



2021-26 Housing Strategies For Stratford

The Stratford Housing Partnership
April XX, 2021

STRATEGY DEVELOPMENT

As part of preparing this report, the Housing Partnership:

- Reviewed current housing strategies for Stratford.
- Reviewed Census data and other information about housing needs.
- Evaluated possible future housing strategies for Stratford.
- Sought feedback through a joint meeting in November 2020 with the Planning Commission, Zoning Commission, and Zoning Board of Appeals.
- Conducted community surveys.

About The Stratford Housing Partnership

The Stratford Housing Partnership is an official Town agency established by the Town Council in 1990. The ordinance establishing the Housing Partnership was updated in 2020 to refresh the membership and to set the stage for revisiting housing-related issues in Stratford.

According to the ordinance, the responsibilities of the Housing Partnership include:

1. Examining and identifying housing needs and housing opportunities within the Town.
2. Developing and activating a long-range plan to satisfy housing needs in the Town including:
 - a. Reviewing applicable zoning regulations to determine whether such regulations restrict the development of affordable housing in the community and identifying and recommending to the Zoning Commission any necessary changes to such regulations to promote development of affordable housing in a manner consistent with the surrounding neighborhood.
 - b. Exploring the availability of any state, municipal or other land that is suitable for the development of affordable housing.
 - c. Establishing the price range of affordable housing.
3. Periodically advising the:
 - a. Town Council as to those properties identified as suitable for the development of affordable housing, and
 - b. Other Boards, Commissions, or Committees of the Town as to such other matters which may restrict the development of affordable housing.

Overview

This report is intended to outline strategies and recommendations as part of a long-range plan to address housing needs in Stratford. These strategies and recommendations reflect what the Housing Partnership has learned to date and what the Housing Partnership recommends for the future. As more information becomes available or as circumstances change, it is anticipated that these strategies and recommendations will be updated.

This report will help Town boards, commissions, and agencies work together to address the very real housing needs in the community – both present and future. By outlining strategies:

- Public and private entities can direct efforts towards implementing these strategies and addressing housing-related issues in Stratford.
- Residents, businesses, and local organizations can have stronger and better discussions about housing needs and ways to address them.

Overall, this report is intended to declare that addressing changing housing needs and promoting diverse housing opportunities are priorities for the Town of Stratford. Based on the work of the Housing Partnership, overall goal is:

GOAL

Seek to provide for a variety of housing choices in Stratford for people and households of all ages and characteristics.

It is also intended that this report be the “affordable housing plan” as required by Section 8-30j of the Connecticut General Statutes. Since such plans are required to be updated every five years, the strategies and recommendations in the report can be refined and supplemented as necessary or desirable.

IMPORTANCE OF HOUSING

“It is hard to argue that housing is not a fundamental human need. Decent, affordable housing should be a basic right for everybody in this country.”

The reason is simple: without stable shelter, everything else falls apart.”

Matthew Desmond
American Sociologist
Princeton University Professor

WHEN IS HOUSING CONSIDERED AFFORDABLE?

Housing is considered affordable when people spend less than 30 percent of their income on it.

The issue of “affordability” becomes more significant for persons and families earning less than 80 percent of the median income.

In 2018, for the Stratford area, 80% of area median income equates to about:

Household Size	80% of AMI Annual Income
1 -person HH	\$57,000
2 -person HH	\$67,000
3-person HH	\$75,000
4-person HH	\$82,000
5+ -person HH	\$91,000

These numbers are subject to change each year.

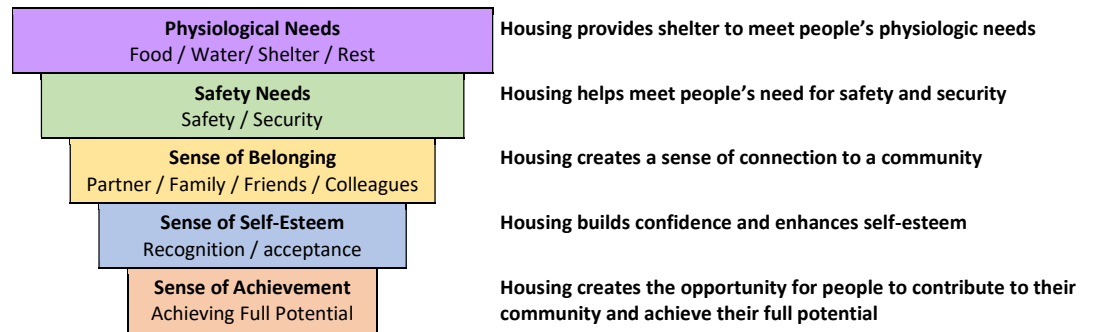
The 30% threshold is then used to determine:

- Monthly gross rent.
- A housing payment (at current financing terms) for a 30-year mortgage.

Addressing Housing Needs

People need housing.

Housing as shelter is one of the most basic human needs. At every stage of life, as illustrated within “Maslow’s Hierarchy Of Needs” (shown below), people need housing to be able to meet their personal needs and to be able to be contributing members of society:



People need housing that meets their circumstances and needs.

It is easy to understand that people’s housing needs and desires change over the course of their lives. Providing for a diverse mix of housing helps ensure that people of all ages and characteristics will be able to find housing in Stratford to meet their needs. This includes people who live here today and people who will want to live here in the future.

This is especially true with regard to housing that is affordable to people. Everyone wants their housing to be more affordable.

- People and households that earn more than the median income are better able to choose from the variety of housing choices which are available. Having a mix of housing types to meet their changing needs will be important but affordability may not be the main issue.
- On the other hand, housing choices may not be as available for people earning less than the median income. This can include young people and young families just venturing out on their own, workers providing essential or convenient services to residents and businesses, people who may have underlying health issues, people who have not access to the same opportunities as others, and people who may have lived here their whole lives and now need or want smaller and less expensive housing so they can stay in Stratford.

