



BACKGROUND DATA

Overview

The Town of Hebron is preparing an affordable housing plan for the community. The preparation of this affordable housing plan by June 2022 is required by the Connecticut General Statutes (Section 8-30j).

This booklet summarizes some information which the Affordable Housing Plan Working Group may find relevant as part of its work.

"Housing is absolutely essential to human flourishing."

Without stable shelter, it all falls apart."

Matthew Desmond,
American Sociologist
Princeton University



Income Eligibility / Rents / Sales Prices

Hebron incomes / sales prices / rental rates are based on the State-wide median income (\$102,600) since it is lower than the Hartford area median income (AMI) (\$104,300). Gross rents and sale prices are calculated based on the protocol in the Regulations of Connecticut State Agencies.

ELIGIBLE INCOME LEVELS - Relevant income amounts from HUD vary by household size:

	1 person	2 people	3 people	4 people	5 people
Area Median Income	\$71,820	\$82,080	\$92,340	\$102,600	\$110,808
80% AMI	\$57,456	\$65,664	\$73,872	\$82,080	\$88,646
60% AMI	\$43,092	\$49,248	\$55,404	\$61,560	\$66,485

MAXIMUM MONTHLY GROSS RENT – The following are the maximum monthly gross rents (utilities included) for units at 80% and 60% of AMI:

	Common Unit Size / Type				
	Studio	1 BR	2 BR	3 BR	4 BR
	1 person	1-2 people	3 people	4-5 people	6 people
80% AMI	\$1,038	\$1,265	\$1,562	\$1,931	\$2,288
60% AMI	\$865	\$1,054	\$1,302	\$1,601	\$1,795

In some cases, the maximum monthly rent is constrained by "Fair Market Rent" as determined by HUD.

MAXIMUM SALES PRICE - The following are the maximum sales prices for units at 80% and 60% of AMI (using a 20% down payment, current mortgage rates and terms, and reasonable estimates for utility payments, real estate taxes, insurance, common fees, etc.):

	Common Unit Size / Type				
	Studio	1 BR	2 BR	3 BR	4 BR
	1 person	1-2 people	3 people	4-5 people	6 people
80% AMI	\$190,287	\$191,532	\$225,607	\$255,090	\$278,029
60% AMI	\$130,119	\$154,145	\$149,441	\$166,891	\$179,641

Note - The sale price for a two-bedroom unit at 60% AMI is adversely affected by the increase in the DOH estimate of utility expenses for a 2BR unit (about 31%) relative to the increase in income (about 13%).

HEBRON AH PLAN

2019 Reported Gross Rent (ACS Data)

Data from the American Community Survey suggests that the median gross rent in Hebron in 2019 was about \$1,015 per month. About 5% of the housing stock in Hebron consists of rental units (State = 29%).

Total Number of Rented Units:		191
No cash rent		0
With cash rent:		191
Less than \$500	11	
\$500 to \$999	81	
\$1,000 to \$1,499	99	
\$1,500 to \$1,999	0	
\$2,000 to \$2,499	0	
\$2,500 or more	0	

American Community Survey (2019 5-year) Table B25063

HEBRON AH PLAN

2019 Reported Home Value (ACS Data)

Data from the American Community Survey suggests that the median house value in Hebron in 2019 was about \$298,400.

Total Number of Owned Units:		3,337
Less than \$50,000	55	
\$50,000 to \$99,999	40	
\$100,000 to \$149,999	77	
\$150,000 to \$199,999	323	
\$200,000 to \$249,999	642	
\$250,000 to \$299,999	549	
\$300,000 to \$399,999	1,080	
\$400,000 to \$499,999	306	
\$500,000 to \$999,999	306	
\$1,000,000 to \$1,499,999	17	
\$1,500,000 to \$1,999,999	0	
\$2,000,000 or more	8	

American Community Survey (2019 5-year) Table B25075

2019 Reported Cost Burden (ACS Data)

A household is generally considered to be “housing cost-burdened” if it spends more than 30% of its income on housing costs.

This is especially important for households earning less than the area median income since they may be forced to spend more than 30% on housing even though they may not be able to “afford” it. With more dollars going to housing, modest income households have less financial flexibility and may have difficulty affording other necessities like food, transportation, and medical expenses.

It is estimated that about 852 existing households in Hebron (about 24% of the total number of households) are considered cost burdened. These are people who already live in Hebron.

