

Willington Affordable Housing Plan

DRAFT –12/19/2022

I. Introduction

In the last few decades, Connecticut has become less affordable for both current and prospective residents. Median home values, rents, and cost of living have simultaneously increased, outpacing household income. These costs, coupled with various demographic changes, have challenged towns in many ways. The need for affordable housing options in many 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 (AMI) and costing less than 30% of a household's annual 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 statute subsections, 8-30g and 8-30j, that both seek to increase affordable housing supply in the State.

CT General Statute 8-30g allows courts in Connecticut to overrule Zoning denials for affordable housing proposals in towns whose housing stock is less than 10% affordable. "Affordable Housing" is defined by the State as housing made affordable by nonprofit or government subsidies or those that have been deed-restricted or otherwise income-limited for a fixed period. If the town falls below the 10% threshold, a court can override such a zoning decision. This potentially subjects any town with less than 10% affordable housing units to a potential lengthy and expensive appeals process. Because Willington has an Affordable Housing supply of only 7.66%, the town is potentially obligated to undergo this appeals process.

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 in the town moving forward. Since its implementation, the statute has 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.

These two statutes work together to mandate and encourage municipalities in different ways to provide more housing options, whether through subsidized or naturally occurring housing. The statute is

IN CONNECTICUT, AN AFFORDABLE HOUSING UNIT IS DEFINED AS A DWELLING THAT:

1) COSTS LESS THAN THIRTY PERCENT OF THE INCOME OF A HOUSEHOLD EARNING EIGHTY PERCENT OF THE AREA'S MEDIAN INCOME; AND

2) HAS BEEN DEED RESTRICTED TO ENSURE THAT THE HOUSING UNIT WILL REMAIN AFFORDABLE FOR A PERIOD OF FORTY YEARS; OR

3) OWNERSHIP UNITS THAT ARE CURRENTLY FINANCED BY THE CONNECTICUT HOUSING FINANCE AUTHORITY (CHFA) OR THE U.S. DEPARTMENT OF AGRICULTURE (USDA).

intentionally vague; the ambiguity allows towns flexibility in developing their own unique plans. As the gap between annual household income and housing costs grows and 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.

The purpose of this plan is to fulfill the statutory obligation required by the State of Connecticut and provide the Town of Willington with a reasonable set of strategies for future housing development that fits the current and future needs of the community. The Town of Willington has embarked on the process to develop this plan to improve the Town's current housing status and promote equity, sustainability, and quality of life for current and future Willington residents. There are some obvious challenges to housing development in Willington, particularly with the lack infrastructure in town that creates increased development costs and limits the potential for higher densities. While these constraints are very real challenges, State statutes still hold Willington to the same standards as a town with this infrastructure when looking for create the 10% Affordable Housing threshold. Because a lack of infrastructure can limit development in some ways, the recommendations made in this Plan are tailored to Willington and can be used to further encourage housing opportunities for residents of all life stages and backgrounds. After all, Willington also has many advantages, including direct highway access and proximity to a major university and employers.

II. Methodology

The Willington Planning and Zoning Commission has led the development of this plan, with input from other Boards/Commission and technical assistance from the Tyche Planning and Policy Group, LLC. The plan was developed over several months, with regular meetings where the plan's goals, progress, and components were reviewed, including the results of a town-wide housing survey.

Understanding affordable housing requires a holistic approach, as there are strengths and shortcomings to any data set, survey, or report. Therefore, this Plan refers to a range of tools and resources, including the US Census American Community Survey, CT Data Center Population Projections, US Department of Housing and Urban Development income limits and fair market rent calculations, US Housing Appeals List, Partnership for Strong Communities (PSC) Housing Profiles, and the report "Planning for Affordability in Connecticut" prepared by Regional Plan Association and Connecticut Department of Housing. In addition, planning staff utilized the Town's Zoning Regulations and Plan of Conservation and Development to review current town policies' role in housing development in Town.

Although it is not required by Statute, the Planning and Zoning Commission decided to create and administer a public survey to tap into the concerns and local knowledge of the community. The survey was advertised through multiple networks, including the Town's website, Facebook page, and was also sent home to Willington Public Schools students via the Board of Education. The survey was closed after three months and collected over 100 responses.

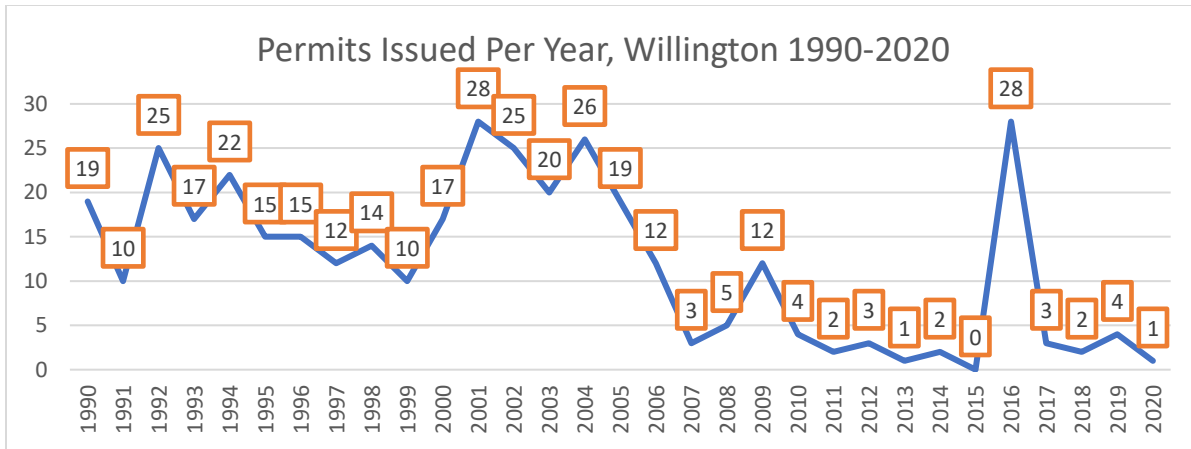
III. Willington's Current Housing Situation

The Town of Willington has a dynamic housing stock with a variety of housing types and locations to offer. In general, the Town's housing stock and status shows consistency with many of the population and housing trends observed in rural and suburban Connecticut. As families migrated from cities to suburbs and rural areas of Connecticut in the 1950s and 1960s, Willington saw its population grow from just over 1,400 people in 1950 to over 6,000 people by 2010. Following building booms in the late 1990s and mid-2000s, and the housing crisis beginning in 2008, housing and population growth in Willington have flattened, with the Town expecting a population decline of 8% between 2020 and 2040 (CT Data Center).



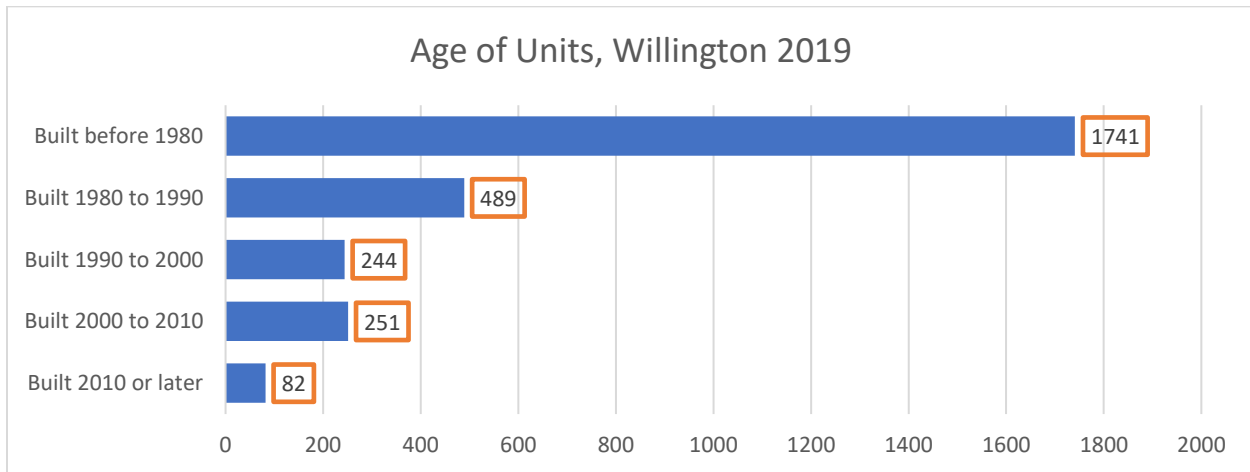
BUTTON HILL SENIOR HOUSING IN WILLINGTON, CT

In general, development has been slow in Willington over the last several years. Although there was a spike in permitting activity in 2016 with 28 permits issued for new construction, there has been little activity in recent years. The bulk of this 2016 construction was the development of Button Hill Senior Housing, a 24-unit income-restricted senior housing facility. Only a handful of building permits for new construction have been issued in Willington in recent years, with the Town issuing just five permits in 2021 (CT Department of Economic and Community Development). Building permit data is collected by the Connecticut Department of Economic and Community Development, and represents permits issued for new housing construction.



