

# HEBRON

## 2022-27 Plan For Housing Choices



**Planning and Zoning Commission**

**Affordable Housing Plan Working Group**

**Adopted May 24, 2022**

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Affordable Housing Plan Working Group

## Town of Hebron

15 Gilead Street (Route 85)  
Hebron, CT 06248

May 24, 2022

To Hebron Residents,

This document is the 2022-27 Plan For Housing Choices for Hebron. This document addresses the requirement in Section 8-30j of the Connecticut General Statutes for Hebron (along with every other Connecticut municipality) to prepare and adopt an affordable housing plan by June 1, 2022.

An Affordable Housing Plan Working Group collaborated with a consultant to conduct an on-line survey (which had almost 700 participants) and prepare a draft of this Plan. The draft Plan was forwarded to the Planning and Zoning Commission for consideration. Several modifications were made to the Plan and then, following a public hearing, the Planning and Zoning Commission adopted the 2022-27 Plan For Housing Choices on May 24, 2022.

Sincerely,

*Planning and Zoning Commission*

Town of Hebron

# 1 PLANNING FOR HOUSING CHOICES

*“Housing is absolutely essential to human flourishing.”*

*Without stable shelter, it all falls apart.”*

Matthew Desmond,  
American Sociologist  
Princeton University

## 1.1 Overview

This document is the 2022-27 Plan For Housing Choices for the Town of Hebron. Section 8-30j of the Connecticut General Statutes requires that each municipality prepare and adopt an affordable housing plan by June 2022 and update it at least once every five years thereafter. While Hebron has studied housing issues previously (such as the 2012 Incentive Housing Zone study and the 2014 and prior Plans of Conservation and Development), this is the first affordable housing plan for Hebron.

Preparation of this Plan was a collaborative effort by an Affordable Housing Plan Working Group, the Town Planner, and a planning consultant. The Working Group held a number of meetings and conducted an on-line survey as part of its work. A variety of issues were investigated and discussed.

Based on this work, the Affordable Housing Plan Working Group recognized:

- Everyone needs housing
- Housing plays a part in almost every level of Maslow’s “hierarchy of human needs” (see sidebar on next page).
- People’s housing needs and desires change over the course of their lives.
- Providing for a diverse mix of housing helps ensure that people of all ages, incomes, and other characteristics will be able to find housing in Hebron to meet their needs.
- Addressing changing housing needs and promoting diverse housing opportunities are important for the Town of Hebron and its current and future residents.

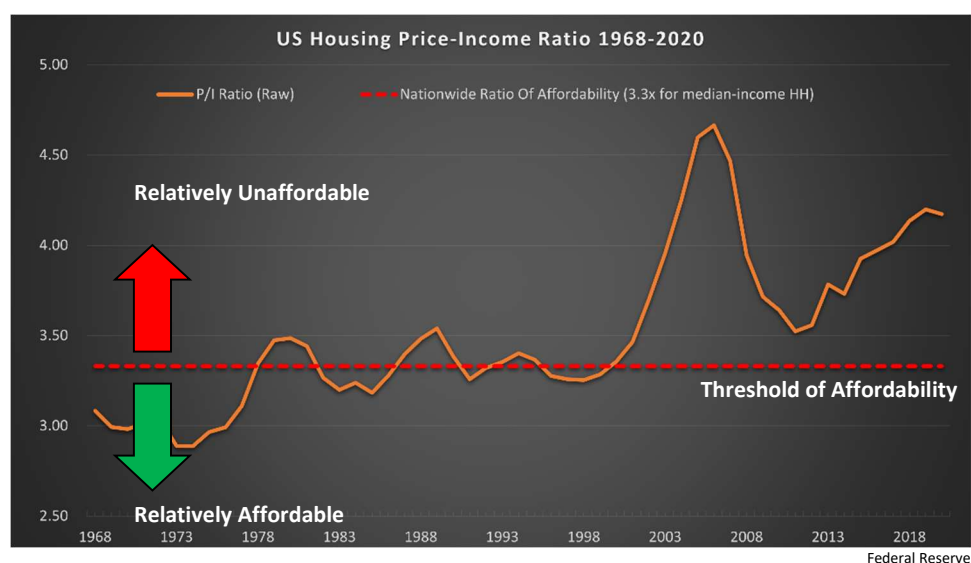
As a result, this plan became the “Plan For Housing Choices” in order to address housing needs in general and affordable housing needs in particular.



## 1.2 Housing Unaffordability

People who have housing may not be aware of how housing has become unaffordable for many people.

The following graphic shows the ratio of median house prices to median incomes and how it has grown ever higher over time. Prior to 1980 or so, the median housing price in America was less than three times the median family income. The ratio bumped up through the 1980s and 1990s (the dashed red line reflects a ratio when median housing cost is 3.33 times the median income). Then, over the last 20 years, the ratio has fluctuated with housing being particularly unaffordable during the “sub-prime mortgage crisis” and now with the recent “Covid bump” in housing prices.



The Affordable Housing Plan Working Group learned that there are many people being left out and left behind in the housing market and that there will continue to be many people needing housing that is affordable. There will also be people seeking other housing options in Hebron. This includes:

1. Current Hebron residents who want continue to live here but want additional housing options (downsize, lower maintenance requirements, more affordable, etc.),
2. Parents or children of existing residents who want to live in Hebron,
3. Elderly residents seeking lower costs and/or social engagement,
4. People who work in Hebron and would like to live here (such as school teachers, “essential workers” in areas such as emergency services, health care, education, government, retail, etc.),
5. People who would like to enjoy the benefits of living in Hebron, and
6. People who want to stay in a community they love through whatever circumstances they may find themselves in.

### Hierarchy Of Needs

People who have studied human psychology will likely recall “Maslow’s Hierarchy of Needs.”

The basic premise is that all humans have innate needs which must be addressed in priority order (from most basic to most advanced). It may not always be possible to advance to a higher level on the pyramid if a lower level need is not met.



The hierarchy from bottom to top (housing related issues in bold) is:

- Basic - food, water, **shelter**, sleep.
- Safety - security, order, and **stability**.
- Belonging – love, belonging, **sense of community**, sharing themselves with others.

Additional information on Maslow’s hierarchy may be found [here](#).

## Amer. Community Survey

The American Community Survey (ACS) is a survey program conducted by the U.S. Census Bureau which is intended to complement the decennial Census.

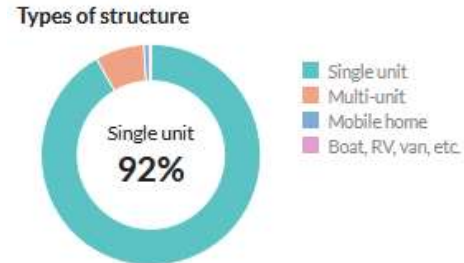
While the primary Census collects data once every 10 years, the ACS conducts on-going sampling in an effort to provide more current information. ACS survey forms are sent to approximately 300,000 randomly selected addresses monthly (or 3.5 million per year). This represents about 1 in every 500 or so addresses ever year.

Since the ACS data reflects a sample of the population, there is a margin of error associated with each statistic.

## 2 CONDITIONS AND TRENDS

### 2.1 Overview Of Housing In Hebron

The preliminary 2020 Census results reported that Hebron had about 3,618 housing units at that time. The American Community Survey (affiliated with the Census) estimated that about 92% of the housing units were single, detached units and the remainder were multi-unit structures or other forms of housing.



According to the preliminary Census results, about 3,425 units (95%) were occupied and the other 193 units were for sale, for rent, kept for seasonal use, etc. The American Community Survey (ACS) indicated that about 95% of the occupied housing units (called households) were owned and the remainder were rented.

In terms of the cost of housing, ACS data for Hebron indicated that:

- the median house value in Hebron in 2019 was about \$298,400 - this is about 18% higher than the median value for Tolland County (\$253,100) and about 8% higher than the median value for Connecticut (\$275,400).
- the median gross rent in 2019 was about \$1,015 per month – although the margin of error is quite large due to the small number of units, this is lower than the median value for Tolland County (\$1,155) and lower than the median value for Connecticut (\$1,180).

