



# Somers Affordable Housing Plan

per Connecticut General Statutes Section 8-30j

**DRAFT**

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## Acknowledgements

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## Executive Summary

Connecticut has become a very expensive place to live. Over decades, the costs of land, housing development, home purchases, and rent have risen faster than incomes. At the same time, communities all across the State have struggled to develop new housing options for key groups like senior citizens, young families, and new residents. This reality has combined with a number of other factors to limit the overall population and economic growth in Connecticut and there is a growing focus on the need to address housing at local, regional, and state levels.



To address the need for more affordable housing, in 2017 the Connecticut General Assembly adopted Public Act 17-170, which requires every municipality to write a plan every five years that indicates how that community intends to “increase the number of affordable

housing developments in the municipality.” In accordance with this requirement, the Town of Somers has developed this Affordable Housing Plan.

***In Connecticut, housing is considered “affordable” to households with incomes at or below the area median income if its cost, including heat and utilities, does not exceed 30% of the household’s income.***



“Affordable housing” is generally defined as housing that is available to households making less than the area median income and costing less than 30% of a household’s annual income. This can include both naturally-occurring (market-rate) apartment units or specifically restricted properties that have been income-limited by deed. In developing this Plan, the Board of Selectmen, aided by an ad-hoc Committee and an outside consultant, reviewed current housing conditions, demographic and market trends, community resources, to assess Somers’s current and future needs and develop recommendations.

While recognizing that Somers's historic low-density settlement pattern, limited areas of public infrastructure, and concern for its essential small-town spirit may constrain any rapid housing or population growth, this Plan strives to make progress in several ways. Over the next five years, the Town of Somers will seek increase the number of affordable housing developments in Town by the following:

- 1) **Establish a standing Housing Committee**
- 2) **Allow for middle-density housing as-of-right in certain areas, and as large-home retrofit**
- 3) **Promote USDA and CHFA loan programs with Real Estate community**
- 4) **Take advantage of State enabling statutes to promote housing opportunity, particularly in larger and mixed-use developments**
- 5) **Allow higher-unit multifamily housing, with clear design standards, in core areas and along key transportation corridors**
- 6) **Consider development potential of surplus, unrestricted, municipally owned land, including partnering with mission-driven developers**
- 7) **Actively solicit and participate with developer efforts to seek Low Income Tax Credits for development projects**



This Plan lays out a series of implementation steps that assigns responsibility and priority to these actions so that progress can be recognized and tracked. Working collectively and seeking to improve the community's approach in numerous smaller ways, this Plan will assist the Town of Somers to become more attainable and equitable for current and future residents alike.



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## How Did We Get Here?

Since 2017, Connecticut law has required that all Towns adopt or amend an Affordable Housing Plan every five years. This law, PA 17-170 was codified as Conn. Gen. Stat. Section 8-30(j). Somers, like all communities, was initially slated to adopt an Affordable Housing Plan by July 2022, or otherwise provide a letter to the Secretary of the Office of Policy and Management explaining the delay in adoption. In recognition of the requirement to develop and adopt a plan, the First Selectman convened an ad-hoc Committee to develop an Affordable Housing Plan.

The Statute requiring the development of Affordable Housing Plans did not prescribe a specific process, goal, or format for the Plan. There are, however, a few legal provisions to consider:

- Per 8-30j, The Plan must specify how the Municipality intends to increase the number of affordable housing developments in the Municipality.
- Per 8-2, a Town's Zoning Regulations should
  - Affirmatively further the development of fair housing opportunities, including opportunities for multifamily dwellings, consistent with soil types, terrain and infrastructure capacity;
  - Promote housing choice and economic diversity in housing, including housing for both low and moderate income households; and

- Encourage the development of housing which will meet the housing needs identified in the state's consolidated plan for housing and community development and in the housing component and the other components of the state plan of conservation and development.

While the development of the Affordable Housing Plan is required by the State, the Somers Committee viewed the development of this Plan as an opportunity to look more closely at the current status of the housing situation in Somers as well as the needs of our current and future residents, to refine our long-range planning. The Planning Commission is preparing to update its Plan of Conservation & Development in the near future, and may use the development of this Affordable Housing Plan as a significant component of that update, particularly as relates to broader community housing goals.



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# 3

## What is Affordable Housing?

Affordable Housing can mean different things to different people. To most, the term affordable housing simply refers to housing that is reasonable in cost. To others, the term conjures up large scale developments of subsidized housing on very small lots. In Connecticut, and as used in this Plan, Affordable Housing means housing that meets the criteria outlined below.

### Financial Criteria

An Affordable Housing Unit is a dwelling that:

- (A) costs (on an annual basis) less than thirty percent of the income of a household earning eighty percent of the Area's Median Income (the "Affordable Housing Cost"); and
- (B) Is:
  - (1) assisted housing (i.e., housing that is receiving, or will receive, financial assistance under any governmental program for the construction or substantial rehabilitation of low- and moderate-income housing, and any housing occupied by persons receiving rental assistance under chapter 319uu or Section 1437f of Title 42 of the United States Code);
  - (2) currently financed by Connecticut Housing Finance Authority or USDA mortgages; or
  - (3) subject to binding recorded deeds containing covenants or restrictions which require that such dwelling units be sold or rented at, or below the Affordable Housing Cost.



***To be considered Affordable Housing, dwelling units must meet specific financial and habitation qualities.***

Under State law, the maximum cost of housing, including utilities, for housing to be deemed "Affordable" is based on the lower of the State and Area Median Income, not the Town's median income. The Area Median Income for Somers is therefore the median income for a household of four in the Hartford-West Hartford-East Hartford HUD Metro FMR Area, which is currently \$121,800 based on the Department of Housing and Urban Development's 2024 income data. Accordingly, the Affordable Housing Cost (80% of the Area Median Income, or \$97,440) for Somers is currently \$29,232 per year, or \$2,436 per month (30% of 80% of \$97,400 is \$29,232). It should be noted that this expenditure is an "all-in" housing cost, including (for renters), the base rent, utilities, renters insurance, etc. or (for owners) the mortgage, insurance, taxes, and utility costs.





- (C) has a square footage that is not more than thirty per cent of the total square footage of the house,
- (D) has an internal doorway connecting to the main living unit of the house,
- (E) is not billed separately from such main living unit for utilities,
- (F) complies with the building code and health and safety regulations, and
- (G) has a deed restriction as described above that runs for 10 years.

One of the goals of this Plan is to establish design styles for Affordable Housing Units in Somers that are compatible with the appearance and architecture of the Town.

**Appearance**

The State generally does not regulate the appearance or size of Affordable Housing Unit developments. Affordable Housing Units can be created with as little as one unit and employ many design types, including single family (attached or detached) units, small scale multi-family units and larger scale developments with multiple units, all of which can be rented or owned. Indeed, per Section 8-30g, an accessory apartment can qualify as Affordable Housing if it is a separate living unit that

- (A) is attached to the main living unit of a house, which house has the external appearance of a single-family residence,
- (B) has a full kitchen,



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## What if We Don't Create an Affordable Housing Plan?



As noted above, Connecticut law requires municipalities to create an initial Affordable Housing Plan by 2022; Somers did not meet this initial deadline, but submitted a letter to the State explaining the delay, as per the Statute. There are no specific penalties for failing to create an Affordable Housing Plan, but if the Town does not fulfill this obligation, it may have challenges in seeking funding support for public or private housing development projects until the Plan is in place. Additionally, the Town may find it difficult to defend the Zoning and Subdivision decisions in the event a proposed development is rejected and the developer appeals.

In any Town in which less than 10% of the housing stock is Affordable Housing as defined above, a developer who wishes to build Affordable Housing may appeal the denial of an application under procedures that require the Town to establish that the decision and the reasons cited for the decision are supported by sufficient evidence in the record; and either

- (1) (A) the decision is necessary to protect substantial public interests in health, safety or other matters which the commission may legally consider;  
  
(B) such public interests clearly outweigh the need for affordable housing; and  
  
(C) such public interests cannot be protected by reasonable changes to the affordable housing development, or
- (2) (A) the application which was the subject of the decision from which such appeal was taken would locate affordable housing in an area which is zoned for industrial use and which does not permit residential uses; and  
  
(B) the development is not assisted housing.

