



# Town of Farmington

## Affordable Housing Plan

Draft

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**Town of Farmington Town Plan and Zoning Commission**

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## **Community Values Statement**

Farmington will be recognized as a historic and progressive Town with an engaged citizenry committed to the betterment of the entire community. To that end, high quality services will be provided to a diverse population living and working in a balanced blend of open space, residential housing, and commercial properties supported by stable and equitable revenues.

Farmington embraces a diverse and inclusive housing stock that provides affordable homeownership opportunities, quality rental options, and housing choices for all household types, income levels, and life stages. A diverse and inclusive housing stock allows young people to live in the community where they grew up, allows residents to downsize within the community, and provides housing opportunities that strengthen Farmington's economic base. Farmington contains many unique neighborhoods ranging from rural areas with large lots and open space, to historic mixed-use villages, to vibrant commercial corridors. Future housing development should continue to align with the unique characteristics of each neighborhood, in accordance with the Plan of Conservation and Development.

Farmington is recognized as an economic leader in the Hartford region with its large employment base, low mill rate, and strong fiscal management. Property taxes make up a sizable share of housing costs within Connecticut. Understanding that its low mill rate helps maintain reasonable housing costs for all residents, Farmington will continue to focus on economic development and fiscal responsibility.

Finally, Farmington prides itself on its excellent quality of life for all residents, including its top-rated school system, quality town services, and access to open space, recreational, and cultural opportunities. A diverse housing stock will allow new residents to take advantage of all that Farmington has to offer and ensure that existing residents can continue to live in the community as they age.

## Introduction

The Town of Farmington has developed an Affordable Housing Plan which identifies strategies - to grow the number of affordable housing units over the next five years in a manner that aligns with community values. This plan is intended to satisfy the statutory requirements under CGS Section 8-30j. Affordable Housing Plans must be updated every five years per state statute. Funding for this plan was made possible by a grant from the Connecticut Department of Housing.

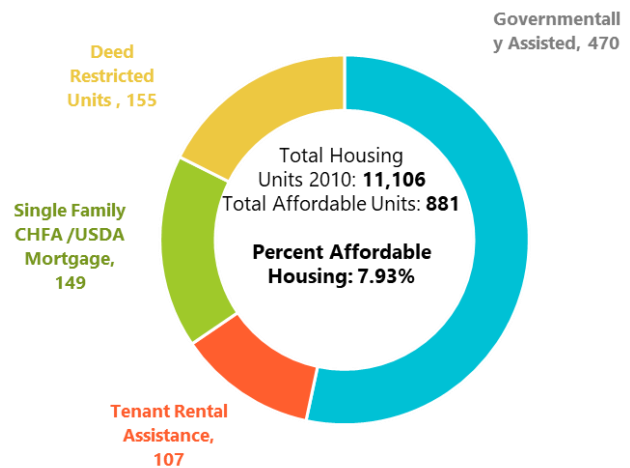
### What is Affordable Housing?

The State defines Affordable Housing as housing that costs 30% or less of household income for households making less than 80% of state or Area Median Income (AMI), whichever is lower. As of 2020, a family of four making less than \$78,500 per year or an individual making less than \$54,950 per year could qualify for affordable housing in Farmington. Income limits are updated on an annual basis by the U.S. Department of Housing and Urban Development (HUD). According to data from the HUD, about 28% of Farmington households make less than 80% of area median income and may be eligible for affordable housing programs.

Affordable housing, as the State defines it, typically only includes protected units that are reserved for low-income households through deed restrictions or through governmental assistance programs such as housing vouchers or subsidized mortgages. According to 2020 data published by the Connecticut Department of Economic and Community Development (DECD), 881 units, or 7.93% of Farmington's total housing units were protected affordable units. Farmington also has many naturally occurring affordable housing units. While these units may be affordable to low-income households today, they may not be affordable in the future if rents or home sale prices increase.

