

FINAL

Bethany Housing Plan
by
Bethany Affordable Housing Plan Advisory Committee

June 30, 2021



Bethany historic multifamily housing

From The Advisory Committee

The Bethany Affordable Housing Plan Advisory Committee was created to review and discuss matters pertaining to housing and particularly affordable housing in the Town of Bethany and to create an Affordable Housing Plan. One of the first items addressed by the Committee was the creation and adoption of a charter outlining the Committee's task. The charter reads as follows:

Affordable Housing Plan Advisory Committee Charter

Town of Bethany, CT

Adopted April 8, 2021

Purpose

The purpose of the Affordable Housing Advisory Committee (AHAC) is to study the issue of affordable housing on a local, regional and statewide basis and to provide recommendations to the Planning and Zoning Commission with regard to the creation and adoption of the Bethany Affordable Housing Plan.

Role

The role of the committee is to focus, through learning and discussion, on the issues of affordable housing and the related equity implications of such housing for the betterment of all residents of Bethany, both present and future. The Committee shall serve in an advisory capacity to the Planning and Zoning Commission in this matter in order to create an affordable housing plan for the Town of Bethany.

Responsibilities

- Work with the Town's consultant and other available resources to learn about the issues related to affordable housing in Connecticut*
- Discuss and achieve majority consensus with regard to creating the Bethany Affordable Housing Plan*
- Provide periodic updates, with the consultant, to the Commission on these issues*
- Create an Affordable Housing Plan and recommend its adoption to the Commission understanding that the Plan may in part or in whole be adopted by the Commission as one part of the updated Plan of Conservation and Development to be revised by end of 2021*

Meetings

The Advisory Committee shall meet bi-weekly and additional meetings may be convened as circumstances warrant.

The Committee has discussed and reviewed many aspects of the housing supply issue in Bethany and has agreed upon the final recommendations included in this report. These recommendations are being sent to the Planning and Zoning Commission for review and possible inclusion into the new POCD and ultimately integration into the Bethany Zoning Regulations. In the alternative this report may become the Bethany Affordable Housing Plan required by CGS 8-30j.

As part of this work the Committee created and distributed town wide a survey on the housing issues in Bethany. The results of the survey were reviewed and considered by the Committee. These discussions served as the basis for the Committee's ultimate agreement on the recommendations for the Bethany Affordable Housing Plan.

We would like to thank all the members of the Committee as well as all members of the public who offered information and valuable insight into this process. We believe the future of the housing supply and the way in which it serves both the present and future residents of Bethany for many years to come will be well served by these efforts.

This Plan was adopted by the Committee on June 30, 2021.

Appointed Committee members:

- Greg Antignani
- Lars Demander
- Lesley Higgins-Biddle
- Alex Hutchinson, Chairman
- Kim McClure Brinton, Vice Chairman
- Lauren Sardi
- Jamie Stirling

Table of Contents

	Page:
I. Why was this Committee created and this plan produced?	5
II. What is Affordable Housing?	6
III. Does Bethany need a more varied housing stock?	8
IV. Added contributions from a diverse housing stock.	10
V. Alternatives for providing more diverse housing and affordable housing.	12
A. Diverse options to increase housing supply.	12
B. Options specifically directed at increasing the supply of affordable housing.	13
VI. Town wide survey summary results, analysis and discussion.	15
VII. Housing goal for the next five years.	17
VIII. Next Steps. How will the goals be implemented?	17

Appendices:

1. Related Definitions
2. Data on Bethany Housing. Source: Partnership for Strong Communities
3. Town wide survey results and tabulations

I. Why was this Committee created and this plan produced?

Every town in Connecticut that does not currently have a range of affordable housing options is creating an Affordable Housing Plan (AHP). Per the Statute below, towns including Bethany are adopting these plans and will revise them every five years. A copy of the 2017 Connecticut General Statute 8-30j that describes this requirement is worded as follows:

CGS, Sec. 8-30j. Affordable housing plan. Hearing and adoption. Amendments. Filing requirement. (a) At least once every five years, each municipality shall prepare or amend and adopt an affordable housing plan for the municipality. Such plan shall specify how the municipality intends to increase the number of affordable housing developments in the municipality.

