	3,581,504
<b>Population Projection (2030)</b>	5,341 1.6% ↑	930,629 4.0% ↑	3,633,994 1.5% ↑
<b>Population Projection (2040)</b>	5,306 1.0% ↑	948,876 6.1% ↑	3,654,015 2.0% ↑
<b>Households</b>	2,125	349,064	1,367,374
<b>Average Household Size</b>	2.5	2.5	2.5
<b>Average Family Size</b>	3.0	3.1	3.1
<b>Median Age</b>	45.2	38.4	39.1

Source: 2018 American Community Survey, 5-year estimates, Tables B01002, B11001, B03002, and S1101. Population projections by CT State Data Center.

At 25%, East Granby has the highest share of youth under the age of 20 among 3 selected geographies. At 24%, East Granby has the highest share of elderly population, or those aged 60 and over.

Hover over bars to see population counts for the age groups. Click categories in the legend to remove them from the chart. Percentages may add up to 99 or 101 due to rounding error.



Source: American Community Survey 2018, 5-year estimates, Table S0101  
 Visualization created by [CTData Collaborative](#)

## Section 5: How Do East Granby's Policies and Regulations Affect Housing Development?

From a land-use standpoint, the single most important document a municipality develops is a Plan of Conservation & Development (PoCD). This document establishes the community's shared vision for how it wishes to grow, develop, and protect its resources over a period of ten years. It also is meant to guide the development of specific policies, including Zoning Regulations, to be used as tools to achieve the Town's overall vision.

A concise evaluation of the current policy and regulatory environment is important to help inform any actions moving forward. While the PoCD and Zoning Regulations have wide applicability, the evaluation of these regulatory documents within the context of this Affordable Housing Plan is much more specific. The purpose of this section is to evaluate the overall regulatory environment in East Granby to get a sense of how, if at all, the Town's policies currently facilitate and/or encourage the development of Affordable Housing.

East Granby's most recent update to the PoCD was adopted in 2014. The Housing Section (Section 9) reviews current housing conditions, including a brief evaluation of the Town's affordable housing circumstance and makes a few recommendations for promoting affordable housing.

### Plan of Conservation & Development

The PoCD acknowledges that while the Town has adequate housing choices for the municipalities work force it is lacking in housing options for Baby Boomers to downsize and Millennials and young families to move into the Town. East Granby will see a projected increase in its population aged 65 and over in the next 10-20 years. This increase in aging population could be the catalyst for smaller denser housing developments.

The PoCD acknowledges the Town should look to consider and promote denser and smaller multifamily developments. The PoCD indicates the Town should focus on sewer areas for these developments along with the Village Center Zone to allow the aging population to be closer to town services, recreational trails and public transit, if available.

The second recommendation made by the PoCD is to promote variety in housing stock including luxury apartments, townhouses, assisted living centers, and workforce development units.

### Zoning Regulations

The Town has a current set of Zoning Regulations in effect, which have guided development in East Granby for decades and have been revised periodically. According to the list of amendments to the Regulations, the Commission has not made many changes to residential uses or allowances in more than since 2003, when the Elderly Housing Zone was added. There are several areas within the Regulations that can encourage or discourage the development of additional housing units, of all types.

What follows is a table that summarizes the current policy, how the policy relates to housing development, any active proposals for policy change, and some recommendations for potential changes. The observations were prepared by Tyche Planning & Policy Group, a consultant hired to assist in developing this document and pointing to ways in which current policy might be modified to expand housing opportunity.

