



MARLBOROUGH SUSTAINABLE AFFORDABLE HOUSING PLAN 2022 - 2027

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MARLBOROUGH SUSTAINABLE HOUSING PLAN 2022 – 2027

Background

The Planning Commission recognizes the inter-related nature of Affordable Housing and the impact on Sustainability in Marlborough. As outlined in the 2019 Plan of Conservation and Development, Marlborough's demographic makeup is rapidly changing. Between 2010 and 2020, the proportion of residents aged sixty five (65) and older increased from eight percent (8%) to seventeen percent (17%) of the total population. This trend is expected to continue in the near future. In order for Marlborough to survive as a vibrant and growing community the Town must adapt its housing policies to increase affordable options for an aging population and encourage young families to make Marlborough their home.

In July 2017, State legislature passed Public Act 17-170 creating **CGS 8-30j Affordable Housing Plan** requiring every municipality to have an "Affordable Housing Plan" adopted by the Town no later than June 2022 that "shall specify how the municipality intends to increase the number of affordable housing developments in the municipality." as a modification to an existing **Statue CGS 8-30g Affordable Housing Land Use Appeals Procedure**.

In the 1980's CGS 8-30g was created as a check and balance to help boost local affordable housing project approvals after the State recognized an overall lack of affordable housing options. The law currently places the burden of proof for an appeal under this Statute on the Town rather than the applicant. The Town must demonstrate that the threat to local health, safety and welfare is far greater than the general need for affordable housing. The law also provides increased flexibility to developers in that they may not need to adhere to all zoning standards including setbacks, zone restrictions, parking requirements and lot coverage standards. Any Town in Connecticut that does not have at least ten percent (10%) of their housing stock deed restricted to qualify as "affordable" is open to an appeal under CGS 8-30g.

Purpose

This document in part, is to satisfy the requirement of **CGS 8-30j**, but, more importantly is an instrument to stimulate a community-wide discussion on the need for sustainable affordable housing choices in Marlborough. The evaluation and implementation processes by various Town Boards and Commissions of this Plans policy action recommendations will continue an active community participation process in the creation of sustainable affordable housing choices for Marlborough needs today and into the future.

Community Values Statement

The Town of Marlborough combines a beautiful environment, emphasizing open space and parks, with single-family housing on predominately large lots and relatively little commercial activity. Marlborough has a strong commitment to the excellence of its schools and a strong sense of community. Marlborough's natural resources and environmental features are essential elements in the overall identifying visual image of the community to both its residents and non-residents as they travel throughout the community. Beyond the physical imagery Marlborough's natural resources and environmental features present to the eye they are one of the key community assets that contribute to the overall quality of life enjoyed by Marlborough residents.

Even though Marlborough will remain a community of predominantly single-family homes the community recognizes the need to provide more variation in its housing choices. Diversifying Marlborough's housing choices can potentially allow young people to live in the community where they grew up, allow seniors to downsize within their community, and provide housing opportunities that support a culture of inclusion and diversity. Through a smart growth approach, Marlborough will accommodate growth in the creation of housing choice options utilizing areas of compact development while preserving the community's rural character. Marlborough supports a diverse, affordable, and equitable housing stock that has housing choice options that will meet the needs of existing and new residents regardless of age, ability, race or ethnicity, income, or household type. Our housing stock variation will provide housing choices for people to upsize or downsize within the community and provide affordable housing choices for new residents and the Town's workforce.

Sincerely,

MARLBOROUGH PLANNING COMMISSION

Orus Coffield
Jason Cooper
Carey Fraulino
Brett Hallden
Mark Stankiewicz
Subby Magro
Beth Lander Morris

What is Affordable Housing?

Affordable housing can be like any other type of housing and comes in many forms, shapes, and sizes ranging from single-family homes to duplexes and from townhomes to apartments. It can be privately owned or rented. It can house the following; a community workforce, seniors, families with children or without children, single individuals, or persons with disabilities. It can also come in a range of architectural styles, making it virtually indistinguishable from other housing types. As seen below both developments provide affordable housing



Housing opportunities for households with incomes below eighty percent (80%) of State Median Household Income or the communities Median Household Income whichever is less and spend no more than thirty percent (30%) of the Household Income is spent on housing. Spending more than thirty percent (30%) of the Household Income creates Cost Burdened Households that require choices between food, clothing, utilities, and housing. In order to count towards a town's official tally of affordable housing, the property must be deed restricted to remain affordable for at least forty (40) years. As of 2021 Marlborough has forty eight (48) housing units that meet this criteria representing 2.02% of the Town's housing stock. The twenty four (24) units located in the Marlborough Assisted Senior Housing complex and twenty four (24) Connecticut Housing Finance Authority mortgages.

For purposes of calculating eighty percent (80%) of the AMI, begin with the Hartford West HUD median income of \$112,600. Based on the number of bedrooms in a single-family house, eighty percent (80%) of AMI would be \$93,683 for a three (3) bedroom house and \$104,493 for a four (4) bedroom house. Using an interest rate at or slightly above four and half percent (4.5%), this translates into a thirty (30) year mortgage for a house with a value between \$287,100 and \$360,000 without creating a situation where the homeowner is spending more than thirty percent (30%) of his/her income on housing.

These income and mortgage figures are important, as they demonstrate that “affordable housing” in Marlborough dispels negative stereotypes that associate this term with poverty and public housing projects. Instead, “affordable housing” in Marlborough is decidedly middle-class housing and already exists.

Why Does Marlborough Need More Affordable Housing?

As written in the 2019 Plan of Conservation and Development:

There is a real need for the creation of a diversified and affordable housing stock that will permit opportunities for a diverse population within our communities across the State. Creation of an affordable housing stock will simultaneously allow young adults and retirees an opportunity to live in any community of the State, including the one they grew up in such as Marlborough.

For the past twenty plus (20+) years the increasing cost of housing has outpaced the growth of median family income in Marlborough. As a result the number of “affordable housing” units has declined relative to the population need.

