



2021-26 Housing Strategies For Stratford

STRATFORD TOWN COUNCIL
Stratford Housing Partnership
May 10, 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.

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.

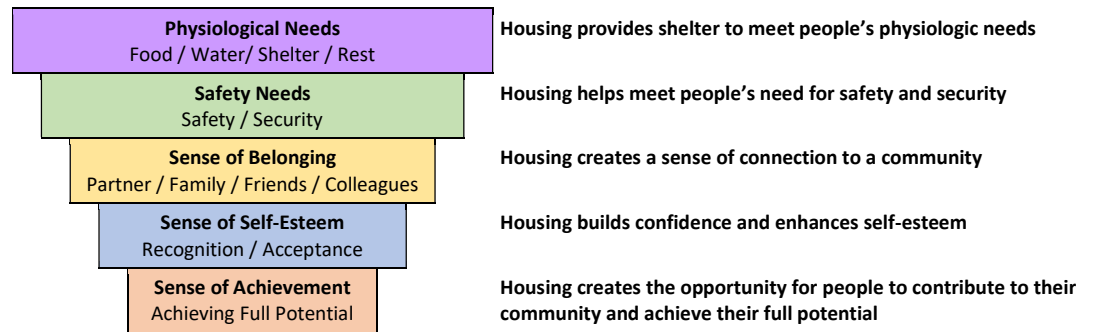
The 30% threshold is then used to determine:

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

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 do 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 remain in Stratford.

Statistically, 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 continues 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. This all 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.

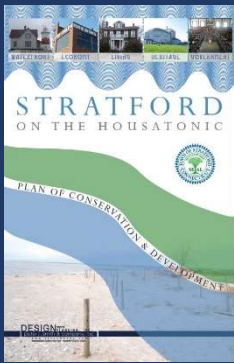


The following parameters are important to remember:

- 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 a 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 514 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.

On-Line Survey Results
Stratford Residents
 PHASE - FEBRUARY 1, 2021

6. Which of the following housing types...
 * Have you lived in before? (check all that apply)
 * Do you live in today? (check one)
 * Might you live in at some time in the future? (check all that may apply)

| Housing Type | Count | Percentage |
|---|--------------|-------------|
| Single-Family House | 369 | 81% |
| 2-4 Family Building | 272 | 56% |
| Townhouse | 119 | 26% |
| 1-3 Story Multi-Unit Apartment Building (Studio, 1BR, etc.) | 214 | 47% |
| 4+ Story Multi-Unit Apartment Building (Studio, 1BR, etc.) | 112 | 24% |
| 1-3 Story Multi-Unit Condominium Building (Studio, 1BR, etc.) | 111 | 24% |
| 4+ Story Multi-Unit Condominium Building (Studio, 1BR, etc.) | 44 | 10% |
| Dormitory / Fraternity / Sorority | 215 | 47% |
| Life Care Community / Assisted Living / Nursing Home | 6 | 0% |
| Other | 15 | 3% |
| Total | 1,477 | 100% |

7. Now, for each of these housing types, do you think Stratford currently has too little, too much, or just about the right amount of each housing type?
 * Respondents selected more than one response of single response (check all that apply). The column order and percentages are not total 100% as they may not have answered and/or didn't find the amount "just right". The results also mean to indicate their preference for a particular type of housing and/or other buildings over other buildings (see next).

| Housing Type | Too Little | Just Right | Too Much |
|---|------------|------------|----------|
| Single-Family House | 11% | 89% | 0% |
| 2-4 Family Building | 17% | 60% | 23% |
| Townhouse | 21% | 50% | 29% |
| 1-3 Story Multi-Unit Apartment Building (Studio, 1BR, etc.) | 17% | 50% | 33% |
| 4+ Story Multi-Unit Apartment Building (Studio, 1BR, etc.) | 17% | 50% | 33% |
| 1-3 Story Multi-Unit Condominium Building (Studio, 1BR, etc.) | 17% | 50% | 33% |
| 4+ Story Multi-Unit Condominium Building (Studio, 1BR, etc.) | 17% | 50% | 33% |
| Dormitory / Fraternity / Sorority | 17% | 50% | 33% |
| Life Care Community / Assisted Living / Nursing Home | 17% | 50% | 33% |
| Other | 17% | 50% | 33% |