(b) The municipality may hold public informational meetings or organize other activities to inform residents about the process of preparing the plan. If the municipality holds a public hearing, at least thirty-five days prior to the public hearing on the adoption, the municipality shall file in the office of the town clerk of such municipality a copy of such draft plan or any amendments to the plan, and if applicable, post such draft plan on the Internet web site of the municipality. After adoption of the plan, the municipality shall file the final plan in the office of the town clerk of such municipality and, if applicable, post the plan on the Internet web site of the municipality.

(c) Following adoption, the municipality shall regularly review and maintain such plan. The municipality may adopt such geographical, functional or other amendments to the plan or parts of the plan, in accordance with the provisions of this section, as it deems necessary. If the municipality fails to amend such plan every five years, the chief elected official of the municipality shall submit a letter to the Commissioner of Housing that explains why such plan was not amended.

Approximately 30 years ago, on July 1, 1990 the legislature enacted CGS 8-30g. This statute essentially established legislation which addressed one method of addressing the need for adding affordable housing stock in Connecticut. Significantly, this statute shifts the burden of proof to the municipality when applications under this statute are made to municipal Planning and Zoning Commissions, from the applicant to the Commission. This burden shifting has caused concern on the part of municipalities and has raised awareness as to the role of municipalities regarding providing the proper amount of affordable housing in the state. Under CGS 8-30g a municipality is not exempt from the statute unless it has 10% of its housing stock either deed restricted or financed by CHFA or otherwise marked as affordable for 40 years.

In order to fairly evaluate the availability of affordable housing on a town by town basis, the CT legislature adopted CGS 8-30j. to provide general guidance to municipalities regarding the creation of a locally based Affordable Housing Plan (AHP). These locally created plans will provide a fair degree of latitude regarding how the plans are created as well as the adoption framework. However the statute does require the AHP to be completed. The AHP must be

revised every five years. There is the potential for the town to be denied certain discretionary grants for things like open space, if the AHP is not completed in an acceptable fashion.

In Bethany at present there are only 0.7% of the dwelling units which are considered affordable under the definitions contained in CT statutes. This amounts to only 15 of the total of 2,044 homes in Bethany. CGS Section 8-30g will continue to apply to the Town of Bethany as it has less than 10% of its total housing which qualifies as affordable under this statute. It is well understood that some housing in Bethany would qualify as affordable, but it is not deemed restricted at an affordable level. This housing is termed “naturally occurring affordable housing.” At this time under CT Statutes this housing does not count toward the 10% level. In Bethany the 10% level would equate to 204 units of affordable housing given the current total number of housing units.

The Affordable Housing Advisory Committee was created in Bethany to study the affordable housing issue in Bethany and to help determine the best ways of addressing the issue locally. One of the main objectives of the Advisory Committee is to create a report to the Bethany Planning and Zoning Commission which could then be used as a basis for integrating specific recommendations and actions into the new Plan of Conservation and Development which is due to be completed in December of 2021.

II. What is Affordable Housing?

The definition of affordable housing being used in this Affordable Housing Plan is derived from the State of Connecticut law. Like all other states Connecticut relies on income information from the federal Housing and Urban Development (HUD) guidelines. In Connecticut, the costs to buy or rent a home are deemed affordable if the family is at or below eighty percent (80%) of the area’s median income (AMI) and spends no more than thirty percent of its adjusted income on housing.

In Connecticut, there are additional sources of affordable housing information. One such group is the Partnership for Strong Communities. This information is available for all municipalities in the State. Bethany’s complete information from the Partnership is found in appendix 2 of this report.

