

# Affordable Housing Plan

TOWN OF HAMPTON  
2021-2026 Plan



# Affordable Housing Plan

Town of Hampton, Connecticut

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PLANNING & ZONING DEPARTMENT

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# 01

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## Statement of Purpose

The Town of Hampton, in advancement of the goals of its Plan of Conservation & Development, and in compliance with Section 8-30j of the Connecticut General Statutes, intends to increase the availability of affordable housing opportunities for the five-year period of 2021-2026. The goals and policies of this Affordable Housing Plan will serve to increase the number of affordable housing developments in the Town of Hampton.



HAMPTON AFFORDABLE HOUSING PLAN



# 02

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## How did we get here?

In July of 2017, new legislation, known as PA 17-170 was passed in Connecticut requiring that every five years all Towns in CT adopt or amend an Affordable Housing Plan. The Act went further to clarify that “such plan shall specify how the Municipality intends to increase the number of affordable housing developments in the Municipality”.

This Act, along with the guidance provided in CT General Statute 8-2 which outlines that Regulations adopted by a Town should “promote housing choice and economic diversity, including housing for both low and moderate income households” as well as encouraging the development of housing that will meet the needs of the residents of our State is what caused the Town of Hampton, through it’s Affordable Housing Plan Ad-Hoc Committee to develop this plan.

The Committee sees the development of this plan as an opportunity to thoroughly examine the current status of the housing situation in Hampton, as well as the needs of its current and future residents to determine what needs be done. Specifically, encouraging more people to establish residency in Hampton and ensuring that housing stock in Town is suitable to continue to support the Town’s existing residents well into the future.

Beyond that, while the goal is to specifically deal with “Affordable Housing” as defined by Statute, this plan will also focus on how the Town can make housing overall more appropriate and attainable. For most residents in Hampton, housing costs are the largest financial burden with over thirty-four percent (34%) of residents in Hampton spending thirty percent (30%) or more on housing. This Committee feels that number is too high and recognizes that when residents are spending too much on housing costs, they may likely not have the additional finances available for things such as childcare, groceries and medical expenses. Based on that, anything this Committee and the Town overall can do to create attainable, appropriate and reasonably priced housing, be it deed-restricted Affordable or not will stand to benefit the Town as a whole.

# 03

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## What is Affordable Housing?

Rising housing costs, and the idea that due to those costs some Cities and Towns in our State were becoming harder and harder to live in first came to light in the 1980s.

In response to the high cost of housing and the barriers to housing attainment the created for many, the State established the Blue-Ribbon Commission (BRC). Following the BRC's examination of the housing situation, they submitted a final report to the Legislature with numerous recommendations, one of which was to create the affordable housing appeals procedure referred to today as Section 8-30g.

Affordable Housing can mean different things to different people. To most, the term affordable housing simply refers to housing that is reasonable in cost. However, within the context of this plan, the term "Affordable Housing" refers to a type of housing that meets specific criteria outlined by Statute.

In Connecticut, an Affordable housing unit is defined as a dwelling that costs less than thirty percent of the income of a household earning eighty percent or less of the Area's Median Income, which according to the Department of Housing and Urban Development's 2018 income data was \$79,400 for Hampton. A table illustrating income and rent that is considered affordable is on the following page.

In many cases, for properties to be considered "affordable" for accounting purposes, monthly rents must be below the lower of the 80% AMI

or HUD Fair Market rents. While some of the area rental rates might be at or below these levels on a market or "naturally-occurring" basis and certainly plays an important role in the overall availability of housing in Hampton, unless those rates are locked in and the units can be rented only to those eligible and lower-income, those units do not count toward the Town's totals as far as 8-30g is concerned. As seen in the table on the following page, the rents affordable to the 80% area-median-income household are well above the Fair Market rates for Windham County, which indicates more of a supply problem than an affordability problem generally.

When the term Affordable housing is used, most think of large, institutional-style buildings with very high density on very small parcels. However, that is becoming increasingly not the case. Affordable housing units can be developed with as little as one unit and employ many design types with each development size working differently based on the specific market demand for that area. You might have single family (attached or detached), small scale multi family or larger scale developments with multiple units, all of which can be rented or owned.



As mentioned previously, subsection 8-30g of the Statutes identifies that any City or Town that does not have at least ten percent (10%) of its housing stock deed restricted as “Affordable” is subject to an appeal under this Section. This process not only puts the burden of proof on the Town rather than the applicant, but it also requires the Town to demonstrate that if the project had been approved, it posed a sincere threat to “public interests in health, safety or matters which the Commission may legally consider” and that “such public interests clearly outweigh the need for affordable housing”. Case law has almost exclusively supported these appeals and be decided in favor of the developers. The courts have overwhelmingly found that the need for Affordable housing almost always outweighs other matters.

The benefit to the creation of this Plan is that it will set the Town on a path to create and/or encourage appropriate Affordable housing units that will not only serve the community but will bring the Town closer to its ten percent (10%) goal and reducing its overall exposure to these appeals. While the 10% target has clear legal advantages to the Town, there are moral reasons for the pursuit of all sorts of affordable options in Hampton. Even if an accessory apartment above a garage is not deed restricted, it still provides an important resource for Hampton residents at different income ranges. With a town as small and as low-growth as Hampton (details below), targets and approaches toward expanding the supply of attainable and affordable housing should be calibrated to on-the-ground realities.

**Example: 2 Bedroom Unit**

	Total/Year	Total/Month
Area Median Income (AMI)	\$79,400	\$6,616.66
<i>Median income level per household in the surrounding/market area</i>		
80% of AMI	\$63,520	\$5,293.33
<i>80% of the median income listed above</i>		
30% of 80% of AMI	\$19,056	\$1,588.00
<i>Maximum non-burdened budget for housing</i>		
120% of HUD Fair Market Rate	\$14,688	\$1,224.00
<i>HUD 2020 Fair Market Rates, 2BR – Windham County (Rent/Mortgage + Utilities): \$1020</i>		

# 04

## What is Hampton's Current Housing Situation?

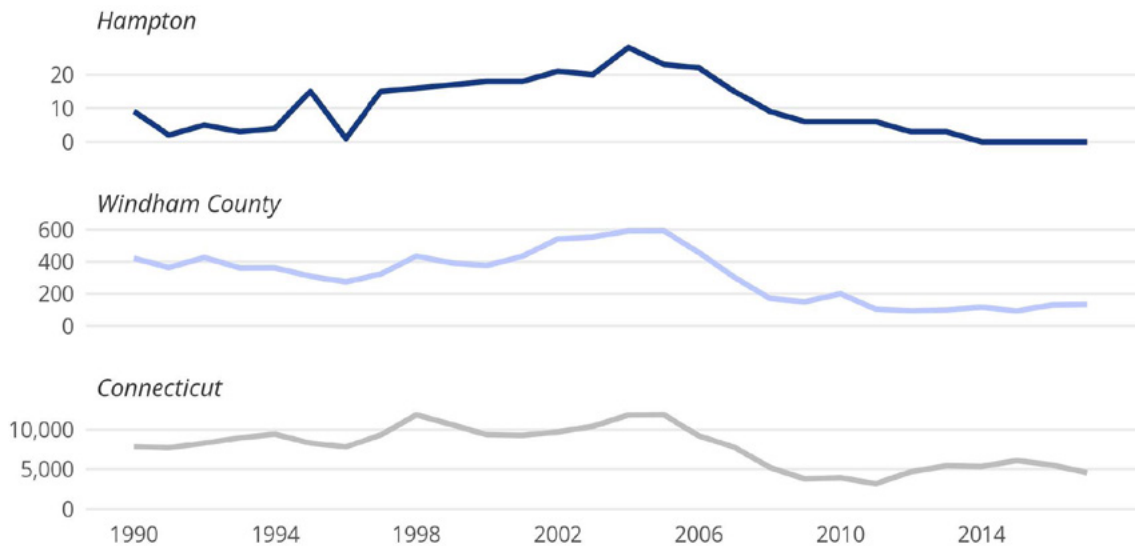
The Town of Hampton has, for many years, been a small, slow-growth community. After growing from 1,758 people in the year 2000 to 1,863 in 2010 (an annual growth rate of 0.6%), the population of Hampton declined to approximately 1,819 in 2020 (-0.2%). This slow growth reflects a general trend throughout both Windham County and Connecticut as a state. Following the last building booms from the late 1990's and mid-2000's, housing and population growth have declined, and population is anticipated to continue its shrinking for the projectable future.

