

Town of Windsor, CT
Affordable Housing Plan
Adopted July 12, 2022 by the
Windsor Town Planning and Zoning Commission

Introduction

The CT Legislature recently adopted a comprehensive update of the planning and zoning statutes and included several mandatory measures to promote affordable housing. One such measure is that every town must adopt an affordable housing assessment and plan by July of 2022 and update it at least every five years thereafter. The Town Planning and Zoning Commission (TPZC or the Commission) is responsible for adopting this plan.

As an inner-ring suburb of Hartford, Windsor has an abundance of small, older, affordable homes that predate the nearly tripling of house sizes since the 1950s. Both Windsor’s population and its housing stock are extremely diverse: from wealthier households of many races and ethnicities to those living below the poverty line; from young singles to empty nesters; from Colonial single-family homes to modern apartments.

Despite all of this diversity and inherent affordability, there are still Windsor residents that struggle with housing affordability due to financial obstacles and lack of affordable housing options. This plan is designed to assess affordable housing needs and provide strategies to address them, in keeping with the town’s mission statement: “To create an environment where dreams can come true for individuals, families, and businesses.” Removing housing stress, helping those residents who wish to achieve home-ownership, and allowing aging residents to stay in Windsor with their social network will go a long way towards creating that environment

Public Participation

The engage the public and solicit input on affordable housing conditions and strategies the town held two hybrid public workshps on affordable housing: one as part of a Town Planning and Zoning Commission regular meeting to kick-off the process, and another as an open meeting to present the first draft of the plan for public feedback after publishing it online and in the Town Clerk’s office. Workshops were also held with the Wilson-Deerfield Advisory Committee and the Economic Development Commission, as both had a keen interest in affordable housing as it relates to those neighborhoods and how it affects employment. A survey was published online and pushed out to various town social media accounts to reach a broader cross-section of the community, resulting in 187 responses, the results of which are summarized in Appendix C.

Statutory Framework for Affordable Housing

While the Affordable Housing Act, also known as Section 8-30g, does not mandate affordable housing, it shifted the burden of proof that the public health and safety of the community

outweighed the need for affordable housing from the developer to the land use boards, effectively wiping away any land use regulations that might increase the cost of affordable housing as long as 30% of the units in a development were affordable.

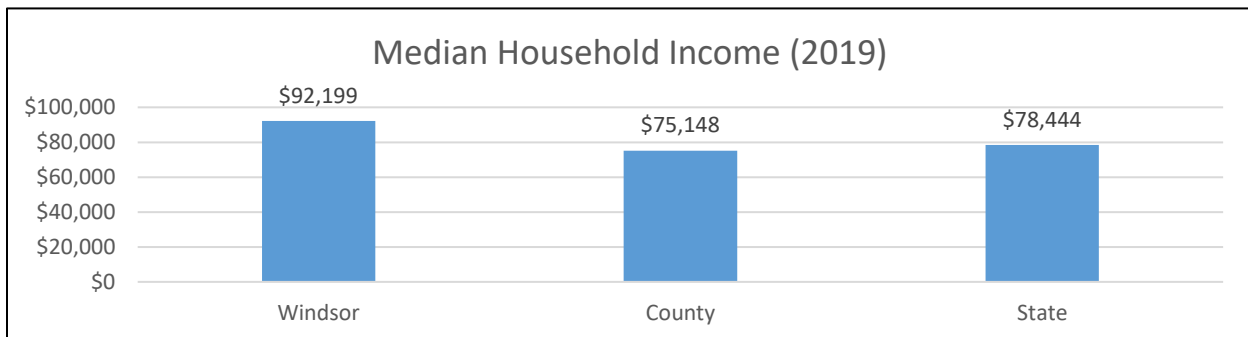
8-30g also created a statutory definition of affordable housing, which is any dwelling unit that is guaranteed affordable for 30 years to households earning 80% of the regional or state median household income, whichever is higher. Such households, adjusted for household size, cannot spend more than 30% of their income on housing costs, such as a mortgage or rent. Public housing units and Connecticut Housing Finance Authority (CHFA) and United States Department of Agriculture (USDA) financed homes were also included. Section 8-30g was amended to require that 10% of the units have to be affordable to households earning 60% of the regional or state household income, and extended the affordability period from 30 years to 40 years.

The legislature provided relief from Section 8-30g in two ways: any community with over 10% of its housing stock being affordable is exempt from 8-30g and any community that built a qualifying number of affordable units can impose a temporary moratorium on 8-30g applications. By its nature, permanent relief for any community that has not already achieved 10% affordability is virtually unreachable by any but the smallest communities, or those already on the threshold of achieving 10% affordability. The reason for this is that a community like Windsor, with almost 12,000 housing units, has to overcome the inertia of that large market-rate housing base that slows acceleration towards the goal.

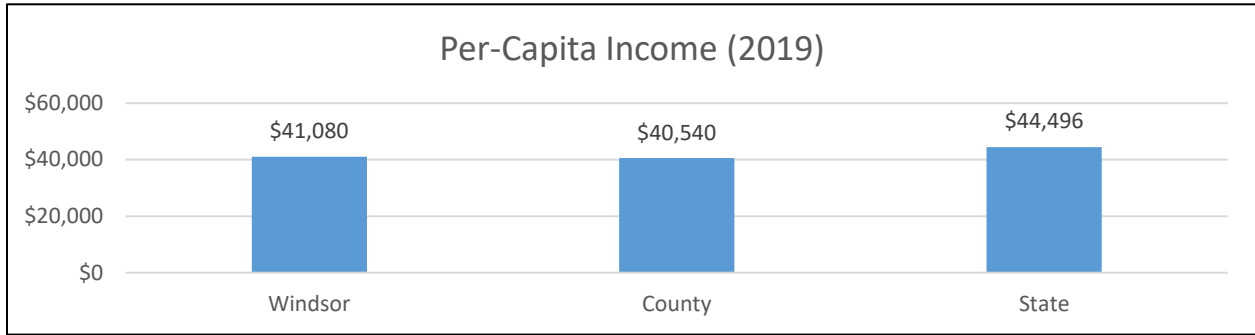
Qualifying Affordable Dwelling Units						
2010 Housing Units	2021 Government Assisted	2021 Tenant Rental Assistance	2021 Single-family CHFA/USDA Mortgages	2021 Deed Restricted Units	2021 Total Assisted Units	2021 Percent Affordable
11,767	154	288	420	26	888	7.55%

Affordable Housing Needs Assessment

Windsor by a number of socioeconomic measures is doing as well or better than the region and state as shown in the following charts.

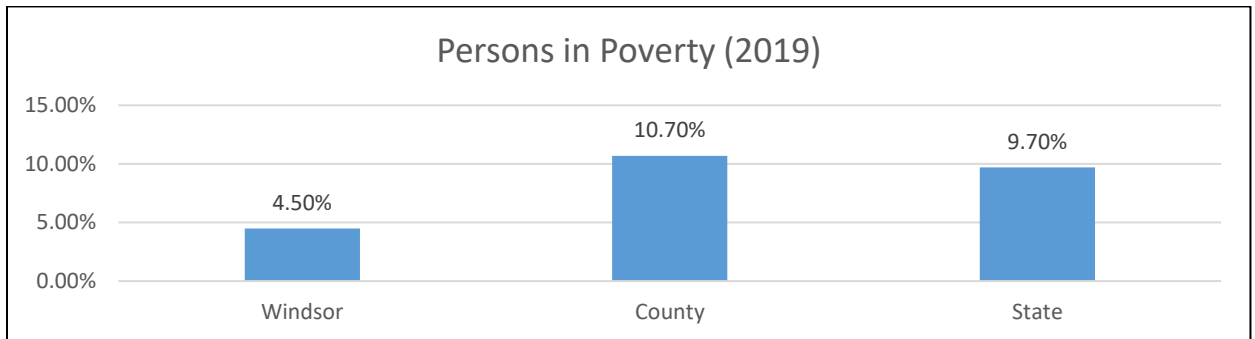


Source: US Census Bureau American Community Survey, 5-year estimates.