Only the survey responses from Stratford residents, members of local boards and commissions, and the Housing Partnership members are reported within this document. The Housing Partnership felt that other surveys either had small sample sizes and/or responses might not have been representative of the group the Partnership hoped to reach. Those survey responses are available on the Housing Partnership webpage.

Community Survey / Results

To better understand community attitudes with regarding to housing needs and housing strategies, the Housing Partnership conducted several on-line surveys between 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% |

When the level of “very important” was averaged across all surveys where that question was asked (including organizations and individuals), the responses indicated that taxes and price/affordability are consistently among the “top four” considerations.

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.). These percentages are higher than reported in Census data but reflect the stress of housing costs overall.

| | Yes | No |
|----------------------------|-----|-----|
| Stratford Residents | 67% | 33% |
| 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% |
| Board / Commission Members | 29% | 27% | 12% | 25% | 7% |

Interestingly, people who serve on local boards and commissions were less 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.

About one-half to two-thirds of survey participants indicated they were housing cost burdened.

In addition, about one-half to two-thirds of survey participants were 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.

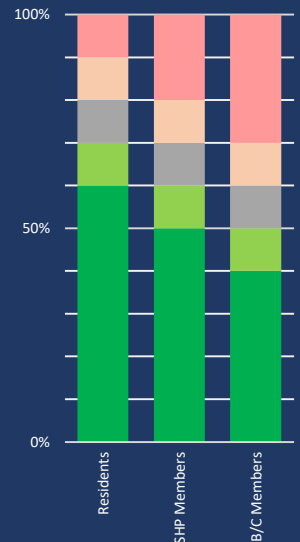
SURVEY RESULTS

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.

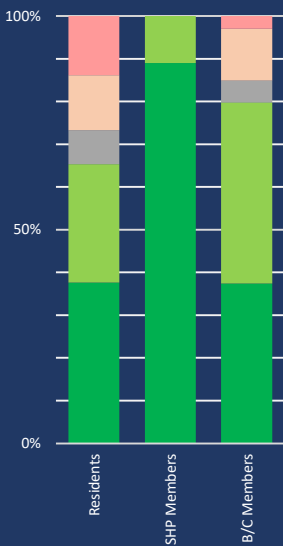
(Question statement)



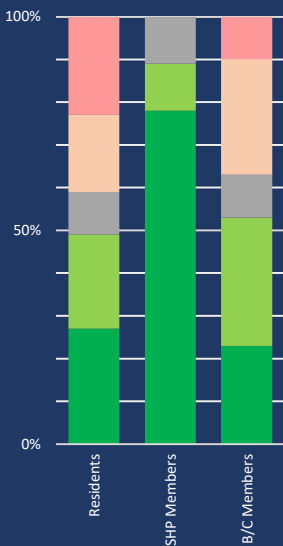
- Strongly agree
- Somewhat agree
- Not sure
- Somewhat disagree
- Strongly disagree

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 (Housing Authority)

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 (Housing Authority)

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.

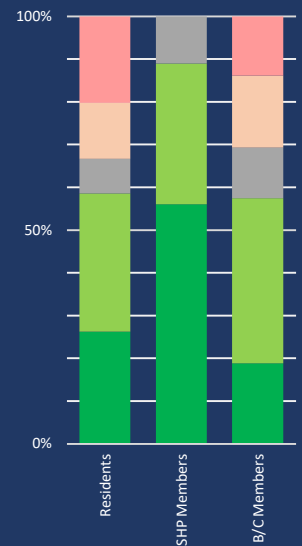
2.3 Establish A Zoning Permit Fee (Zoning Commission)

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.