Year	Median Income	Median House Value
2000	\$80,265	\$178,900
2010	\$108,232	\$284,900
2022	\$112,600	\$357,900

From 2000 to 2022 the Median Household Income in Marlborough increased by forty percent (40%), while the Median House Value increased by one hundred percent (100%), putting affordable housing options increasingly out of reach for more and more Marlborough residents.

Many of the people who work in town — teachers and aides at Marlborough Elementary School, retail clerks at Big Y Market, and many other local businesses that residents of the Town depend on — might find it difficult to afford a home in Marlborough if they wanted to live here. Older adults who have lived in Marlborough for decades may have trouble affording basic repairs and upkeep on their homes, yet have no opportunities to downsize due to the lack of suitable housing stock. Young adults who grew up in Marlborough may like to raise their own families here, but affordable “starter homes” are either non-existent or need a great deal of rehab in order to be livable. Demands on younger residents such as repaying college loans often leave very little household income to afford a mortgage.

Communities without affordable housing choices quickly become segregated by income and family background. In order to promote economic and social diversity, your community needs to provide for the needs of all families. Well-placed affordable housing

developments allow communities to welcome a wide range of families and to create a vibrant, diverse, group of residents. Diverse communities increase the knowledge of cultural sensitivity, equity, fairness, and understanding of different backgrounds – ultimately creating a better community overall.

Also, sustainable Affordable housing is important to the economic vitality of communities. Affordable homes can attract and retain employees to your community- a selling point and a competitive advantage for area employers. Also, Affordable homes support the local workforce so they can live close to their jobs. The economic impact of housing affordability can also start a ripple effect for an entire community. When families spend less on housing, they have more to spend on goods and services. These transactions fuel community-wide economic growth by bolstering local businesses and the local workforce.

In addition to losing both valued members of our community and the opportunity to attract new residents, if the town fails to provide an adequate number of sustainable affordable housing units there are potentially negative legal consequences. Under the Affordable Housing Appeals Act (Connecticut General Statutes 8-30g), the Town's zoning regulations can be largely overridden by a developer who agrees to restrict a minimum of thirty percent (30%) of new units as affordable housing. The Town of Marlborough has a vested interest in creating a strategy to increase sustainable affordable housing options else risk losing its autonomy and authority to make basic Town planning decisions.

Marlborough currently has 2.02% of its housing stock deemed to be "Affordable Housing" versus the ten percent (10%) goal laid out in CGS 8-30g. Because it can take many years to reach the ten percent (10%) goal, the State can provide temporary relief from the CGS 8-30g process through a moratorium provision. If a municipality can demonstrate progress in its effort to reach the goal of ten percent (10%) affordable housing, the State will - upon request by the municipality - grant a four-year moratorium on the ability of developers to sue the town for the right to build using the CGS 8-30g statute.

Housing, Population, & Income

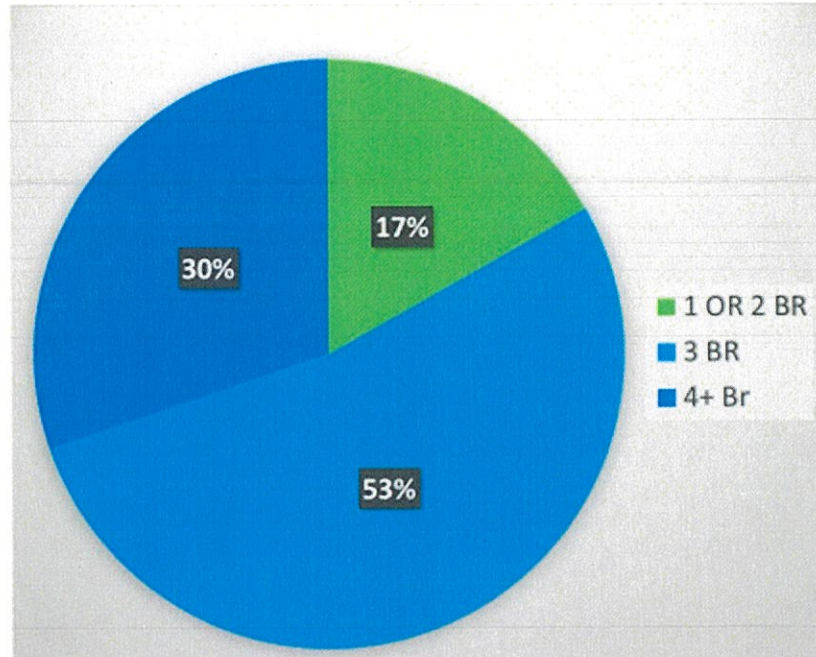
Marlborough housing stock has a mix of houses ranging from 600 square feet to 14,000 square feet, and a mix of styles ranging from capes, colonial, ranch, and contemporary. There are 2,393 housing units in Marlborough with ninety two percent (92%) being single family dwellings. Homeowner's occupation of all household units has remained constant at approximately eighty eight percent (88%) or 2,106 housing units today leaving a small rental market of twelve percent (12%) or 287 housing units. A majority of all the housing units eighty three percent (83%) are three (3) bedroom homes or more, while, sixty eight and half percent (68.5%) of households have no children with only seventeen percent (17%) of the housing units are two (2) or one (1) bedroom homes.

BEDROOMS PER DWELLING

**53% or 1,267 are 3
bedroom homes**

**30% or 723 are 4+
bedroom homes**

**17% or 403 are 1 or 2
bedroom homes**



Marlborough population demographics over the past twenty (20) years demonstrate the community is experiencing a significant shift in age cohorts reflective of an aging population. There has been an increase of the population percentage over forty four (44) years old and a significant increase in the sixty five (65+) year old plus population. Simultaneously over the past twenty (20) years there has been a decrease of the population percentage in the twenty five (25) to forty four (44) age cohorts and under eighteen (18) years old.

