Municipal Affordable Housing Plans

Connecticut General Statutes §8-30j

Thomaston Planning And Zoning Commission Workshop
April 25, 2022

NAUGATUCK VALLEY COUNCIL of GOVERNMENTS

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Overview

- What is 'Affordable Housing?'
- C.G.S. 8-30j Requirements
- What is 'Affordable Housing Development?'
  - Assisted Housing
  - Set-Aside Development
- Affordable Housing Income Threshold
- Current Affordable Housing Developments in Thomaston

TOWN OF THOMASTON CONNECTICUT INCORPORATED 1875

NAUGATUCK VALLEY COUNCIL of GOVERNMENTS

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Source: HUD, 'Defining Housing Affordability,' and C.G.S. Sec. 8-39a

Statutory Requirement for Affordable Housing Plans:

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Adopted in 2017

Amended by **Public Act No. 21-29** (2021)

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CONNECTICUT HOUSING FINANCE AUTHORITY

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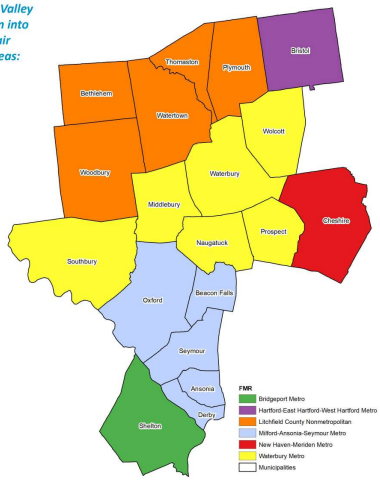

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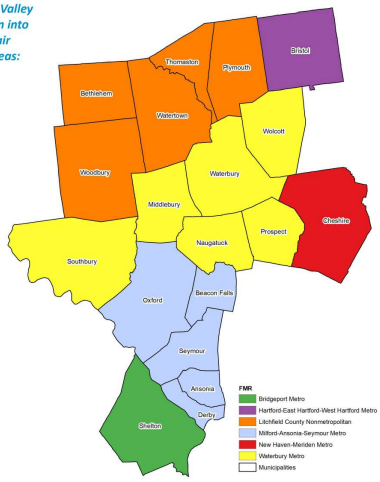

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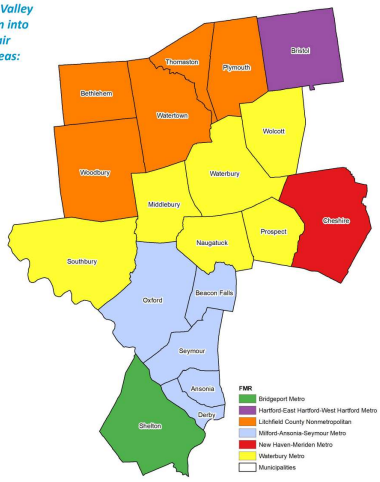

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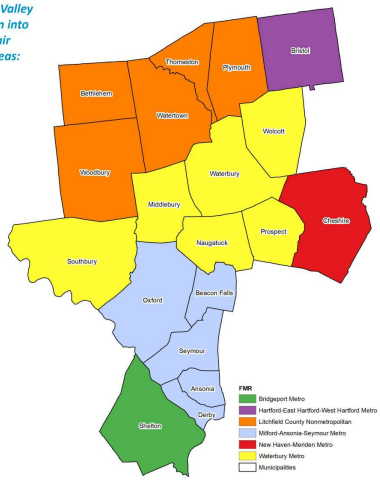

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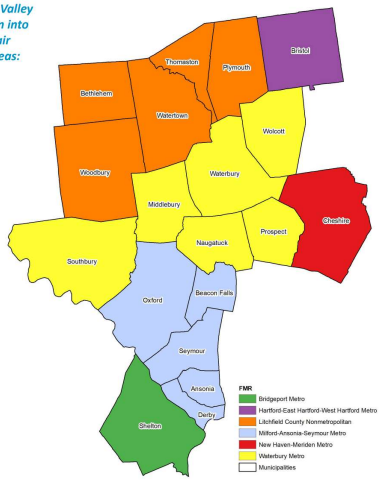

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CONNECTICUT HOUSING FINANCE AUTHORITY