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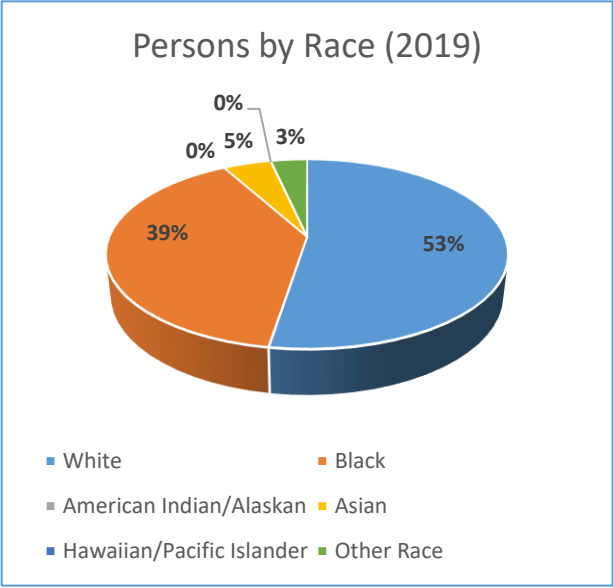
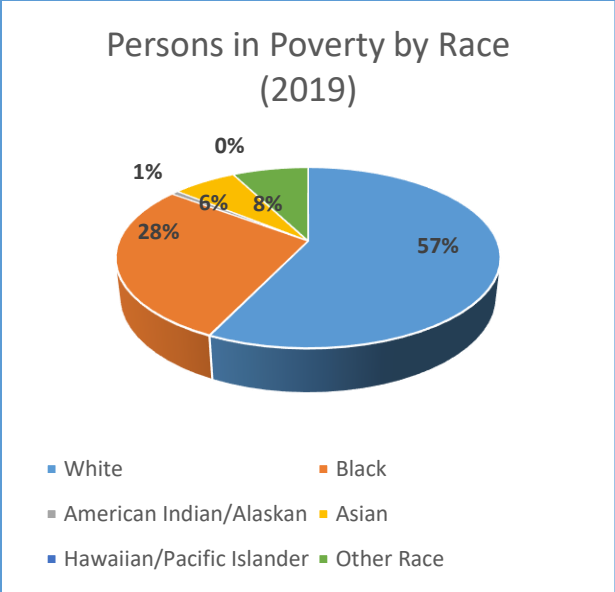
While Windsor’s median household income is 15% to 18% higher than the state and county respectively, our per-capita income is only slightly higher than the county average and slightly below the state average. This is due in part to Windsor’s larger household size, which is 6% to 4% larger than the county and state.



Source: US Census Bureau American Community Survey, 5-year estimates.

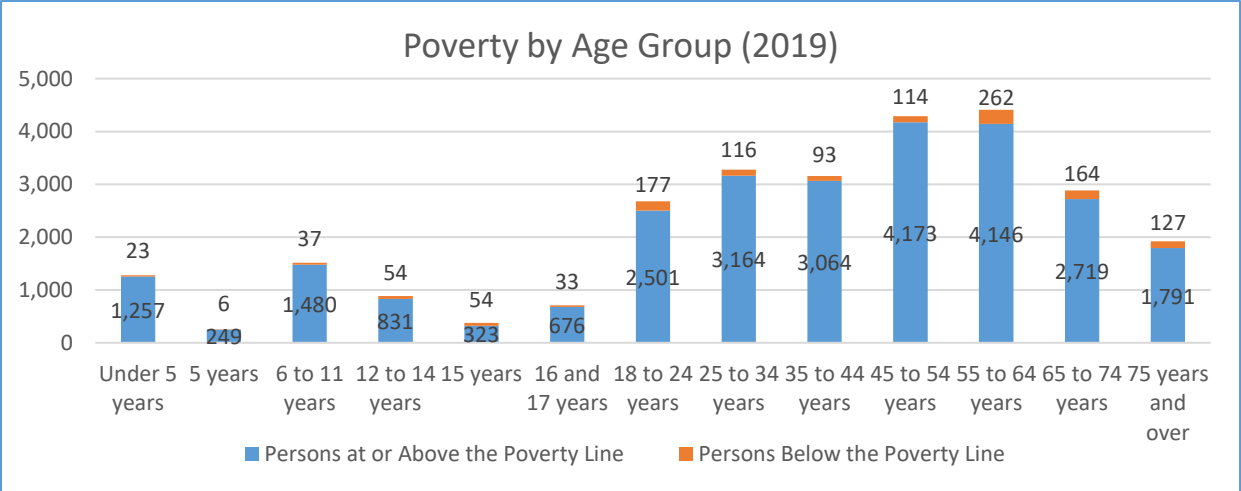
Windsor’s poverty rate is less than half that of the county or state as a whole. There are an estimated 1,260 residents living below the poverty line in Windsor, which is almost 500 households. The US Census Bureau uses a number of factors to calculate individual poverty, including age, household size, and the number of children present in each household. (See Appendix A for Federal Poverty Levels by Household Size)

The following tables show that white residents comprise a larger percentage of persons living in poverty than their percentage of the population as a whole.



Source: US Census Bureau American Community Survey, 5-year estimates.

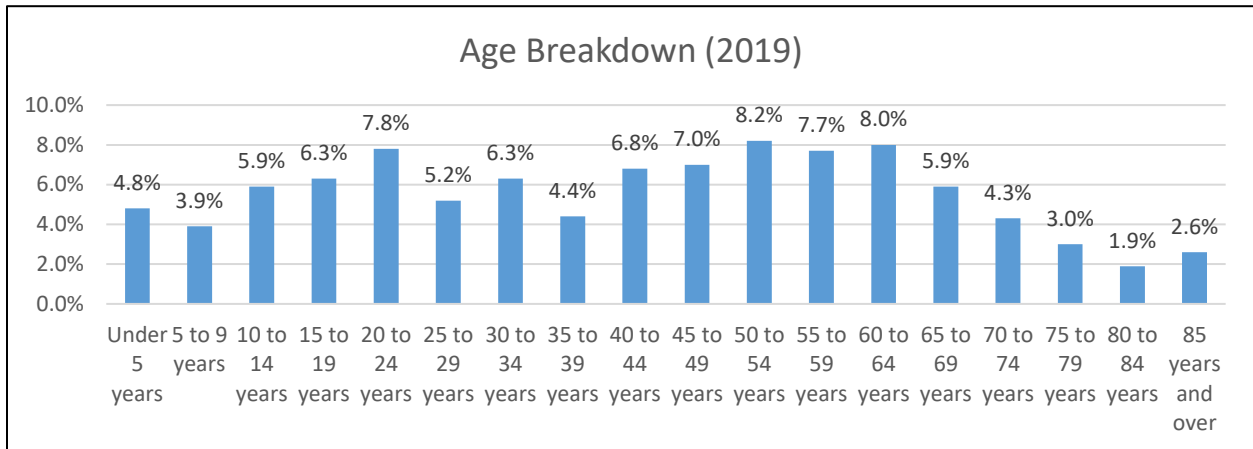
Looking at poverty status by age, there are not substantial numbers of children living in poverty. Young adults and those 55 and older comprise the bulk of those living under the poverty line. This may indicate that single-family housing perhaps should not be the primary focus of Windsor’s affordable housing strategy, as young adults in poverty are not looking for single-family homes and those 55 and older are likely looking to downsize.



Source: US Census Bureau American Community Survey, 5-year estimates. Numbers may not equal Windsor’s total population.

