



Adopted June 14, 2023

Town of East Hartford Affordable Housing Plan 2023-2028

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Executive Summary

In the last few decades, housing has become an increasingly important issue for towns and cities across Connecticut. Median home values, rent, and cost of living have simultaneously increased, outpacing increases in household income in most areas. The lack of affordable housing in Connecticut has stressed communities, and, in many cases, has intensified issues of equity in the state. The need for affordable housing options in communities is urgent, and requires action on local, state, and regional levels.

Affordable housing is typically defined as housing available to households making less than the area median income and costing less than 30% of a household's annual income. Area Median Income (AMI) is the midpoint in the income distribution for a surrounding area or market and is the basis for many calculations concerning housing affordability and cost of living.

The State's affordable housing concerns have led, in part, to two important statutes, 8-30g and 8-30j, that both seek to increase affordable housing supply in the State. Together, 8-30g and 8-30j encourage municipalities to provide more housing options, whether through subsidized or naturally occurring housing.

CT General Statute 8-30g allows the courts to override local zoning denials of affordable housing proposals, provided those denials were done without sufficient cause. "Affordable Housing" in this context is defined by the State as housing made affordable by government subsidies or that has been deed-restricted or otherwise income-limited for a fixed period. This process potentially subjects any town in which its housing stock is less than 10% government-assisted or subject to affordability deed restrictions to judicial challenge by a housing developer. East Hartford, however, is exempt from this process because such housing comprises 15.78% of its total housing stock.

Effective July 24, 2017, Connecticut General Statutes Section 8-30j requires each municipality to prepare or amend and adopt an affordable housing plan at least once every five years; the municipality must specify the ways in which it plans to increase the number of affordable units moving forward. The statute is intentionally vague, allowing municipalities the flexibility to craft their own unique plans.

As the gap between annual household income and housing costs grows, so too does the urgency for municipalities to address the housing challenges in their unique communities. The changing circumstances of housing affordability in the State have pushed local and state actors to develop affordable housing plans and commit to tangible goals. These statutes have spurred several innovative and bold plans in towns across Connecticut, all with the same goal of providing more affordable housing options for current and future residents.



East Hartford's Affordable Housing Plan

The Town of East Hartford began developing this Plan in July 2022, intent on creating a Housing Plan that sets a vision for future affordable housing development. The purpose of this plan is to not only fulfill the statutory obligation required by the State of Connecticut, but also to recommend a set of actionable goals for future housing development that fits the current and future needs of the community. Increasing Affordable Housing options in town benefits our entire community; it is providing elderly residents a place to downsize, a young couple their first home, or a recent high school or college graduate their first apartment.

What is Affordable Housing?

In Connecticut, Affordable housing is defined as housing available to households making less than the Area Median Income (AMI) and costing less than 30% of a household's annual income.

East Hartford is a town undergoing many changes and facing both new and ongoing challenges. This plan proposes a set of recommendations to guide affordable housing development over the next five years, and hopefully better meet the needs and desires of current and prospective residents of East Hartford.

Affordable Housing's Context in East Hartford

The Town of East Hartford recognizes the need for municipalities to develop strategies to meet community affordable housing needs. Thus, this plan has been developed to meet the requirements established in CT General Statutes 8-30j and establish a framework for developing 'Capitol A' affordable housing which are affordable housing units meeting the State of Connecticut's criteria for affordable housing. However, this plan's intent is not limited in context to affordable housing defined under General Statutes 8-30g and 8-30j and is intended to develop naturally occurring and market rate housing options which are also referred to as 'Lowercase a affordable'. These options can expand East Hartford's housing affordability to further meet the needs of its current and future residents. The Town of East Hartford is also intent on improving housing quality and maintaining existing housing stock since affordability alone does not address the spectrum of housing needs.

Capital 'A' Affordable Housing

Refers to the State of Connecticut's definition of Affordable Housing under CGS 8-30G Affordable Housing Appeals Act.

"Capital A" Affordable housing units have specific criteria:

- Housing available to households making less than the area median income
- Costs less than 30% of a household's annual income

Forms:

- CHFA/USDA mortgages
- Income restricted units (40 years)
- Incentive Housing units (30 years)
- Government Assisted units (Senior/Disabled)
- Tenant Rental Assistance units

Lowercase 'a' Affordable Housing

Refers to "Naturally Occurring Affordable Housing" (NOAH) or market rate units which may offer affordability to lower income households without carrying a specific affordable housing designation as defined by the State of Connecticut.

Forms:

- Accessory Apartments/Duplex
- Accessory Dwelling Units/Cottages
- Studio/One-Bedroom
- Rents at or below median income affordability
- Single family housing initiatives such as Habitat for Humanity and CFHA Homebuyers Programs

East Hartford has gone above and beyond the baseline state thresholds for “Capital A” affordable housing or affordable housing which meets the State of Connecticut’s criteria. According to the Department of Housing, which tracks official affordability data for Connecticut municipalities, out of 169 municipalities, East Hartford is the twelfth-ranked municipality in terms of percentage allocated affordable housing stock. Despite this success in providing such housing, the Town is aware that there is also a significant portion of lower-income residents in Town, which should not diminish the urgency of developing new housing and meeting the objectives established in this Plan.

While East Hartford has significantly more affordable housing units (by percentage) than most municipalities in the State and is interested in addressing the housing crisis facing our state in particular, the Town of East Hartford is not the lone entity responsible for creating affordability in Town. The Town understands that affordability is a function of the state and national economic, political, and social issues which are not within the control of municipalities. Towns and cities can only control a subset of the factors influencing housing cost and have limited resources available to do so.



2022 Affordable Housing in Connecticut by Town

RANK	TOWN	AFFORDABLE HOUSING (%)
1	Hartford	36.68%
2	New Haven	30.95%
3	Windham	28.86%
4	New London	22.32%
5	Groton	22.26%
6	Middletown	22.13%
7	Waterbury	21.86%
8	Bridgeport	19.73%
9	New Britain	19.26%
10	Norwich	18.49%
11	Vernon	16.43%
12	East Hartford	16.12%
13	Meridan	15.89%
14	Stamford	15.82%
15	Ansonia	14.76%

Source: DOH 2022

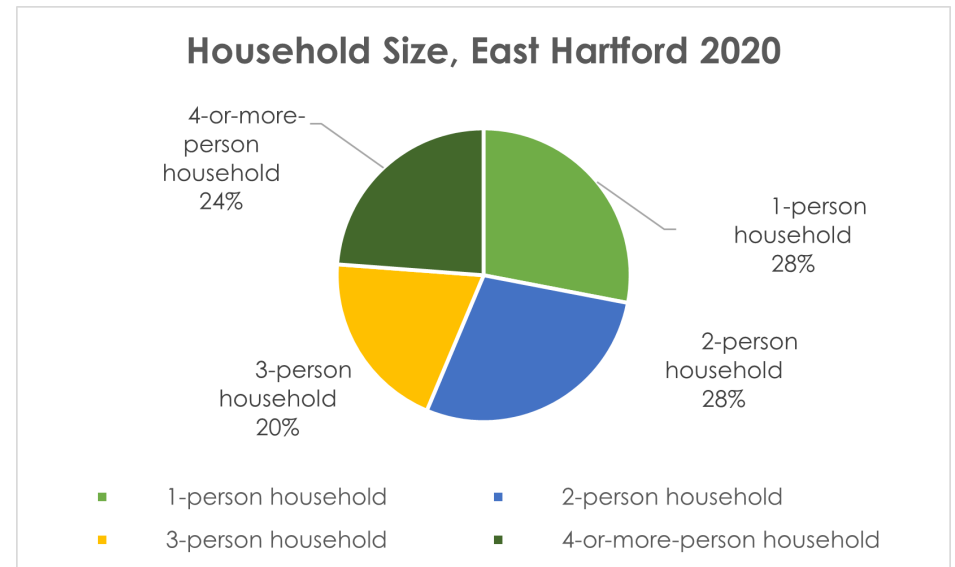
East Hartford's Current and Projected Population

The Greater Hartford region has an Area Median Income of \$112,700 (HUD). East Hartford has a Median Income of \$59,954 (US Census). This Plan uses East Hartford's Median Income for our calculations since the US Department of Housing and Urban Development (HUD) typically uses the lesser of these median incomes for its own purposes. The table above shows the calculation for the maximum non-burdened budget for a moderate-income household living for East Hartford, which is \$1,199 a month. This number represents 30% of 80% of the median income, broken down per month; this is the standard definition of Affordable Housing used by the State of Connecticut, quoted below:

What is Affordable Housing?
 In Connecticut, Affordable housing is defined as housing available to households making less than the Area Median Income (AMI) and costing less than 30% of a household's annual income.

