



Town of Coventry

Housing Affordability Plan

Planning and Zoning Commission

Adopted July 25, 2022

Completed in Partnership with

Town of Coventry Planning and Zoning Commission

Coventry Housing Affordability Sub-Committee

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Community Values Statement

The Town of Coventry is a Town with a rich historic past that possesses significant natural and cultural resources, farmland, open space, and recreational water resources.

Coventry embraces a diverse and inclusive housing stock that provides affordable homeownership opportunities, quality rental options, and housing choices for all household types, income levels, and life stages. It is Coventry's intention to support housing diversity that will allow young people to live in the community where they grew up, enable seniors to remain within the community where they have resided, and provides housing opportunities that strengthen Coventry's economic base as well as that of the region. Coventry is fortunate to have begun cultivating a well-balanced housing stock, but a proactive approach to the satisfaction of all current and future residents is necessary for a sustainable future.

The community must work together to preserve and improve the housing stock to meet its present and future needs. Continued efforts to increase housing affordability will ensure that existing residents can continue to live in the community as they move through different life stages and lifestyles. An inclusive housing stock that provides a range of housing options to current and future residents will allow a diversity of households to benefit from Coventry's many assets. Future housing development should continue to align with the unique characteristics of each zoning district and in accordance with the Plan of Conservation and Development.

Coventry prides itself on its excellent quality of life for all residents, responsive town services, and broad access to open space, recreational, and cultural opportunities. These assets, combined with a diverse and accessible housing stock that meets all of the resident's needs, will continue to support our community vitality.

Introduction

The Town of Coventry has developed this Affordable Housing Plan, which identifies strategies to grow the number of affordable housing units over the next five years in a manner that aligns with community values. This plan is intended to satisfy the statutory requirements under CGS Section 8-30j. Affordable Housing Plans must be updated every five years per state statute.

What is Affordable Housing?

In CGS Section 8-30g, 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 2021, a family of four making less than \$79,900 per year or an individual making less than \$55,950 per year could qualify for affordable housing in Coventry. Income limits are updated on an annual basis by the U.S. Department of Housing and Urban Development (HUD). According to data from the HUD, about 26% of Coventry households make less than 80% of Area Median Income and may be eligible for affordable housing programs.

Affordable housing, as the State defines it, typically only includes protected units that are reserved for low-income households through deed restrictions or through governmental assistance programs such as housing vouchers or subsidized mortgages. According to 2021 data published by the Connecticut Department of Economic and Community Development (DECD), 247 or 4.7% of Coventry's total housing units were protected affordable units. Coventry also has naturally occurring affordable housing (NOAH) units. While these units may be affordable to low-income households today, they may not be affordable in the future if rents or home sale prices increase.

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

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 displaced 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 businesses by providing housing choices for entry level workers, medical residents, and lower wage workers at major employers.

Past Planning Efforts

Senior Housing Alternatives Study Committee (SHASC)

In October 2021, SHASC and the Coventry Land Use Department completed and released a report that focused on the specific needs of senior citizens relative to housing affordability. The Report provides a comprehensive analysis on the matter and includes an overview of the topic, market trends, consideration of local senior housing needs based upon a community survey, project considerations, and a series of recommendations for the town to follow. This Report will help to inform the development of the Housing Affordability Plan.

Plan of Conservation and Development (POCD)

In June 2020, the Coventry Planning and Zoning Commission adopted a revised Plan of Conservation and Development (effective: July 2020). The Plan was prepared by a subcommittee of the Commission and Land Use Staff. The subcommittee and Staff performed a careful analysis of housing issues in the community. This included: demographic data, housing market trends, community preferences derived from public forums and a community survey to develop a series of policies and recommendations that are to be administered by various community stakeholders. The Plan serves as the backbone for municipal decision making and clearly supports the development of affordable housing units in Coventry as well as other initiatives to assist in diversifying the housing choices available to Coventry's citizens.

Incentive Housing Zone (IHZ)

In 2011, Coventry received a grant from the State of CT Department of Housing to conduct a housing needs assessment, market study – housing plan, analysis of potential sites to support higher density housing in order to create Zoning Regulations and associated Design Guidelines for an IHZ. The analysis was very helpful for the Town to understand the need for affordable housing units that could be incorporated into Coventry's housing stock. It also provided a useful template of potential Zoning mechanisms to support this type of housing. The Regulations and Guidelines were not ultimately adopted by the Planning and Zoning Commission at that time, due to concerns that the State required housing densities were too high and they were not appropriate for the community. However, the draft Design Guidelines provide clear and effective guidance on

A public workshop was held on March 31, 2022, which presented the housing needs assessment, community survey results, case studies and potential strategies. Participants were asked to provide input on potential strategies for their community. Participants showed support for a range of strategies through live polling exercises and a question and answer session.

Introduction to Coventry

Coventry is a rural town of 12,235 residents located in Tolland County.

As of the 2019 American Community Survey, Coventry has 5,273 households with a median household income of \$93,619. Coventry is known for Coventry Lake and as the birthplace of Nathan Hale. The Town is also in close proximity to the UConn Storrs campus.

The existing land use pattern of Coventry essentially reflects the Town's rural character. Most of the Town's 24,505 acres is still undeveloped as shown in the data below. The majority of undeveloped land is forest followed by farms, open space and public/private clubs.

Although forests and farmlands still dominate the land area of Coventry, there are small, but substantially developed areas throughout the Town. This is most evident in the area around Lake Wangumbaug, including Coventry Village along Main Street. The Village is Coventry's traditional "downtown." It is home to many of the Town's retail businesses, as well as some public and other institutions.

Approximately one-quarter of the Town's population lives around Lake Wangumbaug and a smaller community at Pine Lake Shores on Eagleville Lake. Most homeowners in this area are members of associations that own and maintain some of the roads, beaches, and other community facilities. Homes in the area were typically built as seasonal vacation cottages, but were subsequently converted to year-round dwellings. The density of development is relatively high, with many houses on lots of 5,000 square feet or less.

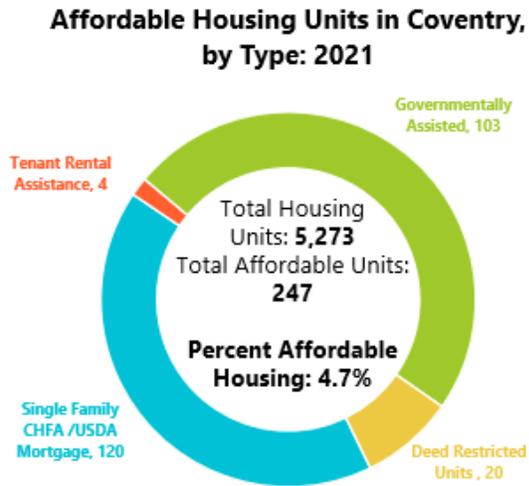
There is a smaller concentration of commercial and institutional uses in northern Coventry, around the intersection of Main Street (Route 31S) and the Boston Turnpike (Route 44). The area contains several small shopping centers, free-standing commercial buildings, a school, a church, and a fire station. Smaller clusters of commercial uses are located at the intersection of Daly Road and Main Street; along the Boston Turnpike near the Bolton town line and near the intersection of Boston Turnpike, Bread & Milk Street (Route 31) and Swamp Road, the latter two of which have near term plan for growth.

Residential development, aside from the Lake area, is generally distributed throughout the Town. There are many newer residential subdivisions spread throughout the Town, reflecting recent growth, and respecting the open space subdivision regulations.

Affordable Housing in Coventry

Protected Units

As of 2021, 247, or 4.7% of Coventry's total housing units are protected affordable units. This includes 103 governmentally assisted units, 4 units receiving tenant rental assistance, 120 USDA or CHFA mortgages, and 20 deed restricted units.



Source: DECD Affordable Housing Appeals List, 2021

Since 2002, Coventry has lost a number of affordable housing units. Coventry had over 6.8% of their housing stock as protected affordable housing units in 2002. Due to the increase in the overall number of market-rate units and a loss of protected affordable units, the overall percentage has decreased in the past 20 years. The different types of affordable housing in Coventry today are described in the sections below.

Coventry Housing Authority

The Coventry Housing Authority provides decent, safe, and sanitary low-income housing for seniors and the disabled. The Housing Authority currently administers a total of 80 apartments on its 20-acre site at 1630 Main Street. Of these 80 apartments, 40 are Project Based Section 8 HUD funded (Orchard Hill Estates I) and 40 are State Elderly (Orchard Hill Estates II). Each facility has 4 accessible units.



Housing Vouchers

Since the Town has project-based Section 8 housing through the Housing Authority, the only Section 8 vouchers in the Town are currently provided by the Mansfield Housing Authority. Due to the low number of vouchers in Town, the Mansfield Housing Authority has taken on the task of processing them.

Connecticut Housing Finance Authority Programs

The Connecticut Housing Financing Authority (CHFA) is a self-funded, quasi-public organization. Its mission is to alleviate the shortage of housing for low- to moderate-income families and persons in the state and, when appropriate, to promote or maintain the economic development of the state through employer-assisted housing efforts. Mortgages through CHFA are available for first time homebuyers purchasing homes that are within the CHFA Sales Price Limits who have a gross income that is within the Income Limits. Over the last 5 years, CHFA mortgages were used by 47 households to purchase homes in Coventry.

Naturally Occurring Affordable Housing

Naturally occurring housing on the open market may be affordable to low-income households. It is sometimes referred to as Naturally Occurring Affordable Housing (NOAH). This housing has no deed restriction or subsidy, but still costs a low-income household no more than 30% of their income. However, low-income households must compete with other more affluent households to occupy these units. As prices rise, the affordability of these units may disappear.

Most of the Town's existing supply of NOAHs are found around the Coventry Lake area. Typically, residences in this area have maintained a price range between \$170,000 and \$200,000 (there has been a significant price increase during recent times associated with the pandemic).

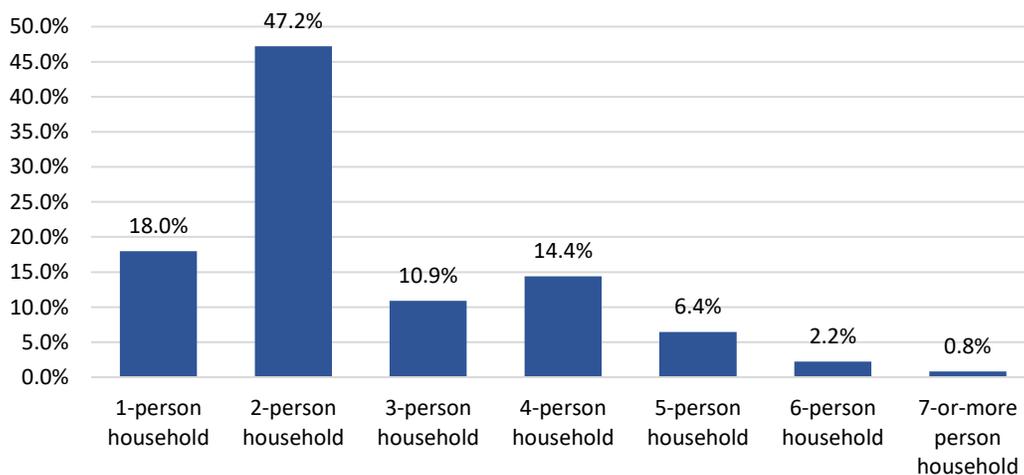
Housing Needs Assessment

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

- Coventry's population increased rapidly since the 1960s to 2010 reaching a high of 12,435.
- After 2010, the Town's population saw a slight decline for the first time to 12,235 in 2020.
- The Connecticut Data Center projects that by 2040, Coventry's population will continue to decline to 10,605 residents.
- When looking at age distribution, Coventry has seen an increase in school-age children as well as in adults ages 35 to 54, indicating that the number of families is increasing.
- There have been decreases in the number of older adults (age 55 and up), but the overall share of senior residents has still been growing over time, reaching 20.3% in 2019.
- The median age in 2019 was 43.1.
- Coventry has seen a shift towards smaller households. Currently, the average household size in Coventry is 2.6.
- 62% of all households are married-couple families.
- In 2019, 65.2% of Coventry households are made up of one or two people.

Coventry Household Size Distribution

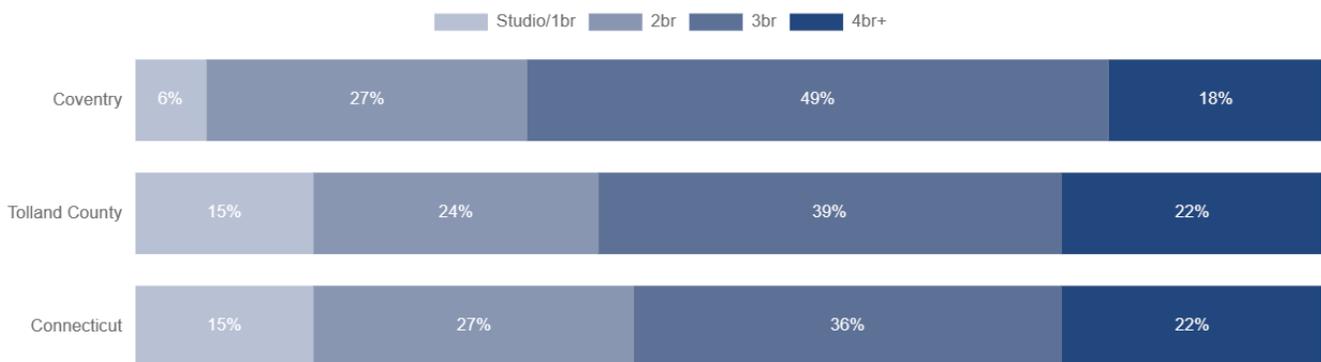


Source: 2019 ACS 5-Year Estimates, Table B11016

Housing Stock

- Only 10% of occupied units in Coventry are renter-occupied compared to 26% in Tolland County.
- 92% of Coventry’s dwelling units are single-family detached which is a much higher percentage than that of Tolland County (69%) and the State of Connecticut (59%).
- All types of multi-family dwellings make up 7% of the total housing stock with the most common type being 5-to-9-unit apartment buildings
- 1% of residents live in mobile homes
- The number of studio and one-bedroom units in Coventry is lower than County and State averages.
- The number of 3-bedroom units is substantially larger than the County and State averages and represents 49% of all units in Coventry.
- Home values in Coventry show some “naturally” affordability but may still exceed affordability levels for lower income residents. Nearly 68% of homes are valued under \$299,999 with 33.4% under \$199,999.
- The median sale price for single-family homes has been increasing steadily since 2017 and is now an all-time high of \$260,000.
- Rents in Coventry are also more naturally affordable. Rent prices under \$2,000 per month account for 97% of rental units and 32% are less than \$999.

Distribution of Housing Units, by Number of Bedrooms



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

Town of Coventry Median Home Sale Price: 2001 to 2021



Housing Need

How Many Coventry Families Need Affordable Housing?



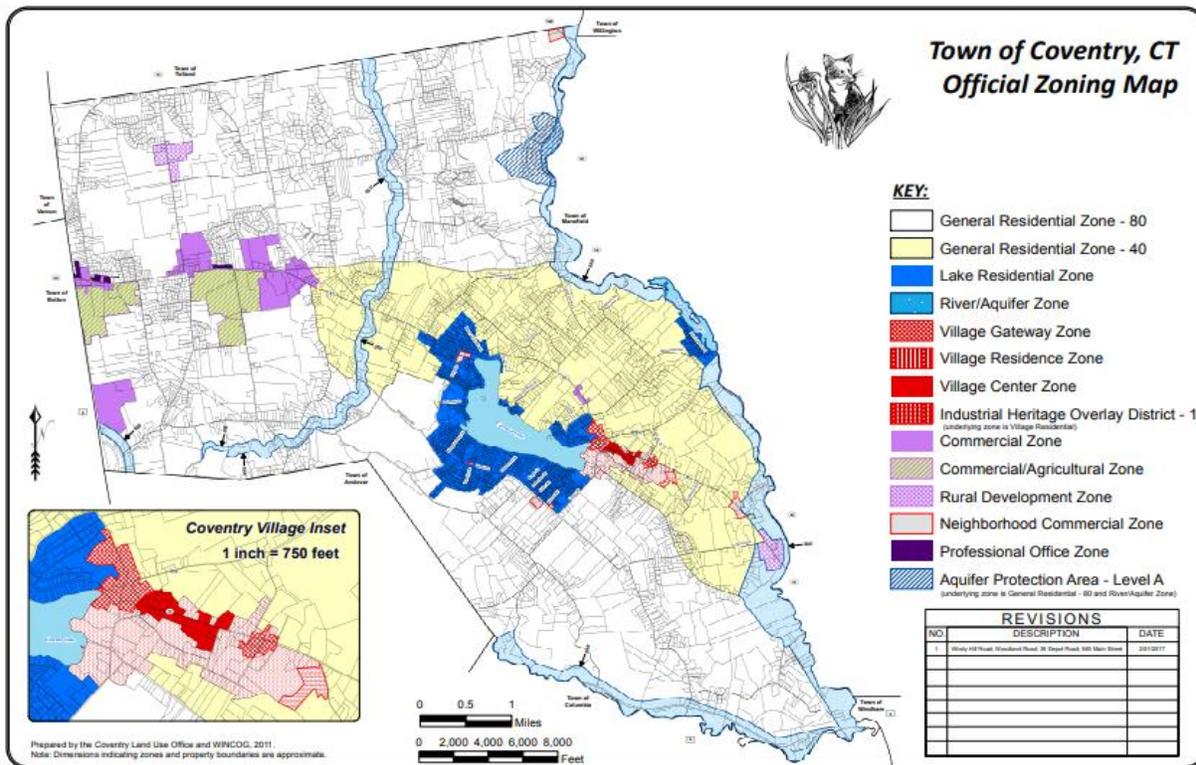
Source: U.S. Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Survey (CHAS): 2014-2018

- There are **1,185** households in Coventry (**25%** of total) who meet the definition of low income (earning less than 80% of Area Median Income).
- Cost burdened households spend greater than 30% of their income on housing and may have difficulty affording other necessities such as food, clothing, transportation, and medical care. Seniors and renters making less 80% of AMI are disproportionately cost burdened compared to the total population.
- A housing gap analysis was performed comparing the supply of “naturally occurring” affordable housing to local demand. The gap analysis indicated that Coventry would benefit from more owner and rental options for all low-income households but particularly for individuals living alone, seniors and young people.
- The Town’s smaller household sizes indicates that smaller sized multi-family housing units (1 or 2 bedrooms) could benefit this group.

Land Use & Zoning Assessment

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

- Coventry has several residential zoning districts that permit a variety of housing types.
- Zoning regulations include provisions for Open Space Subdivisions, Designed Apartments/Condominium Developments, and in-law and farm labor units
- New regulations are being developed for Accessory Dwelling Units (ADUs)

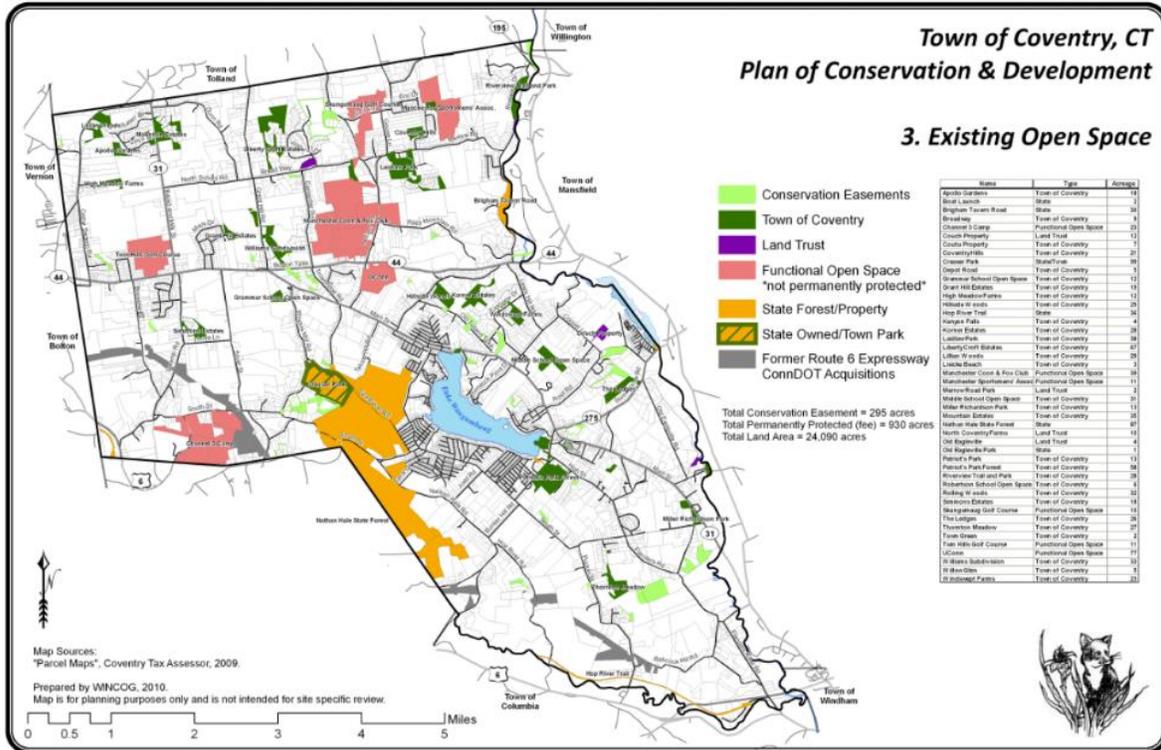


Source: Coventry Planning Department

Infrastructure Assessment + Natural Constraints

This section presents a summary of the key findings from the Infrastructure and Natural Constraints Review. For more details, please see *Appendix B*.

- Most of the Town’s 24,505 acres are still undeveloped.
- Not all the land in town can be used for development. Restrictions on development include:
 - Environmentally sensitive areas such as watercourses, wetlands, and their buffers,
 - Steep slopes, flood zones, lack of infrastructure,
 - Aquifer protection areas, public water supply areas, PA490 lands, and protected open space.