By definition, half the people in Stratford earn less than the median income. It can be a “double challenge” to meet their housing needs and address affordability needs.

Census data shows that housing needs are diverse and changing:

- Stratford’s population is projected to grow in the future and more housing units will likely be needed to accommodate this increase.
- The age composition of the community is changing and Stratford may need a different mix of housing in the future – more of some types of units and less of other types of units to meet those needs.
- The median income in Stratford is lower than some other communities and there is a need for housing options which are less expensive / more affordable. Overall, over 8,500 Stratford households (almost 6,000 owner households and over 2,500 renter households) are considered housing cost burdened since they are spending more than 30 percent of their income on housing. In addition, the percentage of Stratford households receiving retirement income is higher than some other communities.

These housing needs in Stratford have been recognized for some time:

- Though the Town’s housing stock experiences lower price points relative to other communities throughout Fairfield County, the Town does still continue to face issues of affordability. (2014 POCD)
- The issue of access to affordable housing options has been an ongoing concern ... [and the Town] ... should aim to encourage living opportunities that are healthy and accessible for all existing and future populations of Stratford. (2014 POCD)
- Stratford has an aging population ... [and a] ... higher concentration of residents of retirement age (65+) which ... indicates a higher need for ... affordable housing that is geared towards an older, fixed-income population. (2014 POCD)

People need housing to be available when they want or need it.

One of the challenges in addressing housing needs is that the lead time to actually produce housing is so long. Even when Stratford recognizes a need for, say, elderly housing, it can take years to identify a site, acquire the land, design the housing, engage a builder, and construct the housing. And all of that assumes the funding is available.

Stratford is thinking ahead about housing so that housing will be available to help people meet their housing needs when or if they need it.

CENSUS DATA

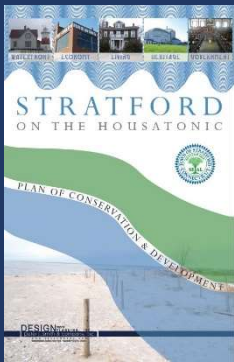
A discussion booklet with pertinent Census data for Stratford is available on the Housing Partnership webpage.

The following parameters are important to remember:

- The 2020 Census reports are delayed and may not be released until 2022 or later.
- The American Community Survey reports data from 2019 but this is actually a 5-year rolling average based on a small sample of people.
- The 2010 Census is a complete count of all residents and households but the data is more than 10 years old.

2014 POCD

A POCD is an advisory document adopted by the Planning Commission which sets out a community's goals, objectives, policies, and action steps. It is an important guide to the future physical development of a community.



Current Housing Strategies

Stratford adopted a Plan of Conservation and Development (POCD) in 2014 and that document is the closest thing Stratford has to a housing plan at the present time.

2014 POCD Summary

Goal	Provide a range of housing types for all incomes and lifestyles to attract families and households to settle in the town.
Objectives	<ol style="list-style-type: none"> 1. Identify appropriate areas for increased densities such as transit-oriented development. 2. Provide rental as well as owner-occupied housing. 3. Reach the state's target that 10% of the Town's housing stock be affordable. 4. Develop living opportunities that promote healthy lifestyles ...
Policies	<ol style="list-style-type: none"> 1. Encourage developments that diversify housing choices in the Town. 2. Improve provision of affordable housing to meet or exceed the standards set by the State. 3. Provide an adequate supply of public housing to meet the demand. 4. The preservation of neighborhood and community character will be a primary consideration when approving the design of residential development. 5. Promote and encourage the adaptive reuse of commercial buildings into mixed-use developments, where appropriate.
Action Steps	<ol style="list-style-type: none"> 1. Support development efforts to create well designed affordable housing units, particularly within mixed-use developments and as part of infill developments proportionately scaled to the neighborhoods in which they are located. 2. Facilitate the development of higher density, mixed use structures in the Stratford Center area according to the TOD zoning overlay. 3. Revise Section 5.3 of the Zoning Regulations by modifying the standards and locational criteria for new housing developments. 4. Implement the recommendations of the Town's 2012 Analysis of Impediments to Fair Housing Choice report to overcome barriers to integration and further the tenets of fair housing in its federally funded housing and anti-poverty programs. 5. Work with area legislators to amend Connecticut State affordable housing law section 8-30g to contain a more realistic definition of affordable housing projects and improve the appeals process.

The 2014 POCD also summarized provisions from the 2003 POCD:

2003 POCD Summary

<p>Policies</p>	<ol style="list-style-type: none"> 1. Encourage more diverse and affordable living opportunities for Stratford residents ... 2. Stress the importance of development patterns and housing types that respond to resident needs and strengthen existing communities. 3. Moving forward, the Town should ... provide further definition to how new housing development can: <ol style="list-style-type: none"> a. Strengthen existing character, b. Diversify housing options, and c. Create living opportunities that are available to all existing and future residents, of all financial means.
<p>Recommendations</p>	<ol style="list-style-type: none"> 1. Support creation of affordable housing units for the elderly. 2. Create Mixed-Use Zones where appropriate. 3. Support efforts to create affordable units. 4. Improve State regulations regarding affordable housing. 5. Future population growth should be anticipated to reach a maximum of 54,000. 6. A variety of housing types should be available. 7. Encourage housing developments which relate to the character of existing neighborhoods. 8. Support housing that recognizes lifestyle needs. 9. Encourage the formation of partnerships between the town and various housing-related entities to provide affordable housing that meets the needs of individuals. 10. Support efforts that promote the conversion of existing housing stock to affordable housing. 11. Promote affordable housing efforts that help revitalize existing neighborhoods to restore underutilized and vacant properties.

The housing strategies recognized in this Plan are an evolution of the strategies for Stratford which have been in place for almost 20 years.

HOUSING AUTHORITY

The Stratford Housing Authority also has their own housing strategies.

The Housing Authority is an independent, quasi-public agency which oversees 513 units of housing in Stratford for:

- Low- and moderate-income elderly / disabled persons, and
- Low- and moderate-income families.

