



Municipal Affordable Housing Plans Frequently Asked Questions

We can preserve the rural nature of our small towns AND create more housing opportunity which will make our towns more sustainable in the long term.

Many of our local small town housing non-profits are creating housing opportunities. We know how to do this in small towns, we just need to do more, faster.

“Our housing systems are experiencing the toughest challenges that we’ve seen in more than a generation.” –Dr. Tiffany Manuel

It is more important than ever for each town to consider what it can do to proactively address these challenges.

We are up for this challenge. Our towns have addressed tough challenges before.

1. Why is the Town working on an Affordable Housing Plan?

State statute 8-30j requires all towns to have an affordable housing plan by **Spring 2022**. This can be considered a State mandate but also an opportunity to engage residents in a conversation about current and future housing needs in the town and how they can be addressed. The Town currently has a grant from the State Department of Housing to support the development of an affordable housing plan.

2. Is there any guidance from the State about what should be in an Affordable Housing Plan?

Yes, **“Planning for Affordability in Connecticut: Affordable Housing Plan and Process Guidebook”** (Dec. 2020) can be found on the CT Department of Housing website and [by clicking here](#).

3. What IS “Affordable Housing”?

The definition of “affordable” in State statute is housing that costs less than 30% of the income of a household earning 80% or less of the area median income (in our case- Litchfield County). These numbers are adjusted annually and by household size as shown below:
2020 household annual income limits:

- \$57,456 for 1-person
- \$65,664 for 2-person household
- \$73,872 for 3-person household
- \$82,080 for 4-person household

In order for a household to qualify to live in the affordable housing built by our area housing organizations they cannot earn more than this income. In addition, these units must be **monitored or assisted by an organization that ensures their continued affordability.**

4. Why doesn’t “naturally occurring” affordable housing count?

Many people ask why smaller or older homes that are sold or rented at what could be considered affordable prices do not count on the State’s inventory of affordable homes. The basic reason is that no one is monitoring the transaction to make sure that the household’s that rent or purchase those homes meet the income limits or that the rent/mortgage stays affordable to them. Many homes sold at “affordable” prices are older and need significant repairs and/or have high heating costs which make them unaffordable. Also, there is nothing to prevent households with higher incomes from renting or purchasing these lower priced units

leaving fewer units for residents and workers who earn below those income limits. A recent study showed that there are 18,456 households in the Litchfield County Area that earn below 80% of the area median income and an estimated current need for 3,498 units of affordable housing. To view this study in more detail, [click here](#). To see the number of cost burdened households in your town, [click here](#).

5. *Will this affect the rural character of my town?*

Retaining the rural character of our small towns is important and will be an essential goal of these Housing Plans as well. We can and already do create housing options in our towns that are affordable that do not detract from our towns' rural character. There are currently over 600 affordable rental units and 70 affordable homeownership units in our region's small towns. Most of these very few residents see or know about except the people who live there. To see photos of some of these developments, many of which have been there for decades, [click here](#).

6. *Will the Town be building, financing, or owning this affordable housing? What is the town's role?*

In most cases in our region, the Town does not finance the construction of affordable housing or own/maintain this housing. In most towns there is a separate non-profit organization that receives construction financing, owns and maintains the housing once it is built. The town's role is to consider zoning changes that could enable the development of housing options that are not available or in short supply in the town and to consider how they could better support their local housing organization or help to get one started if needed. These will be addressed in the town's Housing Plan.

7. *What does Affordable Housing in Northwest Connecticut look like?*

To see photos of some of the existing Affordable Housing in our region, visit the Northwest Connecticut Regional Housing Council's website: [click here](#).

8. *Why are so many young adults living at home with their parents? Why can't they afford housing on their own?*

"Connecticut's millennial population – our most promising future workforce – is shrinking. The next generation is leaving in droves to more affordable, up-and-coming cities because Connecticut lacks affordable and desirable places for this generation to live. Many of those who stay in state simply can't afford to live on their own. Connecticut has the 6th highest amount of student debt in the nation. Saddled with monthly loan payments, and starting on entry-level salaries, it's no wonder 42% of millennials in Connecticut are still living with their parents, the second highest rate in the nation. Single family homes, which make up 70% of the housing stock in the vast majority of our municipalities, are impractical and unaffordable for young professionals and couples just starting out." – Partnership for Strong Communities

9. *Who lives in Affordable Housing?*

The short answer is that many people in our towns earn less than 80% of the area median income- people who work at our grocery stores and schools, people who serve on our volunteer fire/EMS services, seniors with limited incomes, young adults and young families saddled with college debt. See the [STORIES](#) page of the NWCT Housing Council's website for more specific examples.

For more FAQs from the NWCT Regional Housing Council website, [click here](http://www.nwcthousing.org/faq): www.nwcthousing.org/faq

For more FAQs from Partnership for Strong Communities, [click here](http://www.pschohousing.org/connecticut-affordable-housing-faq): www.pschohousing.org/connecticut-affordable-housing-faq