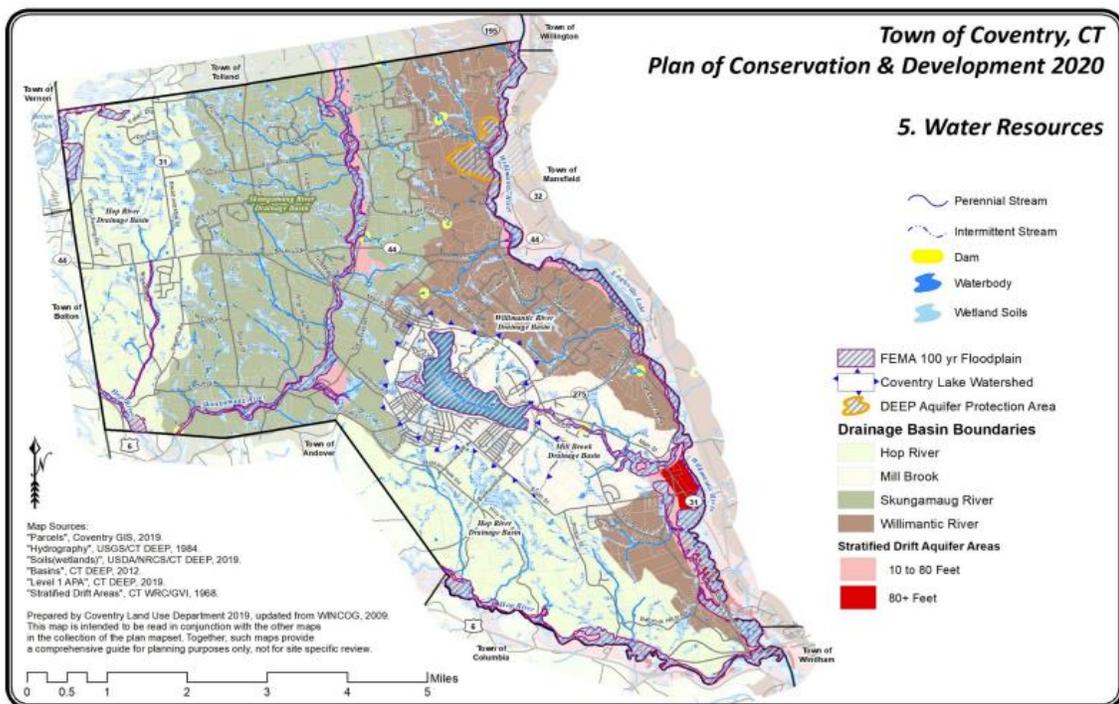


Source: Coventry POCD

- Most of Coventry’s residents rely on well water and septic. Septic requires well-draining soil and a minimum amount of land to be viable – limiting the number of homes the land can support.
- Localized water services cater to areas of denser development.

Town of Coventry Housing Affordability Plan

- There is a limited public sewer system within the Coventry Lake Basin. There are about 1,000 properties in the service area.
- Future sewer service areas anticipated in the facility plan include:
 - Upper Oak Grove
 - Cheney Lane
 - Hemlock Point
 - Waterfront Heights
 - Developed areas on the eastern side of Lake Wangumbaug



Source: Coventry POCD

Objectives, Strategies and Action Steps

1. Encourage and promote “Middle Housing” typologies, particularly cottage clusters

“Middle Housing” is a concept promoting a form of multi-family unit design that is compatible in scale and form with single-family homes. This type of housing is usually 1.5 to 0.5 stories in height and includes two-family units (duplexes), three-family units; fourplex units and cottage courts. These types of units are particularly beneficial near amenities and in walkable neighborhoods and areas.

Action Steps:

1.1 Coventry Town Staff in conjunction with the Planning and Zoning Commission should further study the middle housing concept and its various typologies. Areas to be targeted should be closest to amenities and Town center. The conversion of existing single-family houses where appropriate should also be considered as well as the provision of some middle housing typologies that could be developed by right in some districts.

1.2 At the completion of the study, the Planning and Zoning Commission should pursue any appropriate middle housing Zoning Regulation amendments.

1.3 The Planning and Zoning Commission should also consider whether middle housing units are to be naturally affordable and/or market-driven units or combined with other strategies to encourage deed-restricted affordable units.

2. Promote housing opportunities through a Housing Overlay Zone

Specific areas of the Town could be targeted for affordable housing through a Housing Overlay Zone (HOZ) or several different HOZs. The HOZs would offer potential developers flexibility in developing more housing through incentives such as: density bonuses, increased heights, lower parking requirements, and by-right or administrative project approvals. This would allow housing in locations that currently are not zoned for residential uses.

Action Steps:

2.1 Coventry Town Staff in coordination with the Planning and Zoning Commission should study Housing Overlay Zones in more detail which will include: identifying geographic area(s) best suited for HOZs; select percentage of affordable units required for projects to qualify for overlay zone incentives and at what rates; and develop a package of incentives which could be given to qualifying projects based on desired project elements.

2.2 Following identification of HOZs areas and other associated items in Action Step 2.1, the Planning and Zoning Commission will seek input from the community to determine best options to move forward.

2.3 At the completion of the HOZ study and community input, any recommended Zoning Regulation amendments should be considered by the Commission.

3. Consider strategies for Inclusionary Zoning regulations including a Housing Trust Fund

Inclusionary zoning policies are a wide range of strategies that provide for the inclusion of a share of affordable housing units within new market-rate developments. While there are many components of inclusionary zoning policies, municipalities have the ability to shape their policy to best meet their specific needs. A Housing Trust Fund is usually connected with inclusionary zoning regulations for a possible payment-in-lieu option

Action Steps:

3.1 Coventry Town Staff in conjunction with the Planning and Zoning Commission should further study Inclusionary Zoning and an associated Housing Trust Fund. Specific items to be studied included: determining if a voluntary or mandatory program is desired, determining if a specifically targeted area or town-wide policy is desired, evaluating percentage of affordable units and income levels to be established to match existing need in Town, determining types of incentives for a developer (density bonuses and/or other zoning relief) when including affordable housing, considering a payment-in-lieu option in conjunction with the establishment of a Housing Trust Fund, and determining the Town's capabilities in administering an Housing Trust Fund or whether another entity would administer the Fund.

3.2 At the completion of the Inclusionary Zoning study, any recommended Zoning Regulation amendments should be considered by the Commission.

4. Promote financial incentives to encourage development of affordable housing

In many municipalities, it can be difficult to finance and develop lower-cost housing. In addition to changing regulations to lower the barriers to development, towns can use additional financial incentives to encourage the creation of affordable housing such as tax abatements, tax exemptions, tax increment financing (TIF) or waivers of development fees.

Action Steps:

4.1 The Town should establish a committee to explore different options based on input from stakeholders including Town Council, finance department, tax assessor, Town Planner, and others.

4.2 The committee should consider the following items: the size of benefit and the duration for which it will be available depending on type of activity the Town hopes to encourage, assess likely impact to property tax receipts in near term and over time, review recent data on housing needs to determine where needs are greatest and work closely with tax assessor to

model likely impact of different approaches, and consider program coverage, eligibility, program monitoring & program administration.

4.3 The committee should prepare a final report which will lay out the best approaches for the Town to pursue related to financial incentives to encourage further development of affordable housing.

5. Work with the Connecticut Housing Finance Authority to promote first-time homebuyer options in Coventry and educational outreach opportunities.

The Connecticut Housing Finance Authority (CHFA) is a self-funded, quasi-public organization. Its mission is to alleviate the shortage of the housing for low- to moderate- income families and persons in the state, and when appropriate, to promote or maintain the economic development of Connecticut through employer assisted housing efforts. Mortgages through the CHFA are available for first-time homebuyers.

Action Steps:

5.1 Coventry Town staff will share information with realtors for potential homebuyers to consider and encourage CHFA mortgages.

5.2 The Town could host or advertise CHFA homebuyer and real estate agent education classes that are supplied by CHFA.

5.3 the Town should investigate partnering with a non-profit and/ or with other towns to locally provide a CHFA housing counselor. The investigate should include discussion with CRCOG staff and how they can be of assistance in coordinating discussions at the regional level and between towns.

6. Strengthen the Town's capacity to further Affordable Housing

Implementation of the recommendations of this Plan may require resources and an additional level of Town and/or staff oversight.

Action Steps:

6.1 Establish a Housing Committee – The Town should consider establishing a Housing Committee or an Affordable Housing Committee. The Housing Committee could be a Planning & Zoning Commission sub-committee. This Committee can help oversee the implementation of this Plan as well as future updates. The Housing Committee could also serve in an advisory capacity to other boards and commissions and provide recommendations to the Planning & Zoning Commission and the Town Council.

6.2 Provide adequate staffing and skill sets to administer affordable housing programs

The initiatives in this Plan may require additional administration and oversight from knowledgeable staff. The Town should evaluate its ability to properly oversee and administer the affordable housing initiatives outlined in this Plan. Additional expertise in housing program administration, finance, and real estate could be provided through the training of current staff, new hires, consultants, or regional services through or coordinated by CRCOG.

6.3 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.

6.4 Incorporate the Affordable Housing Plan into the Plan of Conservation and Development

The Planning Commission should ensure that the Affordable Housing Plan is incorporated into the housing recommendations section of the Plan of Conservation and Development (POCD) when it is next updated.

6.5 Implement Coventry's Affordable Housing Plan

The recommendations of this Plan represent a starting point and guideline for potential future changes to Town Zoning Regulations and policies. As required by CGS Section 8-30j, this plan will be updated every 5 years.

6.6 Partner with the Capitol Region Education Council (CREC) on the 'Community Conversation' initiative

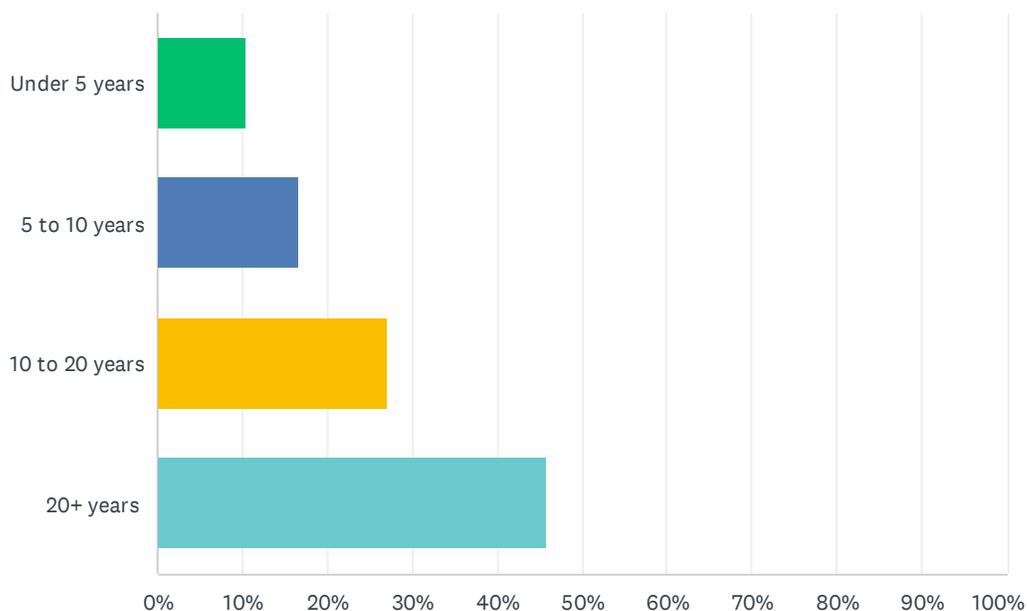
The Town of Coventry is partnering with CREC to facilitate a 'Community Conversations' initiative. This effort is in the process of being planned and is expected to be implemented later in 2022 and into 2023/2024. One of the main goals of the initiative is to dispel misconceptions on race, equity, and diversity by offering a forum that is safe and respectful to share experiences. It is believed that this effort can serve as a possible forum to discuss housing affordability issues. Coordination with the stakeholders involved in facilitating this forum will occur to determine the feasibility of such conversations by Town Staff.

**APPENDIX A:
HOUSING AFFORDABILITY
PLAN**

**COMMUNITY SURVEY
RESULTS**

Q1 How long have you lived in Coventry?

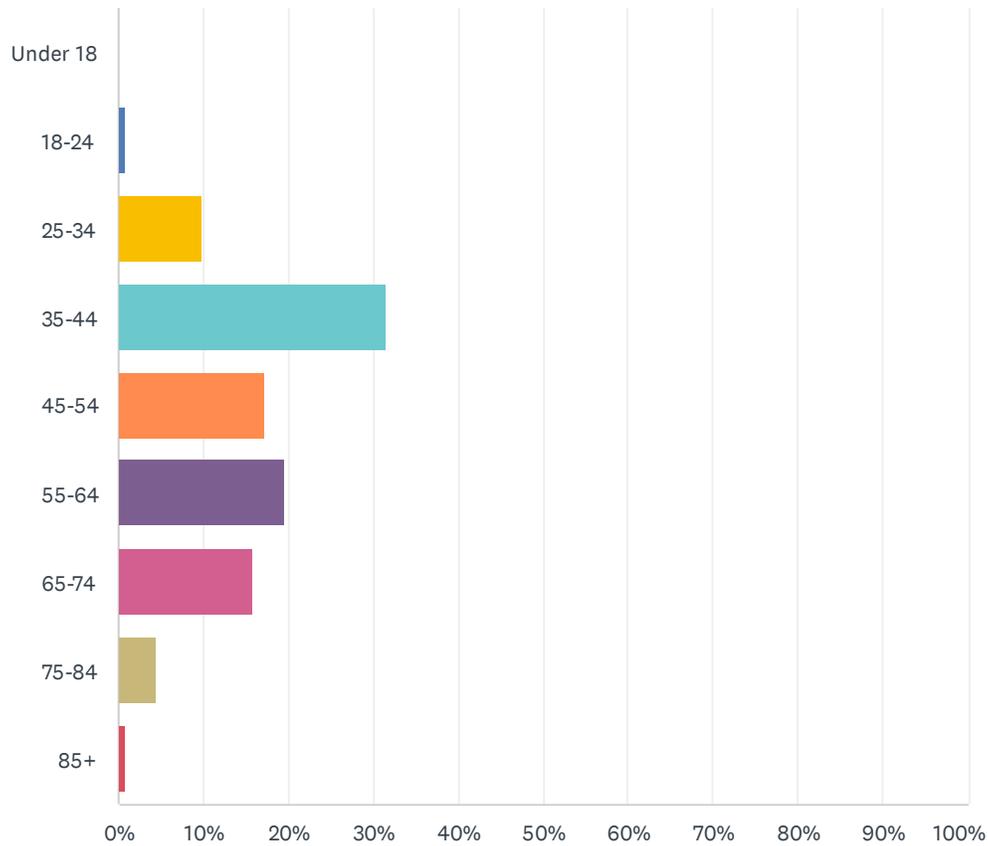
Answered: 133 Skipped: 0



ANSWER CHOICES	RESPONSES
Under 5 years	10.53% 14
5 to 10 years	16.54% 22
10 to 20 years	27.07% 36
20+ years	45.86% 61
TOTAL	133

Q2 What is your age?

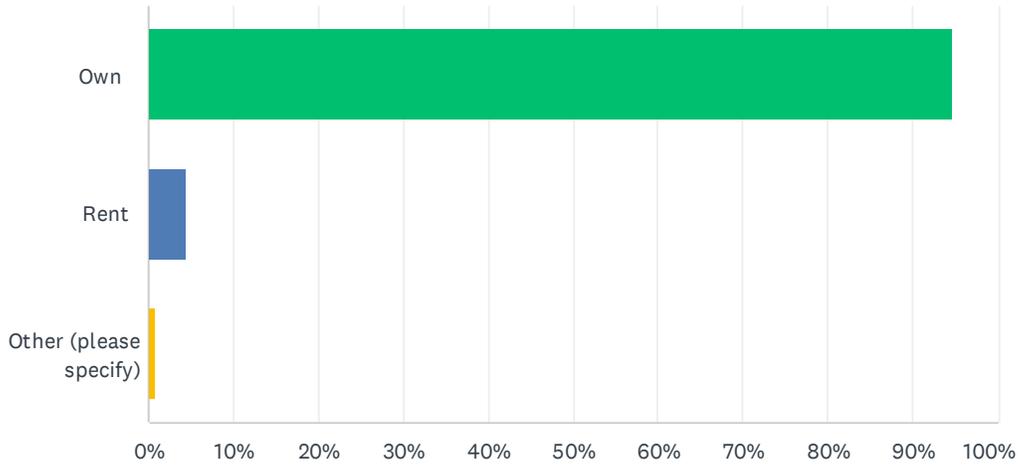
Answered: 133 Skipped: 0



ANSWER CHOICES	RESPONSES	
Under 18	0.00%	0
18-24	0.75%	1
25-34	9.77%	13
35-44	31.58%	42
45-54	17.29%	23
55-64	19.55%	26
65-74	15.79%	21
75-84	4.51%	6
85+	0.75%	1
TOTAL		133

Q3 Do you rent or own you current home?

Answered: 133 Skipped: 0

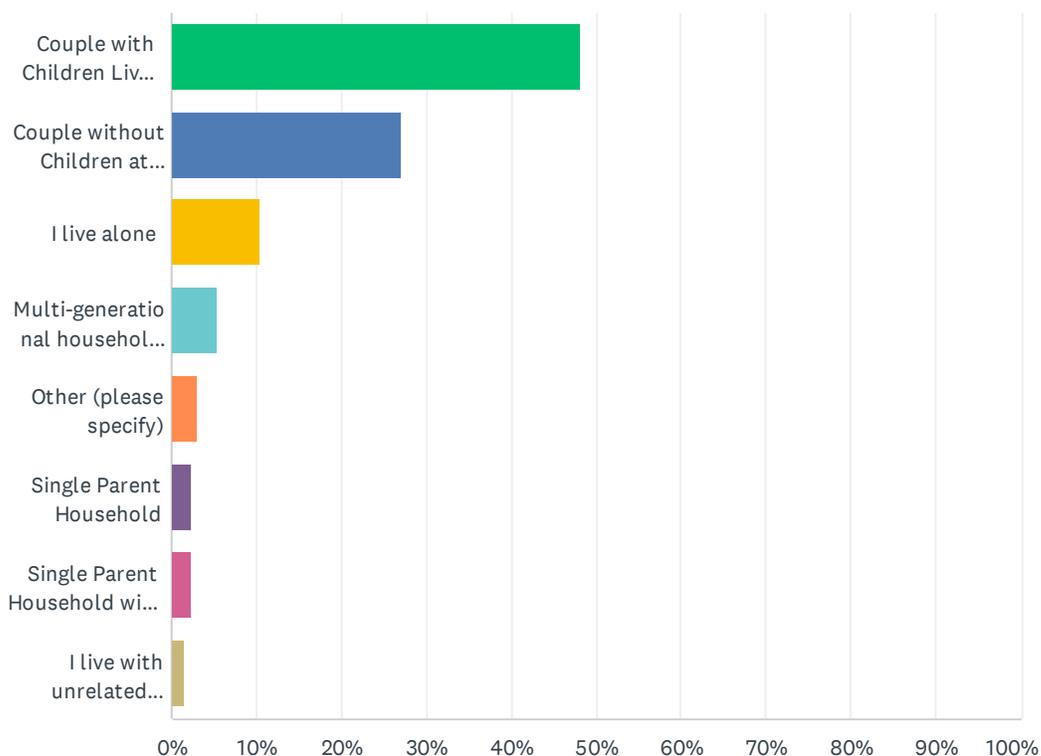


ANSWER CHOICES	RESPONSES
Own	94.74% 126
Rent	4.51% 6
Other (please specify)	0.75% 1
TOTAL	133

#	OTHER (PLEASE SPECIFY)	DATE
1	Live with my dad he pays mortgage	2/15/2022 6:35 PM

Q4 What type of household do you live in?

Answered: 133 Skipped: 0

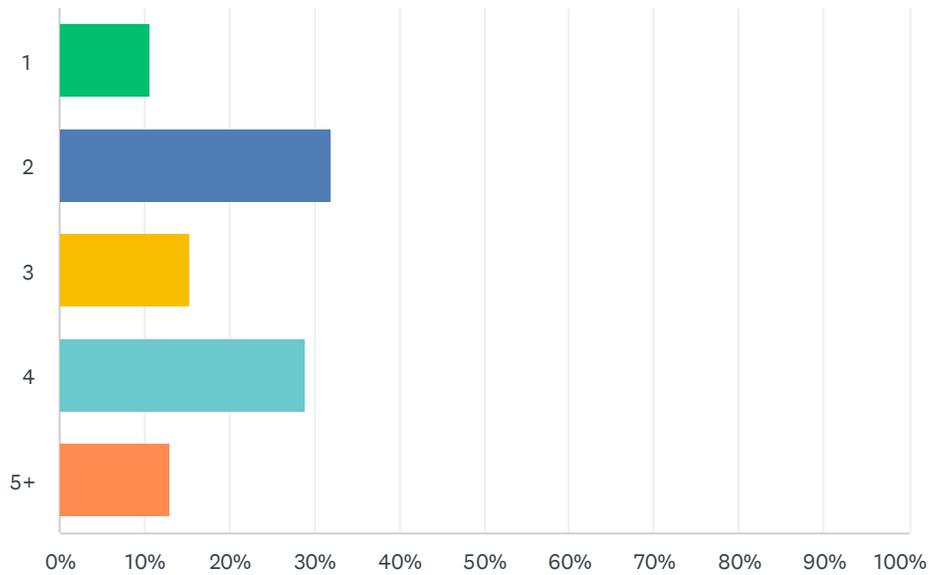


ANSWER CHOICES	RESPONSES
Couple with Children Living at Home	48.12% 64
Couple without Children at Home (empty nester)	27.07% 36
I live alone	10.53% 14
Multi-generational household (extended family)	5.26% 7
Other (please specify)	3.01% 4
Single Parent Household	2.26% 3
Single Parent Household with Adult Children	2.26% 3
I live with unrelated others (roommates)	1.50% 2
TOTAL	133

#	OTHER (PLEASE SPECIFY)	DATE
1	Couple	2/15/2022 3:42 AM
2	Single parent with roommates	2/14/2022 9:56 PM
3	Couple who never had children and never wanted any. The options are poorly worded.	2/14/2022 7:55 PM
4	Couple without children	2/14/2022 3:32 PM

Q5 How many people live in your household, including yourself?

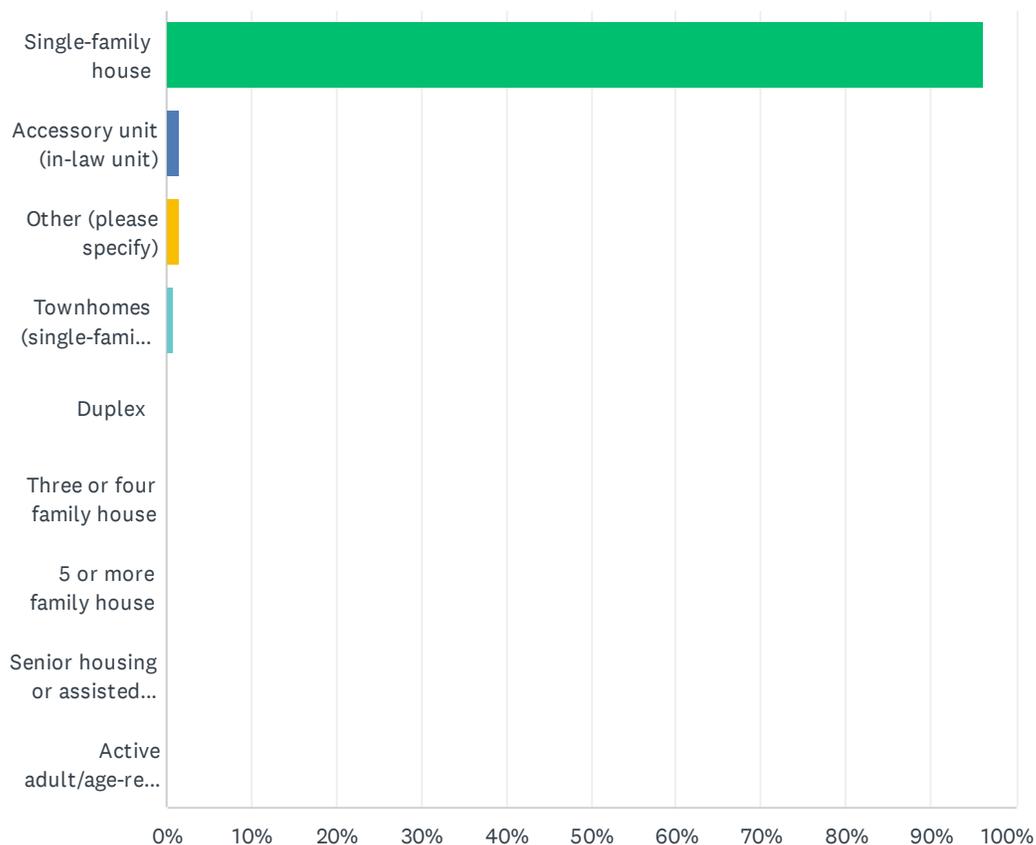
Answered: 131 Skipped: 2



ANSWER CHOICES	RESPONSES	
1	10.69%	14
2	32.06%	42
3	15.27%	20
4	29.01%	38
5+	12.98%	17
TOTAL		131

Q6 What type of housing do you currently live in?