Additionally since 2000, the Census population data shows Marlborough has experienced an increase in the non-family formation years forty five (45) year old to sixty four (64) year old population from thirty percent (30%) to thirty two percent (32%), as well as, an increase in the sixty five (65+) years old and above population from eight percent (8%) to eighteen percent (18%) of the population. Current population projections show these trends continuing and Marlborough sixty five (65+) population reaching twenty percent (20%) plus by 2030. Another result of this population shift is there has been an increase of sixteen percent (16%) of the number of households without children from approximately fifty three percent (53%) in 2000 to sixty nine (69%) in 2020.

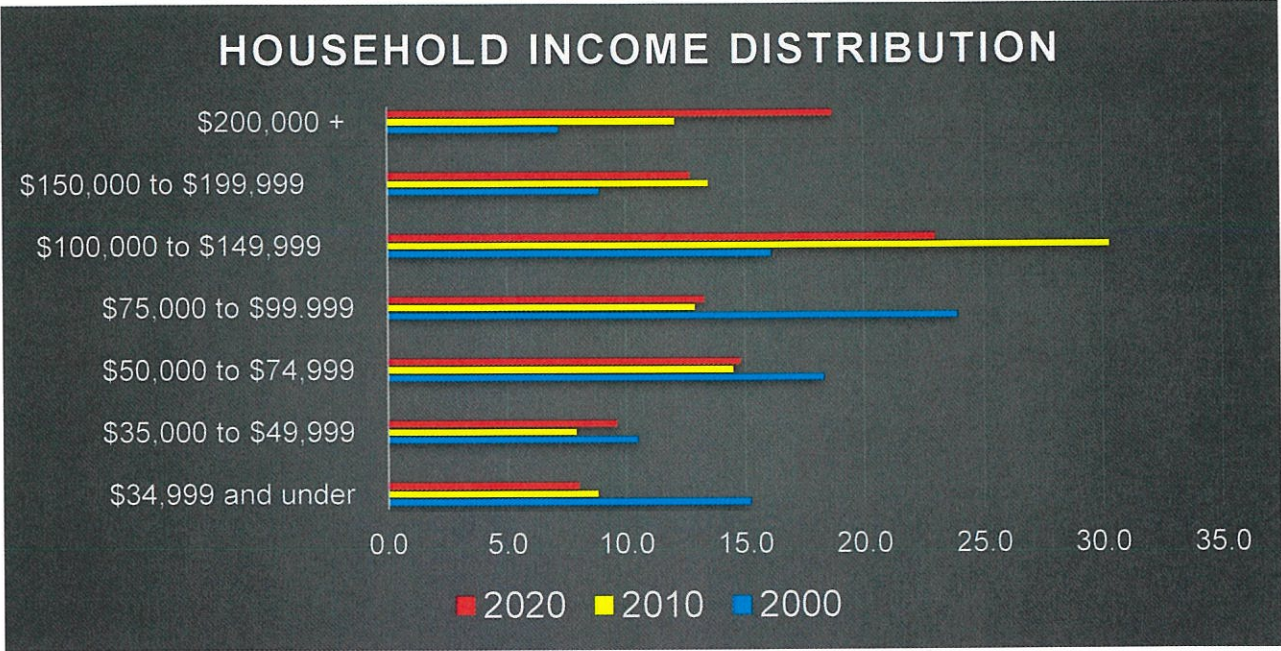
Along with this change in population dynamics Marlborough has seen a significant change in the household income distribution from 2000 to 2022. The median household income has increased by \$32,292 from \$80,265 to \$112,600 a forty percent (40%) increase during this period. Also, the percentage of household incomes of \$100,000 or greater grew twenty two percent (22%), while, the percentage of household incomes less than \$100,000 decreased twenty percent (20%).

The changing population demographics of the last twenty (20) years is reflected in the change in the income distribution with a twelve point six percent (12.6%) decrease in household incomes of \$50,000 to \$99,000, and decrease of eight point three percent (8.3%) of the twenty four (24) to forty four (44) year old population. The middle income and middle population cohorts are shrinking, and the income divide in the community grows. At the same time the housing stock is aging rapidly and the emerging family dynamics future needs may not be met in the traditional three (3) or four (4) bedroom home that dominates Marlborough today. Only seventeen percent (17%) percent of homes in Marlborough have two (2) or fewer bedrooms compared to forty two percent (42%) statewide average, leading to fewer housing options for younger workers or older population looking to downsize.

The income data shows today approximately forty two percent (42%) of Marlborough Households earn less than eighty percent (80%) Area Median Income of \$93,863 and approximately thirty five percent (35%) of Marlborough Households earn less than sixty percent (60%) Area Median Income of \$78,370 for an Affordable three (3) bedroom home.

From 2000 to 2020 the median household incomes increased \$32,292 from \$80,265 to \$112,600, while, at the same time the income divide within the community experienced a shift in a parallel direction. In comparing the Household Income Distribution from 2000 to 2020 the following changes have taken place:

Year	2000	2010	2020	% Change
\$34,999 and under	15.2%	8.8%	8.0%	- 7.2%
\$35,000 to \$49,999	10.5%	7.9%	9.6%	- .09%
\$50,000 to \$74,999	18.3%	14.5%	14.8%	- 3.5%
\$75,000 to \$99,999	23.9%	12.9%	13.3%	- 9.1%
\$100,000 to \$149,999	16.1%	30.3%	23.0%	+ 6.9%
\$150,000 to \$199,999	8.9 %	13.5%	12.7%	+ 3.8%
\$200,000 +	7.2%	12.1%	18.7%	+ 11.5%



What are Affordable Housing Incomes in Marlborough for Single Family and Rental Units?

Marlborough Median Household Income is \$112,600 and the State Median Income for the Hartford HUD Region is \$112,557. The Statute requires the lesser of the two incomes in the equation that determines affordable housing values. For a family of four (4):

Single Family

For a three (3) bedroom house the eighty (80%) Median Household Income is \$93,683, and sixty percent (60%) Median Household Income is \$70,262. For a four (4) bedroom house the eighty percent (80%) Median Household Income is \$104,493, and sixty percent (60%) Median Household Income is \$78,370.