A common myth around affordable housing is that it consists only of higher density apartments. This is not true. Affordable housing can be like any other type of housing and comes in many forms, shapes and sizes ranging from single-family homes to duplexes and from townhomes to apartments. It can be privately owned or rented. It can house seniors, families with children, single individuals, or persons with disabilities. It can also come in a range of architectural styles making it virtually indistinguishable from other housing types. While some affordable housing units are owned and managed by public entities, like the Farmington Housing Authority, most are privately owned and managed.

**Affordable Housing Units in Farmington, by Type: 2020**



Source: Department of Economic and Community Development, Affordable Housing Appeals List

### **Why is Affordable Housing Important?**

Affordable housing provides many benefits to the community. Growing the number of affordable housing units would allow those with roots in the community to continue living here, regardless of their economic status. Affordable and diverse housing choices would allow young adults to move back to the community, in which they grew up. Seniors would be able to remain in the community after they retire and have opportunities to downsize, should they choose. Households that experience a loss of income due to economic circumstances, disability, divorce, or loss of a spouse, will not be displaced from the community, due to the inability to pay for housing. Workers in essential jobs such as teachers, grocery store workers, home health aides, childcare workers, restaurant workers, and first responders would have an opportunity to live where they work. Affordable housing can also support businesses by providing housing choices for entry level workers, medical residents, and lower wage workers at major employers such as UConn Health Center, Jackson Laboratory, and United Technologies.

### **Plan Development Process**

The Affordable Housing Plan was developed over a six-month period and provided opportunities for community participation. A project website was launched to engage and educate residents on different types of affordable housing, share project updates, and solicit feedback through online surveys.

A community survey ran for three weeks in March 2021 and gathered input from 315 residents on community values and housing needs. The key findings of the survey were:

- Top community assets identified in the survey include its school system, low taxes, location, and access to open space and natural resources.
- Survey respondents frequently cited that Farmington has too few housing choices for young adults, low-income households, and individuals living alone.
- Two-thirds of respondents also shared potential benefits of increasing housing diversity, including having a more diverse population, the ability to attract new and retain existing residents, and to support local businesses.

Full survey results can be found in *Appendix A*.

A public workshop was held on March 30, 2021 which presented the needs assessment, community survey results, and case studies and potential strategies. Participants were asked to provide to input on potential strategies. Those who were unable to attend the workshop were able to participate in the workshop exercises through the project website. Participants showed the support for a range of strategies, including inclusionary zoning for new multi-family developments with a fee-in-lieu option, expansion of the cooperative homeownership program, and reducing restrictions on accessory dwelling units.

## Affordable Housing in Farmington

As of 2020, 881 units, or 7.93% of Farmington's total housing units are protected affordable units. This includes 470 governmentally assisted units, 107 units receiving tenant rental assistance, 149 USDA or CHFA mortgages, and 155 deed restricted units. Farmington has a larger share of protected affordable units than its peer communities in the Farmington Valley.

Over the last 25 years, Farmington has added over 200 protected affordable housing units. Many of these units resulted from previous affordable housing initiatives such as the State's Housing Partnership Program and the Regional Housing Compact Pilot Program through the Capitol Region Council of Governments (CRCOG). The different types of affordable housing in Farmington today are described in the sections below.

### Farmington Housing Authority

The Farmington Housing Authority owns and manages Maple Village, a 40-unit affordable housing development in Unionville serving elderly and disabled residents. The complex was built in 1975. There is currently a waiting list of 65 households, which equates to a 3 to 5 year waiting period.



*Maple Village in Unionville serves elderly and disabled residents*

### Cooperative Homeownership Program

The Farmington Housing Authority administers a Cooperative Homeownership Program, which has created 35 deed restricted affordable ownership units over the last thirty years. Homes are constructed on town-owned lots and town continues to own the lot. Buyers pay mortgage for house only and, after four years, an annual fee to town for use of the land. Deed restrictions are placed on the property in exchange for financial assistance, and if the homeowner sells the home, it must be sold to another income-eligible household. Funds for this program are provided through the Cooperative Housing Trust Fund.