SOURCE: CT DEPARTMENT OF ECONOMIC AND COMMUNITY DEVELOPMENT TOWN PERMIT DATA

The age of Willington’s housing stock reflects this slow pace of development over the past few decades, with 62.1% of the Town’s housing units built before 1980; this represents over 1,700 units that are considered “aging.” An aging housing stock can be an indicator of poor housing quality, and the related expenses for upkeep can be onerous. Therefore, the age of Willington’s housing stock should be monitored and considered as part of Willington’s overall approach to developing affordable housing in Town.



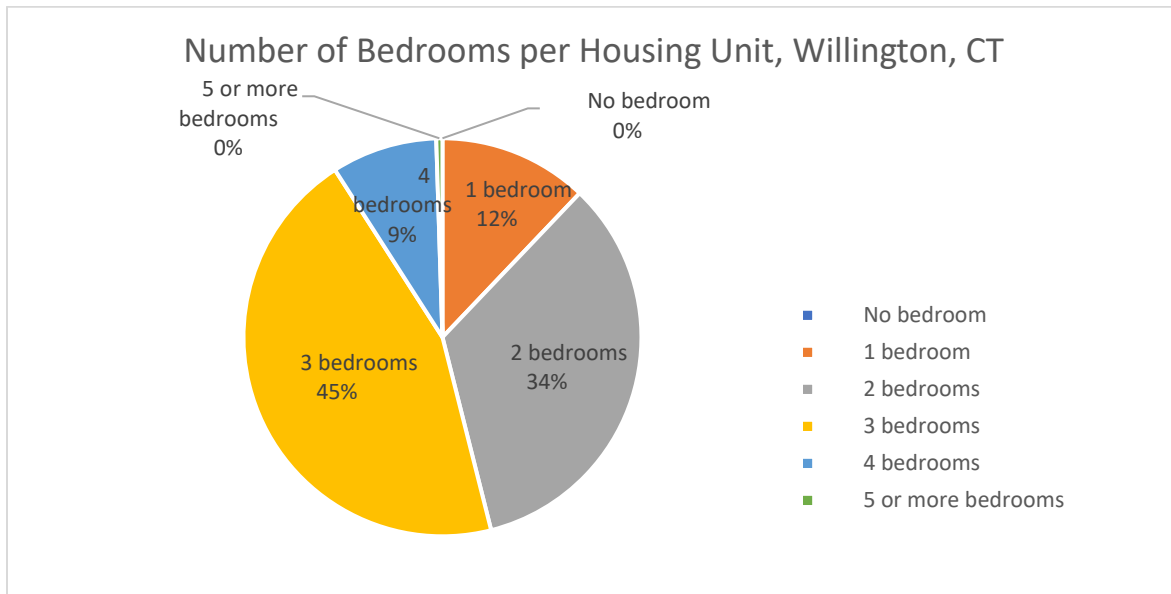
SOURCE: 2019 AMERICAN COMMUNITY SURVEY, 5-YEAR ESTIMATES (TABLE DP04)

Willington’s housing stock is comprised of a variety of housing types, from detached single-family homes and duplexes to 20+ unit multifamily developments and Mobile Homes. Willington has 2,807 housing units, with the majority (61.5%) made up of single-family detached structures. Most of the remainder (37.6%) of Willington’s housing stock is multifamily, with a spread of unit types from duplexes to 20 or more-unit developments. About 28% of developments have five or more units. It is important to note that all of this multifamily housing stock are pre-existing nonconforming uses, meaning that if they were proposed today, current zoning regulations would not allow for their construction, and they cannot currently be expanded in size.

Type of Unit	Total	Percent of Total
1, detached	1,725	61.5%
1, attached	136	4.8%
2	78	2.8%
3 or 4	62	2.2%
5 to 9	156	5.6%
10 to 19	275	9.8%
20 or more	347	12.4%
Mobile Home	28	1%
Boat, RV, van, etc.	0	0%

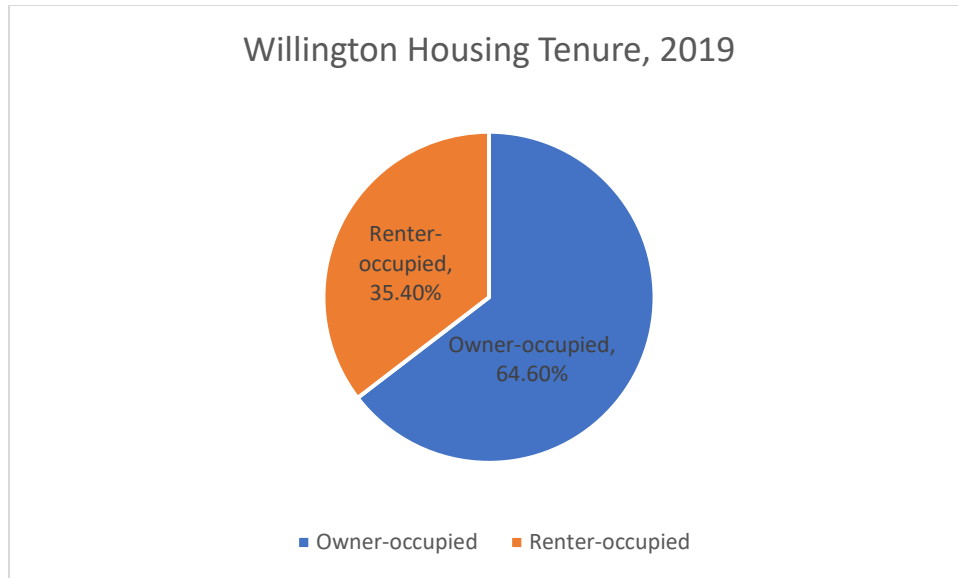
SOURCE: 2019 AMERICAN COMMUNITY SURVEY, 5-YEAR ESTIMATES (TABLE DP04)

Most units in Willington (nearly 80%) have two or three bedrooms, indicating a housing profile geared toward families. There are very few homes in Town with more than 4 bedrooms, or just one bedroom.



SOURCE: 2019 AMERICAN COMMUNITY SURVEY, 5-YEAR ESTIMATES (TABLE DP04)

Across the state, nearly 60% of housing units are owner-occupied, with 30% renting and 10% of housing units vacant. Willington bears similar numbers, with 65% of housing units in the Town owner-occupied and 35% renter occupied. Willington has higher rates of rental occupancy than most of its neighbors, such as Ashford, Tolland, and Stafford, whose housing profiles are heavier on homeownership.



SOURCE: 2019 AMERICAN COMMUNITY SURVEY VIA PARTNERSHIP FOR STRONG COMMUNITIES (TABLE DP04)

Median home and rent values in Willington tend to be less expensive than Connecticut overall. The median home value in Willington is approximately \$225,200, which is below the overall median home value for Connecticut at \$275,400 as well as the median home value for Tolland County at \$253,000. The median rent for Willington is \$1,123, just slightly below the Connecticut median rent of \$1,180 and the Tolland County median rent of \$1,155 (American Community Survey 2019, Table DP04).

IV. Affordable Housing in Willington

Although Willington’s median home value and median gross rent appear less expensive than neighboring towns, the County, and even the State, it is not necessarily affordable to current and prospective residents. While there are many ways to gauge housing affordability in an area, this Plan considers a handful of the most commonly used tools and calculations to assess housing cost and burden in Willington. These methods include looking at the total number of Affordable Housing units in the town (provided by the Housing Appeals Listing by the State), the rate of cost-burdened households in the community, what 30% of 80% of AMI actually means for Willington, and Fair Market Rents calculated by HUD.