Owner Households

In terms of owner households, about 751 owner households are cost burdened (about 23 percent of all owner households) although:

- **about 65% of all owner households earning less than \$75,000 per year are cost-burdened.**
- **about 75% of all owner households earning less than \$50,000 per year are cost-burdened.**

OWNERS	Number	Percent Of Income Spent On Housing			Percent At 30% or more
		Less than 20 percent	20 to 29 percent	30 percent or more	
Zero or negative income	9	0	0	9	n/a
Less than \$20,000	98	0	0	98	100%
\$20,000 to \$34,999	91	9	24	58	64%
\$35,000 to \$49,999	101	18	22	61	60%
\$50,000 to \$74,999	563	95	133	335	60%
\$75,000 or more	2,475	1696	589	190	8%
TOTAL	3,337	1,818	768	751	23%

American Community Survey, 5-Year Estimate (2021) (Table B25106)

Renter Households

In terms of renter households, about 101 renter households are cost burdened (about 53 percent of all renter households) although ***about 78% of all owner households earning less than \$50,000 per year are cost-burdened.***

RENTERS	Number	Percent Of Income Spent On Housing			Percent At 30% or more
		Less than 20 percent	20 to 29 percent	30 percent or more	
Zero or negative income	0				n/a
No Cash Rent	0				n/a
Less than \$20,000	11	0	11	0	0%
\$20,000 to \$34,999	103	0	9	94	91%
\$35,000 to \$49,999	16	9	0	7	44%
\$50,000 to \$74,999	29	15	14	0	0%
\$75,000 or more	32	23	9	0	0%
TOTAL	191	47	43	101	53%

American Community Survey, 5-Year Estimate (2019) (Table B25106)

HEBRON AH PLAN

Existing Affordable Housing

The State “Affordable Housing Appeals List” prepared by the Department of Housing recognizes 110 housing units in Hebron qualifying as “State defined affordable housing units.” These units count towards the Affordable Housing Appeals List (110 out of 3,567 units = 3.1%).

2020 ASSISTED HOUSING = 56 UNITS

ASSISTED HOUSING	Street Address #1	Total	Family	Elderly
Housing Authority				
Stonecroft Village	14 Stonecroft Drive	23	0	23
Other				
Hillside Farms Apartments	102-108 Wellswood Road	32	32	0
Bolton Group Homes	33 Old Colchester Road	1	1	0
		56	33	23

2020 DEED-RESTRICTED = 0 UNITS

DEED RESTRICTED	Street Address	Total	Expiration
(none)			
		0	

Note – Hebron has some deed-restricted units but the State only counts units which are deed-restricted to 80% AMI and below. The Hebron units are deed-restricted at 100% AMI.

BONUS CATEGORIES= 54 UNITS

BONUS CATEGORIES	Street Address	Total
Tenant Rental Assistance	(data not disclosed)	3
CHFA/USDA Mortgages	(data not disclosed)	51
		54

