



Town of Mansfield

AFFORDABLE HOUSING PLAN

Adopted by the Planning and Zoning Commission on July 6, 2021
Adopted by the Town Council on July 12, 2021



AD HOC COMMITTEE ON AFFORDABLE AND WORKFORCE HOUSING

Samuel Bruder, Chair

Kenneth Rawn, Vice Chair

Sarah Accorsi

Charles Ausburger

Terry Berthelot

Katie Fratoni

TOWN OF MANSFIELD STAFF

Ryan Aylesworth, Town Manager

Jennifer Kaufman, AICP, Senior Planner/Project Manager

Linda Painter, AICP, Director of Planning and Development

CONSULTANT

SLR International Corporation



Funding for this plan was made possible by a grant from the Connecticut Department of Housing.

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

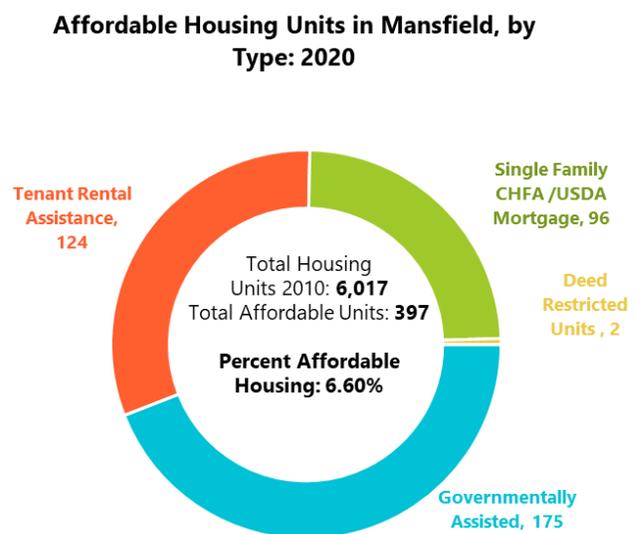
Access to safe, quality, and affordable housing is the cornerstone of opportunity for all residents. High opportunity areas, like Mansfield, have access to high quality education, public services, and housing that can lead to better health, social, emotional and economic outcomes for children and families. 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 25.¹ Mansfield has also seen an increase in the number of non-family households, suggesting that students are occupying a growing share of housing units.

¹ 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.



Town of Mansfield Affordable Housing Plan

Community Survey Results

April 16, 2021

Prepared by:



SURVEY RESPONSES

- Ran from March 19 to April 14, 2021
- Town-wide mailing to residents
- 888 survey responses
- 968 page views on the StoryMap website

Town of Mansfield Affordable Housing Plan

Introduction

Connecticut is an expensive place to live and the lack of housing affordability in many communities means that young people can't afford to live in the towns where they grew up, older residents can't afford to downsize from single-family homes to an apartment in their community, and people employed in lower paying jobs can't afford to live where they work. In addition the lack of affordable housing and housing diversity in many communities has exacerbated racial and socioeconomic segregation.

The Town of Mansfield is developing an Affordable Housing Plan that identifies ways to increase the number of affordable housing units in a manner that supports community housing needs and aligns with community values.

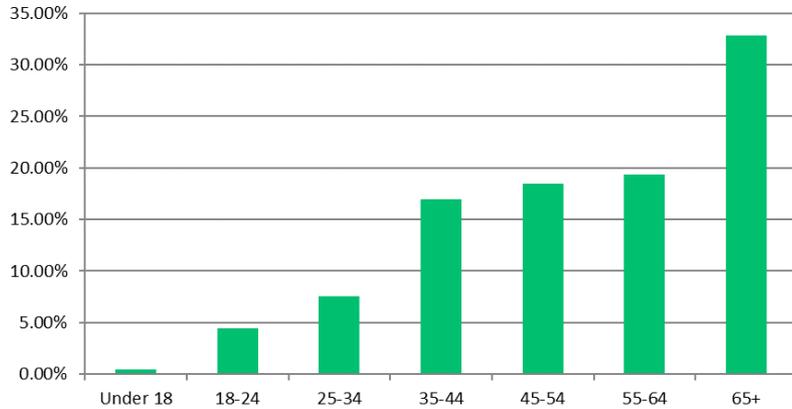
Before completing the survey, please visit the [Mansfield Affordable Housing Plan website](#) to learn about what affordable housing is and why we are writing this plan.

This survey is intended to gather input about community values and housing needs. It should only take 5 minutes.

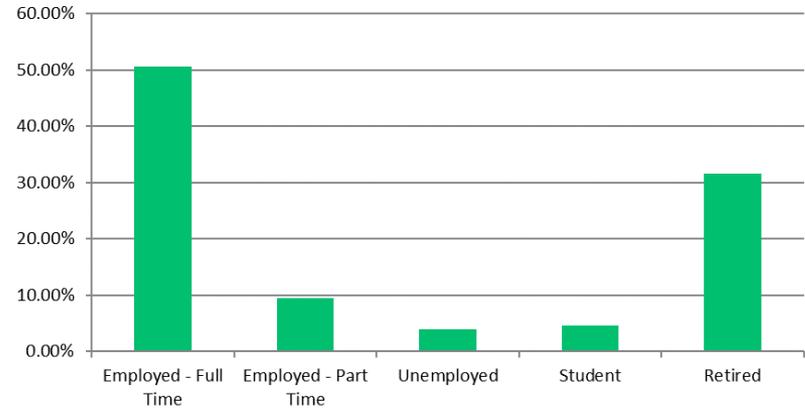
We appreciate your participation!

ABOUT THE RESPONDENTS

What is your age?



What is your employment status?

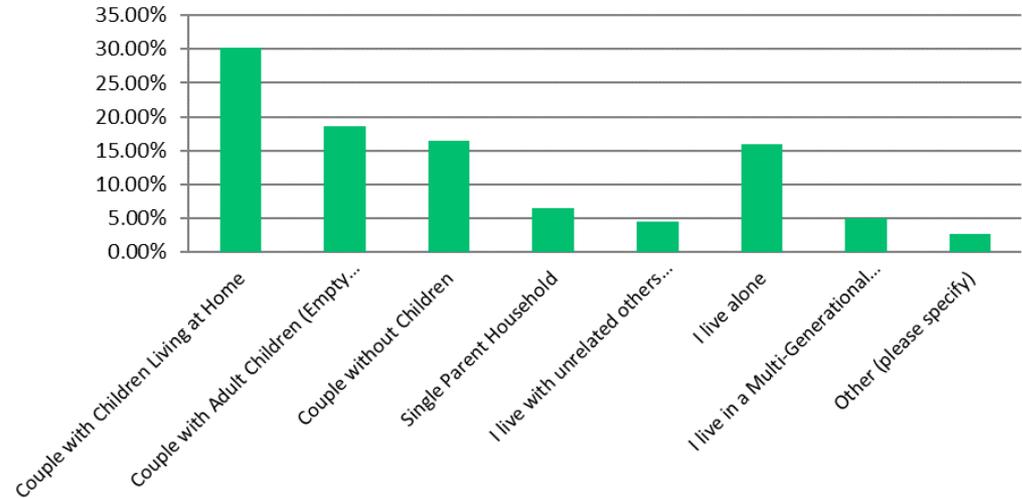


- 47% of respondents have lived in Mansfield for 20+ years
- About one-third of respondents were age 65 years old or over and/or retired
- 40 respondents were students

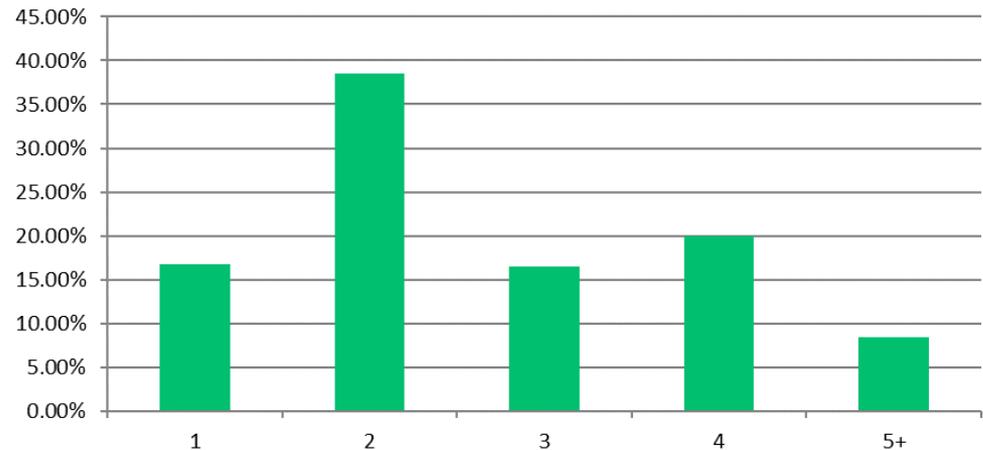
ABOUT THE RESPONDENTS

- About 37% of respondents have children in their household
- About 19% of respondents are empty nesters
- 16% live alone
- About 55% of respondents live in households with one or two people

What type of household do you live in?



How many people live in your household, including yourself?

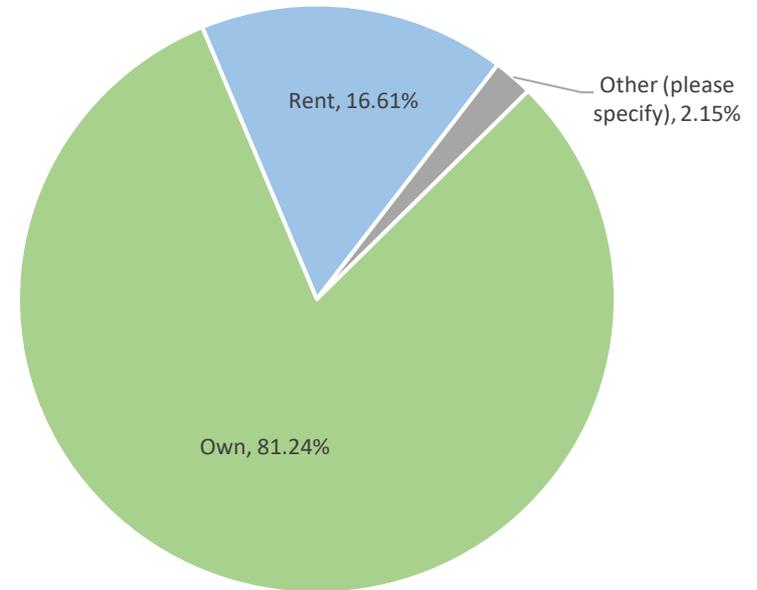


ABOUT THE RESPONDENTS

What type of housing do you currently live in?

Answer Choices	Count	Percent
Single-family house	695	78.62%
Townhomes (single-family attached)	54	6.11%
Duplex	24	2.71%
Three or four family house	3	0.34%
Apartment (5+ family)	32	3.62%
Accessory unit (in-law unit)	8	0.90%
Senior housing or assisted living	10	1.13%
University housing	7	0.79%
Other (please specify)	51	5.77%

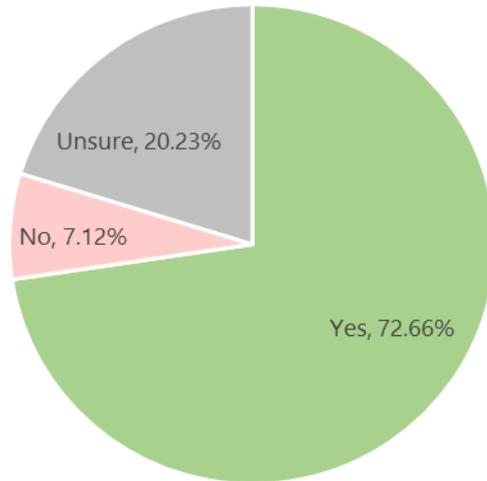
Do you rent or own your current home?



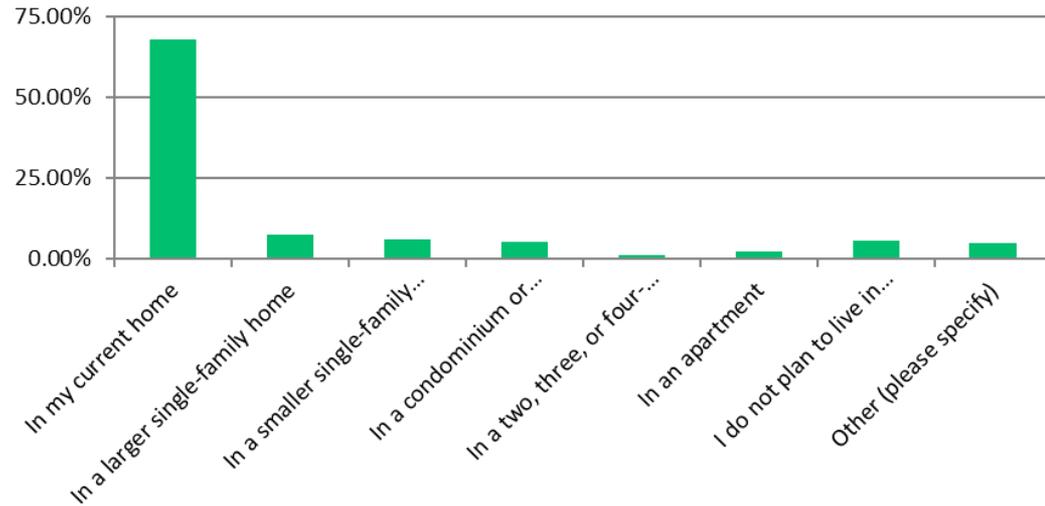
- About 79% of respondents live in single-family homes
 - Compares to 55% of total population
- About 81% of respondents live in owner-occupied homes
 - Comparatively, 53% of housing units are owner-occupied

FUTURE HOUSING NEEDS

Do you plan to live in Mansfield 5 years from now?