Example: 2 Bedroom Unit for Four-Person Household	Total/Year	Total/Month
Median Income	\$59,954	\$4,996
<i>Median Income Level Per Household in the Surrounding Market/Area</i>		
80% of Median Income	\$47,963	\$3,997
<i>80% of Median Income Listed Above</i>		
30% of 80% of Median Income	\$14,389	\$1,199
Maximum Non-Burdened Budget for Living = \$1,199		

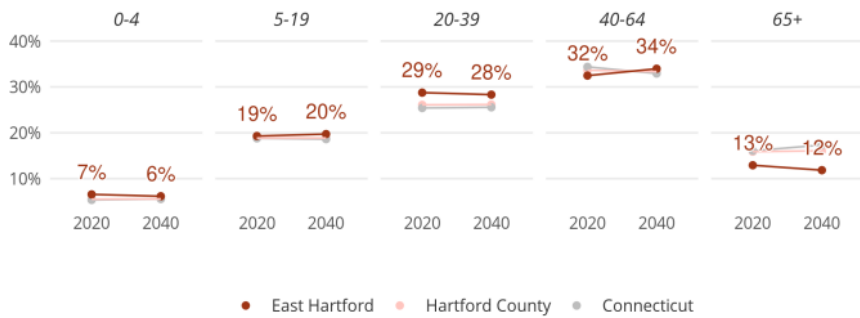
As of the 2020 US Census, East Hartford's population totals just over 50,000 residents, making it one of the more populated municipalities in the region and state. The average household size in Town is 2.62, which has increased from its 2010 average of 2.5. The Town generally has a diverse spread of household sizes, illustrated in the pie chart below.



Source: US Census American Community Survey 5-Year Estimates 2016-2020

East Hartford is relatively younger and more diverse compared to Connecticut and Hartford County overall. In East Hartford, 55% of residents are White, 25% are African American, 3.7% Asian, .4% American Indian and Alaskan Native, 8.7% Other Race, and 7% Two or More Races. The Median Age is 37.8 years old, which is younger compared to the CT median age of 41.1. Among the largest age groups in the Town is the 35-44 age group, the 45-54 age group, and the 25-34 age group. A fifth of East Hartford residents are under 18, while just over 13% are over 65 years old.

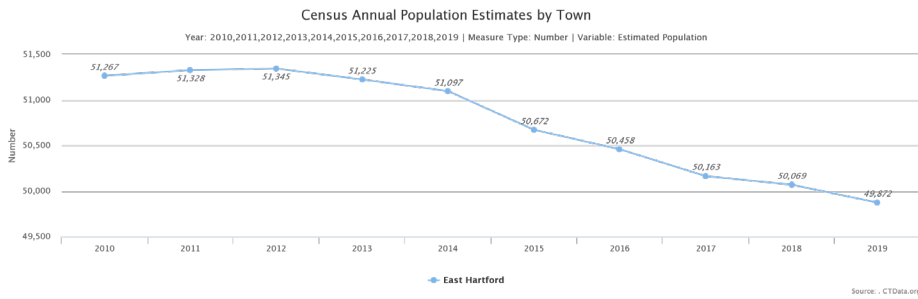
Age Cohort Projections, East Hartford 2020-2040



Source: Connecticut Data Center

Source: CT Data Center via Partnership for Strong Communities

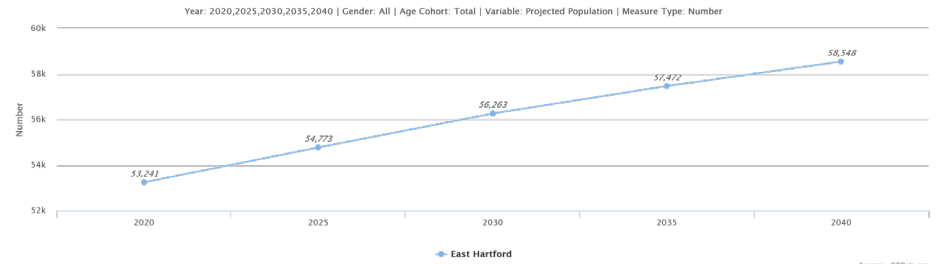
Despite its younger demographic, East Hartford's population has been declining for the last decade, according to CT State Data Center estimates (2010-2019). Even with an increase in the average household size among residents, the Town has lost residents due to factors like out-migration, population aging, and lower birth rates.



Source: CT Data Center

Despite the last decade of population decline, it's now evident that East Hartford is expecting an increase over the next twenty years (2019-2040). Population projections from the CT State Data Center show that East Hartford could expect as much as a 10% population increase. In cases of a large population increase, it's important to note which age groups (if any) may change in size as a result of the population change. In East Hartford's case, there does not appear to be any substantial increases in age cohorts in the next twenty years, with the biggest potential increase of 2% occurring in the 40-64 age group.

Population Projections by Town



Source: CT Data Center

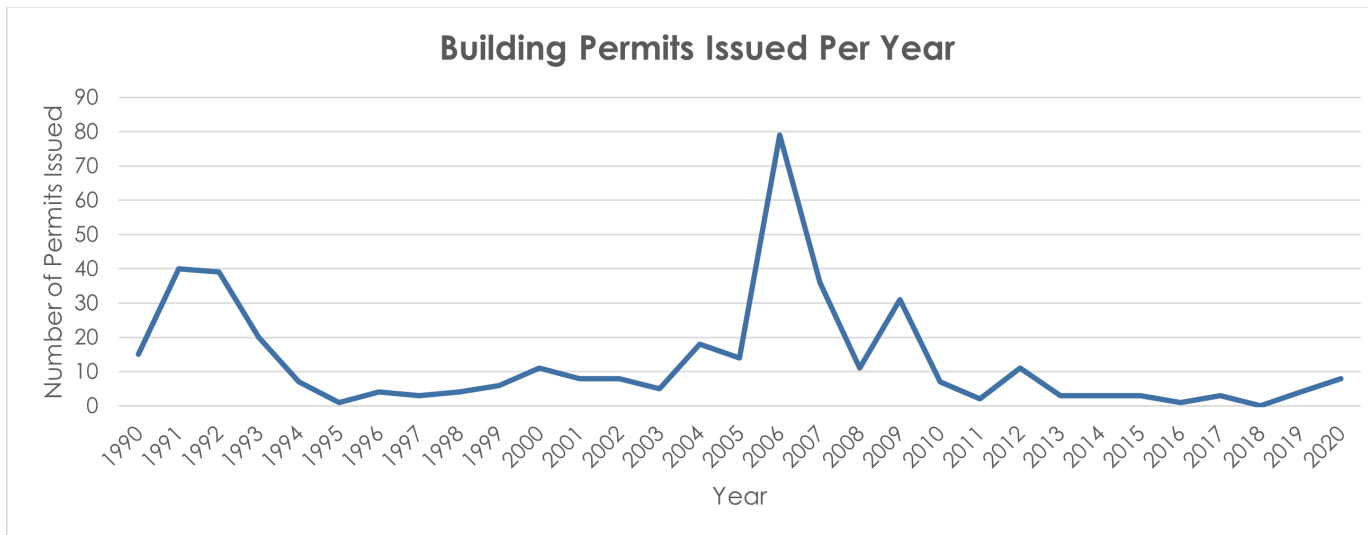


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East Hartford's Housing Situation

