

BRANFORD

2022-27 Affordable Housing Plan



**PROPOSED PLAN FOR PUBLIC HEARING
SCHEDULED FOR MAY 19, 2022**

**Affordable Housing Steering Committee
Planning & Zoning Commission**

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Within this report, certain terms may be hyper-linked to the glossary of housing terms in Appendix A.

PROPOSED AH PLAN FOR PUBLIC HEARING ON MAY 19, 2022



April 8, 2022

To Branford Residents,

This document is the proposed 2022-27 Affordable Housing Plan for Branford. The preparation and adoption of an Affordable Housing Plan by June 1, 2022 is required by Section 8-30j of the Connecticut General Statutes.

The Plan represents a collaborative effort by an Affordable Housing Steering Committee, Town Staff, and a consultant with important contributions from:

- Branford residents who participated in an on-line survey and public meetings, and
- David Fink and the South-Central Regional Council of Governments who facilitated a community discussion about affordable housing.

The public hearing to consider adoption of this Plan is scheduled for May 19, 2022.

Sincerely,

Planning & Zoning Commission

State Statues require “the municipality” prepare an Affordable Housing Plan. As the planning commission for all of Branford, the Planning and Zoning Commission is adopting this Plan for the entire municipality, including Pine Orchard and Short Beach. However, it is important to note that Short Beach and Pine Orchard have independent zoning authority.

So, although housing needs and considerations affect all parts of Branford, this Plan is not intended to tell these jurisdictions how to implement their zoning.

1

PLANNING FOR HOUSING CHOICES

Overview

This is the 2022-27 Affordable Housing Plan for the Town of Branford. Section 8-30j of the Connecticut General Statutes requires that each municipality prepare and adopt an affordable housing plan by June 2022 and update it at least once every five years thereafter.

While Branford has studied housing issues previously (such as the 1990 Housing Needs Assessment and the 2019 and prior Plans of Conservation and Development), this is the first specific affordable housing plan for Branford.

This Plan was prepared by an Affordable Housing Plan Steering Committee. The Steering Committee held a number of meetings and conducted an on-line survey as part of its work. A variety of issues were investigated and discussed.

Based on this work, the Affordable Housing Plan Working Group recognized:

- Housing is a basic human right
- Housing affordability is an issue facing more and more people
- Housing affordability issues are expected to continue over time
- Providing for a variety of housing choices helps ensure that people of all incomes, ages, and other characteristics will be able to find housing in Branford to meet their needs.

“Housing is absolutely essential to human flourishing.”

Without stable shelter, it all falls apart.”

Matthew Desmond,
American Sociologist
Princeton University

GOAL

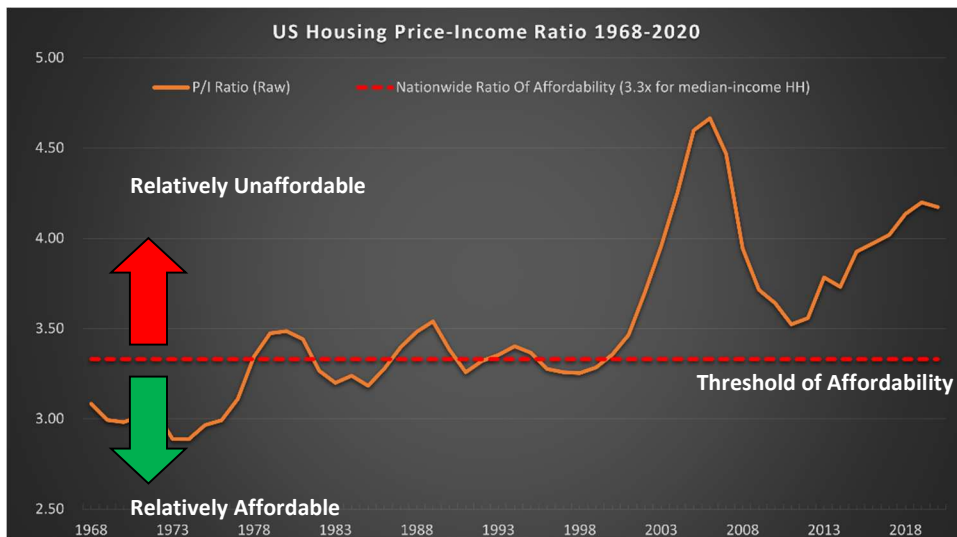
Provide for a variety of housing choices in Branford for persons and families of all incomes, ages, and other characteristics such as race, ethnicity, disabilities, etc.



Housing Unaffordability

People who have housing may not be aware of how housing has become unaffordable for many people.

The following graphic shows the **ratio** of median house prices to [median incomes](#) and how it has grown ever higher over time. Prior to 1980 or so, the median housing price in America was less than three times the median family income. The ratio bumped up through the 1980s and 1990s (the dashed red line reflects a ratio when median housing cost is 3.33 times the [median income](#)). Then, over the last 20 years, the ratio has fluctuated with housing being particularly unaffordable during the “sub-prime mortgage crisis” and now with the recent “Covid bump” in housing prices.



Federal Reserve

The Affordable Housing Steering Committee learned that there are many people being left out and left behind in the housing market and that there will continue to be many people needing housing that is affordable. There will also be people seeking other housing options in Branford. This includes:

1. Current residents who want to continue to live here but want additional housing options (smaller, less maintenance, more affordable, etc.)
2. Parents or children of existing residents who want to live in Branford,
3. Elderly residents seeking lower costs and/or social engagement,
4. People who work in Branford and would like to live here (such as school teachers, “essential workers” in areas such as emergency services, health care, education, government, retail, etc.),
5. People who would like to enjoy the benefits of living in Branford.
6. People who want to stay in a community they love through whatever circumstances they may find themselves in.

[Appendix B](#) contains the [Fair Housing](#) Policy adopted by the Town.

2

BACKGROUND DATA

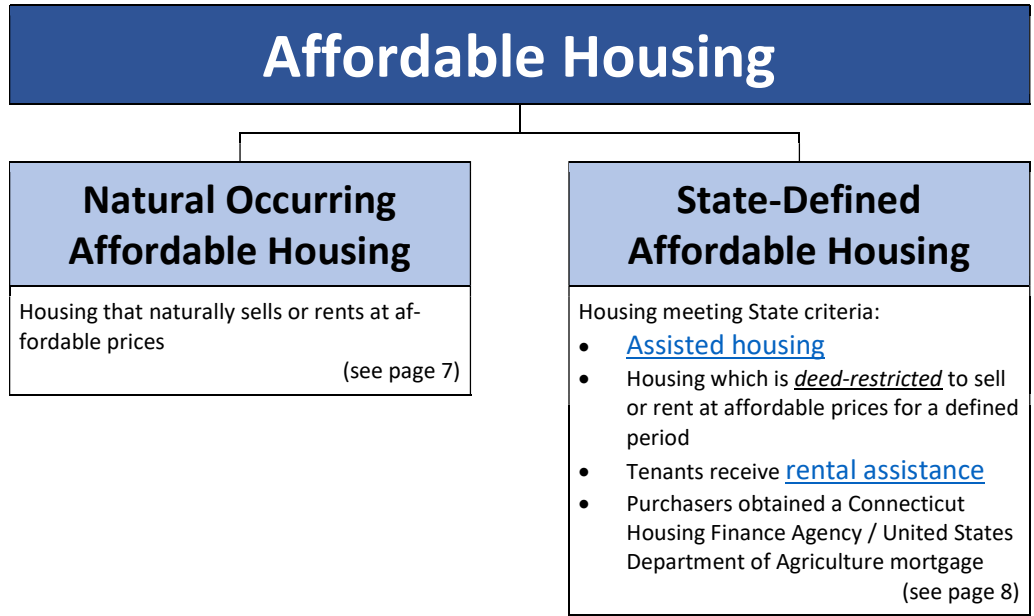
What Is Affordable Housing?

In this Affordable Housing Plan, the term “[affordable housing](#)” refers to housing units which are affordable to persons and families earning low- or moderate-incomes:

- Low- or moderate-incomes means persons or families (called households) that earn 80% or less of the [area median income](#) (AMI).
- Affordable means that such households do not spend more than 30% of their [annual income](#) on housing.

Under that framework, there can be two types of affordable housing:

- [Naturally occurring affordable housing](#) (called “NOAH”), and
- State-defined affordable housing).



[Appendix C](#) illustrates how the above parameters translate to actual rents and sales prices:

2021 Maximum Prices By Unit Size At 80% Of Area Median Income

	Studio	1 BR	2 BR	3 BR	4 BR
Monthly Gross Rent	\$1,258	\$1,395	\$1,674	\$1,934	\$2,170
Sales Price @ 3.50%	\$178,278	\$179,678	\$209,802	\$236,084	\$256,859
Sales Price @ 4.50%					

How Much “Naturally Occurring Affordable Housing” Does Branford Have?