If you plan to live in Mansfield 5 years from now, what type of housing do you see yourself living in?



- About 73% of respondents plan to live in Mansfield 5 years from now
 - Another 20% unsure
- Two-thirds or respondents see themselves living in their current home
 - 8% see themselves in a larger single-family home (upsizing)
 - 14% see themselves in a smaller single-family home, townhome, multi-family home, or apartment (downsizing)

COMMUNITY VALUES

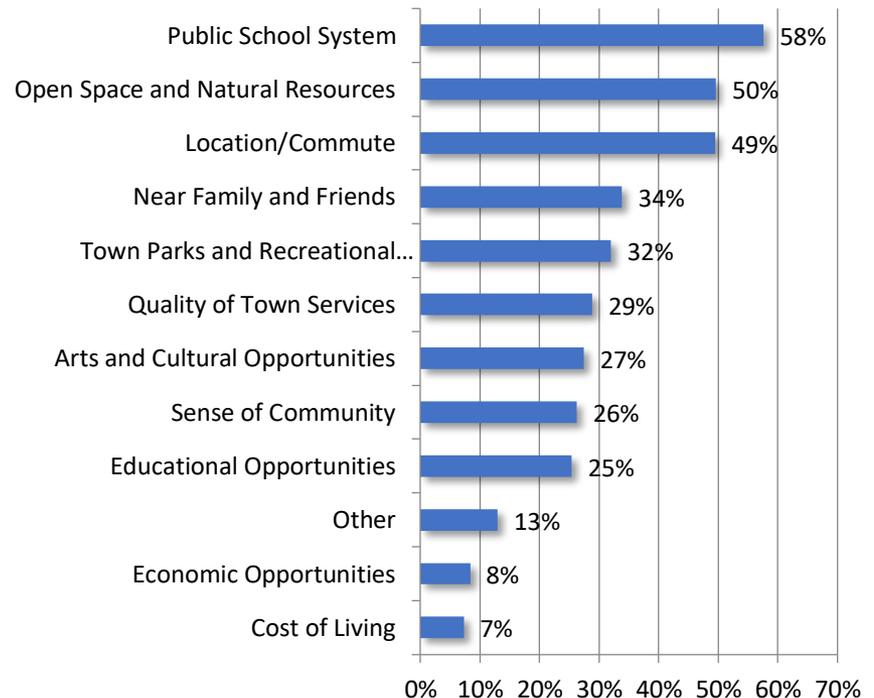
- The school system was the most cited reason respondents moved to Mansfield followed by open space and location/commute
- When asked about what features, assets and characteristics make Mansfield a great place to live, respondents identified UConn and its resources, the community, and the school system

"The Mansfield community really cares about the town. People volunteer to be on boards and commissions because they are truly interested in the long term character of Mansfield and they have so much knowledge to share. Schools are good."

"Lots of open space; places to walk and enjoy nature. The University programs at Jorgensen, summer theatre, the puppets; the downtown and not far to Goodspeed Theatre; the library (public, University & Dodd); halfway between N.Y. and Boston."

"Mansfield is a great place to live because its community is approachable and inclusive. On top of great open spaces, it has rural charm despite the presence of a major public university!."

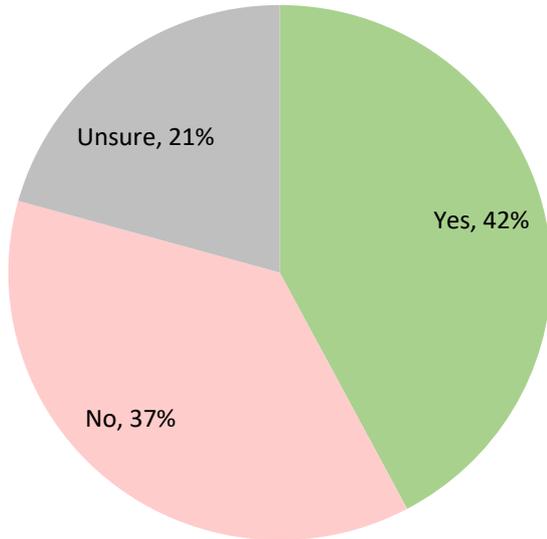
What are the main reasons why you moved to and continue to live in Mansfield?



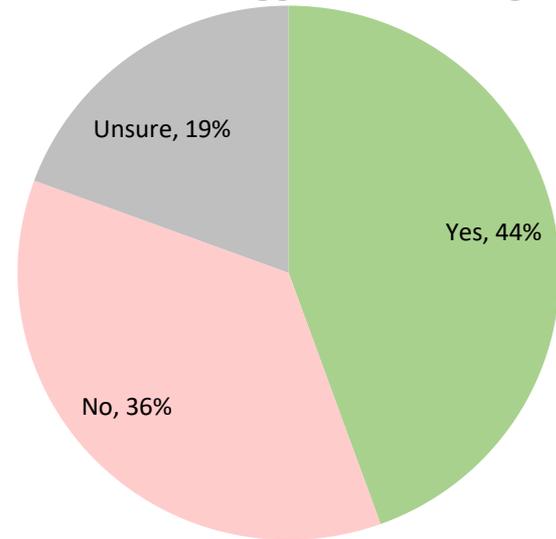
HOUSING NEEDS

- 42% of respondents are aware of affordable housing currently in the community
- 44% of respondents know some one who struggles with housing costs in Mansfield

Are you aware of any affordable housing in your community today?



Do you personally, or do you have any family members, neighbors, or friends who live in Mansfield and struggle with housing costs?

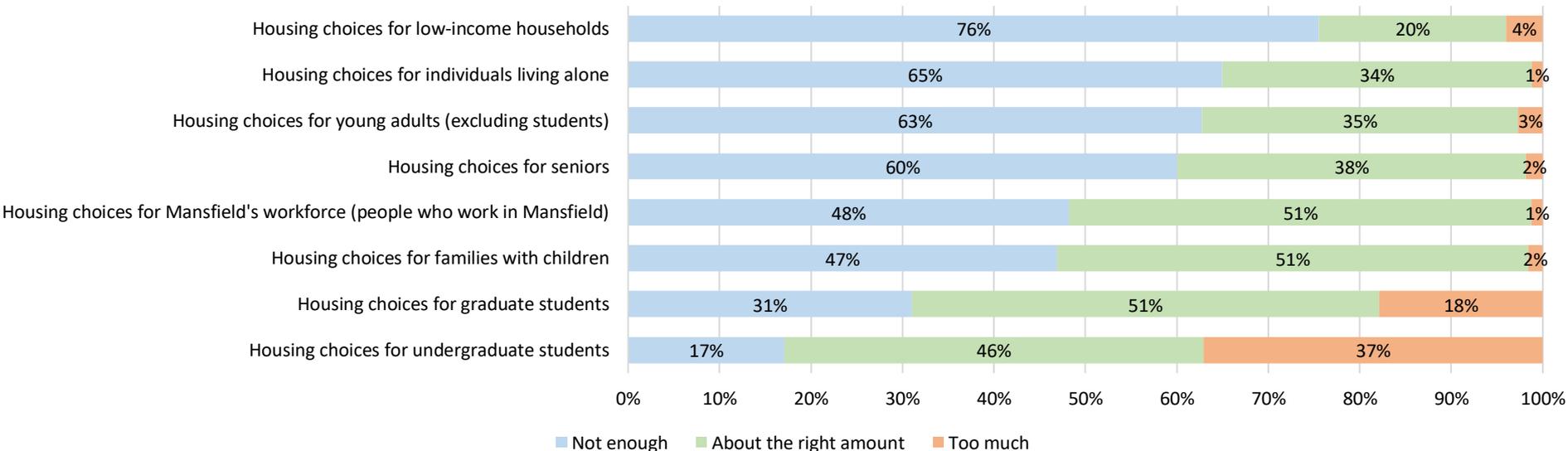


HOUSING CHOICES

Respondents most frequently cited that there is not enough housing choices for:

- Low-Income Households (76%)
- Individuals living alone (65%)
- Young adults (63%)
- Seniors (60%)
- Mansfield's workforce (48%)
- Families with children (47%)

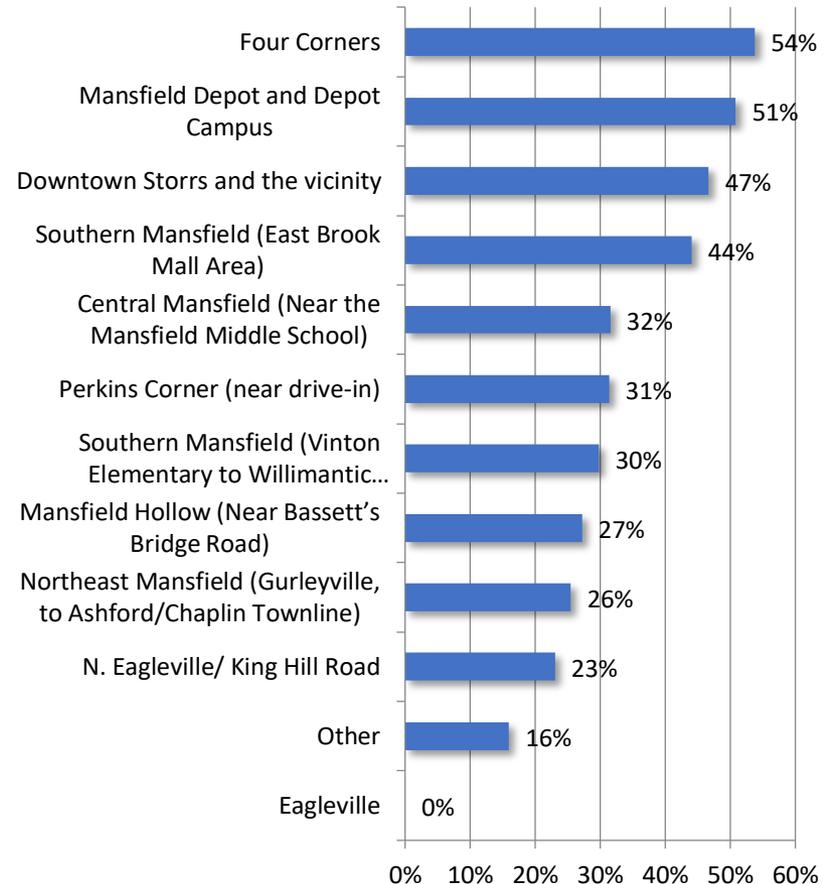
Does Mansfield have not enough, too much, or about the right amount of housing choices for the following populations?



HOUSING DIVERSITY - LOCATIONS

- Four Corners, Mansfield Depot/Depot Campus and Downtown Storrs were cited as the appropriate locations to increase housing diversity
- Common “other” response includes locations that are accessible to transit or within walking or biking distance to Storrs

Are there specific areas where there are opportunities to increase housing diversity?





Town of Mansfield Affordable Housing Plan

Data Analysis and Needs Assessment

March 2021

Prepared by:



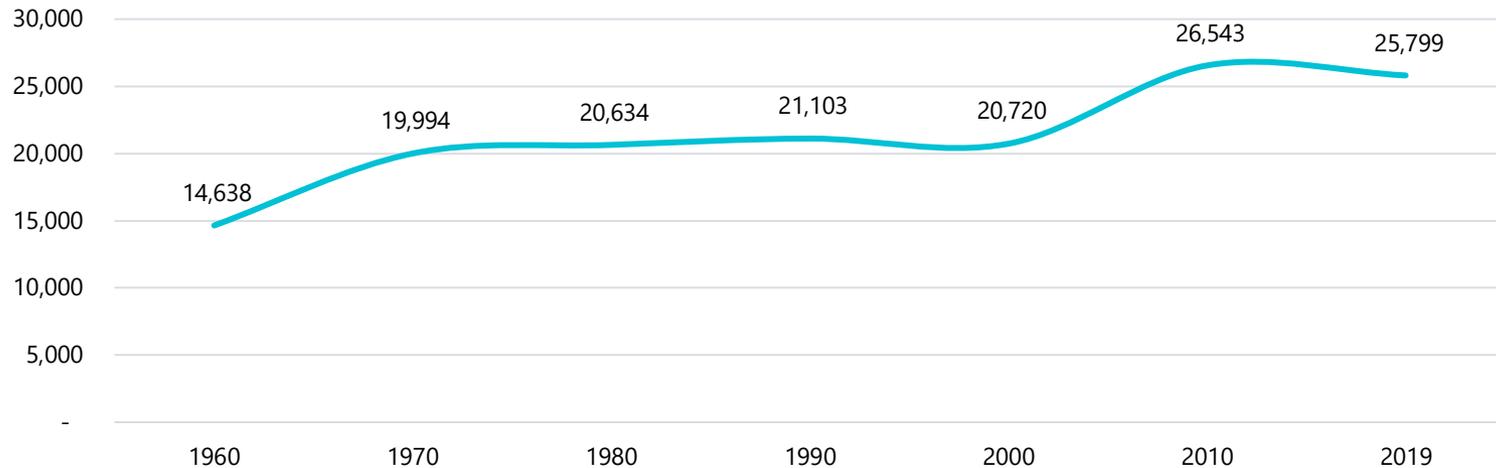
Table of Contents

1. Demographic Trends
2. Housing Market Trends
3. Housing Needs Assessment
4. Planning and Zoning Review

Demographic Trends

POPULATION TRENDS

Town of Mansfield Population Trends

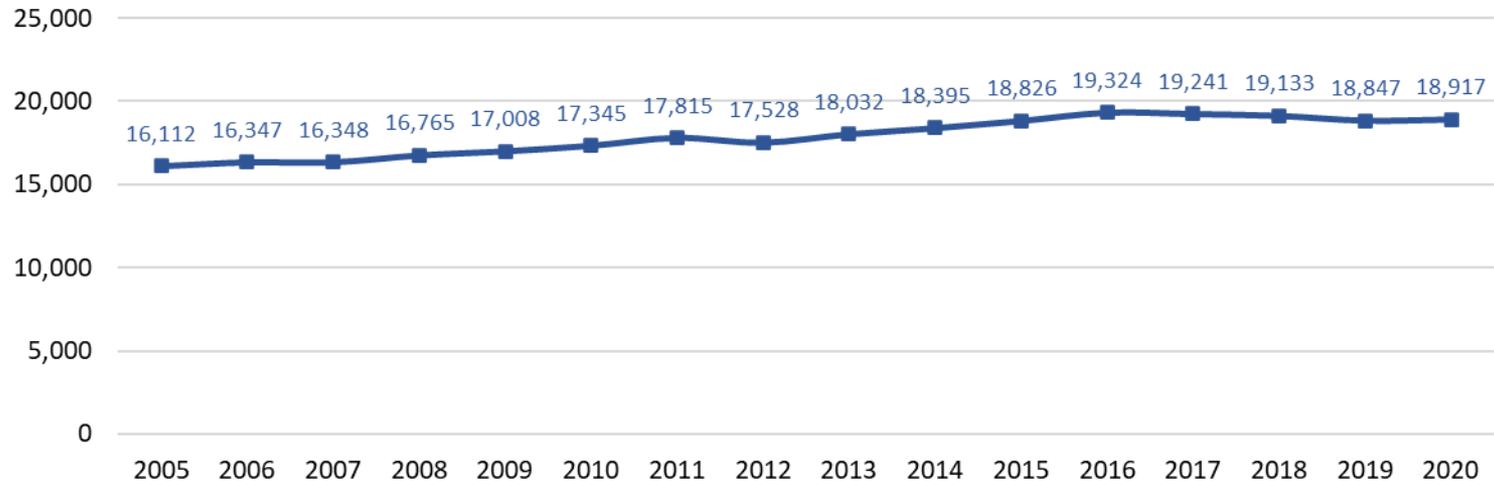


Source: 1960-2010 decennial census; 2019 ACS 5-Year Estimates, Table B01001

- Mansfield's population was generally stable between 1970 and 2000 at around 20,000 residents
- Between 2000 and 2010, the population grew by 28%
 - Since 2010, population is estimated to have decreased slightly
- **Population growth has been closely tied to enrollment and staff growth at the University of Connecticut**

STUDENT POPULATION

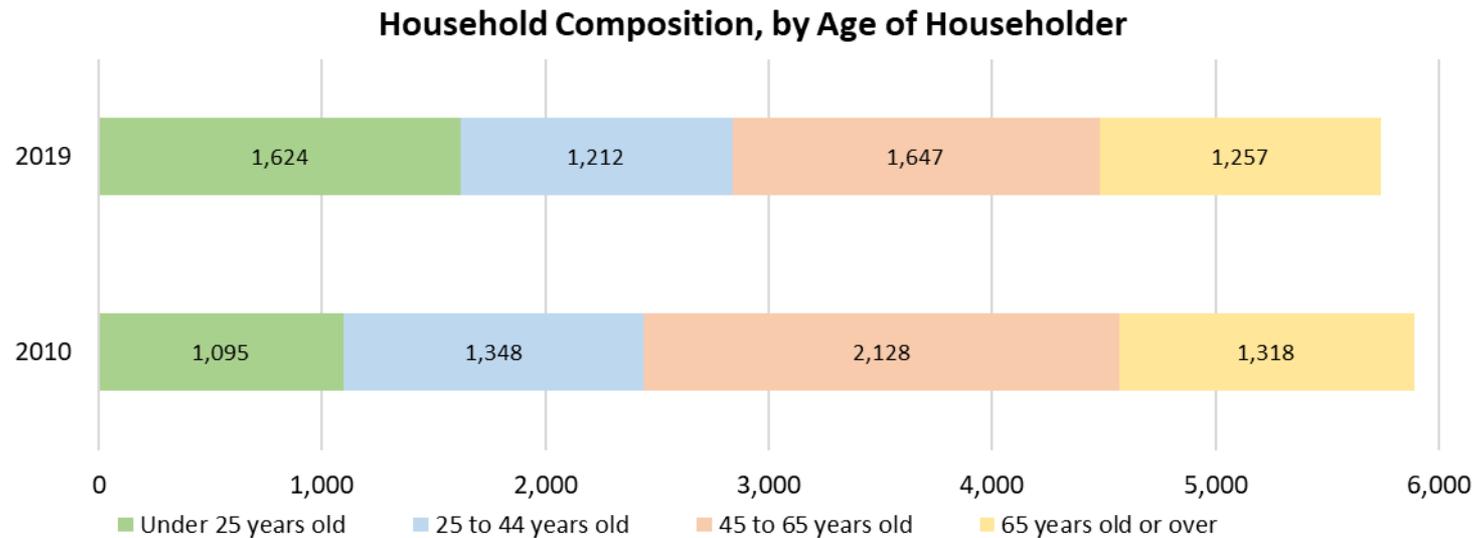
Undergraduate Student Population at UConn Storrs Campus



Source: University of Connecticut Fact Sheets: 2004 to 2021

- The number of undergraduate students at the Storrs campus increased by about 20% between 2005 and 2016
- **Undergraduate student population has stabilized at about 19,000 over the last five years**
- UConn anticipates flat undergraduate enrollment over the next five years
- About 70% of full-time undergraduate students live on campus. This share has remained consistent over the last 15-20 years

AGE DISTRIBUTION



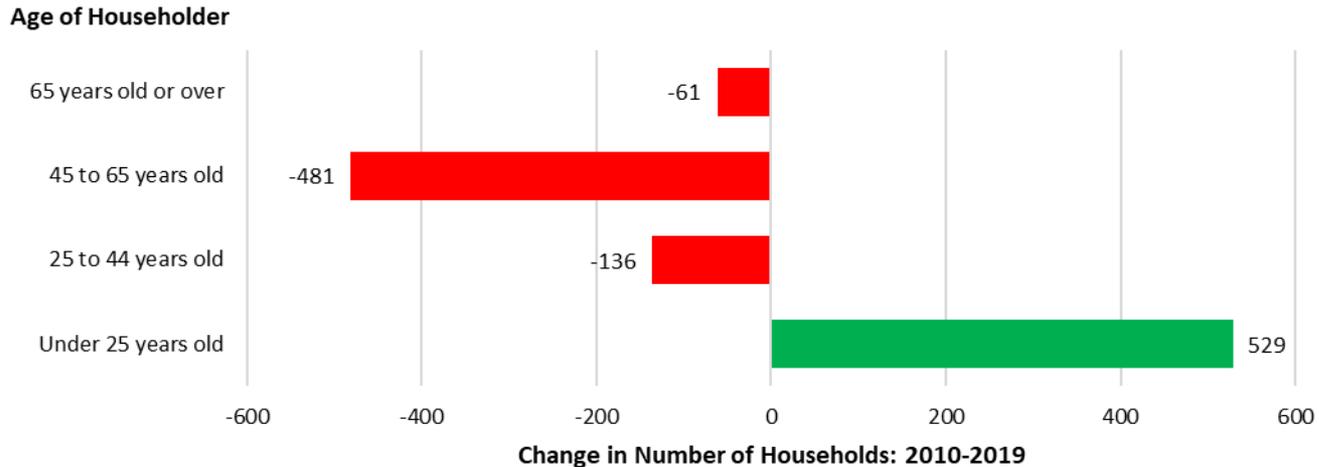
Source: American Community Survey, 5-Year Estimates: 2010 and 2019. Table B25007

Note: Population in "households" excludes students who live in on-campus housing

- Age distribution by age of householder better reflects resident population since it excludes students who live in on-campus housing
- **As of 2019, it is estimated that 28% of householders are under age 25, a significant increase since 2010 when just 19% of householders were under age 25**

AGE DISTRIBUTION

Change in Number of Households, by Age of Householder: 2010 to 2019



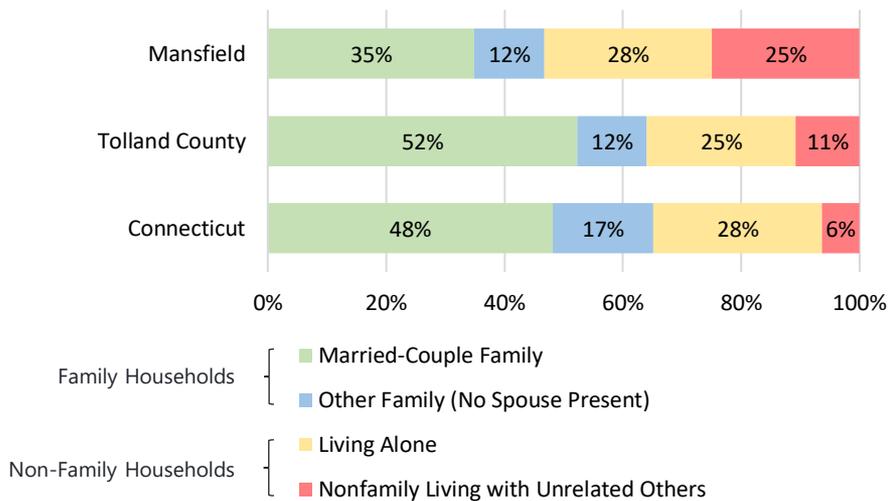
Source: American Community Survey, 5-Year Estimates: 2010 and 2019. Table B25007

Note: Population in "households" excludes students who live in on-campus housing

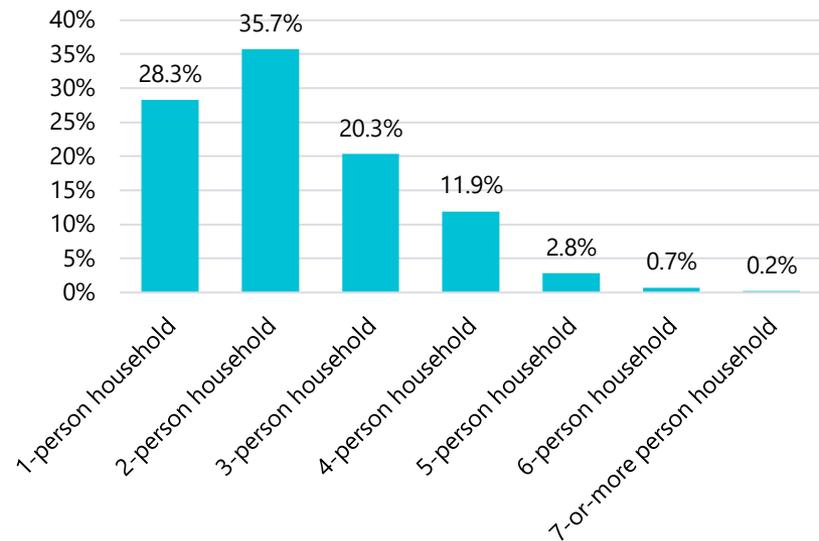
- **Growth in householders under 25 years old indicative of growing number of housing units in Mansfield being occupied by students**
- Decrease in the number of householders 25 years old and over

HOUSEHOLD COMPOSITION

Household Distribution



Mansfield Household Size Distribution



Source: American Community Survey 5-Year Estimates: 2019

- Mansfield has a larger share of non-family households (53%) compared to state and county. **The share of non-family households has grown since 2010**
- Smaller share of married-couple family households compared to state and county
- **Shift to smaller households: over 64% of Mansfield households are made up of one or two people**

DEMOGRAPHICS SUMMARY

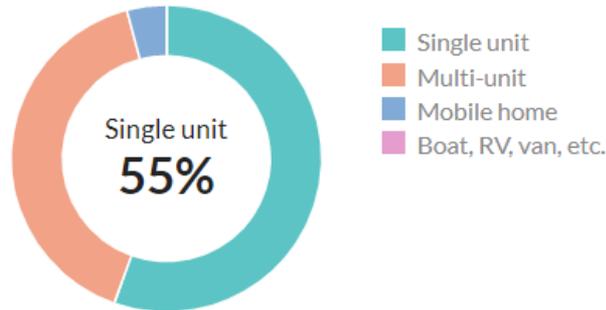
- Population has stabilized
- Undergraduate student population on the Storrs campus grew by 20% between 2005 and 2016, although has stabilized over the last 5 years
 - Undergraduate enrollment is anticipated to stay flat over the next five years
- **Census estimates indicate a growing share of housing units are occupied by students**
 - Significant growth in the number of households headed individuals under age 25
 - Growing number of “non-family” households
 - Loss of households headed by an individual age 25 years old and over