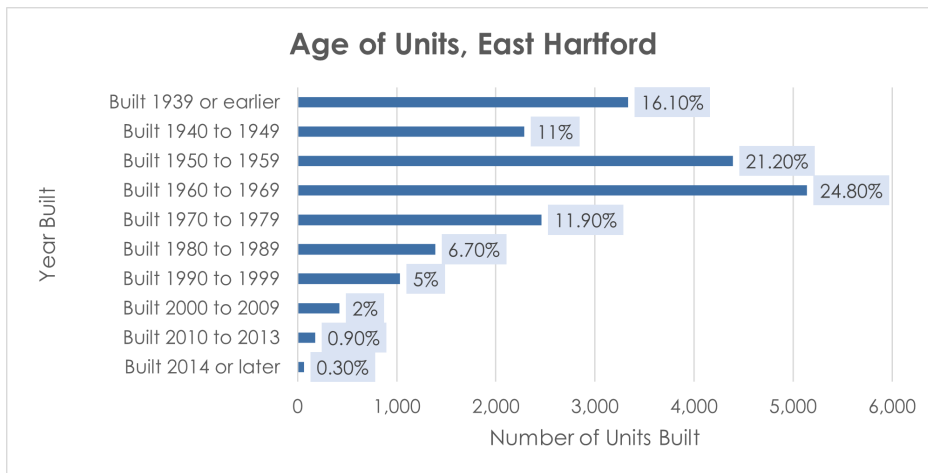
East Hartford's housing stock totals 20,700 units. Most of the town's units are owner-occupied (58.5%), although a decent amount of renter-occupied homes exist as well (41.5%). Over half of the town's housing units (53.7%) are single family detached homes. The remaining half are comprised of mostly multifamily housing types, with 13.8% of homes being 20+ units, 8.6% being 3-4 units, and 6.4% of homes being duplexes. While there is a decent amount of diversity in housing types, single family homes still dominate. Looking more closely at the units in town, most homes have 2 or more bedrooms (82%). Only 14% of units have just one bedroom. Most of the homes in East Hartford were built for multiple people to occupy, particularly families with children.

The pace of development in East Hartford has been relatively slow in the last decade. Following a large spike in residential permitting activity in 2006, the rate of new permits has slowed considerably, with an average of 4 permits issued per year since 2010.



Source: CT Department of Economic and Community Development (DECD)
Annual Housing Permit Data

Reflecting this slow pace of development in Town is an older housing stock. Many towns and cities across Connecticut as well as the United States struggle with aging housing stocks. A home is typically considered 'aging' if it was built in 1980 or earlier. Such homes are at an increased risk for, or currently experiencing, increased maintenance costs, associated health risks for occupants, and environmental damage. As many of the most notable building booms occurred in the mid to late 20th century, many homes are now showing their age. In East Hartford, 85% of total units are considered 'aging.' An aging housing stock can be an indicator of poor housing quality, and the related expenses for upkeep can be onerous.



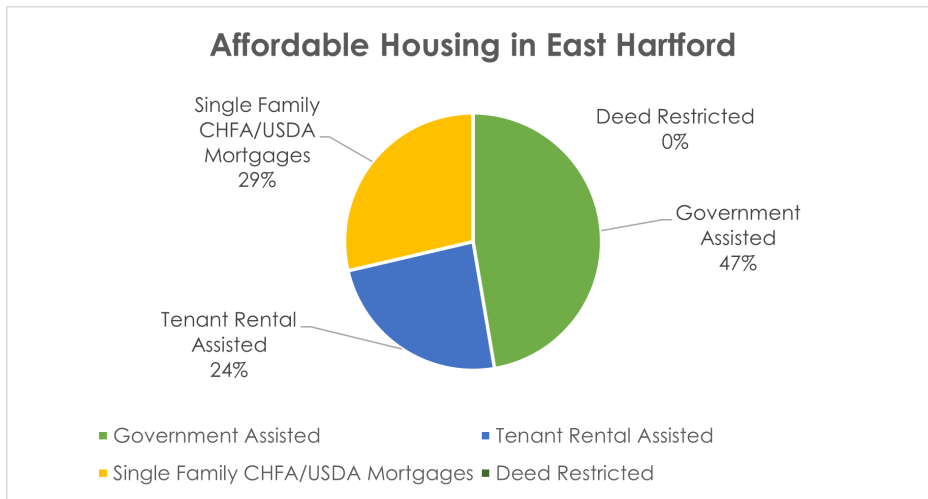
Source: US Census American Community Survey 5-Year Estimates 2016-2020

While much of East Hartford's housing stock was constructed prior to 1950, there are a significant number of renovations and additions undertaken by homeowners every year to modernize and improve housing to today's energy efficiency and livability standards. The Town and Housing Authority recognizes the importance of investing in older housing stock and has been approved for funding and reconstruction of numerous units of public housing in recent years. Therefore, the age of East Hartford's housing stock should continue to be monitored and considered as part of the Town's overall approach to developing affordable housing.



Affordable Housing in East Hartford

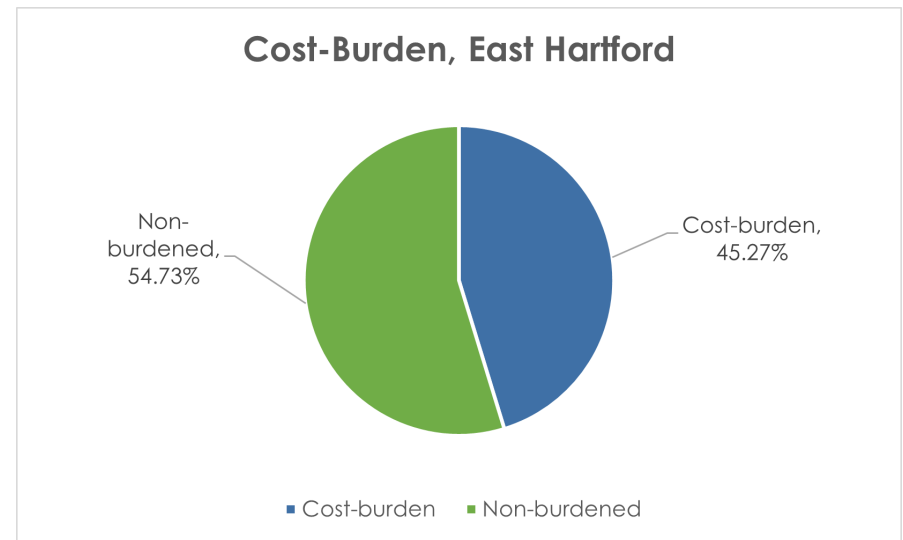
About 15.78% of East Hartford's housing stock is qualified Affordable Housing, representing 3,366 total units. About half of these units are government assisted, and the other two quarters are assisted through Tenant Rental Assistance or Single Family CHFA/USDA Mortgages. East Hartford does not have any deed restricted units currently. Although East Hartford has a higher percentage of Affordable Housing compared to the county and state overall, there are several other factors to consider whether East Hartford has sufficiently met the affordable housing needs of the community. Considering rates of cost burden, status of the existing affordable housing developments, and fair market rents for the area provide more detail to inform the Town's goals going forward.