There have been only a handful of building permits for new construction issued in Hampton over the past five years.

The Partnership for Strong Communities put together a series of analyses and visualizations for all Connecticut municipalities to help understand their current housing stock, demographics, and elements of affordability. Many of the graphics presented in this overview are drawn from their 2020 Housing Data Profiles, which can be found at <https://housingprofiles.pschohousing.org>.

### Number of building permits per year, 1990-2017

Note: y axis varies between locations



Source: Connecticut Department of Economic and Community Development





Reflecting the fact that housing development has been relatively slow in Hampton, the Town has an aging housing stock, with approximately 40% of the housing units built before 1970. With 60% of the housing stock constructed within the last 50 years, Hampton is a bit more recent in vintage than Windham County or Connecticut generally. The last “building boom” in Hampton took place in the 1990s, with most of the subdivisions of more recent vintage dating from that era. An aging housing stock can be a general sign of poor housing quality, so at least in this metric, Hampton is faring somewhat better than its peer communities.

As of the 2018 American Community Survey, Hampton had 816 housing units, with the vast majority (93.5%) made up of single-family detached residential structures. There were approximately 30 mobile home units and a small number of two- and three-family units. Without question, Hampton has been characterized for nearly its entire history as a low-density, single-family community.

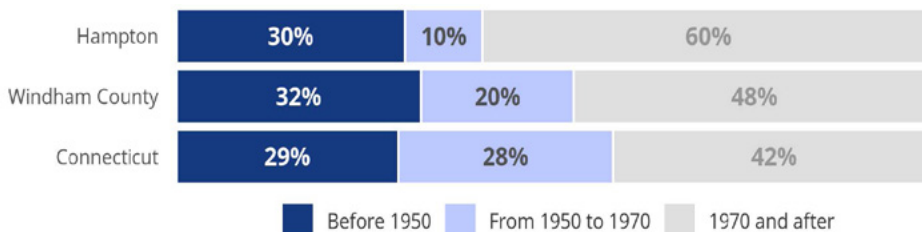
Statewide, the mix is much more diverse, with approximately 64% of the housing stock comprised of single-family detached units and the remaining 35% are multifamily units (2 or more units/structure).

**Units in Structure, Hampton**

Total	816	100%
1, detached	763	93.5
1, attached	6	0.7%
2	15	1.8%
3 or 4	2	0.2%
5 to 9	0	0.0%
10 to 19	0	0.0%
20 to 49	0	0.0%
50 or more	0	0.0%
Mobile Home	30	3.7%
Boat, RV, van, etc.	0	0.0%

Source: 2018 American Community Survey, 5-year estimates, Table B25024

**Age of units**



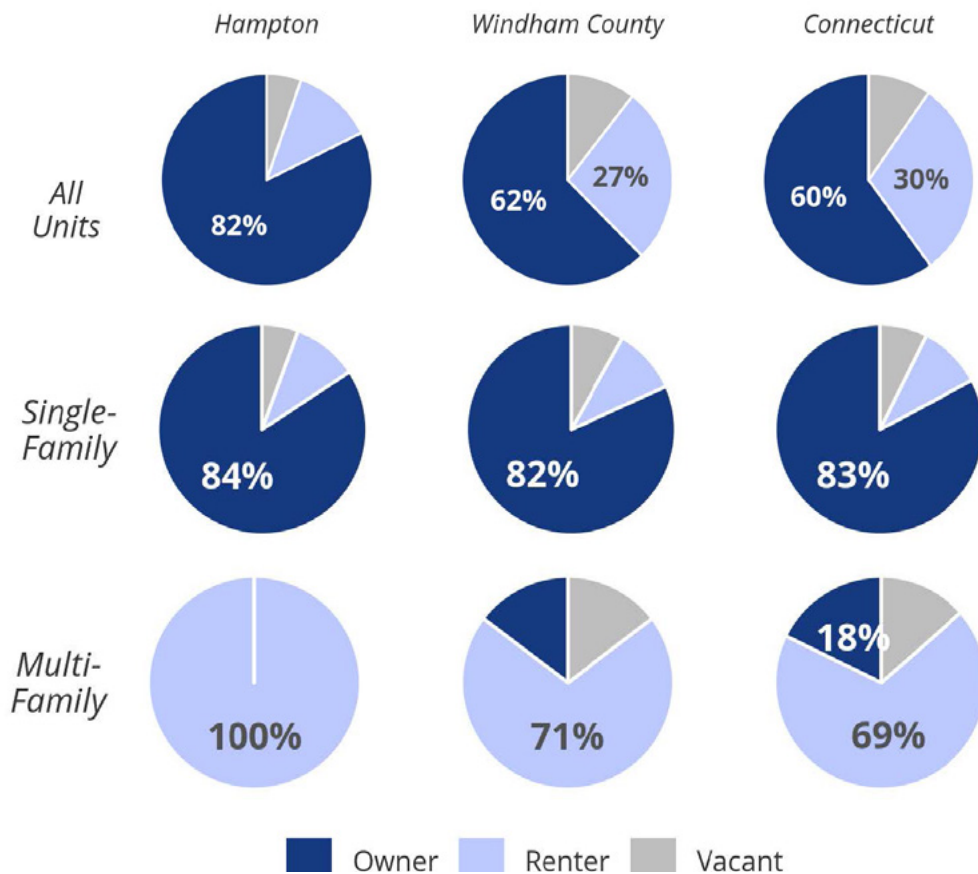
Source: 2018 American Community Survey via Partnership for Strong Communities

## Ownership

Statewide, approximately 60% of housing units are owner-occupied, with 30% renting and approximately 10% of housing units vacant. In Hampton, the percentages of owner-occupancy are much higher, with 82% of total units being occupied by the property owner, and 84% of single-family units being owner-occupied. 100% of the Town's small pool of 17 multifamily units are renter-occupied, which is a much higher percentage of renter-occupancy of multifamily than either Windham County or the State generally. This condition does not necessarily reflect anything particularly unusual about Hampton multifamily housing, simply because the sample size is far too small to draw conclusions.

As of the 2018 American Community Survey, the median sales price for homes in Hampton was \$226,500, well above the Windham County median of \$196,800 but below the overall Connecticut median of \$270,00. Home prices in Hampton still have not fully recovered from their pre-2008 financial crisis peak. The median rent in town was \$1,205, slightly higher than the State median of \$1,123 and significantly above the Windham County median rent of \$869, but caveats about small sample size apply here as well.

In its "Connecticut Housing Needs Assessment" released in November 2020, the Connecticut Housing Finance Authority (CHFA).





## Affordable Housing

The Connecticut Department of Housing maintains a list of affordable units in a municipality for its annual publication of the Affordable Housing Appeals List. Affordable units, as previously mentioned, are defined by the State as those units that are subsidized below market rate through deed restrictions, income limitations, or programs like Housing Choice Vouchers or CHFA/USDA mortgages. These programs exist to guarantee the availability and affordability of certain housing units, as opposed to “naturally-occurring” affordable units, which simply reflect market conditions and do not have any guarantee of affordability.

### Total Assisted

Total Assisted	14 (1.8%)
CHFA/USDA Mortgages	13
Governmentally Assisted Units	0
Tenant Rental Assistance	1

Source: CT Department of Housing, 2019 Affordable Housing Appeals Listing

As of the 2019 Affordable Housing Appeals List, the Department of Housing accounted for only 14 of Hampton's dwelling units, less than 2% of the Town's total housing stock. Of those, all but one was a home ownership situation in which the owner received mortgage assistance from the Connecticut Housing Finance Authority (CHFA) or the United States Department of Agriculture (USDA). There were no Town- or Housing Authority-managed senior or disabled housing units nor deed-restricted properties. In order for a municipality to be exempt from Affordable Housing Appeals as defined by Section 8-30g of the Connecticut General Statutes, a minimum of 10% of total municipal housing stock needs to be considered “assisted” in one of those categories.