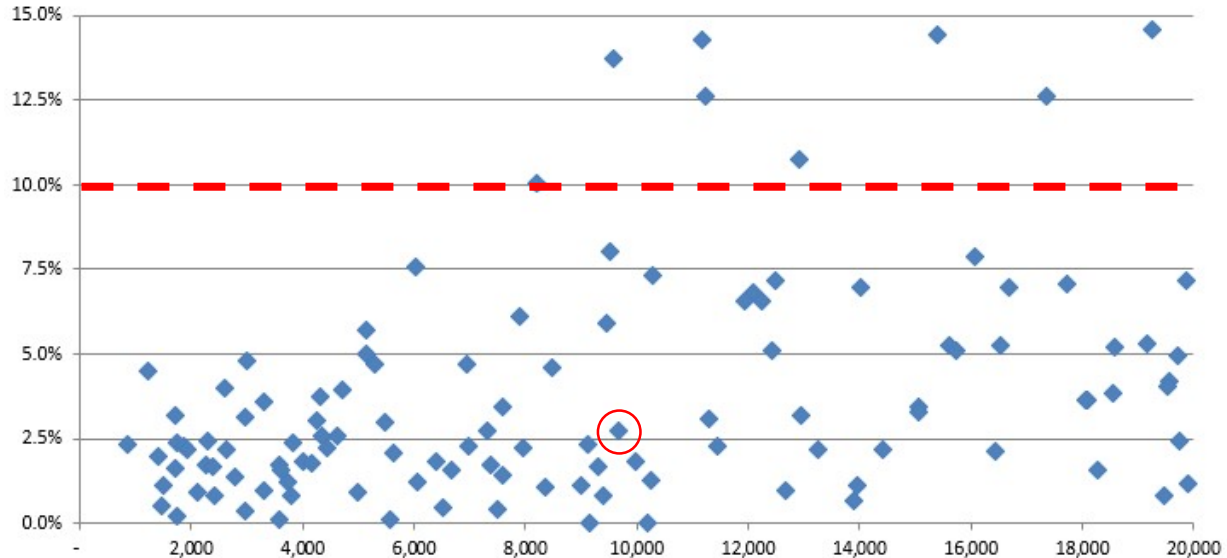
Stonecroft Village



Hillside Farms



Affordable Housing Comparisons



SIMILAR SIZE	Listed By 2010 # Units	2010 % AH
East Windsor	11,162	14.29%
Canton	10,292	7.31%
Old Saybrook	10,242	1.29%
Weston	10,179	0.03%
Woodbury	9,975	1.82%
Hebron	9,686	2.75%
Putnam	9,584	13.70%
Portland	9,508	8.05%
Thompson	9,458	5.90%
Prospect	9,405	0.83%
Burlington	9,301	1.68%

NOTE – Percentages will reset once 2020 Census housing counts are issued.

SIMILAR AH %	2010 # Units	Listed By 2010 % AH
Cheshire	29,261	3.18%
Kent	2,979	3.12%
Granby	11,282	3.07%
Pomfret	4,247	3.03%
Columbia	5,485	2.99%
Hebron	9,686	2.75%
Lebanon	7,308	2.75%
Shelton	39,559	2.73%
Westport	26,391	2.71%
Fairfield	59,404	2.62%
Lisbon	4,338	2.60%

SIMILAR DRG	Listed By DRG	2020 % AH
Glastonbury	Group B	5.73%
Ellington	Group C	5.75%
Somers	Group C	5.46%
Tolland	Group C	4.37%
Columbia	Group C	3.81%
Hebron	Group C	3.08%
Colchester	Group D	8.93%
Salem	Group C	2.26%

NOTE – Percentages will reset once 2020 Census housing counts are issued.

DRG refers to District Reference Groups, a grouping system used by the State Department of Education based on socio-economic characteristics.

NEARBY	2020 # Units	Listed By 2020 % AH
Colchester	6,182	8.93%
Glastonbury	13,656	5.73%
Andover	1,317	3.87%
Columbia	2,308	3.81%
Lebanon	3,125	3.62%
Hebron	3,567	3.08%
Marlborough	2,389	2.01%
Bolton	2,015	1.49%

2014 POCD

The following text is excerpted from Hebron's 2014 Plan of Conservation and Development.

Overall Residential Development Goal and Objectives

Goal:

Provide for residential growth, which is varied, safe, and attractive, which meets the needs of future town residents and which protects the town's significant natural features.

Objectives:

1. Allow residential densities that are based on the natural limitations and opportunities offered by topographic and soil conditions, proximity to roads, and the economic provisions of public services.
2. Encourage attractive residential neighborhood design that relates to the land's natural and cultural features.
3. **Broaden the range of housing types so that a full cross section of the population can be served.**
4. **Establish regulations and policies that encourage a sufficient supply of safe and affordable housing for all income groups.**
5. **Consider the findings of the Incentive Housing Zone (IHZ) Study that recommends locations and appropriate design for higher density housing, including mixed-use development, close to business districts.**
6. Encourage clustering of residential developments where clustering will preserve natural and or cultural features that give Hebron its special character.
7. Encourage innovative design of residential developments by establishing flexible land use regulations.

Housing Diversity Goals And Objectives

The Town encourages a wide range of housing types to serve all of Hebron's population. Diversity of housing is important to serve all of a town's population, including those in various age groups, at various periods of their career path and at various income levels. Housing diversity also provides choices for the Town's residents who may prefer different options as their lifestyles change or as age and circumstances might suggest different housing styles. Housing patterns that are clustered and are in higher densities also tend to reinforce the concept of a more viable Town Center and can serve as transitional land uses between higher density commercial areas and outlying single family uses.

