

NEWINGTON

Affordable Housing Plan



Town of Newington, CT

DRAFT For Community Review – September 23, 2020

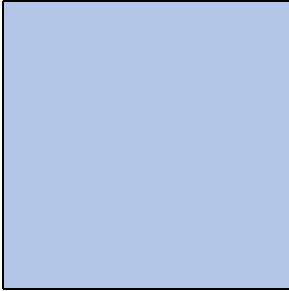


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Cover Picture

The picture on the front of this Affordable Housing Plan represents the concept of a “housing ladder.”

The phrase “housing ladder” refers to a concept used in housing policy discussions where people may first rent an apartment or buy a small house and then move up the ladder to a bigger or more expensive home when they need or want a different housing choice and have enough money to do so.

The housing ladder also works the other way in that people may move from a larger home to a smaller and/or less expensive home as their lifestage / lifestyle or economic circumstance changes.

Overall, everyone can have a different path on the housing ladder provided housing choices are available.

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TOWN OF NEWINGTON



Greetings!

For many years, Newington has had an interest in understanding whether its housing stock aligns with the needs of residents of the community and the region. This includes a number of plans and studies:

- 1958 Plan of Development
- 1973 Plan of Development
- 1977 Housing Study
- 1995 Plan of Conservation And Development
- 2008 Housing Needs Committee Report
- 2010-20 Plan of Conservation And Development
- 2015 Housing Needs Study Committee Report
- 2020-30 Plan of Conservation And Development

Recently, the legislature established a requirement for each of the 169 municipalities in Connecticut to adopt an "affordable housing plan" by July 2022 (CGS Section 8-30j). The plan is required to:

- Specify how the municipality intends to increase the number of affordable housing developments in the municipality, and
- Be updated at least once every five years.

In 2020, the Town asked the Housing Needs Study Committee to address this requirement. This Affordable Housing Plan is the result of their efforts.

Following a public hearing held on <<date>>, this Affordable Housing Plan was adopted by the Town Council on <<date>>.

Sincerely,

Town Council

Town of Newington

Housing Needs Study Committee (alphabetical)

Carol Anest

Town Council

Michael Camillo

Town Council

William Hall

Interfaith Housing Corp.

Maureen Lynch

Comm. on Aging / Disabled

Craig Minor

Town Planner

Stephen Woods

Town Plan & Zoning Comm.

What Is “Affordable Housing”?

In public policy, the term “affordable housing” is generally used to refer to:

Housing which is priced so that persons and families earning eighty per cent or less of the area median income pay thirty per cent or less of their annual income on housing.

This can include:

- Market-rate housing which sells or rents at an affordable price - called “naturally occurring affordable housing (NOAH), and
- Housing which is encumbered in some way to sell or rent at affordable price levels.

Certain State statutes (such as CGS 8-30g) only consider housing which is encumbered in some way to sell or rent at affordable price levels:

- Governmentally assisted housing developments,
- Rental units occupied by households receiving tenant rental assistance,
- Ownership units financed by Connecticut Housing Finance Authority (CHFA) mortgages or United States Department of Agriculture (USDA) mortgages for low/moderate income persons and families,
- Housing units subject to deed restrictions limiting the price to where persons or families earning eighty percent or less of the area median income pay thirty per cent or less of their income for housing.

For this Plan, both types of affordable housing will be considered:

- Naturally occurring affordable housing, and
- Housing that is restricted to affordable price levels.

What Is “Market Rate Housing”?

The term “market rate housing” is housing that sells at fair market value which is generally:

A price at which buyers and sellers with a reasonable knowledge of pertinent facts and not acting under any compulsion are willing to complete a transaction.

INTRODUCTION

1

1.1. Overview

Addressing changing housing needs and promoting diverse housing opportunities are priorities for the Town of Newington. While Newington already has a diverse housing stock, the Town has come to realize that the existing housing stock, which has served us so well over the years, does not meet the housing needs of everyone – even for some people who live here already.

For example, existing housing units may not be well configured to meet the housing needs of older persons and people, young and old, earning less than the average income have a harder time finding housing to meet their needs at a price they can afford. This can include:

- young adults (including people who grew up in Newington),
- young families just venturing out on their own,
- people working at businesses and industry in Newington,
- workers providing essential services to residents and businesses, 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 Newington.

This Affordable Housing Plan is intended to help address this situation. The Plan looks at whether there will be affordable housing in the community that will be available for people who may need it at the time it is needed. Planning for housing needs is important since:

- Housing cannot be easily produced at the moment it is needed, and
- The lead times (planning, design, construction) are so long.

As a result, Newington needs to plan today for the affordable housing needs of the future.

“Decent, affordable housing should be a basic right for everybody in this country.

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

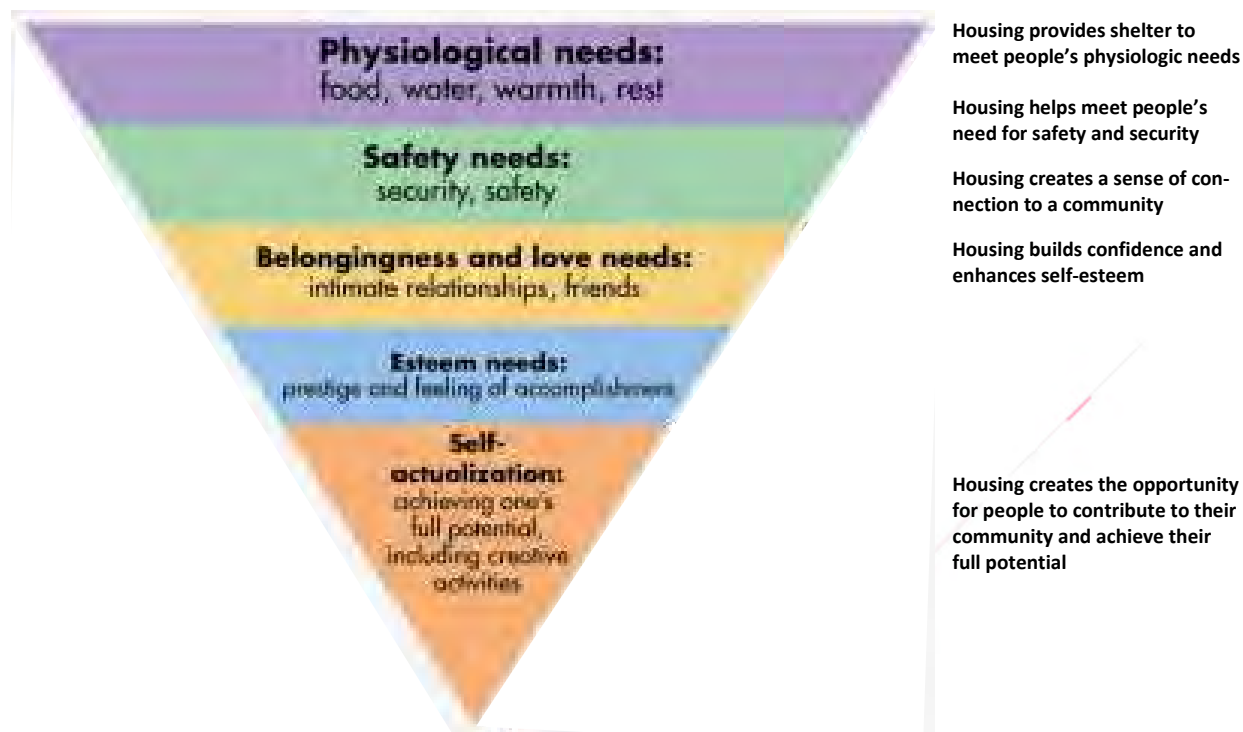
Matthew Desmond
American Sociologist

OVERALL GOAL

Seek to provide for housing opportunities in Newington for all people.

1.2. Reasons For Studying Housing

Everyone needs housing and for a variety of reasons. In fact, housing plays a part in almost every level of Maslow's "hierarchy of human needs":



In addition, there are other relevant considerations:

1. State statutes require the adoption of an Affordable Housing Plan by June 2022 and an update every five years thereafter (CGS 8-30j).
2. The statutory authority to enact and maintain Zoning Regulations includes the requirements that such regulations "encourage the development of housing opportunities" and "promote housing choice and economic diversity in housing, including housing for both low- and moderate-income households ..." (CGS 8-2)
3. The statutory requirement for a Plan Of Conservation And Development (POCD) requires that the commission ... shall consider the ... the need for affordable housing, ... [and] the needs of the municipality including, but not limited to ... housing (CGS 8-23(d)) and make provision for the development of housing opportunities ... for all residents of the municipality and the planning region ... [and] promote housing choice and economic diversity in housing, including housing for both low and moderate income households ... (CGS 8-023(e)).

INVENTORY & ASSESSMENT

2

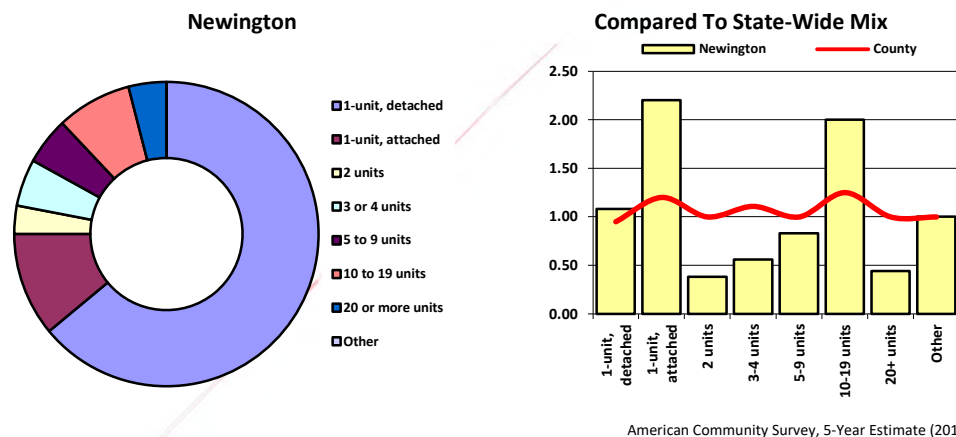
2.1. Physical Characteristics

According to the American Community Survey (ACS), Newington had about 12,786 housing units in 2018 (the most recent year that data is available for).