Rental Units

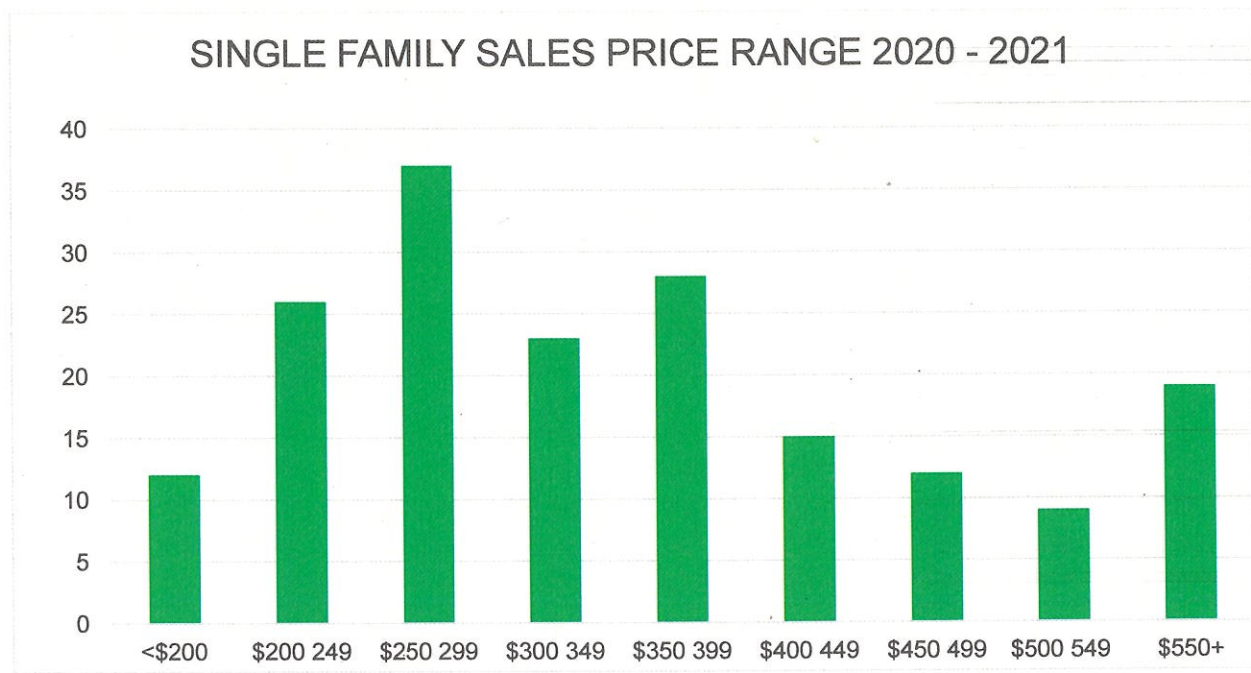
The eighty percent (80%) Median Household Income is \$81,072, and the sixty percent (60%) Median Household Income is \$60,804.

Living Wage

The "housing wage," the hourly wage needed to afford a two-bedroom rental without paying more than thirty (30%) of income on housing is \$23.65 or \$49,192 a year.

Housing Market

In reviewing the residential sales from January 2020 to December 2021 there were two hundred and twenty two (222) transactions. These sales ranged from \$110,000 to \$1,000,000, these sales are shown below.



What are Single Family Affordable Housing Values in Marlborough?

Using an interest rate at or slightly above four and half percent (4.5%) for a thirty (30) year mortgage with a down payment between ten percent (10%) to twenty percent (20%).

Eighty Percent (80%) Median Household Income

Three (3) Bedroom Affordable House value are **\$287,000 - \$313,200**

Four (4) Bedroom Affordable House value are **\$330,000 - \$360,000**

Sixty Percent (60%) Median Household Income

Three (3) Bedroom Affordable House value are **\$159,500 - \$174,000**

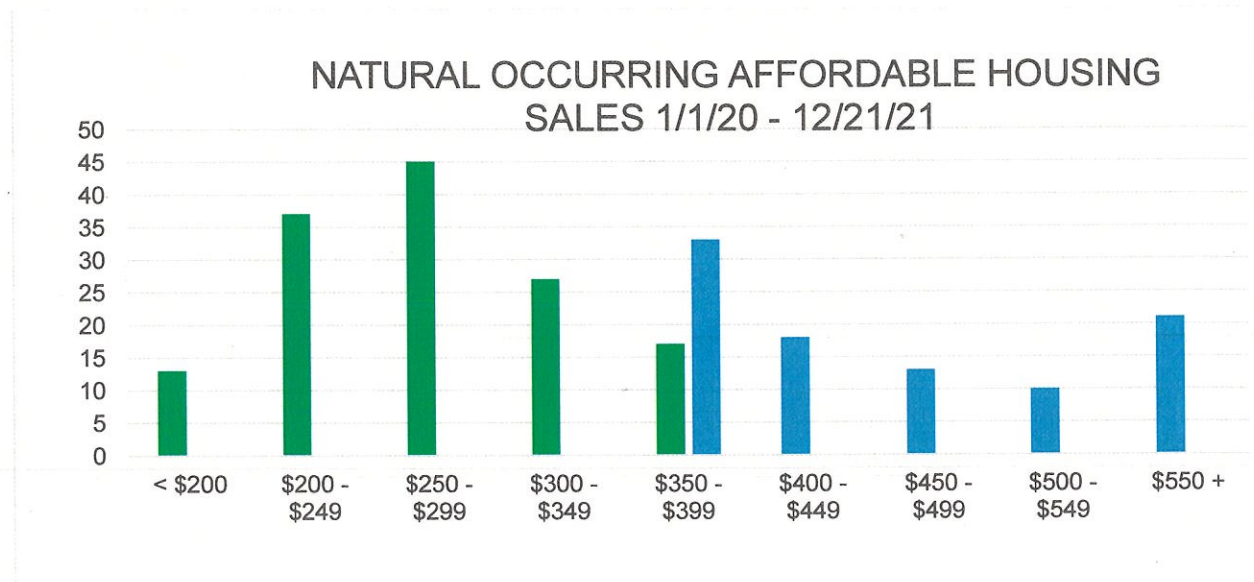
Four (4) Bedroom Affordable House value are **\$187,000 - \$204,000**