During this planning period the Town undertook an important planning and housing study under the Incentive Housing Zone (IHZ) process. This was a State of CT grant-funded study where the Town engaged two consultants, specializing in zoning law and housing, to assist us in studying the housing needs in the community and looking at ways to encourage additional housing opportunities. The Study involved public workshops held at the Library, public online surveys of housing needs and preferences, another online visual preference survey of design and architectural preferences, and numerous meetings with land use boards. The study resulted in a number of reports and recommendations. The results of the surveys and the Hebron housing needs analysis can be summarized as follows:

Incentive Housing Zone Study Findings:

- Most survey respondents believe Hebron needs a more diverse choice of housing and that most people cannot afford to purchase a home in Town
- Most believe multifamily, duplex, townhome and active adult/age restricted is needed
- A Hebron family earning 100% of the Area Median Income cannot afford the average price of a home in Hebron
- Town employees, middle aged couples with children and the older population are among the highest of those whose housing needs are perceived as not being met
- Data showed that a Hebron starting teacher's salary could only support a mortgage on a home that was \$100,000 less than the average home price in Hebron. Similar gaps were also found in groups such as the elderly, and those just entering the workforce
- While housing was tied as the highest need, most believe the Town Center needs more entertainment, retail and sit-down restaurants
- Most respondents like the Town Center for its history, architecture and streetscape
- Many responded that the Town Center needs a greater mix of businesses and more public gathering spaces
- Since 1990, the State of CT has lost more of its young worker population than any other State, and housing costs are cited as a major reason
- 67% of respondents said the Town Center should be a mix of housing and business

The IHZ Study resulted in a series of recommendations encouraging an increased density of uses, including a mix of housing and businesses in and around the Town Center. This concept would fulfill a two-fold purpose: first, it would permit alternative housing for those who prefer small housing units nearer to shopping and services; and second, a more dense and mixed use approach would reinforce the concept of a vibrant Town Center and would serve to bring more customers to the Town Center businesses. This latter purpose is entirely consistent with the recommendations of the Hebron Center Market Study that was conducted in 2013 for economic development purposes.

These recommendations are consistent with past Hebron planning policies that have seen more cluster and higher density housing around the Town Center which have included age-restricted housing developments as well as developments that had set aside housing for lower income households. The recent IHZ Study recommendations would provide more flexibility in zoning by allowing a mix of housing in the Town Center using a Mixed Use Overlay Zone or by designating several Incentive Housing Zone locations. The Study also recommended a comprehensive set of Design Guidelines that would guide the architectural appearance of higher density and business uses. This was in response to the opinions of Hebron residents who expressed this desire in the Study surveys. The land use commissions will need to review the recommendations of the Study to look at ways that they could begin implementing regulations and procedures that could permit a better variety of housing choices, and enhance Hebron Center, while being consistent with its established character.

Goals and Objectives

Goal:

To provide diversity in the types of housing within the Town that will satisfy the needs of all socioeconomic and demographic levels.

Objectives:

1. Encourage the implementation of **mixed land uses** that may permit businesses and residences to coexist within developments to the benefit of both types of uses.
2. Establish **flexible site development standards** that will reduce the costs of housing.
3. Establish and maintain regulations that permit child, family, and group day care facilities, adult day care homes, **congregate care facilities, neighborhood retirement housing, housing for the elderly, and accessory apartments**.

Goal:

To provide for appropriate areas within the Town where alternative forms of housing may occur.

Objectives:

1. Establish that **the Hebron sewer service district** is recognized as the area within the Town that has the infrastructural capabilities to support higher density single-family cluster housing and multi-family housing.
2. Establish that there are areas located within the sewer service district that are considered to be **transitional land use areas**, located within or adjacent to established non-residential zoning districts, which may be considered suitable for higher density single-family cluster housing developments or multi-family housing.

Goal:

To encourage the production of housing, both rental and owner occupied, in an acceptable quantity and quality to meet the economic means of the Town's population. Particular attention should be given to housing for the elderly, lower income families and to those just entering the workforce.