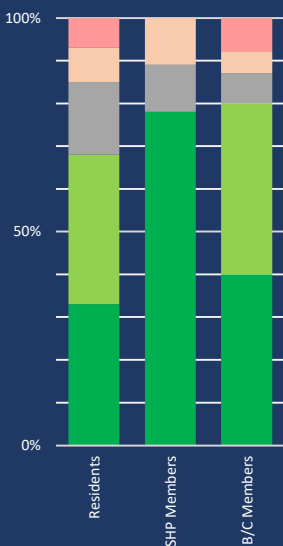
INCLUSIONARY FLEXIBILITY

Inclusionary housing units could be:

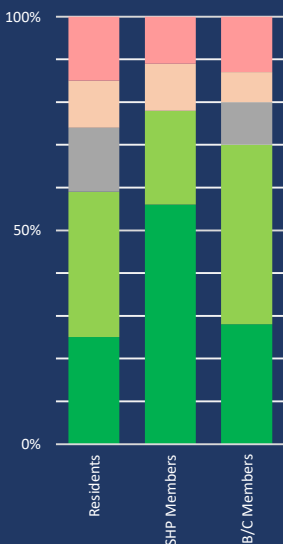
- Built on the proposed development site,
- Built on an acceptable site elsewhere in Stratford,
- Accomplished through deed-restricting an existing unit in Stratford.
- Similar means which result in establishment of affordable units.

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 or 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.

Sea level rise, and coastal flooding are also important considerations as part of Stratford’s housing strategies since parts of southern Stratford may be affected.

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.

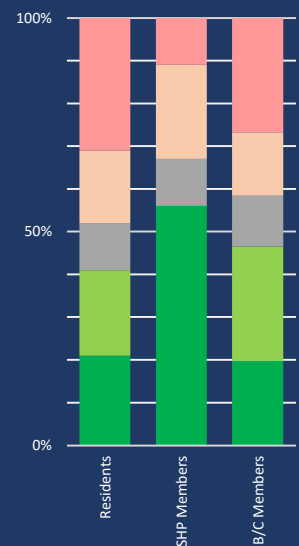
3.4 Guide Multi-Family Locations (Zoning Commission)

Survey results indicated that participants were not particularly supportive of enabling multi-family development town wide. On the other hand, participants indicated they might be more supportive of an approach which might be more strategic.

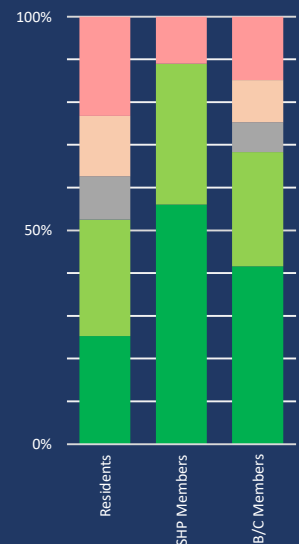
1. Consider **discouraging** multi-family housing in established single-family neighborhoods not near transit stations or bus lines (i.e., town-wide).
2. Revisit the locations where multi-family housing is permitted in order to facilitate appropriate redevelopment along Route 1 and in other commercial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

SURVEY RESULTS

In the surveys, participants were NOT supportive of enabling multi-family development **town-wide** ...

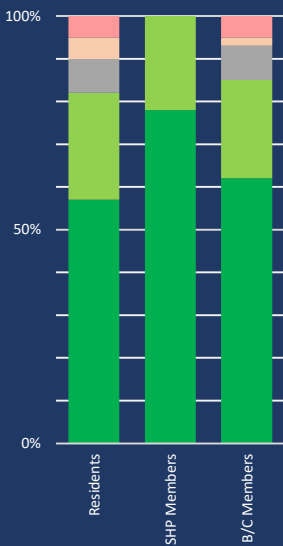


Participants seemed more supportive if they felt the location was appropriate for multi-family housing ...