If a developer were to pursue such an appeal, it is reasonable to assume that a Judge would look at the Town's Affordable Housing Plan in assessing the Town's position.



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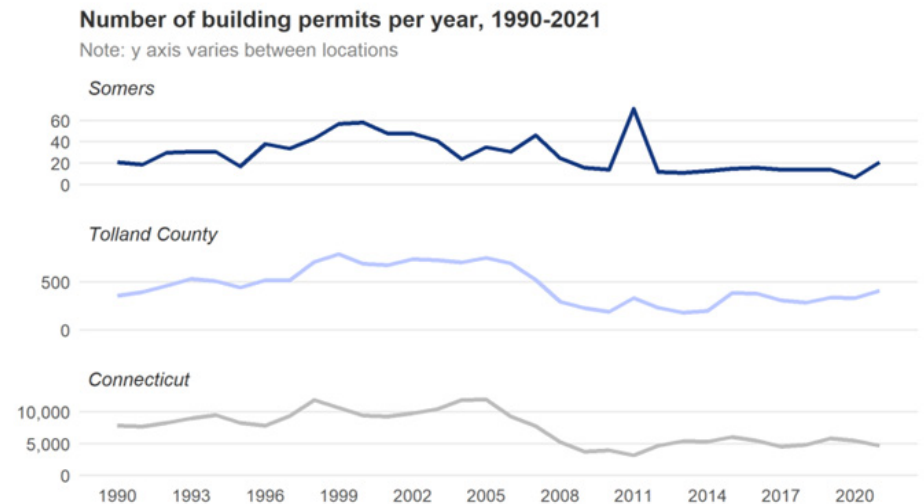
# 5

## What is Somers' Current Housing Situation?



Like many rural and suburban Connecticut Towns, Somers experienced steady growth in population from 1960 to 2010. Over that period, Somers' population grew dramatically, more than tripling in size from the 1960 Census (population 3,702) to the 2010 Census (population 11,444). Since 2010, Somers' growth has stabilized somewhat, reducing in population to 10,853 in 2020. A pre-pandemic data projection estimates, however, that Somers' population will resume its modest growth, returning to the range of 11,000 – 12,000 residents over the next fifteen years.

Home construction in Somers generally mirrored trends in Tolland County and in Connecticut as a whole: as populations stayed flat or declined, construction dropped off in 2008 and (other than an unusual one-year spike) has yet to climb back to the peak levels experienced in the 1990s and early 2000s.



Source: Connecticut Department of Economic and Community Development

The Partnership for Strong Communities put together a series of analyses and visualizations to help Connecticut Municipalities better understand their current housing stock, demographics, and elements of affordability. Many of the graphics presented in this overview are drawn from their 2022 Housing Data Profiles, which can be found at <https://housingprofiles.pschohousing.org>. It is important to note that the American Community Survey numbers are statistical estimates with high confidence, but which still contain a margin of error. They should be used primarily to identify general characteristics and trends.

Reflecting the fact that recent housing development has been relatively slow in Somers, adding only about 0.5% to its housing stock annually on average, the Town has an aging housing supply. A significant percentage (41%) of the existing housing units were built before 1970. With 59% of the housing stock constructed within the last 50 years (much of that in the building booms between the mid-1980s and early-2000s) housing in Somers is slightly younger than Tolland County and Connecticut overall. Further, the 13% of homes built before 1950 may be valued - particularly in a community such as Somers - for their age and craftsmanship. Nonetheless, an aging housing stock can be an indicator of poor housing quality and may present challenges for an aging population, so the status and condition of Somers' older housing stock should be monitored.

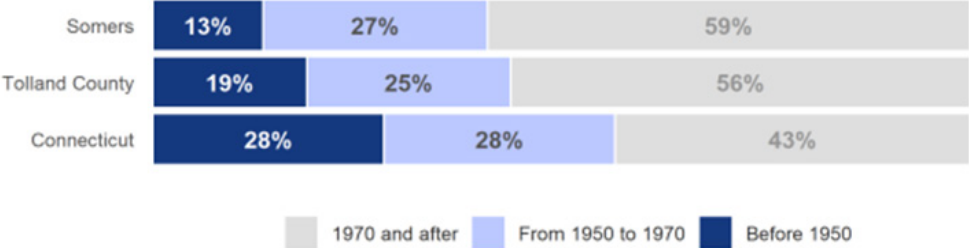
**Units in Structure, Somers**

|                     | Single-family detached | Single-family attached (townhouse) | Two family | 3-4 family | 5-9 family | 10-19 family | 20-49 family | 50+ family |
|---------------------|------------------------|------------------------------------|------------|------------|------------|--------------|--------------|------------|
| Units               | 3,263                  | 47                                 | 78         | 66         | 27         | 40           | 8            | 11         |
| Percentage of units | 92.2%                  | 1.3%                               | 2.2%       | 1.9%       | 0.8%       | 1.1%         | 0.2%         | 0.3%       |

