



Town of Berlin

**2023 Plan of Conservation and Development Committee
Meeting #6 & Affordable Housing Plan Meeting
2/24/22**

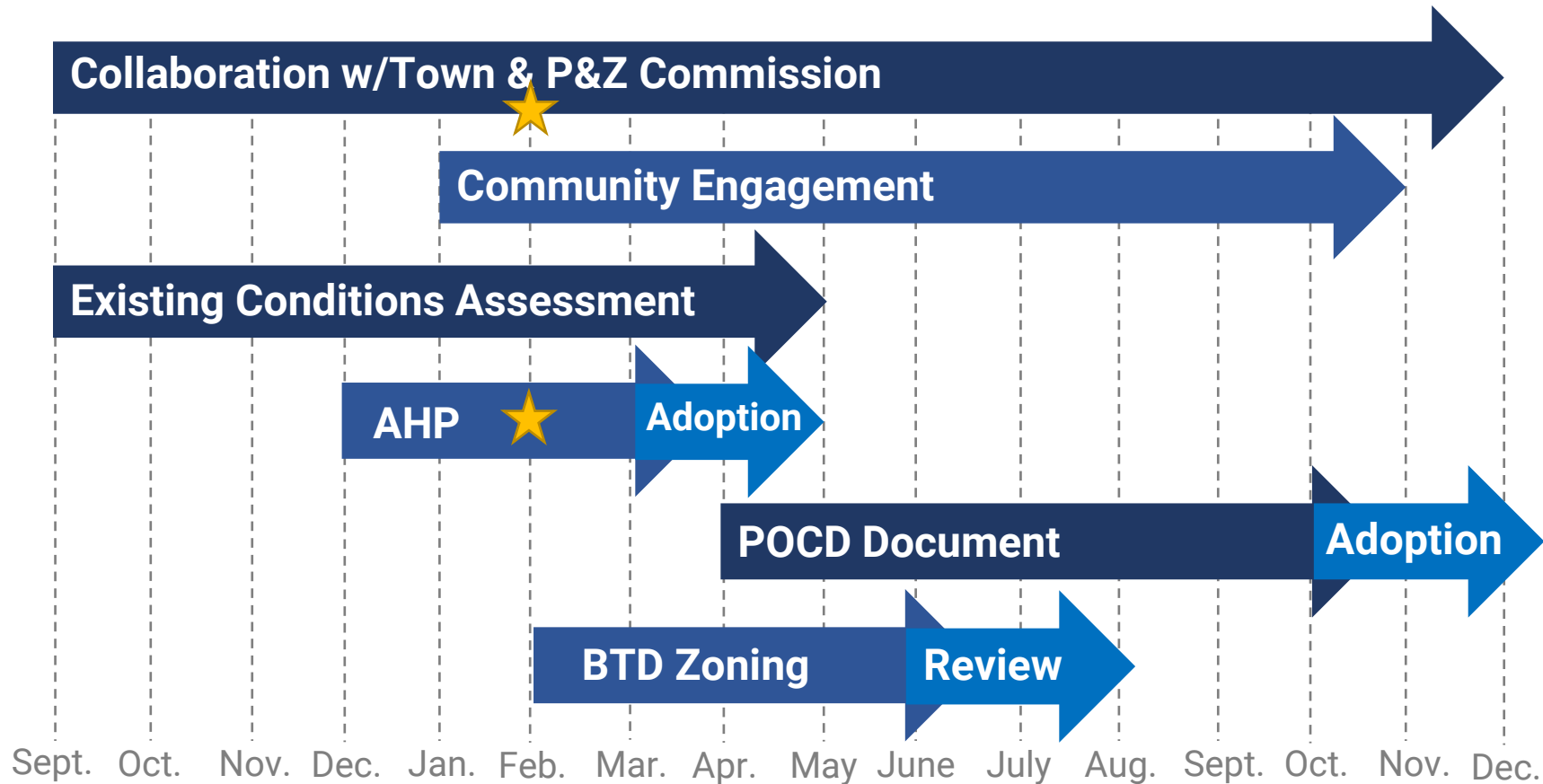


Agenda

1. Review Connecticut affordable housing requirements
2. Review Berlin's affordable housing stock and trends
3. Review housing plan survey results
4. Review housing needs assessment
5. Review zoning and land use assessment
6. Review draft values statement
7. Discuss potential plan strategies and actions
8. Next steps

POCD Project Schedule

15 months (concluding by end of 2022)

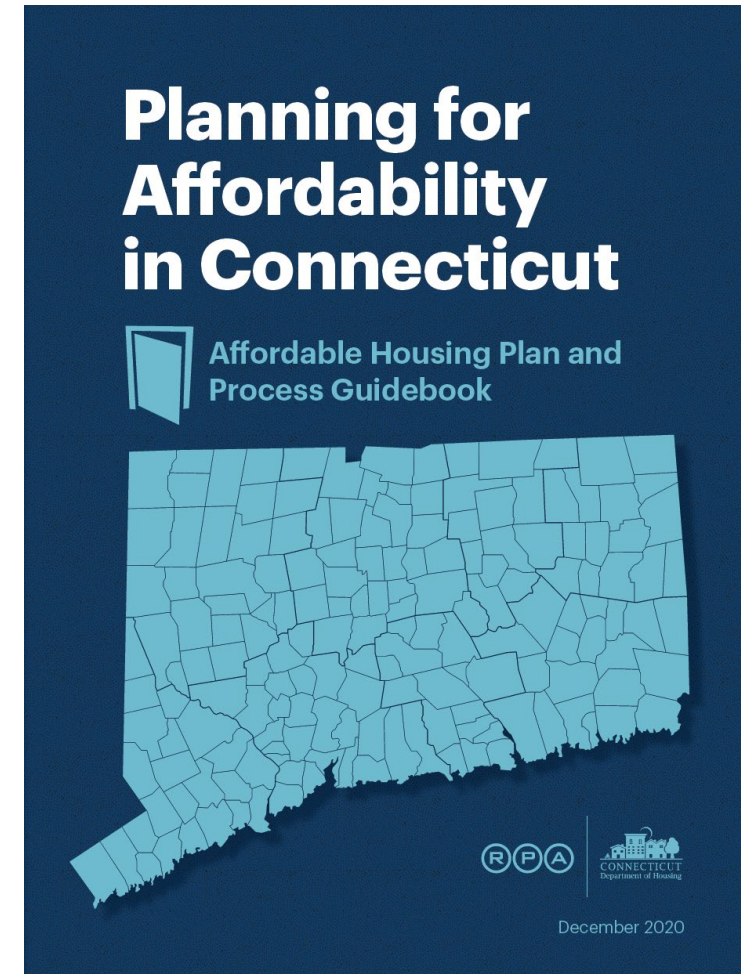


CT Statute 8-30j: The Affordable Housing Plan Requirement

- At least once every five years, every municipality must prepare or amend and adopt an affordable housing plan.
- The plan must specify how the municipality intends to increase the number of affordable housing developments within the municipality.
- The municipality may hold public informational meetings or organize other activities to inform residents about the plan development process.
- The municipality must provide at least 35 days notice for a public hearing on adoption of the plan and must make the draft plan available to the public for review prior to such public hearing.
- Following adoption, the municipality must regularly review and maintain their affordable housing plan.

Affordable Housing Plan Elements

- Values/Vision Statement
- History of Affordable Housing
- Housing Needs Assessment
 - Demographics
 - Housing Supply
 - Economic Indicators
 - Gap Analysis
- Land Use and Zoning Assessment
- Housing Market Assessment
 - Rental Market
 - Sales Market
- Implementation Strategy
 - Principles
 - Goals
 - Actions



CT Statute 8-30g

- CT Statute 8-30g compels Connecticut's towns and cities to achieve or make progress towards achieving 10% "affordable housing" stock. This is a measure of the share of the total housing units in a municipality.
- Towns and cities that do not achieve or demonstrate progress towards achieving the 10% affordable housing goal are susceptible to affordable housing development appeals. These appeals can circumvent local zoning regulations in the development of affordable housing.
- *Berlin is not exempt from affordable housing appeals as it has a qualified affordable housing supply of 9.24%, which is currently 62 units short of the goal. This gap will jump to approximately 110 units with the 2020 census estimates.*

CT Statute 8-30g Qualified Affordable Housing

Affordable housing is defined by the statute as:

- Deed Restriction: Rental or ownership deed restrictions. *Limits rental or sales of units to persons or families with an annual income equal to or less than 80% of the median income and may only be rented or sold for the amount as formulated in CT Statute Section 8-30g 8(d).*
- Government Assisted: Properties that have received financial assistance that requires the housing to be provided to low-income households at affordable rates. Examples are developments built with state or federal grants such as the federal Low Income Housing Tax Credit program (LIHTC) or state Competitive Housing Assistance for Multifamily Properties (CHAMP) program.

CT Statute 8-30g Qualified Affordable Housing (cont.)

Affordable housing is defined by the statute as:

- Tenant Rental Assistance: State Rental Assistance Program (RAP) certificate or Federal Housing Choice Voucher (Section 8). *In general, the applying family's income cannot exceed 50% of the median income for the county or metropolitan area in which the family chooses to live.*
- Connecticut Housing Finance Authority (CHFA) or USDA (Rural Development Guaranteed Housing Loan program, Berlin is not eligible) mortgages.

History of Affordable Housing in Berlin

1978-82

- 1978 Housing Authority established
- 1982 Marjorie Moore Village and Percival Heights senior developments constructed

1990's-
2000's

- 2002 Orchard Ridge senior mixed-income rental housing constructed
- 2005-06 Stonebridge and Sage Pond affordable age restricted housing constructed

2010's

- 2011 Fieldstone Crossing and River's Edge constructed, 100% affordable
- 2014 Newport Center (25% affordable) constructed
- Percival Avenue Housing Authority age restricted affordable

2020's

- Deming Ridge and 404 Berlin Turnpike approved, mixed-use, 20-30% affordable
- 550 Berlin Turnpike, 1696 Berlin Turnpike, 309 Main Street applications pending or expected, 20-30% affordable

Location of Affordable and Multifamily projects

Projects are located:

- Where sewer and water infrastructure will support density
- Where impacts to established single family neighborhoods would be minimal
- In proximity to transportation infrastructure
- In proximity to goods and services

Berlin's Qualified Affordable Housing Supply

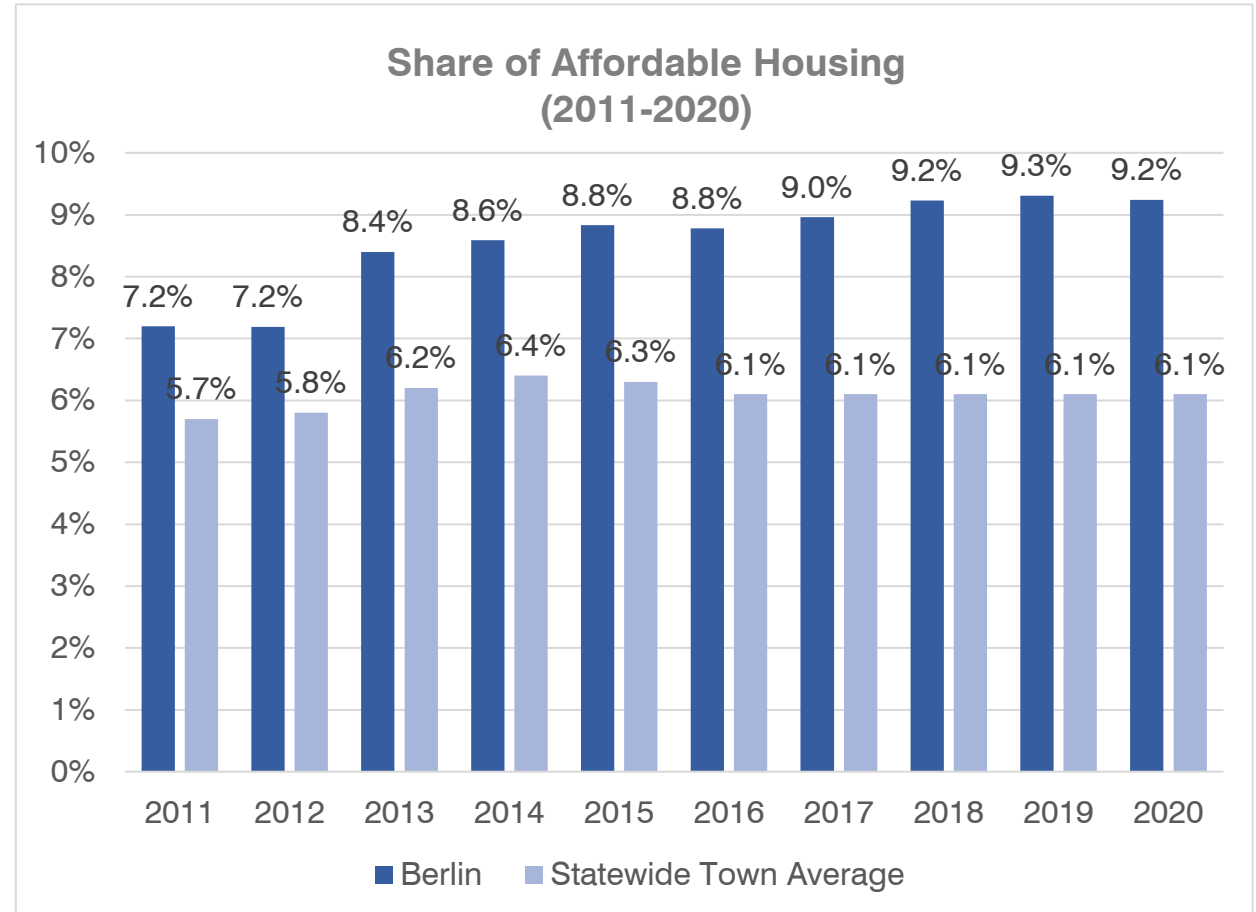
- 556 government assisted units
- 50 tenant rental assistance
- 142 CHFA
- 4 deed restricted units
(government assisted units may be deed restricted too)

2020 Affordable Housing Appeals List - Non-Exempt Municipalities							
Town	2010 Census	2020 Gov Assisted	2020 Tenant Rental Assistance	2020 Single Family CHFA/USDA Mortgages	2020 Deed Restricted Units	2020 Total Assisted Units	2020 Percent Affordable
Andover	1,317	18	1	32	0	51	3.87%
Ashford	1,903	32	0	36	0	68	3.57%
Avon	7,389	244	16	44	0	304	4.11%
Barkhamsted	1,589	0	6	23	0	29	1.83%
Beacon Falls	2,509	0	4	46	0	50	1.99%
Berlin	8,140	556	50	142	4	752	9.24%
Bethany	2,044	0	2	13	0	15	0.73%
Bethel	7,310	192	26	154	87	459	6.28%

There are 138 non-exempt municipalities in Connecticut (including Berlin). Only one (Wethersfield at 9.52%) has a higher percentage of affordable housing.

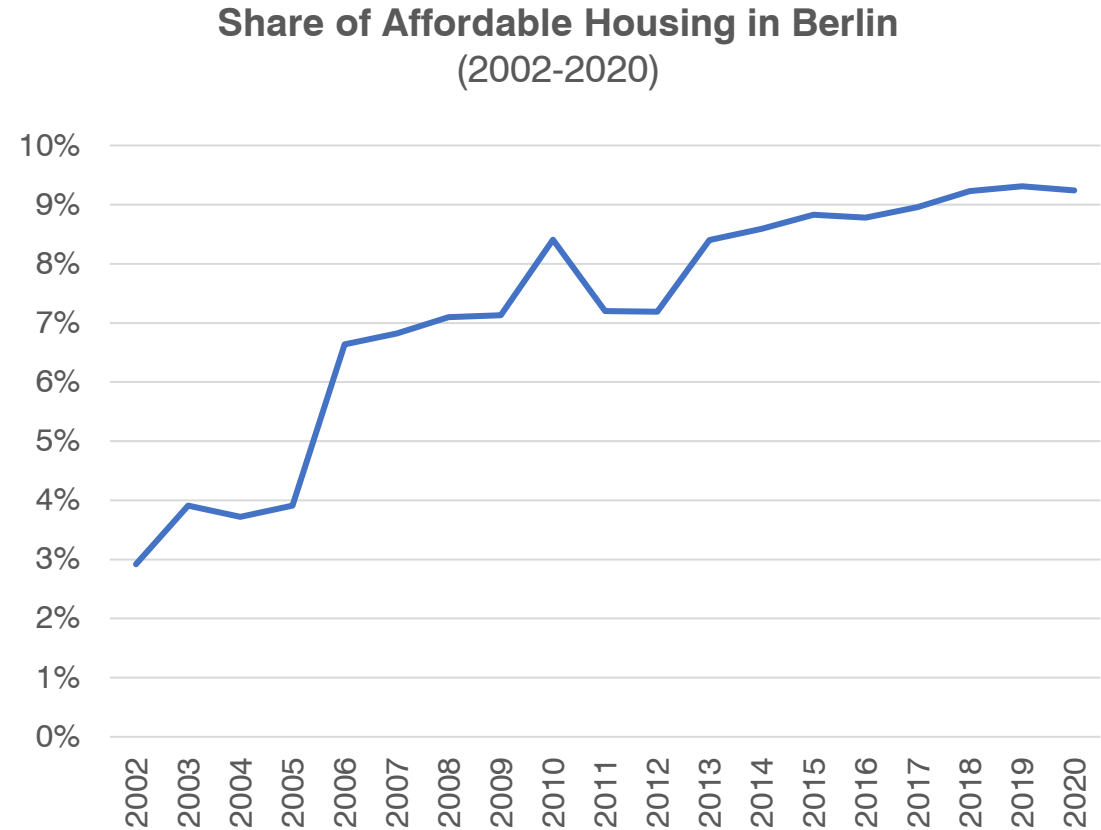
Affordable Housing

- Berlin is close to meeting the State's mandate of 10% affordable housing (as defined by the State).
- Berlin's share of affordable housing has increased consistently since 2011.
- Berlin exceeds the statewide average for affordable housing by approximately three percentage points.



