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## **NOTICE TO TOWN CLERK OF DRAFT AFFORDABLE HOUSING PLAN**

Pursuant to Section 8-3j(b), C.G.S., the Town is required to file a copy of a Draft Affordable Housing Plan with the Town Clerk at least 35 days prior to the public hearing on such Plan. In accordance with this requirement, a copy of the draft Affordable Housing Plan is attached. The public hearing on the draft Affordable Housing Plan is scheduled for Wednesday, June 23, 2021 at 7:00 p.m.

For more information on the proposed amendment and public hearing, please email [planzonedept@mansfieldct.org](mailto:planzonedept@mansfieldct.org).

**Sam Bruder, Chair**

**Pursuant to Governor Lamont's Executive Order 71, enacted March 21, 2020, all public notices, including but not limited to public hearing notices, notices of decision, and notices of proposed changes to adopted regulations and maps for the following entities will now be posted on the Town Website in the Legal Notices section (<http://www.mansfieldct.gov/1713/Legal-Notices>). Until the public health emergency is over, the on-line posting of these notices shall replace publication of such notices in The Chronicle newspaper and posting of such notices in the Town Clerk's office.**



# Town of Mansfield

## AFFORDABLE HOUSING PLAN

Draft

May 18, 2021



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## TABLE OF CONTENTS

Community Values Statement.....	3
Introduction.....	4
Affordable Housing in Mansfield .....	7
Housing Needs Assessment.....	9
Land Use & Zoning Assessment.....	11
Infrastructure Assessment.....	12
Objectives and Strategies .....	13

## APPENDICES

Appendix A: Survey Results

Appendix B: Housing Needs Assessment and Land Use and Zoning Review

Appendix C: Model Ordinances

## COMMUNITY VALUES STATEMENT

Mansfield is committed to fostering a sense of community built on diversity, equity, inclusion, and excellent quality of life for all residents. This commitment is reflected in community support for our public education system, library, community center, preserved open spaces, and human service and recreational programs. Mansfield residents desire to pass on high quality natural resources and diverse cultural resources to future generations. We have a mutually beneficial and respectful relationship with the University of Connecticut as an institution, a campus and an academic community rooted in Mansfield.

Mansfield contains a diversity of places ranging from historic rural villages, flourishing farms, protected open spaces, mixed-use centers, and the University of Connecticut's flagship campus. Through a smart growth approach, Mansfield will accommodate growth in designated areas of compact development, avoiding sprawl and preserving rural character. These areas include a vibrant town center and attractive mixed-use centers connecting to neighborhoods with a diversity of housing types. Outside of these designated areas, Mansfield preserves its rural context by promoting small neighborhood business districts, agriculture, and well stewarded natural open space and recreation opportunities

Mansfield supports a diverse, affordable, and equitable housing stock that meets the needs of existing and new residents regardless of age, ability, race or ethnicity, income, or household type. Our housing stock 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.

## INTRODUCTION

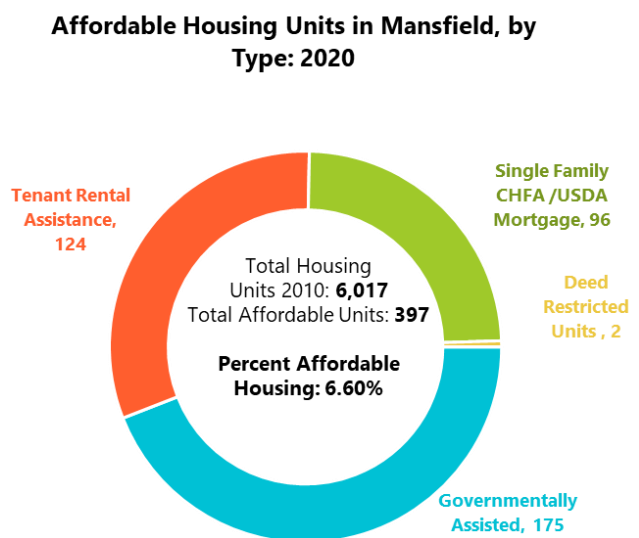
Access to safe, quality, and affordable housing is the cornerstone of opportunity for all residents. High opportunity areas, like Mansfield, have access to high quality education, public services, and housing that can lead to better health, social, emotional and economic outcomes for children and families. However, many low income households cannot afford to live in high opportunity communities due to lack of affordable housing options. Providing access to affordable housing in high opportunity communities like Mansfield can improve outcomes for children and families and can help mitigate Connecticut’s long history of racial and socioeconomic segregation.

