

2021-26 Housing Strategies For Stratford

This is an executive summary of the "Housing Strategies" report adopted by the Stratford Town Council on May 10, 2021. The report was prepared by the Stratford Housing Partnership and the complete report is available on the Housing Partnership webpage on the Town website.

GOAL

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

Basic Concepts

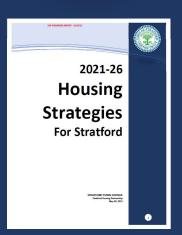
- 1. People need housing.
- 2. People need housing that meets their circumstances and needs.
- 3. People need housing to be available when they want or need it.
- 4. Census data shows that housing needs are diverse and changing.
- 5. Housing needs in Stratford have been recognized for some time.
- 6. Stratford should refine its housing policies to address present and future needs.

Community Input

The Housing Partnership conducted surveys of different groups in Stratford as part of preparing the report. Survey information is available on the Housing Partnership webpage on the Town website. In this executive summary, the level of agreement with different strategies is presented in the following format for three survey groups:

- Stratford residents (Residents) with 1,048 participants.
- Members of the Stratford Housing Partnership (SHP) with 9 participants.
- Members of Town boards and commissions (BC) with 73 participants.
- Strategy





The complete "Housing Strategies" report is available on the Housing Partnership webpage on the Town website.

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.

According to the United States
Department of Housing and
Urban Development, the median
household income in 2020 for
the Stratford area was \$98,000.

Then, when broken down by household size, the 80% threshold equates to about:

| Household Size | 80% of AMI Annual Income |
|----------------|-----------------------------|
| 1 -person HH | \$55,000 |
| 2 -person HH | \$63,000 |
| 3-person HH | \$71,000 |
| 4-person HH | \$78,000 |
| 5+ -person HH | \$85,000+ |

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.

1. Support The Housing Authority

- Increase The Number Of Elderly / Disabled Units
- Increase The Number of Lower-Income "Family" Units

| 66% | 100% | 79% |
|-----------|------|-----|
| 49% | 89% | 53% |
| Residents | SHP | ВС |

2. Implement Inclusionary Zoning

 Require Affordable Units In New Residential Development

| 58% | 89% | 58% |
|-----------|-----|-----|
| Residents | SHP | BC |

3. Enable More Housing Options

- Legitimize Existing Two-Family Dwellings
- Revisit Accessory Dwelling Unit Regulations
- Revise Multi-Family Regulations Town-Wide
- Revise Multi-Family Regulations Specific Areas
- Housing Options To Attract Businesses
- Housing Options For Artists

| 68% | 78% | 80% |
|-----------|-----|-----|
| 59% | 78% | 70% |
| 41% | 56% | 47% |
| 52% | 89% | 69% |
| 63% | 89% | 62% |
| 59% | 89% | 55% |
| Residents | SHP | ВС |

4. Revisit Design Guidelines

- Review Existing Design Guidelines
- Extend Existing Guidelines to Other Multi-Family

| 82% | 100% | 85% |
|-----------|------|-------------|
| 59% | 78% | 75 % |
| Residents | SHP | ВС |

5. Support / Facilitate Aging In Place

- Provide Supportive Municipal Services
- Continue To Provide Tax Relief For Seniors
- Investigate Other Options

6. Explore Funding Opportunities

- Establish A Housing Trust Fund
- Revisit CDBG Funding Priorities / Process

7. Enhance The Housing "Toolbox"

- Extend The Affordability Period For Deed-Restricted Units
- Adopt a "Standard" Housing Affordability Plan
- Identify Potential Sites For Affordable Housing

8. Obtain An Exemption or Moratoria

 Try to find ways to provide for more units of affordable housing so that Stratford is less likely to be subject to State over-ride of local zoning

| 58% | 100% | 70% |
|-----------|------|-----|
| Residents | SHP | ВС |

9. Continue To Collaborate / Educate

- Continue to educate the community about housing needs
- Continue to educate residents about housing needs and issues.

10. Consider Other Strategies

- Seek Way To Convert Existing Units To Affordable Units
- Consider Additional Zoning Changes
- Enable Adaptive Re-Use Of Existing Buildings / Sites
- Enable Smaller Scale Multi-Family Housing

Gallery Of Some Existing Residence Apartments In Stratford







Acknowledgments

Special thanks to the Stratford residents, members of local boards and commissions, local organizations, and individuals who participated in the on-line surveys in order to provide context and guidance on these strategies.

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