Answered: 133 Skipped: 0

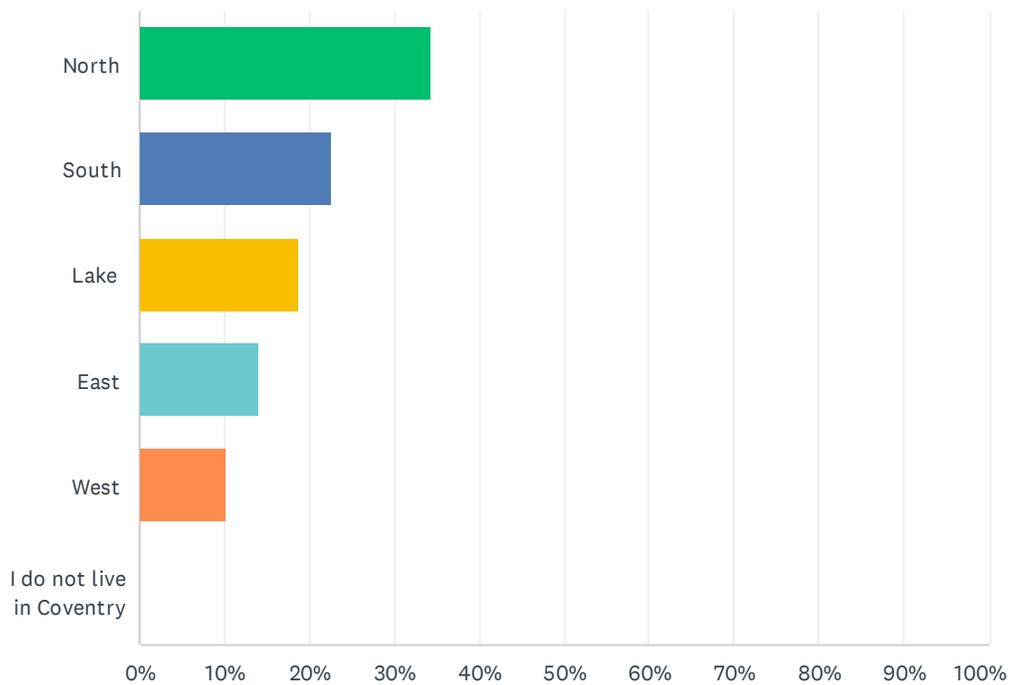


ANSWER CHOICES	RESPONSES	
Single-family house	96.24%	128
Accessory unit (in-law unit)	1.50%	2
Other (please specify)	1.50%	2
Townhomes (single-family attached)	0.75%	1
Duplex	0.00%	0
Three or four family house	0.00%	0
5 or more family house	0.00%	0
Senior housing or assisted living	0.00%	0
Active adult/age-restricted community	0.00%	0
TOTAL		133

#	OTHER (PLEASE SPECIFY)	DATE
1	A single family with an in law apartment	2/20/2022 1:38 PM

Q7 In what part of Coventry do you currently live?

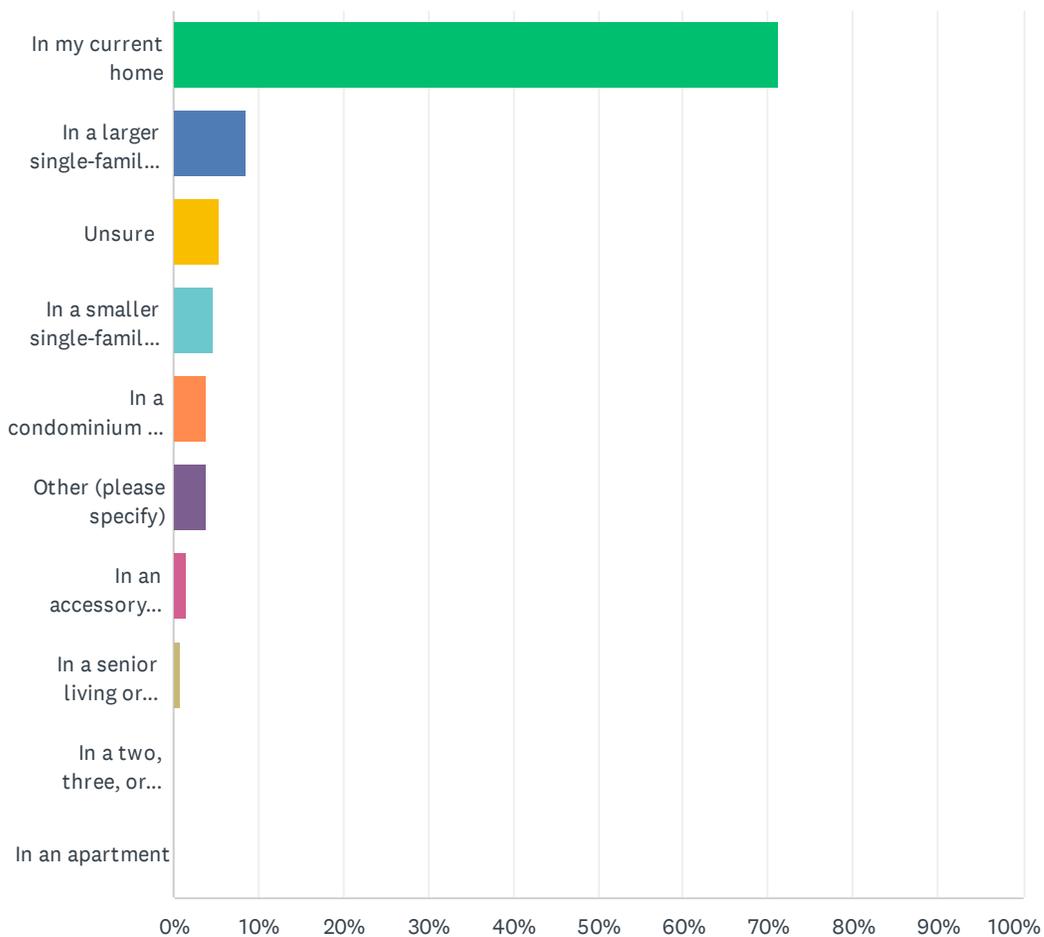
Answered: 128 Skipped: 5



ANSWER CHOICES	RESPONSES	
North	34.38%	44
South	22.66%	29
Lake	18.75%	24
East	14.06%	18
West	10.16%	13
I do not live in Coventry	0.00%	0
TOTAL		128

Q8 What type of housing do you see yourself living in five years from now?

Answered: 129 Skipped: 4



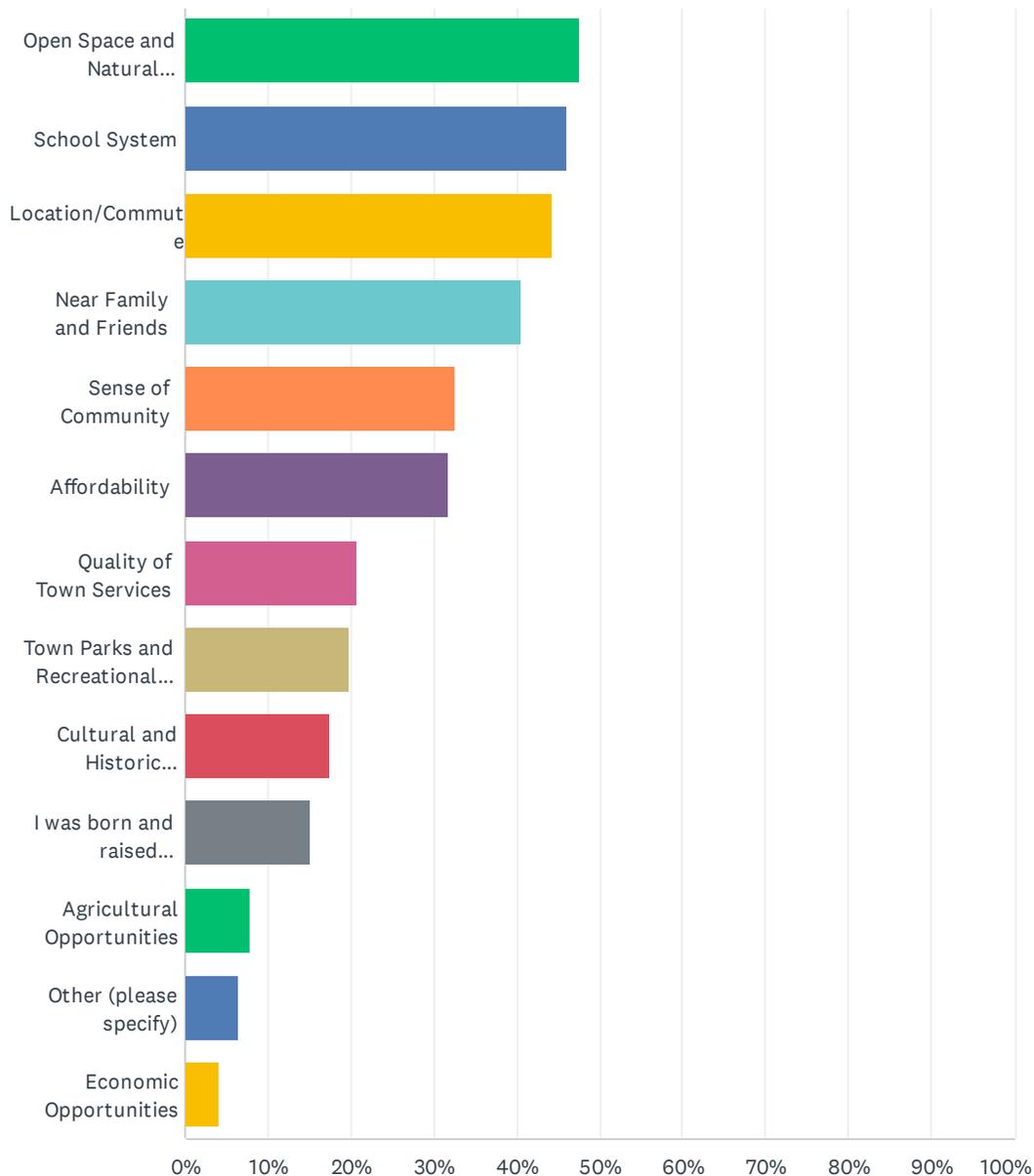
Town of Coventry Housing Affordability Plan

ANSWER CHOICES	RESPONSES	
In my current home	71.32%	92
In a larger single-family home	8.53%	11
Unsure	5.43%	7
In a smaller single-family home	4.65%	6
In a condominium or townhome	3.88%	5
Other (please specify)	3.88%	5
In an accessory dwelling unit or in-law unit	1.55%	2
In a senior living or assisted living facility	0.78%	1
In a two, three, or four-family home	0.00%	0
In an apartment	0.00%	0
TOTAL		129

#	OTHER (PLEASE SPECIFY)	DATE
1	Farm	3/10/2022 9:39 AM
2	multiunit 'cottage cluster' moderately affordable senior housing	2/15/2022 8:49 PM
3	unsure	2/15/2022 4:05 AM
4	If low income comes to town, I will move	2/14/2022 3:43 PM
5	Should possible been more then one choice! Condo or senior housing	2/14/2022 12:46 PM

Q9 What are the main reasons why you live in Coventry? Check all that apply.

Answered: 126 Skipped: 7



Town of Coventry Housing Affordability Plan

ANSWER CHOICES	RESPONSES	
Open Space and Natural Resources	47.62%	60
School System	46.03%	58
Location/Commute	44.44%	56
Near Family and Friends	40.48%	51
Sense of Community	32.54%	41
Affordability	31.75%	40
Quality of Town Services	20.63%	26
Town Parks and Recreational Facilities	19.84%	25
Cultural and Historic Resources	17.46%	22
I was born and raised here/Life-long Coventry resident	15.08%	19
Agricultural Opportunities	7.94%	10
Other (please specify)	6.35%	8
Economic Opportunities	3.97%	5
Total Respondents: 126		

#	OTHER (PLEASE SPECIFY)	DATE
1	Proximity to other important resources: universities, hospitals, cultural centers	3/13/2022 7:53 PM
2	Not fancy neighborhoods	3/4/2022 4:55 PM
3	I bought my home because of affordability 54 years ago.	2/20/2022 1:43 PM
4	We love the rural small town that is Coventry	2/15/2022 5:28 AM
5	employment	2/15/2022 4:09 AM
6	Rural feel	2/14/2022 7:29 PM
7	Coventry Lake	2/14/2022 7:06 PM
8	Husband born/raised here	2/14/2022 2:03 PM

Q10 What are the features, assets and characteristics that make Coventry a great place to live?

Answered: 81 Skipped: 52

#	RESPONSES	DATE
1	Adequate but controlled commercial development. Variety of opportunities for community connections and involvement. Support of local business. Array of natural resources (parks, trails, lake). Community interest in arts and culture.	3/13/2022 7:53 PM
2	Rural	3/12/2022 10:29 AM
3	Great schools great people	3/10/2022 10:08 AM
4	The rural-ness	3/10/2022 9:40 AM
5	Country town with minimal crime. We have a lot of privacy.	3/10/2022 7:39 AM
6	Location, easy access to Hartford, UCONN and other areas of the state, rural character	3/10/2022 5:15 AM
7	Rural country living. Close enough to resources in willimantic and Manchester but without the hassle of it being in town. Don't do this to Coventry.	3/9/2022 12:14 PM
8	It's quiet	3/4/2022 4:55 PM
9	The lake.	3/2/2022 7:22 PM
10	It used to have low taxes not anymore.	3/2/2022 1:28 PM
11	The schools are small and decent. I grew up here and came back because I needed a place to live. I eventually bought my families home for my own family.	3/2/2022 12:57 PM
12	Quiet and safe and the taxes are affordable.	3/2/2022 8:39 AM
13	Small town, low crime	2/28/2022 1:17 PM
14	Small town close to Manchester, willamantic and nice people.	2/28/2022 9:16 AM
15	I saved and moved to coventry to buy a nice home near land to appreciate the wildlife, hiking, quiet, and sense of small community. I live on Stonecroft Ln and I will likely sell my property if the town decides to develop land that has beautiful wildlife and an actual park where families can go (creasers) that isnt over run with alchilics, drug addicts, weed smoking, obnoxious parties like so many "parks" in CT. I have lived in a number of places on CT and for anyone reading this who thinks I have just exaggerated; you are sadly mistaken. Please do not ruin coventry by developing low income housing to obtain money from the fed. People will move to our town, not because of the wildlife, history, farmers market, park and sense of community, but instead for government housing. coventry is doomed if this happens. You want this town to attract people who appreciate it for what it is. People moving here just chasing low income housing will destroy the town.	2/28/2022 8:57 AM
16	Rural character, small community feel	2/28/2022 8:39 AM
17	Community, rural character, accessible to bigger cities/major highways	2/25/2022 9:28 PM
18	?	2/21/2022 2:16 PM
19	The lake, the library, the restaurants,the schools and the town services. The Town manager has always done a terrific job. Small town America at its best.	2/20/2022 1:43 PM
20	The woods. Please don't tear down more wooded areas. But existing clear cut properties and build on that. We don't need to ruin our beautiful trees	2/18/2022 7:41 AM
21	Slow development, country living.	2/18/2022 6:49 AM
22	It's small enough to feel a real sense of community but big enough to afford some privacy. I	2/16/2022 6:19 PM

Town of Coventry Housing Affordability Plan

love that it still feels like a country town with the amount of forested and protected areas but has some conveniences close by. And I love, love, love our schools. I can't emphasize that enough.

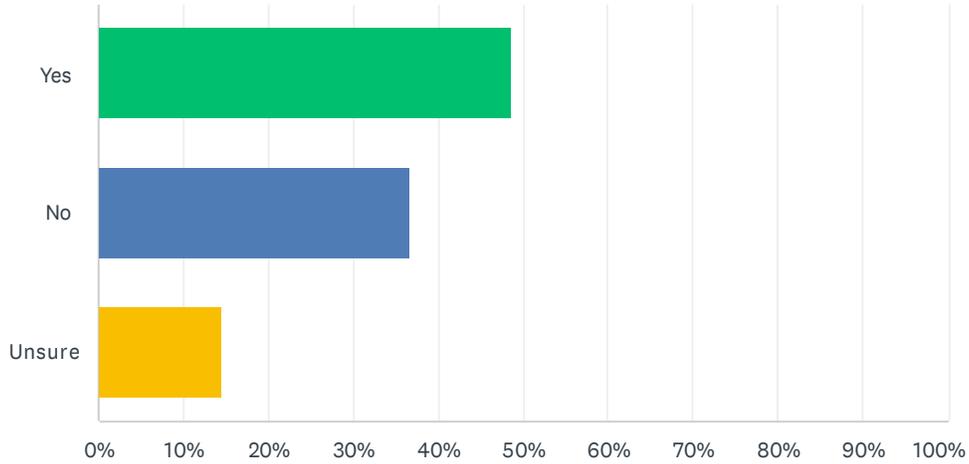
23	Not being like Willimantic or Manchester. We moved to Coventry to live in a country setting.	2/16/2022 5:36 PM
24	Open farm land	2/16/2022 3:31 PM
25	Small town activities. School system.	2/16/2022 2:42 PM
26	The sense of community and signs of nature all around!	2/16/2022 11:25 AM
27	the [mostly] positive community culture	2/15/2022 8:50 PM
28	Clean, safe, quiet, farmer's market, farmstands, tree farms, golf courses, lake, parks, locally owned businesses.	2/15/2022 7:03 PM
29	Great schools and family is close	2/15/2022 6:57 PM
30	Rural character, access to locally grown food and products, clean, quiet, safe.	2/15/2022 6:52 PM
31	Central location NOT overdeveloped-yet at least. Country quiet area	2/15/2022 6:38 PM
32	Quiet small town, great landscape including Nathan Hale and Lake, Affordable	2/15/2022 11:58 AM
33	Listed above as my "reasons" for living here	2/15/2022 9:19 AM
34	Convenient commute to urban areas, yet semi-rural feel	2/15/2022 8:31 AM
35	Lake, close to work, wonderful community with rural quality	2/15/2022 6:22 AM
36	Safe	2/15/2022 5:59 AM
37	Open space, good town services, ample sidewalks, restaurants, proximity to Uconn & Willimantic	2/15/2022 5:39 AM
38	Small town...we don't live in a larger town for many reasons.	2/15/2022 5:28 AM
39	low crime	2/15/2022 4:09 AM
40	School district, Lake, small businesses	2/15/2022 12:06 AM
41	Most people are very caring, a nice community	2/14/2022 9:58 PM
42	It is safe, peaceful, small and quiet.	2/14/2022 9:27 PM
43	Small Town. Nice community	2/14/2022 9:25 PM
44	Coventry is a great place to raise a family - the schools, library, town events, and small town community feel make it wonderful.	2/14/2022 9:14 PM
45	Lots of undeveloped land, open space, great schools, tight community feel, the lake	2/14/2022 8:58 PM
46	We like that Coventry is a rural community with a small town feel. The town has great services.	2/14/2022 8:46 PM
47	Love the community	2/14/2022 8:43 PM
48	Great small town. Rural feel.	2/14/2022 8:42 PM
49	The small town feel	2/14/2022 8:26 PM
50	Small town, clean and safe with respectable people.	2/14/2022 8:26 PM
51	Friends.	2/14/2022 8:23 PM
52	Reasonable taxes	2/14/2022 8:15 PM
53	Small town, rural, lake, decent schools	2/14/2022 8:05 PM
54	Rural character with proximity to Hartford, Storrs and Boston.	2/14/2022 7:58 PM
55	Small community. Has a down home feel. Rural without being too rural.	2/14/2022 7:41 PM
56	It's rural relatively undeveloped and peaceful , historic and has a relaxed feel to it	2/14/2022 7:29 PM

Town of Coventry Housing Affordability Plan

57	Rural and quiet.	2/14/2022 7:15 PM
58	The lake and activities it affords. Small town atmosphere, yet near shopping, cultural events, etc.	2/14/2022 7:06 PM
59	It's a beautiful town, originally moved here for the schools over 30 years ago	2/14/2022 7:02 PM
60	Suburban town living yet near larger towns with shopping. Also the easy access to highways.	2/14/2022 6:07 PM
61	Close to highway but with beautiful green spaces. Convenient and beautiful	2/14/2022 6:00 PM
62	Small community, lake, farmers market, nature, safe, clean	2/14/2022 4:54 PM
63	Very neighborly. Not a lot of traffic like neighboring towns. Country like setting yet close enough to busier towns to fulfill shopping needs.	2/14/2022 4:47 PM
64	Quiet town, school system, larger land lots	2/14/2022 4:30 PM
65	Mix of rural character and 2-hour access to larger metropolitan areas.	2/14/2022 4:16 PM
66	It is a beautiful area with a lot to enjoy, such as parks and the lake. I also really like how safe it is and enjoy the community activities.	2/14/2022 3:59 PM
67	Rural/suburban living, open space, great schools, few traffic concerns, location, reasonably priced housing	2/14/2022 3:58 PM
68	Historic buildings, nice trails in the state forest, the lake, low crime.	2/14/2022 3:58 PM
69	lack of commercialization	2/14/2022 3:45 PM
70	Appreciation for Coventry as a smaller town with a kind, helpful community, excellent schools supported by an extremely competent and knowledgeable board of education, support for small and local businesses, appreciation for the forests, wetlands, preservations, and the other uninhabited natural spaces in town	2/14/2022 3:38 PM
71	Coventry is a much more desirable town to live in compared to where I grew up. Schools and public services are exceptional. There is little crime in comparison to Enfield, CT where I grew up. Drug sales/use, property crime/theft, and assaults are rampant there. Town taxes and services are also reasonable.	2/14/2022 3:22 PM
72	Small town (which may not be here long) feeling where people are friendly enough to acknowledge strangers.	2/14/2022 3:12 PM
73	Nature/rural environment, proximity to 84/44/384	2/14/2022 3:00 PM
74	Low population, small town hence quiet and why I picked here.	2/14/2022 2:59 PM
75	Community activities, lake, open space, low crime	2/14/2022 2:41 PM
76	The lake. Semi rural. No strip malls, fast food, or urban sprawl. Let's keep it that way!	2/14/2022 1:59 PM
77	We enjoy Coventry's rural character.	2/14/2022 1:45 PM
78	Familiarity	2/14/2022 12:48 PM
79	lower taxes then most CT towns	2/14/2022 12:36 PM
80	population size, rural setting, close to amenities	2/14/2022 11:48 AM
81	Very rural but close to amenities.	2/14/2022 11:21 AM

Q11 Are you aware of any affordable housing units in your community today?