In recent years, the State and municipalities have taken a greater role in furthering affordable housing. Effective July 24, 2017, Connecticut General Statutes (CGS) Section 8-30j requires every municipality in the state to prepare an affordable housing plan at least once every five years. Under this statute, municipalities have until July 2022 to adopt an affordable housing plan. This plan is intended to satisfy the statutory requirements under CGS Section 8-30j. Since 2015, Mansfield has been a state leader at furthering affordable housing through changes to its local policies and regulations. Many of the recommendations in this Plan seek to build on that momentum as Mansfield looks towards a more diverse, equitable, and sustainable future.

### What is Affordable Housing?

The State defines Affordable Housing as housing that costs 30% or less of household income for households making less than 80% of state or Area Median Income (AMI), whichever is lower. As of 2020, a family of four making less than \$78,500 per year or an individual making less than \$54,950 per year could qualify for affordable housing in Mansfield. Income limits are updated on an annual basis by the U.S. Department of Housing and Urban Development (HUD). According to HUD, about 50% of Mansfield households make less than 80% of AMI. These households include students who live in off-campus housing, families, seniors, and Mansfield workers. While Mansfield has a higher share of low-income residents due to its large student population, there are nevertheless affordable housing needs across all age groups and household types.

Affordable housing, as the State defines it, typically only includes protected units that are reserved for households making less than 80% of AMI through deed restrictions or through governmental assistance programs such as housing vouchers or subsidized mortgages. As of 2020, 397 units, or 6.6% of Mansfield’s total



housing units were protected affordable units. The State has established a goal of creating 10% protected affordable units in each municipality. Municipalities who have not reached this goal are subject to the Affordable Housing Land Use Appeals Procedure as defined in CGS Section 8-30g. This procedure allows developers of affordable housing projects to bypass local zoning ordinances.

“Naturally occurring affordable housing” is also affordable to households making less than 80% of AMI. However, these units do not meet the statutory definition of affordable housing because they are not permanently protected through deed restriction or subsidy. Mansfield has many naturally occurring affordable housing units, especially owner-occupied homes. Because these units are not permanently protected, they may not be affordable in the future if home prices or rents increase at a faster rate than household incomes. Nevertheless, naturally occurring affordable housing is an important component of a diverse and equitable housing stock.

A common myth around affordable housing is that it consists only of higher density apartments. This is not true. Affordable housing is just like any other type of housing and comes in many shapes and sizes ranging from single-family homes to duplexes, from townhomes to apartments. It can be privately owned or rented. It can house seniors, families with children, single individuals, or persons with disabilities. It can come in a range of architectural styles. Some affordable housing units are owned and managed by public entities like the Mansfield Housing Authority, while other units are privately or cooperatively owned.

### **Why is Affordable Housing Important?**

Affordable housing provides many benefits to the community. Growing the number of affordable housing units would allow those with roots in the community to continue living here, regardless of their economic status. Affordable and diverse housing choices would allow young adults to move back to the community in which they grew up. Seniors would be able to remain in the community after they retire and have opportunities to downsize, should they choose. Households that experience a loss of income due to economic circumstances, disability, divorce, or loss of a spouse, will not be forced to move from the community due to the inability to pay for housing. Workers in essential jobs such as teachers, grocery store workers, home health aides, childcare workers, restaurant workers, and first responders would have an opportunity to live where they work. Affordable housing can also support employers by providing housing choices for lower wage workers and University staff, many of whom fall below HUD’s income limits for affordable housing. Finally, affordable housing provides greater opportunities for diversity and equity by providing access to high quality education and services to populations that have been historically unable to access such services.

As home to the University of Connecticut, Mansfield experiences additional housing pressures due to its large student population. Affordable housing in Mansfield is closely intertwined with student housing, as low- and moderate-income residents and students often compete for the same housing units. According to the University of Connecticut, about 70% of full-time

undergraduate students on the Storrs campus reside in on-campus housing. The remaining 30% of students reside off campus or commute. While the undergraduate student population has remained generally stable over the last five years, there was significant growth between 2005 and 2016, with the Storrs campus adding over 3,000 new undergraduate students during that period. High demand for student rental housing has led to the construction of hundreds of new rental units in Downtown Storrs and southern Mansfield. However, rental demand continues to exceed supply. Over the last ten years, rents have increased at a much higher rate than household incomes and many formerly owner-occupied single-family homes have been converted into rentals. Many low- and moderate-income households have been priced out of rental units in Mansfield due to their inability to compete with students. Increasing the number of protected affordable units can ensure that Mansfield maintains a balanced population that provides diverse housing choices for students, University faculty and staff, young adults, families with children, and seniors.