What does Willington’s Current Affordable Housing Stock Look Like?

The Connecticut Department of Housing maintains a list of Affordable Housing Units in each municipality for its annual publication of the Affordable Housing Appeals List. Affordable Housing Units, as previously mentioned, are defined by the State as those units that are income-restricted below market rate through deed restrictions, income limitations, or programs like Housing Choice Vouchers or CHFA/USDA mortgages. These programs exist to guarantee the availability and affordability of certain

housing units, as opposed to “naturally-occurring” affordable units, which simply reflect market conditions and do not have any guarantee of affordability.

As of the 2021 Affordable Housing Appeals List, the Department of Housing accounted for 201 of Willington’s 2,807 housing units, or 7.62% of the Town’s total housing stock as Affordable units. Of these units, 160, about 80% are governmentally assisted units, 17% are assisted through CHFA/USDA mortgages, and the remaining 3% are funded via tenant rental assistance. Per Section 8-30g, to deem a municipality exempt from Affordable Housing Appeals, the Town must reach a minimum threshold of 10% of its total municipal housing stock considered “Affordable” in any of the aforementioned categories. Willington falls only a few percentage points short of this threshold at 7.5% Affordable housing units. *To close this gap and avoid a potentially costly and time-consuming appeals process, the Town would need to produce about 80 additional affordable housing units.*

2021 Government Assisted	2021 Tenant Rental Assistance	2021 Single Family CHFA/USDA Mortgages	2021 Deed Restricted Units	2021 Total Assisted Units	2021 Percent Affordable
160	6	35	0	201	7.62%

SOURCE: CT DEPARTMENT OF HOUSING, 2021 AFFORDABLE HOUSING APPEALS LISTING

What is ‘Affordable’ for Willington?

It is helpful for our understanding to break down what Area Median Income means for Willington, and what housing costs are deemed “affordable.” As previously mentioned, the state defines affordable housing as units that cost less than 30% of the annual income of a household earning 80% of the Area Median Income (AMI). In Willington, the AMI for 2021 is \$104,300 for a family of four. 38% of Willington households earn less than 80% of the Area Median Income and qualify as ‘Low-Income.’ That represents 935 households in Willington that may experience unstable housing situations and need assistance. According to the calculation below, for a two-bedroom unit for a four-person household, the maximum that household should spend on housing is \$2,086 per month.

Example: 2 Bedroom Unit and 4-person household	Total/Year	Total/Month
Area Median Income (AMI)	\$104,300	\$8,692
<i>Median income level per household in the surrounding market/area</i>		
80% of AMI	\$83,440	\$6,953
<i>80% of median income listed above</i>		
30% of 80% of the AMI	\$25,032	\$2,086
<i>Maximum non-burdened budget for living</i>		
HUD 2021 Fair Market Rate , 2BR in the Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area = \$2,086		

Another way of viewing affordability is by looking at the Fair Market Rent (FMR) for an area, which is similarly calculated by HUD and used to set a limit on what units can be rented in the private market by Certificate and Voucher program households. FMR is calculated from the 40th percentile of gross rents for regular, standard quality units in a local housing market. More information on these calculations can

be found on HUD’s [website](#). If a Certificate or Voucher program household wanted to rent a two-bedroom unit in Willington, that unit’s gross rent could not exceed \$1,302/month (HUD).

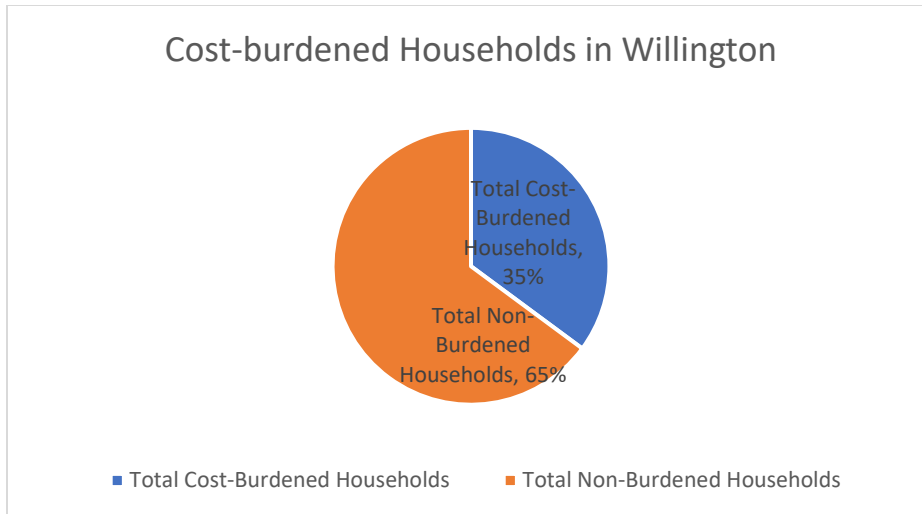
	Efficiency	One-Bedroom	Two-bedroom	Three-Bedroom	Four-Bedroom
FY 2022 Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area FMRs for All Bedroom Sizes	\$865	\$1,054	\$1,302	\$1,609	\$1,907

Who Struggles Most with Housing Costs in Willington?

Having established what ‘Affordable’ means for Willington, one can better understand who in town struggles most with housing costs. Compared to many of the towns neighboring Willington, the Town has a relatively high amount of Affordable Housing stock as well as naturally occurring affordable housing. Still, it is evident that residents still struggle with housing costs. Whether occupied by an owner or a renter, households that spend 30% or more on their incomes on housing costs are considered cost burdened. When households spend 50% or more of their income in housing costs, they are then considered “severely cost-burdened.” When someone is cost-burdened, they have difficulties affording necessities outside of their housing costs, which include childcare, groceries, transportation, and medical care.

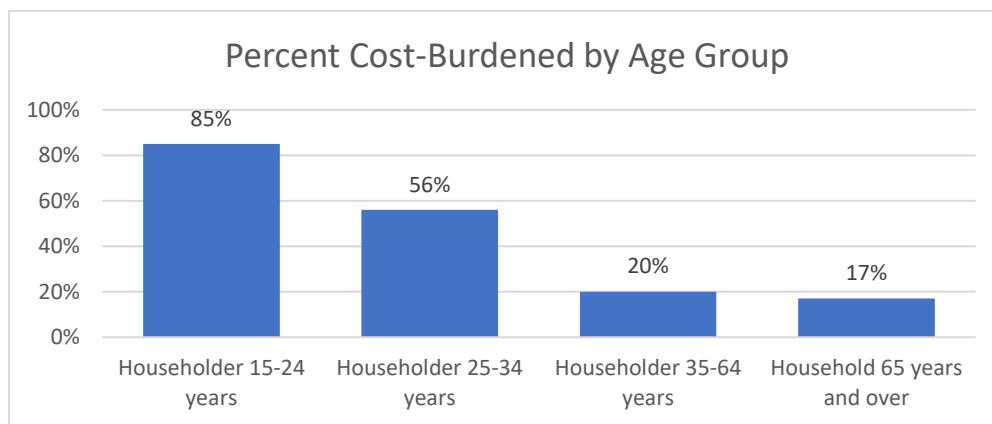
In Willington, there is a relatively high poverty rate of 15% in town, higher than the state average of 10% (CERC). Low-income households (households making less than 80% of the Area Median Income, i.e. less than \$83,440 annually) comprise nearly 38% of Willington, representing 935 households. Renters are far more likely than homeowners to fall in the low-income category; 69% of all renters in Willington are low-income, compared to 22% of homeowners.

According to 2019 estimates, in Willington, 35.2% of households are cost burdened. Breaking this number down between renters and owners, renters struggle much more with housing costs than homeowners, as 55% of renters in Willington are cost burdened, compared to a fifth of owners.



Source: CT Data Center 2019 Estimates

In addition to breaking down cost burden for owners versus renters, it is also helpful to look at how different age groups are impacted by their housing costs. Home to many college students, Willington has a younger population than surrounding towns, with over 30% of its population falling in the 20-29 age range. Data is therefore skewed toward younger people in town, perhaps those who are living in their first apartment, working their first job, attempting to enter the job market, or living off savings while attending college. Seen below, the graph illustrates how younger age groups are far more burdened by the cost of housing as opposed to older age groups.