Topic	Relevance	Regulation	Observation
<i>Residential Density-Growth Management Plan</i>	Increased density allows for more housing units on a given parcel of land, increasing financial viability and lowering costs. Allows for a mixture of housing types.	Per Section IV.B.2-Multi Family Dwellings are restricted to no more than 33% of the housing stock within the entire town. Additionally, units per acre and units per building are restricted.	In areas with sewer service, densities of greater than 4 units per acre are certainly feasible. Given that soil types are a limiting factor to total build out, allowing higher densities when soils are supportive will decrease housing costs and encourage infill development. Further consideration should be given to the number of units allowed per building.
<i>Accessory Apartments</i>	Allowing an additional dwelling unit within existing single-family homes can effectively double residential densities in a low impact, compatible way and generate significant housing opportunity in an area of the housing market that is currently underserved.	Per Section IV.F, a single accessory dwelling unit is allowed via Special Permit in all residential zoning districts. The maximum size of the unit is 30% of the total primary living square footage and must be an interior or attached unit. The owner must live in the principal or accessory unit.	Per Public Act 21-29, the State is strongly recommending that accessory apartment regulations be simplified, streamlined, and made as-of-right. Unless the Town wishes to opt out of the State's terms, these regulations could be modified, with many of the existing criteria listed easily verifiable by staff should the PZC begin to allow these via an administrative Zoning Permit. Consideration should be given to promote this type of housing development.



Topic	Relevance	Regulation	Observation
<i>Multi-Family(senior)</i>	East Granby's demographics show a high percentage of the population is over 50 years old. Allowing alternative housing types for seniors will encourage current residents to stay and new residents that want to be closer to family to move to East Granby.	Elder housing is allowed via Assisted Living Facilities in the Commerce Transitional Zone and in the Elderly Housing Zone. However, the Elderly Housing Zone limits the number of units into the 33% town wide cap for multifamily developments.	In addition to traditional, congregate housing for elders, the Regulations could provide for alternative or more flexible housing options such as cottage clusters or mixed-use communities with supportive resources and opportunities for aging in place, as well as for mixed-generational multifamily housing.
<i>Inclusionary Zoning</i>	Section 8-2i of the State Statutes allow towns to require affordable set-asides	The Regulations do not currently provide for this.	For larger developments (10+ units), the Town could require a percentage set aside for income-restrictions, or otherwise establish a housing trust fund to finance the establishment of affordable units.
<i>Incentive Housing</i>	Section 8-13n of the State Statutes allow communities to create higher-density areas with 20% affordable stock	The Regulations do not currently provide for this.	As-of-right developments with a minimum 20% affordable units and increased densities (above baseline), along with design control, could be targeted at specific properties or areas of Town.

## Section 6: What Should be East Granby's Affordable Housing Goal?

The requirement of the State Statute governing Affordable Housing Plans is simply that each municipality must develop a plan to "increase the number of affordable housing developments" in that community. While this requirement lacks specificity, the Town of East Granby will seek to meet that requirement in both qualitative and quantitative ways. For the five-year period 2022-2027, the Town of East Granby will seek to increase the number of affordable housing developments in town as follows:

- 1) Increase the awareness of availability of USDA/CHFA loans
- 2) Facilitate an increase in the total number of accessory dwelling units
- 3) Encourage the establishment of income-limited accessory dwelling units
- 4) Encourage new multi-unit family developments to provide affordable units
- 5) Facilitate the repurposing of existing structures to middle-density and expanding housing options in the Village Center
- 6) Increase public awareness of East Granby's housing efforts and public education about the nature and benefits of affordable housing
- 7) Evaluate municipally controlled properties in Town for potential public-private affordable housing partnership
- 8) Consider removing the cap for multifamily development units in Town



## Section 7: What Steps can East Granby Take to Improve Housing Access?

### Establish a Standing Housing Committee:

Whenever a municipality identifies a priority topic or action, the most immediate question should be “whose job is it?” Simply making a goal or vision statement is virtually useless unless there is a plan for implementation and accountability for action. In a small community such as East Granby, there is no pre-existing administrative infrastructure for addressing the multi-faceted topic of housing. It is neither the core function of the Board of Selectmen or Planning & Zoning Commission to establish policies for increased affordable housing.

To maximize the chances of success of delivering upon the mandate of CGS §8-30j and “increase the number of affordable housing developments” in East Granby, a new, standing committee should be established. This Housing Committee should include representatives from the Board of Selectmen, Planning & Zoning Commission, Housing Authority, School Board, Senior Services office, local housing nonprofit groups, and individual members of the public who have interest in this topic. Ideally, budgetary funds should be set aside for some administrative support and to allow for public outreach and information. Finally, some entity at Town Hall should be designated as the “Housing Officer” so that there is a specific answer to the question “who in East Granby do I talk to about housing?”

