

TOWN OF COVENTRY

PLAN OF CONSERVATION AND DEVELOPMENT



July 2020

9 HOUSING

Housing has long been a central focus of public policy. Governmental agencies on the federal, state and local level are constantly evaluating the quality, availability and the cost of housing. On a local level, housing is often the principal land use, and it affects all residents. Its condition, cost, form and availability are major determinants of the quality of life in a community. An examination of the Town's housing stock has been conducted resulting in a determination of the future needs and actions to address those needs.

Housing policy goals:

- Meet the economic and social needs of the current residents, both renters and owners
- Incorporate future demographics in policy considerations
- Maintain the rural character and natural landscape of the town in the design and location of new housing
- Preserve and expand the existing affordable housing stock in the community



A. Housing Data

Data provided by the Connecticut Economic Resource Center (CERC) and the Department of Economic and Community Development (DECD) for 2017 indicate Coventry has 5,070 housing units. This represents just under 1% growth per year. Ninety-one percent are single family, six percent are multi-family and two percent are condominiums. Ninety-one percent are owner occupied. Country Place condominiums are located on Merrow Road (98 units) and Bidwell Village on Stonehouse Road (37 units, 23 under construction). Kenyon Falls condominiums are on Armstrong Road (46 units), and Flanders Woods on Flanders Woods Lane has 16 stand-alone units. In addition, Orchard Hill Estates, 80 one and two bedroom subsidized units for low and moderate income elderly, is located at 1630 Main Street.

The median price of a house in Coventry is \$243,500 which is 98 percent of the county median and 91 percent of the state median. Fifty-two percent of the houses are located on one acre or less of land, and about one-quarter of the housing stock is located around Lake Wangumbaug. Housing permits since 2008 have ranged between 16 and 30 units, a significant decrease from the previous ten years.

The neighborhoods around Lake Wangumbaug and Eagleville Lake were originally subdivided into relatively small lots. Most of the homes in these neighborhoods were originally constructed for use as vacation homes during the summer. Many of the lots have been combined, but there are still homes on lots of 5,000 square feet or less. Until recently, each house had an individual well and septic system. Many of these houses were only used seasonally, but with the conversion of homes to year round dwellings, some problems have arisen such as inadequate heating and the concentration and overuse of individual wells and septic systems. This led to a variety of public health issues and the potential degradation of the lake water quality, which resulted in the incorporation of sewers around portions of Lake Wangumbaug.

Dramatic improvements of neighborhoods have occurred over the past 26 years enabled by Community Development Block Grants (CDBG) for housing rehabilitation as well as many private owners adding significant investment to their properties. The recent sewer expansion project, completed in 2008, has provided the majority of the lake homes with sewer service, addressing many of these issues.

The 2019 Citizen's Survey (See Chapter 3) included specific questions regarding residents opinions on the availability of housing types, and the results were:

- Options for young residents- 78% of the respondents indicated "somewhat too little or about right".
- Option for seniors- 84% of the respondents indicated "somewhat too little or about right".
- Multi-family housing- 79% of the respondents indicated "somewhat too little or about right".
- Townhouses- 82% of the respondents indicated "somewhat too little or about right"
- Single family homes- 82% of the respondents indicated "about right".

B. Fiscal Impact

Municipal finances in Coventry rely heavily on single family detached housing, primarily because they place more demand on municipal and public education services. Commercial, farmland and Open Space, conversely have a positive effect on municipal finances.

In comparison, attached single family homes and multi-family housing generally consist of smaller units with fewer bedrooms, and are generally not as attractive to large families. In addition, much of this type of housing is oriented towards specific population groups, such as "empty nesters" who generally demand less in municipal services. With fewer school children, attached single-family homes and multi-family housing generally have less of a negative fiscal impact. Furthermore, streets and utilities within these developments are often privately maintained, which can reduce the municipal fiscal burden.

C. Demographic Trends Create Challenges

Demographic trends in Coventry for the next fifteen years indicate the following:

- Age 24 years or less- The population will decrease by fifteen to twenty percent
- Age 24 to 64 years- The population will shrink by seven to fifteen percent
- Age 65 year and up- The population will increase by 25 to 50 percent

The median housing price in Coventry has increased over ten percent in the last 10 years to \$259,000. 20% of the units were below \$100,000, 65% were between \$100,000 and \$300,000 and 15% over \$300,000.