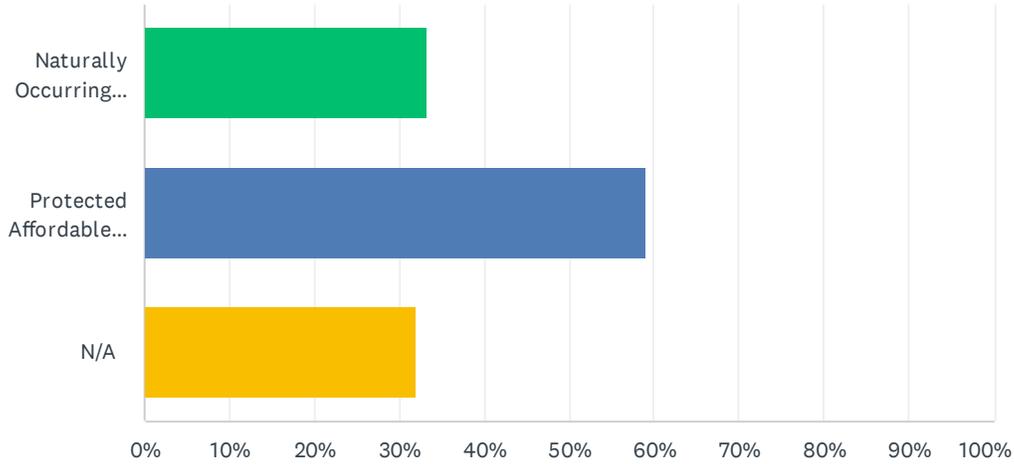
Answered: 117 Skipped: 16



ANSWER CHOICES	RESPONSES	
Yes	48.72%	57
No	36.75%	43
Unsure	14.53%	17
TOTAL		117

Q12 If you answered yes to the previous question, please identify the type of affordable housing that you are aware of (check all that apply)

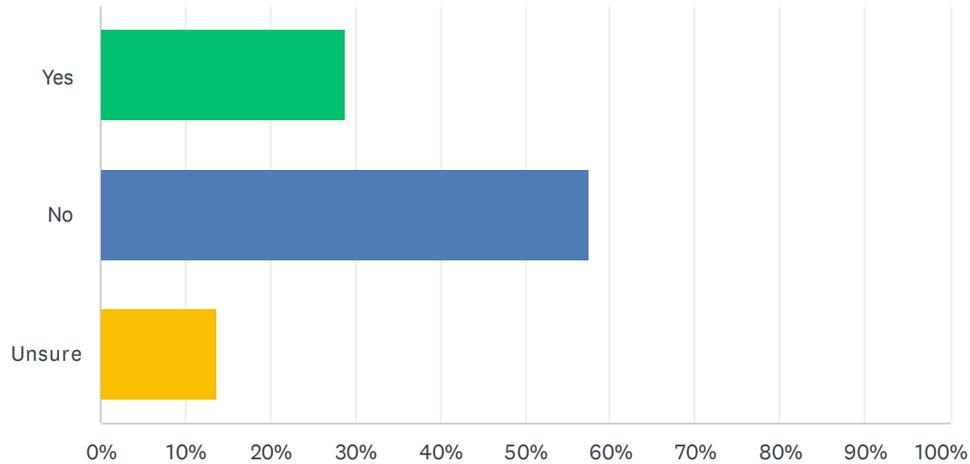
Answered: 78 Skipped: 55



ANSWER CHOICES	RESPONSES	
Naturally Occurring Affordable Housing (Units that may be in an affordable cost range but are not protected from increasing prices or guaranteed for low-income residents)	33.33%	26
Protected Affordable Housing (Units reserved for low-income households where housing costs are protected through deed restriction or subsidy)	58.97%	46
N/A	32.05%	25
Total Respondents: 78		

Q13 Do you personally, or do you have any family members, neighbors, or friends who live in Coventry and struggle with housing costs?

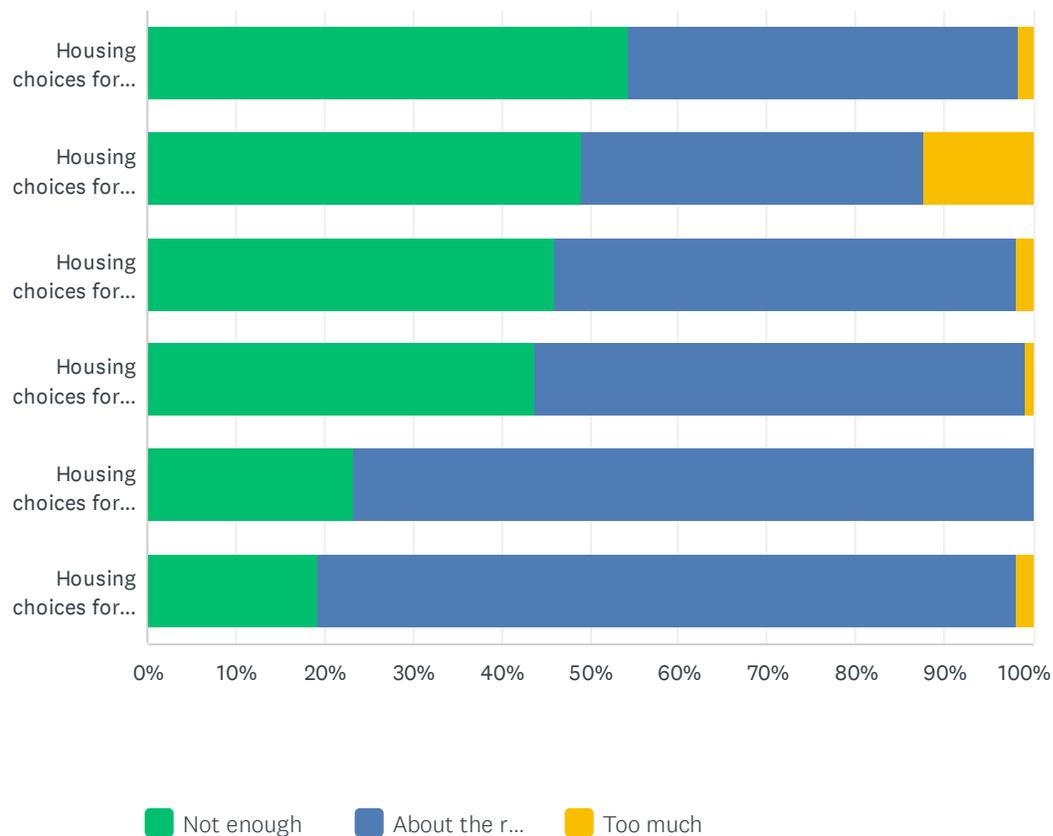
Answered: 118 Skipped: 15



ANSWER CHOICES	RESPONSES	
Yes	28.81%	34
No	57.63%	68
Unsure	13.56%	16
TOTAL		118

Q14 Does Coventry have not enough, too much, or about the right amount of housing choices for the following populations?

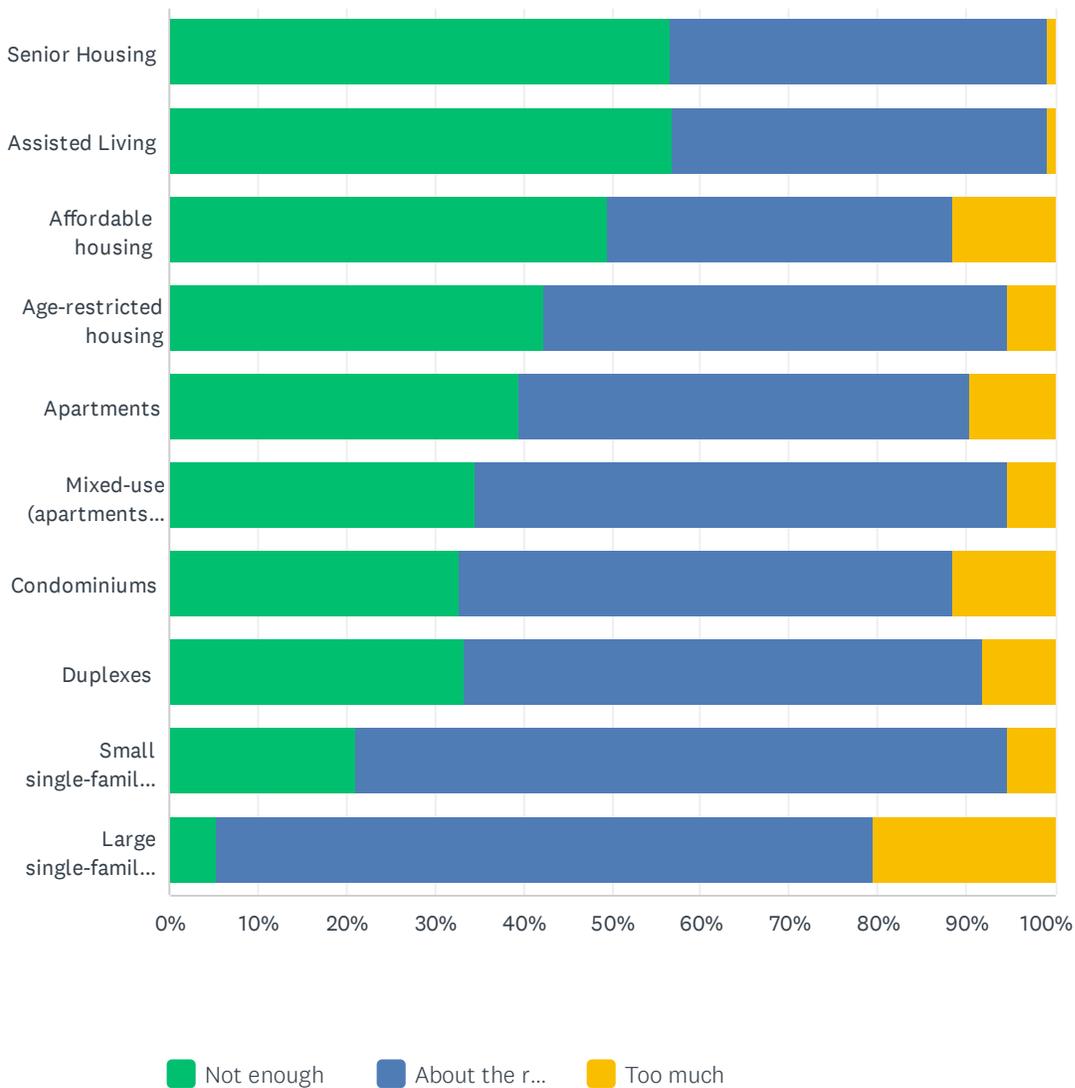
Answered: 116 Skipped: 17



	NOT ENOUGH	ABOUT THE RIGHT AMOUNT	TOO MUCH	TOTAL	WEIGHTED AVERAGE
Housing choices for seniors	54.31% 63	43.97% 51	1.72% 2	116	0.53
Housing choices for low-income households	49.12% 56	38.60% 44	12.28% 14	114	0.37
Housing choices for individuals living alone	46.09% 53	52.17% 60	1.74% 2	115	0.44
Housing choices for young adults	43.86% 50	55.26% 63	0.88% 1	114	0.43
Housing choices for Coventry's workforce (people who work in Coventry)	23.21% 26	76.79% 86	0.00% 0	112	0.23
Housing choices for families with children	19.30% 22	78.95% 90	1.75% 2	114	0.18

Q15 Does Coventry have not enough, too much, or about the right amount of housing types?

Answered: 114 Skipped: 19



Town of Coventry Housing Affordability Plan

	NOT ENOUGH	ABOUT THE RIGHT AMOUNT	TOO MUCH	TOTAL	WEIGHTED AVERAGE
Senior Housing	56.64% 64	42.48% 48	0.88% 1	113	0.56
Assisted Living	56.88% 62	42.20% 46	0.92% 1	109	0.56
Affordable housing	49.56% 56	38.94% 44	11.50% 13	113	0.38
Age-restricted housing	42.34% 47	52.25% 58	5.41% 6	111	0.37
Apartments	39.47% 45	50.88% 58	9.65% 11	114	0.30
Mixed-use (apartments above commercial uses)	34.51% 39	60.18% 68	5.31% 6	113	0.29
Condominiums	32.74% 37	55.75% 63	11.50% 13	113	0.21
Duplexes	33.33% 37	58.56% 65	8.11% 9	111	0.25
Small single-family homes	21.05% 24	73.68% 84	5.26% 6	114	0.16
Large single-family homes	5.36% 6	74.11% 83	20.54% 23	112	-0.15

Q16 What would be the benefit of increasing housing diversity in Coventry (i.e. greater mix of housing types, price points, and sizes)?

Answered: 88 Skipped: 45

#	RESPONSES	DATE
1	An incentive for households/individuals who are interested in residing in a community such as Coventry to have the chance to do so.	3/13/2022 7:59 PM
2	Possibly bring younger people in to bring ideas how to build business and stay and raise families	3/10/2022 10:10 AM
3	Price points	3/10/2022 9:41 AM
4	Bringing low income housing To town will increase crime. Look at Broad Brook. However, there are many seniors that need affordable housing.	3/10/2022 7:43 AM
5	Seniors and those who wished to downsize would not need to leave the community	3/10/2022 5:18 AM
6	So people who are older can stay in the town they enjoy.	3/9/2022 6:53 PM
7	Nothing leave Coventry the way it is.	3/9/2022 12:18 PM
8	Cheaper and more available housing. Bring to close to UConn many students take up available housing making it hard to find affordable housing	3/9/2022 10:45 AM
9	More people my age could afford to live in the town	3/4/2022 6:31 PM
10	None	3/2/2022 7:23 PM
11	Bigger tax base	3/2/2022 1:30 PM
12	I don't want to see apartment complexes coming to Coventry. That's not why people live here. If someone wants apartment living there are plenty of affordable towns like Manchester. I live here because there aren't many apartments.	3/2/2022 12:59 PM
13	Not sure, do not want to guess.	3/2/2022 8:41 AM
14	Mix of housing options and affordability	2/28/2022 10:23 AM
15	Grater mix	2/28/2022 9:56 AM
16	Nothing. Large student population impacts the housing market. Right now, the housing diversity is fine.	2/28/2022 9:47 AM
17	More choice!	2/28/2022 9:39 AM
18	coventry should decide if it wants to add more low-income housing. its sick to force this upon our town when we have such nature around the town. we should be preserving our nature not building low income housing that will attract people due to cost with no appreciation for what coventry is. aside from those with medical issues and the elderly, if people have made life choices where they need the government to force communities to accommodate low income housing for them, how does our town expect these individuals to contribute to our town? are we opening mcdonalds next? are the parks and lakes going to be the party spot where families now have to stay away? crime increase? litter? no meaningful new tax revenue? what is going on, this isnt an experiment; this is our community.	2/28/2022 9:07 AM
19	My main concern with living in Coventry is a lack of diversity and equity. I support the efforts to improve affordable housing in our Town. There are a lot of regional organizations working on advocating for these efforts. One is Desegregate CT which has educated me a lot about different ways that municipalities can improve their housing and zoning laws to encourage diversity. Unfortunately, we are also in dire need a public transportation that is certainly a limiting factor in the diversity able to be developed in this town - but housing a zoning laws is a good start.	2/28/2022 8:43 AM

Town of Coventry Housing Affordability Plan

20	Allow for greater diversity in the community	2/25/2022 9:33 PM
21	Broaden the tax base and allow the younger and older Coventry adults to remain in Coventry	2/21/2022 2:20 PM
22	Not Sure if there is a need.	2/20/2022 1:47 PM
23	Nothing	2/19/2022 10:35 AM
24	When you attract a diverse group of people, your local business diversity also increases. We have pizza and antiques here. Thats not much attraction to Coventry. The average age of our area is old. The younger families are struggling to move here let alone open businesses. But if given the chance we could have a far more diverse economy in this small town. We don't need more Walgreens CVS or dollar general. Those hit financially depressed towns with no diversity. We need to open our doors to more people from all walks of life. It's been disturbing to the the amount of racist and classist rhetoric coming out of the mouths of some Coventry citizens about this topic.	2/18/2022 7:48 AM
25	I don't see a large scale benefit for the community at large.	2/18/2022 6:59 AM
26	single family	2/16/2022 7:34 PM
27	Making Coventry a better microcosm of the "real" world benefits the entire community - diversity in population gives a more equalizing worldview and creates a community that can send global citizens into the world instead of small town folks who perhaps live with more fear than welcome in their minds.	2/16/2022 6:25 PM
28	More development would make the town less appealing to those who wish to live in a country/ rural setting. So if you want to make Coventry an urban setting and drive away rural living citizens then that would be your "benefit".	2/16/2022 5:46 PM
29	There are none. Doesn't lower taxes and eats up open space.	2/16/2022 3:34 PM
30	Helping those who need it.	2/16/2022 2:46 PM
31	For seniors who wish to downsize and stay in town, young adults to be able to afford to live in town, and people who work in town should be able to live in town	2/16/2022 11:28 AM
32	i'd be able to stay here after selling my small 'beach cottage'	2/15/2022 8:53 PM
33	Make left wing rabble rousers happy.	2/15/2022 7:05 PM
34	None	2/15/2022 6:59 PM
35	Placate current socialist political fringe.	2/15/2022 6:56 PM
36	More affordable right size houses not cookie cutter mansion houses that no one can afford	2/15/2022 6:43 PM
37	lower prices,	2/15/2022 12:26 PM
38	I think we already have a diverse amount of housing. This is a small community - we do not need hundreds of apartment/condo complexes or senior housing. There are nearby local towns that people can receive those services if they are interested in them.	2/15/2022 12:01 PM
39	Sizes and prices	2/15/2022 10:26 AM
40	I do not see a benefit.	2/15/2022 9:22 AM
41	There would be no benefit. There's a perceived benefit of helping people that live or work in the town to live here comfortably; but we all know that providing these options will ultimately attract people outside of town who will overwhelm the already sparse public assistance offered by local organizations and the town. In fact, it's the government services and their unrelenting taxes on the citizenship that are causing critical housing costs. My VERY modest home costs me more in taxes per month than any other expenditure minus health insurance.	2/15/2022 8:39 AM
42	A more diverse community, seniors could age in community, children who grew up in Coventry could afford to live here as adults, more appealing to all ages	2/15/2022 6:25 AM
43	No benefit. Crime drugs and prostitution come with affordable housing. Don't do it.	2/15/2022 6:02 AM
44	Better community & diversity	2/15/2022 5:42 AM
45	I don't see any	2/15/2022 5:31 AM

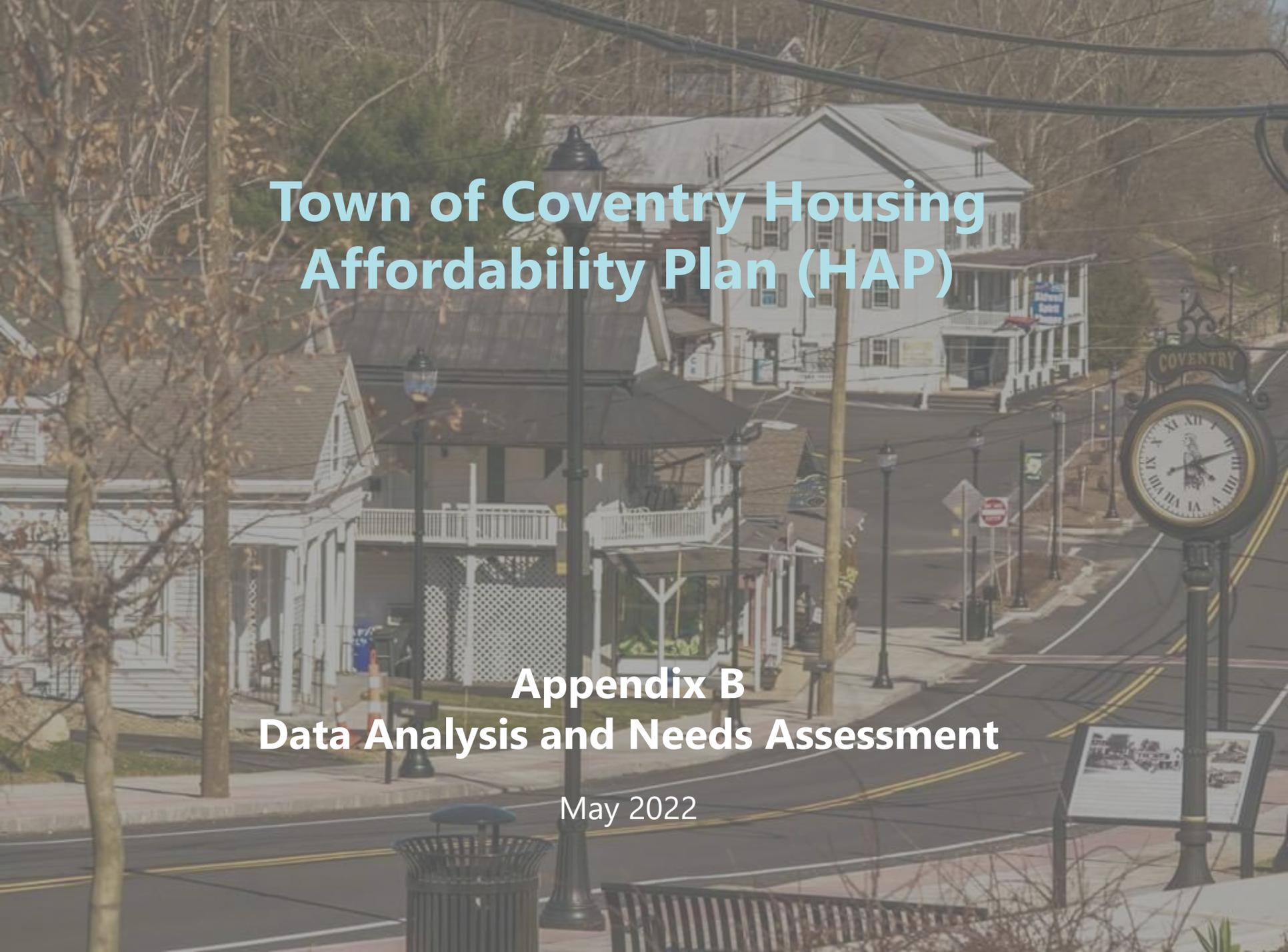
Town of Coventry Housing Affordability Plan