### Promote Accessory Apartments as-of-right:

As in many Towns, accessory dwelling units or accessory apartments have not been a priority for Planning & Zoning and have for many years been only available via a Special Exception process. East Granby’s administrative requirements for accessory apartments currently establish a high bar for compliance and is one that the Town’s competent staff can administer fairly and effectively without the necessity of a public hearing and full Commission review. Accordingly, the Town should strongly consider converting this process to an as-of-right administrative permission. As of July 2021, the Connecticut General Assembly approved a new law that would allow accessory apartments to be allowed in virtually any residential district across the state with just a staff-level review. This law, Public Act 21-29, includes a municipal opt-out provision that would allow a community (via 2/3 majority votes of both the Planning & Zoning Commission and Town Council) to eliminate this as-of-right provision. East Granby should consider this new law and align its local regulations accordingly. Allowing accessory apartments as-of-right would support affordable housing with minimal regulatory changes and ease.

If a new, more permissive, regulatory standard is adopted, some effort to educate the community about this change should be undertaken. A simple series of articles in local papers, notifications on the Town website and social media pages, and even mailers to individual homeowners could dramatically increase the public awareness that accessory apartments will be available on most properties in East Granby. The Town could also develop a guide to what accessory apartments are, what types can be developed, and the regulatory and construction processes involved. Many property owners facing either the need for additional income or a space for extended family would appreciate and see benefit from this information.

### Consider tax abatements for income-restrictions on accessory apartments:

While most accessory apartments are generally available for individuals and households making less than the area median income, it is rare that these “affordable” units count toward the Town’s total supply that qualifies under CGS Section 8-30g. The reason for this is that these accessory apartments are considered “naturally occurring affordable units” and are not protected by any deed restriction or income limitation that guarantee they remain affordable, regardless of housing market prices. If the Town wished to capture some current and future accessory dwelling units within the confines of the 8-30g “Affordable” inventory,

the Town could seek to incentivize property owners accordingly. By providing a local property tax abatement or similar incentive, many property owners could be persuaded to place income limits or deed restrictions on their accessory units and make them available to lower-income tenants. In many cases, the difference between market rents for an accessory unit and restricted “affordable” rents may be very close, and it is only a matter of paperwork to convert the otherwise uncredited apartments to be included in the Town’s official inventory.

### **Expand the allowance middle-density housing as-of-right in certain areas, and as large-home retrofits:**

Beyond single-family and two-family housing allowed as-of-right throughout East Granby, the Town should consider more easily permitting a wider range of housing opportunities that would help with the Town’s growth and equity. Specifically, the Zoning Regulations could be modified to allow for smaller-scale multifamily housing options – including small townhouse clusters and smaller multifamily complexes of 2-6 units - in certain locations and under certain circumstances. The current regulations are quite restrictive in terms of process and allowable densities, which would clearly discourage pursuit of these opportunities. In many cases, three- and four-family dwellings can be designed and placed on single-family lots in single-family neighborhoods in a way that is virtually indistinguishable from the surrounding homes. Design considerations that include placement of doors, traditional pitch of roofs and other architectural considerations, and location and screening of parking would provide for the visual assurance of context sensitivity.

### **Link Potential Infrastructure Expansion with Housing Density and Mixed-Use Opportunity:**

There is a recognition among community leaders and advocates that expansion of housing opportunities could be directly linked to extension of public sewer and water infrastructure, regulatory change, and a potential coordinated approach to creating new residential density and Village Center District of mixed use and higher levels of residential and commercial activity in the community’s core. While in many cases, loosening regulatory burdens on elements such as housing density or mixed-use facilities (with apartments over ground-floor retail, for example), will free up the development market, there also may be infrastructure constraints. In areas without public water and sewer lines, development densities are limited in scope and size by soil conditions and State regulation. If infrastructure expansion is timed along with a regulatory revision that incorporates a master-planned approach of housing density, mixed-use allowance with clear design guidance, coordinated parking and circulation plans, and provision for affordability set-asides, the Town could see significant positive progress toward both its housing goals and its overall community development.