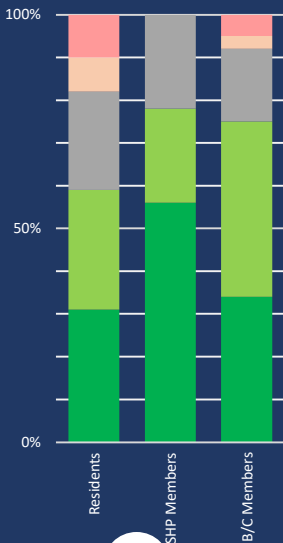


SURVEY RESULTS

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 Improve Design Guidelines (Architectural Review Board / Zoning Comm.)

- 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).
- 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





In residential neighborhoods, housing is the predominant use. Many residents will use their car to go shopping but some will walk if shopping is nearby. Knowing your neighbors may help create a sense of community and help reduce crime.

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



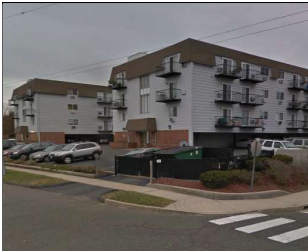
40 California Street



Happy Hollow Circle



Shortbeach Road



Hawley Lane



Cutspring Road



50 Birdseye Street



1700 Broadbridge Avenue

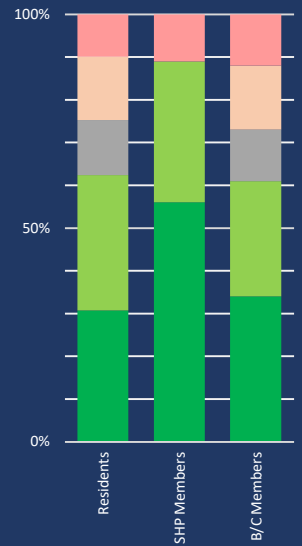


1111 Stratford Avenue

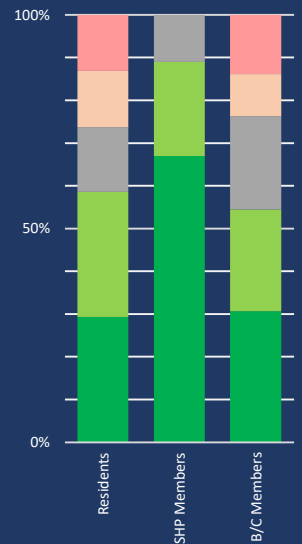


SURVEY RESULTS

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.

See page 22 for additional recommendations related to helping people have additional housing choices in Stratford and implementing universal design features in new housing.

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, donations, 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 be 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 be 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 (such as down payment assistance in exchange for a deed restriction, etc. as per Strategy 10.1.1).

CDBG PRIORITIES

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

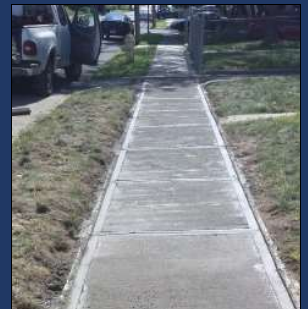
- programs that benefit low- and moderate-income residents directly, versus
- projects (such as sidewalks) which are oriented to capital improvements and do not benefit low- and moderate-income residents directly.

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
- Other institutional uses and sites which may become available
- 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)

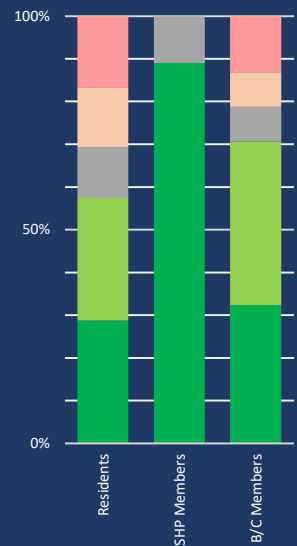
1. Continue to educate residents about housing needs and issues.