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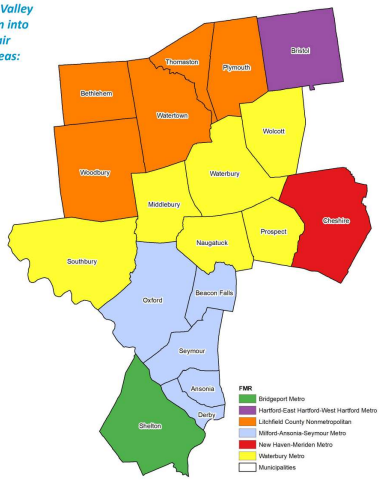

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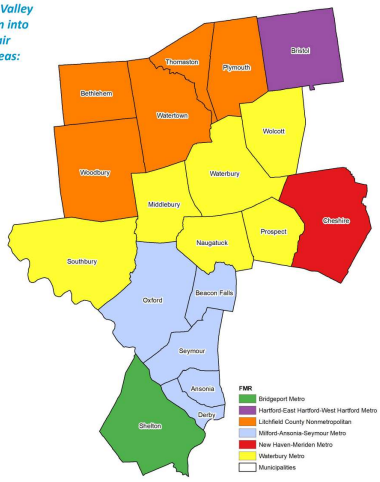

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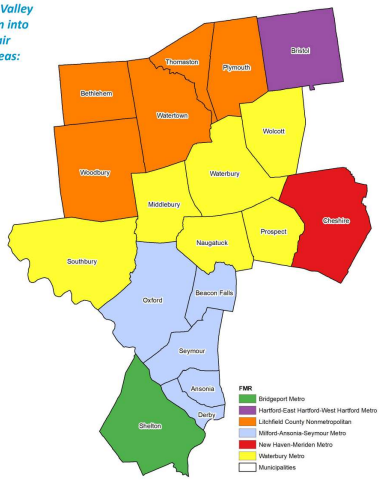

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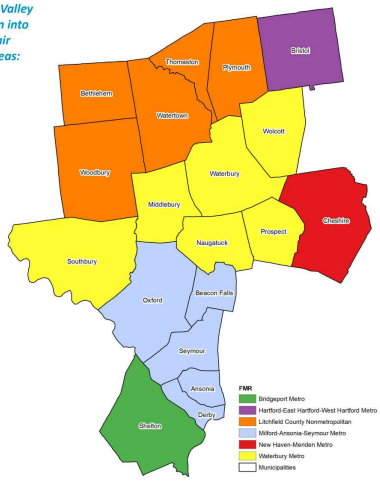

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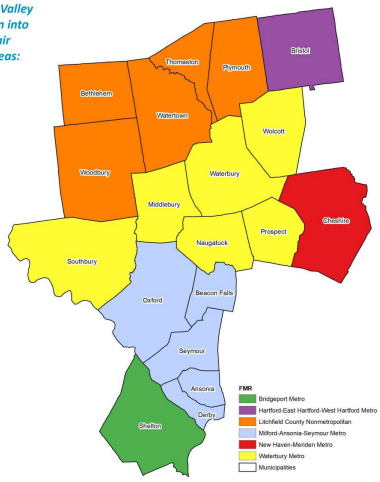

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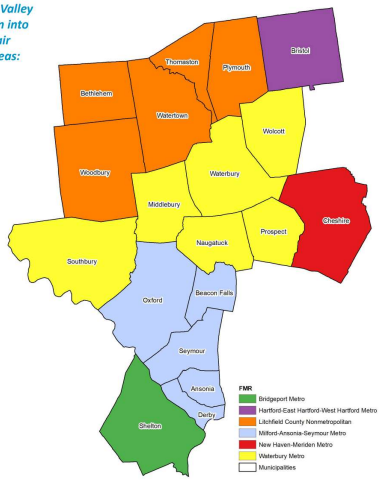
- One-half of the set aside units shall be sold or rented to persons and families whose income is less than or equal to 80% of the median income.

Affordable Housing Income Thresholds

The Naugatuck Valley Region is broken into the following Fair Market Rent Areas:



The Department of Housing and Urban Development established geographical boundaries called **Fair Market Rent Areas.**

- The median family income for each area is calculated, and the income limits are set for different household sizes.

The income limits are used to determine eligibility for various Federal and State rental and homeowner assistance programs.

What does the **affordable housing income threshold** look like in Thomaston?

Household Income ($)						
	1 Person	2 People	3 People	4 People	5 People	6 People
80% of Area Median Income (2021)	55,950	63,950	71,950	**79,900**	86,300	92,700
Monthly Housing Costs (Rent/Mortgage + Utilities) ($)						
	1 Person	2 People	3 People	4 People	5 People	6 People
30% of income for a household at 80% Area Median Income (2021)	1,399	1,599	1,799	1,998	2,158	2,318

Source: FY 2021 Income Limits Documentation System. Thomaston, CT. HUD User.