This number has fluctuated somewhat in recent years, with the “affordable” percentage recorded by the State has shifting from 2.27% in 2012 to a recent high-water mark of 5.55% in 2014, declining to 3.55% in 2016. These shifts are almost entirely due to the current numbers of CHFA/USDA mortgages on property, including just over 40 homes in 2014 and dwindling since.

## Incomes and Cost Burden

Simply because the vast majority of housing units in Hampton are owner-occupied does not mean that every homeowner is able to easily afford to live in that home and properly keep up with mortgage, taxes, heating, and other maintenance. It is not uncommon for both renter- and owner-households to be considered “cost-burdened” by their housing expenses. Households that must spend 30% or more of their income on housing costs fall into this category, which is a strong indication of income insecurity. Households spending at least 50% of income on housing expenses are considered “severely cost-burdened.”

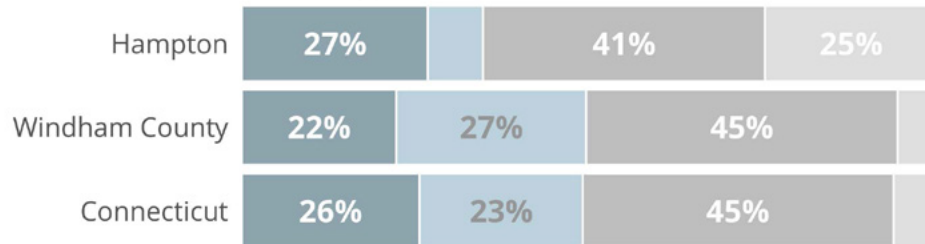
In Hampton, at least 34% of rental households are either moderately or severely cost-burdened, and approximately 22% of owner-occupied households are similarly burdened. The rental percentage of burdened households may be significantly higher, as a full 25% of rental households were not included in the computation. These numbers are not positive, generally speaking, as that means between one in five and one in three households in Hampton face struggle to afford total housing costs. However, the combination of relatively affordable ownership costs in Hampton and high ownership rates place Hampton's percentages of cost burdened households below both Windham County and State averages.

These differences in cost burden between owners and renters in Hampton are also reflected in the relative affluence of these two groups. On average, homeowners, with a median household income of \$97,365, expend approximately 17% of their income on housing expenses. Renters, with a significantly lower median household income of \$53,176, pay on average 25% of their income on housing. Overall median household income was \$79,400.

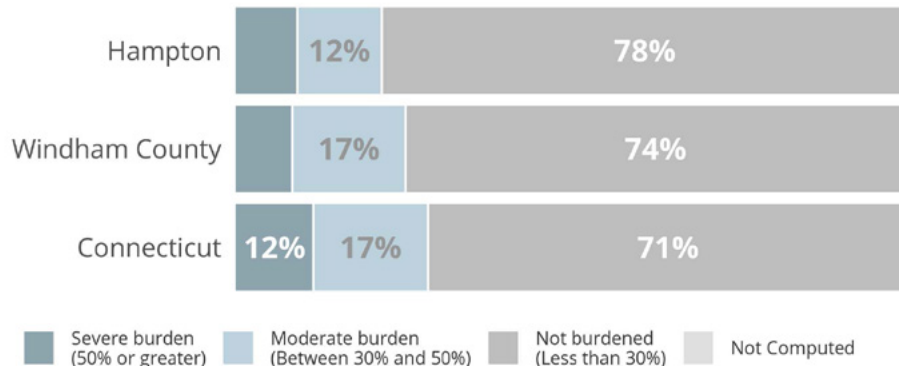
As seen in the discrepancy between owner incomes and renter incomes, it is clear that rental units are most likely those available and attainable to lower-income residents and those in search of affordable housing. Each year, the National Low Income Housing Coalition (NLIHC) calculates the hourly wage that would be required in order to afford a two-bedroom rental unit without slipping into a “cost-burdened” scenario of spending more than 30% of annual income on housing costs. Despite Hampton's relatively small stock of rental housing, the “housing wage” in town is significantly lower than the overall state average. According to the 2019 NLIHC calculations, Hampton's “housing wage” is \$19.62/hour, well below Connecticut's housing wage of \$26.42/hour.



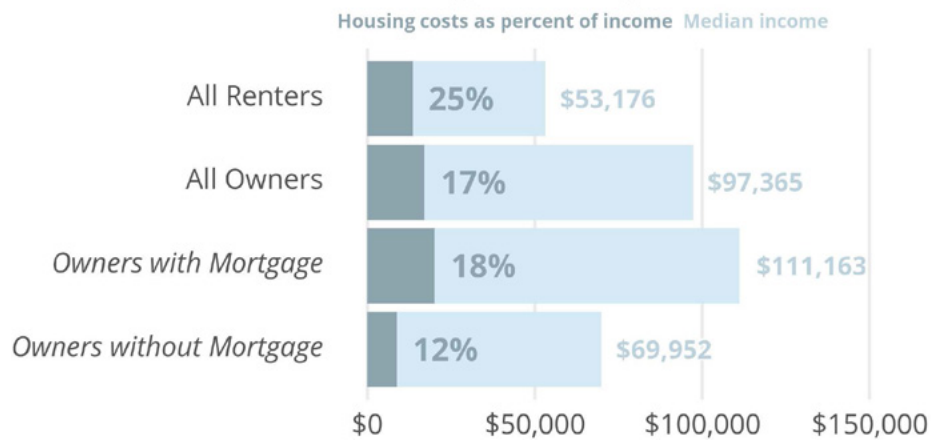
### Housing cost burden for renters



### Housing cost burden for owners



### Housing costs as percent of income



Source: 2018 American Community Survey via Partnership for Strong Communities

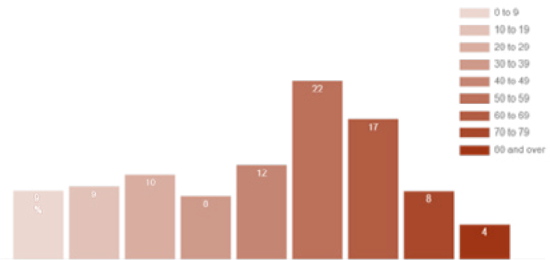
# 05

## Current and Projected Population

### Current Population

While any analysis of population and demographics are necessarily discrete snapshots in time, it is and has been the case that Hampton residents are older, whiter, and less diverse than Connecticut generally. As of 2018, Hampton had 1,861 residents, which were predominately (93%) white non-Latino, with the remaining 7% being made up of BIPOC (Black, Indigenous, and People of Color), divided largely between Hispanic/Latino and Multiracial categories.

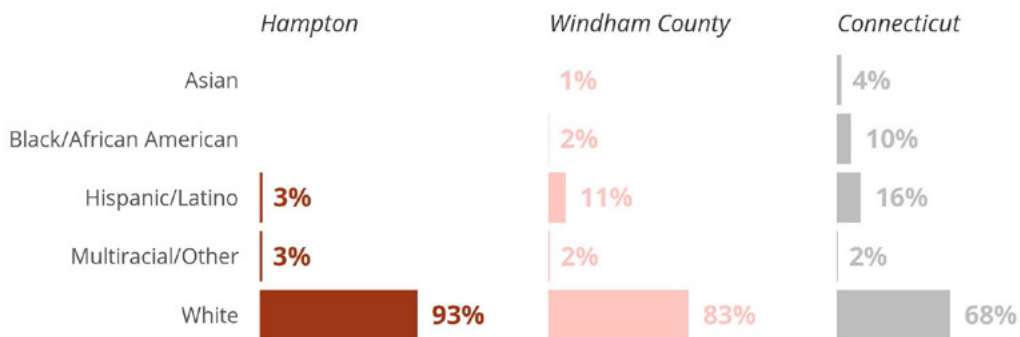
The median age in Hampton of 50.4 years old is significantly older than Connecticut’s median of 40.8 years and Windham County’s similar number of 41 years old.



The older and more well-established households in Hampton help to explain the higher relative incomes and percentages of home ownership.

The largest population cohorts in Hampton were in the 50-59-year-old range, with 22% of total population, and the 60–69-year-old range, with 17%. Overall, 51% of the total population of Hampton was over 50 years old.