Owned Units	
Unit Value	Number
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 or more	25
<b>Total</b>	<b>3,337</b>

Rented Units	
Gross Rent	Number
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
<b>Total</b>	<b>191</b>

American Community Survey (2019 5-year) Table B25063  
American Community Survey (2019 5-year) Table B25075

The American Community Survey also looks at the cost of housing relative to the occupant's income to better understand the potential burden of housing costs. A household is considered to be potentially cost-burdened when the cost of housing exceeds 30% of the household income.

Owner Households - In terms of owner households in Hebron:

- About 23 percent of all owner households are cost burdened (about 751 of 3,337 households).
- About 64 percent of all owner households earning less than \$75,000 per year are cost-burdened (about 552 of 862 households).

<b>OWNERS (Income)</b>	<b>Number Of Households</b>	<b># Spending 30 Percent Or More On Housing</b>	<b>Percent Spending 30% Or More</b>	<b>Number &lt;\$75K / Spending 30% +</b>	<b>Percent &lt;\$75K / Spending 30% +</b>
Data unavailable	9	9	n/a	-	
Less than \$20,000	98	98	100%	98	100%
\$20,000 to \$34,999	91	58	64%	58	64%
\$35,000 to \$49,999	101	61	60%	61	60%
\$50,000 to \$74,999	563	335	60%	335	60%
\$75,000 or more	2,475	190	8%	-	-
<b>TOTAL</b>	<b>3,337</b> (862 < \$75K)	<b>751</b> of 3,337	<b>23%</b>	<b>552</b> of 862	<b>64%</b>

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

Renter Households - In terms of renter households in Hebron:

- About 53 percent of all renter households are cost burdened (about 101 of 191 households).
- About 64 percent of all renter households earning less than \$75,000 per year are cost-burdened (about 101 of 159 households).

<b>RENTERS (Income)</b>	<b>Number Of Households</b>	<b># Spending 30 Percent Or More On Housing</b>	<b>Percent Spending 30% Or More</b>	<b>Number &lt;\$75K / Spending 30% +</b>	<b>Percent &lt;\$75K / Spending 30% +</b>
Data unavailable	0		-	-	
Less than \$20,000	11	0	0%	0	0%
\$20,000 to \$34,999	103	94	91%	94	91%
\$35,000 to \$49,999	16	7	44%	7	44%
\$50,000 to \$74,999	29	0	0%	0	0%
\$75,000 or more	32	0	0%	0	
<b>TOTAL</b>	<b>191</b> (159 < \$75K)	<b>101</b> of 191	<b>53%</b>	<b>101</b> of 159	<b>64%</b>

## 2.2 Factors Defining Affordable Housing

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Housing can be considered “affordable” by several different metrics:

- Housing cost as a percentage of income,
- Housing cost as a percentage of income for low- and moderate-income households,
- Housing prices or rents restricted to prices affordable for low- and moderate-income households (rent or buy/sell).

### **Deed-Restricted - Housing Costing Thirty Percent Or Less Of Income**

Housing is considered to be affordable when it costs thirty percent or less of the household income (CGS Section 8-39a). A household spending more than 30 percent of its income on housing might be considered “housing cost-burdened.”

*Data from the American Community Survey, estimates that 852 existing households in Hebron are potentially housing cost burdened since they are spending 30 percent or more of their income on housing. These are people who already live in Hebron.*

### **Deed-Restricted - Housing For 80 Percent Of Area Median Income Or Below**

Households earning lower incomes (such as 80% or less of area median income) especially struggle when housing costs are more than 30 percent of their income. Such households have less financial flexibility and may have to forego food, transportation, medical care, or other basic expenses.

*As indicated previously, data from the American Community Survey:*

- *about 65% of all owner households earning less than \$75,000 per year are cost-burdened (552 out of 853 owner households).*
- *about 64% of all renter households earning less than \$75,000 per year are cost-burdened (101 out of 159 renter households).*

Median Income - Information on median income for different household sizes is generated annually by the US Department of Housing and Urban Development.

	1 person	2 people	3 people	4 people	5 people
<b>Median Income</b>	\$78,820	\$90,080	\$101,340	\$112,600	\$121,608
<b>80% AMI</b>	\$63,056	\$72,064	\$81,072	\$90,080	\$97,286



## Deed-Restricted - Housing Restricted To Affordable Prices

However, as was learned during the “COVID bump” of real estate prices, housing which is not restricted to sell or rent at affordable prices can quickly disappear and people can be forced to spend more than 30 percent of their income for the same unit or become housing cost burdened.

The methodology established by the Regulations Of Connecticut State Agencies translates households to unit sizes (generally 1.5 people per bedroom).

Maximum Monthly Gross Rent – The following are the maximum monthly gross rents (utilities included) for units at 80% of AMI:

	Studio	1 BR	2 BR	3 BR	4 BR
	1 person	1-2 people	3 people	4-5 people	6 people
<b>80% AMI</b>	\$1,038	\$1,265	\$1,562	\$1,931	\$2,288

In all 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% of AMI (using a 20% down payment, a range of possible mortgage rates and terms, and reasonable estimates for utility payments, real estate taxes, insurance, common fees, etc.):

	Studio	1 BR	2 BR	3 BR	4 BR
	1 person	1-2 people	3 people	4-5 people	6 people
<b>80% AMI</b>					
<b>At 5.0% interest rate</b>	\$190,142	\$193,395	\$227,371	\$257,063	\$283,007
<b>At 6.0% interest rate</b>	\$175,461	\$179,416	\$210,879	\$238,507	\$261,737

## Naturally Affordable Units

Data from the American Community Survey suggests that:

- Hebron may have had about 1,137 ownership units in 2019 valued at \$250,000 or less (affordable to a household at 80% of area median income).
- Hebron may have had about 191 rental units in 2019 which had a gross rent of \$1,500 or less per month (affordable to a household at 80% of area median income).

Since almost all of the above units are not deed-restricted, they are not considered by the State of Connecticut to meet their criteria for affordable housing and do not count towards the State’s Affordable Housing Appeals List.

## Definitions

**Assisted Housing** - Housing which receives financial assistance under any governmental program for the construction or substantial rehabilitation of low- and moderate-income housing (CGS Section 8-30g)

**CHFA / USDA Mortgages** – A program where eligible low- to moderate-income households can obtain mortgages at favorable terms.

**Rental Assistance** – A State program where low-income families pay 30% of their income for eligible housing and the State makes up the price difference.

**Deed-Restricted** - Housing which is deed restricted to sell or rent at or below prices affordable (30 percent or less of annual income) to persons and families whose income is less than or equal to 80 percent of the median income (CGS Section 8-30g)

## 2.3 State-Defined Affordable Housing In Hebron

The State of Connecticut recognizes the following types of housing as affordable housing (see sidebar):

- It is assisted housing,
- The owners have a CHFA/USDA mortgage,
- The tenants receive tenant rental assistance, or
- The unit meets the requirements for a deed-restricted unit.

The State “Affordable Housing Appeals List” prepared by the Department of Housing recognizes **105 housing units** in Hebron qualifying as “State defined affordable housing units.” These units count towards the Affordable Housing Appeals List (105 out of 3,567 units = 2.94%).

ASSISTED HOUSING	Street Address	Total	Family	Elderly / Disabled
Stonecroft Village (Housing Authority)	14 Stonecroft Drive	25	0	25
Hillside Farms Apartments	102-Wellswood Road	32	32	0
Bolton Group Homes	33 Old Colchester Road	1	1	0
		<b>58</b>	<b>33</b>	<b>25</b>

OTHER HOUSING	Street Address	Total	Expiration
Tenant Rental Assistance	(not disclosed)	3	(when tenant leaves)
CHFA/USDA Mortgages	(not disclosed)	44	(when sold)
		<b>47</b>	

DEED RESTRICTED	Total	Expiration
While Hebron has some units deed-restricted at 100% AMI, the State only counts units deed-restricted at 80% AMI and below.	0	
		<b>0</b>