Rental Rate – According to the American Community Survey (ACS), the median gross monthly rent in Branford in 2019 was about \$1,368 per month. Although the specific bedroom configuration is not known, the ACS data reports 2,480 units that rented for less than \$1,500 per month.

Total Number of Rented Units:	Number	Cumulative
No cash rent	216	216
Less than \$500	109	325
\$500 to \$999	459	784
\$1,000 to \$1,499	1,696	2,480
\$1,500 to \$1,999	1,140	3,620
\$2,000 to \$2,499	293	3,913
\$2,500 or more	23	3,936

Unit Value (ACS Data) - Data from the American Community Survey suggests that the median house value in Branford in 2019 was about \$293,145. Although the specific bedroom configuration is not known, the ACS data reports 3,074 units were valued at less than \$250,000.

Total Number of Owned Units:	Number	Cumulative
Less than \$50,000	276	276
\$50,000 to \$99,999	242	518
\$100,000 to \$149,999	379	897
\$150,000 to \$199,999	1,083	1,980
\$200,000 to \$249,999	1,094	3,074
\$250,000 to \$299,999	1,324	4,398
\$300,000 to \$399,999	1,820	6,218
\$400,000 to \$499,999	634	6,852
\$500,000 to \$999,999	1,141	7,993
\$1,000,000 or more	440	8,433

[Appendix D](#) contains a table summarizing the Assessor’s database for estimated market value by type of residence (single-family, condominium, etc.) and by number of bedrooms.

Overall, it is possible that Branford has over 5,500 [naturally occurring affordable housing](#) units (2,480 rental units plus 3,074 ownership units) which sell or rent at affordable prices.

NOAH Data Sources

There is no perfect data source of how much [naturally occurring affordable housing](#) (NOAH) there might be in Branford:

- The 2010 Census is already 12 years old
- The 2020 Census is not due to be released until May 2022 or later,
- The American Community Survey (ACS) is a 5-year average (2016-19) based on a small sample size and extrapolated to the community,
- The Assessor database reports estimated market value of ownership units but does not capture rental rates of individual units, and
- Multiple Listing Service (MLS) data only captures sales and rentals in a specific year (a subset of all housing units in the community) listed with realtors.

How Much State-Defined AH Does Branford Have?

The State Department of Housing recognizes 489 housing units in Branford qualifying as “State defined affordable housing units”:

- [Assisted housing units](#),
- Deed-restricted housing [units](#),
- [Households](#) using tenant [rental assistance](#) certificates in Branford,
- [Households](#) utilizing [CHFA/USDA mortgages](#) in Branford.

ASSISTED HOUSING	Street Address	Total	Family	Elderly / Disabled	Built	
Branford Housing Authority						
•	Parkside Village I	115 So. Montowese St.	50	0	38	1974
•	Parkside Village II	3 Block Island Road	40	0	23	1985
Branford Interfaith Coalition						
	Ivy Street Apartments	146-190 North Ivy St.	29	29	0	1991
Other						
	John B. Sliney House	21 Rice Terrace	38	0	38	1981
	Robert Giaimo House	14 Rice Terrace	44	0	44	1983
	Rosenthal Gardens	63 Kirkham Street	17	17	0	
	S.A.R.A.H.		2	0	0	
	Marrakech, Inc. (group home)	21 Victor Hill Road	6	6	0	
	St. Stephen's Townhouse	13-29 Rogers Street	7	7	0	
			243	59	143	

DEED-RESTRICTED HOUSING	Total	Start Date	Expiration Date
14 Summit Place / 22 Summit Place	7	2018	2058
43 Hotchkiss Grove	1	2019	2059
40 Thimble Islands Road	1	2019	2059
		9	

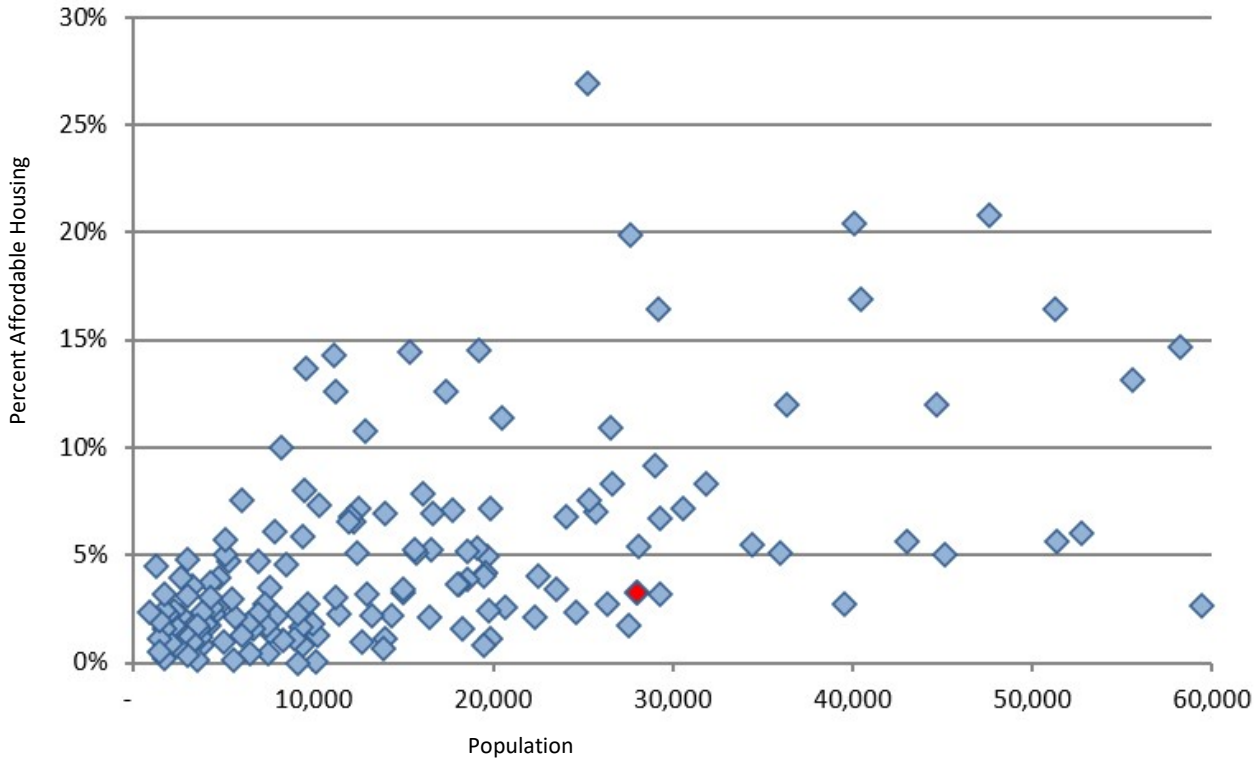
TENANT RENTAL ASSISTANCE	73	Locations not disclosed
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CHFA / USDA MORTGAGES	152	Locations not disclosed
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TOTAL STATE-DEFINED	477 Units	3.41%
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Comparison Of State-Defined Affordable Housing
(Data is based on 2010 Census since 2020 Census not yet released)



SIMILAR SIZE	Ranked By 2010 Population	% AH
Glastonbury	34,427	5.51%
Naugatuck	31,862	8.31%
Newington	30,562	7.17%
Cheshire	29,261	3.18%
East Haven	29,257	6.73%
Vernon	29,179	16.43%
Windsor Locks	29,044	9.15%
New Milford	28,142	5.38%
Branford	28,026	3.26%
New London	27,620	19.90%
Newtown	27,560	1.73%
Wethersfield	26,668	8.29%
Mansfield	26,543	10.94%
Westport	26,391	2.71%
South Windsor	25,709	6.99%
Farmington	25,340	7.55%
Windham	25,268	26.92%
AVERAGE	28,286	8.83%

SIMILAR AH %	2010 Population	Ranked By % AH
Ashford	4,317	3.73%
Avon	18,098	3.65%
Wilton	18,062	3.64%
Andover	3,303	3.57%
Middlebury	7,575	3.46%
Ledyard	15,051	3.44%
Simsbury	23,511	3.40%
Tolland	15,052	3.30%
Branford	28,026	3.26%
East Hampton	12,959	3.21%
Norfolk	1,709	3.21%
Cheshire	29,261	3.18%
Kent	2,979	3.12%
Granby	11,282	3.07%
Pomfret	4,247	3.03%
Columbia	5,485	2.99%
Hebron	9,686	2.75%
AVERAGE	12,388	3.29%

NOTE – Percentages will reset in February 2022 when the 2020 Census housing count is included.