46	allowing people with lower incomes a choice to live in a town with an excellent school system, and police department.	2/15/2022 4:13 AM
47	Allowing people who already live here to afford to stay here and make ends meet	2/14/2022 10:00 PM
48	No benefit and in fact, would be detrimental	2/14/2022 9:28 PM
49	Coventry could become a town that supports people throughout all stages and cycles of their life. Additionally, Coventry would benefit from greater diversity generally.	2/14/2022 9:17 PM
50	none. Dont do it. Stop interfering in the natural process of capitalism and a free economy	2/14/2022 8:52 PM
51	Don't know if there will be many benefits	2/14/2022 8:49 PM
52	None! It bring the home value down and people would be less likely to live here.	2/14/2022 8:47 PM
53	No benefits	2/14/2022 8:45 PM
54	No Benefit, inexpensive homes invite a poverty filled town. It's the wrong direction to take for the future of this town. I will leave	2/14/2022 8:45 PM
55	No benefit unless it's affordable housing for seniors and veterans. Anything else brings in more problems.	2/14/2022 8:30 PM
56	I believe the housing market in Coventry as currently constructed is great. I wouldn't change it!	2/14/2022 8:28 PM
57	As people's lives change with age, divorce and disability families can still live within their community. Children can continue with school, aging seniors can down size with their community affordability. Fold with disability or development-mental disability can enjoy independence will still in their community.	2/14/2022 8:09 PM
58	It would broaden the makeup of the community. FYI: You have not proofread the survey carefully. For example, what is a "dead restriction" in #12? Secondly, you have not identified the availability of pet-friendly accommodations in any of the categories. Personally, I would NEVER consider moving from my present home to a senior facility in town that did not allow my dogs.	2/14/2022 8:05 PM
59	That is a slippery slope , Coventry already has lots of small cottages that are cheap , we do not want any more development , especially apartments or subsidized housing . The town has already destroyed a lot of the farm land for unsightly development and dollar stores ! Enough!	2/14/2022 7:29 PM
60	We gave a good mix of housing accept for senior housing. Manchester used every piece if land to build but their taxes are still high. More housing does not solve the tax problem.	2/14/2022 7:20 PM
61	Allow for more housing for many who work in Coventry but cannot afford to live here. All both young people and seniors to find affordable housing in Coventry.	2/14/2022 7:09 PM
62	I think we do not have enough housing for the elderly	2/14/2022 7:08 PM
63	Seniors, handicapped and low income families populations will always be increasing. Yet the availability usually decreases or even expires due to lack of maintenance.	2/14/2022 6:15 PM
64	It would allow more people access to the great community that is Coventry and allow those who want to stay here the opportunity to do so as well.	2/14/2022 6:03 PM
65	Being able to retire in CT. My friends adult children would be able to live on their own.	2/14/2022 5:53 PM
66	It's great to have high income earners living in Coventry however there are more low income wage earners in Eastern CT than high wage earners. Coventry needs to level the housing opportunities.	2/14/2022 4:52 PM
67	Don't know if there is any benefit.	2/14/2022 4:39 PM
68	Adding condominiums or housing diversity should I need it in five years. Right now there are very few options. I would have to move elsewhere if my health were challenged,	2/14/2022 4:35 PM
69	A more diverse community.	2/14/2022 4:18 PM
70	Accessibility to excellent schooling for families who would otherwise not be able to afford that for their children; opportunities for people/families to live in a more spacious, quieter, and safer community than is often associated with affordable housing; increased diversity of life and job and financial experiences from the people living in a community helps everyone invested in	2/14/2022 4:06 PM

Town of Coventry Housing Affordability Plan

that community learn to be more accepting, open minded, and empathetic of "others"; we want people to appreciate the experience of living in this town and want to give back and become an active part of their community

71	Make it possible for families to stay closer together through different life stages. Increase cultural diversity.	2/14/2022 4:03 PM
72	Subsidized housing isn't great for the overall value of houses in town.	2/14/2022 4:02 PM
73	more diverse population	2/14/2022 3:48 PM
74	There would be little benefit and the tax burden would grow exponentially. If I wanted to live in an environment like Manchester/Vernon or Enfield I would've moved there instead.	2/14/2022 3:26 PM
75	Diversity would allow folks of all incomes to stay in town. I personally would not want to reside in a bigger town where the town folks do not feel safe to interact with strangers at all. Being in the older age group we were taught to be friendly with strangers but also be safe.	2/14/2022 3:17 PM
76	There's plenty of diversity in housing here...	2/14/2022 3:07 PM
77	Equity for those with lower income	2/14/2022 3:02 PM
78	Prince points	2/14/2022 2:43 PM
79	I do not see a benefit	2/14/2022 2:22 PM
80	Givig the middle class an opportunity to set down roots in a small town with great resources	2/14/2022 2:06 PM
81	Seniors need more affordable options	2/14/2022 2:02 PM
82	Increasing housing diversity would make it possible for young members of the community to remain in Coventry as renters and homeowners. The same can be said for seniors, who would not be priced out of living in Coventry.	2/14/2022 1:50 PM
83	All of the above	2/14/2022 12:55 PM
84	Meeting state statutes	2/14/2022 12:39 PM
85	I dont think there is a financial benefit to adding this type of housing. Senior housing is its own conversation. Low income housing will most likely increase the population size, the school student population and increase the burden on the town. these low income housing units usually provide a disproportionately lower tax base. while it is nice to have diversity and variety, the financial burden on the town should be heavily weighted.	2/14/2022 11:52 AM
86	.	2/14/2022 11:48 AM
87	I dont see a benefit.... I see the value of my property decreasing if low income housing is brought in	2/14/2022 11:30 AM
88	Increase the diversity of the population as well as open up Coventry to people who currently can't afford the area.	2/14/2022 11:25 AM

A street scene in Coventry, Vermont, featuring historic houses, a clock tower, and street lamps. The image is overlaid with a semi-transparent grey box containing text.

Town of Coventry Housing Affordability Plan (HAP)

Appendix B Data Analysis and Needs Assessment

May 2022

TABLE OF CONTENTS

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

Introduction

WHAT IS AN AFFORDABLE HOUSING PLAN?

Under CGS 8-30j, updated in 2017, all communities in Connecticut are required to create and adopt an affordable housing plan by June 2022 and update it every five years.

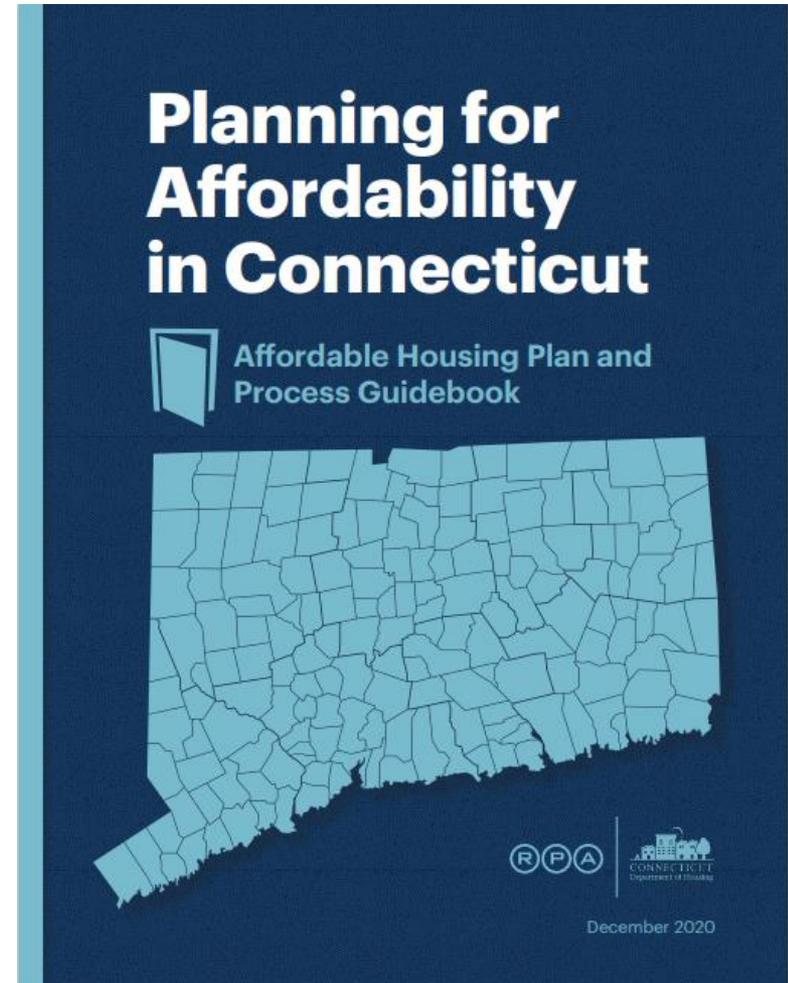
- Bottom-up approach to increase the State's affordable housing supply
- Show actionable progress towards meeting State goals
- Each community decides what strategies are best for their community

This is an opportunity to create
an Affordable Housing Plan
that reflects **Coventry's** values
and priorities

HOUSING AFFORDABILITY PLAN GUIDANCE

*Released by State Department of Housing
in December 2020*

- Create a community values statement
- Conduct a housing needs assessment
- Evaluate local land use and zoning to identify barriers to housing development
- Develop plan principles, goals and actions
- Apply best practices to implement plans



ACRONYMS AND DEFINITIONS

Definitions

American Community Survey (ACS) – The ACS is a data collection program overseen by the U.S. Census Bureau that collects demographic and housing data for individuals and households. The ACS surveys approximately 3 million households across the nation per year (roughly 2.5% of households) and aggregates the data on multi-year intervals. Because it is based on a multi-year sample, it is not directly comparable to the Decennial Census, which is based on a 100% population count every ten years.

Affordable Housing - Affordable housing is generally defined as housing on which the occupant is paying no more than 30 percent of gross income for housing costs, including utilities.

Protected Affordable Housing – housing which, due to deed restriction or subsidy, costs a low-income household no more than 30% of their income, and is reserved for occupancy by a low-income household.

Naturally Occurring Affordable Housing (NOAH) – housing *without* deed restriction or subsidy and costs a low-income household no more than 30% of their income, but is not reserved for only low-income households.

Market Rate Rent - The prevailing monthly cost for rental housing. It is set by the landlord without restrictions.

Acronyms:

ACS – American Community Survey

AMI – Area Median Income

CTSDC – Connecticut State Data Center

DECD – Department of Economic Community Development

HUD – US Department of Housing and Urban Development

NOAH – Naturally Occurring Affordable Housing

POCD – Plan of Conservation and Development

PSC – Partnership for Strong Communities

RPA – Regional Plan Association

WHAT IS AFFORDABLE HOUSING?

Affordable housing is typically defined as housing that costs no more than 30% of a household's income.

- Under 8-30g, "affordable housing" is housing which, due to deed restriction or subsidy, costs a low-income household no more than 30% of their income.
 - A goal of state law is for 10% of housing units in every town to be "affordable," per this definition
 - "Low-income household" is a household making less than 80% of state or Area Median Income (AMI), whichever is less. In Coventry, Area and State Median Income limits are the same.
 - A family of **4 making <\$79,900** per year or an **individual making <\$59,950** per year in Coventry would **qualify as low-income based** on AMI.
 - Housing costs include rent or mortgage payments, property taxes, utilities, HOA fees, and maintenance costs.
- **Income-based calculation. Does not include wealth, assets, or benefits.**

Maximum Monthly Housing Budget



\$1,188/month
for an individual
\$59,950 annual income



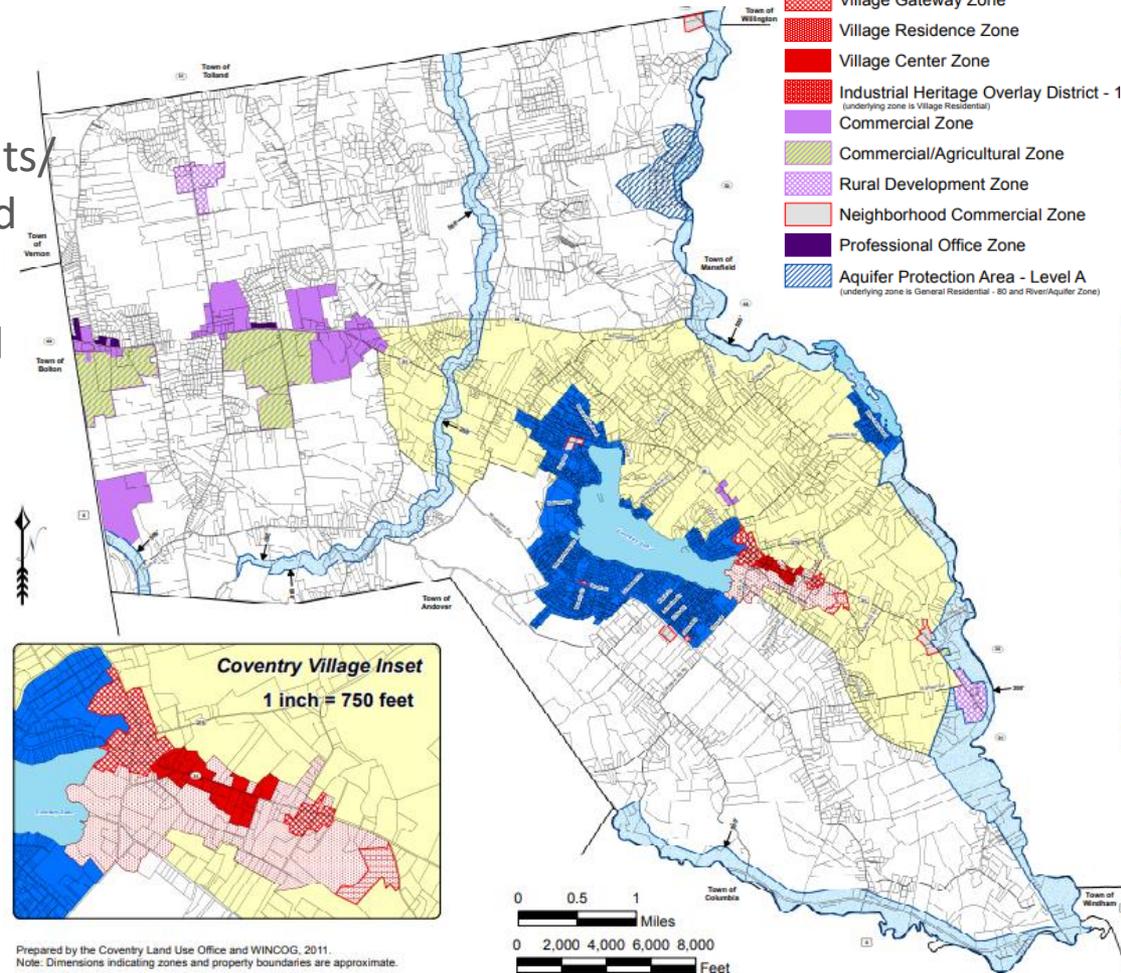
\$1,696/month
for a family of 4
\$79,900 annual income

Planning and Zoning Review

ZONING

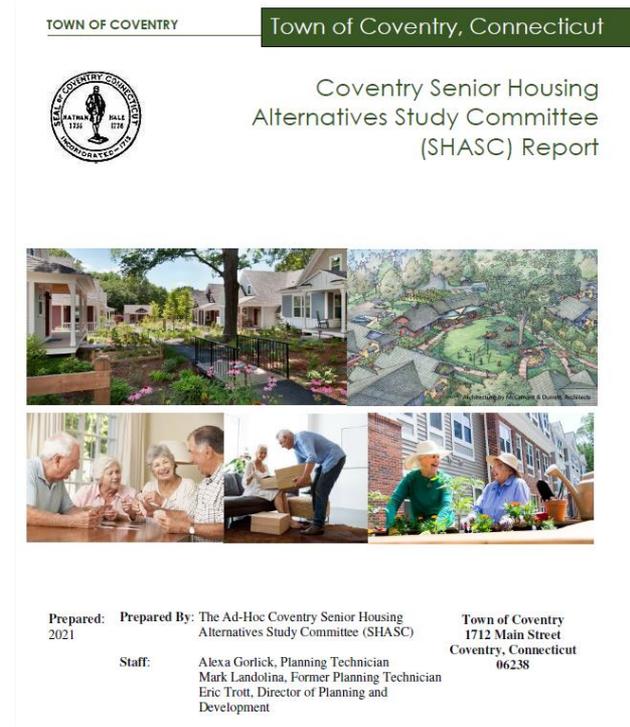
- Several residential zones with varying housing types
- Provisions for Open Space Subdivisions, Designed Apartments/Condominium Developments, and in-law and farm labor units
- New regulations being developed for Accessory Dwelling units

Zone	Types of Housing Permitted
GR-40	Single family Two family with increased acreage
GR-80	Same as above
LR	Single family
R/A	Same as GR
VRZ	Up to 4 units
VGZ	Mixed use
VCZ	Mixed use
NC	Single family
PO	1-2 family



PLANNING FOR THE FUTURE – PAST EFFORTS

- In 2021, the Town completed a Senior Housing Alternative Study Committee Report
- Showed a clear need and desire for senior housing
- Recommendations:
 - Formalize a permanent Housing Committee to oversee implementation, staffed by Land Use Department and Human Services.
 - With Coventry Housing Authority, evaluate potential for infill or redevelopment at Orchard Hill Estates and surrounding Town property.
- Amend Zoning Regulations to:
 - Include Incentive Housing Zone (IHZ) overlay district
 - Amend Section 5.13 Designed Apartment/Condominium Developments
 - Adopt Cottage Cluster Regulations – tailored to cohousing and cottage clusters.
 - Adopt design guidelines tailored for new senior housing.
- Create plan for public/private partnerships to deliver needed housing
- Provide additional tax, grant and professional support for seniors to age in place



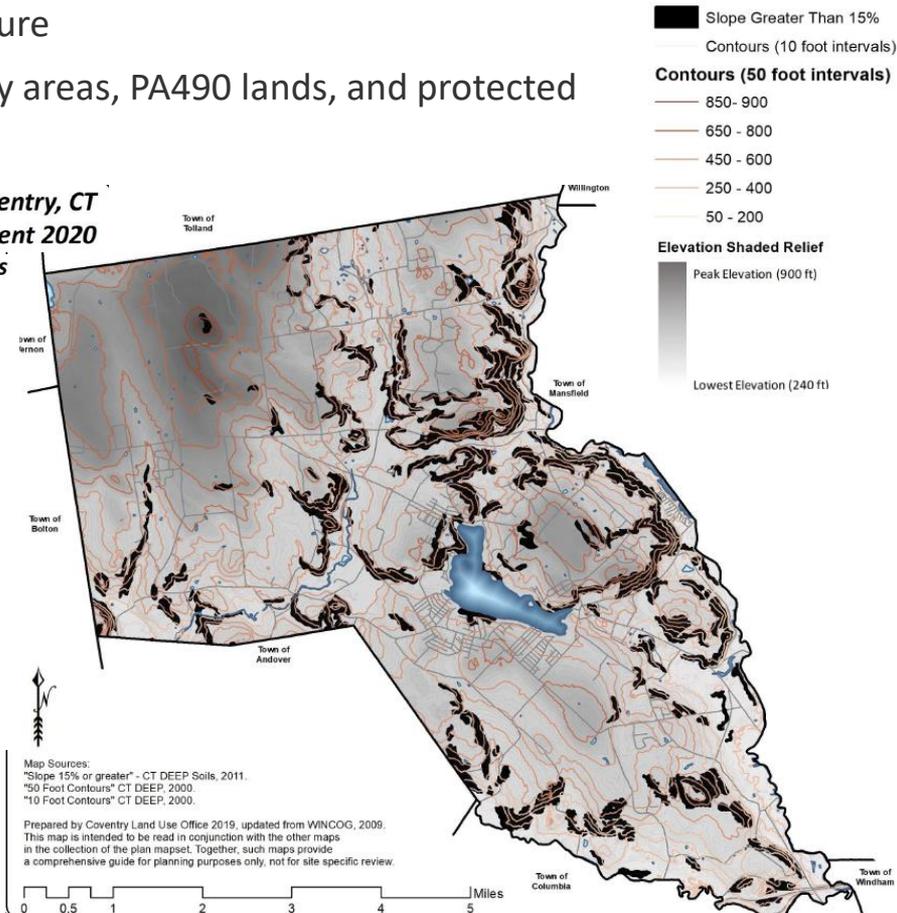
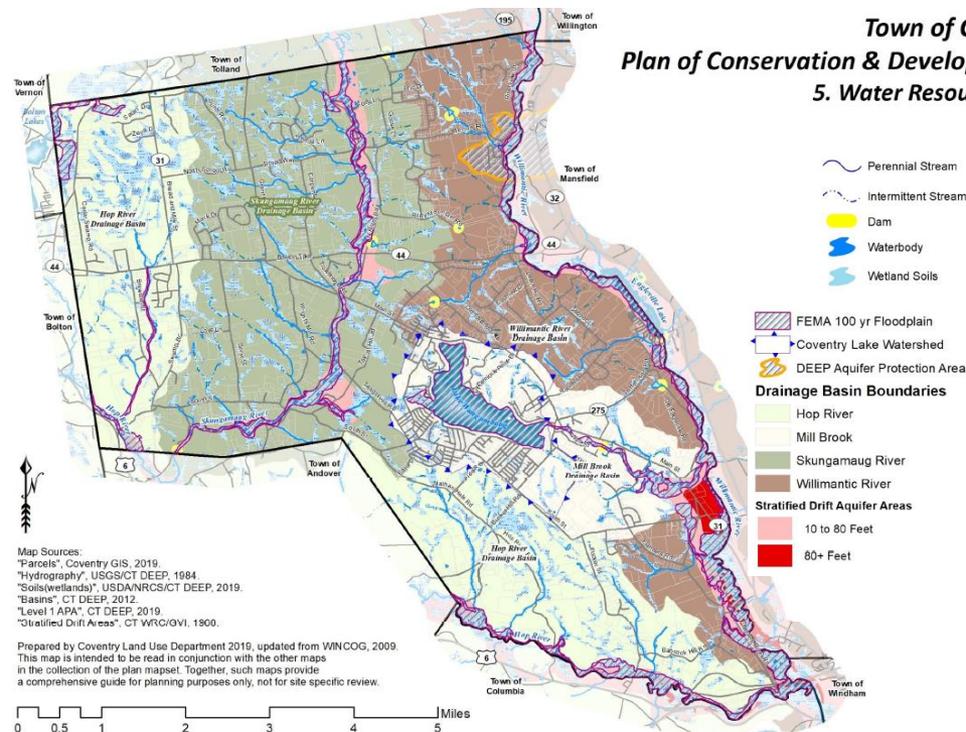
PLANNING FOR THE FUTURE – PAST EFFORTS

- In 2020, the Town completed its Plan of Conservation and Development
- Some recommendations related to housing:
 - ... modify regulations as necessary to **provide sustainable neighborhoods, open space protection and increased land values.**
 - Encourage/protect stable residential development of long-term quality & **favorable range of housing values.**
 - Support the preservation of the physical and architectural characteristics of large houses and their sites. Maintain and/or improve the exterior of the houses and to **provide opportunities for adaptive reuse.**
 - Accommodate residential development at densities that can be supported by slope and soil conditions and also fit the natural landscape without major re-grading or slashing of wooded areas. Consider water quality needs as related to existing/new infrastructure.
 - Continue to **encourage mixed-use and nodal development** in appropriate areas, particularly the Route 44/Main Street intersection and Route 44 near the Bolton town line.
 - Monitor the Coventry Village regulations/design guidelines that provide for **mixed use development** and improve as necessary.
 - Work to **adaptively reuse older buildings**, particularly mill structures.
 - Encourage **alternative housing options** for citizens who do not desire single-family housing but who would **prefer to live in multi-family** planned environments more appropriate for their stage of life.
 - Consider areas in Town with adequate existing or emerging infrastructure where some moderate density residential development may be appropriate. Development at this density could be in the form of single-family detached, single-family attached, two-family or multi-family housing with more than two units. The analysis performed with Home-CT grant (Incentive Housing Zone) will help identify housing needs and solutions. Zoning regulations may need to be revised where appropriate to reflect these recommendations and the needs of the community.
 - Consider Amending Zoning Regulation 5.13.01 to **allow apartments or condominiums** in the lake watershed area with available sewer and appropriate safeguards to the Lake.
 - New regulations adding **flexibility for farm labor quarters** should be monitored and updated as experienced is gained.