Housing Type – The ACS estimates that about two-thirds of all housing units in Newington are detached one-family structures. This is slightly higher than Hartford County and the state but lower than some nearby communities. In terms of the state-wide housing mix, Newington has:

- More 1-unit attached units (townhouses) and 10-19-unit buildings.
- Fewer 2-9-unit buildings and 20+ unit buildings.

About 2/3rds of all housing units in Newington are single-family detached homes ...



Percent 1-Unit Detached

Berlin	79%
Wethersfield	76%
West Hartford	66%
Newington	65%
Connecticut	59%
Hartford County	56%
Rocky Hill	47%
New Britain	31%
Hartford	15%

CERC Town Profiles, 2019

	Newington	Share	County	State
1-unit, detached	8,184	64%	56%	59%
1-unit, attached	1,443	11%	6%	5%
2 units	393	3%	8%	8%
3 or 4 units	587	5%	10%	9%
5 to 9 units	691	5%	6%	6%
10 to 19 units	973	8%	5%	4%
20 or more units	505	4%	9%	9%
Other	10	0%	0%	0%

American Community Survey 5-Year Estimates (2018) / Table B25024

More than half of all housing units in Newington were built before 1970 and may not reflect housing needs of today or the future ...

Age of Structure – Housing construction in Newington has slowed considerably since the 1960s and 1970s (from over 250 units per year to less than 30 units per year) due to less available land and other factors. With more than half of Newington’s housing units built before 1970, the “typical” housing unit may reflect the desires of a different era rather than the age composition of today.

YEAR STRUCTURE BUILT	Newington	Share	County	State
Built 2010 or later	172	1%	1%	2%
Built 2000 to 2009	729	6%	6%	7%
Built 1990 to 1999	779	6%	7%	8%
Built 1980 to 1989	1,432	11%	12%	13%
Built 1970 to 1979	2,919	23%	13%	13%
Built 1960 to 1969	2,208	17%	15%	14%
Built 1950 to 1959	2,584	20%	17%	15%
Built 1940 to 1949	807	6%	8%	7%
Built 1939 or earlier	1,156	9%	20%	22%

American Community Survey 5-Year Estimates (2018) / Table B25034

Physical Deficiencies – Overall, the estimated number of units in Newington lacking complete plumbing facilities (without hot and cold running water, a flush toilet, or a bathtub or shower) is low. The estimated number of units lacking complete kitchen facilities (without a sink with a faucet, a stove or range, or a refrigerator) is somewhat higher and this may reflect the use of some motels on the Berlin Turnpike for housing.

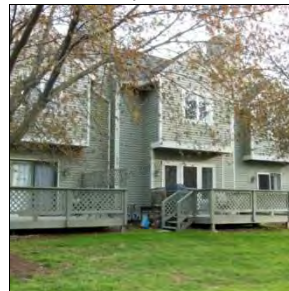
PHYSICAL DEFICIENCIES	Newington	Share	County	State
Incomplete plumbing facilities	7	0.1%	0.3%	0.3%
Incomplete kitchen facilities	112	0.9%	0.7%	0.6%

American Community Survey 5-Year Estimates (2018) / Table B25047 / Table B25051

1-Unit, Detached



1-Unit, Attached



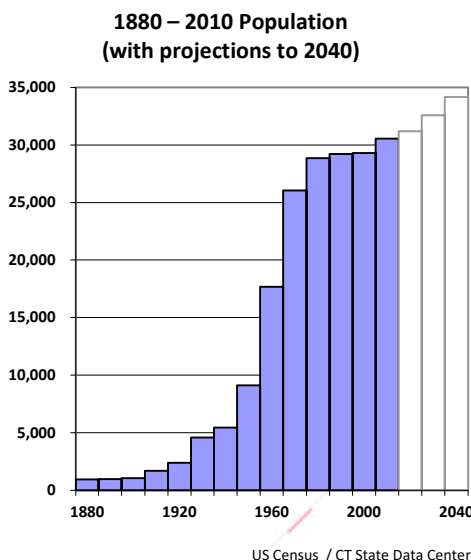
Multi-Unit Structure



2.2. Occupancy Characteristics

Population Growth – Population projections prepared by the State of Connecticut suggest that the number of Newington residents will increase in the future if recent trends continue. This population growth could be accommodated through more people in existing units, and/or creating more housing units.

Overall, more units and/or different units for a variety of household types, sizes, ages, tenures, and income groups may be needed in the future.



Newington's population is growing and more housing units may be needed ...

Age Composition – At the same time, Newington's age composition is changing. Due to improvements in lifestyles and healthcare, the number of residents in the older age groups is increasing. The median age in Newington (half the residents are older, and half are younger) is older than it has ever been.

Older persons and households have different housing needs and desires than younger persons and families.

Newington's Median Age	
1960	32.6
1970	30.2
1980	34.5
1990	39.0
2000	41.9
2010	43.6
2020 (projected)	42.6
2030 (projected)	41.1
2040 (projected)	41.0

US Census, Planimetrics

Newington's age composition is changing with more older residents (with different housing needs) than ever before ...

With smaller household sizes, people may want smaller (or less expensive) units than were built in the past ...

Household Size - Over time, the number of people per occupied housing unit in Newington has been decreasing. In 2010, about 62 percent of all housing units in Newington were occupied by one or two people. Only about 3 in 8 households contained more than two residents. With smaller household sizes, people may want or need smaller (and less expensive) units than were built in the past.

Average Household Size	
Year	People/HH
1960	3.55
1970	3.40
1980	2.77
1990	2.56
2000	2.44
2010	2.43

Historic - 1900 - 2010 Census.

Tenure – Newington has a higher percentage of owner-occupied housing units compared to Hartford County and the state. In terms of length of residency, Newington has a higher share of longer-term residents compared to Hartford County and the State.

TENURE	Newington	Share	County	State
Owner-occupied units	9,586	77%	65%	66%
Renter-occupied units	2,808	23%	35%	34%

American Community Survey 5-Year Estimates (2018) / Table B25003

YEAR MOVED INTO UNIT	Newington	County	State
Moved in 2010 or later	31%	41%	40%
Moved in 2000 to 2009	30%	27%	27%
Moved in 1990 to 1999	16%	14%	15%
Moved in 1989 or earlier	23%	17%	18%

American Community Survey 5-Year Estimates (2018) / Table B25038

Crowded Units– Newington has some “crowding” (where Census data indicates more than one person *per room*) compared to Hartford County although it is less than the state. Again, this may reflect the use of some motels on the Berlin Turnpike for housing.

OCCUPANTS PER ROOM (O/R)	Newington	Share	County	State
Units with 1.01 to 1.50 O/R	164	1.3%	1.2%	1.3%
Units with more than 1.51 O/R	38	0.3%	0.5%	0.5%

American Community Survey 5-Year Estimates (2018)

2.3. Cost Characteristics

Housing Values / Sale Prices – The American Community Survey reported that the median house value in Newington (what property owners feel their housing unit would sell for) was lower (more affordable) than the county and the state and a number of surrounding communities. The data on housing value reflects what all homeowners feel their housing is worth (all units) whereas the data on sales price reflects the median price of housing units that sold (a subset).

HOUSE VALUE	Newington	Share	County	State
Median House Value	\$232,700		\$237,700	\$272,700
Less than \$50,000	175	2%	2%	2%
\$50,000 to \$99,999	251	3%	3%	3%
\$100,000 to \$149,999	800	8%	12%	9%
\$150,000 to \$199,999	2,027	21%	20%	15%
\$200,000 to \$299,999	4,479	47%	32%	27%
\$300,000 to \$499,999	1,717	18%	24%	27%
\$500,000 to \$999,999	92	1%	7%	12%
\$1,000,000 or more	45	1%	1%	5%

American Community Survey 5-Year Estimates (2018)

Gross Rent – The American Community Survey reported that the median gross rent being paid in Newington (utility payments are factored in) was higher (less affordable) than the county and the state and a number of surrounding communities.

GROSS RENT	Newington	Share	County	State
Median monthly rent	\$1,235	-	\$1,076	\$1,156
<i>No rent paid</i>	147	-	-	-
Less than \$500	192	7%	12%	10%
\$500 to \$999	435	16%	31%	26%
\$1,000 to \$1,499	1,496	56%	42%	38%
\$1,500 to \$1,999	455	17%	12%	16%
\$2,000 to \$2,499	42	2%	2%	5%
\$2,500 to \$2,999	0	0%	1%	2%
\$3,000 or more	41	2%	1%	2%
Renter-occupied units w/rent	2,661	100%	100%	100%

American Community Survey 5-Year Estimates (2018)

Housing values and sale prices in Newington are lower (and more affordable) than some nearby communities ...

Median Sales Price

West Hartford	\$326,000
Berlin	\$281,100
Connecticut	\$270,100
Rocky Hill	\$264,100
Wethersfield	\$250,700
County	\$235,300
Newington	\$229,900
Hartford	\$162,300
New Britain	\$156,800

CERC Town Profiles, 2019

Rental rates in Newington are higher than some nearby communities ...

Median Rent

Rocky Hill	\$1,337
West Hartford	\$1,258
Newington	\$1,172
Connecticut	\$1,123
Berlin	\$1,118
Wethersfield	\$1,069
County	\$1,044
New Britain	\$956
Hartford	\$935

CERC Town Profiles, 2019

Affordability Explained

Housing is generally considered to be “affordable” if a household spends less than 30 percent of its income on housing (rent, mortgage, taxes, utilities, etc.).