SOURCE: 2019 AMERICAN COMMUNITY SURVEY, 5-YEAR ESTIMATES (TABLE B25072)

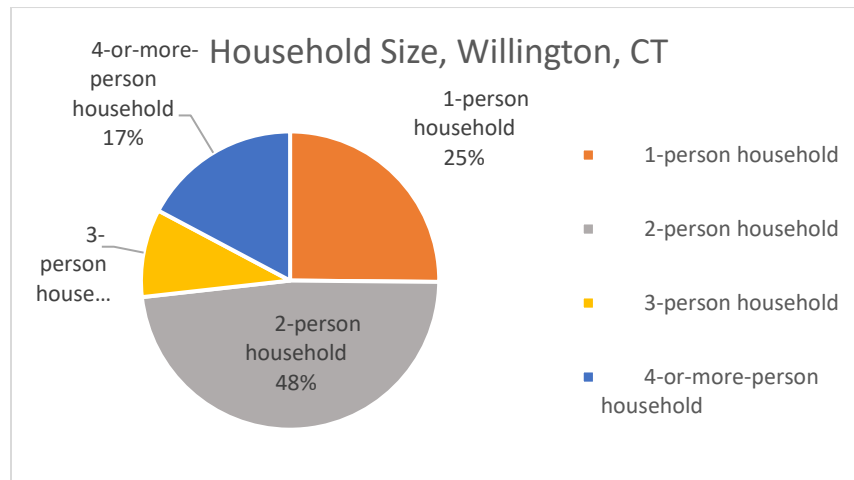
Despite Willington’s relatively lower median home sales prices and gross rents, there still exists high rates of cost-burden for both owners and renters. Both younger and older age groups struggle with housing costs, and given the slow pace of development in Town, may find few alternative housing options that fit their budgets.

V. Current and Projected Population in Willington

As of 2019 American Community Survey estimates, 5,893 people reside in Willington. From students to retirees, Willington has a range of residents that enjoy the town for its rural charm, local businesses, and location in Northeast Connecticut. The Town is located off of I-84 and within close proximity of several college and university campuses.

In terms of general population trends and makeup, the majority (87%) of Willington is White, while 1.6% are Black or African American, 7.5% are Asian, and 3.3% are Two or More Races. 4.2% of all residents are Hispanic. Willington has a relatively young population, with a median age of 33.6. Connecticut overall, by comparison, has a median age of 41.

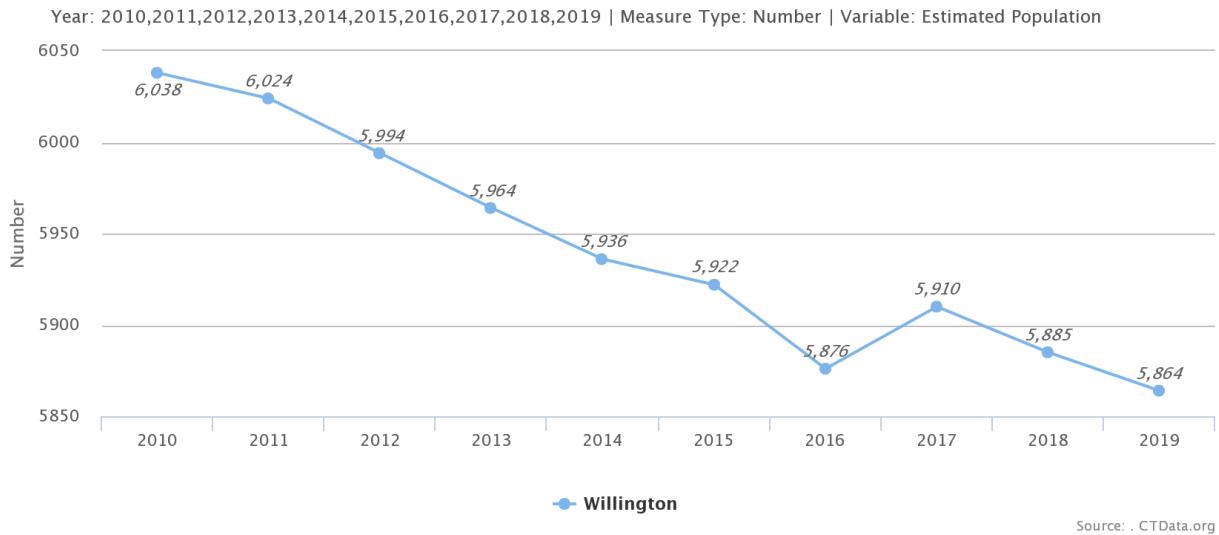
The average household size in Town has been decreasing, dropping from 2.52 in 2000 to 2.27 in 2019. Most Willington households are made up of 1 or 2 people. This trend towards smaller households is in line with local, state, and national trends.



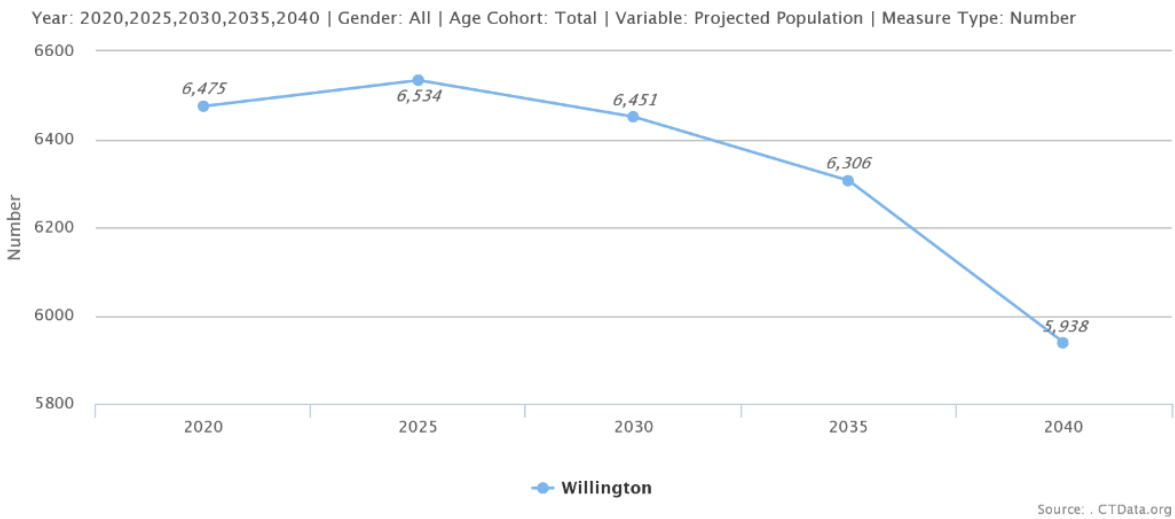
SOURCE: 2019 AMERICAN COMMUNITY SURVEY, 5-YEAR ESTIMATES (TABLE S2501)

Willington's overall population has been on a decline for the past two decades. Although there was a small spike from 2016-2017, adding about 34 new residents, Willington's population has since resumed this decline. Future population projections do not expect population growth in Willington, but rather a continuing decline.