Changing Housing Needs

Housing needs and desires are changing as a result of a number of factors:

- Housing cost rising faster than income growth
- Changing age mix / composition with more senior households
- Younger households struggling with student debt / high cost of renting / difficulty saving for a down payment
- Smaller households considering smaller units
- Some households seeking lower maintenance housing options
- Some seeking housing options with more amenities / services
- Some seeking lower cost housing

Does Branford Need Affordable Housing?

While Branford has hundreds of units which meet the State definition of affordable housing and thousands of units which are naturally affordable, there is still a need for additional affordable housing units in Branford and elsewhere.

Meeting Needs

Branford’s 1990 Housing Needs Assessment stated the need directly :

Populations in need of housing include the elderly, younger families, and non-family households. Within each of these groups there are subgroups with special housing needs, such as the physically handicapped, mentally retarded, homeless, and those with chronic mental illness. The types of housing needed includes both rental and owner-occupied; single-family detached, multi-family, [accessory apartments](#), and mobile homes; and special facilities such as congregate housing and group homes. While most of the need must be met by new construction, there are many opportunities for conversions and rehabilitation of substandard units.

In studying issues related to the high cost-of-living in Connecticut, the United Way developed an “ALICE” index which means:

- Asset Limited,
- Income Constrained,
- Employed.

The index looks at the challenges faced by people with everyday jobs that other people rely on (health care aides, grocery store staff, landscaping workers, etc.) but still cannot afford to live in Branford.

Town	% ALICE
New Haven	63%
West Haven	48%
East Haven	43%
Hamden	38%
Branford	34%
North Haven	30%
North Branford	27%
Bethany	23%
Guilford	23%
Madison	23%
Orange	23%
Woodbridge	21%

United Way Of Connecticut

Providing Better Opportunities

According to Habitat for Humanity and other housing organizations, decent and affordable shelter provides better opportunities for people – older persons, younger people, children and their parents, lower-income workers, everyone. In an affordable home, people and families can find better health, more independence, more financial freedom, and a stability and security that many simply can’t achieve without a helping hand.

[Appendix E](#) contains a table listing some of the main housing organizations active in Branford.

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Helping Existing Households Which Are Cost-Burdened

A household is generally considered to be “housing cost-burdened” if it spends more than 30% of its income on housing costs. ACS data estimates that about 4,707 existing households in Branford (about 38% of the total number of households) are cost burdened. ***These are people who already live in Branford.***

Being cost-burdened is especially important for households earning less than \$75,000 per year since they may end up spending more than 30% on housing even though they may not be able to “afford” it.

For households earning \$75,000 per year or less, ACS data estimates:

- About 2,100 owner households are cost burdened (about 66 percent of all owner households earning less than \$75,000 per year) and
- About 2,037 renter households are cost burdened (about 71 percent of all renter households earning less than \$75,000 per year).

Cost Burdens

While housing is a significant cost for most households, other costs can also be considerable:

- Housing = 25%
- Transportation = 15%
- Food = 15%
- Health care = 10%
- Child care or higher education = varies

For lower income households, higher housing costs can take away from other cost of living items.

If transportation costs can be reduced, this can free up income for meeting other needs.

OWNER HOUSEHOLDS	Number	Spend 30 Percent Or More On Housing	Percent	Earned Less Than \$75K / Pay More Than 30%	Percent
Zero or negative income	54	-	n/a	-	-
Less than \$20,000	516	475	92%	475	92%
\$20,000 to \$34,999	598	551	92%	551	92%
\$35,000 to \$49,999	623	346	56%	346	56%
\$50,000 to \$74,999	1,407	728	52%	728	52%
\$75,000 or more	5,235	564	11%	-	-
TOTAL	8,433	2,664 of 8,433	32%	2,100 of 3,198	66%

American Community Survey, 5-Year Estimate (2021) (Table B25106)

RENTER HOUSEHOLDS	Number	Spend 30 Percent Or More On Housing	Percent	Earned Less Than \$75K / Pay More Than 30%	Percent
Zero or negative income	45	-	n/a	-	n/a
No Cash Rent	216	-	n/a	-	n/a
Less than \$20,000	495	484	98%	484	98%
\$20,000 to \$34,999	749	670	89%	670	89%
\$35,000 to \$49,999	529	496	94%	496	94%
\$50,000 to \$74,999	833	387	46%	387	46%
\$75,000 or more	1,069	6	6%	-	-
TOTAL	3,936	2,043 of 3,936	52%	2,037 of 2,867	71%

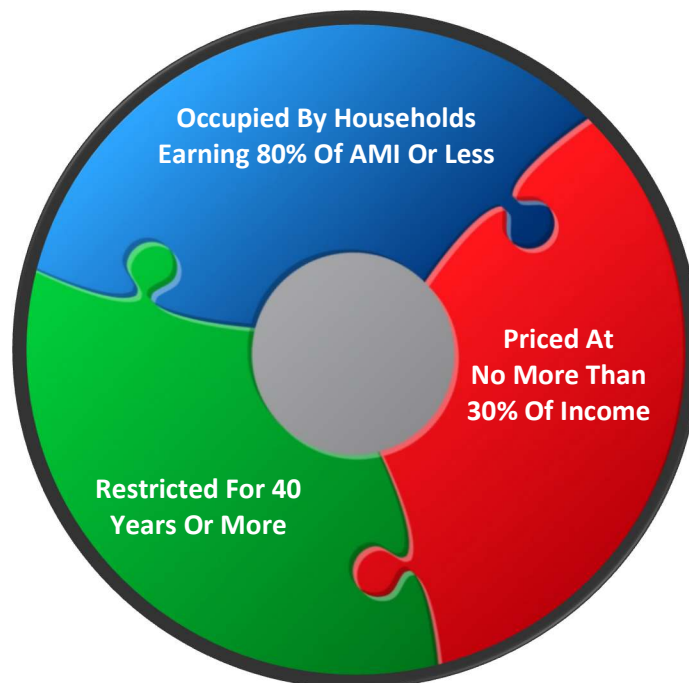
American Community Survey, 5-Year Estimate (2019) (Table B25106)

Is The Affordable Housing Appeals Process Relevant?

If less than 10 percent of Branford's housing stock is State-defined affordable housing, then Branford is potentially subject to developer over-ride of local zoning. At the present time, Branford's State-defined affordable housing stock is at about 3.41 percent.

Connecticut passed a law in 1989 called the [Affordable Housing Appeals Procedure](#) (codified as CGS Section [8-30g](#)). Municipalities are subject to the Appeals Procedure when less than 10 percent of the housing stock meets State criteria (see CGS Section 8-30g):

- [Assisted housing units](#),
- Deed-restricted housing *units*,
- *Households* using tenant [rental assistance](#) certificates in Branford,
- *Households* utilizing [CHFA/USDA mortgages](#) in Branford.



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Branford is subject to the [Affordable Housing Appeals Procedure](#) since the State-defined affordable housing count is at 3.41% (477 qualifying units compared to the housing count of 13,972 units).

In communities subject to the Procedure, a qualifying development (see sidebar) containing affordable units *does not have to comply with local zoning regulations* and a denial will only be upheld by the courts if public health or safety is materially affected. If a qualifying [affordable housing development](#) is denied, the burden of proof is on the Town to justify the reasons for the denial.

There are two ways that a community would not be subject to the [Affordable Housing Appeals Procedure](#):

Approach	Requirement	Current Status
Four-Year Moratorium	Accumulating at least 280 " housing unit equivalent points " (HUEP) for units created since 1990 (an amount equal to 2% of the Census housing count)	Branford may have accumulated approximately 82 HUEP and would need 198 more to achieve a four-year moratorium
Exemption	Having at least 1,398 State-defined affordable units (10% of the Census housing count)	Branford has 477 State-defined affordable units and would need 921 more units to become exempt

Set-Aside Development

If less than 10 percent of a community's housing stock meets State criteria for affordable housing (Branford is at 3.41%), a "[set-aside development](#)" can be proposed without having to comply with local zoning regulations.

A "[set-aside development](#)" using the [Affordable Housing Appeals Procedure](#) must provide:

- At least 15 percent of units for persons and families whose income is at or below 80 percent of the [area median income](#)
- At least 15 percent of units for persons and families whose income is at or below 60 percent of the [area median income](#)

Ivy Street



John B. Sliney House



Rosenthal Gardens



3

BENCHMARKS

What Does Our Plan of Conservation and Development Say About Affordable Housing?

A Plan of Conservation and Development (POCD) is a forward-looking document, required by State statutes (CGS Section 8-23), which is intended to guide the future physical, economic, and social development of a community. Branford has adopted many POCDs over the year and they can be found on the Town website ([click here](#)).