As noted above, a home, whether it is a single family dwelling, an apartment or a multiunit dwelling is termed “affordable” when it costs less than 30% of the family’s annual income. If a family is required to spend more than 30% of its income on housing costs, it is termed “cost burdened.” A group of definitions pertaining to affordable housing is located in appendix 1 of this report. Currently the breakdown of affordable housing in Bethany according to type is as follows according to the CT Dept. of Housing.

Table 1.

Total Households 2010 Census	Gov't Assisted	Tenant Rental Assisted	CHFA/USDA Loans/Mortgages	Deed Restrictions	Total Assisted Units	Percentage of Affordable
2,044	0	2	13	0	15	0.73%

There are two primary levels of income which need to be examined and understood. These income levels change annually based on HUD family income figures as noted for the area. Examples of these income levels are adjusted based on family size as found in the table below. It should be noted that the 100% AMI for the area is \$91,200, while Bethany's median household income is higher at \$119,653. Furthermore it is important to know the CT State median income for housing calculations is \$76,106 as this plays a part in CGS 8-30g calculations as well. The tables below show the income breakdown for both 80% and 60% of the area median income. ¹

Table 2.

Household Income:

	1 person	2 person	3 person	4 person	5 person
80% of AMI* (2020)	\$51,072	\$58,368	\$65,664	\$72,960	\$78,757

*AMI: Area Median Income for Bethany in New Haven/Meriden area per HUD

Monthly Max Housing Costs include: Rent/Mortgage and Utilities

	1 person	2 person	3 person	4 person	5 person
80% of AMI (2020)	\$1,276	\$1,459	\$1,641	\$1,824	\$1,968

Household Income:

	1 person	2 person	3 person	4 person	5 person
60% of AMI* (2020)	\$43,140	\$49,260	\$55,440	\$61,560	\$66,540

*AMI: Area Median Income for Bethany in New Haven/ Meriden area per HUD

Monthly Max Housing Costs include: Rent/Mortgage and Utilities

	1 person	2 person	3 person	4 person	5 person
60% of AMI (2020)	\$1,078	\$1,231	\$1,386	\$1,539	\$1,663

In order to show how the above figures were obtained and calculate eligibility for an affordable, often termed an “attainable,” housing unit or dwelling unit, the following is necessary:

Step 1. Determine the annual adjusted (for family size) family income for the entire family.

Step 2. Calculate from the applicable percentage (using 80% or 60% chart) 30% of the annual family income.

Step 3. Divide the 30% figure by 12 to determine the monthly maximum for rent or mortgage and utilities. These are the typical “housing costs.”

In order to get a sense of how Bethany relates to the rest of the municipalities in CT the following is offered. It should be noted that these statistics are slightly different than others collected, *but the essential point here is that the latest figures assembled by the State of CT (April 2021) are very similar to the figures used for the housing analysis in terms of municipal comparison.*

Table 3.

Bethany median home value (2019)	\$381,500 (± \$25,368)
Residential percent of grand List	80.4%
Bethany per capita income	\$61,469 (138% above State)
State of CT per capita income	\$44,496
Bethany median household Income	\$129,133 (13 th in CT/ 164% above State)
State of CT median household income	\$78,444

III. Does Bethany need a more varied housing stock?

At present Bethany’s housing stock is comprised of nearly all (91.8%) single family detached housing. The Committee discussed this fact and has agreed that there may be a number of reasons why some different types of housing may be desirable in Bethany. In 2019 the average home value in Bethany was \$348,278. In many cases incomes have not kept pace with housing costs.

As Bethany’s population ages the needs of its residents will change over time. Bethany’s median age is considerably older than that of area towns. Currently the median age of Bethany residents is 48.8 years of age, while the median age for New Haven County is 40 and the

median age for the State of Connecticut is 41. Thus it is reasonable to consider the real needs of an aging population in the Town of Bethany.

Currently over 88% or 1,800 housing units of the total units are owner-occupied. This is significantly higher than the approximately 56% of owner-occupied units in New Haven County. At the same time only 8% or 167 units of Bethany's housing units are occupied by renters while renters occupy 34% of the housing units in New Haven County. Interestingly, in 2018 there were 74 units vacant at this time as well. These units were likely empty as they may have been for sale, or their owners were away for an extended period of time, or some of these units could have been available for rent and were unoccupied. This just gives a broader picture of current housing stock in Bethany.