### The largest race/ethnicity group in Hampton is White at 93% of the population



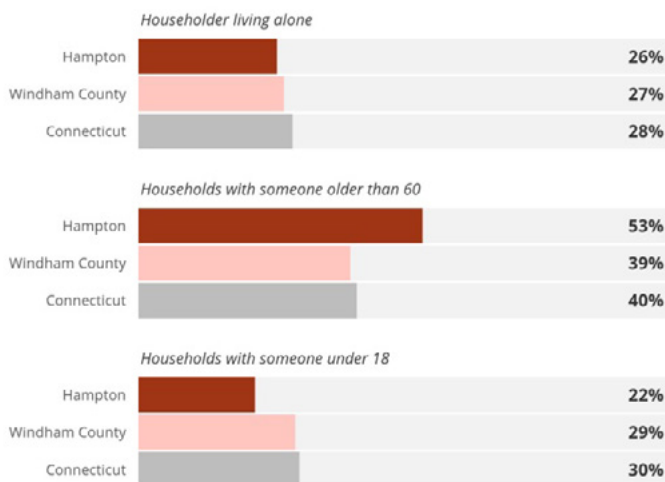
Source: 2018 American Community Survey via Partnership for Strong Communities



The average household size declined from 2.61 persons/household in 2000 to 2.4 persons/household in 2018. These snapshots and trends will be important considerations when projecting and planning for housing needs and affordability into the future.

Hampton had more households with a resident over 60 and fewer with a resident under 18 than either the county or state. These trends primarily reflect the decline in school-age children in Hampton and an overall exodus of younger families from Town.

**Household types as a percent of total**



Source: 2018 American Community Survey via Partnership for Strong Communities

**The average household size in Hampton has declined from 2.61 in 2000 to 2.4 in 2018**



Source: 2018 American Community Survey via Partnership for Strong Communities

## Projected Population

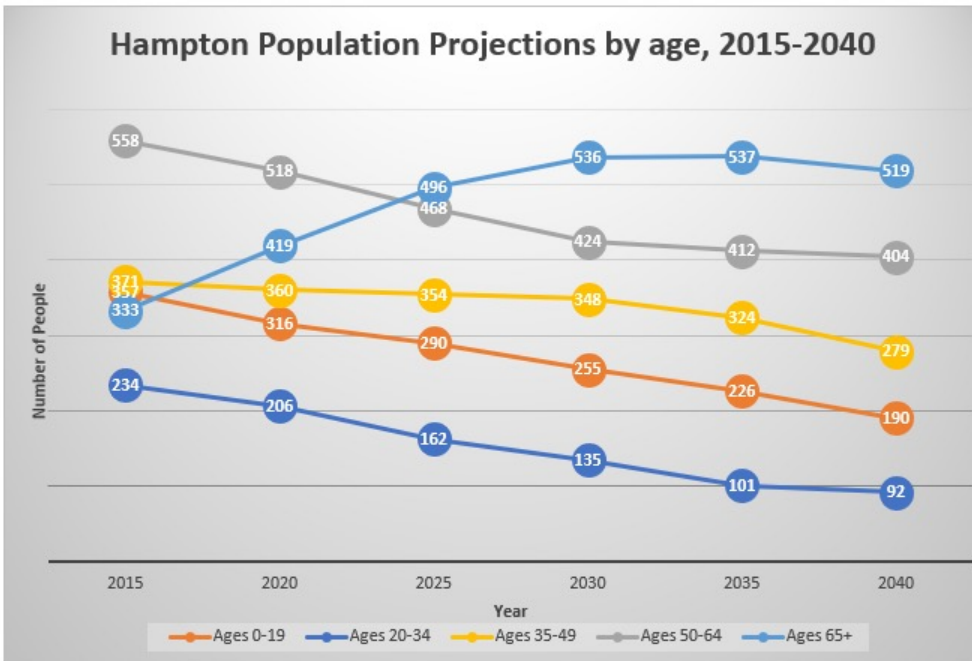
Looking to the projectable future based on these trends, the Connecticut State Data Center predicts that Hampton’s population is likely to shrink significantly over the next two decades.

Current Population (2020)	1,819
Population Projection (2030)	1,697 -6.7%
Population Projection (2040)	1,485 -18.3%

Source: 2018 American Community Survey, 5-year estimates, Tables B01002, B11001, B03002, and S1101. Population projections by CT State Data Center

Breaking down this same projection into age cohorts, the State Data Center anticipates that nearly all age groups will decline in overall population numbers in Hampton, with the exception of senior citizens aged 65 and over. This group is anticipated to grow from its 2015 number of 333 to a peak of 537 in the year 2035 and slowly declining from there. In contrast, the school-age population of 357 in 2015 is projected to decline to under 200 by the year 2040.

This projection does not reflect scientific certainty nor the definitive fate of the population of Hampton, but it does provide some very important insights into the likely housing needs of the Town going forward. Single-family housing suitable for young and growing families is likely to decline in popularity, while housing suitable for an aging population will increase. The effect that the overall population decline in raw numbers may have on housing demand may be partially mitigated by shrinking household sizes. As an aging cohort seeks to divest themselves of larger, more expensive- and maintenance-intensive housing, an opportunity to market these properties to younger families may be created. In addition, aging residents seeking to remain in town may create demand for smaller, less expensive, and lower-maintenance housing opportunities.





## Infrastructure and Economic Development

While projections about the specific magnitude of population change over the next twenty years may be exaggerated, it seems clear that Hampton is not headed toward a major growth cycle. Part of the reason for this is the lack of market drivers pushing population growth toward Hampton. While economic activity in Hampton has ticked slightly up in the last few years – the Town added a gas station, an auto-repair/used vehicle sales business, and a burgeoning event facility – the overall business climate is quiet. Route 6 holds some potential to capture east-west travelers passing through Hampton, but the limited number of parcels zoned for business development and the lack of major infrastructure (public sewer, public water, natural gas lines, high-speed data, and three-phase power) along this corridor (and throughout town) make Hampton a less-attractive option for those looking to site a business that would be an employment and housing generator.

Hampton's local business and job growth aside, the town could still see increases in housing demand as a bedroom community to surrounding communities. Unfortunately, most of Hampton's neighboring communities – Chaplin, Scotland, Pomfret, Brooklyn, etc. – are similarly quiet, and not projected for growth over the foreseeable future. The absence of transit access further limits Hampton as a bedroom community to larger employers in Willimantic, Hartford, Norwich, or New London.

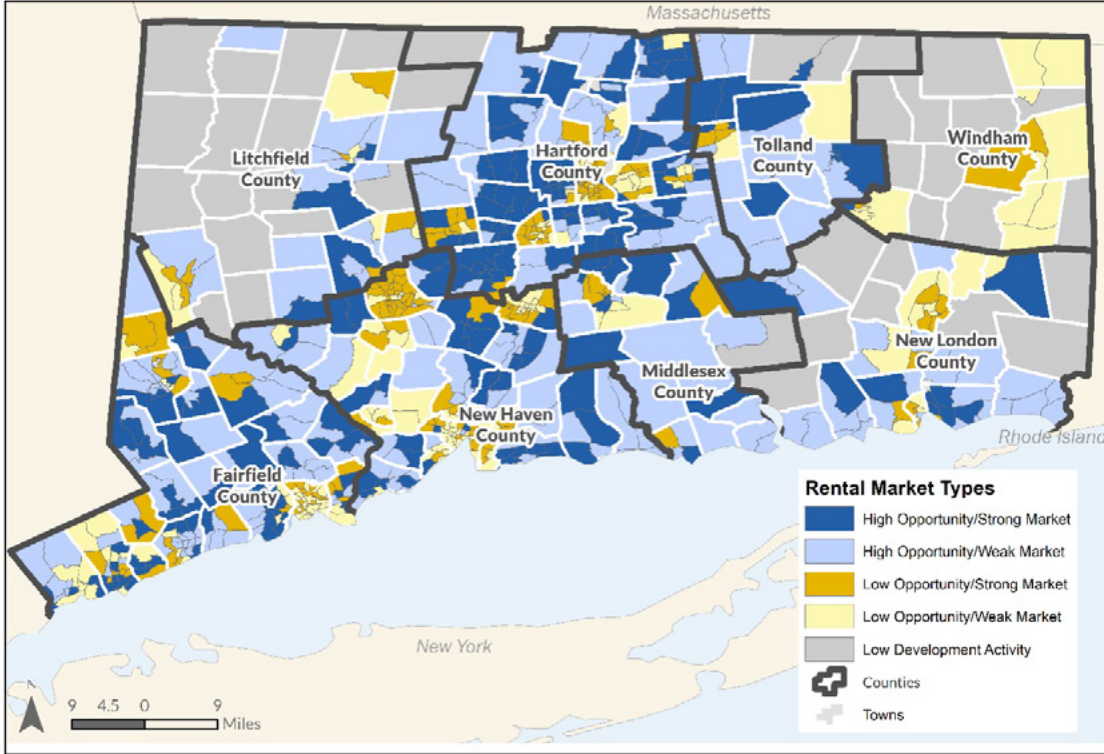
Hampton's rural charm still holds significant appeal and potential for attracting families and businesses that are able to take advantage of the work-from-home revelations brought on by the COVID-19 pandemic of 2020. Here, too, however, the lack of town-wide high-speed internet access, hampers the growth potential.