While upper income households and typical income households may be able to afford to spend more than this on housing, lower income households generally cannot since doing so would take money away from food, transportation, healthcare, and other important expense categories.

Newington has thousands of rental and ownership units naturally affordable to persons earning 80% or less of the area median income

...

2.4. Affordability Characteristics

Housing affordability is an issue throughout Connecticut and communities are recognizing that community vitality, community diversity, and economic development can all be enhanced by having a housing portfolio which includes choices of housing units which are more affordable.

Using the methodology on page 9, the overall affordability of the existing housing stock can be evaluated.

Affordability of Existing Units Based On Census Data

Rental Units - When what people can afford to pay for gross rent (page 9) is compared to what people report paying (page 7), it becomes apparent that there are ***thousands of rental units*** in Newington which would be considered naturally affordable (even if the unit includes more bedrooms than the household might need):

Maximum Gross Rent	Estimated Number Of Rented Units Below That Value	Percent Of 2010 Housing Count
\$1,370	1,734 units	13.3%
\$1,570	2,187 units	16.8%
\$1,760	2,360 units	18.1%
\$1,960	2,542 units	19.5%
\$2,110+	2,661 units	20.5%

Planimetrics Based On HUD Income Data / American Community Survey, 5-Year Estimate (2018)

Owner Units— Similarly, comparing what housing price people can afford to pay at current financing terms after considering mortgage, taxes, insurance, etc. (page 9) compared to what people believe their house is worth (page 7), it becomes apparent that there are ***thousands of ownership units*** in Newington which would be considered naturally affordable (even if the unit includes more bedrooms than the household might need):

Maximum Sale Price	Estimated Number Of Owned Units Below That Value	Percent Of 2010 Housing Count
\$150,000	1,226 units	9.4%
\$169,000	1,996 units	15.38%
\$184,000	2,604 units	20.0%
\$197,000	3,131 units	24.1%
\$2,110+	2,661 units	20.5%

Planimetrics Based On HUD Income Data / American Community Survey, 5-Year Estimate (2018)

In addition, if a low-income household had enough funds for a 20% down payment, they could then afford housing priced about 20 percent higher than the purchase prices indicated above.

Estimating Affordability Of Existing Housing

A key measure of housing affordability is whether housing is available which is affordable to a household earning 80 percent or less of the area median income (generally considered to be lower income households). The calculation for Newington looks like this (2019 HUD data for Hartford metro region):

	Area Median Income A	80% of Median Income A x 0.8	30% Share For Housing B x 0.3	Monthly Allotment C / 12
1 -person HH	\$68,530	\$54,824	\$16,450	\$1,370
2 -person HH	\$78,320	\$62,656	\$18,800	\$1,570
3-person HH	\$88,110	\$70,488	\$21,150	\$1,760
4-person HH	\$97,900	\$78,320	\$23,500	\$1,960
5+ -person HH	\$105,732	\$84,586	\$25,380	\$2,110+

Planimetrics Based On HUD Income Data (2020)

The monthly housing allotment calculated above is the amount that could be spent on the maximum monthly gross rent (utilities included) where the number of bedrooms is one less than the size of the household.

	Maximum Gross Rent
Studio	\$1,370
1 Bedroom	\$1,570
2 Bedrooms	\$1,760
3 Bedrooms	\$1,960
4+ -Bedrooms	\$2,110+

Planimetrics Based On HUD Income Data (2020)

The monthly housing allotment calculated above can also be roughly translated to a maximum purchase price at prevailing financing terms (3.5 percent, fixed rate, 30-year mortgage, and assuming 100% financing and private mortgage insurance) where the number of bedrooms is one less than the size of the household. The purchase price was calculated using Zillow mortgage calculator after deducting utilities, property insurance, and taxes (at an equalized mill rate of 2.5% for Newington) from the monthly allotment.

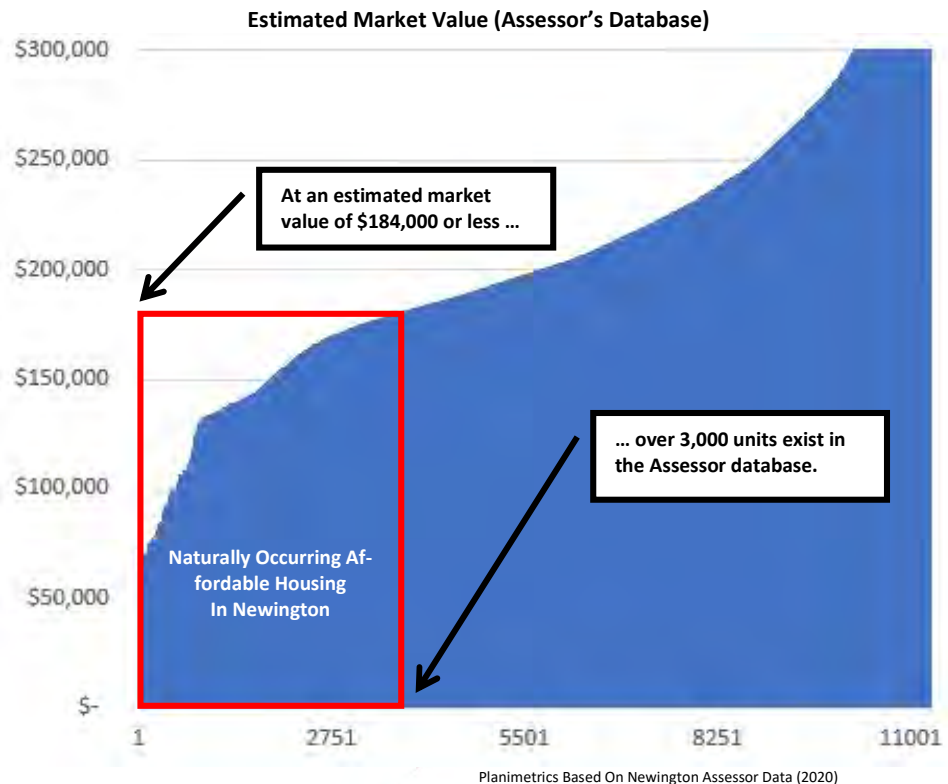
	Monthly Allotment	Allowances		Net For	Maximum Sale Price
		Utilities	Insurances, Taxes, Etc.	Principal / Interest	
Studio	\$1,370	\$210	\$486	\$674	\$150,000
1 Bedroom	\$1,570	\$270	\$541	\$759	\$169,000
2 Bedrooms	\$1,760	\$350	\$584	\$826	\$184,000
3 Bedrooms	\$1,960	\$450	\$925	\$885	\$197,000
4+ -Bedrooms	\$2,110+	\$600+	\$625+	\$885	\$197,000

Planimetrics Based On HUD Income Data (2020), DOH Allowance Estimates (2020), CERC Equalized Mill Rate (2020), and Zillow.

The Assessor's database also shows that Newington has many naturally affordable home owner-ship units ...

Affordability of Owner Units Based On Assessor Data

This finding of a considerable amount of naturally occurring affordable housing (ownership, not rental) is also supported by 2020 information from the Assessor's database of estimated market values.



Overall, almost 3,500 Newington households are spending more than 30 percent of their income on housing ...

Affordability Based On Cost Burden

Housing affordability can also be assessed by comparing actual housing costs to actual incomes. A household is considered to be cost burdened if more than 30% of their income goes towards housing costs.

Overall, almost 3,500 Newington households are spending more than 30 percent of their income on housing.

COST BURDEN	RENTER		OWNER w/ Mort.		OWNER No Mort.	
	Newington	Share	Newington	Share	Newington	Share
Less than 25.0 %	1,095	42%	3,647	60%	2,670	77%
25.0 to 29.9 %	425	16%	674	11%	161	5%
30.0 to 34.9 %	212	8%	428	7%	169	5%
35.0 % or more	898	34%	1,274	21%	502	14%

American Community Survey 5-Year Estimates (2020)

Older Households - Census data indicates that many elderly households have limited income and/or may be cost-burdened. Even though information from the American Association of Retired Persons (AARP) suggests that many households would prefer to age in place in their current homes, this could change quickly depending on health or financial circumstances, especially for those with lower incomes and/or higher cost burdens.

Older persons and households, especially those that are income constrained or cost-burdened, may want the opportunity or choice to transition to less expensive housing ...

Household Income By Householder Age Group							
OWNERS	\$0-20K	\$20-40K	\$40-60K	\$60-80K	\$80-100K	> \$100K	Total
20-29	3%	3%	14%	8%	13%	58%	100%
30-54	1%	4%	8%	9%	12%	66%	100%
55-64	2%	7%	7%	9%	17%	58%	100%
65-79	7%	16%	16%	15%	11%	35%	100%
80 +	18%	32%	21%	9%	6%	14%	100%
RENTERS							
20-29	3%	18%	30%	24%	14%	11%	100%
30-54	13%	14%	19%	14%	17%	23%	100%
55-64	19%	13%	12%	12%	24%	20%	100%
65-79	40%	29%	17%	7%	3%	5%	100%
80 +	39%	40%	11%	7%	2%	1%	100%

US Census / PUMS Micro-Sample Data

Cost Burden by Householder Age Group				
OWNERS	Less than 30%	30% To 34%	More Than 35%	Total
20-29	81%	6%	13%	100%
30-54	82%	5%	12%	100%
55-64	82%	4%	13%	100%
65-79	72%	5%	23%	100%
80 and older	56%	7%	36%	100%
RENTERS				
20-29	57%	7%	36%	100%
30-54	65%	8%	27%	100%
55-64	66%	5%	29%	100%
65-79	42%	14%	44%	100%
80 and older	34%	13%	53%	100%

US Census / PUMS Micro-Sample Data

ALICE Report

In 2020, the United Way issued an “ALICE” report on financial hardships faced by people in Connecticut. The term “ALICE” is an acronym for Asset Limited, Income Constrained, Employed.