*Heritage Glen is one of the many privately owned and managed affordable housing developments in Farmington*

### Housing Vouchers

Housing vouchers provide low-income households with a subsidy that is then used to pay rent in the private marketplace. Eligible households pay 30% of their income towards rent, while the housing voucher covers the remaining costs up to the rent limits set by the U.S. Department of

Housing and Urban Development (HUD). The Farmington Housing Authority administers 90 housing vouchers, although due to funding limitations only leases up about 84 units annually. There are currently 19 households on the waiting list, and it will be many years until all households on the waiting list can participate in the program. The waiting list is only opened every 15 years, underscoring the high demand for this program.

**Private Affordable Housing**

Most protected affordable housing units in Farmington are privately owned and managed, including but not limited to Snowberry Cobble, Hunters Ridge, Village at Yorkshire, and Heritage Glen. Most of these developments are mixed-income and contain a set aside of affordable units, mixed in with market rate units. While some of these units are protected permanently, others have 30- or 40-year deed restrictions that may expire in the coming years. According to the Partnership for Strong Communities, approximately 26% of governmentally assisted units are at risk of loss over the next five years due to expiring deed restrictions.



*The Village at Yorkshire provides 90 units of affordable rental housing to eligible senior households*

**List of Affordable Housing Developments in Farmington**

Development Name	Type	Ownership	Affordable Units
Heritage Glen	Rental	Private	31
Westwoods II	Rental	Private	34
Cornerstone Village	Ownership	Private	46
Hunters Ridge	Ownership	Private	20
The Village at Hunters Ridge	Rental	Private	51
Maple Village	Rental	Public	40
Village at Yorkshire	Rental	Private	90
Snowberry Cobble	Ownership	Private	89
Tunxis Apartments	Rental	Private	32
Forest Court Apartments	Rental	Private	36
Westmain Village	Ownership	Private	4
Westerleigh	Rental	Private	60
Cooperative Homeowner Program	Ownership	Public	35
<b>Total</b>			<b>568</b>

*Source: Town of Farmington*

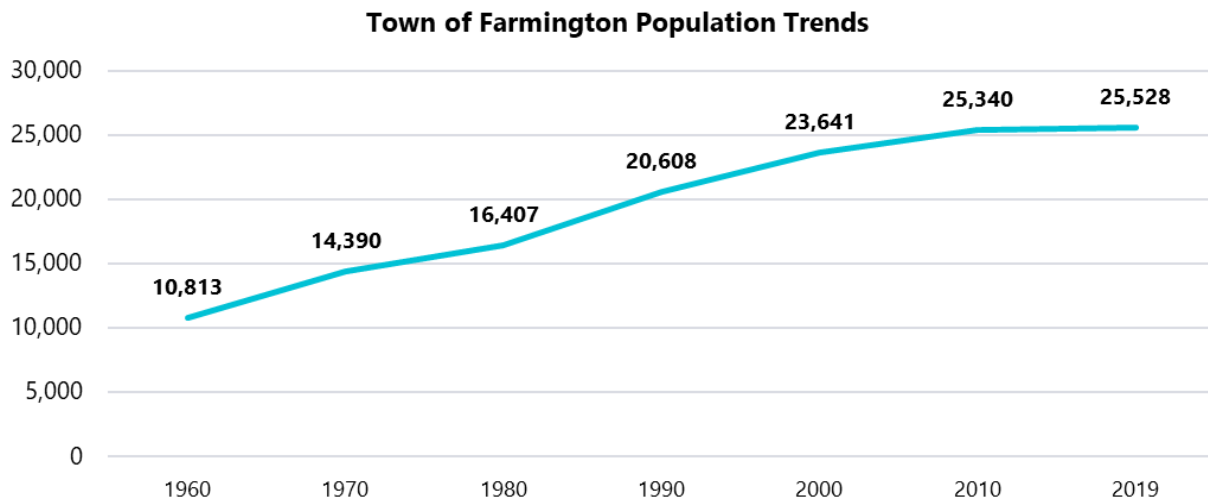
*May differ slightly from DECD reported numbers*

## Housing Needs Assessment

This section presents a summary of the key findings from the Housing Needs Assessment. For the complete Housing Needs Assessment, please see *Appendix B*.