An investment in access to broadband data could certainly be a game-changer to a community like Hampton seeking to position itself as a telecommuting haven.

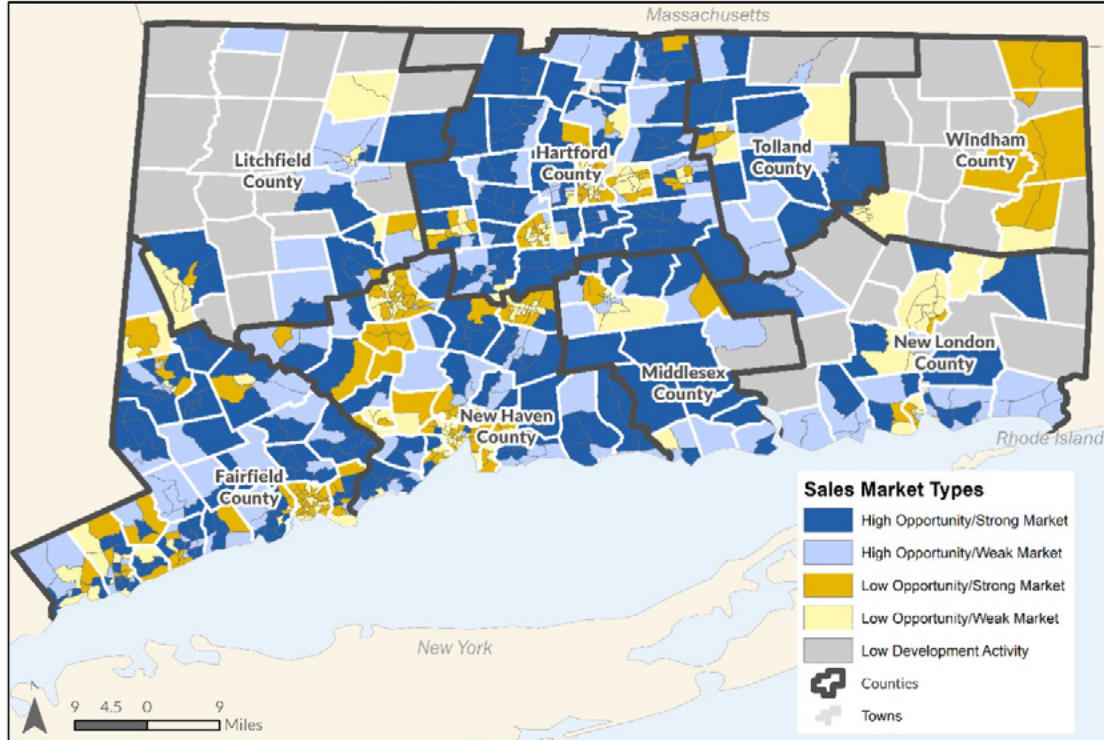


Statewide, the Connecticut Housing Finance Authority (CHFA) conducted an analysis of housing market typologies for both owner-occupied and renter-occupied housing in the 2020 "Connecticut Housing Needs Assessment." In both markets, the Town of Hampton was considered "Low Development Activity," with neither a high level of socioeconomic opportunity for new residents nor generally a brisk development market. Most of Hampton's neighboring communities were also in this category, with Mansfield the most proximate strong market/high opportunity town and Brooklyn the nearest low opportunity/strong market town. This relative quiet should serve to moderate expectations for significant progress in the realm of housing development over the next five years in Hampton.

Map 9 Connecticut: Rental Market Typologies



Map 10 Connecticut: Sales Market Typologies



# 06

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## Survey Results

As a component of this study, the Planning & Zoning Commission conducted a public opinion study, via SurveyMonkey, to solicit input on the state of Hampton’s current housing stock, its ability to satisfy current and projected housing needs, and sentiments surrounding affordable housing.

The Town of Hampton’s Affordable Housing Plan Committee conducted a public outreach survey to gauge residents’ views of their current housing supply, affordability of the housing inventory, and opinions on future needs of the community. Over 100 residents responded, and the replies generally reflected the fact of Hampton’s low-density, single-family detached development pattern. While a plurality of respondents (47.7%) indicated that affordable or attainable housing is an important component to Hampton’s longevity, a slight majority believed that the housing options currently available were satisfactory to existing residents’ needs (51.7%) and a plurality believed that this housing stock was sufficient to satisfy future demand as well (43.7%). See Question 2 and Question 5 results on the following page.

Despite this relative comfort with existing conditions, a plurality of respondents believed that increasing housing options would either positively impact the town or not have much effect at all (47.1% combined). In considering future housing needs, the two groups that were perceived to be most in need of additional housing options were seniors (47% listed among the top three choices) and young

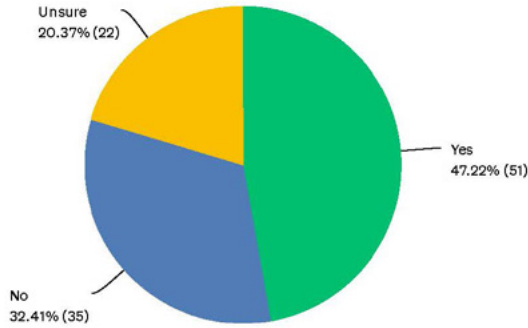
families (45%). The most popular types of housing development options were all single-family homes, on lots of various sizes. There was some appetite for seeing a slightly higher development density for lots smaller than the current two-acre minimum in Town. See Question 8 results on page 21.

In terms of location of new development, the respondents were not interested in seeing additional housing provided in the Main Street/Hampton Hill area—nearly 40% of respondents ranked that area as their least preferred option, while 39% preferred the Route 6 Corridor for its development potential, and another 32% of respondents expressed a preference for distributing new development throughout town in a non-concentrated way. See Question 10 results on page 21.

Overall, the responses served to inform both the community about the ongoing discussion and focus on the topic of affordable housing, and to inform the Committee about general public preferences. These views were useful in shaping the ultimate recommendations for action items for this Plan.

**Q2 Do you think that affordable or attainable housing is an important component of Hampton's longevity?**

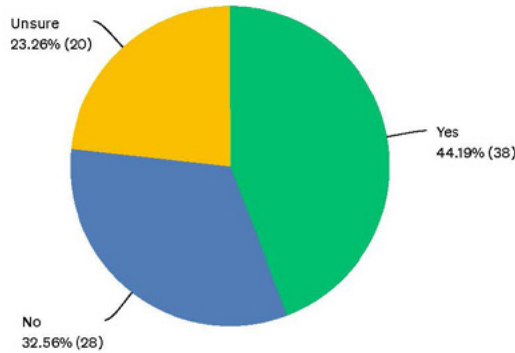
Answered: 108 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	47.22%	51
No	32.41%	35
Unsure	20.37%	22
<b>TOTAL</b>		<b>108</b>

**Q5 Do you think that the existing housing stock in Hampton is adequate to satisfy future market demands?**

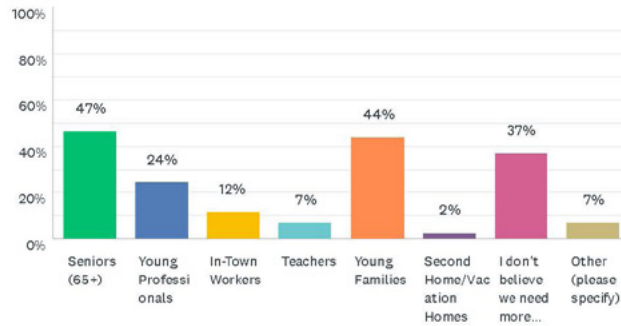
Answered: 86 Skipped: 22



ANSWER CHOICES	RESPONSES	
Yes	44.19%	38
No	32.56%	28
Unsure	23.26%	20
<b>TOTAL</b>		<b>86</b>