Objectives:

1. Establish ***inclusionary zoning provisions*** that will ***require*** a certain percentage of dwelling units to be dedicated to Hebron's affordable housing program. Such provisions ***shall include density bonuses as an incentive to construct affordable housing.***
2. Enact new or refine existing regulations that will permit ***more flexible site development standards*** so as to reduce the costs of housing. Such standards may include: community septic and water supply systems; road, driveway, and parking standards; floor area requirements; and lot area and frontage requirements.
3. Permit the construction of new single-family homes on small lots at Amston Lake, which is an established homogeneous lower-cost housing neighborhood. In addition, the zoning regulations should continue to permit the conversion of seasonal dwellings to year-round occupancy, providing that State health and building codes are met.
4. Enact new, or refine existing zoning provisions that permit manufactured housing units.
5. Enact new or refine existing regulations to permit the establishment of accessory apartments within large single-family homes.

Goal:

To review the Incentive Housing Zone study recommendations in order to determine the optimum manner to allow mixed use and higher density housing, consistent with Hebron's Plan of Conservation and Development, the Regional Plan of Development and the State Plan of Conservation and Development.

Objectives:

1. Review the recommendations of the IHZ study for a Mixed-Use Overlay District for areas within the Town's business districts to encourage housing opportunities.
2. Determine how the recommendations for Incentive Housing Zones might best be applied in Hebron to permit alternative housing in clustered and mixed use settings consistent with the character of Hebron Center.
3. With the development of higher density, and mixed-use housing options, apply the recommended Design Guidelines that were part of the IHZ Study to ensure that the development is consistent with the character of the community.

Zoning Regulations

Following adoption of the POCD, the Hebron Zoning Regulations were updated. Provisions which support housing diversity include:

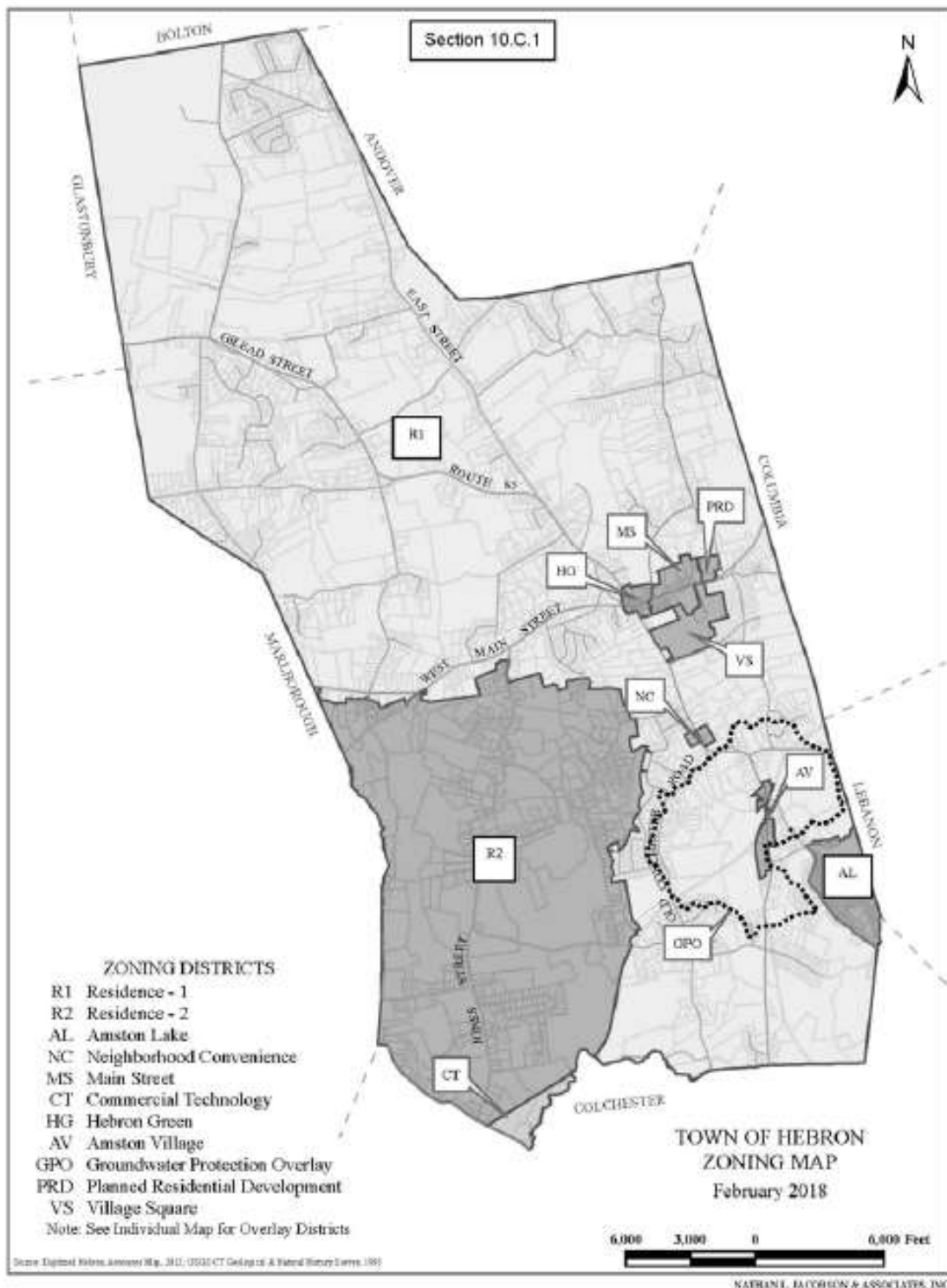
1. Housing for the elderly is permitted by Special Permit in all residential zoning districts (and in the Hebron Green District and parts of the Village Square District) in accordance with Section 2.F.3 at a density of 8.0 units per acre if sewerred or 6.0 units per acre if served by septic systems (a "certificate of need" from the Hebron Housing Authority is required).
2. Planned Residential Development is permitted by Special Permit in the R-1 zoning district (and in parts of the Village Square District) in accordance with Section 2.F.4 (sewers required) at the following densities (a density bonus is offered for providing affordable units):