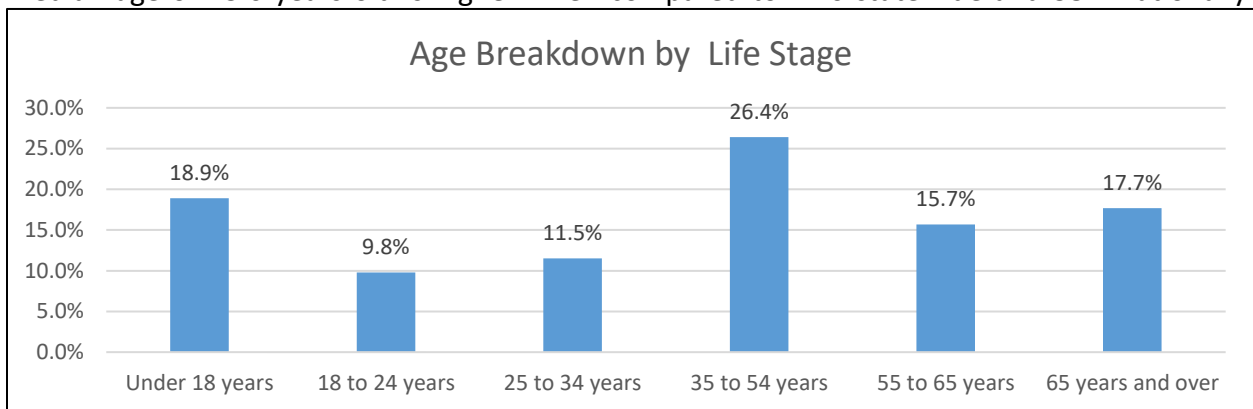
The household income at which households begin struggling to make ends meet is actually far higher than the poverty line. The Partnership for Strong Communities, a statewide affordable housing advocacy program, estimates the hourly wage needed to afford a two-bedroom apartment in Windsor without paying more than 30% of household income is \$23.65 an hour, which translates to \$49,192 a year. For comparison, an individual earning the current minimum

wage of \$14/hr. , likely without benefits, would earn only \$29,120 a year for a 40-hour workweek, requiring double-income households and/or multiple jobs to make ends meet.



Source: US Census Bureau American Community Survey, 5-year estimates.

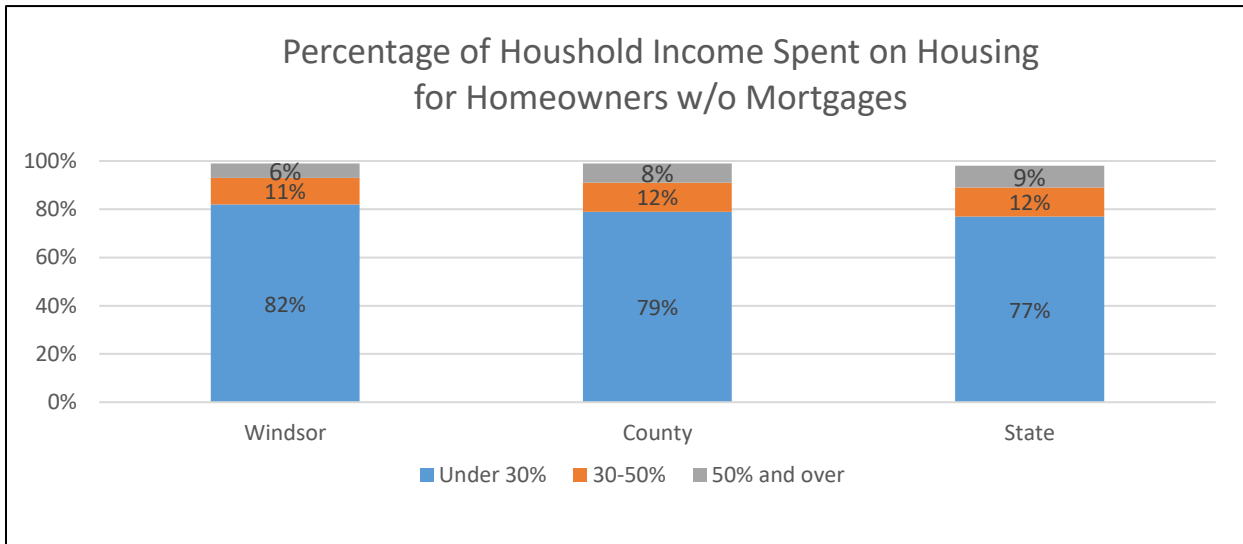
Looking at the proportional age distribution of Windsor residents above, there is a clear gap in the 25 to 39-year-old age brackets; the ages most first homes are purchased. Also, Windsor’s median age of 43.6 years old is higher when compared to 41.0 statewide and 38.1 nationally.



Source: US Census Bureau American Community Survey, 5-year estimates.

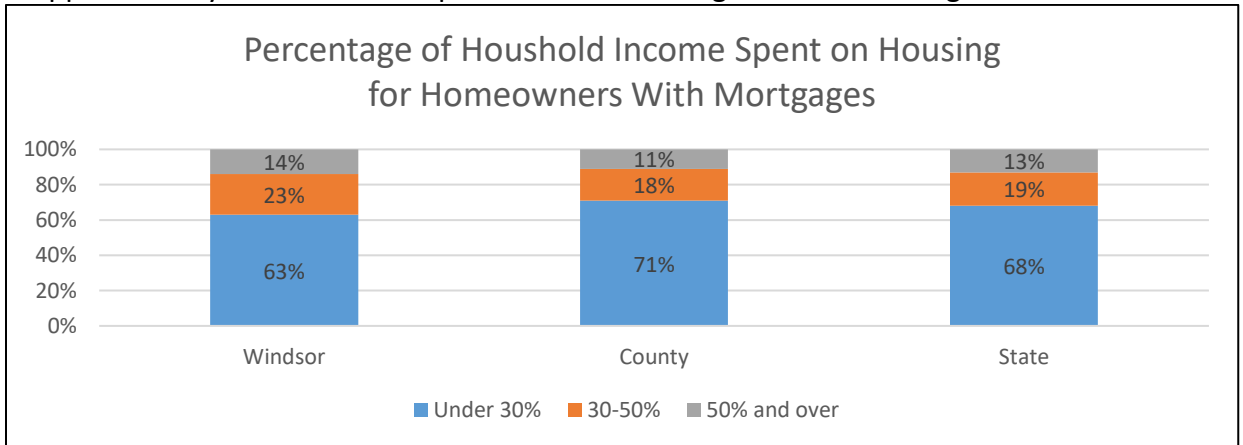
Looking at the proportional age distribution of residents above Windsor is a community that is aging. While not distributed proportionally, the life stages depicted above show Windsor’s aging population with 59.8% aged 35 and over and fully one-third over the age of 55. Only 9.8% of residents are 18-24 years of age, due in part to many college students being counted at their campuses. 21.3% of residents are 18 – 35 years of age.

According to the Partnership for Strong Communities, 17% of Windsor homeowners without mortgages are experiencing housing stress, spending 30% or more of their household income on housing costs, and of those, 6% are spending 50% or more.

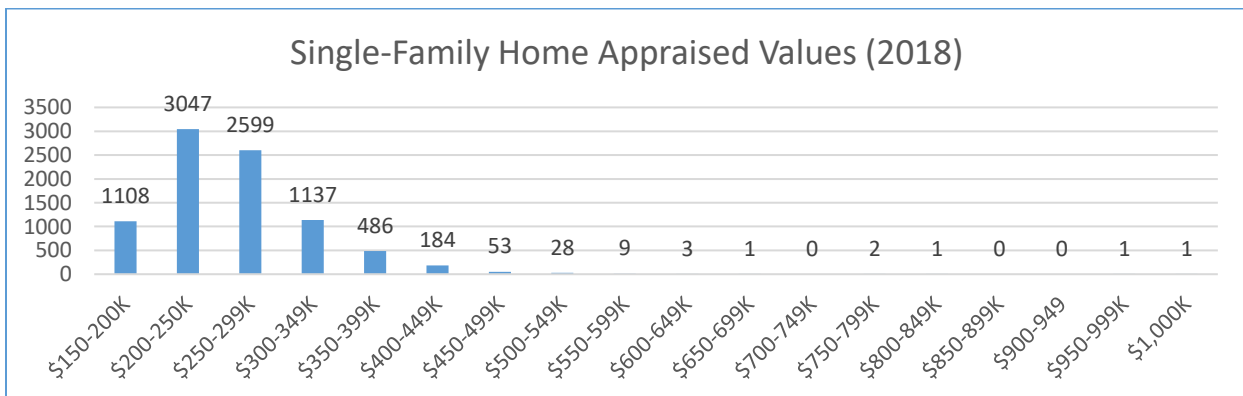


Source: Partnership for Strong Communities. Numbers may not total 100% due to rounding.