SURVEY RESULTS

This report focuses on the survey questions related to policy options for Stratford for the future.

A number of other questions (such as age, gender, income, etc.) were asked in each survey and those are not reported here.

Results from SurveyMonkey were shared with the Town.

Community Survey / Results

To better understand community attitudes with regarding to housing needs and housing strategies, the Housing Partnership conducted several on-line surveys over December 2020 and January 2021. The surveys were targeted to:

- Stratford residents (1,048 participants),
- Members of local boards and commissions (73 participants),
- Members of the Stratford Housing Partnership (9 participants),
- Local non-profit organizations (10 participants), and
- People invited by the local non-profit organizations to participate since they might have unique housing situations or needs (115 participants).

Responses to some of the survey questions are presented in this section. Responses to survey questions related to specific strategies are presented in subsequent sections relating to those strategies.

Housing Choices - One of the questions asked Stratford residents what type(s) of housing:

- Had they lived in before? (multiple responses allowed)
- Did they live in today? (one response only)
- Might they live in at some time in the future? (multiple responses allowed)

	Lived In Before	Live In Today	May Live In Future
Single-Family House	369	655	158
2-4 Family Building	272	56	21
Townhouse	119	20	71
1-3 Story Multi-Unit Apartment Building (Studio, 1BR, etc.)	214	30	37
4+ Story Multi-Unit Apartment Building (Studio, 1BR, etc.)	112	5	30
1-3 Story Multi-Unit Condominium Building (Studio, 1BR, etc.)	111	26	55
4+ Story Multi-Unit Condominium Building (Studio, 1BR, etc.)	44	11	38
Dormitory / Fraternity / Sorority	215	0	10
Life Care Community / Assisted Living / Nursing Home	6	0	89
Other	15	6	16
Total	1,477	809	525

While respondents had lived in a variety of housing types in the past, the vast majority (81%) lived in a single-family house at the time of the survey. A large number of participants were not sure what their housing might be in the future and did not answer that question.

Mix of Housing – Then, Stratford residents were asked whether they felt that Stratford had too much, too little, or just the right amount of different types of housing:

	Too Little	Just About Right	Too Much
Single-Family House	13%	80%	7%
2-4 Family Building	18%	61%	21%
Townhouse	27%	60%	13%
1-2 Story Multi-Unit Apartment Building (Studio, 1BR, etc.)	21%	48%	31%
3-4 Story Multi-Unit Apartment Building (Studio, 1BR, etc.)	17%	38%	45%
5+ Story Multi-Unit Apartment Building (Studio, 1BR, etc.)	15%	34%	51%
1-2 Story Multi-Unit Condominium Building (Studio, 1BR, etc.)	22%	56%	22%
3-4 Story Multi-Unit Condominium Building (Studio, 1BR, etc.)	15%	49%	36%
5+ Story Multi-Unit Condominium Building (Studio, 1BR, etc.)	13%	41%	46%
Dormitory / Fraternity / Sorority	19%	64%	18%
Life Care Community / Assisted Living / Nursing Home	37%	58%	6%
Other	30%	56%	14%

Single-Family House	2-4 Family Building	Townhouse
1-2 Story Multi-Family	3-4 Story Multi-Family	5+ Story Multi-Family
Dormitory	Assisted Living	Other

HOUSING MIX

Although Stratford residents had lived in many different types of housing in the past, they appeared to be less receptive to having those types of housing in Stratford today or in the future.

Housing Factors Important To People– Residents were asked what factors would be important to them if they were to be seeking new housing. When ranked by the percent feeling “very important” or “somewhat important”, housing cost and affordability ranked fourth on the list behind crime rate, housing condition, and real estate taxes.

	Very Important	Somewhat Important	Not Sure / No Opinion	Not That Important	Not Very Important
1. Crime Rate	86%	12%	1%	0%	0%
2. Condition of Housing	83%	16%	0%	0%	0%
3. Real Estate Taxes	80%	16%	3%	1%	0%
4. Price / Affordability	78%	18%	1%	2%	1%
5. Curb Appeal Of Housing	63%	32%	3%	1%	0%
6. Town Amenities / Services	62%	32%	3%	2%	1%
7. Noise Levels	62%	29%	4%	4%	1%
8. Quality Of Schools	57%	15%	7%	8%	13%
9. Town Prestige	39%	36%	14%	8%	4%
10. Ped. / Bicycle Improvements	35%	36%	13%	10%	6%
11. 3-4 Bedrooms	42%	29%	7%	10%	12%
12. Close To Family / Friends	27%	46%	9%	15%	4%
13. Close To Parks / Schools	25%	47%	6%	17%	5%
14. Close To Shopping / Services	21%	51%	6%	17%	5%
15. 1-2 Bedrooms	31%	29%	15%	12%	14%
16. Close To Work	21%	41%	8%	16%	13%
17. Close To Transit	15%	24%	12%	30%	18%
18. 5 Bedrooms Or More	4%	9%	14%	22%	51%

If the level of “very important” is averaged across all surveys where that question was asked, the responses indicated that taxes and price/affordability are consistently among the “top four” considerations.

	Average	Stratford Residents	Board Members	Organizations	Individuals
1. Real Estate Taxes	84%	80%	79%	100%	76%
2. Price / Affordability	83%	78%	73%	100%	80%
3. Crime Rate	82%	86%	79%	83%	80%
4. Condition of Housing	83%	83%	77%	83%	88%
5. Noise Levels	62%	62%	69%	50%	67%
6. Town Amenities / Services	61%	62%	58%	67%	57%
7. Curb Appeal Of Housing	56%	63%	55%	50%	57%

Housing Cost Burden – In some of the surveys, one of the questions asked whether the participant thought they were currently spending more than 30 percent of their income on housing (rent, mortgage, utilities, real estate taxes, condominium fees, etc.):

	Yes	No
Stratford Residents	67%	33%
People With Housing Needs	62%	38%
Board / Commission Members	49%	51%

Housing Cost Threat – Again, in some of the surveys, participants were asked whether they felt there may come a time when they may no longer be able to afford to live in Stratford:

	Definitely Concerned	May Be An Issue	Not Sure	Probably Not An Issue	Definitely Not An Issue
Stratford Residents	38%	26%	14%	16%	5%
People With Housing Needs	32%	31%	12%	19%	5%
Board / Commission Members	29%	27%	12%	25%	7%

Interestingly, people who serve on local boards and commissions were least likely to be faced with housing cost burdens and less likely to be concerned for the stability of their future housing situation. This could mean they may be less sensitive to the needs of people facing such challenges.