When examining these two hundred twenty two (222) sales to the affordable housing sales limits there are one hundred thirty one (131) sales below maximum affordable house value of \$360,000 which represents fifty nine percent (59%) of all sales, and fifteen (15) of the two hundred twenty two (222) or six point eight percent (6.8%) percent

meet the sixty percent (60%) of median income housing cost limit of less than \$204,000. When you examine the age of the housing stock that sold in the affordable housing limits price range fifty six (56) sales or fifty percent (50%) predate 1970, and thirty eight (38) of those sales or thirty four percent (34%) predate 1960.

During this same time period there were eleven (11) sales of condominiums with a sales range from \$206,000 to \$266,000. All of these sales meet the housing cost limit for eighty percent (80%) affordable income limits. The age of the condominium housing stock ranges between 1993 and 2002.

These sales are referred to as natural occurring affordable housing, however, since the properties do not count toward the Town's ten percent (10%) requirement since they are not deed restricted for forty (40) years.



What are Rental Units Affordable Housing Values in Marlborough?

TWO (2) BEDROOM UNIT

Eighty percent (80%) median income allows monthly rent of \$1,162 plus utilities of \$400 for total monthly expense of \$1,562.

Sixty percent (60%) median income allows monthly rent \$902 plus utilities of \$400 for total monthly expense of \$1,302.

ONE (1) BEDROOM UNIT

Eighty percent (80%) median income allows monthly rent of \$ 915 plus utilities of \$325 for a total monthly expense of \$1,240.

Sixty percent (60%) median income allows monthly rent of \$704 plus utilities of \$325 for a total monthly expense of \$1,029.

Land Use & Zoning Assessment

The Zoning Regulations permit a range of housing types and densities. However, multi-family development would require either a Zoning Map change or Special Permit approval. The current multi-family standards are very restrictive.

Accessory dwelling units (ADUs) are currently permitted by right and the property owner must reside in one of the two units. Traditionally occupant of an ADU is usually a relative of the homeowner.

The Zoning Regulations do not permit traditional duplex units.

While two (2) acre Zoning is currently required in the Residential Zone, while over forty seven percent (47%) of lots are one (1) acre or less since from 1954 to 1981 one acre zoning was permitted.

A majority of Marlborough relies on well water and septic systems and the State environmental and regulatory requirements limit the intensity of development that the land can support without public water and/or sewer.

Infrastructure Assessment

The Town has limited areas of public sewer and water mostly located within the Town Center area. The 2019 Plan of Conservation & Development depicts the primary and secondary public sewer and water service areas.

The capacity of the Towns arterial streets in Jones Hollow Road, North Main Street, South Main Street, and West Road and their associated collector Roads have the capacity to support growth in traffic.

CT Transit provides limited service with express routes to Hartford.

Housing Needs Assessment

Twenty two percent (22%) of homeowners and fifty two percent (52%) of renter households are Cost Burden spending more than thirty percent (30%) of their household income on housing. Additionally, ten percent (10%) of all households are Severely Cost Burden spending more than fifty percent (50%) of household income on housing. Additionally, fifty percent (50%) of the sixty five plus (65+) population Household Incomes are below the sixty percent (60%) Area Median Income and this age cohort grew forty four percent (44%) between 2010 and 2020 and population projections indicate additional growth in this segment of the population over the next ten (10) years.

The population dynamics show nearly sixty nine percent (69%) of all households without children and the housing characteristics of eighty three percent of housing units are three (3) bedroom or greater demonstrates there is a need for more one (1) and two (2) bedroom housing units.

There is a need to increase the number of housing units available for rent since only twelve percent (12%) of the housing is available for rent well below the State average thirty four percent (34%). There is a need for additional affordable Senior Housing rental opportunities beyond the twenty four (24) units located at Marlborough Assisted Senior Housing (M.A.S.H.).

Diversity in housing choice for family formation and elderly population groups.

There is a need for new affordable housing units. The 2020 – 2022 sales data shows of the one hundred thirty one (131) sales in the affordable housing range fifty percent (50%) of the housing construction predates 1970 and thirty four percent (34%) predates 1960.

There is a need to increase multifamily housing opportunities since only eight percent (8%) or one hundred ninety one (191) units Marlborough's housing is multifamily and forty two percent (42%) of that is located in Sachem Village Condominiums and M.A.S.H. properties.

GOALS

Provide a variety of housing types and opportunities which will maintain Marlborough's small town character and preserve Marlborough's environment and natural landscape, while, increasing Marlborough's housing choice through expanded housing options that help meet the housing needs of households of all ages, sizes, incomes, and characteristics regardless of race, religion, sex, marital status, ancestry, national origin, or color.

Provide opportunities for an adequate supply of sound, affordable housing units for ownership and for rent in a safe and satisfying environment for the present and future residents.

Expand affordable housing opportunities for persons with special housing needs such as the elderly, developmentally disabled, households with very low and moderate incomes and first time home buyers.

Examine current land use regulations to identify barriers to affordable housing and provide recommendations so that anyone living or desiring to live in Marlborough to have access to clean, safe, and quality affordable housing.

Engage with citizens, civic, business, and neighborhood groups to promote the communitywide benefits of affordable housing and why affordable housing is important.

To promote the understanding that the availability and affordability of workforce housing is an important key to successful economic development.

To promote the public's awareness of housing needs and issues through informational and educational efforts.

To increase Marlborough Affordable Housing Stock a minimum of fifteen (15) units over the next five (5) years.