**Q8 If you think more housing options are needed in Hampton, for whom do you think they are most needed? (Select top 3)**

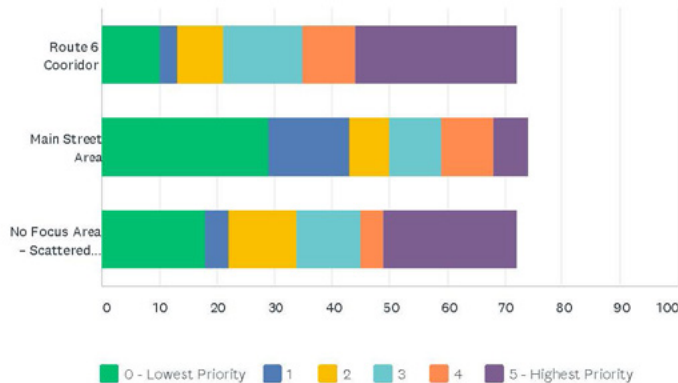
Answered: 86 Skipped: 22



ANSWER CHOICES	RESPONSES
Seniors (65+)	47% 40
Young Professionals	24% 21
In-Town Workers	12% 10
Teachers	7% 6
Young Families	44% 38
Second Home/Vacation Homes	2% 2
I don't believe we need more housing options	37% 32
Other (please specify)	7% 6
Total Respondents: 86	

**Q10 If the Town were to focus on new housing options, which areas of Town should be of the highest priority? Use a scale of 0= Lowest Priority to 5=Highest Priority.**

Answered: 80 Skipped: 28



	0 - LOWEST PRIORITY	1	2	3	4	5 - HIGHEST PRIORITY	TOTAL RESPONDENTS
Route 6 Corridor	13.89% 10	4.17% 3	11.11% 8	19.44% 14	12.50% 9	38.89% 28	72
Main Street Area	39.73% 29	19.18% 14	9.59% 7	12.33% 9	12.33% 9	8.22% 6	73
No Focus Area - Scattered Throughout Town	25.00% 18	5.56% 4	16.67% 12	15.28% 11	5.56% 4	31.94% 23	72

# 07

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## Hampton's Current Housing Policies

Though Hampton is a rural town in Eastern Connecticut, unlike many similar communities in the area, it has made considerable progress when it comes to matters that encourage housing.

Even though housing attainability may not have been the primary driver for the change, Hampton has already taken steps that help increase the diversity of its housing stock. While most of these decisions did not involve the widespread overhaul of the Zoning Regulations and were not highly controversial, they are key factors, nonetheless.

After considering the impact of these changes and the regulatory environment overall in Hampton, we can then make an informed recommendation on how to best move forward. As part of this evaluation, the Zoning Regulations, Subdivision Regulations and Plan of Conservation and Development were reviewed with an eye toward making sure policies were applied consistently and to see where improvements may be necessary.

### Plan of Conservation and Development:

Adopted in 2016, includes four action items tailored to Housing in Hampton. These topics were identified after development of the PoCD showed that housing in Hampton is almost exclusively older, single family detached homes that were occupied by an aging population.

#### The action items identified included:

1. Revise current zoning regulations to provide increased housing opportunities.
2. Develop and/or publicize programs which can assist owners in maintaining residential dwellings.
3. Provided services to support seniors and those which special needs so they are able to remain in their homes.
4. Evaluate the continued reuse of large homes.

Specifically, items #1 and #4 relate directly to housing affordability and diversity. Making modifications to the Zoning Regulations to increase housing opportunity is an important goal to identify and will further support these initiatives when they are taken on by the Planning and Zoning Commission. It also serves as an indicator to current and future residents, developers or business owners that the community and PZC, through the development of this plan recognize the importance of housing opportunities. Action item four which addresses the adaptive reuse of large (typically older) homes so that they can remain economically viable is also a crucial component for Hampton.

A large portion of Hampton's housing stock, particularly along Route 97 consists of beautiful historic homes which contribute significantly to Hampton's identity. Of the nearly 200 homes within this corridor, the average year built is 1918, with multiple homes built prior to 1800. However, homes of this size and age are costly to maintain, heat and cool. Creating a pathway for these properties to remain competitive in the housing market will be important moving forward as the current owners of these homes look to downsize. The Town does have a Housing Rehabilitation Program, which provides no-interest loans for qualifying residential property owners that seek to renovate or improve their homes, particularly as it relates to maintenance and property preservation. This program is vitally important to maintain the health of the Town's housing stock which will improve the vitality of the housing market in Hampton and further work to encourage occupancy.

## Zoning Regulations:

1. **5.1B(1) (a), and 6.6:** Allows for a two-family dwelling and detached dwelling units following the issuance of zoning permit, which does not require a public hearing process. The key to this is allowing them to be approved "as of right". While the Special Permit process can be more comfortable for Towns and local Boards and Commissions, it creates uncertainty for an applicant beyond the need to develop plans, submit applications, pay fees, notify neighbors and participate in a public hearing. A smooth dependable approval path is an important way to encourage new or current residents to pursue the uses you feel are most appropriate.
2. **4.2 (4)(j):** Requires a maximum of 12% lot coverage. Lot coverage is not defined but seems to imply it is for buildings only. Of the 200+ parcels along Main St (Route 97) almost half of them do not meet the 80,000SF minimum size requirement, with over 15% of those parcels being one-half acre or less. This presents a problem, particularly when trying to maintain the health of Hampton's Main Street as the properties that may be well suited to see density increases are not compliant with these standards. This could present a problem as certain property owners seek to change or
3. Multifamily housing is currently not allowed. The provisions of the "zoning enabling act" of the Connecticut General Statutes require that any town that adopts zoning regulations "shall also encourage the development of housing opportunities, including opportunities for multifamily dwellings, consistent with soil types, terrain and infrastructure capacity, for all residents of the municipality and the planning region in which the municipality is located." Despite this statutory requirement, the Town of Hampton has not made provision for multifamily housing development beyond a secondary dwelling unit on each single-family lot. While multifamily housing tends to be more in-demand in strong employment centers, which is not the case in Hampton, the condition of the soil types, terrain, and infrastructure are sufficient to support at least some increased level of multiple unit dwellings. Beyond compliance with State Statutes, the Town should be considering a provision in its Regulations for this land use type, to increase the range of housing opportunities in Hampton.





## Subdivision Regulations:

1. **Article 4.0 Conservation Subdivision:** This portion of the Subdivision Regulations was revised in 2008 and was developed to encourage developers to apply the traditionally allowed density for a given parcel, but concentrate the location of the housing units more closely so that portions of the property, with a 15% minimum, could be designated as open space. While the intent of this Article is good, in a Town like Hampton that is not facing increasing development pressures coupled with the fact that almost 4,000 acres, or roughly 25%, of the Town's land is already protected as open space the attractiveness of this subdivision design may fall flat. Allowing a property to be more densely developed will reduce construction costs significantly and ultimately reduce costs to the Town related to road and infrastructure maintenance.

Overall, as mentioned previously the Town of Hampton has already implemented policies that, intended or not, are helping to encourage the creation of appropriate and more affordable housing. However, as outlined above there are key regulatory components that can be tweaked in a way to ensure they further contribute to the Town's goals. Specific recommendations on what should be done, and the steps necessary to get there are outlined within the recommendations section of this plan.



# 08

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## Hampton's Affordable Housing Goals

The requirement of the State Statute governing Affordable Housing Plans is simply that each municipality must develop a plan to “increase the number of affordable housing developments” in that community. While this requirement lacks specificity, the Town of Hampton will seek to meet that requirement in both qualitative and quantitative ways. For the five-year period 2021-2026, the Town of Hampton will seek to increase the number of affordable housing developments in Hampton as follows:

1. Increase the number of USDA/CHFA loans to over 20 homes
2. Increase the total number of accessory dwelling units by 25%
3. Increase the number of income-limited accessory dwelling units to 5
4. Authorize the development of middle-density and multi-family housing in Hampton
5. Increase public awareness of Hampton's housing efforts
6. Identifying a property in Town for a public private affordable housing partnership

09



What Steps can Hampton Take  
to Improve Housing Access?