Two-thirds of survey participants may already be housing cost burdened and two-thirds of survey participants are concerned about their long-term ability to be able to afford to stay in Stratford.

That could be the neighbor on each side of you.

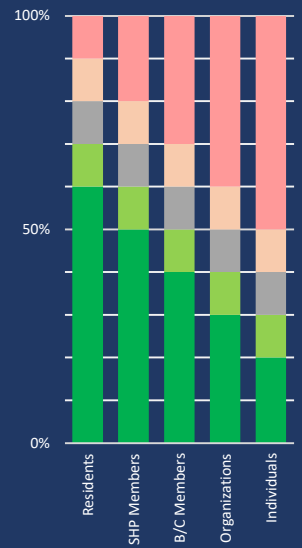
SURVEY RESULTS

In the pages which follow, the survey results are presented using the format below.

Survey results are presented in the following order (left to right):

- Stratford residents.
- Housing Partnership members.
- Members of Town Boards and Commissions.
- Local organizations.
- Individuals.

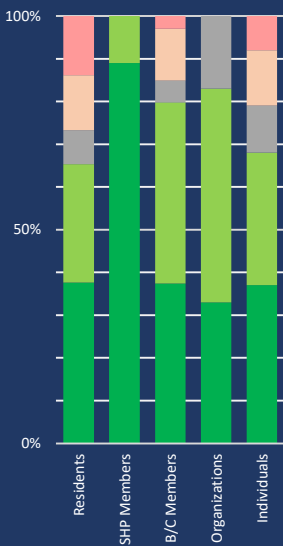
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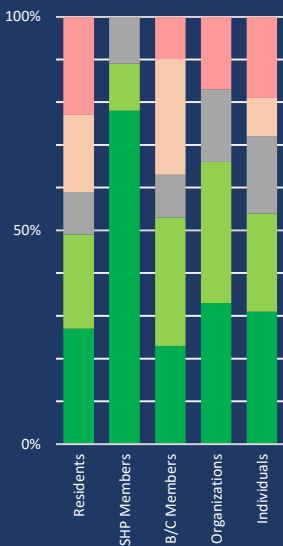
- Strongly agree
- Somewhat agree
- Not sure
- Somewhat disagree
- Strongly disagree

SURVEY RESULTS

Stratford should support Housing Authority efforts to build more units to address the needs of lower income elderly / disabled persons.



Stratford should support SHA efforts to build more units to address the needs of lower income families.



Strategy #1

Support The Housing Authority

The Stratford Housing Authority has 313 elderly/disabled units and a waiting list of **three years**. Over time, occupancy of elderly units has gone from 100% elderly to about 50% elderly and 50% disabled. In effect, elderly units have become less available at the very time the number of elderly people is growing. The Stratford Housing Authority has 201 family units and over 400 people on the waiting list.

Many of the Housing Authority units were built during the 1960s and 1970s. Some units may be vulnerable to coastal flooding and/or sea level rise.

1.1 Increase The Number Of Elderly / Disabled Units

1. Support Housing Authority efforts to Increase the number of elderly / disabled units. (Housing Authority / Town)
2. **Consider modifying** the Zoning Regulations to allow more density / height / coverage for Housing Authority redevelopment projects on the sites they currently occupy. (Zoning Commission)

1.2 Increase The Number of "Family" Units

1. Support Housing Authority efforts to Increase the number of family units. (Housing Authority / Town)
2. **Consider modifying** the Zoning Regulations to allow more density / height / coverage for Housing Authority redevelopment projects on the sites they currently occupy. (Zoning Commission)

**Elm Terrace
(Elderly Housing)**



**Hearthstone Apartments
(Family Housing)**



Strategy #2

Implement Inclusionary Zoning

The phrase “inclusionary zoning” refers to approaches used to address exclusionary impacts which zoning may have had over time (income, race, color, national origin, etc.).

CGS Section 8-2i allows a municipality to adopt zoning provisions which promote the development of housing affordable to low- and moderate-income households, including:

- Unit set-asides;
- The use of density bonuses; or
- The making of payments into a housing trust fund (see **Strategy # 6.1 on page 19**).

2.1 Require Affordable Units In New Residential Development (Zoning Commission)

1. **Consider adopting** a zoning regulation requiring that a percentage of any new residential development meet State affordability criteria.
2. **Consider allowing** for a density bonus for developments which provide affordable units in excess of the basic inclusionary requirement.

2.2 Allow/Require Payment Of A Fee In Lieu Of Affordable Units (Zoning Commission)

1. **Consider modifying** the Zoning Regulations to allow payment of a fee in lieu of providing affordable units.
2. **Consider modifying** the Zoning Regulations to require payment of a fee for any fractional remainder.

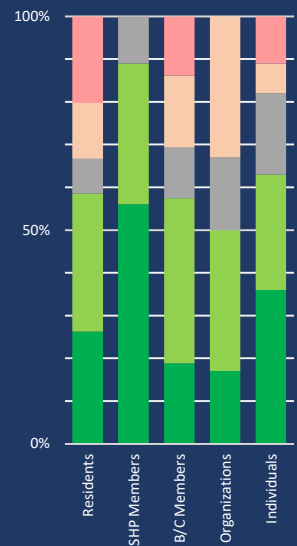
2.3 Establish A Zoning Permit Fee (Zoning Commission)

1. **Consider establishing** an affordable housing fee as part of issuance of a Zoning Permit.