These trends indicate the two most significant housing challenges are those related to the affordability of housing for lower income residents, and for those over the age of 65. The multitude of smaller houses around the lakes helps to address the first challenge. The second is more complicated. Seniors have several options for housing including: staying in the present family home, downsizing to a smaller single family residence, finding an apartment or condominium that allows less attention to maintenance, living with a child or relative in a common or separate area, and a smaller apartment near other like families such as Orchard Hills. With the significant population increase of the over-65 group, housing policies must recognize the need for these options.

D. Affordability of Housing

The issue of housing affordability is extremely complex, and defies simple solutions. The cost of housing is affected by a wide variety of factors including mortgage interest rates, labor and material costs, land costs, consumer preference, environmental regulations, disposable income and local economic conditions. Most of these factors are beyond the control of local government, though there is encouragement and guidance through the regulatory process. Regulations have encouraged a particular style of development that provides mutually beneficial trade-offs between the developer and the community, such as density bonuses in subdivisions. Federal and State governments have used a variety of housing programs that involve a direct or indirect financial subsidy to lower the cost of constructing housing units.

A 2015 report by the Partnership for Strong Communities (Hartford, Ct.) noted that housing is more affordable in Coventry than most other municipalities in the state, as measured by the cost of housing versus household disposable income. This data indicates the town has a diversity of housing opportunities that should be maintained.

Coventry has over 25 years' experience acquiring and managing Community Development Block (CDBG) grants that promote equal opportunity housing for residents at or below 80 percent of the median Hartford-Metro region family income. The grants can be applied to rehabilitation or maintenance of existing homes where owners meet certain criteria. The projects include improvements to the Town's senior housing project, Orchard Hills Estates. Nearly 650 projects totaling approximately \$8.5 million have been completed.

Given that Coventry has a multitude of residences that qualify for these grants, and since the demographic trends indicate the continued need for these modest homes, this program is an effective way to preserve affordable housing and should be continued.

E. Subdivisions

In 1998, The Planning and Zoning Commission adopted open space subdivision regulations. These regulations provide for a more flexible design, sustainable neighborhoods, and more logical and connective open space areas. The developments are density neutral when compared to traditional subdivisions. The Commission has made several amendments since the adoption of the regulations that has enabled better collaboration with the developer, designer and land owner to achieve ultimately the best design possible for the property that provides compatibility with the natural landscape.

F. State of Connecticut Initiatives

The State requires that municipal Plans of Conservation and Development address the issue of affordable housing. A program to address the housing needs of Coventry should be consistent with the other land use goals and objectives of the Town, as set forth in this Plan. A multifaceted approach that utilizes a number of strategies would be the most effective program. The primary State/Federal Program that applies to Coventry is the CDBG Housing Rehabilitation Grant Program that is designed for low and moderate income homeowners and landlords with low and moderate income tenants to address safety and public health code violations, and to provide funds for necessary house repairs.

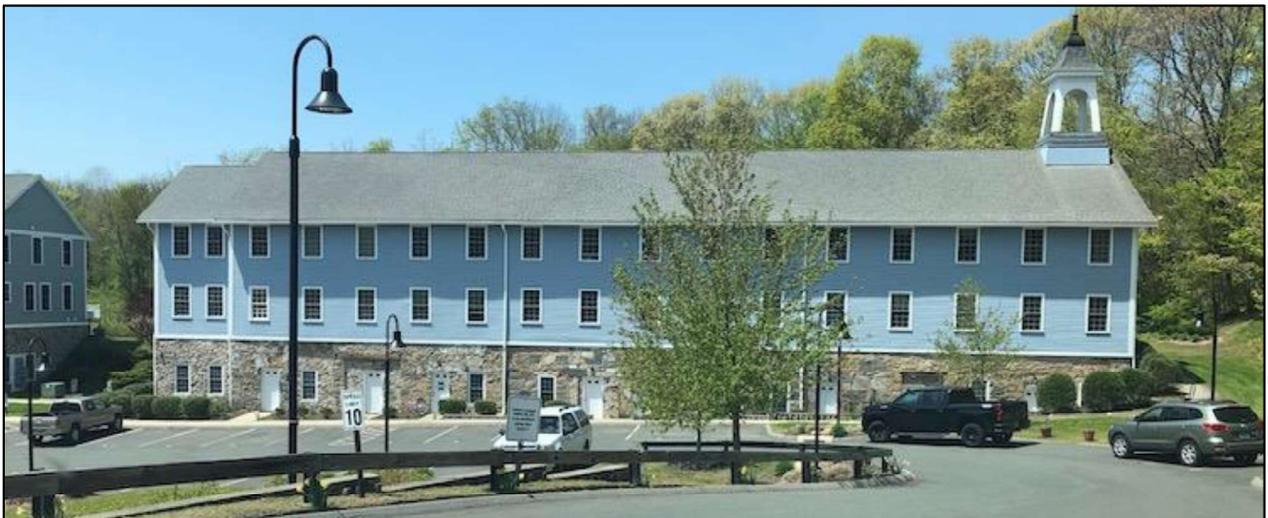
Recommendations - (Action items include the responsible party, in brackets)