INFRASTRUCTURE & BUILDABLE LAND

- Most of the Town's 24,505 acres are still undeveloped
- Not all the land in town can be used for development. Restrictions on development include:
 - Environmentally sensitive areas such as watercourses, wetlands, and their buffers
 - Steep slopes, flood zones, lack of infrastructure
 - Aquifer protection areas, public water supply areas, PA490 lands, and protected open space

Town of Coventry, CT Plan of Conservation & Development 2020 5. Water Resources



Map Sources:
 "Parcels", Coventry GIS, 2019.
 "Hydrography", USGS/CT DEEP, 1984.
 "Soils(wetlands)", USDA/NRCS/CT DEEP, 2019.
 "Basins", CT DEEP, 2012.
 "Level 1 APA", CT DEEP, 2019.
 "Stratified Drift Areas", CT WRC/OVI, 1900.

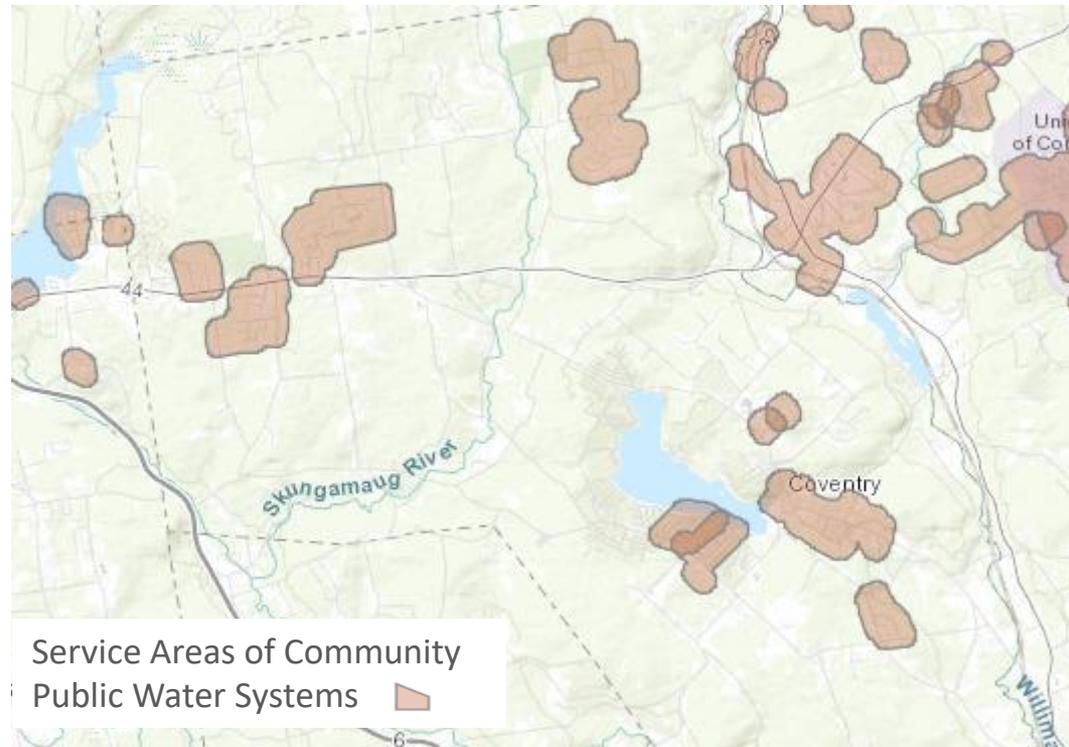
Prepared by Coventry Land Use Department 2019, updated from WINCOG, 2009.
 This map is intended to be read in conjunction with the other maps
 in the collection of the plan mapset. Together, such maps provide
 a comprehensive guide for planning purposes only, not for site specific review.

Map Sources:
 "Slope 15% or greater" - CT DEEP Soils, 2011.
 "50 Foot Contours" CT DEEP, 2000.
 "10 Foot Contours" CT DEEP, 2000.

Prepared by Coventry Land Use Office 2019, updated from WINCOG, 2009.
 This map is intended to be read in conjunction with the other maps
 in the collection of the plan mapset. Together, such maps provide
 a comprehensive guide for planning purposes only, not for site specific review.

INFRASTRUCTURE & BUILDABLE LAND

- Most of Coventry's residents rely on well water and septic
 - Requires well-draining soil and a minimum amount of land to be viable – limiting the number of homes the land can support
- Localized water services cater to areas of denser development
- A limited public sewer system within the Coventry Lake Basin
 - ~ 1,000 properties in the service area.
 - ~ 115 homes not connected. Once all connections are made, treatment facility will be near 90% capacity.
- Future sewer service areas anticipated in the facility plan include:
 - Upper Oak Grove
 - Cheney Lane
 - Hemlock Point
 - Waterfront Heights
 - Developed areas on the eastern side of Lake Wangumbaug
- Community Treatment Systems will be considered by the WPCA to correct septic problem areas where they may develop.
 - DEEP policy is that sewers cannot allow residential development in the lake basin.



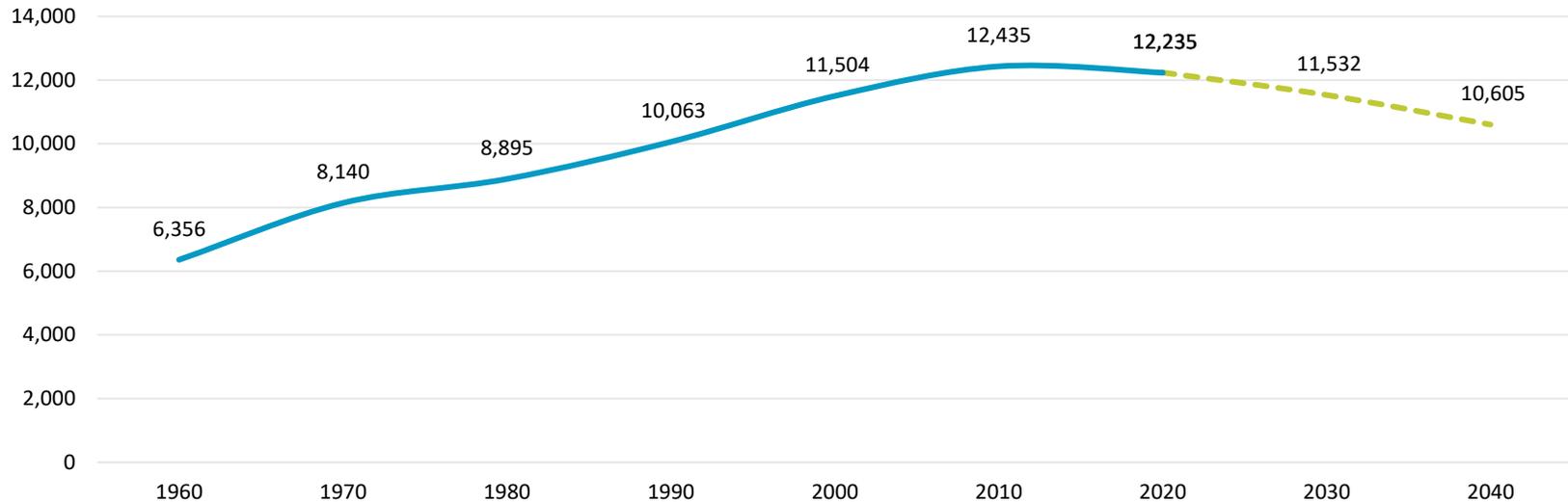
Demographic Trends

DATA NOTE

- **Some Census Data for 2020 is still not available**
- Using most currently published sources, of which many sources provide estimates
- All data sources and analysis on demographics and housing market trends is in accordance with DOH Guidance for HAP's

POPULATION TRENDS

Town of Coventry Population Trends

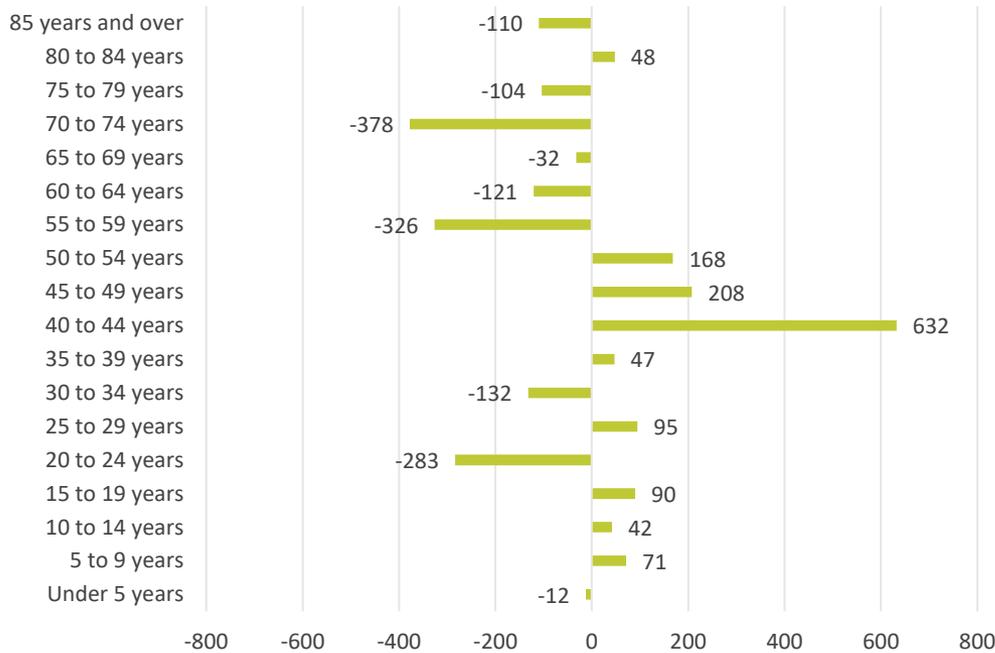


Source: 1960 - 2020 decennial censuses; CT State Data Center

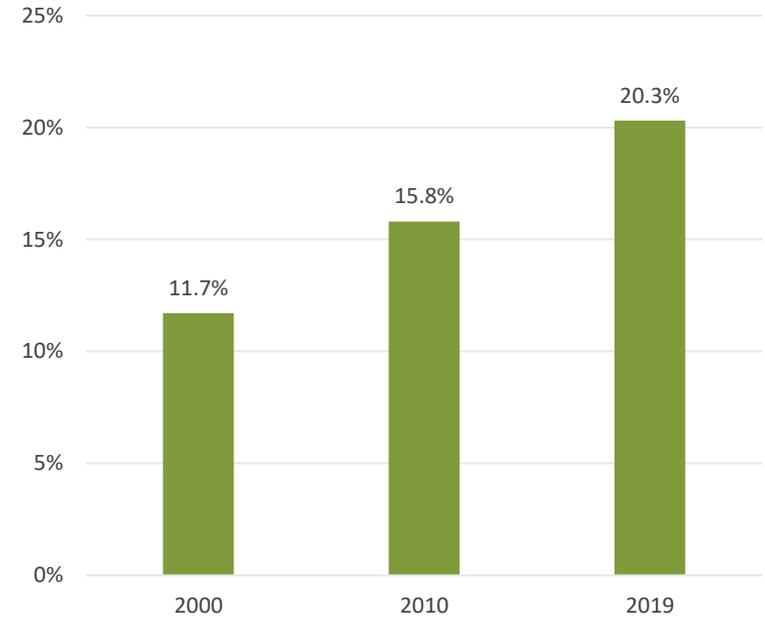
- After a peak in 2010, the population decreased by 1.6%
- **Future population drivers will likely be housing turnover**
- Followed by housing construction, including new dwelling units, additions, and expansions

AGE DISTRIBUTION

Change in Population Age Group, 2010 to 2019



Percent of Population Age 65 years old and over

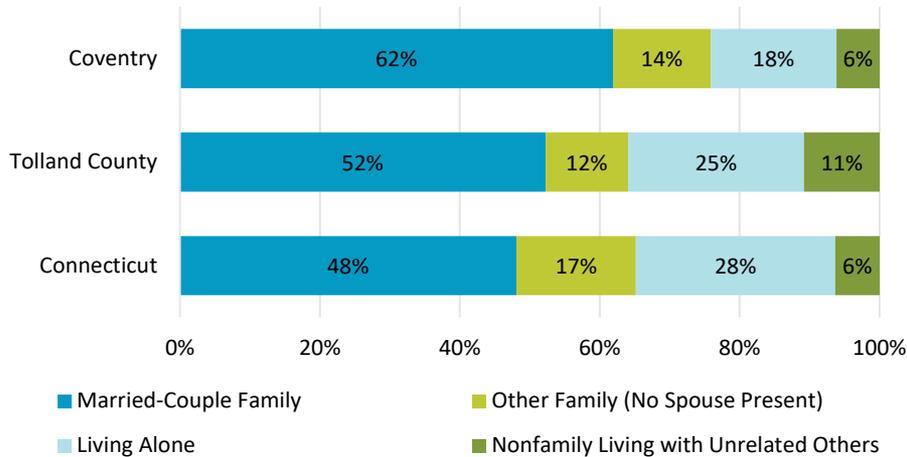


Source: 2000 and 2010 decennial census; 2019 ACS 5-Year Estimates, Table S0101

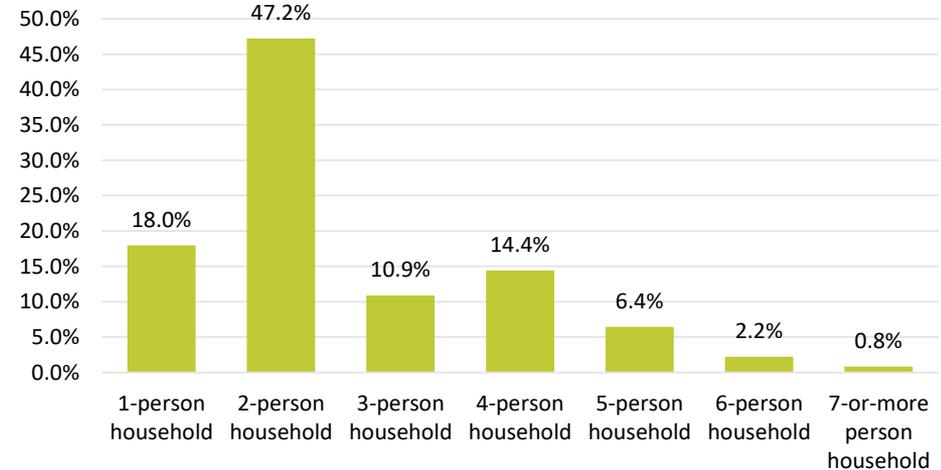
- Aging of large “baby boomer” cohort even with a loss in cohorts age 65 and over population
- Share of population 65 years old and over has consistently grown since 2000, reaching 20.3% of the total population in 2019
- Increase in children and Gen Xers (40 to 49) since 2010, indicating housing turnover to bring new families into community
- Median age was 43.1 in 2019

HOUSEHOLD COMPOSITION

Household Distribution



Coventry Household Size Distribution



Source: 2019 ACS 5-Year Estimates, Tables B01001, B11016

- Coventry has a larger share of married-couple family households compared to state and county
- **In 2019, 65.2% of Coventry households are made up of one or two people**
 - May indicate trend to empty nester households

HOUSING WAGE

- The “housing wage” in Coventry is **\$23.65/ hour**.
- Each year, the National Low Income Housing Coalition calculates the "housing wage," the hourly wage needed to afford a **2-bedroom rental home without paying more than 30% of income on housing**.
- According to indeed.com, estimated average hourly wage for:
 - \$21.29 elementary school teacher
 - \$21.51 for police officers
 - \$19.53 for grocery workers
 - \$17.00 for retail worker
 - \$16.50 for nurse’s aide
 - \$11.45 for mechanic

Source: Partnership for Strong Communities, 2019 National Low Income Housing Coalition, <https://nlihc.org/>

PEOPLE WHO WORK IN COVENTRY

- 70% of people employed in Coventry are commuting from other towns to reach their jobs
- Commuting from places with more affordable or more diverse housing

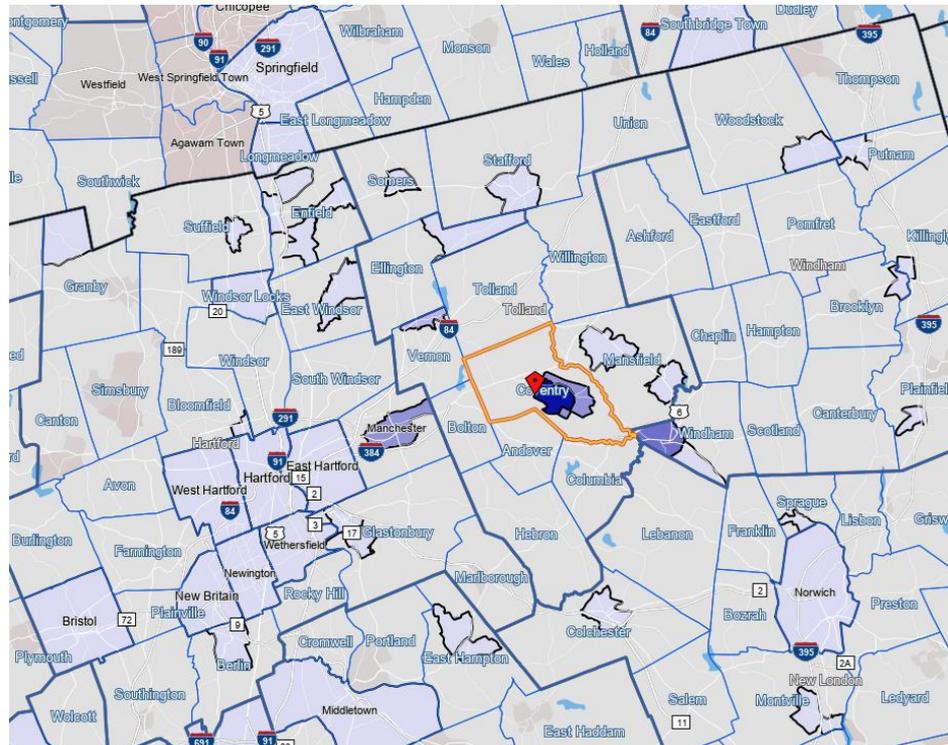
Major Employers 2021 (AdvanceCT)

- Town of Coventry
- Highland Park Market
- Teleflex Medical
- Dunkin Donuts
- Pelletier Builders

Top Areas Where Workers Who Commute to Coventry Live (ACS 2019)

All Workers	1,339	100.0%
Willimantic, CT	56	4.2%
Manchester, CT	43	3.2%
Rockville, CT	23	1.7%
East Hartford, CT	15	1.1%
Storrs, CT	15	1.1%
Middletown, CT	13	1.0%
Norwich, CT	12	0.9%
Wethersfield, CT	11	0.8%
All Other Places	1,151	86.0%

Top Employment Sectors	Employees	Perct.
Educational Services	389	29%
Retail Trade	154	12%
Construction	136	10%
Health Care and Social Assistance	122	9%
Accommodation and Food Services	114	9%
Manufacturing	104	8%
All other sectors	320	24%
Total Employees	1,339	100%



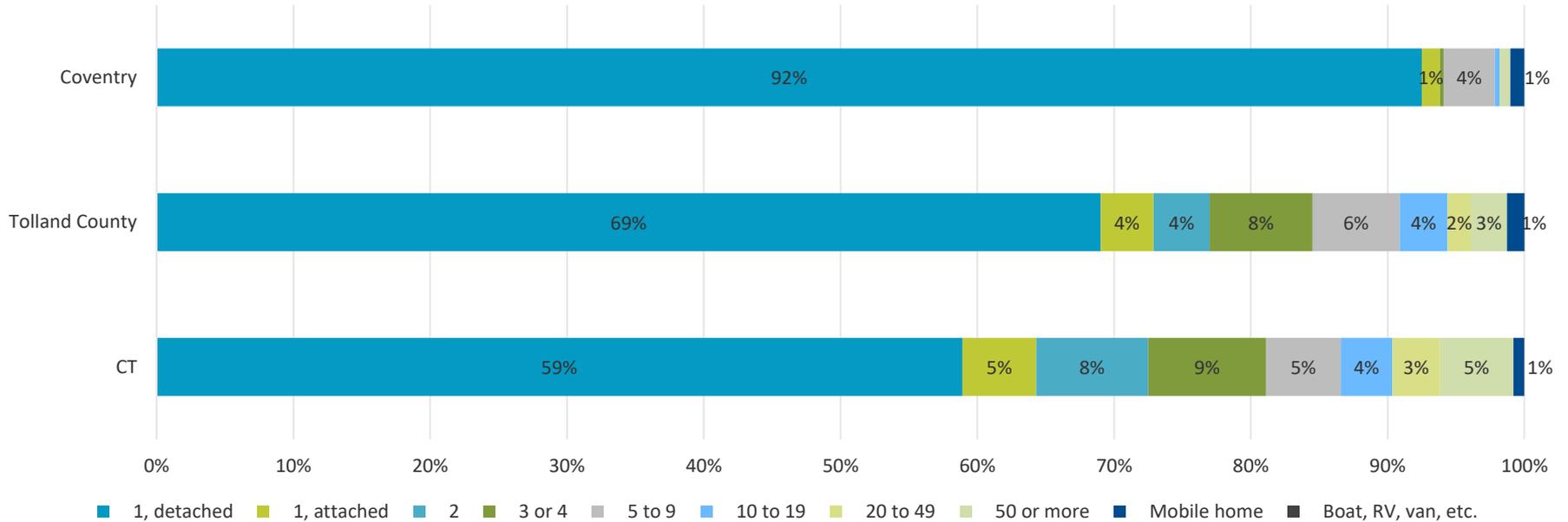
DEMOGRAPHICS SUMMARY

- Population has stabilized
- Largely built out community – future population growth tied to housing construction and turnover
- Aging community – growing share of population age 65 years old and over
- Increase in children and Gen Xers (40 to 49) since 2010
- Almost two-thirds of Coventry households are made up of one or two people