If 10% of new housing built in Stratford does not meet State affordability criteria, Stratford will fall further behind the 10% threshold and will have further to go to catch up.

SURVEY RESULTS

Stratford should require that any new residential development include affordable units or make other provision for affordable housing.



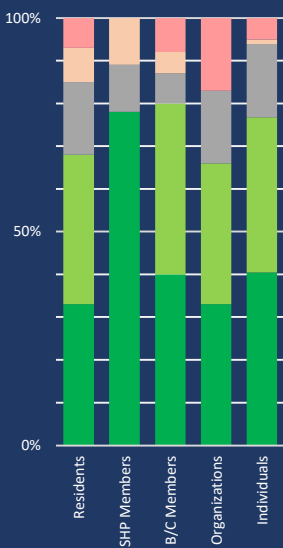
INCLUSIONARY FLEXIBILITY

Inclusionary housing units could be:

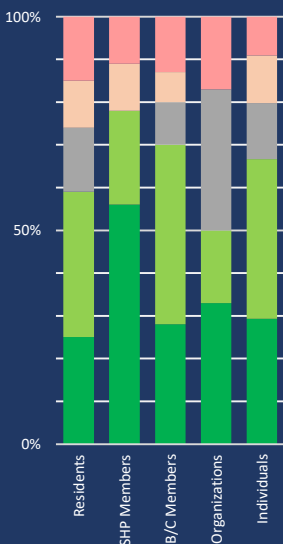
- Built on the proposed development site,
- Built on an acceptable site elsewhere in Stratford,
- Accomplished through deed-restricting an existing unit in Stratford.
- Similar means which result in establishment of affordable units.

SURVEY RESULTS

Stratford should legitimize the two-family housing that already exists in the community.



Stratford should allow accessory apartments in existing single-family homes for people who want them.



Strategy #3

Enable More Housing Options

3.1 Legitimize Existing Two-Family Dwellings (Zoning Commission)

The Stratford Zoning Regulations require two-family dwellings (2FD) to have larger lot sizes than existing such buildings generally have. As a result, they are considered “non-conforming” with regard to the Zoning Regulations and this creates roadblocks to people who want to maintain or improve these buildings.

1. Modify the Zoning Regulations to legitimize existing two-family homes and remove roadblocks for people who want to maintain / improve these units.

3.2 Revisit Accessory Dwelling Unit Regulations (Zoning Commission)

Stratford currently allows an “accessory apartment” within an owner-occupied residence with site plan review by the Zoning Commission (ZR Section 4.1.6.14) provided it is occupied by a family member or is restricted as affordable. An accessory apartment is generally considered a secondary dwelling area with its own kitchen.

1. Consider allowing an addition to the dwelling as part of establishing the accessory apartment.
2. Consider allowing occupancy by a caretaker of caregiver in a health-related situation.
3. Consider eliminating the requirement to be “freely accessible” to the principal unit (but require an operable door on a common wall).
4. Consider allowing a unit larger than 800 SF / 25% of floor area as a “special case” review.
5. Consider eliminating the restriction on conducting a home-based business within either unit.
6. Consider eliminating the limitation on occupancy by a family member and/or the affordability restriction.

3.3 Review / Revise Multi-Family Regulations (Zoning Commission)

While single-family homes are prevalent in Stratford, they are not the best housing option for everybody. Multi-family housing can help meet the housing needs of people seeking to reduce housing costs, have access to amenities, be closer to other people, simplify their living arrangements, and/or who may be struggling with property maintenance (grass cutting, snow clearing, gutter cleaning, leaf raking, etc.).

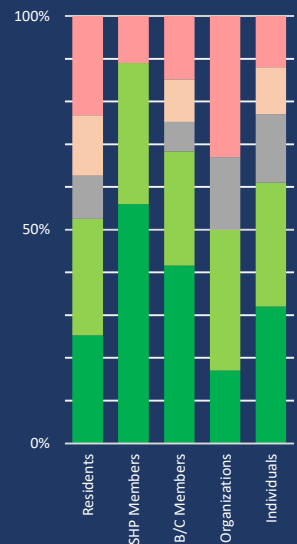
1. Undertake a comprehensive review / revision of the various multi-family provisions in the Zoning Regulations:
 - o Residence Apartments (ZR Section 4.1.6.11 (RS Districts) and Section 5.3 (RM-1 District)).
 - o Age-Restricted Housing (ZR Section 4.1.6.15).
 - o Affordable Housing Development (ZR Section 5.4).
 - o TOD Overlay District (ZR Section 7.10).
 - o Waterfront District (ZR Section 8.2.2).
 - o Congregate Living Facilities / Assisted Living Facilities / Nursing Homes.
2. Revisit and update specific provisions which may not reflect current market realities / lifestyles or accomplish what Stratford desires:
 - o Density - Density provisions should be revisited and calibrated based on existing developments in Stratford.
 - o Height - Height limitations might be increased provided there are appropriate setbacks from property lines.
 - o Coverage - Coverage limitations might be increased provided there are adequate stormwater controls and appropriate landscaping and buffers to abutting uses.
 - o Development Limitations - Limitations to unit types, number of units per building, number of bedrooms per acre, number of bedrooms per unit, unit mix specifications, age limitations, and minimum parcel size should be revisited.
3. **Consider repealing** Zoning Regulation Section 5.3.5 which contains limitations on multi-family units based on “apartment unit equivalents” and is based on a 1964 map of elementary school districts.