	Not Age-Restricted	Age Restricted
Base Density	2.5 dwelling units per acre of net land area	3.0 dwelling units per acre of net land area
With 20% or more of units deed restricted as affordable housing as defined in these Regulations	3.5 dwelling units per acre of net land area	4.0 dwelling units per acre of net land area
With 40% or more of the parcel dedicated as open space	4.5 dwelling units per acre of net land area	5.0 dwelling units per acre of net land area
With 20% or more of units deed restricted as affordable housing as defined in these Regulations and 40% or more of the parcel dedicated as open space	5.5 dwelling units per acre of net land area	6.0 dwelling units per acre of net land area

Note that the definition of "affordable housing" in the Zoning Regulations (100% of AMI for 30 years) does not align with the State definition (80% AMI for 40+ years)

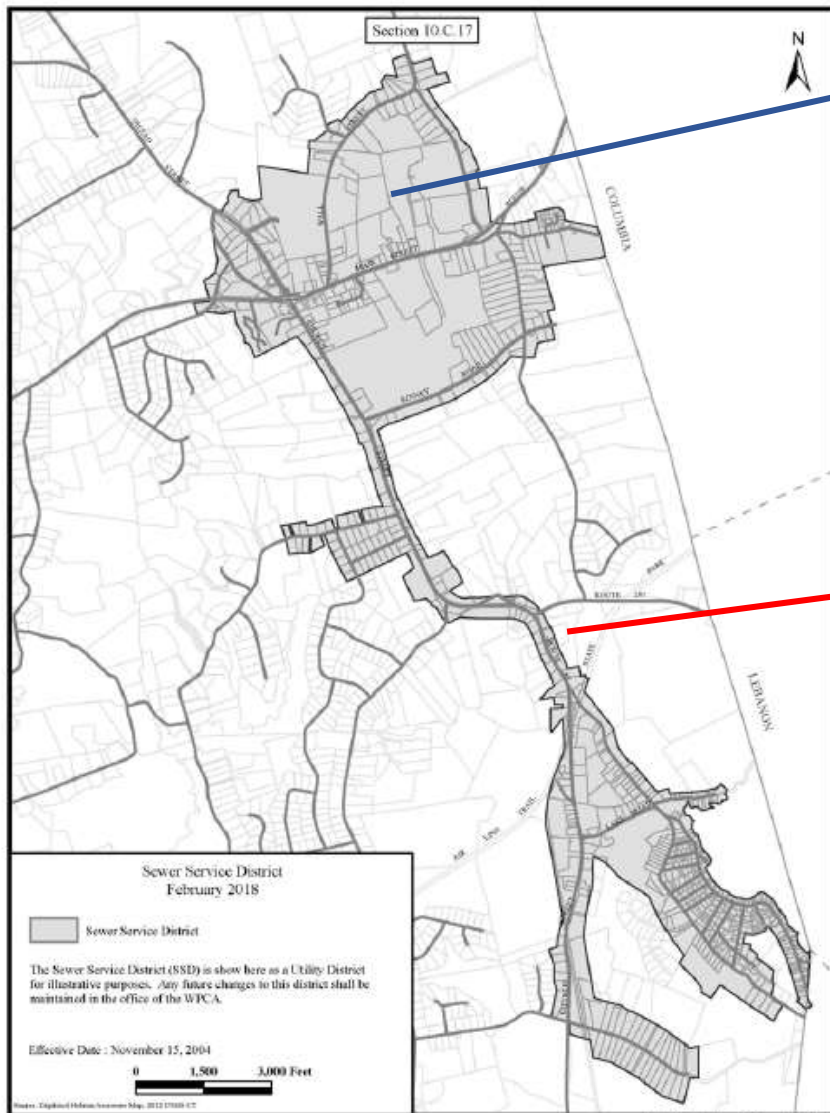
3. The PZC adopted a Mixed Use Overlay District to encourage more diverse housing types (including multi-family and two family dwellings) by Special Permit (no affordability requirement and no affordability incentive). This overlay zone has been used in portions of Hebron Center, the Neighborhood Convenience (NC) zone, and Amston Village. This was recently used as part of the 14 Main Street development, which contains a mix of retail and apartment uses in accordance with the desired "village" development patterns. While these are not "affordable" per State DOH criteria , they provide a new housing option that is not common in Hebron today.
4. The Village Square district allows mixed use buildings and different types of residential development (including Assisted Living Community per Section 3.G.3) by Special Permit (no affordability requirement and no affordability incentive).