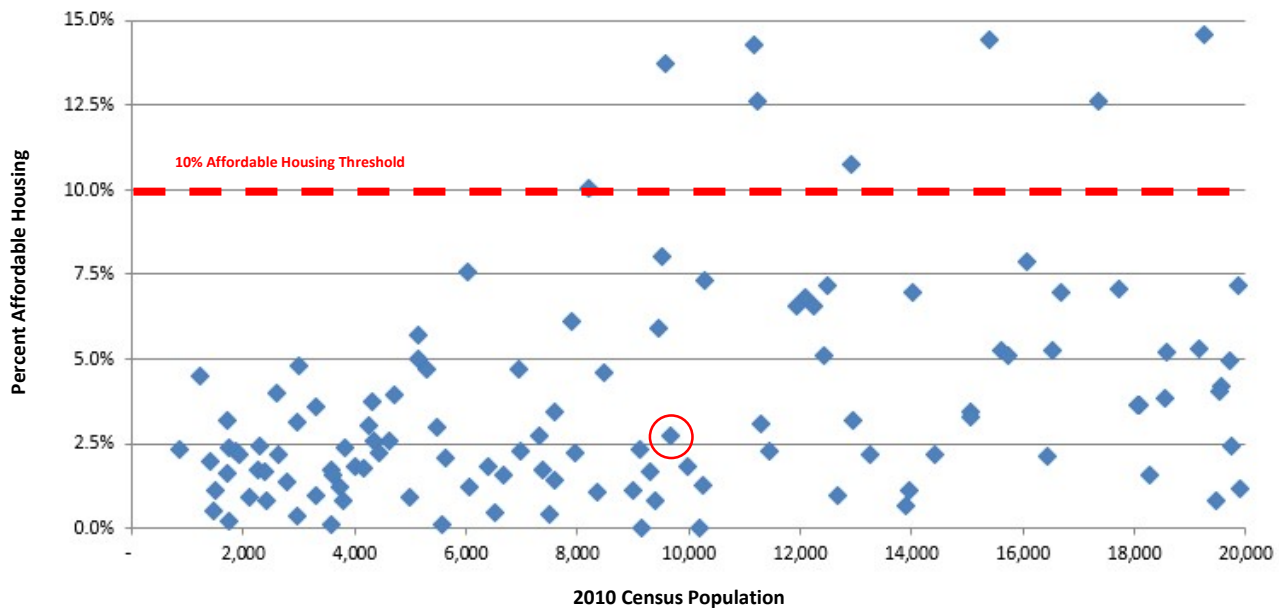
Stonecroft Village



Hillside Farms



The following chart shows Hebron's affordable housing percentage relative to other Connecticut municipalities.



SIMILAR SIZE (2010 Data)	2010 Population	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%
<b>Hebron</b>	<b>9,686</b>	<b>2.75%</b>
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%

SIMILAR AH % (2010 Data)	2010 Population	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%
<b>Hebron</b>	<b>9,686</b>	<b>2.75%</b>
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%

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

SIMILAR DRG (2020 Data)	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%
<b>Hebron</b>	<b>Group C</b>	<b>3.08%</b>
Colchester	Group D	8.93%
Salem	Group C	2.26%

NEARBY MUNICIPALITIES (2020 Data)	2020 Population	2020 % AH
Colchester	15,555	8.93%
Glastonbury	35,159	5.73%
Andover	3,151	3.87%
Columbia	5,272	3.81%
Lebanon	7,142	3.62%
<b>Hebron</b>	<b>9,098</b>	<b>3.08%</b>
Marlborough	6,133	2.01%
Bolton	4,858	1.49%

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

### Set-Aside Development

At least 30% of the units in a “set-aside development” using the Affordable Housing Appeals Procedure must meet affordability criteria and dedicate:

- At least 15 percent of units for persons and families whose income is at or below 80 percent of the area median income
- At least 15 percent of units for persons and families whose income is at or below 60 percent of the area median income

## 2.4 Affordable Housing Appeals Procedure

In 1989, Connecticut passed a law called the Affordable Housing Appeals Procedure (codified as CGS Section 8-30g).

Municipalities are subject to the Appeals Procedure when less than 10 percent of the housing stock meets State criteria. As indicated previously, Hebron is currently at 2.94%.

In communities subject to the Procedure, a qualifying development called a “set-aside development” (see sidebar) containing affordable units does not have to comply with local zoning regulations and a denial will only be upheld by the courts if public health or safety is materially affected. If a qualifying affordable housing development is denied, the burden of proof is on the Town to justify the reasons for the denial.

There are two ways that Hebron would not be subject to the Affordable Housing Appeals Procedure:

Approach	Requirement	Current Status
<b>Four-Year Moratorium</b>	Accumulating enough “housing unit equivalent points” (HUEP) for units created since 1990 to exceed 2% of the Census housing count (71.34 HUEP based on 2010 Census)	Since existing affordable units were put in place before 1990, Hebron may not have accumulated any HUEP and will need 72 points to get a 4-year moratorium
<b>Exemption</b>	Having enough State-defined affordable units to exceed 10% of the Census housing count (356.7 units based on 2010 Census)	Hebron has 105 State-defined affordable units and would need 252 more to become exempt

**CGS Section 8-30g**

## 2.5 Plan of Conservation & Development Strategies

A Plan of Conservation and Development (POCD) is an advisory document which makes recommendations for the future conservation and development of a community. Hebron's current POCD was adopted in 2014 and is in the process of being updated. Since adoption of the 2014 POCD, the Planning and Zoning Commission has implemented several of its recommendations .

The following excerpts from the 2014 POCD are related to housing choices and options and housing affordability.

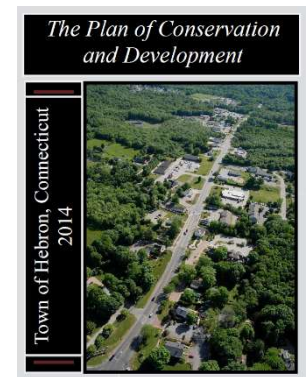
<b>Overall Goal</b>	Provide for residential growth, which is varied, safe, and attractive, which meets the needs of future town residents and which protects the town's significant natural features.
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<b>Overall Objectives</b> (partial list)	Broaden the range of housing types so that a full cross section of the population can be served.
	Establish regulations and policies that encourage a sufficient supply of safe and affordable housing for all income groups.
	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.

<b>Housing Diversity Goals</b>	Provide diversity in the types of housing within the Town that will satisfy the needs of all socioeconomic and demographic levels.
	Provide for appropriate areas within the Town where alternative forms of housing may occur.
	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.
	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 ...

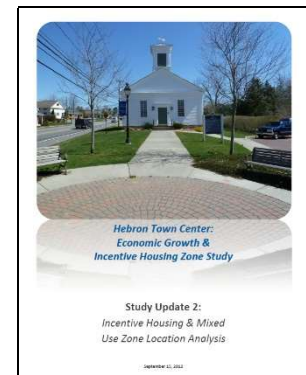
**The goals and objectives in the 2014 POCD support more housing options and choices for Hebron, including affordable housing.**

### 2014 POCD



### Incentive Housing Study

Many of the housing recommendations in the 2104 POCD resulted from the 2012 Incentive Housing Zone Study.



Since adoption of the 2014 Zoning Regulations, the Connecticut legislature adopted several public acts (notably Public Act 21-29) which establishes some new requirements and limitations on certain zoning activities.

The Planning and Zoning Commission is in the process of reviewing and updating the Zoning Regulations as deemed necessary.

