

Town of Westbrook, CT
Affordable Housing Plan Subcommittee
Special Meeting
Thursday, July 1, 2021, 7:00 p.m.
VIA REMOTE ACCESS – ZOOM Meeting only

MEMBERS PRESENT: Marilyn Ozols, Chair; Elizabeth Carpenter, James Crawford, Bill Neale and Linda Nolf

ALSO PRESENT: Eric Knapp, Planning, Zoning and Development Coordinator and Glenn Chalder, Consultant from Planimetrics

1. Call to Order

M. Ozols called the meeting to order at 7:05 p.m.

2. Review/Discussion of Inventory/Assessment Materials

Subcommittee members had no issues with Booklet #2. It is fine.

3. Discussion of Potential Issues/Potential Strategies

G. Chalder shared with Subcommittee members a summary of Booklet #4 which is an organization of possible strategies related to affordable housing and different strategic goals and objectives.

As the survey results come in, the Subcommittee can talk about specifics of each of the eight areas which are as follows:

- Increasing the number of units which would meet the State's definition of affordable housing. This involves the production of units which fall into the State categories: Assisted housing units, rental assistance, ownership assistance and deed restricted units.
- Diversifying and expanding housing choices in Westbrook.
- Amending the Zoning Regulations to make zoning more inclusionary.
- Updating the Plan of Conservation and Development (POCD). This has already been done.
- Exploring other types of municipal actions that may create incentives.
- Supporting people choosing to age in place, staying in the homes they are in.
- Examining the affordable housing appeals procedure, seeking an exemption or moratorium involving the production of affordable housing units and hitting the required thresholds.
- Increasing education and collaboration.

G. Chalder shared the following statistics: Westbrook has 140 assisted housing units. There are 5 rental assistance units, 30 units with CHFA mortgages and 29 deed restricted units which expire in 2045.

Subcommittee members commented on each of the categories. Following are their comments and concerns.

Westbrook needs to offer affordable housing so young families can afford to stay and live in Westbrook.

J. Crawford prefers deed restricted units to the other affordable housing choices because those units will remain deed restricted. Rental and ownership assistance do not run with the unit. Westbrook can encourage development with deed restricted units. They are the most effective long term. Most developers are going to choose to rent at market price to get the maximum return on their investment.

G. Chalder said they should think about naturally occurring affordable housing such as trailer parks and mobile home parks. He also suggested retaining the affordable housing units they have.

M. Ozols said that it's important to diversify housing choices even without State credit. A lot of naturally occurring affordable units are for elderly. There are not a lot of affordable housing choices for young families, and that needs to be a goal.

B. Neale asked about the State assistance and if the Town can get involved in trying to keep people living in Westbrook. G. Chalder said he will check with the Department of Housing and report back to the group at their next meeting.

J. Crawford said it would be good to create a situation where it would be advantageous for the Town to look at long term stability of the affordable housing communities including landlord accountability. There could be funding for transitional ownership.

Inclusionary zoning means that the zoning regulations can require the provision of affordable units. For example, a developer can receive a density bonus, or a developer could be required to offer some affordable units. E. Knapp said he is not seeing a lot of new residential development such as subdivisions at this time. B. Neale said that since the Subdivision Regulations are being updated, it would be a good time to add inclusionary zoning.

G. Chalder explained that some towns have a housing trust fund. They add a small fee to each zoning permit to add to the Town Trust Fund for Affordable Housing. For example, a building permit with a zoning review fee would have a small additional fee added for this Trust Fund. There are many ways to implement this. Communities around the state are looking at what other towns are doing. The only fee available would be through Zoning because according to Statute, Zoning is the only entity that can charge a fee for affordable housing.

It was observed that most development has fallen into the category of single-family housing or 50-100 housing units. There is a need for smaller scale multi-family units for "middle housing" such as courtyard buildings, town houses, duplexes and other types of intermediate scale that serve 3-6 families. Septic has to be able to support it. Zoning may need to be changed to allow this either town-wide or in certain zoning districts.