### **Plan Development Process**

The Affordable Housing Plan was developed over a six-month period in partnership with the Ad Hoc Committee on Affordable and Workforce Housing. The committee was comprised of members of the Town Council and Planning and Zoning Commission, who shaped the overall vision and direction of the Plan. The Plan development process provided opportunities for community participation. A project website was launched to engage and educate residents on different types of affordable housing, share project updates, and solicit feedback through online surveys.

An online community survey ran for four weeks in March and April 2021. The Town sent a mailer with the survey link to every household to maximize participation. Paper copies were also made available to residents who lacked access to a computer. Overall, 888 residents participated in the survey and shared their thoughts on community values and housing needs. The top community assets identified in the survey include its school system, access to open space and natural resources, and location. Survey respondents frequently cited that Mansfield has too few housing choices for low-income households, individuals living alone, young adults, and seniors. About 90% of respondents also shared potential benefits of increasing housing diversity, including having a more diverse population, providing housing opportunities for young families, providing greater access to low-income families (many of whom work in Mansfield), enabling seniors to age in place, and to allow people to live where they work. A follow up survey on Draft Strategies was conducted in May 2021 using the online *StoryMap website* platform. Participants were asked to review Draft Strategies and provide input. Full survey results can be found in *Appendix A*.



## AFFORDABLE HOUSING IN MANSFIELD

As of 2020, 396 units, or 6.6% of Mansfield's total housing units are protected affordable units. According to the Department of Economic and Community Development (DECD), this includes 175 governmentally assisted units, 124 units receiving tenant rental assistance, 96 USDA or CHFA mortgages, and 2 deed restricted units on White Oak Road. A summary of current affordable housing programs is described in the sections below.

### Mansfield Housing Authority

The Mansfield Housing Authority owns and operates two housing developments totaling 75 units. Wrights Village is a 40-unit complex for elderly persons at least 62 years old and persons of any age certified as totally disabled by federal agencies. Eligible households must make less than 80% of AMI. Wrights Village is located adjacent to the Mansfield Senior Center, providing convenient access to other services. Wrights Village typically has a waiting list of 20 to 25 households.

Holinko Estates is a 35-unit development that supports moderate-income families who make less than 80% of AMI. To qualify for a two-bedroom unit, a family must have a minimum income of approximately \$35,500 to \$49,500 depending on the family composition, unreimbursed medical expenses, childcare expenses, and style of unit. Holinko Estates contains 21 two-bedroom units, 13 three-bedroom units, and 1 four-bedroom unit. Like Wrights Village, there is typically a waiting list of 20 to 25 households for units, with the longest wait list for 2-bedroom units.



*Wright's Village*

### Housing Vouchers

Housing vouchers provide income eligible households with a subsidy that is then used to pay rent in the private marketplace. Eligible households pay 30% of their income towards rent, while the housing voucher covers the remaining costs up to the rent limits set by the U.S. Department of Housing and Urban Development (HUD). The Mansfield Housing Authority (MHA) administers 149 housing vouchers, although due to funding limitations only leases up about 120 to 125 units annually. Housing vouchers are reserved for households making below 50% of AMI and are required to be utilized for the first year in Mansfield, Coventry, Willington, Ashford, and Chaplin. After one year, the voucher holder can rent anywhere. Only about 70 to 80 vouchers are used in Mansfield annually. There are currently 135 households on the MHA waiting list, and it will be one year or less until all households on the waiting list can participate in the program. The waiting list last opened in 2018 and had approximately 2,000 applicants. Through this process,

250 households were randomly selected and placed on the waiting list, indicating a very high demand for affordable housing for households making less than 50% of AMI.

### **Private Affordable Housing**

Many affordable units in Mansfield are privately owned and maintained or developed by non-profit organizations. The Mansfield Nonprofit Housing Development Corporation (MNHDC) is a non-profit corporation that seeks to build additional affordable housing in Mansfield. The MNHDC currently has an approval to build a 42 unit mixed-income development on South Eagleville Road. The development is proposed to contain a mix of market-rate units, units affordable to households making less than 50% of AMI, and units affordable to households making less than 60% of AMI.