The 2019 Plan of Conservation and Development for Branford contained the following recommendations with regard to housing:

A. Evaluate Local Housing Needs

1. *Update the 1990 Housing Needs Assessment.*
2. *Evaluate the existing multi-family developments in Branford in terms of their functionality for meeting the housing needs of current and future residents (and an aging population).*

B. Provide For Housing That Is Affordable

1. *To help meet local needs, seek to maintain and expand the supply of affordable housing units in Branford in accordance with the locational and other preferences in this section of the POCD.*
2. *Advocate for consideration of [naturally occurring affordable housing](#) (NOAH) in the affordable housing tabulation (such as 0.5 points per NOAH unit).*

C. Provide For Housing For An Aging Population

1. *Continue to support residents who want to “age-in-place” in their existing housing.*
2. *Consider allowing assisted living facilities and comprehensive care communities in residential zones by Special Exception (currently allowed in business zones).*
3. *Maintain the “age-restricted” housing district codified in Section 5.6 of the Zoning Regulations.*

Since 2019, some progress has been made with regard to implementing housing recommendations in the POCD. An update on status of implementation may be found on the POCD website ([click here](#)).

The 2019 POCD already contains recommendations for promoting affordable housing

How Do Residents Feel About Affordable Housing?

As part of the process of preparing this affordable housing plan, the Affordable Housing Steering Committee conducted an on-line survey to obtain community input with regard to housing needs in Branford and possible housing strategies for the future. The survey was open for about four weeks from early November to early December and 946 responses were received.

Overview Of Participants

1. Residents from all parts of Branford participated in the survey.
2. About 30% of respondents were aged 35 to 54, about 30% were ages 65 to 79, and about 24% were ages 55 to 64.
3. About 80% of participants owned their current place of residence.
4. Over half of participants had lived in Branford for 20+ years (may be less aware of some of the housing cost challenges facing people today).
5. About 2/3rds of participants were female.
6. The largest race/ethnicity group was "White/Caucasian".
7. Almost 1/3 of respondents earn less than 80% of the [area median income](#).
8. At least 39% of participants can be considered cost-burdened since they are spending more than 30% of their income on housing.
9. About 70% of participants indicated they currently lived in a single-family detached house.
10. About 2/3rds of respondents felt their next housing option would be smaller than where they live today.
11. About 2/3rds of respondents felt they would want to own their next housing option.
12. More than 2/3rds of respondents were personally aware of someone who would benefit from more affordable housing.

[Appendix F](#) contains some information on common misconceptions related to affordable housing.

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Housing Strategies

In the on-line survey, participants were asked whether they agreed or disagreed (somewhat or strongly) with a variety of statements in different thematic categories. The results are reported below in rank order based on the highest level of agreement within the thematic category.

Participants clearly indicated that the design of housing options is important.

DESIGN		Agree	Not Sure	Disagree
1.	Guiding the design of housing options so that it fits into the physical characteristics of Branford <i>is important</i> .	89 %	5 %	6 %
2.	Guiding the design of housing options so that it fits into the physical characteristics of Branford <i>is NOT important</i> .	11 %	6 %	81 %

Participants were supportive of municipal involvement in affordable housing issues.

MUNICIPAL INVOLVEMENT		Agree	Not Sure	Disagree
3.	The Town should look at whether there are any Town-owned properties which could be used for providing housing options.	76 %	7 %	16 %
4.	The Town should look at ways to increase the number of affordable housing units through Town purchase, construction, or rehabilitation of properties.	61 %	12 %	27 %

Participants were most supportive of housing options in and near the Town Center and where public water / sewer was available. .

LOCATION		Agree	Not Sure	Disagree
5.	Branford should allow more housing options and choices <i>in and near the Town Center</i> since this could help support businesses and help maintain a vibrant, walkable, mixed-use area.	72 %	7 %	22 %
6.	Branford should promote affordable housing options and choices <i>in areas served by public water and public sewer</i> .	71 %	14 %	15 %
7.	Branford should encourage the <i>redevelopment of business sites</i> to include affordable housing options and choices.	67 %	12 %	21 %
8.	Affordable housing options and choices should be allowed <i>in all areas of Branford</i> .	58 %	7 %	33 %

Participants were supportive of Branford taking concrete actions to enable more housing choices and options.

OVERALL ATTITUDE		Agree	Not Sure	Disagree
9.	Branford should <i>take concrete actions</i> to enable more housing options and choices to help meet the housing needs of current and future residents.	68 %	9 %	24 %
10.	Branford should <i>wait and see</i> if the "housing market" provides for more housing options and choices.	29 %	20 %	50 %

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RATIONALE	Agree	Not Sure	Disagree
11. Branford should enable more housing which is affordable <u>to people who work in Branford</u> .	65 %	12 %	23 %
12. Branford should enable more housing to meet local and regional housing needs.	64 %	9 %	27 %
13. Since State law allows an <u>over-ride of local zoning</u> (CGS Section 8-30g) for certain affordable housing developments, Branford should seek ways to add affordable units in ways it favors rather than be subject to what an applicant wants.	56 %	24 %	20 %

Participants were supportive of housing strategies for a variety of reasons

ZONING / POLICY APPROACHES	Agree	Not Sure	Disagree
14. Private development should be <u>encouraged</u> (but not required) to provide affordable housing.	55 %	12 %	34 %
15. Private development should be <u>required</u> to provide affordable housing as part of that new development.	50 %	16 %	35 %
16. Private development should be <u>offered incentives</u> (such as density) but not required to provide affordable housing.	41 %	21 %	38 %
17. Providing for affordable housing should be <u>solely</u> a government responsibility (Town, State, Federal).	26 %	21 %	53 %

Participants were supportive of zoning / policy approaches which encourage or require private development to provide for affordable housing.

FUNDING / SUPPORT	Agree	Not Sure	Disagree
18. Branford should create a "housing trust" (like a land trust) to work on creating affordable housing.	55 %	20 %	25 %
19. The Town should establish a dedicated housing fund to support housing strategies.	53 %	20 %	26 %
20. The Town should collect a small fee as part of any Zoning Permit to help support a dedicated housing fund.	49 %	18 %	33 %
21. The Town should contribute funds to a dedicated housing fund.	48 %	21 %	31 %

Participants were supportive of establishing a housing trust and establishing a dedicated housing fund.

4

STRATEGIES

1. Organize Housing Efforts

There needs to be a municipal committee charged with overseeing and coordinating affordable housing efforts. In addition, there needs to be a framework for public, quasi-public, and private housing-related organizations to coordinate efforts efficiently.

Key To Leaders / Partners

AHAC	Affordable Housing Advisory Committee (Proposed)
BHA	Branford Housing Authority
BOS	Board of Selectmen
FS	First Selectman
CRRB	Center Revitalization Review Board (a design review entity)
PZC	Planning and Zoning Commission
RTM	Representative Town Meeting
Staff	Town of Branford Staff

Strategies	Leader / Partners
1. Establish an Affordable Housing Advisory Committee (possibly with staff assistance and support) to: <ul style="list-style-type: none"> a. Advocate for and oversee affordable housing efforts, b. Educate the community about affordable housing, c. Raise awareness of what is needed, d. Manage the Special Housing Fund (if established), and e. Maintain and update the Affordable Housing Plan. 	FS BOS
2. Encourage formation of a “Branford Housing Exchange” involving existing public, quasi-public, and private housing-related organizations in Branford to facilitate: <ul style="list-style-type: none"> a. Addressing common issues, b. Communicating effectively, and c. Coordinating efforts efficiently. 	AHAC

2. Establish A Special Housing Fund

The Town of Branford can establish a Special Housing Fund (such as a Housing Trust Fund) to serve as a repository for housing-related grants, fees, gifts, and bequests.

Strategies	Leader / Partners
1. Set up a “Special Housing Fund” which will establish a dedicated place for funds to support affordable housing efforts.	BOS RTM
2. Explore ways to fund the Special Housing Fund which might include: <ul style="list-style-type: none"> a. Grants from State and/or Federal agencies, non-profit foundations, and/or other outside sources b. Gifts / bequests from residents c. Contributions from businesses (including contributions from banks as part of their Community Reinvestment Act obligations) d. A fee on any zoning permit (authorized by CGS 8-2i) e. Other sources. 	AHAC

3. Guide The Design Of Affordable Housing

Survey results clearly indicate Branford residents also strongly support the idea of guiding the design of higher density development.

Appendix G contains some information on design guidelines.