Housing Market Trends

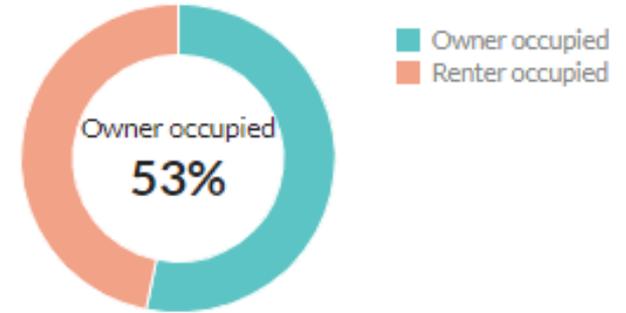
HOUSING TYPOLOGY

Mansfield

Types of structure

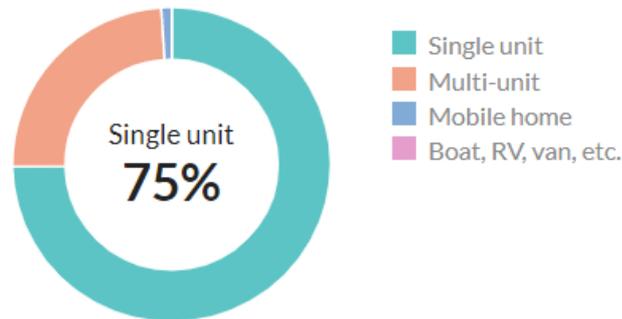


Ownership of occupied units

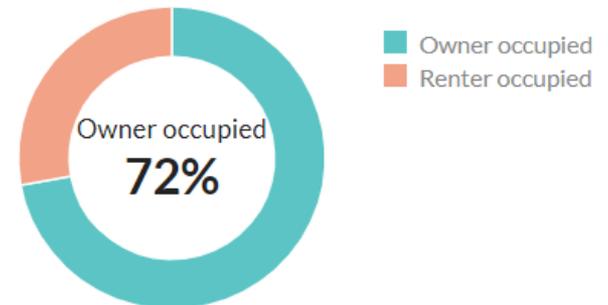


Tolland County

Types of structure



Ownership of occupied units

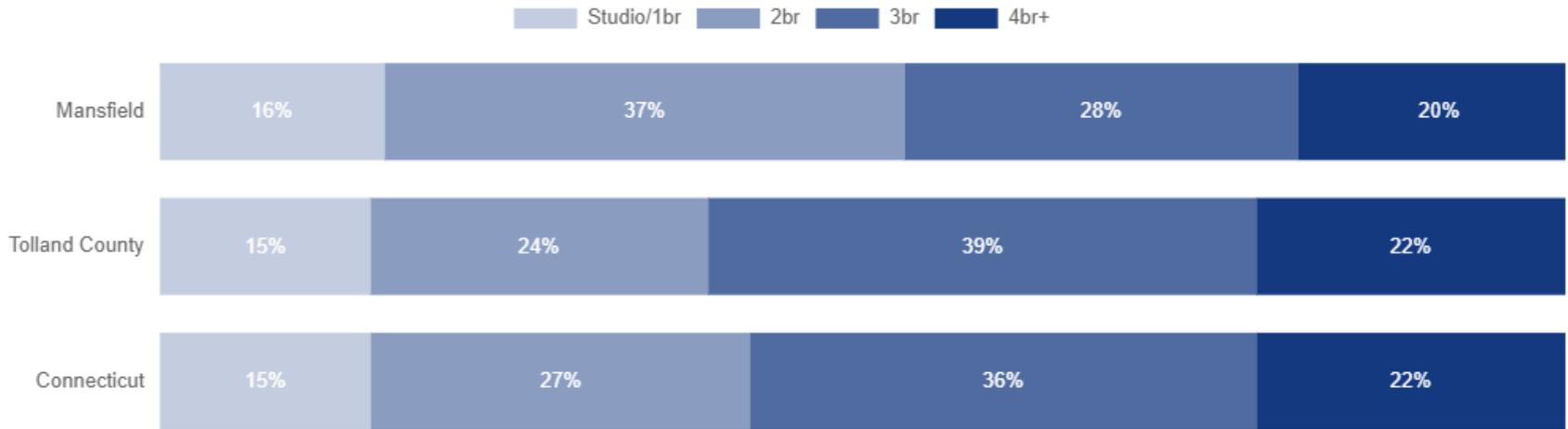


Source: American Community Survey: 5-Year Estimates 2015-2019

- Mansfield has a diverse housing stock compared to Tolland County with a larger number of multi-family units and rental units
- Rental units make up 47% of Mansfield's housing stock
 - In 2010, only 36% of units in Mansfield were renter-occupied

HOUSING TYPOLOGY

Distribution of Housing Units, by Number of Bedrooms

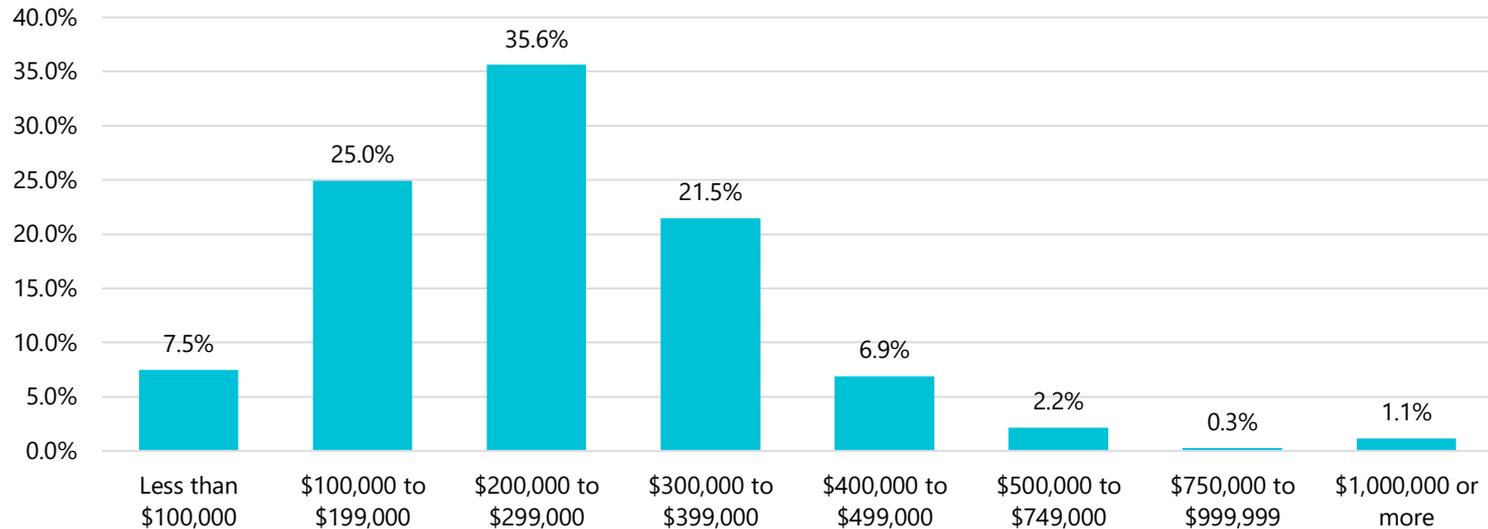


Source: American Community Survey 2018, 5-year estimates, Table B25041
Visualization created by [CTData Collaborative](#)

- Compared to the County and State, Mansfield has a large share of 1- or 2-bedroom units. This may be driven by the needs of university students
- Over 48% of housing units in Mansfield are 3 or 4 bedrooms
 - However, 64% of households have two people or fewer

HOME VALUE DISTRIBUTION

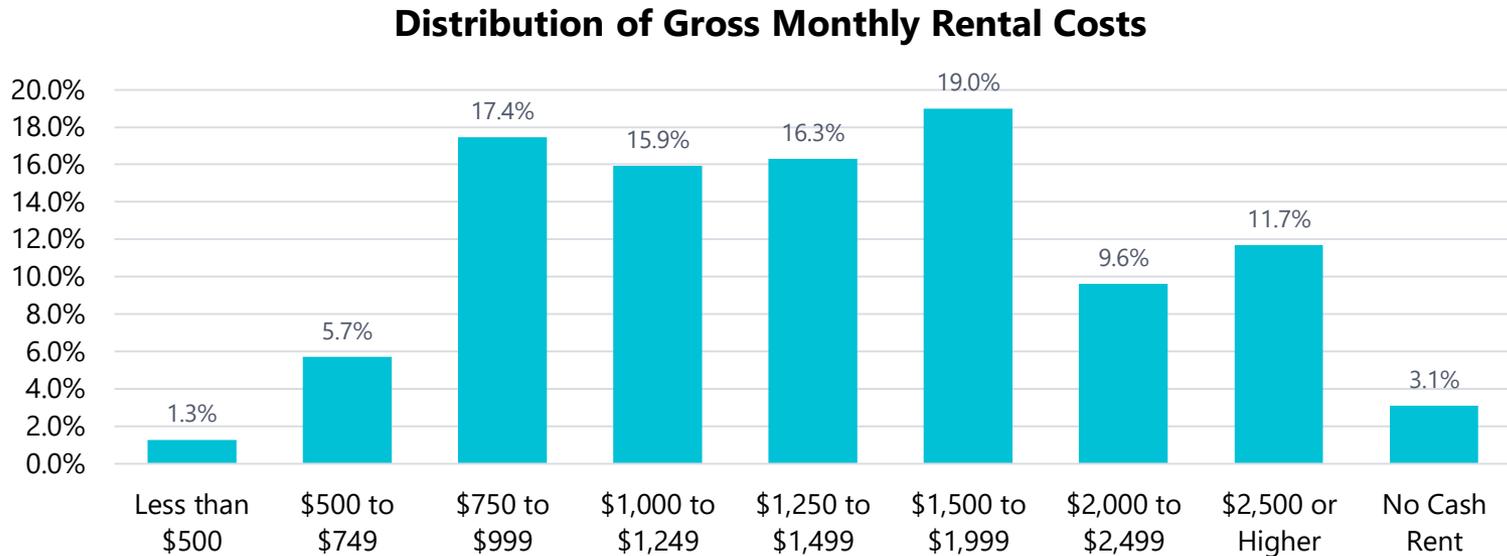
Distribution of Owner-Occupied Home Values



Source: 2019 American Community Survey, 5-Year Estimates, table B25075

- Diverse range of price points for owner-occupied housing
 - 32.4% of units valued at less than \$200,000
 - 57.1% of units valued between \$200,000 and \$400,000
 - 10.5% of units valued at over \$400,000

GROSS RENT DISTRIBUTION

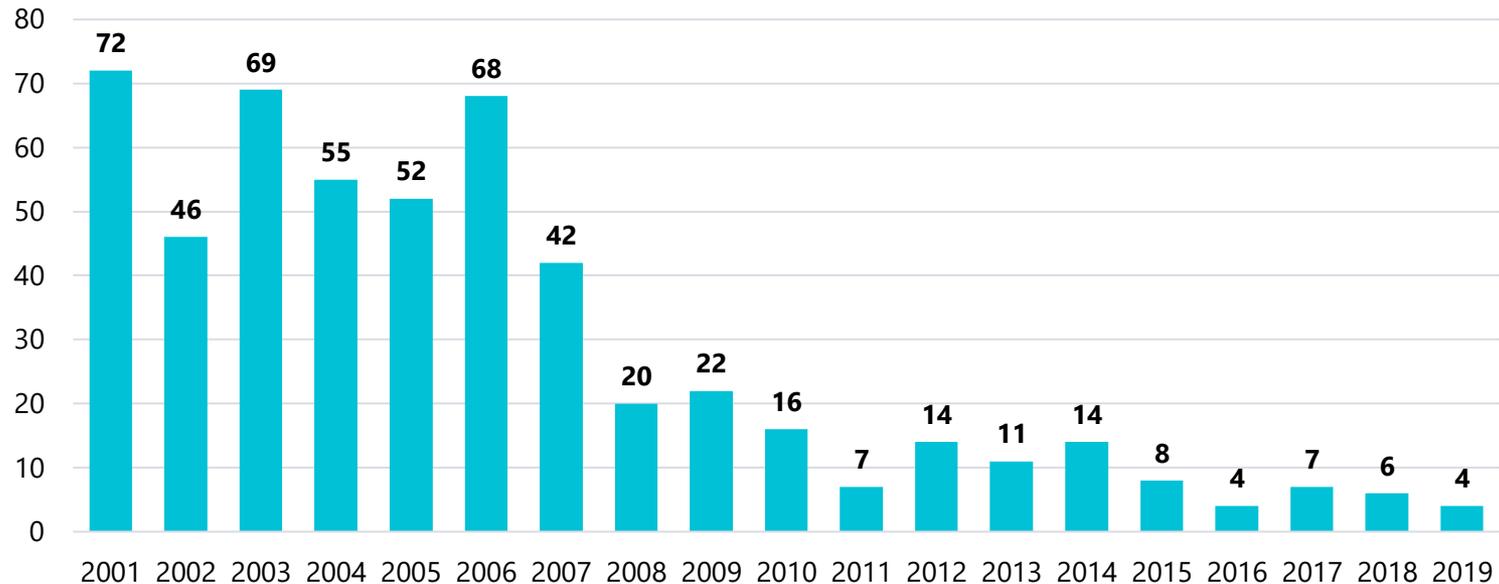


2019 American Community Survey 5-Year Estimates, Table B25063

- Median gross monthly rent in Mansfield is \$1,374, which is higher than both Tolland County (\$1,155) and Connecticut (\$1,180)
- About 40.3% of rental units in Mansfield are over \$1,500 per month
- 24.4% of rental units under \$1,000
- **Median gross rent increased by 28.2% between 2010 and 2019**