Source: DOH 2021

A common way to assess housing needs in a community is by looking at rates of cost-burdened households. The Department of Housing and Urban Development defines and deems a household cost-burdened when their housing costs (including rent/mortgage payments plus heat and utilities) exceed 30% of their annual

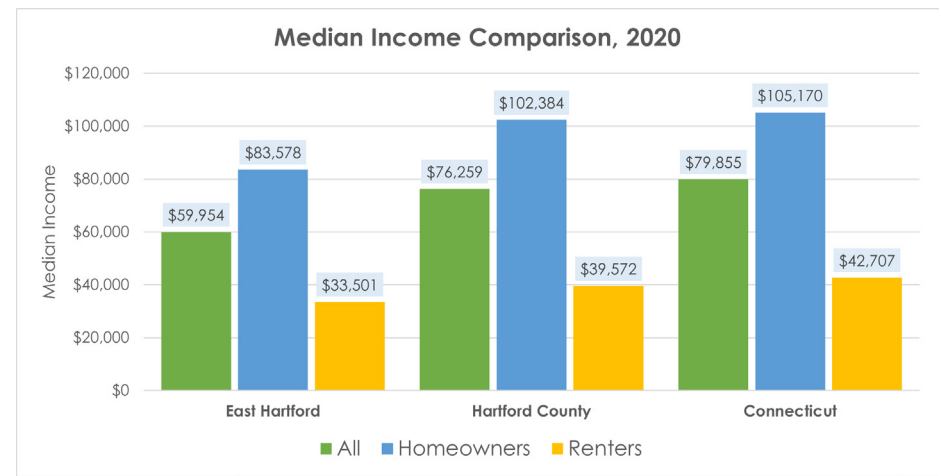
household income. More and more people, on local, state, and national levels, are finding themselves burdened by their housing costs. Rising utility costs brought on by the Russia-Ukraine war, COVID-19 Pandemic, and climate-related events have forced many households to stretch their means further than ever. In East Hartford, 45% of all residents are cost-burdened. Renters in town are more cost-burdened than owners, with 55.8% of renters cost-burdened compared to 34.6% of owners. East Hartford's rate of cost-burden is higher than both Connecticut and Hartford County. When residents are burdened by their housing costs, they have a tighter budget for other necessities, like groceries, transportation, healthcare, and childcare. While this method of evaluating affordability and burden is widely used, it should be considered alongside other measurements for a more comprehensive understanding of East Hartford's housing situation.



Source: HUD 2019

It is also helpful for our understanding to break down what median income means for East Hartford, and what housing costs are deemed 'affordable.' As previously mentioned, housing is considered 'affordable' to households with incomes at or below the area median income (or median income if lower) if its cost, including heat and utilities, does not exceed 30% of the household's income. The chart below shows what the maximum, non-burdened housing costs should be for a low-income household in East Hartford, which is \$1,199. Over half (52%) of East Hartford is considered a low-income household, earning 80% of the Area Median Income.

The median income represents the income amount that divides a population into two equal parts: one-half having an income above the median and one half below the median. As identified above, East Hartford's median household income is \$59,954, which is \$16,305 less than in Hartford County and \$19,901 less than Connecticut's statewide median income.



Source: 2020 American Community Survey, 5-year estimates, Tables B19013 and B25119

Example: 2 Bedroom Unit for Four-Person Household	Total/Year	Total/Month
Median Income	\$59,954	\$4,996
<i>Median Income Level Per Household in the Surrounding Market/Area</i>		
80% of Median Income	\$47,963	\$3,997
<i>80% of Median Income Listed Above</i>		
30% of 80% of Median Income	\$14,389	\$1,199
Maximum Non-Burdened Budget for Living = \$1,199		

Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area					
Small Area FMRs By Unit Bedrooms					
ZIP Code	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
06108	\$900	\$1,090	\$1,350	\$1,640	\$2,000
06114	\$910	\$1,090	\$1,360	\$1,660	\$2,020
06118	\$980	\$1,180	\$1,470	\$1,790	\$2,180
06120	\$880	\$1,060	\$1,320	\$1,610	\$1,960
06128	\$1,000	\$1,200	\$1,490	\$1,810	\$2,210
06138	\$1,000	\$1,200	\$1,490	\$1,810	\$2,210

Source: US Department of Housing and Urban Development

Another way of viewing affordability is by looking at Fair Market Rent (FMR) for an area, which is used to set a limit on what units can be rented in the private market by Certificate or Voucher program households. HUD calculates FMR from the 40th percentile of gross rents for regular, standard quality units in a local housing market. If a household with a Section 8 Voucher wanted to rent a two-bedroom unit in the 06118 zip code of East Hartford for example, that unit's gross rent could not exceed \$1,470/month (HUD).

Although East Hartford has more affordable housing options than most Connecticut cities and towns, many of its current residents are seemingly stressed by their financial situations and burdened by the cost of housing. In turn, much of the community may be unable to afford necessities like childcare, groceries, and healthcare. Residents may also be unable to spend money and invest in local businesses, further their education, or pay for various repairs and maintenance to their homes.

Recent Housing Developments and Initiatives in East Hartford

There have been many recent developments and initiatives in Town that will help to improve housing affordability and availability in East Hartford. Below are some of the Town's ongoing and anticipated developments.

Recent and Planned Developments

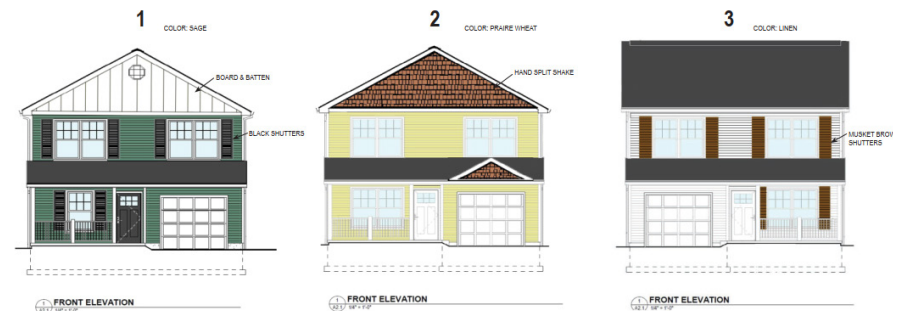
1) Burnside Hope - 550-560 Burnside Avenue

The Town of East Hartford has sold municipal owned property to Habitat for Humanity to construct an affordably targeted single-family cluster home development at 550-560 Burnside Avenue. The project obtained Planning and Zoning Commission in 2022 and the sale closed in early 2023 with an anticipated groundbreaking summer of 2023.



2) Concourse Park Apartment Development – Silver Lane and Forbes Street

The Town of East Hartford purchased and sold the former Showcase Cinemas site which includes multiple parcels situated on the corner of Forbes Street and Silver Lane. The Town, with a private developer, established a development agreement which slates the property for development into approximately 400 market rate housing units with on-site amenities including a clubhouse, workspaces, and garages. The site is connected directly to the East Coast Greenway pedestrian and bicycle trail. Groundbreaking is anticipated in 2023.



3) East Hartford Housing Authority (EHHA) Investment

The East Hartford Housing Authority is conducting a \$60 million redevelopment of the existing Veteran's Terrace Housing Authority property located at 59 and 102 Columbus Circle. The project will demolish and rebuild 54 of the approximately 150 units and incorporate additional ADA compliance measures for the property. The Town of East Hartford and the EHHA recognize not only the importance of creating new affordable housing units but also ensuring that the Town's existing and older housing stock is modernized and livable for all residents.



Source: Apartments.com



Source: HartfordBusiness.com

4) McCartin School Redevelopment

The Town owned school and former senior center building located at the McCartin School property located at 70 Canterbury Street, has been targeted by the Town of East Hartford for sale or demolition with a goal of redeveloping the land as housing.