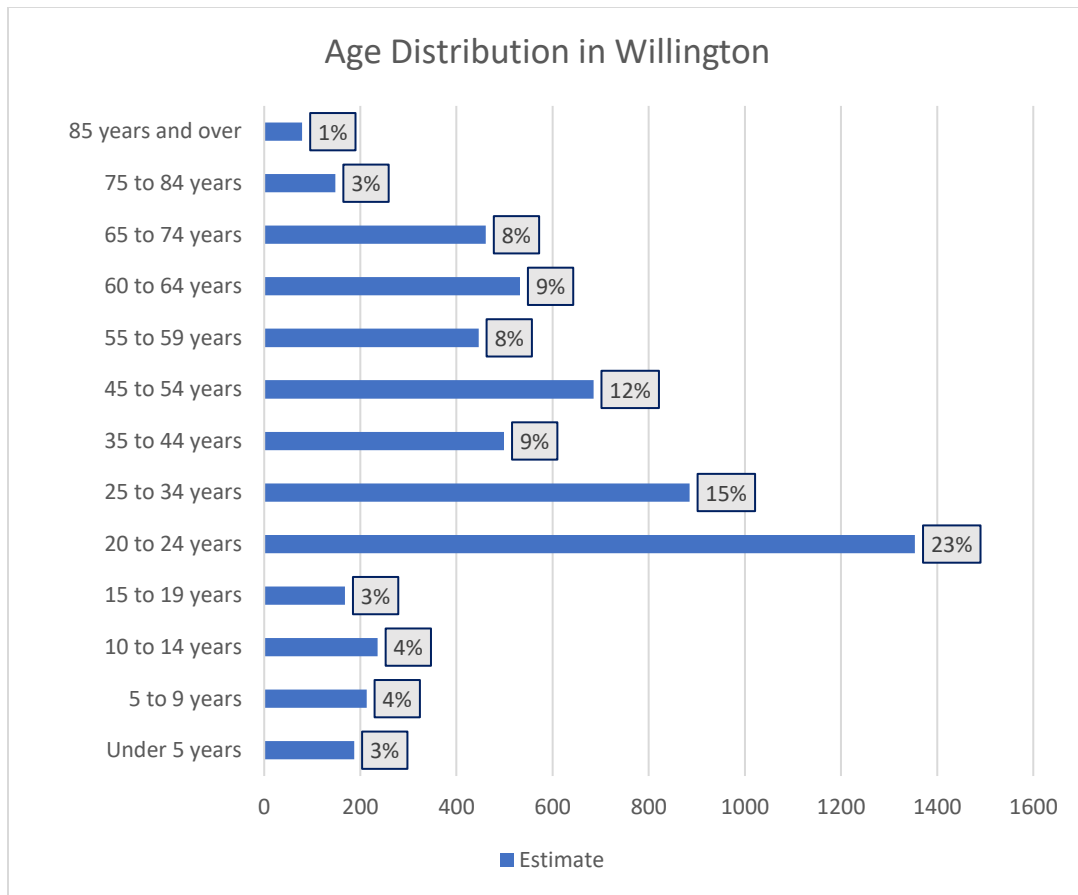
Census Annual Population Estimates by Town



Population Projections by Town



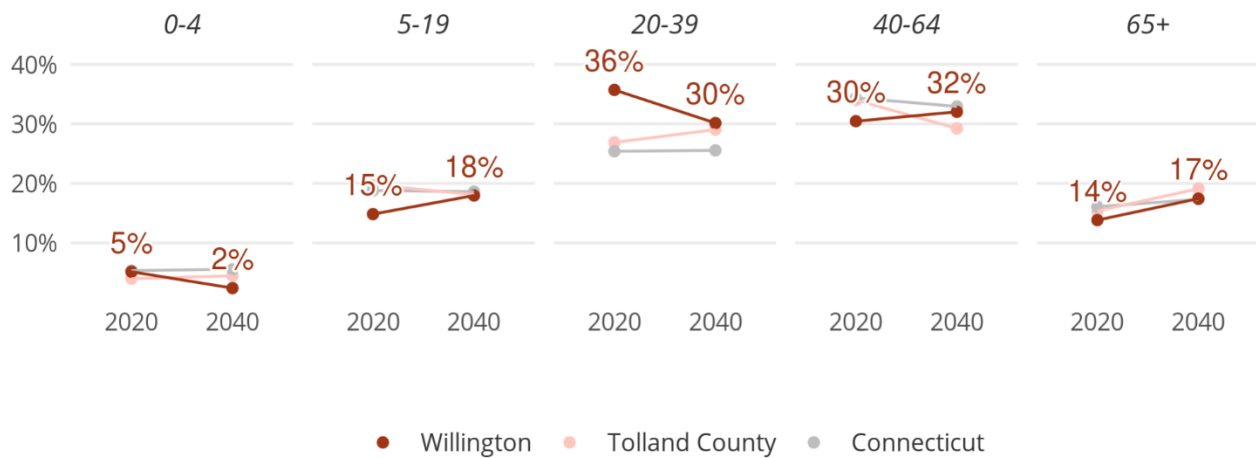
As the proportions of various age groups change, so too does Willington’s typical household size and type. Reflecting on changes in age cohorts in Town is important, as different age groups require housing suited to different stages in their life cycles. A young adult may prefer a small, one-bedroom apartment close to their place of employment. Growing families tend to look for homes with three or more bedrooms and access to schools. A senior citizen may look to downsize into a smaller one-story home, an in-law apartment, or assisted living. Whatever those preferences may be, an understanding of Willington’s changing age groups and their needs and desires is helpful to plan for future housing development.



Willington’s largest cohort is the 20–24-year-old age range, comprising nearly a quarter of the Town’s overall population. This is unsurprising given Willington’s proximity to UConn’s Storrs campus. Willington is attractive to students due to its lower median rent cost of \$1,123 compared to Mansfield’s median rent of \$1,374/month. The presence of a large 25-34 age cohort is indicative that not all students are immediately leaving Willington post-graduation and are instead opting to live in Town and work in or nearby the Town. Only 11% of Willington’s population is 65 and older. The second largest age group is the 25–34-year-old range, making up about 15% of the population. The third largest age group is in the 45–54-year-old population, comprising 12% of the Town’s population.

According to projections made by the CT State Data Center, Willington’s age cohorts will likely experience several different shifts, illustrated in the chart below. Much of Willington’s young adult age group, particularly the 20-39 age range, is expected to decline by 6% in the next twenty years. This group will make up slightly less of the population, but still comprises 30% of the Town’s total residents. This decline is likely due to this large group aging into the 40–64-year-old age group in the next two decades; indeed, this same age group has been projected to increase by 2% between 2020 and 2040. Another group expecting to increase in size is the 65+ population, growing from 14% to 17% in the next twenty years. This shift is likely caused by a large middle aged group aging into their 60s and 70s in the next two decades. Similarly increasing is the 5–19-year-old age cohort, from 15% to 18%. This indicates the potential for

more young and growing families in the area. The rest of Willington’s age groups are experiencing only minor shifts (between 1 and 2 percentage points).



Source: Connecticut Data Center

As previously mentioned, demographic shifts may demand different housing types as preferences change. These population shifts imply that there will be fewer young adults in Willington in the next two decades, but more children, adolescents, middle aged and elderly residents – all of whom require varying housing types and price points. This Plan’s recommendations can hopefully guide the Town towards supporting these population shifts.

Infrastructure and Other Trends

Although many cities and towns across the country are experiencing population booms brought on by the effects of the COVID-19 pandemic, it is unlikely that Willington will experience major growth in the next decade.

Before the COVID-19 pandemic of 2020, Connecticut was seeing a significant, state-wide exodus of two large population groups: so-called “Baby Boomers” born between 1945-1965, and “Millennials,” born between 1983-2000. Both of these groups, in particular, seemed to be moving out of Connecticut’s rural and suburban communities, seeking more populated, vibrant, walkable cities to the south and west. It appeared that the suburban model was on the decline.

The pandemic may have slowed this long-cycle tendency a bit. As COVID spread more quickly in larger, urban areas, real estate in lower-density areas in southern New England saw dramatic increases in interest. This continued as more and more workers and students discovered an ability and an affinity to work or learn from home. This transition opened up the potential for increased choices of housing locations that no longer need to be in close proximity to work or school. Despite the ongoing vaccination campaign and anticipated return of relative normalcy, communities that are well-positioned to support remote workers are in turn well-prepared to handle many more years of a pandemic.

Despite projections of population decline, Willington has many factors at play that could change its trajectory in the coming years. Willington has the benefit of highway access, a major industry in town (FedEx), and the proximity to UConn's Storrs campus. Still, there are some characteristics of Willington that may work against the Town in terms of attracting new residents. Lack of public water, sewer, and no natural gas service might drive away prospective homebuyers, and limit development potential in some areas. On the flipside, some buyers may specifically look for those elements, and even view them positively due to the higher associated costs of public water and sewer.

VI. Community Survey Results

The public survey portion of this plan is meant to collect community feedback and insights on the Town's current and future housing situation. The Willington Affordable Housing Plan Survey was made public in mid-December 2021 and closed in early February 2022. After multiple rounds of publicizing the survey on Willington's social media, distribution in the senior center, and a backpack mailing through the Board of Education, the survey received about 100 responses from community members.

