

Town of Westbrook, CT
Affordable Housing Plan Subcommittee
Special Meeting
Thursday, April 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

OTHERS PRESENT: Tony Cozza, Hiram Fuchs, Pat Marcarelli and Andrew Schatz

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 7:08 p.m.

2. Review/Discussion of Inventory/Assessment Materials

Glenn Chalder from Planimetrics presented. He explained that the four key areas he will be discussing tonight are demographics, housing inventory, housing affordability, policy and regulatory parameters.

Westbrook has been on a population growth curve for decades. The population is aging. At this point, the population may be flat for the next decade or so, but current information will not be available until the Census results are in. The median age of the population is increasing. As people age, their housing needs change.

Household size has been decreasing around the town, state and country. Currently, 60%-70% of the housing units in Westbrook are occupied by one or two people.

The ALICE population, Asset Limited Income Constrained and Employed, make up 36% of Westbrook's households. There was discussion about the Census methodology, and income data versus asset data. G. Chalder suggested using the ALICE data as general trend information but not as exact scientific data.

Westbrook is not as diverse as other parts of the state. Academic rentals may skew Census data because the Census survey may be mailed to the owner not the occupant. Many families with young children in the school system live in academic rentals. Mobile home communities do provide diverse and affordable housing. Mobile homes provide "NOAH", Naturally Occurring Affordable Housing.

25% of Westbrook's housing stock was reported as unoccupied. This includes seasonal housing that may have been unoccupied at the time of the 2010 Census.

G. Chalder explained the affordable housing formula based on 60% and 80% of the median income in home ownership and rental. The formula is based on a 4-person household, but is adjusted based on actual household size.

There is a need for both affordable rental units and for affordable homes for purchase. There is an assumption that people will have 20% to put down on a down payment. The interest rate means some people could get into a home, and should the interest rate go up, the value of their home would drop, due to the requirement that no more than 30% of household income be used to pay the mortgage.

There are 204 units of affordable housing in Westbrook meeting State criteria. There are 140 units of government assisted housing in Westbrook. These units are generally going to remain affordable for the foreseeable future. They are for income qualifying families.

There are government assisted rental units. Income qualifying people can go into the market and find a rental unit, and the state will make up the difference between what the rental costs and what's considered affordable for the family to spend on rent. Five units in Westbrook are on this list, and Westbrook gets credit for them as affordable housing.

There are 29 deed restricted units that Westbrook gets credit for. Some of the units expire, and come off of the list for deed restricted, and some do not.

CHFA (Connecticut Housing Finance Authority) mortgages and rental assistance can be used to add affordable housing with existing units.

Westbrook ranks well relative to communities in the area or of the same size in terms of the amount of affordable housing it has, but does not meet the state 10% criteria.

"Housing cost burden" is when someone spends 30% or more of their income on housing (which includes all costs, not just mortgage). For ownership units with a mortgage, about 1/3 of the residents are spending more than 30% of their income on housing. For those without a mortgage, about 23% are housing cost burdened. For renters, this is also a concern with many struggling to pay their rent.

The "housing gap" is when people need housing at price levels that are not available.

G. Chalder looked at the Westbrook Zoning Regulations to see how the regulations could allow for more diverse and affordable housing. There are already items in the Zoning Regulations that would allow for more diverse housing but they may need to be enhanced. The beach associations may have more strict rules of their own, stricter than the Town's zoning regulations.

H. Fuchs asked about "tiny houses." There was discussion about composting toilets that will not impact or add onto the septic system.

G. Chalder will follow up with Habitat for Humanity and with Lyme and Avon where the Towns purchased property for housing which helped make it affordable.

Members talked about accessory units. They can provide more affordable housing, plus, they can provide an income stream for the owner of the main house.

3. Discussion of Potential Issues/Potential Strategies

There was a suggestion to invite developers of affordable housing to come to one of these subcommittee meetings.

One challenge to building new housing is that a lot of the town has inland wetlands, tidal wetlands, and/or it is in a flood zone, which makes new building either impossible or cost prohibitive. It may be more productive to use what is existing and make it more diverse and affordable.

G. Chalder said it might be a good idea to consider a town wide survey like they did for the Plan of Conservation and Development in order to get public input since public meetings are still restricted.

The 2020 Census data is not yet available. The Census data used is from 2010, and this creates some difficulties predicting trends and looking at demographics, although, the aging population "baby boomers" are likely to remain in Town.

J. Crawford talked about keeping people in Westbrook who are financially struggling and keeping younger people in Westbrook who are already here. There are people who work locally who cannot afford to live locally. Members were reminded that more affordable housing is needed for people who are already here and cannot afford adequate housing.

There is not much land available for an affordable housing development. It would be best to look at repurposing what's already there or looking at a series of smaller sites instead of one large site.

Subcommittee members, by consensus, agreed they would like to hear from the builders and other involved with affordable housing. G. Chalder said he would work with M. Ozols and E. Knapp to reach out to different people and invite them to speak at the next subcommittee meeting.

4. Approval of Minutes – March 4, 2021

Approval of the minutes was tabled until the next meeting which will be on Thursday, May 6, 2021.

5. Adjournment

The meeting was adjourned at 9:00 p.m.

Respectfully submitted,

Kathleen S. King, Recording Clerk