DECD HOUSING PERMITS

Mansfield Single-Family Housing Permit Activity: 2001 to 2020



Source: CT Department of Economic and Community Development

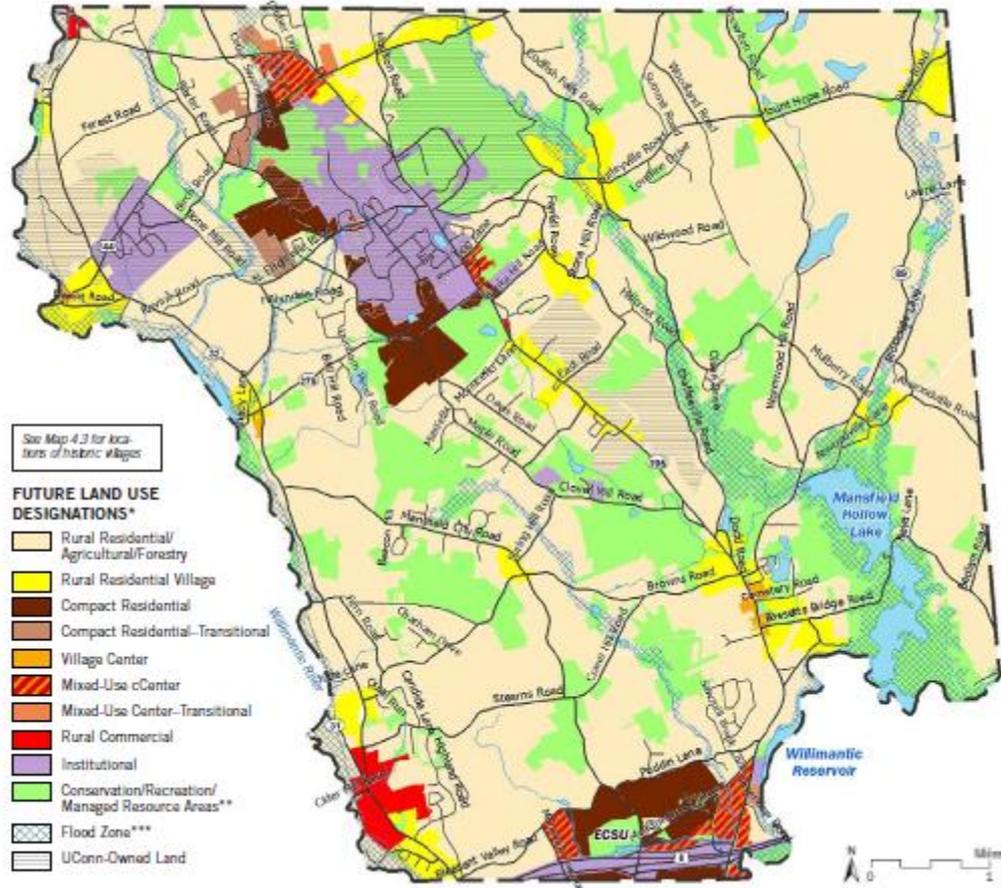
DECD data excludes units built as part of the Storrs Center development

- Single-family permit activity dropped of significantly in the mid-2000s and has yet to recover
- **According to the Town Building Department, Mansfield has added a total of 930 units since 2010, including single-family homes and apartments**

FUTURE HOUSING

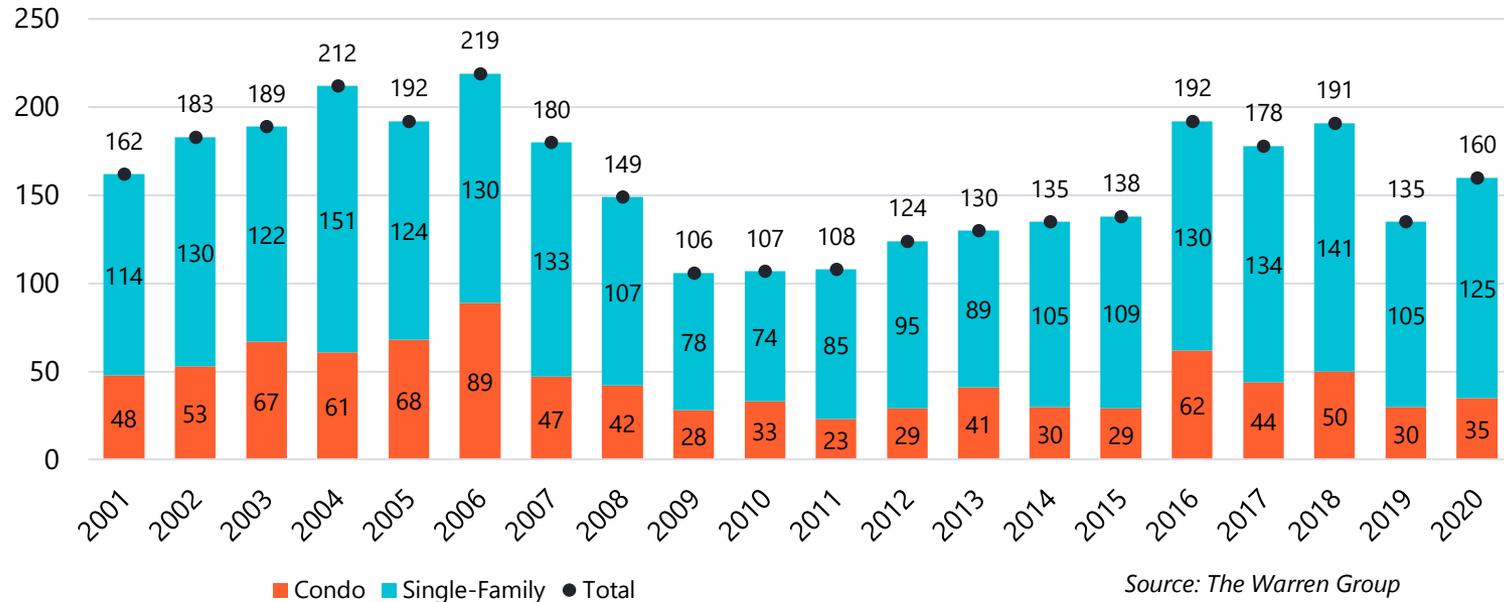
- Plan of Conservation and Development (POCD) recommends housing growth be directed towards areas of compact development such as:
 - Downtown Storrs,
 - North Eagleville/King Hill Rd
 - Four Corners
 - Southern Mansfield

MAP 8.3: FUTURE LAND USE



HOME SALES

Town of Mansfield Home Sales: 2001 to 2020



- Over the last 5 years, 25% of home sales have been condos
 - Increase in 2016 likely due to Storrs Center development
- Sales have fluctuated recently and have fallen from the recent peak in 2016. However, 2020 sales are in line with the historic median
 - 19% year-over-year increase in total sales since 2019

HOME SALE PRICES

Town of Mansfield Median Home Sale Price: 2001 to 2020



- **Median sale price for single-family homes in Mansfield increased by 3.1% in 2020 to \$237,200**
 - Sale prices peaked in 2007
- Condominium sale prices have varied significantly over time
 - Spike in the 2015 and 2016 due to development in Downtown Storrs

HOUSING MARKET TRENDS: TAKEAWAYS

- Diverse housing stock in terms of price point, unit size, unit type, and tenure
- Median rents have increased by nearly 30% between 2010 and 2019 indicating very strong demand for rental units
 - This has resulted in the loss of “naturally occurring” affordable rental units
 - Few rental units at the most affordable price points
- Growing number of rental housing units
 - Driven by both new development as well as conversion of formerly owner-occupied housing due to demand
- Diverse price points for owner-occupied housing
 - Median home sales prices and home values have been generally stable over the last ten years

Housing Needs Assessment

WHAT IS “AFFORDABLE HOUSING”?

FY 2020 Income Limit Area	Median Family Income Explanation	FY 2020 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area	\$97,400	Very Low (50%) Income Limits (\$) Explanation	35,950	41,050	46,200	51,300	55,450	59,550	63,650	67,750
		Extremely Low Income Limits (\$)* Explanation	21,600	24,650	27,750	30,800	33,300	35,750	39,640	44,120
		Low (80%) Income Limits (\$) Explanation	54,950	62,800	70,650	78,500	84,800	91,100	97,350	103,650

Source: U.S. Department of Housing and Urban Development (HUD) Income Limits

- Affordability is calculated for metropolitan areas based on **Area Median Income (AMI) and household size**.
- 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, whichever is lower.
- **In Mansfield, a family of four making less than \$78,500 per year could qualify for affordable housing programs**

AFFORDABLE HOUSING NEEDS

How many Mansfield Families Need Affordable Housing?

Low Income

51% to 80% of AMI

<\$54,950 for an individual
<\$78,500 for a family of 4



830

Low income HHs



345

Homeowners



485

Renters

Very Low Income

31% to 50% of AMI

<\$35,950 for an individual
<\$51,300 for a family of 4



795

Very Low income HHs



330

Homeowners



465

Renters

Extremely Low Income

30% of less of AMI

<\$21,600 for an individual
<\$30,800 for a family of 4



1,135

Extremely Low income HHs



170

Homeowners



965

Renters

Source: U.S. Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Survey (CHAS): 2013-2017

- There are 2,760 households Mansfield (50% of total) who meet the definition of low income (household income <80% of AMI)
 - More renters than homeowners
 - Low-income renters includes both student and non-student households

AFFORDABLE HOUSING: RENTER NEEDS

Maximum Monthly Costs for Low Income Renters

Low Income 51% to 80% of AMI

<\$54,950 for an individual
<\$78,500 for a family of 4



\$1,374/month
for an individual



\$1,963/month
for a family of 4

Very Low Income 31% to 50% of AMI

<\$35,950 for an individual
<\$51,300 for a family of 4



\$899/month
for an individual



\$1,283/month
for a family of 4

Extremely Low Income 30% of less of AMI

<\$21,600 for an individual
<\$30,800 for a family of 4



\$540/month
for an individual



\$770/month
for a family of 4

Source: U.S. Department of Housing and Urban Development (HUD) Income Limits. Based on income limits for the Hartford-West Hartford-East Hartford CT MSA

30% Rule: HUD recommends that households spend no more than 30% of their income on housing costs including rent or mortgage payments, property taxes, utilities, HOA fees, and maintenance costs

AFFORDABLE HOUSING: HOMEOWNER NEEDS

Maximum Home Value Affordable to Low Income Homeowners

Low Income 51% to 80% of AMI

<\$54,950 for an individual
<\$78,500 for a family of 4



\$186,000
for an individual



\$266,000
for a family of 4

Very Low Income 31% to 50% of AMI

<\$35,950 for an individual
<\$51,300 for a family of 4



\$121,000
for an individual



\$173,000
for a family of 4

Extremely Low Income 30% of less of AMI

<\$21,600 for an individual
<\$30,800 for a family of 4



\$73,000
for an individual



\$104,000
for a family of 4

*Source: U.S. Department of Housing and Urban Development (HUD) Income Limits. Based on income limits for the Hartford-West Hartford-East Hartford CT MSA
MMI calculation assumes 20% down payment, 30-year mortgage at 5% interest, annual property tax payments, and 1.5% carrying costs for insurance and utilities*

30% Rule: HUD recommends that households spend no more than 30% of their income on housing costs including rent or mortgage payments, property taxes, utilities, HOA fees, and maintenance costs

COST BURDENS: EXISTING CONDITIONS

Cost Burden for Low Income Households in Mansfield

Low Income

51% to 80% of AMI

<\$54,950 for an individual
<\$78,500 for a family of 4



45%

of HHs are cost-burdened



120

Cost-burdened
homeowners



220

Cost burdened renters

Very Low Income

31% to 50% of AMI

<\$35,950 for an individual
<\$51,300 for a family of 4



80%

of HHs are cost-burdened



165

Cost-burdened
homeowners



370

Cost burdened renters

Extremely Low Income

30% of less of AMI

<\$21,600 for an individual
<\$30,800 for a family of 4



84%

of HHs are cost-burdened



175

Cost-burdened
homeowners



815

Cost burdened renters

Source: U.S. Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Survey (CHAS): 2013-2017

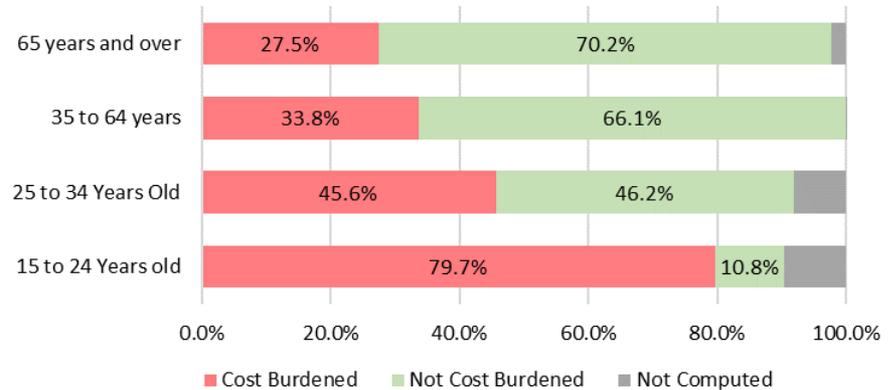
- **Cost Burden** is defined as households that spend greater than 30% of their income on housing. These households may have difficulty affording necessities such as food, clothing, transportation, and medical care.
- **About 68% of Mansfield's low income households are cost-burdened**