Affordable Housing

- Berlin's share of State qualified affordable housing increased from 2.9% in 2002 to 9.2% in 2020.



Source: CT Department of Housing

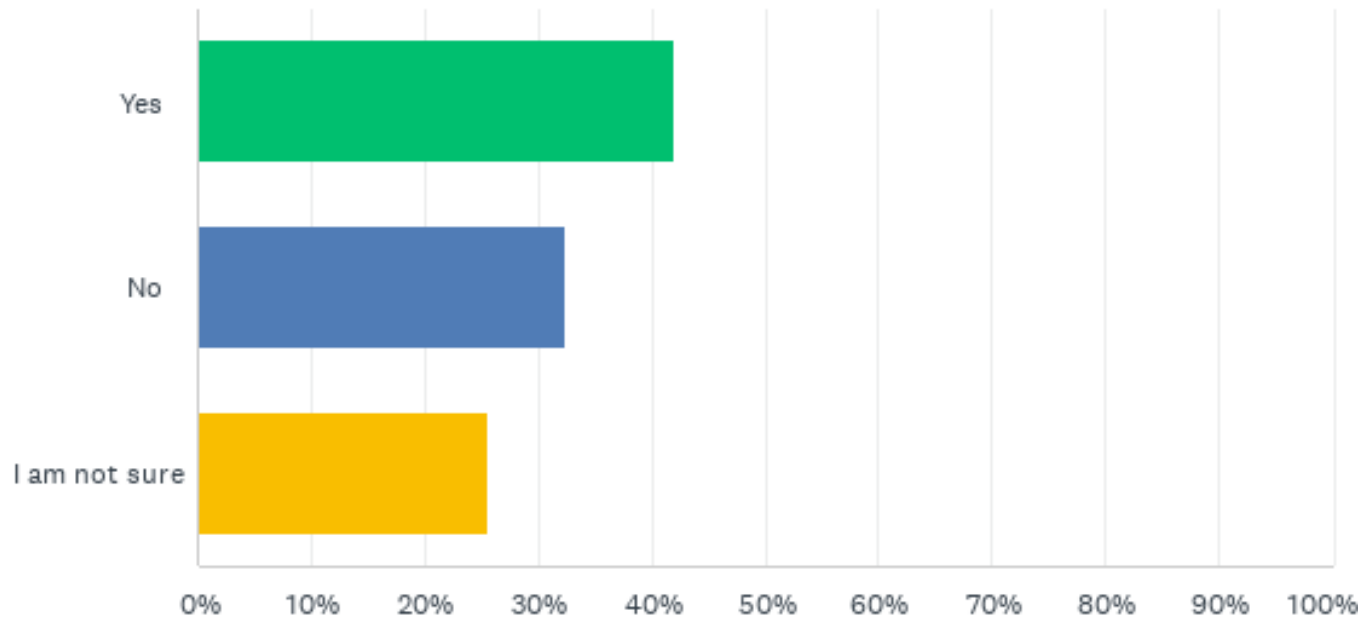
Questions or comments about the State requirements and Berlin's supply of affordable housing?

Affordable Housing Survey Results

- 753 participants
- We heard primarily from residents that have been in Berlin for 20 years or more
- We heard from residents of all ages, with most participation coming from those age 30 to 69
- We heard from a range of income levels and households with varying housing costs
- We heard almost exclusively from homeowners
- Most participants live in single-family detached homes
- We heard mostly from those living in family households

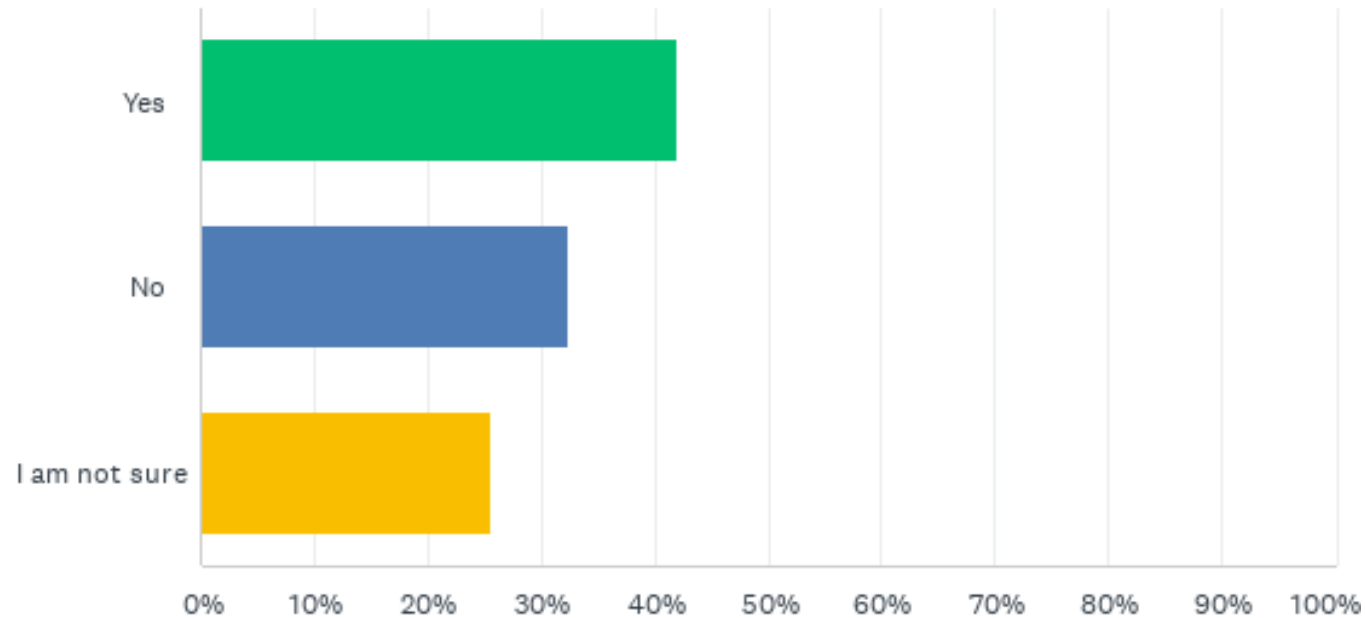
Affordable Housing Survey Results

Do you think that there is enough housing in Berlin right now to meet the Town's future needs?



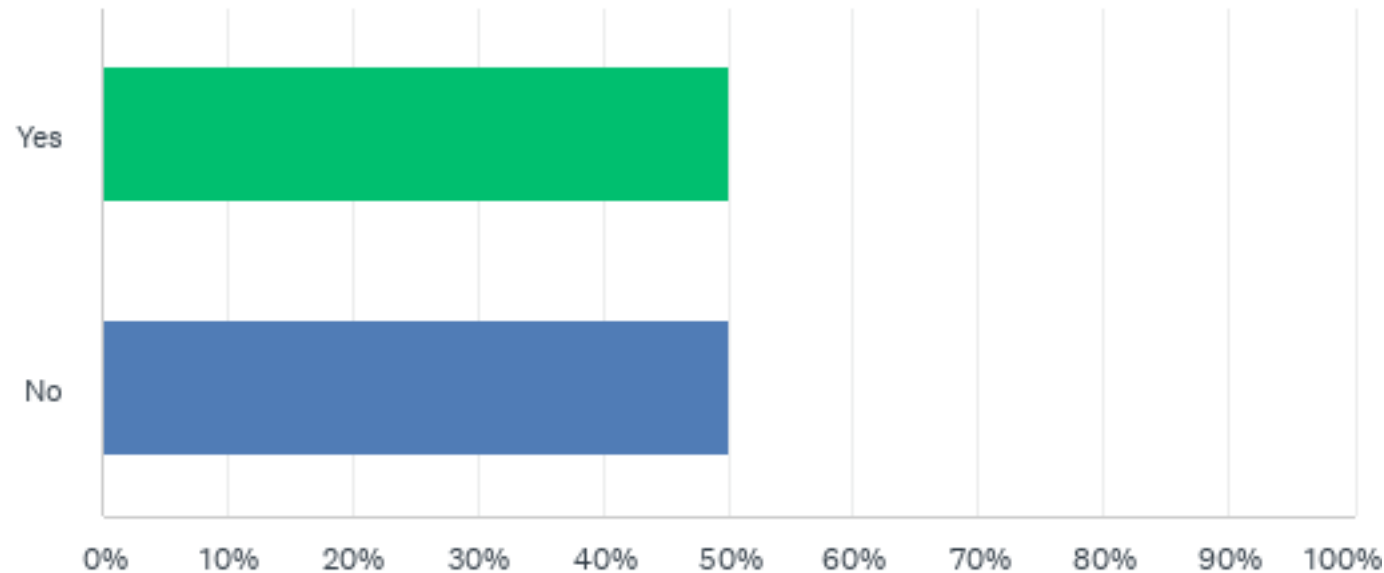
Affordable Housing Survey Results

Are you concerned about the cost of housing or homeownership in Berlin?



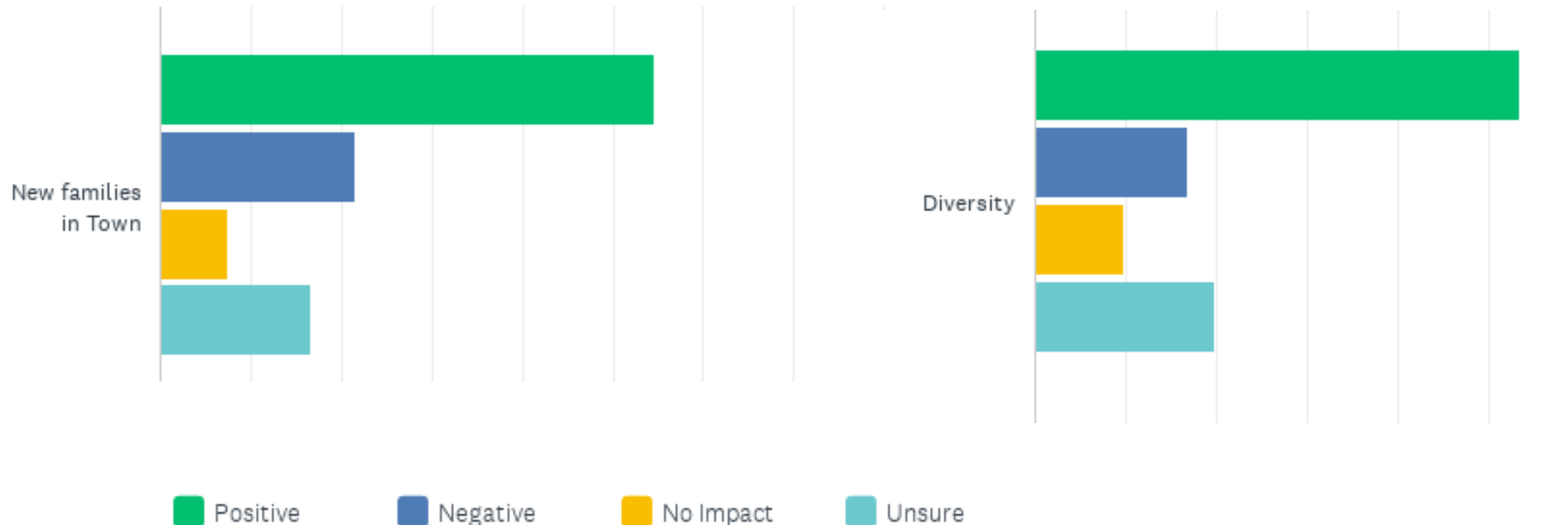
Affordable Housing Survey Results

Do you think Berlin might benefit from offering more housing choices/options, including more housing which is affordable?



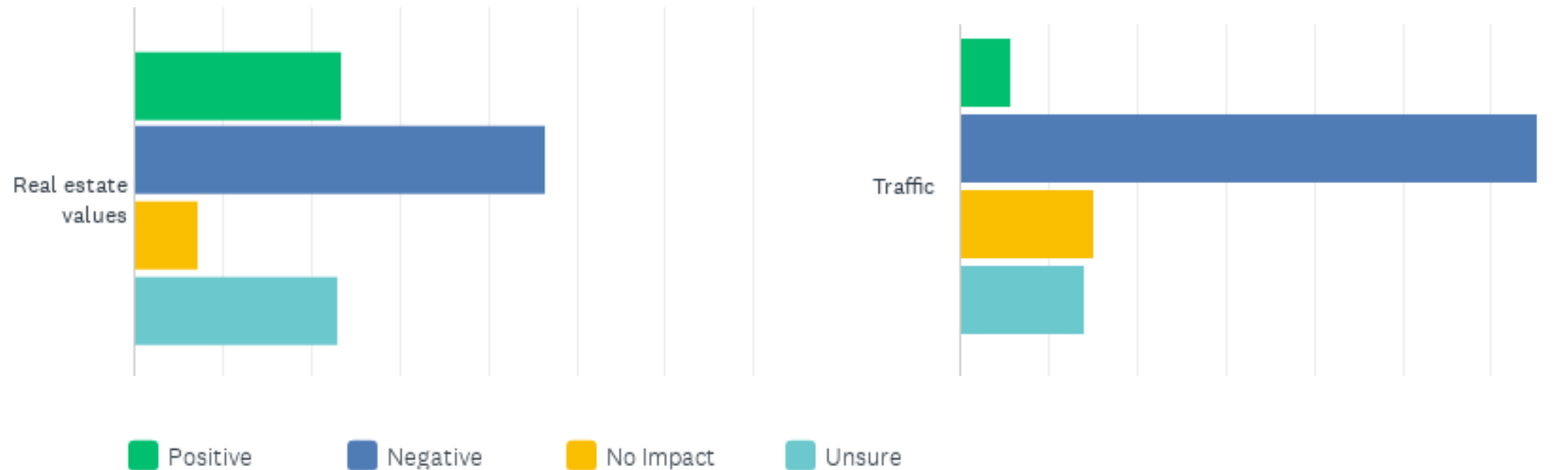
Affordable Housing Survey Results

How do you think offering more housing choices/options, including more housing which is affordable would impact the community? (Positive, negative, no impact, unsure)