The numbers are more challenging for households with mortgage payments: 37% of Windsor homeowners with mortgage payments are experiencing housing stress, with 14% spending 50% or more of household income on housing. Combined with households without mortgages, that is approximately 980 owner-occupied households living in severe housing distress.



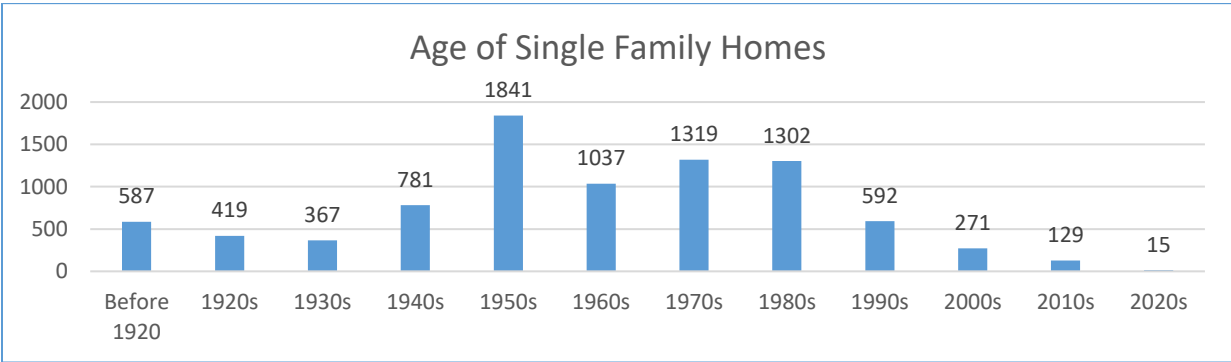
Source: Partnership for Strong Communities. Numbers may not total 100% due to rounding.



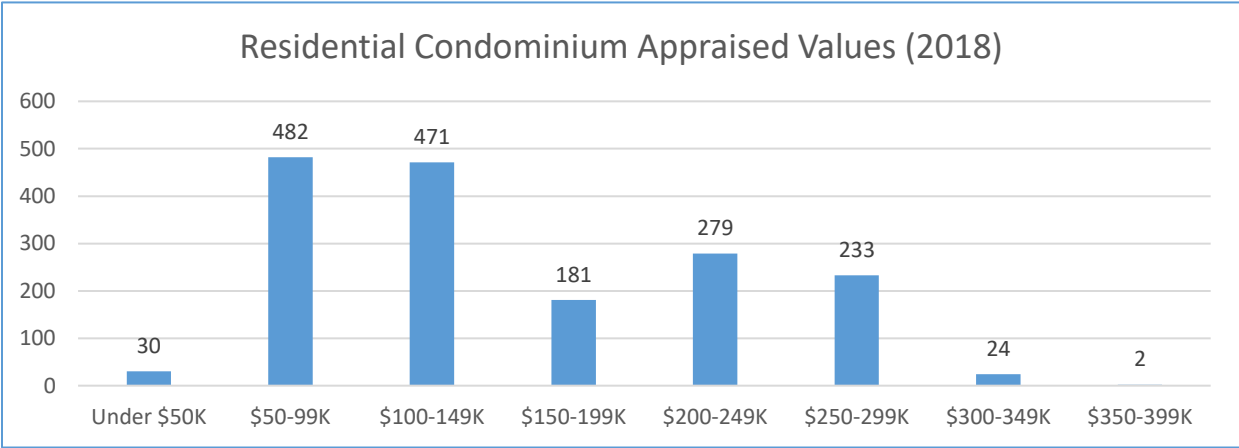
Source: Windsor Tax Assessor

As the above chart indicates, the vast majority of Windsor’s single-family homes are valued below \$300,000, placing them within the range of households earning 80% of the regional median household income, with more than 1,100 valued under \$200,000.

Two factors that help keep Windsor’s housing values low are the age and characteristics of our housing stock, containing many older homes built mid 20th Century. While many of these older homes are actually well-built with hardwood floors, high ceilings, and wood trim, many are not as functionally desirable by today’s standards, perhaps lacking larger closets, attached two-car garages, and multiple full-baths.



Source: Windsor Tax Assessor

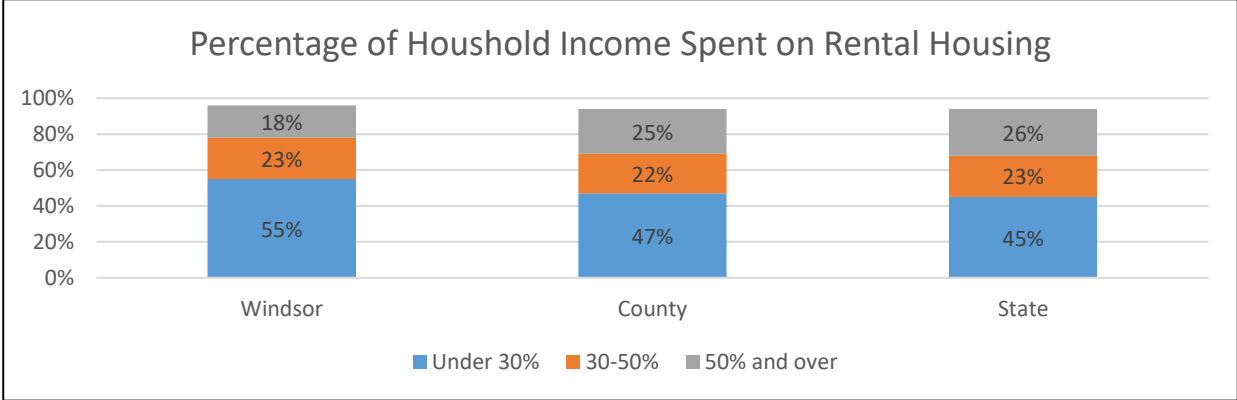


Source: WindsorTax Assessor

As the chart above indicates, condominiums and other forms of attached housing are often an affordable alternative to single-family homes. There are a total of 1,703 condominiums and similar units in Windsor with all but 26 of them priced below \$300,000 and 1,164 priced below \$200,000, placing them well within the range of households earning 80% or less of the regional median household income.

According to Windsor Assessor’s records, 1,629 or 98% of all condominiums in Windsor are appraised at or below \$290,000, making them affordable to low-income households earning 80% of the regional median household income. Of those, 73% appraised at \$216,000 or less, making them available to households earning less than 60% of the regional median household income.

Renters are the households most impacted by housing stress, with 41% of renters experiencing housing stress and 18% of renters experiencing severe housing stress, paying 50% or more of their household income on housing costs. This amounts to approximately 760 and 335 households respectively and clearly indicating a lack of affordable rental units.



Source: Partnership for Strong Communities. Numbers may not total 100% due to rounding.

Prior to Windsor Station and The Preserve at Great Pond, there had not been any new apartments constructed in Windsor in almost four decades, due in part to an obscure zoning regulation that limited new apartment development to a small percentage of existing apartment units. Both Windsor Station and The Preserve at Great Pond were built under new or revised regulations that encouraged higher-density development in locations where such density was welcome to promote mass transit, the revitalization of Windsor Center and Wilson, and create workforce housing and services in close proximity to job centers.

Windsor Apartment Rental Rates and HUD Fair Market Rents (2021)						
	Units	Base Rent				
		Studio	1 BR	2 BR	3 BR	4 BR
HUD Fair Market Rents		\$889	\$1,091	\$1,347	\$1,675	\$1,958
Deerfield at Windsor	176		\$1,075	\$1,275		
River’s Bend	432		\$1,679	\$1,891		
The Preserve at Great Pond	130	\$1,410	\$1,750	\$2,175	\$2,895	
Williamsburg	140		\$1,070	\$1,250		
Windsor Station	130	\$1,589	\$1,809	\$2,405		

Source: huduser.gov, apartmenthomeliving.com, apartments.com

Fair market rents for the region, established by HUD, are lower than Windsor’s median rents but that is not to say that Windsor rental stock is completely unaffordable. Fair market rents represent the estimated amount (base rent + essential utilities) that a property in a given area typically rents for and is used to administer various affordable housing programs ranging from Section 8 Certificates to public housing rental rates. Looking at Windsor’s older apartment complexes (Deerfield at Windsor, River’s Bend, and Williamsburg Apartments), their one- and two-bedroom rents are in line with HUD’s fair market rents, and affordable to low- and very low-income families able to spend \$1,948 and \$1,460 per month respectively on housing costs

respectively. Also, the Windsor Housing Authority maintains 136 elderly, disabled, and active-adult apartments in three complexes: Fitch Court (24 active-adult units), Millbrook Village (60 units), and Shad Run Terrace (52 units). The Windsor Housing Authority manages these units as affordable housing and administers the Section 8 Certificate program for the town as well.