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 Authority (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 then 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 then 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. Encourage or require livability improvements and “universal design features” in new residential development (zero step thresholds, lever door handles, handicapped accessible bathrooms, higher toilets, lower light switches, etc.).
2. 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.
3. 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.
4. Revisit local parking requirements for multi-family and mixed-use developments since excessive parking requirements can have a significant impact on development feasibility, character, and the environment.
5. Continue to exempt required accessibility improvements from yard setbacks (ZR Section 3.6(a)).
6. Consider offering a density bonus where additional affordable housing units are provided,

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:
 - Maintain / enhance the overall “sense of place” in these locations.
 - Keep buildings and sites occupied.
 - Support existing neighborhoods.
 - 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:
 - Fall in between single-family housing and large-scale multi-family developments.
 - Might include the following types of housing while maintaining the scale and/or appearance of residential homes / buildings:
 - 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.



Illustration from “Missing Middle Housing”

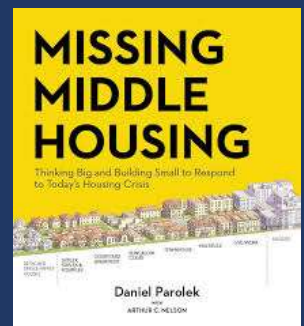
MISSING MIDDLE HOUSING

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.



TERMINOLOGY

STRATEGIES – Strategies are an overall approach or direction designed to achieve a particular outcome. Strategies can include policies, programs, and/or action steps.

POLICIES – Policies are position statements anticipated to continue over a long period of time. Policies can and should be used to evaluate and/or guide future actions and can be used when a decision is to be made.

PROGRAMS – Programs are on-going activities. Since they are on-going, they do not lend themselves to being categorized as implemented (which implies something is finished) since they may still be relevant and of value.

ACTION STEPS – Action steps are specific actions which can be taken to implement a strategy, policy, or program. Action steps are typically clearly defined and can be prioritized, scheduled, measured, monitored, completed, and evaluated.

Implementation

This Housing Strategies report outlines ways for Stratford to increase the housing choices, housing options, and the number of affordable housing developments in the community (as required by CGS Section 8-30j). This Housing Strategies report is intended to:

- Provide a strategic framework to address housing needs in Stratford, and
- Guide local boards and commissions in such efforts.

However, it is important to note that addressing housing needs in Stratford does not end with adoption of this report. Instead, the work now begins within an overall framework of how Stratford can address these important needs in the community. Implementation is the most important part of the planning process.

In order to support and facilitate implementation, the strategies in this report have been summarized on the facing page and “leaders” and “partners” (defined in the sidebar on the next page) identified.

This summary table will help coordinate implementation and help each organization understand how they can partner with other local agencies to help implement the strategies in this Housing Strategies report. It also allows each agency to prioritize the strategies it is involved with.

Overall, implementation will generally be monitored and coordinated by the Stratford Housing Partnership since their charge includes:

1. Identifying housing needs and housing opportunities.
2. Developing and activating a long-range plan to satisfy housing needs including:
 - Recommending regulation changes to the Zoning Commission to promote affordable housing in a manner consistent with the surrounding neighborhood.
 - Exploring the availability of any state, municipal or other land that is suitable for the development of affordable housing.
3. Periodically advising other Town agencies with regard to matters related to the development of affordable housing.

The on-going involvement of the Housing Partnership may be especially important if the composition of boards and commissions changes and there is a loss of experience and/or institutional knowledge as a result.

Implement the Housing Strategies report ...