COST BURDENS: EXISTING CONDITIONS

Cost Burden for Other Populations in Mansfield

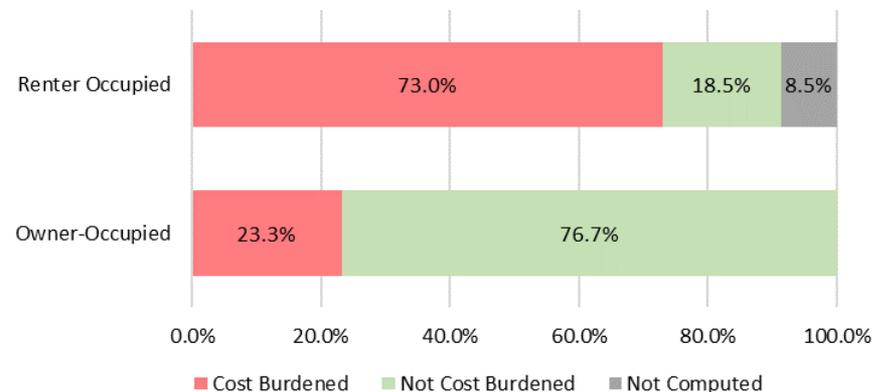
- About half of all cost-burdened households in Mansfield are headed by an individual under age 25
- 33% of households with a householder over age 25 are cost-burdened
- Renters are much more likely to be cost-burdened compared to homeowners. This includes both student and non-student renters
 - Low-income households are less likely to afford a down payment and maintenance costs associated with owner-occupied housing

Housing Cost Burden, by Age of Householder



Source: ACS 5-Year Estimates, Table B25072, 25093

Housing Cost Burden, by Tenure

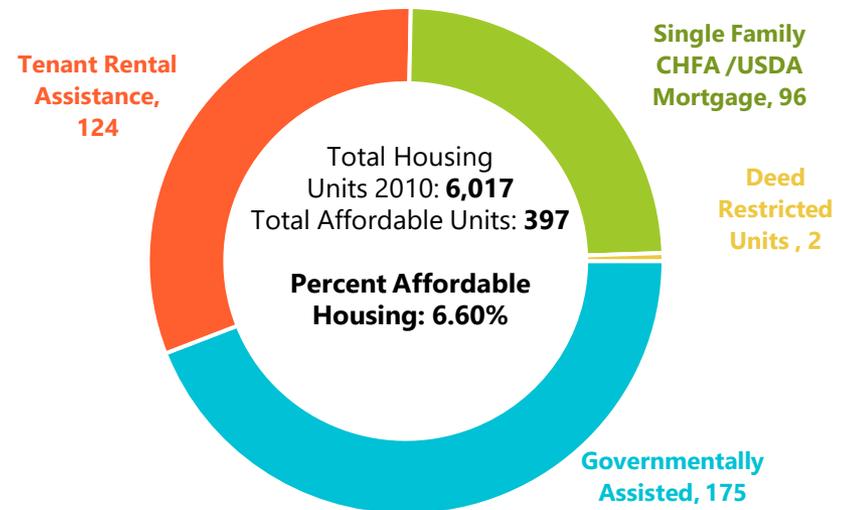


Source: ACS 5-Year Estimates, Table B25072, 25093

PROTECTED AFFORDABLE HOUSING

- **Protected Affordable Housing Units** meet the statutory definition of affordable housing and are restricted to households that make less than 80% of AMI and spend less than 30% of their income on housing
- **As of 2020, 397 units, or 6.6% of Mansfield's total housing units were protected affordable units**
- Governmentally assisted units include those managed by the Mansfield Housing Authority, as well as the privately managed Juniper Hill development

Affordable Housing Units in Mansfield, by Type: 2020



Source: DECD Affordable Housing Appeals List, 2020

MANSFIELD HOUSING AUTHORITY

The Mansfield Housing Authority (MHA), in partnership with the Mansfield Nonprofit Housing Development Corporation (MNHDC) owns and manages three properties:

- **Wrights Village** – 40 rental units reserved for elderly and younger disabled residents
- **Holinko Estates** – 35 rental units
- **MHA administers between 120 and 125 housing vouchers each year *** – 3 to 4 year waiting list

MNHCD has proposed a 42 unit mixed-income project on South Eagleville Road with 14 units available to families below 50% of AMI and 14 units available to families below 80% of AMI



Wrights Village



Rendering of mixed-income development on South Eagleville Road

* Restricted to households below 50% AMI. Vouchers can be utilized in Mansfield, Coventry, Willington, Ashford, and Chaplain

HOUSING GAP ANALYSIS: FAMILY OF 4

Owner-Occupied Units

Income Group	Max Home Value (Family of 4)	Supply	Demand	Supply - Demand
		Cumulative Owner-Occupied Units in Price Range	Cumulative Owner Households in Income Range	Owner Gap
Extremely Low Income (<30% of AMI)	\$104,000	249	170	79
Very Low Income (<50% of AMI)	\$173,000	736	500	236
Low Income (<80% of AMI)	\$266,000	1,747	845	902

Source: HUD Income Limits; Comprehensive Housing Affordability Survey (CHAS): 2013-2017; ACS Five-Year Estimates B25075

Renter-Occupied Units

Income Group	Max Monthly Rent (Family of 4)	Supply	Demand	Supply - Demand
		Cumulative Renter-Occupied Units in Price Range	Cumulative Renter Households in Income Range	Renter Gap
Extremely Low Income (<30% of AMI)	\$770	201	965	-764
Very Low Income (<50% of AMI)	\$1,283	1,140	1,430	-290
Low Income (<80% of AMI)	\$1,963	1,991	1,915	76

Source: HUD Income Limits; Comprehensive Housing Affordability Survey (CHAS): 2013-2017; ACS Five-Year Estimates B25063

Housing Gap = Number of units affordable to income range – Number of households in that income range

A **negative housing gap** indicates that **housing demand exceeds housing supply** for that income group

A **positive housing gap** indicates that **housing supply meets housing demand** for that income group

HOUSING GAP ANALYSIS: INDIVIDUALS

Owner-Occupied Units

Income Group	Max Home Value (Individual)	Supply	Demand	Supply - Demand
		Cumulative Owner-Occupied Units in Price Range	Cumulative Owner Households in Income Range	Owner Gap
Extremely Low Income (<30% of AMI)	\$73,000	198	170	28
Very Low Income (30% to 50% of AMI)	\$121,000	337	500	-163
Low Income (50% to 80% of AMI)	\$186,000	862	845	17

Source: HUD Income Limits; Comprehensive Housing Affordability Survey (CHAS): 2013-2017; ACS Five-Year Estimates B25075

Renter-Occupied Units

Income Group	Max Monthly Rent (Individual)	Supply	Demand	Supply - Demand
		Cumulative Renter-Occupied Units in Price Range	Cumulative Renter Households in Income Range	Renter Gap
Extremely Low Income (<30% of AMI)	\$540	88	965	-877
Very Low Income (30% to 50% of AMI)	\$899	303	1,430	-1,127
Low Income (50% to 80% of AMI)	\$1,374	1,300	1,915	-615

Source: HUD Income Limits; Comprehensive Housing Affordability Survey (CHAS): 2013-2017; ACS Five-Year Estimates B25063

Housing Gap = Number of units affordable to income range – Number of households in that income range

A **negative housing gap** indicates that **housing demand exceeds housing supply** for that income group

A **positive housing gap** indicates that **housing supply meets housing demand** for that income group

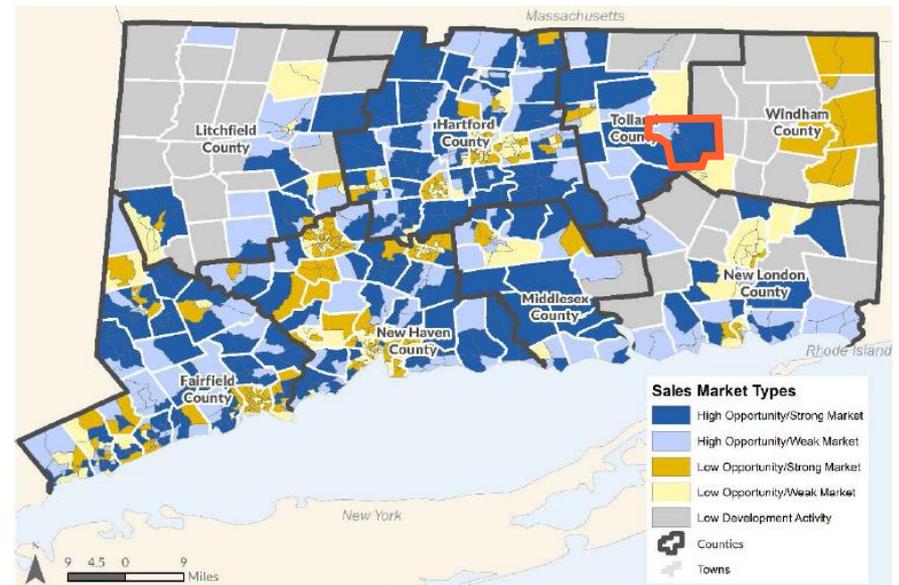
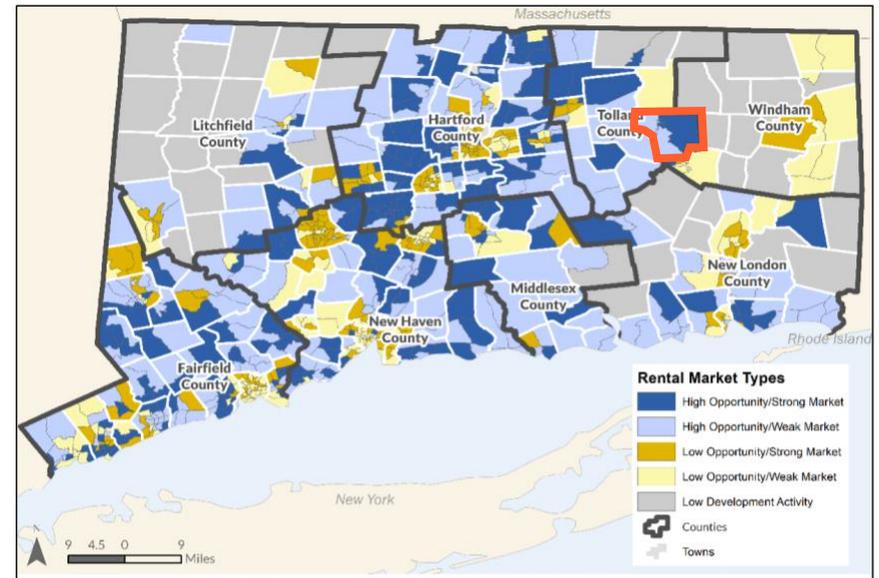
HOUSING OPPORTUNITY DESIGNATION

The Connecticut Housing Finance Authority (CHFA) developed an index that classifies neighborhoods based on **Opportunity** and **Market** activity.

All of Mansfield is characterized as High Opportunity Area. This means that new housing will provide a higher quality of life for residents, with easy access to jobs and good schools.

Market activity is determined based on sales and rental trends. **Strong markets are more likely to see development activity than weak markets.**

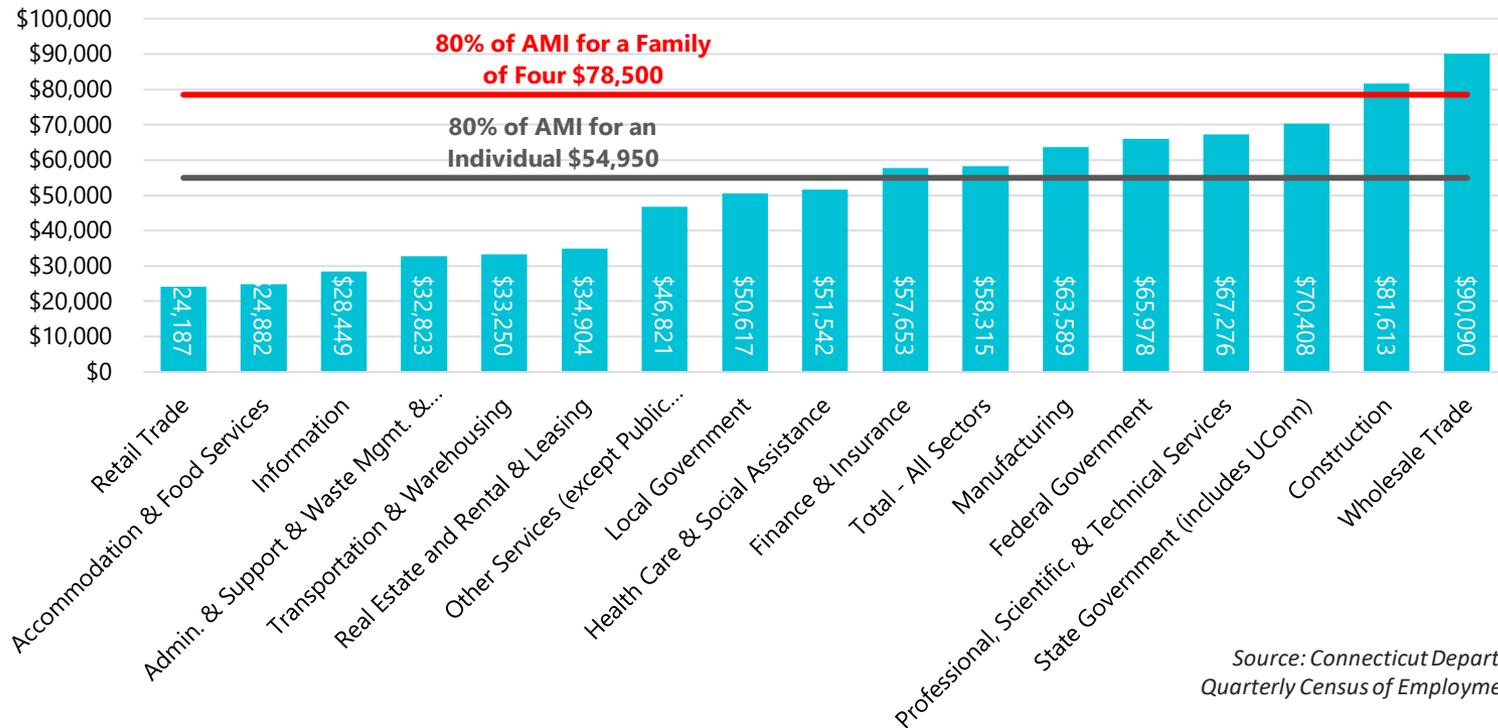
- Strong Rental Market in Storrs and western Mansfield
- Strong Sales Market in western and southern Mansfield



Connecticut Housing Finance Authority, "Housing Needs Assessment." (May 2020).