Juniper Hill Village is a 100-unit community managed by Elderly Housing Management, a non-profit affordable housing organization. All units are funded through the U.S. Department of Housing and Urban Development Section 202 program. Eligibility is restricted to residents who have a head or co-head of household who is aged 62 years or older or a head or co-head with a disability and needing the features of an accessible unit. There are units that are fully adapted for persons with disabilities. In addition, there are 96 single-family homes that receive subsidized mortgages through the Connecticut Housing Finance Authority (CHFA).

### **Inclusionary Zoning**

Since 2019, Mansfield has been proactive about modifying its zoning regulations to be more supportive of affordable housing. The Town has adopted inclusionary zoning for all new residential developments with greater than 5 units. There is a required set-aside of 10% Affordable Units and 5% Workforce Units. Density bonuses are provided for developments that include Low-Income Units or Workforce Units beyond the required 5%. Developers may also get a density bonus if they pay into a Housing Trust Fund (when established) or donate to another entity to support the development of an affordable housing project elsewhere in Mansfield. Units are required to be restricted and maintained as affordable for at least forty (40) years.

In addition, the Planning and Zoning Commission approved the creation of the South Eagleville Road-Housing Opportunity (SER-HO) District, which permits mixed-income and affordable housing projects within a 1,000 foot radius of the intersection of Maple Road and South Eagleville Road. The first application of this zoning district was approved in 2020 for the Eagleville Green project being developed by the Mansfield Nonprofit Housing Development Corporation.

#### **Town of Mansfield Zoning Regulations, Inclusionary Zoning Unit Types:**

Low-Income Unit – Affordable to residents at or below 60% of AMI

Affordable Housing Unit – Affordable to residents at or below 80% of AMI

Workforce Unit – Affordable to residents at or below 120% of AMI

### **Accessory Dwelling Units**

The Town of Mansfield Zoning Regulations permit accessory dwelling units (formerly referred to as efficiency units), or ADUs in single-family zones. The Planning and Zoning Commission substantially revised the regulations in 2020 to eliminate the special permit requirements and increase flexibility in the type of units that can be constructed. ADUs can be attached to the main dwelling or in a standalone structure. The ADU can be up to 1,000 square feet, or 50% of the area of the principal dwelling, whichever is less. The Town has established reasonable restrictions such as household size limits on the ADU and an owner-occupancy requirement for either the principal dwelling or ADU. Owner occupancy requirements are validated through a deed restriction recorded on the land records. In addition, the Town requires that owner occupancy be recertified every five years. Since the first efficiency unit regulations were adopted over 40 years ago, over 90 ADUs have been permitted and built. Most ADUs are considered naturally occurring affordable housing since they are not protected with affordability deed restrictions. Nevertheless, they offer an affordable option for households looking for smaller and reasonably priced housing in Mansfield.

## **HOUSING NEEDS ASSESSMENT**

This section presents a summary of the key findings from the Housing Needs Assessment. For the complete Housing Needs Assessment, please see *Appendix B*.

### **Demographics**

- Mansfield's population increased by 28% between 2000 and 2010 to 26,543 residents. Between 2010 and 2019, Mansfield's population decreased slightly to 25,799 residents.
- Mansfield's population growth is closely tied to enrollment and growth of faculty and staff positions at the University of Connecticut. The number of undergraduate students at the Storrs campus increased by about 20% between 2005 and 2016. Since 2016, undergraduate enrollment has remained stable at around 19,000 students over the last five years. UConn anticipates flat undergraduate enrollment over the next five years.
- About 70% of full-time undergraduate students at the University of Connecticut live on campus while 30% live off campus or commute. This share has remained consistent over the last 20 years.
- Since 2010, Mansfield has seen growth in households headed by an individual under the age of 25 and a loss in of households headed by individuals over the age of 25.<sup>1</sup> Mansfield has also seen an increase in the number of non-family households, suggesting that students are occupying a growing share of housing units.

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<sup>1</sup> Note that students who live in on-campus housing are not considered "households."