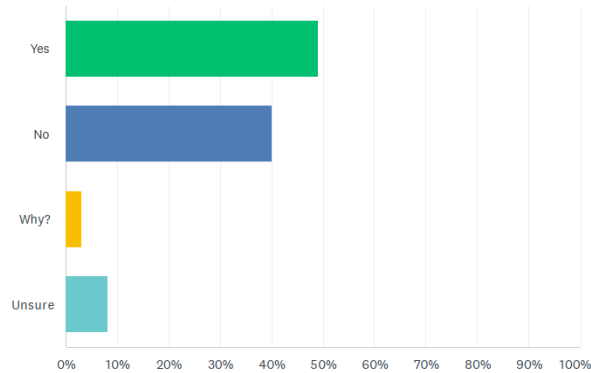
Most survey respondents (89%) reported living in Willington, while a small portion (10%) said they both live and work in Town. Survey respondents tended to be older than Willington's actual population (according to 2019 census data), with 57% of respondents falling between 35 and 64 years of age, and almost a fifth of respondents being 65 and older. As for general income ranges, about 30% of respondents said that they make between \$50,000 and \$100,000 annually, while just under 30% said they make between \$100,000-\$200,000. About a quarter of respondents preferred not to answer. The survey also asked community members about their home ownership status. Over 80% of respondents own their homes, while only 11% said they rented; homeowners were oversampled in this survey, as 2019 Census Data indicates that closer to 65% of units are owner-occupied.

About a third of the survey questions asked about general perceptions of housing and affordable housing in Town. There was a range of response types, including people who supported affordable housing, those who had a somewhat negative view of affordable housing, and those who were generally indifferent to the idea of diversifying housing types, costs, and opportunities in Town.

Most people agreed that Affordable Housing is an important component of Willington's future, with about 50% responding yes, and 40% responding no. Nearly 40% of people said they were concerned with the cost of housing and homeownership in Willington, while 50% said they were not concerned. When asked about their opinions on what is "affordable" to them in terms of monthly housing costs, 93% of respondents said costs under \$1,500 a month.

Q4 Do you think Affordable Housing is an important component of Willington's longevity?

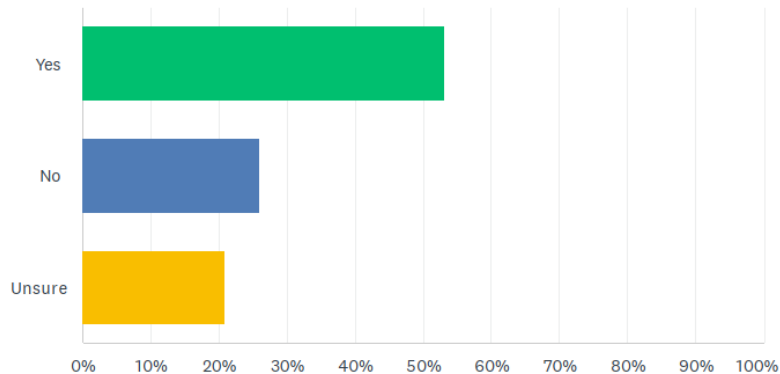
Answered: 100 Skipped: 0



Over half of respondents thought that Willington's current housing options fit the needs of the present population, and a quarter of respondents disagreed that these options satisfy existing needs. More people communicated that they were uncertain when asked about whether the current housing stock would fit future needs, but the general trend continued that most people (40%) believed it would satisfy future needs. Still, nearly even portion (35%) did not believe the housing stock is adequate.

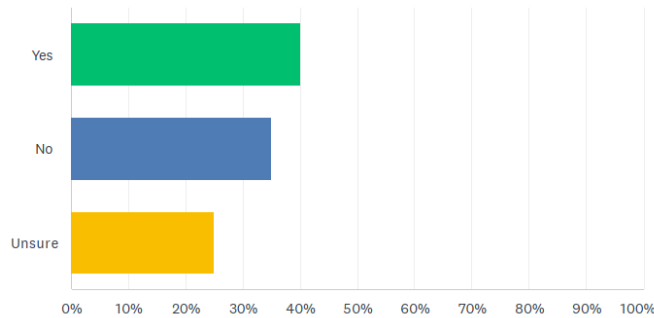
Q2 Do you think the housing options currently available in Willington fit existing residents' needs?

Answered: 100 Skipped: 0



Q3 Do you think that the existing housing stock in Willington is adequate to satisfy future resident's needs

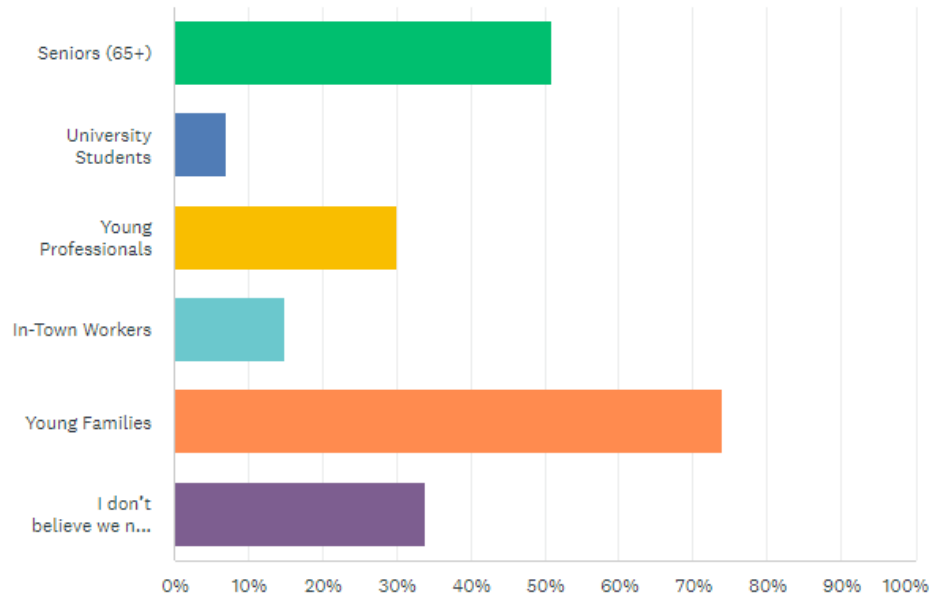
Answered: 100 Skipped: 0



A group of survey questions asked respondents about what types of housing they would like to see in Town (if any), and for whom they believe housing is most needed. Respondents identified Seniors, Young Families, and Young Professionals as the groups needing housing the most. As for the types of affordable housing community members would like to see, respondents ranked their top choices. Top choices included Single Family Detached Homes, Two Family Detaches Homes, Townhomes, and Condominiums, all with only marginally different scores in the ranking.

In Willington, for whom do you think housing units are most needed? (Please select two choices)

Answered: 100 Skipped: 0



Although this survey reflects only a small portion of Willington's population, it serves to show us how diverse opinions on housing, costs, and perceptions are in Town. Few survey questions received

overwhelming answers for any of the options, meaning that there is a range of opinions in Town on housing and affordability.

VII. How do Willington’s Current Policies Affect Affordable Housing?

Review of Plan of Conservation and Development

Reviewing Willington’s current policies and goals outlined in the Town’s Plan of Conservation and Development provides important context for the development of affordable housing in Willington. The overarching goal of Residential Development section of Willington’s Plan of Conservation and Development (2018-2028) is to “Provide for a range of housing opportunities for existing and future residents and a variety of development patterns appropriate for that area of the community.”

SOURCE: Willington PoCD: Guiding Residential Development, Pg. 65

Policy/Goal	Significance	Observation
<i>Adopt residential density regulation to limit the number of residential lots in proportion to the amount of buildable land, regardless of development design (pg. 68, PoCD)</i>	As much of Willington’s land is comprised of residential uses, the Town has made efforts to concentrate residential use in other areas that are better suited to support housing. If Willington can curb its residential sprawl in favor of concentrating denser developments in suitable areas, the Town can have a larger supply of buildable land for more diverse uses.	To promote more diverse uses on buildable land per this PoCD goal, changes can be made to existing housing stock to promote affordability, rather than relying on the acquisition of new land for affordable residential units.
<i>Discourage residential development in a distinctly suburban pattern (“sprawl”) that does not reflect the unique characteristics of the property or the community</i>	This is important to diversify housing stock and discourage unhealthy development patterns.	Dedicating efforts to concentrated/organized multifamily housing development and affordable housing development in general is key to Willington’s prevention of sprawl.
<i>Consider allowing for higher density housing and/or mixed use development in village areas consistent with soil types, terrain, infrastructure capacity and Willington’s vision for the future</i>	Concentrating housing opportunities within village areas improves livability and contributes to local businesses and amenities in Town.	This goal works in tandem with several other in this section; Willington does and can likely better concentrate development in village centers that can support increased traffic and benefit from a denser population in general. Ongoing work of the South Willington Village District is one way the Town is working to increase denser residential development in village areas.
<i>Discourage or prohibit higher density housing and/or mixed use development outside of village areas</i>	Concentrating housing opportunities within village areas improves livability and contributes to local businesses and amenities in Town.	This is a good strategy for Willington to keep up, especially as the Town continues its development of the South Willington Village District.