3.4 Guide Multi-Family Locations (Zoning Commission)

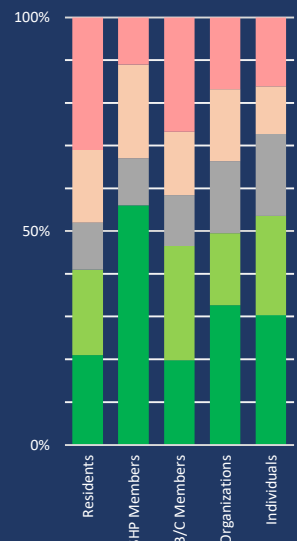
1. Revisit the locations where multi-family housing is permitted in order to help strengthen the Town Center, revitalize Route 1 and other commercial areas, reflect existing land use patterns, and enhance transit orientation.
2. **Consider discouraging** multi-family housing in established single-family neighborhoods not near transit stations or bus lines (i.e., town-wide).

SURVEY RESULTS

Stratford should allow multi-family residential buildings and mixed-use buildings in the **Town Center and along Route 1**

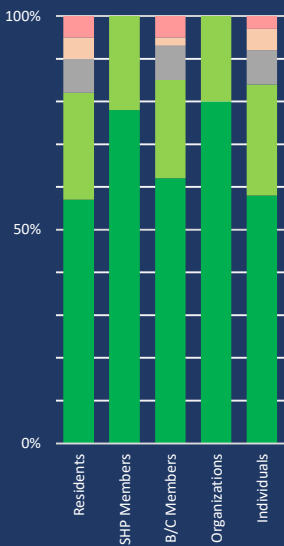


Stratford should revise the Zoning Regulations to enable opportunities **town-wide**

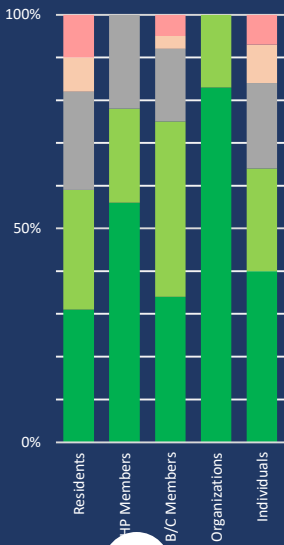


SURVEY RESULTS

Stratford should review existing design guidelines for new multi-family development to ensure that it will fit into the character of Stratford.



Stratford should consider extending existing design guidelines to other multi-family developments (less than 8 units, affordable housing, etc.).



Strategy #4

Revisit Design Guidelines

4.1 Maintain / Improve Design Guidelines (Zoning Commission / Town)

1. To ensure that new developments fit into the overall character of Stratford, prepare **written and/or illustrated design guidelines** with regard to key design elements to guide developers, architects, engineers, staff, commissioners, and the community about design approaches to be encouraged (and discouraged) and maintain and/or enhance the character of Stratford (could use the TOD design guidelines in ZR Section 7.10.8 as a starting point for this effort).
2. Conduct a visual preference exercise to understand acceptable parameters for height, scale, mass, articulation, and other design factors in different areas.

Example Of A Visual Preference Exercise

Visual Preference Survey


Preferences for Residential Neighborhoods

Score each photo on a scale of 1-5

1	2	3	4	5
REALLY DON'T LIKE	DON'T LIKE	NEITHER LIKE OR DISLIKE	LIKE	REALLY LIKE

Please fill in circle completely with blue or black ink

Street Frontage What's your opinion on how these residential entrances face the street?

			
Parking carport in front	Parking garage/carport in front	Parking lot in front	Front without parking (parking in back)

Building Mass How should the volume of residential buildings be expressed?

			
Building mass set forward	Some mass forward, some set back	Mass set forward but broken up	Mass stepped back

Survey participants clearly indicated that the design of new housing development is important to them.

Gallery Of Some Existing Residence Apartments In Stratford

164 Hamilton Avenue



Jamestown Road



64 Harborview Place



Breakers Lane



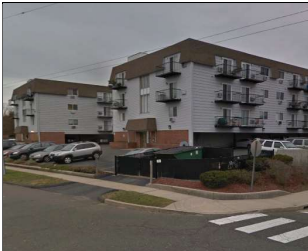
40 California Street



Happy Hollow Circle



Shortbeach Road



Hawley Lane



Cutspring Road



50 Birdseye Street



1700 Broadbridge Avenue

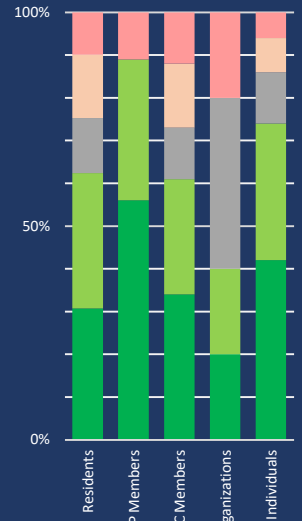


1111 Stratford Avenue

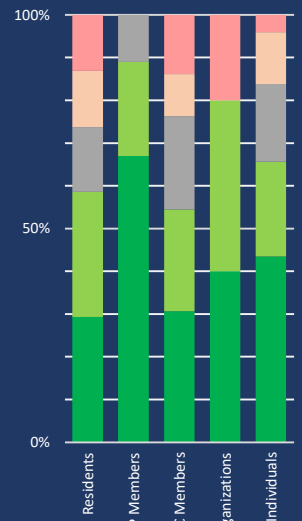


SURVEY RESULTS

Stratford should have more housing options in order to have a housing stock that will attract businesses and strengthen Stratford's tax base...



Stratford should have more housing options to support artists, art organizations, and local cultural opportunities.



Strategy #5

Support / Facilitate Aging In Place

AARP has reported that 80% of senior citizens would prefer to age in place in their current home.

5.1 Provide Supportive Municipal Services (Town Council / Town Agencies)

1. Maintain and/or expand services provided by the Town (Social / Recreational / Nutrition / Health / Education / Counselling / Screening / Transportation, etc.) which can help older residents age in place.
2. Do more outreach with social workers, visiting nurses, and other services to address social isolation and enhance senior living experience.
3. Investigate ways to provide home handyman services with volunteers (or a referral service).