1. Continue attention to the progress of open space subdivisions and modify regulations as necessary to provide sustainable neighborhoods, open space protection and increased land values. [Planning & Zoning and Conservation Commissions and Land Use staff]
2. Encourage and protect stable residential development of long-term quality and a favorable range of housing values. Dwellings and related land and buildings will constitute the bulk of the tax base. [Planning & Zoning Commission and Land use staff]
3. Support the preservation of the physical and architectural characteristics of large houses and their sites. Encourage the conversion of large houses into uses compatible with the neighborhood, structure and site. The overall goal is to maintain and/or improve the exterior of the houses and to provide opportunities for adaptive reuse. [Planning & Zoning Commission]
4. Accommodate residential development at densities (lot size and families per acre) 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. [Planning & Zoning Commission]
5. 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. [Planning & Zoning and Economic Development Commissions, Land use staff]
6. Monitor the Coventry Village regulations/design guidelines that provide for mixed use development and improve as necessary. [Planning & Zoning and Economic Development Commissions and Land use staff]
7. Work to adaptively reuse older buildings, particularly mill structures and build on the recent success of the Kenyon Falls condominiums that provide 34 affordable housing units. [Planning & Zoning and Economic Development Commissions and Land use staff]
8. Pursue an affordable housing plan which emphasizes public-private cooperation. The plan should be specific as to potential sites for affordable housing and methods of implementation. The plan should ensure that the affordable housing be dispersed throughout Town and integrated within the community. [Planning & Zoning Commission, Land use staff and Town Council]
9. Apply for additional Community Development Block Grant (CDBG) funding to upgrade existing low-to-moderate income housing and insure zoning regulations allow appropriate housing initiatives. [Planning & Zoning, Town Council, Land use staff]

10. Encourage alternative housing options for mature families (empty-nesters) and senior citizens who no longer desire single-family housing but who would prefer to live in multi-family planned environments that offer a wide range of residential amenities or in other alternate living arrangements more appropriate for their stage of life (e.g., accessory apartments, multi-family housing, congregate housing, self-care facilities). [Planning & Zoning Commission, Town Council and Land use staff]

11. Based on the demand for apartments at Orchard Hills, as well as the fact that the site has public sewers, conduct a study as to the feasibility of expanding housing units on site. Apply for CDBG funding to make necessary improvements and modernization to Orchard Hills under the State of Connecticut 2013-18 Action Plan for Housing and Community Development. [Planning & Zoning Commission, Town Council and Land use staff]

12. Continue efforts to upgrade the neighborhood environment of the communities around Coventry Lake. Efforts should be oriented towards the improvement of the neighborhood's public infrastructure, water supply and roads, as well as the upgrade of the homes of low and moderate income residents. Participation in the CDBG program is a method for financing and implementing these improvements and should be continued. An emphasis of any program should be the leveraging of public actions to encourage private investment in the area. [Planning & Zoning Commission, Land use staff, Town Council]



13. 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 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. [Planning & Zoning Commission and Land use staff]

14. 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. [Planning & Zoning Commission]
15. New regulations adding flexibility for farm labor quarters should be monitored and updated as experienced is gained. [Planning & Zoning Commission and Land use staff]
16. Promote, where possible, residential development that is pedestrian friendly- sidewalks, pathways or bikeways- that allow access to neighborhoods and non-residential amenities. [Planning & Zoning and Conservation Commissions and Land use staff]
17. Promote residential development that conserves energy and takes advantage of active and passive solar techniques. [Planning & Zoning Commission and Energy Conservation Committee]
18. The zoning regulations were changed in 2006 to address houses with accessory apartments for family members. Monitor the administration of these permits and address issues as necessary. [Planning & Zoning Commission and Land use staff]
19. Acknowledge the “Crumbling foundations” issue in the area and participate and be supportive of potential solutions. [Planning & Zoning Commission and Land use staff]