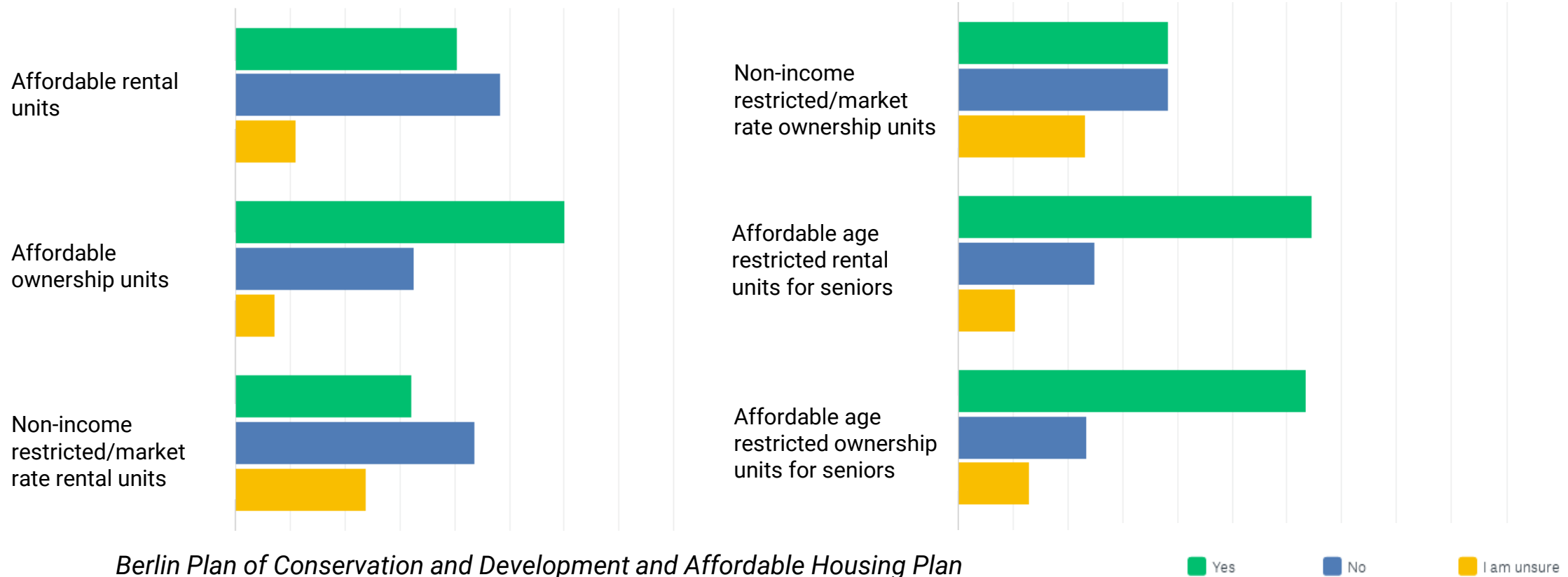
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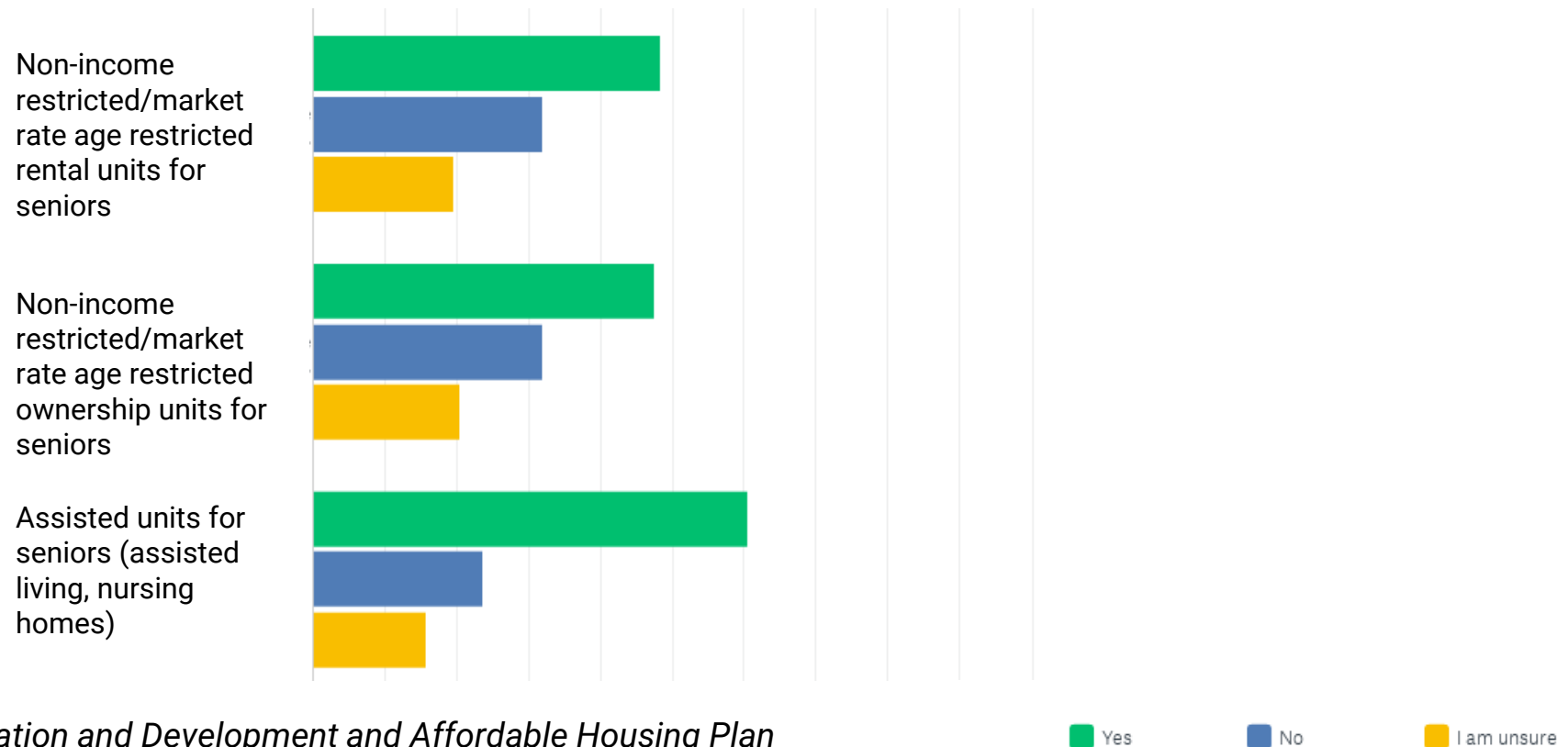
Affordable Housing Survey Results

Keeping in mind Connecticut's definition of affordable housing explained at the beginning of the survey, which types of ownership and/or rental housing units do you think that Berlin needs?



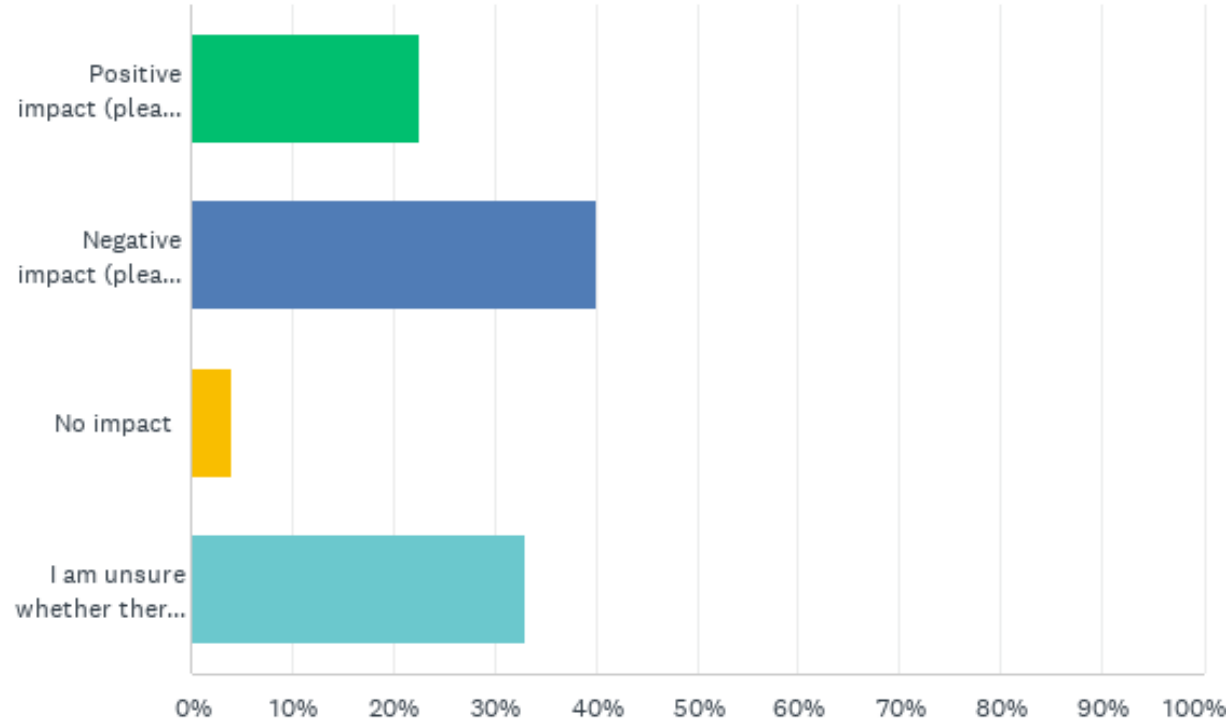
Affordable Housing Survey Results

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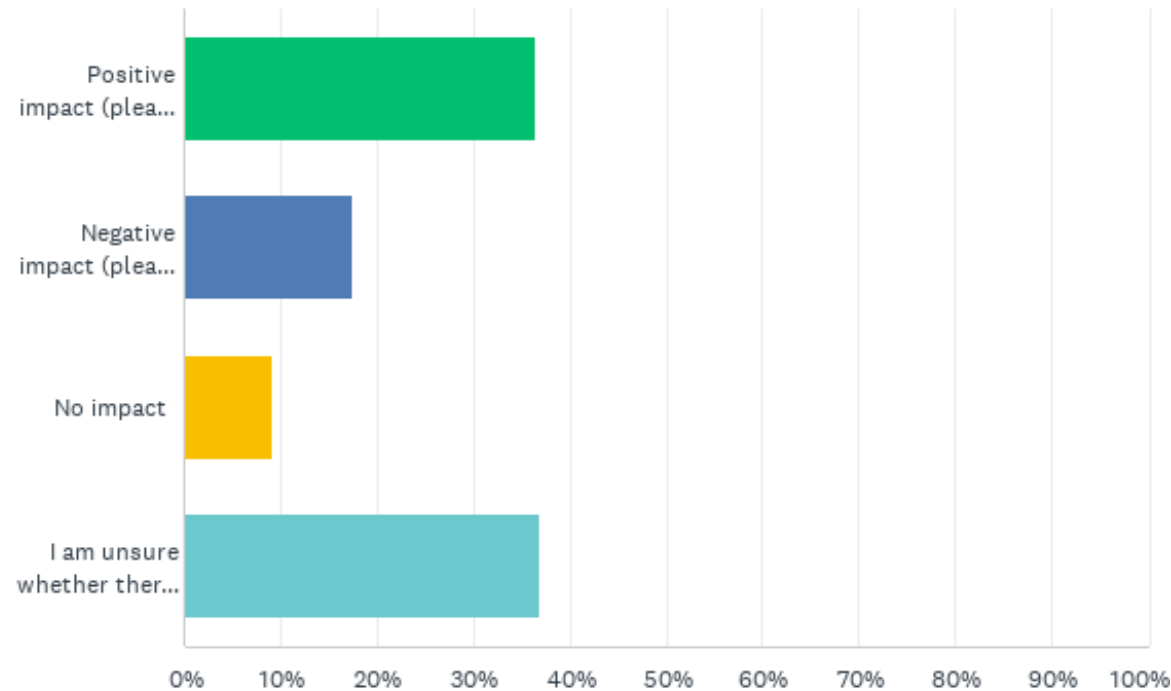
Affordable Housing Survey Results

If there were more rental housing units in Berlin, what type of impact do you believe the increase would have on the community and why?



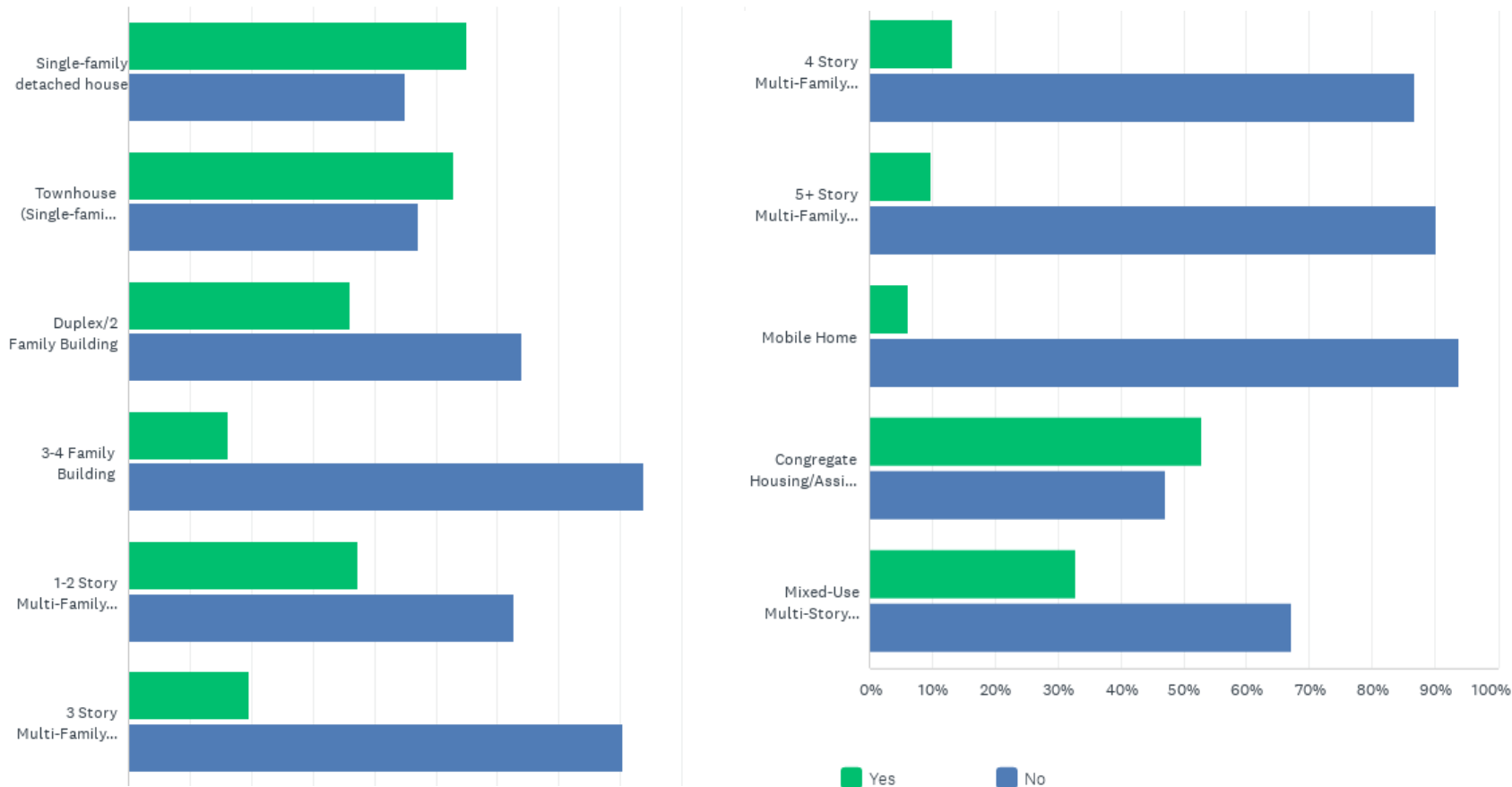
Affordable Housing Survey Results

If there were more ownership housing units in Berlin, what type of impact do you believe the increase would have on the community and why?



Affordable Housing Survey Results

Please state whether you believe Berlin needs more of the housing type below.



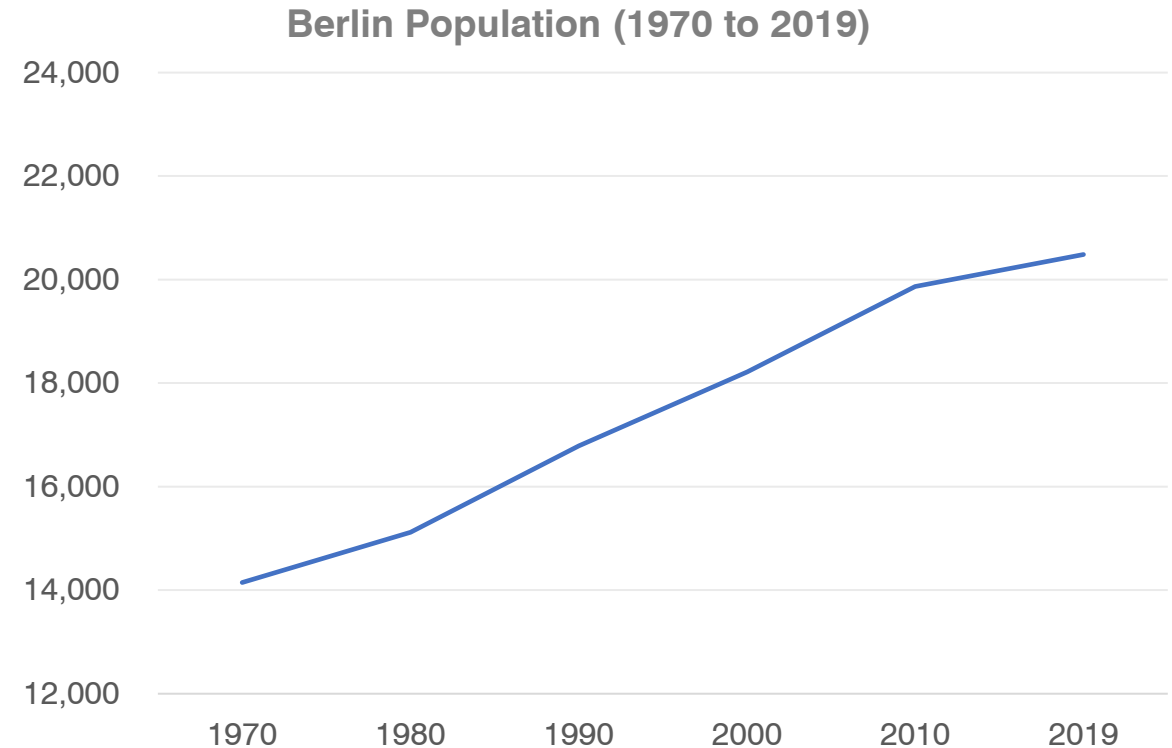
Questions or comments about the Survey?