The report looks at the number of households struggling to afford life’s basic necessities due to income limitations and/or expenses.

The 2020 ALICE Report estimated that 28 percent of the households in Newington fell below the ALICE threshold.

<https://alice.ctunited-way.org/meet-alice-2/>

Lower Income Households - Housing costs can also pose a significant burden for low- and moderate-income households earning less than 80 percent of area median income (see income levels on page 9).

As might be expected, lower income households are the most cost-burdened owners and renters. It is not until incomes get above \$60,000 per year that people are in a position to be able to afford rents or mortgages without paying more than 30 percent of their income for housing.

Cost Burden By Household Income Group				
OWNER	Less than 30%	30% To 34%	More Than 35%	Total
\$0 – \$19,999	4%	3%	93%	100%
\$20 – \$39,999	32%	10%	59%	100%
\$40 – \$59,999	52%	12%	36%	100%
\$60 – \$79,999	72%	10%	19%	100%
\$80 – \$99,999	85%	7%	8%	100%
\$100,000 +	96%	2%	2%	100%
RENTER				
\$0 – \$19,999	15%	11%	74%	100%
\$20 – \$39,999	22%	6%	72%	100%
\$40 – \$59,999	42%	26%	32%	100%
\$60 – \$79,999	92%	5%	3%	100%
\$80 – \$99,999	100%	0%	0%	100%
\$100,000 +	99%	1%	0%	100%

US Census / PUMS Micro-Sample Data

2.5. State-Defined Affordable Housing

Overall, there are about 1,155 housing units in Newington which are assisted or restricted in some way to remain affordable for some time (see sidebar),

	Newington	Share	County	State
Government-Assisted	531	4.1%	7.4%	6.1%
Tenant Rental Assistance	116	0.9%	4.0%	3.0%
CHFA / USDA Mortgages	472	3.6%	2.8%	1.9%
Deed-Restricted Units	36	0.3%	0.2%	0.4%
Total	1,155	8.9%	14.4%	11.3%

DOH Affordable Housing Appeals List (2019)

Government-Assisted Units - Newington has 531 government-assisted units. Since government assisted units have been funded by government programs related to housing, Newington can be fairly comfortable that these units will continue to be affordable for the foreseeable future.

Elderly + Disabled (214 units)	#	Year Built
Cedar Village (Housing Authority (NHA))	40	312-316 Cedar Street
Edmund J. Kelleher Park (NHA)	40	241 West Hill Road
New Meadow Village (NHA)	26	1 Mill Street Ext.
Market Square	76	65 Constance Leigh Drive
Meadowview	32	50 Mill St. Ext.
Family + Elderly (316 units)		
Griswold Hills	128	10 Griswold Hills Drive
Victory Gardens	74	555 Willard Avenue
Southfield Apartments	114	85 Faith Road
Other (1 unit)		
Group Home	1	98 Cedar Street

DOH Affordable Housing Database (2019)

Tenant Rental Assistance Units – The locations of the tenants receiving tenant rental assistance are not disclosed. The number and location of tenant rental assistance units can change over time since the assistance is provided to eligible people. Over the past decade, Newington has had *between 84 and 148 units*.

Overall, Newington has 1,155 housing units that meet State criteria for “affordable housing” ...

State statutes only consider housing which is encumbered in some way to sell or rent at affordable price levels:

- Governmentally assisted housing developments,
- Rental units occupied by households receiving tenant rental assistance,
- Ownership units financed by government mortgages for low/moderate income persons and families,
- Housing units subject to deed restrictions limiting the price to where persons or families earning eighty percent or less of the area median income pay thirty per cent or less of their income for housing.

CHFA/USDA Mortgages – The locations of the units financed by CHFA/USDA mortgages are not disclosed. The number and location of CHFA/USDA mortgage units can change over time since the assistance is provided to eligible people. Over the past decade or so, Newington has had between 366 and 472 units.

Deed-Restricted Units –Newington has 36 deed-restricted units on Hopkins Drive and these units are restricted in perpetuity.

Elderly / Disable Housing

Cedar Village



Kellher Park



Meadow View



Family Housing

Southfield Apartments



Griswold Hills



Victory Gardens

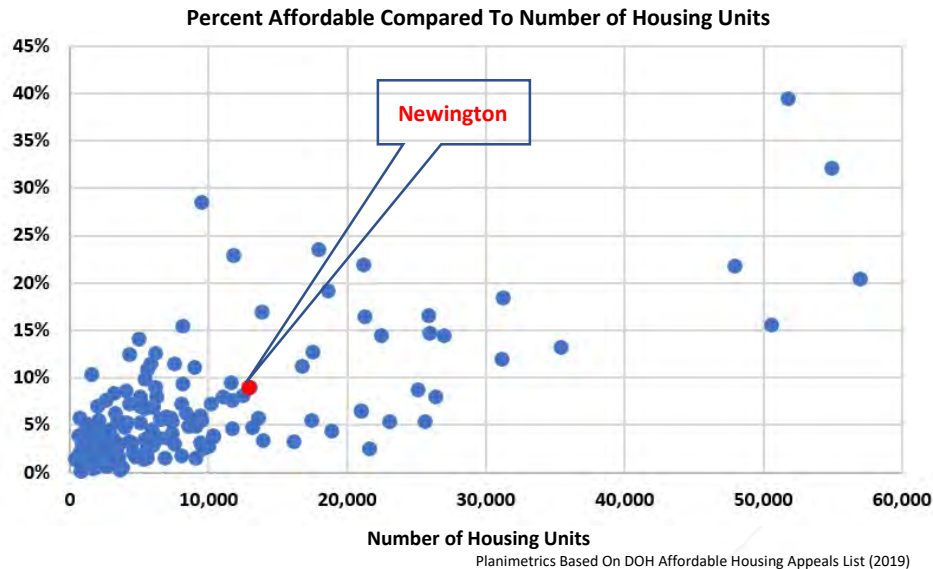


Deed-Restricted Housing

Hoskins Ridge



The following chart compares the number of State-defined affordable housing units in Newington to some other Connecticut communities.



Similar # of Housing Units			Similar Affordable %		# Units
Branford	13,972	3.36%	Winchester	5,613	10.81%
Vernon	13,896	16.86%	North Canaan	1,587	10.27%
Glastonbury	13,656	5.72%	Windsor	5,429	9.82%
Trumbull	13,157	4.68%	Wethersfield	11,677	9.45%
Naugatuck	13,061	8.87%	Berlin	8,140	9.31%
Newington	13,011	8.88%	Newington	13,011	8.88%
East Haven	12,533	8.03%	Colchester	6,182	8.88%
New London	11,840	22.83%	Naugatuck	13,061	8.87%
Windsor	11,767	7.52%	Hamden	25,114	8.67%
New Milford	11,731	4.59%	Portland	4,077	8.49%
Wethersfield	11,677	9.45%	Brooklyn	3,235	8.28%

Planimetrics Based On DOH Affordable Housing Appeals List (2019)

2.6. Existing Zoning Regulations

Newington has a regulatory framework embodied in the Zoning Regulations with a variety of provisions which can help meet housing needs:

Section	Description
3.2.4	... rest homes, assisted living, senior independent living facilities, convalescent or nursing homes, long term care facilities and continuing care retirement communities ... [allowed in all zones by Special Permit]
3.4.6	Group homes and community residences ... [allowed in all residential zones by Special Permit]
3.4.7	Conversion of large older residential homes to smaller residential units ... [allowed in all residential zones by Special Permit]
3.6.1	Two-family attached dwellings ... [allowed in R-7 residential zone by Special Permit]
3.7.1	Patio houses, duplex houses, townhouses, or multi-family structures (up to 5.5 units / acre when at least 10 acres and on arterial road) ... [allowed in R-7 and R-12 residential zones by Special Permit]
3.7.2	Affordable age-restricted housing for seniors sponsored by either the Newington Housing Authority, a non-profit developer, or a limited-profit developer for the health ... up to 20 units / acre ... [allowed in R-7 and R-12 residential zones by Special Permit]
3.7.3	Single-family entry-level housing ... up to 5.8 units / acre ... subject to a contract requiring the developer to abide by the income criteria as from time to time may be established ... [allowed in R-7 and R-12 residential zones by Special Permit] <i>(Clarification of income criteria should be considered)</i>
3.9	Residential Designed (RD) zone ... up to 3.5 units per acre ... [allowed in R-D zone by Special Permit]
3.13.1	Unrestricted multi-family residential buildings (and mixed-use buildings) in the Town Center zone ... up to 60 units/acre for elderly or affordable and 17.4 units/acre otherwise ... [allowed in B-TC zone by Special Permit] <i>(Proposed for modification elsewhere in this report)</i>

(continued on next page)

Section	Description (continued)
<i>(continued from previous page)</i>	
3.19.2	Residential building (and mixed-use buildings) ... up to 9.7 units/acre [allowed in PD zone on Berlin Turnpike by Special Permit] <i>(Proposed for modification elsewhere in this report)</i>
3.19.A	Mixed use development (including housing) in the area near the West Cedar Street Fastrak Station <i>(Proposed for modification elsewhere in this report)</i>
3.26	Workforce Assisted Housing District for a site-specific affordable housing development on Cedar Street
6.12	Allows multi-family use within existing structures in the Willard Avenue Development District [allowed by Special Permit]
6.13	Allows accessory apartments [allowed in R-12 and R-20 zone by Special Permit] <i>(Proposed for modification elsewhere in this report)</i>
6.14	The use of a “residual lot” for a single-family house [allowed by Special Permit]

2.7. Summary Of Findings

1. About 2/3rds of all housing units in Newington are single-family detached homes and while such homes meet the housing needs of many people, they do not meet the housing needs of all present or future Newington residents.
2. More than half of all housing units in Newington were built before 1970 and may not reflect housing needs of today or the future.
3. Newington's population is growing, and more housing units may be needed.
4. Newington's age composition is changing with more older residents (with different housing needs) than ever before.
5. With smaller household sizes, people may want smaller (or less expensive) units than were built in the past.
6. Newington has thousands of rental and ownership units naturally affordable to persons earning 80% or less of the area median income.
7. Even so, almost 3,500 Newington households are considered cost burdened because they are spending more than 30 percent of their income on housing – this includes a number of elderly households and low- and moderate-income households.
8. Overall, Newington has 1,155 housing units that meet State criteria for “affordable housing.”
9. Older households, especially those who are income constrained or cost-burdened, may want the ability to transition to less expensive housing.
10. There is a two-year waiting period for elderly households who may need an affordable unit now.
11. Since there are not enough units for elderly households who seek subsidized housing, providing services for residents who want to “age-in-place” will be important.
12. Newington Interfaith Housing offers housing for low- and moderate-income families but the Housing Authority only offers rental vouchers and the demand far outstrips the supply.
13. Since most land in Newington is already developed, the community will need to be creative to find ways to address housing needs.