<p><i>The Town will also consider allowing accessory apartment to be occupied by caregivers/caretakers in addition to family members.</i></p>	<p>Re: ADUs – allowing more types of occupations in ADUs, particularly by caregivers or caretakers, can aid elderly residential living, and supports town goals to improve in that area.</p>	<p>This goal also makes efforts towards increasing housing opportunities for older residents or those who want to age in place.</p>
<p><i>Willington will encourage ways to allow for a wider range of housing choices for the growing number of older households who want to stay in Willington and who seek housing lower maintenance demands/offer other amenities.</i></p> <p><i>The Town will also consider the need to expand municipal services for residents that choose to “age in place” in their residence in Willington (tax abatement, social services, nutrition, etc.).</i></p>	<p>Towns across the state are currently working to adjust their housing stock to accommodate growing elderly populations. Willington has a decently sized elderly population and substantial number of people that age into this group in the next decade or so.</p>	<p>Willington has made strong efforts in this area with the establishment of its Designed Elderly Residential zone, but this regulation could be expanded further to assist elderly housing development.</p>
<p><i>Encourage housing choices for first-time home buyers.</i></p>	<p>CHFA/USDA loans assist first-time and low-income homebuyers in the purchasing of property.</p>	<p>The Town links a resource from the Connecticut Association for Human Services on its website, which does provide some information on HUD programs and the phone numbers to call, but the Town could provide more public information on USDA/CHFA mortgages in a user-friendly, pamphlet/brochure format for example.</p>
<p><i>Consider other housing choices appropriate for modest income persons and households</i></p>	<p>Willington has a great range of housing types, with a substantial amount of both multifamily and single-family housing types.</p>	<p>“Consider” is a weak verb and does not necessarily force the town to take any specific action. The Town can make more significant commitments to this goal in the AHP.</p>
<p><i>Willington will evaluate the ways to enhance utility of existing housing stock via reviewing minimum floor area requirements for a residential dwelling and consider alternative approaches.</i></p>	<p>Reducing minimum floor area can allow the Town to host smaller, less expensive housing developments that can potentially fall into the “affordable” category as well.</p>	<p>Single family, two family, and multifamily dwellings in DCR zones all have the same minimum livable floor areas per unit. Distinctions could be made between the three to reduce the minimum depending on the use.</p>

Regulatory Analysis

Similar to the review of the Town’s Plan of Conservation and Development, an analysis of Willington’s Zoning Regulations also serves to inform this Plan of any regulatory barriers to housing development in Town, particularly as it pertains to affordable housing development.

SOURCE: Town of Willington Zoning Regulations

Topic	Relevance	Regulation	Observation
Residential density	Increasing density allows more housing units on a given area of land, which improves financial viability for owners/renters and lowers costs for developers.	<ul style="list-style-type: none"> • 5.02, 5.07 allows one family dwellings allowed as of right in R-80 and DCR zones. • Single family dwellings allowed in DNC and DR if they existed at time of regulation change. Allowed in DER by special permit. • Special Regulations for single family dwelling in 7.07.04 • In-law apartments are allowed in single family residences through a Special permit • 7.07.04: Minimum floor area no less than 1000 square feet, and not less than 1000 sq ft for first unit of two-family dwelling + 800 sq ft for second unit • Two family dwellings allowed by special permit in R-80, DCR, and DER zones • Multifamily dwellings allowed by special permit in DCR and DER zones 	Methods to increase residential density like allowing duplexes/multifamily development in more of the residential zones, allowing accessory dwelling units, reducing minimum floor areas, increasing maximum lot coverage, etc. can increase residential development in relatively low impact ways.
Accessory structures	ADUs allow homeowners more flexibility with their property and can open more housing opportunities in-town while also being financially supportive of current residents.	<ul style="list-style-type: none"> • R-80 zone allows accessory uses (in-law apartments) through special permit • 11.01: Special regulations on home occupations 	Accessory dwelling units are permitted in a single-family dwelling, but occupation can only be by those related by blood, adoption, or marriage. The town (following new State law) will allow accessory dwelling units as of right and thus allow homeowners more flexibility with their properties. Having information available to the public on the Town’s website re: accessory dwelling units

			may help to inform residents on their options.
Multifamily	Providing sufficient housing options is important to supporting residents of different lifestyles, income levels, and general preferences. With a large student and young adult population, having multifamily housing options is extremely important.	<ul style="list-style-type: none"> • Two family dwellings allowed by special permit in R-80, DCR, and DER zones • Multifamily dwellings allowed by special permit in DCR and DER zones 	Multifamily is allowed only by special permit. The Town could consider allowing two-family dwellings or low-density multifamily housing (4-6 units) as of right in the zones that already allow it by special permit.
Senior housing	Given the decently sized elderly population (and subsequent growing 65+ age group) in Willington and CT overall, it's important to keep in mind the changing housing types this group will require as they begin to downsize, require assisted living, or move in with their children.	<ul style="list-style-type: none"> • Rest homes allowed by special permit in R-80, DNC, DC, DCR and DER zones. • Designed Elderly Residence zone is meant to provide sufficient and quality housing opportunities for the elderly population in Willington. 	Willington's age distribution shows a large amount of elderly and soon-to-be elderly age group who will require changing housing situations over the next ten years. Preparing to accommodate these changes is important moving forward.

VIII. What Steps Can Willington Take to Improve Housing Access?

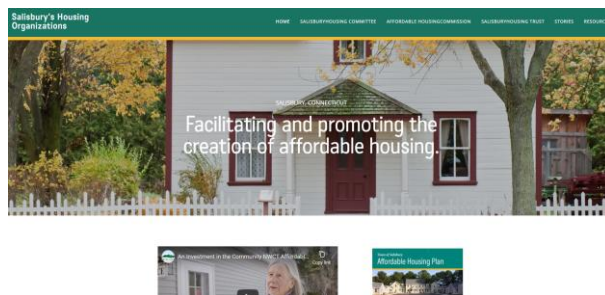
The Willington Planning and Zoning Commission was the primary body tasked with developing this Affordable Housing Plan. The Commission has provided the following recommendations to the Town of Willington after a thorough review of more than three dozen various techniques to increase affordable housing. The Commission has recommended only the items that best suit Willington's environment and community.

The following action items seek to address the major takeaways from Willington’s population and housing review, review of the Town’s zoning regulations and Plan of Conservation and Development, as well as community survey responses, which include the following:

- **Willington’s demand for smaller, less expensive housing types has outpaced the supply in town.** The Town’s typical household size is shrinking and projected to continue doing so over the next twenty years. At odds with this, is Willington’s large amount of 3+ bedroom family homes. This imbalance is reflective of the slow pace of development in recent years, as well as changing preferences of the community.
- **The combination of the community survey and existing demographic data and projections have led to the identification of four key groups that are important for providing more housing and affordable housing opportunities.** They include young adults aged 20-29, the elderly (65+), young families, and low-income households. These groups require a diversity of housing types and varying levels of affordability to avoid cost burden.
- **Willington’s current zoning regulations pose barriers to diverse housing development and discourage the kinds of development residents want and need.** Large and arbitrary minimum lot sizes, restrictive accessory dwelling regulations, and onerous permitting processes for two-family and multifamily dwellings have all worked together to limit the types of development seen today in Willington.

Policy #1 – Devote a municipal webpage highlighting town policies regarding housing development, funding opportunities, and informational resources.