In addition, the 2019 POCD recommended:

- Encouraging or requiring building design / scale consistent with a New England sea-side community.
- Exploring and implementing an advisory design review process for ... multi-family development / redevelopment ...
- Evaluating ways to enhance the “sense of place” in [Branford Center and other nodes in Branford]
- Considering new regulations for [main business corridors] to promote development and redevelopment ...

Key To Leaders / Partners

AHAC	Affordable Housing Advisory Committee (Proposed)
BHA	Branford Housing Authority
BOS	Board of Selectmen
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PZC	Planning and Zoning Commission
RTM	Representative Town Meeting
Staff	Town of Branford Staff

Strategies	Leader / Partners
1. Establish / strengthen design guidelines or requirements for multi-family housing based on written guidelines / graphic guidelines.	PZC AHAC CRRB

4. Guide The Location Of Affordable Housing

Survey results clearly indicate Branford residents strongly support the idea of guiding the location of higher density development.

Strategies	Leader / Partners
1. Investigate ways to allow more housing options and choices: <ul style="list-style-type: none"> a. In and near the Town Center, b. In areas served by public water and public sewer, c. Where housing will encourage the redevelopment of business sites, and d. Other appropriate areas (near the train station, near transit routes, along major roads (such as Route 1), and in and around community nodes. 	PZC AHAC

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Community Housing Trust

While Branford has a variety of housing-related entities already, the 1990 Housing Needs Assessment suggested forming a community housing trust to create affordable housing units. One suggestion was for the housing trust to own land while selling the housing unit on it to eligible [households](#) – thereby creating opportunities for lower income [households](#) to build equity.

5. Increase Assisted Housing

[Assisted housing](#) is housing which receives financial assistance (such as loans, grants, low-income housing tax credits, etc.) under any governmental program for the construction or substantial rehabilitation of low- and moderate-income housing. See page 8 for a listing of [assisted housing](#) developments in Branford.

[Assisted housing](#) is generally targeted to [households](#) earning up to 50% of [area median income](#) and is configured as:

- Housing for the elderly and/or disabled, or
- Housing for families.

The demand for such units is higher than the number of units available and the waiting period for a unit can be quite lengthy.

Strategies	Leader / Partners
1. Work with the Branford Housing Authority and other entities to create additional units of assisted housing.	AHAC
2. Investigate whether any Town-owned land could be dedicated or obtained to support Housing Authority efforts.	AHAC BOS RTM
3. Investigate whether any State-owned land could be obtained to support Housing Authority efforts.	AHAC BOS
4. Encourage the Housing Authority to continue providing “family” units in addition to “elderly/disabled” units.	AHAC BHA
5. Investigate ways to coordinate inquiries regarding unit availability since the current process (an interested renter has to contact each entity individually) is very inefficient for all parties – including prospective renters.	AHAC

6. Increase Deed-Restricted Housing

Deed-restricted housing is housing which has restrictions on the deed for a certain number of years requiring that some or all units sell or rent at or below prices affordable (30 percent or less of [annual income](#)) to persons and families whose income is less than or equal to 80 percent of the [area median income](#). When part of an application under the [Affordable Housing Appeals Procedure](#) (CGS Section 8-30g), the development is referred to as a “[set-aside development](#).” See page 8 for a listing of deed-restricted housing developments in Branford.

Deed restrictions are important. In the absence of deed restrictions, housing prices can escalate over time and become unaffordable for the people who need the housing – maybe even keeping it permanently out of their grasp.

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Strategies	Leader / Partners
1. Seek additional ways to <i>incentivize</i> the creation of deed-restricted affordable units as part of new developments. <ul style="list-style-type: none"> a. Remove impediments / limitations in the Zoning Regulations b. Consider modifying the Zoning Regulations to allow higher density for higher percentage of affordable units 	PZC
2. Investigate whether to adopt an “ <i>inclusionary zoning</i> ” regulation which would <i>require</i> provision for affordable housing, as part of new residential development.	PZC
3. At some time in the future, investigate whether Branford might allow smaller-scale housing developments with affordable housing through a Special Permit (or other) process under certain conditions.	PZC
4. Investigate ways to use tax incentives to support creation of deed-restricted units: <ul style="list-style-type: none"> a. Tax credits – A subtraction of a set amount from a local, state, or federal tax liability. b. Tax abatements – Fixing property assessment (CGS 12-65b) c. Tax abatements – Abatement of tax payment (CGS 8-215) eligible for State reimbursement (CGS 8-216) d. Tax -increment financing - Redirecting increases in real estate taxes which will result from new developments into infrastructure improvements, etc. 	BOS RTM
5. Investigate ways to deed-restrict existing housing units: <ul style="list-style-type: none"> a. Monetary payment b. Tax abatement c. Cooperative purchase where the Town purchases the land and leases it back to homeowners to reduce their cost of housing 	AHAC
6. Evaluate properties obtained for open space or through foreclosure / tax sale / eminent domain for opportunities to create affordable housing.	AHAC

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7. Increase Other State-Recognized Units

There are two other type of housing which count to the State Affordable Housing Appeals list:

- Tenant [Rental Assistance](#), and
- [CHFA/USDA mortgages](#).

Tenant Rental Assistance – [Rental assistance](#) certificates are granted to people and allow the tenant to pay 30% of their income on rent with the State making up the rent difference for approved units. Branford currently has 73 rental certificates in use in the community.

CHFA/USDA Mortgages – Such mortgages are offered to eligible borrowers with favorable terms (reduced down payment, interest rate, etc.) to facilitate entry to home ownership. Branford currently has 152 units in the community with [CHFA/USDA mortgages](#).

Strategies	Leader / Partners
1. Acquire more Housing Choice Vouchers (rental assistance certificates) funded for Branford.	BHA
2. Investigate ways to attract tenants receiving rental assistance certificates since their residence in Branford will contribute to the Affordable Housing Appeals List.	AHAC
3. Investigate ways to attract purchasers utilizing CHFA/USDA mortgages since their purchase in Branford will contribute to the Affordable Housing Appeals List.	AHAC
4. Seek to align with banks located in Branford to help them meet their community Reinvestment Act obligations by assisting eligible households with down payments, closing costs, escrow accounts, and equity building (both social equity and financial equity).	AHAC

8. Monitor Mobile Home Parks

Branford has several mobile home parks and 238 mobile manufactured homes. Mobile home parks are unique housing situations where a home site is typically rented and the mobile home is typically owned by the occupant. These units can provide [naturally occurring affordable housing](#) but they can also be adversely affected by health and/or safety issues where located. Branford should continue to monitor these situations to help address any health / safety issues which may arise.

Strategies	Leader / Partners
1. Continue to monitor mobile manufactured home parks to help address any health / safety issues which may arise.	AHAC
2. Consider assisting with the upgrade / repair of existing mobile home parks (grants, loans, etc.) if it will help support retention of affordable units.	AHAC
3. Consider assisting with the upgrade / repair of existing mobile home units (grants, loans, etc.) if it will help support retention of affordable units.	AHAC
4. Consider assisting with the transition of ownership of existing mobile home parks (grants, loans, etc.) to residents since such parks are then counted to the Affordable Housing Appeals List.	AHAC

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9. Review Regulations / Increase Housing Options

More housing choices and options are a good way for communities to address changing housing needs/desires (see sidebar). While the primary need is for housing units which are restricted as affordable, unrestricted units which naturally sell or rent at affordable prices would still provide housing diversity to help meet different housing needs.

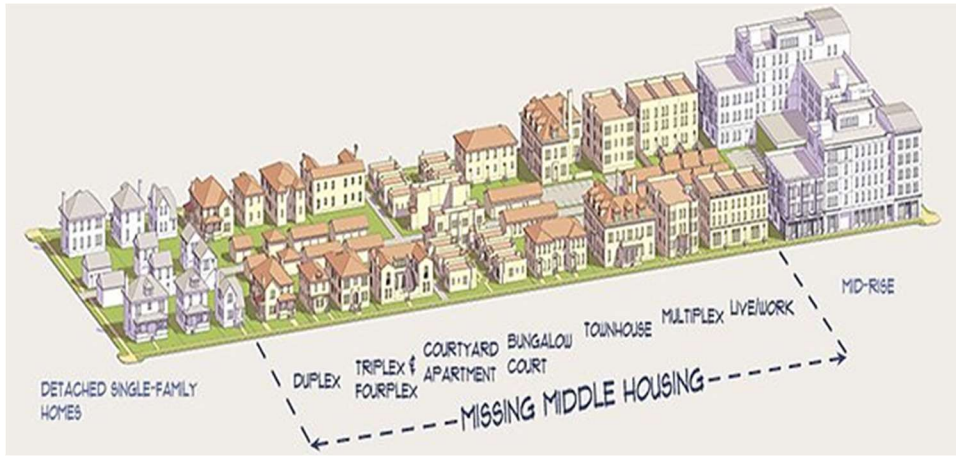
Reviewing and revising the Zoning Regulations could provide an opportunity to expand housing choices and options and remove impediments to housing affordability.