## 2.6 Zoning Regulations

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

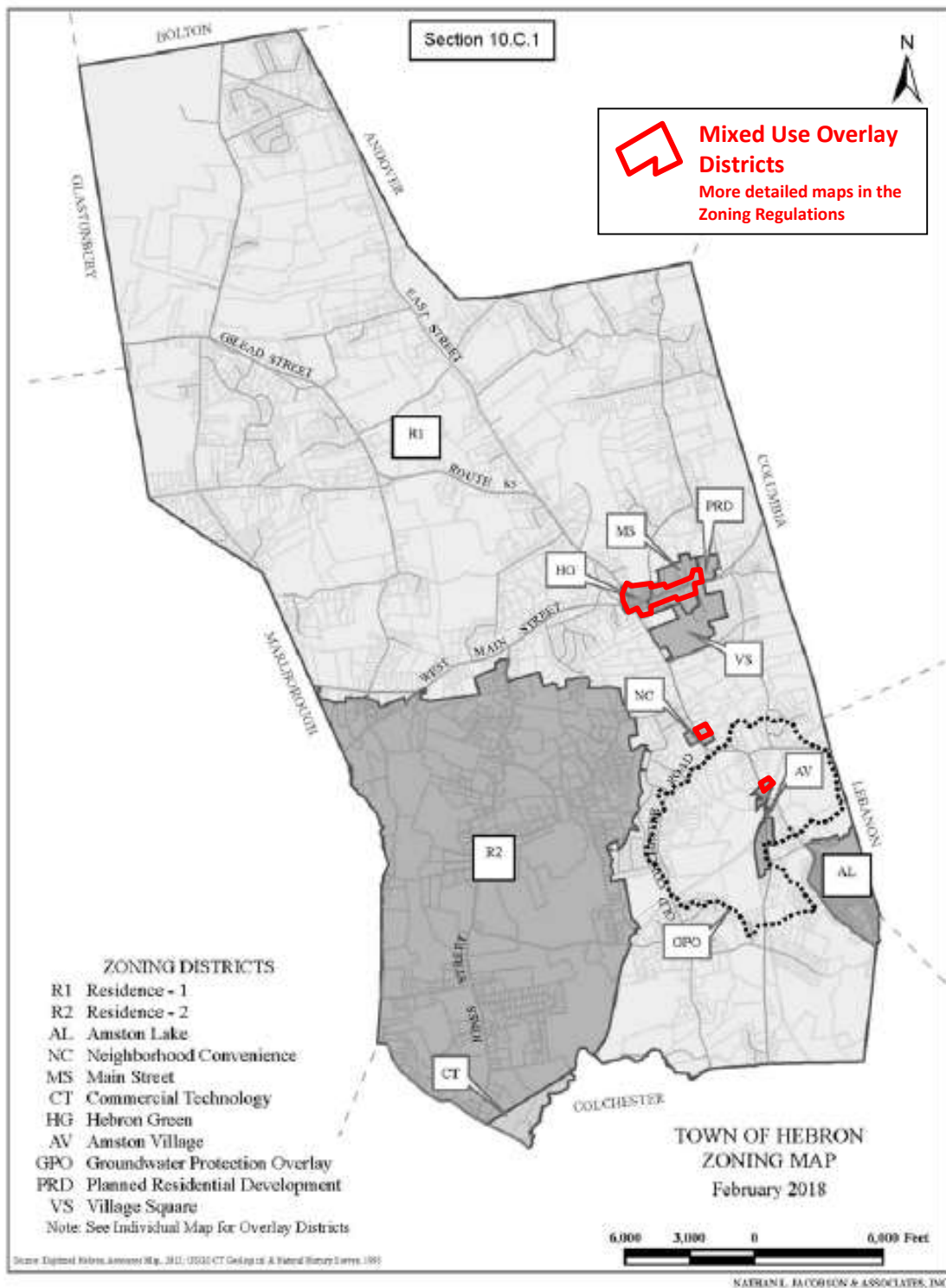
1. Single-family dwellings are allowed with Staff approval in the R-1 and R-2 residential districts (possible PZC approval in the Amston Lake district).
2. Provisions related to accessory dwelling units (currently allowed with Staff approval in the R-1 and R-2 residential districts for owner occupied dwellings) are being reviewed in response to Public Act 21-29.
3. Housing for the elderly is permitted (with PZC approval of a Special Permit) in all residential zoning districts (and in the Hebron Green District and parts of the Village Square District) although a “certificate of need” from the Hebron Housing Authority is required.
4. Planned Residential Development is permitted (with PZC approval of a Special Permit) in the R-1 zoning district (and in parts of the Village Square District) with public sewers required at the following densities with a density bonus 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

5. The definition of “affordable housing” (100% of AMI for 30 years) does not align with the State definition (80% AMI for 40+ years).
6. The Mixed Use Overlay District allows, with PZC approval of a Special Permit, two family dwellings and multi-family units in a mixed use building (but not freestanding, residential-only buildings). There is no affordability housing requirement or incentive. The maximum building height is encouraged to be two stories and the building size is limited to 20,000 SF.
7. The Village Square district allows mixed use buildings and different types of residential development (with PZC approval of a Special Permit) although there is no affordability housing requirement or incentive).



## 10.C.1 TOWN OF HEBRON ZONING MAP



A larger scale zoning map can be found on the Town website by clicking [here](#).

## 2.7 Design Guidelines

Hebron established design guidelines in 2013 and these were integrated into the Zoning Regulations when update regulations were adopted in 2018.



### 2.4 Preferred Styles of Development (pages 22-23)

**2.4 Preferred Styles of Development**

**PURPOSE:** To ensure all development is consistent with the historic character of Hebron, Connecticut, and to provide a framework for the design of new buildings and structures.

**GUIDANCE:**

2.4.1 Greek Revival

This style is an adaptation of the Greek Revival style, which is characterized by its simplicity and symmetry. It is a style that is well-suited for the historic character of Hebron, Connecticut.

1. Strong central line of roof and porch with symmetrical windows and doors.
2. The pediment is simple and triangular, usually with a central window or door.
3. The columns are simple and square, usually with a fluted shaft.
4. The windows are simple and rectangular, usually with a fluted shaft.
5. The entrance is simple and rectangular, usually with a fluted shaft.
6. The roof is simple and gabled, usually with a fluted shaft.
7. The lines of the building are simple and rectangular, usually with a fluted shaft.
8. The building is simple and rectangular, usually with a fluted shaft.
9. The building is simple and rectangular, usually with a fluted shaft.
10. The building is simple and rectangular, usually with a fluted shaft.
11. The building is simple and rectangular, usually with a fluted shaft.
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15. The building is simple and rectangular, usually with a fluted shaft.
16. The building is simple and rectangular, usually with a fluted shaft.
17. The building is simple and rectangular, usually with a fluted shaft.

**Federal Style**

**Greek Revival**

**Colonial**

### 4.17 Site Design for Residential Developments (pages 74-75)

**4.17 Site Design for Residential Developments**

**PURPOSE:** To provide a framework for the design of new buildings and structures, and to ensure that the design is consistent with the historic character of Hebron, Connecticut.

**GUIDANCE:**

4.17.1 Deliveries, Common Lanes & Garages

This section provides guidance for the design of new buildings and structures, and ensures that the design is consistent with the historic character of Hebron, Connecticut.

When used in a residential development, common lanes and garages should be designed to be consistent with the historic character of Hebron, Connecticut.

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When used in a residential development, common lanes and garages should be designed to be consistent with the historic character of Hebron, Connecticut.

**Example of Housing Configuration to achieve 6+ Units per Acre**

The diagram illustrates a housing configuration designed to achieve 6+ units per acre. It shows a central common lane and garages, with buildings arranged around it. The plan view shows the layout of the buildings and the common lane, while the section view shows the height and depth of the buildings.

When used in a residential development, common lanes and garages should be designed to be consistent with the historic character of Hebron, Connecticut.

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Other design guides may also be available. The recently established State Commission on Connecticut's Development and Future (formed in 2021 as a result of Public Act 21-29) may issue model design guidelines in 2023 that municipalities may adopt, in whole or in part, and which may include:

- common architectural and site design features of building types
- a catalogue of common building types typically associated with housing,
- design review standards for approval of common building types,
- possible procedures for expediting the approval of buildings that satisfy such design review standards.

#### Affordable Housing Design Advisor Website



#### Simsbury Workforce Housing Overlay Zone

## Illustrative WHOZ Design Guidelines – Duplex / Townhouse Dwellings

### Favorable Design Treatments

#### Duplex Dwellings

#### Townhouse Dwellings

### Unfavorable Design Treatments

#### Design Elements Which Are Encouraged / Required

- 2.0 to 2.5 story buildings (or as appropriate to site context)
- Articulated forms and facades and materials
- Good architectural details (porches, eaves, shutters, columns, dormers, chimneys, etc.)
- Well proportioned facades
- Good building materials
- Pitched roofs
- Windows with vertical proportions
- Strong relationship to street / sidewalk
- Parking on street or behind buildings
- Single family appearance for duplex buildings
- Entrances face the street

#### Discouraged Elements

- 1.0 story buildings
- Monotone forms
- Overly repetitive forms
- Monotonous materials
- Flat facades
- Limited architectural detailing
- Plain facades
- Flatter roofs
- Windows with horizontal proportions
- Weak relationship to street / sidewalk
- Dominant parking / parking entrances face parking areas

8

## Illustrative WHOZ Design Guidelines – Multi-Family Dwellings and Mixed Use Buildings

### Favorable Design Treatments

#### Multi-Family Dwellings

#### Mixed Use Buildings

### Unfavorable Design Treatments

#### Design Elements Which Are Encouraged / Required

- 2.0 to 3.5 story buildings (or as appropriate to site context)
- Articulated forms and facades
- Good architectural details (details, dormers, trim, etc.)
- Classically proportioned facades
- Entrances face the street
- Adaptive re-use of historic buildings
- Pitched roofs / flat roofs, steep corners
- Windows with vertical proportions
- Strong relationship to street / sidewalk
- Mixed use – strong glass presentation on first floor

#### Discouraged Elements

- 1.0 story buildings
- Monotone forms
- Flat facades
- Limited architectural detailing
- Plain facades
- Windows with horizontal proportions
- Weak relationship to street / sidewalk
- Dominant parking

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## 2.8 Infrastructure Availability

Infrastructure availability (such as water and sewer) is an important factor in supporting certain types of development (business, mixed use, residential, and others). Public water service and public sewer service can be especially important for multi-family housing developments. Private wells and septic systems can support residential development but generally at lower densities.