Source: 2020 American Community Survey, 5-year estimates



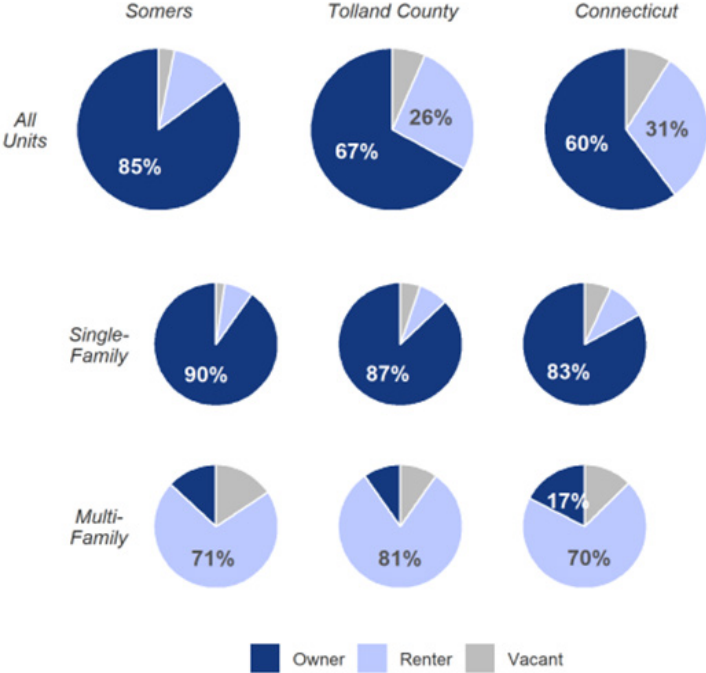
**Age of units**



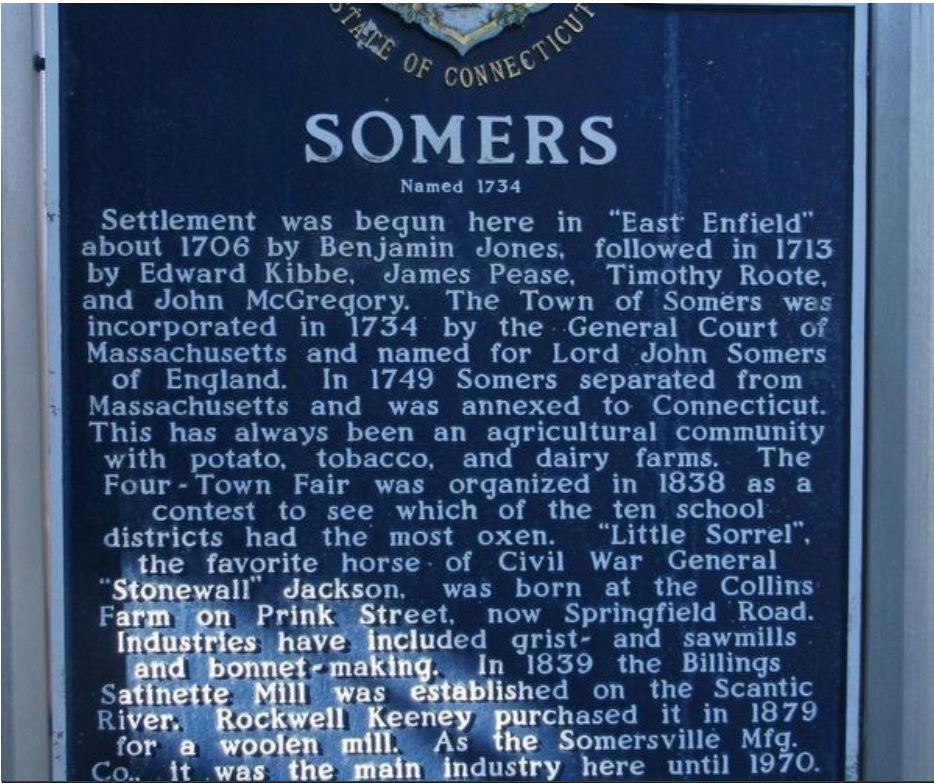


### Ownership and Occupancy

As reflected in the charts below, owner-occupancy is substantially higher in Somers than in Tolland County or in the State overall, with 85% of total units occupied by the property owner. The percentage of owner-occupancy is higher for single-family homes: 90% of single-family units in Somers are owner-occupied. Owner-occupancy for multi-family homes, on the other hand, is lower than in Tolland County and similar to the State as a whole: 71% of Somers' 230 multifamily units are renter-occupied.



Source: 2020 American Community Survey via Partnership for Strong Communities



For home values, Somers costs run quite a bit above the larger geographies. As of the 2022 American Community Survey (via AdvanceCT 2024 Community Profile), the median value for homes in Somers was \$363,700 significantly above the Tolland County median of \$278,500 and the overall Connecticut median of \$323,700. The median rent in town, however, was \$1,160, which is remarkably similar to Tolland County median of \$1,093 and below the State median rent of \$1,374. This data has some "noise" in it, as the data was collected and estimated both prior to and in the immediate aftermath of the COVID-19 pandemic, which created some fluctuation in the housing market. It is unfortunately still a bit too soon, on a data level, to know what the longer-term trends will show from the pandemic.

**Affordable Housing**

The Connecticut Department of Housing maintains a list of Affordable Housing Units in each municipality for its annual publication of the Affordable Housing Appeals List. As of the 2023 Affordable Housing Appeals List, the Department of Housing recognized 186 of Somers' 3,622 housing units, or 5.14% of the total housing stock as Affordable and contributing to the Town's 10% threshold as being subject to the Affordable Housing Appeals Act (CGS §8-30g). Of those, nearly four-fifths (78%) were governmentally assisted, and largely accounted for by Woodcrest, a housing complex for seniors and disabled residents.

This percentage has remained relatively stable over the past twelve years, after jumping from the 2% range to the 5% range in 2013 thanks to the addition of Woodcrest Senior Housing Phases I&II in 2012. Much of the minor fluctuation over the past decade is due to numbers of regular housing units coming online and small changes in the numbers of CHFA/USDA mortgages. Overall, the numbers are relatively small, so minor changes in the employment of these financing tools can have a noticeable effect on percentage of Affordable Housing Units available in the Town.

Most of the remaining Affordable Housing Units were homes for which the owner received mortgage assistance from the Connecticut Housing Finance Authority (CHFA) or the United States Department of Agriculture (USDA). Because of the nature of that component of the "Affordable Housing" accounting, the CHFA/USDA mortgage element holds the most potential for being expanded without new construction. As such, broader use of these mortgage assistance programs could be promoted significantly among both potential home-buyers and the real estate and mortgage broker community as attractive programs. Only seven housing units were supported by tenant rental assistance, traditionally known as Section 8 Vouchers.

| <i>CHFA/USDA<br/>Mortgages</i> | <i>Governmentally<br/>Assisted Units</i> | <i>Tenant Rental<br/>Assistance</i> | <i>Deed Restrictions</i> | <i>Total Affordable<br/>Housing</i> |
|--------------------------------|--|-------------------------------------|--------------------------|-------------------------------------|
| 33                             | 146                                      | 7                                   | 0                        | 186 (5.14%)                         |



Source: CT Department of Housing, 2023 Affordable Housing Appeals Listing

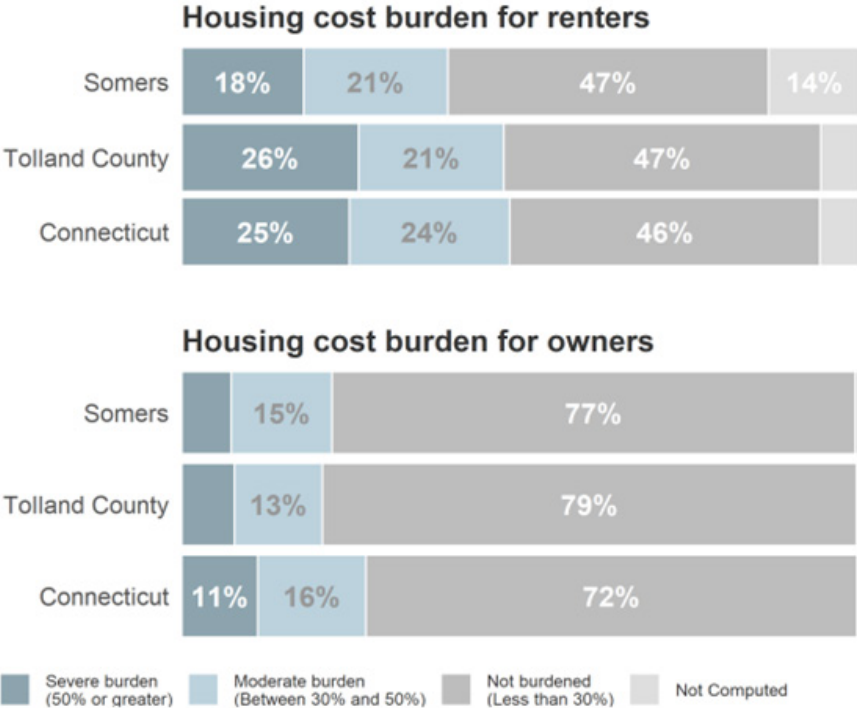


**Incomes and Cost Burden**

The affordability of housing is not based solely on price: heating costs, taxes and maintenance also are a factor. Households that annually spend 30% or more of their income on housing costs are considered “cost burdened,” which is a strong indication of income insecurity. Households spending at least 50% of income on housing expenses are considered “severely cost-burdened.”

The percentage of homeowners who are considered moderately or severely cost burdened is similar in Somers (23%) and in Tolland County (21%) but lower than Connecticut as a whole (27%). The percentage of renters who are considered moderately or severely cost burdened is also somewhat lower in Somers (39%) than in Tolland County (47%) or Connecticut as a whole (49%). Somers, however, has a large percentage of rental households (14%) that were not computed in the ACS statistical analysis, which could create some uncertainty in this data. Overall, it is likely that more than one-in-four Somers residents struggles with a housing cost burden.

***The affordability of housing is not based solely on price: heating costs, taxes and maintenance also are a factor.***

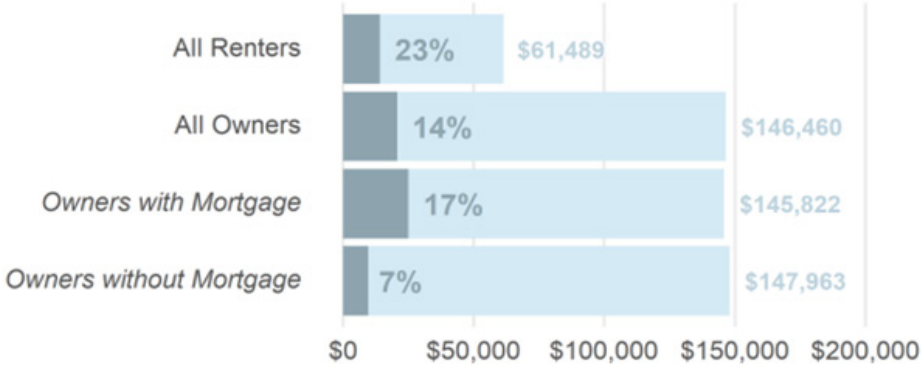


Source: 2020 American Community Survey via Partnership for Strong Communities

The differences in cost burden between owners and renters in Somers reflect are also reflected in the relative affluence of these two groups. On average, homeowners have a median household income of over \$146,460 and spend approximately 14% of their income on housing expenses. Renters, with a dramatically lower median household income of just over \$61,489, pay on average 23% of their income on housing. This means that a typical renter in Somers will pay a relatively higher cost to live in Town than will a home owner. Overall median household income in Somers was \$105,450 as of the 2022 American Community Survey, compared to \$90,213 statewide.