Housing Needs Assessment

- Population Change
- Housing Supply
- Housing Permit/Development Activity
- Home Ownership Costs
- Housing Cost Burden
- Housing Affordability Gap
- Housing Supply and Demand Gap

Population Change

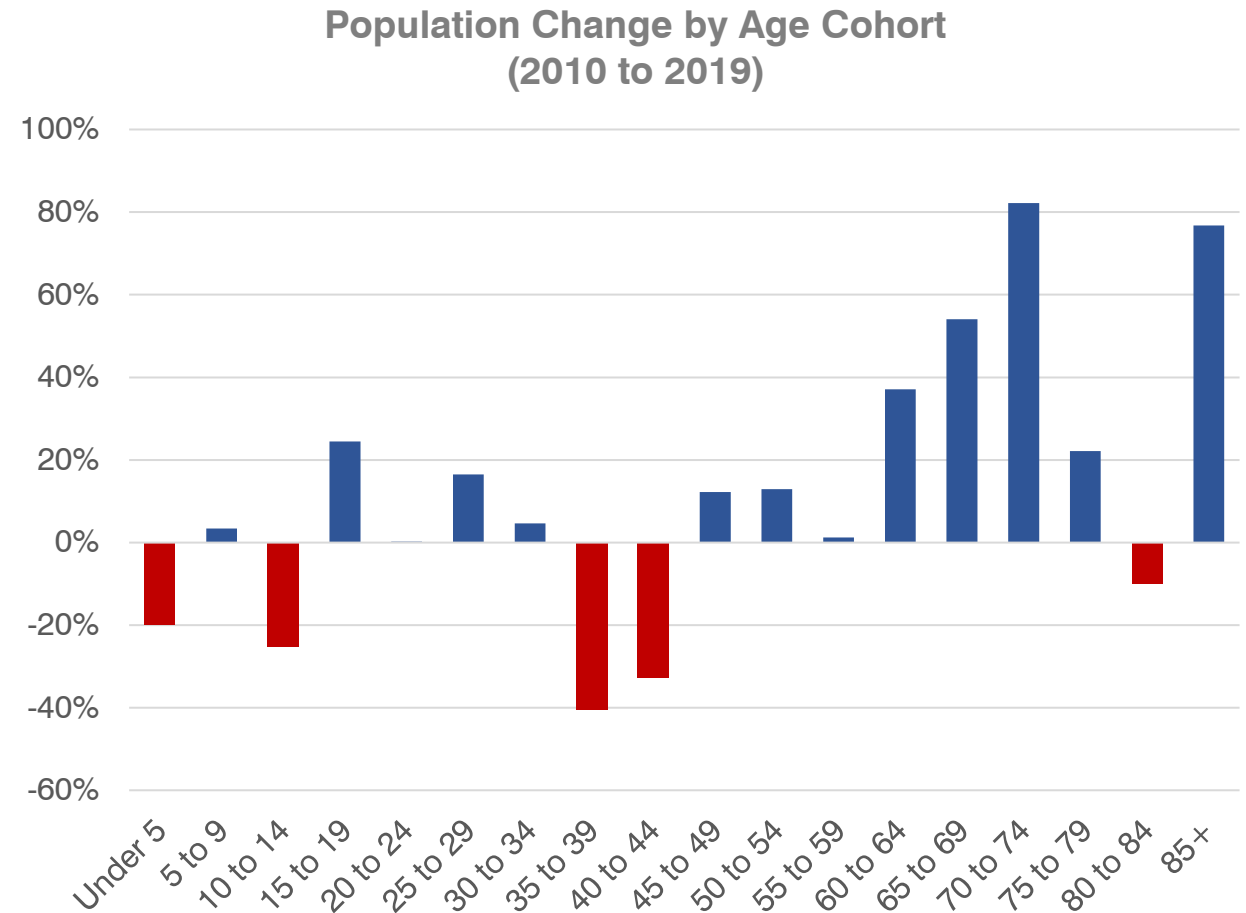
- Berlin's population grew at a steady rate in the 30 years between 1980 and 2010.
- Growth has slowed since 2010



Source: US Census and American Community Survey

Population Change

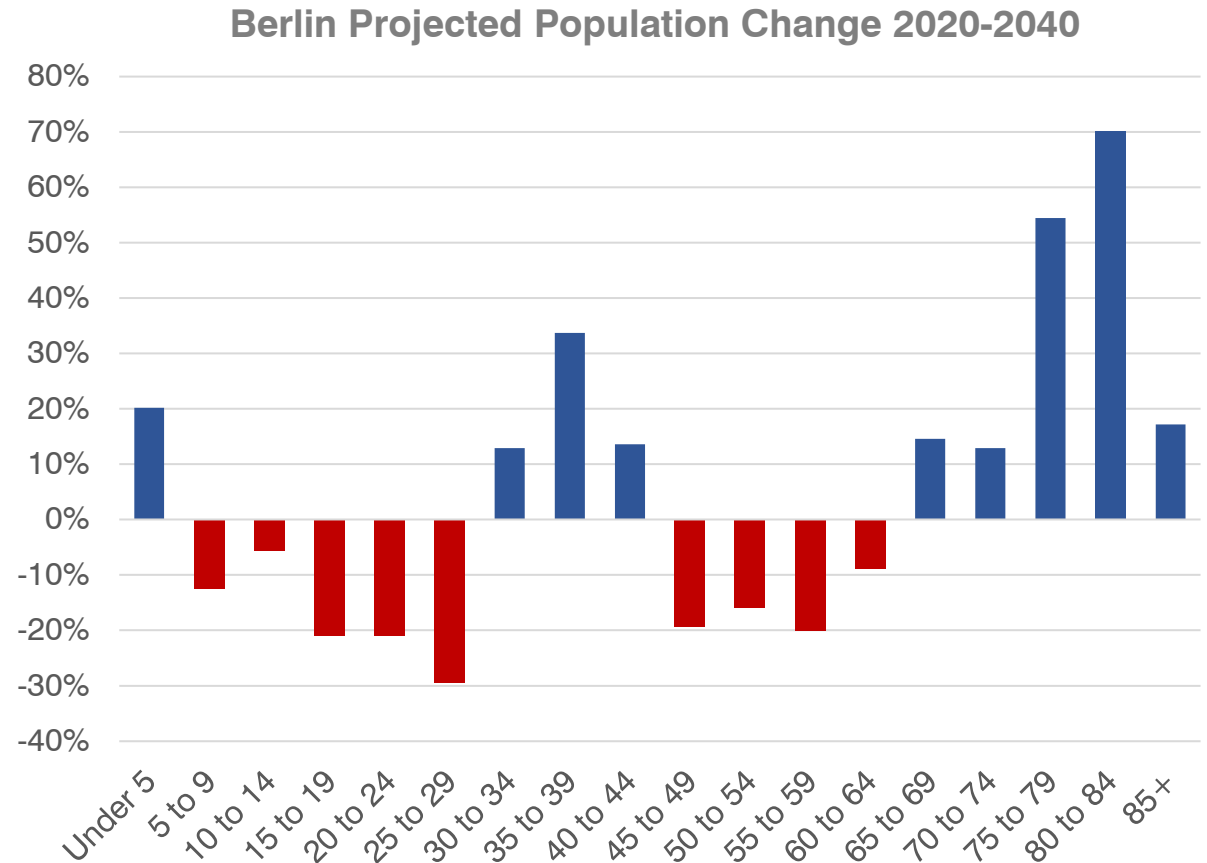
- Berlin's population is growing in those age 45 and older with exception of ages 80-84.
- Population shrunk or grew at a slower rate in those below the age of 45.



Source: US Census and American Community Survey

Population Projections

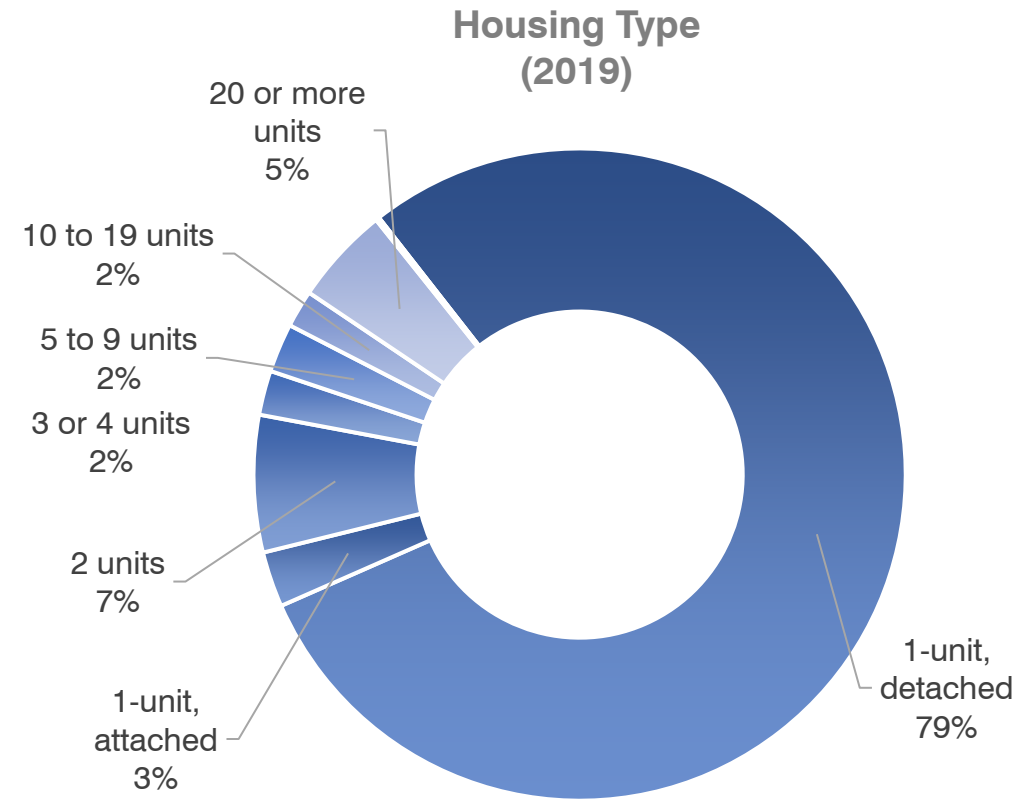
- According to projections conducted by the Connecticut Department of Economic and Community Development, Berlin's population is expected to contract in the age cohorts between 5 and 29 years old and 45 and 64 years old.
- *Projections were conducted in 2017 and may not reflect recent demographic shifts.*



Source: CT DECD

Housing Supply

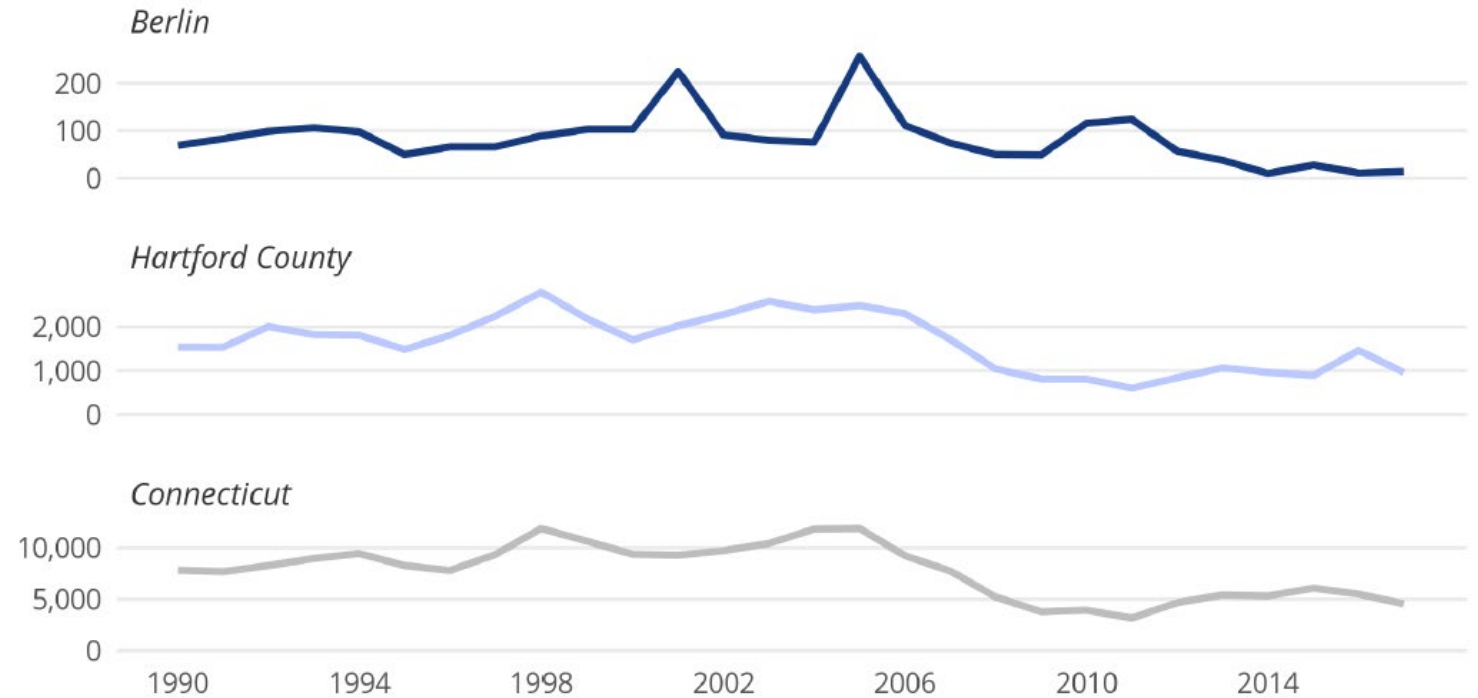
- Most (79%) of Berlin's housing is single-family detached housing
- Housing with 20 or more units comprises 5% of the town's housing.



Source: American Community Survey

Housing Permit Activity 1990-2017

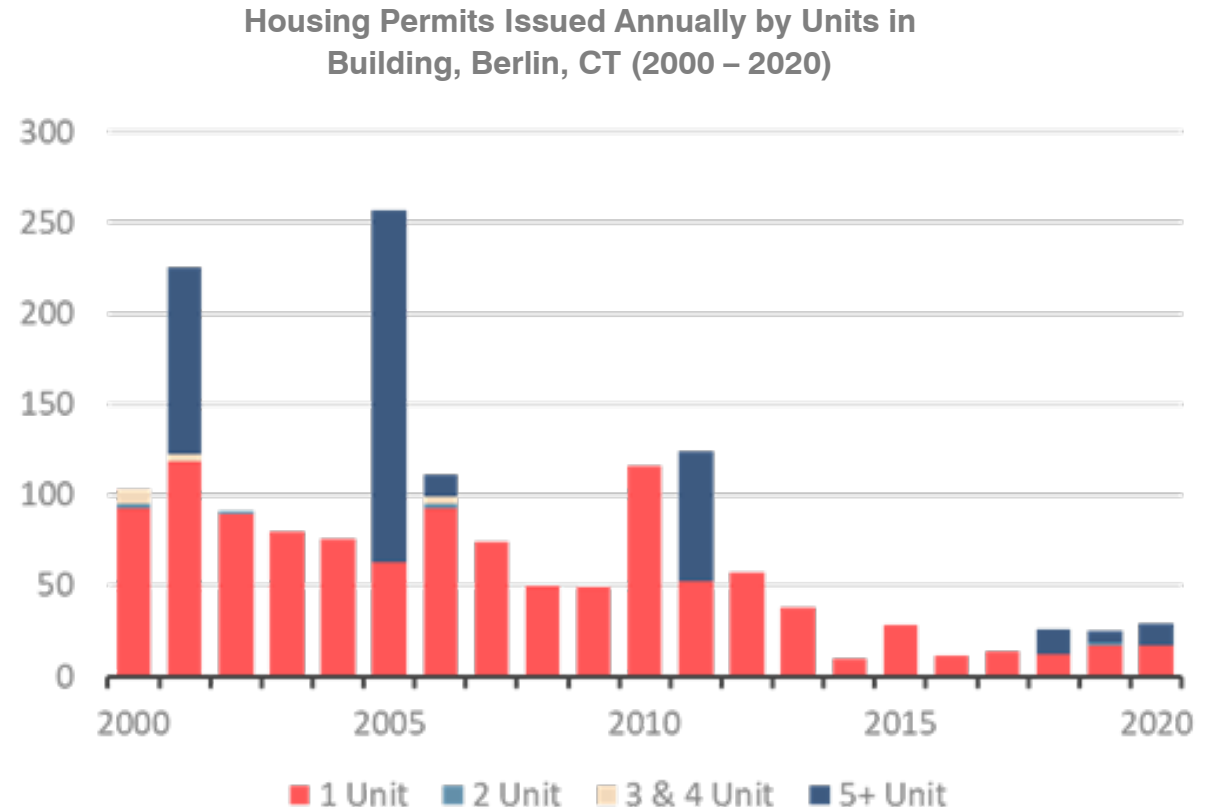
- Housing permit activity in Berlin followed similar trends as both Hartford County and the State between 1990 and 2017.
- Housing permit activity in Berlin has been relatively low since 2010.