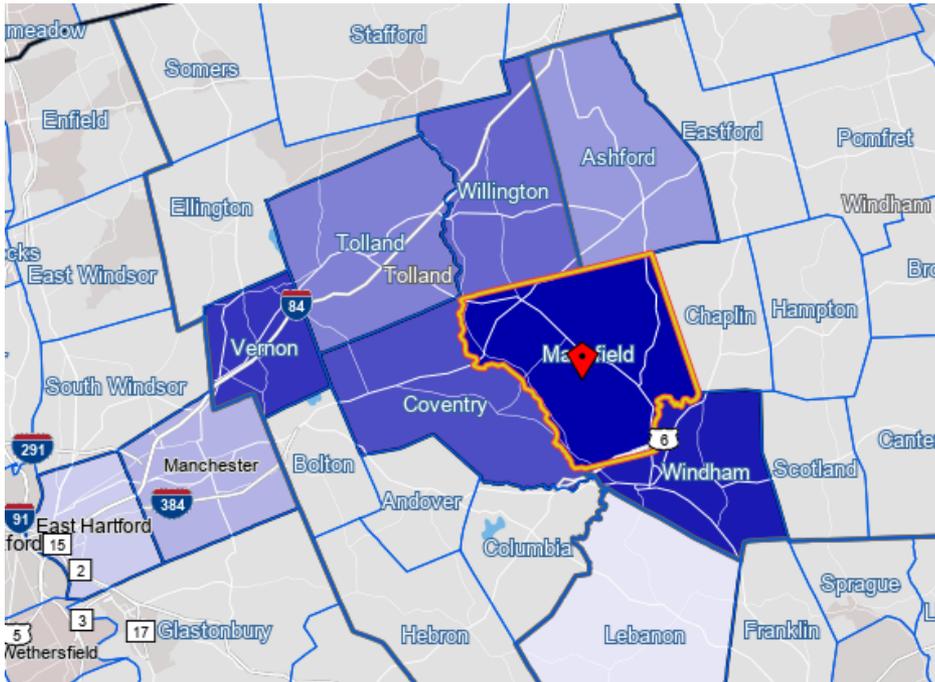
HOUSING NEEDS: WORKFORCE

Average Annual Wages for Mansfield Workers, by Sector



- **The average annual wage for Mansfield workers is \$58,315**
- Nine sectors have average wages of less than \$54,950 per year (80% of AMI for an individual)
- Fifteen sectors have average wages of less than \$78,500 per year (80% of AMI for a family of four)

HOUSING NEEDS: WORKFORCE



Source: U.S. Census Bureau, OnTheMap: 2018

	Count	Share
All County Subdivisions	11,013	100.0%
Mansfield town (Tolland, CT)	1,593	14.5%
Windham town (Windham, CT)	1,004	9.1%
Vernon town (Tolland, CT)	459	4.2%
Coventry town (Tolland, CT)	438	4.0%
Willington town (Tolland, CT)	355	3.2%
Tolland town (Tolland, CT)	317	2.9%
Ashford town (Windham, CT)	259	2.4%
Manchester town (Hartford, CT)	252	2.3%
East Hartford town (Hartford, CT)	216	2.0%
Lebanon town (New London, CT)	168	1.5%
All Other Locations	5,952	54.0%

- As of 2018, 14.5% of Mansfield's workers live in Mansfield
- About 20% of Mansfield's workforce lives in either Windham, Vernon, Coventry, or Willington
- Workers with lower wages are less likely to live in Mansfield compared to workers with higher wages

HOUSING NEEDS ASSESSMENT: TAKEAWAYS

- Large student population skews certain housing needs indicators. Many students receive parental assistance and may not truly be “low income.”
- Significant affordable housing needs within the Town of Mansfield
 - 2,668 households (46% of total) are classified as cost-burdened and spend more than 30% of their income on housing
 - About half of cost-burdened households are over age 25
- Cost-burdens are more common among renters (73%) and younger households (80%) compared to homeowners (23%) and senior households (28%)
- Town has 397 protected affordable units, or 6.6% of total housing units
- Supply of “naturally occurring” affordable owner-occupied homes generally in line with demand
- Significant housing gap for rental units, especially for households that make less than 80% of AMI
 - Lack of affordable rental units for students likely driving conversion of formerly owner-occupied homes into rentals
- Significant workforce housing needs within the community
 - 37% of Mansfield’s workforce works in a sector where the average wage is below 80% AMI for an individual

Planning and Zoning Review

ZONING REGULATIONS REVIEW

Zone	Zone Name	Single-Family	Two-Family	Multi-Family	Mixed-Use	ADU
R-20	Residence 20	ZP				ZP
R-90	Residence 90	ZP				ZP
RAR-90	Rural Agriculture Residence 90	ZP	ZP	SP ¹		ZP
ARH	Age Restricted Housing ²	SP ³	SP ³	SP ³		
DMR	Design Multiple Residence ²	SP	SP	SP		
PVRA	Pleasant Valley Residence/Agriculture	SP	SP	SP		
PB1	Planned Business 1			SP	SP	
PB2	Planned Business 2			SP	SP	
PB3	Planned Business 2			SP	SP	
PB4	Planned Business 4			SP	SP	
B	Business	SP	SP		SP	
NB-1	Neighborhood Business 1				SP	
NB-2	Neighborhood Business 2				SP	
PO-1	Professional Office 1				SP	
I	Institutional	SP	SP	SP	SP	
SC-SDD	Storrs Center Special Design District	SP	SP	SP	SP	
SER-HO	South Eagleville Road Housing Opportunity ^{2, 4}	ZP	ZP	ZP		

1. Only permitted within Four Corners Sewer District

2. Floating zones only mapped at the time of project approval. The ARH zone has not been mapped

3. Subject to age restriction requirements

4. Only applies to the Eagleville Green development

ZP = Zoning Permit/Site Plan Approval

SP = Special Permit Approval

- Range of housing types and densities are permitted
- Multi-family development permitted in several zones subject to special permit approval
 - Most multi-family projects will need a zone change due to limited availability of vacant land in existing multi-family zones
- Mixed-use development permitted subject to special permit approval in most business zones

ACCESSORY DWELLING UNITS

- Accessory dwellings permitted with Zoning Permit approval in single-family residential zones
- ADU can be detached or attached
- ADU or principal dwelling must be owner occupied for at least 6 months each year
- Size limits of 1,000 s.f. or 50% of the area of the principal dwelling, whichever is less
- Must have separate kitchen, bathroom, and entrance from main dwelling. If attached to the main dwelling, entrance can't be located on the front façade.
- Maximum occupancy requirements
- Certification with Town Planner required every five years

INCLUSIONARY ZONING

- Zoning regulations have established three tiers of affordability
 - **1: Low Income Unit:** Affordable to residents at or below 60% of AMI
 - **2: Affordable Housing Unit:** Affordable to residents at or below 80% of AMI
 - **3: Workforce Housing Unit:** Affordable to residents at or below 120% of AMI
- Town has adopted inclusionary zoning for all residential developments with greater than five units
 - Required set-aside of 10% Affordable Units and 5% Workforce Units
 - Density bonuses provided for the inclusion of Low-Income Units and Workforce Units or for a financial contribution to Trust Fund (if/when established) or affordable housing project
- Units are required to be maintained as affordable for a period of at least 40 years

INCLUSIONARY ZONING

- Fee-in-lieu option for developers on a case-by-case basis who don't meet set-aside requirements. Applicant has to justify use of fee-in-lieu
- Until a Housing Trust Fund is established by Town Council, fees-in-lieu are donated to another entity to support the development of an affordable housing project elsewhere in Mansfield

FIGURE 10.W-1: FEE-IN-LIEU CALCULATIONS

Use	A	B	C
Fee-In-Lieu=(A x (B x C)) + any administrative fee established by the Mansfield Town Council			
Single and Two-Family Dwellings (Gross Density: 4 units per acre or less)	3%	800 SF* per unit x total number of dwelling units	Construction cost per square foot for one and two-family residential (R-3) pursuant to most recent Building Valuation Data for Type VB Construction from the International Code Council (https://www.iccsafe.org/codes-tech-support/codes/code-development-process/building-valuation-data/)
Single and Two-Family Dwellings (Gross Density: Over 4 units per acre)	3%	400 SF* per unit x total number of dwelling units	
Multi-Family Dwellings	4%	Total Square Feet of Net Rentable Floor Area-All Dwelling Units	Construction cost per square foot for multi-family residential (R-2) pursuant to most recent Building Valuation Data for the proposed construction type from the International Code Council (https://www.iccsafe.org/codes-tech-support/codes/code-development-process/building-valuation-data/)
Group Dwellings	4%		