### Housing costs as percent of income

Housing costs as percent of income Median income



Source: 2018 American Community Survey via Partnership for Strong Communities



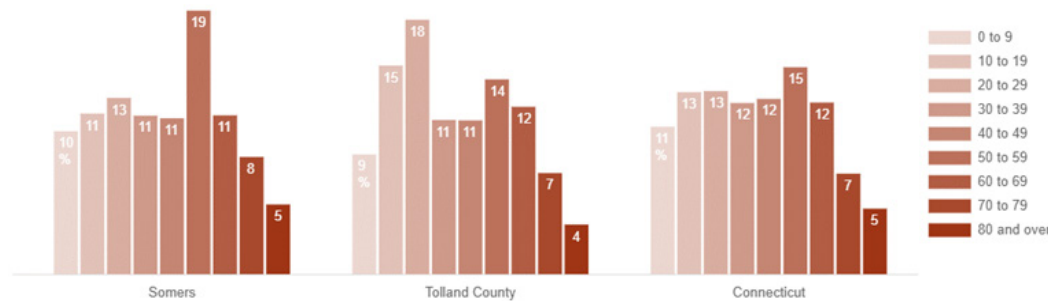
As seen in the discrepancy between owner and renter incomes, it is clear that rental units, while providing some opportunity for lower-income residents to live in Somers, are still not quite inexpensive enough to avoid a rental cost burden. Each year, the National Low Income Housing Coalition (NLIHC) calculates the hourly wage that would be required in order to afford a two-bedroom rental unit without slipping into a cost-burdened scenario. Despite Somers' relatively small stock of rental housing, the "housing wage" in town is lower than the overall state average. According to the 2022 NLIHC calculations, Somers' "housing wage" is \$25.04/hour, a bit below Connecticut's housing wage of \$27.80/hour but still well above the State's minimum wage of \$15.69/hour (as of 2024). As noted in a 2022 analysis of major employment sectors in Somers include from sectors including Retail Trade, Agriculture/Crop Production, and Educational Services. Each of these sectors provide average salaries below Somers' "housing wage," meaning many people who are able to find jobs in Somers would potentially struggle to find housing suitable to their ability to pay.



## Current and Projected Population

### Current Population

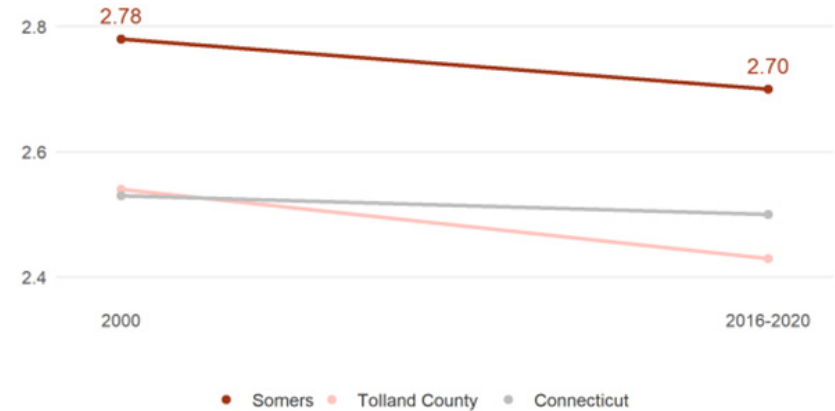
While analysis of population and demographics are only snapshots in time, it is and has been the case that Somers residents are older and less culturally and economically diverse than Connecticut, but similar to Tolland County's profile generally. The median age in Somers of 44 years old is older than Connecticut's median of 39 years and significantly above Tolland County's number of 36 years old. Tolland County, of course, is home to the University of Connecticut, which has the general effect of lowering the median age. The older and more well-established households in Somers help to explain the higher relative incomes and percentages of home ownership.



Percentage of Population by Age Cohort. Source: American Community Survey 2020, via Partnership for Strong Communities

The largest population cohorts in Somers were in the 50-59-year-old range, with 19% of total population, and the 20-29 year old range, with 13%. Overall, 43% of the total population of Somers was over 50 years old.

The average household size in Somers has declined from 2.78 in 2000 to 2.7 in 2020



For several decades, the household size in Somers has been larger than household sizes in Tolland County and the State of Connecticut as a whole. The household size in Tolland County and Connecticut was close to 2.5 persons/household as of the 2000 census, with Somers coming in at nearly 2.8 persons/household. Since 2000, however, household sizes have declined in Somers and Tolland County measurably, while the State of Connecticut saw a slight uptick in household size. These snapshots and trends are important considerations when projecting and planning for housing needs and affordability into the future. Even relatively slow growth in total population may generate higher demand for housing units because more people are living alone, though Somers has generally fewer residents living alone. Somers also had slightly more households with a resident over 60 and with



a resident under 18 than Connecticut generally. The overall reduction in household size and above average median age is an indicator that the Town has a low “replacement” rate which is a matter for concern when considering the Town’s overall financial sustainability long-term.

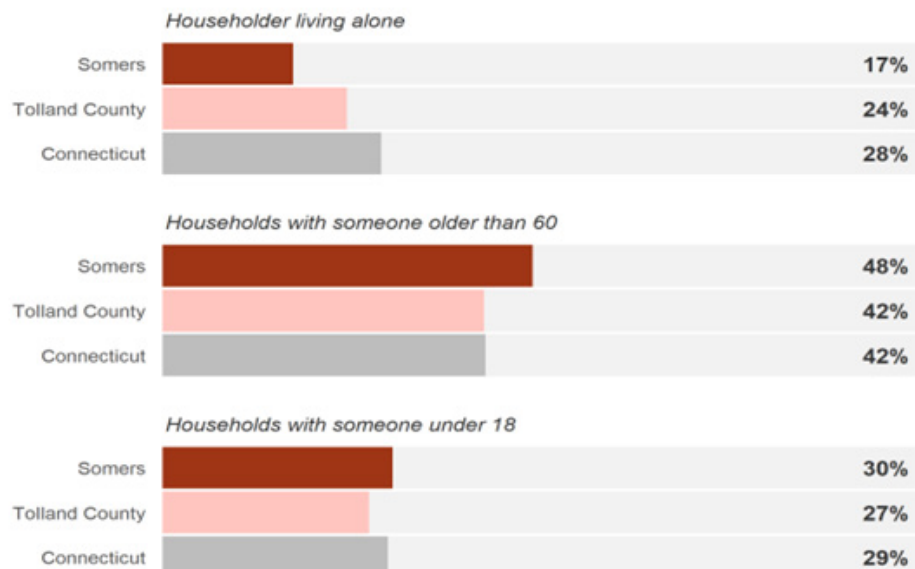
It is important to note that the presence of Connecticut Department of Corrections facilities in Somers have the effect of skewing the population and demographic profile somewhat. The United States Census Bureau, Connecticut Department of Public Health, and other entities tracking population do not make distinctions between the free and incarcerated populations of Somers. Accordingly, while total population data reflects Somers’ total population in the range of 11,000, the non-incarcerated residential population in town is closer to 9,000. The population of the prisons has been relatively stable, but does tend to artificially increase the 20-55 age demographics. Overall trends described below are independent of prison populations and address primarily household demographics.