The following table identifies agencies considered most likely to be involved in implementing the strategies in the Housing Strategies report. As implementation proceeds, other agencies and organizations may also be identified and/or become involved.

| STRATEGIES | Page | Leader | Partners |
|---|-------|------------|----------------|
| 1. SUPPORT THE HOUSING AUTHORITY 1.1. Increase The Number Of Elderly / Disabled Units 1.2. Increase The Number of “Family” Units | 12 | HA | HP TC |
| 2. IMPLEMENT INCLUSIONARY ZONING 2.1. Require Affordable Units In New Residential Development 2.2. Allow/Require Payment Of A Fee In Lieu Of Affordable Units 2.3. Establish A Zoning Permit Fee | 13 | ZC | HP PC |
| 3. ENABLE MORE HOUSING OPTIONS 3.1. Legitimize Existing Two-Family Dwellings 3.2. Revisit Accessory Dwelling Unit Regulations 3.3. Review / Revise Multi-Family Regulations 3.4. Guide Multi-Family Locations | 14-15 | ZC | HP PC |
| 4. REVISIT DESIGN GUIDELINES 4.1. Improve Design Guidelines | 16-17 | ARB | ZC |
| 5. SUPPORT / FACILITATE “AGING IN PLACE” 5.1. Provide Supportive Municipal Services 5.2. Continue To Provide Tax Relief For Seniors 5.3. Investigate Other Options | 18 | Town | TC HA HP |
| 6. EXPLORE FUNDING OPPORTUNITIES 6.1. Establish A Housing Trust Fund 6.2. Revisit CDBG Funding Priorities / Process | 19 | TC | HP |
| 7. ENHANCE THE HOUSING “TOOLBOX” 7.1. Extend The Affordability Period For Deed-Restricted Units 7.2. Adopt a “Standard” Housing Affordability Plan 7.3. Identify Potential Sites For Affordable Housing | 20 | ZC | HP PC |
| 8. OBTAIN AN EXEMPTION OR MORATORIA 8.1. Seek Relief From CGS Section 8-30g | 21 | Town | TC ZC HP |
| 9. CONTINUE TO COLLABORATE / EDUCATE 9.1. Continue To Educate The Community About Housing Needs 9.2. Continue To Collaborate With Other Agencies / Organizations | 21 | HP Town | |
| 10. CONSIDER OTHER STRATEGIES 10.1. Seek Way To Convert Existing Units To Affordable Units 10.2. Consider Additional Zoning Changes 10.3. Enable Adaptive Re-Use Of Existing Buildings / Sites 10.4. Enable Smaller Scale Multi-Family Housing | 22-23 | ZC | HP PC |

TERMINOLOGY

LEADERS - Leaders are the main entity responsible for implementing the strategy, policy, program, or action step. While the leader may have ultimate authority to adopt a regulation or establish a program, the details of that regulation or program could be prepared by others.

PARTNERS - Partners are other entities that will likely be involved with implementing the strategy, policy, program, or action step. In some cases, they may prepare materials for adoption / implementation by the leader.

ACRONYMS

| | |
|-------------|----------------------------|
| ARB | Architectural Review Board |
| HA | Housing Authority |
| HP | Housing Partnership |
| PC | Planning Commission |
| TC | Town Council |
| Town | Town Department / Agencies |
| ZC | Zoning Commission |

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.

Stratford Town Council (2021)

Hon. Laura Hoydick, Mayor

| | | | |
|-----------------|-----------------------|------------------|----------------------|
| First District | Hon. Christopher Pia | Sixth District | Hon. Ken Poisson |
| Second District | Hon. Kaitlyn T. Shake | Seventh District | Hon. William Perillo |
| Third District | Hon. Paul Tavaras | Eighth District | Hon. James J. Connor |
| Fourth District | Hon. David L. Harden | Ninth District | Hon. William O'Brien |
| Fifth District | Hon. Gregory Cann | Tenth District | Hon. Laura Dancho |

Margo Paquette, Council Clerk

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 Osborne DaPonte Public interest
 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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Glenn Chalder, AICP