## Housing Stock

- Mansfield has a diverse housing stock. About 55% of units are single-family units and about 53% of units are owner-occupied.
- Rental units make up 47% of the Town's housing stock. This compares to just 36% of units in 2010. The increase in rental units is due to new construction as well as the conversion of formerly owner-occupied homes into rentals.
- Median gross monthly rent in Mansfield is \$1,374 in 2019, an increase of 28% since 2010. Median rents in Mansfield are significantly higher than those in Tolland County and Connecticut, indicating a very competitive rental market. Rising rental costs have priced out many low- and moderate-income renters.
- Mansfield's owner-occupied housing market has experienced stable values and price points over the last ten years.
- According to the Town Building Department, Mansfield has added 930 housing units since 2010, a majority of which have been multi-family units. Major developments include Storrs Center and Meadowbrook Gardens, in southern Mansfield.

## Housing Needs

- Mansfield's large student population skews many housing needs indicators. Many students receive parental assistance and may not truly be low-income. Nevertheless, there are still significant affordable housing needs across all segments of Mansfield's population.
- About 46% of Mansfield households are cost-burdened, meaning that they spend greater than 30% of their household income on housing and may have difficulty affording other necessities such as food, transportation, and medical care. About half of cost-burdened households are headed by individuals over age 25.
- A housing gap analysis was performed to compare the supply of naturally occurring affordable units to local demand. There is a significant housing gap for rental units, especially for household that make less than 80% of AMI.
- The number of naturally affordable owner-occupied homes is generally in line with demand. However, the conversion of lower cost owner-occupied housing into rentals may result in a shortage of affordable homeowner units in the coming years.
- Each year, the National Low-Income Housing Coalition calculates the "housing wage," which is the hourly wage needed to afford a two-bedroom rental without paying more than 30% of income on housing. Mansfield's housing wage is \$23.65. As of 2020, the average hourly wage in Mansfield was \$26.11. About 20% of Mansfield's workforce works in a sector that makes less than the housing wage indicating that a sizable share of the workforce can't afford to live in Mansfield.

## LAND USE & ZONING ASSESSMENT

This section presents a summary of the key findings from the Land Use and Zoning Assessment. For more details, please see *Appendix B*.

- The Plan of Conservation and Development supports a range of housing densities, with concentrated nodes of higher intensity development in areas with existing sewer and water infrastructure. Outside of these areas, rural densities will be maintained.
- The Town of Mansfield Zoning Regulations permit a range of housing types and densities. However, most two-family, multi-family, and mixed-use developments require a special permit approval to move forward. Special permits have a greater number of standards and conditions that must be met and have a lengthier approval process, adding both time and cost to projects.
- The South Eagleville Road-Housing Opportunity District was created in 2020 to support the mixed-income Eagleville Green project on South Eagleville Road.
- Mansfield has adopted inclusionary zoning for all new housing developments with greater than five units. These developments are required to provide a set-aside of 10% of units as affordable to households making less than 80% AMI and 5% of units as affordable to households making less than 120% of AMI. Density bonuses may be provided if a developer builds units affordable to households making less than 60% of AMI or if they exceed the minimum inclusionary zoning requirements
- On a case-by-case basis, developers who do not meet the inclusionary zoning requirements may pay a fee-in-lieu for each affordable unit that they don't build. Currently this fee gets donated to an entity in support of another affordable housing project in Mansfield. Developers may also pay a fee-in-lieu in exchange for a density bonus. If a Housing Trust Fund is established, all fees-in-lieu would go into the Housing Trust Fund.
- Accessory dwelling units (ADUs) are currently permitted in single-family zones with zoning permit approval. The Planning and Zoning Commission substantially revised the ADU regulations in 2020 to eliminate the special permit requirements and increase flexibility in the type of units that can be constructed.

### Inclusionary Zoning

Inclusionary zoning regulations incentivize or require the creation of affordable housing units as part of new housing developments

## INFRASTRUCTURE ASSESSMENT

This section presents a summary of the key findings from the Infrastructure Assessment. Sanitary sewer and water infrastructure enable more intense development on smaller lots, which produces housing that is often less expensive than single family homes on large lots. In addition, access to transit service can lower overall living costs since transit is less expensive than driving. For more details, please see *Appendix B*.

- Sanitary Sewer and water service are available in many neighborhoods including Downtown Storrs, Four Corners, the Mansfield Depot, and Southern Mansfield. These align with the development nodes identified in the Plan of Conservation and Development.
- Windham Regional Transit provides local bus service in the Route 195 corridor running from Four Corners to Gateway Commons with connections to Storrs, the Mansfield Senior Center, and East Brook Mall area.
- UConn operates a student transit service providing connections within the campus as well as to surrounding residential neighborhoods.
- CTtransit provides express bus service between Storrs and Downtown Hartford, with connections to Tolland, Manchester, and the Buckland Hills Mall.