RECOMMENDATIONS FOR CONSIDERATION:

TOWN POLICIES OPTIONS:

Affordable Housing Steering Committee

Establish a committee to work with the Planning Commission to carry out the plan recommendations and to continue the community conversation after the adoption of the plan.

Housing Trust Fund

Connecticut General Statutes, Chapter 98, Section 7-148(c) (2) (K) and Chapter 124, Section 8-2i. Inclusionary Zoning, permits the establishment of an Affordable Housing

Trust Fund to raise funds to encourage and support the production of qualified affordable housing that is deed restricted housing units.

The Trust Fund can provide loans or grants to affordable housing developments for the creation of qualified (deed restricted) affordable housing units (and supportive housing) that target households at or below eighty percent (80%) AMI.

A Trust Fund, needs clear language as to what are the specific uses of the Trust Fund to assist in furthering affordable housing activities. This could include new construction and rehabilitation of qualified affordable housing, rehabilitation of existing naturally occurring affordable housing. Uses of the funds could include loans, grants, pre-development costs, or down payment assistance for qualified home buyers.

Possible Revenue Sources:

Create a line item in the Town budget to fund the Trust Fund each year and set a minimum amount for yearly funding to ensure that Trust Fund receives revenues.

Set a percentage of building and land use permitting fees.

Create a surcharge on all building and land use permitting fees.

Promote the Trust Fund for tax-deductible donations from residents and businesses. Pair the Trust Fund with the inclusionary zoning provision that requires a fee-in-lieu of affordable housing for all residential developments of x units or more that do not provide qualified affordable housing units.

Consider a Town Ordinance that allocates a portion of the conveyance fees already collected by the Town under CGS section 12-494 to be deposited into a town Affordable Housing Fund.

Dedicate a percentage of yearly surplus.

Property Tax Abatement

Create a Qualified Affordable Housing tax abatement policy following CGS Section 12-65b that allows Agreements between Municipality and Property Owners fixing the assessment of such property to provide tax abatement consideration for multi-family and mixed-use housing developments that provide qualified affordable housing units.

The following is a framework for thinking about the Qualified Affordable Housing tax abatement policy and how it is be structured to incentivize affordable housing development:

The policy should be flexible in its structure and utilization

All abatements basis should be on the current tax value for tax paid so there is no loss of base income from any property.

Allow tax abatements for mixed-use and multi-family housing developments with the inclusion of qualified affordable housing units.

Allow tax abatements for the entire project, including market rate units and commercial property in mixed-use development.

Such a policy should offer different degrees of abatements in terms of the number of years and percent value of abatements for market-rate housing and commercial developments than the qualified affordable housing units.

Consider a flexible sliding scale abatement utilizing the number of years the abatement is available for and the percent value of abatements offerings against the percent of qualified affordable units and the household incomes those units will serve.

If paired with a provision in zoning to allow Qualified Affordable Accessory Dwellings, the offer of tax abatements could be used as an incentive to encourage owners to deed restrict accessory dwelling units as qualified affordable housing units.

The incentive of tax abatements could be offered to owners of existing naturally occurring affordable multi-family housing units to deed restrict those units as qualified affordable housing units.

Such a policy could also be utilized to incentivize the rehabilitation of such units as part of the tax abatement—longer and larger abatement for naturally occurring affordable housing units that are renovated before the tax abatement for the qualified affordable housing deed restrictions are applied.

Town Website

Create a “Sustainable Affordable Housing” section of the Marlborough town website to market the Town to developers and provide information to the community.

Housing Rehabilitation Funds

These funds help lower-income resident’s complete necessary home repairs so they can afford to continue living in their home. These include roof repairs, accessibility modifications, and septic system repairs. The Town previously received a Small Cities grant that could be lent to homeowners at very low interest to do these repairs. The Town should consider applying for additional funding from State Department of Housing and the Town contributing \$50,000 to this fund yearly.

Promote Available Loan Programs

USDA Single Family Direct Home Loans

U.S. Department of Agriculture’s Single Family Direct Home Loans program (also known as the Section 502 Direct Loan Program) is an important resource for low income persons seeking affordable housing in those parts of Connecticut defined as rural by the USDA.

Connecticut Housing and Finance Authority Mortgage Programs

The Connecticut Housing and Finance Authority offers a wide range of mortgage programs many of which are designed for low-income persons seeking homeownership. CHFA provides low-interest rate loans for eligible applicants and also offers a down payment assistance program for those entering the housing market for the first time buyers.

Work with local realtors to promote use of these funding sources.

Promote Section 8 and Connecticut Rental Assistance Programs

Connecticut offers the Section 8 housing choice vouchers as well as the Rental Assistance Program (RAP) to help create affordable rental housing. Section 8 housing choice vouchers are designed to assist with rental payments for families that earn fifty percent (50%) or less of the area median income (AMI) in the county or metropolitan area provided housing meets quality and safety standards.

Town Purchase of Property for Affordable Housing

Town set aside \$350,000 in a revolving fund to purchase natural occurring affordable housing units and then convert from market rate to affordable housing with a deed restriction.

Provide Elderly Tax Relief

Offer elderly tax relief to income-eligible seniors and this helps them continue to be able to live in Marlborough. Enhance elderly tax relief programs, which may also include tax credits, tax freezes, or tax deferrals such as:

Tax Circuit Breaker – Tax Reduction People over sixty five (65) or Disabled Income limit married \$39,500/Single \$32,300 adjusted annually for inflation. State reimbursement program.

Tax Freeze – People over seventy (70) who meet the Circuit Breaker income limits and Town liens property for the reduction difference without interest.

Tax Relief for Seniors – No income limits allows a reduction up to seventy five percent (75%) if taxes exceeds eight percent (8%) of the owner's income. Town Liens with interest.

LAND USE POLICIES OPTIONS:

Rezoning Residential Zone

Return to the pre-1981 zoning by rezoning from 80,000 square foot lots with 200 feet of road frontage to 40,000 square foot lots with 150 or 125 feet of road frontage.