Source: Connecticut Department of Economic and Community Development

Housing Permit Activity 2000-2020 by Unit Type

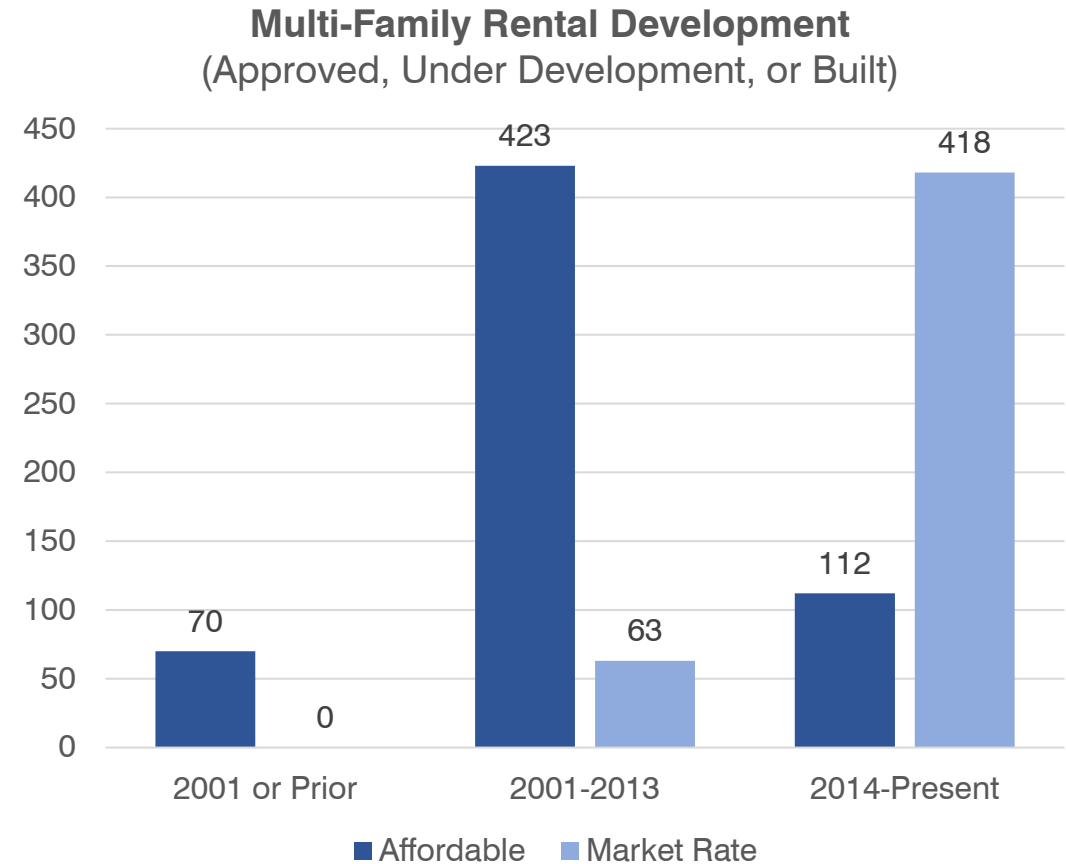
- Single family unit permit activity is down compared to ten or twenty years ago
- Multifamily unit permit activity is inconsistent from year to year with most units permitted in 2001, 2005, and 2011.



Source: CT DECD, Town of Berlin

Multi-Family Rental Development

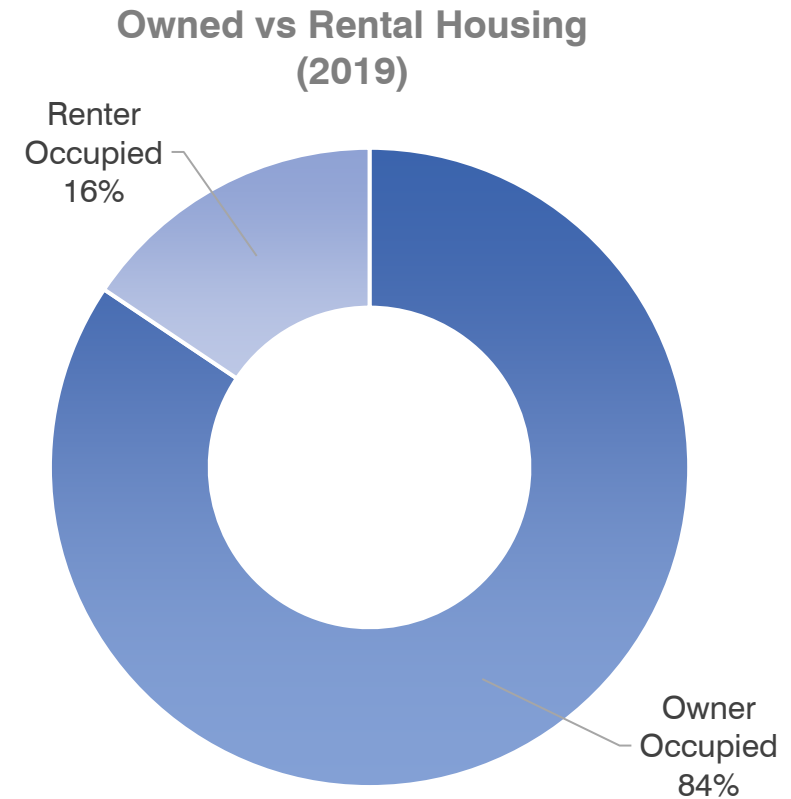
- 36 of 530 approved housing units in multi-family residential developments have been built in Berlin since 2014.
- 556 housing units in multi-family residential developments were built in Berlin prior to 2013.
- Built and approved developments include a mixture of market rate, mixed income, age restricted mixed income, and age restricted affordable apartments.



Source: Town of Berlin

Housing: Ownership vs Rental

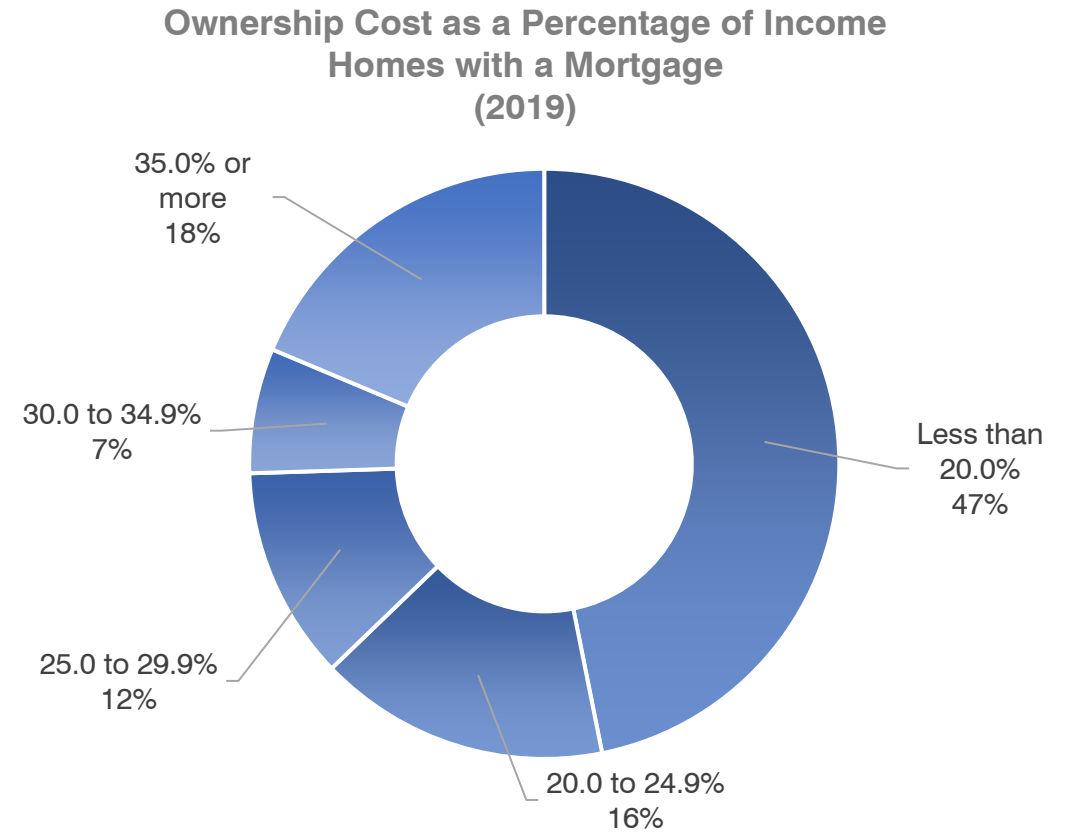
- Most of Berlin's housing is owner occupied



Source: American Community Survey

Ownership Cost vs Income

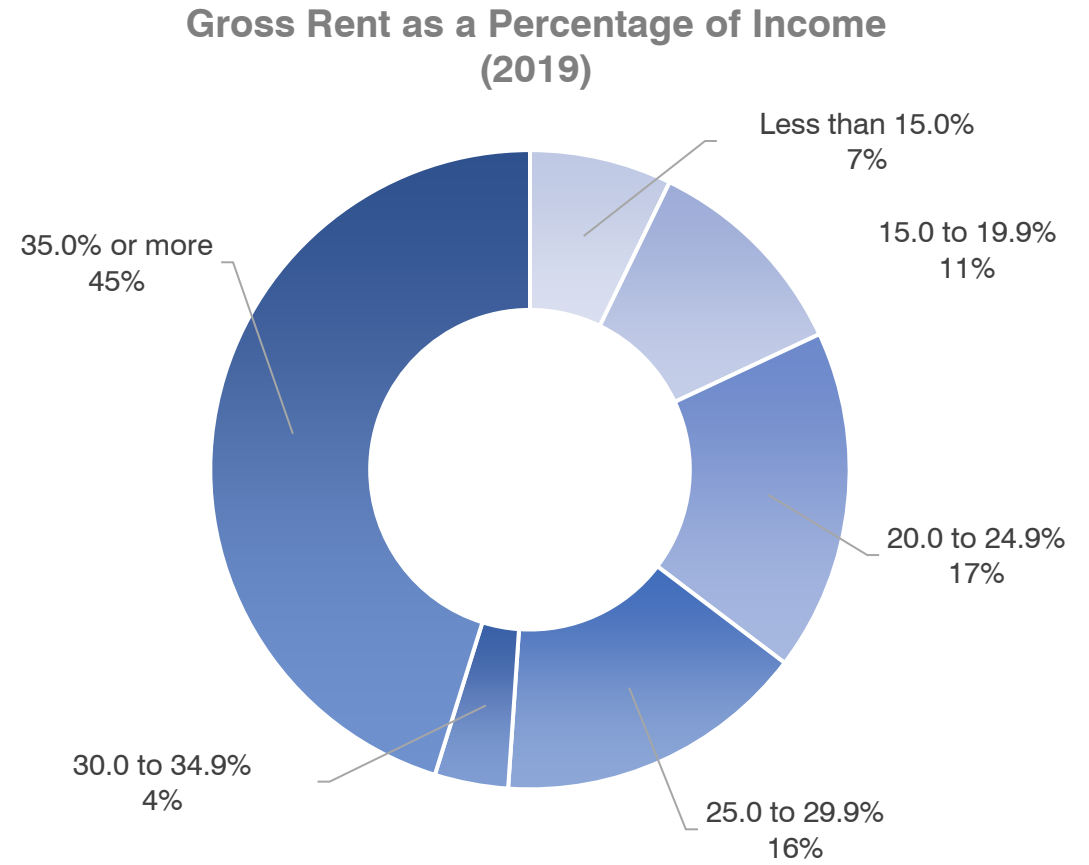
- 25% of homeowner households with a mortgage spend more than 30% of their income on housing costs.



Source: American Community Survey

Rental Cost vs Income

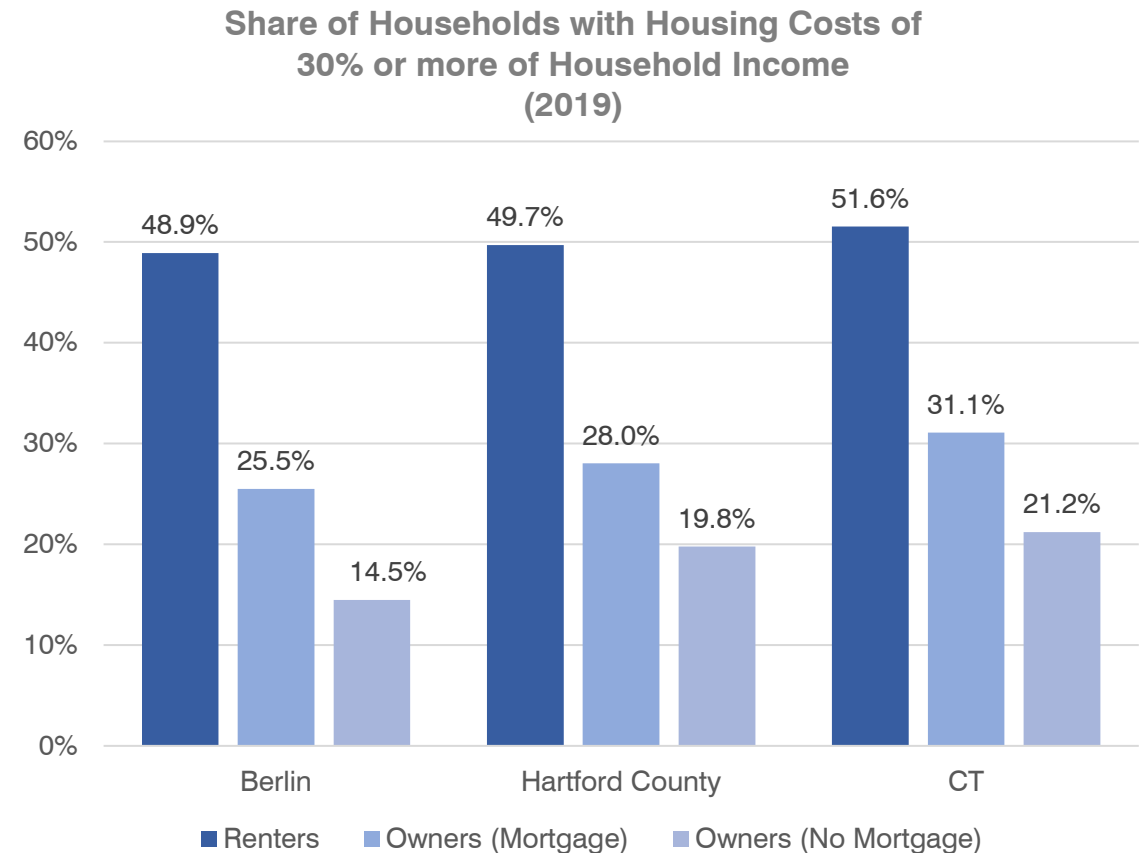
- Almost half (49%) of renters in Berlin spend 30% or more of their income on rent



Source: American Community Survey

Housing Cost Burdened Households

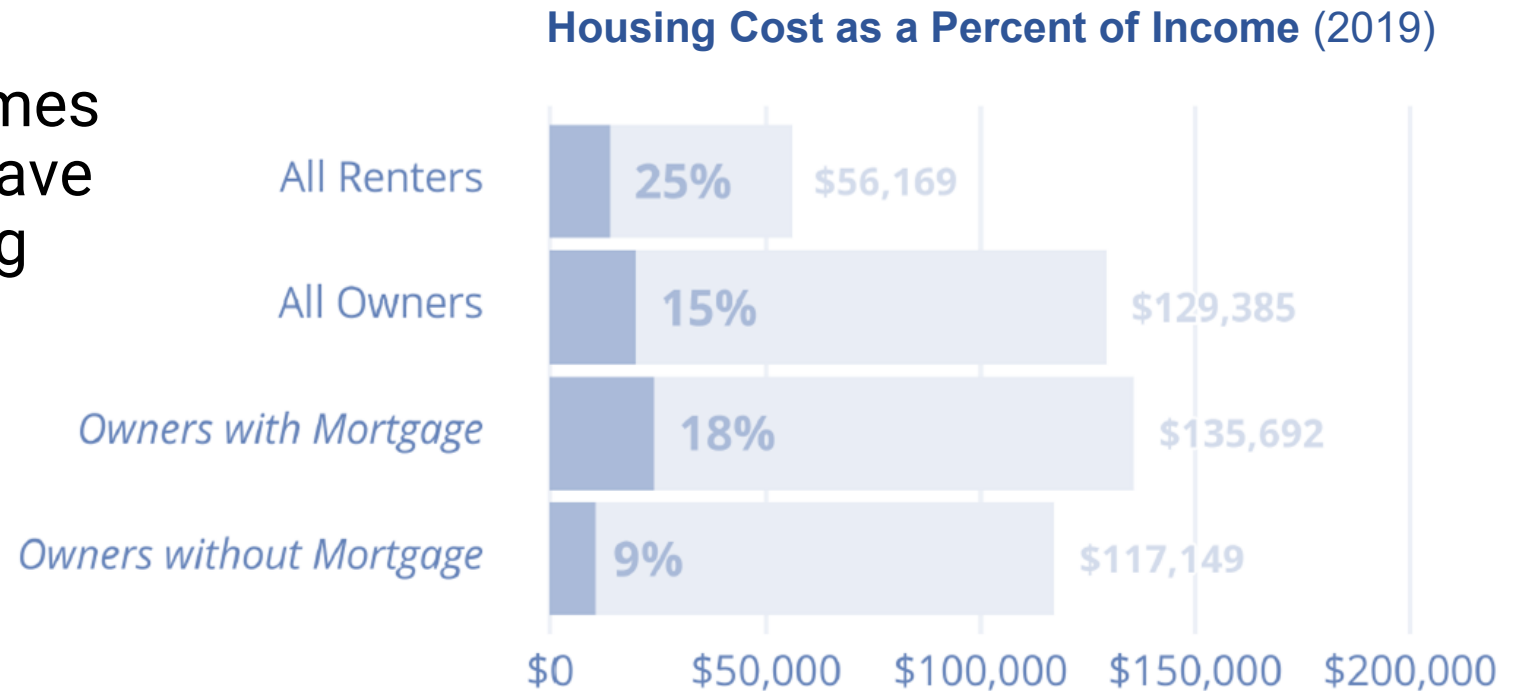
- Berlin has a lower share of housing burdened households than both Hartford County and the State.
- This includes renter and homeowner households.