## OBJECTIVES AND STRATEGIES

This section includes the objectives and strategies that the Town of Mansfield can implement to further affordable housing in a manner that aligns with community values. The objectives and strategies were developed by the Ad Hoc Committee on Affordable and Workforce Housing and were informed by the data-driven Needs Assessment as well as feedback received during the public outreach process.

### 1. Strengthen the Town's capacity to further Affordable Housing

Implementation of the recommendations of this Plan will require resources and an additional level of government and staff oversight.

*Measures of Effectiveness:*

- *Number of housing committee meetings held annually*
- *Annual budget for Affordable Housing Plan implementation*

**Strategies:**

- 1.1 **Establish a Permanent Housing Committee** – The Town ordinances should be modified to establish a permanent Housing Committee. This Committee can help oversee the implementation of this Plan as well as future updates. The Housing Committee can also serve in an advisory capacity to other boards and commissions and provide recommendations to the Town Council on the use of Housing Trust Funds (see Objective 2).
- 1.2 **Provide adequate staffing and skill sets to administer affordable housing programs** – The initiatives in this Plan will require additional administration and oversight from staff. The Town should evaluate its staffing to ensure that it has the appropriate staffing levels to properly oversee and administer the affordable housing initiatives outlined in this Plan. In addition, the Town may require additional staff expertise in housing program administration, finance, and real estate to effectively administer the programs outlined in this Plan.
- 1.3 **Provide Affordable Housing Training to staff and members of land use boards**  
State statutes pertaining to affordable housing are likely to change over the coming years. Providing regular training to staff and members of land use boards and commissions will ensure that they are educated on statutory requirements and understand affordable housing best practices as they evolve.
- 1.4 **Amend the Plan of Conservation and Development to include the Affordable Housing Plan** The Planning and Zoning Commission should amend the Plan of Conservation and Development (POCD) to include the Affordable Housing Plan so that it can be referenced as part of future land use and zoning decisions. The Town of

Mansfield will update its POCD in 2025. Since Affordable Housing Plans are required to be updated every five years, it is recommended that the next Affordable Housing Plan be updated concurrent with the POCD update and included in the POCD.

2. **Establish a Housing Trust Fund** – Pursuant to CGS § 7-148(c)(2)(K), municipalities can establish a special fund to provide affordable housing.

*Measures of Effectiveness:*

- *Number of new deed restricted units created*
- *Number of affordable housing units rehabilitated*

**Strategies:**

- 2.1 **Establish a Housing Trust Fund** – The Town Council should modify town ordinances to establish a Housing Trust Fund. Most municipalities require that expenditures from the fund be overseen by the legislative body, with staff and a Housing Committee (if established) playing an advisory role. See Appendix C for a model Housing Trust Fund ordinance.
- 2.2 **Focus on Deed-Restricted Units** – The Housing Trust Fund should prioritize expenditures that support the creation of deed-restricted units that meet the statutory definition of affordable housing as defined in CGS 8-30g. Deed restrictions are an effective tool to ensure that any affordable housing units that are created are reserved for Mansfield’s eligible workers and full-time residents. Only income-eligible households can live in a deed-restricted unit. Any type of housing can be deed restricted, including both owner-occupied and renter-occupied units. A deed-restriction is recorded in a property’s land record, meaning that affordability restrictions must remain in place, even if the property is sold. The Town would need to invest in program administration and staff oversight to ensure that deed-restricted units are compliant with affordability requirements.
- 2.3 **Prioritize Housing Trust Fund Expenditures** – The Town Council, in partnership with the staff and the Housing Committee, should establish funding priorities and programs for the Housing Trust Fund. Income limits (such as households making less than 60% or 80% of AMI) should be established for each program. Funds can be spent in a range of ways that meet Mansfield’s affordable housing goals. Potential programs and priorities include, but are not limited to:
  - Purchasing land to support future affordable housing development