Reviewing the Zoning Regulations may also provide an opportunity to discuss enabling some forms of “middle” housing” in Branford. The term “[middle housing](#)” generally refers to housing types between single family homes at one end of the spectrum and larger multi-family developments at the other end of the spectrum.

Strategies	Leader / Partners
1. Review and update the Zoning Regulations with an eye to issues relating to housing affordability.	PZC
2. Explore ways to add “missing middle” housing (which can be naturally more affordable based on their design and size) into Branford.	PZC
3. Investigate ways to incorporate age-friendly “universal design” features in new multi-family development.	PZC

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Concept / Examples Of "Middle" Housing



Two Family



Three Family



Courtyard Buildings



Cottage Court



Streetfront Townhouses



Mixed-Use Building



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10. Prepare For Deed-Restricted Housing

Deed-restricted housing developments are managed through:

- A “housing affordability plan” governing eligible purchasers or renters, computation of sale prices or rental rates, and other important provisions,
- Deed restrictions (compliant with State law) filed on the land records, and
- An administrator to oversee both.

Establishing standard municipal documents and procedures (rather than different approaches for each development) helps ensure efficient oversight of approved developments and helps avoid loss of units wither intentionally or unintentionally.

Strategies	Leader / Partners
1. Prepare standard documents so that all deed-restricted developments follow the same parameters: <ul style="list-style-type: none"> a. Housing Affordability Plan (including annual reporting) b. Fair Housing Marketing Plan c. Affordability Deed Restrictions (including foreclosure protection of affordability restrictions) 	AHAC PZC
2. Require municipal approval of the administrator of the Housing Affordability Plan (and any change thereof) to ensure that the administrator is independent, qualified, capable, and experienced to oversee deed restricted unit sales and rental.	AHAC PZC
3. Adopt requirements in the Zoning Regulations that such standard documents be used and that the PZC shall review and approve any administrator.	PZC

Over the long term, consider:

- **Extending the term of deed restrictions beyond the statutory minimum of 40 years (such as “the life of the unit”), or**
- **Requiring the deed restrictions be automatically renewed at the end of each affordability term unless the municipality releases the restriction for a portion of any “value increment” which occurs when the unit resets to market rate.**

APPENDICES



APPENDIX A - Glossary Of Some Key Housing Terms

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

ACCESSORY APARTMENT – A separate dwelling unit that:

- is located on the same lot as a principal dwelling unit of greater square footage,
- has cooking facilities, and
- complies with or is otherwise exempt from any applicable building code, fire code and health and safety regulations;

ACCESSORY APARTMENT, AFFORDABLE - An [accessory apartment](#) that is subject to binding recorded deeds which contain covenants or restrictions that require such [accessory apartment](#) be sold or rented at, or below, prices that will preserve the unit as housing for which, for a period of not less than ten years, persons and families pay thirty per cent or less of income, where such income is less than or equal to eighty per cent of the [area median income](#).

ACCESSORY DWELLING UNIT – Another term for an [accessory apartment](#). See “Accessory Apartment”

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 80 per cent of the [area median income](#). (See CGS Section 8-39a)

AFFORDABLE HOUSING APPEALS PROCEDURE – As codified in CGS [8-30g](#), a series of procedures that developers, municipalities, and courts must follow with regard to a proposed [affordable housing development](#) with regard to:

- What constitutes an application.
- How such application is to be processed,
- A developer appeal of a decision by a local board or commission to reject such an application or approve such application with restrictions that would have a substantially adverse impact on the viability of the project.
- The “burden of proof” shifting to the municipality with regard to proving that:
 - The decision was necessary to protect substantial public interests in health, safety, or other matters the municipality may legally consider;
 - The public interests clearly outweigh the need for affordable housing; and
 - Such public interests cannot be protected by reasonable changes to the [affordable housing development](#).

PROPOSED AH PLAN FOR PUBLIC HEARING ON MAY 19, 2022

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. Also see "median income".

AS OF RIGHT – Able to be approved in accordance with the terms of a zoning regulation or regulations and without requiring that a public hearing be held, a variance, special permit or special exception be granted or some other discretionary zoning action be taken, other than a determination that a site plan is in conformance with applicable zoning regulations.

ASSISTED HOUSING - 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

CHFA/USDA MORTGAGE - Government-insured home loans with fixed-interest rates that enable qualified borrowers (such as those with low- and moderate-incomes) to purchase a home with reduced down payments and/or closing cost reduction.

COTTAGE CLUSTER - A grouping of at least four detached housing units, or live work units, *per acre* that are located around a common open area.

COTTAGE COURT - A group of small, detached structures arranged around a shared court visible from the street. Structures of less than 2 stories are oriented primarily to the shared court with automobile access to the side and/or rear.

COURTYARD BUILDING - A detached structure consisting of multiple side-by-side and/or stacked dwelling units oriented around a courtyard or series of courtyards which are generally open to the street. Building height can vary based on location / context but may be up to 3.5-stories.

DUPLEX (also called Two-Family) – A detached structure that consists of two dwelling units arranged side-by-side or one above the other. This type has the appearance of a small-to-medium single-unit house of up to 2.5 stories.

FAIR HOUSING – The right to choose housing free from unlawful discrimination based on race, color, religion, sex, national origin, familial status, disability, marital status, and age (codified in the federal Fair Housing Act).

PROPOSED AH PLAN FOR PUBLIC HEARING ON MAY 19, 2022

FAMILY – People related by blood, adoption, marriage, civil union, etc.

FEE-IN-LIEU-OF AFFORDABLE HOUSING (FILAH) – A scenario where a developer may satisfy a requirement to provide affordable housing by paying a fee into a housing trust fund in lieu of on-site production. The housing trust fund is used (along with other funding sources) to finance affordable housing elsewhere in the community.

FOURPLEX - A detached structure with the appearance of a medium-sized single-unit house which contains four dwelling units, two on the ground floor and two above, with shared or individual entries from the street.

HOUSEHOLD - All the people who occupy a housing unit.

HOUSING CHOICE VOUCHER – See “*Rental Assistance.*”

HOUSING UNIT EQUIVALENT POINTS – A system created by the Legislature (see CGS Section [8-30g](#)) whereby points are attained for different types of housing units newly created since 1990.

Housing Unit Equivalent Points

Housing Type	HUEP If Rented	HUEP If Owned
Family Units Affordable @ 40% AMI	2.50	2.00
Family Units Affordable @ 60% AMI	2.00	1.50
Family Units Affordable @ 80% AMI	1.50	1.00
Elderly Units Affordable @ 80% AMI	0.50	0.50
Market Rate Units In Set-Aside Development	0.25	0.25
Family Units In An Approved Incentive Housing Development	0.25	0.25
Mobile Manufactured Home In A Resident-Owned MMH Park		
MMH Units Affordable @ 60% AMI	2.00	2.00
MMH Units Affordable @ 80% AMI	1.50	1.50
Other Units In A Resident-Owned MMH Park	0.25	0.25
Potential Bonus Points		
Elderly Units (If at least 60% of the units submitted as part of the moratorium application are family units)	0.50	0.50
3-Bedroom Units	0.25	0.25

INCENTIVE HOUSING ZONE - A zone established to promote the creation of affordable housing. See CGS Section 8-13m et seq.

PROPOSED AH PLAN FOR PUBLIC HEARING ON MAY 19, 2022

INCLUSIONARY ZONING - Municipal regulations which make some provision for housing affordable to people with low to moderate incomes as part of new development approvals – either in terms of establishment of units, a [fee-in-lieu-of](#)-units, and/or other approaches. Programs can be mandatory (required) or voluntary (incentivized). In the absence of such provisions, affordable housing may not be created due to municipal intent, builder choice, neighborhood opposition, financing practices, and/or other factors.

LIVE-WORK UNIT - An attached or detached structure consisting of one dwelling unit above or behind a ground floor space that can accommodate a range of non-residential use. The residential unit and flex space have separate outside entrances but are connected internally and maintain a firewall-separation.

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. Also see “area median income”.

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

MIDDLE HOUSING - Housing types which fit in the middle between single-family dwellings and larger multi-family developments (such as [duplexes](#), [fourplexes](#), [cottage courts](#), and multiplexes). Middle housing generally contains fewer than 8 units but may contain more units in more urban settings. The buildings are typically “house-scale” to fit into existing neighborhoods. They can be more naturally affordable than other housing types and can also support walkability, locally-serving retail, and public transportation. As per Public Act 21-29, [duplexes](#), [triplexes](#), quadplexes, [cottage clusters](#) and [townhouses](#).