Source: American Community Survey

Housing Cost

- Renters in Berlin have substantially lower incomes than homeowners and have a higher share of housing cost as a percentage of their income.

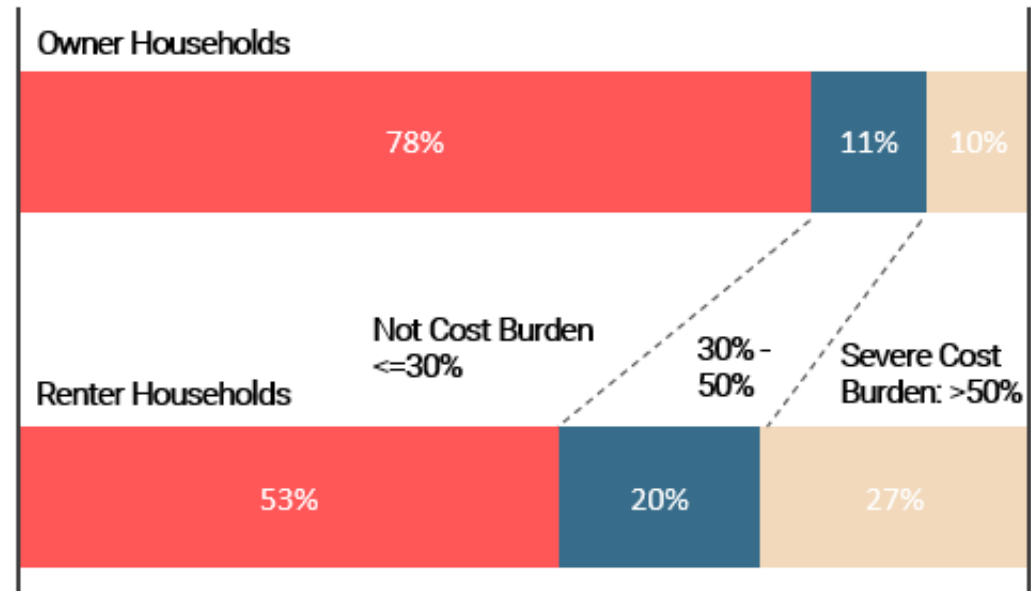


Source: Partnership for Strong Communities/American Community Survey

Housing Cost Burden

- Housing cost burden is experienced by more renter households in Berlin (47%) than owner households (21%).
- Severe cost burden is also more common among renter households (27%) than owner households (10%).

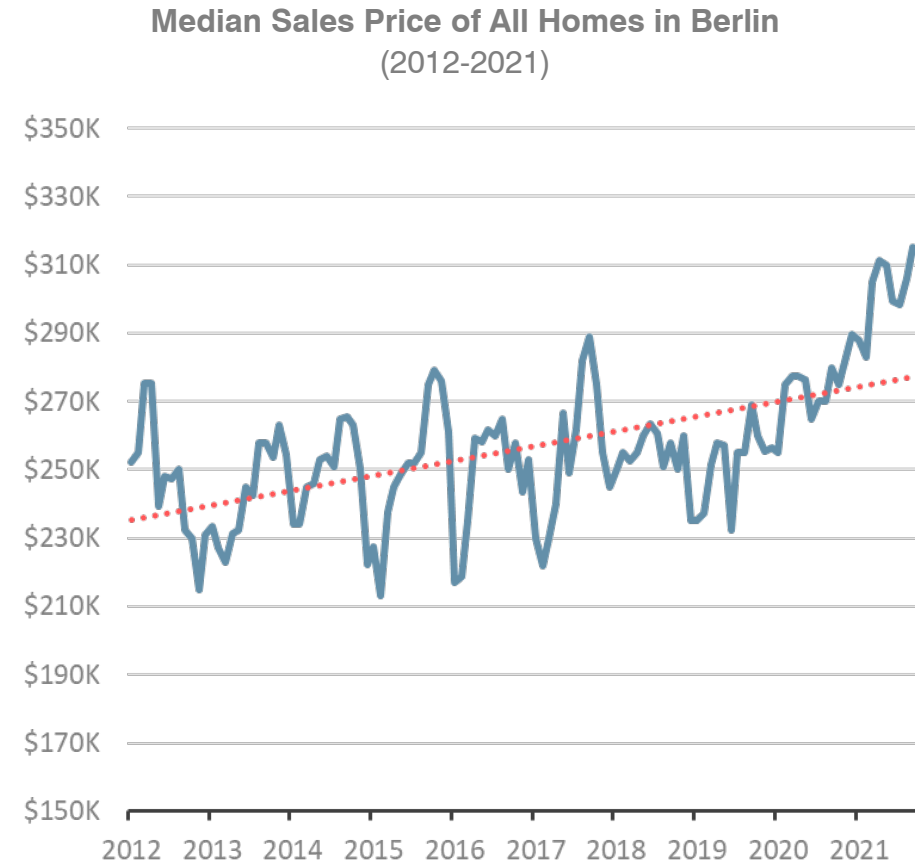
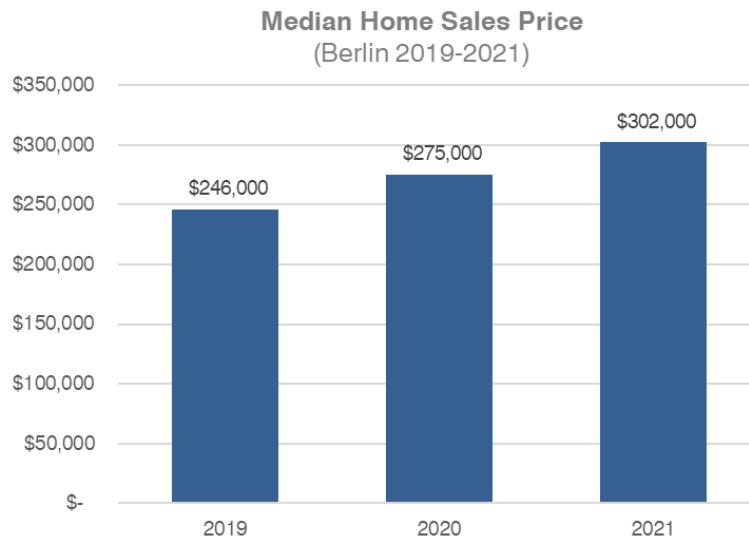
Cost Burdened Owner vs Renter Households (2018)



Source: CHAS

Sales Price

- Median home sales prices have trended up (overcoming seasonal fluctuations) over the past decade.
- Median sales prices have increased significantly in the past two years.



Source: Redfin

Housing Affordability Gap

- 16.7% of Berlin's owner households are at or below 50% of the area median income (AMI).
- These households can afford a home that costs \$169,001 or less.

Housing Affordability for Berlin Households
(2019)

Area Median Income Threshold		Owner Households		Affordable Home Purchase Price			
		#	%	FHA		Conventional	
				Single Family	Condo	Single Family	Condo
30% AMI (Extremely Low Income)	\$27,250	440	6.4%	\$83,685	\$51,350	\$101,326	\$60,858
50% AMI (Very Low Income)	\$45,450	709	10.3%	\$139,577	\$107,243	\$169,001	\$128,532
80% AMI (Low Income)	\$67,950	670	9.7%	\$208,675	\$176,340	\$252,664	\$212,196
100% AMI (Moderate Income)	\$90,900	755	10.9%	\$279,155	\$246,820	\$338,001	\$297,533
120% AMI (Moderate Income)	\$109,080	648	9.4%	\$460,312	\$415,880	\$615,149	\$553,773
Above 120% AMI (Middle Income +)	109,080+	3,684	53.3%	\$460,313+	\$415,881+	\$615,150+	\$553,774+

Source: HUD 2021, ACS, RKG Associates

Housing Affordability Gap

- 45.1% of Berlin's renter households are at 50% of the area median income (AMI) or below.
- The affordable monthly rent for these households is \$1,010 or less.

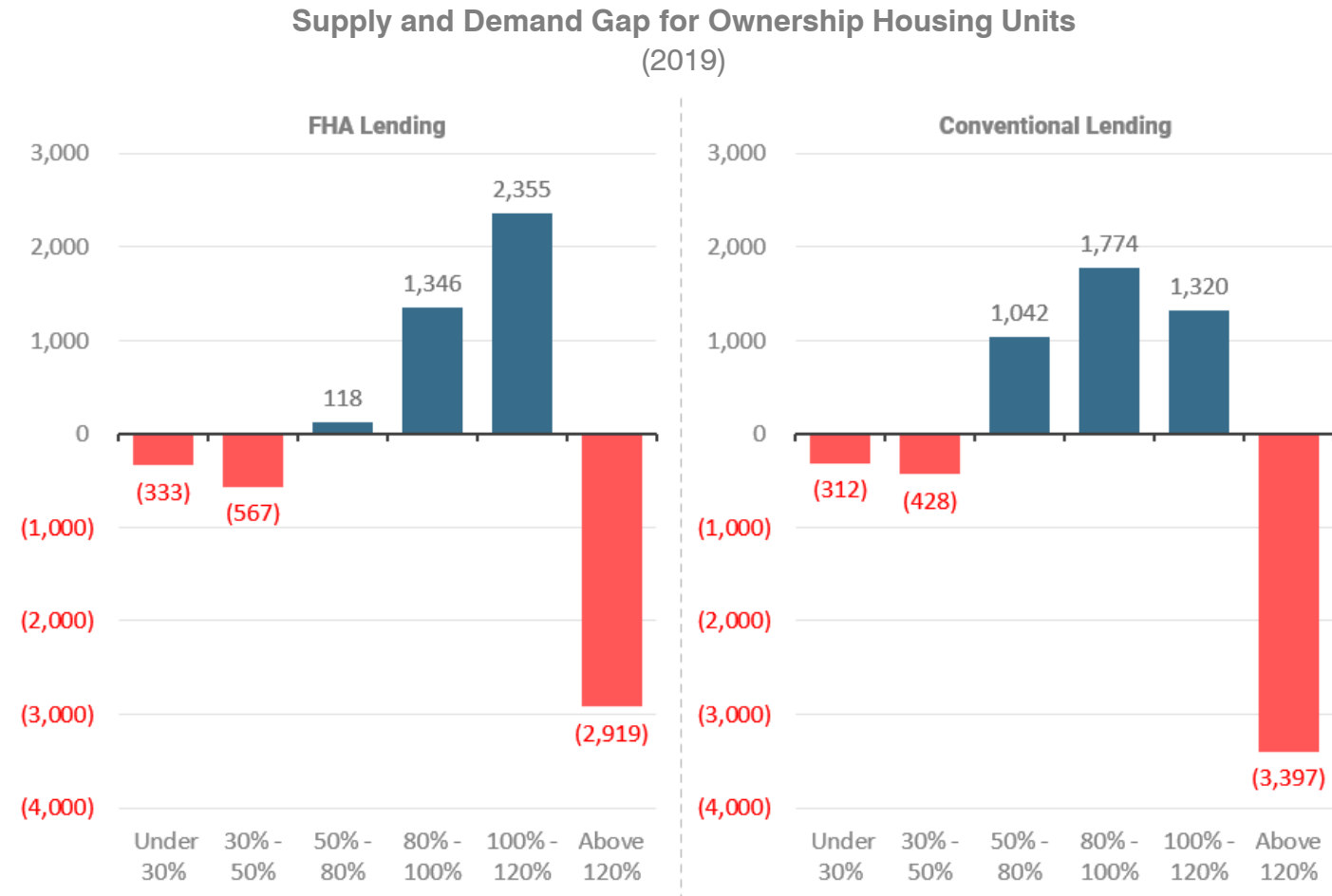
Housing Affordability for Berlin Households
(2019)

Area Median Income Threshold	Income	Renter Households		Affordable Monthly Rent
		#	%	
30% AMI (Extremely Low Income)	\$24,200	327	25.6%	\$605
50% AMI (Very Low Income)	\$40,400	249	19.5%	\$1,010
80% AMI (Low Income)	\$60,400	273	21.4%	\$1,510
100% AMI (Moderate Income)	\$80,800	212	16.6%	\$2,020
120% AMI (Moderate Income)	\$96,960	83	6.5%	\$2,424
Above 120% AMI (Middle Income +)	\$96,961+	132	10.3%	\$2425+

Source: HUD 2021, ACS, RKG Associates

Ownership Supply and Demand Gap

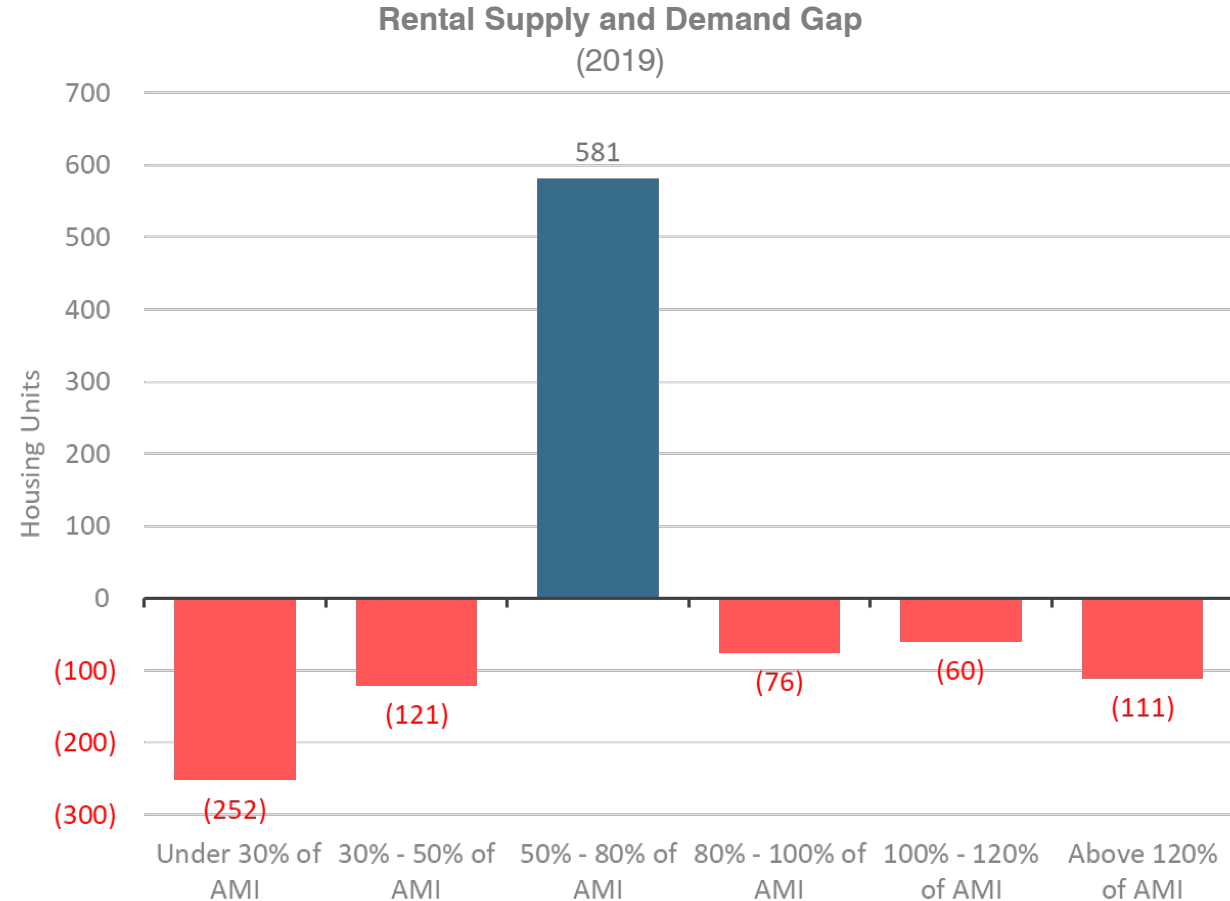
- Berlin has a deficit in housing supply for homes that are affordable to families at or below 50% area median income (AMI)
- Berlin also lacks housing supply in the affordability range of those above 120% of the AMI.