### **Focus Additional Efforts on Senior Housing Needs:**

While East Granby’s population is projected to remain relatively stable over the next decade or two, the Town’s senior population is likely to grow dramatically simultaneously with the shrinking of household sizes. These change point to a strong shift in the types of senior housing that is needed. If East Granby wishes to retain its senior population, it will need to encourage the development of the types and amount of housing opportunity specifically suited to the needs of this population. The Town should make a specific effort to pursue funding and partnerships that provide development opportunities for seniors and should include senior-focused design consideration such as ADA-compliant units in other housing development requirements.

### **Take Advantage of State Enabling Statutes to Promote Housing Opportunity:**

Over the last two decades, the Connecticut General Assembly has added tools to the local zoning toolbox in the area of affordable housing. They are not mandates, but they are optional policies and approaches that local Zoning Commissions may adopt to encourage affordable housing development. Two of these statutes

that East Granby should consider are the Incentive Housing Program (CGS §8-13m-x) and Inclusionary Zoning (CGS §8-2i). The Incentive Housing Program is a zoning technique that identifies specific areas of town where higher-density housing may be built as-of-right with a minimum 20% affordable set-aside, but that grants the Town significant control over the design of the development. Inclusionary Zoning is a set-aside program somewhat analogous to an open space requirement in Subdivision Regulations. Any development creating 10+ units of housing could be mandated to set aside at least 12% of those units as restricted affordable. There is also a provision that, in lieu of this set-aside, the developer could contribute to an Affordable Housing Fund that would allow the Town to develop these units elsewhere. East Granby's Planning & Zoning Commission should actively discuss and strongly consider adoption of one or both of these techniques within the scope of this Plan.

### **Promote USDA and CHFA loan programs with Real Estate community:**

The housing units that "count" toward the Department of Housing's accounting of units toward the Affordable Housing Appeals Act includes not only income limited and deed restricted units, but also those homes that are financed by mortgage assistance through the Connecticut Housing Finance Authority (CHFA) or U.S. Department of Agriculture (USDA). These programs provide mortgage assistance in such a way that first-time and lower income homebuyers can afford to purchase properties that they would ordinarily not be able to acquire. Accordingly, the fluctuations in these CHFA/USDA-assisted units can dramatically impact the Town's affordable housing availability, and focused efforts to boost awareness can pay dividends.

Realtors and mortgage brokers can assist in ensuring that buyers are properly informed of these programs. The programs can dramatically increase the population of potential buyers who would love to include certain homes in East Granby in their search. Thus, with a relatively simple public education and outreach effort, targeted at the real estate community and using existing informational resources of USDA and CHFA, the Town could encourage the use of these programs and experience an increase in this type of affordable housing.

### **Consider development potential of surplus municipally owned land:**

Aside from infrastructure costs, the cost of land itself is one of the most significant drivers of the cost of development, and thus of housing. If increasing the availability of affordable housing in East Granby is a recognized Town priority, one of the ways it could assist with the implementation of this priority would be to reduce the cost of land. An inventory and analysis of town-controlled land could reveal some properties that may hold development potential for housing.

If one or more of these properties can be identified as a potential development target, the Town could seek a private-sector partner to develop housing units for sale or rent. Because the Town could make the land available at very low or no cost, the developer can reduce overall project costs and thus reduce the housing costs of the future residents. Additionally, the Town's ownership of the property and project provides the opportunity to control important elements of scale and design so that it can ensure that the project is both accessible and appropriate to the community.

### **Pursue partnerships with nonprofit and senior community developers:**

The Town can consider public private partnerships with groups that focus and have expertise in senior housing and can help identify potential projects, seek funding, and otherwise be key actors in housing projects. Engaging with these groups will serve to amplify the Town's efforts.