### 10.C.17 SANITARY SERVICE DISTRICT (SSD)

#### PUBLIC WATER

Connecticut Water Company's (CWC) system in Hebron Center has supply challenges since there is insufficient safe yield to provide for future demands.

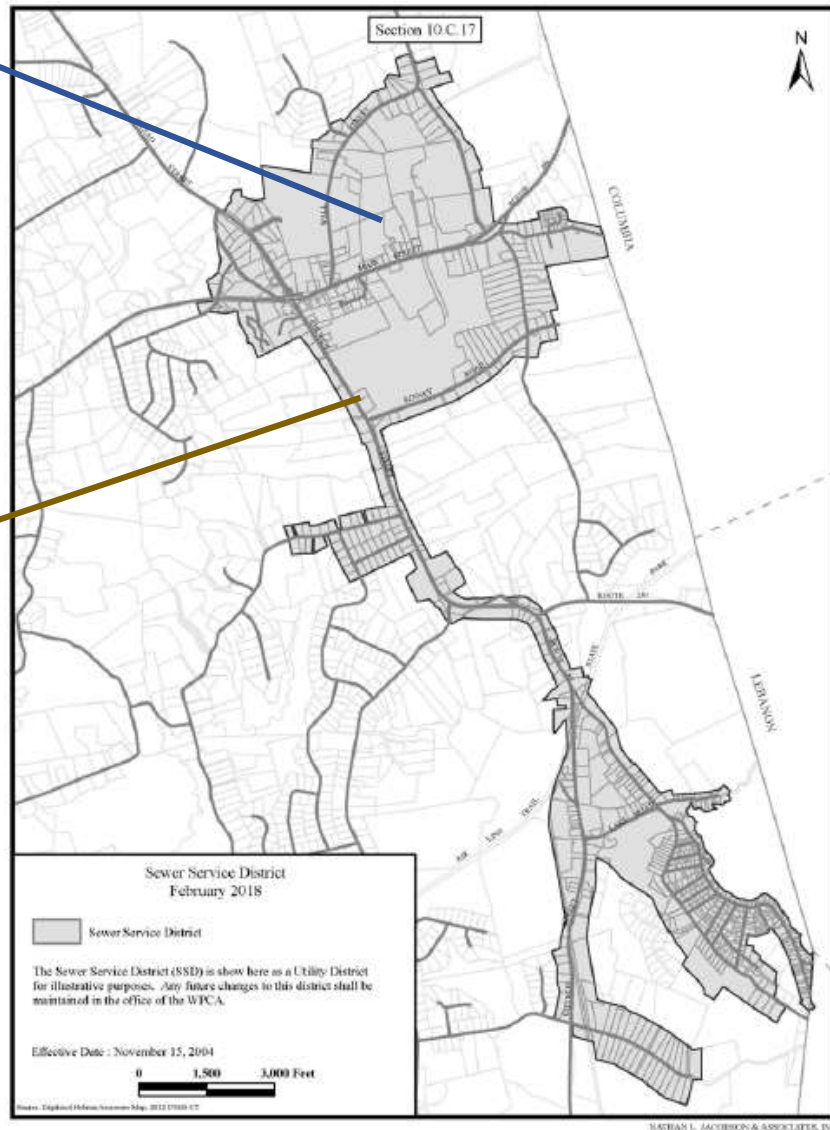
To address this issue, CWC could:

- 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 Water Pollution Control Facility through Colchester. Local and regional pump stations are being upgraded but it is possible that pump station capacity constraints in Colchester could affect Hebron.



## 2.9 What Do Hebron Residents Think?

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As part of the process of preparing this plan, the Affordable Housing Plan Working Group conducted an on-line survey to obtain community input with regard to housing needs in Hebron and possible housing strategies for the future

Overall, 696 responses were received. A summary of the survey results are available on the Town website.

### Overview Of Participants

The following list summarizes overall participation in the survey:

1. **Age / Gender** - About 46% of respondents were ages 55 to 79. About 43% were ages 35 to 54. About 66% of participants were female.
2. **Length Of Residency** – About 44% of participants had lived in Hebron for 20 years or more. About 36% had lived in Hebron for less than 10 years.
3. **Household Size / Type** – About 44% of participants lived in 1-2 person households. About 47% were couples with children living at home.
4. **Tenure** - About 94% of participants owned their current place of residence.
5. **Housing Past / Present / Future** - Participants indicated they had lived in a wide variety of housing types in the past. Over 90% of participants indicated they lived in a single-family detached house at the time of the survey. While many participants felt there were other housing types which could also meet their housing needs, 32% still wanted a single-family detached home. About 67% felt their next housing option would be smaller.
6. **Income** - The median income of participants was about \$127,500. About 20% of participants earned less than 80% of the area median income.
7. **Housing Cost Burden** - About 30% of participants were housing cost burdened since they were spending more than 30% of their income on housing.
8. **Housing Cost Awareness** - About 45% of participants knew someone who might struggle with housing costs. Almost 45% of participants were personally aware of someone who might need housing units price restricted at affordable levels. About 1/4 of participants indicated they were aware of housing units in Hebron which were price restricted at affordable levels.
9. **Benefit Or Not** – About 48% of participants agreed with a statement that more housing options and choices would make Hebron a better place. When a separate question asked whether increasing housing options would positively or negatively impact Hebron in a meaningful way or not impact Hebron much at all, participants were almost evenly split three ways (37% negatively, 36% positively, 28% not much or don't know/not sure).

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### Survey Overview

The survey was open for about four weeks from mid-December 2021 to early January 2022. The availability of the survey was publicized through:

- Traditional press releases
- Social media postings on Facebook and Twitter
- Emails to members of local boards and commissions
- Email blast to the Parks and Recreation email list

While there were some instances of multiple surveys from a single IP address/device, most of these were considered to be husband/wife, parent/child, or could be workplace networks. A relatively small number of responses were duplicative but the number of such surveys was low enough to be considered part of the “margin of error” in a survey of this type.

While 23 participants indicated they were living outside of Hebron, some stated they were from Amston, others indicated they were at college, had lived in Hebron previously or hoped to live in Hebron in the future.

In the following summary, some totals may not add to 100% due to rounding.

## Previous Survey

The 2012 Incentive Housing Zone study included a survey about housing opportunities.

That survey found that housing affordability was affecting many households in Hebron:

- A Hebron household earning 100% of the Area Median Income could not afford the average price of a home in Hebron.
- Town employees, middle aged couples with children, people seeking starter homes, and the older population were among the groups whose housing needs were perceived as not being met.

In addition, most survey respondents believed:

- Hebron needed a more diverse choice of housing
- Multifamily, duplex, townhome and active adult/age restricted housing was needed
- The Town Center should be a mix of housing and business

## Strategy-Related Responses

In the survey, participants were asked whether they agreed with some hypothetical statements with regard to housing. The responses were grouped into categories and are listed below from the category with the highest levels of support to the category with the lowest levels of support.