Source: HUD, ACS

Rental Supply and Demand Gap

- Berlin has an oversupply of rental housing for those earning 50-80% of area median income (AMI) and a lack of supply for all other income levels.



Source: HUD, ACS

Questions or comments about the housing needs assessment?

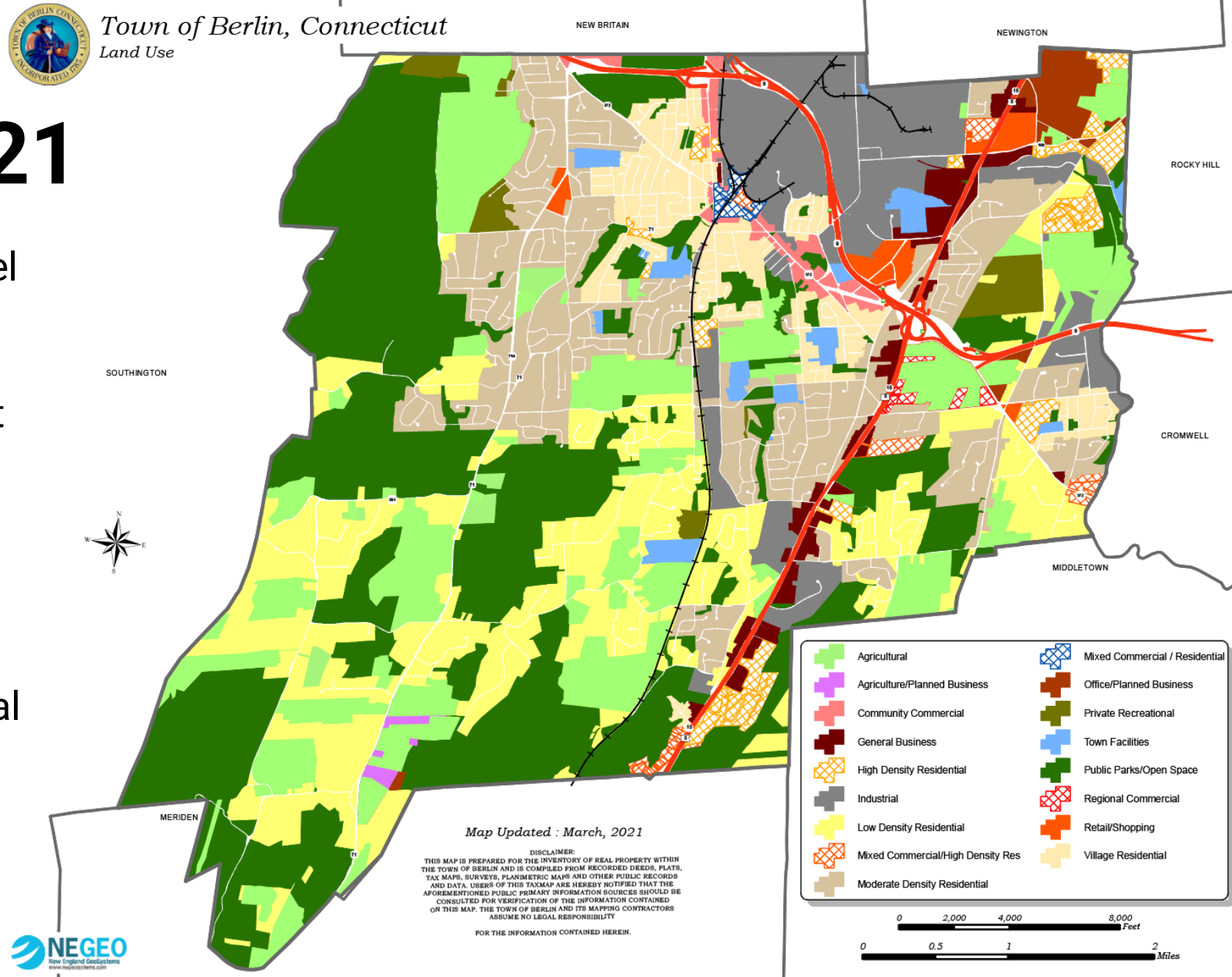
Land Use and Zoning Assessment

- Town-wide Land Use
- Single-family Land Use
- Multi-family Land Use
- Multi-family Developments
- Zoning
- Build-out Analysis



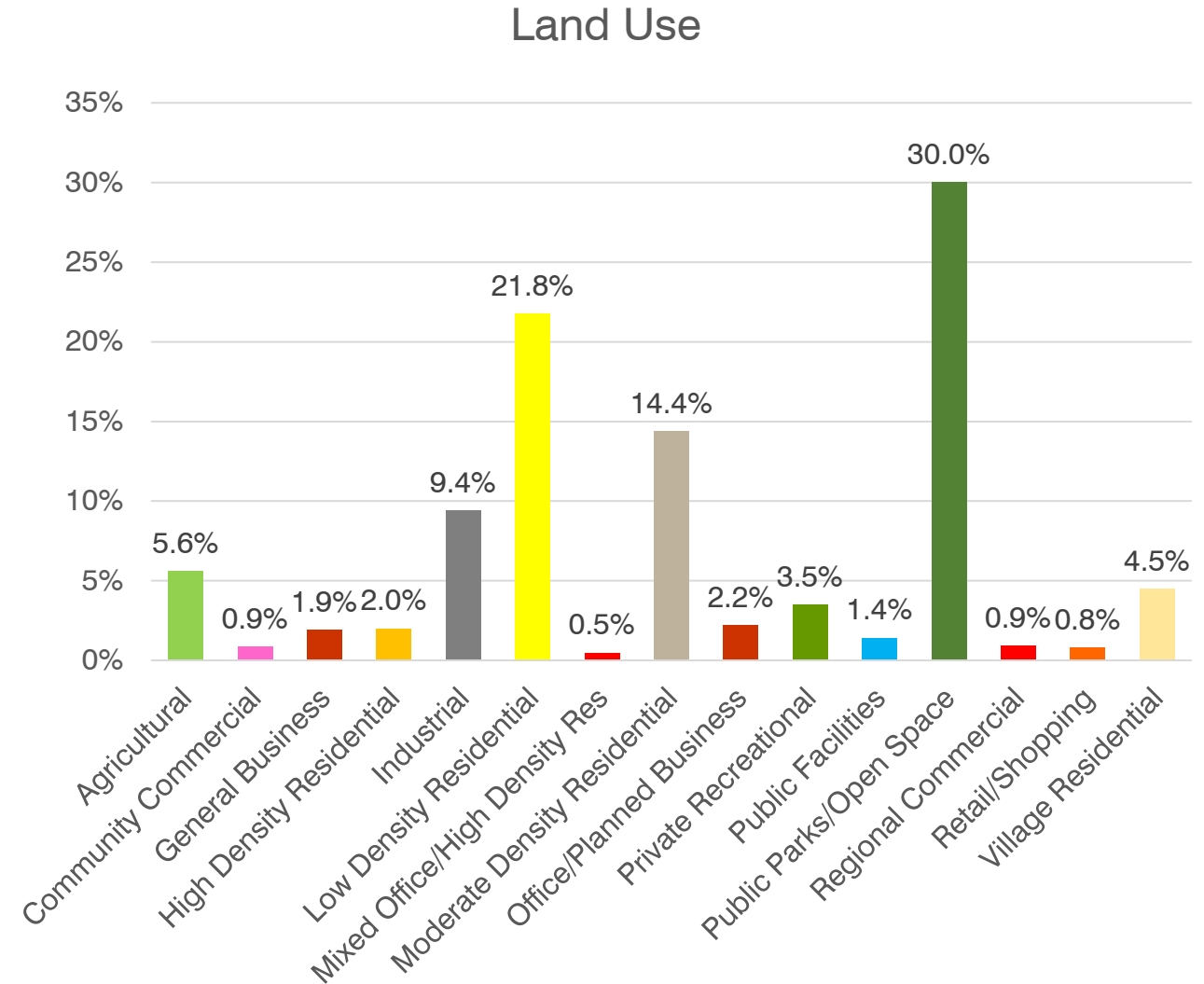
Land Use 2021

- Land Use mapping is parcel based
- The following land use classes are most prevalent in Berlin:
 - Public Parks/Open Space
 - Agriculture
 - Village Residential
 - Low Density Residential
 - Moderate Density Residential
 - Industrial



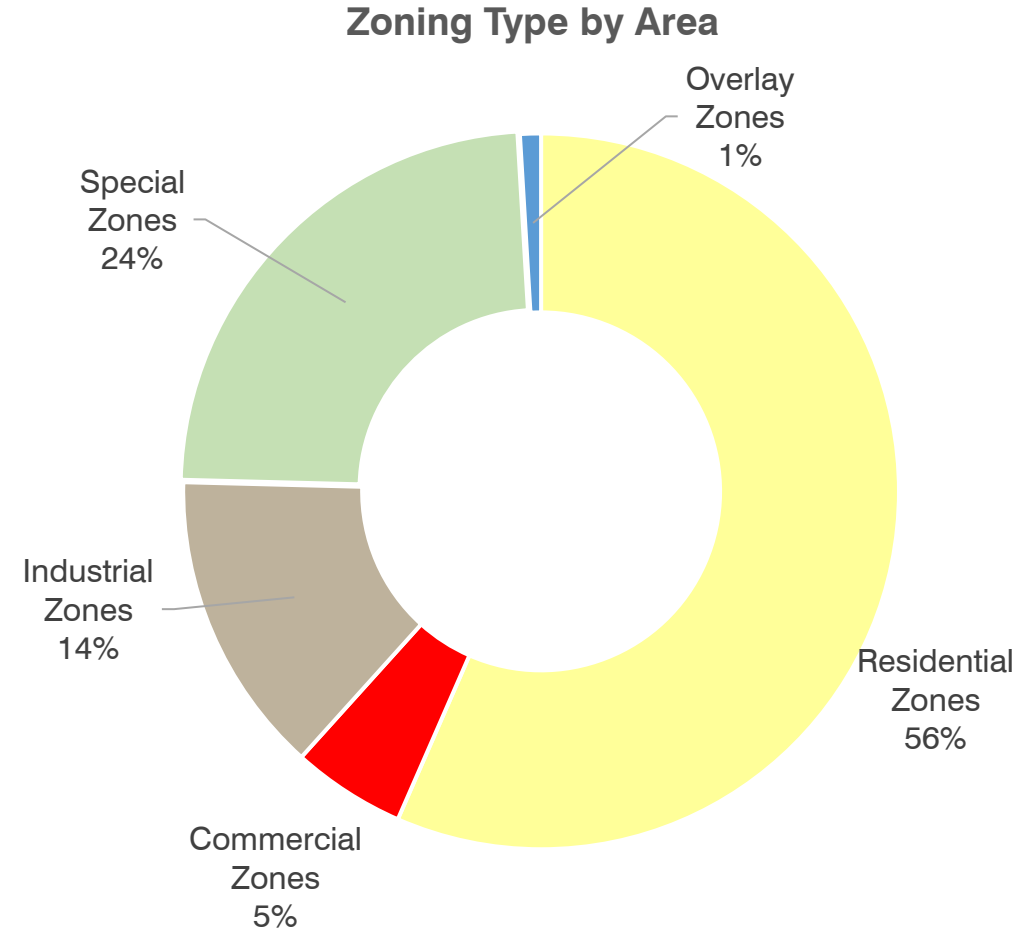
Land Use 2021

- Low and moderate density residential land uses are the most common active land uses in Berlin.



Zoning

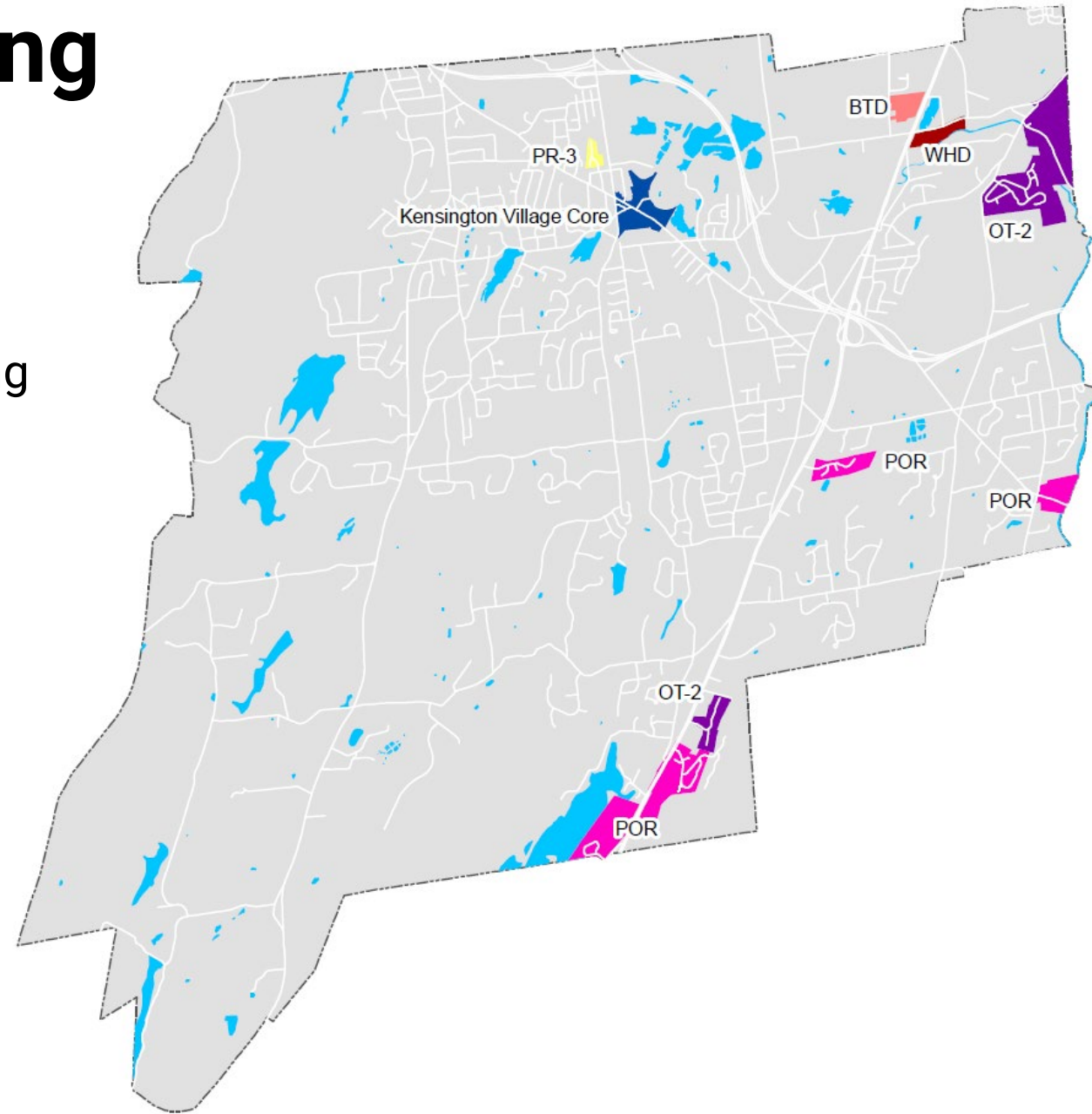
- Residential zoning is the most prevalent zoning type in Berlin.
- The share of residential zoning districts in the Town (56%) exceeds residential land use (which totals 38%) by 18 percentage points.