One additional layer of analysis in this area is the perceived increase in multi-generational households, where adult children may remain living in the same household as parents and/or grandparents. This circumstance could reflect either an extension of traditional extended family structures or the reflection of a housing market that does not provide sufficient options for young adult renters or buyers, or for senior/retirement homes. As of the 2021 American Community Survey, over 1000 residents between the ages of 18-34 in Somers were living in the home of their parents, which represents nearly 2/3 of that population cohort in Somers.

### Projected Population

Looking to the projectable future based on these trends, the Connecticut State Data Center predicts that Somers’ population, which had grown significantly since 1960, is likely to decline gradually over the next twenty years or settle in near its 2010 peak, which had declined in the 2020 Census. If this data is accurate, Somers may be at or just beyond its peak population of approximately 11,600, which is not uncharacteristic for the Region.

**Household types as a percent of total**

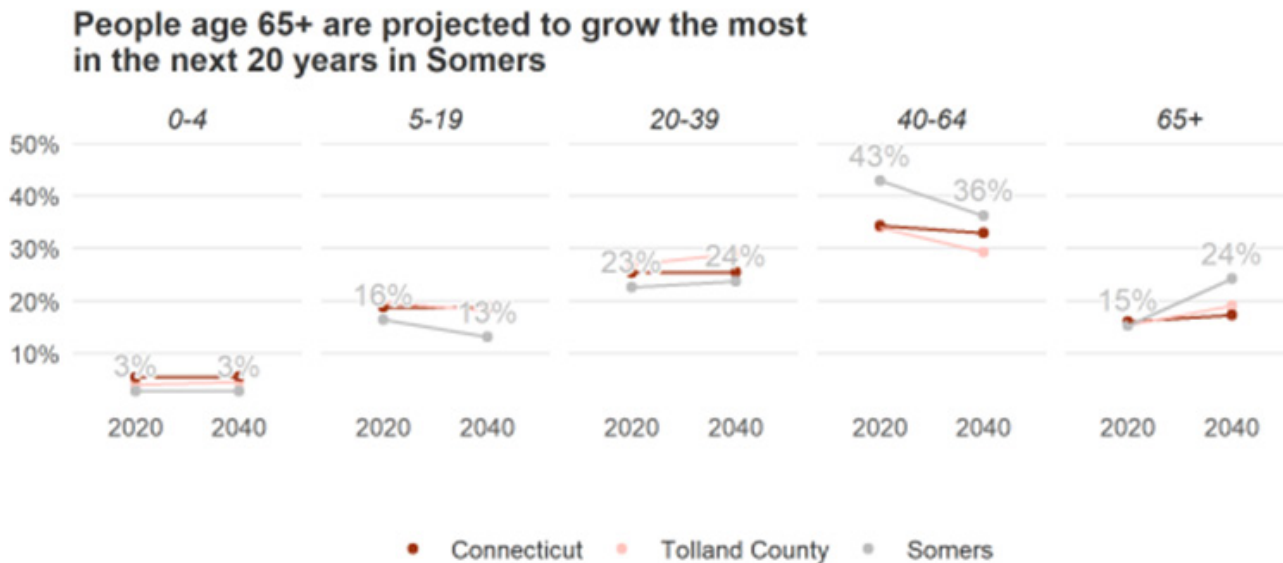


**Projected Population Change By Age Group in Somers**

|                  | 2015         | 2020         | 2025         | 2030         | 2035         | 2040         | % Change, 2020-2040 |
|------------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------------|
| <b>Under 5</b>   | 330          | 325          | 323          | 312          | 318          | 305          | -6.2%               |
| <b>Age 5-14</b>  | 1287         | 1194         | 1071         | 987          | 957          | 950          | -20.4%              |
| <b>Age 15-19</b> | 723          | 725          | 700          | 624          | 552          | 534          | -26.3%              |
| <b>Age 20-34</b> | 1958         | 1902         | 1906         | 2078         | 1990         | 1981         | 4.2%                |
| <b>Age 35-54</b> | 4027         | 3823         | 3606         | 3331         | 3271         | 3262         | -14.7%              |
| <b>Age 55-64</b> | 1676         | 1947         | 1975         | 1808         | 1657         | 1555         | -20.1%              |
| <b>Age 65+</b>   | 1664         | 1796         | 2071         | 2403         | 2643         | 2744         | 52.8%               |
| <b>Total</b>     | <b>11665</b> | <b>11712</b> | <b>11654</b> | <b>11543</b> | <b>11388</b> | <b>11330</b> | -3.3%               |

Breaking down this same projection into age cohorts, the State Data Center anticipates that nearly all age groups will be stable or will decline in overall numbers in Somers, with the exception of senior citizens aged 65 and over and young adults (20-34). The older group is anticipated to grow substantially from its 2015 number of 1,664 to a peak of nearly 2,750 in the year 2040. In contrast, the high school-age population of 723 in 2015 is projected to decline to under 550, and elementary-school children (5-19) is projected to shrink from around 1,300 to 950 in the next fifteen years. Non-senior adults (35-64) are also projected to decline substantially as well. These changes are not very dramatic in raw numbers, but could certainly affect issues such as school and senior facility planning in addition to housing considerations. Somers is certainly not unique in these population projections, as much of suburban Connecticut seems poised to grow older, see an out-migration of younger cohorts, and see overall populations contract.

Based on these projections, demand for single-family housing suitable for young and growing families in Somers is likely to decline while the demand for housing suitable for an aging population will likely increase. The demand for an expansion of senior housing facilities is likely to escalate and waiting lists may grow longer throughout the region. The effect that the overall population decline in raw numbers may have on housing demand could be partially mitigated by shrinking household sizes. As an aging cohort seeks to divest themselves of larger homes on larger lots, more housing may become available for growing families. In addition, aging residents seeking to remain in town may create increased demand for smaller homes on smaller lots, apartments, or condominium units, where maintenance demands and costs are typically lower.



Source: Connecticut Data Center





### **Infrastructure and Other Trends**

While projections about the specific magnitude of population change over the next fifteen years may fluctuate, it seemed unlikely, at the beginning of 2020, that Somers was headed toward a major real estate boom. One year later, competing trends tell different stories about potential futures for communities like Somers. Before the COVID-19 pandemic of 2020, Connecticut was seeing a significant, state-wide exodus of two large population groups: so-called “Baby Boomers” born between 1945-1965, and “Millennials,” born between 1983-2000. Both of these groups were moving out of Connecticut’s rural and suburban communities, seeking more densely populated, vibrant, walkable places to live.

The pandemic may have slowed this long-cycle tendency, just a bit. As COVID-19 spread more quickly in larger, urban areas, real estate in lower-density areas in southern New England saw dramatic increases in demand. According to The Warren Group, which publishes *The Connecticut Record*, median home prices increased by over 17% in 2020 from 2019, a jump of over forty thousand dollars. This continued as more and more workers and students found themselves working or learning from home, opening up the potential for housing locations that did not need to be close to work or school. Despite the pending vaccination and anticipated return of relative normalcy, communities that are well-positioned to support both the small-town charm and the technological infrastructure for remote working and learning could benefit as they compete to retain those residents long term. Somers has a small public sewer service area in Somersville, which provides an important but limited opportunity for increased housing density. Beyond the immediate Somersville village area, and with only limited public water service areas, Somers is likely to remain a quiet, low-density community. Ensuring wide access to high-speed data, however, is an important infrastructure component that could strongly affect the Town’s attractiveness as a work-from-home haven and improve access to broadband resources.

## How Do Somers' Current Policies Affect Affordable Housing?

While the current Plan of Conservation & Development (PoCD) was adopted in 2015, the last meaningful public outreach and engagement regarding community opinion and policy was undertaken more than 20 years ago, in 2003. The results of this survey identified conservation topics such as open space and natural resource protection as the most important goals for the Town. This priority was followed by several development priorities including business development and village enhancement. The topic of housing needs was listed as the fifth or sixth highest priority for Somers looking ahead, and was considered a “tertiary” issue.