Why: A municipal webpage dedicated to housing creates a consolidated resource for current and prospective residents. It is also helpful for town staff to have a resource to refer to and can be easily updated over time to reflect future changes. A webpage can contain a range of resources, including information on USDA/CHFA mortgages, funding options for housing repairs or maintenance, guidance on affordable housing opportunities in town, and contact information for relevant agencies, such as the Willington Housing Authority.



EXAMPLE OF A MUNICIPAL WEBPAGE FOR HOUSING FROM SALISBURY, CT

Policy #2: Reduce or eliminate minimum lot sizes in favor of soil-based zoning in targeted areas for housing development.

Why: Towns without complete sewer and water infrastructure often set large minimum lot size requirements without an understanding of each individual lot’s actual capacity for development.

The intensity of development that can occur on a given lot largely depends on the existing soil types, which then determine septic and water requirements. In a soil-based zoning scenario, a soil scientist would test the soil of a given lot at an applicant’s expense; the results of such test would ultimately determine the density of development. When land is zoned according to its soils, property owners can maximize the use of their land and have the option to build more densely at times, increasing residential densities. The linked map depicts the range of soil types existing in Willington: <https://arcg.is/1H5rie1>.



A PORTION OF A MAP OF WILLINGTON PARCELS OVERLAYED WITH SOIL TYPES

Policy #3: Allow for middle density housing as of right in targeted areas and as larger/historic home retrofits (additions)

Why: Allowing flexible development standards that encourage “Missing Middle” housing, creates more diverse housing opportunities, ranging from duplexes to small-scale multifamily. The South Willington Village Mixed Use Zone uses these flexible development standards to its advantage, to encourage mixed-use development, adaptive reuse, and denser residential development in a targeted area. The Town can similarly target appropriate areas for zoning changes that would encourage the development of this middle density housing. The public survey results revealed that community members want to see more Missing Middle housing types offered, namely two-family homes and townhomes.



EXAMPLE OF A DUPLEX

Policy #4: Create zoning regulations for cottage clusters, incentivizing starter houses, and pocket neighborhoods.

Why: There are several key groups in Willington who may desire smaller, less expensive housing situations. Namely, young adult couples, young families, empty nesters, and the elderly tend to prefer smaller, less complicated housing situations in areas where there is a strong sense of community. Willington should work to create zoning regulations that promote such housing types through cottage clusters, starter houses, and pocket neighborhoods. Adding more of these options to Willington diversifies its housing portfolio and increases affordable housing opportunities.



A COTTAGE CLUSTER COMMUNITY IN CONCORD, MA

Policy #5: Promote Accessory Dwelling Units (ADUs) as a concept to existing property owners AND allow ADUs as-of-right in Willington's Zoning Regulation in conformity with PA 21-29

Why: ADUs are smaller, independent residential dwellings units located on the same lot as a detached single-family dwelling. Willington's current zoning regulations allow family apartments as an accessory use to a principal dwelling; such apartments can only be occupied by blood relatives and exclude an entire market of people who would desire such living arrangements. ADUs allow property owners to earn a second income, perhaps even using such earning to pay off a mortgage. ADUs also allow residential densities to effectively double, without changing the fundamental appearance of a neighborhood. Creating ADU regulations (to conform with new state legislation requiring municipalities to permit one ADU on each lot containing a single-family dwelling) increases housing affordability because they are naturally affordable and offer homeowners a new possibility with their properties.

Policy #6: Implement 8-2i "Inclusionary Zoning" on developments over a certain size and establish a Housing Trust Fund

Why: Inclusionary Zoning policies require developers to set aside a percentage of units in a new residential development of a certain size for low to moderate income renters. If a developer does not wish to comply with this policy, a municipality can allow the developer to pay a Fee in Lieu (FIL) for the development instead, which can then be allocated to a Housing Trust Fund. A Housing

Trust Fund can then be used by the for the construction, rehabilitation, or repair of affordable housing. Harnessing the power of the private market to create affordable housing can lead to many new possibilities that were previously out of reach for Willington.

Policy #7: Promote USDA and CHFA financing support programs within the Real Estate community

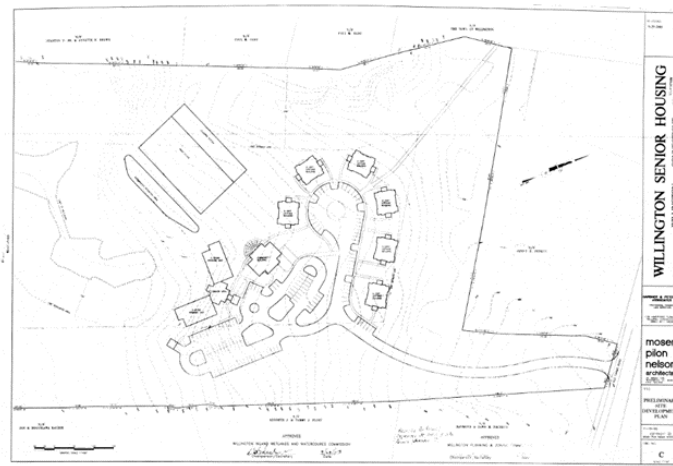
Why: Many real estate agents do not know or fully understand the resource of USDA or CHFA mortgages for single family houses, particularly when it comes to eligibility. These are well-established programs for helping first time and struggling homebuyers across the finish line. The Town can provide information and resources on these programs on the town housing webpage, can host informational meetings on these programs, and send out fliers and pamphlets to inform the real estate community.

			
Marketing Materials	Loan Status Information	CHFA Resource Map	Real Estate Agency Activity Reports
Download and print CHFA marketing materials to share with your clients.	Track the status of your buyer's loan. Only complete applications are input for tracking.	The CHFA Resource Map can tell you if you are within the Sales Price and Income Limit guidelines and will provide you with Targeted Area property information.	This report will show the CHFA Program loan activity generated by your company.

AN IMAGE OF RESOURCES FOR REAL ESTATE AGENTS ON THE CHFA WEBSITE

Policy #8: Pursue partnerships with nonprofit organizations or senior community developers

Why: One of the most important tools for affordable housing development is the use of “Low Income Housing Tax Credits” or LIHTC, which are tax incentives for developers to build affordable housing. LIHTC is a competitive process, but when a municipality works with a developer as a financial partner, that project is much more likely to receive this funding due to ranking standards. Button Hill, a 24-unit senior affordable housing development, is one example of how Willington has already gone through this process, and successfully helped create a high quality, well-used facility. Creating more opportunities like Button Hill can accommodate Willington’s low-income households as well as its large and growing senior population.



BUTTON HILL SENIOR HOUSING DEVELOPMENT

IX. Implementation: How Does Willington Move Forward?

The action items provided must be paired with a detailed plan for implementation to be truly effective. The table below links each action item to a primary supporting entity, additional supporting entity and a timeframe for implementation. Although likely subject to change, this table can and should be used as reference for future town activity as it relates to affordable housing.

Action Item	Leading Entity	Supporting Entity	Priority/Timeframe
Policy #1 - Devote a municipal webpage highlighting town policies regarding housing development, funding opportunities, and informational resources.	Town Staff	N/A	High – Year 1
Policy #2: Reduce or eliminate minimum lot sizes in favor of soil-based zoning in targeted areas for housing development.	Planning and Zoning Commission	Land Use Dept	Moderate – Year 2-3
Policy #3: Allow for middle density housing as of right in targeted areas and as larger/historic home retrofits (additions)	Planning and Zoning Commission	Land Use Dept	High – Year 1
Policy #4: Create zoning regulations for cottage clusters, incentivizing starter houses, and pocket neighborhoods.	Planning and Zoning Commission	Land Use Dept	Moderate – Year 2-3
Policy #5: Promote Accessory Dwelling Units (ADUs) as a concept to existing property owners AND allow ADUs as-of-right in Willington’s Zoning Regulation in conformity with PA 21-29	Planning and Zoning	Board of Selectmen / Town Staff	Moderate – Year 1 and ongoing
Policy #6: Implement 8-2i “Inclusionary Zoning” on developments over a certain size and establish a Housing Trust Fund	Planning and Zoning	Board of Selectmen / Town Staff	Moderate – Year 1-2
Policy #7: Promote USDA and CHFA financing support programs within the Real Estate community	Town Staff	N/A	Moderate – Year 1-3
Policy #8: Pursue partnerships with nonprofit organizations or senior community developers	Board of Selectmen	Land Use Dept	Moderate – Year 1-3