DESIGN-RELATED	Agree	Not Sure	Disagree
Guiding the design of housing options so that it fits into the physical characteristics of Hebron is important.	80 %	8 %	13 %
TENURE-RELATED			
Hebron should explore ways to promote <u>home ownership opportunities</u> which are more affordable.	60 %	10 %	30 %
Hebron should encourage <u>accessory dwelling units</u> (sometimes called “in-law apartments”, etc) to help meet housing needs of a variety of people at existing houses.	56 %	18 %	26 %
Hebron should explore ways to promote <u>rental opportunities</u> which are more affordable.	48 %	12 %	40 %
LOCATION-RELATED			
Hebron should focus on ways to locate housing options and choices (including affordable units) in <u>areas served by public water and public sewer</u> (such as Hebron Center, Route 85, and Route 66).	53 %	14 %	33 %
Hebron should look at whether there are <u>any other Town-owned properties</u> which could be used to meet current and future housing needs.	50 %	15 %	36 %
Hebron should develop additional affordable housing units <u>on the Town-owned Rifkin property</u> (on Route 66 next to the Senior Center and the Housing Authority's elderly housing (Stonecroft Village).	45 %	17 %	37 %
More housing options and choices (including affordable units) should be <u>located in all areas of Hebron.</u>	37 %	11 %	52 %
APPROACH(ES)			
Hebron should look at ways to increase the variety of housing options and choices (including affordable units) through <u>public-private partnerships.</u>	44 %	15 %	41 %
Hebron should <u>require that new residential development</u> over a certain size <u>include some affordable housing units</u> as part of that development.	43 %	9 %	49 %
Hebron should look at ways to increase the variety of housing options and choices (including affordable units) through <u>Town purchase, construction, or rehabilitation of properties.</u>	42 %	13 %	45 %

If Hebron were to diversify its housing inventory, most participants expressed possible interest in smaller single-family homes, “active adult” housing (ages 55+), single-family detached condos, and townhouses (listed based on number of responses):

ANSWER CHOICES (ranked by number of responses)	Number Of Responses	First Choice	Second Choice	Third Choice
Smaller Single-Family Detached House	282	50 %	30 %	20 %
Housing For Persons Aged 55+	243	47 %	26 %	27 %
Single-Family Detached Condominium	178	22 %	40 %	38 %
Townhouse (Single-Family Attached House)	175	21 %	39 %	40 %
Larger Single-Family Detached House	161	55 %	24 %	21 %
Mixed use development (residential above business)	143	31 %	29 %	39 %
Subsidized Housing (elderly, family, other)	128	38 %	36 %	26 %
Multi-Family Condo / Apartment (1 – 2-½ story)	94	29 %	38 %	33 %
Accessory Dwelling Unit	86	29 %	37 %	34 %
Duplex / 2 Family Building	73	15 %	36 %	49 %
Congregate Housing / Assisted Living	73	12 %	37 %	51 %
Multi-Family Condo / Apartment (3 story or more)	48	25 %	38 %	38 %
3-4 Family Building	38	39 %	24 %	37 %

**Key take-aways from the survey results include:**

- **Participants strongly agreed with the statement that guiding the design of housing was important.**
- **Participants were supportive of:**
  - **Promoting home ownership opportunities**
  - **Accessory dwelling units**
  - **Rental opportunities**
- **A majority of participants agreed with statements about locating housing options and choices in:**
  - **Areas in and near Hebron Center**
  - **Areas served by public water and public sewer**
- **Participants expressed varying levels of support for:**
  - **Public-private partnerships**
  - **Town purchase / construction / rehabilitation**
  - **Requiring an affordable housing set-aside as part of new development**



## 3 VISION

### 3.1 Overview

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As indicated previously, the Affordable Housing Plan Working Group recognized that addressing changing housing needs and promoting diverse housing opportunities are important for the Town of Hebron. While the primary focus is on housing that is more affordable, this Plan is also directed towards addressing choices and options in general.

The following goal statements were agreed to:

***Provide for a variety of housing options in Hebron to:***

- ***expand housing options and choices, and***
- ***help meet the housing needs of households of all ages, sizes, incomes, and characteristics***

***Seek to increase the number of State-defined affordable housing units by at least 75 units in five years.***



## 3.2 Community Values

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Based on the survey results, this community values statement was endorsed by the Affordable Housing Plan Working Group with the express understanding that this should be considered when implementing the recommendations of this Plan For Housing Choices.

### COMMUNITY VALUES STATEMENT

The Town of Hebron prides itself on its excellent quality of life for all residents, centered on its rural New England charm, open spaces, farms, recreational opportunities, historic village centers, a top-rated school system, and quality municipal services. Hebron's greatest asset is its active and engaged citizenry, who foster a culture of community, inclusivity, and public service.

The Plan for Housing Choices seeks to build on these community values to ensure that Hebron continues to meet the housing needs of current and future residents. Today Hebron's housing stock consists primarily of single-family homes. While single-family housing will continue to be the predominant housing type in Hebron, the Town recognizes the need to provide additional housing choices for seniors looking to downsize, persons with disabilities looking to find accessible housing, young adults returning to the community that they grew up in, Hebron's workforce, as well as for others wishing to enjoy all that our high opportunity community has to offer.

As part of the Plan for Housing Choices, Hebron seeks to grow the number of housing options in a thoughtful and well-designed manner in accordance with the Plan of Conservation and Development. Hebron Center provides the greatest opportunity for new housing choices due to available infrastructure. Creating new well designed, livable, and visually appealing housing choices will meet housing needs, support businesses, and help support a thriving mixed-use Hebron Center.

### Survey Results

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In the on-line survey conducted as part of preparing this Plan, Participant identified the following characteristics of Hebron as being important to them (listed in descending order based on number of times mentioned):

- Rural characteristics
- Public school system
- Open space and natural resources
- Location
- Near family and/or friends
- Housing affordability
- Housing choice
- Sense of community
- Town parks / recreational opportunities
- Employment
- Quality of Town services
- Arts, culture, and historic resources
- Economic opportunities

Community input and feedback on these strategies may be found on the Planning and Development Department webpage of the Town website by clicking [here](#).

## 4 STRATEGIES

### 4.1 Identify Land to Meet Affordable Housing Goals

Land is one of the basic steps to creating affordable housing. In the future, private property owners and developers will likely propose new housing in Hebron and housing options and choices will likely be part of those proposals.

At the same time, the Town of Hebron has identified two Town-owned properties in Hebron Center that have the potential to help address housing needs

- Rifkin Property - Adjacent to existing elderly housing (can also support an enlargement of the Senior Center in the future).
- Horton Property - Purchased by the Town of Hebron for future uses, possibly including affordable housing.

Both properties are located within the sewer and public water service areas and are located within walking distance to businesses and community services in Hebron Center making them good locations for housing and for affordable senior housing.



#### Strategies

- 4.1.1. Continue preparing for the development of affordable housing on the Rifkin Property (preferably including senior housing).
- 4.1.2. Incorporate an affordable housing component as part of long-range planning for the Horton Property.
- 4.1.3. Evaluate properties obtained through tax sale/foreclosure for affordable housing.



## 4.2 Amend Regulations For Affordable Housing

The following types of regulation changes are recommended to encourage or require affordable housing units (additional changes to enable other housing options and choices are in Section 4.4 of this report).

### Strategies

- 4.2.1. Align local regulations with the statutory requirements of CGS Section 8-30(g) so that units are counted towards the Affordable Housing Appeals List by modifying the definition of affordable housing in the Zoning Regulations to:
- Households that make 80% or less of area median income, and
  - At least forty years (or even longer).

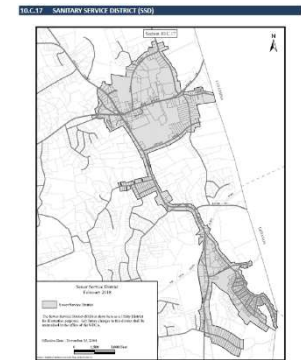
- 4.2.2. For multi-family developments in the Mixed-Use Overlay Zone and Village Square zones, enact incentive-based and/or requirement-based approaches to providing affordable units (inclusionary zoning).