Amend the Zoning Regulations

Permit Duplex units on minimum lot sizes that are the same as the minimum lot sizes for single-family residential units.

Change the current Design Multiple Residential Zone Regulation by reducing the area per unit, minimum lot size, yard setbacks, and street frontage to allow development opportunities with greater density.

Increase the density of development in the Sewer District

Adaptive Re-Use of Existing Buildings to create multi-family units.

Inclusionary Zoning

Create an inclusionary zoning provision that requires all residential developments of x units or more to provide a minimum of ten percent (10%) and a maximum of twenty percent (20%) of the units as qualified affordable housing.

Single-family subdivisions to provide ten percent (10%) qualified affordable housing units at eighty percent (80%) AMI or pay a fee-in-lieu of affordable housing.

Multi-family housing developments to provide fifteen percent (15%) qualified affordable housing units for developments of less than fifty (50) units and twenty percent (20%) qualified affordable units for developments of fifty (50) or more units. Of the qualified affordable housing units, seventy five percent (75%) provided at eighty percent (80%) AMI and twenty five percent (25%) provided at sixty percent (60%) AMI.

Multi-family shall include mixed-use developments.

Include incentives, such as density bonuses or relaxed lot standards, for voluntary compliance or to enable an increased set aside of units

Create a Qualified Affordable Housing provision to be utilized with Neighborhood Development District, which allows an increase in density to ten (10) or twelve (12) units per acre provided twenty percent (20%) of the units are qualified for household incomes of eighty percent (80%) AMI.

Incentive Housing Zone

An **Incentive Housing Zone (IHZ)** is an area which has a zoning overlay that allows developers to increase housing density in exchange for creating mixed-income housing. The program provides municipalities with complete control over the location, amount, type and design of the homes created, while also offering a tool that allows all residents of a town to have input into housing decisions: where it should be built, what it should look like, or whether it should be created at all. IHZ requires at least twenty percent (20%) of the units in the zone be affordable for households earning eighty percent (80%) of the area median income or less and zoning allows at least six (6) single-family, ten (10) townhomes or duplexes, or twenty (20) multifamily housing units per acre with a thirty (30) year deed restriction.

The regulations of the zone shall permit, as of right, incentive housing development. Shall be subject only to site plan or subdivision procedures, submission requirements and approval standards of the municipality, and shall not be subject to special permit or special exception procedures, requirements or standards.

The State will provide on the Adoption IHZ of \$20,000 when the zone is approved by DOH. Building Permit Incentives between \$15,000 and \$50,000, when housing is built in the IHZ. Towns may use Incentive money for any purpose.

Apply to Department of Housing for a grant to study the creation of an IHZ.

Plan of Conservation & Development

Amend the Plan of Conservation & Development by including a new section by adopting the Sustainable Housing Plan.

IMPLEMENTATION SCHEDULE

Implementation Goal	Entity	Priority	Target Completion Date (from Plan adoption)
Maintain / improve / enhance existing elderly tax relief programs that support elderly residents	BOS Town Staff	High	6 – 12 Months
Apply for Incentive Housing Grant	BOS Planning	High	3- 6 months
Amend The 2019 Plan of Conservation & Development to include Sustainable Housing Plan	Planning	High	3 Months
Creation of an Affordable Housing Steering Committee	BOS Planning	High	3- 9 months
Re - Zoning from 80K square foot lots with 300 feet of road frontage to 40K square foot lots with 125 - 150 feet of road frontage	Zoning	High	6 Months
Amend the Zoning Regulations to include "Inclusionary Zoning"	Zoning	High	6 -12 months
Amend Zoning Regulations to permit Duplex Units by Right	Zoning	High	12 – 18 months
Develop a list of sites suitable for this type of development	Planning	High	6 Months
Create an "Affordable Housing" section of the Marlborough town website to market the Town to developers	Town Staff	High	3 - 6 Months

Implementation Goal	Entity	Priority	Target Completion Date (from Plan adoption)
Revise the Design Multiple Resident Regulations to allow higher density and less restrict bulk standards	Zoning	High	6 - 9 Months
Hold yearly public informational meeting to explain the findings and recommendations in this Plan	Planning	High	Every 12 Months
Prioritize the continued use of all existing affordable housing units	Town Staff	High	12 Months
Identify State and Federal funding sources to help facilitate affordable housing projects	Town Staff	Mod.	12 Months
Engage Local Realtors to discuss use of USDA and CFA Mortgages	Town Staff	Mod.	3 – 9 months
Consider a Tax Abatement Policy for Affordable Housing Units	BOS	High	6 – 12 Months
Consider a Tax Abatement Policy for Multi-Family Developments	BOS	Mod.	12 – 18 Months
Consider Tax Abatements Policy for Mixed Use Developments	BOS	Mod.	12 – 18 Months
Consider the Creation of a Housing Trust Fund	BOS	Mod.	12 – 18 Months
Consider Applying for Small Cities Housing Rehabilitation Grant	BOS	Mod.	12 - 18 Months
Consider Purchasing Land for Affordable Housing	BOS BOF	Mod.	18 – 24 Months

Implementation Goal	Entity	Priority	Target Completion Date (from Plan adoption)
Consider Purchasing Land for Senior Affordable Housing	BOS BOF	Mod.	18 – 24 Months
Consider Appropriating \$350,000 to Purchase Homes and Resell as Affordable	BOS BOF	Mod.	18 – 24 Months
Encourage the development of at least 15 deed restricted affordable housing projects	All	High	60 Months

Conclusion

Marlborough prides itself as a quiet, rural community with strong community ties. Residents have an impressive track record of generosity and caring for their neighbors. Ensuring this spirit continues on for another generation requires that Marlborough have the housing infrastructure to welcome new young families as well as retain our valued long-term residents. This Sustainable Housing Plan provides a framework by which the Town can accomplish both.