In Bethany 54% of those families who rent are cost burdened, that is they pay more than 30% of their adjusted annual income for housing costs, and 24% of these owners with mortgages are cost burdened. Further, 16% of homeowners without mortgages are cost burdened. There appear to be valid reasons for needing to diversify Bethany's housing stock at this time to assist these and others with a diversity of housing types.

For example, a few of the reasons this is needed is that the housing needs of a young individuals or a young couple are different than those of a mature family and both are different than the housing needs of older people. As "baby boomers" (persons - born between about 1945 and 1965 - who were between about 55 to 75 years old in 2020) age, their interest in alternative types of housing grows because they may begin to look for the following:

- a smaller unit with less maintenance responsibility or with maintenance included
- a lower cost of occupancy, whether rent or mortgage
- a one-level unit (or with a first floor master bedroom) so they do not have to walk upstairs or additionally having an accessory apartment for a care giver for an older relative
- easily walkable destinations nearby or for exercise
- having companionship and assistance with daily living available

At the same time, residents may no longer want significant home maintenance concerns such as:

- lawn maintenance and leaf raking and gutter cleaning

- having to pay for upkeep, including taxes on large single family homes
- living alone, when the possibility of living near others with similar interests may be of interest
- 3-bedroom or 4-bedroom houses when smaller 1 and 2 bedroom homes would suffice

These are several of the reasons why a variety of additional housing types, including some affordable housing is needed. Keeping in mind the Committee’s Charter in response to CGS 8-30j, the Advisory Committee has discussed several of these options and believes there are valid reasons why some additional types of housing are needed in town at this time. In addition a significant number of the Town wide survey respondents bear these finding out. See the survey results discussion in Section V. for some details on this point.

Additional factors which may speak to the need for a variety of housing options are the changing housing needs for residents in terms of caring for an older family member, or those with mobility or accessibility challenges, or changing financial considerations.

In terms of a more affordable housing stock mix, the fact that Bethany currently has only .7% of its housing designated as affordable while it is still subject CGS 8-30g is yet an additional reason why additional affordable housing that will fit in well with the community is needed. The Committee felt strongly that the design and location of any affordable housing should fit in well with the neighborhood and be as environmentally friendly as is reasonable. The specific process of how these various housing types are permitted is left to the zoning regulation creation and administration of the town. The Committee felt that several alternatives should be discussed in terms of regulation or administration and permitting going forward. Some of these alternatives are summarized in the following section.

IV. Additional contributions from a diverse housing stock.

A. One key goal of community planning is how to increase local and regional sustainability. The concept of sustainability is comprised of three elements which serve different functions in order to make sustainability possible. Sustainability is composed of an environmental component, and economic component and a social component. These concepts can be applied to any aspect of a dynamic and functioning organism such as a town.

In order to seek a sustainable goal, the environmental aspect of housing development is important to consider. Housing development should be done with a keen sense of environmental compatibility. Designs which minimize land disturbance and avoid large areas of sprawl are desirable. The ability to minimize impervious areas and be as self-sustaining as

possible is a key goal. This tends to indicate slightly smaller structures, which require less resources to heat and cool thus saving environmental costs are desirable. Structures which are constructed to add to the efficiency of land which is already developed, is also seen as an environmental benefit.

The economic component of housing is often overlooked or misunderstood. Each structure brings in tax revenue but it also brings in economic vitality and additional spending for local goods and services. Making housing affordable for the local workforce, and members that support the community's efforts are also a few of the added economic benefits of a more diverse housing stock.