## Establish a Standing Housing Committee:

Whenever a municipality identifies a priority topic or action, the most immediate question should be “whose job is it?” Simply making a goal or vision statement is virtually useless unless there is a plan for implementation and accountability for action. In a small community such as Hampton, there is no pre-existing administrative infrastructure for addressing the multi-faceted topic of housing. It is neither the core function of the Board of Selectmen or Planning & Zoning Commission, and Hampton does not have a housing authority or a social services department. To maximize the chances of success of delivering upon the mandate of CGS §8-30j and “increase the number of affordable housing developments” in Hampton, a new, standing committee should be established. This Housing Committee should include representatives from the Board of Selectmen, Planning & Zoning Commission, School Board, local housing nonprofit groups, and individual members of the public who have interest in this topic. Ideally, budgetary funds should be set aside for some administrative support and to allow for public outreach and information. Finally, some entity at Town Hall should be designated as the “Housing Officer” so that there is a specific answer to the question “who in Hampton do I talk to about housing?”

## Promote ADUs as a concept:

While Hampton does not currently have regulations that allow multifamily developments, it has had for many years an essentially as-of-right ability to add a duplex, second dwelling unit, or otherwise accessory unit on virtually any property in Town. This allowance places it among the more progressive communities for accessory dwelling units (ADU) in the state. This fact, combined with the relatively large-lot zoning standards for the RA-80 zone, makes it theoretically possible that the Town could nearly double its number of households with no further subdivision and no regulatory changes.

The fact that Hampton doesn’t have a significant number of accessory dwelling units is almost certainly a combination of the overall housing market and the fact that this as-of-right ability is not very widely known. A simple series of articles in local papers, notifications on the Town website and social media pages, and even mailers to individual homeowners could dramatically increase the public awareness that ADUs are available on most properties in Hampton. The Town could also develop a guide to what ADUs are, what types can be developed, and the regulatory and construction processes involved. Many property owners facing either the need for additional income or a space for extended family would appreciate and see benefit from this information.

## Consider tax abatements for income-restrictions on accessory apartments:

While most ADUs are generally available for individuals and households making less than the area median income, it is rare that these “affordable” units count toward the Town’s total supply that qualifies under CGS Section 8-30g. The reason for this is that these ADUs are considered “naturally occurring affordable units” and are not protected by any deed restriction or income limitation that guarantee they remain affordable, regardless of housing market prices. If the Town wished to capture some current and future accessory dwelling units within the confines of the 8-30g “Affordable” inventory, the Town could seek to incentivize property owners accordingly. By providing a local property tax abatement or similar incentive, many property owners could be persuaded to place income limits or deed restrictions on their accessory units and make them available to lower-income tenants. In many cases, the difference between market rents for an accessory unit and restricted “affordable” rents may be very close, and it is only a matter of paperwork to convert the otherwise uncredited apartments to be included in the Town’s official inventory.

## Allow for middle-density housing as-of-right in certain areas, and as large-home retrofits:

Beyond single-family and two-family housing allowed as-of-right throughout Hampton, the Town should consider a wider range of housing opportunities that would help with the Town's growth and equity without sacrificing the rural charm of Hampton. Specifically, the Zoning Regulations could be modified to allow for smaller-scale multifamily housing options in certain locations and under certain circumstances. In many cases, three- and four-family dwellings can be designed and placed on single-family lots in single-family neighborhoods in a way that is virtually indistinguishable from the surrounding homes. Design considerations that include placement of doors, traditional pitch of roofs and other architectural considerations, and location and screening of parking would provide for the visual assurance of context sensitivity.

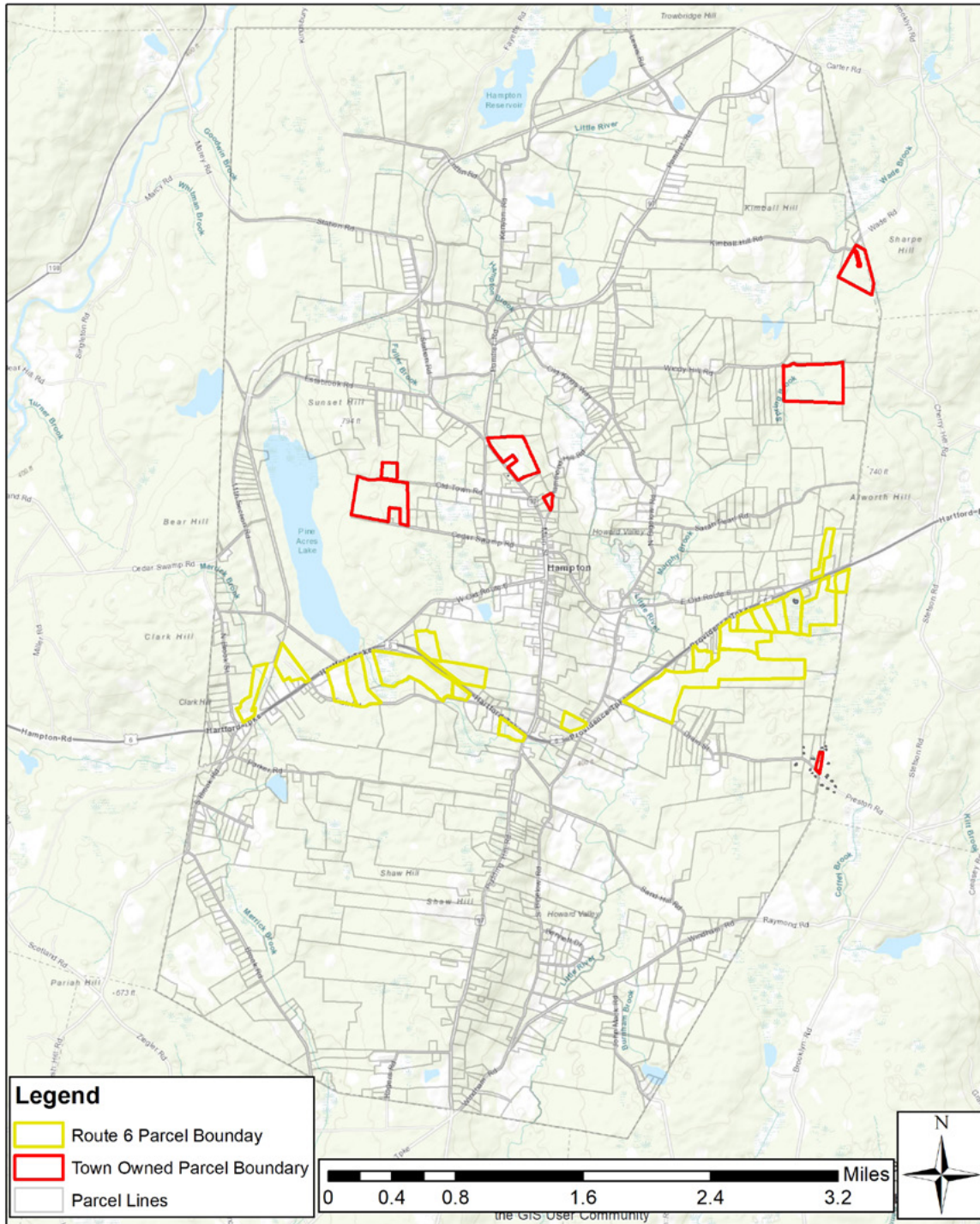
In addition, the Town recognizes that because of demographic changes and shrinking household sizes, an increasing number of very large single-family homes – particularly in more historic areas of town – are becoming “too much house” for single owners or very small households. A careful procedure of allowing these larger existing homes to be converted, internally, to multiple dwelling units could help both protect and maintain these valuable structures, but also increase housing opportunity. Where the Hampton Hill National Register Historic District is concerned, specific architectural standards should be put in place to ensure that any exterior changes to the property are appropriate.