More apartments are slated to be built in Windsor, with a program for as many as 550 apartments in Great Pond and 192 units approved in the Village at Poquonock, for a total of 742 additional apartment units, which in all likelihood will be priced higher in the market, reflecting rental rates found at Windsor Station and The Preserve at Great Pond. Thanks in part to a recent amendment by the TPZC allowing flexibility in calculating density and building heights to bring construction costs down, there is rental project planned for Windsor Center that includes 20% of the units meeting affordable housing guidelines.

Section Summary

- 7.55% of Windsor’s housing units meet the state’s definition of affordable housing.
- 980 owner-occupied households (with and without mortgages) are living in moderate or severe housing distress based on paying more than 30% of income towards housing.
- renters are the households most impacted by housing stress, with 41% of renters experiencing moderate housing stress and 18% of renters paying 50% or more of their household income on housing costs. This amounts to approximately 760 and 335 households respectively.
- The Partnership for Strong Communities estimates that Windsor’s housing wage (the hourly wage needed to afford a two-bedroom apartment without paying more than 30% of household income) is \$23.65 an hour, which is \$49,192 a year.
- rents on newer rental developments exceed HUD Fair Market Rents by over 50% for 1 BR units.

Factors Affecting the Housing Affordability

Four major cost elements go into new housing: the cost of land, materials, labor, and financing. Land prices in CT have increased substantially over time as has the cost of infrastructure such as roads, sidewalks, street lights, water, sewer, and storm drainage systems that provide access and services to individual homes and neighborhoods.

Planning and zoning regulations are a factor as well. While early development in Windsor began as small-lot neighborhoods on lots smaller than one-fifth of an acre, followed by post-war suburban development on approximately quarter-acre lots, most single-family development since the 1970s has been in the A and AA Zones, requiring approximately half-acre lots with 100 to 125 feet of road frontage, compared to the R-11, and R-13 zoned development with roughly one-quarter-acre lots with 75 to 85 feet of frontage. An AA-zoned development requires 66% more roads, sidewalks, streetlights; and utility pipes/lines than an R-11 development, all of which are being built into the cost of construction.

Historically material and labor costs are higher in Connecticut. When you add together labor and materials, the cost per square foot of new construction is \$100 to \$200 per square foot averaged across an entire house, and can go as high as \$250 per square foot for an addition, where the high square-foot costs of new kitchens and bathrooms are spread across less floor area.

Financing, while not as variable from state to state, does vary according to the riskiness of a project and the return on investment. Affordable housing developments can carry more risk and be less profitable. Often market-rate housing developers have to turn to a mix of banks and private equity firms to finance projects. Adding affordable units into the mix lowers profit margins and has the potential to restrict the range of private financing entities. In Windsor Center, even market-rate apartment and condo developments with densities as high as 20 dwelling units per acre have relied on bargain land deals, tax abatements, and other incentives to make them happen in the interest of creating transit-oriented development that revitalizes the center commercially, residentially, and socially.

One of the barriers to entry into affordable single-family ownership is making a 20% down payment. To avoid costly primary mortgage insurance, which can run as high as \$240 a month for a \$290,000 home that a moderate-income household income can afford, that buyer would have to put down \$58,000. With rents as high as \$2,500 a month for a two-bedroom apartment and the household already under housing stress, saving that amount is extremely difficult, so they put down as little as 3% and buy mortgage insurance to protect the lender. The VA, CHFA, and USDA have loan programs to help some of these qualifying first-time homeowners.

Existing Affordable Housing Strategies

Over the years Windsor has taken a range of steps to facilitate affordability of housing aimed at reducing land, construction costs and financial barriers.

- *Design Development Districts to increase density and encourage multi-family development*
- *transfer of development rights*
- *conversion of single-family homes*
- *granny flats or accessory dwelling units*
- *adaptive reuse*
- *housing rehabilitation program*
- *elderly tax relief (both homeowners and renters)*
- *tax abatement for housing renovations and additions*

A description of these efforts and programs can be found in Appendix B

Affordable Housing Goals

How many affordable multi- and single-family homes that ultimately need to be built or provided is a moving target, impacted by numerous socio-economic forces.

To achieve 10% of our housing stock being affordable, as defined in the state's Affordable Housing Act, 288 additional affordable dwelling units are needed. To address homeowners and renters living in severe housing stress approximately 1,315 units would be needed. While these figures may not be fully attainable in the short-term there are a range of areas and strategies the community can focus on that can address residents living in severe housing distress and those looking to remain in or relocate to Windsor.

The focus of Windsor's affordable housing approach is suggested to be:

- multi-family attached-housing with its relative higher densities, lower per unit land costs, lower labor, material, and maintenance costs. Strategies should include a senior/handicapped housing component to address the growing percentage of older residents
- small-scale multi-family homes, beginning with the new accessory apartment regulation, which can accommodate young singles as well as seniors that want to live with family or live independently in a small, carefree apartment. Relaxing the regulations on building conversions and infill development in the villages and even some suburban neighborhoods where appropriate, to create scattered affordable housing indistinguishable from its neighbors.
- single-family homes for newly formed households looking to move out of rental apartments (through new construction or upgrading existing housing stock) as well older households looking to downsize. The approach is a combination of zoning requirements and associated zoning and financial incentives to offset the cost of building affordable houses indistinguishable from their market-rate neighbors.
- range of incentives and assistance such as density bonuses, tax abatements, credit enhancement agreements, infrastructure cost-sharing.

Affordable Housing Strategies

Strategy	Responsible Agency	Timeframe
Continue to cooperate with HUD and the DECD to provide low-interest loans to low-income households to make emergency repairs, allowing them to stay in their homes.	Community Development	Immediately
Expand public housing options for low-income senior and handicapped residents.	Town Council, Housing Authority	Long-Term
Continue to administer HUD's Section 8 Certificate program for the town, which provides rent relief to qualifying households based on fair-market rental rates for the region.	Housing Authority	Immediately
Continue to provide tax relief programs that help maintain affordability for qualifying elderly households with fixed incomes.	Town Council, Tax Assessor	Immediately
Continue to abate increases in property taxes associated with repairs, renovations, or additions to houses that are older than 25 years old for seven years.	Town Council, Tax Assessor	Immediately
Continue to use and enhance Design Development Districts to provide more significant density bonuses for transit-oriented and workforce housing in close proximity to employers and services.	TPZC, Planning Department	Short-Term
Expand the use transfers of residential density to preserve farmland and open space while encouraging senior and workforce housing in appropriate locations.	TPZC, Planning Department	Short-Term
Continue to allow conversion of commercial properties into a mix of commercial uses and apartments in Wilson and Windsor Center as well as higher-density infill development.	TPZC, Planning Department	Immediately
Promote the new state laws encouraging accessory apartments and temporary "granny flats" on all single-family properties.	Planning Department	Immediately
Continue to use and enhance Design Development Districts to provide more significant density bonuses for transit-oriented and workforce housing in close proximity to employers and services.	TPZC, Planning Department	Short-Term
Expand the use transfers of residential density to preserve farmland and open space while encouraging senior and workforce housing in appropriate locations.	TPZC, Planning Department	Short-Term
Continue to allow conversion of commercial properties into a mix of commercial uses and apartments in Wilson and Windsor Center as well as higher-density infill development.	TPZC, Planning Department	Immediately