A separate Community Needs survey was conducted in 2013 that included a few housing questions. Over 1400 responses were received on a small variety of questions. Some of the key housing findings from that survey included:

- Over 80% of respondents saw themselves still living in Somers in the next 10-15 years;
- While 77% of respondents saw themselves remaining in their current, owner-occupied home, an additional 17% saw themselves moving to either a smaller, owner-occupied home or a 55+ active adult development;
- Most respondents (62%) supported traditional single-family housing development, while over 80% opposed smaller-lot residential development with larger open space set-aside;
- Only 16% of respondents supported the development of affordable housing, and 23% supported the development of 55+ active adult housing.

Broadly speaking, the community surveys undertaken reflected a strong preference for the status quo and relatively slow, conservative development patterns that emphasized home ownership and long housing tenure. There was an acknowledgement of a changing demographic profile that may speak to the need for more housing options for seniors and those looking to downsize, but not a great deal of public support for broadly expanded housing opportunities.





Within the housing topic, elderly and “active adults” of 55+ years of age were by far the most common choice for identifying housing priorities. Those two categories were followed by support for moderate-income housing and housing for first-time homebuyers. There was significant support for both “conservation” housing development of subdivisions that protected larger portions of open space as well as the development of a wider variety of housing. Most respondents did not support any significant changes to residential development policies. The conclusions of the 2015 PoCD included the component of “Address changing housing needs” as part of one of the three key themes of “Addressing Community Needs.” The Plan noted the recent (at the time) development of Woodcrest as a community housing resource. The specific policies and action items included consideration of the aging population, expanding housing options for a diversity of incomes, and senior housing needs. The future land use map does not anticipate or envision any new multi-family housing, referencing only the existence of current units.

With the above in mind, The Town of Somers has determined that a concise evaluation of the current policy and regulatory environment is important to help inform any actions moving forward. While the PoCD and Zoning Regulations have wide applicability, the evaluation of these regulatory documents within the context of this Affordable Housing Plan is much more specific. The purpose of this section is to evaluate the overall regulatory environment in Somers to get a sense of how, if at all, the Town’s policies currently facilitate and/or encourage the development of Affordable Housing. What follows is a table that summarizes the current policy, how the policy relates to housing development, any active proposals for policy change, and some recommendations for additional changes.

### Plan of Conservation & Development

Adopted in 2015, the PoCD outlines specific goals and action steps related to the Town's housing stock. Including these points within the PoCD is important. It serves to further demonstrate to business owners, developers, residents, and property owners the Town's vision for its residential future. The commentary is provided by Tyche Planning & Policy Group, a municipal planning firm with expertise in affordable housing and zoning.

| TOPIC   | RELEVANCE   | COMMENT   |
|---|---|---|
| <i>POLICY: Recognize the need for housing options for an aging population (P. 46)</i>           | Demographic trends in Somers indicate that there will be an increasing need for senior housing options, including single-level, ADA-accessible, and assisted living facilities  | Simply "recognizing the need" does very little in terms of establishing policy or supporting specific actions for the Town. Some thought should be given to implementation.   |
| <i>POLICY: Recognize the need for housing options for a diversity of incomes (P. 46)</i>        | This is the most direct statement in the PoCD affirming that affordable housing should be a community priority, even though it does not use the word "affordable."  | Again, simply "recognizing the need" does very little in terms of establishing policy or recommended practice. More specifics should be provided about the types of housing and an explicit identification that "diversity of incomes" refers to lower and moderate income, rather than wealthy and very wealthy. |
| <i>POLICY: Monitor the availability of adequate housing options for seniors (P. 46)</i>         | Similar to the first policy, this statement identifies the senior population specifically for its current and projected needs.  | Monitoring the housing availability only collects information; it does not recommend action to direct a response to information gathered. The scale of the discovered demand should help drive a response.  |
| <i>INITIAL ACTION ITEM: Consider clearly allowing accessory apartments in residential zones</i> | Allowing secondary units in single-family areas can effectively double residential densities in a low-impact way and generate significant housing opportunity.  | The Zoning Regulations have been amended to allow for accessory apartments, though there are still restrictions about minimum size, attachment to the principal structure, bedroom limits, and owner occupancy.   |
| <i>INITIAL ACTION ITEM: Explore ways to diversify Somers' housing portfolio</i>                 | Broadly stated and broadly speaking, diversifying Somers' housing portfolio is a worthy goal. A community so dependent on traditional, owner-occupied single-family detached housing will inevitably fail to meet more diverse needs of its current and future residents. | When the action is simply "exploring ways," there is no clear impetus for delivery upon a goal or taking the next steps once methods to diversify housing are identified. A more specific action plan is needed.  |

In the case of each of these policies and initial actions from the Plan of Conservation & Development, there is an absence of implementation tracking. It is not clear from the statements precisely whose re-sponsibility each policy is for adoption and action, nor how progress or completion would be tracked. More detail in the upcoming update would be useful.



## Zoning Regulations

The Town of Somers has a current set of Zoning Regulations in effect, which have guided development in Somers for decades and have been revised periodically. These Regulations have been most recently updated in 2021, and are the purview of the Somers Zoning Commission, which is independent of the Planning Commission that prepares and adopts the Plan of Conservation & Development. The following regulatory provisions have been assessed for their effect of encouraging or discouraging certain elements of residential development. The commentary is provided by Tyche Planning & Policy Group, a municipal planning firm with expertise in affordable housing and zoning.

| TOPIC                | RELEVANCE   | CURRENT REGULATION  | COMMENT  |
|----------------------|---|---|--|
| Residential Density  | Increased densities allow for more housing units on a given parcel of land, increasing opportunity and lowering costs.  | Section 3.4 establishes maximum densities for residential development in the A, A-1 and A-2 Residential Districts. Minimum lot areas for A and A-1 are 40,000 square feet, and A-2 allows 20,000 square foot lots with sewer connection.  | Residential densities could be increased by moving to a soil-based approach to allow higher unit counts on well-drained soils. With sufficient capacity, properties on sewer lines - particularly in the Somersville area - could be significantly more dense than 2 units/acre. |
| Accessory Apartments | Allowing secondary units in single-family areas can effectively double residential densities in a low-impact way and generate significant housing opportunity.                            | Section 6.4 provides for a single, attached, one-bedroom accessory apartment with a minimum 600 square feet, via zoning permit in A and A-1 zoning districts. No multiple-bedroom units or detached units are allowed.  | State statute eliminates minimum dwelling unit sizes, so apartments could be smaller than 600 square feet. Allowing more than one bedroom, detached units, and relaxing owner-occupancy requirements could encourage more unit development.                                      |
| Two-Family Dwellings | Allowing two-family dwellings alongside single-family in residential areas can effectively double residential densities in a low-impact way and generate significant housing opportunity. | Section 3.2 allows two-family buildings in A-1 and A-2 residential districts, with a minimum of 80,000 square feet of area and 300 feet of frontage. Section 4.3 allows two-families via Site Plan in Village Business Districts and via zoning permit in Business Districts. Two-families are also available in Detached Housing Development (DHD) and Age-Restricted Housing (ARH) special districts. | The requirement for lot size to be doubled for two-family can restrict development, particularly in well-established residential areas where additional density may be welcome and soils are suitable.   |

|   |  |   |  |
|---|--|---|--|
| Conversion of Single-Family to Multi-Family | Larger and historic single-family units could be updated to create multiple internal apartments, increasing opportunity. | Not included in the Zoning Regulations.   | With reduced household sizes and a significant inventory of larger and historic single-family structures, an allowance for multifamily conversion could be achieved with design oversight that retains residential character but expands housing opportunity.  |
| Multi-Family Development                    | Multi-family is traditionally the best pathway toward affordable housing by virtue of unit size and density.             | Only reference in the Zoning Regulations to multiple dwelling units or multifamily housing is the allowance of "Multiple dwelling units per building" in the Age-Restricted Housing (ARH) provisions of Section 6.5. ARH developments are allowed via Special Permit in the A-1 and A-2 Zoning Districts. Maximum density for ARH is four units per buildable acre. | Multi-family development is only possible in within an age-restricted development, removing the potential for young professionals, families, or other potential residents to access this housing type. Age-restricted housing has largely fallen out of favor in the development marketplace. Removing age restrictions and allowing densities to be dictated by soil capacity would expand housing options. |
| Inclusionary Zoning                         | Section 8-2i of the State Statutes allow towns to require affordable set-asides.   | Not included in the Regulations.  | For larger developments (10+ units, as an example), the Town could require a percentage set aside for income restrictions, or otherwise establish a housing trust fund to finance the establishment of affordable units.   |
| Incentive Housing                           | Section 8-13n of the State Statutes allow communities to create higher-density areas with 20% affordable stock           | Not included in the Regulations.  | As-of-right developments with a minimum 20% affordable units and increased densities (above baseline), along with design control, could be targeted at specific properties or areas of Town.   |
| Mixed-Use                                   | Allowing residential units to be added in commercial areas can increase opportunity and economic diversification.        | Section 4.3 allows for mixed-use buildings via Special Permit in the Village Business District, with commercial uses on the ground floor.   | More density guidance would be useful, as it is not clear that more than one residential dwelling unit would be allowed per building.  |

Specific recommendations for targeted changes to the regulations and the PoCD focused on implementation and tracking will be included in the recommendations section of this Plan.