Affordable Housing Plan strategies are presented in the chapter. Additional information (such as potential regulation changes or other relevant material) is contained in a separate technical document. For the implementation tables, a “legend” for the designated “leaders” and “partners” is located on the inside back cover.

3.1. Encourage Housing Meeting Community Goals

Newington prefers that future housing in Newington be built in places and ways which are consistent with the community’s overall vision for future growth as expressed in the [2020-30 Plan of Conservation and Development](#) (POCD). Naturally, this includes housing development and, in particular, housing that is set aside to meet identified local housing needs:

- Housing for an aging population,
- Housing For low- and moderate-income households.

3.1.1. Support Development Of Mixed-Use Nodes With A “Sense Of Place”

The 2020 POCD identified four **key** opportunity areas in Newington and recommended mixed use, pedestrian-friendly, and transit-oriented development and redevelopment at these locations:

- Town Center,
- Future Train Station,
- Cedar Street Fastrak Station, and
- Newington Junction Fastrak Station.

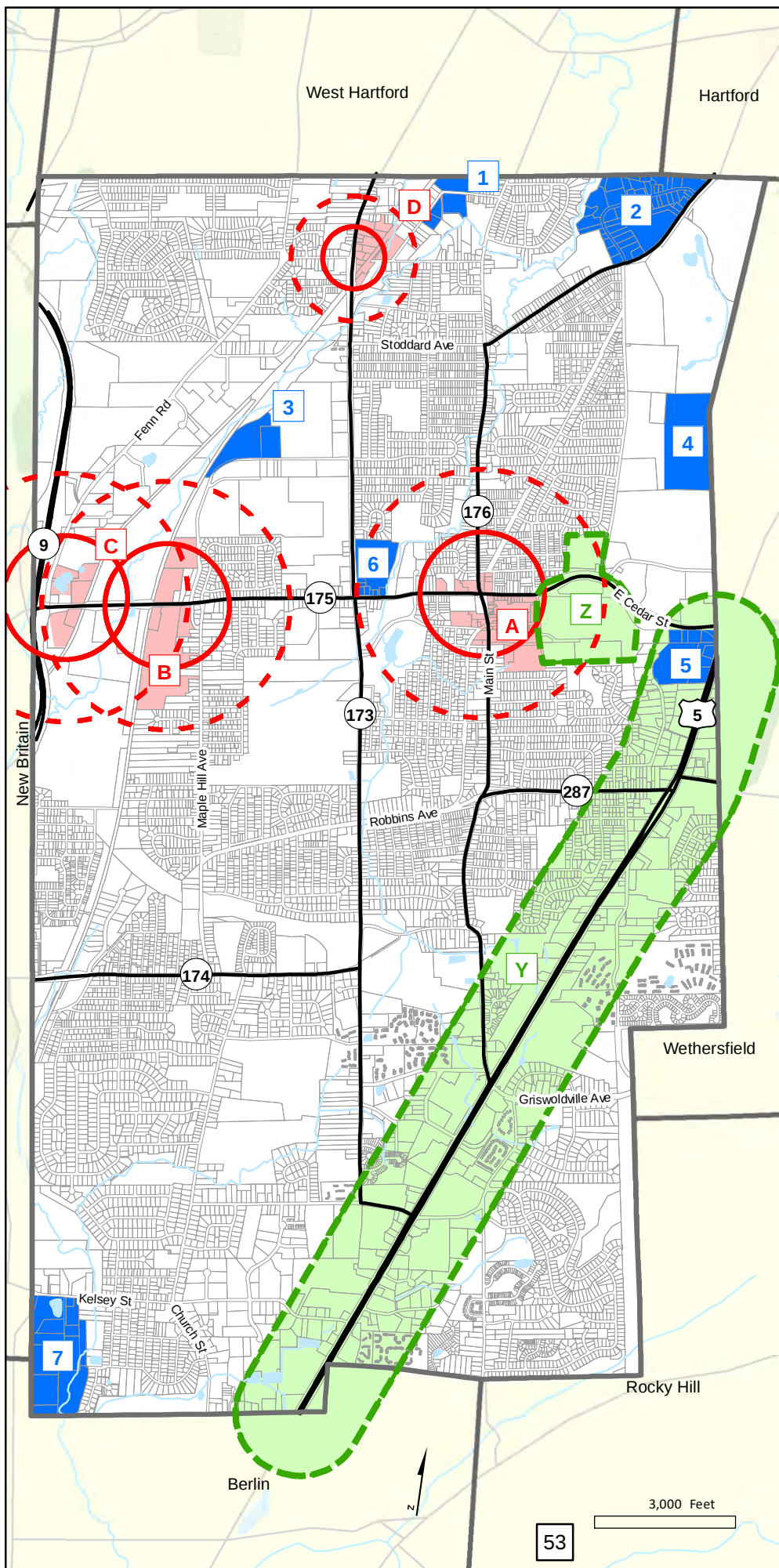
For all of these locations it is recommended that regulations requiring at least 10% of the residential units be set aside for persons and families earning 80% or less of the area median income be adopted or retained.

ENCOURAGE HOUSING MEETING COMMUNITY GOALS Support Development Of Mixed-Use Nodes With A “Sense Of Place”		Leader Partners
1.	Overall - Encourage development (and redevelopment) which will help accomplish Newington’s overall community development goals (including housing) as recommended in the 2020-30 POCD.	Town TC TPZ
2.	Newington Center - <u>Following a community-driven design process</u> , adopt regulations for Newington Center that: - Implement the overall vision for Newington Center, - Rename the zone from “Business – Town Center” to just “Town Center” or something similar, - Allow for more flexibility (height, setbacks, coverage, etc. to help create a mixed use, pedestrian-friendly, and transit-oriented node), and - Require the set aside of at least 10% of new housing units for low- and moderate-income households.	TPZ TC Public Owners
3.	Train Station / Transit Village - <u>Following a community-driven design process</u> , revise the Transit Village Design District regulations to: - Implement the overall vision for the train station area, and - Maintain the requirement that at least 10% of new housing units be set aside for low- and moderate-income households.	TPZ TC Public Owners
4.	West Cedar Street Fastrak – Revise the TOD Overlay District for possible changes to Section 3.19.A) to: - Allow for consideration of a residential development (in addition to a mixed-use development) within the overlay zone area, and - Require the set aside of at least 10% of new housing units for low- and moderate-income households.	TPZ
5.	Newington Junction Fastrak - <u>Following a community-driven design process</u> , establish an “overlay zone” for the Newington Junction Fastrak area which: - Implements the overall vision for the area, and - Requires that at least 10% of new housing units be set aside for low- and moderate-income households.	TPZ TC Public Owners

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Opportunity Sites

Newington, CT



Codes:

B = Business
I = Industrial
M = Mixed Use
O = Office
P = Public / Private Institution
R = Residential
T = Transitions

Key Opportunity Area

(Generally mixed use, pedestrian-friendly, and transit oriented)

Core Area / Walk Radius

Fringe Area / Walk Radius

A = Town Center (M)
B = Future Train Station (M)
C = Cedar Street Fastrak Station (M)
D = Newington Junction (M)

Special Opportunity Area

Y = Berlin Turnpike (B/I/O/P)
Z = Town Center East (B/M/O/P/R)

Opportunity Site

1 = Day Street (B/I/M/R)
2 = North Mountain Road (I/O)
3 = Alumni Road (B/I/O/P)
4 = Cedarcrest Hospital (O/P/R)
5 = East Cedar Street (B/O/R)
6 = Willard Avenue (O/P/R)
7 = Kelsey Street (B/O/I)

3.1.2. Encourage Redevelopment With Housing Where Appropriate

The 2020 POCD identified additional opportunity areas and sites in Newington for appropriate development and redevelopment to be encouraged:

- Berlin Turnpike,
- Town Center East, and
- Specific opportunity sites (shown in blue on the POCD map).

Existing regulations allowing housing in the PD zone should be extended to the B-BT zone. New regulations should be crafted for Town Center East based on a community-driven planning process.

Any development or redevelopment in these areas which includes housing should set aside at least 10% of the residential units for low- to moderate-income households.