Housing Market Trends

HOUSING TYPOLOGY

Distribution of Housing Units, by Type

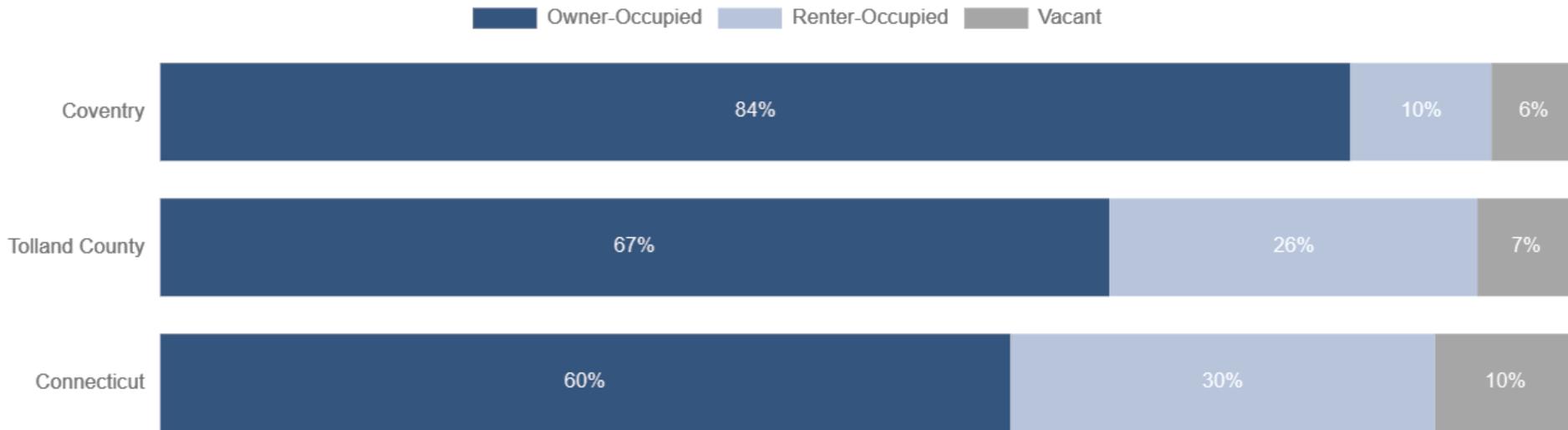


Source: ACS 2019 B25024

- Coventry has a large share of detached single-family homes – 92%
 - Much larger than the county or state
- Very small portion of multi-family

HOUSING TYPOLOGY

Distribution of Housing Units, by Occupancy

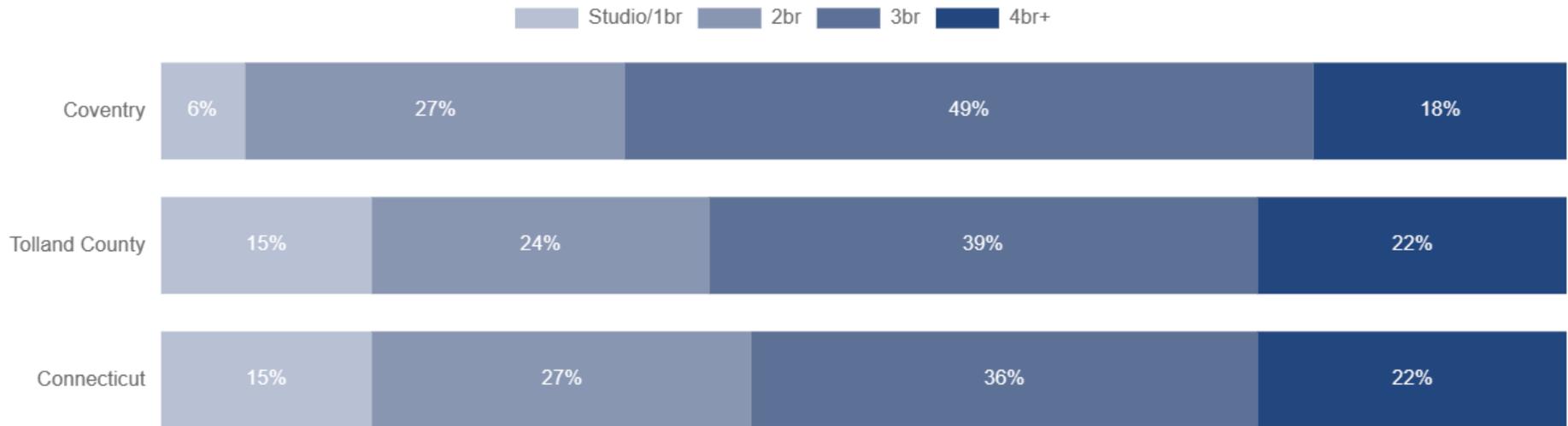


Source: American Community Survey 2018, 5-year estimates, Table B25004
Visualization created by [CTData Collaborative](#)

- Only 10% of occupied units in Coventry are renter-occupied compared to 26% in Tolland County

HOUSING TYPOLOGY

Distribution of Housing Units, by Number of Bedrooms

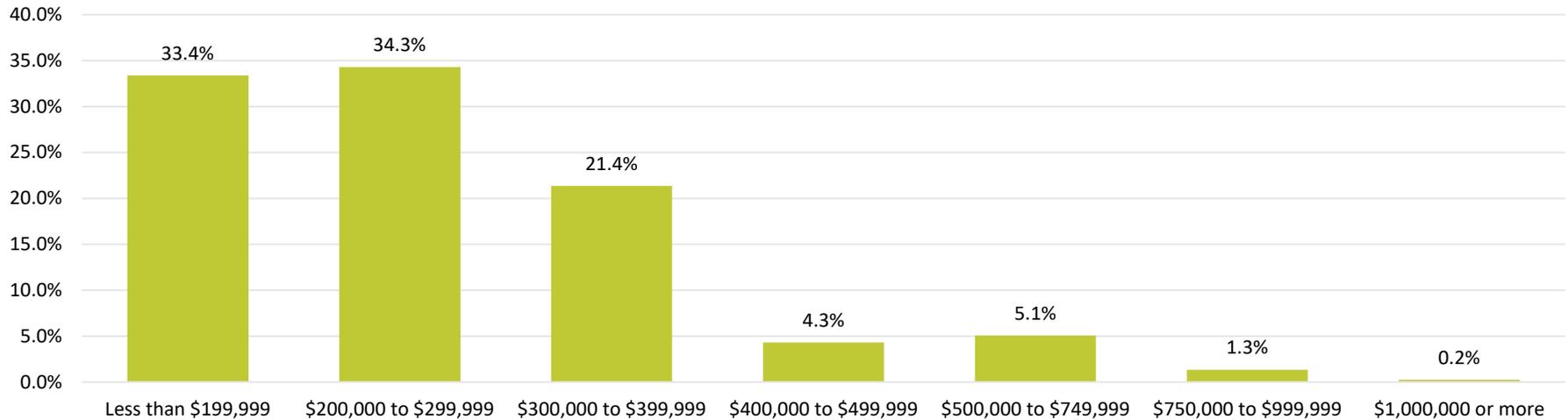


Source: American Community Survey 2018, 5-year estimates, Table B25041
Visualization created by [CTData Collaborative](#)

- 57% of housing units in Coventry are 3, 4, or more bedrooms
 - In 2019, 65% of households had two people or fewer
- Size of units largely suited to families with children

HOME VALUE DISTRIBUTION

Distribution of Owner-Occupied Home Values



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

- Majority of units valued at less than \$300,000
- Only 33% under \$200,000

GROSS RENT DISTRIBUTION

Distribution of Gross Monthly Rental Costs

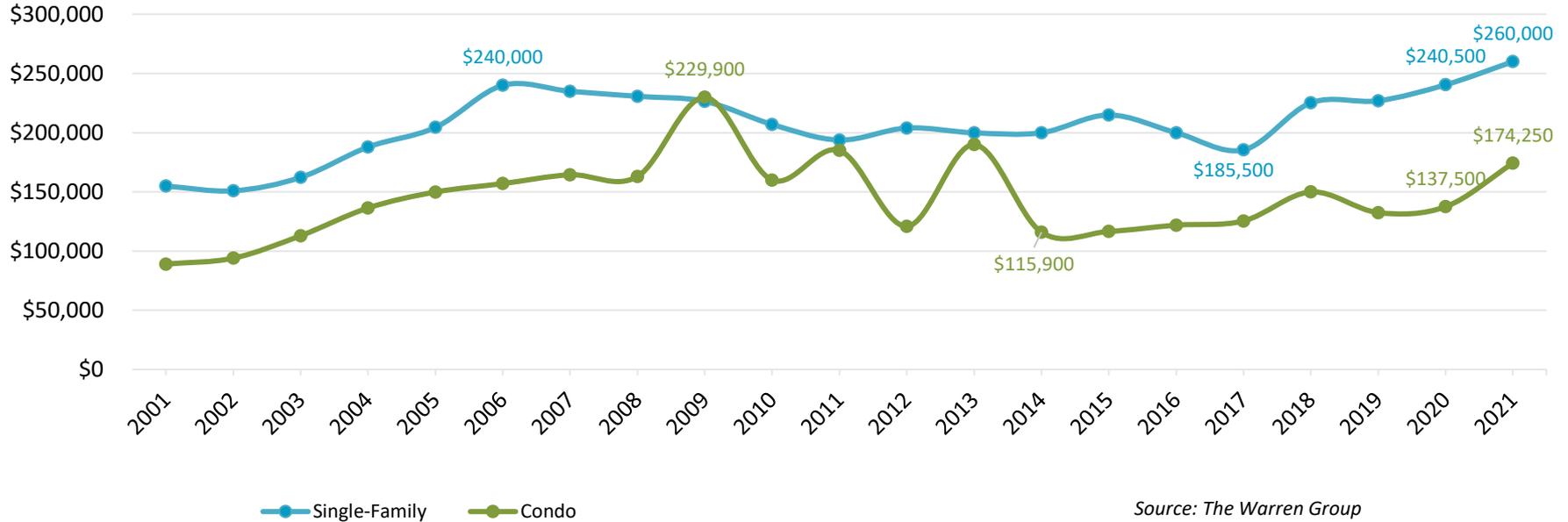


2019 American Community Survey 5-Year Estimates, Table B25063

- Median gross monthly rent in Coventry is \$1,125, which is between Tolland County (\$1,119) and Connecticut (\$1,156)
- About 69% of rental units in Coventry are less than \$1,500 per month

HOME SALE PRICES

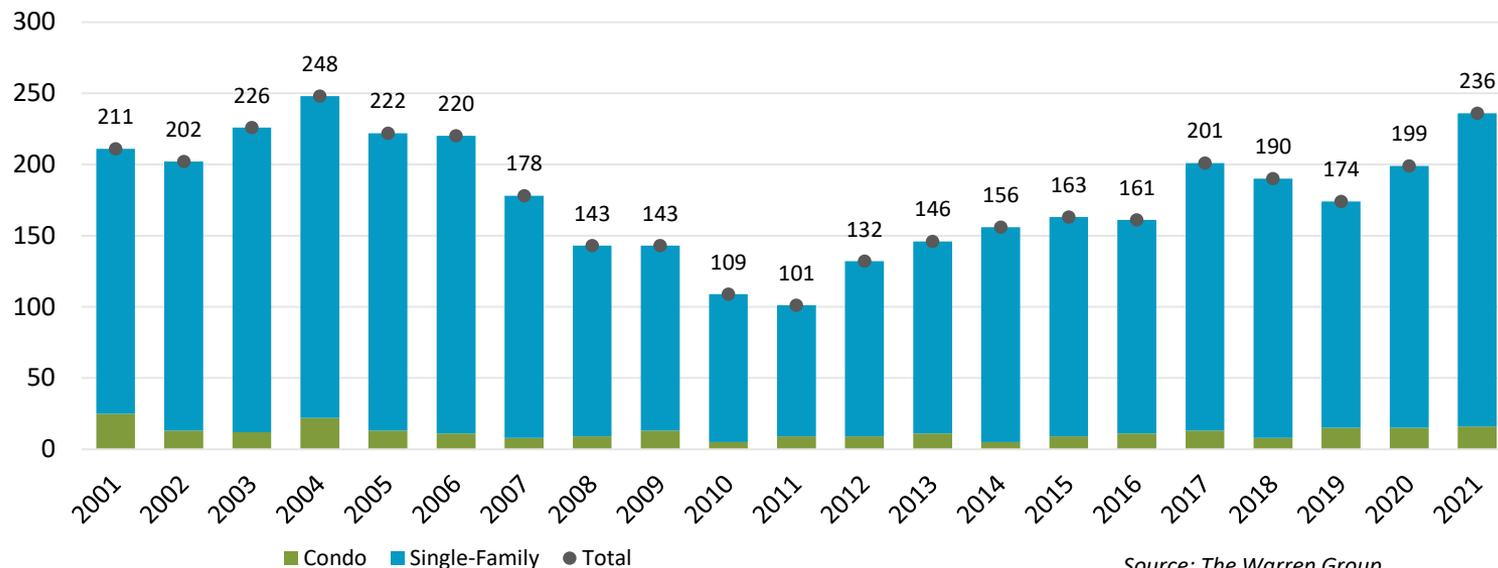
Town of Coventry Median Home Sale Price: 2001 to 2021



- Median sale price for single-family homes in Coventry increased by 6% in 2020 to **\$240,500** – matching pre-recession high in 2006
 - Prices continued to **increase another 8% in 2021 to \$260,000**
- Condo prices have been more volatile, likely due to a small sample size each year

HOME SALES

Town of Coventry Home Sales: 2001 to 2021

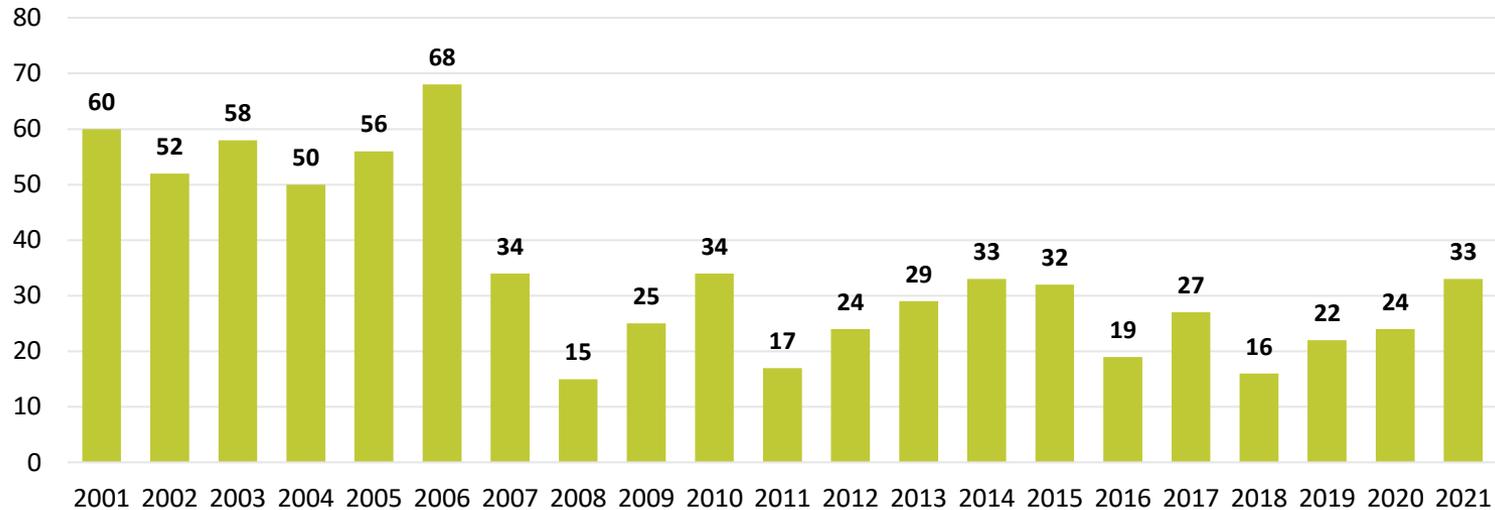


Source: The Warren Group

- Nearly exclusive single-family market
- From 2017 to 2020, total home sales were generally stable, averaging about 191 per year
 - 178 single family, 13 condo
- **Jump in home sales in 2021**

HOUSING PERMITS

Town of Coventry Housing Permit Activity: 2001 to 2021



Source: CT Department of Economic and Community Development

- Housing permit activity dropped off significantly in the mid-2000s
- Since 2015, Coventry has averaged 23 housing permits and 4 demolition permits annually, 19 net new units
- Spike in net new housing in 2021 (31 net new units)
- Housing permits do not include additions, renovations, nor reinvestment

HOUSING MARKET TRENDS: TAKEAWAYS

- Homogenous housing stock
 - Primarily single-family, owner-occupied units
- Downsizers are likely to seek housing outside of Coventry
 - Housing stock dominated by 3+ bedroom units
- Net new housing permit activity has averaged +/- 19 per year since 2015
 - With room to grow on undeveloped land
- Single-family sales market showing strength since 2020 (likely driven by the pandemic)
 - Increasing sale prices may incentivize more current owners to sell – continuing community turnover
 - Increasing sale prices reduces NOAH stock

Naturally Occurring Affordable Housing (NOAH) – housing *without* deed restriction or subsidy and costs a low-income household no more than 30% of their income, but is not reserved for only low-income households.

Housing Needs Assessment

AFFORDABLE HOUSING NEEDS

How many Coventry Families Need Affordable Housing?

Low Income

51% to 80% of AMI

<\$55,950 for an individual
<\$79,900 for a family of 4



640

Low income HHs



575

Homeowners



65

Renters

Very Low Income

31% to 50% of AMI

<\$36,550 for an individual
<\$52,150 for a family of 4



335

Very Low income HHs



215

Homeowners



120

Renters

Extremely Low Income

30% of less of AMI

<\$21,950 for an individual
<\$31,300 for a family of 4



210

Extremely Low income HHs



130

Homeowners



80

Renters

Source: U.S. Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Survey (CHAS): 2014-2018

- There are 1,185 households in Coventry (25% of total) who meet the definition of low income (household income <80% of AMI)
- Primarily homeowners

AFFORDABLE HOUSING: RENTER NEEDS

Maximum Monthly Costs for Low Income Renters

Low Income

51% to 80% of AMI

<\$55,950 for an individual
<\$79,900 for a family of 4



\$1,188/month
for an individual



\$1,696/month
for a family of 4

Very Low Income

31% to 50% of AMI

<\$36,550 for an individual
<\$52,150 for a family of 4



\$776/month
for an individual



\$1,107/month
for a family of 4

Extremely Low Income

30% of less of AMI

<\$21,950 for an individual
<\$31,300 for a family of 4



\$466/month
for an individual



\$1,075/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 HUD Metro FMR Area

30% Standard: 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

<\$55,950 for an individual
<\$79,900 for a family of 4



\$189,000
for an individual



\$271,000
for a family of 4

Very Low Income

31% to 50% of AMI

<\$36,550 for an individual
<\$52,150 for a family of 4



\$124,000
for an individual



\$177,000
for a family of 4

Extremely Low Income

30% of less of AMI

<\$21,950 for an individual
<\$31,300 for a family of 4



\$74,000
for an individual



\$105,000
for a family of 4

Source: U.S. Department of Housing and Urban Development (HUD) Income Limits. Based on income limits for Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area 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% Standard: 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

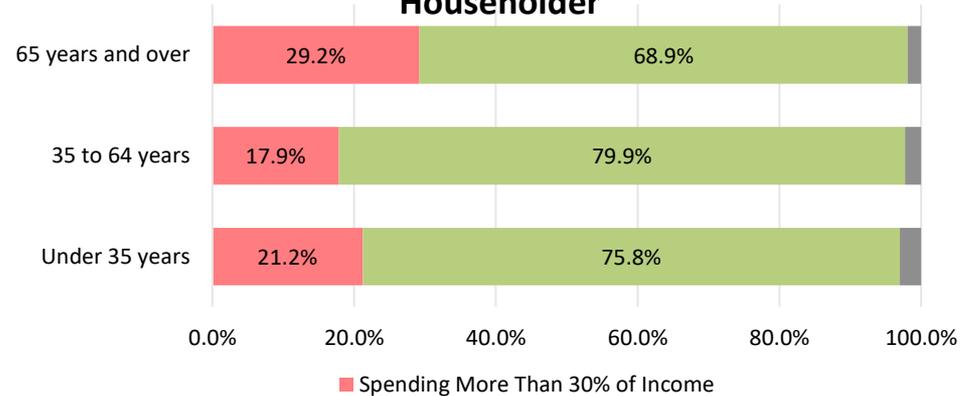
global **environmental** and **advisory** solutions

30% STANDARD: EXISTING CONDITIONS

Other Populations in Coventry

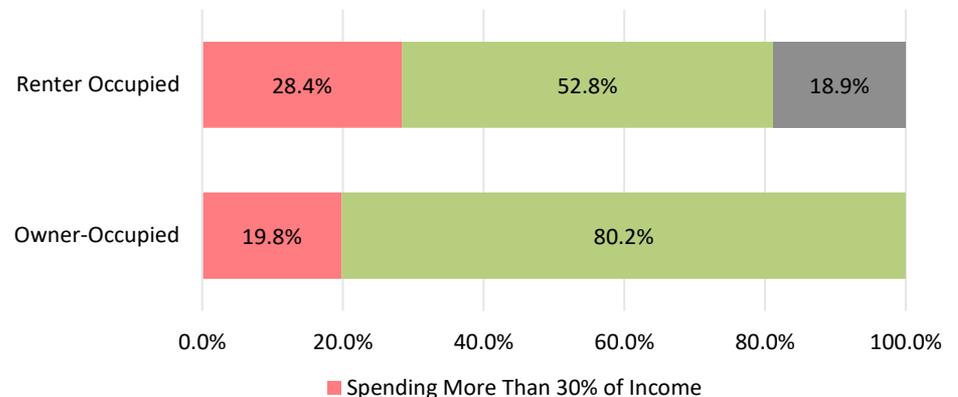
- Senior households are more likely to experience cost burden (29%) compared to other households
- Renters are much more likely to spending more than 30% if their income on housing compared to homeowners

Portion of Income Spent on Housing, by Age of Householder



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

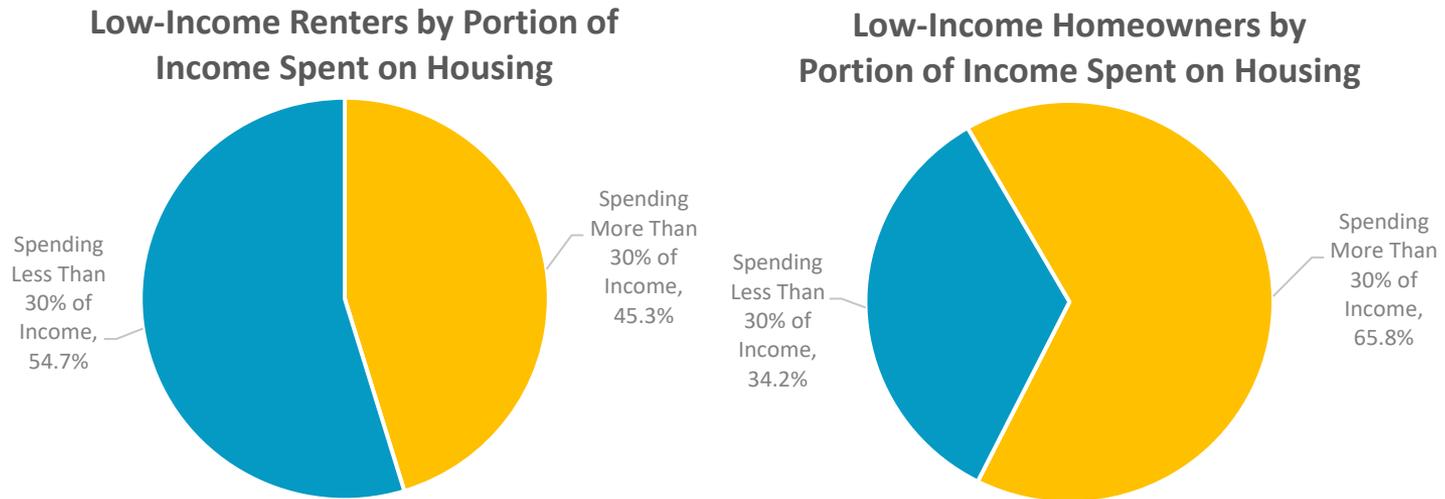
Portion of Income Spent on Housing, by Tenure