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## What Should be Somers's Affordable Housing Goal?

The requirement of the State Statute governing Affordable Housing Plans is simply that each municipality must develop a plan to “increase the number of affordable housing developments” in that community. While this requirement lacks specificity, the Town of Somers will seek to meet that requirement in both qualitative and quantitative ways. For the five-year period 2024-2029, the Town of Somers will seek to increase the number of affordable housing developments in town as follows:

- 1) Establish a Standing Housing Committee
- 2) Allow for middle-density housing as-of-right in certain areas, and as large-home retrofit
- 3) Promote USDA and CHFA loan programs with Real Estate community
- 4) Take Advantage of State Enabling Statutes to Promote Housing Opportunity, particularly in larger and mixed-use developments
- 5) Allow higher-unit multifamily housing, with clear design standards, in core areas and along key transportation corridors



- 6) Consider development potential of surplus, unrestricted, municipally owned land, including partnering with mission-driven developers
- 7) Actively solicit and participate with developer efforts to seek Low Income Tax Credits for development projects

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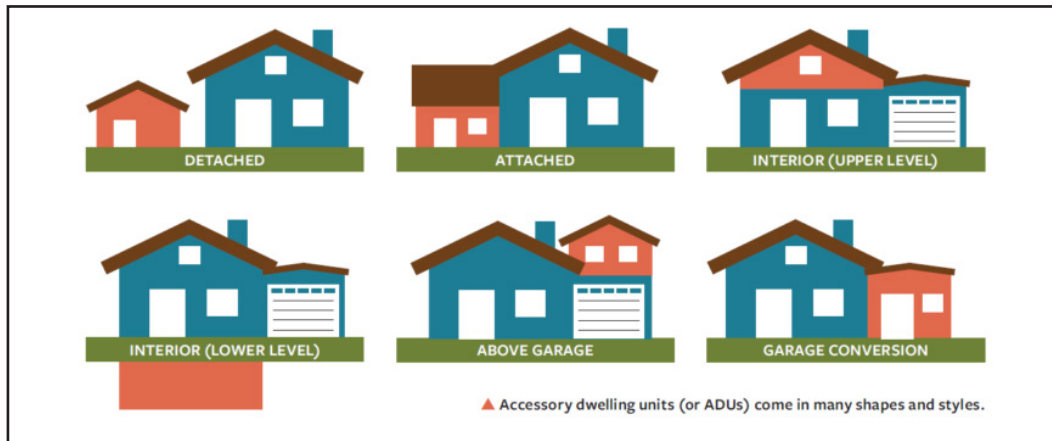
## What Steps Can Somers Take To Improve Housing Access?



1) **Establish a Standing Housing Committee:** Whenever a municipality identifies a priority topic or action, the most immediate question should be “whose job is it?” Simply making a goal or vision statement is virtually useless unless there is a plan for implementation and accountability for action. In a small community such as Somers, there is no pre-existing administrative infrastructure for addressing the multi-faceted topic of housing. It is neither the core function of the Board of Selectmen or Planning and Zoning Commissions, and Somers’ existing Housing Authority may lack the staffing for full mandate to take on a broader range of housing development and regulatory challenges.

To maximize the chances of success of delivering upon the mandate of CGS §8-30j and “increase the number of affordable housing developments” in Somers, a new, standing committee should be established. While the specific structure of this Committee (established via Ordinance vs. an Ad-Hoc group charged by the Selectmen) should be established to fit the context and needs of Somers, this Housing Committee could include representatives from the Board of Selectmen, Planning and Zoning Commissions, School Board, Senior Center, Human Services Department, Somers Housing Authority, local housing nonprofit groups, and individual members of the public who have interest in this topic. Ideally, budgetary funds should be set aside for some administrative support and to allow for public outreach and information. Finally, some entity at Town Hall should be designated as the “Housing Officer” so that there is a specific answer to the question “who in Somers do I talk to about housing?”





2) **Allow for middle-density housing as-of-right** in certain areas, and as large-home retrofits: Beyond single-family and some accessory housing units allowed as-of-right throughout Somers, the Town should consider more easily permitting a wider range of housing opportunities that would help with the Town's growth and equity without sacrificing the rural charm of Somers. Specifically, the Zoning Regulations could be modified to allow for smaller-scale multifamily housing options in certain locations and under certain circumstances. The current regulations are quite restrictive in terms of process and allowable densities, which would clearly discourage pursuit of these opportunities. In many cases, three- and four-family dwellings can be designed and placed on single-family lots in single-family neighborhoods in a way that is virtually indistinguishable from the surrounding homes. Design considerations that include placement of doors, traditional pitch of roofs and other architectural considerations, and location and screening of parking would provide for the visual assurance of context sensitivity. In addition, the Town recognizes that because of demographic

changes and shrinking household sizes, an increasing number of very large single-family homes – particularly in more historic areas of town – are becoming “too much house” for single owners or very small households. A careful procedure of allowing these larger existing homes to be converted, internally, to multiple dwelling units could help both protect and maintain these valuable structures, but also increase housing opportunity. Certainly in critical historic areas, specific architectural standards are put in place to ensure that any exterior changes to the property are appropriate, but it is evident that in many cases, there is an increasing mismatch of household sizes and housing unit size.





3) **Promote USDA and CHFA loan programs** with Real Estate community: The housing units that “count” toward the Department of Housing’s accounting of units toward the Affordable Housing Appeals Act includes not only income limited and deed restricted units, but also those homes that are financed by mortgage assistance through the Connecticut Housing Finance Authority (CHFA) or U.S. Department of Agriculture (USDA). These programs provide mortgage assistance in such a way that first-time and lower income homebuyers can afford to purchase properties that they would ordinarily not be able to acquire. Historically, nearly 20% of Somers’s units counted toward 8-30g fall under this category. Accordingly, the fluctuations in these CHFA/USDA-assisted units can dramatically impact the Town’s affordable housing availability, and focused efforts to boost awareness can pay dividends.

There is no formal program within the Town to encourage homebuyers and home-seekers to be aware of and take advantage of these resources. Discussions with area realtors has revealed that the awareness of these programs is not as widespread nor deeply understood as they ought to be. The programs can dramatically increase the population of potential buyers who would love to include certain homes in Somers in their search. Thus, with a relatively simple public education and outreach effort, targeted at the real estate community and using existing informational resources of USDA and CHFA, the Town could encourage the use of these programs and experience an increase in this type of affordable housing.



4) **Take Advantage of State Enabling Statutes to Promote Housing Opportunity**, particularly in larger and mixed-use developments. Over the last two decades, the Connecticut General Assembly has added tools to the local zoning toolbox in affordable housing. They are not mandates, but they are optional policies and approaches that local Zoning Commissions may adopt to encourage affordable housing development. Two of these statutes that Somers should consider are the Incentive Housing Program (CGS §8-13m-x) and Inclusionary Zoning (CGS §8-2i). The Incentive Housing Program, which is referenced in the 2016 Somers PoCD, is a zoning technique that identifies specific areas of town where higher-density housing may be built as-of-right with a minimum 20% affordable set-aside, but that grants the Town significant control over the design of the development. Inclusionary Zoning is a set-aside program somewhat analogous

to an open space requirement in Subdivision Regulations. Any development creating 10+ units of housing or one involving a mixed-use development, could be mandated to set aside at least 12% of those units as restricted affordable, as an example. There is also a provision that, in lieu of this set-aside, the developer could contribute to an Affordable Housing Fund that would allow the Town to develop these units elsewhere. Somers's Zoning Commission should actively discuss and strongly consider adoption of one or both techniques within the scope of this Plan.