MIXED-USE BUILDING – See mixed-use development.

MIXED-USE DEVELOPMENT - A development containing both residential and nonresidential uses in any single building.

MULTI-PLEX - A detached structure that consists of 5 to 12 dwelling units arranged side-by-side and/or stacked, typically with a shared entry from the street. This 2 to 2.5-story structure has the appearance of a medium-to-large single-unit house.

NATURALLY OCCURRING AFFORDABLE HOUSING (NOAH) – Housing which sells or rents at affordable prices without government subsidies or deed-restrictions – often due to age, condition, location, market conditions, or other factors.

RENTAL ASSISTANCE - A program for helping -low-income [households](#) afford decent, safe, and sanitary housing by paying the difference between 30% of the [household's](#) income and the rental rate of a unit that meets minimum standards of quality and safety as defined by the State of Connecticut.

PROPOSED AH PLAN FOR PUBLIC HEARING ON MAY 19, 2022

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 [area median income](#) [APPENDIX A](#) -. 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 [area 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 [area median income](#).

SINGLE-FAMILY – A detached structure that consists of one dwelling unit.

TRIPLEX - A detached structure that consists of 3 dwelling units typically stacked on top of each other on consecutive floors, with one entry for the ground floor unit and a shared entry for the units above.

TOWNHOUSE - A residential building constructed in a grouping of three or more attached units, each of which shares at least one common wall with an adjacent unit and has exterior walls on at least two sides.

TOWNHOUSE, STREETFRONT - A townhouse placed in close proximity to a public or private street or courtyard with the entry to the unit on the narrow end of the unit. The street façades have entrances and avoid garages.


TWO-FAMILY – See “[Duplex](#)”

APPENDIX B - Fair Housing Policy Statement

BOARD OF SELECTMEN
BRANFORD, CONNECTICUT

JAMES B. COSGROVE
First Selectman

JOSEPH E. HIGGINS, JR.
JOHN J. AHERN



1019 MAIN STREET
POST OFFICE BOX 150
BRANFORD, CT 06405
(203) 488-8394
FAX: 481-5561
www.branford-ct.gov

Town of Branford
Fair Housing Policy Statement

It is the policy of the Town of Branford to promote fair housing opportunities and to encourage racial and economic integration in all its programs and housing development activities.

Programs funded and administered by this Town of Branford must comply with the provisions of Section 46a-64c of the C.G.S., and with related state and federal laws and regulations that prohibit discriminatory housing practices.

The Town of Branford or any of sub-recipient of the Town of Branford will carry out an affirmative marketing program to attract prospective buyers or tenants of all majority or minority groups, without consideration of race, color, religion, sex, national origin, ancestry, creed, sexual orientation, gender identity or expression, marital status, lawful source of income, disability, age or because the individual has children in all programs and housing development activities funded or administered by the Town of Branford.

The municipality's Planning & Zoning Department is responsible for the enforcement and implementation of this policy. The Town Planner, Harry Smith may be reached at 203-488-1255 or hsmith@branford-ct.gov.


Complaints pertaining to discrimination in any program funded or administered by this Town of Branford, may be filed with the Planning & Zoning Department. The municipality's Grievance Procedure will be utilized in these cases.

Complaints also may be filed with the Commission on Human Rights and Opportunity, Special Enforcement Unit, 21 Grand Street, Hartford, CT 06106, Telephone (860) 541-3403 within 180 days of the alleged violation by submitting a notarized complaint and/or the Boston Regional Office of FHEO, U.S. Department of Housing and Urban Development, Thomas P. O'Neill, Jr. Federal Building, 10 Causeway Street, Room 321, Boston, MA 02222-1092, Telephone (617) 994-8300 or 1-800-827-5005, TTY (617) 565-5453. A complaint may be filed with HUD within one year after an alleged violation. Additionally, an individual may file suit, at his/her expense, in Federal District Court or State Court within two years of an alleged violation. If the individual cannot afford an attorney, the Court may appoint one. A suit can be brought even after filing a complaint, if the complaining party has not signed a conciliation agreement and an Administrative Law Judge has not started a hearing. A court may award actual and punitive damages and attorney's fees and costs.

A copy of this policy statement will be given annually to all Town of Branford employees and they are expected to fully comply with it. In addition, a copy will be posted throughout the Town of Branford.

THIS STATEMENT IS AVAILABLE IN LARGE PRINT OR ON AUDIO TAPE by contacting Harry Smith, 1019 Main Street, Branford, CT 06405, 203-488-1255.

Adopted by the Board of Selectmen on April 5, 2017


James B. Cosgrove, First Selectman

APPENDIX C - Affordable Housing Metrics

STEP 1 - Maximum Household Income - For Branford, the [area median income](#) (estimated annually by the U.S. Department of Housing and Urban Development) is that for the New Haven region. [Median income](#) levels vary by [household](#) size:

STEP 1 - 2021 Maximum Income By Household Size

2021 data	1 person	2 people	3 people	4 people	5 people
Area Median Income	\$65,100	\$74,400	\$83,700	\$93,000	\$100,440
80% AMI	\$52,080	\$59,520	\$66,960	\$74,400	\$80,352
60% AMI	\$39,060	\$44,640	\$50,220	\$55,800	\$60,264
50% AMI	\$32,550	\$37,200	\$41,850	\$46,500	\$50,220
30% AMI	\$19,530	\$22,320	\$25,110	\$27,900	\$30,132

STEP 2 - Maximum Monthly Housing Payment – The [area median income](#) can be converted to a monthly housing allowance based on the methodology contained in the Regulations of Connecticut State Agencies (RCSA 8-30g(8)):

STEP 2 - 2021 Maximum Monthly Housing Payments By Unit Size

2021 data	Studio	1 BR	2 BR	3 BR	4 BR
	1 person	1-2 people	3 people	4-5 people	6 people
80% AMI	\$1,258	\$1,395	\$1,674	\$1,934	\$2,170
60% AMI	\$977	\$1,186	\$1,395	\$1,451	\$1,627
50% AMI	\$814	\$930	\$1,046	\$1,163	\$1,256
30% AMI	\$488	\$558	\$628	\$698	\$753

PROPOSED AH PLAN FOR PUBLIC HEARING ON MAY 19, 2022

STEP 3A - Maximum Monthly Gross Rent - The maximum monthly gross rent (utilities included) is the same as the maximum monthly housing payment:

STEP 3A - 2021 Maximum Monthly Gross Rent By Unit Size

2021 data	Studio	1 BR	2 BR	3 BR	4 BR
	1 person	1-2 people	3 people	4-5 people	6 people
80% AMI	\$1,258	\$1,395	\$1,674	\$1,934	\$2,170
60% AMI	\$977	\$1,186	\$1,395	\$1,451	\$1,627
50% AMI	\$814	\$930	\$1,046	\$1,163	\$1,256
30% AMI	\$488	\$558	\$628	\$698	\$753

In some cases, the maximum monthly rent can be constrained by "Fair Market Rent" as determined by HUD.

STEP 3B - Maximum Sales Price - The maximum sales prices for units is calculated based on the methodology contained in the Regulations of Connecticut State Agencies (RCSA 8-30g(8)) using:

- a 20% down payment,
- current mortgage rates and terms,
- reasonable estimates for utility payments (based on unit size), and
- reasonable estimates for real estate taxes, insurance, common fees, etc. (based on unit value).

STEP 3B - 2021 Maximum Sales Price By Unit Size At 3.50%

2021 data	Studio	1 BR	2 BR	3 BR	4 BR
	1 person	1-2 people	3 people	4-5 people	6 people
80% AMI	\$178,278	\$179,678	\$209,802	\$236,084	\$256,859
60% AMI	\$121,664	\$143,078	\$161,351	\$150,880	\$162,534
50% AMI	<i>Home ownership especially challenging at 50% AMI and below</i>				
30% AMI					

STEP 3B - 2021 Maximum Sales Price By Unit Size At 4.5%

2021 data	Studio	1 BR	2 BR	3 BR	4 BR
	1 person	1-2 people	3 people	4-5 people	6 people
80% AMI					
60% AMI					
50% AMI	<i>Home ownership especially challenging at 50% AMI and below</i>				
30% AMI					

APPENDIX D - Market Value By Number of Bedrooms

The Assessor's office regularly estimates market value of properties in Branford in order to compile the Grand List for tax assessment purposes.