## Section 8: Implementation: How does East Granby Proceed?

	Action Items	Lead Organization	Partner Entities	Priority
<b>1. Establish a Standing Housing Committee</b>				
1.1	Pass a joint resolution establishing and charging a Housing Committee	Board of Selectmen	Planning & Zoning Commission	High – Year 1
1.2	Establish Goals and Work Plan for Housing Committee	Housing Committee	Town Staff	High – Year 1
1.3	Develop public education materials and presentations on the importance, meaning, and benefits of affordable housing	Housing Committee		High – Year 1 and ongoing
<b>2. Promote Accessory Apartments as-of-right</b>				
2.1	Revise Zoning Regulations on Accessory Apartments to comply with PA 21-29	Planning & Zoning Commission	Town Staff	High – Year 1
2.2	Develop public outreach information on accessory apartments	Housing Committee	Planning & Zoning Commission	Moderate – Year 2
2.3	Host public information forum with homeowners, builders, and realtors	Housing Committee		Moderate – Year 2
<b>3. Consider incentives for income-restrictions on accessory apartments</b>				
3.1	Conduct analysis of “delta” between market rates and income restricted rents for accessory units	Housing Committee	Board of Selectmen	Moderate – Year 2
3.2	Develop tax abatement program for 10-year restriction on accessory unit rents and provision of administrative support for owners	Board of Selectmen	Town Assessor, Board of Finance, Housing Authority	Moderate – Years 2-3
3.3	Explore availability of funding to aid in construction of deed-restricted accessory units	Housing Committee		Moderate – Years 2-3
<b>4. Expand the allowance middle-density housing as-of-right in certain areas</b>				
4.1	Develop regulations to allow for middle-density housing in both new areas a	Planning & Zoning Commission	Housing Committee, Town Planner	Moderate – Year 2
4.2	Develop and incorporate Design Standards for multifamily developments	Planning & Zoning Commission	Town Planner	Moderate – Year 2-3
4.3	Explore the potential of moving to a soil-based zoning for development density in areas without public sewer/water	Planning & Zoning Commission	Town Planner	Moderate – Year 3-5

	Action Items	Lead Organization	Partner Entities	Priority
<b>5. Link Potential Infrastructure Expansion with Housing Density and Mixed-Use Opportunity</b>				
5.1	Undertake Master Plan process to target infrastructure expansion and regulation changes to facilitate housing and mixed-use development	Planning & Zoning	WPCA, Housing Committee, Board of Selectmen	High – Years 2-5
5.2	Seek funding for infrastructure extensions	BOS, Others	Board of Selectmen	Moderate – Years 3-5
<b>6. Focus Additional Efforts on Senior Housing Needs</b>				
6.1	Develop projections, through survey and data analysis, for future senior housing needs	Housing Committee	Planning & Zoning	Moderate- Years 2-3
6.2	Identify funding and development opportunities for senior housing	Housing Committee	Board of Selectmen	Moderate – Years 3-5
<b>7. Take Advantage of State Enabling Statutes to Promote Housing Opportunity</b>				
7.1	Investigate Statutory principles, other municipal examples, and convene discussion about Inclusionary Zoning and Incentive Housing	Planning & Zoning Commission	Town Planner, Housing Committee	Moderate – Year 2-3
7.2	Develop and Adopt Regulations for Inclusionary Zoning and/or Incentive Housing Zones	Planning & Zoning Commission	Town Planner, Housing Committee	Moderate – Year 2-3
<b>8. Promote USDA and CHFA loan programs with Real Estate community</b>				
8.1	Develop and promote informational resources among real estate and home mortgage professionals	Housing Committee	USDA and CHFA staff	High – Year 1 and Ongoing
<b>9. Consider development potential of surplus municipally owned land</b>				
9.1	Undertake an investigation about the conservation priorities and development potential of non-restricted municipal lands	Board of Selectmen	Housing Committee, Planning & Zoning Commission	Moderate – Year 2
9.2	Identify 1-2 high-potential town land holdings for redevelopment and solicit public-private development partnership	Housing Committee	Board of Selectmen, Town Planner	Moderate – Years 3-4
<b>10. Pursue partnerships with nonprofit and senior community developers</b>				
10.1	Convene partnership conversations and establish common goals	Housing Committee	Regional partners	Moderate – Years 2-5



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