Strategy	Responsible Agency	Timeframe
Promote the new state laws encouraging accessory apartments and temporary “granny flats” on all single-family properties.	Planning Department	Immediately
Provide more robust public assistance in the form of density bonuses, bargain land sales, tax abatements, infrastructure cost-sharing, and other forms of public assistance.	TPZC, Town Council. Planning Department	Short-Term
Consider reductions in average minimum apartment sizes in return for comprehensive packages of common resident amenities.	TPZC, Planning Department	Short-Term
Add affordability requirements in return for added flexibility in density and building heights in Windsor Center and Wilson and examine other opportunities to make similar shifts towards bedroom-based densities.	TPZC, Planning Department	Short-Term
Consider adapting the transfer of residential density program to offer even higher densities for creating affordable housing.	TPZC, Planning Department	Short-Term
Consider allowing the conversion of historically multi-family homes back to their original densities and allow accessory apartments where appropriate by special use.	TPZC, Planning Department	Long-Term
Create an affordable housing land trust, community development corporation, or work with the Windsor Housing authority to facilitate, create, and ensure long-term affordable housing.	Town Council, Windsor Housing Authority	Long-Term
Mandate a minimum ratio of affordable housing in all new developments by providing density bonuses and/or reducing lot sizes.	TPZC, Planning Department	Short-Term
Allow judicious use of fees-in-lieu of mandatory affordable housing to ensure that it is equitably distributed throughout town.	TPZC, Planning Department	Long-Term

Appendix A

Poverty Thresholds by Size of Family and Number of Related Children Under 18 Years (2021)

Size of Family Unit	Related Children Under 18 Years of Age						
	None	One	Two	Three	Four	Five	Six
One person							
Under 65 years of age	\$14,097						
Aged 65+	\$12,996						
Two people:							
Householder <65	\$18,145	\$18,677					
Householder 65+	\$16,379	\$18,606					
Three people.	\$21,196	\$21,811	\$21,831				
Four people	\$27,949	\$28,406	\$27,479	\$27,575			
Five people	\$33,705	\$34,195	\$33,148	\$32,338	\$31,843		
Six people	\$38,767	\$38,921	\$38,119	\$37,350	\$36,207	\$35,529	
Seven people	\$44,606	\$44,885	\$43,925	\$43,255	\$42,009	\$40,554	\$38,958
Eight people	\$49,888	\$50,329	\$49,423	\$48,629	\$47,503	\$46,073	\$44,585
Nine people or more.	\$60,012	\$60,303	\$59,501	\$58,828	\$57,722	\$56,201	\$54,826

Source: US Census Bureau. Seven and eight or more children data truncated for space.

Given Connecticut's high cost of living, these household incomes are disturbingly low for any household to be living under. In all likelihood, households below these levels are receiving various forms of local, state, and federal aid ranging from food programs to rental assistance.

Appendix B

Existing Affordable Housing Strategies

Over the years Windsor has taken a range of steps to facilitate affordability of housing aimed at reducing land, construction costs and financial barriers.

Fostering more multi-family development

As housing transitions from large-lot single-family homes to starter homes, to duplexes, townhomes, and eventually flats; land, material, and labor costs all go down as densities increase,



Source: Work Design Magazine

unit sizes shrink, and expensive exterior finishes decrease on a per-unit basis. While promoting higher-density transit-oriented development such as Great Pond and Windsor Station Apartments, the town has resisted wholesale reductions in unit sizes approaching urban high-rise standards, which are more in keeping with a hotel suite than a suburban apartment. Coincidentally, hotel room sizes have also been shrinking as consumer tastes change, but the reduced room sizes are often

compensated for with richer amenities that draw visitors out of their rooms and into common indoor and outdoor spaces.

Windsor Station and The Preserve at Great Pond offer such amenities as communal TV lounges, gyms, pools, tennis courts, a dog park, walking trails, bike storage, business centers, outdoor seating areas with fire pits and grills, etc. In light of these rich amenity packages, reductions in minimum apartment sizes might be accomplished without diminishing dignity or quality of life for low- and moderate-income residents if reductions were tied to such amenities.

Design Development Districts

The design development process has long been the principle means of achieving higher residential densities in Windsor. Conventional zoning law prohibits the Commission from approving a zone change to accommodate a higher density housing development on the condition that the proposed project is delivered as promised (what is called “contract zoning”). The Commission must make a leap of faith that the developer will follow through and that market forces or some other factor won’t result in the project not moving forward, or a less desirable project being substituted in its place. Windsor’s many design development districts remove that leap of faith, saving developers time and money by creating a two-step process that gives the Commission assurance that there will not be a project substitution and the developer assurance

that a minimally designed project can move forward without completing costly engineered plans.

The first step is a concept plan that provides the layout, density, architecture, traffic impact, and other information that the Commission needs to determine whether the project and its location are appropriate. Once approved, the applicant is assured that subsequent engineered plans and architectural drawings showing all of the details will be approved if it conforms to the concept.

There are six different design development districts tailored to specific conditions and housing goals. Center Design Development Districts can be approved in Windsor Center and Wilson,



First Town Square

allowing up to 30 dwelling units per acre in combination with commercial uses, which creates economies of scale that lower land and construction costs, though not guaranteeing affordability. Dorchester, Benjamin Commons, First Town Square, and Windsor Station apartments have created homes, condominiums, townhomes, and apartments, within walking distance of transportation, goods, and services in a symbiotic relationship that creates villages that are more vital.

Traditional Neighborhood Design Developments are larger suburban projects that create new villages with the walkability and mix of uses found in traditional villages but designed for the reality of our auto-oriented society. Great Pond is the first design development of this type and will allow employees working in the Day Hill Corporate Area to live, work, and play in close proximity, taking advantage of sidewalks and trails as well as mass transit to navigate within the corridor. Like Center Design Developments, they currently do not have an affordability requirement, but the higher density, lower land costs, and mix of alternatives to single-family homeownership could provide some reasonably affordable housing without barriers to entry like mortgage down payments.

Similar sounding but very different in its approach is the New Neighborhood Design Development, which is a true affordable housing zone allowing almost a quadrupling of density in return for making up to 20% of the dwelling units affordable. They are allowed in any single-family zone and require 1/3 each of single-family homes, duplexes, and townhomes. None have been built to date despite the regulation existing for approximately three decades.

Peripheral Neighborhood, Recreational Neighborhood, and Poquonock Village Design Developments, afford density increases of approximately 25% to 50% in the Peripheral Neighborhood Design Development District and Poquonock Village Design Development District respectively. Walden Woods and The Village at Poquonock were built in these respective districts, utilizing a mixture of single-family homes, clustered village homes, duplexes, townhomes, and apartments. Again, while not required to be affordable, they do lower land and construction costs as well as offering cheaper alternatives to large-lot single-family homes.

While these design development districts provide significant increases in density in return for Commission discretion on the location, layout, density, and appearance of the development, the allowed densities have not been enough to either spur or pay for affordable housing within these developments.

One way that has been addressed recently is to shift densities from dwelling units per acre to bedrooms per acre and permitting half-stories and penthouses above typical building heights in Wilson and Windsor Center, allowing more studio and one-bedroom apartments for young singles, couples, and empty nesters without significantly increasing the bulk of buildings or required parking. The next logical step is to add affordability requirements in return for that added flexibility and examine other opportunities to make similar shifts towards bedroom-based densities in other design development districts.

Transfer of Development Rights

Windsor is a pioneer in the use of development rights to both preserve open space and promote higher-density housing in appropriate locations. Traditional transfer of development rights (TDR) programs allow property owners in a donor area to sell the rights to further develop their land while retaining all other ownership rights, such as agricultural rights. A buyer takes those rights and applies them to a designated landing area, adding that development potential to existing development rights, creating an economy of scale through more compact, higher-density development. More sophisticated TDR programs create a land bank that can purchase, hold, and sell development rights to create liquidity in the market rather than waiting for buyers and sellers with matching needs.

Windsor eliminated the need for buying, selling, and banking development rights with a novel approach called transfer of residential density (TRD), which simplifies the process by allowing willing buyers and sellers to effectively transfer the development potential of a property that is suitable as open space to a location that is suitable for higher density residential development. The benefit of this program is that the Commission has the discretion to see the desirability of the donor parcel as open space and a concept plan for what the proposed housing development at the landing site will look like. Another difference is that the entire donor parcel is donated to the town as open space. The downside of this approach is that it lacks the liquidity of a land bank, making matches between buyers and sellers difficult, and it does not allow farmers to retain their land and continue to farm it. To date, it has only been used once, though a similar commercial/industrial program called transfer of non-residential coverage has proven effective.