The table below reports the estimated market value of residential properties from the Assessor's database (2021 Grand List) by the number of bedrooms:

Breakdown of Assessed Market Value By Number of Bedrooms

	Single-Family	Two-Family	Three-Family	Condo	Mob. Home
<i># Units</i>	6,263	423	99	3,601	238
Average Value	\$368,266	\$306,086 ≈ \$153K / unit	\$367,291 ≈ \$122K / unit	\$177,571	\$26,152
No Bedrooms	10 \$277,311	0 -	0 -	0 -	0 -
1 Bedroom	196 \$211,216	0 -	0 -	459 \$107,135	31 \$17,723
2 Bedroom	1,061 \$303,962	38 \$295,835	1 \$293,900	2,522 \$171,178	184 \$26,483
3 Bedroom	3,383 \$367,264	74 \$303,581	10 \$323,211	612 \$253,437	25 \$34,170
4 Bedroom	1,392 \$452,952	213 \$300,440	13 \$330,333	10 \$333,022	0 -
5 Bedroom	182 \$554,067	57 \$315,974	41 \$351,282	0 -	0 -
6+ Bedroom	182 \$554,067	45 \$333,100	38 \$410,000	0 -	0 -

APPENDIX E - Housing-Related Organizations

Organization	Contact
Branford Housing Authority - <i>A quasi-public agency which owns, operates, and manages housing at Parkside Village</i>	Housing Authority - Management Office 115 South Montowese Street Branford, CT 06405 (203) 481-3194
Branford Interfaith Coalition - <i>A non-profit organization which owns, operates, and manages housing at Ivy Street Apartments</i>	Branford Interfaith Coalition c/o Branford Counseling & Community Services 342 Harbor Street Branford, CT 06405 (203) 481-4248
Branford Affordable Housing Inc. -	
Branford Counseling & Community Services - <i>A Town department providing behavioral health and social services to Branford residents. Housing is one aspect of the social services provided.</i>	Branford Counseling & Community Services 342 Harbor Street Branford, CT 06405 (203) 481-4248 pcimino@branford-ct.gov
SARAH Foundation - <i>A private non-profit organization providing programs and services, including residential housing, for individuals with intellectual and other disabilities.</i>	SARAH Foundation 246 Goose Lane, Suite 104 Guilford, CT 06437 203-453-6531 info@sarahfoundation.org
Neighbor Works New Horizons - <i>A private non-profit organization which operates and manages 17 units of assisted housing on Kirkham Street (Rosenthal Gardens)</i>	Neighbor Works New Horizons 235 Grand Avenue New Haven, CT 06513 (203) 507-2389
St. Stephens AME Zion Church – <i>A religious institution which owns, operates, and manages 7 units of assisted housing on Rogers Street</i>	St. Stephens AME Zion Church 31 Rogers Street Branford, CT 06405 (203) 481-3146

APPENDIX F - Affordable Housing Misconceptions

Affordable Housing Negatively Affects Property Values ...

There are so many factors that affect property values that is difficult to isolate the impact of any specific one. However, trulia.com conducted a study using their database and did not find a connection between affordable housing and nearby property values. That study can be accessed here (<https://www.trulia.com/research/low-income-housing/#>).

Affordable Housing Brings More School Pupils ...

As it turns out, single family homes are the housing type which produce the highest school enrollment. Studies have consistently shown that multi-family housing results in fewer school-age children per unit compared to single-family homes. In addition, school enrollments are decreasing in certain grades and school systems and there is available capacity in those situations.

People Are “Given” Affordable Housing ...

Affordable housing is restricted to occupancy people and families earning modest incomes – people who may be struggling with the basic cost of living. Affordable housing units are price restricted when people occupy and stay affordable when they leave. Prices are tied to [area median incomes](#), not to market fluctuations which may occur.

Connecticut Has Enough Housing ...

People who have housing they can afford have a hard time understanding the needs of other people who struggle with the cost of housing.

The United Way of Connecticut undertook a study of the “ALICE” population in Connecticut – people and families who are asset limited, income constrained, but employed. Statewide, around 1 in 4 [households](#) meet these criteria and there is simply not enough affordable housing to meet the need, particularly for renters. The ALICE population may be working at lower paying jobs (that may serve people who take the ALICE people for granted) but cannot afford housing in the community.

The National Low Income Housing Coalition has identified that lower income workers, seniors living on fixed incomes, single parents, disabled persons, unemployed workers, are key population groups that need affordable housing (<https://www.nlihc.org/housing-needs-by-state/connecticut>).

The Partnership For Strong Communities has created a “FAQ” page which explains some of the benefits of a more diverse housing stock (<https://www.pschousing.org/connecticut-affordable-housing-faq>).

APPENDIX G - Examples Of Design Guidelines

In addition to some of the examples on this page, the Commission on Connecticut's Development and Future (a special committee established by the legislature in 2021 as part of Public Act 21-29) will be developing "model design guidelines ... that municipalities may adopt, in whole or in part, as part of their zoning or subdivision regulations" which will:

- identify common architectural and site design features of building types used in urban, suburban and rural communities throughout the state,
- create a catalogue of common building types, particularly those typically associated with housing.

Simsbury's Workforce Housing Overlay Zone Guidelines

Illustrative WHOZ Design Guidelines – Duplex / Townhouse Dwellings

Favorable Design Treatments	Unfavorable Design Treatments
<p>Duplex Dwellings</p>	<p>Townhouse Dwellings</p>
<p>Design Elements Which Are Encouraged / Required</p> <ul style="list-style-type: none"> • 2.0 to 2.5 story buildings (or as appropriate to site context) • Articulated forms and facades and materials • Good architectural details (porches, eaves, shutters, columns, dormers, chimneys, trim, etc.) • Well proportioned facades • Good building materials • Pitched roofs • Windows with vertical proportions • Strong relationship to street / sidewalk • Parking on street or behind buildings • Single family appearance for duplex buildings • Entrances face the street 	<p>Discouraged Elements</p> <ul style="list-style-type: none"> • 1.0 story buildings • Monolithic forms • Overly repetitive forms • Monotonous materials • Flat facades • Limited architectural detailing • Plain facades • Flat roofs • Windows with horizontal proportions • Weak relationship to street / sidewalk • Dominant garages / parking • Entrances face parking areas

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Affordable Housing Design Advisor Website

Affordable Housing
DESIGN ADVISOR
Bringing the power of Design to Affordable Housing

Home 9 Design Considerations 7 Steps to Design Quality

Welcome to the Affordable Housing Design Advisor

If you're part of the solution to America's critical affordable housing challenge, this site is for you. The Affordable Housing Design Advisor brings together experience and ideas from successful affordable housing projects all over the country.

Good design can make a world of difference for the people who will live in the affordable housing you help build, and for the neighborhood surrounding it.

- [Quick Guide to Using This Site](#)
- [WHAT is good design?](#)
- [WHY is good design important?](#)

7 Steps to Design Quality 9 Design Co

Pattern Book (Norfolk, VA)

DUPLEX — STANBURY

14 The Housing Village

Form-Based Code / Appearance Standards (Canton, CT)

6. ARCHITECTURAL STANDARDS

606. INTENT

6.1. These Architectural Standards are intended to preserve the character of historic areas governed by CDZ No. 6, Chapter 124 Zoning, § 8-2. Village districts which strive to preserve the architectural quality of historic areas shall conform to the Architectural Standards established and revised from time to time by the Board of Planning and Zoning. The Architectural Standards shall be applied to all new construction and alterations of existing buildings within such districts and to new town public facilities.

6.2. The Architectural Standards shall be applied to all new construction and alterations of existing buildings within such districts and to new town public facilities.

6.3. In order to establish and maintain a sense of place, these standards specify an architectural appearance for buildings within such districts and to new town public facilities.

607. GENERAL PRINCIPLES

6.1. Architectural style is restricted to particular historical periods.

6.2. Buildings with mixed styles shall be determined by the design architect to represent a defined style of the area.

6.3. Construction shall conform to the standards of the current zoning map applicable to the site and the architectural standards.

6.4. Each building shall be designed to harmonize with the architectural character of the building form standards. But the materials and proportions appropriate to the region are not intended to duplicate the style.

6.5. Buildings, lot elevations, facades, and other architectural elements shall be designed to be appropriate for the character of each Design Village District. Use a human scale to all exterior proportions and relationships with the composition of the entire building, and to relate to the size of other buildings in the surrounding area.

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Participants

Thank you to the residents of Branford who participated in the on-line survey and other parts of the process of preparing this Housing Plan.

Affordable Housing Steering Committee

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Peter Cimino	<i>Branford Counseling & Community Services</i>
Joseph Chadwick	<i>Planning and Zoning Commission</i>
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Reverend Dr. Leroy O. Perry	<i>Pastor of St. Stephens AME Zion Church</i>

Planning & Zoning Commission

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Marci Palluzzi	<i>Secretary</i>
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Fred Russo	
Joseph Vaiuso	
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