### Demographics

- Farmington’s population has stabilized over the last ten years. Historically Farmington’s population growth has been tied to new housing construction. According to 5-year population projections developed by ESRI, Farmington’s population is projected to grow slowly through 2025.
- Farmington has seen a shift towards smaller households. As of 2019, over 60% of households are made up of one or two people. Comparatively, over 60% of Farmington’s housing units have 3 or 4 bedrooms, suggesting that the supply of smaller housing units has not kept up with demand.

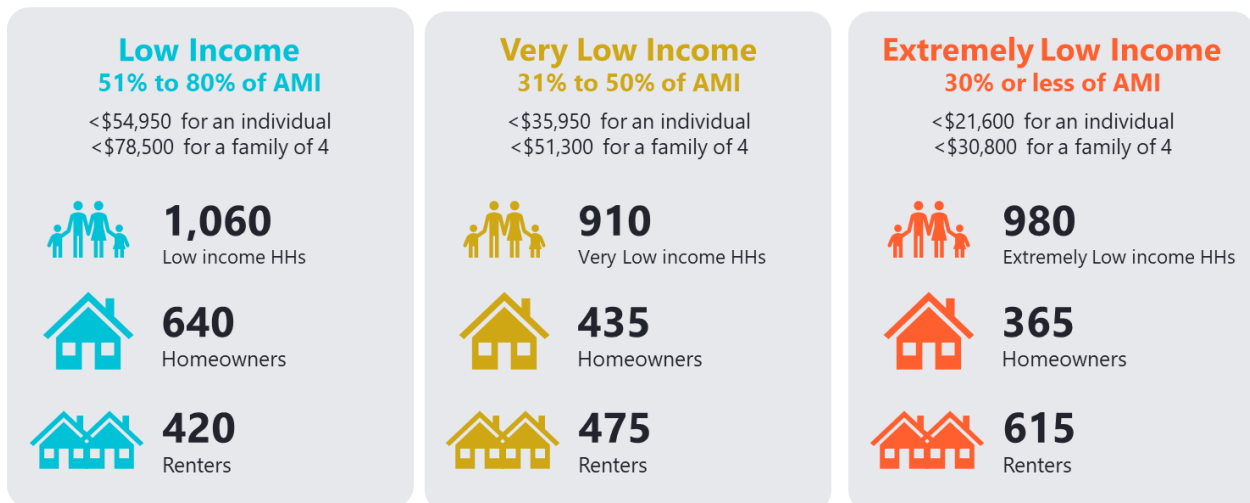


Source: U.S. Census Bureau 1960-2010, 2019 American Community Survey 5-Year Estimates

## Housing Stock

- Farmington has a diverse housing stock, providing housing choices at a range of tenures, styles, sizes, and price points. However, Farmington lacks diversity at the most affordable price points.
- Like many communities, Farmington saw a strengthening home sale market in 2020. Rising sale prices may result in the loss of “naturally occurring” affordable housing units and price out low- and moderate-income homebuyers.
- Farmington has 2,950 households (28% of total) who make less than 80% of Area Median Income (AMI) and may qualify for affordable housing programs. This is about equally split between homeowners and renters.

## How many Farmington Families Need Affordable Housing?



Source: U.S. Department of Housing and Urban Development (HUD) Income Limits for Farmington CT Comprehensive Housing Affordability Survey (CHAS): 2013-2017

- Cost burdened households spend greater than 30% of their income on housing and may have difficulty affording other necessities such as food, clothing, transportation, and medical care. About 30% of Farmington’s households are cost burdened. Seniors, young adults, renters, and low-income households making less 80% of AMI are disproportionately cost burdened compared to the total population.
- A housing gap analysis was performed comparing the supply of “naturally occurring” affordable housing to local demand. The Town has a significant number of “naturally occurring” affordable housing units for families making 80% of AMI. However, there is a shortage of units for smaller households and those making less than 50% of AMI.