5.2 Continue To Provide Tax Relief For Seniors (Town Council / Town Agencies)

1. Continue to offer tax relief for lower income seniors.
2. Consider whether there may be ways of offering additional property tax relief:
 - At higher income levels.
 - Capped at a fixed amount.
 - Indexed to inflation.
 - In exchange for volunteer services.
 - In exchange for an affordability restriction.

5.3 Investigate Other Options (Housing Authority / Town Council / Town Agencies)

1. Investigate whether there may be ways of acquiring existing homes occupied by seniors (who may be “house rich” but “cash poor”) and leasing it back to them and to other elderly people to help address a need. Depending on the funding source (such as “Housing Choice” vouchers), it might be possible to focus exclusively on elderly persons rather than elderly/disabled. Consider undertaking a demonstration project to see how this could work.

Strategy #6

Explore Funding Opportunities

6.1 Establish A Housing Trust Fund (Town Council)

1. Establish a “housing trust fund” for affordable housing (as authorized by CGS 8-2i) to receive funds from appropriations, fees, grants, donation, and other sources with expenditures to be overseen by the Housing Partnership.

6.2 Revisit CDBG Funding Priorities / Process (Town Council / Housing Partnership)

As a Community Development Block Grant (CDBG) “entitlement” community, Stratford received about \$580,000 in 2020 for programs to benefit low- and moderate-income residents. Funding is distributed to a variety of organizations and projects. Funding decisions are made by an advisory committee and approved by the Town Council.

Some communities use some of their CDBG funding to directly help low- and moderate-income owners struggling with maintaining and/or rehabilitating their home. Stratford had such a program in the past (no-interest, forgivable loans of up to \$25,000 for a five-year term to make repairs to the homes of income-eligible owners). Stratford suspended this program in 2013 citing “a backlog of applications” and “funding limitations.”

1. Seek a greater role for the Stratford Housing Partnership in CDBG funding allocations.
2. Revisit the priorities in the CDBG funding program relative to **projects** versus **programs** that benefit low- and moderate-income residents directly, such as:
 - Reactivating the Residential Rehabilitation Program which previously offered loans to low- and moderate-income residents / seniors to help fund improvements / renovations that make a home more livable.
 - Foreclosure avoidance counselling.
 - Pre-foreclosure purchases to place affordability deed restriction and then resell the unit (these units could then counted towards the State’s Affordable Housing Appeals List).
 - Acquisition of property to keep land, place affordability deed restriction on the unit, and then resell the unit (these units could then counted towards the State’s Affordable Housing Appeals List).
3. Make the CDBG program more transparent in terms of funding priorities / decisions.
4. Evaluate ways to utilize CDBG funding to leverage other investments which would benefit low- and moderate-income residents.

CDBG PRIORITIES

Stratford may wish to revisit the priorities in the CDBG funding program relative to:

- programs that benefit low- and moderate-income residents directly, versus
- projects (such as sidewalks) which are oriented to capital improvements and do not benefit low- and moderate-income residents directly.

Housing Needs Or Sidewalks?

Housing Rehabilitation Loan



Sidewalk Construction



POTENTIAL SITES

The following sites (or types of sites) may provide opportunities to establish additional affordable housing in the future:

- Ella Grasso Center (former State facility on Armory Road)
- Other surplus State facilities
- Retired Town school buildings
- Other surplus Town facilities
- Stonybrook area (providing funding for improvements / rehabilitation in exchange for affordability restrictions)
- Retail / office buildings seeking redevelopment opportunities

Strategy #7

Enhance The Housing “Toolbox”

7.1 Extend The Affordability Period For Deed-Restricted Units (Zoning Commission)

*CGS 8-30g requires that an “affordable housing development” be deed-restricted for **at least** 40 years. At the end of that period though, the deed-restrictions expire, a needy household loses an affordable housing unit, the unit owner at that time receives a financial windfall, and the Town no longer gets credit for those units on the State’s Affordable Housing Appeals List. If the units are going to be built in ways which do not comply with local zoning, then at least the Town should retain the affordable units for a much longer period.*

1. Require that affordable units in a set-aside development be restricted for 40 years or the life of the development, **whichever is longer**, to:
 - Avoid affordable units coming off the list in the future.
 - Avoid a financial windfall for whoever may own the unit after 40 years.
2. Consider requiring an “affordability easement” or other encumbrance (including a right-of-first refusal) so affordability restrictions do not get foreclosed out without notice to the Town.

7.2 Adopt a “Standard” Housing Affordability Plan (Zoning Commission)

CGS 8-30g requires that an “affordability plan” be prepared for an affordable housing development but there are no State standards or guidelines and so the provisions are not consistent and can be difficult to track and/or administer.

1. Prepare a standard housing affordability plan to:
 - Establish parameters for how deed-restricted affordable units will be managed over time (rather than each development proposing their own affordability plan), and
 - Provide clarity for developers, owners, managers, lenders, buyers, sellers, lessors, lessees, realtors, and others on affordability issues.
2. Designate an administrator for future deed-restricted affordable units in Stratford:
 - Avoid having each development propose their own administrator (who may not be as concerned about long-term affordability).

7.3 Identify Potential Sites For Affordable Housing (Zoning Commission)

1. Identify potential sites for affordable housing (see sidebar).

Strategy #8

Obtain An Exemption or Moratoria

Connecticut’s Affordable Housing Appeals Procedure (codified as CGS Section 8-30g) provides that a qualifying development containing affordable housing may not have to comply with local zoning requirements. The law applies to any community where less than 10 percent of the housing stock meets State criteria for affordable housing. Stratford is currently at 6.4 percent.

Stratford would prefer to address housing needs the way it chooses rather than have such decisions made by others with limited local input.

8.1 Seek Relief From CGS Section 8-30g (Town)

1. Create 766 or so additional “affordable housing” units meeting State criteria to become exempt from the Affordable Housing Appeals Procedure.
2. Demonstrate that Stratford has obtained 420 or so housing unit equivalent points (since 1990) to get a four-year moratorium and then establish additional housing in the future to get additional moratoria.
3. Seek to have “naturally occurring affordable housing” be considered in the tabulation of affordable housing units in a municipality.