Conversion of Single Family Homes

Until recently, the Commission allowed the temporary conversion of single-family homes by special use permit to include an in-law apartment that could be occupied by an elderly or infirm family member as an alternative to a more institutional setting, or conversely allow a younger family member to move in to care for their parents. The word temporary was used, as the apartment had to be removed once the person it was built for no longer resided on the

premises. The in-law apartment had to be located within the single-family home, which could include the conversion of an attached garage or a minor addition to the house. This changed dramatically in 2021 when the state legislature allowed every single-family home in the state to have an accessory apartment that is no greater than 30% of the net living space of the home or 1,000 square feet, whichever is least, while simultaneously removing Windsor's requirements that the apartments be limited to family members and located entirely within the single-family structure. As a result, the Commission adopted a regulation doing just that, while requiring that at least one of the resulting dwelling units be owner-occupied to prevent speculation on what would essentially be two-family homes by absentee landlords.

Granny Flats or Accessory Dwelling Units

The state legislature allowed every single-family home to have a temporary "granny flat" located on the property according to all other applicable zoning requirements unless the town opted out of the provision, which the Commission chose not to do. Under this law, Windsor's Building Department is obligated to review and approve a portable temporary trailer hooked into all appropriate utilities if the owner provides proof of medical necessity. Much like the Commission's original temporary in-law apartments, these granny flats can be occupied by an elderly or infirm family member or a resident caregiver giving 24-hour care to a resident of the main home and must be removed when there is no longer a medical need.

Adaptive Reuse

The Commission also allows conversion of commercial properties to a mix of commercial uses and apartments in Wilson and Windsor Center as well as higher-density infill development of clustered homes, duplexes, or townhomes in appropriate locations. Many buildings in both Windsor Center and Wilson have been converted to mixed use-buildings and several duplexes and townhomes were built according to the infill development guidelines.

While the new state law allows all single-family homes to have an accessory apartment by right, the two- and three-family houses and multi-family buildings in and around Wilson and Windsor Center, many dating back to the era of the trolley cannot. When Windsor adopted exclusively single-family residential zoning in the 1950s, many existing two- and three-family homes and apartment buildings became legal non-conforming, meaning that they are allowed to continue to exist and can even be replaced if damaged or destroyed in a catastrophe. Over time, many of these units were consolidated into larger units or back to single-family homes, abandoning their legal non-conforming status in whole or in part. In a process similar to the newly adopted accessory apartment regulations, the Commission could allow the conversion of these structures back to their historic densities, perhaps by special use permit to allow adequate conditions to protect surrounding development, and where there is sufficient land and parking, even allowing a detached accessory apartment meeting all other applicable zoning requirements.

Housing Rehabilitation Program

Windsor's Department of Economic and Community Development has a long history of administering numerous state and federal grant and loan programs to provide low-interest loans to low-income households to make emergency repairs, allowing residents to stay in their homes.

Elderly Tax Relief

Windsor's Tax Assessor administers the state's Help Elderly Against Rising Taxes (HEART) program, which provides direct tax credits of 10% to 50% of qualifying homeowner's local property tax, depending on income levels. The town supplements that amount by adding an additional 40% of the state benefit for a total tax credit ranging from 14% to 70%. Additionally, Windsor's program offers a flat credit of \$240 for single households and \$360 for married households within a moderate-income bracket above the state income threshold.

Tax Abatement for Housing Renovations and Additions

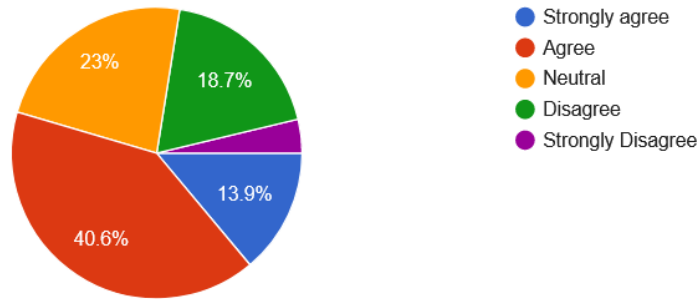
While not limited to low- and moderate-income households, the town also abates 100% of any increase in property taxes associated with repairs, renovations, or additions to houses that are older than 25 years old for seven years, again allowing low-, moderate-, and fixed-income households to make necessary or desired improvements without being priced out of their own homes.

Appendix C

Affordable Housing Survey Results

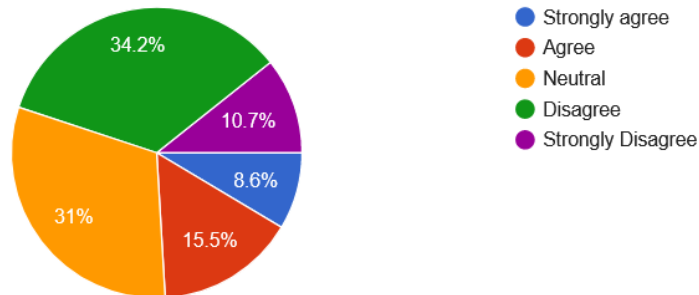
Windsor is an affordable town to live in.

187 responses



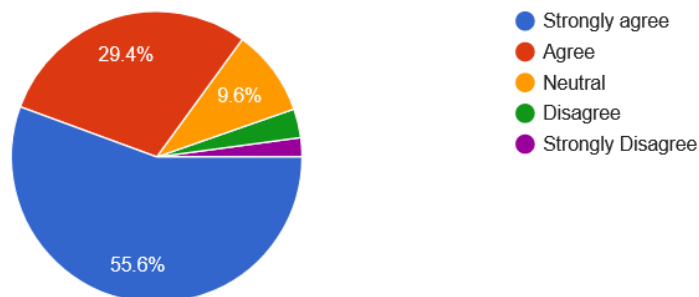
Windsor has affordable rental housing

187 responses



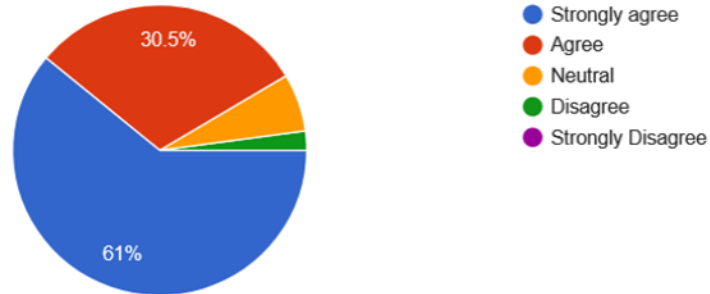
Younger working residents who grew up in Windsor should be able to afford to live and work in Windsor.

187 responses



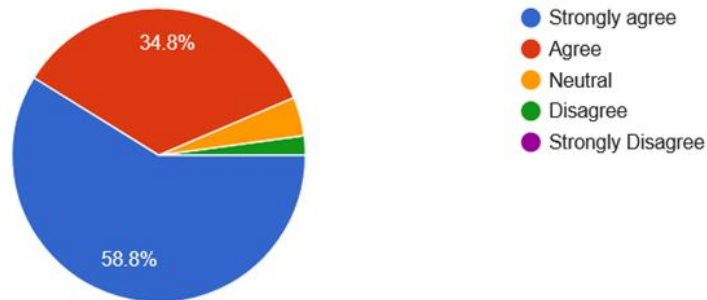
Windsor educators, police officers, volunteer firemen, and other government employees should be able to afford to live in Windsor

187 responses



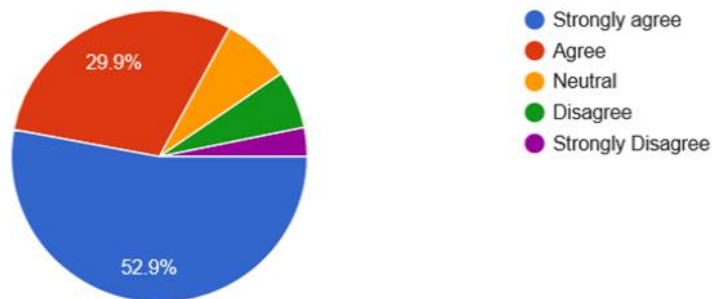
Working families should be able to afford to live in Windsor.