## Allow higher-unit multifamily housing along central corridors:

Because of the Town's lack of public sewer and water infrastructure, a level of high-density, large-scale development is somewhat impractical. Further, the lack of a strong proximate job market and access to public transit lines limits the market demand for larger housing developments in Hampton. Despite these limitations, the Route 6 corridor cutting east-west through Hampton creates a ready entry point, with relatively low traffic volumes, that could receive additional residential traffic without difficulty. This central arterial could be seen to support somewhat larger-scale housing developments.

Just as the Zoning Regulations have carved out a subset of allowable commercial uses along the Route 6 corridor that are not otherwise possible to develop in other parts of the RA-80, so too could the Regulations reflect the uniqueness of Route 6 to support higher-density residential activity as well. Properties with sufficient land for the buildings, parking, subsurface wastewater management, and access to Route 6 could be deemed eligible, through a Site Plan or Special Permit process, to host multifamily development. Larger-scale developments also present the Town's best opportunity to make significant headway toward statutory affordable housing goals. Any Regulation that allowed for multifamily development could also be compelled, through the Inclusionary Zoning statute of Section 8-2i, to set aside a portion of the development as income restricted.

### Potential Housing Development Areas - Town Owned Parcels & Route 6 Parcels



## Promote USDA and CHFA loan programs with Real Estate community:

The housing units that “count” toward the Department of Housing’s accounting of units toward the Affordable Housing Appeals Act includes not only income limited and deed restricted units, but also those homes that are financed by mortgage assistance through the Connecticut Housing Finance Authority (CHFA) or U.S. Department of Agriculture (USDA). These programs provide mortgage assistance in such a way that first-time and lower income homebuyers are able to afford to purchase properties that they would ordinarily not be able to acquire. Historically, nearly all of Hampton’s units counted toward 8-30g fall under this category. Accordingly, the fluctuations in these CHFA/USDA-assisted units can dramatically impact the Town’s affordable housing availability. This was seen as recently as 2014, when the Town jumped over 5% of its units being covered by these mortgages.

There is no formal program within the Town to encourage homebuyers and home-seekers to be aware of and take advantage of these resources. As likely as not, it could fall to the familiarity of individual realtors and mortgage brokers to ensure that buyers are properly informed. The programs can dramatically increase the population of potential buyers who would love to include certain homes in Hampton in their search. Thus, with a relatively simple public education and outreach effort, targeted at the real estate community and using existing informational resources of USDA and CHFA, the Town could encourage the use of these programs and experience an increase in this type of affordable housing.

## Consider development potential of surplus municipally owned land:

Aside from infrastructure costs, the cost of land itself is one of the most significant driver of the cost of development, and thus of housing. If increasing the availability of affordable housing in Hampton is a recognized Town priority, one of the ways it could assist with the implementation of this priority would be to reduce the cost of land. The Town of Hampton owns numerous parcels of land and has the ability to acquire additional land through tax foreclosure when conditions warrant. Not all of this land holds specific purpose for municipal uses (schools, town facilities), parks, recreation land, or open space. An inventory and analysis of town-controlled land could reveal that some of these properties hold development potential for housing.

If one or more of these properties can be identified as a potential development target, the Town could seek a private-sector partner to develop housing units for sale or rent. Because the Town could make the land available at very low or no cost, the developer can reduce overall project costs and thus reduce the housing costs of the future residents. Additionally, the Town’s ownership of the property and project provides the opportunity to control important elements of scale and design so that it can ensure that the project is both accessible and appropriate to the community.

## Make town-wide broadband access a priority:

As the COVID-19 pandemic made startlingly clear, access to high-speed internet technology is essential. Where access to running water and electricity separated affluent and urban communities from poorer and more rural places, that gulf is now seen with broadband access. In Hampton, numerous households do not have access to cable-internet or fiber-optic lines that would provide sufficient data speeds to allow for sufficient working- or learning-from-home opportunities. The result of this, during COVID, was that Hampton Elementary School sought to stay open throughout the pandemic because many students could not adequately access lessons remotely. The small size of the school enrollment, in this case, was a fortunate condition that enabled continued in-person classes.

The pandemic underscored a fundamental problem with Hampton's community infrastructure, which not only affects students' ability to learn from home, but as importantly makes Hampton a deeply unattractive destination for professionals who are able or required to work from home. A critical piece of Hampton's housing puzzle is ensuring that as many households as possible are served by broadband internet. The demands for technology in the household are only going to increase over the next decade, and without the data infrastructure to satisfy that demand may mean communities like Hampton are increasingly left behind. A focused effort to work with USDA-Rural Development, internet service providers, and other utilities to expand Hampton's capacity should be a top priority.

## Pursue partnerships with nonprofit and senior community developers:

Because the overall housing market in Hampton is soft, particularly for larger-scale development, and because the Town government lacks the resources to undertake housing projects unilaterally, the Town should seek to foster new partnerships. Mission-driven development groups with a focus and expertise in housing bring a wealth of information and experience, and can help identify potential projects, seek funding, and otherwise be key actors in housing projects. Engaging with these groups will serve to amplify the Town's efforts. Hampton could also seek to partner with other communities in Windham County to share information and contribute to projects of mutual benefit.

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Implementation: How does  
Hampton Move Forward?



Goal	Action	Primary Responsibility	Additional Partners	Priority
<b>Establish a Standing Housing Committee</b>	Joint Resolution between Board of Selectmen and Planning & Zoning	Board of Selectmen	Planning & Zoning Commission	High – Year 1
<b>Establish a Standing Housing Committee</b>	Convene Housing Committee and Establish Priority Actions	Housing Committee		High – Year 1
<b>Establish a Standing Housing Committee</b>	Designate Key Staff/Point Person at Town Hall	Housing Committee	Staff	High – Year 1
<b>Promote ADUs as a concept</b>	Develop public outreach information on ADUs	Housing Committee & Staff	Planning & Zoning	Moderate – Year 2
<b>Promote ADUs as a concept</b>	Host public information forum with homeowners, builders, and realtors	Housing Committee & Staff		Moderate – Year 2
<b>Consider tax abatements for income-restrictions on accessory apartments</b>	Conduct analysis of “delta” between market rates and income restricted rents for accessory units	Housing Committee & Staff	Board of Selectmen	Moderate – Year 2
<b>Consider tax abatements for income-restrictions on accessory apartments</b>	Develop tax abatement program for 10-year restriction on accessory unit rents	Board of Selectmen	Housing Committee	Moderate – Years 2-3
<b>Allow for middle-density housing as-of-right in certain areas, and as large-home retrofits</b>	Develop regulations to allow for existing property retro-fit to allow for middle-density housing	Planning & Zoning Commission	Housing Committee	Moderate – Year 2
<b>Allow for middle-density housing as-of-right in certain areas, and as large-home retrofits</b>	Undertake analysis of Zoning Regulations and Zoning Map to determine if there are areas of town better suited to middle-density housing	Planning & Zoning Commission	Housing Committee	Moderate – Year 2
<b>Allow higher-unit multifamily housing along central corridors</b>	Develop Zoning Regulations to allow and manage multifamily housing development along Route 6 corridor properties	Planning & Zoning Commission	Housing Committee	Moderate – Year 3
<b>Promote USDA and CHFA loan programs with Real Estate community</b>	Develop and promote informational resources among real estate and home mortgage professionals	Housing Committee & Staff	USDA and CHFA staff	High – Year 1 and Ongoing
<b>Consider development potential of surplus municipally-owned land</b>	Undertake an investigation about the conservation priorities and development potential of non-restricted municipal lands	Board of Selectmen	Housing Committee & Staff	Moderate – Year 2
<b>Consider development potential of surplus municipally-owned land</b>	Identify 1-2 high-potential town land holdings for redevelopment and solicit public-private development partnership	Housing Committee & Staff	Board of Selectmen and Planning & Zoning Commission	Moderate – Years 3-4
<b>Make town-wide broadband access a priority</b>	Work with utilities, state, and federal officials on infrastructure upgrades	Board of Selectmen	Town Staff, Representative Courtney’s office, USDA-RD	High – Years 1-3
<b>Pursue partnerships with nonprofit and senior community developers</b>	Convene partnership conversations and establish common goals	Housing Committee & Staff	Regional partners	Moderate – Years 2-5



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## Town of Hampton, Connecticut

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