ENDORSEMENT & ADOPTION

The Marlborough Planning Commission in preparing this Plan solicited input from the public at community forums held on February 22, 2022, February 26, 2022, and March 22, 2022, and held a formal public hearing on June 28, 2022.

Endorsed by the Marlborough Board of Selectmen: June 7, 2022

Affordable Housing Plan

Memo from Planning & Development Director, Peter Hughes, to the BOS stating the Planning Commission is holding a public hearing on Tuesday June 28th, 2022 at 7:00pm in the school cafeteria to consider the adoption of the Town of Marlborough Affordable Housing Plan. Mr. Lowrey made a motion to endorse the plan as presented. Ms. Bourbeau seconded the motion. All voted in favor of the motion. **The motion carried 5 - 0.**

Adopted by the Marlborough Planning Commission: June 28, 2022

Sustainable Affordable Housing Plan

Mr. Magro made a motion to adopt the Marlborough Sustainable Affordable Housing Plan as drafted and submit it to OPM. Mr. Cooper seconded the motion. All voted in favor of the motion. **The motion carried 4 - 0**

INFORMATION SOURCES

United States Census Data 2000, 2010, & 2020

American Community Survey 2015 – 2019

CT Department of Health Vital Statistics

CT Data Haven

CT Department of Economic & Community Development

CT Department of Housing

Partnership For Strong Communities 2020 Marlborough Housing Data Profile

Town of Marlborough



**Developable Land
June 2019**

Glastonbury

Hebron

East Hampton

-  Developable Land (15 ac or more)
-  Wetlands
-  WATER BODIES
-  STREAMS



AppGeo

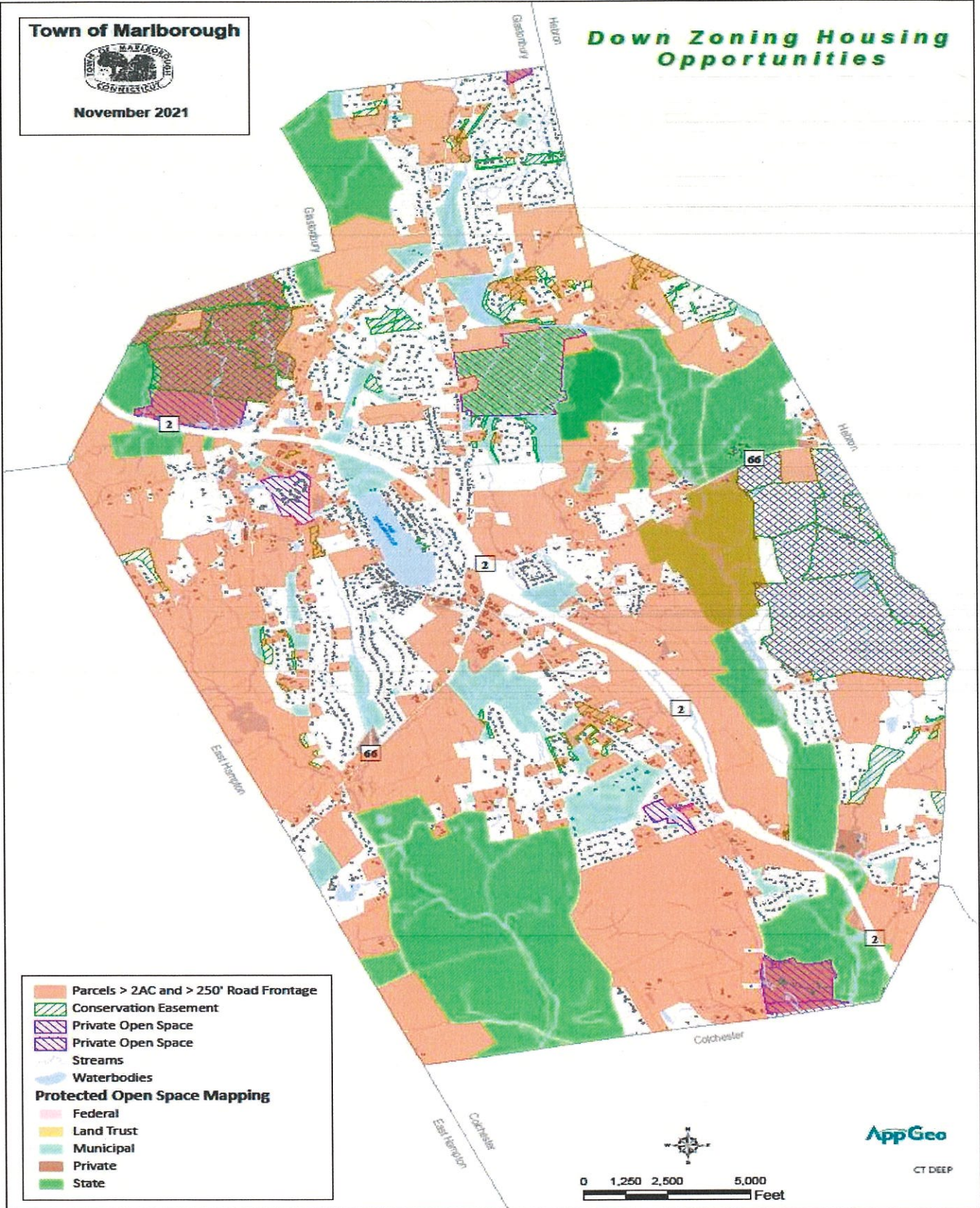
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Town of Marlborough

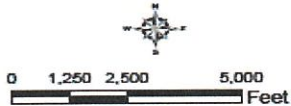


November 2021

Down Zoning Housing Opportunities



- Parcels > 2AC and > 250' Road Frontage
- Conservation Easement
- Private Open Space
- Private Open Space
- Streams
- Waterbodies
- Protected Open Space Mapping**
- Federal
- Land Trust
- Municipal
- Private
- State



AppGeo

CT DEEP

Town of Marlborough



November 2021

Appraised Vaule - Residential