Strategy #9

Continue To Collaborate / Educate

9.1 Continue To Educate The Community About Housing Needs (HP)

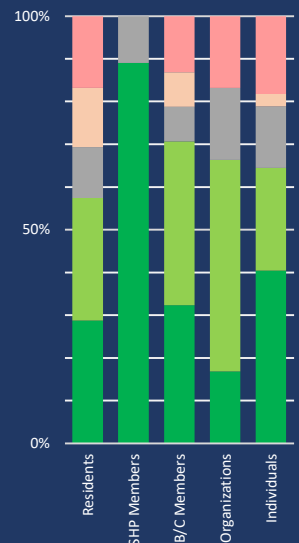
1. Continue to educate residents about housing needs and issues.

9.2 Continue To Collaborate With Other Agencies And Organizations (Town)

1. Continue to collaborate with housing partners including:
 - o Local (Town departments, Housing Authority, faith-based, etc.).
 - o Regional (MetroCOG, non-profit organizations, shelters, Operation Hope, Center For Family Justice, Bethlehem House, etc.).
 - o State (Department of Housing, Connecticut Housing Finance Agency (CHFA), Partnership For Strong Communities, etc.).
 - o National (US Department of Housing and Urban Development (HUD), US Department of Agriculture (USDA), etc.).

SURVEY RESULTS

Stratford should try to find ways to provide for more units of affordable housing so that we are less likely to be subject to State over-ride of local zoning



Strategy #10

Consider Other Strategies

10.1 Seek Way To Convert Existing Units To Affordable Units

1. Seek ways to help qualifying households purchase homes in Stratford with CHFA and USDA mortgages (these units would be counted on the Affordable Housing Appeals List). This could include offering down payment assistance to households (repaid upon sale).
2. Seek ways to help qualifying households rent housing units in Stratford with rental assistance vouchers (these units would be counted on the Affordable Housing Appeals List).
3. Seek opportunities to establish “scattered site” family units (including partnerships where public “vouchers” might support purchase/ maintenance by non-profit agencies).

10.2 Consider Additional Zoning Changes

1. Consider changing the definition of family to “any number of individuals living together as a single-housekeeping unit” or other wording since the current definition of family limits occupancy to people “related by blood, marriage or adoption” and this excludes un-related roommates, unmarried couples, civil unions, and other groups and makes it a zoning violation.
2. Remove floor area requirements from the Zoning Regulations (Sections 3.13 , 4.1.6.12.8 and 5.3.2) since the CT Supreme Court ruled in 1988 that minimum floor area requirements are not “rationally related “ to the statutorily authorized purposes of zoning and result in the exclusion of certain types of housing. Floor area requirements for dwelling units are addressed in the Building Code, Health Code, Fire Code, etc.
3. Revisit local parking requirements for multi-family and mixed-use developments since excessive parking requirements can have a significant impact on development feasibility and character and the environment.
4. Continue to exempt required accessibility improvements from yard setbacks (ZR Section 3.6(a)).
5. Encourage livability improvements (zero step thresholds, lever door handles, handicapped accessible bathrooms, higher toilets, lower light switches, first floor master bedrooms, etc.).

10.3 Enable Adaptive Re-Use Of Existing Buildings / Sites (Zoning Commission)

1. **Consider allowing** mixed-use, pedestrian-friendly, bus transit -oriented redevelopment of commercial sites on arterial roads in order to:
 - o Maintain / enhance the overall “sense of place” in these locations.
 - o Keep buildings and sites occupied.
 - o Support existing neighborhoods.
 - o Help maintain and enhance the tax base.
2. **Consider extending** Section 7.1.1.1 of the Zoning Regulations which allows residential or mixed-use development of up to 7 units as a “special case” within the CA District to other zoning districts.

10.4 Enable Smaller Scale Multi-Family Housing (Zoning Commission)

1. **Consider modifying** the Zoning Regulations to encourage or allow *smaller scale* multi-family developments which:
 - o Fall in between single-family housing and large-scale multi-family developments.
 - o Maintain the scale and/or appearance of residential homes / buildings but might consist of:
 - Two-family dwelling
 - Three-family dwelling
 - Four-family dwelling
 - 5+ unit building
 - Townhouses
 - Courtyard apartments
 - Cottage court
 - Live-work units
2. Undertake a study to evaluate the applicability of “missing middle” housing in Stratford and identify possible locations.



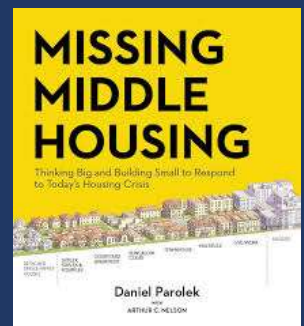
MISSING MIDDLE HOUSING

The concept of “missing middle” housing refers to the fact that modern housing development tends to focus on two ends of the housing spectrum:

- Single-family homes on individual lots, and
- Large-scale multi-family development.

In years past however, housing development was less regimented and resulted in a wider variety of housing types and choices.

More information can be found in the book of the same title.



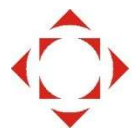
Acknowledgments

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Stratford Housing Partnership (2021)

	Laura Hoydick	Mayor
Chair	Chris Silhavey	Zoning Commission
Vice-Chair	Jennifer Sheldon	Economic and Community Development Commission
	Susmitha Attota	Town Planner
	Christopher Blake	Inland Wetlands Commission
	Beth Daponte	Public interest / housing / civic advocates
	Desmond Ndzi	Local business community
	Elizabeth Sulik	Stratford Housing Authority
	Harold Watson	Planning Commission
	Jay Habansky	Planning & Zoning Administrator
	Mary Dean	Director of Economic & Community Development
	Aileen Marsh	Recording Secretary

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