Current **Affordable Housing Developments** in Thomaston

Thomaston 2021 Affordable Housing Appeals List

2010 Census Housing Units	2021 Gov. Assisted	2021 Tenant Rental Assistance	2021 Single Family CHFA/USDA Mortgages	2021 Deed Restricted	2021 Total Assisted Units	2021 Percent Affordable
3,276	104	5	97	0	206	6.29%

Source: 2021 Affordable Housing Appeals List - Exempt Municipalities.

Questions?

Thank you!

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Municipal Affordable Housing Plans

Connecticut General Statutes §8-30j

Thomaston Planning And Zoning Commission Workshop
April 25, 2022

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Overview

- What is 'Affordable Housing?'
- C.G.S. 8-30j Requirements
- What is 'Affordable Housing Development?'
  - Assisted Housing
  - Set-Aside Development
- Affordable Housing Income Threshold
- Current Affordable Housing Developments in Thomaston

TOWN OF THOMASTON CONNECTICUT INCORPORATED 1875

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What is **Affordable Housing**?

Housing in which persons and families pay **30% or less of their annual income** for housing costs.

What is included as a "housing cost" for...

1) **Renters:** the cost of rent, common charges in the case of a rental in a common interest community; and heat and utility costs, excluding television, telecommunications, and information-technology services.

2) **Homeowners:** periodic mortgage payments, real property taxes, real property insurance, common charges in the case of common interest community, and heat and utility costs, excluding television, telecommunications and information-technology services.

Source: HUD, 'Defining Housing Affordability,' and C.G.S. Sec. 8-39a

Statutory Requirement for Affordable Housing Plans:

CGS Chapter 126a §8-30j

Adopted in 2017

Amended by **Public Act No. 21-29** (2021)

CGS §8-30j. Requirements

A Municipal Affordable Housing Plan **shall**:

- Specify how the municipality **intends to increase the number of *affordable housing developments.***
- Be **adopted** once every **five (5) years**.

CGS §8-30j. Requirements

The adopted plan shall be:

(1) Submitted to the Secretary of the Office of Policy and Management;

(2) Posted (including any drafts or amendments) on the municipal website; and

(3) Filed in the Office of the Town Clerk.

CGS §8-30j. Options

A municipality **may:**

- Hold public informational meetings or sessions.
  - If a municipality holds a public informational meeting, a copy of any draft plan or amendment shall be posted to the Town's website.
- Hold a public hearing.
  - If a municipality holds a public hearing, such posting shall occur at least 35 days prior to the public hearing.
- Submit their Affordable Housing Plan as part of your Municipal POCD, so long as the next affordable housing plan submission is five (5) years thereafter.

What is an **Affordable Housing Development**?

The State of Connecticut defines '*Affordable Housing Development' as:*

(1) Assisted Housing

(2) Set-Aside Development

I. Assisted Housing

Housing which is receiving, or will receive, **financial assistance under any governmental program for the construction or substantial rehabilitation of low- and moderate-income housing,** and any housing occupied by persons **receiving rental assistance** under specific sections of the CT and Federal Statutes.

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Examples of Assisted Housing:

- Housing that was constructed or rehabilitated through the Low-Income Housing Tax Credit (LIHTC) Program, the Connecticut Housing Trust Fund, or the Connecticut Affordable Housing Program (FLEX);
- Home ownership financed through specific CHFA programs;
- Tenant Rental Assistance, including but not limited to, Housing Choice Vouchers and the Rental Assistance Certificate Program.

CONNECTICUT HOUSING FINANCE AUTHORITY

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II. Set-Aside Development

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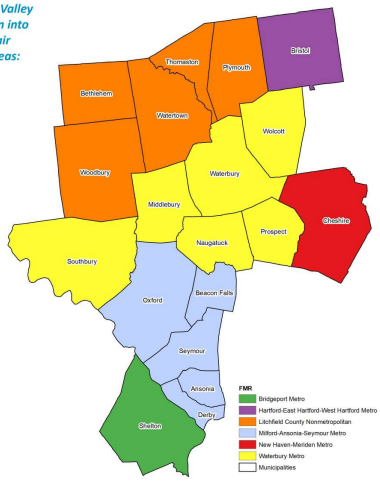

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