- Establishing a Cooperative Homeownership Program (See Appendix C for a model ordinance).
- Providing down payment assistance to income-eligible homeowners.
- Providing funds to the Mansfield Housing Authority in support of new unit creation.
- Providing gap financing (through grants or a revolving loan program) to non-profit housing developers for the creation of new affordable housing units.
- Providing funding for maintenance, repair, and rehabilitation of existing affordable housing units.
- Establishing a neighborhood stabilization program that pays for the rehabilitation of owner-occupied homes in exchange for putting a deed restriction on that home.
- Providing funding for the creation of accessible affordable housing units that support persons with disabilities
- Purchasing deed restrictions for existing naturally occurring affordable housing units. These units would then be protected for a period of at least forty years.
- Conducting investigations, appraisals, and other due diligence in support of affordable housing.
- Providing funds for affordable housing program administration and oversight.
- Offering tax credits to property owners in exchange for deed restrictions.

#### **Cooperative Homeownership Program**

Cooperative homeownership programs are a partnership between a Town and an income-eligible household. The Town pays for the cost of the land and retains ownership of the land while the homeowner pays the mortgage for the house only, and after a certain period of time, monthly fees on the land. This lowers overall housing costs for the homeowner by eliminating the cost of land from the purchase price. Deed restrictions are placed on the property, ensuring that if the home is sold, it is only sold to another income-eligible family.

### **3. Evaluate Funding Mechanisms for the Housing Trust Fund**

Housing Trust Funds are an effective tool, so long as they have ample revenue to help the Town achieve meaningful progress towards its affordable housing objectives. The current Zoning Regulations use fees-in-lieu as the primary funding mechanism for the Housing Trust Fund, when established.

#### *Measures of Effectiveness:*

- *Annual payments into the Housing Trust Fund*
- *Annual expenditures from the Housing Trust Fund*

**Strategies:**

- 3.1 **Modify Current Inclusionary Zoning Requirements** - Currently the Zoning Regulations require a set-aside of 10% of units as Affordable Housing Units (affordable to those making less than 80% of AMI) for any residential development with more than five units. The Planning and Zoning Commission (PZC) should consider increasing this set-aside to 12%, which will allow the Town to make faster progress towards the State's 10% affordable housing goal, without being too onerous on private developers. The PZC should also consider lowering set-aside requirement for developments that include Low Income Units (affordable to those making less than 60% of AMI) or for developments that preserve units as affordable in perpetuity.
- 3.2 **Evaluate the Use of Inclusionary Zoning Fees** – Inclusionary zoning fees would serve as an alternative funding mechanism for the Housing Trust Fund that is less tied to the local housing market. An inclusionary zoning fee would charge a small fee (such as 0.5% or 1% of construction value) on all new construction and substantial additions. This fee would go into the Housing Trust Fund. Projects that meet the Town's inclusionary zoning set-aside requirements should be exempt from paying the inclusionary zoning fee. (See Appendix C for an Inclusionary Zoning Fee Model Ordinance). If an inclusionary zoning fee is adopted, an equivalent reduction in fees-in-lieu should be considered.
4. **Enable “Middle Housing” through changes to the zoning regulations**  
Middle housing includes small-lot single-family homes, duplexes, triplexes, townhomes, and small multi-family or mixed-use buildings with up to 5 units. Many communities lack this type of housing, which puts additional pressure on the naturally occurring affordable housing stock. Mansfield should modify its zoning regulations to better enable this type of development, while utilizing deed restrictions to ensure that this housing serves the resident population and the workforce, not students.

*Measures of Effectiveness:*

- *Number of Middle Housing Units created*

**Strategies:**

- 4.1 **Create a “Middle Housing Floating Zone”** – Creating a floating zone would give the Planning and Zoning Commission discretion in enabling middle housing in appropriate properties, in accordance with the Plan of Conservation and Development. Areas in Mansfield where this zone may be appropriate include Downtown Storrs, Four Corners, Southern Mansfield, Perkins Corner, and Mansfield Depot. Once this zone has been mapped, small-lot single family homes, duplexes,

triplexes, townhomes, and small multi-family or mixed-use developments with 5 or fewer units should be permitted with zoning permit approval.

- 4.2 **Use deed restrictions to create Workforce Units** – Middle housing typically costs less than large lot single-family housing due to its smaller lot and unit sizes. New units in the Middle Housing Floating Zone should be deed restricted as “Workforce Units” for households making less than 120% of AMI. This ensures that the units will serve the needs of the resident population and workforce. Density bonuses should be allowed for developments that include units affordable to households making less than 80% of AMI.