Finally as to sustainability, there are social benefits to the community when members become involved and make the community more dynamic. The fact that any organism is more sustainable when it has a wide variety of resources to respond or contribute to its survival can only help strengthen its ability to survive and become even more resilient in the future.²

B. The concept of diversity is also one that applies to the need for housing options. This is much the same as having a choice when shopping for food items. Diversity in housing allows an existing or potential resident to select the type of housing that best fits their needs. The reasons for diversity being a good thing as residents move from one phase of their lives to another are clear. Some of these are noted in Section III above.

The ability to diversify the housing stock in Bethany will insure a healthy housing market for a wide variety of people in the future. A community which neglects its future and does not plan for it will likely have few or no choices in the years to come.

C. The ability to be inclusive is one that many communities have come to embrace. The overall ability to include a wide range of individuals from a variety of backgrounds will help strengthen the fabric of the community going forward. The Town of Bethany will gain an ability to become not only more sustainable in the future but to actually be resilient when unplanned needs arise.

The benefit of having a wide variety of different types of workers living locally when the need arises is a positive. The benefit of having residents with a wide variety of backgrounds, experiences and skills is also a positive. Exposing students to different experiences and cultural backgrounds as they proceed through the school system with exposure to a wide variety of knowledge and cultural backgrounds can only help prepare students for a life beyond Bethany.

All the above items, sustainability, diversity, and inclusion whether pertaining to residential circumstances or actual individual residents can only help continue to make Bethany a welcoming and strong and diverse community.

V. Alternatives for providing more diverse housing and affordable housing.

In addition to CGS 8-30j, another section of the Connecticut General Statutes which may well impact Bethany is Connecticut Incentive Housing Zone regulations, CGS 8-13m through x. All of these statutes allow an increase in density of development in exchange for meeting certain conditions.

The Committee felt that the town should take a proactive position in this matter with regard to examining all available measures which might be used to properly diversify its housing stock. Being proactive rather than reactive should put the town in a more favorable position of influence on potential applications with design and density characteristics which may not be in the best long term interests of the town. The Committee is clear that developments should be designed to fit in as well as they can with the physical site characteristics of the community.

The Committee has determined that there are two distinct facets to the housing question in Bethany. The first facet is to cite specific options the town could take to simply increase housing diversity. This tact would provide a wider variety of housing stock to the residents or potential residents. These housing options could provide housing options for workforce residents, teachers and others by simply increasing the number of housing options available for them in the community. Several of these options are listed below.

A. Diverse options to increase housing supply:

1. Create a streamlined process for permitting accessory apartments or accessory dwelling units. A reduction in time and costs to gain approval of these units would allow them to be created in a more efficient manner. It is important to understand that these units would still be required to meet all building, health and zoning regulations for construction. The ability of owners to have such units permitted by right, but still in compliance with all codes and regulations, would benefit the owner, the accessory apartment resident and the Town.

2. Create zoning regulations to allow conversion of single family dwellings to a two family dwelling by right with a site plan. Current zoning in Bethany already permits the creation of accessory dwelling units in existing homes. Many times these units are created for an older parent or in-laws. Sometimes they are created for a young family member who is just getting their working life started and is a way to save some money for a future housing purchase.

3. Create smaller lot single family development regulations. Slightly smaller lot regulations would allow for smaller homes to be constructed on these lots. The homes constructed on these lots would still need to meet all building code, zoning and health regulations. The ability to design smaller code compliant, energy efficient developments would serve a need to conserve land and use property in an efficient and environmentally friendly manner.

4. Consider context sensitive multifamily dwelling development regulations. Some existing large homes could be converted to multifamily dwellings with very small changes to the exterior of the dwellings. In fact, over 45% of the existing homes in Bethany already contain four or more bedrooms. In many areas of the state and country these dwellings could be designed and constructed to be what are termed “mansion” apartments. In fact some larger home conversions already exist in Bethany with no adverse impact on the other residences in the area. These residences are nearly indistinguishable from their large scale neighbor’s single family homes. Also the creation of new structures that have the same characteristics could also be done and blend in well with their surroundings.