Legislative Updates

1) Accessory Apartments

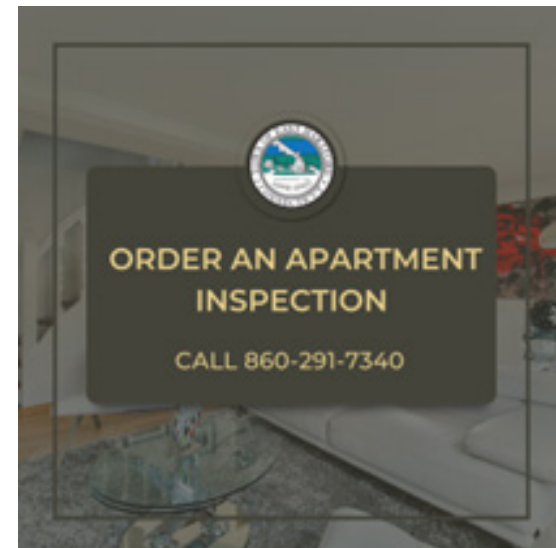
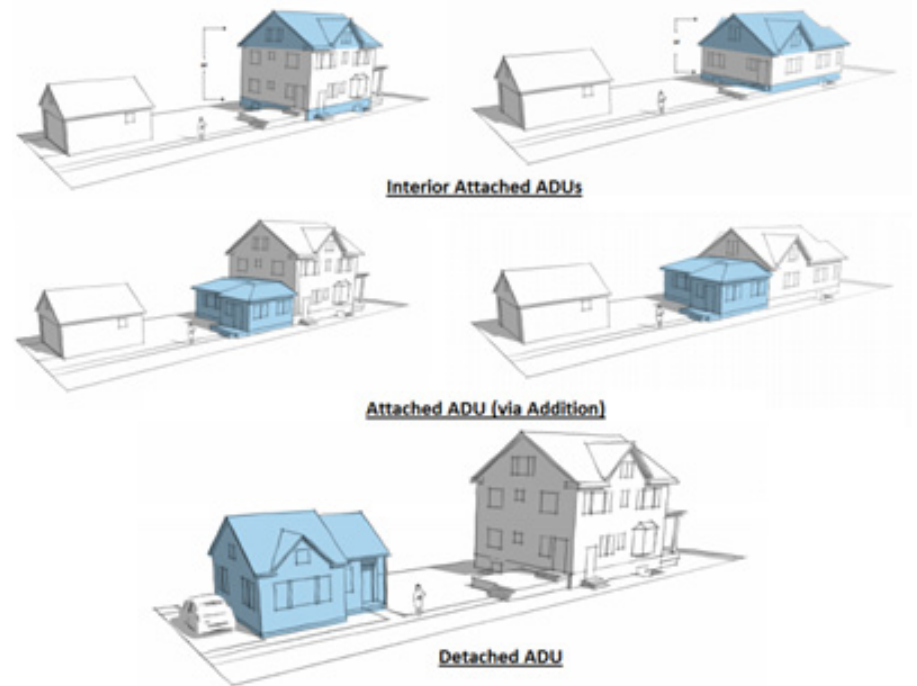
The Planning and Zoning Commission opted out of PA 21-29 requirements and adopted new Zoning regulations which permit accessory dwelling units as an accessory use to any single-family home in a residential zoning district 'as of right' in 2022. This allows homeowners to obtain administrative level Building and Zoning Permits to construct attached accessory apartments, otherwise known as 'in-law' style apartments. Detached apartments or those constructed in standalone buildings, are now permitted by Special Permit approved by the Planning and Zoning Commission.

2) East Hartford Apartment Inspection Program

East Hartford Town Council created an apartment inspection program as part of changes to the Town's property maintenance code in 2019 and allocated additional town funding to hire two new inspectors to carry out the program. The program requires that upon vacancy of any rental dwelling unit, a landlord must request a Town inspection of the unit for compliance with applicable codes prior to the dwelling being reoccupied again. This program has been introduced in July of 2020, but has not been active due to the COVID-19 pandemic. The program is aimed at improving housing quality and is to ensure East Hartford's apartments are clean, safe, livable and up to the State Building Code.

3) Mixed-Use Building Development Allowances

In recognition of the recommendations of this plan as well as the concurring recommendations of the 2014 East Hartford Plan of Conservation and Development, the East Hartford Planning and Zoning Commission adopted new Zoning Regulations in March 2023 which permit mixed use style buildings and developments by Special Permit in the B-2 and B-5 Business Zones. This is a significant and prompt step forward for East Hartford's future development and one which provides flexibility for new development in East Hartford's business and downtown areas.



4

Community Survey Discussion

As part of this Plan's development, a community survey was distributed to help inform the final recommendations. The survey was opened in October 2022 and closed in November 2022. The survey received 131 total responses. The survey was not intended to be statistically significant, but instead is intended to provide a snapshot of general sentiment regarding affordability and housing in the Town of East Hartford.



According to survey data, most respondents (82%) live in East Hartford. 15% said they both live and work in Town. Most respondents (63%) stated they were homeowners, and 27% were renters. A large portion of respondents were middle aged or 65+, with about 35% between 35-49, 24% between 50-64, and 21% being 65+. In terms of income, most respondents selected they make between \$50,000-100,000 in annual household income (26%). Similar proportions of respondents selected \$25,001-50,000 and \$100,000-200,000 as well.

A handful of survey questions focused on personal experiences with housing in East Hartford. When asked if they are satisfied with their current living arrangement, 56% of respondents answered yes, while 44% answered no. Their reasons for saying 'no' ranged: the largest portion of respondents said their current living arrangement is too expensive (38%). About 32% chose crime as the reason, while 25% said the condition or quality of the housing unit. In terms of the factors most important to respondents when choosing their homes or apartments, the top three included an affordable cost, low crime rate, and liking the neighborhood; these answers are in line with what residents selected as their reasons for disliking their current living situations as well.

The next group of questions asked respondents their opinions on East Hartford's housing situation in general. Responses indicate a common concern for housing supply and cost in town. A large portion of respondents (49%) do not think the housing options available in East Hartford fit existing residents' needs. Over 32% of respondents selected they were not sure. A fifth of respondents said yes (19%). When asked if East Hartford's housing stock would be adequate to satisfy future residents' needs, even more respondents selected 'no' (54%). Around 34% said they were unsure. Very few respondents said yes (11%). In addition, most respondents are concerned with the cost of housing and homeownership in East Hartford (68%).

Another group of questions asked respondents to think about what types of housing would be appropriate or needed in East Hartford, and who needs those units the most in their opinion. When asked for whom respondents think housing units are most needed, the top three selected young families, seniors, and young professionals. When asked about what types of housing is needed in East Hartford, respondents gave a wide range of responses. The top three were single family detached homes, two family detached homes, and townhomes. Respondents overwhelmingly

selected Silver Lane corridor west of Forbes Street as the most suitable area for new housing units. The two that were the next most popular choices were Founders Plaza and Burnside Corridor, east of School Street.

Perceptions of affordable housing seem generally positive among respondents, although some skepticism certainly exists. Question 10 asked respondents if they think increasing housing options in East Hartford would improve, negatively impact, or not have much of an effect on the Town. The largest portion of respondents selected that it would improve the Town or not have much of an effect. About a fifth of respondents were unsure, and 21% said they think it will have a negative impact. Many respondents also believe local attitudes are likely the biggest obstacle for future housing development in Town, according to question 15.

Overall, the survey responses provided some useful insights on the housing situation in Town, the lived experiences of residents, and some of their most salient concerns. The community survey is just one small part of the larger plan, and is considered along with the other findings in the Plan's study of East Hartford's demographics, housing data, and the next portion of the plan: a regulation and policy review.



Regulation and Policy Review

Regulation and Policy Review

2014 Plan of Conservation and Development

East Hartford's current Plan of Conservation and Development was adopted in June 2014 and serves as a guide to future development in East Hartford. The 2014 Plan of Conservation and Development outlines the priority housing goals in Section 8.1:

Focus on enhancing and preserving its neighborhoods.

- Provide opportunities for the development of a diverse range of new housing, including market-rate as well as affordable, that meets the needs of people at various stages in their life.
- Increase the percentage of owner-occupied housing within the Town and support programs that assist homeowners in rehabilitating and maintaining their homes.