ENCOURAGE HOUSING MEETING COMMUNITY GOALS Encourage Redevelopment With Housing Where Appropriate		Leader Partners
1.	Berlin Turnpike – Planned Development District - Modify Section 3.19.2 of the Zoning Regulations for the Planned Development (PD) district to require the set aside of at least 10% of new housing units for low- and moderate-income households.	TPZ
2.	Berlin Turnpike – B-BT District - Modify Section 3.15 of the Zoning Regulations for the Business – Berlin Turnpike (B-BT) district to allow residential uses by Special Permit (same as the PD District) and to require the set aside of at least 10% of new housing units for low- and moderate-income households.	TPZ
3.	Town Center East - <u>Following a community-driven design process involving major property owners</u> , consider modifying the Zoning Regulations for the Town Center East area to: a. Implement the overall vision for the area to integrate it into (and help strengthen) the Town Center area, and b. Require that at least 10% of new housing units be set aside for low- and moderate-income households.	TPZ TC Owners Public

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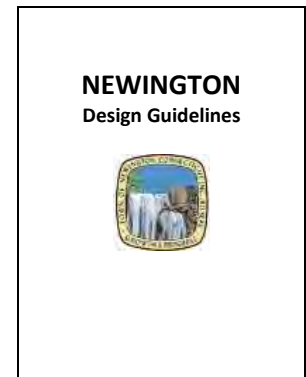
3.1.3. Promote Other Development Goals

Adopt Design Guidelines - Since the design of higher density residential development is critical to its assimilation into the community, this Affordable Housing Plan recommends that Newington prepare design guidelines for such developments (these may arise out of the community-driven planning processes recommended in the POCD). Design guidelines adopted by other communities can provide some guidance for Newington.

Preserve Stable Areas - Although this Affordable Housing Plan promotes development and redevelopment in the areas identified in the POCD, it is also important to note that the Town will continue to strive to:

- Preserve industrial zones for technology / employment in order to provide jobs, provide for goods and services, and enhance the tax base, and
- Preserve the character and integrity of single-family residential neighborhoods

Support Bus Transit – Newington is fortunate to have a reasonable bus transit system which supports local residents and employers. The Affordable Housing Plan recommends that Newington continue to support the bus transit system.



ENCOURAGE HOUSING MEETING COMMUNITY GOALS Promote Other Development Goals		Leader Partners
1.	Prepare Design Guidelines - Prepare design guidelines for higher density residential developments in order to help them fit into the overall character of Newington.	TPZ
2.	Enable Village Districts - Consider designating the following areas as “village districts” (per CGS Section 8-2j) or modifying the existing provisions in the Zoning Regulations in order to have design control over development in these areas: a. Town Center / Town Center East. b. Train station, c. Fastrak stations (Cedar Street / Newington Junction), and	TPZ
3.	Preserve industrial zones for technology uses in order to provide jobs, provide for goods and services, and enhance the tax base.	TPZ ED
4.	Preserve the character and integrity of single-family residential neighborhoods.	TPZ
5.	Support the bus transit system.	Town

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3.1.4. Earn An Exemption From CGS 8-30g

Section 8-30g of the Connecticut General Statutes (CGS) provides that certain developments where more than 30 percent of the units are restricted as affordable housing may not have to comply with local Zoning Regulations. This provision applies to Newington and other communities where less than 10% of the housing stock meets the State criteria (government assisted, tenant rental assistance, CHFA/USDA mortgages, or deed-restricted to affordable prices).

It is Newington's strong desire to encourage and enable development that meets the overall development goals of the community **in compliance with local Zoning Regulations**. Newington's Zoning Regulations already allow for housing choice and opportunity and will continue to do so in the future.

Newington prefers that development in the community occur with input, feedback, and guidance from the community. Development proposed in accordance with CGS Section 8-30g may not be consistent with that preference or may even be in conflict with local development goals.

As a result, Newington may seek to earn a moratorium or exemption from CGS 8-30g in the future. The purpose for doing so would be to guide development to places where the community wants it and where it will meet overall development goals rather than have higher density development not consistent with overall development goals.

ENCOURAGE HOUSING MEETING COMMUNITY GOALS Consider Seeking Exemption From CGS 8-30G		Leader Partners
1.	Consider seeking a moratorium or exemption from CGS 8-30g so that housing development will support Newington's overall development goals, be in accordance with local Zoning Regulations, and will be responsive to community input, feedback, and guidance.	TC TPZ

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3.2. Adopt Inclusionary Zoning Provisions

CGS Section 8-2i allows a zoning commission to establish almost any regulation, requirement or condition which promotes the development of housing affordable to persons and families of low and moderate income including but not limited to:

- the setting aside of a reasonable number of housing units for long-term retention as affordable housing through deed restrictions or other means,
- the use of density bonuses, or
- in lieu of or in addition to such other requirements or conditions, the making of payments into a housing trust fund to be used for constructing, rehabilitating, or repairing housing affordable to persons and families of low and moderate income.

Some communities have adopted provisions related to:

- Mandatory set-aside of units as part of any residential development,
- A fee-in-lieu-of affordable-housing, and/or
- An inclusionary zoning fee.

Newington may consider adopting similar provisions. Newington could also consider other approaches including allowing a developer to purchase a reasonably similar existing unit (including a “naturally occurring affordable unit) and deed-restricting it to sell or rent at an affordable price in accordance with CGS Section 8-30g.

ADOPT INCLUSIONARY ZONING PROVISIONS Adopt Inclusionary Zoning Provisions		Leader Partners
1.	Consider adopting inclusionary zoning requirements which will promote the development of housing affordable to persons and families of low and moderate income	TPZ TC

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Elderly households have special housing needs and the number of elderly persons is increasing ...

3.3. Address Housing Needs Of An Aging Population

As Newington's population grows, the age composition is also changing and the number of residents in the older age groups is increasing. With increasing life expectancy, the number of elderly residents (and the share of the population which is over age 65) in Newington is expected to continue well into the future.

The housing needs of older households are different than younger households in a number of ways:

- Older households tend to be smaller,
- Older households may have lower income levels,
- Older households may find themselves housing cost burdened,
- Older households may have more disabilities or impairments which affect their quality of life and capabilities, and
- Older households are less able to maintain the interior (and exterior) of their homes.



“Transitional” Housing

For people with adequate income and/or assets, housing that incorporates age-friendly characteristics (such as one floor living, no step entry, wide doorways, lever door handles, bathroom grab bars, loop drawer handles, higher electric outlets, lower electric switches, etc.) will help them make the transition to housing which will meet their needs over a lifetime.

3.3.1. Expand The Number Of Low-Income Elderly Units

Although there are 214 elderly housing units in Newington at the present time (106 managed by the Newington Housing Authority and 108 managed by other entities), it is not enough to meet the growing need. Most units were built in the 1970s and 1980s.

According to the Newington Housing Authority, there are currently about 150 people on the waiting list for an elderly housing unit in Newington and the estimate is that it might be two years before a unit becomes available. The waiting period at local elderly housing developments not managed by the Housing Authority may be even longer.

This is an issue because people and families often find themselves in situations where they need alternative housing at that time. When an elderly person or couple gets to the point that they realize they need lower cost housing they can afford, it can be heart-breaking to learn that there is a two-year waiting period (or more) before a unit may be available. Simply, there are not enough units to meet the current demand for elderly housing.

It is anticipated that the lack of elderly housing units will get worse over time since the number of elderly residents is expected to increase in the future. Improvements in healthcare and lifestyles have increased life expectancies and people may outlive their financial resources.

If no units are added, the wait times will get even longer and elderly people who need housing assistance will struggle to make ends meet.

There is a two-year waiting period for elderly households who may need an affordable unit now ...

Need For Elderly Housing Units

In terms of housing for low income elderly persons, Newington has several developments to help address this need. However, more units are needed since:

- The elderly population is expected to continue to increase,
- Over the years, some of the units built for elderly have been repurposed for disabled persons so there are actually fewer elderly units than there were when the developments were built, and
- There is a long waiting period for people who want or need a unit.

Possible Sites

Cedarcrest Hospital Site
Russell Road

I-291 ROW

- Maple Hill Avenue
- New Britain Avenue
- Willard Avenue

Excess Town Land

Underused School Building
(Public or Parochial)

Day Street area

Other Site(s)

The only way to address the housing need for the lowest income elderly is to build subsidized elderly housing using State or Federal funding programs. Newington should start the process of working with State and/or Federal agencies to get funding to add more elderly housing units.

Of course, land is typically the biggest challenge for initiating a project such as this. In Newington, the following sites may have some potential for supporting the development of additional elderly housing units in Newington:

ADDRESS HOUSING NEEDS OF AN AGING POPULATION Expand The Number Of Low-Income Elderly Units		Leader Partners
1.	Obtain Land – a. Obtain and dedicate land in Newington for development of additional elderly housing units. b. Seek to acquire surplus State-owned parcels (or facilities) for affordable elderly housing	Town NHA
2.	Start The Process - Start the process of working with State and/or Federal agencies to get funding to add more elderly housing units.	Town NHA

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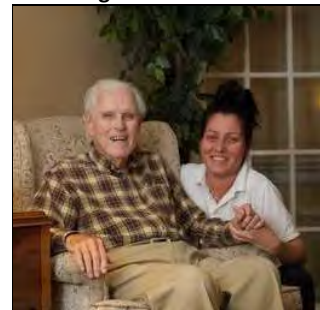
Elderly Couples



Seniors



Long-Time Residents



3.3.2. Support Older People Choosing To Age In Place

Data from AARP suggests that about 80% of older residents would prefer to age in place in their current residence. While there can be challenges to accomplishing this, the Town may be in a position to help people do this for as long as possible since some housing options may not be ready for some time.

Housing Issues Facing Older Homeowners Choosing To Age In Place - Older homeowners choosing to age in place may present some unique challenges and opportunities since they may be income-constrained but have some equity in their home.