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

30% STANDARD: EXISTING CONDITIONS

Low Income Households in Coventry By Income Spent on Housing



Source: U.S. Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Survey (CHAS): 2014-2018

- **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
- **In 2018, about 61% of Coventry's low-income households are spending more than 30% of their income on housing**
 - **Compares to 9% for households who are not considered low-income**

COVENTRY HOUSING AUTHORITY

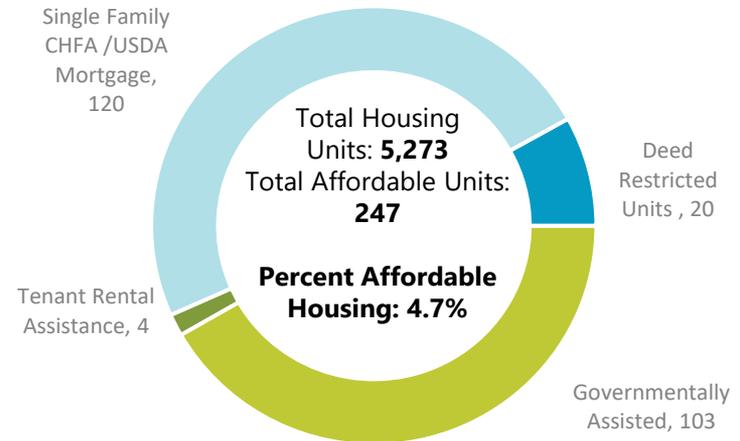
- Provides low-income housing for seniors and disabled.
- 80 apartments
 - 40 are Project Based Section 8 HUD funded (Orchard Hill Estates I)
 - 40 are State Elderly (Orchard Hill Estates II)
 - 8 accessible units
 - Waitlist is closed



PROTECTED AFFORDABLE HOUSING

- **Protected Affordable Housing Units** meet the statutory definition of affordable housing, under 8-30g, and are restricted to households that make less than 80% of State Median Income, so that they spend less than 30% of their income on housing
- **As of 2021, 247 units, or 4.7% of Coventry's total housing units were protected affordable units**
- Coventry has 86 federally assisted rental housing units, none are at risk of an expiring affordability restriction within the next 5 years

Affordable Housing Units in Coventry, by Type: 2021



Source: DECD Affordable Housing Appeals List, 2021

AFFORDABLE HOUSING GAP ANALYSIS

Affordable Housing Supply - Affordable Housing Demand = Housing Gap

- Compares housing demand to housing supply
- Information on low-income household estimates is provided by U.S. Dept. of Housing & Urban Development (HUD), Comprehensive Housing Affordability Survey (CHAS)
- Information on naturally occurring affordable housing uses 2019 American Community Survey 5-Year Estimates – Home Value Distribution and Gross Rent Distribution
- HUD recommends reviewing a family of four and single-person households

Coventry's Affordable Housing Gap Analysis identified the following:

- For Family of 4 Households – Housing Unit Gap was identified for the **two lowest-income group for units to buy or rent**
- For Single-Person Households – Housing Unit was identified for **renters at all levels and for extremely low income homeowners**

HOUSING NEEDS ASSESSMENT: TAKEAWAYS

- Significant affordable housing needs within Coventry
 - 1,185 households (25% of total) are classified as low income and could be eligible for affordable housing
- 22% of households are spending more than 30% of their income (excluding other assets) on housing costs
- Town has 247 protected affordable units, or 4.7% of total housing units
- Shortage of units affordable to households across all household sizes and housing types
- Populations spending more than 30% of their income on housing include:
 - Low-income households making less than 80% AMI
 - Senior households
 - Renters
 - Single-person/ single-income households

Appendix C: Objectives, Strategies, and Action Steps Further Research

Strategy 1: Encourage and promote “Middle Housing” typologies, especially cottage clusters

Many different types of “Middle Housing” options exist, including duplexes, triplexes, quadplexes, townhouses, cottage clusters, and accessory dwelling units (ADUs). Duplexes, triplexes, quadplexes, and townhouses are generally explained as types of use categories in municipal zoning codes while specifications about cottage clusters and ADUs are generally explained and found in stand-alone ordinances. There are [many comprehensive resources](#) with examples of varying types of middle housing, specifically cottage clusters:

- **Steps necessary:**
 - Cottage cluster development requires adjusting development standards for zone setbacks, lot sizes, and densities to permit compact development
 - Could be included as either a form-based code or allowed in single-family zone with administrative conditional use permit
 - Usually communities allow cottage cluster development by adopting an ordinance that states specific standards for cluster subdivision review or fully permit the development type in certain zones
 - Requires outreach to developers for promoting and understanding cluster development



Image Source: Daniel Parolek, Opticos Design

Cottage cluster regulation/code adjustment examples:

Clark County, WA (used as an example by Westport, CT)

- [Clark County Cottage Cluster Housing Code](#)
- Minimum of 4 and maximum of 12 units in a cluster
- Minimum of 400 ft² per cottage, minimum of 200 ft² private open space per cottage
- On-site parking of 1./1.5 parking spaces per cottage and 1 parking space per ADU, detached garages may contain up to 2 ADUs per cottage cluster above parking spaces
- Building Design Standards (includes minimum and maximum floor area, roofed porch, maximum building height, pitched roof with minimum slope, cottages in cluster must be similar to one another, etc.)

Redmond, WA

- [Redmond Cottage Cluster Housing Code](#)
- Demonstration Code to allow cottage cluster
- 9.5-acre site with 24 dwelling units total (including 4.6 acres of steep slope and wetlands)
- 2-bedroom (100 ft²); 3-4 bedroom (1,700 to 2,700 ft²)
- 5 dwellings / acre



Image Source: Ross Chapin Architects

Town of Coventry Housing Affordability Plan

CT examples related to cluster cottages:

Madison, CT

- Not amendments from city; this is a site application from the developer
- 6 stand-alone 3-bedroom dwellings with 2 parking spaces per unit
- Each unit estimated to be about 907 ft²
- 4 market-rate units, 2 affordable units
- [92-Scotland Site Plan Review Application](#)
- [92-Scotland Proposed Site Plan Submission](#)
- [92-Scotland Affordability Plan](#)

East Haddam, CT

- Not affordable housing, but cottage cluster housing for the Goodspeed theater actors and artists
- Special standards under the label “Live Theater Support Personnel (LTSP) Housing”: Housing designed for congregate living arrangements to support the needs of a Live Theater
- [East Haddam Zoning Regulations defining LTSP Housing](#)



Image Source: Andrew Sullivan for The New York Times

Strategy 2: Promote housing opportunities through a Housing Overlay Zone (HOZ)

A Housing Overlay Zone (HOZ) is the addition of a layer on top of existing zoning ordinances that provide incentives for developers to build housing (esp. affordable housing). The four basic parameters of an HOZ are geographic scope of applicability, baseline affordability qualifications for developments to access HOZ incentives, incentives given to qualified developments, and the extent to exemptions from discretionary project-level approvals. Excitingly, there are many municipalities using HOZs across the country, [including many in Connecticut.](#)



Image Source: Cambridge Community Development Department

Town of Coventry Housing Affordability Plan

Examples:

Avon, CT

- [Avon Attainable Housing Overlay Zone \(AHOZ\) Special Regulation Ordinance](#)
- At least 20% of development units restricted to residents at 80% AMI or less
- 30 year deeds
- Maximum density requirements are 6 units/acre for single-family developments, 10 units/acre for duplex/townhomes, 20 units/acre for multi-family developments

Newtown, CT

- [Newtown Incentive Housing Overlay Zone Regulations](#)
- At least 20% must be affordable housing
- 30 year deeds
- At least 10 acre
- Maximum density requirements are 12 units/acre for townhouses and mixed use
- Must be 1-3 bedrooms

Ridgefield, CT

- [Ridgefield Mixed-Use Housing Overlay Zone Amendment](#)
- Incentivizing rehabilitation or new construction of mixed-income, mixed-use development in business zones
- Maximum of 16 units/acre when 30% of units are affordable housing to 80% AMI or less
- 40 year deeds
- Allows for deferred and reduced parking installation

Town of Coventry Housing Affordability Plan

Examples:

Cambridge, MA

- [Cambridge AHOZ 100 Percent Affordable Housing Overlay Information](#)
- Adopted an AHOZ in 2020 for housing projects that provide 100% of their housing units at below-market rates
- Adopted Ordinance:
 - [Cambridge 100 Percent AHOZ Ordinance](#)
 - Allowing 4-story buildings in every residential zone (including single-family zone), with up to 7 stories allowed along commercial corridors
 - Removing maximum density standards, although there are dimensional and lot coverage requirements
 - Reducing minimum parking standards
 - Treating AHOZ developments as permitted uses allowed “by right” (no conditional use or other extra review processes)
- Since the adoption of this, there have been over 350 affordable units, either constructed or in the development pipeline

Capitola, CA:

- [Capitola AHOZ regulations](#)
 - Max, 20 units per acre
 - Minimum of 50% of units to be income-restricted affordable housing for families with less than 100% AMI
 - Minimum of 50% of income-restricted affordable units to be for families with less than 80% AMI
 - 55 year deed
 - Incentives: relaxation of development standards
 - No minimum building site area requirement for individual parcels or dwelling sites
 - City shall determine the maximum lot coverage
 - Minimum parking of two off-street per unit and one off-street visitor for every seven units
 - Additional development incentives through waivers or modifications of other standards

Strategy 3: Consider strategies for Inclusionary Zoning regulations, including a Housing Trust Fund

Inclusionary zoning regulations are regulations, requirements, or conditions of development that promote the development of affordable housing. This includes setting aside a portion of long-term affordable housing units through deed restrictions, incentivizing affordable housing development with density bonuses, or accepting payments into a housing trust fund set aside specifically for the construction, rehabilitation, or repairment of affordable housing.

- Locally-based incentives
 - Waivers of zoning requirements (density, area, height, open space, other provisions)
 - Local tax abatements
 - Waiver of permit fees or land dedication
 - Fewer required developer-provided amenities and acquisitions of property, including reduced parking requirements
 - “fast track” permitting
 - Feasibility findings that lessen the percentage of affordable units required
 - Subsidization or provision of infrastructure for the developer by the jurisdiction
- Non-locally-based incentives
 - Tax credits
 - HOME grants to build and rehabilitate affordable housing
 - Section 8 vouchers to assist low-income household pay rent
 - Mortgage revenue bonds
 - Section 202 grants to support housing for elderly
 - Location efficiency mortgages
- In-lieu options
 - Payment of a per-unit fee into an affordable housing fund
 - Construction of set aside units off-site by same developer
 - Recognition of set aside units as transferable credits that can be exchanged between developers of local residential projects

Town of Coventry Housing Affordability Plan

Examples:

New Haven, CT

- [New Haven Inclusionary Zoning Ordinance](#)
- Developers in New Haven required to set aside 10% of units at 50% AMI deed-restricted affordable rents, 5% for Section 8 rental subsidies
- Applies to 10+ unit apartment buildings in and around downtown and Westville
- Publicly owned land to developer with 10+ units must set aside 20% for 50% AMI
- Incentives:
 - 10-year local tax abatements
 - Minimum parking waivers
 - Permission to build smaller units than existing zoning law approves of

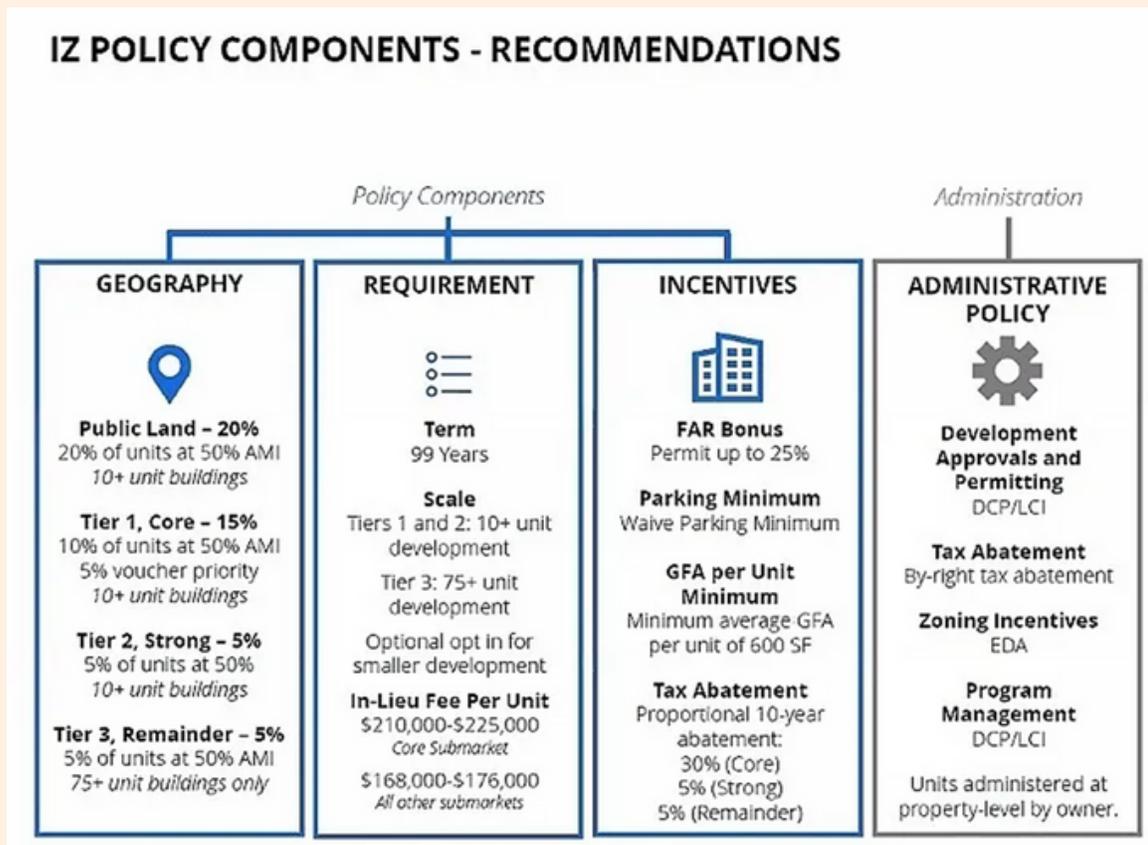


Diagram of recommended IZ policies for New Haven. Image Source: New Haven Independent

Town of Coventry Housing Affordability Plan

Examples:

Darien, CT

- [Darien Inclusionary Zoning Regulations Adopted Resolution](#)
- Multi-family and single-family units
- Minimum of 14% of units required to be affordable to 80% AMI or less
- 40 year deed
- Requirement can also be met by building affordable units off-site or paying a “fee-in-lieu” cash contribution
- Eligible for an increase in permitted density up to 50% greater than allowed density if at least 25% of units are below-market rate

Colchester, CT

- [Colchester Inclusionary Zoning Regulations](#)
- 10% of any housing development with 6+ single-family units or more than 3 multi-family units must be affordable to 80% AMI
- Deed restricted and homebuyers cannot incur monthly housing costs that are more than 30% monthly income

Stamford, CT

- [Stamford Inclusionary Zoning Regulations](#)
 - Minimum of 6%-12% of a developer
 - 6%-12% units required to be Below Market Rate (BMR), cannot exceed 30% of household monthly income
 - This can be satisfied through a “fee-in-lieu” cash contribution
- [Stamford Affordable Housing Trust Fund Information](#)
 - [Stamford Affordable Housing Trust Fund Regulations](#)
 - Sources of funds:
 - Commercial Linkage Fees (building permit fees for commercial development)
 - Fee-in-lieu payments from the city’s Below Market Rate (BMR) program
 - There is a Board of Trustees for the fund that meets quarterly
 - [Stamford Commercial Linkage Affordable Housing Program Regulations](#)

Town of Coventry Housing Affordability Plan

Examples:

Mansfield, CT

- [Mansfield Affordable Housing Trust Fund Regulations](#)
- Sources of funds:
 - Building permit fees
 - Inclusionary zoning fees
 - Municipal appropriations
 - Monetary gifts
 - Grants
 - Loans
 - Monies received from state and federal agencies
- Use of funds shall be limited to costs associated with:
 - Activities to retain or create affordable housing
 - Administration of funds and associated activities, including monitoring of affordable housing restrictions
 - Preparation of updates to the Town's Affordable Housing Plan
- Affordable Housing Council shall provide Town Council with annual report of the status of the funds within 90 days of the end of the fiscal year

Greenwich, CT

- [Greenwich Affordable Housing Trust Fund Draft Regulations](#)
- [Greenwich Affordable Housing Trust Fund Board Information](#)

Somerville, MA

- [Somerville Inclusionary Housing Program Information](#)
- [Somerville Affordable Housing Trust Fund Information](#)
- Source of Funds:
 - Linkage fees
 - In-lieu payments from inclusionary housing zoning programs
- Use of Funds:
 - Site development for new or rehabilitation for affordable housing
 - 20% of funds must be used to serve households with less than 50% AMI
- Board of Trustees including elected officials, Housing Authority director, appointees, and residents

Strategy 4: Promote financial incentives to encourage development of affordable housing

Many financial incentives exist that can encourage developers to include affordable housing in their development projects and plans. When incentives are closely linked to the local market conditions, developers are more likely to take advantage of the incentives. There is also a Connecticut “Housing for Economic Growth” [state-wide program](#) that provides encourages and rewards CT municipalities who create Incentive Housing Zones.

- Types of financial incentives:
 - Tax abatements
 - Tax exemptions
 - Tax Increment Financing (TIF)
 - Density bonuses
 - Zoning variances
 - Flexible design standards
 - Land deals
 - Grants and loans (public capital/operating funding)
 - Reduced parking requirements
 - Streamlined development approvals permitting
 - Streamlined environmental review process
 - Reduced or waived development fees
 - This “[Municipal Affordable Housing Financial Incentives](#)” report provides an overview of possible financial incentives for the development of affordable housing
- Other helpful resources for selecting financial resources:
 - [National Multifamily Housing Council Housing Affordability Toolkit](#) (HIGHLY RECOMMEND READING)
 - Local Housing Solutions “[Incentives to encourage the development of lower-cost housing types](#)” Brief
 - [MRSC Affordable Housing Techniques and Incentives page](#)
 - [Inclusionary Housing Calculator](#)

Town of Coventry Housing Affordability Plan

Examples:

Provincetown, MA

- [Provincetown Housing Strategies](#)
- Multi-family property owners to claim tax exemption for portion of property used for affordable housing
- Strategies put into place to utilize state funds

Stamford, CT

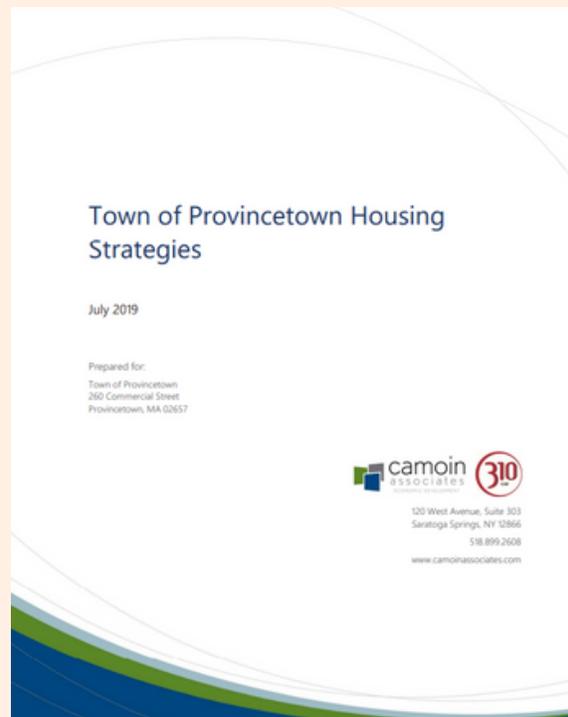
- [Historic Rehabilitation Tax Credit Information](#)
- If affordable housing is created in historic structure, then tax credit of 30% given

Connecticut state-wide funding:

- [Connecticut Housing Finance Authority](#)
 - Offers low-interest or deferred loans and/or grants to developers and owners of low-income housing



*Housing Affordability Toolkit
from the National
Multifamily Housing Council*



*Town of Provincetown
Housing Strategies*

Strategy 5: Work with the Connecticut Housing Finance Authority to promote first-time homebuyer options in Coventry and educational outreach opportunities

Examples:

Fairfield, CT

- <https://www.fairfieldct.org/homebuyerassistance>

New Haven, CT

- <https://www.newhavenct.gov/government/departments-divisions/livable-city-initiative/homebuyers/down-payment-closing-cost-assistance-financing>

Hartford, CT

- <https://www.hartfordct.gov/Government/Departments/DDS/DDS-Services/Homebuyer-Assistance>

Somerville, MA

- <https://www.somervillema.gov/sites/default/files/closing-costr-downpayment-assistance-guidelines.pdf>

Manchester, CT resources

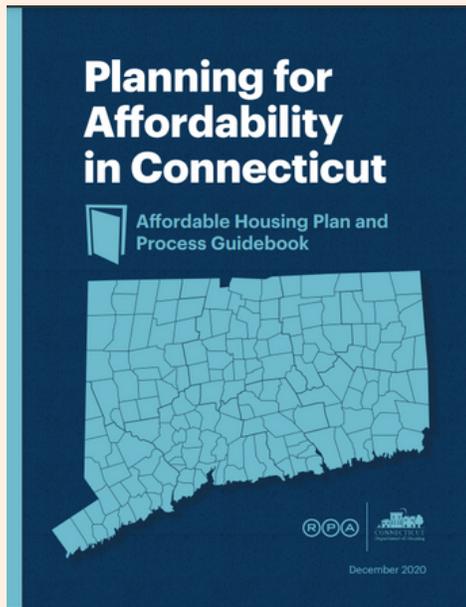
- <http://planning1.townofmanchester.org/index.cfm/community-development-and-housing/housing/>

State-wide Resources:

- SmartMove, CT
 - <https://hdfconnects.org/smct/>
- CHFA Guide
 - <https://www.chfa.org/homebuyers/chfa-first-time-homebuyer-guide/>
- General info about CT first time homebuyers
 - <https://www.lendingtree.com/home/mortgage/connecticut-first-time-homebuyer-programs/>

Other helpful resources

[RPA Planning for Affordability in Connecticut Report](#)



Affordable Housing Plan and Process Guidebook from RPA