Policy/Goal	Relevance	Observation
<p>GOAL: Develop more market rate housing Ch. 8.1 - Housing Goals</p> <ul style="list-style-type: none"> • Ch. 8.9 - Housing Issues/Gaps • Ch. 13 – Action Agenda • Ch. 14 – Silver Lane Plan 	<p>15.78% East Hartford's housing units qualify as affordable housing which is well above the statutory obligation of 10%. While it remains the goal to provide affordable housing to all income levels, East Hartford's PoCD identifies that the Town should provide market rate housing to retain many upwardly mobile younger residents and new employees which are likely unable to find housing appropriate to their income levels or smaller household size.</p>	<p>The PoCD identifies multiple action items to address this goal which include supporting redevelopment and development areas including Founders Plaza, the Connecticut River Waterfront and Rentschler Field, the last of which may no longer be applicable, but nearby housing development would support industrial and economic development. The Silver Lane Plan outlines the development of a design district by which residential mixed use and residential uses can be better incorporated into the area.</p>
<p>GOAL: Encourage infill development and redevelopment in priority areas</p> <ul style="list-style-type: none"> • Ch. 8.9 - Housing Issues/Gaps • Ch. 13 – Action Agenda 	<p>Development and redevelopment efforts in the existing downtown and selected areas can utilize existing transportation routes and support the Town's important commercial base. Increased residential densities should be targeted in areas which: a) can be supported by the market; and b) have access to the amenities that make places valuable to residents, such as public transportation and commercial centers.</p>	<p>The Town's existing residential R-1 through R-5 neighborhood's offer limited opportunity for new housing development. The PoCD identifies several areas and strategies for infill and redevelopment efforts including expanding residential mixed-use building styles in the Central Business District, commercial corridors, and Founder's Plaza. In our review of the city's zoning regulations, we note regulations that have been changed to allow new special development types such as the PDD to support redevelopment and housing growth. This Plan should seek to recommend changes to the zoning code that complete the action items listed in this section of the PoCD.</p>

Policy/Goal	Relevance	Observation
<p>GOAL: Provide High Quality and Targeted Affordable Housing Stock</p> <ul style="list-style-type: none"> • Ch. 8.1 - Housing Goals • Ch. 8.9 - Housing Issues/Gaps • Ch. 13 – Action Agenda 	<p>Elderly populations with which rely on lower, fixed incomes are more likely to own homes in East Hartford. During development of the prior PoCD in 2013, Elderly residents comprised 78% of the Town's low-income homeowners. Today, elderly residents make up 13% of the Town's overall population, and many continue to struggle with housing insecurities.</p>	<p>The PoCD recommends that the Town facilitate the development of alternative housing options for seniors to encourage their continued residence in the Town. Alternative housing options for seniors may take the form of special development types such as condominium ownership complexes, cluster single family development, or age restricted apartment style units.</p>
<p>GOAL: Encourage Ownership and Maintenance</p> <ul style="list-style-type: none"> • Ch. 8.1 - Housing Goals • Ch. 8.9 - Housing Issues/Gaps • Ch. 13 – Action Agenda 	<p>Home ownership is a significant opportunity for individuals to increase their socioeconomic status and invest in their community. It is noted that East Hartford has a lower ownership percentage than surrounding communities.</p>	<p>The PoCD states a main goal of East Hartford housing is to increase the percentage of owner-occupied housing and support programs which assist homeowners in rehabilitating and maintaining their homes. The action goals of the PoCD state that the Town should develop and/or support programs that assist renters to become first-time home buyers. Develop and support programs that assist renters to become first-time home buyers, for example, programs available through the Connecticut Housing Finance Authority.</p>

Zoning Regulations

After significant time and effort, the Town has recently adopted a revised comprehensive set of Zoning Regulations. Previously the regulations had been revised periodically with significant changes made subsequent to the last Plan of Conservation and Development in 2014. Significant amendments have been made which have facilitated the development of housing. Of notability is the development and adoption of the Special Development District - Planned Development District which has been utilized to approve and develop housing planned for construction at the Showcase Cinemas Site on Silver Lane. More recently, the Incentive Development Regulations were revised to permit cluster style housing which brought forth the development approval for 550 Burnside Avenue Habitat for Humanity single family cluster homes. To build upon the momentum of recent housing developments, there are several areas within the Regulations that can encourage or discourage the development of additional housing units, of all types. These considerations helped to inform the recommendations of this Plan.

Topic	Relevance	Regulation	Consultant Comment
<p>Multi-Family Residential Zoning Restrictions</p>	<p>Increased flexibility for development will increase development viability, and lower development costs. Residential development can still be geographically targeted and adequately restricted without reducing viability.</p>	<p>6.3.B. Multiple Family Dwellings in Business Districts: Minimum Lot Area per unit, Minimum Lot frontage requirements, Minimum front setbacks, Coverage requirements</p> <p>6.3.B.2. High Density Multiple-Family Dwellings</p>	<p>There are significant zoning restrictions placed on multiple family dwellings in the business districts, particularly higher density multi-family developments which have highly restrictive lot sizes and other development particularities. It is important to understand the desired form of housing and tailor zoning restrictions to meet that goal, but the current regulations may present significant cost burdens on development or restrictions which prohibit new development entirely.</p>
<p>Mixed-Use Zoning allowances in Business Zones</p>	<p>In a similar vein to the above comment regarding residential uses in the Business Zones, mixed-use development should be explored as a further allowance in the B-1, B-2, and B-5 zones and corresponding Comprehensive Downtown Rehabilitation Zone. There are numerous examples of existing nonconforming mixed-use commercial and residential buildings in Town which are prominent buildings in certain neighborhoods. These buildings constitute the quintessential U.S. and East Hartford downtown architecture. The B-6 Zone should be evaluated for mixed-use development in accordance with the 2020 Silver Lane Revitalization Plan.</p>	<p>3.2.L. Permitted Residential uses in Business Zones B-1, B-2, B-4, B-5</p> <p>5.5.C. Permitted Uses in Comprehensive Downtown Rehabilitation Zone (CDR)</p>	<p>The PoCD states that the Town PZC should consider limiting the front 50% of floor area on the ground floor of buildings located within the B-5 zone along Main Street to restaurants, retail, and personal-services, making any use otherwise allowed in this zone that is proposed for the front 50% of the ground-floor space subject to a special permit. We concur with this recommendation and further recommend that mixed use be explored as a permitted use in the B-1, B-2, zones. In the B-4 zone, mixed use is currently permitted, however the regulations are highly restrictive and should be considered for revision in accordance with master planning and revisioning for the district as the town repositions away from commercial office uses. Consider adopting incentives to promote ground-level restaurants, retail and personal-service uses such as reduced parking in the Downtown area.</p>

Topic	Relevance	Regulation	Consultant Comment
<p>Business Zone Allowances for Multi-Family Residential Development</p>	<p>In the Business B-1, B-2, B-4, and B-5 zoning districts there are a lack of permitted residential uses which likely hampers the Town's consumer-oriented businesses and prevents individuals from residing where they work. There is a significant opportunity for expanded housing development in these areas. B-6 Zone and Silver Lane Business parcels should be evaluated for new zoning in accordance with the 2020 Silver Lane Revitalization Plan.</p>	<p>3.2.L. Permitted Residential Uses in Business Zones</p> <p>5.4 Incentive Development Zone</p>	<p>Certain commercial corridors such as Main Street, Silver Lane, and Burnside Avenue offer significant potential for residential infill development and redevelopment which supports adjacent commercial uses, improves sustainability, and increases affordability. The PoCD as well as other Town Plans identify expanding residential permitted uses in Business zones as an opportunity for new housing. This opportunity is especially present in the B-1, B-2, B-4, and B-5 zones. The B-3 zone is primarily a commercial zone and is closest in proximity to industrial use areas and should not be considered for multi-family use without the use of a special development type where appropriate. B-6 and Silver Lane Parcels</p>
<p>Elderly / Age Restricted Housing</p>	<p>Accommodating the elderly population's housing needs is important, as a large percentage of them plan to downsize as they age. They favor a more specific type of home, one that is accessible, and cheaper to afford and maintain on a limited income.</p>	<p>The Town's DDD-2 is the only zone which specifically addresses age restricted or elderly-housing types. The district requires a zone change, master plan/text amendment, and site plan, as well as the creation of a homeowner's association.</p>	<p>If the town has interest in incentivizing this development type, it may be pertinent to explore the creation of a new special development type or zoning use allowances which can be more easily applied and increase feasibility of such a proposal. For age-restricted and non-age restricted developments, it could be useful to explore a cottage-cluster or other special development tool. Promoting diverse housing types can generally help to house the elderly and relieve the housing cost burden on the elderly community in Town.</p>
<p>Incentive Housing Development Zoning</p>	<p>Section 8-13n of the State Statutes allow communities to create high-density areas with 20% affordable stock</p>	<p>Not included in the Regulations</p>	<p>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 the Town. These developments could also incorporate age-restricted components. To incentivize the use of such a zone, the PZC could consider adopting an affordable unit percentage requirement for any Planned Development District or special development approach which creates 10+ units or another relevant threshold in accordance with an Incentive Housing Development.</p>

Recommendations and Implementation

Based on the thorough review of East Hartford's demographic and housing situation, the Town's policies and regulations, and community survey results, the Commission has proposed the following recommendations for increasing affordable housing in East Hartford. The Town of East Hartford acknowledges that the presented recommendations need to be completed in the context and within the constraints of local budgeting.