WATER AND SEWER SERVICE

Residential Lot Sizes & Infrastructure

Water Service Areas

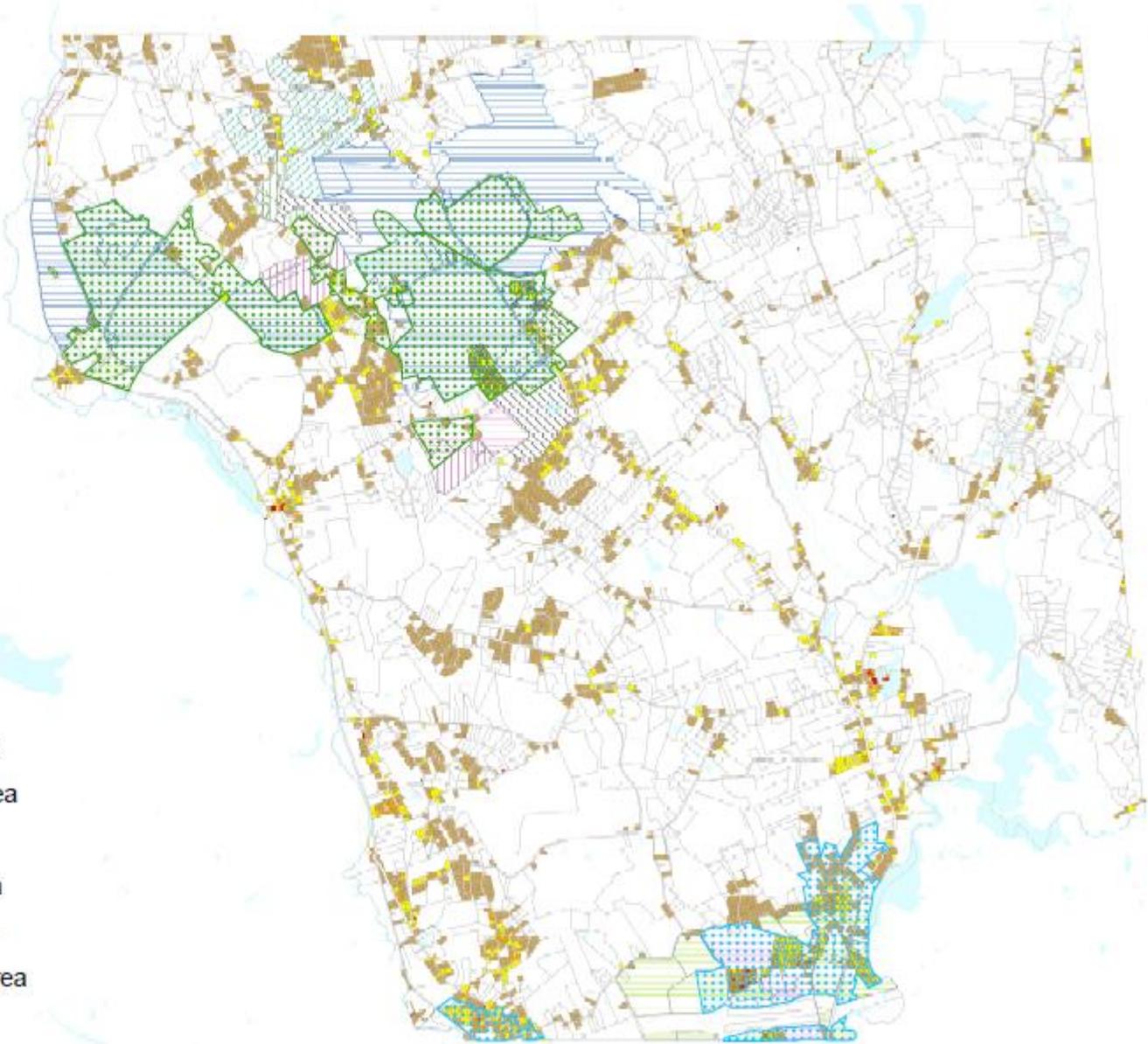
- UConn/CWC
- Windham Water Works

Parcels

- <10,000 SF
- 10,000 SF-19,999 SF
- 20,000 SF-39,999 SF
- 40,000 SF-79,999 SF
- 80,000 SF+

Sewer Service Areas

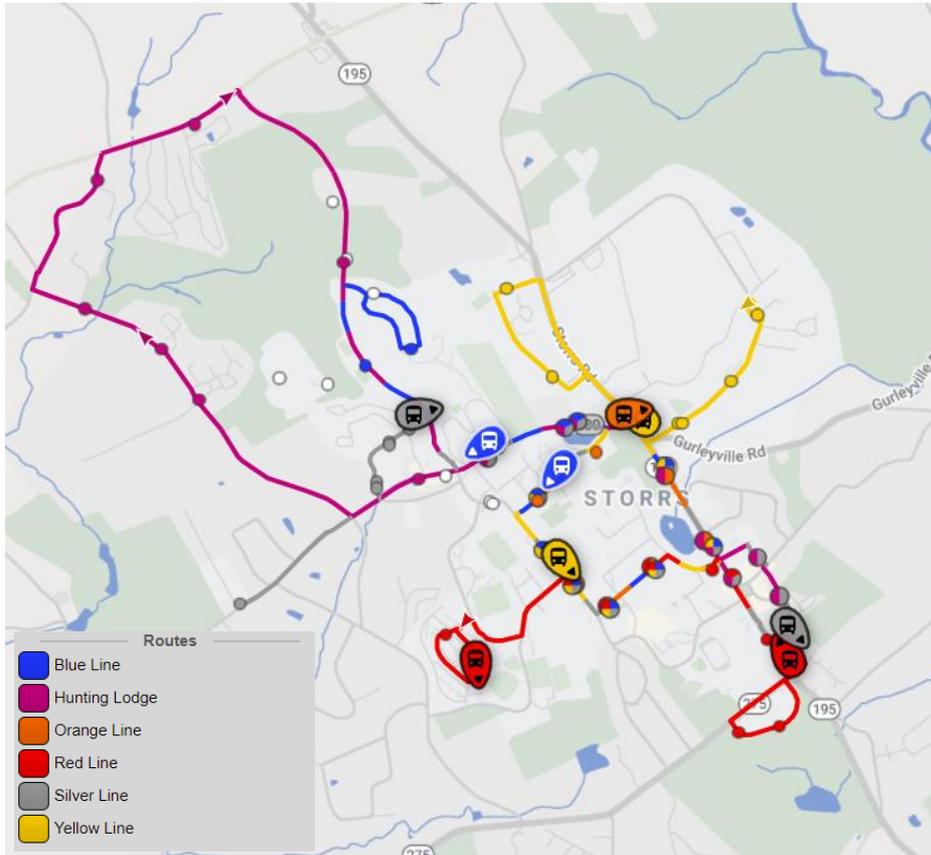
- Existing Town Sewer Service Area
- Existing UConn Sewer Service Area
- Four Corners Sewer Project
- Planned Town Sewer Service Area
- Planned Unsewered Service Area
- Potential Private Sewer Service Area
- Private Sewer Service Area



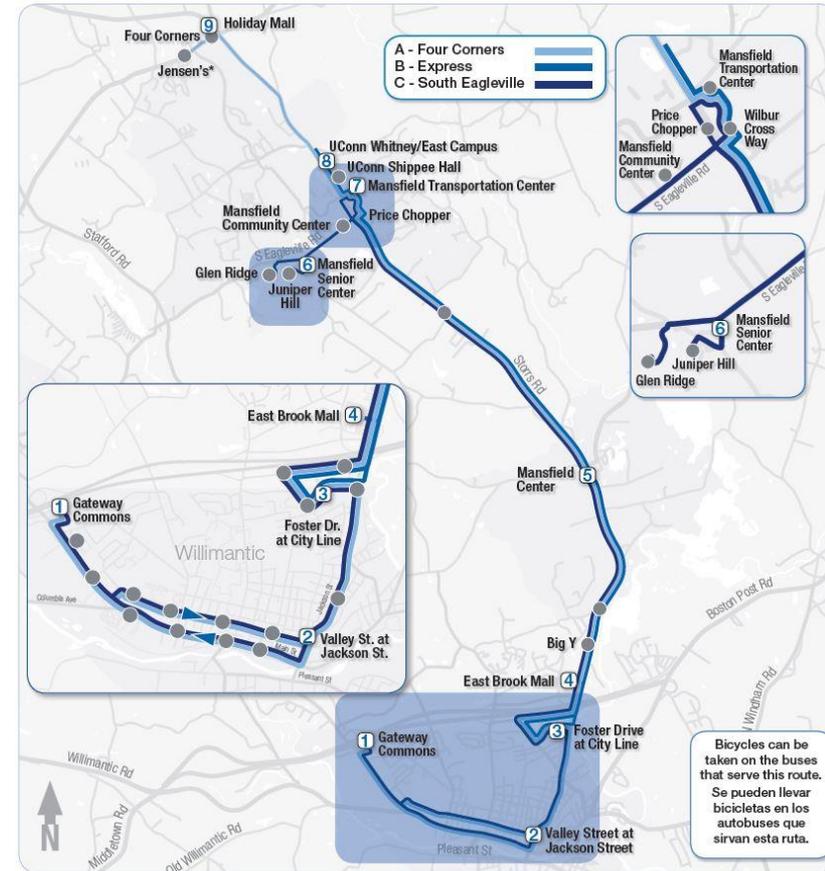
TRANSPORTATION INFRASTRUCTURE

UConn Bus Service

Windham Regional Transit



Source: University of Connecticut



Source: Windham Regional Transit

- In addition, CT Transit provides bus service between Storrs and Greater Hartford

PLANNING AND ZONING TAKEAWAYS

- Town has been very proactive at furthering Affordable Housing through the establishment of ADU regulations, inclusionary zoning, and a fee-in-lieu of structure
 - Provides a great starting point for Affordable Housing Plan strategies and recommendations
- Zoning regulations enable a range of housing types and densities. However, most multi-family housing development require a zone change or special permit approval
- Water and sewer service support higher density development in Downtown Storrs, Four Corners, and Southern Mansfield
- Windham Regional Transit provides service along Route 195 with connections to Four Corners, UConn Campus, and Senior Center
- UConn bus service provides connections to Depot Campus as well as residential neighborhoods immediately surrounding campus
- CT Transit service to Hartford



APPENDIX C: MODEL ORDINANCES

Affordable Housing Trust Model Ordinance: Town of Fairfield Code of Ordinances

<https://ecode360.com/33259123>

§ 7-1 Purpose.

Pursuant to C.G.S. § 7-148(c)(2)(K), the Town of Fairfield does hereby create a special fund to provide affordable housing for the Town of Fairfield. The Fund shall be known as the "Affordable Housing Trust Fund," hereinafter the "fund." Such fund shall not lapse at the end of the municipal fiscal year.

§ 7-2 Sources of funding; investments; limitations on use of fund.

- A. In addition to such sums as may be directly appropriated by the Town for deposit into said fund (if any), the Town is authorized to and shall deposit all other monies received by it for the purposes of affordable housing, from whatever source such monies are received (the "sources"). The sources may include, but are not limited to, Building Department fees, inclusionary zoning fees, monetary gifts, grants, loans, and monies received from state and federal agencies.
- B. Said fund shall be in the custody of the Town of Fairfield. All or any part of the monies in said fund may be invested in any securities in which public funds may be lawfully invested. All income derived from such investment shall be placed into the fund and become a part thereof. The monies so invested shall at all times be subject to withdrawal for use as hereinafter set forth.
- C. No sums contained in said fund, including interest and dividends earned, shall be transferred to any other account within the Town budget. However, in the event that work is performed by departments of the Town of Fairfield pursuant to this chapter, the cost of said work may be reimbursed from the fund under § 7-3B. No expenditures shall be made from said fund except in accordance with the provisions of this chapter. No expenditures shall be made from the fund in excess of the available balance in the fund.

§ 7-3 Expenditures from fund.

- A. The continuation of the fund shall be perpetual, notwithstanding that from time to time said fund may be unfunded.
- B. Expenditures shall be made from the fund only in accordance with the following procedures and requirements:
 - 1) Said expenditures shall be made exclusively for the costs associated with the investigation, appraisal, acquisition, constructing, rehabilitating, repairing, administration, fees and maintenance costs relating to parcels of land, both

improved and unimproved, or development rights, easements, deed restrictions, options, interests or rights therein, the use of which shall be limited to retention or designation of parcels for their long-term use in providing affordable housing within the meaning of C.G.S. § 8-30g.

- 2) Recommendations for any and all proposed expenditures from the fund shall be submitted to the Affordable Housing Committee (AHC) and the Director of Community and Economic Development for approval. Recommendations from AHC and the Director of Community and Economic Development for expenditures from the fund shall be submitted, including the sum to be expended, to the Fairfield Board of Selectmen for the approval of the Board of Selectmen.
- 3) The AHC will provide an annual report of the amount in the Housing Trust Fund and the expenditures to members of the Representative Town Meeting at their January meeting.

Inclusionary Zoning Fee Model Ordinance: Town of New Canaan Zoning Regulations

<https://www.newcanaan.info/Departments/Land%20Use/Zoning%20Regulations%20-%20EFFECTIVE%2008.16.19.pdf>

SECTION 7.6. AFFORDABLE HOUSING

A. Inclusionary Zoning Fee

1) Authority

This Subsection is adopted under the authority of Section 8-2i of the Connecticut General Statutes.

2) Applicability

All applications for a zoning permit for any new building construction or addition (excluding interior renovation) in any zone shall be accompanied by an inclusionary zoning fee of \$10.00 per \$1,000 of construction value, to be paid into a housing trust fund to be used for constructing, rehabilitating or repairing housing affordable to persons and families of low and moderate income.

3) Exemptions

The following applications shall be exempt from this fee:

- a.** Any application submitted on behalf of the United States of America, the State of Connecticut, the Town of New Canaan, the New Canaan Board of Education, the New Canaan Housing Authority, or any of their agencies;
- b.** Any application for any construction in an affordable housing development approved in accordance with the requirements of CGS 8-30g;
- c.** Any application for a dwelling unit designated as affordable housing that complies with the affordability criteria and other requirements of CGS 8-30g in effect on the date of approval.

Cooperative Homeownership Program Model Ordinance: Town of Farmington Town Code

<https://ecode360.com/7145441>

In order to increase its affordable housing stock, the Town of Farmington began a program in 1981 known as the Plan for Cooperative Ownership. To make the purchase of single-family homes more affordable to home-buyers of low and moderate income, the Town of Farmington enters into a partnership with the individual in which the Town would own the land and the individual would own the home on the land. This partnership would enable the individual to pay a mortgage only on the home (not the land) making it much more affordable. Individuals whom are selected for the program are responsible for their own financing and have the responsibility of choosing a realtor to help find an existing home in Farmington. After four years, the homeowner pays annual land-lease fees to the Town of Farmington, which then go into the Farmington Cooperative Housing Trust Fund. In exchange for financial assistance, the unit is deed restricted, ensuring that if the property is sold, it is sold to another income-eligible household. The enabling ordinance from the Town of Farmington code is noted below:

§ 12- 1 Background.

For several years the Housing Authority of the Town of Farmington has been administering a program to promote the construction of housing for low- and moderate-income persons and families by leasing land at a nominal rent on which the lessee constructs and finances a home to be occupied by the lessee and his or her family. A summary of the plan is attached hereto as Exhibit A.¹¹¹ The Housing Authority is hereby authorized to revise Exhibit A from time to time, as appropriate. At the time of sale of the property or at the time that a lessee purchases the land, the Town receives the current fair market value for the land. In order to have a fund in which the proceeds of the sale of land and other money may be deposited and held for use in effecting future purchases of land for the program, it is appropriate that a trust fund be established.

§ 12-2 Purpose.

The purpose of a trust fund is to hold and maintain proceeds derived from the sale of cooperative housing lots, accrued interest income and any other money received for the purpose of acquiring additional lots for the Cooperative Housing Program.

§ 12-3 Establishment.

A trust fund, to be known as the "Farmington Cooperative Housing Trust Fund" (the "trust fund") be and is hereby established to promote the acquisition of additional lots for construction of housing for persons and families having low or moderate income.

§ 12-4 Trustee.

The trustee of the trust fund shall be the Housing Authority of the Town of Farmington. All actions involving the receipt of funds into the trust fund and the expenditure of funds from the trust fund shall be approved by the trustee. Approval by the trustee shall consist of a vote by a majority of the members of the Authority present at any meeting at which a quorum is present.

§ 12-5 Signing of checks; investment.

All checks drawn on the trust fund shall be signed by the Town Manager and the Town Treasurer or their designated agents approved by the Town Council. The trust fund shall be held or invested in bank accounts or short-term securities which can be readily liquidated to obtain funds to carry out the purpose of the trust.

§ 12-6 Auxiliary services.

The facilities and services of the various agencies and departments of the Town of Farmington shall be available to the trustee as it may reasonably require.