B. Options specifically directed at increasing the supply of affordable housing:

1. Recommend the Commission further examine CT Incentive Housing Zone legislation CGS 8- 13m through x to determine whether it can be further implemented in Bethany Zoning Regulations to specifically advance the inclusion of affordable housing in a fashion generally compatible with the physical site characteristics in Bethany. This would need to be done with the knowledge of the available infrastructure and natural resources.

2. Create regulations that allow or encourage conversions of existing buildings or even new buildings to smaller 4 unit multifamily MXD income units. This option is similar to some of the options above, and specifically includes income related units to create affordable housing. The owner may or may not reside on the premises depending on how these regulations are drafted.

3. Determine whether tax incentives or tax abatements might be available for qualified senior citizen property owners. The survey cited the need to create programs to assist seniors in this regard. Also it may be possible to determine whether senior property owners would consider deed restricting their properties so as to comply with CGS affordability requirements. This option would provide a possible incentive for deed restricting an accessory apartment as an affordable unit if it were to be located on the same property.

4. Encourage assisted or senior housing development in appropriate location(s). This option is fairly self-explanatory. The need for senior housing would allow for existing residents to remain in town even when they no longer wish to maintain a large single family residence or when financial circumstances change. In addition if existing older homeowners were to sell their homes to move to a senior complex, it could allow some younger residents to consider purchasing in Bethany. This could also allow the older homeowner to downsize and remain in town.

5. Encourage development such as the physical configuration of a cluster development which is able to preserve significant amounts of open space, connect to available or potential trail networks and which is unobtrusive and aesthetically pleasing in terms of design. Recommend adoption of regulations which would permit such development, keeping in mind available or potential infrastructure, and which would provide the above or additional environmental benefits while including a percentage of affordable housing.

6. Recommend the Commission consider whether Inclusionary Zoning as contained in the CGS 8-2i. could be adopted into local zoning regulations so as to increase the number of affordable housing units in Bethany.

The text of the inclusionary zoning statute is shown below. It is noted that there are several alternatives contained in or available under this legislation. Study of this statute may show that one or more of them may be useful in fulfilling the affordable housing goals in Bethany.

Sec. 8-2i. Inclusionary zoning. (a) As used in this section, “inclusionary zoning” means any zoning regulation, requirement or condition of development imposed by ordinance, regulation or pursuant to any special permit, special exception or subdivision plan which promotes the development of housing affordable to persons and families of low and moderate income, including, but not limited to, (1) the setting aside of a reasonable number of housing units for long-term retention as affordable housing through deed restrictions or other means; (2) the use of density bonuses; or (3) in lieu of or in addition to such other requirements or conditions, the making of payments into a housing trust fund to be used for constructing, rehabilitating or repairing housing affordable to persons and families of low and moderate income.

(b) Notwithstanding the provisions of any special act, any municipality having zoning authority pursuant to this chapter or any special act or having planning authority pursuant to chapter 126 may, by regulation of the body exercising such zoning authority, implement inclusionary zoning regulations, requirements or conditions.

7. Recommend forming a permanent local housing committee which would benefit the Town in this matter, whether working with local or regional non-profits or for profit developers. These relationships could produce alternatives that may be desirable in order for the town to investigate in depth the desirability of working with these entities to construct and or finance housing which might be needed for senior citizens or other groups which the town determines is desirable to include in the town population. The appointments to this committee would be made by the Board of Selectmen and would have a direct relationship to the Planning and Zoning Commission. The ability of this committee to continue to study the housing and

affordable housing issue and inform residents about the possibilities of such housing is seen as an important one. Public education through forums as to what affordable housing options are available are important and would be conducted by the Committee.

It should also be noted that any affordable housing created in Bethany will need to be monitored so that it continues to conform to the regulations under which it was approved. This task should be assigned to the developer or to another knowledgeable professional firm paid for by the developer and responsible to the Town without causing any cost to the Town Of Bethany for this ongoing monitoring process.

VI. Town wide survey results, analysis and discussion.

The detailed town wide housing survey results are attached as appendix 3. A summary of those results is included below. The details of each question response are found in the appendix.