Category: Town Organization & Management Support

Strategy #1: Improve Access to Information about Housing in East Hartford by developing and updating a housing-specific page on the Town's website, populated with information and links to resources.

Improving access to information about housing is essential to promoting and understanding the resources available to prospective and existing residents including renters, homeowners, and prospective homeowners. There is a broad range of opportunities, relevant agencies, policies, and other information related to housing. Centralizing a resource on the Town's website, updated regularly, will simplify the search process for residents and greatly reduce both confusion and challenges of coordination for municipal staff.



Example of a municipal webpage for housing from Salisbury, CT

Strategy #2: Designate a municipal official as the affordable housing “point person” and empower their coordination with other key municipal staff, particularly relative to the oversight of affordable property transfer and review of annual affordability plans.

It is critical that the Town has an answer to the question: “Who handles housing questions?” While the interdepartmental nature of housing issues would prevent any single employee from being able to answer every question, establishing a single point of contact would simplify processes both internally to the Town and externally to the public.

Strategy #3: Promote, through the real estate and lending community, homebuying funding programs through the US Department of Agriculture (USDA), Connecticut Housing Finance Authority (CHFA), and other entities.

These programs enable lower- and moderate-income households to become homeowners and gain access to the desirable housing market of East Hartford. The programs both ensure that the house, upon resale, will remain attainable, and impose no cost on the Town. Ensuring that realtors, lenders, and potential homebuyers are aware of these programs is a low-effort, high-benefit activity.



Marketing Materials

Download and print CHFA marketing materials to share with your clients.



Loan Status Information

Track the status of your buyer's loan. Only complete applications are input for tracking.



CHFA Resource Map

The CHFA Resource Map can tell you if you are within the Sales Price and Income Limit guidelines and provides Targeted Area locations.



Homebuyer Education Calendar

View all Homebuyer Education Class Schedules available to our borrowers.

Resources for real estate agents on CHFA's website.

Category: Municipal Development/ Redevelopment Support

Strategy #4: Continue to take advantage of surplus, unrestricted, municipally owned land to develop Affordable Housing. Consider partnering with a land bank or mission-driven developer to support such efforts.

The development of affordable housing is much easier when the Town already owns the land. Partnering with a land bank or mission-driven developer can create much-needed housing opportunities on some of East Hartford's vacant, municipally owned parcels. Municipal ownership or partnership also allow for a high level of control over the design and development of a project. East Hartford's Redevelopment Agency has made substantial progress in this area, securing appropriate parcels for future development. The Town of East Hartford has taken ownership of the former Showcase Cinemas properties, and 550-560 Burnside Ave for the creation of new housing development in conjunction with Habitat for Humanity and private development interests.

Strategy #5: Actively solicit and participate with developer efforts to seek Low Income Housing Tax Credits (LIHTC) for development projects.

The primary tool for affordable housing developers over the last decade has been the use of Low-Income Housing Tax Credits (LIHTC). LIHTC program gives State and local LIHTC-allocating agencies the equivalent of approximately \$8 billion in annual budget authority to issue tax credits for the acquisition, rehabilitation, or new construction of rental housing targeted to lower-income households. Applicants are subject to rating and ranking criteria by CHFA and the State and LIHTC are available on a highly competitive basis. Having the Town involved as an active partner, either via policy or finances, significantly improves the attractiveness and competitiveness of a LIHTC proposal.

Category: Renovate and Stabilize Existing Housing Stock

Strategy #6: Subject to funding availability, make homeowner grants or housing trust funds available to help with housing repairs and allow cost-burdened owners to stay in their homes.

It can be extremely challenging for cost-burdened individuals to adequately maintain their properties when facing financial difficulties. In addition, many cost-burdened residents may be at risk for foreclosure, which negatively impacts that household as well as the town at large. Grants and other sources of funding can help cost-burdened owners maintain and stay in their homes.

Strategy #7: Consider creating or expanding a specific Energy Efficiency Rehabilitation Assistance Program (EERAP) or Tax Deferral Program to incentivize property improvements.

An Energy Efficiency Rehabilitation program can provide financial assistance for costs related to housing energy efficiency and rehabilitation for the purpose of providing safe, decent and energy efficient living conditions. A similar program can provide a deferred loan with a multi-year term. Properties can be prioritized in certain geographical areas and require that applicants be homeowner occupied premises. In addition, the Town could consider limiting the program to 1-4-unit properties.

Strategy #8: Consider creating a Town-Wide Housing Assessment Deferral Program to incentivize housing improvements.

When a property is renovated or improved by construction, assessed values may increase due to investment which in certain instances may defer or reduce the likelihood of future investment. To incentivize development and rehabilitation of property in East Hartford's residential building stock, an Assessment Deferral Program can halt property tax assessments on certain eligible properties at pre-construction or pre-rehabilitation values and then phase in the taxes assessed on the improvements over a specified period of years. Similar programs exist in Hartford and New Haven for Blighted Properties and for general housing parcels.

Strategy #9: Consider the creation of less typical incentives to support the production of affordable units such as loan guarantees.

Loan guarantees are a method to generate low-cost capital

which involves Town subsidization of 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 town effectively can lower development costs.

Strategy #10: Coordinate new programs with ongoing development plans by the East Hartford Housing Authority (EHHA) to renovate and construct higher-quality affordable housing.

Continue to support a strong partnership between the Town and the East Hartford Housing Authority (EHHA). Continue to strengthen the partnership between Town and EHHA. Shared services. (Public Safety). Support major redevelopment of other housing authority sites such as Hockanum Park Apartments in similar fashion to plans for Veteran's Terrace.



Category: Reduce Homelessness

Strategy #11: Consider exploring funding opportunities for a Security Deposit Assistance Program.

Providing one-time assistance to individuals or families in need of security deposit assistance can allow individuals to find permanent rental housing. Similar programs do not permit applicants to be living in an apartment prior to applying and are intended to make housing available to individuals who are the most severely cost burdened.

Category: Reduce Barriers and Incentivize Development of New Housing Stock

Strategy #12: Increase viability of multi-family development in Business Zones by reducing restrictions and strategically expanding permitted use allowances based on desired development forms.

Currently, many of East Hartford's Business Zones do not allow multifamily dwellings or mixed-use development. Increasing housing opportunities in East Hartford's Business Zones not only brings more residents closer to their place of employment, but also puts "feet on the street" in East Hartford's commercial areas. During the creation of this plan, East Hartford Planning and Zoning began this process by permitting mixed use development types with limited restrictions in the B-2 and B-5 Zoning Districts. Further steps can include reducing and simplifying restrictions on multi-family housing.

Strategy #13: In conjunction with Strategy #12, further coordinate planning and development efforts to support and incentivize affordable housing development through creation of an incentive housing overlay zone.

Incentive Housing Development (IHD) means a residential or mixed-use development that meets the following criteria: is located within an DOH approved IHZ, is eligible for financial incentive payments, and sets aside lower cost units for a minimum of 20% of the households earning 80% or less of the area median income (AMI) for a minimum of 30 years. A unit is affordable if it costs no more than 30% of a person's annual income to live there. The municipality's zoning commission must establish the IHZ as an overlay zone. An incentive housing development can offer zoning incentives such as more generous as of right density and as of right incentive housing development.