1. Cost of homeownership may place stress on a fixed income -
 - a. Town can maintain property tax relief.
 - b. Town can enhance property tax relief.
 - c. Town could offer enhanced tax relief for deed restriction or equity share.
2. House is not configured well for independent older occupants - Zoning Regulations could be modified to allow for one-story addition closer to property line provided it included an accessible full bath and another room that could be configured as a bedroom.
3. Homeowner desires assistance / companionship / income supplement -
 - a. Zoning Regulations Section 6.13 could be modified to allow for an accessory apartment (within or attached) by Zoning Permit (rather than TPZ approval) in some or all residential zones provided it was owner-occupied and included an operable door on a common wall and common water, sewer, gas, and electric service.
 - b. Under conditions spelled out in CGS Section 8-30g(k), accessory apartments can count as deed-restricted units when:
 - legally approved
 - restricted for 10 or more years to a rent affordable at 80% or less of area median income.
 - c. Although Newington opted out of allowing them, the Zoning Regulations could allow for a temporary detached accessory structure (per CGS 8-1bb) sometimes favored by people caring for their parents provided the property was owner-occupied.

Housing Issues Facing Older Renters Choosing To Age In Place - Older renters tend to be income-constrained and asset-limited. If they are struggling to afford their current rental, they may need to investigate a less expensive option. For eligible low-income renters (including the elderly) earning less than \$45,000 per year, the State offers a rent rebate program of up to \$900 per year,

Services For Older Residents Generally Choosing To Age In Place -For older people who have or can find an affordable and appropriate place to live, the support programs below will help them support their overall quality of life as they age-in-place until such time as they need to investigate other housing options:

- Maintaining senior center / recreation programs (social, recreational, health screening, life coaching, etc.),
- Maintaining hot lunch / meals-on-wheels,
- Maintaining dial-a-ride / transportation for seniors,
- Maintaining visiting nurse services for seniors,
- Helping seniors with handyman and other useful services.

ADDRESS HOUSING NEEDS OF AN AGING POPULATION Support Older People Choosing To Age In Place		Leader Partners
1.	Continue Tax Relief – Maintain / improve /enhance existing elderly tax relief programs that support elderly residents desire to age in place.	Town
2.	Allow Flexibility For Aging-Appropriate Renovations – Consider modifying the Zoning Regulations to allow for one-story addition closer to property line provided it included an accessible full bath and another room that could be configured as a bedroom.	TPZ
3.	Facilitate Accessory Apartment – a. Simplify the Zoning Regulations for an accessory apartment and consider allowing by Zoning Permit (when within or attached) in some or all residential zones provided it was owner-occupied and included an operable door on a common wall and common water, sewer, gas, and electric service. b. Consider modifying the Zoning Regulations to allow for an accessory apartment deed-restricted to sell at an affordable price level for at least 10 years.	TPZ
4.	Allow For Temporary “Granny Pods” – Consider “opting in” to the State statute (CGS Section 8-1bb) enabling a temporary detached accessory structure sometimes favored by people caring for their parents provided the property was owner-occupied.	TC TPZ
5.	Maintain Local Programs - Maintain / improve /enhance programs that support elderly residents desire to age in place.	Town

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3.4. Address Needs Of Lower Income Households

There is a need in Newington and the region to increase the housing opportunities for people and families with low to moderate incomes.

3.4.1. Seek Opportunities To Create Affordable “Family” Rental Units

As indicated previously, there are 316 “family” housing units (not limited to occupancy by the elderly or disabled) in Newington at the present time. These units are managed and operated by private and non-profit entities (none are managed by the Newington Housing Authority). There is strong demand for these units and waiting times can be lengthy.

If land were available (see the listing of possible sites for consideration on the sidebar on page 28), Newington could start the process of working with State and/or Federal agencies to seek development and construction funding to add more family housing units. This process could be led by the Housing Authority or a non-profit entity (as was done with Newington Interfaith Housing for Southfield Apartments).

ADDRESS HOUSING NEEDS OF LOWER INCOME HOUSEHOLDS Seek Opportunities To Create Affordable “Family” Rental Units	Leader Partners
1. Obtain Land – a. Obtain and dedicate land in Newington for development of additional “family” housing units not restricted to elderly/ disabled persons. b. Seek to acquire surplus State-owned parcels (or facilities) for affordable “family” housing.	Town NHA IHC
2. Start The Process - Start the process of working with State and/or Federal agencies to get funding to add more “family” housing units not restricted to elderly/disabled persons.	Town NHA IHC

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Need For Family Housing Units

It is important to note that the Housing Authority receives the most phone calls for family units (even though they basically only have elderly units). The Housing Authority offers some housing “vouchers” for family units, but the waiting list has about 250 people on it. With vouchers issued on the basis of a lottery system, some people may never get a voucher or may need to wait 8-10 years.

3.4.2. Promote Rental Assistance Programs

Until a site becomes available to build family units in the community, Newington should continue to use State and Federal “tenant rental assistance” programs to help low- and moderate-income households meet their housing needs. There are two types of rental assistance programs:

- “Tenant-based” where a household is admitted to the program and, upon finding an appropriate rental unit, pays a percentage of their income for the unit and the State or Federal government pays the remainder. The tenant keeps the voucher when they change apartments, including relocating to other communities.
- “Project-based” where units in a development are reserved for low- and moderate-income households and an eligible tenant pays a percentage of their income for the unit and the State or Federal government pays the remainder. The property keeps the voucher when a tenant departs.

Newington is credited with 116 tenant rental assistance units in the community. Since the Housing Authority has 30 vouchers (managed by Imagineers), there are 86 additional vouchers being used in Newington (either tenant-based or project-based). Newington should continue to support and promote the rental assistance programs to help meet the housing needs of low- and moderate-income households, often using the existing housing stock.

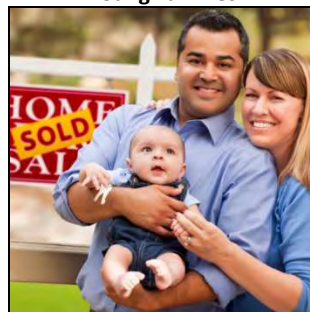
ADDRESS HOUSING NEEDS OF LOWER INCOME HOUSEHOLDS Promote Rental Assistance Programs		Leader Partners
1.	Continue to support and promote rental assistance programs (tenant-based and project-based) to help meet the housing needs of low- and moderate-income households.	Town SS

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Young People



Young Families



Service Workers



3.4.3. Help Support Ownership Assistance Programs

In the history of America, homeownership has been a pathway to prosperity for many households. Newington is no different. Whether someone is trying to get on or climb “the housing ladder” (or trying to downsize and move down “the housing ladder”), Newington can be a part of that journey.

Due to the extensive stock of “naturally occurring affordable housing” (both rental and ownership) in Newington, most people (including many low- and moderate-income households) are able to afford housing here for wherever they may want to be on the housing ladder.

Support Home Purchases - For low- and moderate-income households seeking to purchase housing in Newington, they may be able to obtain financing from the Connecticut Housing Finance Authority (CHFA) or the United States Department of Agriculture (USDA) through programs that have mortgage programs for low- and moderate-income households.

As indicated previously, there are 472 housing units in Newington where low- and moderate-income households received CHFA/USDA mortgages. Newington should continue to support and promote these mortgage assistance programs to help meet the housing needs of low- and moderate-income households, often using the existing housing stock. Newington should consider publicizing this better so that people are aware of this opportunity to live in Newington.



Support Creation Of New Units – Newington has acquired some residentially-zoned parcels which are surplus to its needs. Newington could partner with Habitat For Humanity (or other non-profit organization) to build affordable homes on Town-owned lots (rental units could also be considered).

Support Home Maintenance – In some situations, low- and moderate-income households may struggle with housing maintenance / rehabilitation due to the tightness of their finances. Newington currently uses Small Cities funding to assist low- and moderate-income households with maintenance and housing rehabilitation. This program should continue.

In addition, if Newington were able to find a way to promote a “community maintenance corps” of volunteers that could be available to help low-and moderate-income homeowners maintain and improve their properties, it might pay some considerable dividends.

ADDRESS HOUSING NEEDS OF LOWER INCOME HOUSEHOLDS Help Support Ownership Assistance Programs		Leader Partners
1.	Promote Ownership Assistance Programs - a. Continue to support and promote the CHFA/USDA mortgage assistance programs to help meet the housing needs of low- and moderate-income households. b. Promote the CHFA/USDA mortgage assistance programs so that people are aware of this opportunity to live in Newington.	Town SS
2.	Support Home Construction – Consider partnering with Habitat For Humanity (or other non-profit organization) to build affordable homes on Town-owned lots (rental units could also be considered).	TC
3.	Support Home Maintenance / Rehabilitation – a. Continue to use Small Cities funding to assist low- and moderate-income households with maintenance and housing rehabilitation. b. Investigate ways to promote a “community maintenance corps” of volunteers that could be available to help low- and moderate-income homeowners maintain and improve their properties.	Town SS

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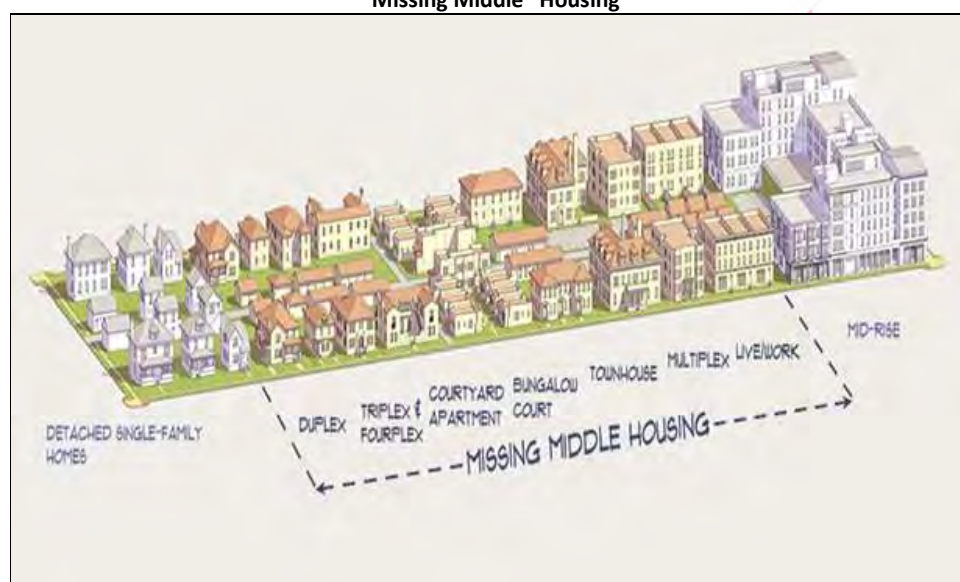
3.5. Consider Other Housing Configurations

Some areas around the country are considering making provision for “missing middle” housing and this concept may have some applicability in Newington.