Key Findings: Residents expressed concern over the impact of additional housing development on Bethany's rural setting, so it will be important that any new housing proposals will need to consider this factor as part of any housing program or development moving forward. There was significant interest in creating housing for younger families and individuals but the scale of future housing developments needs to be carefully considered as well so as to fit Bethany.

Respondent Snapshot: The response to the mailed survey was very good. The response rate was nearly 13% of the surveys mailed. While generally the respondents were older, this is actually in keeping with the older age of residents in Bethany. The higher median age of 48.8 is higher than the region, county and the State. The survey analysis then is in keeping with fairly strong support for housing programs which would assist older residents.

Housing options that fit Bethany's charm: Because of the variation in responses to this question, it is clear that any options under consideration for the future need to carefully consider how these options may fit into Bethany's current rural charm. These responses could also be seen as driven by age to some extent. It should also be noted that there were quite a few comments regarding various options that respondents felt were at least potentially suitable.

Senior housing was seen as quite desirable and in fact a necessary addition. Senior housing options then need to consider both market rate senior housing and affordable senior housing. These needs can be blended together if developments are well thought out and consider of a wide variety of senior's needs.

Smaller starter homes or smaller homes to be able to down size are seen as desirable based on many residents' responses. Again, the design of these developments is seen as very important.

Education of the public is critical to establish a basic understanding of what is termed “affordable” in terms of homes. It is hoped that some of these questions are answered in the Committee’s Affordable Housing Plan (AHP), but it is likely that constant reminders of the applicable income levels will need to be made known. There is little question that an understanding of what constitutes as strong sustainable and welcoming community is a concept that will need to be continuously cultivated amongst all residents over time.

The ability to attract needed workforce members including teachers, and residents who would like to join service organizations such as the Fire Department and other emergency service organizations can only be enhanced by providing safe clean desirable home for these residents. Based on the responses of current residents the rate of community building needs to be carefully considered so that current residents do not consider the development proposals overwhelming. This is not surprising given the small size of the town and its current rural fabric.

Over 65% of the survey respondents would support some development that met regulations but would not require a public hearing. The comments contained on many of the surveys were supportive of small regulation changes which would allow such development. Of course such changes would need to go through the required adoption process in order to be adopted.

In general the survey was clear that there is significant support for the senior population in Bethany. However it is also fair to say that a certain amount of change is desirable if it can be channeled to building a strong viable community that is receptive to young adults and children as well. The strength of the community ultimately will be a result of the ability of all its residents to bond and pull in a generally common direction to implement changes which will benefit a wide variety of current and future residents who will continue to help build a stronger community.

Please review the detailed survey responses in the appendix for a full analysis of the survey responses.

VII. Housing goal for the next five years.

The Committee after review of the survey results and discussion selected options to recommend to the Planning and Zoning Commission for further exploration and possible adoption into the revised POCD. At this time these recommendations constitute the Affordable Housing Plan (AHP) of the Town of Bethany. The AHP recommendations as well as regulation recommendations are able to be integrated into the revised Plan of Conservation and Development. Some zoning regulation revisions in line with the recommendation in this AHP may also be crafted and incorporated into the Bethany Zoning Regulations after the required public hearing process.

The Committee recommends the Town seek to increase the number of affordable housing units in the Town of Bethany by using the selected recommendations in this AHP in the next 5 years. It is expected that this can be accomplished by using a combination of the recommended measures.

Although this could be adjusted for circumstances and development projects as of yet unknown, the recommended blend of housing types could include those types which would help attain the goals of this AHP and CGS 8-30j as well.

VIII. Next Steps. How will the goals be implemented?

A. Adopt a variety of appropriate Zoning Regulation amendments to permit or encourage the construction, conversion or location of affordable housing dwelling units in Bethany. It is understood that the current and likely future, limitations on infrastructure will likely limit the extent and possibly even the location of such developments. The Commission should keep well informed as to technological advancements in the development field so as to undertake development in an environmentally sustainable fashion.