5) **Allow higher-unit multifamily housing with clear design standards**, in core areas and along key transportation corridors: The vast majority of households and geography of Somers exist without access to public sewer and water infrastructure. The exception to this is the core of the Somersville village neighborhood, which does have a limited sewer service area, including the historic Somersville Mill site, offering a focused and targeted area for housing density. Further, the lack of a strong proximate job market and access to public transit lines can limit the market demand for larger housing developments in Somers. Despite these broad limitations, the Town has historically focused civic and commercial activity along Main Street (State Route 190) in both Somersville and Somers Center. These areas represent critical hubs of the community and encouraging its continued vibrancy through activity is a concept supported by the Plan of Conservation & Development. The current zoning regulations allow for some consideration of mixed-use developments for commercial areas that could add some dwelling units, but these regulations can be cumbersome and do not serve to actively encourage higher-density development or redevelopment in their current form.



Given a detailed analysis of these two core areas, parcels could be identified that are geographically suitable and of sufficient size such that a well-designed multifamily development could both enhance the activity in Somers and provide much needed housing choices. An exercise that identified these properties and expanded the multifamily and mixed-use eligibility areas, allowing those areas to be eligible for a multifamily development (via Special Exception) would lower the risk to developers and point to specific areas in Town where this sort of housing would be more welcome. To further promote equity, these regulation changes that allowed for multifamily development could also be compelled, through the Inclusionary Zoning statute of Section 8-2i, (as noted in the prior recommendation) to set aside a portion of the development as income restricted.



6) **Consider development potential of surplus, unrestricted, municipally owned land**, including partnering with mission-driven developers: Aside from infrastructure costs, the cost of land itself is one of the most significant driver of the cost of development, and thus of housing. If increasing the availability of affordable housing in Somers is a recognized Town priority, one of the ways it could assist with the implementation of this priority would be to reduce the cost of land. The Town of Somers owns numerous parcels of land and could acquire additional land through tax foreclosure when conditions warrant. Not all this land holds specific purpose for municipal uses (schools, town facilities), parks, recreation land, or open space. An inventory and analysis of town-controlled land could reveal that some of these properties hold development potential for housing.

If one or more of these properties can be identified as a potential development target, the Town could seek a private-sector partner to develop housing units for sale or rent. Because the Town could make the land available at very low or no cost, the developer can reduce overall project costs and thus reduce the housing costs of the future residents. Additionally, the Town's ownership of the property and project provides the opportunity to control important elements of scale and design so that it can ensure that the project is both accessible and appropriate to the community.



7) **Actively solicit and participate with developer efforts to seek Low Income Tax Credits for development projects:** The primary tool for affordable housing developers over the last decade has been the use of Low Income Housing Tax Credit (LIHTC) which are subject to rating and ranking criteria by CHFA (Connecticut Housing Finance Authority) and the State, and are available on a competitive basis. LIHTC essentially subsidizes affordable housing development (acquisition, construction, and rehabilitation) via tax credits for qualifying developers. LIHTC has been a significant source of support for the Somers Housing Authority in the past. Having the Town involved as an active partner, either by policy or by finances, significantly improves the attractiveness and competitiveness of a LIHTC proposal. If approved for LIHTC, the developer can then build affordable units, increasing Affordable Housing in Somers.

## Implementation: How Does Somers Move Ahead?

Note: Implementation items detailed below are meant to provide guidance and direction to the Town’s efforts, but are not intended to replace the specific priorities of the Housing Committee (when established) nor prevent action on opportunities that may arise during the period of this plan.

|     | ACTION ITEM  | LEAD ORGANIZATION  | PARTNER ENTITIES                                   | PRIORITY            |
|-----|--|--------------------|--|---------------------|
| 1.  | <i>Establish a Standing Housing Committee</i>  |                    |  |                     |
| 1.1 | <i>Pass a joint resolution establishing and charging a Housing Committee</i>   | Board of Selectmen | Planning Commission, Zoning Commission             | High – Year 1       |
| 1.2 | <i>Establish Goals and Work Plan for Housing Committee</i>   | Housing Committee  | Town Staff   | High – Year 1       |
| 2.  | <i>Allow for middle-density housing as-of-right in certain areas, and as large-home retrofits</i>  |                    |  |                     |
| 2.1 | <i>Develop regulations to allow for existing property retro-fit to allow for middle-density housing</i>  | Zoning Commission  | Housing Committee, Town Staff                      | Moderate – Year 2   |
| 2.2 | <i>Develop and incorporate Design Standards for multifamily developments</i>   | Zoning Commission  | Housing Committee, Town Staff                      | Moderate – Year 2-3 |
| 2.3 | <i>Explore the potential of moving to a soil-based zoning for development density</i>  | Zoning Commission  | Housing Committee, Town Staff                      | Moderate – Year 3-5 |
| 2.4 | <i>Undertake analysis of Zoning Regulations and Zoning Map to determine if there are areas of town better suited to middle-density housing</i> | Housing Committee  | Zoning Commission, Planning Commission, Town Staff | Moderate – Year 2   |

|  |   |                    |  |                           |
|--|---|--------------------|--|---------------------------|
| 3. <i>Promote USDA and CHFA loan programs with Real Estate community</i>   |   |                    |  |                           |
| 3.1  | <i>Develop and promote informational resources among real estate and home mortgage professionals</i>                                      | Housing Committee  | USDA and CHFA staff                                | High – Year 1 and Ongoing |
| 4. <i>Take Advantage of State Enabling Statutes to Promote Housing Opportunity</i>   |   |                    |  |                           |
| 4.1  | <i>Investigate Statutory principles, other municipal examples, and convene discussion about Inclusionary Zoning and Incentive Housing</i> | Housing Committee  | Zoning Commission, Planning Commission, Town Staff | Moderate – Year 2-3       |
| 4.2  | <i>Develop and Adopt Regulations for Inclusionary Zoning and/or Incentive Housing Zones</i>   | Zoning Commission  | Housing Committee, Town Staff                      | Moderate – Year 2-3       |
| 5. <i>Allow higher-unit multifamily housing, with clear design standards, in core areas and along key transportation corridors</i>             |   |                    |  |                           |
| 5.1  | <i>Identify targeted areas to modify Zoning Regulations to provide allowance for multifamily development</i>                              | Zoning Commission  | Housing Committee, Town Staff                      | High – Years 1-2          |
| 5.2  | <i>Develop Zoning Regulations to allow and manage multifamily housing development in targeted areas</i>                                   | Zoning Commission  | Housing Committee, Town Staff                      | Moderate – Year 3         |
| 6. <i>Consider development potential of surplus, unrestricted, municipally owned land, including partnering with mission-driven developers</i> |   |                    |  |                           |
| 6.1  | <i>Undertake an investigation about the conservation priorities and development potential of non-restricted municipal lands</i>           | Board of Selectmen | Housing Committee, Planning Committee, Town Staff  | Moderate – Year 2         |
| 6.2  | <i>Identify 1-2 high-potential town land holdings for redevelopment and solicit public-private development partnership</i>                | Housing Committee  | Board of Selectmen, Town Staff                     | Moderate – Years 3-4      |

|  |  |                   |                    |                  |
|--|--|-------------------|--------------------|------------------|
| <i>7. Actively solicit and participate with developer efforts to seek Low Income Tax Cred-its for development projects</i> |  |                   |                    |                  |
| <i>7.1</i>   | <i>Solicit potential developers and convene partnership conversations and establish common goals</i> | Housing Committee | Board of Selectmen | High – Years 1-2 |



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