- Demand exceeds supply for existing affordable housing programs. The Farmington Housing Authority (FHA) has a 3 to 5 year waiting list for Maple Village, which provides housing for senior and disabled residents. The waiting list for housing vouchers administered the FHA could be up to 7 years.
- The number of units accessible to persons with disabilities in the private marketplace is limited, putting great demand on Maple Village. Housing for disabled residents (both young disabled and elderly disabled) continues to be a need within the community with demand exceeding supply.

## Land Use & Zoning Assessment

This section presents a summary of the key findings from the Planning and Zoning Review. For more details, please see *Appendix B*.

- The Town of Farmington Zoning Regulations permit a range of housing types and densities. However, new duplex, 3-4 family dwellings, and multi-family dwellings would require either a zoning map change or special permit approval.
- Farmington contains two inclusionary zones with affordable housing set-aside requirements. The Affordable Housing Zone requires 40% of units to be set-aside as affordable. This zone is currently used for the Snowberry Cobble and Cornerstone at Farmington developments. The Housing Opportunity District is located in the UConn Health Center neighborhood and is currently used for the Village at Yorkshire development.
- There is no vacant land available within the two inclusionary zones. Future developments using these zoning approaches would require a zoning map change.
- Accessory dwelling units (ADUs) are currently permitted in the Zoning Regulations. However, requirements are very strict. Only attached ADUs are allowed and the occupant must either be a relative of the homeowner or employed by the household.
- The Plan of Conservation and Development supports a range of housing densities. The Plan recommends that higher intensity housing be clustered along arterial roadways to avoid sprawl in lower density neighborhoods.

## Infrastructure Assessment

- Sanitary Sewer and water service are available in many neighborhoods including Unionville, Farmington Center, the UConn Health Center Neighborhood, the Route 4 corridor, and Route 6 corridor.
- CTtransit provides bus service to the Farmington Avenue (Route 4) corridor, Unionville, the UConn Health Center neighborhood, West Farms Mall, and the Plainville Avenue (Route 177) corridor.

## Objectives and Strategies

*Note that some strategies within this section may change pending the outcome of the 2021 legislative session.*

### 1. Continue Affordable Housing Programs through the Farmington Housing Authority

The Farmington Housing Authority will continue to lead the Town's affordable housing efforts by managing and maintaining its existing affordable housing units in a state of good repair, administering housing vouchers, and promoting affordable ownership opportunities through the Cooperative Homeownership Program.

1.1 **Continue Current Programs and Explore Opportunities for Expansion** – The Farmington Housing Authority should continue oversight and administration of its affordable housing programs including owning and operating the Maple Village senior and disabled housing development, overseeing the Cooperative Homeownership Program, and administering housing vouchers. The Town should continue these programs while exploring a range of funding sources to support program expansion including: federal and state grants, public-private partnerships, and the use of an expanded Housing Trust Fund (see Strategy 4.2).

### 2. Evaluate ways to increase capacity to further Affordable Housing

The recommendations of this Plan represent a starting point for potential future changes to Town Ordinances and Zoning Regulations. Establishing a committee to oversee the recommendations of this Plan and conducting regular training for staff and land use boards can help the Town make progress towards its goals.

2.1 **Reactivate the Housing Committee** – Chapter 31 of the Town of Farmington Code establishes the Farmington Housing Partnership with the purpose of increasing the supply and availability of affordable housing in the Town. This committee has been inactive for some time and should be reactivated to guide future affordable housing efforts. The Town should review the current Farmington Housing Partnership Ordinance and update the ordinance as necessary to ensure that the Partnership's purpose and membership align with current affordable housing objectives. It is recommended that this committee be comprised of members of the Housing Authority Board, town staff, and members of local non-profit housing or community development organizations.