10.C.1 TOWN OF HEBRON ZONING MAP



Infrastructure Availability

10.C.17 SANITARY SERVICE DISTRICT (SSD)



PUBLIC WATER

Connecticut Water Company's (CWC) system in Hebron Center has supply challenges. Some development proposals have not moved forward due to CWC's current inability to supply adequate water.

CWC could:

- Build new supply wells in Hebron Center, or
- Connect the Hebron Center system with the Amston system,

PUBLIC SEWER

No capacity issues apparent in Hebron at the present time.

All sewerage goes to East Hampton WPCF through Colchester. Local and regional pump stations are being upgraded but it is possible that pump station capacity constraints in Colchester could affect Hebron.

Myths & Misconceptions

Affordable Housing Negatively Affects Property Values ...

There are so many factors that affect property values that it is difficult to isolate the impact of any specific one. However, trulia.com conducted a study using their robust database and did not find a connection between affordable housing and nearby property values. That study can be accessed here (<https://www.trulia.com/research/low-income-housing/#>).

Affordable Housing Brings More School Pupils ...

As it turns out, single family homes are the housing type which produce the highest school enrollment. Studies have consistently shown that multi-family housing results in fewer school-age children per unit compared to single-family homes. In addition, school enrollments are decreasing in certain grades and school systems and there is available capacity in those situations.

People Are “Given” Affordable Housing ...

Affordable housing is for people and families earning modest incomes and who may be struggling with the basic cost of living. Affordable housing units are priced according to people's ability to pay and their housing payment is capped at 30% of income. The units are price restricted to eligible people.

The Partnership For Strong Communities has created a “FAQ” page which explains some of the benefits of a more diverse housing stock (<https://www.pschohousing.org/connecticut-affordable-housing-faq>).

Connecticut Has Enough Housing ...

People who have housing they can afford have a hard time understanding the needs of other people who struggle with the cost of housing.

The United Way of Connecticut undertook a study of the “ALICE” population in Connecticut – people and families who are asset limited, income constrained, but employed. Statewide, around 1 in 4 households meet these criteria and there is simply not enough affordable housing to meet the need, particularly for renters. The ALICE population may be working at lower paying jobs (that may serve people who take the ALICE people for granted) but cannot afford housing in the community.

The National Low Income Housing Coalition has identified that lower income workers, seniors living on fixed incomes, single parents, disabled persons, unemployed workers, are key population groups that need affordable housing (<https://www.nlihc.org/housing-needs-by-state/connecticut>).

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16