B. Encourage working with municipal or private non-profit agencies to develop appropriately sized housing developments, including some affordable dwelling units. A key benefit of this approach is to minimize the local expenditure of funds to create such housing while accomplishing the goals of this plan.

C. Recommend working with potential developers in advance of formal land use applications, so as to develop an awareness of the affordable housing recommendations and goals in Bethany. This effort is aimed at reducing overall cost of development to both the Town and the developer while achieving a desirable development result for all parties.

D. Recommend the Board of Selectmen establish a housing committee with broad representation to consider a variety of potential recommendations and actions that could

possibly be acted upon by the Board of Selectmen with input from a variety of Boards and Commissions.

¹ It should be noted that there are several other levels of income below those in table 2. HUD also calculates income level for those families whose income is 50% and 30% of AMI. These levels are below the levels we are primarily discussing in this report.

² The definitions of both sustainability and resilience include the factors of multiple support and recovery mechanisms. Diversity of makeup is one of those factors. Overlapping support is another.



A multifamily housing example in Bethany

Appendices:

1. Definitions: Some Key Housing Terms:

CGS 8-30g - A reference to the Affordable Housing Appeals Procedure established by the State of Connecticut. See CGS Section 8-30g et seq. for details.

AFFORDABLE HOUSING - Housing for which persons and families pay thirty per cent or less of their annual income, where such income is less than or equal to the area median income. (See CGS Section 8-39a)

AFFORDABLE HOUSING DEVELOPMENT - As used in CGS 8-30g, a proposed housing development which is (A) assisted housing, or (B) a set-aside development. See CGS Section 8-30g et seq.

ANNUAL INCOME - In general, the adjusted gross income as defined for purposes of reporting under Internal Revenue Service (IRS) Form 1040 series for individual federal annual income tax purposes.

AREA MEDIAN INCOME (AMI) - An "average" annual income for an area as determined by HUD which is used to calculate eligibility for certain affordable housing programs.

ASSISTED HOUSING - As used in CGS 8-30g, housing which is receiving, or will receive, financial assistance under any governmental program for the construction or substantial rehabilitation of low and moderate income housing, and any housing occupied by persons receiving rental assistance.

CGS - Connecticut General Statutes.

HOUSEHOLD - All the people who occupy a housing unit.

INCENTIVE HOUSING ZONE - A zone established to promote the creation of affordable housing but which gives towns more control over design and location. See CGS Section 8-13m et seq.

MEDIAN - A numerical value used to describe an overall dataset where one half of the values in the dataset are above the median value and one half are below.

MEDIAN INCOME - As used in CGS 8-30g, after adjustments for family size, the lesser of the state median income or the area median income for the area in which the municipality containing the affordable housing development is located, as determined by the United States Department of Housing and Urban Development.

NATURALLY OCCURRING AFFORDABLE HOUSING – (NOAH) is a term used to identify housing which is able to be purchased or rented at an affordable level, but does not have any restrictions with regard to purchase or rental income requirements.

SET-ASIDE DEVELOPMENT - As used in CGS 8-30g, a development in which not less than thirty per cent of the dwelling units will be conveyed by deeds containing covenants or restrictions which shall require that, for at least forty years after the initial occupation of the proposed development, such dwelling units shall be sold or rented at, or below, prices which will preserve the units as housing for which persons and families pay thirty per cent or less of their annual income, where such income is less than or equal to eighty per cent of the median income. In a set-aside development, of the dwelling units conveyed by deeds containing covenants or restrictions, a number of dwelling units equal to not less than fifteen per cent of all dwelling units in the development shall be sold or rented to persons and families whose income is less than or equal to sixty per cent of the median income and the remainder of the dwelling units conveyed by deeds containing covenants or restrictions shall be sold or rented to persons and families whose income is less than or equal to eighty per cent of the median income

2. Data on Bethany Housing:

Insert PSC data sheets here.

3. Survey Results and Tabulations:

(Insert here)