2.2 **Schedule Regular Housing Committee Meetings to track Plan Implementation** – Members of the Farmington Housing Partnership or other Housing Committee should meet quarterly to discuss the implementation of the Affordable Housing Plan and to provide guidance to Town Council and land use boards.

2.3 **Maintain adequate staffing and skill sets to administer affordable housing programs** – The initiatives in this Plan may require additional administration and oversight. The Town should evaluate its staffing to ensure that it has the staffing levels,

skill sets, and access to training programs to properly oversee and administer the affordable housing initiatives outlined in this Plan.

**2.4 Provide Affordable Housing Training to staff and members of land use boards**

State statutes pertaining to affordable housing are likely to change over the coming years. In partnership with the UConn Center for Land Use Education and Research (CLEAR), the Connecticut Chapter or the American Planning Association (CCAPA), or the Partnership for Strong Communities, Farmington should provide annual training to staff and members of land use boards and commissions will ensure that they are educated on statutory requirements and understand affordable housing best practices.

**3. Reduce restrictions to the Town's Accessory Dwelling Unit (ADU) Regulations**

Farmington's current Accessory Dwelling Unit (ADU) regulations are restrictive, limiting their use as an effective affordable housing tool. Many restrictions should be reassessed or removed, although reasonable restrictions should be maintained to ensure health and safety standards and to minimize impacts to neighboring properties.

3.1 **Eliminate rental restrictions on ADUs** – currently only a family member or a person employed by the homeowner can live within an ADU in Farmington. Section 21.B.2 of the Zoning Regulations should be modified to eliminate this restriction. The Town should maintain owner-occupancy requirements for the principal dwelling, or ADU.

3.2 **Allow detached ADUs** – currently ADUs are only permitted within the principal dwelling. The definition of Accessory Apartments in Section 21.A should be modified to allow both attached and detached units. Section 21.B should be modified to create separate standards for attached and detached ADUs. Detached ADUs should maintain the same setback requirements as the principal structure to ensure adequate buffers from surrounding properties.

3.3 **Review ADU Standards** – conduct a review of Section 21 of the zoning regulations and modify the ADU size, parking, and configuration standards as necessary. This task should be conducted after the 2021 legislative session to ensure that ADU standards align with any new statutory requirements.

**4. Explore Inclusionary Zoning approaches for Multi-Family Developments**

Inclusionary zoning requires or incentivizes a set-aside of affordable units as part of future developments. Affordable units would be deed restricted and reserved for households making less than 80% of Area Median Income. The Town currently has two zones with inclusionary requirements. However, there is no vacant land within those zones, and future projects would rely on the zone change process. It is recommended that the Town focus its initial efforts on inclusionary zoning for all multi-family developments over five units and

require a set-aside requirement of at least 12% of units as affordable. Additional outreach with stakeholders will help inform future zoning approaches to inclusionary zoning.

4.1 **Host a developer panel to inform Inclusionary Zoning discussions** – it is important that inclusionary zoning regulations are achievable in the private development marketplace while also meeting the Town’s objectives. If regulations are too stringent, it may stifle new development. If regulations are too lax, then the Town may not achieve meaningful progress towards its affordable housing goals. The Town should host a developer panel attended by staff, elected officials, as well as local housing developers, realtors, major employers, and not-for-profit housing organizations. This panel should discuss the following:

- The Town’s affordable housing goals
- Market conditions for different unit types and price points
- Zoning and approval process
- Incentive vs. prescriptive (requirement) approaches to inclusionary zoning
- Set-aside percentages
- Use of fees-in-lieu

The results of the developer panel will ensure that the Town Plan and Zoning Commission has a balanced perspective that can inform future changes to the Zoning Regulations.

4.2 **Adopt Inclusionary Zoning provisions** – following the developer panel, the Town Plan and Zoning Commission should adopt an Inclusionary Zoning regulation for multi-family developments of five units or more. The zoning approach and set-aside percentages should be informed by the developer panel as described in Strategy 4.1.