187 responses



Windsor needs a variety of affordable housing types to meet different resident needs.

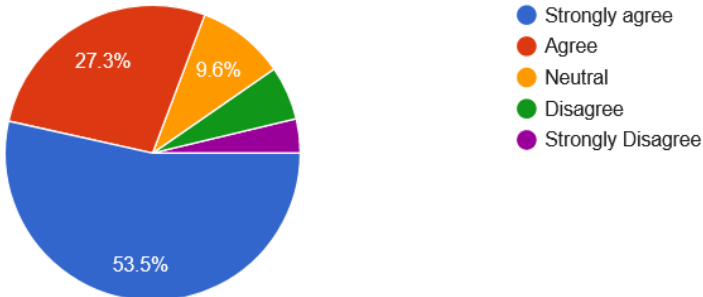
187 responses



According to the Partnership for Strong Communities, households spending 30% or more of their income on housing costs such as rent, mortgage, taxes, and utilities are experiencing "housing stress" and households spending 50% or more of their income on housing costs are experiencing "severe housing stress."

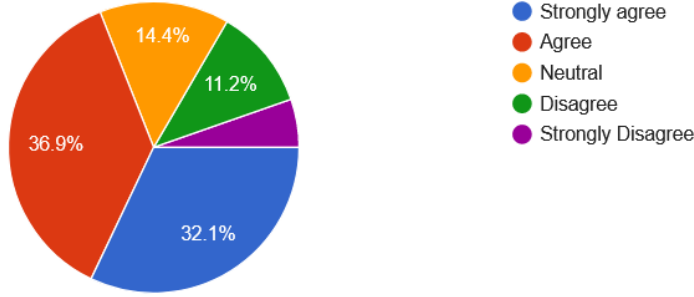
No Windsor low- to moderate-income household should have to spend more than 50% of their income on housing expenses such as mortgage payments, rent, utilities, taxes, etc.

187 responses



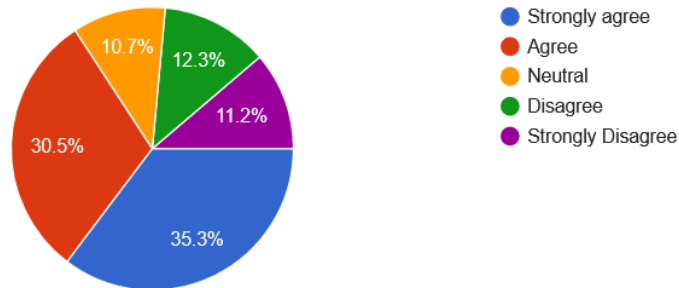
No Windsor low- to moderate-income household should have to spend more than 30% of their income on housing expenses such as mortgage payments, rent, taxes, and utilities.

187 responses



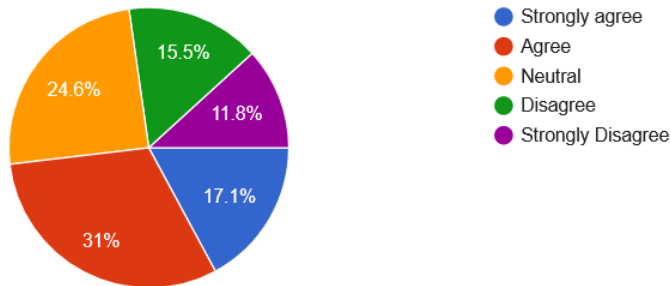
All new residential developments should be required to create a small percentage of affordable dwelling units that are exactly the same as market-rate dwelling units but guaranteed to remain affordable to qualifying families.

187 responses



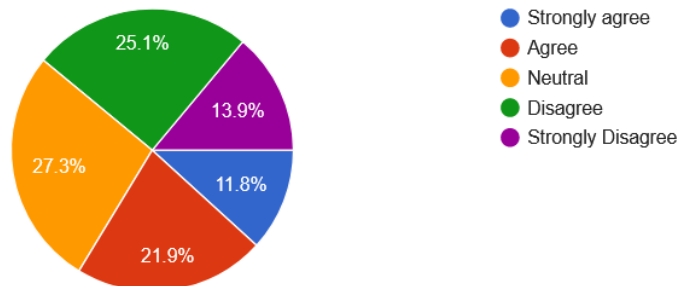
Developers should get density bonuses and/or other zoning incentives that do not significantly alter the character of development to help pay for affordable housing units.

187 responses



Developers should get tax abatements and/or other financial incentives to help pay for affordable housing units.

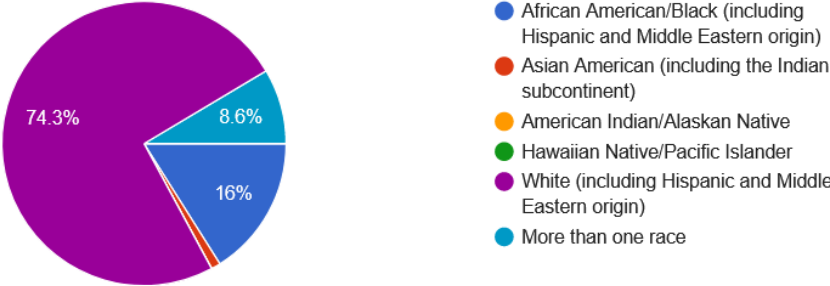
187 responses



The following questions are important to helping us understand your housing situation and how that informs your answers to this survey. This survey is anonymous and there is no tracking data to link you to your responses or expose your financial condition. Please answer them to the best of your ability. Thank you!

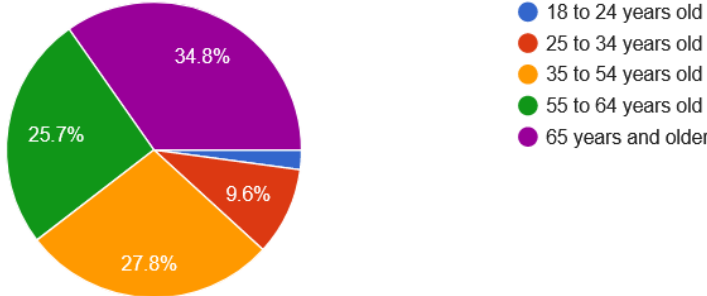
What is your race?

187 responses



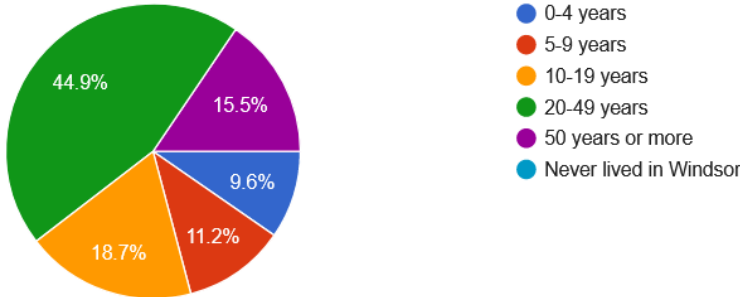
How old are you?

187 responses



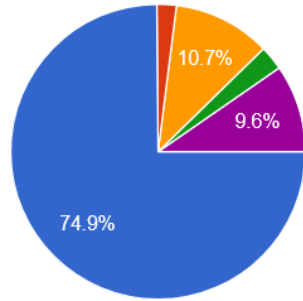
How long have you lived in Windsor?

187 responses



What type of housing do you live in?

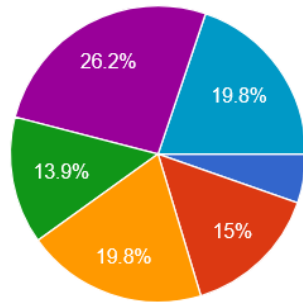
187 responses



- Own my single-family home
- Rent a single-family home
- Own my condominium
- Rent a condominium
- Rent an apartment
- Do not live in Windsor

What is your household income?

187 responses



- Under \$25,000
- \$25,000 to \$49,999
- \$50,000 to \$74,999
- \$75,000 to \$99,999
- \$100,000 and over
- Refuse to answer