B. Neale suggested more mixed use in the Town Center. This is promoted in the POCD. M. Ozols said the only issue with this is limited septic capacity.

With the passing of Public Act 21-29, as of January 1, 2023, the Town either has to allow accessory apartments town-wide or opt out of it. Currently they are permitted, but there is a minimum lot size required for an accessory apartment. This is a provision so as not to overcrowd the beach lots. Additionally, some people may create accessory apartments not to expand housing diversity in town but just to make money on short-term summer rentals.

J. Crawford would like the Town to continue to support accessory apartments. M. Ozols said she would like to see a tax credit or incentive of some kind to encourage people to make the accessory apartments deed restricted.

There was discussion about design and character. There is a design guideline being developed in legislation. It would be beneficial to review it when it becomes available.

M. Ozols mentioned the importance of maintaining not reducing sidewalk width in the list of ways to reduce the cost of development. Part of the Town's Sidewalk Plan is to make the sidewalks handicapped accessible.

G. Chalder asked about continuing to address housing needs for Westbrook in the future. M. Ozols said any part of that discussion would imply staffing additions. J. Crawford said whatever they can do to maintain a subcommittee to be sure this stays on the forefront is important.

The subcommittee discussed the possible creation of an Affordable Housing Trust Fund. The Affordable Housing Trust Fund would be money that does not zero out at the end of the fiscal year. It would be separate from the General Fund. It is money that would be set aside only for Affordable Housing. It could be funded in multiple ways, including surcharges or fees be added to permits obtained through the Land Use Office.

There is not excess Town owned land to use to create more affordable housing. The Town has the first right of refusal if the State gives up public land, but Westbrook does not have any land the State is likely to give up. G. Chalder said sometimes the Town can purchase a foreclosure and create affordable housing when they turn it around. M. Ozols said a program could be created to monitor foreclosures. E. Knapp said he wants to be sure social equity issues are considered, meaning not putting people in the most undesirable areas because that is where the foreclosures are.

M. Ozols said many of these more creative approaches are probably not going to be appropriate for recommendations in this plan, but should be available for people to review years down the road, so the ideas generated do not die when this subcommittee ends.

There was discussion about funding and lending. There is Tax Increment Financing where a developer of a new development pays more taxes than were paid previously. That money gets dedicated to some kind of public purpose such as infrastructure. It's been authorized for about five years. More communities are getting involved in this.

L. Nolf said there are rehab loans now available through mortgage companies, but the process is very complicated.

The Town has the ability under the Statute to offer tax incentives. This could be tied to deed restricted accessory apartments.

The subcommittee would like to support aging in place. The Town is already doing some of this with social service programs. There could be changes made to the Zoning Regulations to support this as well. J. Crawford said there are many people he knows aging in place who do not have children. Some do not have the financial means to maintain their property. He said perhaps there's a possibility for the Town to support the homeowners and then to acquire the property when they pass on. G. Chalder said the Town could explore something like a reverse mortgage.

G. Chalder asked about variance applications for handicapped ramps and the possibility of providing relief for property setbacks and property coverage. E. Knapp said he works with property owners, but with some properties being so tiny and in flood zones, it can be difficult to meet the requirements. He said regulations that allow projections into the setbacks could be strengthened to allow for things like handicapped ramps.

Municipalities can get exemptions or a moratorium from 8-30g for already having 10% affordable housing. Westbrook does not have 10% affordable housing at this point, but they are limited by septic capacity.

The survey is underway. It's being closed July 11, 2021. It could be continued for another week depending on the level of response. The next meeting of the Affordable Housing Subcommittee is August 5, 2021. G. Chalder would like to have Subcommittee feedback on the survey before he begins to craft his report.

4. Approval of Minutes – June 3, 2021

The minutes were tabled because they were not received with member packets.

Subcommittee members would like to hold the August meeting via Zoom.

5. Adjournment

The meeting was adjourned at 8:30 p.m.

Respectfully submitted,

Kathleen S. King, Recording Clerk