*Although this strategy was not strongly supported in the on-line survey, strengthening the Town Center area with housing has been a goal for at least the past decade. If no affordable units are required or incentivized/required, Hebron will fall further behind on its affordable housing percentage. One option might be to require at least 10% affordable housing and then establish incentives for additional units above that.*

- 4.2.3. Explore the potential expansion of the Mixed-Use Overlay District to additional areas within the Town Center area where water / sewer service is available.
- 4.2.4. Modify the Planned Residential Development regulations to:
- Require or incentivize affordable housing.
  - Provide a 33% density bonus for providing either 20% affordable units or 40% open space and a 100% density bonus for providing both (current regulations more strongly incentivize open space over affordable housing).
- 4.2.5. Consider amending Section 2.F.3 of the Zoning Regulations (or another approach) to allow it to be used to create deed-restricted affordable housing, not just housing for the elderly.
- 4.2.6. Amend Section 2.F.3 of the Zoning Regulations to remove the requirement for a “certificate of need” from the Housing Authority for an elderly housing development.

### Supportive Concepts

The availability of public water and public sewer can also support housing choices and options.



The 2012 Incentive Housing Zone study recommended encouraging an increased density of uses in and around the Town Center in order to:

- Permit alternative housing for those who prefer small housing units nearer to shopping and services; and
- A more dense and mixed use approach to reinforce the concept of a vibrant Town Center
- Bring more customers to the Town Center businesses

The 2014 POCD supported more cluster and higher density housing around the Town Center including age-restricted housing developments as well as developments that set aside housing for lower income households

## 4.3 Support Affordable Housing Efforts

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In addition to the recommended change to the Zoning Regulations, implementing these strategies will also help support affordable housing:

### Strategies

- 4.3.1. Establish an Advisory Committee to:
  - a. Monitor / address housing related issues / strategies.
  - b. Improve coordination between existing groups.
  - c. Update the Plan For Housing Choices every five years.
  - d. Inform / educate community leaders, organizations, and residents.
- 4.3.2. Provide support to the Advisory Committee:
  - a. Designate one or more staff persons
  - b. Consider intermunicipal or regional (CRCOG) approaches
- 4.3.3. To help other organizations seeking to create assisted housing in Hebron:
  - a. Support non-profit organizations (such as local churches).
  - b. Guide private developers seeking to establish affordable housing
  - c. Consider possibilities for public-private partnerships.
- 4.3.4. Prepare standardized documents so that all deed-restricted developments follow the same parameters:
  - a. Housing Affordability Plan
  - b. Fair Housing Marketing Plan
  - c. Affordability Deed Restrictions,
  - d. Similar documents.
- 4.3.5. Establish a procedure for approving the designation (and any change) of the administrator of the Housing Affordability Plan.
- 4.3.6. Identify sources for and apply for state and federal funding and/or other investment opportunities that can be used for planning and construction of assisted housing developments.

## 4.4 Encourage More Diverse Housing Options

Other strategies that will enable Hebron to create more housing options and choices include the following:

### Strategies

- 4.4.1. Modify the accessory apartment regulations to allow detached accessory apartments.
- 4.4.2. Consider allowing additional “middle-housing” types such as townhomes, cottage courts, and courtyard buildings (multi-family).
- 4.4.3. Consider adopting regulations that require or incentivize age friendly “universal design” principles in new multi-family developments.
- 4.4.4. Continue to support the ability of people to “age-in-place” should they choose to do so.
- 4.4.5. Continue to support the ability of people to downsize or transition to senior-friendly and/or disability-friendly housing should they choose to do so.

### Some Examples Of Types Of “Middle Housing”

Two Family



Four-Family



Cottage Court



Townhouses



Courtyard Building



Courtyard Building



### Additional Options

Strategies should also include revisions to Zoning Regulations for the Town Center, MUOD, Village Square, and PRD that make Hebron more attractive to private developers of multi-family housing.

Revisions should consider changes to:

- building height,
- maximum building area,
- parking, and
- allowing free-standing, residential-only multi-family buildings.

### Future Considerations

It makes sense for the Town to consider how to balance “greener” buildings and “greener” developments with housing affordability. Life-cycle costing analysis may show that “greener” approaches make more sense economically as well as ecologically.

#### **Possible Future Actions**

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At some time during the term of this Plan for Housing Choices (or the next one), the Town may wish to investigate:

- Whether/how to address the “value increment” which can occur at the expiration of the deed restriction period when a price-restricted unit resets to market price.
- Ways to use tax incentives (tax credits, fixing assessments, tax abatements, tax - increment financing, etc.) to support creation of affordable housing (assisted housing or deed-restricted housing units).

#### **Housing Trust Fund**

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A housing trust fund is a way to collect money from a variety of sources which would then be used to fund the construction, acquisition, and/or preservation of affordable housing and/or the provision of related services to meet the housing needs of low- and moderate-income households.

## **4.5 Guide Design**

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The design of higher density housing is important for assimilating higher density housing into Hebron and the results of the on-line survey confirmed this.

### **Strategies**

- 4.5.1. Confirm that Hebron’s design guidelines will continue to provide appropriate guidance with regard to higher density development.
- 4.5.2. Modify design guidelines to align with any zoning changes (including examples of multi-family housing and mixed-use buildings).

## **4.6 Address Water Supply Issues**

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The water supply in the Town Center area is currently insufficient to support future development and the Town can and should get the Connecticut Water Company to address this.

### **Strategies**

- 4.6.1. Work with Connecticut Water Company to ensure there is ample water supply to support future development projects in Hebron Center.
- 4.6.2. Identify and apply for grants and/or other funding to enhance the water supply system in Hebron Center.

## **4.7 Establish A Housing Trust Fund**

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A Housing Trust Fund is a special type of municipal account set up to accept grants, donations, and bequests for affordable housing programs.

### **Strategies**

- 4.7.1. Establish a Housing Trust Fund to support affordable housing programs.

## 5 APPENDIX

### Glossary Of Some Key Housing Terms

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**8-30g** - A reference to the Affordable Housing Appeals Procedure established by the State of Connecticut. *See "Affordable Housing Appeals Procedure"*)

**ACCESSORY DWELLING UNIT (ACCESSORY APARTMENT)** – A separate dwelling unit:

- located on the same lot as a principal dwelling unit of greater square footage,
- with cooking facilities, and
- which complies with or is otherwise exempt from any applicable building code, fire code and health and safety regulations;

**ACCESSORY DWELLING UNIT, AFFORDABLE** - An accessory apartment subject to binding recorded deeds which contain covenants or restrictions that require such accessory apartment be sold or rented at, or below, prices that will preserve the unit as housing for which, for a period of not less than ten years, persons and families pay thirty per cent or less of income, where such income is less than or equal to eighty per cent of the median income.

**AFFORDABLE HOUSING** - Housing for which persons and families pay thirty per cent or less of their annual income, where such income is less than or equal to 80% of the area median income. (See CGS Section 8-39a)

**AFFORDABLE HOUSING APPEALS PROCEDURE** – As codified in CGS 8-30g, a series of procedures that developers, municipalities, and courts must follow with regard to a proposed affordable housing development with regard to:

- What constitutes an application.
- How such application is to be processed,
- A developer appeal of a decision by a local board or commission to reject such an application or approve such application with restrictions that would have a substantially adverse impact on the viability of the project.
- The “burden of proof” shifting to the municipality with regard to proving that:
  - The decision was necessary to protect substantial public interests in health, safety, or other matters the municipality may legally consider;
  - The public interests clearly outweigh the need for affordable housing; and
  - Such public interests cannot be protected by reasonable changes to the affordable housing development.

**AFFORDABLE HOUSING DEVELOPMENT** - As used in CGS Section 8-30g, a proposed housing development which is (A) assisted housing, or (B) a set-aside development. See CGS Section 8-30g et seq.

**ANNUAL INCOME** - In general, the adjusted gross income as defined for purposes of reporting under Internal Revenue Service (IRS) Form 1040 series for individual federal annual income tax purposes.

**AREA MEDIAN INCOME (AMI)** - An "average" annual income for an area as determined by HUD which is used to calculate eligibility for certain affordable housing programs.

**AS OF RIGHT** – Able to be approved in accordance with the terms of a zoning regulation or regulations and without requiring that a public hearing be held, a variance, special permit or special exception be granted or some other discretionary zoning action be taken, other than a determination that a site plan is in conformance with applicable zoning regulations;

**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.

**CGS** - Connecticut General Statutes

**CHFA/USDA MORTGAGE** - Government-insured home loans with fixed-interest rates that enable qualified borrowers (such as those with low- and moderate-incomes) to purchase a home with reduced down payments and/or closing cost reduction.