Strategy #14: Support expansion of East Hartford's Public Transportation including expansion of CTRides Bus routes and CT FastTrack East of the River expansion.

Incentive housing zones are an overlay zoning technique which requires a minimum allocation of deed-restricted affordable dwelling units in return for development incentives such as reduced parking requirements or increased coverage allowances.

Transit oriented development (TOD) is a development pattern in which housing and associated development is prioritized and expanded in proximity to transit stops. This development pattern is considered highly sustainable since it reduces reliance on vehicle ownership and allows residents access to services in close proximity to their home in addition to supporting economic development.

The first step to implementing transit oriented or more sustainable housing development types is expanding transit options, which East Hartford is sorely lacking. A re-organization of the town's multi-family zoning regulations in conjunction with a TOD or incentive housing zone can work simultaneously to incentivize the creation of affordable housing units and promote sustainable development in accordance with the Town's Plan of Conservation and Development. To successfully implement this strategy, the zoning regulations' multi-family zoning allowances need to create a strategic hierarchy which balances market conditions and development incentives to create units vs. disincentivizing the creation of all units or non-luxury market units.

Strategy #15: Expand housing opportunities for senior citizens (in particular, low-income seniors) in more of East Hartford's residential zones.

Currently, housing for seniors is limited in Town, and faces a strict regulatory process. To continue planning for an aging community, East Hartford must create more opportunities to allow seniors to age in place. East Hartford's 65+ population makes up 13% of the Town's overall population; this number is likely to grow, as the Town's middle-aged group is quite large, and assumingly aging into their 60's in the next twenty years. Planning for the elderly is just as important as planning for young families in East Hartford.



Source: New Haven Register



Implementation Table

Action	Lead Entity	Priority & Timeframe
<i>Category: Improve Town Organization & Management Support</i>		
Strategy #1: Improve Access to Information about Housing in East Hartford by developing and updating a housing-specific page on the Town's website, populated with information and links to resources.	Mayor's Office / Planning and Development Department	High – 1-2 Years
<input type="checkbox"/> Action 1.1 – Explore the feasibility of creating a Spanish-language version of municipal website to provide more access to East Hartford's residents		
<input type="checkbox"/> Action 1.2 - Organize Housing resources available for homeowners, first-time homebuyers and renters including downpayment assistance programs, rental assistance programs, EHHA resources, and Homeowner tax relief programs		
Strategy #2: Designate a municipal official as the affordable housing “point person” and empower their coordination with other key municipal staff, particularly relative to the oversight of affordable property transfer and review of annual affordability plans.	Mayor's Office / Planning and Development Department	High - 1-2 Years
<input type="checkbox"/> Action 2.1 - Conduct a Housing needs workshop with relevant town departments including the Mayor's Office, Planning and Development, Grants, Social Services, local housing and nonprofit organizations to discuss how East Hartford should strengthen its organization capacity and staff a new position		
<input type="checkbox"/> Action 2.2 - Develop a staffing plan for a housing point person		
Strategy #3: Promote, through the real estate and lending community, homebuying funding programs through the US Department of Agriculture (USDA), Connecticut Housing Finance Authority (CHFA), and other entities.	Mayor's Office/Housing lead staff/Grants	Moderate - 3-4 Years
<i>Category: Municipal Development and Redevelopment Support</i>		
Strategy #4: Continue to take advantage of surplus, unrestricted, municipally owned land to develop Affordable Housing. Consider partnering with a land bank or mission-driven developer to support such efforts.	Planning and Development / Redevelopment Agency / Town Council	High – 1-2 Years
<input type="checkbox"/> Action 4.1 - Develop a priority development/redevelopment list of underutilized or vacant municipal properties with potential future uses		

<input type="checkbox"/> Action 4.2 - Develop and evaluate parcels for future housing development and establish additional partnerships with housing and management non-profits such as Habitat for Humanity, East Hartford Housing Authority, etc.		
<input type="checkbox"/> Action 4.3 - Continue to support housing development on Municipal properties including 860 Main Street and McCartin School.		
<input type="checkbox"/> Action 4.4 - Work collaboratively with nonprofit providers of affordable housing by providing support and financial assistance when available.		
Strategy #5: Actively solicit and participate with developer efforts to seek Low Income Housing Tax Credits (LIHTC) for development projects.	Planning and Development / Redevelopment Agency / Town Council	Ongoing
Category: Renovate and Stabilize Existing Housing Stock		
Strategy #6: Subject to funding availability, make homeowner grants or housing trust funds available to help with housing repairs and allow cost-burdened owners to stay in their homes.	Grants Office	High - Year 1-2
Strategy #7: Consider creating or expanding a specific Energy Efficiency Rehabilitation Assistance Program (EERAP) to incentivize property improvements.	Tax Assessor	Moderate - Year 3-4
<input type="checkbox"/> Action 7.1 - Explore the possibility of restricting the program to specific geographically targeted locations, or certain housing units, such as those with less than 4 units per parcel or those which are owner occupied.		
Strategy #8: Consider creating a Town-Wide Housing Assessment Deferral Program to incentivize housing improvements.	Tax Assessor	Moderate - Year 3-4
<input type="checkbox"/> Action 8.1 - The Town currently has a program for senior and elderly tax relief. Explore ways the program could be expanded or branched off to include a specific housing improvement deferral for smaller scale housing stock.		
Strategy #9: Consider the creation of less typical incentives to support the production of affordable units such as loan guarantees.	Mayor's Office / housing lead staff	Moderate - Year 3-4
Strategy #10: Coordinate new programs with ongoing development plans by the East Hartford Housing Authority (EHHA) to renovate and construct higher-quality affordable housing.	EHHA / Planning and Development / Grants	Moderate - Year 3-4

<i>Category: Reduce Homelessness</i>		
Strategy #11: Consider exploring funding opportunities for a Security Deposit Assistance Program.	Mayor's Office/ housing lead staff	Moderate Year 3-4
<i>Category: Reduce Regulatory Barriers and Incentivize Development of New Housing Stock</i>		
Strategy #12: Increase viability of multi-family development in Business Zones by reducing restrictions and strategically expanding permitted use allowances based on desired development forms.	Planning and Development / Planning and Zoning Commission	High - Year 1-2
<input type="checkbox"/> Action 12.1- Expand the permitted uses in the Business Zones B-2 / B-5 to include mixed use development types. Explore the possibility of expanding mixed use development types in the B-1. Correspondingly modify the Incentive Development and Comprehensive Downtown Rehabilitation Zone to reflect changes in underlying zoning where applicable.		
<input type="checkbox"/> Action 12.2- Explore the feasibility of expanding permitted residential uses in the Business zones B-1, B-2, B-4, and B-5.		
<input type="checkbox"/> Action 12.3- Revise the Multi-Family Housing Criteria in Zoning Regulations section 6.3.B to reduce regulatory barriers on housing development while preserving health and safety standards.		
<input type="checkbox"/> Action 12.4- Implement a form of Silver Lane rezoning which reflects the intentions of the Silver Lane Master Plan completed in 2020.		
Strategy #13: In conjunction with Strategy #12, further coordinate planning and development efforts to support and incentivize affordable housing development through creation of an incentive housing overlay zone.	Planning and Development / Planning and Zoning Commission	High - Year 1-2
Strategy #14: Support expansion of East Hartford's Public Transportation including expansion of CTRides Bus routes and CT FastTrack East of the River expansion.	Mayor's Office / Planning and Development / Town Council / Engineering Department / Planning and Zoning Commission	Longer Term - Year 4-10
<input type="checkbox"/> Action 14.1 - Support State efforts to expand CT Fasttrack East of Hartford.		
Strategy #15: Expand housing opportunities for senior citizens (in particular, low-income seniors) in more of East Hartford's residential zones.	Planning and Development / Planning and Zoning Commission	Moderate Year 3-4
<input type="checkbox"/> Action 15.1 - Explore the creation of a new special development type or loosen zoning requirements for the DDD-2 Age Restricted Design Development District to increase feasibility of such a development.		

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