4.3 **Create greater flexibility for Housing Trust Fund distributions**– Chapter 12 the Town Code establishes a Cooperative Housing Trust Fund that supports the Cooperative Homeownership Program. The Trust is funded through land lease payments from program participants, and historically, through the Town budget. The Town could play a greater role in affordable housing unit creation if the revenues into the fund were increased using inclusionary zoning and a fee-in-lieu (see Strategy 4.4). Should revenue into the trust be increased, the Town should modify Chapter 12 of the Town Code to allow these funds to be used for additional priorities:

- Housing repair and rehabilitation projects for eligible low-income homeowners.
- Provide funding support for the creation of additional affordable housing units for senior or disabled households.

4.4 **Provide a revenue stream to support the Housing Trust Fund using fees-in-lieu** – Should the Town adopt Inclusionary Zoning regulations, a fee-in-lieu of option could

provide a revenue stream for the Housing Trust Fund. Developers who do not meet inclusionary zoning requirements would have the option to pay a fee into the Housing Trust Fund in-lieu of building affordable units, or in exchange for a density bonus. These funds could then be used to expand the Cooperative Homeownership Program, or fund other affordable housing initiatives (see Strategy 4.2).

## **5. Reduce Restrictions for Multi-Family Development**

Due to the lack of vacant land in existing multi-family zones, most multi-family development in Farmington will require a zone change and a special permit approval, adding additional costs and uncertainty to projects. The Town should establish a less restrictive zoning process for multi-family developments that meet the Town's affordable housing goals while providing greater clarity on desired design characteristics.

5.1 **Modify the zoning regulations to permit mixed-income housing subject to site plan approval** – Currently, all multi-family housing developments in Farmington are subject to special permit approval. The Town should modify the zoning regulations for the RDM and Special Innovation Zones to allow mixed-income multi-family developments that meet the Town's Inclusionary Zoning requirements (see Objective 4) to move forward under a less arduous zoning permit approval process.

5.2 **Reduce Minimum Parking Requirements for Multi-Family Housing Units** – the minimum parking requirements for two, three, and four family homes are two spaces per unit, and 2.3 spaces per unit for multi-family units in the RDM zone. These requirements do not take the size of the unit into consideration. The Zoning Regulations should be modified to reduce the minimum parking requirements for smaller housing units. It is recommended that the minimum requirements be lowered to 1 parking space for a one-bedroom unit and 2 parking spaces for two or more-bedroom units.

5.3 **Add Universal Design Provisions to the**

**Zoning Regulations** – Universal design techniques such as providing single-story housing units (or elevators), wheelchair accessible doorways, and grab bars in restrooms ensure that seniors and disabled residents have adequate and accessible housing options. For multi-family developments with more than five units, the zoning regulations should be modified to either require or incentivize the creation of accessible units. Farmington could pursue either a prescriptive or an incentive-based approach. A prescriptive approach could require at least 10% of units meet universal design standards. An incentive-based approach could provide a density bonus for developments where at least 10% of units meet universal design standards.

5.4 **Provide greater clarity on desired architectural design characteristics for multi-family development** – in exchange reducing restrictions on multi-family housing in the RDM and Special Innovation Zones, the Town Plan and Zoning Commission should strengthen architectural and site design standards to ensure consistent architectural and site design.

The regulations should contain specific information on building massing, roof types, cladding materials, colors, lighting, landscape elements, and site design.

**Universal Design**

Universal design (UD) promotes accessibility, safety, flexibility, functionality, simplicity, and comfort without compromising the aesthetics of space. One of the key concepts of UD is visitability, meaning that all housing meets minimum levels of accessibility to enable persons with disabilities to visit and navigate other people's houses freely and without barriers. The basic requirements for visitability include zero-step entries, wide doorways, and at least a half-bath on the first floor. An additional benefit is that these design features make homes more livable for both residents and visitors, as well as persons with perceived disabilities, at little or no extra cost.