**COTTAGE CLUSTER** - A grouping of at least four detached housing units, or live work units, per acre that are located around a common open area.

**COTTAGE COURT** - A group of small, detached structures arranged around a shared court visible from the street. Structures of less than 2 stories are oriented primarily to the shared court with automobile access to the side and/or rear.

**COURTYARD BUILDING** - A detached structure consisting of multiple side-by-side and/or stacked dwelling units oriented around a courtyard or series of courtyards which are generally open to the street. Building height can vary based on location / context but may be up to 3.5-stories.

**DEED RESTRICTION** – A provision attached to (or part of) the deed of a property that restricts the use of the real estate in some way. A deed restriction may limit the allowable rental rate or sale price.

**DUPLEX (also called Two-Family)** – A detached structure that consists of two dwelling units arranged side-by-side or one above the other. This type has the appearance of a small-to-medium single-unit house of up to 2.5 stories.

**FAIR HOUSING** – The right to choose housing free from unlawful discrimination based on race, color, religion, sex, national origin, familial status, disability, marital status, and age (codified in the federal Fair Housing Act).

**FAIR RENT COMMISSION** - Under Connecticut law (CGS § 7-148b) any municipality has the authority to establish a fair rent commission by an act of the municipality's legislative body. A fair rent commission has the authority to receive and investigate rent complaints, issue subpoenas, hold hearings, and order landlords to reduce rents for specific reasons. When a commission finds that rental housing does not meet the local or state health or safety requirements for housing, the commission may suspend rent payments until the housing is brought into compliance. Also, a commission may order a landlord to stop any retaliation against a tenant who makes a complaint to the commission. A fair rent commission has this authority only within the boundaries of the city/town that established it.

**FAMILY** – People related by blood, adoption, marriage, civil union, etc.

**FEE-IN-LIEU-OF AFFORDABLE HOUSING (FILAH)** – A scenario where a developer may satisfy a requirement to provide affordable housing by paying a fee into a housing trust fund in lieu of on-site production. The housing trust fund is used (along with other funding sources) to finance affordable housing elsewhere in the community.

**FOURPLEX** - A detached structure with the appearance of a medium-sized single-unit house which contains four dwelling units, two on the ground floor and two above, with shared or individual entries from the street.

**HOUSEHOLD** - All the people who occupy a housing unit.

**HOUSING CHOICE VOUCHER** – See *"Rental Assistance."*

**HOUSING TRUST FUND** - Housing trust funds are accounts typically set up by government organizations to support the construction, acquisition, and preservation of affordable housing and provide related services to meet the housing needs of low-income households. Housing Trust Funds may be funded by grants, donations, gifts, and bequests and/or may be funded through real estate transfer taxes, document recording fees, zoning permit fees, or other means.

**HOUSING UNIT EQUIVALENT POINTS** – A system created by the Legislature (see CGS Section 8-30g) whereby points are attained for different types of housing units newly created since 1990.

**Housing Unit Equivalent Points**

<b>Housing Type</b>	<b>HUEP If Rented</b>	<b>HUEP If Owned</b>
Family Units Affordable @ 40% AMI	2.50	2.00
Family Units Affordable @ 60% AMI	2.00	1.50
Family Units Affordable @ 80% AMI	1.50	1.00
Elderly Units Affordable @ 80% AMI	0.50	0.50
Market Rate Units In Set-Aside Development	0.25	0.25
Family Units In An Approved Incentive Housing Development	0.25	0.25
<b>Mobile Manufactured Home In A Resident-Owned MMH Park</b>		
MMH Units Affordable @ 60% AMI	2.00	2.00
MMH Units Affordable @ 80% AMI	1.50	1.50
Other Units In A Resident-Owned MMH Park	0.25	0.25
<b>Potential Bonus Points</b>		
Elderly Units (If at least 60% of the units submitted as part of the moratorium application are family units)	0.50	0.50
3-Bedroom Units	0.25	0.25

**INCENTIVE HOUSING ZONE** - A zone established to promote the creation of affordable housing. See CGS Section 8-13m et seq.

**INCLUSIONARY ZONING** - Municipal regulations which make some provision for housing affordable to people with low to moderate incomes as part of new development approvals – either in terms of establishment of units, a fee-in-lieu-of-units, and/or other approaches. Programs can be mandatory (required) or voluntary (incentivized). In the absence of such provisions, affordable housing may not be created due to municipal intent, builder choice, neighborhood opposition, financing practices, and/or other factors.

**LIVE-WORK UNIT** - An attached or detached structure consisting of one dwelling unit above or behind a ground floor space that can accommodate a range of non-residential use. The residential unit and flex space have separate outside entrances but are connected internally and maintain a firewall-separation.

**MEDIAN** - A numerical value used to describe an overall dataset where one half of the values in the dataset are above the median value and one half are below.



**MEDIAN INCOME** - As used in CGS Section 8-30g, after adjustments for family size, the lesser of the state median income or the area median income for the area in which the municipality containing the affordable housing development is located, as determined by the United States Department of Housing and Urban Development.

**MIDDLE HOUSING** - Housing types which fit in the middle between single-family dwellings and larger multi-family developments (such as duplexes, triplexes, fourplexes, townhouses, cottage courts, and multiplexes). Missing middle housing generally contains fewer than 8 units but may contain more units in more urban settings. The buildings are typically “house-scale” to fit into existing neighborhoods. They can be more naturally affordable than other housing types and can also support walkability, locally-serving retail, and public transportation.

**MIXED-USE BUILDING** – See mixed use development.

**MIXED-USE DEVELOPMENT** - A development containing both residential and nonresidential uses in any single building.

**MULTI-PLEX** - A detached structure that consists of 5 to 12 dwelling units arranged side-by-side and/or stacked, typically with a shared entry from the street. This 2 to 2.5-story structure has the appearance of a medium-to-large single-unit house.

**NATURALLY OCCURRING AFFORDABLE HOUSING (NOAH)** – Housing which sells or rents at affordable prices without government subsidies or deed-restrictions – often due to age, condition, location, market conditions, or other factors.

**RENTAL ASSISTANCE** - A program for helping -low-income households afford decent, safe, and sanitary housing by paying the difference between 30% of the household’s income and the rental rate of a unit that meets minimum standards of quality and safety as defined by the State of Connecticut.

**SET-ASIDE DEVELOPMENT** - As used in CGS Section 8-30g, a development in which not less than thirty per cent of the dwelling units will be conveyed by deeds containing covenants or restrictions which shall require that, for at least forty years after the initial occupation of the proposed development, such dwelling units shall be sold or rented at, or below, prices which will preserve the units as housing for which persons and families pay thirty per cent or less of their annual income, where such income is less than or equal to eighty per cent of the median income. In a set-aside development, of the dwelling units conveyed by deeds containing covenants or restrictions, a number of dwelling units equal to not less than fifteen per cent of all dwelling units in the development shall be sold or rented to persons and families whose income is less than or equal to sixty per cent of the median income and the remainder of the dwelling units conveyed by deeds containing covenants or restrictions shall be sold or rented to persons and families whose income is less than or equal to eighty per cent of the median income.

**SINGLE-FAMILY** – A detached structure that consists of one dwelling unit.

**TRIPLEX** - A detached structure that consists of 3 dwelling units typically stacked on top of each other on consecutive floors, with one entry for the ground floor unit and a shared entry for the units above.

**TOWNHOUSE** - A residential building constructed in a grouping of three or more attached units, each of which shares at least one common wall with an adjacent unit and has exterior walls on at least two sides.

**TOWNHOUSE, STREETFRONT** - A townhouse placed in close proximity to a public or private street or courtyard with the entry to the unit on the narrow end of the unit. The street façades have entrances and avoid garages.

**TWO-FAMILY** – See “Duplex”

# PARTICIPANTS

*Thank you to the residents of Hebron who participated in the on-line survey and otherwise contributed to the process of preparing this Housing Plan*

## Planning & Zoning Commission

Natalie Wood	<i>Chair</i>
Frank Zitkus	<i>Vice Chair</i>
Gerald Garfield	<i>Secretary</i>
Devon Garner	
David Sousa	
Eric Lindquist	<i>Alternate</i>

## Affordable Housing Plan Working Group

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## Assistance

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