Newington should explore the concept of enabling certain housing types in and near the mixed-use nodes recommended in the 2020-30 POCD:

- Duplex units
- Triplex and/or fourplex units
- Courtyard apartments
- Bungalow courts / cottage courts
- Townhouse development
- Multiplex housing
- Live/work units

“Missing Middle” Housing



“Missing Middle” Explained

The term “missing middle” refers to housing types that fall between single-family residential homes and larger scale multi-family projects.

Historically, this type of housing supported pedestrian-friendly and transit-oriented development which helped diversify housing options and choices while contributing to a “sense of place” in neighborhoods.

Such units were also generally more affordable than other housing types.

CONSIDER OTHER HOUSING CONFIGURATIONS		Leader Partners
Consider Other Housing Configurations		
1.	Explore the concept of enabling certain housing types in and near the mixed-use nodes recommended in the 2020-30 POCD.	TPZ

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Special Needs Housing

- Living independently
- Living with assistance from family or caregivers
- Living independently in elderly / disabled housing
- Living in a group home / community residence
- Living in a specialized facility (assisted living, etc.)

Group Homes

Data from the State of Connecticut indicates that there are presently 11 group homes in Newington with a capacity to serve up to 55 residents.

State statutes (CGS Section 8-3(e)) provide that local zoning regulations cannot treat such housing differently than a single-family home.

3.6. Help Address Special Housing Needs

Disabled / Special Needs Housing - The housing needs of disabled / special needs persons (physical, mental, developmental disabilities, transition, etc.) may be met in several ways (see sidebar). Newington permits all of these housing options (including reasonable accommodations) and the need for additional provisions is not apparent at this time.

Transient Lodging - Some motels along the Berlin Turnpike are being used as residences for people who do not have (or do not choose) other housing options. The Town has established a multi-department task force which continues to work on addressing these issues. Redevelopment of these sites along the Berlin Turnpike is already allowed and encouraged (see page 22). The need for additional provisions is not apparent at this time.

Homeless / Emergency Shelter - The Police Department coordinates with the Human Services Department whenever there is an issue in Newington related to homelessness, domestic crisis, or similar interventional situation. Regionally, there is not enough capacity to address the need, especially during colder weather. Newington continues to work on addressing this situation in the short-term (finding a safe place when needed) and the long-term (helping address regional needs). The need for additional provisions is not apparent at this time.

HELP ADDRESS SPECIAL HOUSING NEEDS Help Address Special Housing Needs		Leader Partners
1.	Disabled / Special Needs – Continue to allow for a variety of living arrangements for disabled and special need persons.	Town TPZ
2.	Transient Lodging – Continue to investigate ways to address the use of transient lodging facilities for housing.	Town TLTF
3.	Homeless / Emergency Shelter – Continue to address the special needs of homeless people and people in crisis situations.	Town SS

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3.7. Retain Existing Housing That Addresses Needs

Newington wants to retain the existing “naturally occurring affordable housing” that exists. As indicated previously, Newington has a diverse housing stock which includes:

- A wide variety of rental units at different price levels,
- A wide variety of ownership units (single-family houses, 2-4-family buildings, and condominiums) at different price levels, and
- A variety of other types of housing to meet special needs (elderly, congregate care, assisted living, nursing homes, etc.).

These housing units help make Newington a place where many people can find housing they want and can afford at all stages of their life. In addition, **thousands** of these units are affordable to low- and moderate-income households.

This diversity of housing choices is a strength of Newington and it is the community’s desire to maintain this diversity and the “naturally occurring affordable housing” that exists.



RETAIN EXISTING HOUSING THAT MEETS NEEDS Retain Existing Housing That Meets Needs		Leader Partners
1.	Seek to retain existing “naturally occurring affordable housing” in Newington which is effective at meeting housing needs of a variety of households.	Town TC TPZ
2.	Maintain / improve existing Zoning Regulations that allow housing diversity.	TPZ

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3.8. Address Other Housing Issues

3.8.1. Enhance Local Framework / Capacity

Increase Capacity Of Housing Authority - When additional units are added to the Housing Authority portfolio, it is unlikely the part-time staff will be able to keep up with the additional responsibilities. Newington should:

- Anticipate the need to have some full-time Housing Authority staffing (administrative, and/or maintenance) to manage more units, and
- Supplement the part-time staff with technical assistance for development / expansion planning.

Prepare And Adopt A “Model Housing Affordability Plan” - With additional deed-restricted housing units anticipated in the future to be provided by developers, Newington should prepare a “model housing affordability plan.” Such a plan specifies how deed-restricted affordable housing units will be managed in accordance with local, State, and Federal requirements related to income eligibility, rental rates, sale prices, and similar requirements. If the Town does not have a model plan, each development will prepare their own (or ignore the requirement entirely) and this may become an administrative nightmare.

Identify A Housing Affordability Administrator - Newington should consider who will be the party responsible for overseeing the sale/ rental of deed-restricted affordable housing units in accordance with local, state, and federal requirements.

Affordability Administrator

The Town Planner oversees the 36 deed-restricted units in Newington currently and this arrangement may continue to work best.

Alternatively, the responsibility could be delegated to another entity. For example, the Housing Authority may have experience with income verification and housing programs.

Some towns use a third-party consultant to provide these services and Newington could consider the same approach.

ADDRESS OTHER HOUSING ISSUES Enhance Local Framework / Capacity		Leader Partners
1.	Increase Capacity Of Housing Authority - a. Anticipate the need to have full-time Housing Authority staffing (management, administrative, and/or maintenance) to manage more units. b. Supplement the part-time Housing Authority staff with technical assistance for planning the development / expansion of Housing Authority developments.	Town TC NHA
2.	Adopt A Model Housing Affordability Plan – Prepare a “model housing affordability plan.”	TPZ
3.	Identify A Housing Affordability Administrator - Designate who will be the Housing Administrator to oversee the sale/ rental of deed-restricted affordable housing units in accordance with local, state, and federal requirements.	Town TC

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3.8.2. Establish A Housing Trust Fund

In order to accumulate funds to help support housing-related initiatives, Newington should consider establishing a Housing Trust Fund. This account could be funded by:

- The Town Council as part of the annual budget,
- Payments made as part of any inclusionary zoning provision,
- Grants from outside sources or donations by residents, and/or
- Other sources

ADDRESS OTHER HOUSING ISSUES Establish A Housing Trust Fund		Leader Partners
1.	Establish A Housing Trust Fund – Consider establishing a Housing Trust Fund to accumulate funds to help support housing-related initiatives.	Town TC

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3.8.3. Right-Size Parking Requirements

Parking areas consume considerable land area (that could be used for tax-paying uses) and parking requirements can be a major impediment to development yields. Newington might consider modifying the parking standards in the following situations:

- Allow 1.0 or 1.5 parking spaces per studio or one-bedroom unit to reflect the smaller household sizes which are prevalent these days,
- Allow a reduction of parking requirements (perhaps by 25% to 50%) in areas within ¼-mile of a train station or Fastrak station (a developer could choose to install more parking if they wished).

It is worth noting that Section 6.1 of the Zoning Regulations already provides for a 25% reduction in the number of parking spaces for a multi-family unit located in the Town Center (1.5 spaces per unit) versus one located in another zoning district in Newington (2.0 spaces per unit).

ADDRESS OTHER HOUSING ISSUES Right-Size Parking Requirements		Leader Partners
1.	Right-Size Parking Requirements – Consider modifying the parking standards to require fewer spaces for small units and allow a parking reduction in areas near to transit stations.	TPZ

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Housing Partners

Local Organizations

- Municipal Departments, Agencies, And Commissions
- Newington Housing Authority
- Newington Interfaith Housing
- Local Non-Profit Organizations

Regional Organizations

- Capital Region Council Of Governments

State-Wide Organizations

- Connecticut Department Of Housing
- Connecticut Housing Finance Authority (CHFA)
- Partnership For Strong Communities

National Organizations

- US Department Of Housing And Urban Development
- US Department Of Agriculture (USDA)

3.8.4. Continue To Work With Housing Partners

Newington has had success working with other organizations as “housing partners” and these efforts should continue. Organizations to work with in the future might include one or more of the organizations listed in the sidebar.

ADDRESS OTHER HOUSING ISSUES Continue To Work With Housing Partners		Leader Partners
1.	Continue To Work With Housing Partners – Continue to work with other organizations as “housing partners” in order to accomplish housing goals.	Town IHC

3.9. Implement The Affordable Housing Plan

It is envisioned that the Housing Needs Study Committee, under the direction of the Town Council, will coordinate and oversee implementation of the strategies in the Affordable Housing Plan. Of course, a number of other agencies (such as the Town Plan and Zoning Commission) will play important roles in implementing the Plan.

Implementation tables on the preceding pages are intended to facilitate implementation of the Plan.

As required by State statute (CGS Section 8-30j), it is envisioned this Plan will be updated within five years.

Legend For Leaders / Partners

Acronym	Organization
ED	Economic Development
IHC	Newington Interfaith Housing Corporation
NHA	Newington Housing Authority
Owners	Property Owners
Public	Newington Residents
SS	Social Services
TC	Town Council
TLTF	Transient Lodging Task Force
Town	Boards, Commissions, Agencies, Departments, and Staff of the Town of Newington
TPZ	Town Plan and Zoning Commission

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