Zoning Districts Allowing Higher Density Multifamily Housing

Zoning districts that permit multifamily housing of more than 4 units per acre include:

- Kensington Village Core 1&2
- Planned Residential (PR-3)
- Berlin Turnpike District (BTD)
- Workforce Housing Development (WHD)
- Office Technology 2 (OT-2)
Adult multifamily only
- Planned Office/Residential (POR)



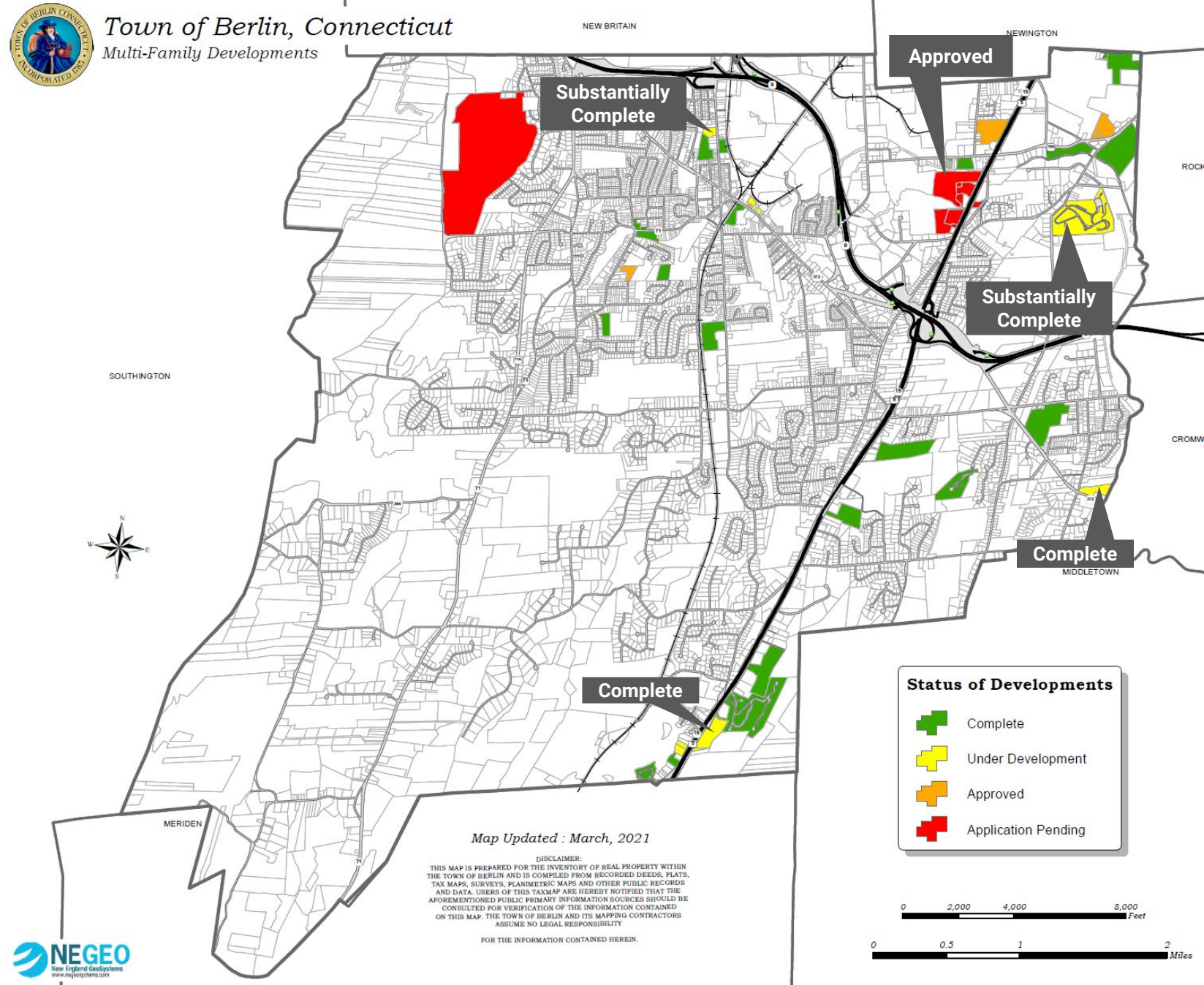
Other Multifamily Development

- Multifamily development is also permitted in single family zones for Housing Authority developments for seniors and for redevelopment of obsolete industrial and educational structures.

Status of Multifamily Developments

Multifamily Rental

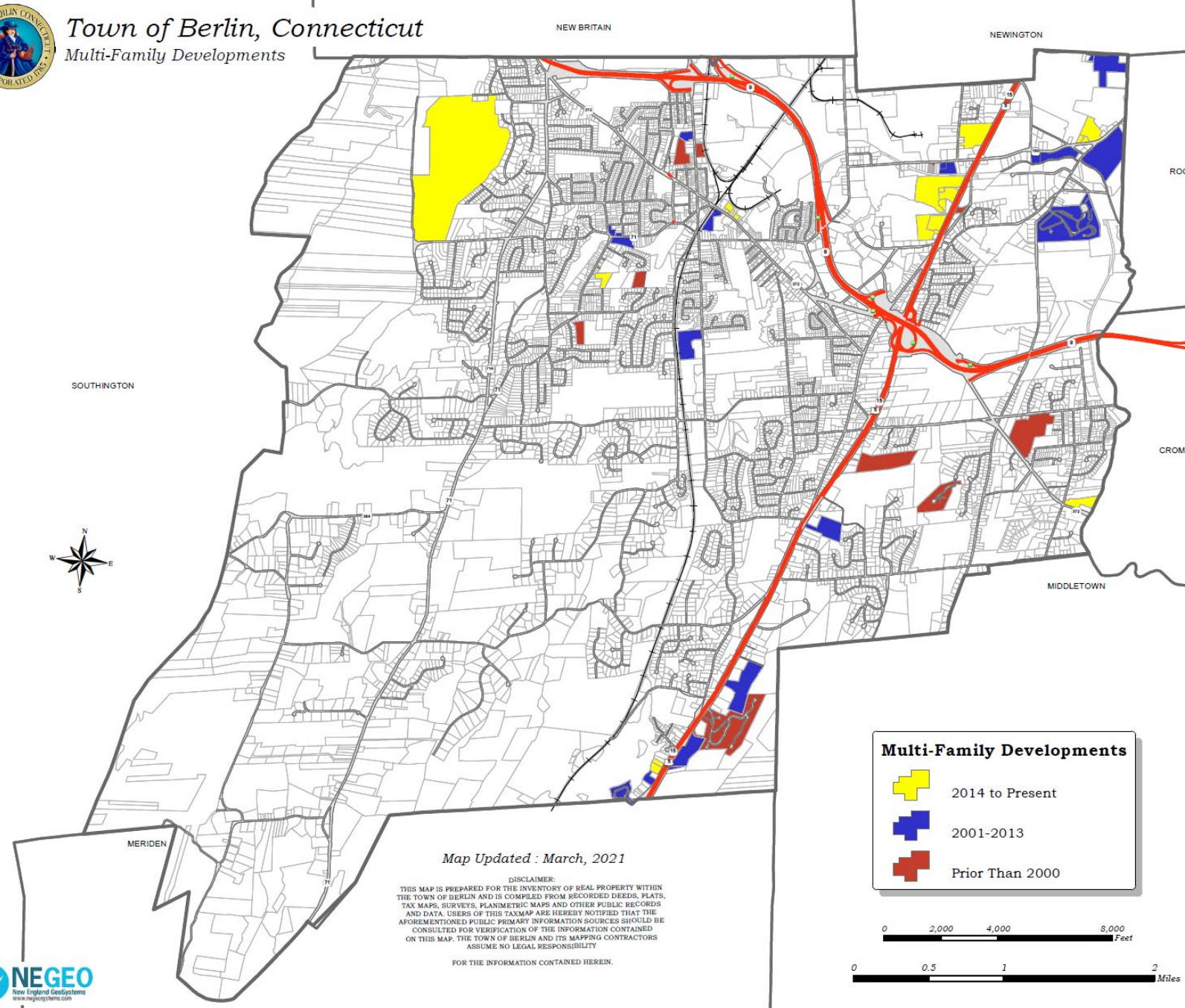
- 530 units approved
 - 36 completed
 - 16 under construction
 - 478 not started
- Applications pending
 - P&Z (106 units)
 - Wetlands (42 units)





Multi-Family Developments

- Multifamily development has occurred across Berlin over the past two decades.
- Development has been concentrated on the north and east sides of the town near Routes 9 and 15.
- Does Berlin have capacity for more multifamily development?
- Are there other areas of town that should be considered for multifamily development?





Questions or comments about land use and zoning?

Draft POCD Vision Statement

Berlin is a community with a small-town feel founded in a rural and historically agrarian landscape that benefits from its location at the center of the state. The town has a rich history, strong community, and provides a peaceful atmosphere for its residents. Berlin will continue to grow, but in a sustainable manner and without compromising the town's natural resources or outgrowing its ability to provide high-quality services to its residents. Strong connections to the region and within town are highly valued by the community for all modes of travel. Berlin will balance growth against preservation of its historic landscape and village centers. The town's village centers, and farmland are important to the history and identity of Berlin; protecting and improving areas such as Kensington Center will remain a priority for the town.

Housing Goal from the 2013 POCD

Goal: The Town shall work to preserve the current balance of housing stock while infusing any new growth with a sense of traditional neighborhood design, compatibility with adjacent uses, and ownership options that support housing choice for people of different ages and means.

- Policy A: The Neighborhood shall be the primary component of residential development. All new residential development should support existing neighborhoods, and create a neighborhood environment with activity centers, recreational areas, and pedestrian circulation.
- Policy B: Residential development design should support the principles of both Berlin's development and its conservation policy, including the integration of elements that preserve and protect Berlin's unique natural environment.
- Policy C: New residential development should be of the highest design standards, in a manner that creates a high quality residential environment and enhances the adjacent residential neighborhoods.

Draft Values Statement

Berlin will be recognized as a historic and progressive Town with an engaged citizenry committed to the betterment of the entire community. To that end, high quality services will be provided to a diverse population living and working in a balanced blend of open space, residential housing, and commercial properties supported by stable and equitable revenues.

Berlin embraces a diverse and inclusive housing stock that provides affordable homeownership opportunities, quality rental options, and housing choice for all household types, income levels, and life stages. Berlin contains many unique neighborhoods ranging from rural areas with large lots and open space, to smaller lot single family residential areas in the Town's three villages in Berlin, East Berlin and Kensington, to an historic district of predominately residential uses to mixed-use commercial areas with a strong residential component in Kensington Village and on the Berlin Turnpike. Multi-family housing is concentrated in the Kensington Village transit-oriented development area, on the Berlin Turnpike, on Deming Road near the Berlin Turnpike and at a few other locations at the border between residential and commercial/industrial areas. Future housing development should continue to align with the unique characteristics of each neighborhood, in accordance with the Plan of Conservation and Development...

Draft Values Statement (cont.)

Berlin has a strong and diverse local economy that has retained a vibrant manufacturing sector, a good balance between its workforce and job opportunities in the community, an open economy with a majority of residents working outside of Town and a majority of local jobs filled by non-Berlin residents as reflects the large workforce and employment base in a short commute to and from Berlin via a convenient highway network, a low mill rate, and strong fiscal management. Understanding that its low mill rate helps maintain reasonable housing costs for all residents, Berlin will continue to focus on economic development and fiscal responsibility.

Finally, Berlin prides itself on its excellent quality of life for all residents, including its highly rated school system, quality town services, and farms and rural attributes, access to open space, community events like the Berlin Fair, and recreational opportunities. A diverse housing stock will allow all residents to take advantage of what Berlin has to offer and ensure that existing residents can continue to live in the community as they age or as their life circumstances change.

Plan Goal

Achieve the development of additional affordable housing units in Berlin that will meet the needs of town residents and will meet and exceed the State's mandate of a 10% affordable housing supply.

Strategy 1: Provide more affordable home ownership opportunities

Potential Actions to Consider:

- Implement a first-time homebuyer down payment assistance program to assist middle-income households who may be struggling to enter the homeownership market.
- Promote USDA & CHFA loan programs with real estate brokers, banks, and even town employees who may be in contact with people looking to buy homes in Berlin. Units purchased using these mortgage packages will count on the town's affordable housing appeals list.
- Support a home repair/maintenance program for low- and moderate-income households.

Strategy 2: Provide more affordable housing for seniors

Potential Actions to Consider:

- Implement tax relief programs for older residents who are on a fixed income, this could be a program like property tax relief or a senior tax work-off program.
- Loosen restrictions on accessory dwelling units consist with new state statute.
- Explore options for advancing senior housing such as co-housing, assisted living, or smaller cluster developments of single-story residential structures.
- Ensure universal design features are incorporated into new multifamily housing structures by requiring a percentage of units be constructed with these features.
- Identify ways to partner with the Berlin Housing Authority to provide additional housing for the town's most vulnerable residents.

Strategy 3: Refine existing zoning regulations to better support affordable housing

Potential Actions to Consider:

- Review residential zoning districts for opportunities to add additional housing typologies that may not be allowed today (i.e. two-family, 3-4 unit buildings, 6-8 unit multifamily)
- Rezone additional areas along commercial corridors for the inclusion of housing and/or mixed-use development.
- Implement a similar program to TEDs where sites for housing or mixed-use with a residential component could be encouraged.
- Implement an Incentive Housing Zone (IHZ) to provide opportunities for by-right development so long as the project includes 20% affordable units.
- Introduce a density bonus in the TOD area if affordable units are included.
- Review BTD zoning to ensure that the regulations adequately support the development of affordable housing
- Allow greater densities and require less parking per unit in the Kensington Village Core 2 overlay district.

Strategy 4: Maintain a Focus on Expanding Affordable Housing Supply

Potential Actions to Consider:

- Continue Affordable Housing Programs through the Berlin Housing Authority and consider expansion of existing programs.
- Review and Recommend Action to Diversify the Town's Housing stock as part of the Town's ongoing 2023 update to its Plan of Conservation and Development and subsequent POCD implementation plan.
- Establish a Plan of Conservation and Development Implementation Committee to track Plan Implementation especially with respect to housing diversification and affordability.
- Maintain adequate staffing and skill sets to administer affordable housing programs.
- Provide Affordable Housing Training to staff and members of land use boards.
- Continue to monitor and provide support to proposed and approved rental and affordable housing projects, as necessary and appropriate, through completion.
- Continue tax incentives for mixed-use, inclusionary projects.

Other Potential Actions

- Consider establishing a housing trust fund to accumulate funds that can help support housing programs or initiatives.
- Identify any surplus land that is owned by the town and could be leveraged for affordable housing production.
- Develop a public education campaign in town to communicate the need for affordable housing and discuss the need and benefits of housing across all types and income spectrums. Discuss and present housing as an economic development tool in Berlin.

Questions for Discussion

- How do you think the Town is doing with respect to creation of affordable housing?
- Should the Town continue its strategy of approving multi-family and affordable housing at higher densities at sites with all utilities and good road access in the TOD area, the Berlin Turnpike corridor and at the margins where single family and commercial zones meet?
- Is more affordable rental housing needed for seniors? Where should it be located?
- Should the zoning be modified to allow the Berlin Housing Authority to develop non-age restricted projects in single family residential zones.
- Should the Town explore ways to assist in the development of deed restricted ownership opportunities for affordable housing? Where should it be located?
- Should the Town consider deed restricting lots at the Town trailer park to reserve these as affordable?
- What is the vision for multi-family housing in the TOD area? For example, should the Town increase the density allowed in the Kensington Village core area 2 zone in the next tier of properties near the train Station to provide additional housing opportunities and to support area redevelopment? Should the increased density be tied to providing at least 20% of the units as affordable?

Questions for Discussion

- Should zoning modifications should be considered to expand opportunities for accessory apartments? What modifications should be considered?
- Should multi-family uses be allowed in the Worthington Ridge Historic District to provide additional housing opportunities and to support the preservation of historic structures?
- Should improvements be made to the existing Town's Beckley Quarry and Woodlawn properties to enhance Town open space in the Deming Road, Berlin Turnpike vicinity to support the large number of new multi-family housing units planned in that area?
- Should inclusionary zoning provisions be added to require a percentage of units be affordable in all new developments? In developments of a certain size? Of a certain type?
- Should the Town consider increasing allowed densities in residential areas? How would that help expand affordable housing opportunities?

Questions for Discussion

- Should the POCD be modified to emphasize or de-emphasize multi-family development on the Berlin Turnpike?
 - Should the BTD zone definition be expanded to allow more properties to be eligible? Note – we have a mapping analysis of eligible properties based on the present definition
- Should zoning supportive of multi-family housing be allowed in an expanded area or at greater density in the TOD area near the Berlin Train Station?
 - Should increases in density in the Kensington Village Overlay require a 20% affordable requirement?
- Should scattered site multi-family development be considered in other residential zones?
- Is there an opportunity to develop smaller scale multi-family projects to expand the types of multi-family development choices? If yes, where?
- Are there other areas or situations (outside of the TOD and BTD areas) that would be appropriate for multi-family housing and aid redevelopment goals?
 - Secondary retail locations like Ferndale Center and the Webster Square area?

POCD Next Steps

- Launch Community engagement efforts
 - Develop press release and social media content
 - Launch online survey
 - Develop list of key stakeholders for interviews/focus group meetings. Conducts meetings late February or early March.
- Continue to coordinate mapping with NEGEO
- Collect information on transportation, facilities, and infrastructure
- Continue collection of data for the Affordable Housing Plan

Next POCD Meeting

- Facilities and Infrastructure
- Meeting date TBD

MARCH 2022						
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		
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